## **GENDER ACTION PLAN**

Activities	Targets and Indicator	Responsible Unit	Timeframe	
Output 1: Medium- to long-term credit, especially to SMEs, SME clusters, and BSCIC estates in nonurban areas increased				
Conduct baseline survey on indicators related to women entrepreneurs, SME loans, and PFI engagement	Baseline survey conducted	BB WEDUs (HQ and branches)     National organization	Q1	
Conduct a business needs assessment to identify profitable and untapped areas for women entrepreneurship	<ul> <li>Profitable and untapped areas for women entrepreneurship identified</li> <li>Entry points of WEs in these areas defined</li> </ul>		Q2	
Present (during training and forum) the results of business needs assessment to WEs and assist interested WEs in engaging in these businesses and in accessing project credit facility	<ul> <li>WEs interested to venture into profitable and untapped areas for women entrepreneurship identified and assisted</li> <li>A minimum of 15% of Component A under the credit line (\$20 million) disbursed to WEs in 2015–2019 (2015 baseline: 0)</li> </ul>		Q2	
Establish a sex disaggregated monitoring mechanism on women entrepreneurship in PFIs (included in the manual)	Monitoring system with sex disaggregated data established in all PFIs	BB WEDUs (HQ and branches)     National organization	Q3 onwards	
Conduct endline survey on indicators related to women entrepreneurs, SME loans, and PFI engagement (including types and progress of businesses of WEs who received loans under SMEDP2)	Endline survey conducted	• PFIs	End quarter	
Output 2: Capacity of SME Entrepreneurs to access bank financing strengthened				
Conduct workshops with WEs and concerned officials of educational institutions to identify concerns/needs of WEs for consideration in the establishment of incubation facilities in educational institutions	Women entrepreneurs' needs incorporated in the design/development of incubation centers	BB WEDUs (HQ and branches)     National organization	Q2	
Establish sex-disaggregated performance monitoring system for incubation facilities     Generate periodic/regular performance monitoring reports with sex-disaggregated data	Sex-disaggregated performance monitoring data generated regularly		Q2 onwards	
reports with sex-disaggregated data				

Output 3: Managerial and technical capacity of SME enhanced	entrepreneurs and of staff from BB, SMEF, BSCIC, and PF	Is in SME and SME cluster	financing
Prepare manual on standard procedures for assisting WEs access financial resources and services, and improve profitability of their businesses; and present to BB for approval	<ul> <li>Manual on standard procedures for assisting WEs access financial resources and services, and improve profitability of their businesses approved by BB</li> <li>Gender-related elements and/or elements addressing needs of WEs incorporated in the needs assessment and training programs of SME, BSCIC, and SME cluster financing</li> </ul>	BB WEDU (HQ)     National organization	Q1–Q2
Conduct capacity development activities for BB WEDU officials at HQ and branch levels	<ul> <li>50 WEDU staff in HQ and branches trained on manual application and in conducting a training on WEs' access to financial services</li> <li>Plans prepared by WEDU HQ and branch levels on application of manual and conducting training on women entrepreneurs' access to financial services</li> </ul>	BB WEDUs (HQ and branches)     National organization	Q3 onwards
11. Conduct capacity development activities for PFIs on BB circulars for WEs and standard procedures for assisting WEs	100 staff of 10 PFIs oriented on gender sensitive approach to assisting WEs		Q3
12. Conduct dialogues among BB WEDUs and PFIs on best practices in facilitating access of WEs to financial resources and services	At least 4 dialogue sessions conducted     Best practices synthesized and disseminated to all PFIs		2 events in Y2 and 2 events in Y3
Output 4: Women-led SMEs access to bank finance	and financial services enhanced	•	
13. Provide training on legal literacy, i.e. a clear understanding of the BB circulars related to women entrepreneurs and the different options to access loans from PFIs	<ul><li>10 training workshops conducted</li><li>At least 350 WEs trained</li></ul>	BB WEDUs (HQ and branches)     National organization	2 training workshops per year
Provide training on financial literacy including bookkeeping and accounts and statements, periodical reporting as per PFI requirements	<ul><li>10 training workshops conducted</li><li>At least 350 WEs trained</li></ul>		2 training workshops per year
15. Conduct sharing events among BB WEDUs, PFIs, WE associations, and WEs on access of WEs to financial resources and services and progress of businesses	<ul> <li>At least 3 sharing events conducted</li> <li>Informal network of PFIs formed</li> </ul>		One event per year

BB = Bangladesh Bank, BSCIC = Bangladesh Small and Cottage Industries, HQ = headquarter, PFI = participating financial institutions, SME = small and medium enterprises, SMEDP2 = Second Small and Medium Enterprises Development Project, SMEF = SME Foundation, WEs = women entrepreneurs, WEDU = Women Entrepreneurs' Development Unit. Source: Asian Development Bank.