

## GENDER ACTION PLAN

Activities	Indicators & Targets	Responsibility	Time
<b>Output 1: Financial support to enterprises started or operated by migrants, rural enterprises, and youth from the formal banking sector increased</b>			
1.1 Support 30,000 returning migrants, unemployed youth, and rural micro enterprise owners with financing	1.1.1 20% women supported with financing (June 2020 baseline: 500)	Bangladesh Bank	By June 2025
1.2 Enhance financial utilization skills of returning migrants, unemployed youth, and rural micro enterprise owners	1.2.1 Needs assessment conducted covering present job market and skills for both local and foreign employment opportunities for identified groups	TA Consultants	By June 2025
	1.2.2 20% women who received financial support reported to have increased entrepreneurial skills	TA Consultants	By June 2025
<b>Output 2: Capacity of employment-supporting financing institutions strengthened</b>			
2.1 Support at least two financial institutions in the enhancement of policy framework, and risk management area (including gender responsive corporate strategy, credit guidelines, risk management, and anti-money laundering policies)	2.1.1 Gender-responsive corporate strategy to support targeted (unemployed youth, returning migrants, and rural entrepreneurs) population with gender action plan developed and submitted to Bangladesh Bank board <sup>a</sup>	Bangladesh Bank, TA Consultants	By December 2023
	2.1.2 Incorporate gender-responsive features in credit guidelines and risk management policies <sup>b</sup>		
2.2 Raise awareness in best practices in supporting cottage, micro enterprises for at least 100 staff of PFIs	2.2.1 40% women staff report increased knowledge on best practices in supporting cottage, micro enterprises	Bangladesh Bank, TA Consultants	By June 2025
2.3 Build the capacity of the implementing agency on governance, risk management and financial management capacities.	2.3.1 At least 80% of all available and relevant women staff of two PFIs received capacity building training on governance, risk management, and financial management capacities.	Bangladesh Bank, TA Consultants	By June 2025
<b>Output 3: Action plan for promoting formal banking sector support for cottage, micro, and small enterprises developed</b>			
3.1 Develop a gender-responsive action plan for enhancing access to finance through banking sector.	3.1.1 A gender-responsive action plan (with enhanced credit guarantee schemes to broaden and strengthen reach to women micro entrepreneurs) developed and submitted to Bangladesh Bank for approval. <sup>c</sup>	Bangladesh Bank	By December 2024
3.2 Enhance knowledge on accessing financial services for at least 400 returning migrants	3.2.1 At least 150 women report increased knowledge	Bangladesh Bank	By December 2024

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<b>Output 1: Financial support to enterprises started or operated by migrants, rural enterprises, and youth from the formal banking sector increased</b>			
3.3 Establish an internet-based training platform for small enterprises	3.3.1 A user-friendly internet-based training platform developed with sex-disaggregated information	Bangladesh Bank	By December 2024
3.4 Provide incubation services to women entrepreneurs.	3.4.1 At least 200 women micro entrepreneurs supported	Bangladesh Bank	By December 2024

PFI = participating financial inclusion, TA = technical assistance.

- <sup>a</sup> Includes but is not limited to (i) assessment of barriers in banking to ensure women's rights to financial services and ensure that banks are financing sectors where the majority of women work; (ii) review of financial products to identify appropriate products that economically empower women; (iii) review and establish sex-disaggregated management information system for evaluation of financial services for women; and (iv) document select innovations in processes, mechanisms, and products for vulnerability reduction (e.g. pensions and insurance) and for women's economic empowerment.
- <sup>b</sup> Includes but is not limited to guidelines that consider women's specific needs for loans and lack of collateral and has affirmative actions to ensure women receive loans. Risk management policies will be gender-responsive through assessments to ensure women's specific risks are accounted for.
- <sup>c</sup> This plan will include activities to remove barriers in banking to ensure women's access to financial services and ensure that banks are financing sectors and providing financial products where the majority of women work. It will also include specific interventions to establish sex-disaggregated management information system for evaluation of financial services for women; and document select innovations in processes, mechanisms, and products for vulnerability reduction (e.g., pensions, insurance) and for women's economic empowerment.