

ASIAN DEVELOPMENT BANK

TAR: BAN 37735

TECHNICAL ASSISTANCE

(Financed by the Poverty Reduction Cooperation Fund)

TO THE

PEOPLE'S REPUBLIC OF BANGLADESH

FOR THE

**SOCIAL PROTECTION OF POOR FEMALE WORKERS
IN THE GARMENT SECTOR IN THE CONTEXT
OF CHANGING TRADE ENVIRONMENTS PROJECT**

March 2004

CURRENCY EQUIVALENTS

(as of 25 February 2004)

Currency Unit	–	taka (Tk)
Tk1.00	=	\$0.017
\$1.00	=	Tk58.65

ABBREVIATIONS

ADB	–	Asian Development Bank
DWA	–	Department of Women Affairs
MFA	–	Multi-Fiber Agreement
MOWCA	–	Ministry of Women and Children Affairs
NGO	–	nongovernment organization
PPTA	–	project preparatory technical assistance
RMG	–	ready-made garment
TA	–	technical assistance
TOR	–	Terms of Reference

NOTES

- (i) The fiscal year (FY) of the Government ends on 30 June.
- (ii) In this report, "\$" refers to US dollars.

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I. INTRODUCTION

1. In support of the efforts of Bangladesh to mitigate in a timely manner the potential unemployment risks of the phasing out of the Multi-Fiber Agreement (MFA) quota restrictions, the Asian Development Bank (ADB) has prepared a technical assistance (TA) to help the country design and pilot-test interventions to contribute to social protection for female garment workers, to facilitate reemployment of those retrenched and develop options for those threatened by retrenchment. The TA concept paper was prepared and endorsed for funding by the Poverty Reduction Cooperation Fund Strategy meeting in December 2002. The TA will commence in June 2004. Fact-finding was carried out in November 2003, and agreement was reached with the Government on TA objectives, scope, cost estimates, and implementation arrangements.¹ The TA framework is in Appendix 1.

2. The TA is in line with the various commitments of the Government to reduce poverty, including the Poverty Reduction Partnership Agreement with ADB. The TA will be closely coordinated with the ongoing project preparatory TA on Social Protection for Disadvantaged Women and Children.²

II. ISSUES

3. After a modest beginning in the late 1970s, the ready-made garment (RMG) industry in Bangladesh has rapidly expanded to become the country's engine of growth. During the last decade, garment exports have increased fivefold from Tk43.7 billion to Tk232.5 billion (\$4.8 billion) in 2001. Garments' global export share has increased from 1% to 3%, with the European Union as the major market, followed by the United States. In 2000–2001, garment exports accounted for 76% of total exports. The labor-intensive RMG industry has not only generated needed foreign exchange but also created jobs for poor Bangladeshi women. As of early 2001 Bangladesh had around 3,500 garment factories mainly in Dhaka, Chittagong, and some other major cities and their vicinity, employing an estimated 1.8 million workers, 90% of whom are women. The RMG sector is estimated to have provided additional direct and indirect employment to 10 million workers in the related industries (e.g., textiles, consumer goods and services, etc.).

4. Women's entry into the labor market is heavily restricted by cultural barriers; limited mobility; lack of access to education, skill development opportunities, and productive resources; and having to bear all household responsibilities. Significant job creation for women in the formal sector by the RMG industry is a major step forward for women's economic and social empowerment. Most female RMG workers have migrated to the cities from poor rural households, mainly districts with high levels of landlessness, and the women's families have become increasingly dependent on their remittances. The women's total monthly income is estimated to range from about \$12 for cutters to \$167 for office staff. Female RMG workers have gained greater control over their personal affairs and decision making in family affairs and achieved greater social mobility and independence in spite of harsh working conditions and social environment.

5. For the previous three decades, trade in textile and clothing products has been in a managed international system of guaranteed allocated quotas under the MFA, which protected

¹ The TA first appeared in *ADB Business Opportunities* (Internet edition) on 4 November 2003.

² ADB. 2003. *Technical Assistance to the People's Republic of Bangladesh for preparing the Social Protection for Disadvantaged Women and Children Project*. Manila. A proposed loan of \$15 million is included in the Country Strategy and Program Update for 2004 as standby.

even inefficient producers. The MFA became part of the World Trade Organization (WTO) Agreement on Textile and Clothing, under which a 10-year transition was allowed before the phaseout of quotas by the end of 2004. Thus, textile and clothing exporters, largely developing countries, must rapidly become competitive and market their products in response to global trade conditions.

6. The RMG sector has sufficient reason to be concerned about the consequences of the MFA phaseout. About 25% of Bangladesh's exports are under quota. During the past decade, the RMG industry met increasing demand and competition by recruiting more unskilled and low-cost female workers instead of investing in improved productivity and product quality and value. Although the volume of RMG exports is still increasing, earnings are stagnating due to competition from lower-cost producers. Some garment factories have been closed down and their workers retrenched, although no accurate statistics exist on these closings. While no analysis exists on whether this unemployment is temporary or long term, evidence suggests that retrenchments lead to high turnover in the labor market for garment workers and high transitory unemployment. Given these trends, a human resources and labor market strategy is increasingly needed for the RMG sector and its workers so that the labor market can adjust to the globalizing market for RMGs.

7. The Government, RMG industry, labor leaders, and nongovernment organizations (NGOs) have recently been exploring a business strategy for the industry and its workers. Studies have been carried out on its various aspects, including competitiveness, enabling environment, backward linkages with the textile industry, labor standards, living conditions of workers, and the potential of female labor absorption in other industries. With the support of the World Bank, the Ministry of Commerce has guided a team of consultants in an extensive study on the development of a post-MFA business development strategy and provision of TA to the RMG sector. A task force on RMG dynamic growth is being established to consider 14 recommendations developed under the RMG sector study as well as six pilot projects on backward production linkages. The Government and some NGOs, with external funding agency support,³ have provided ad hoc assistance to RMG workers.

8. While the RMG industry has been much discussed and analyzed, and alternative industries explored, the effect of the MFA phaseout on workers has been little assessed or its social and human impact addressed, especially on gender. The TA will develop and test various approaches to providing opportunities and protection for workers that have been retrenched or are threatened by retrenchment. The key problem, which the TA will address, is that although the possible impacts of the end of the MFA have been discussed, little has been done to estimate the impact on human resources, including the development of a system to identify retrenched garment workers, and to design possible social protection and reemployment measures. The Government and industry must work closely together to minimize and mitigate job losses after the MFA phaseout, and create jobs and safety nets for those who have lost or may lose their jobs. Reemployment support to those already retrenched, either for self-employment in the RMG or other industries, also needs urgent attention. The project preparatory TA for Social Protection for Disadvantaged Women and Children is, inter alia, helping the Government develop social protection measures for poor women, including workers. Successful approaches piloted by this TA will be considered for inclusion in the proposed loan project.

³ Such assistance includes reproductive health education and services, functional literacy, gender and labor rights education, alliance building, a media campaign, improvement of labor standards, fire monitoring, shelter support, and research support. NGOs have provided skill training and microfinance support for retrenched workers.

III. THE TECHNICAL ASSISTANCE

A. Purpose and Output

9. The overall objective of the TA is to help the country reduce poverty of RMG sector employees in a sustainable manner. The purpose is to reduce unemployment risks associated with the MFA phaseout and to improve job opportunities for female garment workers.

10. The TA will produce four major outputs: (i) a strategic report on possible approaches for post-MFA human-capacity development, employment, and social protection measures; (ii) pilot projects to benefit female garment workers; (iii) exchange of experiences;⁴ and (iv) identification and documentation of lessons learned from the pilot projects, and scaling up of potentials.

B. Methodology and Key Activities

11. The TA will build upon ongoing stakeholder activities to improve the RMG sector's competitiveness. Various pilot activities will be carried out through the private sector and NGO partners. The TA will have five key components and two phases.

12. **Component 1: Strategy for Garment Workers.** This will comprise the following: (i) collection, analysis, verification, and synthesis of documents, data, and information; (ii) stakeholder interviews and focus group discussions with the target groups and development of methods to track the target group (retrenched women having difficulty finding a job but with potential for further training); (iii) elaboration of a clear vision about training needs and demands; (iv) identification of potential employers; (v) elaboration of a set of post-MFA labor market and employment scenarios and strategies for workers; (vi) elaboration of possible measures in job creation, training and retraining, and social protection; (vii) identification of implementing partners to, for example, identify and secure the participating enterprises; identify their specific training needs; and establish links with and subcontract needed training to various training providers (government, NGOs, and private sector partners) in functional literacy, motivational education, technical skill training, and others as necessary; (viii) identification of necessary steps for scale-up (to cover the whole sector) and sustainability of services; and (ix) elaboration of terms of reference and detailed cost estimates for NGOs to be contracted under components 2, 3, and 4.

13. **Component 2: Labor Market Pilot Programs.** Based on the outcomes of component 1, this component will carry out different types of women-friendly labor market programs to facilitate reemployment and social protection of retrenched RMG workers:

- (i) **Comprehensive reemployment support to retrenched female RMG workers.** Target retrenched women RMG workers and help them earn through different channels such as self-employment, microenterprise development, and linkage to enterprises willing to hire retrenched RMG workers after training (e.g., agroprocessing, information technology, and RMG).
- (ii) **Labor information exchange.** Link supply with demand for labor through easy accessible information for women job seekers, including retrenched garment workers. Light industry and service sector employers (not only RMG but also,

⁴ ADB is financing a similar TA in Cambodia (ADB. 2003. *Technical Assistance to the Kingdom of Cambodia for Preventing Poverty and Empowering Female Garment Workers Affected by the Changing International Trade Environment*. Manila. [CAM 4131].) This TA also has an exchange component, under which experiences of the two projects will be shared.

e.g., knitwear, textile, pharmaceutical, food-processing, and other light industries) could publish job vacancies in a job information system administered by a business association with an extensive network. The TA could also test reference letters from factories to be issued to retrenched workers, and find employers interested in providing internships to retrenched RMG workers.

14. **Component 3: Social Protection⁵ Pilot Programs.** Based on the outcome of component 1, this component will test different types of social assistance that could be scaled up:

- (i) **Shelter support.** Ensure worker safety and reduce their vulnerability by helping the ongoing shelter programs supported by NGOs, and develop a proposal for a financially viable and sustainable shelter and food program for female workers during retraining.
- (ii) **Micro and group insurance or saving, discretionary fund.** Study, and consult with the private sector to explore, the potential of such schemes among RMG and other industrial workers.

15. **Component 4: Identification and Documentation of Lessons Learned and Potential for Scale-Up.** Toward the end of the TA, a local external research institute/consultant will be engaged to (i) evaluate the lessons learned, progress made in reemployment and social protection of female garment workers, and requirement for design change, if any; and (ii) discuss scale-up potential of the pilot programs with the Government and stakeholders in a workshop.

16. **Component 5: Exchange.** Toward the end of the TA, the findings of the evaluation (component 4) will be shared with the key stakeholders in a national workshop, and further follow-up actions will be considered.

17. The Project will have two phases. Phase 1 (5 months) will cover component 1 and require the services of an international consultant and three local consultants. Phase 2 (19 months) will require a TA implementation unit with a full-time national consultant (who will overlap 1 month with phase 1), which will be responsible for overall management, provide overall monitoring of the pilot programs, and consider opportunities for potential scale-up.

18. Certain risks are associated with this TA, especially to identify the retrenched workers, and to ensure sustainability of the services and measures tested in the pilot projects. To minimize the risk, from the beginning the garment industry (employers and trade unions) and the Government will cooperate closely.

C. Cost and Financing

19. The total cost of the TA is estimated at \$525,000 equivalent, of which \$141,000 will be foreign currency costs, and \$384,000 equivalent local currency costs. ADB will finance \$420,000 equivalent, which includes the entire foreign currency costs and \$279,000 equivalent in local currency costs. The remaining \$105,000 equivalent will be contributed by the Government and will include office accommodation, counterpart staff remuneration, and miscellaneous administration costs. The TA is proposed to be financed by ADB on a grant basis

⁵ Social protection is defined as the set of policies and programs designed to reduce poverty and vulnerability by promoting efficient labor markets, diminishing people's exposure to risks, and enhancing their capacity to protect themselves against hazards and interruption/loss of income.

from the Poverty Reduction Cooperation Fund. The detailed cost estimates and financing plan are in Appendix 2.

D. Implementation Arrangements

20. The TA will last 24 months, from June 2004 to May 2006. The Executing Agency of the TA will be the Ministry for Women and Children Affairs (MOWCA). A TA steering committee, chaired by MOWCA and comprising the ministries of commerce, labor and employment, social welfare, textiles, and finance, will be established to meet quarterly to provide overall guidance to the TA. NGOs, garment industry employers and trade unions, and other involved agencies may be invited as necessary. The TA will be closely coordinated with the Bureau of Manpower, Employment and Training. A TA implementation unit will be located at MOWCA to provide office support. The unit will hold regular information exchange meetings among the pilot program partners.

21. The TA will require a total of 30 person-months of consulting services: (i) phase 1—one international human resources development and gender specialist and team leader (5 person-months), and three domestic consultants: a social protection specialist (2 person-months), a financial analyst (1 person-month), and a labor market economist (1 person-month); and (ii) phase 2: a national project manager for the entire phase 2, and who will overlap 1 month with phase 1 (20 person-months). Phase 2 will also have funds for lump-sum contracts with local NGOs and partners for training and other services developed in phase 1 (component 2), as well as for service delivery (component 3). At the end of phase 2 a local research institute or consultant will be hired (1 person-month) to evaluate and identify scale-up potentials.

22. All consultants will be hired through a consulting firm. The firm and NGOs will be engaged by ADB in accordance with its *Guidelines on the Use of Consultants* and other arrangements satisfactory to ADB for the engagement of domestic consultants. The quality and cost-based selection method will be used. The outline terms of reference for the consultants are in Appendix 3. Some office equipment for the TA implementation unit (a computer with software and a printer) will be procured in accordance with ADB's *Guidelines for Procurement*.

IV. THE PRESIDENT'S DECISION

23. The President, acting under the authority delegated by the Board, has approved ADB administering technical assistance not exceeding the equivalent of \$420,000 to the Government of Bangladesh to be financed on a grant basis by the Poverty Reduction Cooperation Fund for the Social Protection of Poor Female Workers in the Garment Sector in the Context of Changing Trade Environments Project, and hereby reports this action to the Board.

TECHNICAL ASSISTANCE FRAMEWORK

Design Summary	Performance Indicators/ Targets	Monitoring Mechanisms	Assumptions and Risks
Goal Reduce poverty of garment workers in a sustainable manner			
Purpose Reduced risks and improved job opportunities for garment workers	Garment workers in the pilot projects have access to safety nets and employment opportunities.	Project reports	Targeting may be difficult.
Outputs Component 1: Strategy Component 2: Labor market pilot programs Component 3: Social protection pilot programs Component 4: Lessons learned, needs for design change, and scale-up potentials Components 5: Exchange	Strategies and the design and Terms of Reference of the pilots are elaborated by the end of month 5. The pilot programs show possibilities for reemployment for a defined number of garment workers by the end of month 24 Pilot programs show the feasibility of safety nets for a defined number of garment workers by month 24. The project experiences have been evaluated and documented. Scale-up potential is visible in month 24. The project experiences and opportunities are discussed with stakeholders in month 24.	Report Project reports, external evaluation Project reports, external evaluation Project reports Project reports	Data is available. Targeting may be difficult. Data from enterprises are needed. Finding suitable and safe jobs for women may be difficult. Financial resources for scale-up may be limited. Government may not be committed to the program.
Activities Elaborate a strategy. Design and implement pilot projects. Organize a national workshop. Discuss lessons learned and options for scale-up	The strategy has been developed. Pilot projects have been successfully implemented. A workshop has been organized. A workshop has been held with the Government and stakeholders.	Report Project reports Workshop documentation, Project reports Workshop documentation, report	Access to data may be difficult. Targeting may be difficult. High-quality consultants and nongovernment organizations are needed. Government has to be committed.
Inputs Consulting services, workshops, focus group discussion, field visits	A total of \$525,000 9 person-months international and 21 months local consulting services. At least three participatory workshops.	Consultant reports	

COST ESTIMATES AND FINANCING PLAN
(\$'000)

Item	Foreign Exchange	Local Currency	Total Cost
A. Poverty Reduction Cooperation Fund Financing^a			
1. Consultants			
a. Remuneration and Per Diem			
i. International Consultants	120	0	120
ii. Domestic Consultants	0	75	75
b. International and Local Travel	6	4	10
c. Reports and Communications	0	5	5
2. Lump Sums for Components ^b			
a. NGOs for Component 2	0	90	90
b. NGOs for Component 3	0	50	50
3. Workshops and Seminars	0	10	10
4. Miscellaneous Administration and Equipment	0	10	10
5. Information Dissemination and Publication	0	5	5
6. Contingencies	15	30	45
Subtotal (A)	141	279	420
B. Government Financing			
1. Office Accommodation and Utilities	0	55	55
2. Counterpart Staff	0	40	40
3. Miscellaneous Administration	0	10	10
Subtotal (B)	141	105	105
Total	141	384	525

NGO=nongovernment organization.

^a Administered by the Asian Development Bank.

^b The lump-sum costs were estimated on the basis of roughly expected costs and the number of expected beneficiaries.
Source: Asian Development Bank estimates.

OUTLINE TERMS OF REFERENCE FOR CONSULTANTS

1. All consultants will be recruited through a firm using the quality- and cost-based selection method in accordance with the *Guidelines on the Use of Consultants of the Asian Development Bank* and other arrangements satisfactory to Asian Development Bank (ADB) for the engagement of domestic consultants. The simplified technical proposal format will be used. The specific technical tasks of each consultant are outlined below.

A. International Consultants

1. Human Resources and Gender Specialist (5 person-months)

2. The specialist will have substantial experience in human resources development in the context of trade and industrial restructuring as well as experience in and understanding of the impact analysis of globalization and trade liberalization, especially in relation to poverty, employment, gender, and social aspects. The specialist will have demonstrated strong ability in multidisciplinary team management, workshop organization, and stakeholder consultations, and have strong analytical and writing skills. Familiarity with ADB and other aid projects and capacity-building projects will be an advantage. The specialist will do the following:

- (i) As team leader, prepare a detailed work program for the technical assistance (TA) (phase 1); oversee the work of domestic consultants (including preparation of the quarterly report format of the domestic consultants); liaise with key stakeholders; prepare and conduct national workshops; help ADB prepare and conduct regional workshops; and prepare the inception, midterm, and final TA reports (phase 1). The final TA report should be ready not later than month 5.
- (ii) Collect and review reports, data, and literature on Multi-Fiber Agreement (MFA) strategy and impact of the expiry of the MFA, and assess possible post-MFA impacts on human resources and (together with the labor market economist) on the labor market.
- (iii) Compile and develop a database of the activities by external funding agencies, Government, nongovernment organizations (NGOs), and the private sector working on similar assistance, and regularly liaise with them to update the information.
- (iv) Coordinate with the Cambodia TA 4131¹ to incorporate lessons learned, and develop exchange between Cambodia and Bangladesh.
- (v) Work with the project preparatory TA (PPTA) team or project counterpart (Social Protection for Disadvantaged Women and Children), if the schedule matches, to identify possible synergy effects and avoid duplication of efforts.
- (vi) Assess the employment potential of other export-oriented industries in Bangladesh (e.g., agricultural production and processing, tourism, and other light industries) and identify the capacity to create jobs for retrenched female garment workers.

¹ ADB. 2003. *Technical Assistance to the Kingdom of Cambodia for Preventing Poverty and Empowering Female Garment Workers Affected by the Changing International Trade Environment*. Manila.

- (vii) In close collaboration with stakeholders, especially employers and trade unions, develop measures (e.g., training, job brokerage, discretionary fund) for the pilot phase, and identify job openings for retrenched workers in the ready-made garment (RMG) or other sectors. Identify possible preventive measures for those still employed but threatened by retrenchment. Pay special attention to gender issues.
- (viii) Evaluate cofinancing possibilities by other stakeholders.
- (ix) Together with the social protection specialist and the labor market economist develop strategies to define and capture the target group given that garment workers are a heterogeneous group and that there is large movement of employments in the labor market for garment workers.
- (x) Based on the above activities, present a detailed scenario and option analysis for after 2005.
- (xi) Facilitate awareness raising and consensus building among key stakeholders on the study's recommendations.
- (xii) Explore potential to scale up the recommendations to a project or program to be assisted by ADB or other development partners.
- (xiii) Support the project manager of phase 2 in elaborating the work plan (during the last month of phase 1).
- (xiv) Draw up selection criteria and detailed Terms of Reference (TORs) for the implementing nongovernment organizations (NGOs).

B. Domestic Consultants

1. Project Manager, Phase 2 (full-time, 20 person-months)

3. The consultant will have substantial experience in project management and administration, especially in umbrella fund management and NGO-managed projects. Experience in income generation, training, small and medium-sized enterprise development, and women empowerment is preferred. Direct experience in dealing with RMG workers' issues is a major advantage. The consultant will have strong interpersonal and liaisoning, English-speaking and -writing, computer, and accounting skills. Experience in workshop organization is preferred. Experience in managing external funding agencies-assisted projects is a major advantage. The consultant will work under the guidance of ADB and with the support of Ministry of Women and Children Affairs (MOWCA). The consultant will do the following:

- (i) As project manager, work closely with the team leader of phase 1 during its last month; prepare a detailed work program for the TA (phase 2); develop reporting and feedback mechanisms with the service-delivery NGOs, partners, and consultant in components 2 and 3; select NGOs; oversee the work of the service-delivery NGOs, partners, and consultant; carry out the day-to-day management of the TA implementation unit; monitor the TA budget; liaise with key stakeholders; prepare and conduct national workshops ([ii]); help ADB prepare

and conduct a regional workshop; prepare quarterly, inception, midterm, and final TA reports (phase 2) to ADB; and regularly liaise with ADB.

- (ii) Organize and carry out a inception workshop during phase 2 (end of month 5 or when proposals for all the components are ready, no later than month 6), midterm workshop (end of month 10), and final workshop (month 24) to discuss the results of TA activities.
- (iii) Help ADB identify domestic service-delivery NGOs, partners, and enterprises for the components.
- (iv) Help the service-delivery NGOs and partners develop a detailed work program, budget, and implementation arrangements for components 2 and 3, and report to ADB for review and approval (by month 7). Help them during implementation under ADB's guidance, and suggest midterm correction of pilot programs to ADB if needed, in consultation with the social protection or project evaluation research institute or consultant. Monitor the implementing NGOs.
- (v) Coordinate with the PPTA for Social Protection for Disadvantaged Women and Children to create synergy effects and avoid duplication (the PPTA also addresses retrenched women).
- (vi) Periodically, and as necessary, report the progress of the TA to its steering committee and prepare for quarterly meetings of the committee by providing necessary information.
- (vii) Provide necessary administration and other support to ADB in preparing regional workshops.

2. Social Protection Specialist (2 person-months)

4. The consultant will have substantial experience in social protection, poverty reduction, and, preferably, gender and development. The consultant or institute will submit to ADB and the project manager the (i) midterm report, phase 1 (month 3); and (ii) final report (month 5). The consultant will do the following:

- (i) Develop sustainable social protection mechanisms for retrenched garment workers.
- (ii) Develop with the team leader and labor market economist methods for tracking the target group.
- (iii) Develop a design for component 3 (phase 2).
- (iv) Discuss the design proposals in depth with the Government, academics, and stakeholders in bilateral meetings and in a workshop.
- (v) Help the team leader develop the TOR for NGOs and other partners responsible for implementing component 3.

- (vi) Help the project manager and team leader identify suitable NGOs and other partners for phase 2.

3. Labor Market Economist (1 person-month)

5. The consultant will have substantial experience in labor market issues in developing countries and, preferably, gender and development. The consultant or institute will submit to ADB and the project manager the (i) midterm report, phase 1 (month 3); and (ii) final report (month 5). The consultant will do the following:

- (i) Analyze existing studies and identify possible labor market impacts of the end of the MFA, and develop alternative scenarios.
- (ii) With the human resources specialist develop labor market support mechanisms for retrenched garment workers and assess options for them, including training and job brokerage.
- (iii) With the team leader and social protection specialist develop methods to track the target group.
- (iv) With the team leader develop a design for component 2 (phase 2).
- (v) Discuss the design proposals in depth with the Government, academics, and stakeholders in a workshop.
- (vi) Develop TOR for NGOs and other partners responsible for implementing component 2.
- (vii) Help the project manager and team leader identify suitable NGOs and other partners for phase 2.

4. Financial Analyst (1 person-month)

6. The analyst will have in-depth experience in costing and budgeting of projects, preferably ADB projects. The analyst will do the following:

- (i) Prepare an analysis that supports the economic justification of the Project (phase 2).
- (ii) Provide detailed cost estimates for the activities proposed for phase 2. Determine the number of women to be covered by components 2 and 3.
- (iii) Assess and discuss with the Government and stakeholders possible financing arrangements to sustain solutions proposed by the social protection specialist and labor market economist.
- (iv) As NGOs are getting involved in implementing components 2 and 3 and will handle part of TA funds, as well, the financial consultant will draw up a selection criteria (financial) of NGOs and evaluate their capabilities to handle TA funds. This will minimize the financial risk of handling TA funds by NGOs.

5. Research Institute/Consultant Specialized in Monitoring and Evaluation
(1 person-month)

7. Toward the end of the TA, a local external research institute/consultant will be engaged to help the TA unit do the following:

- (i) Evaluate the benefits of the project activities for female garment workers (through assessment of project documentation, especially data on reemployment; focus group discussions with garment workers covered by the Project; and discussions with employers and stakeholders). If necessary, specify requirements for design change.
- (ii) Identify scale-up potential of the pilot programs to cover a large number of, preferably all, garment workers and also workers from other sectors. Identify necessary measures in order to scale-up.
- (iii) Discuss scale-up potentials and proposed measures with the Government and stakeholders.
- (iv) Elaborate a report synthesizing the experiences with the Project and make recommendations to the Government and ADB.

8. The consultant/research institute will have extensive experience in monitoring and evaluation of social sector projects, preferably also in labor market issues.