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NIRAS Sweden AB

End-term Evaluation of Women's Economic Empowerment through Strengthening Market Systems ("WEESMS") project, Bangladesh

Final Report

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**Final Report
November 2021**

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Abbreviations and Acronyms

AAER	Adopt, Adapt, Expand and Respond
BDS	Business development services
CoC	Chambers of Commerce
DCED	Donor Committee for Enterprise Development's
EQ	Evaluation questions
FGD	Focus group discussions
GICS	Global Industry Classification Standards
HQ	Head quarters
HR	Human resources
iDE	International Development Enterprises
ILO	International Labour Organisation
JDP	Jute diversified products
KII	Key informant interviews
M4P	Making Markets work for the Poor
MoU	Memorandum of Understanding
MSAs	Market system analyses
MSD	Market system development
MSMEs	Micro, small and medium enterprises
NGO	Non-governmental organisation
PPF	Packaged and processed food
SMEs	Small and medium sized enterprises
SSD	Sector strategy document
SSI	Semi-structured Interviews
TAF	The Asia Foundation
ToC	Theory of Change
ToR	Terms of Reference
WEAMS	Women's Empowerment and Market Systems
WEE	Women's Economic Empowerment
WEESMS	Women's Economic Empowerment through Strengthening Market Systems

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Preface

This End-term Evaluation of Women’s Economic Empowerment through Strengthening Market Systems (“WEESMS”) project, Bangladesh, has been commissioned by the Embassy of Sweden in Bangladesh. The evaluation took place from April to November 2021 and was conducted by:

- Kimiko Hibri Pedersen (team leader)
- Reza Patwary (evaluator, Bangladesh),
- Shamima Aktar (evaluator, Bangladesh),
- Eric Derks (market system development expert), and
- Daniel Ticehurst (evaluator).

Christina Paabøl Thomsen managed the review process at NIRAS. Goberdhan Singh provided quality assurance. Ikramul H. Sohel managed the evaluation at the Embassy, Bangladesh.

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Executive Summary

The evaluation of Women's Economic Empowerment through Strengthening Market Systems (WEESMS), a project implemented by iDE Bangladesh and The Asia Foundation, was commissioned by the Embassy of Sweden in Dhaka. The objectives of the evaluation are to assess results achieved seen from a market system perspective and to provide insights that can inform of the Embassy about its upcoming project portfolio. It focuses on effectiveness and sustainability, efficiency and impact.

Methodology and methods. The evaluation is guided by an evaluation framework which reconstructed the theory of change (ToC) and linked it to the Adopt, Adapt, Expand and Respond (AAER) systemic change framework. In this context, the assessment of sustainability was embedded into effectiveness. Adopt and Adapt were looked at under effectiveness, and Expand and Respond under impact together with change experienced by women as the ultimate beneficiaries. Given the challenging context, the project had a blended approach to implementation that went beyond facilitation when needed. This resulted in a variety of types of market system actors the project engaged with spanning government, not for profit and for-profit actors. With a database of more 500 SMEs, the evaluation identified clusters of high density of SMEs in the two targeted divisions of Khulna and Rangpur. The selection of SMEs was done using purposive sampling considering a range of characteristics of SMEs. A total of 63 SMEs were consulted, representing 11% of the WEESMS SMEs database in Rangpur (Nilphamari, Saidpur and Rangpur Sadar) and in Khulna (Jessore and Khulna Sadar). While the project targets two sectors, namely jute diversified products (JDP) and home textiles and packaged and processed food (PPF), the bulk of WEESMS' SME operate in the former sector. This was reflected in the illustrative sample of the evaluation. The data collection process used a blended approach of remote and in-country data collection as it took place during the covid-19 pandemic. Data collection methods included i) semi-structured interviews with target SMEs and other market system actors as service providers and direct recipients, ii) focus group discussions with female workers, and iii) key informant interviews with female community leaders and gender advocates.

Key findings on effectiveness. WEESMS underwent an extensive exercise during the inception phase to identify the two target sectors where women are mostly visible as entrepreneurs, businesses and workers while meeting Sida's requirement of targeting rural women in off-farm settings. Sector strategies followed by concept notes for systemic interventions were developed including preliminary market system maps that identified market system constraints in these sectors. While comprehensive and gender-aware, these were not sufficiently gender-sensitive, and the link between the design of interventions in concept notes and constraints identified in preliminary market system

analyses is not strongly visible. Furthermore, the thematic interventions did not differentiate between different categories of SMEs and were not tailored to the specific sector to work more systematically towards driving change in the market system of the sector in question. As a market system development project, WEESMS intended to play a facilitative role. However, the context of the project called for a more hands-on approach. This led to a blended facilitation approach that can be justified in the local context. While recognizing the limitations of the landscape of potential partners, the choice of partnerships did not strongly consider feasibility and commercial viability potential that can drive adoption and adaptation. This was partly constrained by procurement rules but also by the type of partners WEESMS could engage with and the modality of engagement, especially heavy reliance on sub-contracting of services. This left some confined space for co-creation and ownership to drive uptake. Nevertheless, evaluation findings indicate there is manifestation of systemic change most significantly in relation to the adoption and adaptation of the model integrating rural women businesses in retail e-commerce platform and input hubs. At the level of SMEs, pricing, bookkeeping and marketing skills were applied by some but these still require close follow up from WEESMS staff. The strongest uptake is seen in relation to forward market linkages and relations forged through WEESMS that target SMEs intend to maintain and pursue.

Key findings on efficiency. WEESMS' budget is human resource heavy, with a budget for activities accounting for around one third of the budget. This is justified by the labour-intensive nature of the processes that are driven by staff in a market system development project. In spite of this, salaries do not constitute primary key cost drivers for the project even though difference in salary scales between the two partner organisations is noted. Key costs pertain to operational costs linked to one of the partner's office costs and programme activities. This seems to have been a recurrent topic of discussion despite the fact that the Sida appraisal deemed the project costs to be reasonable and approved the budget. While these office costs were substantial, only a small portion was disbursed. Overall, disbursements are deemed satisfactory even though they are not high.

Key findings on impact. Evaluation findings indicate that crowding-in has taken place in relation to the entry of online businesses that have gained interested in and are seeking products from rural women businesses. WEESMS was a first mover on that front, acknowledging that the covid-19 pandemic spurred the entry of new online businesses. A market response to the growth of online businesses generally is at the level of support services linked to logistics and transaction payments that target SMEs experienced as having improved. Forward market linkages, including e-commerce platforms, but particularly participation in fairs and the establishment of an SME network, have contributed to integrating women SMEs more strongly in the market system and increasing their sales and mobility beyond their regions, something they did not do before but intend to continue doing. While such incentives linked to better business performance have driven some women to go beyond their traditional roles,

women, including workers, generally still experience constraints in relation to their economic participation from families and the community at large.

Key recommendations

Intention	#	Recommendation
Intended users: Embassy and Sida		
Overall considerations regarding future collaboration among similar lines	1	The Embassy should make a strategic decision of whether it wishes to pursue a market system development approach for promoting WEE by addressing systemic constraints facing women in targeted sectors, or follow a direct intervention model of SME development that can more easily reach desired targets
	2	The Embassy may consider whether its future implementation modality should include one partner with a gender team embedded within the organisation to ensure a more consolidated and cost-effective approach in design and implementation
	3	The Embassy can consider harvesting some learning from market system development projects implemented by Sida in other countries particularly in relation to procurement practices of the projects' private sector partners.
Stronger pre-approval budget analysis	4	Sida should conduct a more thorough budget analysis during the appraisal phase to raise issues of concern prior to the approval of the budget including a key cost driver analysis.
Intended users: Embassy and future implementing partner(s)		
Project target group in an MSD context	5	The target group of the project should be more clearly defined in terms of i) the direct target group that the project partners with and whose behaviour it intends to change in the market system for the benefit of the ultimate target group, and ii) the ultimate target group.
Choice of interventions	6	The choice of interventions should be more strongly grounded in a targeted analysis of the market system constraints in each of the selected sectors taking the point of view of women SMEs and/or women-oriented SMEs depending on who the intervention is targeting (and workers, if this remains the ultimate target group)
Defining and differentiating the target group of SMEs	7	The target group of SMEs should be clearly defined, differentiated and prioritised within the pool of different categories of women SMEs to ensure a more tailored and consolidated design of interventions, covering fewer SMEs with high potential for success and fewer, more targeted interventions in the different dimensions of the market system
Design of interventions	8	The thematic design of intervention should be unfolded and reinterpreted to the targeted sector(s), involve identified partners and consider potential commercial viability and sustainability potential
Partnerships driving adoption and adaptation	9	The partnership setup should move away to the extent possible from sub-contracting services to be more conducive to building a stronger basis for ownership and potential adoption and adaptation
Capacity development in successful interventions	10	The project should consider playing a stronger role in facilitating a more holistic approach on capacity issues, covering contractual, technical, operational, financial and administrative aspects of forward market linkages, particularly e-commerce

1 Introduction

1.1 EVALUATION CONTEXT AND PURPOSE

The evaluation of Women's Economic Empowerment through Strengthening Market Systems (WEESMS) was commissioned by the Embassy of Sweden in Dhaka prior to the end of the project in June 2021. Its implementation was however affected by the worsening situation of the covid-19 pandemic including the lockdown in the country in July that was lifted in August 2021. As a result, the timeframe for the implementation of the evaluation stretched into the no cost extension phase that was granted until December 2021.

The purpose of the evaluation as stated in the Terms of Reference (ToR, Appendix 1) is *“to assess the benefits and challenges of the project [...], inform the Embassy's decision regarding whether future collaboration among similar lines shall be considered [...] and provide useful insights for its choice of interventions to meet the objectives of the new Strategy for Sweden's development cooperation with Bangladesh 2021-2025”*¹.

More concretely, the objectives of the evaluation as agreed upon in the kick-off and inception meetings held in April and May 2021 with the Embassy and the WEESMS team as end-users, are twofold:

- To assess results achieved seen from a market system development perspective.
- To provide insights that can inform the decision of the Embassy about its upcoming project portfolio.

Following this introduction, the evaluation report summarizes the key methodological elements of the evaluation. These are presented in more detail in the inception report (Annex 2). Then it moves on to introducing the context and main features of WEESMS (Chapter 2). Chapter 3 presents main findings on effectiveness integrating sustainability considerations into its assessment in line with the framework agreed for this evaluation, impact and efficiency. Relevance and coherence were not prioritized in the ToR and are not covered in the evaluation as agreed during the inception phase. Chapters 4 and 5 respectively summarize key conclusions and recommendations.

¹ Embassy of Sweden (2021): Terms of reference for the end-term evaluation of WEESMS project, Bangladesh, page 4.

1.2 METHODOLOGY

This section presents the main elements of the evaluation methodology. It summarizes key considerations made for developing the evaluation framework, sampling approach, data collection methods and key limitations. These elements are detailed in the inception report (Annex 2).

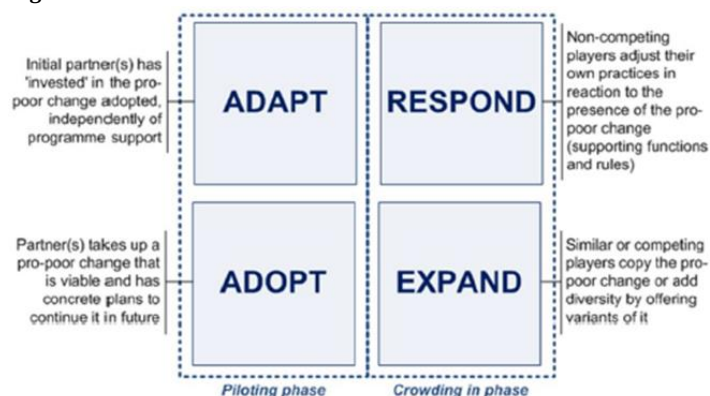
Evaluation framework. While the project targets women and their economic empowerment, WEESMS is first and foremost a market system development (MSD) project as described in section 2.2 and constitutes part of the Embassy's private sector development portfolio. Using the Donor Committee for Enterprise Development (DCED) guidelines as a reference point, the project intended to monitor the manifestation of system change. However, the delayed start of the project and the outbreak of the covid-19 pandemic put a hold to WEESMS' plan to consistently do so. Accordingly, at the time of the evaluation, WEESMS had no practices in place to systematically capture its contribution to change in the market system. In agreement with the Embassy and the WEESMS team, the evaluation therefore focuses on assessing systemic change. To do that, the evaluation team:

- Reconstructed the theory of change (ToC) of WEESMS (Annex 2, page 19). The latter had three ToC iterations over the life of the project. Relying mainly on the latest iteration of the ToC², the purpose of the reconstruction process was i) to consolidate the story of the envisaged pathway of change into one narrative as a basis for assessing effectiveness, sustainability and impact, and ii) to differentiate results achieved for the different market system actors for the eight implemented interventions that are covered by the evaluation (see section 2.2)
- Used the Adopt, Adapt, Expand and Respond (AAER) systemic change framework as its reference point to capture what happened at the level of targeted market system actors (Adopt and Adapt) and the wider market system (Expand and Respond) as depicted in the figure below³. The AAER dimensions were linked up to the reconstructed ToC.

² This is based on good practices in the case of changes to the ToC, where the latest version is used as basis for the evaluation framework (<https://www.3ieimpact.org/evidence-hub/publications/working-papers/theory-based-impact-evaluation-principles-and-practice>)

³ The Springfield Centre (2014): Adopt-Adapt-Expand-Respond: a framework for managing and measuring systemic change processes, Briefing paper.

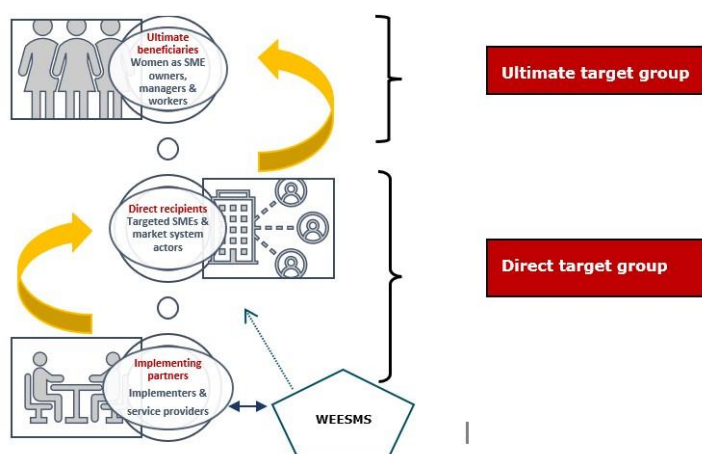
Figure 1 AAER Framework



To capture the change instigated by WEESMS' interventions on the different market system actors it targets, the target group of WEESMS is defined as follows:

- The **ultimate target group** includes targeted women as individuals, that is women leading or owning targeted SMEs and female workers in target SMEs.
- The **direct target group** represents the recipients of WEESMS' interventions and comprises two key categories:
 - *Direct recipient* comprising non-SME market system actors primarily private sector actors (e.g. lead businesses, financial institutions) but also not for profit organisations (e.g. NGOs, chambers of commerce) and government actors the project targeted.
 - *Target SMEs* as businesses that are women owned, led or oriented. The latter are male led SMEs with more than 50% female employees.

Figure 2. WEESMS target group



While a core element of a market systems development approach is facilitation, WEESMS engaged in facilitation, joint implementation and direct intervention where that was deemed needed. It therefore worked with other market system actors as implementing partners to provide services to its direct recipients (e.g. to strengthen their training delivery

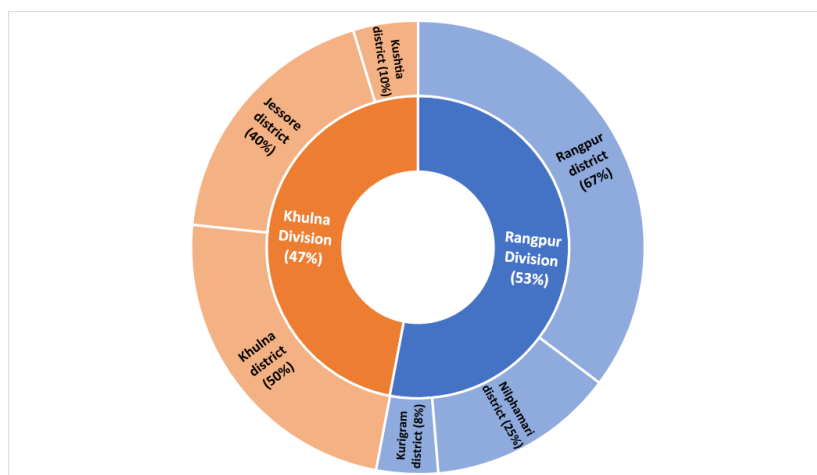
capacities to target SMEs) and/or to target SMEs (e.g. awareness raising on specific issues).

The framework of the evaluation is guided by evaluation criteria and questions (EQs) that were revised and unfolded into the evaluation matrix and its indicators as agreed during the inception phase (Annex 2, pages 26 and 27). The ToR initially proposed four evaluation criteria, namely effectiveness, efficiency, impact and sustainability. Given that the assessment of systemic change integrates sustainability considerations in its “Adapt” dimension, it was agreed that sustainability will be looked at as part of effectiveness. This means that the evaluation looks at three evaluation criteria, notably effectiveness (with sustainability embedded), efficiency and impact. Effectiveness looks at change for targeted market actors (direct target group) while impact looks at change in the wider market system (the “Expand” and “Respond” dimensions of AAER) and change for women (ultimate target group).

Sampling approach. The evaluation had a three-phased approach to generate its illustrative sample. WEESMS works in two administrative divisions covering several districts and upazillas with more than 500 SMEs in its database. This called for a systematic approach in the selection of sites and of SMEs.

First, districts were selected based on the density of SMEs following an analysis of the WEESMS SME database that mapped the geographic distribution of SMEs as depicted in the figure below.

Figure 3: SME geographic outreach by division and district, 2017-2021⁴



Source: WEESMS SME database, 2017-2021 (team compilation)

⁴ The percentage for the divisions is the number of SMEs out of the total SME portfolio. For districts, it is the number of SMEs in the district out of total portfolio for the division.

In districts with the highest concentration of SMEs, high density upazillas were identified while concurrently considering a variety of overall characteristics of SMEs operating in the upazilla (e.g. type, cohort, sector, tier, dropouts). This resulted in the selection of the evaluation sites presented in the table below.

Table 1: Selection of districts and upazillas

Division	District	Upazilla (sub-district)
Rangpur	Rangpur	Rangpur Sadar
	Nilphamari	Nilphamari Sadar
		Saidpur Sadar
Khulna	Khulna	Khulna Sadar
	Jessore	Jessore Sadar

Second, the SMEs database for the selected sites was grouped by the WEESMS team into clusters/zones based on proximity to facilitate the evaluation team's selection of SMEs. Additional attributes were added such as linkages to the output and input markets, access to loans and covid stimulus packages.

Third, SMEs were purposefully selected with priority going to SMEs that are integrated in each other's core value chains (input market) and in the core value chain of larger market players (output market). The intention was to follow the story around specific big market players in the output market and input hubs to get a comprehensive understanding of the market system linkages pursued by WEESMS, the change they brought about to SMEs and triangulate findings from interviews. The long list of SMEs with market linkages was shortened using the selection criteria agreed upon in the inception phase namely type, tier, size, cohort, sector, variety of interventions and status. The list was then finalised with consideration to SMEs that had linkages to support functions namely access to loans and covid stimulus packages. Some targeted SMEs were purposefully selected because they were not part of market linkages in the core value chain and/or support functions to balance the sample out in a way that reflects the actual profiling of SMEs to the extent possible.

As the database was regrouped into zones within each upazilla, the selection approach was differentiated depending on whether the site had multiple clusters/zones (e.g. Rangpur Sadar) or was a single zone (e.g. Saidpur Sadar). In the former, a core zone was identified based on its extent of coverage of desired criteria, particularly market linkages and variety of interventions. When the core zone did not meet some criteria, SMEs in complementary zones were identified. In single zone sites, the criteria were applied in the sequence described above.

It is worth underlining that the intention of focusing on density was not to exclude SMEs that are more remotely located but to ensure that the evaluation team can optimise the use of its time in meeting as many SMEs as possible considering time constraints. This was discussed and agreed upon with end-users during the kick-off meeting.

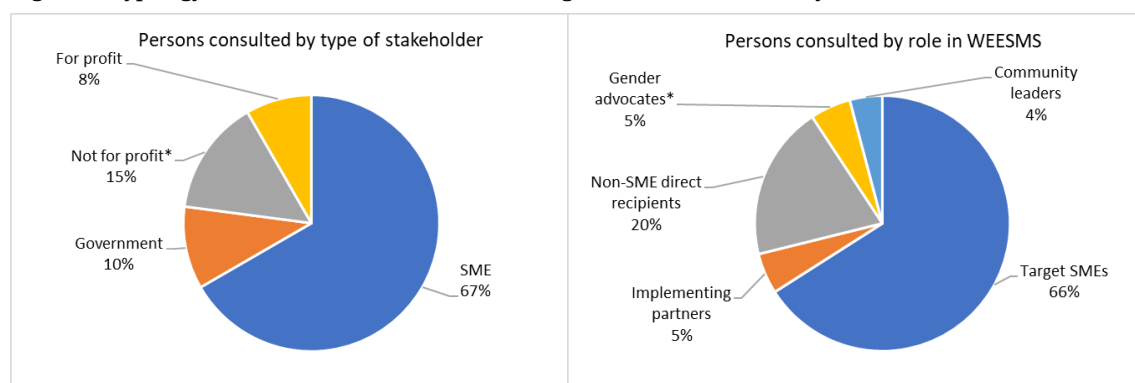
Data collection. The evaluation relied on a blended data collection approach (remote and in-country) using mixed qualitative methods including i) desk review and analysis (Annex 3 for bibliography), ii) kick off and inception meetings with end-users, iii) semi-structured interviews (SSI) with WEESMS, representatives of implementing partners and the direct recipients including targeted SMEs and non-SME profit, not for profit and government actors, iv) focus group discussions (FGDs) with female workers and v) key informant interviews (KIIs) with gender advocates and female councillors as community leaders. Annex 4 encloses the suite of interviews guides used for the different stakeholders consulted while Annex 5 provides the list of persons met.

Due to the lockdown in the country, the data collection phase was postponed from July to September 2021 with field visits taking place in the period 12 to 24 September 2021. Excluding the WEESMS team and the Embassy, the evaluation team met with 152 persons, with 84% female representation. This included:

- 96 project partners (implementing partners and direct recipients), target SMEs and external stakeholders in individual interviews (SSIs and KIIs) with an overall female representation of 75% (23 % in remote interviews; 91% in in-country interviews).
- 56 female workers in FGDs

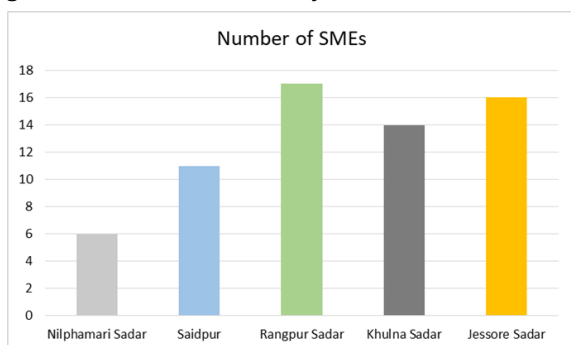
Individual interviews covered a range of stakeholders comprising four out of six implementing partners and all but two direct recipients.

Figure 3. Typology of stakeholders consulted excluding WEESMS and Embassy



Source: Evaluation team lists of persons met and compilation

A total of 63 SMEs were consulted (11% of SMEs in the WEESMS database) covering 33 in Rangpur and 30 in Khulna. This covered three upazillas in Rangpur (Nilphamari Sadar, Saidpur and Rangpur Sadar), and two upazillas in Khulna (Khulna Sadar, Jessore Sadar) as planned and depicted in the chart below.

Figure 4. Distribution of SME by the five sub-districts covered

Source: Evaluation team lists of persons met and compilation

A detailed overview of the profiles of SMEs consulted is provided in Annex 6 including the project's three input hubs, nine cluster leads and fourteen cluster members of one of the partner e-commerce platforms. 36% of consulted SME were part of an e-commerce platform. Six drop-out SMEs were consulted as well as the only SME that had graduated.

Table 2. Key characteristics of SMEs consulted

SME Characteristics	Number of consulted SMEs
Linked to e-commerce platform	40
Applied for Loan	3
Applied and Received Loan	10
Applied for Covid Stimulus Package	13
Applied and Received Covid Stimulus Package	8
Linked to input hub	16

Consulted target SMEs mainly covered the jute diversified products (JDP) and home textiles sectors, as these represent the bulk of WEESMS SMEs. 79% of consulted SMEs were women owned/led and 21% were women-oriented.

Figure 5. Distribution of SME by size and tier

In FGDs, of the 56 female workers that were consulted, 41% were in Rangpur (Rangpur Sadar) and 59% in Khulna (Khulna Sadar and Jessore Sadar). Only two participants were

heads of households. Profiles of FGDs participants are presented in Annex 7. These women worked for seven target SMEs, covering six women-oriented and one women-led SMEs. Among these seven SMEs, one is small in size and the rest ranges from medium to extra-large in size. The majority of these SMEs fall in Tier A (best performers) with one SME from each of the tier categories B, C and D.

Key methodological limitations. The evaluation faced the following key constraints during implementation:

- Difficulties were faced in mobilising community leaders and gender advocates for FGDs given distances in rural areas and time lag since their last involvement with the project. These were replaced with individual interviews with some female councillors as community leaders and gender advocates that were willing and available to meet with the evaluation team. This means that a broader coverage of the perspectives of this type of stakeholders was not possible as planned.
- Access to drop-out SMEs was challenging, as many were not reachable by phone. In Ranpur, replacements were found, but this was not possible in Khulna as these SMEs had closed-down their business. Therefore, the perspectives of drop-out SMEs are not strongly captured in the evaluation.
- In light of foreseen difficulties in mobilising government stakeholders and their limited role in the project, as well as time constraints, the evaluation prioritised a list of key government actors to be included in the evaluation. This means that the perspective of government actors particularly in relation to advocacy work is not strongly included in the evaluation.
- Due to time constraints, the evaluation team did not meet with target SME competitors and wider market system actors for the analysis of impact. The evaluation relies on reported observations from stakeholders consulted and in that sense uses secondary data sources for findings on the Expand and Response dimensions of the AAER framework.
- Despite purposive sampling to include SMEs working in the packaged and processed food sector, the informational basis of the evaluation is too little to provide meaningful findings on SMEs in that sector. However, since the bulk of SMEs operate in the JDP and home textiles sector and interventions are not sector-specific, overall findings are deemed relevant for WEESMS as a project.
- The overall approach to data collection was to have open-ended questions to allow consulted stakeholders to express and highlight what is most important to them and capture significant change as perceived and experienced by them. This means that results presented in the evaluation report may not have captured other change that happened but that was of less significance to consulted stakeholders. This does not necessarily override the documented and monitored indicators presented in annual reports in line with the project's result framework.

Despite these limitations, the evaluation team is confident that its methodological framework has provided an adequate informational basis for drawing findings, conclusions and recommendations in line with the purpose of the evaluation.

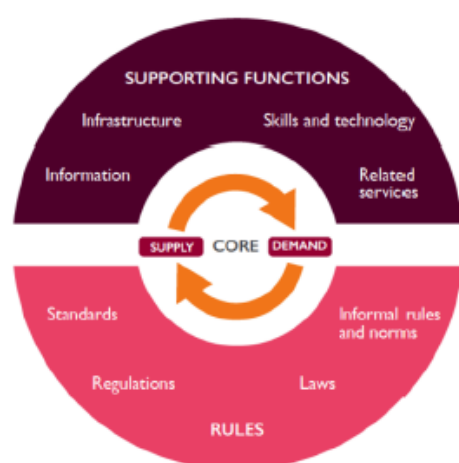
2 The Evaluated Intervention

2.1 BACKGROUND

WEESMS is funded under the framework of the Result Strategy for Bangladesh, 2014-2020 (hereafter referred to as the Strategy) which aims at “*improving the conditions for people to raise themselves out of poverty*”⁵. More specifically, the project strives to contribute to the Strategy’s sub-objective 2, namely “*greater opportunities for women to participate in the labour market*”⁶.

WEESMS works with a market system development approach in alignment with Sida’s intention to address systemic market constraints and promote pro-poor economic growth. It focuses on women’s economic empowerment (WEE) and seeks to ultimately benefit women who own and/or manage small and medium size enterprises (SMEs), their female workers and female workers of women-oriented SMEs in rural and peri-urban settings. The market system comprises three core dimensions namely the core value chain, support functions and rules and regulations as depicted below⁷.

Figure 6. The Market System



The three dimensions of the market system:

The core value chain where the exchange of goods and services takes place (input supply and sales);

Support functions that provide structures or services that affect the performance of the core value chain (e.g. finance, business development services); and

Rules and regulations that govern and affect a given value chain including formal and informal norms.

⁵ Ministry of Foreign Affairs, Government Offices of Sweden (undated): Results strategy for Bangladesh 2014-2020 (p. 3)

⁶ Ibid.

⁷ The Springfield Centre (2015): The Operational Guide for the Making Markets Work for the Poor (M4P) Approach, 2nd edition funded by SDC & DFID.

Working with a market system development approach, also known as Making Markets work for the Poor (M4P) is characterised by three key features⁸:

- **Facilitation** by working with market system actors in view of stimulating change in the way the different dimensions of the market system work for the benefit of the ultimate target group, in WEESMS' case women as SME owners/managers and workers. Ideally, facilitation does not entail direct delivery, but this can be justified in cases where it is strategically needed to drive a change in the behaviour or relations of targeted market system actors.
- **Market-system centric** whereby the design of the project and of its interventions are guided by an analysis of why the market system in the targeted value chains is failing to benefit the ultimate target group, thereby identifying systemic constraints that the interventions can address.
- **Adaptation** during implementation based on iterative learning using real time data to adjust, scale up or abandon a given intervention.

WEESMS is implemented by two Non-Governmental Organisation (NGOs) namely iDE Bangladesh that is well experienced with private sector development and the MSD approach as lead and The Asia Foundation (TAF) with experience in gender equality. The project has a budget of SEK 64 million covering the period July 2016 to June 2021 and was recently granted an extension going to December 2021. It operates in two divisions of Bangladesh namely Rangpur and Khulna. WEESMS' database includes 585 SMEs that are balanced across the two divisions of which 89% are women led/owned micro, small and medium enterprises (MSMEs). Since 2018, the project has had three cohorts of SMEs. A tiering system (A as highest to D as lowest) was introduced in 2020 to classify SMEs according to their organisational capacity in line with a list of criteria (e.g. trade licensed, computer literacy, bookkeeping system). A cluster system was also developed in view of facilitating the organisation of linkages to larger market players. While the project intends to work with two value chains, JDP and home textiles, and packaged and processed food (PPF), 95% of its target SMEs operate in the former sector.

The ToC was updated overtime with three iterations reflecting the change in focus including most recently in response to the context of the covid-19 pandemic. While the combination of MSD and WEE was initially a challenge for the project, the latest refinement of the ToC reflects a better integration of WEE principles into the MSD framework overtime, and currently follows the WEAMS framework⁹.

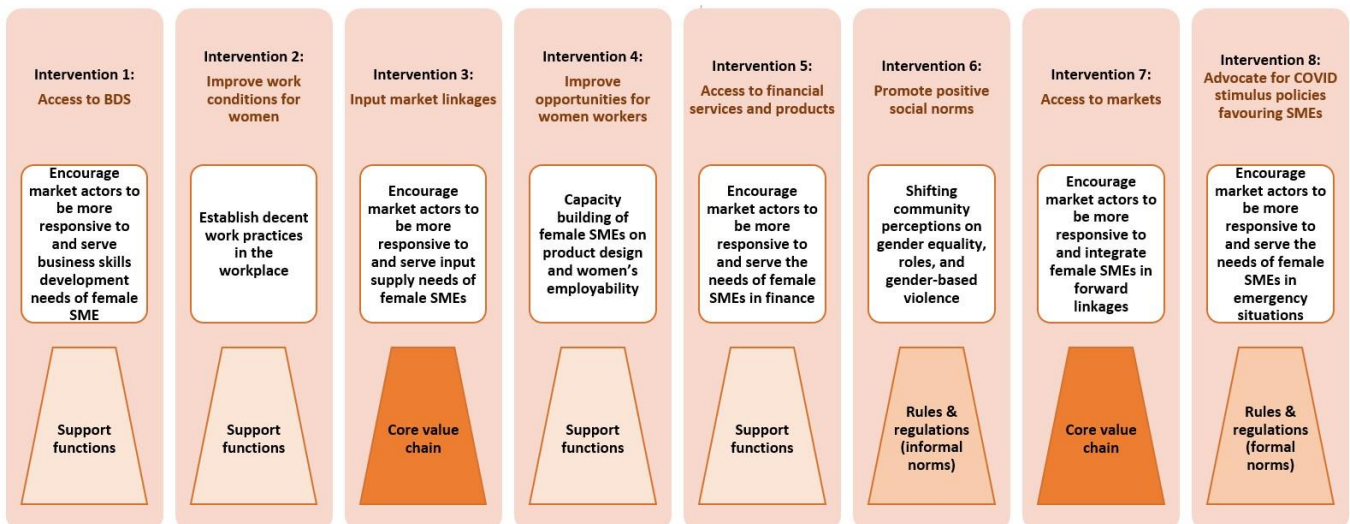
⁸ Sida (2018): Evaluation of the market systems development approach, Lessons for expanded use and adaptive management at Sida, Volume I: Evaluation report

⁹ Jones, L. (2016): The WEASM framework, Women's empowerment and market systems, concepts, guidance and tools.

2.2 SNAPSHOT OF WEESMS INTERVENTIONS

WEESMS has a suite of interventions that address different dimensions of the market system including linkages in the input and output markets (core value chain), skills development and access to finance (support functions) and formal and informal rules (rules and regulations). The project started out by implementing ten interventions but dropped two interventions due to low uptake. Overtime, some interventions were adjusted such as Intervention 8, which initially focused on advocacy efforts for better policies for women SMEs and workers for easier access to loans and credits from banks and non-banking financial institutions. At the time of the evaluation, the project had eight interventions that the evaluation looks at in line with the methodology outlined in section 1.2 based on the latest iteration of the ToC. The core features of the eight implemented interventions are presented in the table below indicating their objective and placement in the market system.

Figure 7. Snapshot of WEESMS interventions



Source: Approved inception report, page 4.

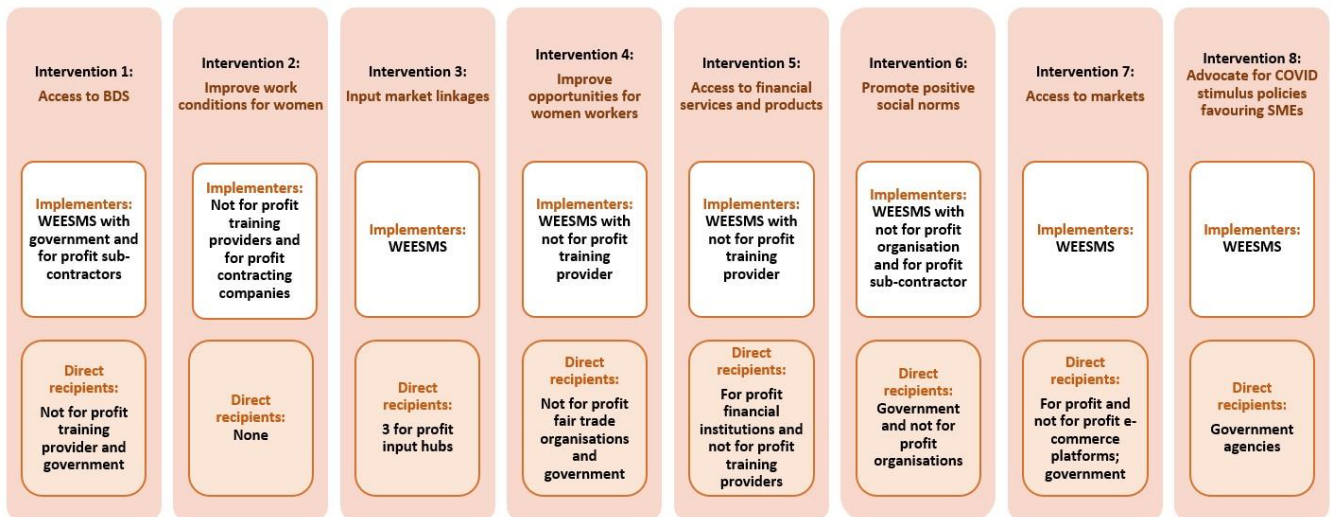
The division of tasks between iDE and TAF in the implementation of interventions was based on their respective competences as follows:

- iDE led five interventions (Interventions 1, 3, 4, 5 and 7)
- TAF implementing three interventions (Interventions 2 and 6 and 8)

While initially foreseeing to play a facilitative role in line with MSD principles, the reality on the ground proved differently. To implement interventions, WEESMS adopted a blended approach of facilitation, joint implementation and direct intervention depending on the specificities of the context for each intervention. As a result, it worked with for profit, not for profit and government actors including two layers of partners, namely implementing partners and direct recipient for the delivery of services to its ultimate target group (see figure 1 in section 1.2). Where support functions were absent,

WEESMS engaged in direct implementation. The delivery modalities of WEESMS for the different interventions are summarised in the figure below.

Figure 8. Overview of WEESMS delivery modalities



Source: Evaluation interviews with WEESMS team.

These delivery modalities and relationships with market system actors translated in most cases into written agreements since 2018. The partnership engagement modalities are summarised in Annex 8 and cover the following:

- Sub-contracting of services agreements for one-off delivery and roll out of a solution defined by WEESMS in the period 2018-2021. These can cover 2 to 6 months and can include more than one contract with a given partner/direct recipient.
- Joint venture agreements, collaboration agreements and memorandum of understanding (MoU) depending on the type of market actor and nature of the contribution of partners. These were initiated in 2018 and increased since 2019, covering a shorter period of time of five months and up to 1 year and 8 months.
- Local level agreements with input hubs signed in the period 2019-2020 covering a duration of up to 1 year and 9 months.

These contracting modalities were partly defined by the project's approach to implementation, namely TAF's sub-granting modality, and partly by iDE's contracting requirements in line with own procedures and Sida's procurement requirements which primarily relied on using competitive bids for identifying partners. This has made it difficult for the project to identify the "right" partners with whom it can pilot and co-design interventions.

It is worth noting that for most government actors and interest organisations, no agreements were signed and the involvement of these actors was defined by the relevance of involving them in specific activities of the interventions.

3 Findings

3.1 EFFECTIVENESS

EQ1. To what extent did WEESMS contribute to systemic change? How and for whom?

3.1.1 Results by WEESMS

The systemic interventions pursued by the project represent the key outputs delivered by WEESMS. They are a result of extensive preparatory work undertaken during the inception phase that led to the identification of two sectors followed by a proposition of ten initial interventions, of which eight were maintained over time and covered by the evaluation. This section looks at how the choice of sectors and interventions was made in view of addressing systemic constraints facing women as entrepreneurs and workers, and the role of WEESMS and choices of delivery.

The extensive process of sector selection led to an informed decision on sectors with potential for women owned/led/oriented SMEs and subsequent sector strategies and concept notes for interventions. However, the systemic constraints identified in preliminary market system analyses (MSAs) of the strategies are not strongly women-focused and the link between concept notes and preliminary MSAs is not clearly articulated.

The sector selection process was an extensive, detailed and diligent exercise. It was defined by two overarching criteria set by Sida, namely that the project should work with women's employment in i) rural settings and ii) off-farm activities. It started out by scoping the 156 sub-sectors of the Global Industry Classification Standards (GICS) model that were adapted to the context in Bangladesh in line with the 7th 5-year industrial policy of 2016's priority sectors. These underwent a series of scoping rounds considering sector growth potential, job creation opportunities for women as well as SME growth potential including for women MSMEs. This in-depth exercise led to the selection of two sectors, namely jute JDP and home textiles, and PPF after which sector strategies were developed.

The evaluation team notes that the sectors of textiles and jute products are considered as two separate priority sectors in the Bangladesh industrial policy and that the sector scoping exercise considered them as such. However, they were combined into one selected sector of intervention under the project. WEESMS produced one sector

strategy document (SSD) for home textiles and JDP but had unfolded the SSD into two sub-sector components. This recognises that these markets, and SMEs operating in them, have different characteristics but also that many women led/owned/oriented SMEs concurrently produce products within these two sectors. The decision to consider the two sectors as one sector of intervention without differentiating the preliminary market system analysis for textiles and for JDP is justified in terms of outreach, as it ensured that the project has the potential of meeting its initial set targets of employment for 10.000 women in rural areas and in off-farm jobs. However, it brought the core focus of the project on SME development within the targeted sector, and not on the market system of the targeted sector in which women SMEs operate. While understandable, the approach forwent the opportunity of finetuning the market system analysis for each of these sectors and thereby producing intervention designs that clearly address specific market system constraints facing SMEs owned/managed by women and their workers in these sectors.

The choice of interventions is holistic and presented in the initial ten intervention concept notes. As shown in figure 7 of section 2.2, the choice of thematic interventions provides some flexibility and potential for adaptation during implementation. However, these were not translated into sector specific interventions, something which may have also diluted the attention given to the PPF sector during implementation. The constraints addressed in the concept notes are generic and not strongly gender-responsive and women-focused. While, they are complementary and make theoretical sense, not all constraints are systematically grounded in the preliminary MSAs of the SSDs. The evaluation team finds that the list of ten interventions may have been premature and too long to manage from the onset. Due to time pressure imposed by the delayed start of the inception phase as a result of the terrorist attack in July 2016, and the substantial time invested in sector scoping and selection, time was short for the preliminary MSAs to be finetuned and finalised to inform the design of interventions. Subsequent deep dives and needs assessment studies were important tools in informing the content of the interventions¹⁰. However, as they came in later in the process, they did not inform the initial choice and design of the interventions. Moreover, the choice was guided by general constraints and considered women SMEs and workers as broad categories. The evaluation team would have liked to see a more differentiated approach in targeting the pool of SMEs (e.g. formalised and established SMEs/cottage-based informal SMEs, necessity based SMEs/growth based SMEs, SMEs in start-up phase/growth phase, SMEs that are export /local market/fair trade oriented) as a basis for defining the direction and strategies of interventions. The relevance of a

¹⁰ In some instances, the choice of the content of some interventions does not fully harmonise with findings from studies undertaken. For instance, the OHS needs assessments concluded that toilet facilities and safety measures were in place, yet the project selected these topics for activities. The same study identified the lack of compliance with maternity leave law and absence of safety committees, but these were not taken onboard. The deep dive on market linkages showed that 80% of SME procure from local input suppliers yet the project worked with the assumption that most SMEs have to go outside their regions to procure inputs.

differentiated strategy in targeting relevant and promising SMEs for the implementation of interventions was brought up by some interviews as a point of future improvement with reference made to the project having a “mixed bag” of SMEs that are not differentiated according to such specific characteristics. Nevertheless, the evaluation team points out that WEESMS invested great efforts in the identification of rural women led/owned/oriented SMEs in consultation with various stakeholders including government, to produce a consolidated list SMEs for Khulna and Rangpur that was shared with relevant government and other stakeholders.

For the same reasons, the project delved into implementation with no prior pre-positioning on partners with whom it intends to implement the interventions, notwithstanding the consultative process adopted in the sector selection process. Implementing partners and direct recipients were not part of the design of the interventions. They came in later in the process, as evidenced by more agreements being signed since 2019. Furthermore, the project did not have a documented prioritisation strategy for kick-starting implementation with interventions that are most likely to get traction, even though in practice forward market linkages and capacity development were prioritised. In addition to time constraints, a key challenge in the design phase and until 2019 was the change of personnel responsible for the project within Sida, which interrupted the possibility for regular dialogue and decision making on the content of interventions and strategic direction and adjustments of the project.

While the design of intervention confirms the intention of WEESMS to have a facilitative role, the reality required a more hands-on approach. The choice of partners was determined by the range of relevant market system actors available but did not strongly consider the feasibility and commercial viability to drive adoption and adaptation.

The choice of delivery of interventions was determined by the limitations of the context particularly the landscape of relevant potential partners the project could engage with across interventions, as well as a strong focus on delivering 10,000 jobs for women in rural areas outside the agricultural sector. The project developed a good understanding of this landscape and engaged with a variety of relevant market system actors (see section 2.2). However, as noted above, none of the partners were involved in the design of interventions and many were contracted as service providers on shorter term contracts. The involvement of two organizations in the delivery of interventions (see section 2.2) had implications on the modalities of engaging partners in line with own organizational approach and practices. The overview of partnership modalities in Annex 8 shows that iDE had a mix approach and variety of agreement types and periods, while TAF sub-contracted its partners on short-term contracts. Overall, the outsourcing of services, particularly training and other management consultancy support, combined with other forms of partner engagement, characterises the blended facilitation approach that WEESMS had to embrace as its strategy to drive change for its direct recipients in view of encouraging them to service target SMEs. This modality

can be justified and makes sense to the extent that partnerships are sought to nurture co-creation and ownership, and short-term sub-contracts are limited to what is needed to build incentives and drive adoption and adaptation for partners.

However, as many of WEESMS partners are not for profit organisations, the choice of partners made less sense. Annex 8 indicates a varied typology of partners contracted by iDE including government, for and not for profit organisations, while TAF's contracted partners are all not for profit organisations. The project's heavy reliance on not for profit partners may undermine the intention of driving systemic change as these are not likely to be able to continue providing services to the ultimate target group given their reliance on donor funding and the need to accommodate for the priorities different donors have. The overall choice of partnership in such cases did not strongly consider incentives and potential for the commercial viability of the models introduced to drive adoption and adaptation, as will be elaborated in section 3.1.2.

3.1.2 Uptake of WEESMS interventions

This section looks at three dimensions namely:

- The motivation of targeted market system actors to engage with WEESMS
- The Adopt dimension of the AAER framework including the change brought about to targeted actors and SMEs and their intention to continue with practices/relations introduced by WEESMS
- The Adapt component of the AAER framework looking at concrete plans – or realised plans- for the continuation of the new practices/relations introduced by WEESMS or a modification of them.

While WEESMS' main intention is to instigate change in the behaviour and relations between its direct recipients and target SMEs, this section presents findings on what happened at the level of the three categories of key market system actors involved with WEESMS including implementing partners, direct recipients and target SMEs to capture unintended results.

Overall, the motivation of different actors to engage with WEESMS stems from an alignment of interest to improve the performance of SMEs, including women led/owned/oriented SMEs, outreach and linkages to female entrepreneurs in rural areas.

Implementing partners, whether approached directly or contracted through a tender process, reported the alignment of project objectives with their mandate as their

primary motivation to engage with WEESMS¹¹. Other reasons include the opportunity to benefit from ILO certified training and expand experience working with women's empowerment to economic empowerment.

In terms of direct recipients, the reported motivation to engage in the implementation of interventions can be grouped into the following categories¹²:

- Alignment to own mandate/growth strategy and target group/client base
- Opportunity to expand i) scope of work to a new segment of SMEs or ii) outreach to new geographic areas in rural areas
- Opportunity to disseminate information about their organisation and services provided, and attract new members/end-users (government and membership-based organisations)
- Opportunity to upgrade design skills, diversify business income and/or increase sales (for profit input hubs¹³)
- Strategy to differentiate oneself from other competitors, increase outreach to more sellers or potential client base (for profit e-commerce platforms and financial institutions)

For target SMEs, the top three reported reasons that motivated consulted SMEs to be part of WEESMS include the following by order of importance:

1. Improve market linkages to generate more sales and profit. This confirms WEESMS' understanding and focus on forward market linkages as the key driver for SMEs to change behaviour and practices.
2. Improve business management skills with some noting "*lack of business acumen*" despite being in business for some time. This resonates with WEESMS's assessment for the need and focus on capacity development of entrepreneurs in business management skills.
3. Upgrade technical skills (e.g. design techniques). This aligns with the attention WEESMS has given to upgrading design and production skills.

Other reasons mentioned include getting better access to finance, interest in learning about women friendly work environments and supporting smaller women entrepreneurs.

¹¹ The evaluation team spoke to four out of six implementing partners. These do not include private sector/commercial market system actors. Motivation here is primarily driven by principles and not commercial incentives other than access to donor funds.

¹² For government and not for profit organisations, including membership-based organisations, the team assesses that mobilisation of donor funding or support is also a major motivation.

¹³ Input hubs were identified among WEESMS' target SMEs but as they are central for the implementation of Intervention 3 (input market linkages), they are considered as direct recipients.

The most noticeable adoption of new practices introduced by WEESMS is seen among for profit partners namely in Interventions 3, 4 and 7 (input market, opportunities for women and access to markets) while the adoption by SMEs primarily relates to product pricing and bookkeeping with close monitoring by project staff as well as forward market relations forged through WEESMS. Unintended adoptions were also noted by some not for profit partners.

At the level of implementing partners, as noted in section 3.1.1, the nature of partnerships forged are not intended to drive change for these partners apart from the collaboration with the government SME agency under Intervention 1. Two key findings are worth noting:

- Intervention 1: The intention for the capacity development of women SME in business management skills was to upgrade the government agency's training module targeting women entrepreneurs by integrating a customised version of the ILO module into its own curriculum. WEESMS facilitated the process of tailoring this module and producing it in Bangla for the first time by mobilising the needed competences and supporting the process. The module was developed, and training sessions were held for 200 SMEs mobilised by the implementing partner and deemed successful. However, while interest in a more holistic partnership with WEESMS is desired, there was little interest in pursuing the integration of the tailored ILO module into the standard curriculum in view of ensuring its continued use for the benefit of women entrepreneurs¹⁴. As a result, the foreseen adoption of this upgrade did not materialise. The evaluation team assesses that the main reasons relate to overall expectations of donor funded support, and the fact that the design of training curricula of government agencies is centralised, i.e., the individual agencies do not have influence on the choice of modules if offers and their content. The implementation of the intervention however built a relationship between the government agency and WEESMS which involved the exchange of an SME list that WEESMS had compiled of women owned/led/oriented SMEs in Rangpur and Khulna. While an unintended benefit, this is reported to have expanded the access of the government agency to new SMEs, some of whom became members and thereby eligible to benefit from its services in the future. Furthermore, and in line with its own strategic priorities, it increased the implementation partner's outreach to SMEs in rural areas, which has been a challenge since the agency is based in Dhaka¹⁵. A key observation is that this agency's members are more established SMEs whereas the bulk of WEESMS SMEs are smaller, cottage-oriented industries

¹⁴ The implementing partner flagged the need to increase outreach to WEESMS, but this was not possible due to budget limitations.

¹⁵ The government agency works with 64 district administrations, chambers of commerce and trade associations across the country to ensure national coverage.

that are served by another agency operating under the same ministry. The evaluation team wonders whether a differentiated approach to targeting SMEs would have led to a different partnership modality, and whether earlier knowledge of the centralised nature of government training curriculum development would have contributed to different strategic considerations for making the model work.

- Intervention 6: An unintended adoption by a not for profit implementing partner based in Khulna was reported despite the short nature of the service contract and limited budget. This was driven by willingness to learn and expand the organisation's core area of work on women's empowerment to WEE. As the result, the partner invested in the endeavour by allocating additional staff to work on the project even though they were not covered or agreed upon in the contract budget. This underlines the importance of motivation and incentives for driving adoption and adaptation. The organisation intends to continue engaging in this new area of work and building on the model introduced by WEESMS.

For direct recipients, the adoption of WEESMS' interventions varies for the different types of direct recipients. Overall, the following observations can be made in relation to the typology of direct recipients:

- Key government recipients were not systematically involved in the implementation of interventions (Interventions 1, 4, 6, 7 and 8). Therefore, it is not reasonable to expect that they are the actors that will drive adoption and adaptation. However, it is worth noting that their participation in WEESMS events helped disseminate information to attending SMEs about the mandates and services these government institutions can offer them. This has generated interest in training opportunities, services (e.g. facilitation of trade license registration and loan applications) and trade fairs they organize, thereby potentially broadening the end-user base of existing government institutions servicing MSMEs and women entrepreneurs. As consulted government institution representatives said *"WEESMS filled an information gap, as our notices on training courses are not well circulated and disseminated"*. *"It has strengthened information dissemination about our organisation"*.
- For membership-based recipients (Interventions 6 and 7), namely chambers of commerce (CoC), the situation is similar to government actors. Adoption cannot be expected but their participation in WEESMS events helped the organisations disseminate information about services they provide members and potentially attract new members. CoCs do not have the capacity to continue the kind of mobilisation work done by WEESMS but intend to make use of the SME list that was compiled and shared by WEESMS in the future. A recent collaboration with an export association (2021) has generated the interest of the association in WEESMS SMEs following visits to Khulna and Rangpur. The 50 SMEs identified for training on export readiness are yet to become members.
- Not for profit recipients are primarily training service providers and facilitators, to the exception one e-commerce platform. Their role was mainly to provide services

to target SMEs with no expectations of adoption apart from the training partner engaged in Intervention 1.

- For profit recipients had a stronger basis for adoption because of commercial incentives. However, the nature of some of the partnerships mainly revolved around service delivery, something that does not strongly nurture a collaborative spirit and ownership of the intervention to drive adoption and adaptation.

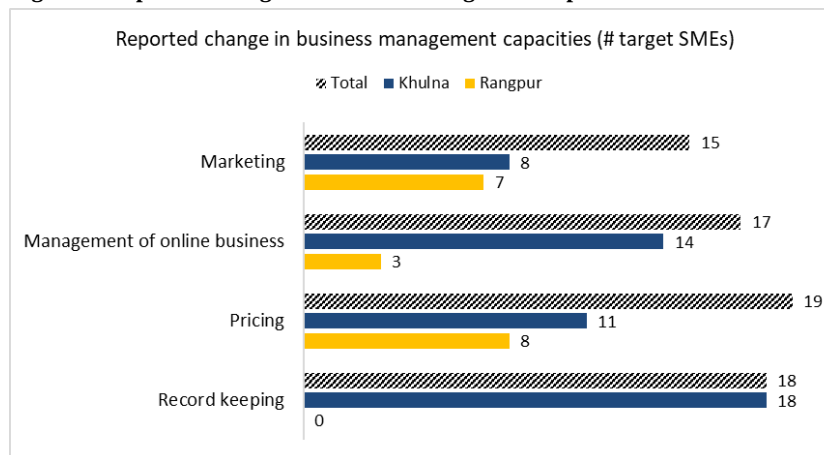
In terms of interventions, the most significant adoptions by direct recipients are observed as follows:

- Intervention 1: While concrete plans for WEESMS' training partner to reach more women entrepreneurs did not materialize as foreseen, the support provided by WEESMS has contributed to it becoming more aware and responsive to the needs of rural-based women owned/led/oriented SMEs including the provision of ILO training modules in the local language. It has also inspired the organisation's strategic discussions on how to move forwards with this new segment of entrepreneurs. With the upcoming announcement of Bangladesh becoming a middle-income country, the training partner intends to pursue this market segment and assesses it has become better positioned to attract future funding going in that direction.
- Intervention 3: Two out of three input hubs witnessed a positive change in their performance with the upgrade of their input supply business that WEESMS supported. These input hubs are initially target SMEs that WEESMS identified as potential input suppliers in Rangpur and Khulna. The expansion of their business to include a separate business line for inputs resulted in their ability to offer a wider variety of inputs at a fair price, increase sales of inputs and of own products, and, for one input hub, an expansion of operations. In addition, they now have better recordkeeping practices, marketing and market linkages including to input suppliers in Dhaka. The one input hub that did not experience an improvement in performance is a large export business that would have benefited from other types of collaboration to drive the growth of its business. A clearer goal and targeting strategy (e.g. focus on export oriented SMEs in JDP or textiles) may have driven different strategic considerations.
- Intervention 4: A social enterprise working with a sales agent model for generating women micro entrepreneurs expanded its presence to Rangpur and Khulan with the support of WEESMS. The enterprise has worked on a fundraising strategy since to maintain and expand its network of female sales agents in these areas.
- Intervention 7: The adoption of the model integrating rural women SMEs in e-commerce platform has been so far high even though two out of three of these partnerships are recent. For the first e-commerce partner, the key driver for adoption was the co-ownership of the idea despite challenges faced in terms changing the mindset of staff to adopt the company's paradigm shift to more sustainable products, training women SMEs and promoting the sales of their products. Furthermore, the incentive of the partner to differentiate itself at a time no one talked about rural women being attached to a business to consumer platform played an important role for adoption.

For target SMEs, there are indications that new practices and relations introduced by WEESMS have been adopted but this is also the result of continued coaching and follow-up done by WEESMS field staff and adaptation made in project strategy such as embedding services into the support provided by actors engaged in forward market linkages. The most significant change for target SMEs pertains to improved capacities in business management, access to markets and access to loan information¹⁶. In addition, the new relations among target SMEs that were established through the SME network were reported to have played an important role in supporting access to information and particularly to new sales channels. It is worth noting that findings below are a result of open-ended questions that intend to capture what mattered most to target SME and accordingly what the most significant change experienced by SMEs is. This means that there could be SMEs that experienced change but did not explicitly report it, and thereby not reflected in the findings below.

In terms of business management skills (Intervention 1), pricing, recordkeeping and marketing were the most cited themes that have influenced the way SMEs think about and practice their businesses. 30% of consulted SME reported having started doing recordkeeping or upgraded the way they had been doing their records (Khulna), while 32% revised the pricing of their products, a few noting they realised they had been making losses because they had not considered some costs in their previous calculations (e.g. utilities, rent). Among the consulted SME in Khulna, one SME that closed down had applied product costing and recordkeeping in her husband's business. 25% of consulted SMEs reported having changed their understanding and approach to marketing including customer relations, increased attentiveness to customer needs and satisfaction. Some SMEs also noted better production management.

Figure 9. Reported change in business management capacities



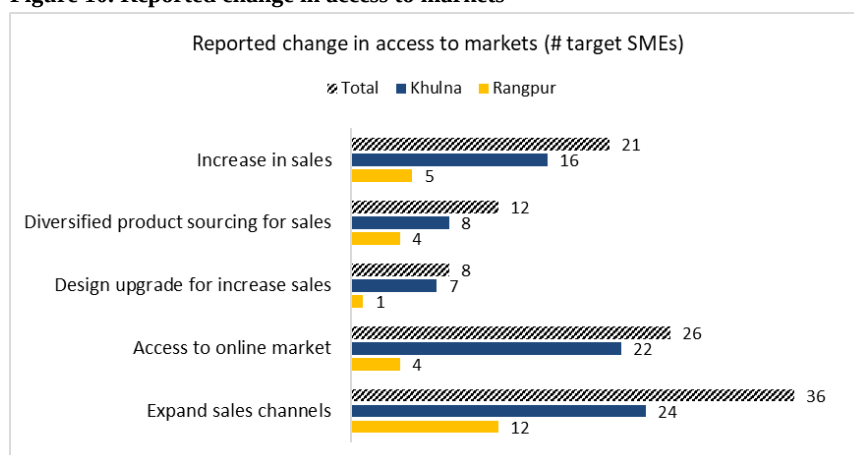
Source: Evaluation interviews with 60 target SMEs (31 Rangpur, 29 Khulna), September 2021

¹⁶ These are reported changes by all consulted SMEs, a few reporting change on interventions they said they were part of WEESMS but not classified as such in the WEESMS database.

Nevertheless, many SMEs feel they do not yet have sufficient competences to apply these new skills and still require support despite reports of a multitude of training services available for free. However, business management skills training is not widespread. As the model of stimulating demand for business development services (BDS) did not prove successful in the local context of subsidised services, WEESMS had thought of alternatives (e.g. mobilising university graduates as interns to support SME in financial management) but these were put on hold given the outbreak of the covid-19 pandemic. Interviews with direct recipients corroborate this finding on low capacities of SMEs in various aspects of business management including IT skills.

With regard to forward market linkages (Intervention 7), 65% of consulted SMEs said that the project helped them expand access to new markets (93% in Khulna, 39% in Rangpur). This included expanding sales channels, including through the WEESMS SME network and participation in fairs, and access to online market platforms. For many women entrepreneurs, it was their first time participating in a fair and they intend to keep doing so in the future as they experienced an increase in their customer base and orders. 35% of consulted SMEs explicitly reported an increase in sales (55% in Khulna, 16% in Rangpur) while 8% had expanded their business (7% in Khulna, 10% Rangpur).

Figure 10. Reported change in access to markets



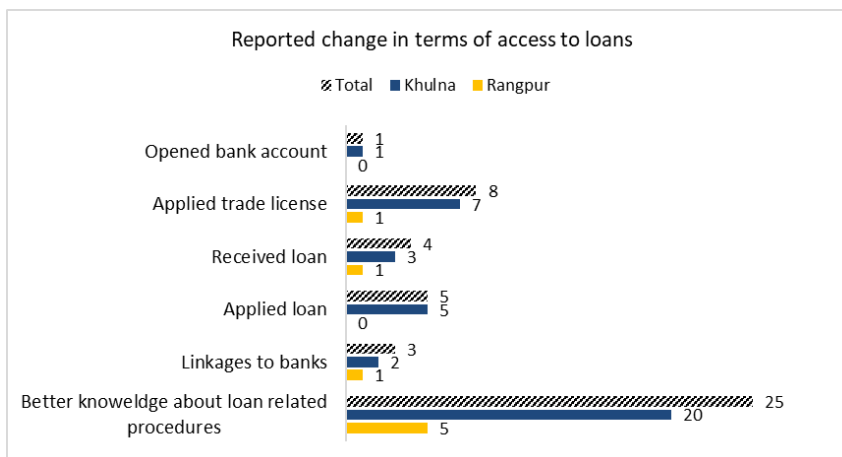
Source: Evaluation interviews with 60 target SMEs (31 Rangpur, 29 Khulna), September 2021

On access to finance (Intervention 5), only 10% of consulted stakeholders felt their access to loans improved. There are many consulted SMEs that still find loan processes with banks and financial institutions to be difficult, particularly because many do not have the needed documentation to apply. The evaluation findings suggest that there is still hesitance and need for attitude change about access to loans in relation to demand by women and supply by banks and financial institutions as the central bank circular for allocating 15% of loan portfolio to women owned businesses has not yet reached its full application. In addition, the WEESMS study on financial inclusion and some interviews conducted by the evaluation team indicate that many women entrepreneurs whose business is not the primary source of income are not interested in getting loans

and it is mainly growth-oriented SMEs that seek this opportunity.¹⁷ This finding relates back to the point raised in section 3.1.1. on the relevance of differentiating the targeting process of SMEs according to criteria that could more systematically drive the adoption of interventions.

Nevertheless, WEESMS has filled out an important information gap in relation to access to finance. 42% of consulted SMEs reported an increase in knowledge about loan related procedures including the importance of trade licenses and relevant actors to reach out to. This prompted 13% of consulted SME to apply for a trade license and 8% to apply for a loan. 7% of consulted SMEs received a loan with the support of the project, primarily because the bulk of target SMEs are informal businesses, thereby unable to immediately apply for a loan. This underlines the importance of focusing on a pool of SMEs with potential for driving adoption and adaptation in view of encouraging others to follow suit. Other SMEs said they now know where to go should they need a loan.

Figure 11. Reported change in access to loans



Source: Evaluation interviews with 60 target SMEs (31 Rangpur, 29 Khulna), September 2021

For the other interventions, change for SMEs was reported but is not as significant as the three interventions addressed above:

- Improving work conditions for women: Intervention 2 has had more effect in Khulna than Rangpur with 27% of consulted SMEs reporting better worker management capacities, including the adoption of dialogue sessions with workers and/or upgrading facilities to better meet the needs of women (e.g. toilets, resting space, playground for children).
- Input market linkages: Intervention 3 has brought the supply and a wider variety of inputs closer to women entrepreneurs, but this is only reported as a major change

¹⁷ Inspira and WEESMS (2018): Access to finance research to identify market constraints impeding the financial inclusion of women entrepreneurs in Rangpur and Khulna

by 13% of consulted SMEs. The change particularly relates to the availability and affordability of inputs as the model allowed for purchases in smaller quantities and provided more flexibility in terms of payment.

- Improving opportunities for women workers: Intervention 4 focused on skills development of women with design and colour matching techniques being cited as the most useful and adopted practices. The upgrade in design has led to better product quality, product differentiation and sales potential as well as positive customer feedback. The focus on employability of workers, including self-employment, has however created some negative unintended effects for the target SMEs given the focus on job creation and the absence of a consolidated narrative and strategy on how to best meet the objectives of supporting the growth of women SMEs and creating employment for women without doing harm to the targeted SME.
- Promoting positive social norms: The change brought about by Intervention 6 at the level of SMEs in the form of better family support and attitude towards women entrepreneurs was noted but not consistently cited across consulted SMEs. Change for women as entrepreneurs and workers is further elaborated under impact in section 3.3.2.
- Advocacy for covid-stimulus package (and better policies for women SMEs and workers): From the perspective of target SMEs, activities of Intervention 8 related to dissemination of information including on the government's covid-stimulus package. This is closely linked to access to loans in the context of the covid 19 pandemic with challenges faced particularly in relation to trade license, documentation and attitude as in the case of access to loans in general. Consulted SMEs did not know or did not report on change in rules and regulations concerning SMEs or women workers. Many however were aware that banks are meant to allocate loans to women, alluding to the 15% required portfolio allocation by the central bank that is not being fully applied according to other consulted market system actors.

The evaluation team wonders why on-site support to target SMEs on improving work conditions and opportunities for workers (Interventions 2 and 4) were not merged into one intervention to target the same pool of SMEs, such as export-oriented SMEs. Such types of SMEs, particularly if they are producing sustainable products like JDP, are likely to have the incentive to want to adopt and adapt such change, given global sustainability commitments of buyers (e.g. UN global compact, SDGs) and the potential relevance of a consolidated sustainability narrative, that could drive crowding-in.

The adopted upgrades introduced by WEESMS were institutionalised into the operations of the relevant partners with some SMEs having adapted some business skills and maintained forward market relations even though a key barrier relates to payment schedules and legal rights. However, many SMEs still lack the capacity to independently adapt the different practices introduced by the project.

At the level of implementing partners, although unintended, the not-for-profit partner adapted an improved version of the WEESMS model for changing attitudes and behaviour on WEE. Having built its organisational experience, the partner mobilised donor funding to reach small entrepreneurs in rural and peri-urban areas including women. In the new project, the implementing partner upgraded the WEESMS model based on lessons learned to i) include religious leaders and locally elected councillors in efforts of influence attitudes and behaviour, ii) target financial institution in relation to the application of the central bank circular on loans to women entrepreneurs, iii) ensure regular dialogue and follow up with male employers and families over the two years of implementation, and iv) de-prioritise CoCs as they are urban based.

For direct recipients, adaptation is primarily seen at the level of some for profit market system actors where there is a commercial incentive to pursue the intervention, namely:

- Two input hubs (Intervention 3) integrated the business line of input supplies into their operations as they witnessed an improvement in their sales and profits, as well as the flexible payment modalities introduced by the project.
- One social enterprise (Intervention 4) whose female sales agent model was expanded to Khulna and Rangpur with the support of the project in view of creating employment for women. WEESMS's tactics of financing the expansion of the organisation's model provided evidence of demand in these areas to justify an expansion. WEESMS however did not pursue this component further as the target of reaching 10,000 jobs for women was revised. Despite the fact that this activity was dropped, the social enterprise maintained its field officers and is still recruiting women in Rangpur and Khulna. In addition, it attracted the attention of two donors to cover Jessore in Khulna and Rangpur Sadar.
- WEESMS' first e-commerce partner was a first mover in adopting and adapting the model of introducing domestic products on its platform and thereby integrating rural women enterprises into its core value chain for retail sales. However, a change in the strategic direction of the company meant that this line of the business was dropped despite the value it had created for the company in the form of an award won in 2019 and the visibility that followed. As for other e-commerce partners, these partnerships kicked off recently (since 2020) with a more organized clustering system of target SMEs. While it is premature to assess, interviews suggest that the

cluster system may not be adaptable given the long distances in rural areas, which make it difficult to mobilise and provide embedded BDS services to SMEs.

The main access to finance partner already had an initiative in place targeting credit readiness of women entrepreneurs including loans and BDS. These mainly service formalised businesses. As WEESMS' target group primarily comprises informal businesses that do not have the minimum requirement of a trade license, there is so far no adaptation of a model tailored for businesses with no trade registration but an increased understanding of this potential client base. This raises the questions noted in section 3.1.1 on differentiating interventions depending on the status of SMEs, as formalised and informal businesses and the need for a more targeted market system analysis that can identify specific constraints facing the different groups of women led/owned/oriented SMEs.

For target SMEs, more than half (58%) reported wanting to keep pursuing the relations introduced in forward market linkages. A main concern is payment schedules that in some cases was reported to be delayed. In addition, with the exit of the first e-commerce partner, some consulted SMEs said they had to bear the financial loss of not having been paid for products sold. WEESMS decided to cover these losses and has recently been working on increasing the awareness of SMEs on contractual issues with closer monitoring of contract signed given that such incidents are part of market risks SMEs can face. Technical, business and IT skills are necessary capacities for engaging with online business platforms that the project addressed through embedding these services with buyers and closely monitoring and supporting SMEs. Yet, only 28% reported having the capacity to continue with this market linkage. The evaluation team notes there seems to be a space for WEESMS to play a stronger role in relation to the contractual dimensions of the relation between the buyers and target SMEs to ensure that the rights of SMEs are respected.

3.2 EFFICIENCY

EQ2. How well are resources being used?

The assessment of efficiency in the context of the evaluation of WEESMS examines two dimensions agreed upon in the inception phase:

- Budget allocation and disbursements
- Key cost drivers of the project

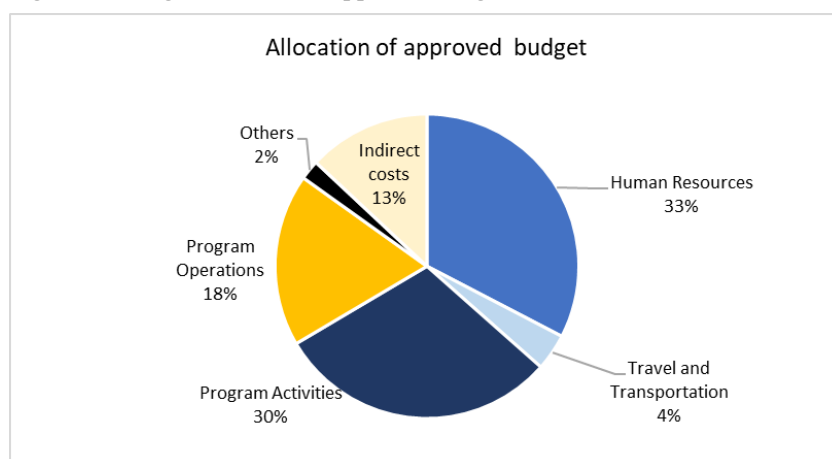
The section uses United States dollars (USD) as the currency in which budgets were made available to the evaluation team. This should have no bearing on the analysis. The initially approved budget of WEESMS of USD 7.5 million (SEK 64 million) for the period July 2016 to June 2021 was revised to USD 6.7 million (SEK 59.7 million) in March 2021 while the project period was extended to December 2021. The budget analysis will rely primarily on the initially approved budget as it covers most of the

period of the evaluation and in view of ensuring consistency¹⁸, unless otherwise specified. Reference to approved budget in the report relates to the initial approved budget unless otherwise noted.

The share of staffing and of activities represents around one third of the total approved budget. As depicted in the figure below, 30% of the total budget goes to programme activities and 33% to human resources (HR).

In terms of budget allocation, the share of activities of the overall budget is on the low side, but this can be justified by the high labour-intensity of the project, which is characteristic of market system development projects.

Figure 12. Budget allocation of approved budget, 2016-2021



Source: WEESMS initial approved budget 2016- 2021

In terms of programme activities, this budget chapter is comprised of three budget sub-chapters: Inception and mobilization, intervention design, and intervention implementation. The implementation of interventions represents the largest component accounting for 77% of the budget chapter for programme activities, and 23% of the total budget. The detailed annual budgets indicate that around a quarter of the programme activities budget relates to field staff including implementation staff (two intervention team leaders and eight market development officers) and support staff. The former represents positions that are crucial for implementation in the field and therefore part of this budget sub-chapter in line with Sida practice. Similarly, the latter

¹⁸ A comparison of the budget allocation of the initial approved budget and the revised approved budget shows that the differences are minor. Moreover, the summation of annual approved budgets for years 1 to 6 does not add up to the total approved initial budget because of carry-over of unspent funds from previous years. Therefore, the evaluation could not rely on the cumulative total budget for years 1-6 or extract the approved budget for the period 2016-2020 to only include audited financial data and years where disbursements took place. This explains the choice of the evaluation team to rely on the initial approved budget as the main data source in the budget analysis.

are field office support staff that ensure day to day finance and admin tasks in the field and oversight in line with Sida's anti-corruption guidelines.

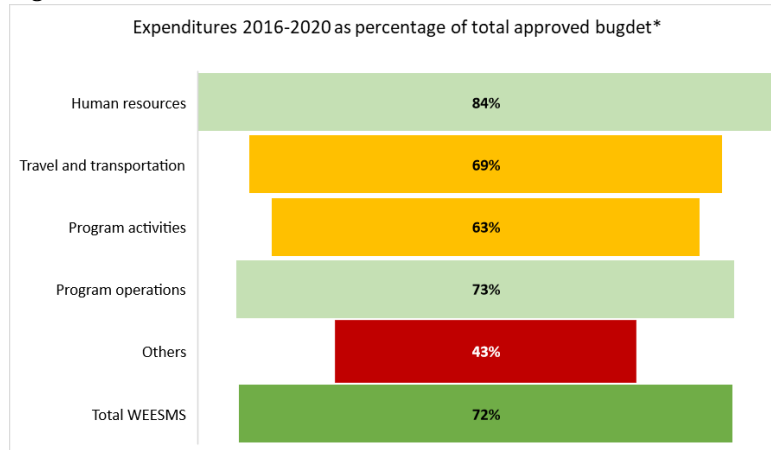
For the human resources budget chapter, it includes three sub-chapters: Project team, shared staff/team, and HQ global support team. The project team represents the largest portion of this budget chapter accounting for 58% of the human resources budget followed by shared staff (43%). The detailed annual budgets suggest that the highest allocations go to the full time, dedicated team leader (23%), followed by finance, admin and HR team (22%) and the deputy team leader (19%). While the allocation to finance, admin and HR staff is on the high side compared to technical staff, it is defined by an organisational cost sharing policy and justified by the focus given to due diligence, not only in terms of implementation of activities but partner compliance checks prior to signature of contracts.

With regard to disbursement, the level of budget consumption is deemed to be satisfactory despite relatively low spending on activities particularly in the context of the covid-19 pandemic.

It is worth noting that while the share of activities of the total approved budget is on the low side, the project's initial budget allocation was approved at the time of contracting and should therefore be considered to be so. Based on an in-depth budget analysis done by the Embassy, the latter found the budget to be “*reasonable considering the need for a high number of project staff who will be the main implementers of project activities and therefore the need for advisory and administrative support staff both locally and globally*”¹⁹.

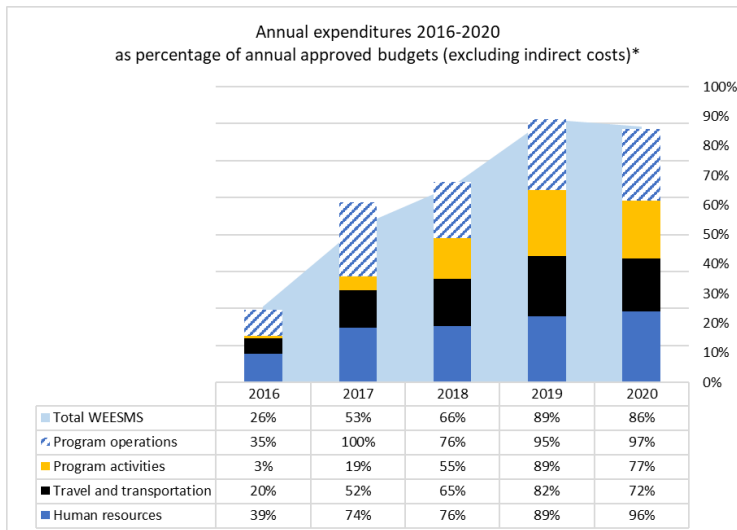
The overall level of disbursement stands at 72% of the total approved budget for 2016-2021 with a budget spent on activities of 64%. While not high, this is seen to be acceptable considering that i) disbursements for 2021 are not yet recorded, ii) the project experienced delays particularly in relation to the kick-off of activities following the terrorist attack of 2016, the approval of annual workplans due to a series of change of Sida staff and WEESMS staff turnover and iii) the outbreak of the covid-19 pandemic.

¹⁹ Sida (2016): Women Economic Empowerment through Strengthening market Systems, Appraisal of intervention, final, page 22.

Figure 13. Overall disbursement 2016-2020

Source: WEESMS approved budget and annual expenditures 2016-2021; Green above 70%, Yellow between 50%-69%, Orange below 49%; * Expenditures for 2021 are not yet reported and not included in the ratio.

At the level of annual expenditures, expenditure rates show an acceleration of disbursements since 2018, peaking in 2019 when interventions picked up with the signature of agreements with market system actors and service delivery sub-contracts. A modest deceleration is noted with the outbreak of the covid-19 pandemic and lock down since March 2020, which affected the ability to travel and level of implemented activities. These however resumed as the lockdown was lifted end July 2020.

Figure 14. Annual disbursements 2016-2020

Source: WEESMS budget data 2016-2020

The current budget design is not activity based and therefore spending by output cannot be directly extracted. There are budget lines for interventions in the budget format, but these cannot be directly associated with the eight interventions. In addition, the geographic distribution of expenditures is not a metric that budget monitoring tracks. The evaluation team was informed that most activities take place in the field, as also indicated by the high share of intervention implementation of the budget for programme activities (77%). However, most project partners including implementing partners and direct recipients are based in Dhaka as shown in figures 3 and 4 of the inception report (Annex 2, page 7). This suggests that disbursements are made in Dhaka, even though activities are carried out in the field where target SMEs are located. This resonates with a key challenge of the project, namely finding locally based partners in the targeted regions.

The key cost driver of the project mainly relates to operational costs linked to TAF's office that may not have been carefully considered prior to the approval of the project. While not fully disbursed and interventions implemented by TAF delivered some change, this cost cannot be justified in terms of systemic results achieved.

The key cost driver analysis looks at the budget lines that have the highest percentage of the total budget. The analysis uses the detailed budget compiled by WEESMS based on the approved budget, and the initial approved budgets of the two partners (iDE and TAF) where unit costs can be seen²⁰. The table below presents the top three key costs drivers of the approved budget that are operations and implementation related.

Table 3. Key cost drivers in approved budget

Budget chapter	Budget line	Share of initial approved budget	Value
Programme operations/Office operations	TAF Dhaka office implementing costs (partial)	7.2%	USD 539.157
Programme activities/Intervention implementation	Employee capacity development	5.9%	USD 442.216
Programme activities/Intervention implementation	Intervention Field Office Operations Costs	4.2%	USD 313.226

While intervention implementation related costs can potentially be justified, the TAF office operation costs are very high. It is difficult to conclude that such high costs linked to logistics and facilities of four direct project staff are reasonable, also when

²⁰ The initial approved budget at the time of signature does not show the detailed budget lines that are presented in the iDE and TAF budgets.

comparing to systemic change achieved on interventions 2, 6 and 8. However, as noted above, the Sida appraisal found that the overall costs of the project were reasonable and, on that basis, approved the project²¹. During implementation, as the TAF key project staff were relocated to iDE premises, these costs were not fully disbursed. Only 34% of this budget line was consumed (2.5% of initial approved budget).

Staffing costs are not in the top three key cost drivers of the project. The Sida appraisal had assessed salaries for staff to be reasonable in the Bangladeshi context²². The share of staff of the initial approved budget reaches 3.9% for the team leader position and the intervention market development officers followed by the deputy team leader at 3.3%, all of whom are key staff of the project team. Among shared staff, those with the highest share of the approved budget are finance, admin and HR team at 3% and the iDE country director (CD) at 2.2%. The latter has a good number of days dedicated to the project, but the unit cost of the iDE CD is seen to be reasonable compared to the TAF country representative whose unit cost is 60% higher. WEESMS manages its unit cost for staff through the iDE and TAF HR policy and salary matrices for national and international staff that are benchmarked against similar organisations and are regularly updated. This explains the differences in unit costs of country director/country representative since salaries and benefits are not necessarily homogeneous across different organisations and TAF is not a registered international NGO. According to iDE and TAF, salaries of iDE staff could be lower because iDE has a field setup with hired staff, which reduces the unit cost in terms of salaries, whereas TAF hires in staff to implement projects.

3.3 IMPACT

EQ3. What change happened in the wider market system of targeted value chains?

EQ4. What change did the project bring about to women?

3.3.1 Change in the wider market system

This section explores change observed in the behaviour of i) competitors of target SMEs to capture any crowding-in (Expand dimension of the AAER framework), and ii) the wider market system, namely non-competitors of target SMEs who start adjusting their practices to service women SMEs and rules and regulations that benefit women SMEs and women workers (Response dimension of the AAER framework).

²¹ The assessment of the in-depth budget analysis undertaken by the Sida appraisal team prior to project approval and processes leading up to that do not constitute part of the scope of the evaluation. The finding refers to the conclusions made by the Sida appraisal namely that project costs were reasonable.

²² Sida (2016): Women Economic Empowerment through Strengthening market Systems, Appraisal of intervention, final, page 22.

There are indications of crowding-in particularly in terms of forward online market linkages and some response in the wider market system in the form of support services linked to transport and transaction payments, but these cannot be directly attributed to WEESMS, particularly because the covid-19 pandemic has also spurred the entry of online businesses.

Crowding-in. The participation of WEESMS' first e-commerce partner in a conference organised by the project on WEE and domestic products in 2017 was a pivotal point for driving crowding-in in the online business landscape. At the time, the idea of linking rural women to retail e-commerce was novel and e-commerce was still in a nascent phase in Bangladesh. Despite challenges in training target SMEs in the onboarding process, the joint initiative got traction and visibility in the country. It also proved its relevance during the covid-19 pandemic, where more online businesses emerged. Particularly in Khulna, more than half of consulted SMEs observed new businesses entering their market, also because of the growth of the handicraft sector, which is attracting new businesses and workers to the sector. Attribution cannot be established. However, the evaluation team assesses that WEESMS' partner was a first mover in the integration of rural women business in the online market system as evidenced by the award the initiative won. Consulted SMEs in Rangpur and Khulna reported an increased interest in rural SMEs by online businesses.

Other minor signs of crowding-in relate to i) reported availability of more input suppliers in Khulna and some input suppliers providing more flexible payment system as the one introduced by WEESMS and ii) demand by other donors of ILO modules in Bangla, which was initiated by WEESMS.

Wider market response. With the growth of online businesses, reported market system response pertains to the entry or improvement of courier and delivery services and better mobile cash payment services. In terms of rules and regulations, the policy environment in Bangladesh was reported to be enabling. However, the main challenge is in its application, for instance in relation to the 15% bank loan portfolio allocation to women SMEs. A few consulted SMEs mentioned work being done on online business regulations and a new SME policy. A contribution of the project to stimulating change in formal rules and regulation is the lifting of exemptions for updating trade license for women SMEs in Khulna, although it is unclear if this practice will be sustained when female councillors are re-elected.

3.3.2 Change for women

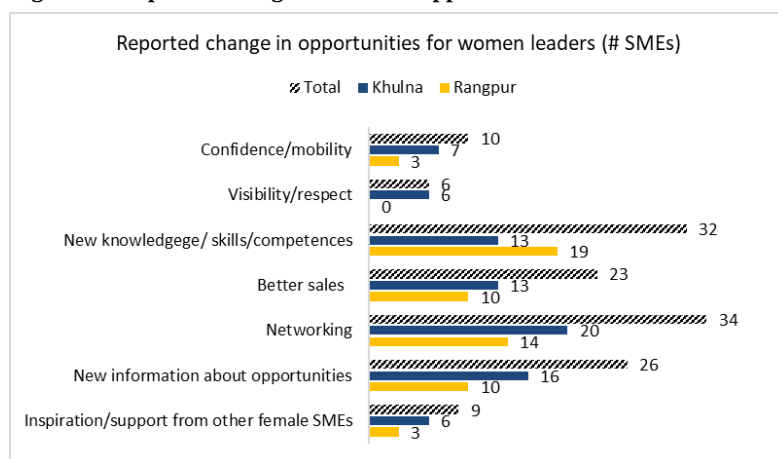
This section looks at change experienced by the project's ultimate beneficiaries, namely women as owners/leaders of target SMEs and workers. It considers three dimensions notably i) access to new opportunities such as resources, skills and competences, ii) community attitudes towards targeted women being economically active and iii) their ability to make own decision as business leaders and workers. As

noted in section 1.2 on methodology, results presented in this section reflect the most significant change as reported by consulted women leaders and workers. This means that change that may have happened but that was not highlighted by consulted stakeholders is not covered.

A good deal of women owners/managers of SMEs made use of the opportunities offered by the project particularly in relation to networking and linkages, noting some change in attitude about women being in business with the majority reporting they make key business decisions even though this is not directly attributed to WEESMS.

On access to opportunities, around half of consulted female SME owners/managers reported that the project has given them access to new opportunities as entrepreneurs, primarily through networking (57%), new knowledge, skills and competences (53%), information about potential opportunities like access to loans (43%), and better sales particularly through their participation in fairs that WEESMS encouraged and facilitated (38%). It should be noted however, that many consulted SME did not remember which training was provided by which project, suggesting there is an oversupply of training opportunities for female SMEs.

Figure 15. Reported change in access to opportunities for women leaders

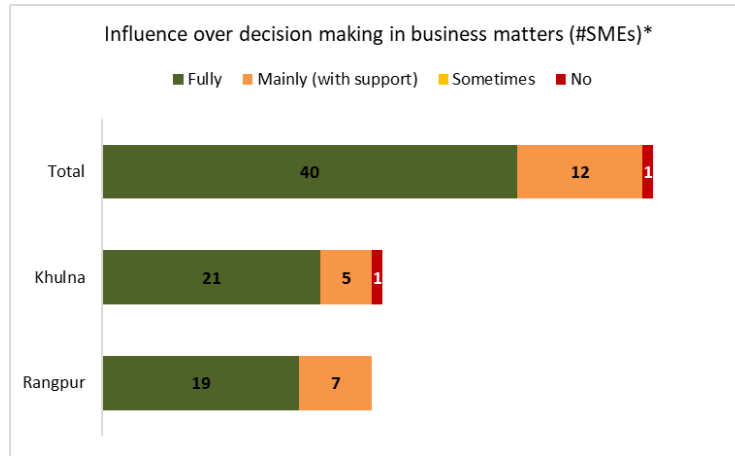


Source: Evaluation interviews with 60 target SMEs (31 Rangpur, 29 Khulna), September 2021

In relation to decision making, a modest majority of consulted SME female owners/leaders (67%) said they make their own decisions regarding their businesses. In some cases, they consult family members or partners but believe that they take major decisions over their businesses. None of the consulted women leaders highlighted however a change in their influence over decision making regarding their businesses. However, a few noted increased respect, confidence and mobility in their capacity as entrepreneurs. While it is positive that a good majority of female entrepreneurs reported they make own business decisions, other interviews suggest that women tend to make decisions that prioritise the family. From the illustrative sample of SMEs of the

evaluation, some SMEs had closed down their business to attend to their family. General norms around women's priorities have not visibly shifted in that regard.

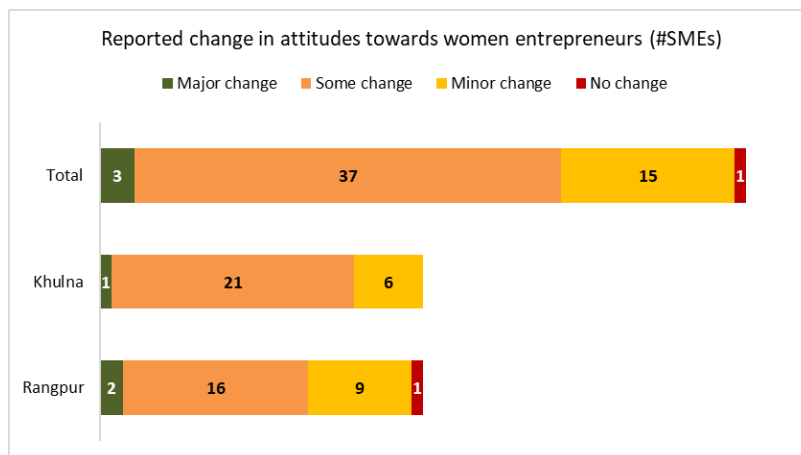
Figure 16. Reported influence of women leaders on business decision making



Source: Evaluation interviews with 60 target SMEs (31 Rangpur, 29 Khulna), September 2021; * This excludes seven SMEs that did not provide an answer.

With regard to attitude towards women's decision to work, this is still a challenge, but some SME owners/managers observed some change even though this is not directly attributed to the project. More than half of consulted SMEs (62%) said that some change happened in terms of acceptance about women having a business. This is particularly in relation to family acceptance and support, but restrictions are still prevalent especially at the community level, where expectations about gender roles are unchanged. However, a general trend was reported about women undertaking roles traditionally done by men, like opening the shop in the market. Such initiatives are seen to be driven by women's willingness to pursue and grow their business and market linkages, rather than interventions done on changing social norms.

Figure 17. Reported change in attitudes towards women entrepreneurs



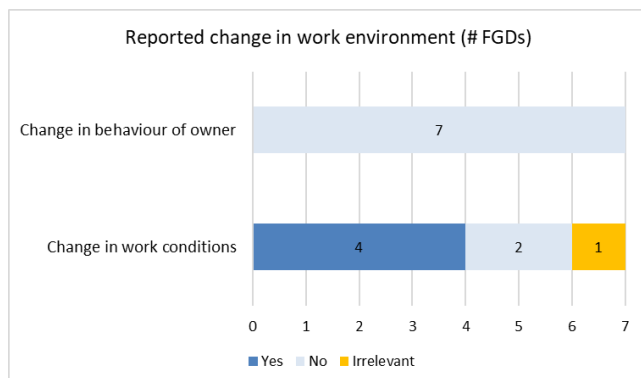
Source: Evaluation interviews with 60 target SMEs (31 Rangpur, 29 Khulna), September 2021

In terms of change for female workers, there are indications that the project has prompted some improvements in the physical conditions of work of women, also in response to the covid-19 pandemic. This was possible because the attitude of targeted SME owners was already enabling for such change to happen including providing skills development for workers as a normal practice. While many gained new skills in JDP production and feel more appreciated at home because of income contribution, women workers must still get the consent of their families to work and do not have much influence on how their income is spent.

In terms of work conditions, four out of seven FGDs reported work conditions improved in the last two years particularly with the upgrade of facilities in the workplace as follows:

- Covid-19 related facilities namely handwashing stations coupled with training on health and hygiene (2 FGDs).
- Female friendly facilities particularly female toilets and playground for children who accompany their mothers to work (1 FGD).
- General facilities like more fans and better workspace such as chairs, sitting space for resting or having lunch (1 FGD)

None of the FGDs mentioned a change in wages or salaries as part of improvement in work conditions. However, as indicated in the following section, an improvement in skills has contributed to an improvement in the quality of products, as a basis for better payment for workers. In addition, new orders received at the level of SMEs as a result of better market linkages introduced by WEESMS meant an increase in orders for workers and an opportunity to earn more income. A key challenge however is the ability of workers to deliver products on time to SMEs to meet the orders, given that many live in remote areas. The distance issue was also highlighted as a challenge by market system actors, also for the cluster system recently put in place to work. Filling out this logistics gap has not yet been addressed by the project, as basis for women to be able to better respond to orders and earn more income.

Figures 18: Reported change in work environment²³

Source: FGDs with female workers, September 2021

The two FGDs that did not report any change are associated to two women-oriented SMEs belonging to tiers A and B. Workers reported that the SMEs already had good working conditions in terms of available facilities (e.g. female toilet, prayer room, resting room) where owners were said to be concerned about worker safety and been supportive in that regard. In fact, all FGDs reported that SME owners have always been supportive on issues of women's safety and/or health²⁴. Examples of owners providing transportation for female workers to get home, ensuring there is food for them and their children, and being flexible in case of illness (sick days and product delivery dates). This explains why the figure shows no change in the owner's attitude and behaviour on the matter of working condition for women. It also suggests that WEESMS has been working with a pool of SMEs that already had an enabling attitude to make the desired changes for women. A main contribution of WEESMS is linked to efforts in nurturing a closer relation between employers and workers through introducing joint meetings (2 FGDs).

With regard to professional skills of female workers, all FGDs said that their employers offered them opportunities for skills development including an SME that was not part of WEESMS' intervention 4 (opportunities for women workers). Most SMEs trained their worker on production skills at the time of employment independently of the project. This was seen as a factor that has increased women's overall employability regardless of the project. In the context of the project, workers in three FGDs had received more specific training in jute production, a skill they did not have beforehand²⁵. Other skills such as sewing masks in response to the covid-19 pandemic, bags, and home textiles were mentioned. In addition, new design techniques were introduced (4 FGDs) mainly as one-off training to respond to upcoming orders.

²³ While most participants worked on site, one FGD did not find the question relevant as they work from home.

²⁴ One owner was a gender advocate.

²⁵ This includes the SME that was not part of intervention 4.

This indicates that the variety of orders and market demand was translated into concrete skills development of workers and thereby higher employability potential. In most FGDs (5), women had used the new techniques acquired in their own products at home and sold them through own sales channels, generating extra income. While this is a positive development seen from the perspective of workers, there are findings from interviews indicating that the project's focus on improving workers' employability encouraged workers to become entrepreneurs. This has had negative effects on the target SMEs in terms of loss of qualified workers. These cases of unintended negative effects are not widespread but worth bringing to light to underline the importance of consolidating the objective and focus of the project and its strategy for each of its target group (entrepreneurs, workers). An interview with a fair-trade SME that is listed as a target SME suggests that they were hoping to hire female workers by collaborating with the project, but their role was limited to showcasing production best practices. The evaluation team is not aware of why such opportunities for creating jobs was not mobilised.

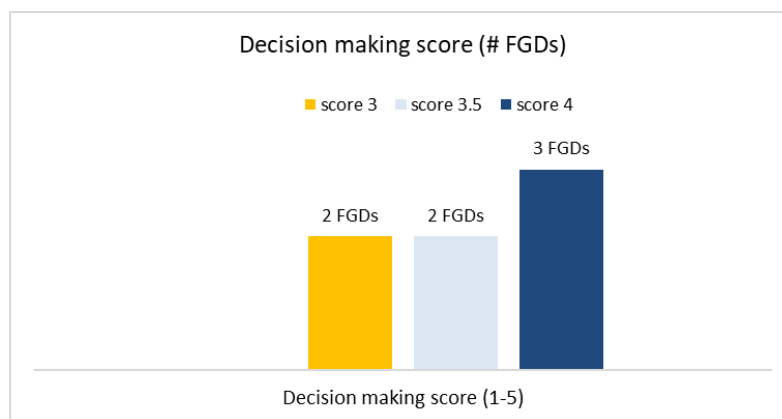
On attitudes and behaviour around the economic participation of women, all FGDs reported some change in their family's attitude even though this is not a widespread phenomenon that has translated into a wider change including community attitudes. However, some families have become better at dealing with "what the neighbours say" or have become "a bit more supportive", helping with household chores and childcare. A key driver for this modest change in family attitude is the income contribution that women bring to the household, which in some cases was reported to have elevated the respect for the woman in the family. However, women are expected to contribute to household income, as a premise for their economic participation, leaving little room for savings and decision on own income. Key constraints facing women continue to be linked to the general attitude of letting women work outside, the expectation that women must deal with household chores before they can do anything else, the fact that women's ability to work depends on family consent. Cases of women having quit their jobs because of their family responsibility were noted. One FGD referred to the training WEESMS provided to family members. While its scope was limited to have an impact, the FGD reported "husbands and other family members now understand that the woman is working for the family and not for herself" and that ultimately this is for their benefit. While this message may have helped some family members to consent to women's economic participation, the approach is far from transformative seen from a gender perspective but is a good first step to harvest initial approval for women to engage in economic activity in such a challenging context. It is worth noting that the only FGD where the overall attitude towards women working in the factory was not an issue, is when the SME owner was known and trusted. This suggests that a potential trigger for facilitating attitudes towards women going to work could be to focus on the credibility of the SME vis à vis the community.

On change in ability to make own decisions about economic participation, FGDs suggest that women can to some extent make the decision about being economically active, but this still requires the consent of the family. In cases where the family is

supportive, conditions are made in relation to the proximity of the workplace. Examples of disincentives pursued by the family include indirect pressure and control over income generated by the women.

When asked to score their ability to make own decision about whether to work, when and where on a scale of one (lowest) to five (highest), scores ranged between 3 and 4 as depicted in the figure below. While many women said they can decide to work, ultimately the decision lies within the family, and this also depends on the proximity of the workplace. In some cases, non-family influential community members also have a say. The evaluation team's observation that women were uncomfortable talking about this issue is an indication that the topic is still a challenge.

Figures 19: Female workers' scoring on ability to make own decisions to work



Source: FGDs held September 2021

Another reported disincentive for women's economic participation is the lack of opportunities for skills development to run a business and the low education level of women in general.

4 Evaluative Conclusions

This chapter presents key conclusions by evaluation criteria in response to the revised evaluation questions agreed upon during the inception phase.

Evaluation criteria	Evaluation questions
Effectiveness (and sustainability)	EQ1. To what extent did WEESMS contribute to systemic change? How and for whom?
Efficiency	EQ2. How well are resources being used?
Impact	EQ3. What change happened in the wider market system of targeted value chains? EQ4. What change did the project bring about to women?

Findings and thereby conclusions on effectiveness and impact consider the three principles for working with market system development (facilitation, market system centricity, adaptation), the four dimensions of the AAER systemic change framework in addition to the change brought about to the ultimate target group, namely women as entrepreneurs and workers in target SMEs.

Effectiveness. WEESMS has shown some manifestation of systemic change that is primarily driven by its for-profit partners, most significantly in relation to the model it pursued for integrating rural women businesses in online business to consumer platforms.

WEESMS has operated in a context that has driven it away from pure facilitation, despite its intention to play a facilitative role. It engaged in a blended facilitation approach depending on the type of intervention, working with a range of partners including for profit, not for profit and government. The choice of interventions was preceded by an extensive sector scoping exercise to identify the sectors of focus (JDP and home textiles, PPF) in view of responding to the two criteria set by Sida, namely women entrepreneurs and workers in rural settings and in off-farm employment. The two sector strategies that were subsequently developed during the inception phase led to the choice and design of ten thematic interventions. Eight continue to be implemented with some adaptations during implementation despite challenges experienced up to 2019 in terms of ability to act fast due to staff turnover at the Embassy. While relevant, the choice and design of interventions, and delivery modalities fell short in the following manner:

- The choice of interventions as articulated in the concept notes produced during the inception phase was not strongly guided by the preliminary market system analyses of the target sectors taking into account the perspective of the target group of women SMEs and workers.
- Driven by the urgency to kick off implementation after delays in the inception phase, interventions were not unfolded into sector tailored interventions or pilots that identify and address systemic constraints that specifically face women SMEs and workers in the targeted sector.
- There was no clear differentiation between the different types of women SMEs as target group (e.g. need/growth oriented, formal/not formal, start-up/established, local market/export oriented) to define the target group, the objectives and tailor the interventions accordingly.
- Partners with whom WEESMS intended to implement the interventions did not take part in the design process and were therefore unable to influence it in a manner they deem relevant and feasible.
- The nature of engagement modalities of partners (implementing partners and direct recipients) was not systematically conducive for nurturing partnership and ownership of the interventions introduced in view of driving adoption and adaptation. Many partners were engaged as service providers for shorter periods of time primarily in view of ensuring compliance with procurement requirements including Sida's, and in line with TAF's sub-granting work modality.

Among WEESMS partners (implementing partners and direct recipients), adoption and adaptation of upgrades has mainly taken place by for profit partners (most input hubs and e-commerce platforms). As many of WEESMS' partners with signed agreements are not for profit organisations, the absence of commercial incentives is seen to have made the potential for driving adoption and adaptation more challenging. It should be noted however that unexpected adoption and adaptation took place by a few not for profit partners.

At the level of target SMEs, forward market linkages and relations are by far where SMEs adopted and adapted the new practices introduced by WEESMS. This was also their main motivation for joining the project. An improvement in business management skills particularly product costing, bookkeeping, and marketing also led to better performance for some SMEs, but with close support from field staff. Many SMEs do not feel they have the capacity yet to adapt these practices including in forward market linkages. A key disincentive for adoption and adaptation in that respect is the payment schedule of online buyers and the rights of SMEs in relation to the contractual obligations of buyers vis à vis SMEs.

Efficiency. The project is highly labour intensive due to the nature of MSD work but has made reasonable use of resources compared to systemic results achieved particularly for interventions implemented by iDE.

The analysis of the budget indicates that the project is highly labour intensive, but this can be justified in the context of a market system development project and its geographic scope. The overall disbursement level compared to the approved budget for 2016-2021 is satisfactory but not high. It picked up in 2018 and peaked in 2019 when the project gained momentum. This level is acceptable considering that 2021 expenditures are not yet recorded, the budget has been reduced and the outbreak of the covid-19 pandemic. While the project budget was approved by Sida following an in-depth analysis of the budget during the appraisal phase, the evaluation team notes that the main cost driver of the project does not relate to staffing but to operational costs of one of the partners. These however were not fully disbursed as TAF staff moved into the iDE office. It is unclear to the evaluation team how the Sida in-depth analysis did not highlight this point for discussion prior to the approval of the budget, for it to remain an issue of contention during implementation.

Impact. With the visibility its partner received, WEESMS seems to have spurred the interest of other online businesses in rural women businesses and products, indicating signs of manifestation of systemic change. In terms of women entrepreneurs and workers, there are signs of some localised change mainly as a result of better business performance for women SMEs, but these are not yet widespread to be transformative and workers still do not have influence on decision making about their economic participation.

In terms of change in the wider market system, WEESMS was a first mover together with its first e-commerce platform in integrating rural women SMEs producing JDP and home textiles into the online market for retail products. The team assesses that the visibility of this initiative has inspired others to follow suit. However, attribution cannot be established particularly with the increase in the number of online markets following the start of the covid-19 pandemic. This has led to a response in the support function of the market, with new and better courier services and mobile cash schemes.

At the level of women as entrepreneurs and workers, answers were differentiated in terms of opportunities and influence over own decision. For women leaders, around half recognised the project has given them opportunities as entrepreneurs particularly in terms of networking, market linkages and sales channels as well as new skills and competences, even though an oversupply of training targeting women was noted. A key notable change is the reported improvement in confidence and mobility of some women beyond their region as a result of participation in fairs that WEESMS encouraged and supported. Female workers experienced more appreciation by their family of their income contribution and increased attention to their needs on behalf of their employers but no substantial change in terms of work conditions as their employers generally already had an enabling attitude towards them. While the majority of female workers still need the consent of their family to work, many women leaders believed they make the final decisions regarding their business, some with the support of their husband.

5 Recommendations

The purpose of the evaluation is “to assess the benefits and challenges of the project [...], inform the Embassy’s decision regarding whether future collaboration among similar lines shall be considered [...] and provide useful insights for its choice of interventions to meet the objectives of the new Strategy for Sweden’s development cooperation with Bangladesh 2021-2025”²⁶.

Recommendations are therefore intended to provide insights that can inform the decision of the Embassy about its upcoming project portfolio in line with the agreed upon objectives (section 1.1). In this chapter, key recommendations are presented and are primarily intended for the Embassy. Many design related recommendations can also be considered by future implementing partners as indicated in the table below.

In line with the purpose of the evaluation, recommendations consider the priorities of the new strategy for Sweden’s development cooperation with Bangladesh 2021-2025 on inclusive economic development, notably to increase opportunities for productive employment with decent work focusing on WEE and self-reliance, women and youth, and opportunities for fair trade and socially and environmentally sustainable enterprises.

Intention	#	Recommendation	Background
Intended users: Embassy and Sida			
Overall considerations regarding future collaboration among similar lines	1	The Embassy should make a strategic decision about whether it wishes to pursue a market system development approach for promoting WEE by addressing systemic constraints facing women in targeted sectors, or follow a direct intervention model of SME development that can more easily reach desired targets	The project had an ambitious target of creating employment including self-employment for 10.000 women as a central understanding of the realization results. This understanding may not fully resonate with the processes needed in a market system development approach that require more flexibility and adaptability than directly targeting a number of SMEs or women to become entrepreneurs.

²⁶ Embassy of Sweden (2021): Terms of reference for the end-term evaluation of WEESMS project, Bangladesh, page 4.

			WEESMS has cumulated hands-on knowledge and experience of the landscape and potential for working with MSD that is worth capitalizing upon.
	2	The Embassy may consider whether its future implementation modality should include one partner with a gender team embedded within the organisation to ensure a more consolidated and cost-effective approach in implementation	The dual organisational setup makes theoretical sense but did not prove to be enabling for having a coherent approach to implementation particularly in terms of partnership approach (as opposed to service delivery) and commercial viability/sustainability considerations that are important for driving systemic change. This is also in relation to findings on efficiency.
	3	The Embassy can consider harvesting some learning from market system development projects implemented by Sida in other countries particularly in relation to procurement practices of the projects' private sector actors.	Sida implements other MSD projects where partnerships with commercial market actors was possible. It is worth exploring what modalities this follows, as procurement rules seem to be a main obstacle for driving the needed partnership spirit needed in an MSD project.
Stronger pre-approval budget analysis on key costs and budget allocation	4	Sida should conduct a more thorough budget analysis during the appraisal phase to raise issues of concern prior to the approval of the grant budget including a key cost driver analysis.	It is unclear why the in-depth analysis done during appraisal did not raise the issue of one substantially high operational cost for discussion. The issue has recurrently been raised during implementation, which is not an optimal use of staff time, since the budget was approved.
Intended users: Embassy and future implementing partner(s)			
Project target group	5	The target group of the project should be more clearly defined in terms of i) direct target group that the project partners with and whose behaviour it intends to change in the market system for the benefit of the ultimate	During the inception phase, the evaluation team spent a good deal of time deciphering who the direct target group of WEESMS was and who were the ultimate beneficiaries. Target SMEs were said to be the ultimate target group, but at the same time direct

		target group, and ii) the ultimate target group.	recipient/target group. The ultimate target group includes individuals/persons (workers) and entities/businesses (SMEs). This is too encompassing and should be clarified moving forward as it would also contribute to more clarity about objectives and how to progress towards them.
Choice of interventions	6	The choice of interventions should be more strongly grounded in a targeted analysis of the market system constraints in each of the selected sector taking the point of view of women SMEs and/or women-oriented SMEs depending on who the intervention is targeting (and workers, if this remains the ultimate target group)	The choice of intervention was guided by a preliminary market system analysis in sector strategies that did not strongly identify systemic constraints specifically facing women (as businesses and workers) in the target sectors but rather more generic constraints in the sector. This also applies to social norms facing women that were more generic in nature than specific to the sector and type of target SMEs.
Defining and differentiating the target group and strategy vis a vis objective	7	The target group of SMEs should be clearly defined, differentiated and prioritised within the pool of different categories of women SMEs to ensure a more tailored and consolidated design of interventions, covering fewer SMEs with high potential for success, and fewer, more targeted interventions in the different dimensions of the market system	Currently, interventions are not defined by and tailored to specific types of SMEs as a target group (e.g. export/local market oriented/ environmentally sustainable, growth oriented, formal/informal, women owned vs. men owned), each of which would require a different approach to address systemic constraints hindering their growth. Findings noted “a mix bag of SMEs” with examples of formalized business invited to participate in sessions on the importance of trade licenses, or informal SMEs on bank loan applications. The overall approach appears to focus on reaching numbers rather than working more systematically and

			holistically with a pool of promising and willing SMEs that have the right incentives to engage and continue with the most successful interventions. In addition, having SMEs as a target group and women workers also as target group may be a conflicting affair, as this has had some negative effects for a few target SMEs, whose workers then left to become entrepreneurs.
Design of interventions	8	The thematic design of intervention should be unfolded and reinterpreted to the targeted sector(s), involve identified partners and consider potential commercial viability or sustainability potential	There is a missing box from the concept notes to what is happening on the ground and how that came about and why. The concept notes were not unfolded/translated into specific sector interventions that address the systemic constraints of women in that sector. Linked to the point above, the interventions were sector-blind, even though women businesses (led, owned and oriented) may face different constraints in these sectors and those engaged in the JDP sector may have opportunities for positioning themselves in relation to environmental sustainability. Identifying partners at the onset would make the design of interventions more relevant to partners and enhance their motivation to engage. This may however be undermined by procurement modalities for commercial partners whose uptake was highest.
Partnerships driving adoption and adaptation	9	The partnership setup should move away to the extent possible from sub-contracting services be more conducive to building a stronger basis for ownership	Recognizing the contextual challenges WEESMS faced in mobilizing partners and requirements of procurement rules, shorter term sub-contracting of organisations to

		and potential adoption and adaptation	deliver services to target SMEs can be justified but is not seen to be a conducive strategy for building and sustaining partnerships that can drive adoption and adaptation. This however requires flexibility to identify and work with committed partners that share the same vision as the project's.
Holistic approach to capacity development constraints in successful interventions	10	The project should consider playing a stronger role in facilitating a more holistic approach on capacity issues, covering contractual, technical, operational, financial and administrative aspects of forward market linkages, particularly e-commerce	Some SMEs experienced delays in payments and some reported not having been paid when the e-commerce platform exited the project. This installed hesitance to continue with these market linkages for some. There seems to be a lack of awareness on contractual issues linked to e-commerce platform in terms of contract management, payments and rights, compensation that is worth following up on and exploring with SMEs more systematically and in complement to recent efforts invested by WEESMS on the matter. In addition, some mentioned there is no complaint system.

Annex 1 - Terms of Reference



Embassy of Sweden

Terms of Reference for the End-term Evaluation of Women's Economic Empowerment through Strengthening Market Systems ("WEESMS") project, Bangladesh

Date: 16 March 2021

1. General information

1.1 Introduction

The Swedish development cooperation strategy for Bangladesh 2014-2020 aimed to contribute to improving the conditions for people to raise themselves out of poverty, strengthening democracy, respect for human rights and gender equality, and to contribute to sustainable development. In relation to the strategy's result area 2 *"Better opportunities for people living in poverty to contribute to and benefit from economic growth and obtain a good education"*, the Embassy of Sweden is supporting a project entitled "Women's Economic Empowerment through Strengthening Market Systems" (WEESMS) which aims to contribute to achieving the 2014-2020 Strategy's sub-objective 2 *"greater opportunities for women to participate in the labour market"*.

The WEESMS project has a budget of 64 MSEK and has now been implemented for 55 months of its 60 months implementation period starting from July 2016.

1.2 Evaluation object: Intervention to be evaluated

As part of the Embassy's operationalisation process of the 2014-2020 development cooperation strategy for Bangladesh, a background analysis related to sub-objective 2 was elaborated, highlighting the important role of small and medium enterprises (SMEs) and women entrepreneurs in job creation and poverty alleviation. After a call for proposals, the proposals of International Development Enterprises (iDE) Bangladesh on a market systems approach and of The Asia Foundation (TAF) ideas on Women's Economic Empowerment (WEE) approach were identified as the most relevant ones to meet the objectives of Sweden's development cooperation strategy for Bangladesh in this results area. Sida suggested a combination of the two and the WEESMS project was conceptualized led by iDE and supported by TAF. An agreement between Sida (represented by the Embassy of Sweden in Bangladesh) and iDE was signed and sub-grants agreement between iDE and TAF was signed to execute the project.

The WEESMS project, solely financed by Sweden, is a 5 year (July 2016 to June 2021) market systems development project to increase women's participation in the labour market in rural and peri-urban Bangladesh, with a significant focus on reducing gender inequality in the country's entrepreneurship ecosystem. The project is being implemented across the Khulna and Rangpur divisions of Bangladesh. During its inception phase (July 2016 to June 2017), the project conducted market research to narrow down its focus from over hundreds of industries to specifically the sectors of home textiles and jute diversified products, and processed and packaged foods. The following goal and outcomes were then envisaged:

Overall goal: Increased productive work opportunities for women in the labour market (including both self-employment and wage employment) in target sectors

Outcome 1) Increased number of women entrepreneurs and growth of women-led SMEs in target sectors (Target was 500 SMEs)

Outcome 2) Improved women's access to formal and informal productive employment opportunities in target sectors (Target was 10,000)

Outcome 3) Increased retention rates of women in the labour market in target sectors

These outcomes were not only created to increase incomes and economic opportunities for the women who own the businesses, but also to reduce the barriers to entry for the employment of other women in these sectors, as well as serve as a role model for other women to start and lead a business and to retain participation of women in the labour market.

The implementation team undertook an internal Mid-Term Review (MTR) in 2019. The implementing team then identified challenges with the projects's existing Theory of Change and the results pathways assumptions that the project was operating upon, as well as the design of some of the project activities. A finding was variance in the results across the Outcome assumptions. As regards Outcome 2: "improved women's access to formal and informal productive employment sectors", it had been difficult to reach the intended scale. Under Outcome 3: "increased retention rates of women in the labour market in target sectors", there had been a discrepancy in alignment with some of the key principles of Womens' Economic Empowerment (WEE) approaches and the project did not impact on the overall project objective as envisaged.

A key assumption in the WEESMS's initial theory of change was that 10,000 productive jobs could be created through the engagement of 500 women-led SMEs (if each SME created 20 new jobs with support from WEESMS' interventions). However, most of the women-led/owned SMEs in the target sectors are cottage and micro enterprises that employ an average of 5 employees. To allow maximum potential for the project to make a sustainable impact given what was known at the time of the MTR, Sida agreed to the proposal by the project team to shift focus from focusing exclusively on the creation of productive jobs towards a more general enhancement of women's economic empowerment leading increased access to economic resources and opportunities, financial services, productive assets, skills development and market information. The overall impact goal was therefore revised in November 2019, shifted from "increased productive work opportunities for women in the labour market (including both self-employment and wage employment) in the target sectors", to "increased abilities of rural women to advance economically" with a target of 10 000

women gaining improved economic empowerment through the following Goal and Outcomes:

Overall Goal: Increase rural women's ability to advance economically (Target: 10,000 women gain improved economic empowerment)

Outcome 1: Increasing the growth of women-led/owned and women-oriented SMEs;

Outcome 2: Improving the employability (knowledge and skills to gain and maintain employment) of rural women workers.

Outcome 3: Improving the policy environment to increase support for rural SMEs;

Outcome 4: Increasing women's agency and influence over economic decisions.

With the large effects of the COVID-19 pandemic for the world, and for Bangladesh, the Government of Bangladesh (GoB) closed down all educational and training institutes starting the 18th March 2020 until further notice. Further, the GoB enforced a strict nationwide lockdown starting March 27th through May 31st, 2020 that impacted lives, businesses, and the economy as a whole; bringing SME operations to a standstill, with supply chains disrupted, transportation bans in place with ensuing economic shocks and loss of livelihood for most of the project beneficiaries. The WEESMS implementation team notified all its implementing partners to postpone their activities and follow the government directives. At the same time, the SME owners also closed the factories due to the lockdown to contain the spread of the virus amongst the workers. Following the economic ramifications brought about by COVID-19 pandemic, the WEESMS project proposed to utilize its resources to build the resilience of the afflicted SMEs and employees, with targeted interventions that address the immediate and intermediate shocks posed by the pandemic, while at the same time paving the way to get them back on the track towards growth and empowerment.

In June 2020, the WEESMS implementation team articulated the impact, or goal, at the top of its Theory of Change and to be achieved through the following outcomes over the remainder of the project life:

Overall Goal: Increased wage and earning opportunities for women in targeted sectors (Target: 6,500 women)

Outcome 1: Improvement in enabling environment leading to better economic participation of rural women (75% of 6,500 women);

Outcome 2: Strengthening the resilience of women-led/owned & women-oriented SMEs to overcome economic shocks (560 SMEs); and

Outcome 3: Increased business growth of women-led/owned & women-oriented SMEs (560 SMEs)

To do this, the WEESMS project will continue to focus on facilitating market-led enterprise development activities that target three main groups in order to increase women's productive participation in the labour market: women-led/owned SMEs, women-oriented SMEs, and women workers. In addition, the WEESMS team is working to enhance women's economic empowerment through actively influencing the enabling environment through its activities, with a parallel focus on building the resilience of the afflicted beneficiaries post-COVID-19.

The project recognises the significant contributions that women in Bangladesh make to the country's growth and community wellbeing through their roles as home-based workers, producers, business owners and employees. The WEESMS project supports Bangladesh's development by systematically reducing the barriers that constrain women's economic participation, advancement, and their attainment of greater agency and empowerment. The project focuses on identifying and addressing market constraints and facilitating changes in rules, regulations, systems, and structures to make market systems more inclusive of rural women. This involves taking a partnership-based approach to trigger scalable and sustainable systemic change.

For further information, the intervention proposal and theory of change are attached as Annex D. The intervention logic or theory of change of the intervention should be further elaborated by the evaluator in the inception report.

1.3 Evaluation rationale

As a part of the agreement, the Embassy of Sweden will procure an independent endline evaluation of the project. Although the project is still being implemented throughout the year 2021, the Embassy wishes to receive the conclusions of the external evaluation before the end of the year. As this project is testing some novel working methods, it is judged useful to provide the evaluation team with the opportunity to view the project activities in action. Moreover, as the Government of Sweden decided on a new strategy for Swedish development cooperation with Bangladesh in December 2020, the Embassy is currently reviewing its existing portfolio of projects, including the WEESMS project, and is considering if some of the existing projects will meet the objectives of the new strategy sufficiently well to be continued. In addition, if a decision to continue to project is taken, it should ideally be taken before the current project has been phased out.

The purpose of the evaluation is to help the Embassy and its implementing partners International iDE and TAF to assess progress, successes and challenges and to learn from what works well and what not. The evaluation will be used to inform how the Embassy may continue to work in this area and inform partner decisions on how project implementation may be adjusted and improved.

In the agreement between the Embassy and iDE it was stipulated that an independent evaluation was to be conducted no later than 20th of January 2021, but the The Embassy, iDE and TAF agreed, during the donor coordination meeting held on 22 December 2020, that this independent evaluation be delayed due to the limited project activities and restrictions put in place by the Government of Bangladesh to limit the spread of covid-19.

2. The assignment

2.1 Evaluation purpose: Intended use and intended users

The purpose of the evaluation is to help the Embassy/Sida and its partners iDE and TAF to assess the benefits and challenges of the project. The evaluation will inform the Embassy's decision regarding whether future collaboration along similar lines shall be considered. The Embassy also hopes that it will provide useful insights for its choice of interventions to meet

the objectives of the new Strategy for Sweden's development cooperation with Bangladesh 2021-2025.

The evaluation findings will also be used by iDE and TAF when finalizing the WEESMS project and when designing new projects in the future. The primary intended users of the evaluation are the Embassy of Sweden in Bangladesh and the project management teams of iDE and TAF.

The evaluation is to be designed, conducted and reported to meet the needs of the intended users and tenderers shall elaborate in the tender how this will be ensured during the evaluation process. During the inception phase, the evaluator and the users will agree on who will be responsible for keeping the various stakeholders informed about the evaluation.

2.2 Evaluation scope

The evaluation scope is limited to the WEESMS project, and the period to be evaluated is the project implementation period of 2016-2021. The assignment is limited to the project sites in the Khulna and Rangpur regions of Bangladesh. The target groups of the WEESMS project that the evaluation include, but are not limited to: women-led-/women-owned and women-oriented SMEs, the women who have received new productive employment opportunities, private and public institutes and business development service providers, business associations and authorities, etc. The scope of the evaluation should be further elaborated by the evaluator during the inception report.

2.3 Evaluation objective: Criteria and questions

The primary objective of the evaluation is to assess the effectiveness, efficiency, impact, and sustainability of the WEESMS project. The evaluation will look at the following areas: project management; project activities; and the impact of the project on the beneficiary-level;. The following key questions will guide the project evaluation:

Effectiveness: Is the intervention achieving its objectives?

- To what extent has the intervention achieved, or is expected to achieve, its objectives?
- To what extent has the intervention contributed to the improvement of gender equality?
- How effective has the WEESMS implementation team's adaptation to the challenges posed by the COVID-19 pandemic been?

Efficiency: How well are resources being used?

- Do the actual or expected results (outputs and outcomes) justify the costs incurred?
- How well has the project implementation dealt with the most relevant and obvious corruption risks and challenges?

Impact: What difference does the intervention make?

- To what extent has the project generated, or is expected to generate, significant positive or negative, intended or unintended, high-level effects?
- What difference has the project made for the targeted beneficiaries?

- Has the intervention contributed to poverty reduction? How?

Sustainability: Will the benefits last?

- How effective were the exit strategies, and approaches to ensure lasting effects?
- Are any project outcomes and benefits likely to be sustainable after the completion of the project implementation period? If so, which and why, or why not?

Questions are expected to be developed in the tender by the tenderer and further refined during the inception phase of the evaluation.

2.4 Evaluation approach and methods

It is expected that the evaluator describes and justifies an appropriate evaluation approach/methodology and methods for data collection in the tender. The evaluation design, methodology and methods for data collection and analysis are expected to be fully developed and presented in the inception report.

Limitations to the chosen approach/methodology and methods shall be made explicit by the evaluator and the consequences of these limitations discussed in the tender, including any limitations caused by the Covid-19-pandemic and the fight against it. The evaluator shall, to the extent possible, present mitigation measures to address them, and include considerations to “do-no-harm”, if relevant. A clear distinction is to be made between evaluation approach/methodology and methods.

A *gender responsive* approach/methodology, methods, tools and data analysis techniques should be used. All data collected through the evaluation must be disaggregated by sex as well as by ethnicity, age, disability or other relevant factors wherever possible; that is, separately for men, women, boys and girls and other groups, unless there is a specific reason for not disaggregating. Conclusions and recommendations should distinguish factors related to gender and reflect any significant gender differences found in the data to the extent possible. Data collection methods need to be gender sensitive as well, e.g. if focus groups are applied they should be conducted in a way that enables both women and men to have voice.

Sida’s approach to evaluation is *utilization-focused*, which means that the evaluator should facilitate the *entire evaluation process* with careful consideration of how everything that is done will affect the use of the evaluation. It is therefore expected that the evaluators, in their tender, present i) how intended users are to participate in and contribute to the evaluation process and ii) methodology and methods for data collection that create space for reflection, discussion and learning between the intended users of the evaluation.

In cases where sensitive or confidential issues are to be addressed in the evaluation, evaluators should ensure an evaluation design that do not put informants and stakeholders at risk during the data collection phase or the dissemination phase.

2.5 Organisation of evaluation management

This evaluation is commissioned by the main intended user of the evaluation: the Embassy of Sweden in Bangladesh. However, the evaluation should also benefit the implementing organisations iDE and TAF. To facilitate interaction between intended users, a Steering Group

and a Reference Group have been appointed by Sida. The SG is made up of a small number of staffs from the Embassy of Sweden in Bangladesh and advisor from Sida headquarter in Stockholm. The Steering Group is a decision-making body and has developed and approved the terms of reference for the evaluation. It will evaluate tenders, approve the inception report and the final report of the evaluation. The partner organisations iDE and TAF form the Reference Group, which is an advisory body to the SG. The Reference Group has contributed to the ToR and will be provided with an opportunity to comment on the inception report, including the theory of change developed by the evaluators, as well as the final report, but will not be involved in the management of the evaluation.. The start-up meeting and the debriefing/validation workshop will be held with the commissioner only. However, iDE and TAF should be present at the inception meeting and the final seminar.

2.6 Evaluation quality

All Sida's evaluations shall conform to OECD/DAC's Quality Standards for Development Evaluation²⁷. The evaluators shall use the Sida OECD/DAC Glossary of Key Terms in Evaluation²⁸ and the OECD/DAC Better Criteria for Better Evaluation²⁹. The evaluators shall specify how quality assurance will be handled by them during the evaluation process.

2.7 Time schedule and deliverables

It is expected that a time and work plan is presented in the tender and further detailed in the inception report. The evaluation shall ideally be carried out between 15 March 2021 and 30 August 2021 (subject to the availability of the evaluators and relevant beneficiaries and implementation partners). The timing of any field visits, surveys and interviews need to be settled by the evaluator in dialogue with the main stakeholders during the inception phase.

The table below lists key deliverables for the evaluation process. Alternative deadlines for deliverables may be suggested by the consultant and negotiated during the inception phase.

Deliverables	Participants	Deadlines
1. Start-up meeting/s (Virtual)	Relevant staffs from the Embassy of Sweden in Bangladesh and Advisors from Sida, Stockholm	Upon signing call off contract, estimated mid of March 2021
2. Draft inception report		End of April 2021

²⁷ OECD (2010) *DAC Quality Standards for Development Evaluation*.

²⁸ Sida (2014) *Glossary of Key Terms in Evaluation and Results Based Management*.

²⁹ OECD/DAC (2019) *Better Criteria for Better Evaluation: Revised Evaluation Criteria Definitions and Principles for Use*.

3. Inception meeting (Virtual)	Embassy, Bangladesh and project management teams of iDE and TAF	End of April 2021
4. Comments from intended users to be sent to the evaluators ahead of the inception meeting		By mid of May 2021
5. Final inception report		End of May 2021
6. Data collection, analysis, report writing and quality assurance	Evaluators	Entire June 2021
7. Debriefing/validation workshop (meeting)	Embassy, Bangladesh	Early July 2021
8. Draft evaluation report		End of July 2021
9. Comments from intended users to evaluators		By 12 th August 2021
10. Final evaluation report		30 August 2021
11. Final Seminar (Virtual)	Embassy of Sweden in Bangladesh, Partners (iDE and TAF) and others stakeholder if required.	Tentative early September 2021

The inception report will form the basis for the continued evaluation process and shall be approved by Sida before the evaluation proceeds to implementation. The inception report should be written in English and cover evaluability issues and interpretations of evaluation questions, present the evaluation approach/methodology (including how a utilization-focused and gender responsive approach will be ensured), including an updated and consolidated theory of change for the project, a stakeholder mapping, methods for data collection and analysis as well as the full evaluation design. A clear distinction between the evaluation approach/methodology and methods for data collection shall be made. All limitations to the methodology and methods shall be made explicit and the consequences of these limitations discussed. A specific time and work plan, including number of hours/working days for each team member, for the remainder of the evaluation should be presented. The time plan shall allow space for reflection and learning between the intended users of the evaluation.

The final report shall be written in English and be professionally proof read. The final report should have clear structure and follow the report format in the Sida Decentralised Evaluation Report Template for decentralised evaluations (see Annex C). The executive summary should be maximum 3 pages. The evaluation approach/methodology and methods for data collection used shall be clearly described and explained in detail and a clear distinction between the two shall be made. All limitations to the methodology and methods shall be made explicit and the

consequences of these limitations discussed. Findings shall flow logically from the data, showing a clear line of evidence to support the conclusions. Conclusions should be substantiated by findings and analysis. Evaluation findings, conclusions and recommendations should reflect a gender analysis/an analysis of identified and relevant cross-cutting issues. Recommendations and lessons learned should flow logically from conclusions. Recommendations should be specific, directed to relevant stakeholders and categorised as a short-term, medium-term and long-term. The report should be no more than 35 pages excluding annexes (including Terms of Reference and Inception Report). The evaluator shall adhere to the Sida OECD/DAC Glossary of Key Terms in Evaluation³⁰.

The evaluator shall, upon approval of the final report, insert the report into the Sida Decentralised Evaluation Report for decentralised evaluations and submit it to Nordic Morning (in pdf-format) for publication and release in the Sida publication data base. The order is placed by sending the approved report to sida@nordicmorning.com, always with a copy to the responsible Sida Programme Officer as well as Sida's Evaluation Unit (evaluation@sida.se). Write "Sida decentralised evaluations" in the email subject field. The following information must always be included in the order to Nordic Morning:

1. The name of the consulting company.
2. The full evaluation title.
3. The invoice reference "ZZ980601".
4. Type of allocation "sakanslag".
5. Type of order "digital publicering/publikationsdatabas".

2.8 Evaluation team qualification

In addition to the qualifications already stated in the framework agreement for evaluation services, the evaluation team shall include the following competencies:

- Extensive knowledge of, and previous experience of work with, the market system development (MSD) approach,
- Extensive knowledge of, and previous experience of work with, Women's Economic Empowerment (WEE) aspects,
- Extensive knowledge of, and previous experience of work with the promotion of gender equality in developing countries, MSME development and policy framework.
- Extensive knowledge of, and previous experience of work with private sector development
- Extensive contextual knowledge about Bangladesh and its economic development priorities.
- Fluency in the Bangla language (the official language of Bangladesh).
- It is highly desirable and recommended that the evaluation team comprises at least one local team member.

³⁰ Glossary of Key Terms in Evaluation and Results Based Management, Sida in cooperation with OECD/DAC, 2014

It is desirable that the evaluation team:

- Demonstrates integrity and fairness,
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability,
- Demonstrates a strong capacity for innovation and creativity in providing strategic advice and direction,
- Demonstrates ability in conducting creative-thinking and innovation learning,
- Demonstrates ability to conceptualize and convey strategic vision from the spectrum of development experience, and
- Makes an effort to minimize the burden on the evaluated organizations while still ensuring that the information required for the assignment is collected.

A CV of maximum 4 pages for each team member shall be included in the call-off response. It should contain a full description of relevant qualifications and professional work experience.

It is important that the competencies of the individual team members are complimentary. It is highly recommended that local consultants are included in the team if appropriate.

The evaluators must be independent from the evaluation object and evaluated activities, and have no stake in the outcome of the evaluation.

2.9 Human resources

The contact person at Sida/Swedish Embassy is **Ikramul Sohel**, National Programme Officer-Market Development at the Embassy of Sweden in Bangladesh. The contact person should be consulted if any problems arise during the evaluation process.

Relevant Sida documentation will be provided by Ikramul Sohel, National Programme Officer-Market Development at the Embassy of Sweden in Bangladesh.

Contact details to intended users (cooperation partners, Swedish Embassies, other donors etc.) will be provided by Ikramul Sohel, National Programme Officer- Market Development at the Embassy of Sweden in Bangladesh .

The evaluator will be required to arrange the logistics such as booking interviews, organize focus group discussions, prepare field visits, etc. including any necessary security arrangements.

3. Annexes

Annex A: List of key documentation

- WEESMS project proposal (technical and financial)
- WEESMS project appraisal note
- Inception report and theory of change
- WEESMS Baseline report and Mid-term report

- WEESMS revised proposal (technical and financial) and Theory of Change, 2019
- WEESMS revised work plan and theory of change, 2020
- Approved annual report (technical and financial) of 2017, 2018, 2019 and 2020
- Annual Survey reports (One for 2018 and one for 2020)
- No cost extension (6 months- July to December 2021) proposal

Annex B: Data sheet on the evaluation object

Information on the evaluation object (i.e. intervention)	
Title of the evaluation object	Women's Economic Empowerment through Strengthening Market Systems (WEESMS)
ID no. in PLANIt	52170023
Dox no./Archive case no.	UM2016/05987/DHAK
Activity period (if applicable)	July 2016 to June 2021
Agreed budget (if applicable)	65,000,000 SEK
Main sector ³¹	Market development, Gender Equality
Name and type of implementing organisation ³²	International Development Enterprises or iDE (NGO)
Aid type ³³	Project Type
Swedish strategy	Sweden's Results Strategy for Bangladesh 2014-2020 Area of Support 2: Better opportunities for people living in poverty to contribute to and benefit from economic growth and obtain a good education, Objective 2.1: Greater opportunities for women to participate on the labour market

Information on the evaluation assignment	
Commissioning unit/Swedish Embassy	Embassy of Sweden in Bangladesh
Contact person at unit/Swedish Embassy	Ikramul Sohel, ikramul.sohel@gov.se

³¹ Choose from Sida's twelve main sectors: education; research; democracy, human rights and gender equality; health; conflict, peace and security; humanitarian aid; sustainable infrastructure and services; market development; environment; agriculture and forestry; budget support; or other (e.g. multi-sector).

³² Choose from the five OECD/DAC-categories: public sector institutions; NGO or civil society; public-private partnerships and networks; multilateral organisations; and other (e.g. universities, consultancy firms).

³³ Choose from the eight OECD/DAC-categories: budget/sector support; core contributions/pooled funds; project type; experts/technical assistance; scholarships/student costs in donor countries; debt relief; admin costs not included elsewhere; and other in-donor expenditures.]

Timing of evaluation (mid-term, end-of-programme, ex-post, or other)	End of Project
ID no. in PLANIt (if other than above).	

Annex C: Decentralised evaluation report template

Annex D : Intervention document

(to be sent upon request)

Annex 2 - Inception report

End-term Evaluation of
Women's Economic Em-
powerment through
Strengthening Market Sys-
tems ("WEESMS") project,
Bangladesh

Final Inception Report

KIMIKO HIBRI PEDERSEN, ERIC DERKS, REZA PATWARY,
SHAMIMA AKTAR, DANIEL TICEHURST

12 JULY 2021

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Abbreviations

AAER	Adopt, Adapt, Expand and Respond
BWCCI	Bangladesh Women Chamber of Commerce and Industry
CA	Collaboration agreements
DCED	Donor Committee for Enterprise Development's
DW/DWA	Department of Women Affairs
EQ	Evaluation questions
FGD	Focus group discussions
JDP	Jute diversified products
JVA D	Joint venture agreements
KII	Key informant interviews
M&E	Monitoring and evaluation
MoU	Memorandum of Understanding
MSD	Market system development
NGO	Non-governmental organisation
PPF	Packaged and processed food
RCCI	Rangpur Chamber of Commerce & Industry (RCCI)
SMEs	Small and medium sized enterprises
SSI	Semi-structured interviews
TL	Team leader
ToC	Theory of Change
ToR	Terms of Reference
WEE	Women's economic empowerment
WEESMS	Women's Economic Empowerment through Strengthening Market Systems
WES	Water, environment and sanitation

1 Introduction

WEESMS is a project combining a market system development (MSD) approach with women's economic empowerment (WEE) and has a budget of SEK 64 million. It was implemented in the period July 2016-June 2021 and was recently granted an extension going to December 2021. Its overall goal is to increase women's participation in the labour market ultimately benefiting women who own or manage small and medium sized enterprises (SMEs), their female workers and female workers of women-oriented SMEs. The project is implemented in two divisions of Bangladesh, namely Rangpur and Khulna. It works in two value chains, namely jute diversified products (JDP) and home textiles, as well as packaged and processed food (PPF). The evaluation of WEESMS is the first external evaluation of the project and was commissioned by the Embassy of Sweden in Dhaka (thereafter referred to as the Embassy) in the last year of implementation. The timing of the evaluation coincides with the prevalence of the covid-19 pandemic and lockdown in Bangladesh and takes place during the 6-months no cost extension.

The inception report starts with an assessment of the scope of the evaluation (Chapter 2) followed by reflections on the evaluation questions (Chapter 3) and a presentation of the approach and methods of the evaluation (Chapter 4) as well as limitations and remarks to the attention of the Swedish Embassy in Dhaka (Chapter 5). Chapter 6 concludes with the evaluation matrix.

2 Assessment of the scope of the evaluation

2.1 Evaluation purpose and objectives

The purpose of the evaluation as stated in the Terms of Reference (ToR, Appendix 1) is *"to assess the benefits and challenges of the project"* and *"to learn from what works well and what not"*. As Sweden has adopted a new strategy for Swedish Development Cooperation with Bangladesh for the period 2021-2025, the evaluation is also meant to *"inform how the Embassy may continue to work in this area [...] and partner decisions on how project implementation may be adjusted and improved"* and provide *"useful insights for its choice of intervention to meet the objectives of the new strategy"*.

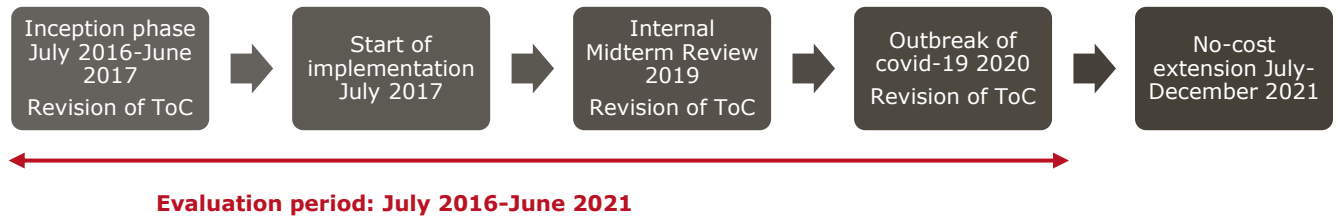
More specifically, the primary objective of the evaluation is *"to assess the effectiveness, efficiency, impact and sustainability of the WEESMS project"*. During the kick-off and inception meetings held with ends users (the Embassy and WEESMS) respectively on April 22 and May 20, 2021, it was confirmed that the intention is to assess progress, successes and challenges in view of learning and shaping the upcoming portfolio of the Embassy. In that context, we see the evaluation to be:

- Summative in informing about the results of the project; and
- Formative in providing insights that can inform the decision of the Embassy in moving forward with its upcoming portfolio.

2.2 Evaluation Period

The evaluation is intended to cover the period July 2016- June 2021 including the inception phase (July 2016-June 2017) and current year of implementation that was affected by the covid-19 pandemic since 2020. The evaluation period covers three iterations of the theory of change (ToC) from the initial proposal, the latest following the outbreak of the covid-19 pandemic in 2020. It does not include the extension as it overlaps

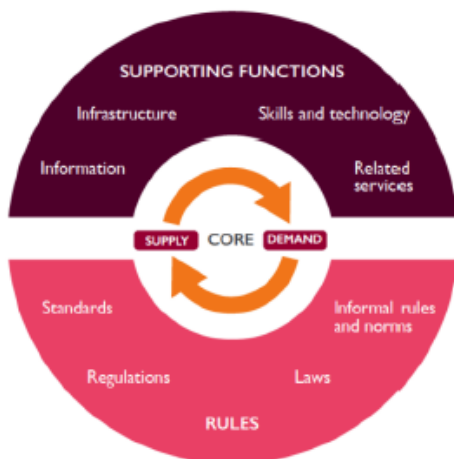
with the implementation phase of the evaluation.



2.3 Programmatic scope: Market system development

Based on the kick-off and inception meetings held, the evaluation team understands that WEESMS is considered to be an MSD project working in two targeted value chains, namely JDP and home textiles, as well as PPF¹. As depicted in the figure below, the market system of a given product/service comprises three core dimensions²:

Figure 1: The Market System



The three dimensions of the market system:

The core value chain where the exchange of goods and services takes place (input supply and sales);

Support functions that provide structures or services that affect the performance of the core value chain (e.g. finance, business development services); and

Rules and regulations that govern and affect a given value chain including formal and informal norms.

Compared to conventional value chain development, three key features characterise working with an MSD approach³, also known as Making Markets Work for the Poor (M4P), namely:

- **Facilitation:** An MSD project partners with market system actors from government, non-government and private sector to pilot interventions that stimulate changes in the way the market functions without becoming a player in the market system. Ideally, facilitation does not entail direct delivery to ultimate beneficiaries. This means that the project does not work directly with its ultimate beneficiaries but through intermediaries in the market system (partners) who have/can have direct relations with ultimate beneficiaries;
- **Market-system centric:** The design of an MSD project is informed by an analysis of why the market system in targeted value chains is failing to benefit the ultimate beneficiaries as basis for addressing constraints in the system;

¹ WEESMS was one of the case studies in Sida's evaluation of market systems development approaches in 2018 and reported by implementing partners to be an MSD project.

² The Springfield Centre (2015): The Operational Guide for the Making Markets Work for the Poor (M4P) Approach, 2nd edition funded by SDC & DFID.

³ Sida (2018): Evaluation of the market systems development approach, Lessons for expanded use and adaptive management at Sida, Volume I: Evaluation report

- **Adaptation:** The project uses iterative learning based on real time data to adjust, scale up or abandon pilot interventions.

As an MSD project, WEESMS has been working with market system actors to pilot interventions in view of stimulating change in the way the market system works for its ultimate beneficiaries, namely women. Ultimately, WEEMS intends to generate better earning opportunities and wages for women through positively affecting the growth of selected women-owned/led/oriented SMEs and the work conditions of female employees⁴. The project has adopted different interventions and implementation strategies to work towards that goal. The preliminary desk review reveals that this has involved a mix of delivery through sub-contracted implementing partners/services providers or other actors WEESMS collaborates with through agreements namely joint venture agreements (JVA), collaboration agreements (CA) or Memorandum of Understanding (MoU). When support functions and service providers are absent, the project has provided direct support to targeted SMEs to, for example, address skills gaps of SME management that impede their business growth. During the data collection phase, the evaluation will strive to better understand the reasons for the different approaches in the local context, particularly because some entail direct interventions. Based on the latest iteration of WEESMS' ToC⁵ (Appendix 2), the following interventions were implemented using the strategies and modalities described in the table below. In line with the Embassy's wish, it was agreed that the evaluation will cover all eight interventions in the two value chains⁶.

⁴ WEESMS defines "women-oriented" SMEs as a business that is, perhaps male-owned but, more than half employees are women.

⁵ This is based on good practices in the case of changes to the ToC, where the latest version is used as basis for the evaluation framework (<https://www.3ieimpact.org/evidence-hub/publications/working-papers/theory-based-impact-evaluation-principles-and-practice>)

⁶ These were initially ten interventions.

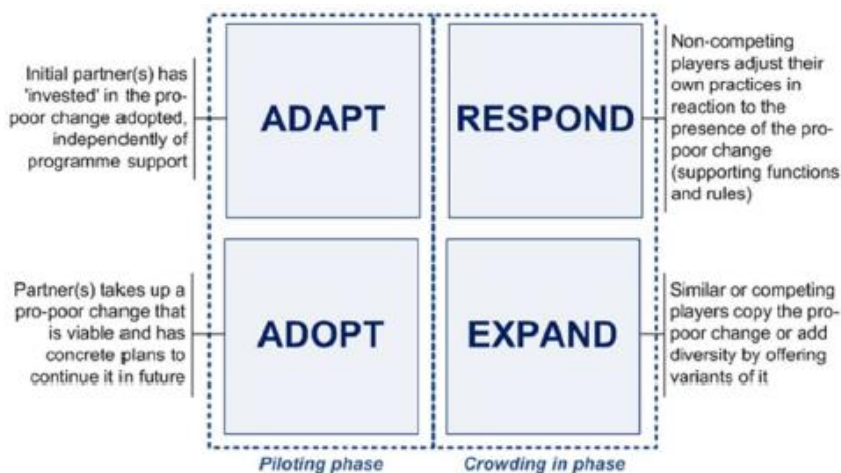
	Intention	Dimension of the market	Implementation/partnership modality	Direct recipients	Ultimate beneficiaries
Intervention 1: Access to business development services (BDS)	Encourage market actors to be more responsive to and serve the needs of SMEs in business skills development	Support functions	WEESMS in collaboration with private sector actors (CA)	Targeted SMEs	Women owners/managers and women workers of targeted SMEs
Intervention 2: Improve working conditions for women	Establish decent work practices in the workplace	Support functions	WEESMS through service contracts with private sector actors and NGOs	Targeted SMEs	Women owners/managers and women workers of targeted SMEs
Intervention 3: Input market linkages	Encourage market actors to be more responsive to and serve the needs of SMEs in the supply of inputs	Core value chain	WEESMS	Targeted SMEs and private sector actors with MoU	Women owners/managers and women workers of targeted SMEs including women sales agents
Intervention 4: Improve opportunities for women workers	Capacity building of SMEs on product design and produce development	Support functions	WEESMS through service contracts with private sector actors	Targeted SMEs and private sector actors with MoU	Women owners/managers and women workers of targeted SMEs
Intervention 5: Access to financial services and products	Encourage market actors to be more responsive to and serve the needs of SMEs in finance	Support functions	WEESMS in collaboration with private sector actors (CA)	Targeted SMEs and financial service providers	Women owners/managers and women workers of targeted SMEs
Intervention 6: Promote positive social norms	Shifting community perceptions and beliefs about gender equality, gender roles, and gender-based violence	Rules and regulations (informal norms)	WEESMS through service contracts with private sector actors and NGOs	Market actors, family members and community representatives of SMEs (as gender advocates)	Women owners/managers and women workers of targeted SMEs
Intervention 7: Access to markets	Encourage market actors to be more responsive to and serve the needs of SMEs through forward linkages	Core value chain	WEESMS in collaboration with private sector actors (JVA)	Targeted SMEs and private sector actors with MoU	Women owners/managers and women workers of targeted SMEs
Intervention 8: Advocate for COVID stimulus policies favouring SMEs	Encourage market actors to be more responsive to and serve the needs of SMEs in emergency situations	Rules and regulations (Formal norms)	WEESMS	Targeted SMEs and government market actors	Women owners/managers and women workers of targeted SMEs

2.4 Market system development assessment framework

While WEESMS works with MSD, it has not yet established systems and tools to capture the manifestation of system change. Plans to do so were considered in WEESMS' annual report of 2019, but priorities were shifted with the outbreak of the covid-19 pandemic. In agreement with end-users, the evaluation therefore intends to explore how WEESMS' interventions contributed to systemic change. In line with the most recent Donor Committee for Enterprise Development's (DCED) implementation guidelines for assessing systemic change, the evaluation will be integrating the three main characteristics of systemic change in its assessment, namely sustainability, scalability potential and resilience considerations⁷. The evaluation team proposes to use a combination of two instruments in line with DCED guidelines for assessing systemic change as follows:

1. The theory of change (ToC)⁸ of the project to understand the pathway of envisaged change WEESMS intended to happen in the market system and for its ultimate beneficiaries. The reconstructed ToC of WEESMS is presented in section 3.2 and links up the pathway of desired change to the dimensions of the framework mentioned in next point.
2. The Adopt, Adapt, Expand and Respond (AAER) systemic change framework to capture what happened at the level of targeted market actors (Adopt and Adapt) and the wider market system (Expand and Respond) as depicted in the figure below⁹.

Figure 1: AAER Framework



2.5 Target group

To be able to capture what systemic change ensued from the interventions and for whom, it is important to differentiate the target group of WEESMS. This section intends to establish who the direct target group and who the ultimate target group are:

- **The direct target group** refers to the targeted market system actors whose behaviour and practices the project intends to change by jointly piloting interventions in view of addressing systemic constraints facing the ultimate target group. As described in section 2.3, WEESMS has adopted a blended approach to

⁷ DCED (2021): Assessing systemic change, Implementation guidelines for the DCED standard, by Adam Kessler.

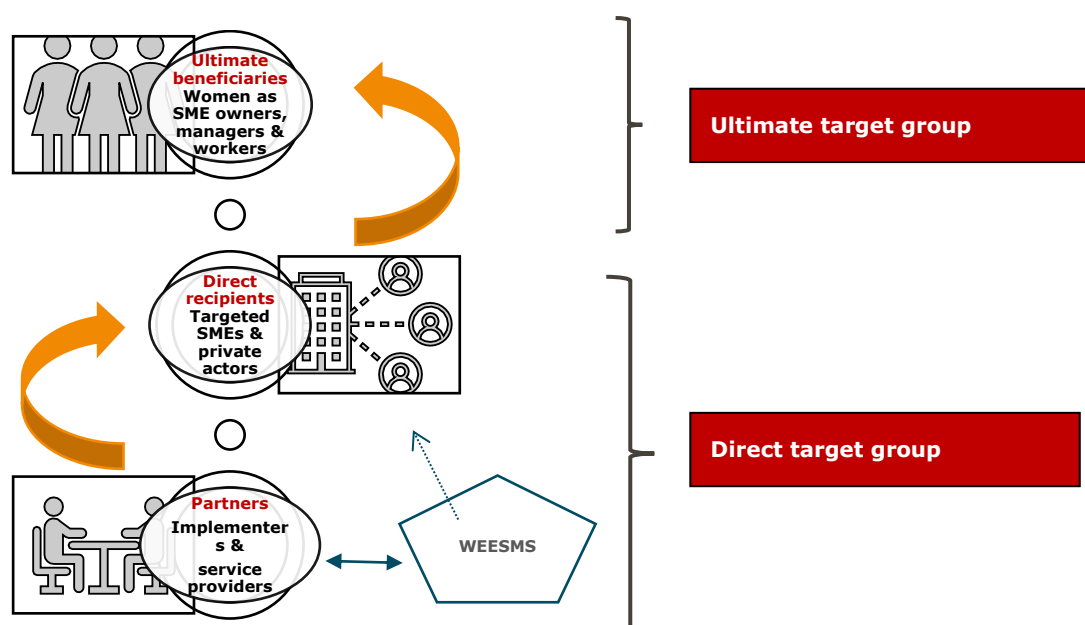
⁸ In DCED terminology, it is referred to as the result chain.

⁹ The Springfield Centre (2014): Adopt-Adapt-Expand-Respond: a framework for managing and measuring systemic change processes, Briefing paper.

MSD. This means that its direct target group is two-tiered as depicted in the figure below. WEESMS has worked with private sector actors and NGOs either through partnerships or service contracts to implement its pilot interventions. In some instances, it engaged in direct delivery to influence the practices or behaviour of targeted market system actors (the dotted line in the figure below). While partners are involved in the delivery of services for the implementation of the project, the primary direct target group whose behaviour and practices WEESMS wishes to influence are market system actors who are the direct recipients of interventions/services. These include women led/owned/oriented SMEs and other market system actors primarily private companies. Therefore, the evaluation defines WEESMS' direct target group to comprise targeted market system actors who are i) implementing partners/service providers, and ii) direct recipients including private sector actors engaged with targeted SMEs (referred to as other direct recipients in the report), and most notably targeted women led/owned/oriented SMEs.

- **The ultimate target group** represents the stakeholders the project ultimately wants to accrue benefits to. In the case of WEESMS, this includes women as individuals, be they SME owners, managers or workers, whose economic participation and influence it wishes to improve.

Figure 2: WEESMS target group

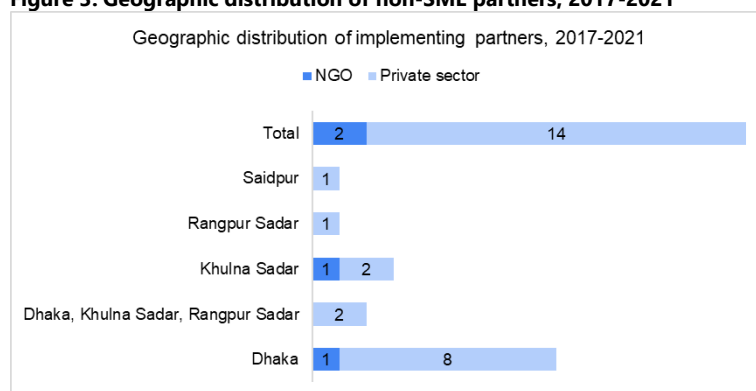


2.6 Geographic scope

WEESMS works in two divisions in Bangladesh, namely Rangpur and Khulna. This section presents a snapshot of the geographic coverage of WEESMS covering i) non-SME partners namely implementing partners/service providers and other direct recipients, and ii) targeted women led/owned/oriented SMEs. The section serves as basis for the selection of evaluation sites, partners and SMEs (section 4.2).

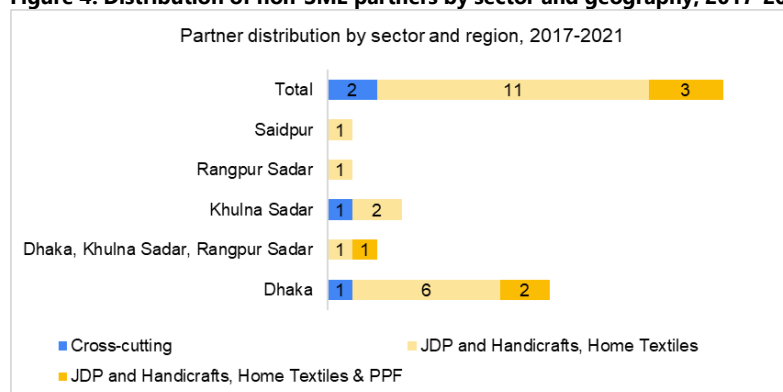
Non-SME partners (implementing partners and other recipients)

In terms of implementation, WEESMS has adopted a hybrid strategy of delivery as described under section 1.3. It has worked and collaborated with 16 partners in the delivery of services and implementation of interventions including 14 private sector actors and two NGOs. A good majority is based in Dhaka with two partners having offices in the two targeted regions even though all Dhaka based partners have outreach in Khulna and Rangpur.

Figure 3: Geographic distribution of non-SME partners, 2017-2021

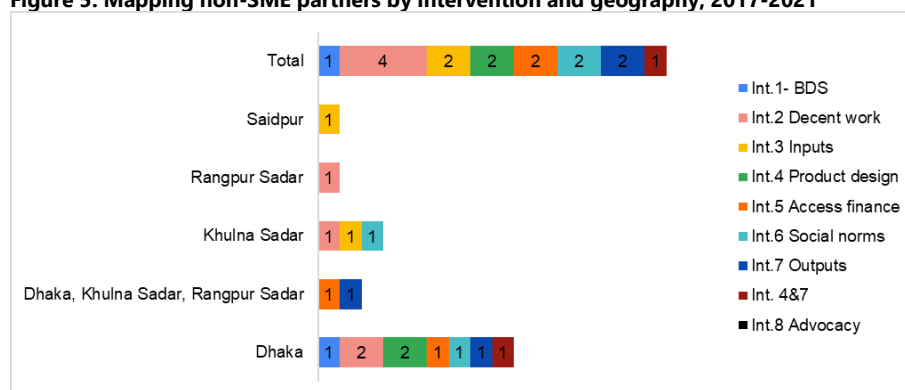
Source: WEESMS partner list, 2017-2021 (team compilation)

The bulk of these partners have supported in the delivery of services to SME within Jute diversified products (JDP) and home textiles.

Figure 4: Distribution of non-SME partners by sector and geography, 2017-2021

Source: WEESMS partner list, 2017-2021 (team compilation)

Partners are specialised within the areas relevant to WEESMS's interventions with Dhaka based partners supporting the implementation of most interventions. As WEESMS is directly implementing advocacy efforts (Intervention 8), input (Intervention 2) and output market linkages (Intervention 7), there are no direct implementing partners for these interventions. Many of non-SME partners are direct recipients.

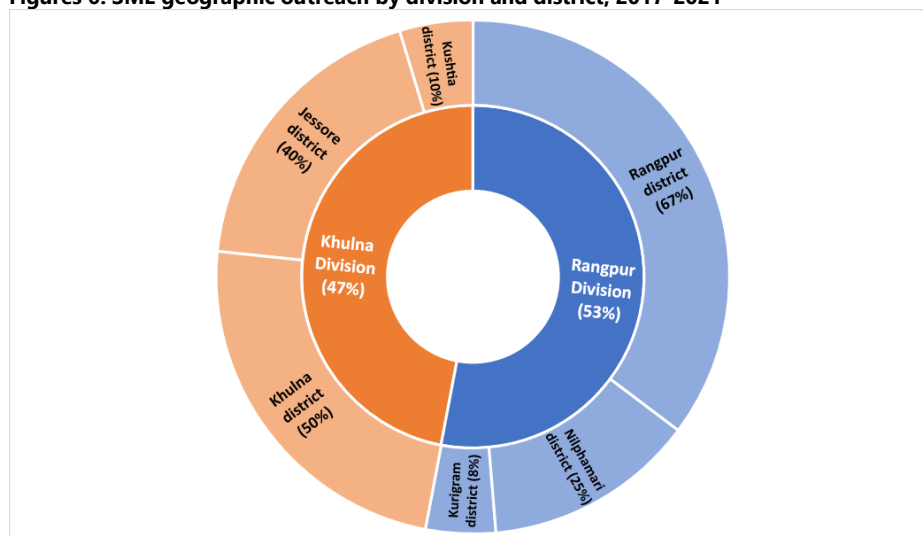
Figure 5: Mapping non-SME partners by intervention and geography, 2017-2021

Source: WEESMS partner list, 2017-2021 (team compilation)

Targeted SMEs

In terms of outreach to women led/owned/oriented SMEs, WEESMS has in the period 2017-2021 targeted 585 SMEs. The distribution of SMEs between the Khulna and Rangpur divisions is balanced, covering three districts in each division. The districts with the highest density of SMEs are Rangpur and Nilphamari in the Rangpur division and Khulna and Jessore in the Khulna division as depicted in the figure below.

Figures 6: SME geographic outreach by division and district, 2017-2021¹⁰



Source: WEESMS SME database, 2017-2021 (team compilation)

Most SMEs were active at the time of the evaluation (90%)¹¹. On average, around 10% had dropped out, while a few had “graduated”. The majority are women led/owned businesses in both the Khulna and Rangpur division. On average, 95% of all targeted SMEs work in the sector of JDP and home textiles. WEESMS’s portfolio in Khulna includes more SMEs in the PPF sector but their share is modest. The project has so far had three cohorts of SMEs. At the time of the evaluation, the Khulna and Rangpur divisions had an equal representation of cohorts. Cohort 2 accounted for around half of targeted SME (45%) across divisions. The table below summarises key SME characteristics in the two divisions.

Overall WEESMS (6 districts)	Rangpur division (3 districts)	Khulna division (3 districts)
90% active; 10% dropout; 0% graduated	86% active; 13% dropout; 1% graduated	93% active; 7% dropout; 0% graduated
89% women led/owned; 11% women oriented	89% women led/owned; 11% women oriented	89% women led/owned; 11% women oriented
95% JDP and home textiles; 5% PPF	99% JDP and home textiles; 1% PPF	91% JDP and home textiles; 9% PPF
35% Cohort 1; 45% Cohort 2; 20% Cohort 3	35% Cohort 1; 45% Cohort 2; 20% Cohort 3	35% Cohort 1; 45% Cohort 2; 20% Cohort 3

Source: WEESMS SME database, 2017-2021 (team compilation)

¹⁰ The percentage for the divisions is the number of SMEs out of the total SME portfolio. For districts, it is the number of SMEs in the district out of total portfolio for the division.

¹¹ This is the average for WEESMS. In Rangpur division, 86% SMEs were active. In Khulna division, 93% were active.

Zooming in at the level of districts and upazillas in each division, the geographic distribution of SMEs is concentrated in central areas:

- In Rangpur, WEESMS works in three districts covering 18 upazillas. Two third of SMEs in the Rangpur division are in the Rangpur district and a fourth in the Nilphamari district. Kurigram, which is more remotely located accounts for less than 10% of SMEs in the division. SMEs in these districts mainly operate in the JDP and home textile sector and are women led/owned.

Districts	Upazilla (#)	Geographic representation*	Density	Type of SMEs	Sector variety	Cohort variety
Kurigram	3	8%	Mainly in 2 upazillas: Sadar (46% of SMEs in district) and Ulipur (42%)	Mainly women led	Only JDP/textile	Mainly cohort 2
Nilphamari	3	25%	Mainly in 2 upazilla: Sadar (49% of SMEs in district) and Saidpur (49%)	Mainly women led; 3 women-oriented cohort 1 in Saidpur	Mainly JDP/textiles, 4 PPF as women led	Balanced cohort 1 & 2; with some (7) cohort 3
Rangpur	12	66%	73% of SMEs in district are in one upazilla (Sadar), followed by Mithapukur (10%)	Mainly women led; with some (24) women oriented from cohort 1&2 in Badorgonj and Sadar, Cohort 2 in Mithapukur	Only JPD/textile	Balanced cohort 1 & 2; with good number (31) cohort 3

Source: WEESMS SME database, 2017-2021 (team compilation); * Number of SMEs in district out of # in division

- In Khulna, WEESMS works in three districts covering four upazillas with SMEs predominantly in two districts with a balanced distribution between Jessore and Khulna. Khustia is remotely located and represents 10% of WEESMS' portfolio in the division. In Jessore and Khulna, SMEs are concentrated in the central area, are women led/owned and operate in the sector of JDP and textiles. In Khulna however, there is a stronger presence of targeted SMEs within PPF.

Dis-tricts	# Upazilla	Geographic representation	Density	Type of SMEs	Sector variety	Cohort variety
Jessore	2	40%	1 upazilla (Sadar, 99% of SMEs in district)	Mainly women led; 17 women oriented	Mainly JDP/textile; 1 PPF as women led	Mainly cohort 2; 4 cohort 3
Khulna*	1	50%	1 upazilla (100% in Sadar)	Mainly women led; 10 women oriented	Mainly JDP/textile; 23 PPF as women led	Mix of all cohorts; 10 cohort 1 for women oriented
Khustia	1	10%	1 upazilla (100% in Khustia)	Mainly women led	Only JDP/textile	Mainly cohort 1

Source: WEESMS SME database, 2017-2021 (team compilation); * Number of SMEs in district out of in division

Based on the above geographic spread and profiling of partners and SMEs, section 4.2 proposes criteria for the selection of evaluation sites and SMEs to be consulted during the data collection phase.

2.7 Evaluation criteria

According to the ToR, the evaluation is meant to address four OECD/DAC evaluation criteria, notably effectiveness, efficiency, impact and sustainability. The table below summarises the evaluation criteria and evaluation questions (EQ) as they are formulated in the ToR.

Evaluation criteria	EQs as formulated in the ToR
Effectiveness	EQ1. Is the intervention achieving its objectives?
Efficiency	EQ2. How well are resources being used?
Impact	EQ3. What difference does the intervention make?
Sustainability	EQ4. Will benefits last?

The evaluation team assesses that all EQs are pertinent. However, the evaluation team proposes that the sustainability criterion be integrated partly under effectiveness and partly under impact for the following reasons:

1. WEESM is positioned as an MSD project working for the economic empowerment of women. The essence of working with such an approach is to prompt changes in the way the market system works for women such that the uptake of practices/upgrades/relations/changes introduced by the project are sustained independently of project interventions by project partners or other market actors. As noted in DCED guidance, and linked to scalability potential, *"the first rule of thumb is that a 'systemic change' continues to influence the market in the medium to long term, without further donor assistance"*¹².
2. Effectiveness looks at market system change at the level of WEESMS' targeted market system actors. The introduction and uptake of new practices/upgrades is meant to form the basis for and trigger market system changes. While DCED standards refer to this level of change as output, the evaluation team argues that a change from the initial status quo deserves to be considered as an outcome and therefore refers to market system change instigated by the direct target group as outcome level change. The intention of MSD is that once targeted market system actors adopt the practices introduced by the project, they may see the viability of the model and adapt the changes introduced, or a version of them, into their own operations and plans. This adaptation is an indication that results achieved by targeted actors are likely to be sustained. The AAER framework embeds sustainability considerations in its "Adapt" dimension at the level targeted market actors/direct target group. Effectiveness and sustainability are therefore intertwined dimensions.
3. Impact in the context of MSD explores change that happens at the level of ultimate beneficiaries and of the wider market system (Expand and Respond) within the boundaries of WEESMS' two targeted value chains in the two targeted areas. In the context of the evaluation, it does not look at wider socio-economic benefits as this is seen to be too broad for the scope of the current evaluation and given the need to set boundaries for capturing the manifestation of systemic change. The Expand and Respond

¹² DCED (2021): Assessing systemic change, Implementation guidelines for the DCED standard, by Adam Kessler, p.5.

dimensions of the AAER framework look at what happened beyond the targeted partners in the two selected value chains to capture how non-targeted actors in the market system have reacted to WEESMS' interventions, giving an indication of potential scalability. By doing so, it indicates whether the market system is shifting in favour of women in view of sustaining benefits instigated by the project.

The evaluation team therefore proposes that the evaluation criteria focus on three evaluation criteria while acknowledging that sustainability is embedded in the assessment of effectiveness and impact.

3 Relevance and evaluability of evaluation questions

3.1 Evaluation questions

In line with the thinking presented above on evaluation criteria, the evaluation team presents the EQ and sub-questions in the table below. The aim is to better contextualise the questions within MSD and WEE and prioritise accordingly. For each evaluation criterion, the EQs and sub-EQs as they are articulated in the ToR (table below) are unfolded in this section into levels of inquiry and areas of inquiry. The latter represent the evaluation indicators that will be included in the evaluation matrix (Chapter 6). The section concludes with a summary of reformulated EQs proposed by the evaluation team.

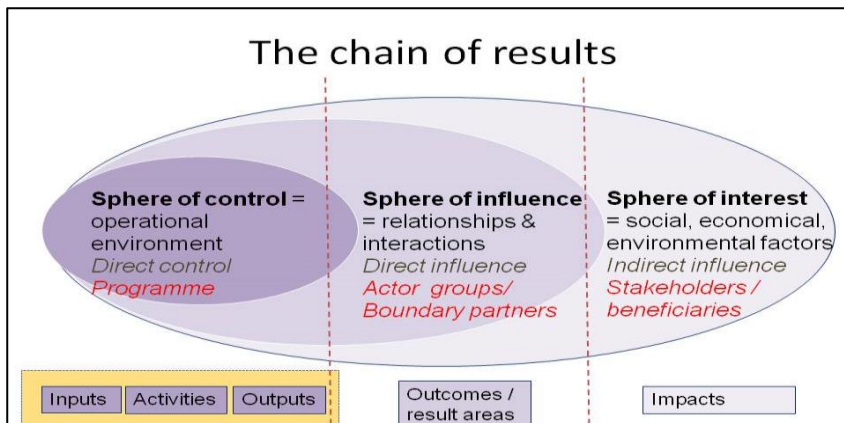
	EQs as formulated in the ToR	Sub-EQs as formulated in the ToR
Effectiveness	EQ1. Is the intervention achieving its objectives?	EQ1.1. To what extent has the intervention achieved, or is expected to achieve, its objectives? EQ1.2. To what extent has the intervention contributed to the improvement of gender equality? EQ1.3. How effective has the WEESMS implementation team's adaptation to the challenges posed by the COVID-19 pandemic been?
Efficiency	EQ2. How well are resources being used?	EQ2.1. Do the actual or expected results (outputs and outcomes) justify the costs incurred? EQ2.2. How well has the project implementation dealt with the most relevant and obvious corruption risks and challenges?
Impact	EQ3. What difference does the intervention make?	EQ3.1. To what extent has the project generated, or is expected to generate, significant positive or negative, intended or unintended, high-level effects? EQ3.2. What difference did the project make for targeted beneficiaries? EQ3.3. Has the intervention contributed to poverty reduction? How?
Sustainability	EQ4. Will benefits last?	EQ4.1. How effective were the exit strategies and approaches to ensure lasting effects? EQ4.2. Are any project outcomes and benefits likely to be sustainable after the completion of the project implementation period? If so, which and why, or why not?

Effectiveness

EQ1. Is the intervention achieving its objectives?

EQ1.1. To what extent has the intervention achieved, or is expected to achieve, its objectives?

The evaluation team proposes to reformulate the question to differentiate between results at output and outcome level. This will allow the evaluation to capture what happened within the sphere of control of WEESMS (outputs) and within its sphere of influence (outcomes). What happened beyond is addressed under impact.



We had envisaged a minor reformulation in the proposal to “To what extent did the project achieve its intended outputs and outcomes?”. Having established that WEESMS should be looked at as an MSD project during the kick-off and inception meetings, the evaluation team suggests the following reformulation to better contextualise the EQ:

EQ1: To what extent did WEESMS contribute to systemic change? How and for whom?

The question strives to understand whether and how WEESMS contributed to change in the market system of the two value chains as well as who this changed benefited. It first examines results delivered by WEESMS (output level). Then, it looks at outcome level results generated for targeted market system actors (direct target group) as entities/institutions working with WEESMS comprising government, non-government and private sector actors. Results achieved for women as individuals and ultimate target group are considered under impact.

- a) **Assessment of results at output level** (sphere of control of WEESMS). This pertains to activities and outputs delivered by WEESMS to targeted market system actors in view of building the basis for change in the way the market system works for women in the two value chains. The levels and areas of inquiry proposed are described in the table below.

Level of inquiry	Areas of inquiry
Role of WEESMS in addressing systemic constraints and generating sustainable change in the market system	- Interventions introduced by WEESMS to address systemic constraints for women as entrepreneurs and workers in the market system of targeted value chains - Partner selection and landscape - Tactics used to drive the adoption of interventions that address constraints for the economic participation of women as entrepreneurs and workers (e.g. incentives, access to resources and services, better positioning in the market system and influence over own decision) - Use of iterative feedback to guide and adapt implementation

- b) **Assessment of results at outcome level** (WEESMS' sphere of influence). This relates to the desired change WEESMS wishes to see at the level of targeted market system actors in terms of uptake of interventions. Given that WEESMS has adopted a hybrid approach to MSD to drive systemic change, results are differentiated at the level of the direct target group namely implementing partners/services providers and direct recipients including women led/owned/oriented SMEs and other recipients. The assessment considers the Adopt and Adapt dimensions of the AAER framework as described in the table below.

AAER Framework	Level of inquiry	Areas of inquiry
Adopt	Uptake by targeted market system actors of changes introduced by WEESMS (including resilience considerations)	• Motivation of implementing partners, SMEs and other direct recipients for upgrading practices or changing behaviours • Reported change for implementation partners/service providers in business orientation, market access, relations and/or performance • Reported results for SMEs (change in access to new opportunities, markets, services, products, business performance, operations, relations, adaptation capacity to shocks) • Reported change for other direct recipients (e.g. interest in working with/servicing SMEs as a new market segment) • Intent to continue with the interventions
Adapt	Integration of adopted upgrades into own organizational models and operations (likelihood for sustainability)	• Plans to continue with upgrades or versions of them without project support • Investment planned/made to continue with upgrades or versions of them without project support

EQ1.2. To what extent has the intervention contributed to the improvement of gender equality?

WEESMS is an MSD project that is concurrently a targeted intervention for women. This means that its outputs, outcomes and overall goal are gender centric. Therefore, gender equality considerations are integrated into the assessment of progress towards the delivery of outputs and achievement of outcomes for women owned/led/oriented SMEs as described above and will not be looked at as a separate question. Similarly, under impact, results achieved for women as individuals, be they entrepreneurs and workers, are explored.

EQ1.3. How effective has the WEESMS implementation team's adaptation to the challenges posed by the COVID-19 pandemic been?

Resilience is one of the three key features of an MSD project in addition to sustainability and scalability. However, it is the most difficult to capture¹³. In light of the outbreak of the covid-19 pandemic and the re-direction of WEESMS ToC to strengthen the resilience of SMEs during the pandemic, resilience aspects in relation to the

¹³ DCED (2021): Assessing systemic change, Implementation guidelines for the DCED standard, by Adam Kessler.

response to the covid-19 crisis (Intervention 8) are addressed as part of the areas of inquiry of the evaluation as described in the table above. The question will therefore not be addressed separately.

Efficiency

EQ2. How well are resources being used?

EQ2.1. Do the actual or expected results (outputs and outcomes) justify the costs incurred?

Efficiency is the relation between the outputs created and the inputs used. Following value for money thinking, and in response to the various expectations noted in the kick-off meeting, the evaluation proposes to look at two dimensions as described below:

- Economy: to explore whether WEESMS is aware of what the cost drivers of its interventions are and how it is managing them.
- Efficiency: to look at how WEESMS is converting inputs into outputs and how this is tracked to ensure the best use of resources.

Level of inquiry	Areas of inquiry
Economy considerations	• Key cost drivers of the project (based on key cost driver analysis of the budget)
Efficiency considerations	• Budget allocation and disbursement in the period of the evaluation (annual, by region, by intervention)

EQ2.2. How well has the project implementation dealt with the most relevant and obvious corruption risks and challenges?

During the inception meeting with the Embassy, the issue of corruption risks was not seen as a key priority compared to other dimensions the evaluation team should focus on within the resource constraints of the evaluation. It will therefore not be included in the evaluation.

Impact

EQ3. What difference did the intervention make?

EQ3.1. To what extent has the project generated, or is expected to generate, significant positive or negative, intended or unintended, high-level effects?

As noted in section 1.7, the evaluation will not look at impact as wider societal changes. While outcome level results relate to change instigated at the level of WEESMS' direct target group (partners, SMEs and other actors as direct recipients), at impact level, two higher level effects will be explored:

1. Change in the wider market system of the two value chains in targeted areas in line with the Expand and Respond dimensions of the AAER framework; and
2. Change for the ultimate target group in terms of WEE, looking at results for women, as female entrepreneurs and female workers.

For this reason, the evaluation proposes to have two questions on impact as follows:

EQ3. What change happened in the wider market system of targeted value chains?

This question will strive to capture whether market system actors that were not targeted by the project have started to change their practices and behaviour as a result of the change experienced by WEESMS' targeted market system actors. It looks at whether competitors have started to copy what WEESMS' direct target group is doing as a basis for potential scalability, and whether other actors have adjusted their models or behaviour to respond to these changes, such as providing new services or products to meet emerging needs. Such changes indicate the manifestation of systemic change as a sign of potential sustainability.

AAER Framework	Level of inquiry	Areas of inquiry
Expand	Non-targeted competing market system actors copy the models/behaviour of actors targeted by WEESMS' interventions or versions of them (scalability potential)	• Crowding in of non-targeted competing or similar types of women owned/led/oriented SMEs who fully or partly copy or adapt the interventions piloted by WEESMS including access to services/products (e.g. government covid packages)
Respond	Non-competing market system actors adjust their operations/behaviour in response to changes in the market system (likelihood for sustainability)	• Reported change among non-competing market system actors in the form of emergence of new actors to service women owned/led/oriented SMEs or female workers, new services, products and/or regulations.

EQ4. What change did the project bring about to women?

The aspiration of the project is to stimulate change in the conditions of and situation for women's access to information, opportunities and influence in relation to their economic participation. The question explores whether such change was experienced by the project's ultimate target group at the level of women as individuals. It differentiates between the change experienced by women as owners and managers of SMEs, and women as workers in SMEs.

Level of inquiry	Areas of inquiry
Women as owners/managers of SMEs	• Reported change in access to new opportunities, information and income • Reported improvement in professional competences • Reported application of legal changes benefiting women led/owned SMEs • Reported change in household and community attitude and behaviour on the economic participation of women • Reported ability to make own decisions about economic participation
Women as workers in targeted SMEs	• Reported change in working conditions (e.g. wage, work environment, safety measures)

	• Reported improvement in professional skills and employability potential • Reported application of legal changes benefiting female workers • Reported change in household and community attitude and behaviour on the economic participation of women • Reported ability to make own decisions about economic participation
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EQ3.2. What difference did the project made for targeted beneficiaries?

The proposed evaluation framework places this question under effectiveness, where it looks at change for targeted market system actors particularly women led/owned/oriented SMEs. The above reformulation of the impact question addresses this question when exploring results for ultimate beneficiaries.

EQ3.3. Has the intervention contributed to poverty reduction? How?

In the context of the project, poverty reduction is seen to be closely linked to WEE of the ultimate beneficiaries of the project. This is addressed in the reformulated question EQ4 and will be dealt with accordingly.

Sustainability

EQ4. Will the benefits last?

EQ4.1. How effective were the exist strategies and approaches to ensure lasting effects?

EQ4.2. Are any project outcomes and benefits likely to be sustainable after the completion of the project implementation period? If so, which and why, or why not?

The two questions are interrelated recognising that one relates to strategies for ensuring sustainability while the other on whether this is likely to materialise. As described above, sustainability considerations are embedded in the MSD approach. The two sub-questions are addressed under effectiveness and impact.

Based on the above analysis, the evaluation team proposes some reformulations, contextualisation and prioritisation of evaluation questions as summarised below.

	Revised EQs	Levels of inquiry
Effectiveness	EQ1: To what extent did WEESMS contribute to systemic change? How and for whom?	Results for WEESMS' direct target group: <u>At output level:</u> 1. Role of WEESMS in addressing systemic constraints and generating sustainable change in the market system <u>At outcome level:</u> 2. Uptake by targeted market system actors of change introduced by WEESMS (including resilience considerations)- Adopt in AAER 3. Integration of adopted upgrades by targeted market system actors into own organisational model (likelihood for sustainability)- Adapt in AAER

Efficiency	EQ2. How well are resources being used?	1. Key cost drivers of the project 2. Budget allocation and disbursement (annual, by region, by intervention)
Impact	EQ3. What change happened in the wider market system of targeted value chains?	Results in the wider market system (non-targeted market system actors): 1. Non-targeted competing market system actors copy the models/behaviour of SMEs targeted by WEESMS' interventions or versions of them (scalability potential)- Expand dimension in AAER 2. Non-competing market system actors adjust their operations/behaviour in response to changes in the market system (likelihood for sustainability)- Respond dimension in AAER
	EQ4. What change did the project bring about to women?	Results for women as ultimate beneficiaries: 1. Women as owners/managers of SMEs 2. Women as workers in targeted SMEs

It should be noted that in its assessment of the evaluation questions, the evaluation team will take into account the specificities of the local context of project implementation. This includes exogenous factors that may have impacted planned implementation such as the terrorist attack at the inception of the project in 2016 and the outbreak of the covid-19 pandemic since 2020, as well as internal processes and changes in strategic pivots of the project.

3.2 Theory of Change

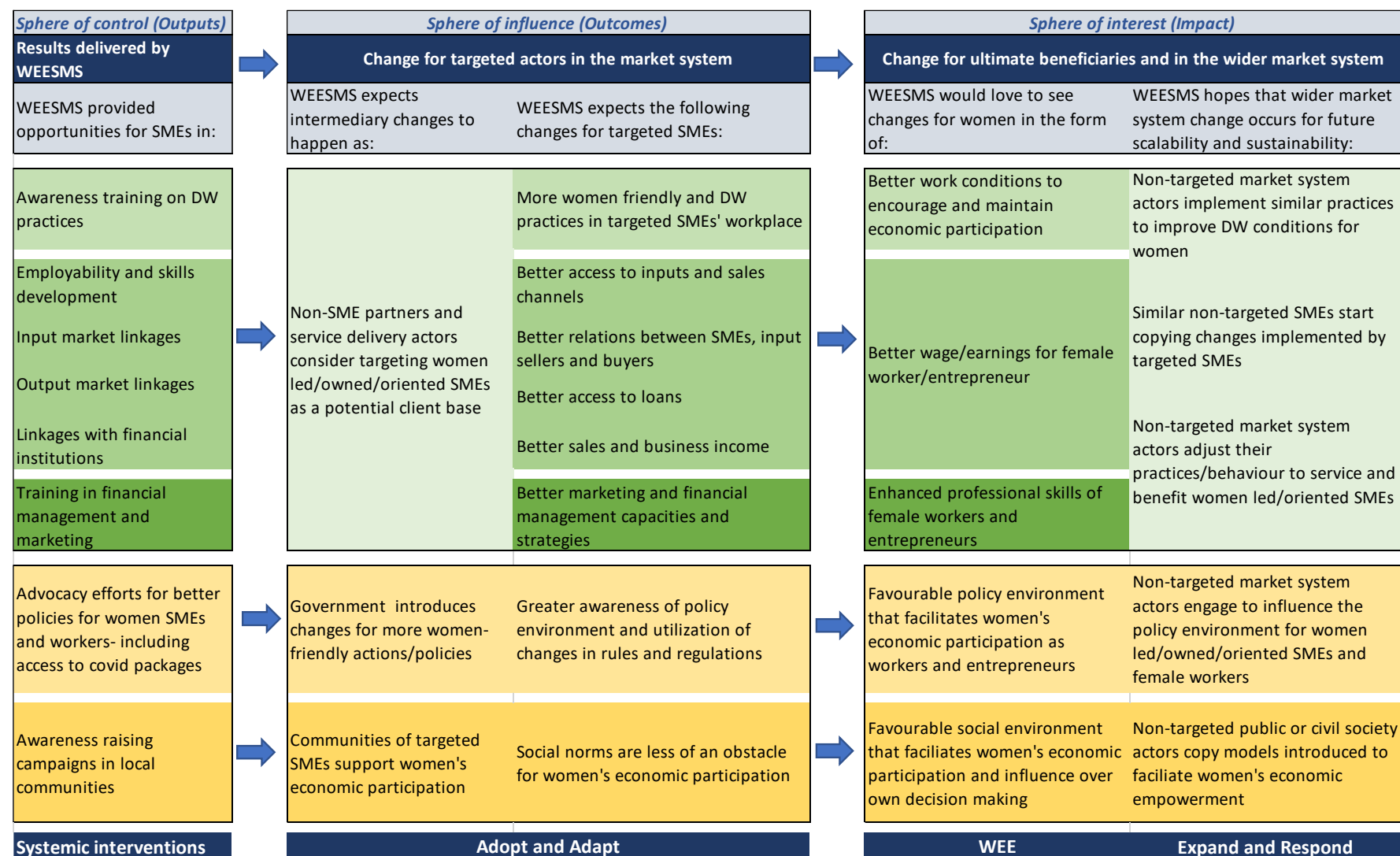
WEEMS has various iterations of its ToC, the latest is from 2020 (Appendix 2). In line with the scope of the evaluation presented above, the reconstructed ToC links the pathway of envisaged change of WEESMS to the dimensions of systemic change as articulated in the AAER framework. It also differentiates results at outcome and impact levels. The ToC was reconstructed to tell the essence of the story of what and how WEESMS intends to benefit women based on a synthesis of key elements from the latest iteration of the ToC¹⁴ and consideration to earlier versions. It should be read with the following in mind:

- Outputs refer to results delivered by WEESMS to its direct target group, namely targeted market system actors including implementing partners and direct recipients (SMEs and other recipients)
- Outcomes relates to the change that WEESMS interventions brought about to its direct target group as entities (enterprises, organisations, government institutions) in the market system of the two targeted value chains

¹⁴ Good practices in the case of changes to the ToC, where the latest version is used as basis for the evaluation framework (<https://www.3ieimpact.org/evidence-hub/publications/working-papers/theory-based-impact-evaluation-principles-and-practice>)

- Impact covers i) the change happened in the wider market system as a result of the change in practices/behaviour of WEESMS' targeted market system actors and ii) the change that women as individuals (owners, managers and workers) experienced.

The reconstructed ToC serves as the evaluative framework for assessing and reporting on results at output, outcome and impact levels.

Figure 7: WEESMS Reconstructed Theory of Change

4 Proposed approach and methodology

4.1 Overall approach

In terms of evaluation framework, the evaluation will rely on a theory-based approach. The intention is to articulate the envisaged pathway of systemic change, explore what happened, why/why not and for whom change occurred. For this purpose, and given that WEESMS' ToC underwent various iterations, the ToC was reconstructed to capture the intended journey of WEESMS (section 2.2). The evaluation will use the reconstructed ToC as its evaluative framework to assess and report on results delivered by WEESMS (output level), by its direct target group (outcome level), and its ultimate target group and the wider market system (impact level).

In its relationship with the Embassy and its implementation partners as end users, the evaluation team intends to promote utility and learning. It will do so by consulting and including end users in the development of the evaluation methodology and design of data collection tools, discussing any challenges faced during implementation to jointly identify solutions, debriefing and validating preliminary findings and recommendations.

During data collection, the evaluation team will ensure transparency by informing stakeholders met about the objective and methodology of the evaluation, as well as the upcoming publication of the evaluation report which will be accessible to the public on Sida's webpage. To ensure wider participation, the evaluation team intends to meet with a range of stakeholders to give different categories of stakeholders in the three dimensions of the market system a voice while concurrently triangulating findings. The intention is to have a 360 perspective in each evaluation site. To the extent feasible, the evaluation team anticipates reaching out to stakeholders that are not targeted by WEESMS in view of capturing wider systems change that may have occurred. The identification of such relevant market system actors would have to be done with WEESMS' support and through snowball sampling while in the field. Furthermore, in view of the global outbreak of covid-19, the evaluation will use a blended approach for data collection comprising remote and in-county interviews. For that reason, the following practices will be applied throughout this process:

- Initial briefing within the evaluation team prior to start of data collection. This includes 1) introductory sessions on MSD in the context of WEESMS to be held by the MSD expert, 2) working session on the evaluative framework and data collection tools to ensure targeted and systematic data collection.
- Daily debriefing if internet connectivity allows to discuss the meetings of the day and finetune the interview guide, particularly in the earlier days of the field visits
- Coaching and guiding local team members as needed along the way. The Team Leader (TL) and MSD expert will be available to guide the team as needed.
- Daily sharing of preliminary notes in line with a data collection template that will be shared with national consultants to ensure data reporting in line with the evaluative framework and EQs
- Daily uploading of recordings if any

In terms of the organisation of the data collection process, the international evaluators experts will lead remote interviews with Sida partners and WEESMS partners/service providers and other direct recipients that are based in Dhaka. Each of the two national consultants comprising the in-country team will lead data collection in each of the two regions including on-site visits to SMEs.

4.2 Selection criteria

This section presents selection criteria for the sites that will be included in the evaluation as well as key stakeholders to be met. As all interventions will be covered, no selection criteria are applied for that purpose.

Selection of evaluation sites

The choice of the evaluation sites is guided by the following criteria:

- Density/concentration of SMEs targeted by WEESMS
- Diversity of profiles of targeted SMEs in terms of sector, status (active/dropout), cohort and type (women owned, led, oriented)
- Diversity of interventions
- Logistical/distance considerations

The profiling of SMEs presented in section 2.6 reveals that four districts respond to the above criteria including six upazillas as follows:

	Districts	Upazillas
Rangpur	Nilphamari	Nilphamari Sadar Saidpur
	Rangpur	Rangpur Sadar Mithapukur (lower density)
Khulna	Jessore Khulna	Jessore Sadar Khulna Sadar

Within these upazillas, the distribution at ward level is in some instance concentrated in and around given wards, and in other cases spread out. According WEESMS, the approach of choosing single wards with high concentration of SMEs as evaluation sites would not ensure a good representation of the different attributes sought. This is because the typology of SMEs is not similar in each ward and the number of SMEs in each sector is not equal in each region. Given the proximity of some wards, the approach will be to select zones that represent a cluster of wards based on proximity in each upazilla. This would ensure an efficient and effective use of the national team's time in the field. A cluster approach based on geographic proximity would concurrently widen the pool of SMEs to select from to ensure the evaluation covers an illustrative sample of SMEs in line with the set criteria. In Rangpur, we envisage one zone per upazilla, with a total of four zones. In Khulna, two zones per upazilla with a total of four zones. This gives an average of 2.5 days per zone.

With the support of the WEESMS team, the SME database was grouped into zones. In the given time constraints and given the importance of site selection, the evaluation team wishes to indulge in a more in-depth analysis of these zones in the first weeks of July before presenting a final list of evaluation sites and selected SMEs that can be covered within the ten field days. The final list will be shared with the Embassy for their final approval.

Selection criteria for partners/service providers and other direct recipients

As noted in section 2.6, WEESMS works directly with 16 non-SME partners including 14 private sector actors and two NGOs using different modalities of engagement. The evaluation team finds that the total number of these market system actors is manageable and intends to meet with all of them. The evaluation team

mapped more actors engaged with WEESMS in annual reports that it also intends to meet with (see Appendix 3). This is primarily because the WEESMS list only includes partners with whom WEESMS has a written agreement even though it engages with more actors in the market system.

Selection criteria for targeted SMEs

In the time made available for field visits (10 days), the evaluation team intends to select a pool of SMEs to meet based on the following criteria:

- Type (Women led/owned and women oriented)
- Size (majority female employees)
- Sector (JDP and home textiles, PPF)
- Status (active, dropout)
- Cohort 1, 2 and 3
- Performance (good, average, poor performers based on growth of sales and profits)
- Type of support received and from whom (WEESMS, other projects)

The final list of selected SMEs will be enclosed with the list of evaluation sites, once these are finalised. During meetings with iDE following the submission of the draft inception report, new information emerged about the tiering of SMEs and reliance on cluster modalities in the output and input market interventions. This brings in two new criteria the evaluation team wishes to consider in the selection of SMEs, namely i) the tier that the SME belongs to (with Tier A representing larger, formal and more established SME and Tier D smaller and informal SME) and ii) SMEs that are cluster leaders and SMEs that are members of clusters.

Selection criteria for female workers in targeted SMEs

- Employment with targeted SMEs since 2018 (pre-covid 19) including female sales agents
- Status (working for WEESMS supported SME, working for SME dropout)
- Type of support received as worker of SME and from whom (WEESMS, other projects)
- Status of female workers (heads of households or not)
- Women with different levels of educational backgrounds if possible
- Availability and willingness to talk to evaluation team

Selection of household members (separate for male and female)

- Relation to WEESMS (targeted by WEESMS intervention)
- Availability and willingness to talk to evaluation team
- Relation to married SME owner/manager or worker (Husband and mother-in-law)
- Relation to single/separated SME owner/manager or worker (Father and mother)
- Not a gender advocate

4.3 Data collection methods

The evaluation will rely on qualitative data collection methods while making use of the existing secondary quantitative data as well as budget data. A tentative list of stakeholders to interview is enclosed in Appendix 3. Interview guides were developed in a way that is tailored to the different types of stakeholders to be consulted (Appendix 4). Data collection methods comprise the following:

- **Documentary review and analysis of secondary data:** This includes key documentation such as technical and financial reports including approved budgets, baseline and midline assessments and reviews, market system analyses, minutes of meetings, partnership and service agreements, partner and SME profiles and performance sheets, M&E and budget data. A preliminary review of key documents was done in the inception phase (Appendix 5)
- **Semi-structured interviews (SSI)** with a range of key stakeholders involved in the project comprising:
 - The WEESMS team namely management, project and support staff including key field staff of iDE and TAF. Meetings with iDE and TAF will be held separately. The preference is to also hold separate meetings with management and staff for each organisation. These meetings can be held as individual or group meetings and will be led by the international team.
 - The management representatives of an illustrative sample of WEESMS' partners/service providers and direct recipients including women led/owned/oriented SMEs. Meetings with partners/services and other direct recipients based in Dhaka will be held by the international team. In-country meetings with SMEs (and other recipients based in the regions if remote meetings are not possible) will be held face to face by the national team.
 - Representatives of government stakeholders who engaged with WEESMS. The international team will cover Dhaka based stakeholders while the in-country team will meet with key relevant region-based stakeholders. The organisation of these meetings will be facilitated by the WEESMS team.
- **Focus group discussions (FGD)** with up to 8-10 participants per FGD while respecting covid-19 precautionary measures:
 - Gender advocates trained by WEESMS. The evaluation team understands these are influential and respected people in the local communities of SMEs. It is envisaged that one FGD with gender advocates be held per zone.
 - Female workers at targeted SMEs at a rate of one FGD per SME visited.
 - Household members of SME owner/managers and workers in each zone with one FGD held per zone. Ideally, separate meetings with household members of owner/manager and workers would be desired. However, within the time constraints of the field work, these FGDs will mix household members but hold separate meetings for female members and for male members.

Given that FGDs are expected to last for 1.5-2 hours, holding 4 FGDs per zone (if male and female members were to be consulted systematically in all zones) would take up half of the time allocated for each zone (2.5 days). Therefore, the evaluation team proposes to alternate female and male household member FGDs in the different zones. This means that in some zones, the FGDs will be held with male members while in others it will be held with female members with a balanced representation between male and female FGDs held across the evaluation sites. The final number of FGDs to be held will be finalised once the scope of the SME list is in place and shared with the Embassy for approval.

- **Key informant interviews (KII)** with i) resource persons knowledgeable about the context and sectors of work of the project or supporting similar initiatives, ii) non-targeted market actors if these can be mobilised on site.
- **Observation** on site during field visits to SMEs if this is possible during the covid-19 pandemic
- **Debriefing** with end users on preliminary findings and direction of recommendations to collect feedback prior to the finalisation of the draft evaluation report.

The evaluation team expects that WEESMS will support with the mobilisation of all stakeholders for meetings.

4.4 Proposed field schedule and workplan

At the time of writing this inception report, Bangladesh is experiencing a worsening of the covid-19 crisis and is under lockdown. The workplan has been revised in consultation with the Embassy and the WEESMS team. It takes into account the lockdown which is now extended to early July and the upcoming festivity end of July which is likely to prompt gatherings and subsequent spike in the number of covid-19 cases. To maintain face to face in-country field work, the in-country data collection is tentatively postponed to the second half of August 2021. Remote data collection however is expected to kick off as planned with an earlier start for interviews with the Embassy's partners as approved by the Embassy.

Given the postponement of the field work, a proposed field schedule is not included in this inception report. The intention is to propose a realistic field schedule in the beginning of August depending on how the situation evolves in Bangladesh. The evaluation team will maintain dialogue with WEESMS and the Embassy to follow the situation and workplan. The current version of the workplan is attached in Appendix 6.

5 Other issues and recommendations

5.1 Foreseen limitations

The evaluation team foresees the following key limitations to the evaluation:

- The situation of the covid-19 pandemic is unpredictable, making planning ahead difficult. The evaluation wishes to avoid a situation of remote in-country data collection to the extent possible. Should the situation continue worsening in August, the workplan may need to be revised in dialogue with the Embassy and the WEESMS team. The mitigation plan is to follow the situation closely and maintain dialogue to collectively address this challenge.
- The evaluation will rely heavily on the support of WEESMS in the mobilisation of key stakeholders to meet from the government, non-government and private sectors including targeted SMEs, their female workers, household and community members including gender advocates. Challenges in terms of availability and willingness to speak to the evaluation team, in addition to covid-19 restrictions, may affect the team's ability to meet with all intended stakeholders. The evaluation team will have a strategy to follow up on pending meetings with WEESMS and stakeholders but would have to set a closing date for data collection.
- The scope of the project and number of SMEs versus the time allocated for field visits means that it will be difficult to meet with a large number of SMEs. The evaluation team intends to address this challenge by covering a variety of SMEs profiles, underlining that the sample is not representative but illustrative.
- The evaluation team foresees challenges in identifying and mobilising non-targeted market actors. The team therefore intends to rely on WEESMS' knowledge of and contacts in the market for identifying such stakeholders and engage in snowball sampling when meeting targeted market actors, but this may be constrained by the limited time of 2.5 days per zone and covid-19 restrictions if such actors are not operating at the time of data collection.

5.2 Finalisation of sites and selected SMEs

As mentioned in sections 4.2 and 4.4, the evaluation team wishes to bring to the attention of the Embassy the following:

- The final selection of evaluation sites and selected SMEs will be done following the submission of the draft inception report to give time to the evaluation team to study the characteristics of the zones

provided by WEESMS. The final list will be shared with the Embassy for its approval following the submission of the final inception report given two new important criteria that emerged from meetings with iDE project management team and field staff

- The field schedule will be finalised in early August if the current workplan holds prior to the start of field visits. This will also be shared with the Embassy for its approval prior to the planning of these visits.

Evaluation Matrix

Questions raised in ToRs (revised EQs)	Indicators to be used in Evaluation	Methods	Sources	Availability and Reliability of Data / comments
Effectiveness				
EQ1. To what extent did the project contribute to market system change? If so, how and for whom? If not, why not?	Role of WEESMS in addressing systemic constraints for women: - Systemic interventions introduced by WEESMS - Identification and selection of partners - Activities and tactics used to prompt adoption and adaptation and drive crowding in - Use of iterative feedback to guide implementation Engagement of partners and direct recipients: - Motivation for engaging in new practices - Contribution invested by partners (financial, non-financial) Uptake of systemic interventions: - Reported change brought about by the intervention for the organisations of targeted market system actors/direct target group (capacity, performance, market access, relations) - Intent and ability to continue and invest in pursuing new practices Adoption of new practices in own organisational model indicating sustainability of adapted practices: - Independent investment in concrete plans to uphold, improve or expand adopted change	Document review SSI FGDs KII	Strategies and workplans Market system analysis Annual reports Baseline and impact assessments and review Partner profile sheets Partner performance sheets Partnership and service agreements Thematic reports Communication material WEESMS team (management and staff) Other similar initiatives Government and local authorities Partners and direct recipients Gender advocates Female workers Household members of ultimate beneficiaries	Many reports are available and interviews are deemed possible.
Efficiency				
EQ2. How well are resources being used?	Economy considerations: - Key cost drivers of the project Efficiency considerations: - Budget allocation and disbursements by year, region and intervention	Document review SSI	Annual budgets and disbursements Management and staff particularly finance staff Implementing partners	Budget data assumed to be available and interviews possible
Impact				
EQ3. What change in the wider market system?	Expansion/upscaling of pilot intervention as non-targeted competing market actors copy practices adopted by targeted partners: - Crowding-in of similar actors copying or adapting the pilot	Document review SSI KII	Annual reports Baseline and impact assessments and review Monitoring reports M&E data	Documents are available and interviews possible. Potential challenge in identifying and accessing non-targeted stakeholders

	Response by non-competing market actors to change in market behaviour by adjusting their practices: - Reported change in market among non-competing companies (e.g. entry of new market players, emergence of new products/services targeting women SMEs)		Management and staff Partners and direct recipients Peer competitors not targeted by WEESMS Government stakeholders	
EQ4. What change did the project bring about to women?	Change for women owners and managers of SMEs: - Reported change in access to new opportunities, information and income - Reported improvement in professional competences - Reported application of legal changes benefiting women led/owned SMEs - Reported change in household and community attitude and behaviour on the economic participation of women - Reported ability to make own decisions about economic participation Change for women workers in SMEs: - Reported change in working conditions (e.g. wage, work environment, safety measures) - Reported improvement in professional skills and employability potential - Reported application of legal changes benefiting female workers - Reported change in household and community attitude and behaviour on the economic participation of women - Reported ability to make own decisions about economic participation	Document review SSI FGDs	Annual reports Baseline and impact assessments and review Monitoring reports Thematic reports Communication material M&E data Management and staff Direct recipients Government stakeholders Gender advocates Female workers Household members of ultimate beneficiaries	M&E data on income partly available. Reliance on reported change by ultimate beneficiaries will be the main source of information.

Appendix 1: Terms of Reference



Embassy of Sweden

Terms of Reference for the End-term Evaluation of Women's Economic Empowerment through Strengthening Market Systems ("WEESMS") project, Bangladesh

Date: 16 March 2021

1. General information

1.1 Introduction

The Swedish development cooperation strategy for Bangladesh 2014-2020 aimed to contribute to improving the conditions for people to raise themselves out of poverty, strengthening democracy, respect for human rights and gender equality, and to contribute to sustainable development. In relation to the strategy's result area 2 "*Better opportunities for people living in poverty to contribute to and benefit from economic growth and obtain a good education*", the Embassy of Sweden is supporting a project entitled "Women's Economic Empowerment through Strengthening Market Systems" (WEESMS) which aims to contribute to achieving the 2014-2020 Strategy's sub-objective 2 "*greater opportunities for women to participate in the labour market*".

The WEESMS project has a budget of 64 MSEK and has now been implemented for 55 months of its 60 months implementation period starting from July 2016.

1.2 Evaluation object: Intervention to be evaluated

As part of the Embassy's operationalisation process of the 2014-2020 development cooperation strategy for Bangladesh, a background analysis related to sub-objective 2 was elaborated, highlighting the important role of small and medium enterprises (SMEs) and women entrepreneurs in job creation and poverty alleviation. After a call for proposals, the proposals of International Development Enterprises (iDE) Bangladesh on a market systems approach and of The Asia Foundation (TAF) ideas on Women's Economic Empowerment (WEE) approach were identified as the most relevant ones to meet the objectives of Sweden's development cooperation strategy for Bangladesh in this results area. Sida suggested a combination of the two and the WEESMS project was conceptualized led by iDE and supported by TAF. An agreement between Sida (represented by the Embassy of Sweden in Bangladesh) and iDE was signed and sub-grants agreement between iDE and TAF was signed to execute the project.

The WEESMS project, solely financed by Sweden, is a 5 year (July 2016 to June 2021) market systems development project to increase women's participation in the labour market in rural and peri-urban Bangladesh, with a significant focus on reducing gender inequality in the country's entrepreneurship ecosystem. The

project is being implemented across the Khulna and Rangpur divisions of Bangladesh. During its inception phase (July 2016 to June 2017), the project conducted market research to narrow down its focus from over hundreds of industries to specifically the sectors of home textiles and jute diversified products, and processed and packaged foods. The following goal and outcomes were then envisaged:

Overall goal: Increased productive work opportunities for women in the labour market (including both self-employment and wage employment) in target sectors

Outcome 1) Increased number of women entrepreneurs and growth of women-led SMEs in target sectors (Target was 500 SMEs)

Outcome 2) Improved women's access to formal and informal productive employment opportunities in target sectors (Target was 10,000)

Outcome 3) Increased retention rates of women in the labour market in target sectors

These outcomes were not only created to increase incomes and economic opportunities for the women who own the businesses, but also to reduce the barriers to entry for the employment of other women in these sectors, as well as serve as a role model for other women to start and lead a business and to retain participation of women in the labour market.

The implementation team undertook an internal Mid-Term Review (MTR) in 2019. The implementing team then identified challenges with the projects's existing Theory of Change and the results pathways assumptions that the project was operating upon, as well as the design of some of the project activities. A finding was variance in the results across the Outcome assumptions. As regards Outcome 2: "improved women's access to formal and informal productive employment sectors", it had been difficult to reach the intended scale. Under Outcome 3: "increased retention rates of women in the labour market in target sectors", there had been a discrepancy in alignment with some of the key principles of Womens' Economic Empowerment (WEE) approaches and the project did not impact on the overall project objective as envisaged.

A key assumption in the WEESMS's initial theory of change was that 10,000 productive jobs could be created through the engagement of 500 women-led SMEs (if each SME created 20 new jobs with support from WEESMS' interventions). However, most of the women-led/owned SMEs in the target sectors are cottage and micro enterprises that employ an average of 5 employees. To allow maximum potential for the project to make a sustainable impact given what was known at the time of the MTR, Sida agreed to the proposal by the project team to shift focus from focusing exclusively on the creation of productive jobs towards a more general enhancement of women's economic empowerment leading increased access to economic resources and opportunities, financial services, productive assets, skills development and market information. The overall impact goal was therefore revised in November 2019, shifted from "increased productive work opportunities for women in the labour market (including both self-employment and wage employment) in the target sectors", to "increased abilities of rural women to advance economically" with a target of 10 000 women gaining improved economic empowerment through the following Goal and Outcomes:

Overall Goal: Increase rural women's ability to advance economically (Target: 10,000 women gain improved economic empowerment)

Outcome 1: Increasing the growth of women-led/owned and women-oriented SMEs;

Outcome 2: Improving the employability (knowledge and skills to gain and maintain employment) of rural women workers.

Outcome 3: Improving the policy environment to increase support for rural SMEs;

Outcome 4: Increasing women's agency and influence over economic decisions.

With the large effects of the COVID-19 pandemic for the world, and for Bangladesh, the Government of Bangladesh (GoB) closed down all educational and training institutes starting the 18th March 2020 until further notice. Further, the GoB enforced a strict nationwide lockdown starting March 27th through May 31st, 2020 that impacted lives, businesses, and the economy as a whole; bringing SME operations to a standstill, with supply chains disrupted, transportation bans in place with ensuing economic shocks and loss of livelihood for most of the project beneficiaries. The WEESMS implementation team notified all its implementing partners to postpone their activities and follow the government directives. At the same time, the SME owners also closed the factories due to the lockdown to contain the spread of the virus amongst the workers. Following the economic ramifications brought about by COVID-19 pandemic, the WEESMS project proposed to utilize its resources to build the resilience of the afflicted SMEs and employees, with targeted interventions that address the immediate and intermediate shocks posed by the pandemic, while at the same time paving the way to get them back on the track towards growth and empowerment.

In June 2020, the WEESMS implementation team articulated the impact, or goal, at the top of its Theory of Change and to be achieved through the following outcomes over the remainder of the project life:

Overall Goal: Increased wage and earning opportunities for women in targeted sectors (Target: 6,500 women)

Outcome 1: Improvement in enabling environment leading to better economic participation of rural women (75% of 6,500 women);

Outcome 2: Strengthening the resilience of women-led/owned & women-oriented SMEs to overcome economic shocks (560 SMEs); and

Outcome 3: Increased business growth of women-led/owned & women-oriented SMEs (560 SMEs)

To do this, the WEESMS project will continue to focus on facilitating market-led enterprise development activities that target three main groups in order to increase women's productive participation in the labour market: women-led/owned SMEs, women-oriented SMEs, and women workers. In addition, the WEESMS team is working to enhance women's economic empowerment through actively influencing the enabling environment through its activities, with a parallel focus on building the resilience of the afflicted beneficiaries post-COVID-19.

The project recognises the significant contributions that women in Bangladesh make to the country's growth and community wellbeing through their roles as home-based workers, producers, business owners and employees. The WEESMS project supports Bangladesh's development by systematically reducing the barriers that constrain women's economic participation, advancement, and their attainment of greater agency and empowerment. The project focuses on identifying and addressing market constraints and facilitating changes in rules, regulations, systems, and structures to make market systems more inclusive of rural women. This involves taking a partnership-based approach to trigger scalable and sustainable systemic change.

For further information, the intervention proposal and theory of change are attached as Annex D. The intervention logic or theory of change of the intervention should be further elaborated by the evaluator in the inception report.

1.3 Evaluation rationale

As a part of the agreement, the Embassy of Sweden will procure an independent endline evaluation of the project. Although the project is still being implemented throughout the year 2021, the Embassy wishes to receive the conclusions of the external evaluation before the end of the year. As this project is testing some novel working methods, it is judged useful to provide the evaluation team with the opportunity to view the project activities in action. Moreover, as the Government of Sweden decided on a new strategy for Swedish development cooperation with Bangladesh in December 2020, the Embassy is currently reviewing its existing portfolio of projects, including the WEESMS project, and is considering if some of the existing projects will meet the objectives of the new strategy sufficiently well to be continued. In addition, if a decision to continue to project is taken, it should ideally be taken before the current project has been phased out.

The purpose of the evaluation is to help the Embassy and its implementing partners International iDE and TAF to assess progress, successes and challenges and to learn from what works well and what not. The evaluation will be used to inform how the Embassy may continue to work in this area and inform partner decisions on how project implementation may be adjusted and improved.

In the agreement between the Embassy and iDE it was stipulated that an independent evaluation was to be conducted no later than 20th of January 2021, but the The Embassy, iDE and TAF agreed, during the donor coordination meeting held on 22 December 2020, that this independent evaluation be delayed due to the limited project activities and restrictions put in place by the Government of Bangladesh to limit the spread of covid-19.

2. The assignment

2.1 Evaluation purpose: Intended use and intended users

The purpose of the evaluation is to help the Embassy/Sida and its partners iDE and TAF to assess the benefits and challenges of the project. The evaluation will inform the Embassy's decision regarding whether future collaboration along similar lines shall be considered. The Embassy also hopes that it will provide useful insights for its choice of interventions to meet the objectives of the new Strategy for Sweden's development cooperation with Bangladesh 2021-2025.

The evaluation findings will also be used by iDE and TAF when finalizing the WEESMS project and when designing new projects in the future. The primary intended users of the evaluation are the Embassy of Sweden in Bangladesh and the project management teams of iDE and TAF.

The evaluation is to be designed, conducted and reported to meet the needs of the intended users and tenderers shall elaborate in the tender how this will be ensured during the evaluation process. During the inception phase, the evaluator and the users will agree on who will be responsible for keeping the various stakeholders informed about the evaluation.

2.2 Evaluation scope

The evaluation scope is limited to the WEESMS project, and the period to be evaluated is the project implementation period of 2016-2021. The assignment is limited to the project sites in the Khulna and Rangpur regions of Bangladesh. The target groups of the WEESMS project that the evaluation include, but are not

limited to: women-led-/women-owned and women-oriented SMEs, the women who have received new productive employment opportunities, private and public institutes and business development service providers, business associations and authorities, etc. The scope of the evaluation should be further elaborated by the evaluator during the inception report.

2.3 Evaluation objective: Criteria and questions

The primary objective of the evaluation is to assess the effectiveness, efficiency, impact, and sustainability of the WEESMS project. The evaluation will look at the following areas: project management; project activities; and the impact of the project on the beneficiary-level;. The following key questions will guide the project evaluation:

Effectiveness: Is the intervention achieving its objectives?

- To what extent has the intervention achieved, or is expected to achieve, its objectives?
- To what extent has the intervention contributed to the improvement of gender equality?
- How effective has the WEESMS implementation team's adaptation to the challenges posed by the COVID-19 pandemic been?

Efficiency: How well are resources being used?

- Do the actual or expected results (outputs and outcomes) justify the costs incurred?
- How well has the project implementation dealt with the most relevant and obvious corruption risks and challenges?

Impact: What difference does the intervention make?

- To what extent has the project generated, or is expected to generate, significant positive or negative, intended or unintended, high-level effects?
- What difference has the project made for the targeted beneficiaries?
- Has the intervention contributed to poverty reduction? How?

Sustainability: Will the benefits last?

- How effective were the exit strategies, and approaches to ensure lasting effects?
- Are any project outcomes and benefits likely to be sustainable after the completion of the project implementation period? If so, which and why, or why not?

Questions are expected to be developed in the tender by the tenderer and further refined during the inception phase of the evaluation.

2.4 Evaluation approach and methods

It is expected that the evaluator describes and justifies an appropriate evaluation approach/methodology and methods for data collection in the tender. The evaluation design, methodology and methods for data collection and analysis are expected to be fully developed and presented in the inception report.

Limitations to the chosen approach/methodology and methods shall be made explicit by the evaluator and the consequences of these limitations discussed in the tender, including any limitations caused by the Covid-19-pandemic and the fight against it. The evaluator shall, to the extent possible, present mitigation measures to

address them, and include considerations to “do-no-harm”, if relevant. A clear distinction is to be made between evaluation approach/methodology and methods.

A *gender responsive* approach/methodology, methods, tools and data analysis techniques should be used. All data collected through the evaluation must be disaggregated by sex as well as by ethnicity, age, disability or other relevant factors wherever possible; that is, separately for men, women, boys and girls and other groups, unless there is a specific reason for not disaggregating. Conclusions and recommendations should distinguish factors related to gender and reflect any significant gender differences found in the data to the extent possible. Data collection methods need to be gender sensitive as well, e.g. if focus groups are applied they should be conducted in a way that enables both women and men to have voice.

Sida’s approach to evaluation is *utilization-focused*, which means that the evaluator should facilitate the *entire evaluation process* with careful consideration of how everything that is done will affect the use of the evaluation. It is therefore expected that the evaluators, in their tender, present i) how intended users are to participate in and contribute to the evaluation process and ii) methodology and methods for data collection that create space for reflection, discussion and learning between the intended users of the evaluation.

In cases where sensitive or confidential issues are to be addressed in the evaluation, evaluators should ensure an evaluation design that do not put informants and stakeholders at risk during the data collection phase or the dissemination phase.

2.5 Organisation of evaluation management

This evaluation is commissioned by the main intended user of the evaluation: the Embassy of Sweden in Bangladesh. However, the evaluation should also benefit the implementing organisations iDE and TAF. To facilitate interaction between intended users, a Steering Group and a Reference Group have been appointed by Sida. The SG is made up of a small number of staffs from the Embassy of Sweden in Bangladesh and advisor from Sida headquarter in Stockholm. The Steering Group is a decision-making body and has developed and approved the terms of reference for the evaluation. It will evaluate tenders, approve the inception report and the final report of the evaluation. The partner organisations iDE and TAF form the Reference Group, which is an advisory body to the SG. The Reference Group has contributed to the ToR and will be provided with an opportunity to comment on the inception report, including the theory of change developed by the evaluators, as well as the final report, but will not be involved in the management of the evaluation.. The start-up meeting and the debriefing/validation workshop will be held with the commissioner only. However, iDE and TAF should be present at the inception meeting and the final seminar.

2.6 Evaluation quality

All Sida’s evaluations shall conform to OECD/DAC’s Quality Standards for Development Evaluation¹⁵. The evaluators shall use the Sida OECD/DAC Glossary of Key Terms in Evaluation and Results Based Management¹⁶ and the OECD/DAC Better Criteria for Better Evaluation¹⁷. The evaluators shall specify how quality assurance will be handled by them during the evaluation process.

¹⁵ OECD (2010) *DAC Quality Standards for Development Evaluation*.

¹⁶ Sida (2014) *Glossary of Key Terms in Evaluation and Results Based Management*.

¹⁷ OECD/DAC (2019) *Better Criteria for Better Evaluation: Revised Evaluation Criteria Definitions and Principles for Use*.

2.7 Time schedule and deliverables

It is expected that a time and work plan is presented in the tender and further detailed in the inception report. The evaluation shall ideally be carried out between 15 March 2021 and 30 August 2021 (subject to the availability of the evaluators and relevant beneficiaries and implementation partners). The timing of any field visits, surveys and interviews need to be settled by the evaluator in dialogue with the main stakeholders during the inception phase.

The table below lists key deliverables for the evaluation process. Alternative deadlines for deliverables may be suggested by the consultant and negotiated during the inception phase.

Deliverables	Participants	Deadlines
1. Start-up meeting/s (Virtual)	Relevant staffs from the Embassy of Sweden in Bangladesh and Advisors from Sida, Stockholm	Upon signing call off contract, estimated mid of March 2021
2. Draft inception report		End of April 2021
3. Inception meeting (Virtual)	Embassy, Bangladesh and project management teams of iDE and TAF	End of April 2021
4. Comments from intended users to be sent to the evaluators ahead of the inception meeting		By mid of May 2021
5. Final inception report		End of May 2021
6. Data collection, analysis, report writing and quality assurance	Evaluators	Entire June 2021
7. Debriefing/validation workshop (meeting)	Embassy, Bangladesh	Early July 2021
8. Draft evaluation report		End of July 2021
9. Comments from intended users to evaluators		By 12 th August 2021
10. Final evaluation report		30 August 2021
11. Final Seminar (Virtual)	Embassy of Sweden in Bangladesh, Partners (iDE and TAF) and others stakeholder if required.	Tentative early September 2021

The inception report will form the basis for the continued evaluation process and shall be approved by Sida before the evaluation proceeds to implementation. The inception report should be written in English and cover evaluability issues and interpretations of evaluation questions, present the evaluation approach/methodology (including how a utilization-focused and gender responsive approach will be ensured), including an updated and consolidated theory of change for the project, a stakeholder mapping, methods for data collection and analysis as well as the full evaluation design. A clear distinction between the evaluation approach/methodology and methods for data collection shall be made. All limitations to the methodology and methods shall be made

explicit and the consequences of these limitations discussed. A specific time and work plan, including number of hours/working days for each team member, for the remainder of the evaluation should be presented. The time plan shall allow space for reflection and learning between the intended users of the evaluation.

The final report shall be written in English and be professionally proof read. The final report should have clear structure and follow the report format in the Sida Decentralised Evaluation Report Template for decentralised evaluations (see Annex C). The executive summary should be maximum 3 pages. The evaluation approach/methodology and methods for data collection used shall be clearly described and explained in detail and a clear distinction between the two shall be made. All limitations to the methodology and methods shall be made explicit and the consequences of these limitations discussed. Findings shall flow logically from the data, showing a clear line of evidence to support the conclusions. Conclusions should be substantiated by findings and analysis. Evaluation findings, conclusions and recommendations should reflect a gender analysis/an analysis of identified and relevant cross-cutting issues. Recommendations and lessons learned should flow logically from conclusions. Recommendations should be specific, directed to relevant stakeholders and categorised as a short-term, medium-term and long-term. The report should be no more than 35 pages excluding annexes (including Terms of Reference and Inception Report). The evaluator shall adhere to the Sida OECD/DAC Glossary of Key Terms in Evaluation¹⁸.

The evaluator shall, upon approval of the final report, insert the report into the Sida Decentralised Evaluation Report for decentralised evaluations and submit it to Nordic Morning (in pdf-format) for publication and release in the Sida publication data base. The order is placed by sending the approved report to sida@nordic-morning.com, always with a copy to the responsible Sida Programme Officer as well as Sida's Evaluation Unit (evaluation@sida.se). Write "Sida decentralised evaluations" in the email subject field. The following information must always be included in the order to Nordic Morning:

1. The name of the consulting company.
2. The full evaluation title.
3. The invoice reference "ZZ980601".
4. Type of allocation "sakanslag".
5. Type of order "digital publicering/publikationsdatabas.

2.8 Evaluation team qualification

In addition to the qualifications already stated in the framework agreement for evaluation services, the evaluation team shall include the following competencies:

- Extensive knowledge of, and previous experience of work with, the market system development (MSD) approach,
- Extensive knowledge of, and previous experience of work with, Women's Economic Empowerment (WEE) aspects,
- Extensive knowledge of, and previous experience of work with the promotion of gender equality in developing countries, MSME development and policy framework.
- Extensive knowledge of, and previous experience of work with private sector development
- Extensive contextual knowledge about Bangladesh and its economic development priorities.
- Fluency in the Bangla language (the official language of Bangladesh).

¹⁸ Glossary of Key Terms in Evaluation and Results Based Management, Sida in cooperation with OECD/DAC, 2014

- It is highly desirable and recommended that the evaluation team comprises at least one local team member.

It is desirable that the evaluation team:

- Demonstrates integrity and fairness,
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability,
- Demonstrates a strong capacity for innovation and creativity in providing strategic advice and direction,
- Demonstrates ability in conducting creative-thinking and innovation learning,
- Demonstrates ability to conceptualize and convey strategic vision from the spectrum of development experience, and
- Makes an effort to minimize the burden on the evaluated organizations while still ensuring that the information required for the assignment is collected.

A CV of maximum 4 pages for each team member shall be included in the call-off response. It should contain a full description of relevant qualifications and professional work experience.

It is important that the competencies of the individual team members are complimentary. It is highly recommended that local consultants are included in the team if appropriate.

The evaluators must be independent from the evaluation object and evaluated activities, and have no stake in the outcome of the evaluation.

2.9 Financial and human resources

The maximum budget amount available for the evaluation is **SEK 800 000** (*Eigh Hundred Thousand Swedish Krona*), with no possibility of receiving any additional amount.

The contact person at Sida/Swedish Embassy is **Ikramul Sohel**, National Programme Officer- Market Development at the Embassy of Sweden in Bangladesh. The contact person should be consulted if any problems arise during the evaluation process.

Relevant Sida documentation will be provided by Ikramul Sohel, National Programme Officer- Market Development at the Embassy of Sweden in Bangladesh.

Contact details to intended users (cooperation partners, Swedish Embassies, other donors etc.) will be provided by Ikramul Sohel, National Programme Officer- Market Development at the Embassy of Sweden in Bangladesh .

The evaluator will be required to arrange the logistics such as booking interviews, organize focus group discussions, prepare field visits, etc. including any necessary security arrangements.

3. Annexes

Annex A: List of key documentation

- WEESMS project proposal (technical and financial)
- WEESMS project appraisal note

- Inception report and theory of change
- WEESMS Baseline report and Mid-term report
- WEESMS revised proposal (technical and financial) and Theory of Change, 2019
- WEESMS revised work plan and theory of change, 2020
- Approved annual report (technical and financial) of 2017, 2018, 2019 and 2020
- Annual Survey reports (One for 2018 and one for 2020)
- No cost extension (6 months- July to December 2021) proposal

Annex B: Data sheet on the evaluation object

Information on the evaluation object (i.e. intervention)	
Title of the evaluation object	Women's Economic Empowerment through Strengthening Market Systems (WEESMS)
ID no. in PLANIt	52170023
Dox no./Archive case no.	UM2016/05987/DHAK
Activity period (if applicable)	July 2016 to June 2021
Agreed budget (if applicable)	65,000,000 SEK
Main sector ¹⁹	Market development, Gender Equality
Name and type of implementing organisation ²⁰	International Development Enterprises or iDE (NGO)
Aid type ²¹	Project Type
Swedish strategy	Sweden's Results Strategy for Bangladesh 2014-2020 Area of Support 2: Better opportunities for people living in poverty to contribute to and benefit from economic growth and obtain a good education, Objective 2.1: Greater opportunities for women to participate on the labour market

Information on the evaluation assignment	
Commissioning unit/Swedish Embassy	Embassy of Sweden in Bangladesh
Contact person at unit/Swedish Embassy	Ikramul Sohel, ikramul.sohel@gov.se
Timing of evaluation (mid-term, end-of-programme, ex-post, or other)	End of Project
ID no. in PLANIt (if other than above).	

¹⁹ Choose from Sida's twelve main sectors: education; research; democracy, human rights and gender equality; health; conflict, peace and security; humanitarian aid; sustainable infrastructure and services; market development; environment; agriculture and forestry; budget support; or other (e.g. multi-sector).

²⁰ Choose from the five OECD/DAC-categories: public sector institutions; NGO or civil society; public-private partnerships and networks; multilateral organisations; and other (e.g. universities, consultancy firms).

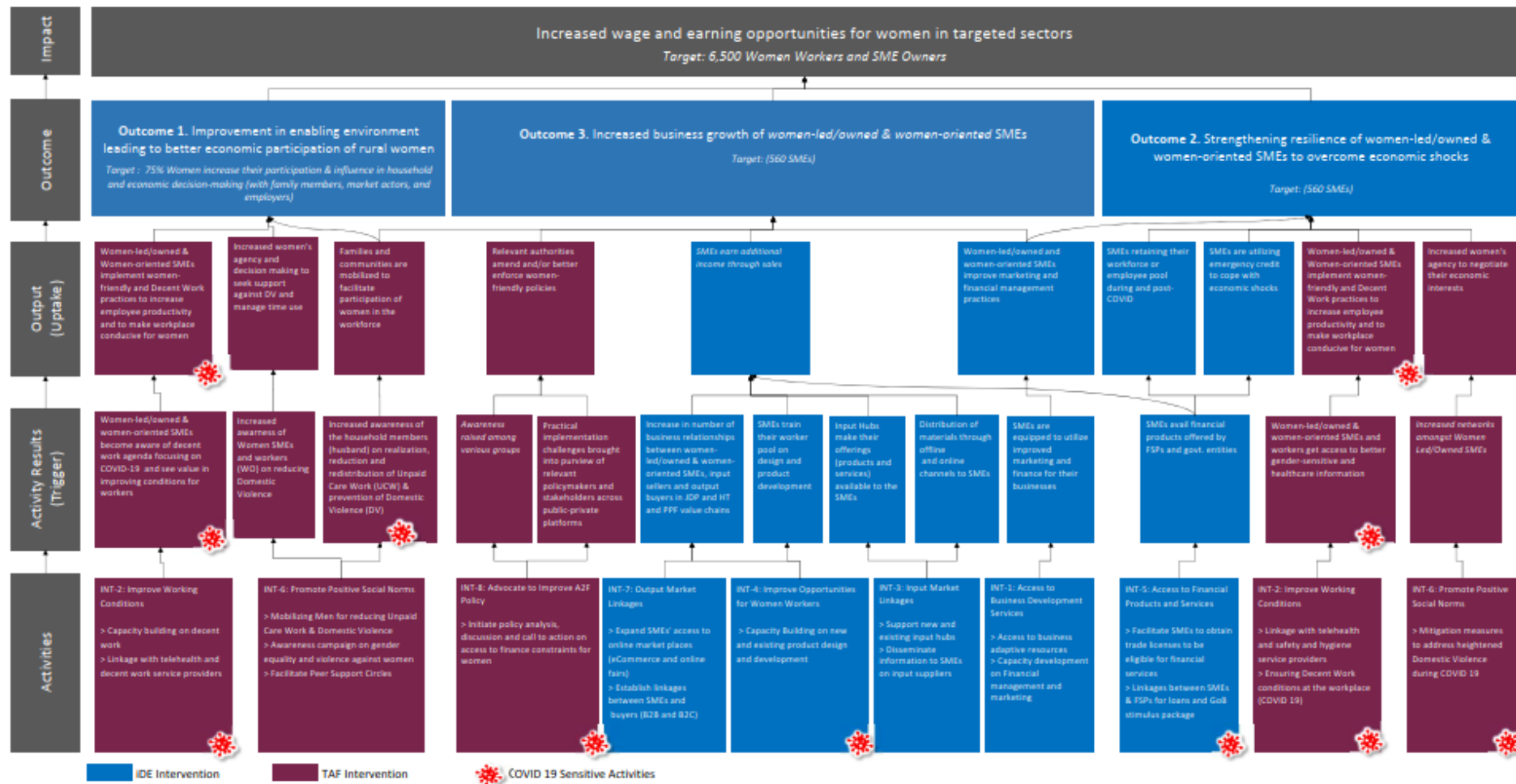
²¹ Choose from the eight OECD/DAC-categories: budget/sector support; core contributions/pooled funds; project type; experts/technical assistance; scholarships/student costs in donor countries; debt relief; admin costs not included elsewhere; and other in-donor expenditures.]

Annex C: Decentralised evaluation report template

Annex D : Intervention document

(to be sent upon request)

Appendix 2: WEESMS ToC 2020



Appendix 3: List of stakeholders to consult

Intervention	Implementers (WEESMS and implementing partners)	Direct recipients of project implementation (targeted market system actors)	Ultimate beneficiaries of project implementation
Int-1: Access to BDS	- WEESMS - SME Foundation: training provider (Mindscape communications: developed business management templates) (Core Knowledge: developed business management videos)	<i>Target SME</i> SIYB Foundation: training provider - Jute Diversified Product Centre (JDPC): connect SME to marketing training	Women owners/managers and <i>women workers of targeted SMEs</i>
Int-2: Improve working conditions for women	OSHE Foundation: Occupational safety (needs assessment of SME) Change Associates: training provider to rural employers and SME (Cosmic engineering)** (Nadim engineering)**	<i>Target SME</i>	Women owners/managers and <i>women workers of targeted SMEs</i>
Int-3: Input market linkages	WEESMS	- Charusy Shatranji and Crafts in Rangpur: inputs hub operator Shahnaj Hostoshilp in Rangpur: inputs hub operator Ahona Boutique in Khulna: inputs hub operator	Women owners/managers and <i>women workers of targeted SMEs</i>
Int-4: Improve opportunities for women workers	- WEESMS Bengal Craft Society: training provider	- iSocial: manages Women Sales Agent (WSA) network Prokritee ECOTA Fair Trade: training providers and certifier - JDPC: connect SME to product development training	Women owners/managers and <i>women workers of targeted SMEs</i> including women sales agents
Int-5: Access to financial services and products	- WEESMS Change Associates: strengthen Shakti team's training capacity	<i>Target SME</i> - Shakti Foundation - Regional financial services providers IDLC Finance - City Corporation, Pourashava Offices: formalizing SME	Women owners/managers and <i>women workers of targeted SMEs</i>
Int-6: Promote positive social norms	- WEESMS Rupantar: trainer on facilitation of gender sensitization sessions with families of beneficiaries Social Experiment and Design Ltd.: trainer on facilitation of gender and leadership training sessions and networking, mentoring and coaching camps	- Gender Advocates - Women Entrepreneurs Society (WES) - Rangpur Chamber of Commerce and Industry - Khulna BWCCI Bangladesh Women's Chamber of Commerce and Industry - Department of Women's Affairs <i>Household members of SME communities: Targeted husbands and mothers in law</i>	Women owners/managers and <i>women workers of targeted SMEs</i>
Int-7: Access to markets	WEESMS	Bagdoom Prokritee ChaowaPawa: e-commerce platform; on-boarding of selected SME, embedded services - Daraz e-commerce platform - BanglaCraft - JDPC: connect SME to fairs	Women owners/managers and <i>women workers of targeted SMEs</i>
Int-8: Advocate for COVID stimulus policies favouring SME	WEESMS	- Sonali Bank - Bangladesh small and cottage industries corporation (BSCIC) - Female ward councilors (Dhaka university)	Women owners/managers and <i>women workers of targeted SMEs</i>

*Red italics are stakeholders to be selected based on selection criteria. Bold are names on the partner list shared by WEESMS (includes 16 partners). Names between brackets are not prioritised.

**These service providers designed and built handwashing facilities during the covid-19 pandemic.

Appendix 4: Draft interview Guides

Semi-structured interviews

A. WEESMS (iDE and TAF)

Management

1. A bit of background about project history and progression over time
2. What is WEESMS's vision, strategy and approach?

Effectiveness

3. How does WEESMS know it is addressing key market system constraints that effectively impede benefits to women entrepreneurs and women workers in the targeted value chains?
4. What have been strategic shifts in WEESMS portfolio of interventions? What were the reasons for these shifts?
5. What is WEESMS strategy for identifying, selecting, and concluding agreements with project partners (recipients of project support)? What are WEESMS requirements or criteria that are relevant? What are partner motivations for upgrading practices or behaviours?
6. When WEESMS provides direct support to target SMEs, what strategic factors does WEESMS consider? What is the intervention pathway to addressing systemic constraints?
7. What would you say are WEESMS's key achievements? What made that possible? What are the tactics it used to drive changes? How would you characterize the sustainability of these achievements? Which tactics worked well? Less well?
8. What would you say are WEESMS's key challenges (programmatic, organisation)? How were these addressed?
9. To what extent (how often) would you say that decision making regarding the project has been informed by M&E data? Why/why not? Please provide examples.
10. What other feedback has management used to inform adjustments made to the strategic direction of the project? Please provide examples.
11. What can be done to better improve the performance of WEESMS in the future?
12. What would be needed to achieve that?

Impact

13. What crowding-in has occurred (adoption of upgraded practices, behaviours, or policies) by non-project partners and non-targeted SME? What has influenced this?
14. In what ways have WEESMS's results influenced expected or unexpected changes in the wider market system that affect the growth and resilience target SMEs?
15. What have been the reported changes in how women-owned/managed SME operate and their growth potential?
16. What have been the reported changes in how women as workers in target SMEs access work and in their productivity and job satisfaction?

Efficiency

17. To what extent has WEESMS been able to disburse its budget as planned? Why/why not?
18. What are the main costs of the project? Why? How are these managed?

Key project staff

1. What is your role in the project?

Effectiveness

2. How were the specific interventions identified and designed? Who was involved and how?
3. How were market system partners identified and selected?
4. What would you say are the key challenges faced by partners? Why? How were these addressed?

5. What motivated them to participate in your support activities? How did they contribute?
6. When WEESMS provides direct support to target SMEs, what strategic factors does WEESMS consider?
7. What would you say are WEESMS's key achievements? What made that possible? What are the tactics it used to drive changes? How would you characterize the sustainability of these achievements? Which tactics worked well? Less well?
8. To what extent do you think (or know) that partners will continue with the improvements or versions of them? Examples.
9. To what extent has monitoring data and other feedback informed adjustments over time? Examples.
10. What can be done better in the future to improve the impact of WEESMS on women-owned SME and women workers?
11. What would be needed to achieve that?

Impact

12. What crowding-in has occurred (adoption of upgraded practices, behaviours, or policies) by non-project partners and non-targeted SME? What has influenced this?
13. In what ways have WEESMS's results influenced expected or unexpected changes in the wider market system that affect the growth and resilience of target SMEs?
14. How do you know that improvements you have been promoting are gaining scale? In what way are they gaining scale?
15. What have been the reported changes in how women-owned/managed SME operate and their growth potential?
16. What have been the reported changes in how women as workers in target SMEs access work and in their productivity and job satisfaction?

Additional for MEL staff

Effectiveness

1. What does the MEL system monitor?
2. How useful do you think the MEL system has been in generating useful data that management can use to make decisions about the strategic direction of the project? Why/Why not? Examples of how data collected has reoriented project direction.
3. How much of this data informs about systemic change? Results for women?
4. What other feedback has informed the direction of the project?

Finance staff

Efficiency

1. How is the budget designed?
2. What are the main costs of the project? Why? How are these managed?
3. To what extent has WEESMS been able to disburse its annual budget as planned? Why/why not?
4. What are the main budget lines that are delaying disbursement? Why?
5. What explains the difference in budget disbursements across regions targeted by the project? Across interventions?
6. How does WEESMS monitor budget performance and timely disbursement?
7. To what extent has this allowed you to spot under/overspending and reallocate resources to where they are needed?

B. Implementing partners (e.g., Rupantar, SME Foundation, OSHE Foundation, Change Associates)

1. What is your role as an implementing partner? What activities do you implement and who are the recipients of your support?
2. How do you provide support? Which staff or teams implement activities?
3. What assistance or support do you receive from WEESMS in implementing these activities?
4. What contributions do you make for implementing these activities?

Effectiveness

5. What would you say are the key achievements of your activities? What made that possible? What are the tactics you used to drive changes? Which tactics worked well? Less well? How would you characterize the sustainability of these achievements?
6. What would you say are some key challenges you faced in implementing your activities? How were these addressed?
7. How long have you been filling this role? In what ways has your role changed over time? How were these changes decided upon?
8. What can be done to better improve the performance of WEESMS in the future?
9. What would be needed to achieve that?

Impact

10. What crowding-in has occurred (adoption of upgraded practices, behaviours, or policies) by non-project partners and non-targeted SME? What has influenced this?
11. In what ways have the results of your activities influenced expected or unexpected changes in the wider market system that affect the growth and resilience of target SMEs?
12. In what ways have the operations or growth potential of women-owned/managed SME changed as a result of your activities?
13. In what ways have the productivity and job satisfaction of women working in target SMEs changed as a result of your activities?
14. In what ways have the opportunities for women to find work and keep their jobs changed as a result of your activities?

Efficiency

15. How have you experienced the timeliness of disbursements of WEESMS? Explain.

C. For-profit market system actors in the support system and core value chain (e.g., BDS providers, SME product buyers, input hubs, financial service providers)

1. Bit of background about business, market segments, client reach, collaboration with other projects
2. In what ways have you changed the way you work in the last 2-3 years?

Effectiveness

3. What assistance or support do you receive from WEESMS?
4. In what way were you involved in identifying the type of support you are receiving?
5. To what extent do you feel you have had the chance to provide feedback on how the support you received or improvements you have made is working?
6. What made you want to try new ideas of doing business? How does that respond to your needs?
7. What kind of contribution did you invest to benefit from project support? (financial or non-financial)
8. Do you feel that your feedback helped changed the way things were working? Examples of feedback taken onboard.
9. In what way did you benefit from this new way of doing things? (prompts: improved sales, business income, business operations, market reach, relations with other business, better rules and regulations).
10. What do you think helped these results happen? What were the main difficulties?
11. Do you think you will continue with the improvements you have made in the future? Why/why not?

12. Do you think you have the capacity to continue to utilize the improvements you have made (or modifications of it) without further support? Why/why not?
13. What kind of plans do you currently have for making such an investment? Has it kicked off?

Impact

14. Have you noticed whether similar businesses have started making similar types of improvements as the ones you made with WEESMS?? Examples and names. Why do you think they are doing it?
15. What changes have you noticed in your suppliers' performance or in your relationships with them? Are these changes related in any way to the improvements you have made with WEESMS's support?
16. What changes have you noticed in your buyers' performance or in your relationship with them? Are these changes related in any way to the improvements you have made with WEESMS's support?
17. What changes have you noticed in the past two years in the overall performance or activities in the sector? Are there any new players? Are there new policies or regulations? Are there more service providers? Have there been any major investments? Examples and names? Do any of these changes relate to the things WEESMS has been doing? How so?
18. In what ways have the operations or growth potential of women-owned/managed SME changed as a result of your business?
19. In what ways have the productivity and job satisfaction of women working in target SMEs changed as a result of your business?
20. In what ways have the opportunities for women to work and keep working changed as a result of your activities?

D. Government entities or civil society actors in the enabling environment of rules and regulations (e.g., gender advocates, DWA, BWCCI, RCCI, WES)

1. Bit of background about your organization: mission, values, goals, structure, activities, and collaboration with other projects
2. Why was it important for your organisation to participate in project activities? Do your priorities correspond with those of the project?
3. In what ways have you changed the way you work in the last 2-3 years?

Effectiveness

4. Did your organisation receive any assistance or support from WEESMS? If so, what type of support and for what purpose?
5. In what way were you involved in identifying the type of support you are receiving?
6. To what extent do you feel you have had the chance to provide feedback on how the support you received or improvements you have made is working?
7. What kind of contribution did you invest to benefit from project support or participate in project activities? (financial or non-financial)
8. Do you feel that your feedback helped changed the way things were working? Examples of feedback taken onboard.
9. In what way did you benefit from this new way of doing things? (prompts: greater outreach, ability to achieve goals, scale of impact)
10. Do you think you will continue with the improvements you have made or with the activities you are undertaking with the project in the future? Why/why not?
11. Do you think you have the capacity to continue to utilize the improvements you have made (or modifications of it) or implement your organization's activities without further support? Why/why not?

Impact

12. Have you noticed whether organisations similar to yours have started making types of improvements similar to the ones you made with WEESMS's support?? Examples. Why do you think they are doing it?

13. What changes have you noticed in the past two years in the overall performance or activities in the sector? Are there any new players? Are there new policies or regulations? Are there more service providers? Have there been any major investments? Examples? Do any of these changes relate to the things WEESMS has been doing? How so?
14. In what ways have the operations or growth potential of women-owned/managed SME changed as a result of your organisation?
15. In what ways have the productivity and job satisfaction of women working in target SMEs changed as a result of your organisation?
16. In what ways have the opportunities for women to work and keep working changed as a result of WEESMS activities?

E. Target SME

1. Bit of background about business, market segments, client reach, collaboration with other projects (who is providing support)

Effectiveness

2. In what ways have the operations and growth of your business changed in the past 2 to 3 years? Why?
3. In what ways have market opportunities for your business changed in the past 2 to 3 years? Is there new information about market opportunities available? Which information sources do you use most often?
4. In what ways has your access to and use of inputs or business services changed in the past 2 to 3 years? Why?
5. Have there been any changes in the law or small business regulations that benefit women-owned/led SME? What about access to covid 19 support packages?
6. In what way does your business benefit from any of these changes over the past 2 to 3 years? Do you think you will continue to benefit from or take advantage of these changes in the future? Why/why not?
7. Do you think you have the capacity to continue to improve or grow your business without further support? Why/why not?
8. What are the main constraints to growth that you and businesses similar to yours face? Have any changes been made in the past 2 to 3 years?

Impact

9. Have you noticed whether businesses similar to yours, but not receiving support from WEESMS, have made or experienced the types of changes you have recently made? Examples and names. Why do you think they are doing it?
10. In the past 2 to 3 years, have there been any changes in household or community attitudes about when women can work, for how long they can work, or about what types of jobs are appropriate? Why/why not? Examples
11. In the past 2 to 3 years, have there been any changes in women's ability to make their own decisions about when and where to work? Why/why not? Examples.
12. In what way do you as a female owner/manager of an SME feel WEESMS has provided you with new opportunities to increase your personal income? Why/why not?
13. In what way do you as a female owner/manager of an SME feel WEESMS has provided you with new opportunities to improve your professional skills and competences? Examples.

Focus group discussions

1. Women workers

Impact

1. Can you tell us a bit about your general working conditions today?

2. In what ways have your working conditions changed in the past 2 to 3 years? (probe: wages, work environment, safety measures) Why/why not? Examples.
3. In the past 2 to 3 years, how has your ability to improve your professional or technical skills changed? Examples. What support was provided and by whom? What are some main constraints?
4. Are you aware of any changes to laws or business regulations that benefit women workers? Have these been applied in your workplace? If so, how did you benefit from them?
5. Have you noticed, in the past 2 to 3 years, any changes in household or community attitudes about when women can work, for how long they can work, or about what types of jobs are appropriate? Examples. What do you think prompted this change happened?
6. What are the main constraints to women's ability to find work and remain employed? How do you think they can be addressed?
7. In the past 2 to 3 years, have there been any changes in women's ability to make their own decisions about when and where to work? Examples.
8. What do you think should be done so that women can work if they want to and when they want to?

2. Gender advocates and household members (female and male)

Impact

1. Could you describe what the current attitude towards women going to work is in your area?
2. Who are the main actors working on promoting the economic participation of women in your area?
3. Have you noticed, in the past 2 to 3 years, any changes in household or community attitudes about when women can work, for how long they can work, or about what types of jobs are appropriate? Examples.
4. What do you think prompted this change to happen? If no change, why not?
5. Is there a difference in attitude and behaviour towards working women if the woman is an owner or manager of a business, and if she is a worker? Explain why and how this has changed in the last 2-3 years with examples.
6. To your knowledge, what has WEESMS done to support women going to work?
7. To what extent has this led to women increasing their income? Their professional skills?
8. In what way have households been supportive -or not- of working women? Examples.
9. To what extent do you think women can now make their own decision about whether to work, go to work and when, compared to 2-3 years ago? Examples

Appendix 5: Documents Reviewed

Sida

Sida (2016): Women's economic empowerment through strengthening market systems, Appraisal of intervention, final

Ministry of Foreign Affairs of Sweden (undated): Results strategy for Bangladesh 2014-2020

Regeringen (2017): Strategi för Sveriges utvecklingssamarbete med Bangladesh 2021-2025

Sida (2018): Evaluation of the market systems development approach, Lessons for expanded use and adaptive management at Sida, Volume 1: Evaluation report

WEESMS

Project design and planning

iDE and TAF (2016): WEESMS Technical proposal

iDE and TAF (2016): WEESMS Technical proposal Annexes

iDE and TAF (undated): WEESMS Theory of change (proposal)

iDE and TAF (2016): Teaming agreement

iDE and TAF (2017): WEESMS Final inception report

iDE and TAF (2017): WEESMS Final inception report Annexes

iDE and TAF (2017): WEESMS Project document, July 2016-June 2021

iDE and TAF (2017): WEESMS Project document, July 2016-June 2021, Annexes

iDE and TAF (undated): WEESMS Theory of Change 2017

No author (undated): WEESMS Theory of Change 2019 Scenario 1

No author (undated): WEESMS Theory of Change 2019 Scenario 2

No author (undated): Annex C, WEESMS Theory of Change 2020

No author (undated): Annex D, Logical framework

No author (undated): WEESMS Annual work plan 2019

No author (undated): Annex B, WEESMS 2019 work plan summary

iDE and TAF (2020): WEESMS 2020 workplan document

No author (2020): Annex F, WEESMS Risk matrix updated 2020

iDE and TAF (2021): WEESMS 2021 workplan document

iDE (undated): WEESMS stakeholder mapping/analysis, Jute diversified products and home textiles

iDE (undated): WEESMS stakeholder mapping/analysis, packaged and processed food

M&E and reporting

iDE and TAF (2018): Annual progress report, January-December 2017

iDE and TAF (2019): Annual progress report, January-December 2018

iDE and TAF (2020): Annual progress report, January-December 2019

iDE and TAF (2021): Annual progress report, January-December 2020

iDE (undated): WEESMS 2020 Annual survey report

Consiglieri private limited (undated): Annual survey report WEESMS (2018)

The Nielsen company Bangladesh (2018): Baseline survey for Women's economic empowerment through strengthening market systems (WEESMS) project

iDE and TAF (2019): WEESMS Internal Mid-term review report

iDE and TAF (2019): WEESMS Internal Mid-term review report Annexes

Partnership related

iDE (2019): WEESMS cluster needs database

iDE (undated): WEESMS SME database

iDE (undated): WEESMS partner list

No author (2019): WEESMS subgrants and partner information

iDE (undated): Bagdoom JVA tracker

iDE (undated): IDLD loan tracker 2020-2021

iDE & ECOTA (2020): Consulting services agreement

iDE & Prokritee (2018): Memorandum of Understanding

iDE & Shakti (2018): Joint venture agreement

iDE & IDLC Finance Ltd (2020): Collaboration agreement

iDE & Bengal Craft Society (2020): Consulting services agreement

iDE & Chaowapawa (2020): Collaboration agreement

Market system development related

DCED (2021): Assessing systemic change, Implementation guidelines for the DCED standard by Adam Kessler

The Springfield Centre (2015): The operational guide for the Making Markets Work for the Poor (M4P) Approach, 2nd edition funded by SDC and DFID

The Springfield Centre (2014): Briefing paper, Adopt-Adapt-Expand-Respond: A framework for managing and measuring systemic change processes.

International Initiative for Impact Evaluation (2009): Working paper 3, Theory-based evaluation: principles and practices by Howard White

Appendix 6: Updated Work Plan

2021 - updated June

2021 - updated June						April		May						June				July				August					September				October			
	KHP	DT	RP	SA	ED	W16	W17	W18	W19	W20	W21	W22	W23	W24	W25	W26	W27	W28	W29	W30	W31	W32	W33	W34	W35	W36	W37	W38	W39	W40	W41	W42	W43	
Inception Phase																																		
Start-up meeting with Embassy 22 April		1	0.5	0.5	0.5																													
Documents review and methods development		3	5	0.5	0.5	3																												
2 inception meetings early June (1 joint+ 1 partners only)		1	0.5	0.5	0.5	1																												
Development of data collection tools and schedule		1		0.5	0.5	0.5																												
Drafting inception report		4				1																												
Submission of draft inception report 02 July																S																		
Comments/no-objection sent by Stakeholders July 8 or earlier, (COB)																																		
Finalization of inception report		1																																
Submission of final inception report latest July 12																				S														
Approval of final inception report July 12																																		
Data Collection and field phase																																		
Preparation for data collection (team workshops on MSD, tools, schedule)		1		1	1	1																												
Key informant interviews (12-16 July)		5				5																												
Field work (August 15-25)				10	10																													
Additional documents review and interviews		2																																
Validation session (20 September)		1		0.5	0.5	0.5																												
Data Analysis and Reporting Phase																																		
Data compilation and analysis		4		3	3	2																												
Report writing		5				1																												
Submission of Draft Report 24 September																													S					
Written feedback from stakeholders on draft report 7 October																																		
Finalization of the report		2																																
Submission of Final Report October 12																																S		
Final seminar October 14		1		0.5	0.5	0.5																												
Total days	32.0	6.0	17.0	17.0	15.5																													

Initials:

KHP: Kimi H Pedersen, DT: Daniel Ticehurst, RP: Reza Patwary, SA: Shamima Aktar, ED: Eric Derks

Annex 3 - Bibliography

Sida

Sida (2016): Women's economic empowerment through strengthening market systems, Appraisal of intervention, final

Sida (2016) Call for Proposals to Improve Women's Entrepreneurship and Economic Empowerment in Bangladesh, January 5, 2016 Ministry of Foreign Affairs of Sweden (undated): Results strategy for Bangladesh 2014-2020

Regeringen (2017): Strategi för Sveriges utvecklingssamarbete med Bangladesh 2021-2025

Sida (2018): Evaluation of the market systems development approach, Lessons for expanded use and adaptive management at Sida, Volume 1: Evaluation report

Sida (2015): Sida's Standard Terms of Reference for Annual Audit of Project/Programme Support

WEESMS

Project design and planning

iDE (2016) Concept Note for the Embassy of Sweden, 4 February 2016

iDE and TAF (2016): WEESMS Technical proposal

iDE and TAF (2016): WEESMS Technical proposal Annexes

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- iDE and TAF (2021) WEESMS 2021 Budget Note
- iDE (undated): WEESMS stakeholder mapping/analysis, Jute diversified products and home textiles
- iDE (undated): WEESMS stakeholder mapping/analysis, packaged and processed food
- TAF Concept Note WEEE (2016) 4 February 2016
- 2018 Regional PPD Key Findings
- Inspira Advisory Consulting (2018), Access to Finance Research to identify market constraints impeding the financial inclusion of women entrepreneurs and employees in Rangpur and Khulna
- M&E and reporting***
- iDE and TAF (2018): Annual progress report, January-December 2017
- iDE and TAF (2019): Annual progress report, January-December 2018
- iDE and TAF (2020): Annual progress report, January-December 2019
- iDE and TAF (2021): Annual progress report, January-December 2020
- iDE (undated): WEESMS 2020 Annual survey report
- Consiglieri private limited (undated): Annual survey report WEESMS (2018)
- The Nielsen company Bangladesh (2018): Baseline survey for Women’s economic empowerment through strengthening market systems (WEESMS) project
- iDE and TAF (2019): WEESMS Internal Mid-term review report
- iDE and TAF (2019): WEESMS Internal Mid-term review report Annexes
- iDE and TAF (2019): Occupational Safety and Health (OSH) Assessment of SME Units in WEESMS Project Area, Study Report, July 2019
- Rupantar & WEESMS (2019): KAP Assessment of Khulna & Rangpur Region
- WEESMS (2017): Sector Analysis Report, July 2017

SIYB Foundation of Bangladesh (2018): Training Need Assessment for Women Entrepreneurs of WEESMS (Women's Economic Empowerment through Strengthening Market Systems) Project at Khulna and Rangpur

WEESMS (2020): COVID-19 stimulus packages for CMSMEs, Case Study 2

Partnership related

iDE (2019): WEESMS cluster needs database

iDE (undated): WEESMS SME database

iDE (undated): WEESMS partner list

No author (2019): WEESMS subgrants and partner information

iDE (undated): Bagdoom JVA tracker

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The Springfield Centre (2014): Briefing paper, Adopt-Adapt-Expand-Respond: A framework for managing and measuring systemic change processes.

International Initiative for Impact Evaluation (2009): Working paper 3, Theory-based evaluation: principles and practices by Howard White

Annex 4 – Interview guides

Following interview guides are included:

- WEESMS (iDE and TAF)
- Implementing partners
- Input Hubs
- Target SME
- Government and not for profit
- Gender advocates
- Women workers

A. WEESMS (iDE and TAF)

Management

1. A bit of background about project history and progression over time
2. What is WEESMS's vision, strategy and approach?

Effectiveness

3. How does WEESMS know it is addressing key market system constraints that effectively impede benefits to women entrepreneurs and women workers in the targeted value chains?
4. What have been strategic shifts in WEESMS portfolio of interventions? What were the reasons for these shifts?
5. What is WEESMS strategy for identifying, selecting, and concluding agreements with project partners (recipients of project support)? What are WEESMS requirements or criteria that are relevant? What are partner motivations for upgrading practices or behaviours?
6. When WEESMS provides direct support to target SMEs, what strategic factors does WEESMS consider? What is the intervention pathway to addressing systemic constraints?
7. What would you say are WEESMS's key achievements? What made that possible? What are the tactics it used to drive changes? How would you characterize the sustainability of these achievements? Which tactics worked well? Less well?
8. What would you say are WEESMS's key challenges (programmatic, organisation)? How were these addressed?
9. To what extent (how often) would you say that decision making regarding the project has been informed by M&E data? Why/why not? Please provide examples.
10. What other feedback has management used to inform adjustments made to the strategic direction of the project? Please provide examples.

11. What can be done to better improve the performance of WEESMS in the future?
12. What would be needed to achieve that?

Impact

13. What crowding-in has occurred (adoption of upgraded practices, behaviours, or policies) by non-project partners and non-targeted SME? What has influenced this?
14. In what ways have WEESMS's results influenced expected or unexpected changes in the wider market system that affect the growth and resilience target SMEs?
15. What have been the reported changes in how women-owned/managed SME operate and their growth potential?
16. What have been the reported changes in how women as workers in target SMEs access work and in their productivity and job satisfaction?

Efficiency

17. To what extent has WEESMS been able to disburse its budget as planned? Why/why not?
18. What are the main costs of the project? Why? How are these managed?

Key project staff

1. What is your role in the project?

Effectiveness

2. How were the specific interventions identified and designed? Who was involved and how?
3. How were market system partners identified and selected?
4. What would you say are the key challenges faced by partners? Why? How were these addressed?
5. What motivated them to participate in your support activities? How did they contribute?
6. When WEESMS provides direct support to target SMEs, what strategic factors does WEESMS consider?
7. What would you say are WEESMS's key achievements? What made that possible? What are the tactics it used to drive changes? How would you characterize the sustainability of these achievements? Which tactics worked well? Less well?
8. To what extent do you think (or know) that partners will continue with the improvements or versions of them? Examples.
9. To what extent has monitoring data and other feedback informed adjustments over time? Examples.
10. What can be done better in the future to improve the impact of WEESMS on women-owned SME and women workers?
11. What would be needed to achieve that?

Impact

12. What crowding-in has occurred (adoption of upgraded practices, behaviours, or policies) by non-project partners and non-targeted SME? What has influenced this?
13. In what ways have WEESMS's results influenced expected or unexpected changes in the wider market system that affect the growth and resilience of target SMEs?
14. How do you know that improvements you have been promoting are gaining scale? In what way are they gaining scale?
15. What have been the reported changes in how women-owned/managed SME operate and their growth potential?
16. What have been the reported changes in how women as workers in target SMEs access work and in their productivity and job satisfaction?

Additional for MEL staff

1. What does the MEL system monitor?
2. How useful do you think the MEL system has been in generating useful data that management can use to make decisions about the strategic direction of the project? Why/Why not? Examples of how data collected has reoriented project direction.
3. How much of this data informs about systemic change? Results for women?
4. What other feedback has informed the direction of the project?

Finance staff

1. How is the budget designed?
2. What are the main costs of the project? Why? How are these managed?
3. To what extent has WEESMS been able to disburse its annual budget as planned? Why/why not?
4. What are the main budget lines that are delaying disbursement? Why?
5. What explains the difference in budget disbursements across regions targeted by the project? Across interventions?
6. How does WEESMS monitor budget performance and timely disbursement?
7. To what extent has this allowed you to spot under/overspending and reallocate resources to where they are needed?

B. Implementing partners

1. What is your role as an implementing partner? What activities do you implement and who are the recipients of your support?
2. How do you provide support? Which staff or teams implement activities?
3. What assistance or support do you receive from WEESMS in implementing these activities?

4. What contributions do you make for implementing these activities?

Effectiveness

5. What would you say are the key achievements of your activities? What made that possible? What are the tactics you used to drive changes? Which tactics worked well? Less well? How would you characterize the sustainability of these achievements?
6. What would you say are some key challenges you faced in implementing your activities? How were these addressed?
7. How long have you been filling this role? In what ways has your role changed over time? How were these changes decided upon?
8. What can be done to better improve the performance of WEESMS in the future?
9. What would be needed to achieve that?

Impact

10. What crowding-in has occurred (adoption of upgraded practices, behaviours, or policies) by non-project partners and non-targeted SME? What has influenced this?
11. In what ways have the results of your activities influenced expected or unexpected changes in the wider market system that affect the growth and resilience of target SMEs?
12. In what ways have the operations or growth potential of women-owned/managed SME changed as a result of your activities?
13. In what ways have the productivity and job satisfaction of women working in target SMEs changed as a result of your activities?
14. In what ways have the opportunities for women to find work and keep their jobs changed as a result of your activities?

Efficiency

15. How have you experienced the timeliness of disbursements of WEESMS? Explain

C. Input hubs

Introduction

Background

1. Bit of background about:
 - a. core business activities
 - b. types of clients
 - c. any collaboration with other projects

Effectiveness

2. How did the collaboration with WEESMS start?
 - a. Probe for: started informally, with an agreement, introduced by...
3. What made you want to collaborate with WEESMS?

- a) Probe for: new skills or customers; more attractive markets/market segments; better business operations/models; access to lending
- 4. What new practices/opportunities/relations did WEESMS introduce to your business?
 - a) Probe for: management systems (inventory, finance, quality control, etc.); product design; marketing and sales; supplier relations; customer relations, loan application; business formalization/licensing; employee management/safety
- 5. What assistance or support did/do you receive from WEESMS? (Financial or non-financial)
 - a) Probe for:
 - i. Focus or purpose of assistance: skills, management systems, etc. (see No. 4)
 - ii. Mechanisms for delivering assistance: formal training, ongoing coaching, networking
- 6. What kind of contribution did you invest to benefit from project support? (Financial or non-financial)
- 7. In what way did you benefit from what WEESMS introduced to your company?
 - a) (Probe, e.g.: improved sales, business income, business operations, market reach, relations with other business, better regulations, access to loans, to covid package, better performance of female workers due to better work conditions (Charusy), better skilled female workers (Charusy)).
- 8. What do you think helped these results happen? What were the main difficulties?
- 9. Do you think you will continue with the changes you have made in the future? Why/why not?
- 10. Do you think you have the capacity to continue without further project support? Why/why not?
- 11. What are your current plans for investing in the business?
 - a) probe: investments linked to changes made with the project)

Impact

- 12. Have you noticed whether similar businesses have started making similar types of changes in their business as the ones you made with WEESMS?? Why do you think they are doing it?
- 13. Possible probe: Who are your nearest competitors? Have their businesses changed much in past 3 years? Changed in similar or different ways to your business?
- 14. Did you observe any change in the performance of your female business clients as a result of the changes made in your business? What kind of change? In what way are these changes related to the improvements you have made with WEESMS's support?

15. Probes for possible changes: higher/lower volumes, different material needs, higher/lower quality material needs
16. Charusy: What about the work conditions of your female workers? What kind of change? How has that affected the workers' performance? In what way are these changes related to the improvements you have made with WEESMS's support?

D. Target SME

Introduction

Background

1. Bit of background about:
 - a. company is women led/owned or male led and employing women
 - b. core business activities
 - c. any collaboration with other projects, who

Effectiveness

2. What made you want to collaborate with WEESMS?
 - a) Probe for: new skills or customers; more attractive markets/market segments; better business operations/models
3. What new practices/opportunities/reasons did WEESMS introduce to your business?
 - a) Probe for: management systems (inventory, finance, quality control, etc.); product design; marketing and sales; supplier relations; customer relations, loan application; business formalization/licensing; employee management/safety
4. In what ways has your business performance changed as a result of your collaboration with WEESMS?
 - a) Probe, e.g.: improved sales, business income, business operations, market reach, relations with input suppliers or buyers, better regulations, access to loans, to covid package, better work conditions for women, better skilled female workers).
5. Do you think you will continue to benefit from or take advantage of these changes in the future? Why/why not?
6. Do you think you have the capacity to continue to improve or grow your business without further project support? Why/why not?
7. What would you say are the main constraints to growth that you and businesses similar to yours face?

Impact

8. Have you noticed whether businesses similar to yours, but not receiving support from WEESMS, have made changes similar to the ones you made? Examples. Why do you think they are doing it?

- a. Possible probe: Who are your nearest competitors? Have their businesses changed much in past 3 years? Changed in similar or different ways to your business?
- 9. Have you noticed whether there are more business wanting to work with SMEs like yours in the last years?
 - a) Probe for businesses that, e.g., supply materials, provide services (finance, skills building), buy new products
- 10. Are you aware of better laws and regulations for the benefit of women-led/owned businesses, or SMEs employing women?
- 11. In the past 2 to 3 years, would you say there have been changes in household or community attitudes about women having a business or women going to work? Why/why not? Examples.
 - a) Probe for: attitudes about women's decision making, mobility, work hours, sharing household responsibilities

For women-led/owned SMEs:

- 12. In what way do you as a female owner/manager of an SME feel WEESMS has provided you with:
 - a) new opportunities to improve your professional skills and competences? Examples.
 - i. Probe for: management systems (inventory, finance, quality control, etc.); product design; marketing and sales; supplier relations; customer relations, loan application; business formalization/licensing; employee management/safety
 - b. new opportunities to increase your personal income (not only business income)? Why/why not? (Probe: see 12.a)
- 13. In what way do you as a female owner/manager feel you can make your own decision about your business? Why/why not?

E. Government and not for profit

Introduction

For CoCI and JDPC

- 1. Bit of background about your mandate and activities (10mn)

Effectiveness

- 2. What made you want to collaborate with WEESMS?
- 3. What new practices/opportunities/relations did WEESMS introduce to your business?
- 4. In what way did you benefit from these new practices/opportunities/relations?
 - a) probe: new/greater outreach to female SMEs, ability to fulfil own mandate, diversify activities, improve the quality of our activities, scale up impact of our work)

5. Do you think you will continue with these activities in the future?
Why/why not?
6. Do you think you have the capacity to continue to do that without further support? Why/why not?
7. What could WEESMS have done differently to help you be able to continue with these new practices/relations without further support?

Impact

8. Have you noticed whether there are more business wanting to work with SMEs like the ones targeted by WEESMS in the last years?
 - a) Probe for businesses that, e.g., supply materials, provide services (finance, skills building), buy new products
9. Are you aware of new or better laws and regulations in the past 3 – 4 years that benefit women-led/owned businesses, or SMEs employing women?
 - a) Probe for changes related to, for example, access to finance, access to COVID stimulus packages, establishing a business, licensing,
10. In the past 2 to 3 years, would you say there have been changes in household or community attitudes about women having a business or women going to work? Why/why not? Examples.
 - a) Probe for: attitudes about women's decision making, mobility, work hours, sharing household responsibilities

F. Gender advocates

FGD Gender advocates

Interviewer initials

Date:

District:

Upazilla:

participants present (F/M):

Introduction

Thank you for taking the time to meet with us. We are here today to carry out an evaluation of a project funded by Sweden. The project works to support women owned/managed businesses and businesses employing a large number of women, including the work conditions for women, the skills of women and the environment at home and in the community for women to be able to go to work or lead a business, if they want to.

We are independent consultants, hired by the Embassy of Sweden. We have invited you because we understand you have had an important role as gender advocates in the project, and because you are respected members of your communities. We would like to give you the chance to tell us about your experience with the project, what results you have seen and what the main challenges are.

The objective of the evaluation is to learn from what worked well and what did not work well, so we can make recommendations to the Embassy of Sweden. Therefore, your honest opinion will be very much appreciated. Your names will not be mentioned anywhere in the report. What you say will also remain confidential. So, please feel free to be honest and express your opinion openly.

The meeting will last around 1.5 hours.

But first, we wish to collect a list of participants. Please fill out the sheet being sent around. Although your names are on the list, they will not be mentioned anywhere. If you are interested, the report will be published on www.sida.se once it is finalised.

Role as gender advocate

1. What is your role as gender advocates?
2. Who do you work with as a gender advocate? (e.g. SME managers/owners, workers, family members, community leaders, religious leaders, local authorities)
3. In what way were you supported by the WEESMS project to carry out your gender advocate activities? How did this help you in doing these activities?
4. What has worked well?
5. What challenges did you face? What challenges do you still face?
6. Are you still doing the activities of a gender advocate without support from the project?
7. What do you as a woman get out of being a gender advocate?

Community attitude and behaviour

At a more general level:

8. Have you noticed, in the past 2 to 3 years, any changes in household or community attitudes about women being economically active (e.g. whether woman can work, when women can work, for how long they can work, or about what types of jobs are appropriate)? Examples.
9. What do you think prompted these changes to happen? If no changes, why not?
10. Is there a difference in attitudes and behaviours towards working women if the woman is an owner or manager of a business, and if she is a worker? Explain why and how this has changed in the last 2-3 years with examples.
11. To your knowledge, what has WEESMS done to support these changes? Who else contributed to this?
12. What difference did this make for:
 - a. women as business owners/managers?
 - b. For women as female workers?
13. On a scale from 1 to 5 (1 being the lowest, 5 the highest), to what extent do you think women can make their own decisions about whether to work,

when and where to work? Examples. (Note: we need one joint score for the group, they have to agree)

14. What do you think should be done so that women can work if they want to and when they want to

G. Women workers

Interviewer initials

Date:

District:

Upazilla:

Company name:

female participants present:

(note if any men present)

Category of workers ☐ Lead worker ☐ Workers

Introduction

Thank you for taking the time to come and meet with us. We are here today to carry out an evaluation of a project funded by Sweden. The project works to support women owned/managed businesses and businesses employing a large number of women, including the work conditions for women, the skills of women and the environment at home and in the community for women to be able to go to work or lead a business, if they want to.

We are independent consultants, hired by the Embassy of Sweden. We have invited you because you work in/with one of the SMEs that the project supports. We would like to give you the chance to tell us whether you experienced any change at your workplace and whether this has been beneficial/or not to you as working women. So, we will be asking you questions about skills development, work conditions and general attitude in the community about working women.

The objective of the evaluation is to learn from what worked well and what did not work well, so we can make recommendations to the Embassy of Sweden. Therefore, your honest opinion would be very much appreciated. Your names will not be mentioned anywhere in the report. What you say will also remain confidential. So, please feel free to be honest and express your opinion openly.

The meeting will last around 1-1.5 hours.

But first, we wish to collect some information about your background that will give us an idea of who participated in the meeting. Please fill out sheet being sent around and tell us if you need help in filling it out. Although your names are on the list, they will not be listed anywhere. If you prefer, you can write your initials only as long as you fill out the rest of the sheet.

If anyone is interested, the report will be published on www.sida.se once it is finalised.

Skills development

2. Can you tell us a bit about how long you have been working in this line of business? What made you want to work in this line of business?
3. Has your current employer given you the opportunity to improve your professional or technical skills in the last 2-3 years? How so? Why/why not?
 - a. Probe for skills in production, product design, quality control, business or people management
4. If yes, in what way was this useful to you as a working woman? Why/why not? (probe: in what way this has qualified to get a better job?)

Work conditions

5. Do you all work from home or at production site/office? (Note how many work at a site/office)
6. Why is it better for you to work from home /production site?
7. How would you describe your general working conditions today? What is good about them? What is not so good? (Note: try to differentiate between those working home and those on site)
8. In what ways have your working conditions changed in the past 2 to 3 years? (probe: wages, work environment, safety measures, gender-sensitive infrastructure like toilets/showers) Why/why not? Examples.
9. Why do you think these changes happened? (probe: did SME owner prioritise this, why?)
10. Are you aware of any changes to laws or business regulations that benefit women workers? Have these been applied in your workplace? If so, how did you benefit from them?

Community attitude and behaviour

11. When you started working, how was the attitude of your family and community about you getting a job?
12. What do you think are the main constraints for women to go to work?
13. In the past 2 to 3 years, have you noticed any changes in household or community attitudes about women being economically active (e.g. whether woman can work, when women can work, for how long they can work, or about what types of jobs are appropriate)? Examples.
14. What do you think prompted this change in attitude to happen?
15. On a scale from 1 to 5 (1 being the lowest, 5 the highest), to what extent do you feel you can make your own decisions about whether to work, when and where to work? Examples. (we need one joint score for the group, they have to agree)

16. What do you think should be done so that women can work if they want to and when they want to?

Annex 5 – List of persons met

WEESMS and Sida

Organisation	Title/Position	Location
Embassy of Sweden in Bangladesh	National Programme Officer- Market Development Development Cooperation Section	Dhaka
Embassy of Sweden in Bangladesh	First Secretary Private Sector Development	Dhaka
Embassy of Sweden in Bangladesh	Counselor/Deputy Head of Mission Head of Development Cooperation	Dhaka
Embassy of Sweden in Bangladesh	Controller, Development Co-operation	Dhaka
Sida	Senior Advisor	Stockholm
iDE	Associate Director of Programmes (former team leader)	Dhaka
iDE	Senior Manager, Evidence and Analytics (M&E)	Dhaka
iDE	Senior sector specialist	Dhaka
iDE	Evidence and analysis expert	Dhaka
iDE	Field team leader Rangpur and Khulna	Rangpur
iDE	Market development officer	Rangpur
iDE	Market development officer	Rangpur
TAF	Deputy team leader	Dhaka
TAF	Technical advisor, capacity building and policy advocacy	Dhaka
TAF	Technical advisor, advocacy and gender	Dhaka

WEESMS partners and direct recipients

Organisation	Title/Position	Location
<i>For profit</i>		
Bagdoom	Former Chief Executive Director	Dhaka
IDLC Finance	Women Entrepreneurship Unit	Dhaka
IDLC Finance	Head of SMEs	Dhaka
iSocial	Project Manager	Dhaka
iSocial	Data Scientist	Dhaka
Daraz	Regional Commercial Team Leader	Dhaka
<i>Not for profit</i>		
Chaowapawa	Executive Director and Founder	Dhaka
Prokritee & ECO Trade Fair	Executive Director	Dhaka
Banglacraft	Senior Vice President	Dhaka
Women Entrepreneurship Society	President	Khulna
Shakti Foundation	Deputy Executive Director	Dhaka
University of Dhaka	Professor	Dhaka
Start Your Own Business, SIYB	Senior Vice President	Dhaka
Start Your Own Business, SIYB	Chief Executive Officer	Dhaka
Bengal Crafts Society	Lead Consultant	Dhaka
Rupantar	Executive Director	Khulna
Rupantar	Project Lead	Khulna
Rangpur Chamber of Commerce and Industry	Director	Rangpur
Bangladesh Women Chamber of Commerce and Industry	Khulna Divisional Head/Gender Advocate	Khulna
<i>Government</i>		
Department of Women's affairs	Assistant General Manager	Rangpur
Bangladesh Small and Cottage industries corporation (CSCIC)	Deputy General Manager - Rangpur	Rangpur
SME Foundation	Assistant General Manager	Dhaka
OSHE Foundation	Programme Coordinator	Dhaka
Rangpur City Corporation	Female Councillor	Rangpur
JDPC	Deputy Ditector	Rangpur
Nilphamari Municipality	Female Councillor	Rangpur
Saidpur Municipality	Female Councillor	Rangpur
Rangpur City Corporation	Female Councillor	Rangpur
Jessore Sadar Upazilla	Female Ward Councillor	Khulna
Khulna City Corporation	Female Ward Councillor	Khulna
<i>Gender advocates</i>		
Independent	Gender Advocate	Rangpur
Independent / Politician	Gender Advocate	Rangpur
Lily Boutiques And Training Center	Gender Advocate	Khulna

Target SMEs

Organisation	Title/Position	Location
Shikha Handicrafts	Owner	Rangpur
Saptodha Palli	Owner	Rangpur
Shova Handicraft	Owner	Rangpur
Nakshi Polli/Mehedee	Owner	Rangpur
Ahona Boutiques House	Owner	Rangpur
Urmi Jute Handicraft	Cluster Leader	Rangpur
Charushy Sataranji and Craft	Managing Director	Rangpur
Mamoni Jute Products	Owner	Rangpur
Medha The Home Fasion	Owner	Rangpur
Rangpur Craft	Owner	Rangpur
Manchura Jute Handicraft	Cluster Leader	Rangpur
Nitto Karupolli	Owner (dropout)	Rangpur
Sarmin Rene	Owner	Rangpur
Nazmeen Boutiques	Owner	Rangpur
Prothoma Boutiques	Owner	Rangpur
Fatema Boutiques	Owner	Rangpur
Mukta Fashion	Owner	Rangpur
Shaheda Desire of Fashion	Owner	Rangpur
Nari Songshad	Owner	Rangpur
Chowdhury Group Boutiques	Owner	Rangpur
Sahanaj Handicrafts	Owner	Rangpur
Astha Hastoshilpo	Owner	Rangpur
Lucky Mohila Unnyan Sommitee	Owner	Rangpur
Saidpur Enterprise	Manager	Rangpur
Joshna Hastoshilpo	Owner	Rangpur
Mehedi Cap House	Owner	Rangpur
Momota Food Products	Owner	Rangpur
Shopno Kuthir Handicraft	Owner	Rangpur
Sima Chanachur House	Owner	Rangpur
Sohel er Kendi Logence	Owner	Rangpur
Lucky Boutiques House	Owner	Rangpur
Rumea Shatranji	Owner (drop out)	Rangpur
Sumi Shatranji Kutir Shilpo	Owner (drop out)	Rangpur
Ahona Boutique	Director	Khulna
Hasan Hostoshilpho	Owner	Khulna
Siyam Boutiques	Owner	Khulna
Sabita Hostoshilpo	Owner	Khulna
Jawa Nakshi Kutir	Owner	Khulna
Vumi	Owner	Khulna
Asha Boutiques	Owner	Khulna
Nuri Boutiques & jute products	Owner	Khulna
Rohani Hostoshilpo	Owner	Khulna

Toukir Hostoshilpo	Owner	Khulna
Shilphi Hostoshilpo	Owner	Khulna
Bishakha Boutiques	Owner	Khulna
Anonna Gift House	Owner	Khulna
JB Hostoshilpo	Owner	Khulna
Shirina Hostoshilpo	Owner	Khulna
Anees Kitchen	Owner	Khulna
Jashore Fashion House	Owner	Khulna
Zannat Fashion House	Owner	Khulna
Suvo Varity Store	Owner	Khulna
Saheb Bibi	Owner	Khulna
Anjum's Boutiques	Owner	Khulna
Nuri Fashion	Owner	Khulna
Gulshan Braking	Owner	Khulna
Rupar Rannaghor	Owner	Khulna
Green Handicraft	Owner/Gender advocate	Khulna
Swapno nari Kallan Songosta	Owner	Khulna
Priya Boutiques	Owner	Khulna
Johanna Enterprise	Owner	Khulna
Sohana Boutiques	Owner	Khulna
Sonia Boutiques	Owner	Khulna

Focus group discussions

Organisation	Title/Position	Location
Johanna Enterprise	Lead Worker	Khulna
Johanna Enterprise	Worker 1	Khulna
Johanna Enterprise	Worker 2	Khulna
Johanna Enterprise	Worker 3	Khulna
Johanna Enterprise	Worker4	Khulna
Johanna Enterprise	Worker 5	Khulna
Johanna Enterprise	Worker 6	Khulna
Johanna Enterprise	Worker 7	Khulna
Johanna Enterprise	Worker 8	Khulna
Johanna Enterprise	Worker 9	Khulna
Green Handicraft	Worker 1	Khulna
Green Handicraft	Worker 2	Khulna
Green Handicraft	Worker 3	Khulna
Green Handicraft	Worker 4	Khulna
Green Handicraft	Worker 5	Khulna
Green Handicraft	Worker 6	Khulna
Green Handicraft	Worker 7	Khulna
Green Handicraft	Worker 8	Khulna
Green Handicraft	Worker 9	Khulna

Green Handicraft	Worker 10	Khulna
Green Handicraft	Worker 11	Khulna
Green Handicraft	Worker 12	Khulna
Nuri Boutiques & jute products	Lead Worker	Khulna
Nuri Boutiques & jute products	Worker 1	Khulna
Nuri Boutiques & jute products	Worker 2	Khulna
Nuri Boutiques & jute products	Worker 3	Khulna
Nuri Boutiques & jute products	Worker 4	Khulna
Jawa Nakshi Kutir	Worker 1	Khulna
Jawa Nakshi Kutir	Worker 2	Khulna
Jawa Nakshi Kutir	Worker 3	Khulna
Jawa Nakshi Kutir	Worker 4	Khulna
Jawa Nakshi Kutir	Worker 5	Khulna
Jawa Nakshi Kutir	Worker 6	Khulna
Rangpur Craft	Lead Worker	Rangpur
Rangpur Craft	Worker 1	Rangpur
Rangpur Craft	Worker 2	Rangpur
Rangpur Craft	Worker 3	Rangpur
Rangpur Craft	Worker 4	Rangpur
Rangpur Craft	Worker 5	Rangpur
Rangpur Craft	Worker 6	Rangpur
Rangpur Craft	Worker 7	Rangpur
Rangpur Craft	Worker 8	Rangpur
Rangpur Craft	Worker 9	Rangpur
Rangpur Craft	Worker 10	Rangpur
Shova Handicrafts	Lead Worker 1	Rangpur
Shova Handicrafts	Lead Worker 2	Rangpur
Shova Handicrafts	Worker 1	Rangpur
Shova Handicrafts	Worker 2	Rangpur
Shova Handicrafts	Worker 3	Rangpur
Shova Handicrafts	Worker 4	Rangpur
Shova Handicrafts	Worker 5	Rangpur
Charushi	Worker 1	Rangpur
Charushi	Worker 2	Rangpur
Charushi	Worker 3	Rangpur
Charushi	Worker 4	Rangpur
Charushi	Worker 5	Rangpur

Annex 6 – Profile consulted SMEs and input hubs

SME	Status	Division	District	Type	Size	Tier	Cohort	Sector	Interventions	Output	Loan	Covid S	Input
1	Active	Khulna	Jessore	womend led/owned	XS	C	2	PPF	1,5,6,7	Bagdooom	applied & received		
2	Cluster Leader	Khulna	Jessore	womend led/owned	XL	B	2	JDP	1,4,5,7	Bagdooom+Chaowa	applied & received		
3	Active	Khulna	Jessore	womend led/owned	M	D	2	JDP	1,3,5,6,7	Bagdooom			
4	Active	Khulna	Jessore	womend led/owned	M	D	2	JDP	1,4,5,6,7	Bagdooom		applied	
5	Active	Khulna	Jessore	women oriented	XS	B	2	JDP	1,2,5,6,7	Bagdooom+Chaowa			
6	Active	Khulna	Jessore	women led/owned	XL	D	2	JDP	1,3,5,6,7	Bagdooom			
7	Active	Khulna	Jessore	womend led/owned	M	C	2	JDP	1,4,5,6,7	Bagdooom+Chaowa	applied & received		
8	Cluster Leader	Khulna	Jessore	womend led/owned	XXL	C	2	JDP	1,4,5,6,7	Bagdooom+Chaowa			
9	Active	Khulna	Jessore	women oriented	M	A	2	JDP	2,4,5,6,7	Bagdooom	applied & received	applied	
10	Active	Khulna	Jessore	womend led/owned	S	D	2	JDP	1,4,5,6,7	Bagdooom+Chaowa			
11	Dropout	Khulna	Jessore	womend led/owned	XS	D	2	JDP	1,5,6,7	Bagdooom			
12	Active	Khulna	Jessore	women oriented	XL	A	2	JDP	1,2,4,5,6,7	Bagdooom			
13	Active	Khulna	Jessore	womend led/owned	S	D	2	JDP	1,5,7	Bagdooom			
14	Active	Khulna	Jessore	womend led/owned	XS	D	2	JDP	1,4,5				
15	Dropout	Khulna	Jessore	women led/owned	S	D	2	JDP	1,5,6,7	Bagdooom			
16	Active	Khulna	Jessore	women oriented	M	B	2	JDP	1,2,6,7	Bagdooom+Chaowa	applied & received	applied	
17	Input Hub	Khulna	Khulna	women oriented	XL	A	1	JDP	2,3,4,5,6,7	Bagdooom			
18	Cluster Leader	Khulna	Khulna	womend led/owned	XS	D	2	JDP	1,3,4,5,6,7	Bagdooom+Chaowa		applied	Ahona
19	Active	Khulna	Khulna	women oriented	XL	A	1	JDP	2,4,5,6,7	Bagdooom	applied & receive		Ahona
20	Active	Khulna	Khulna	womend led/owned	XS	C	1	PPF	5,6,7	Bagdooom			Ahona
21	Active	Khulna	Khulna	women oriented	S	D	1	JDP	2,5,6,7	Bagdooom			
22	Active	Khulna	Khulna	womend led/owned	S	D	3	JDP	5,7	Bagdooom+Chaowa			Ahona
23	Active	Khulna	Khulna	women oriented	M	B	1	JDP	2,4,5,6,7	Bagdooom+Chaowa	applied & received	applied	
24	Active	Khulna	Khulna	womend led/owned	XS	B	1	PPF	5,6,7				
25	Active	Khulna	Khulna	womend led/owned	XXL	A	1	JDP	3,4,5,6,7	Bagdooom			

ANNEX 6 – PROFILIE CONSULTED SMES AND INPUT HUBS

26	Active	Khulna	Khulna	womend led/owned	S	C	3	JDP	1,3,5,7	Bagdoo+Chaowa+Daraz		
27	Active	Khulna	Khulna	womend led/owned	S	D	3	JDP	3,5,6,7	Bagdoo		
28	Active	Khulna	Khulna	womend led/owned	S	D	1	PPF	3,5,7	Bagdoo	applied & received	applied & received
29	Cluster Leader	Khulna	Khulna	womend led/owned	XS	B	2	JDP	1,3,5,7	Bagdoo+ Chaowa		applied Ahona
30	Active	Khulna	Khulna	womend led/owned	M	C	1	JDP	5,6			applied Ahona
31	Active	Rangpur	Nilphamari	women led/owned	S	B	2	JDP	1,3,4,5,6,7			Shahnaj
32	Active	Rangpur	Nilphamari	women led/owned	XS	C	1	JDP	1,2,3,4,5,7	Chaowapawa		applied & received
33	Cluster Leader	Rangpur	Nilphamari	women led/owned	XS	C	2	JDP	1,3,4,5,7	Chaowapawa		applied & receive Shahnaj
34	Active	Rangpur	Nilphamari	women led/owned	S	D	3	JDP	7			applied & received
35	Active	Rangpur	Nilphamari	women led/owned	XS	D	2	JDP	1,3,4,5,6,7	Chaowapawa		
36	Active	Rangpur	Nilphamari	women led/owned	S	B	1	JDP	none			
37	Active	Rangpur	Rangpur	women led/owned	S	A	1	JDP	2,5,6,7			applied & received
38	Input Hub	Rangpur	Rangpur	women oriented	XL	A	1	JDP	1,2,3,4,5,7	Prokritee		applied & received
39	Active	Rangpur	Rangpur	women led/owned	M	C	1	JDP	3,4,5			Charushy
40	Active	Rangpur	Rangpur	women led/owned	XL	B	1	JDP	2,3,4,5,6,7			applied Charushy
41	Active	Rangpur	Rangpur	women led/owned	S	B	1	JDP	3,5,7	Prokritee		
42	Active	Rangpur	Rangpur	women led/owned	M	C	2	JDP	1,3,5,7		applied & received	applied
43	Cluster Leader	Rangpur	Rangpur	women led/owned	XS	C	2	JDP	7	Chaowapawa		
44	Active	Rangpur	Rangpur	women led/owned	XS	D	2	JDP	1,3,5	Chaowapawa	applied	
45	Dropout	Rangpur	Rangpur	women led/owned	XL	NA	1	JDP	2,5,6,7			
46	Active	Rangpur	Rangpur	women oriented	XL	A	1	JDP	1,2,4,5,6,7	Prokritee		applied
47	Dropout	Rangpur	Rangpur	women led/owned	XS	NA	3	JDP	1,3,5,7		applied & received	
48	Cluster Leader	Rangpur	Rangpur	women led/owned	XL	B	1	JDP	2,3,5,7	Chaowapawa	applied	applied
49	Active	Rangpur	Rangpur	womend led/owned	XS	D	2	JDP	1			Charushy
50	Active	Rangpur	Rangpur	women oriented	M	B	2	JDP	1,2,4,5,7	Bagdoo	applied & received	applied

ANNEX 6 – PROFILIE CONSULTED SMES AND INPUT HUBS

51	Drop out	Rangpur	Rangpur	NA	NA	NA	NA	NA	NA				
52	Cluster Leader	Rangpur	Rangpur	womend led/owned	S	C	2	JDP	none				Charushy
53	Active	Rangpur	Saidpur	womend led/owned	S	B	1	JDP	3,5,7	Chaowapawa	applied		
54	Active	Rangpur	Saidpur	womend led/owned	L	D	3	JDP	3,4,5	Chaowapawa			Shahnaj
55	Active	Rangpur	Saidpur	womend led/owned	XS	C	2	JDP	1,3,4,7				Shahnaj
56	Active	Rangpur	Saidpur	womend led/owned	L	B	1	JDP	5,7		applied & receive		Shahnaj
57	Active	Rangpur	Saidpur	women oriented	M	B	1	JDP	2,5				
58	Dropout	Rangpur	Saidpur	womend led/owned	S	NA	1	PPF	5				
59	Input Hub	Rangpur	Saidpur	women led/owned	L	B	1	JDP	2,4,7				
60	Graduated	Rangpur	Saidpur	women oriented	NA	NA	1	JDP	5				
61	Cluster Leader	Rangpur	Saidpur	womend led/owned	L	B	1	JDP	1,4,5,7	Chaowapawa	applied		Shahnaj
62	Active	Rangpur	Saidpur	womend led/owned	XS	B	1	PPF	5				
63	Active	Rangpur	Saidpur	womend led/owned	XS	D	2	PPF	5				

Annex 7 – Profile FGD participants

Distribution by education Level

Education Level	% of respondent
Uneducated	20%
PSC	11%
JSC	34%
SSC	14%
HSC	11%
Bachelor	7%
Masters	4%

Note: PSC: Primary School Certificate (got after passing class five/5th grade, Certificate for completing primary level education); JSC: Junior School Certificate (got after passing class eight/8th grade); SSC: Secondary School Certificate (got after passing class ten/10th grade, Certificate for completing School level education); HSC: Higher Secondary School Certificate (got after passing class twelve/12nd grade, Certificate for completing Higher Secondary level education)

Distribution by age

Age group	% of respondent
Less than 18	2%
18-24	29%
25-29	27%
30-34	16%
35-39	11%
40-44	5%
45 years and above	11%

Distribution by marital Status

Marital Status	% of respondent
Single	20%
Married	80%

Distribution by number of working years at the SME

Working years	% of respondent
Less than 1 year	7%
1-5 years	66%
5-10 years	21%
More than 10 years	5%

Annex 8 – WEESMS partnership modalities

	Key implementers /implementing partners		Key non-SME direct recipients	
	Organisation	Partnership modality	Organisation	Partnership modality
Intervention 1: Access to business development services	Government	2018 -2019 Memorandum of Understanding (MoU) for one year with cost contribution from the agency	Government	Non-budgetary collaboration on activities
			NGO	2018 Collaboration agreement for 6 months with cost contribution from the Foundation 2019 Consulting Service Agreement for 3 months
Intervention 2: Improve working conditions for women	NGO	June 18, 2019- July 31, 2019 Collaboration through Letter of Grant with no cash contribution from NGO Sept 17, 2020 to December 31, 2020 Collaboration through Fixed Price Subcontract with no cash contribution from NGO April 20, 2021 to July 31, 2021; amended with time extension to October 31, 2021 Collaboration through Fixed Price Subcontract with no cash contribution from NGO		
	NGO	April 5, 2018 to June 30, 2018 Collaboration through Letter of Subcontract with no cash contribution from Change (Fixed Price Contract) May 1, 2019 to September 30, 2019 Collaboration through Letter of Contract with no cash contribution from Change (Fixed Price Contract)		
Intervention 3: Input market linkages	NA	NA	For profit SME	2019-2020 Local Level Agreement for 1 year 9 months
			For profit SME	2020 Local Level Agreement for 7 months
			For profit SME	2019-2020 Local Level Agreement for 1 year 9 months
Intervention 4: Improve opportunities for women workers	NGO	2018-19 Memorandum of Understanding (MoU)	NGO	2020 for Consulting service agreement for 2 months
	For profit social enterprise	2019-2020 Joint Venture Agreement for 1 year 8 months	Fair trade network	2020 Consulting service agreement for 3 months; 2021 Memorandum of Understanding for 7 months

ANNEX 8 – WEESMS PARTNERSHIP MODALITIES

Intervention 5: Access to financial services and products	Financial institution	2020-21 Collaboration Agreement for 8 months	NGO	2018 Consulting service agreement for 3 months; 2019 Consulting service agreement for 5 months.
	NGO	2018-19 Joint Venture Agreement for 5 months		
Intervention 6: Promote positive social norms	NA	NA	Government	Non-budgetary collaboration on activities
			NGO	2018 Consulting Service Agreement for 3 months; 2019 - 2020 Consulting service agreement for 2.5 months.
			For profit consulting firm	2019 Consulting service agreement for 4 months
			NGO	Non-budgetary collaboration on activities
			Membership based associations	Non-budgetary collaboration on activities
Intervention 7: Access to markets	For profit e-platform	2018 Joint venture agreement for 11 months with cost contribution from the organisation 2019-2020 Joint venture agreement for 1 year 3 months with cost contribution from the organisation	ECOTA fair trade	2020 Consulting Service Agreement for 3 months; 2021 Memorandum of Understanding for 7 months
	For profit e-platform	2021 Memorandum of Understanding for 7 months		
	Not for profit e-platform	2020-2021 Collaboration Agreement for 8 months with cost contribution from organisation		
	Membership based association	2021 Memorandum of Understanding for 6 months	Government	Non-budgetary collaboration on activities
	NGO	2018-2019 Memorandum of Understanding for 1 year 8 months		
Intervention 8: Advocate for COVID stimulus policies favouring SMEs	NA	NA	Government	Non-budgetary collaboration on activities
			University	October 1, 2019 to December 10, 2019 Consulting service agreement
			Government	Non-budgetary collaboration on activities



End-term Evaluation of Women's Economic Empowerment through Strengthening Market Systems ("WEESMS") project, Bangladesh

WEESMS is a market system development project focusing on the economic empowerment of women in two division of Bangladesh, working with women MSMEs in rural areas and off-farm sectors. In line with its objective of assessing systemic change, the evaluation concludes that WEESMS has shown some manifestation of systemic change primarily in relation to its model of integrating rural women businesses in online business to consumer platforms that gained visibility and seem to have triggered crowding-in. Its intervention on market linkages particularly its support to the participation of women businesses in fairs in and outside their regions, and the upskilling of workers on jute production, a skill that not many had, improved women's access to resources and opportunities. The ability to make own decisions regarding their economic participation remains a challenge for many, particularly workers. A more targeted, tailored, integrated and differentiated approach would benefit the project in the future.

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