

Annex A | Terms of Reference

Development of Women Sales Agents

1. Background & Programme Overview

The Women's Economic Empowerment through Strengthening Market Systems (WEESMS) programme is a five-year (2016-2021) initiative funded by the Embassy of Sweden, designed 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 programme is being implemented through a partnership of iDE Bangladesh and The Asia Foundation across nine districts under the Khulna and Rangpur divisions of Bangladesh. During its inception phase, the programme conducted thorough market research to narrow down its focus from over hundreds of industries to specifically the sub-sectors of home textiles and jute diversified products, and, processed and packaged foods.

The three outcomes of the WEESMS programme are:

1. Outcome 1: Increased number of women entrepreneurs and the growth of women-oriented/ led businesses (SMEs) in target sectors
2. Outcome 2: Improved women's access to formal and informal productive employment opportunities in target sectors
3. Outcome 3: Increased retention rates of women in the labour market in target sectors

WEESMS programme is being implemented in 12 upazilas in 8 districts under 2 divisions. The following table details the programme's geographical areas by division, district and upazila level:

Division	District	Upazilla
Khulna	Khulna	Khulna Metropolitan
		Batiaghata
	Kushtia	Kushtia Sadar
		Kumarkhali
Jessore	Jessore Sadar	
Satkhira	Satkhira Sadar	
Rangpur	Rangpur	Rangpur Sadar
		Mithapukur
	Nilphamari	Saidpur
	Kurigram	Kurigram Sadar
		Ulipur
Thakurgaon	Baliadangi	

2. Constraint Identification/Scenario Analysis

Women's access to markets is limited by a host of barriers which keep women from participating in the market on both social and cultural levels, however, women can have better access to markets through ongoing last-mile linkages and one of the best options could be through women sales agents (WSA). Socially, women are not expected to go to the markets to purchase inputs and other products. Women also lack the time to visit the markets to buy inputs as most women are heavily burdened with household chores or productive activity. Visiting markets to buy various inputs is considered a man's job. Women have limited access to public and private sector agencies which could provide them knowledge/technical know-how on health, hygiene, nutrition, production or marketing of their

produce/products. So, women have to heavily rely on their husbands for inputs and product purchase. Selling these products is not only a way of generating income for these WSAs, but also poor households especially women and adolescent girls can have access to products easily, which they are at times hesitant to ask male members of the household to purchase for them.

3. Objective of the assignment

A major source of self-employment for rural women will be through the creation of these Women Sales Agents (WSAs), through deployment of an entrepreneur sales agent business model. The model, based on similar interventions that iDE has implemented in its other market development projects, is designed to provide a stable and profitable income for women. Experiences from the field suggest that full-time WSAs can expect to earn as much as BDT 4,000 per month. In addition to creating independent sales agent jobs for women, the model also contributes to establishing forward market linkages for the WEESMS SMEs throughout the target regions.

iDE is seeking a firm/organization to develop **100 women sales agents (WSAs)** for **7 months** pilot in both Khulna and Rangpur divisions as a means of self-employment for rural women. The specific objectives under this assignment would be to:

- Conduct deep-dive assessment to understand the consumer needs for products and services for the last-mile bottom of the pyramid women sales agents
- Devise the product portfolio and business model of women sales agents (WSAs)
- Ensure the supply chain and availability of products to the WSAs for smooth operations
- Identify and select women sales agents (WSAs)
- To ensure employment opportunities for women
- Train and build the capacity of women sales agents on sales, marketing, and business management
- To increase women's access to markets

4. Timeframe

The assignment is spread seven months beginning 1st August until 31st March 2020 (tentative).

5. Responsibilities of the Firm/Organization

- Understand the objective of the assignment through discussion with the programme team
- Study relevant background materials on WEESMS and review them to grasp a better understanding of the programme's activities, targets, challenges and opportunities.
- Prepare a work plan of the total assignment in cooperation and collaboration with the programme staff
- Propose partnership(s) with relevant market actors (private, public and/or non-government) who have a sizable market share and geographic coverage to ensure supply of products to WSAs

6. Responsibilities of the WEESMS Programme

- Ensure that the firm/organization fully understands the assignment objectives.
- Provide programme background, necessary documents and reports to the firm
- Support the firm in preparing the work plan for the assignment
- Support the firm to set the selection criteria for the WSAs
- Support the firm to develop a training module for WSAs

7. Budget

The proposed budget shall include all costs incurred during the assignment period (format for the financial proposal is Provided-**Annex C**).

8. Deliverables

The tentative list of deliverables under this assignment include:

- 1) Regional assessment plan including agenda and deep-dive report to select the product and service mix of WSA
- 2) Business Model for Women Sales Agents
- 3) Selection Criteria and Database of Selected WSA's
- 4) Training Module, Training Plan and Participant Lists
- 5) Participants List, Session Plan, and Quarterly Sales Meeting Report