

Draft Project Proposal

On

Women Skill Training and Empowerment through Entrepreneurship Development Initiatives

1.0 Intervention Name: “Women Skill Training and Empowerment through Entrepreneurship Development Initiatives”

2.0 Region & Country:

Region : Asia

Country : Bangladesh

3.0 Scope and Type of the Intervention:

The scope of the proposed intervention is far wide in conforming to the Bangladesh Government’s Incentive Packages for Women Entrepreneurship Development and corresponding Review of the most Recent Literature on Entrepreneurship and SMEs. Input to DFID’s Wealth Creation Agenda: Making British International Development Policy More Focused on Boosting Economic Growth and Wealth Creation. Bangladesh stipulated to become a Middle Income Earning Country by 2021 or earlier.

Considering the contemporary emergence and suitability, at this stage, Bangladesh Women Development Trust (BWDT) is proposing an Initial Draft of the Project Proposal for GGUK’s review and comment, so that there is an ample scope of revision and fine tuning on it based upon GGUK’s expectation, inputs, and feedback.

3.1 Services to be Provided by this Proposed Intervention:

3.1.1 Skills Training Services:

3.1.1.1 Services Provided in a Non-Formal Context:

- Workplace training (e.g. internships, professional attachment/on-the-job training schemes)
- Life/Soft Skills Training (in Training Classroom and at the Workplace)

3.1.2. Services Provided in a Formal Context:

- School-based Technical and Vocational Education and Training
- Technical Hands on Training on Stay-Safe-Online, STOP THINK CONNECT
- eCommerce / eMarketing

3.1.3. Other Services and Incentives for Skills Training:

- Financial support to Trainees through Training Subsidies and access to Seed Money/ Credit (e.g. Training Vouchers)

3.1.4 Entrepreneurship Promotion:

- Entrepreneurship Training
- Advisory Services (e.g. Mentoring, Business Development Services, or Business Formalization etc.)

3.2 Based on the Identified Services - Major Categories of the Intervention:

3.2.1 Main Categories of the Intervention:

- Skills Training
- Entrepreneurship Promotion
- Self-Employment Generation Services

3.2.2 Secondary Categories of the Intervention:

- Cyber-Security Awareness Training
- eCommerce / eMarketing
- Be The Change Initiative in Bangladesh: Alliance Formation as a Part of Movement

4.0 Description of the Intervention:

4.1 Nature/Objective of the Intervention:

The objective of the intervention is to generate meaningful, environmentally sustainable and economically stimulating self-employment for the project women living in the informal areas of Dhaka and around, who are mostly involved in informal or vulnerable activities. The intervention offers skills training in entrepreneurship development for empowerment of women and life skills, access to seed money as to startup capital and mentoring.

The “Women Skill Training and Empowerment through Entrepreneurship Development Initiatives Program” is a five-year project that aims to bridge the skill-gaps between the Project Women and Self-Employment Opportunities. It aims to facilitate to select 80 disadvantaged Women aged 25+ to start with to make informed choices, develop small and medium enterprises (SMEs) and market oriented self-employability skills, access funds, savings and enterprise development support. It addresses the lack of skills and professional linkages among the project women by providing them with training opportunities at BWDT training centers and elsewhere. It uses a skills training model, a panel of experts and an array of other interventions that equip the project women to work or be entrepreneurs towards financial independence.

The partnership with the GGUK and other development partners is a part of the Learning, development education Initiative for us in Asia and supports the development and understanding of holistic approaches for enabling economic opportunities for disadvantaged women. BWDT will provide self-employability skills training and linkages with the entrepreneurs via Small and Medium Enterprises (SMEs) and training centers in Bangladesh.

4.2 Generation of Self-Employment Replaces the Inherent Gaps and Labor Market Barriers/Failures to be Addressed by the Intervention:

- Inappropriate General Education
- Inadequate Technical Skills
- Inadequate Soft/Life Skills
- Lack of Financial Capital

4.3 Description of the Intervention:

In other words, the Women Entrepreneurship Development through Skill Training and Empowerment Initiatives Program aims to improve economic opportunities for the disadvantaged youth by providing market-relevant skills training, entrepreneurship training, internships, mentoring, financial education, electronic literacy, cyber security awareness, eCommerce / eMarketing etc. This is achieved by establishing BWDT Model Centers in Technical and Vocational Training Institutions located in strategic districts in Dhaka, Narayangonj, Nawabgonj and Tangail to be replicated even beyond.

- 1) **Self-employment ability and market skills, financial and business related education and small business development training:** The intervention provides Basic Self-Employability Skills Training (BSEST) for the Project Women. This model is designed to help women develop market oriented self-employability skills and access fund/seed money to easily assimilate into the competitive BoP-marketplaces, make informed choices for their self-directed growth and positive citizenship, acquire self-education and qualification, peer networking and enterprise development. This is a short term training program for at least 4 weeks each, which focuses on imparting skills to the women such as life skills, technical skills and work preparedness skills and prepares them for the self-employment opportunities. Hospitality, Beauty Parlour, Home Baker, Kitchen Gardening, Nurseries, Orchids and Floriculture, Retail Shops, Massage, Parlour, Entrepreneurship Development and logistics were identified as potential sectors for the BSEST programme. The first cohort received Classroom and Practical Training in Hospitality and Electronics. The intervention provides financial literacy training and connects project women with

seed funds/ sponsor organisations/ institutions where they can get access to funds/startup capital or expand small and medium businesses. The intervention seeks to offer opportunities that enable financial institutions to include and serve women in order to provide them with relevant financial education and training per se on skill training and entrepreneurship development.

- 2) **Access to internships and jobs during the training, pre- and post-job placement counseling and support:** One of the unique aspects of the program is the involvement of business and life skills mentors to talk to the students on life and job related issues as well as the students' exposure and linkages to various work environments through job placements. The program places beneficiaries in internships and jobs with companies. The private sector is engaged to mentor and provide internships for Vocational Trainees. The intervention creates a network of business mentors across multiple sectors for sustained youth mentorship and advisory engagement with training centers.

5.0 Status of the Intervention:

Upcoming

6.0 Timing of Project Tenure:

6.1 Year when the Intervention Starts:

January 2017

6.2 Year when the Intervention Finished:

December 2021

6.3 Average duration of the Intervention per Cohort / Round / Batch:

First 4 Months

7.0 Beneficiaries:

7.1 Age Group targeted by the Intervention:

Women 25+

7.2 Age Bracket of Beneficiaries:

From: 25 – 45

7.3 Total Number of Beneficiaries of the Intervention:

Unknown

7.4 Average number of Beneficiaries per Round or Batch:

Unknown or not applicable

7.5 Primary Location of the Intervention:

Both

7.6 Gender Considerations:

All Female: The Intervention Targets Primarily Women

7.7 Disability Considerations:

All Inclusive: Disability is not a criterion for participation in the Intervention

7.8 Ethnic considerations:

All Inclusive: Ethnicity is not a criterion for participation in the Intervention

7.9 Targeting of the Intervention towards Low Income Individuals:

Cash-Poor and Disadvantaged: The Intervention targets primarily low income individuals

7.10 Targeting of the Intervention towards Individuals with Low Education or Out of School:

For mentally literates: Education level is not a criterion for participation in the Intervention. Here, all the Project Women Can Sign (literate), Computer Literate and the Internet Savvy.

7.11 Targeting of the Intervention towards Individuals at Risk:

Open: Being at risk is not a criterion for participation in the Intervention

8.0 Implementation

8.1 Implementing agency, name/s

BWDT with support from GGUK to start with 80 women. It follows up and in partnerships with other development partners such as Bangladesh Labour Welfare Foundation, Tarongo/World Vision, Manab Unnoyan Commission, Corporations/Banks CSR, INGOs/NGOs, Network of Organizations on eCommerce, IPRs, Branding, Cyber Security Awareness Education and Training.

8.1.1 Implementing Agency Type/s:

- Non-governmental Organization (including civil society organization) or Non-profit Organization (including charitable organizations)

8.2 Main Source/s of Financing of the Intervention:

- GGUK/Individual donors (Foundations, Companies)

9.0 Evaluation Information:

9.1 Type of Evaluation available on the Intervention

Basic descriptive information

9.2 Period Covered by this Evaluation:

Initial year:

2017

Last year:

2021

9.3 Results of the Evaluation in Terms of Process:

As new entries and processes are integrated, BWDT would appoint an Independent Third Party Organization to evaluate in terms of process, the first cohort of 80 project women to begin with after completion of life skills, entrepreneurship development skill, and ICT training. BWDT has to connect with a Scheduled Bank in Bangladesh for Seed Money and approach them for offering financial literacy as well as savings accounts for the Project Women with the objective of equipping them with financial literacy skills, entrepreneurial skills, offering them non-collateralized loans, advisory services for those who want to prepare business plans, and mentoring for those who have taken loans to start enterprises.

Small groups of 20-30 young people to be trained on basic business skills, including market research, financial literacy and environmental and social sustainability. Road shows continue to be conducted to attract new participants into the initiative programme depending on their interests and aptitudes, new participants are receiving theoretical and practical training in hospitality management, all trainings including life skills, business communication, information technology, entrepreneurship development, and job attachment preparedness.

9.4 Evaluation Design:

Since it is a five year programme, there would be mandatory provision for baseline survey, mid-term review/assessment and impact evaluation etc.

9.5 Period between the End of the Intervention and Follow-up Survey:

2021

9.6 Outcome Indicators:

Viewing from the development intervention perspective, the outcome indicators are to be included as discussed below:

- 1) First of all, BWDT is preparing a 'Development Programme' where there are developmental short-term and long-term results/outcomes/impact to be impacted during the whole span of the programme. Here, it's 5 years –
 - Enhanced Earnings
 - Business creation, business survival, degree of formalization
 - Skills and psycho-social outcomes

- 2) The key focusses of the 'Development Programme' are to be evident the optimum benefits (both tangible & non-tangible) of the target audiences (primary, secondary, tertiary) that would be produced by the development interventions. Here, the Intervention is meant for the women to follow T/Each - each one to teach one as a loop (multiplier effect):
 - The primary target women No. 80 are drawn from the Members of BWDT;
 - The Secondary target women 160 in number are non-BWDT-Members;
 - The Third target women 320 in number drawn from the Community at large.

- 3) BWDT's proposed intervention is a development programme what we are thinking about is also almost similar to other non-profit making development programme.

- 4) More important things we should focused that our proposed training programme is the best possible option and choice in respect to their needs and emergence which would enable them in entrepreneurship development and/or getting a secured professional career in future.

- 5) In such type of BWDT's development programme, strong management, participatory monitoring, evaluation and reporting system should be in place while designing the programme.

- 6) Finally, this is not a profit making intervention, rather it would a socio-economic viz-a-viz entrepreneurship development programme through getting involved with BWDT's trained individuals/groups.

The project organizes weekly meetings with all loaners to discuss their businesses, challenges they are facing and achievements they made. BWDT staff, local and international volunteers as well as people from the local business serve as mentors. Young loaners, who have paid back their loan in former rounds, are taken in the ToT-panel also become a part of the mentorship network.

9.7 Results of the Evaluation in Terms of Net Impact:

Net Impact is the increase in income of the Project Women with provision of 100% self-employment. Starting with an initial number of 80 during the initial period, the number would increase manifold, so would be its beneficiaries from time to time. A Log-Framework / Project Design Matrix (PDM) to be prepared with the objectives, parameters and the verifiable indicators in order to evaluate the overall impacts during the intervention period.

10.0 Costs

10.1 Total and Unit Costs YEAR ONE Solicited from GGUK:

Total cost: Cumulative Cost for Entrepreneurship Training & Development:

10.1.1 Training on Entrepreneurship Development & Cyber Security and eCommerce

@BDT 1, 50, 000. 00 x 2 Training in 2017 = BDT 3, 00, 000. 00

@BDT 60, 000. 00 x 10 Training in 2017-2018 = BDT 6, 00, 000. 00

10.1.2 SEED MONEY: BDT 5, 00, 000. 00 x 80 Project Women = BDT 40, 000, 000. 00

Currency: (A.1 = A.2/ BDT to EURO) =

EURO 448, 480. 00 (Seed Money) + 1, 00, 900 (Training) = EURO 5, 49, 380. 00

At Current Price, 1 EURO = US\$ 1.44, 1 US \$ Dollar = 78.62 BDT & 1 EURO = 89.19 BDT.

10.2 General Information on Costs of the Intervention:

10.2.1 Skill Training for Entrepreneur Development of Women:

For 80 select Women of BWDT, we make an initial provision of 10-12 training packages costing @ Tk. 1.5 lacs/each for 2 trainings and @Tk. 60, 000. 00/each for the rest of the 10 trainings in the Year One (1), with a seed money provision of Tk. 5 Lacs to each to start with (OPTIONAL), For a Project of 5 years.

a) Specific Information on Costs to Society:

The gains of the intervention would be in terms of increased income, generation of self-employment, increase in opportunities in SMEs, enhanced information security, more women empowerment, green and clean surroundings, a critical mass and a vibrant work culture with soft skillsets etc.

b) Specific Information on Costs to Government:

Bangladesh is now pursuing its MDGs to SDG-goals of Vision 2021. Its Digital Bangladesh 2021 is now not a dream, but a reality. Now a lower middle income country, Bangladesh slowly turns into a Middle Income Country soon. The Country is in demographic phase, there has been a burgeoning young population, around 65% of the total population. There has been income poverty, unemployment, and lack of physical and cyber security. As a result of the intervention, there would be intangible gains on the part of the Government in the micro economic sector. It helps enhanced empowerment of women directly and indirectly creating self-employment reducing the pressure on employment sector, increase in household cash income, gender equity while reducing gender discrimination, healthy SMEs for facilitating local development.

c) Specific Information on Costs to Beneficiaries:

The gains of the intervention on the beneficiaries are all the same as in society, i.e. increased income, generation of self-employment, increase in opportunities in SMEs, confidence

and more business focused community, enhanced information security, more women empowerment, green environment and clean energy, health and hygiene, safe surroundings, a critical mass and a vibrant work culture with soft skillsets etc.

10.2.2 General Information on Net Benefit:

Four groups: Group A (loanees without training), Group B (Trainees without loans), Group C (Loanees with training) and control Group D. It should be noted that each group included only 12 individuals. The evaluation aimed to use the following outcome indicators: increased business skills, improved understanding of business mechanisms and increased income. Each group completed a poverty study based on David Gordon's paper on Indicators of Poverty and Hunger.

Women Empowerment and Enterprise Development: Focus group remains women and their children, better nutrition and care as a result of increased income, generation of self-employment, and the gains have their multiplier effect.

Furthermore, each individual completed a survey based on their business, and a questionnaire on their personal background. (i) Business skills: In the business survey, young people from all groups were asked about their confidence in business: If they obtained financial records for their business, what challenges they had, and if the training helped them overcome these challenges.

10.2.3 Cost-Benefit Analysis, Net Result?

In social analysis of cost-benefit, the social benefits outweigh the social costs.

11.0 Quality of the Intervention:

It is expected that there is enough evidence to make in time of an assessment during the initiation period. BWDT uses the Start Up Fund from GGUK in Year One (2017) and rest to be done from misc. sources.

12.0 Sources of Information

This application being submitted using templates of Projects from the Internet.