

KNOWING WHAT WORKS

Central project evaluation

Support Safety Retrofits and Environmental Upgrades in the Bangladesh Ready-Made Garment Sector, Bangladesh
Project number: 2015.2233.3

Evaluation Report

On behalf of GIZ by Tatjana Mauthofer (Mainlevel Consulting AG) and Debojit Saha (Kaizen CSR Ltd)
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Abbreviations

AFD	Agence Française de Développement
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BMZ	German Federal Ministry for Economic Cooperation and Development
Brac	Bangladesh Rural Advancement Committee
CSO	Civil society organisation
DAC	Development Assistance Committee
EU	European Union
FGD	Focus group discussion
FMB	Fach- und Methodenbereich
GoB	Government of Bangladesh
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
ILO	International Labour Organisation
JICA	Japan International Cooperation Agency
KfW	Kredit für Wiederaufbau
LNOB	Leave no one behind
LSP	Local service providers
M	Mean
NTPA	National Tripartite Plan of Action
OECD	Organisation for Economic Co-operation and Development
PCA	Peace and Conflict Assessment
PFI	Participating financial institution
RMG	Ready-made garments
RBM	Results-based monitoring
SDG	Sustainable Development Goal
SE	Safety and environment
SMART	Specific, measurable, achievable, relevant and time-bound
SMEs	Small and medium enterprises
SREUP	Programme to Support Safety Retrofits and Environmental Upgrades in the Bangladeshi RMG Sector
SSREU	Support Safety Retrofits and Environmental Upgrade
ToC	Theory of change
USAID	United States Agency for International Development



The project at a glance

Bangladesh/South Asia: Support Safety Retrofits and Environmental Upgrades in the Bangladesh Ready-Made Garment Sector

Project number	2015.2233.3
Creditor reporting system code(s)	25010 - Business policy and management within the Ready-Made Garment (RMG) Sector
Project objective	Financial institutions and textile companies in Bangladesh use the newly established training and information offers in the area of investments for safety and environmental upgrades
Project term	July 2017 to January 2021
Project value	EUR 3,000,000
Commissioning party	German Federal Ministry for Economic Cooperation and Development (BMZ)
Lead executing agency	Ministry of Finance, Financial Institutions Division, Government of Bangladesh
Implementing organisations (in the partner country)	Ministry of Finance, Government of Bangladesh; Central Bank (Bangladesh Bank)
Other development organisations involved	-
Target group(s)	The project's target group are managers and specialists of participating financial institutions (PFIs) in Bangladesh, managers of ready-made garment (RMG) factories and local service providers (LSPs), providing support services for the implementation of safety and environmental measures

1 Evaluation objectives and questions

This chapter aims to describe the purpose of the evaluation, the standard evaluation criteria, and additional stakeholders' knowledge interests and evaluation questions.

1.1 Evaluation objectives

Central project evaluations of projects commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ) fulfil three basic functions: they support evidence-based decisions, promote transparency and accountability, and foster organisational learning within the scope of contributing to effective knowledge management. The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH structures the planning, implementation and use of evaluations so that the contribution the evaluation process and the evaluation findings make to these basic functions is optimised (GIZ, 2018). This evaluation is a final evaluation of the project, Support Safety Retrofits and Environmental Upgrades (SSREU) in the Bangladesh Ready-Made Garment Sector, which ended in January 2021. The project was selected randomly following the guidelines for GIZ's central project evaluations: a 50% random regional stratified sample is selected annually by the GIZ evaluation unit. The project does not build on any predecessor, nor is there a follow-up project. Taking into account continued restrictions caused by the global Covid-19 pandemic, a remote evaluation design was followed. Exchanges, interviews and discussions were conducted virtually by Mainlevel Consulting AG from 11 to 22 January 2021.

1.2 Evaluation questions

The project is assessed on the basis of standardised evaluation criteria and questions to ensure comparability by GIZ. This is based on the Organisation for Economic Co-operation and Development ([OECD/Development Assistance Committee \(DAC\) evaluation criteria](#) (updated 2020) for international cooperation and the [evaluation criteria for German bilateral cooperation \(in German\)](#) : relevance, coherence, efficiency, effectiveness, impact and sustainability. Aspects regarding the criterion coherence, complementarity and coordination are included in the other OECD/DAC criteria. Specific assessment dimensions and evaluation questions have been derived from this given framework by BMZ. These assessment dimensions and analytical questions are the basis for all central project evaluations in GIZ and can be found in the **evaluation matrix** (Annex 1). The contributions to Agenda 2030 and its principles (universality, integrative approach, leave no one behind, multi-stakeholder partnerships) are considered as well as cross-cutting issues such as gender, the environment, conflict sensitivity and human rights. Also, aspects regarding the quality of implementation are included according to OECD/DAC criteria. Specific evaluation dimensions and analytical questions originate from a framework developed by GIZ and form the basis for all central project evaluations.

The evaluation team would like to present an additional theoretical framework for this evaluation: seeing that the project had a strong **capacity-building character**, the evaluation team applied the Kirkpatrick framework on evaluating training effectiveness. The general **Kirkpatrick framework comprises four levels of analysis**: reaction to the training (Level 1), learnings from the training (Level 2), how the training event has influenced participants' behaviour (Level 3) and results or impacts of the training (Level 4; **Fehler! Verweisquelle konnte nicht gefunden werden.**).

The evaluation items from this model were adapted to the context and used to assess trainings for the project's key target groups, i.e. the participating financial institutions (PFIs), the ready-made garment (RMG) factories and the local service providers (LSPs).

Furthermore, during the inception mission a participatory exercise was conducted with project team members and further stakeholders to understand their knowledge interests in the evaluation and to identify additional evaluation questions in the project context. Results of these discussions are summarised in Table 1.

Figure 1: The Kirkpatrick model on training effectiveness (own illustration).

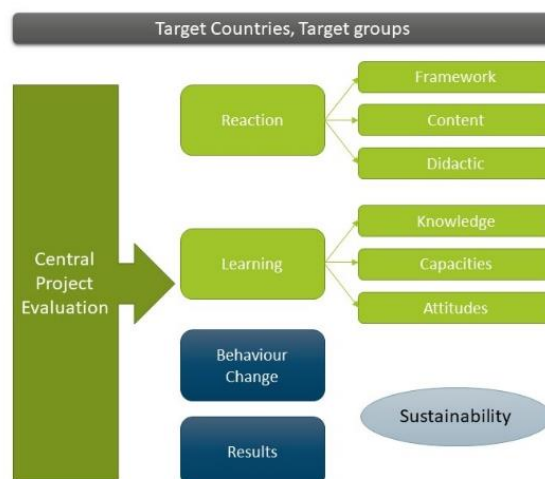


Table 1: Knowledge interests by main evaluation stakeholder groups

Evaluation stakeholder group	Knowledge interests in evaluation/ additional evaluation questions	Relevant section in this report
GIZ corporate unit evaluation	i) accountability towards the public and commissioner (success rate of GIZ's projects) ii) learning to understand strengths and weaknesses of single projects, potential for replications and lessons learned in other countries iii) informing key stakeholders on investing in safety and environmental (SE) measures	No additional questions identified
BMZ	i) accountability towards the public (success rate of German development cooperation projects) ii) learning about projects in the textile sector in South Asia; specifically, understanding the role of the project for other donor initiatives (coherence)	Included in relevance criterion
Project team and the international consultancy in charge of implementing the project	i) learning and improving to integrate lessons learned in upcoming activities of related projects of the textile cluster in Bangladesh, or similar projects ii) better understanding of key stakeholder perception on the role of GIZ in the multi-donor initiative, on training effectiveness of different formats applied and, the effects of Covid-19 on the sustainability of training measures; iii) evaluating the extent to which behaviour and attitudes could change regarding SE investments	Included in effectiveness, impact and sustainability criteria
Key project partners and the international community, specifically Kredit für Wiederaufbau (KfW), European Union (EU) and Agence Française de Développement (AFD)	i) learning on the SREUP credit line projects and on changes in attitude regarding SE investments ii) informing the target group on progress made by the international community	Included in effectiveness and impact criteria

2 Object of the evaluation

This chapter aims to define the evaluation object, including the theory of change, and results hypotheses.

2.1 Definition of the evaluation object

The **object of evaluation** is the selected technical cooperation measure, Support of Safety Retrofits and Environmental Upgrades in the Bangladeshi Ready-Made Garment (RMG) Sector, categorised by the project number (PN: 2015.2233.3) and henceforth called 'the project'. It forms part of the GIZ Development Cooperation programme, Promotion of Social and Environmental Standards in the Industry, with contributions by GIZ and KfW. All project components were implemented by the international consultancy, adelphi. The project is complementary to an AFD credit line of EUR 60,300,000 that was accompanied by a performance-related grant with funds from the Asian Investment Facility of the EU and KfW. The multi-donor initiative, which refinances loans to textile factories for SE investments, is called the Programme to Support Safety Retrofits and Environmental Upgrades in the Bangladeshi RMG Sector (SREUP) (Project offer, 2015).

Temporal delineation: The project had a duration from July 2017 to January 2021. The original proposal expected the project to end in July 2020. A change offer for a no-cost extension was submitted in the first year.

Financial delimitation: The project was financed by BMZ with a total budget of EUR 3,000,000.

Geographical delimitation: The project focused on the Dhaka region in Bangladesh, where the majority of the textile industries are located.

Political and sectoral context and framework conditions: The RMG sector is the largest industrial sector in Bangladesh and has been an important driver of its export and economic growth. It currently accounts for 83% of all exports and employs more than 4,000,000 people, 60% of whom are women (Textile Focus, 2020). On 24 April 2013, the Rana Plaza building in Dhaka Metropolitan Area, which housed several textiles and RMG factories, collapsed, leading to the deaths of 1,138 people (International Labour Organisation (ILO), n.d.). This tragedy came in the wake of a fire in the Tazreen Fashion factory at the end of 2012, as well as other previous disasters experienced by the country's textile and RMG sector (Business & Human Rights Resource Centre, n.d). Those industrial accidents brought the issue of workplace safety to the forefront. In addition to dissatisfactory labour, safety and health conditions, environmental externalities, such as the disturbance of energy or water supply, caused by textile factories, have increasingly come to light over the last decade. At a local level, both worker groups and communities surrounding the factory strongly demand improvements, resulting in communal conflicts or strikes. At an international level, buyers increasingly request their suppliers to provide evidence that their activities are not harmful to workers or the environment before placing orders. As a result, to remain internationally competitive in the long run, the sector needs to focus on facilitating safer and healthier workplaces, to improve its social compliance status and to mitigate its environmental footprint. Cost-effective investment opportunities for improving SE standards within textile factories appear to be a viable measure to upgrade the Bangladeshi textile sector.

To mobilise financial support, the Government of Bangladesh and various development partners initiated new credit lines for SE investments. However, limitations were identified on both the demand side (i.e. textile factories applying for investments) and the supply side (financial institutions offering these loans). Textile factories have often been sceptical about investments in SE measures and lack the skills to assess the medium-term commercial benefits of such investments. The Bangladeshi consultancy sector (i.e. LSPs), who could offer supporting services in the implementation of investments, did not have sufficient expertise to offer value-adding services to both banks and textile factories. Bangladeshi training institutions, who could provide

technical assistance to PFIs to facilitate the implementation of these investments, were lacking training materials and formats to effectively offer capacity development opportunities for all actors involves.

As a result, the core problem identified was that Bangladeshi financial institutions and textile factories were making too little use of the limited and still weak capacity development and information services on investing in SE measures. As a result, SE investment opportunities were neither effectively promoted by banks nor demanded by textile factories, resulting in missed opportunities to upgrade textile factories and offer decent, safer and greener working conditions.

2.2 Results model including hypotheses

The underlying design of this central project evaluation is based on contribution analysis (Mayne, 2012). A project's theory of change (ToC) is central to contribution analyses to make credible causal statements on interventions and their observable results. At GIZ, ToCs are visualised in results models¹ and complemented by a narrative including corresponding hypotheses (Figure 2). The **project's objective** was to enhance the usage of newly created training and information services on investing in SE measures by Bangladeshi financial institutions and textile factories. The main goal of the project was to provide **technical assistance at all levels of the SREUP credit line implementation**: starting from the Bangladesh Bank to PFIs and LSPs, such as assessors from TÜV Süd, taking the final decision on the approval of the credit and supporting the implementation, and eventual RMG/textile factories, applying for and implementing SE investment projects. Three main outputs were pursued to achieve this objective.

At output level

Output A focused on improving the conditions for the financing at **selected participating financial institutions (PFIs)**. Two pathways – capacity building and safety and environment product development – should be followed to achieve this result. On the one hand, training of trainers for public, sectoral training institutions as well as for PFI internal training institutions should be designed and implemented. The underlying hypothesis was that if training were successfully implemented, high-level and mid-level management would be better equipped to support policy development and better monitoring of SE investments. This could have two immediate implications: PFI staff members would have an increased awareness of and knowledge about SE investments and provide better customer orientation in their services regarding SE. A second focus under Output A was the development of new SE loan products. To do this, a direct communication with the PFIs should be established and their strengths, weaknesses and opportunities assessed for new SE products. It was assumed that, if SE products were successfully developed, they would have the potential to improve the operationalisation of the credit line and, thus, directly contribute to the project objective.

Output B focused on **RMG enterprises and textile factories** and aimed at improving the level of information available on financing options for SE investments. To achieve this, the project pursued two core activities: (i) the project developed and piloted a capacity development programme for RMG managers; and (ii) the project pursued the implementation of a sectorwide awareness and dissemination campaign on available SE funding and investment. The main deliverables here were the setting up of a website as an accessible information platform and business case studies that illustrated benefits of SE investments. Both streams should lead to an improved level of information available on SE investments and eventually contribute to the project objective.

¹ A results model is a graphical representation of the project. It describes the logical connection and interrelationship of results and how they contribute to the overall objective. A results model defines all possible results within the project, change hypotheses including multi-dimensional causalities, system boundaries, assumptions and risks and external factors of the project.

Output C focused on **local service providers (LSPs)**² to support them in drafting relevant and demand-oriented consultancy and training services. According to the project's ToC, key activities comprised capacity development for LSPs and in-house experts of RMG/textile factories and expert support in launching and rolling out investment support services. The output should aim at expanding the range of services for profitability analyses and/or investment planning of SE measures. Through this output, also the business models of LSP, in theory, should be strengthened, supporting their financial sustainability.

At outcome and impact level

Capacity development, product development and awareness creation should, according to the project's ToC, lead to the project objective at **outcome level**. The project objective then contributed to wider outcomes and impacts at different levels, such as successful credit dispersions and successful implementation of SE investment projects, which then lead to improved workings, safety and health conditions for textile workers. If the operationalisation of the credit line is improved, then demand of credit lines for SE investments will increase, which leads to more soft credits dispersed and SE investment projects successfully implemented. Strengthened LSPs ensure the quality of these SE projects. Successfully implemented SE projects in RMG factories can then have a positive contribution **at the impact level**: by promoting investment in safety-related measures, the module aimed to contribute to improved building safety and health at work (SDG 8). Eventually, the project also intended to comply with SE, to promote the reputation and marketability of companies, to reduce environmental externalities of textile factories and to protect natural resources and energy (SDGs 1, 8 and 12).

Additional information on the results model

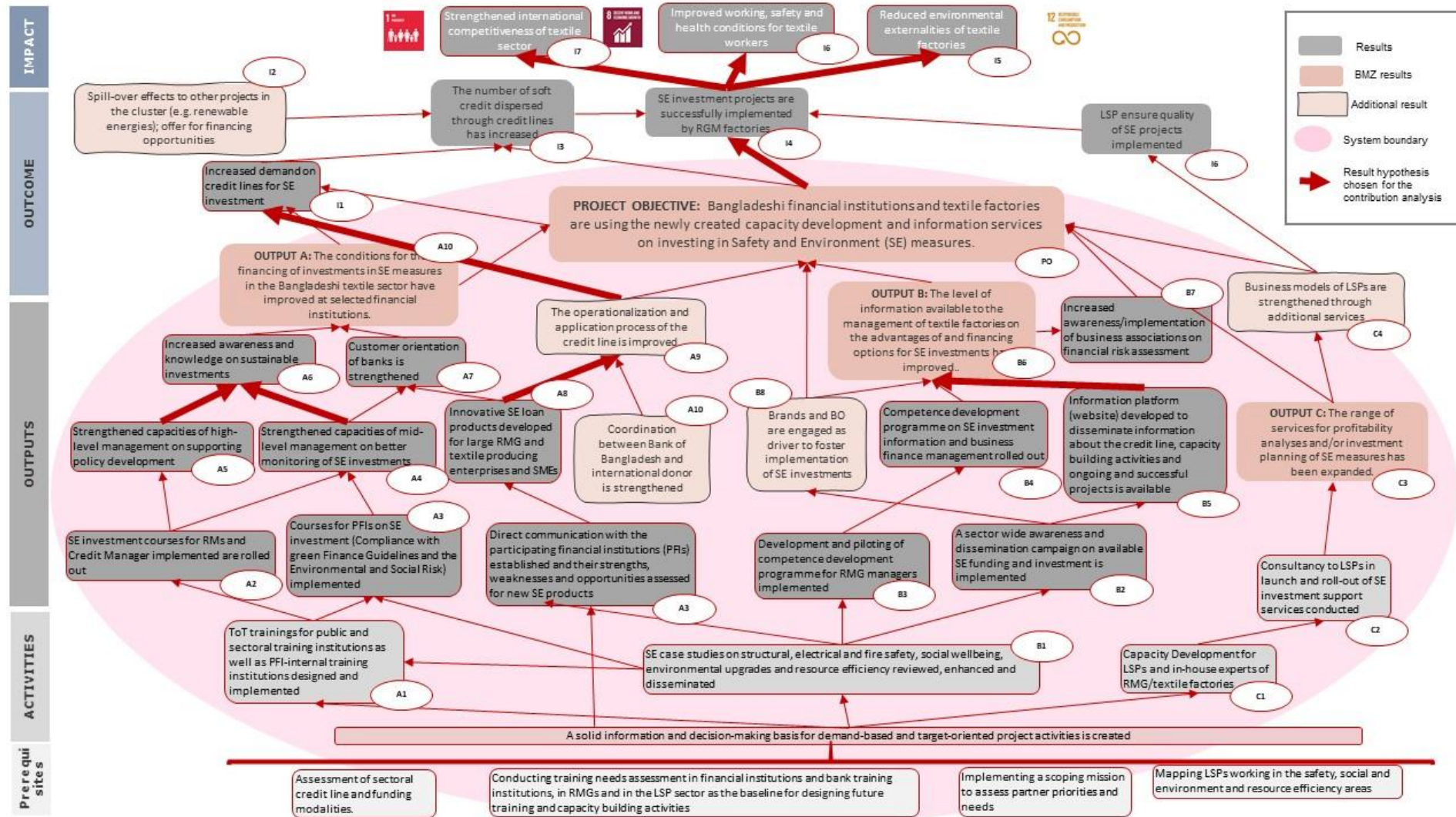
System boundary: The system boundary was defined based on the scope of control of the project, i.e. results outside the system boundary were beyond the exclusive responsibility of the project and indeed affected by other factors, stakeholders and interventions. For the project at hand, the high degree of complementarity to the SREUP credit line must be emphasised in order to understand the detailed extent of the project's influence at outcome and impact levels. This means that the project's eventual impact at beneficiary level was highly dependent on the successful application to and implementation of the SE investment projects.

Potential interactions between social, economic and environmental results: The project contributed to social, economic and environmental results with close interaction between the different dimensions: SE investment can have both an environmental or social (i.e. safety and health) focus and can also lead to improved economic results – both at final beneficiary at micro level (i.e. garment workers) and at meso level (i.e. RMG factories).

Design updates: As mentioned before, a change offer for a no-cost extension was submitted. This offer did not entail any conceptual changes to the planned activities and results.

² The LSPs are consulting technical organisations who work with the Bangladesh RMG industry. They play a very important role in helping the industry implement safety, environmental and social projects.

Figure 2: The project's results model, adapted during the evaluation



3 Evaluability and evaluation process

This chapter aims to clarify the availability and quality of data and the process of the evaluation.

3.1 Evaluability: data availability and quality

This section covers the following aspects:

- availability of essential documents,
- monitoring and baseline data including partner data, and
- secondary data.

Availability of essential documents

The project team provided the evaluation team with a series of documents that formed a valuable data source for this evaluation. These include the project offer and change offer, including the project's results matrix, the offer of the third-party consultancy to implement project activities, as well as project progress reports, context, political and gender analyses, and the project's capacity development strategy. To analyse the efficiency criteria, the project provided a cost-commitment report as well as information on the allocation of staff across outputs. A version of the project's results model was also shared but adapted during the inception mission. All relevant project documents were made available and could be used during the evaluation mission. A complete list of documents and sources can be found in the List of References at the end of this report.

Monitoring and baseline data including partner data

To understand the monitoring system, one also needs to consider the project set-up. First, as described above, the project's activities were fully implemented by an international consultancy (adelphi). Second, in addition to the BMZ impact matrix and technical proposal, the project had to comply with objectives set in the technical assistance project proposal, the implementation agreement (between GIZ and the Bangladesh Bank) and the operating manual (which describes the contributions by both financial and technical cooperation measures of implementing agencies involved). These documents summarised monitoring, evaluation and reporting responsibilities by the project team towards the political partners. Every 3 months activity reports were sent to the Bangladesh Bank and respective ministries. The reports described the elements of a results-based monitoring (RBM) system, as project objectives, indicators, planned activities and achievements. Progress was discussed in additional face-to-face meetings. These reports and sessions were jointly prepared by the adelphi project team and GIZ project directors. In addition to these processes of qualitative information exchange, quantitative data from the target group was collected in the format of feedback sheets and surveys after each capacity-building measure. The evaluation team received access to this raw data. However, no Excel or web-based RBM system specific to BMZ results and indicators was established, which could have facilitated a better understanding of progress made over the project term. No external baseline study had been conducted the start of the project. However, while waiting for the final signing of the partner agreement, needs assessments were conducted in the different output areas, which provided a sound basis of information and status quo for the different activities planned. In addition, pre- post-test assessments were carried out for some of the training courses to ascertain how much the different target groups had learned during the training

The project team did not apply the so-called KOMPASS procedure, i.e. a collection of additional (qualitative) data by stakeholders and partners to identify unintended results and support course-corrections. They did, however, establish a close exchange between projects in the textile cluster to monitor changes in the environment and keep each other updated. Similarly, the exchange with partners was always very open and trust based. Although there was no partner monitoring system, it was possible to receive information from the main project partner on the latest status of SE investments disbursed and projects implemented.

The evaluator's assessment on the project's monitoring data:

Monitoring data was considered a crucial data source for this evaluation, above all for measuring Level 1 (Reaction) and Level 2 (Learning) of the Kirkpatrick training effectiveness model. Data from feedback sheets was reviewed and analysed by the evaluation team. However, this process was to some extent burdened because the project team did not aggregate single feedback sheets of training courses held. The final report by the project team was not due when the evaluation took place.

Secondary data

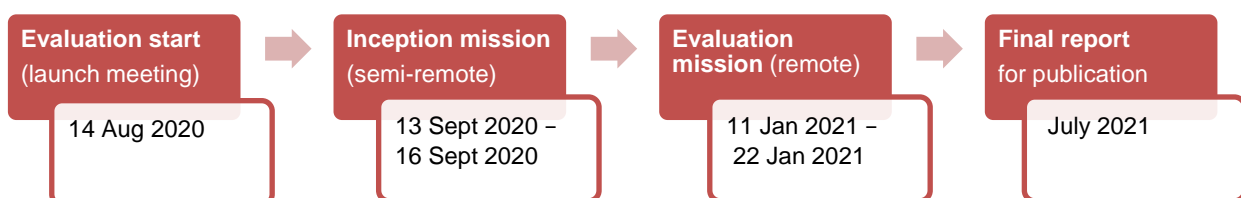
To complement primary data and the project's monitoring data, relevant secondary data sources were identified. Data by the implementing partner on the current state of loan applications was shared with the evaluators and was considered a valuable source. Considering the multi-donor set-up, monitoring data from other agencies could potentially have been considered but was not available to the evaluation team. Due to the delays that occurred in the credit line AFD and KfW projects, the expected mid-term evaluations had not taken place. There was no national-level data that the evaluation team could have used.

3.2 Evaluation process

This section covers the following aspects:

- milestones of the evaluation process
- involvement of stakeholders
- selection of interviewees
- data analysis process
- roles of international and local evaluators
- (semi-)remote evaluation
- context and conflict sensitivity within the evaluation process.

Figure 3: Milestones of the evaluation process



Involvement of stakeholders

The involvement of various stakeholders is essential to the central project evaluations. It strongly determines the success of the evaluation and acceptance of the evaluation findings and recommendations. During the inception mission the evaluation team initiated an activity with key project team members to map crucial stakeholders of the project and discuss their involvement in the evaluation.

Two main data collection instruments were applied. First, a **quantitative survey**, which contextualised the Kirkpatrick framework to collect data on training effectiveness was shared among the key target group (PFIs, RMG factories and LSPs) during the final webinars in December 2020 and January 2021. While answers received only represent a sample of training participants (n= 12 for LSPs, to n=19 for RMG representatives and n=26 for PFI representatives), the representativeness of results is still assessed as high by the evaluation team.

Second, **key informant interviews** were conducted with project stakeholders. Considering the political and high-level nature of the project, focus group discussions (FGDs) only appeared to be adequate in very exceptional cases (e.g. with the project team).

Third, it was discussed with the project team that key results, summarised in a seven-page document, are shared with partners and other stakeholders. Taking into account that the GIZ–FMB representative was closely involved in the evaluation process, it could be ensured that findings are also considered for the design of future project activities. Findings were also shared with the German Institute for Development Evaluation.

Selection of interviewees

During interviews with team members in the inception phase, key institutional actors to be interviewed were analysed and key criteria for selecting interviewees within the project framework were identified:

- virtual accessibility (telephone and/or internet) of interview partners
- including key informants that represent direct and complementary project partners
- including key informants that represent key target groups (PFIs, RMG factories and enterprises, LSPs)
- including actors that represent the views of final beneficiaries via non-governmental organisations and business associations.

In total, **30 people** were interviewed, including **7 members of the project team and 23 project partners: 57 participants** of the target group were included in the evaluators' survey on training effectiveness (see Table 2).

Table 2: List of evaluation stakeholders and selected participants

Organisation/company/ target group	Overall number of persons involved in the evaluation (including gender disaggregation)	No. of interview participants	No. of focus group participants	No. of workshop participants	No. of survey participants
Donors	5 (m=3, f=2)	5			
German Embassy Bangladesh, KfW, AFD, ILO, GIZ Country Office					
GIZ	7 (m=5, f=2)	3	4		
SSREU GIZ local staff members, project management, project implementing agency					
Partner organisations (direct target group)	4 (m=2, f=2)				
Bank of Bangladesh					
Other stakeholders (e.g. public actors, other development projects)	3 (m=3)				
Bangladesh Rural Advancement Committee, Bangladesh Institute of Bank Management, Bangladesh University of Engineering and Technology					

Organisation/company/ target group	Overall number of persons involved in the evaluation (including gender disaggregation)	No. of interview participants	No. of focus group participants	No. of workshop participants	No. of survey participants
Civil society and private sector actors	5 (m=1, f=4)				
Bangladesh Garment Manufacturers and Exporters Association (BGMEA), H&M					
Direct target group	7 (m=7)	4	3		
South East Asia Bank, BD Technology, ERI Bangladesh, Sparrow Group, RMG Crown					
Webinar participants	98				RMG: 19 PFIs: 67 LSPs: 12
Participants from RMG factories, PFIs and LSPs					
Note: f = female; m = male					

Data analysis process

The evaluation team coherently followed data triangulation, i.e. using two or more methods for the verification of findings and results, to increase the credibility and validity of the findings. For efficient **data management and analysis**, the evaluation team compiled all qualitative findings from the documents and interview transcripts by employing a qualitative data analysis software (MaxQDA®). A category system of the evaluation questions, as per the evaluation matrix, was developed to analyse different data sources. By doing so, information coming from several data sources on a certain evaluation dimension could be retrieved, contrasted and findings were summarised. Project management then discussed the preliminary findings during validation interviews. Quantitative monitoring data was analysed mainly descriptively, and survey data on training effectiveness was analysed both descriptively and using inferential statistics. The evaluation team calculated t-tests and effect sizes according to Cohen's d (1988). It needs to be emphasised at this point that conditions for this approach (e.g. normal distribution of results, sample size > 20) could not always be fulfilled. Nevertheless, more conservative tests (e.g. Wilcoxon test) showed the same results and the effect size according to Cohen were very large. Thus, even if a bias occurred, the final results appear to be valid. Therefore, results of t-tests and Cohen's d are displayed for each survey result to assess the effects of the survey data.

Roles of international and local evaluators

The Mainlevel evaluation team consisted of one **international evaluator, Tatjana Mauthofer; and one local evaluator, Debojit Saha**. The division of tasks between the consultants was as follows: the international evaluator was in charge of the evaluation design, including data collection tools, was the focal point for GIZ and the project team, and had the responsibility for implementing the inception and evaluation missions. In addition, Tatjana Mauthofer was in charge of the data analysis as well as for the final evaluation products. The local evaluator contributed with technical, sectoral and local expertise. Debojit Saha was in charge of coordinating the interview schedule and conducting all interviews and discussions in Bengali. In addition, Debojit Saha undertook a document review of national legislation documents, policies, frameworks and international conventions or standards related to the RMG/textile sector. A quality infrastructure designed for the evaluation mission strengthened cooperation and quality assurance. This was based on a close exchange between the appointed experts: the international and national consultants constantly reflected on findings gained and shared learning experiences. Researcher triangulation was fostered in the sense of a common interpretation

and analysis of the available data. However, a data quality control was also performed by the lead international consultant.

(Semi-)Remote evaluation

The COVID-19 pandemic affected the way we have routinely performed evaluation work procedures in the past. Because international travel restrictions and quarantine obligations were in place and travelling/gathering within Bangladesh, and specifically in Dhaka, was only possible in very exceptional cases, the evaluation team had to conduct **a fully remote evaluation**. All interviews were conducted virtually (via MS Teams or Zoom) or via phone. Additional efforts were put on gathering more quantitative and secondary data to complement the qualitative data collection. While the process went smoothly and relevant data could be gathered, remote data collection always poses a challenge for maintaining the openness of interview partners and focus group participants. Furthermore, not being on site made it harder to read between the lines of discussions.

Context and conflict sensitivity within the evaluation process

Due to the conditions regarding the Covid-19 pandemic, the entire evaluation process was conducted remotely. Therefore, despite Bangladesh’s rather conflictual national setting, neither the evaluation team nor interviewees were at any time exposed to any risks or threats.

4 Assessment according to OECD/DAC criteria

4.1 Impact and sustainability of predecessor projects

The project did not build on any predecessor project and, therefore, does not report to this assessment criteria.

4.2 Relevance

This section analyses and assesses the relevance of the project, Support Safety Retrofits and Environmental Upgrades in the Bangladesh Ready-Made Garment Sector, Bangladesh.

Summarising assessment and rating of relevance

Table 3: Rating of OECD/DAC criterion: relevance

Criterion	Assessment dimension	Score and rating
Relevance	Alignment with policies and priorities	28 out of 30 points
	Alignment with the needs and capacities of the beneficiaries and stakeholders	25 out of 30 points
	Appropriateness of the design*	17 out of 20 points
	Adaptability – response to change	15 out of 20 points
Relevance total score and rating		Score: 85 out of 100 points Rating: Level 2: successful

The evaluation team found that the project was aligned with key strategies defined by the Bangladeshi Government and, above all, contributed to the implementation of the corresponding National Action Plan on Fire Safety and Structural Integrity (NTPA). It was further aligned with German Development Cooperation priorities for Bangladesh and international initiatives (previously 'Accord' and 'Alliance', now 'Sustainability Compact'). The alignment with the nationally driven RMG Sustainability Council could not yet be established. The project design also successfully addressed the core needs of the immediate target groups, PFIs, RMG factories and LSPs. The focus on and activities for PFIs show comparably higher relevance. All activities were based on sound needs assessments and preparatory studies. The evaluation team further concluded that the multi-actor project was adequately designed to achieve the chosen project objective, but the complexity of the overall credit line project burdened its implementation. The project's reaction to change, especially delays that occurred due to a late signing of the agreement and the Covid-19 pandemic, was generally good, even though the switch to fully remote training and capacity development events took more time than expected, leading to a rush at the end of the project timeline.

In total, the relevance of the project is rated as Level 2: successful, with 85 out of 100 points.

Analysis and assessment of relevance

This section analyses and assesses the relevance of the SSREU project. The relevance criterion covers the following dimensions: (i) the alignment of the project design with relevant policies, priorities and strategic frameworks; (ii) the extent to which the project design matches the needs of the target groups; (iii) the relevance of the project design and results logic; and (iv) the adaptability of the project's design and activities to changes in the framework conditions. The relevance criterion was mainly assessed through the analyses of secondary project data. Additional strategic documents and data from stakeholders were also considered. The analysis followed the analytical questions from the evaluation matrix (see Annex 1).

Relevance dimension 1: Alignment with policies and priorities

The first dimension of the relevance criterion aimed at analysing whether the aspired results of the project (according to the defined results model) are in line with relevant strategic reference frameworks – at both national and international level and with relevant strategies of German Development Cooperation published by BMZ.

Relevant strategic national frameworks considered include the 7th Five-Year Plan of Bangladesh (GoB, 2015), and the Bangladesh Vision 2021 (GoB, 2007). These frameworks specifically call out for more investments to boost exports in the RMG sector, while, at the same time, ensuring compliance with global industry standards. Since 2013, curbed by the events of Rana Plaza, efforts were made at the national level and with the support of the International Labour Organization (ILO) to drive forward the implementation of the National Tripartite Plan of Action on Fire Safety and Structural Integrity (NTPA), agreed between the Bangladeshi Government and employer and employee organisations (Ministry of Labour and Employment, 2013). The NTPA aims to strengthen the capacities of the Department of Inspection for Factories and Establishments (DIFE) and to offer targeted support for the implementation of safety-related investments by textile factories as part of the National Initiative. According to the project proposal (2015a) and stakeholders (FGD_2), the project had a strong capacity development focus, which specifically supported the implementation of the NTPA.

According to the BMZ Country Strategy for Bangladesh (2016) the three main objectives of German development cooperation in Bangladesh comprise 'renewable energy and energy efficiency', 'good governance, rule of law and human rights' and 'adaptation to climate change in urban areas'. The support of textile workers (predominantly women) is explicitly mentioned under the good governance objective, emphasising Germany's determination to support the Bangladeshi textile sector after the grievances that were revealed. According to BMZ (2016), Bangladesh is in the focus of international attention, particularly because of the lack of compliance with labour, social and environmental standards in the textile sector. The country is

the second largest exporter of textiles worldwide, following China, and Germany is Bangladesh's second biggest market (BMZ, 2016). Because of these close ties, Bangladesh plays a central role for BMZ's global goal of improving working and living conditions in value chains and, specifically, in the textile and clothing sector. The SSREU project responded, above all, to the first and second objective recorded in the BMZ Country Strategy: the successful implementation of SE investments can contribute to both environmental upgrades (improved renewable energy usage and energy efficiency); and improved working and safety conditions in the textile sector (good governance and human rights).

In the aftermath of the Rana Plaza collapse, many international initiatives were developed to enhance safety standards and improve working conditions in factories. On the private sector side, major foreign fashion retailers united into two groups to review the monitoring of their local suppliers: The Accord on Fire and Building Safety, known as 'the Accord' and the Alliance for Bangladesh Worker Safety, known as 'the Alliance' (Business & Human Rights Resource Centre, 2017). 'Accord' and 'Alliance' had an initial period of 5 years, which ended in May 2018. No follow-on international initiative was encouraged by the Government of Bangladesh. Instead, the RMG Sustainability Council, driven by the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), carried forward the mandate to foster accomplishments relating to workplace safety in the country. As there is little information available on the work of the Council, the evaluation team cannot state to what extent the project's focus is aligned to their priorities. At EU level, the project contributed to achieving the objectives of the Bangladesh Sustainability Compact, which brings together the EU, Bangladesh, the United States, Canada and the ILO with the common goal of improving working conditions and the respect of labour rights (European Commission, 2018). The Compact commitments also have a focus on remediate finance opportunities for RMG enterprises and factories to bring forward SE investments.

The evaluators found that the project is aligned with the Agenda 2030 goals. By promoting investment in safety-related measures, the module implied to contribute, above all, to improved building safety and health at work (SDG 8). Similarly, the project adhered to better social and environmental compliance by contributing to decent working conditions, reducing environmental externalities of textile factories and to protect natural resources and energy (SDGs 8 and 12). Indirectly, the project contributed to strengthened international competitiveness of the Bangladeshi textile sector and an enhanced exporting volume of the RMG sector. Ultimately, the project should support Bangladesh in its pursuit to become a middle-income country and alleviate poverty (SDG 1).

Figure 4: Project contribution to the Sustainable Development Goals



Relevance dimension 1 – Alignment with policies and priorities – scores **28 out of 30 points**.

Relevance dimension 2: Alignment with the needs and capacities of the beneficiaries and stakeholders

When analysing the needs and potential benefits of the project's target group, the project's main target groups were distinguished:

- Staff members of PFIs at high- and mid-level management who are concerned with the implementation of loans for SE. Core needs comprised (i) lack of capacities to effectively manage the loan disbursement; and (ii) missing attractive loan products to be offered.
- RMG managers having decision-making power on SE investments of textile factories in Dhaka, who lack awareness and information on the potential and implementation of SE investments.
- Local service providers with interest in strengthening their services to improve the project implementation of SE, but who lack capacities and relevant services to bring value to the implementation of SE investments.

- Workers in the RMG sector were final beneficiaries of improved compliance with SE standards. The wider population of Dhaka were also indirect beneficiaries from overarching development results induced by SE investment projects of textile factories.

Interviews and discussions with target group representatives confirmed the project's extensive relevance on both the supply (i.e. the PFIs providing the credit) and demand sides (i.e. the RMG enterprises applying for SE loans). The project team and international donors mentioned the significant aspect about lessons learned during previous credit line projects. International donor organisations (i.e. Japan International Cooperation Agency (JICA) and the United States Agency for International Development (USAID)) previously made financing opportunities for the RMG sector available through credit lines and grants. According to the interviews however, they received a low number of applications due to (i) the highly complex application process; (ii) missing capacities at PFI level to implement these international projects; and (iii) low level of awareness among the private sector (Int_1_other donor/agency/IO, Int_3_project team). Interviews showed that the SSREU project responded to these challenges by providing specific technical assistance and integrating lessons learned made in their project design (Int_3_project team, Int_1_other donor/agency/IO, FGD_2). Emphasis was put on the needs and requirements of PFIs to equip them with the expertise required to confidently operationalise the credit line and the corresponding application process. The following interview quote highlights the need identified: 'It was really needed because we have seen factories making investments in safety issues but our financial organisations, from where we are getting the funds, were lacking processes and opportunities' (Int_2_stakeholder).

On the demand side, the project team intended to curb the interest of RMG factories, as demand was traditionally very low. The project acknowledged the information gap among RMG factories and designed activities to (i) spread awareness and knowledge about the availability of financing opportunities; and to (ii) support them in the loan application process. In a target group interview the following was said: 'Entrepreneurs in Bangladesh are not motivated to invest in safety and environment related infrastructure and thus the demand for such credit is usually low. However, this fund will boost the interest of the entrepreneurs to invest in areas of safety and environment' (Int_3_target group).

Interviews with the involved RMG factories confirmed that the project and its underlying activities were very relevant for textile enterprises to create awareness on funding opportunities (Int_2_target group, Int_5_target group). However, it was mentioned that smaller and medium-sized enterprises (SMEs) had an even greater need but could not be sufficiently included (Int_2_other). For the third group involved, the LSPs, project activities were conducted to improve their services in the implementation of SE projects. The project team learned at the project start that many LSPs had already solid experience in supporting SE investment projects; they therefore designed needs-based activities to build on existing strengths, instead of following the blueprint originally planned for in the project offer (Int_2_project team). As a result, lesser emphasis was put on general LSPs but more on assessors (e.g. TÜV SÜD), who approved SE project designs during the application process (Int_2_project team).

While the activities were perceived relevant by the target group, some impeding factors were encountered. The delay in project implementation (see relevance dimension 4) had a compromising effect on the relevance of the project for the target group. Due to the project's complementary technical assistance to the financial assistance of KfW and AFD, to some extent the project was also dependent on progress made in implementing the actual credit line project. As the latter encountered substantial delays and the Covid-19 pandemic led to an additional slow-down, some of the SSREU project activities had to be implemented prior to roll-out of the credit line. In addition, project stakeholders mentioned that the actual credit line process was very complicated (especially when comparing it to the USAID credit line) and difficult to comprehend. Although both factors were beyond the project's control, to a certain extent, they affected the relevance of project activities.

When looking at the relevance for final beneficiaries and the 'Leave No One Behind' (LNOB) principle, i.e. workers and employees of the RMG enterprises as well as the broader population in Dhaka where textile

factories are located, the project design and current state of implementation induced that it was not **yet** appropriate to integrate final beneficiaries in the evaluation. The first SE projects financed by the grants were fully implemented by the end of the project. Interviews with representative organisations emphasised that a lot still needs to be done to improve social and safety standards in the textile sector. Above all, smaller and medium-sized enterprises, who often supply to bigger companies, are struggling to ensure decent working conditions for their employees (Int_1_other donor/agency/IO, Int_5_stakeholder).

Relevance dimension 2 – Alignment with the needs and capacities of the beneficiaries and stakeholders – scores **25 out of 30 points**.

Relevance dimension 3: Appropriateness of the design

The project design was discussed with several stakeholder groups and was assessed as coherent and logical (Int_1_other donor/agency/IO, FGD), but also complex (FGD). A core strength of the project design was its focus on three relevant actor groups (FGD). There was a specific output formulated for each of these groups to reach the overall project objective. At the same time, synergies between the outputs were encouraged. The project objective, as such, was achievable if there had been no delays. It can be positively noted that the project's first activities (in the first months of the project start when delays indeed occurred (see relevance dimension 4)) focused on needs assessments and studies. Thereby all necessary information was gathered and needs were identified, which made it possible to follow a truly demand-based approach. These preliminary exercises also allowed for a very profound understanding of the stakeholder landscape (Int_4_project team). The project identified and integrated crucial and influential stakeholders such as the Bangladesh Bank and the BGMEA. In addition, participating training providers, such as the Bangladesh Institute of Bank Management, had the required expertise and capacity to leverage their existing experience in the industry and take up the role of training providers both during and after the project. Looking specifically into the project's outputs, the following conclusions can be made.

Output A on capacity development of financial institutions, appeared to be very relevant to achieve the project objective. Core activities, in the format of training of trainers' measures, events and a certified study course and study tour were adequately designed to empower specific training institutes in the domain of green and social finance and strengthen conditions to implement the scheduled credit lines at PFIs and the Bangladesh Bank. The underlying hypotheses are therefore plausible.

Output B focusing on the private sector, entailed several activities to enhance the information basis, i.e. the creation of business case studies, the set-up of an information platform and the implementation of training courses. All activities appeared relevant for the intended objective; however, to enhance the usage, it might be helpful to first set up the information platform and then conduct training. As a result, most underlying results hypotheses under this output area appear plausible.

Output C on strengthening local services providers, shows comparably lesser direct contribution to the project's objectives and less relevance. The underlying hypothesis was that strengthened LSPs could support PFIs and textile factories in the implementation of the credit line and SE projects. Considering existing strengths, the project team moderately enhanced the information basis on LSPs through studies and connected them with PFIs and RMGs. Underlying result hypotheses appear to be plausible to some extent.

The system boundary was, from the evaluation team's point of view, well chosen and plausible. Due to the project's direct collaboration with relevant project partners and target groups (PFIs, RMGs and LSPs), activities could be set up in a way to achieve the intended objectives. However, due to the project's nature and objective, there were dependencies on other donor organisations involved in the SREUP credit line. The key implementing partner said that this construct of different donor organisations working towards a common goal of establishing a well-functioning credit line was 'the most complicated project they currently have' (FGD). The

project had to constantly consider and observe progress made by the overall SREUP credit line project, to ensure that the technical cooperation support was as complementary as possible to the credit disbursement. Indeed, it was mentioned that the project's embeddedness in the donor landscape caused complexity and challenges during implementation (Int_5_other donor/agency/IO). The project's activities were intended to be aligned as well as possible with the advances made by AFD, KfW and EU. However, as a result, the project faced challenges, because the financial assistance started later, and progress of other donor agencies did not go as planned (Int_3_project team). The design and formulation of indicators, however, still allowed for certain flexibility to avoid a burden caused by the abovementioned dependencies.

Relevance dimension 3 – Appropriateness of the design – scores **17 out of 20 points**.

Relevance dimension 4: Adaptability – response to change

The project was subject to two major contextual changes of that highly delayed the implementation process. There was an initial delay in implementation, because the signing of the Technical Assistance Project Proposal took more time than expected and was conditioned by other donor agreements. The partner agreement was not signed until March 2018, as the governmental partner insisted on signing partner agreements with technical and financial cooperation-related measures at the same time. As a reaction, the project team considered the option for a no-cost extension even in the first year of the project. A change offer was therefore handed in to BMZ at the beginning of the second year of implementation and the no-cost extension was agreed. The evaluation team has found that this extension proved to be necessary and valuable to ensure sufficient time to implement the planned project activities. At the same time, the project reacted to the delay and started with preparatory activities (needs assessments, studies, business case studies).

A second major delay was caused by the Covid-19 pandemic, which caused a standstill for both the project and, indeed, the whole country (FGD). Public and private lives were put on hold for more than 4 months and a strict lockdown was put in place. All international staff members from the project and the consultancy team had to leave the country (Int_5_other donor/agency/IO), and the project had to be implemented remotely using online meetings and webinars. Although the project could implement all activities on time, there was nevertheless a substantial delay, and many activities took place at the end of the project phase. This rush certainly affected effectiveness and impact of the project (Int_4_other donor/agency/IO). However, the evaluators cannot definitely conclude whether a more rapid adaptation to the new circumstances could have been possible. As per the following quote from a project partner interview: 'The project paced slowly and when the project was supposed to roll in full swing, Covid-19 happened. Factories suffered a lot about whether to remain open or shut down, they suffered losses. Now they are trying to recover losses' (Int_4_project partner).

In addition, between the design phase and the implementation phase, demands for the type of investment changed; initially the majority of the investments were expected for safety projects, but over time there was more demand for environmental projects – both by factories and international brands and their compliance standards. After the Rana Plaza event in 2013 many factories invested in safety retrofitting. In recent years, the urge for better environmental compliance has been put more and more in the forefront (Int_5_stakeholder). In addition, Covid-19-related measures rose as an urgent area of investment. Both the overall credit line project and the GIZ SSREU project reacted to these changing demands and provided specific assistance on green finance and allowed for investments in Covid-19 mitigation projects (Int_2_project team), exemplified in the following statement: 'As many of the needed safety investments have been made, we are now calling for better environmental compliance, above all to engage on a climate-neutral journey. We incentivise satisfactory environmental performance, as this is a key criterion on our list to select clients' (Int_others_1).

Relevance dimension 4 – Adaptability – response to change – scores **17 out of 20 points**.

Methodology for assessing relevance

Table 4: Methodology for assessing OECD/DAC criterion: relevance

Relevance: assessment dimensions	Basis for assessment	Evaluation design and empirical methods	Data quality and limitations
Alignment with policies and priorities	7th Five-Year-Plan of Bangladesh (GoB, 2015), Bangladesh Vision 2021; National Tripartite Plan of Action BMZ Country Strategy for Bangladesh (2016) Objectives of international and national alliances (Accord, Alliance and Sustainability Compact)	Evaluation design: Analysis follows the analytical questions from evaluation matrix. Empirical methods: Semi-structured interviews with BMZ representatives, GIZ country manager; qualitative and quantitative content analysis of key documents	Less information found on the current priorities of the RMG Sustainability Council
Alignment with the needs and capacities of the beneficiaries and stakeholders	Direct target group: <ul style="list-style-type: none"> • Staff members of PFIs • RMG managers • Local service providers 	Evaluation design: Analysis follows the analytical questions from evaluation matrix. Empirical methods: Semi-structured interviews with target group; content analysis of project documents and interviews	Sample of target group representatives in interviews is small due to the remote set-up
Appropriateness of the design*	Updated results model	Evaluation design: Analysis follows the analytical questions from evaluation matrix. Empirical methods: Semi-structured interviews with project partners and stakeholders	No limitations identified
Adaptability – response to change	Change offer (2018); key changes identified during project timeline	Evaluation design: Analysis follows the analytical questions from evaluation matrix. Empirical methods: Key informant interviews with project team and partners Deductive approach: Verification of identified changes and adaptations Inductive approach: Open questions to detect additional changes and necessary adaptations	No limitations identified

* The project design encompasses the project's objective and theory of change (GIZ results model, graphic illustration and narrative results hypotheses) with outputs, activities, instruments and results hypotheses as well as the implementation strategy (e.g. methodological approach, capacity development strategy, results hypotheses).

Conflict sensitivity in the project design

Based on the project's peace and conflict assessment (PCA) (GIZ 2016a), core factors related to conflict sensitivity were polarising domestic political and ideological power conflicts between the current government and the opposition, threat of terrorism, growing socio-economic inequality and corruption. These factors were considered during the implementation, according to the project proposal and progress reports. First and foremost, GIZ's risk management system in Bangladesh ensured the safety of its staff. In addition, risks were identified at different levels of results. A substantial risk at the higher impact level is that an increase in the country's politically and religiously motivated potential for conflict could have a negative impact on international demand for textile products and thus weaken the financial capacities and willingness of textile factories to implement SE investments. It was found that after the Holey Artisan Bakery Attack in Dhaka in 2016, the security situation again improved and conflicts did not influence the market behaviour and demand for

Bangladeshi textile. The project team monitored risks to understand the risk and conflict situation. Monitoring was carried out in line with the Security and Risk Management requirements (Scenario 2: Fragile family post (heightened security situation)). At the operational level, the lack of interest and willingness of key project partners, as well as potential weak capacities to engage in the technical topic of SE investments, were identified.

Table 5: Dividers/escalating factors in the project context

Which dividers/escalating factors were identified in the project context?	Addressed by the project? (yes/no)	If addressed, how is it considered by the project design?
Polarising domestic political and ideological power conflict, threat of terrorism, enduring inequality	Yes	Limited influence on factors at macro level GIZ's risk management system to ensure staff safety
Endemic corruption	Yes	Promotion of transparent processes, proactive expectation management and coordination with other donors

Table 6: Connectors/deescalating factors in the project context

Which deescalating factors/connectors were identified in the project context?	Addressed by the project? (yes/no)	If addressed, how is it considered by the project design?
Selection of project partners	Yes	Selection of project partner with decision-making power, good reputation, reliability.
Project role and mandate within stakeholder landscape	Yes	The project does not interfere into national political discussions but is perceived as reliable and neutral actor who provides need-based activities for the different target groups.

4.3 Coherence

This evaluation was carried out before the introduction of the new criterion of coherence. The criterion has therefore not been applied in this evaluation.

4.4 Effectiveness

This section analyses and assesses the effectiveness of the project. It is structured according to the assessment dimensions in the GIZ project evaluation matrix (see Annex 1). This evaluation was carried out before the introduction of the new assessment dimension 'quality of implementation', so this assessment dimension has not been applied in this evaluation. The content was part of the other effectiveness assessment dimensions.

Summarising assessment and rating of effectiveness

Table 7: Rating of OECD/DAC criterion: effectiveness

Criterion	Assessment dimension	Score and rating
Effectiveness	Achievement of the (intended) objectives	35 out of 40 points
	Contribution to achievement of objectives	25 out of 30 points
	Quality of implementation	n/a ³
	Unintended results	23 out of 30 points
Overall score and rating		Score: 83 out of 100 points Rating: Level 2: successful

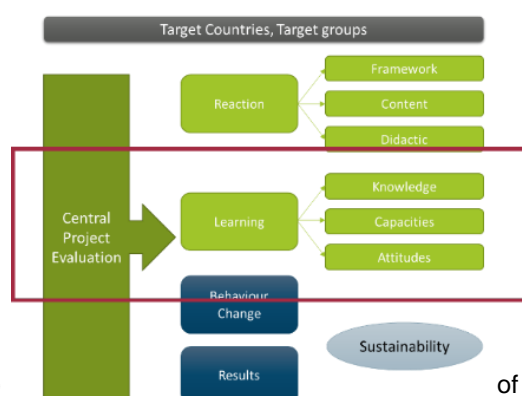
The evaluation team found that most project objectives were fully or mostly achieved by the end of the project: the use of knowledge could be confirmed, but the actual outreach and number of stakeholders involved could not be fully verified. Contribution analyses allowed for a more detailed examination on the effectiveness of capacity-building measures. PFI employees gained significant knowledge through offered training services, which they intend to apply on a regular basis. Moreover, the increased knowledge about SE loans led to higher customer orientation of PFIs. There was evidence that the operationalisation and the application process of the credit line improved. Awareness creation on SE loans for RMG factories were perceived as effective. RMG managers felt that they significantly increased their knowledge, and that the knowledge would be essential for applying for SE loans. The level of information available to the management of textile factories included in project activities on the advantages of and financing options for SE investments was therefore enhanced. The establishment of an information platform, in the format of a website, on the SREUP credit line was perceived as positive but came late in the project implementation. The added value of the information platform can therefore only be assessed to a limited extent by the evaluation team. Unintended positive results of the project were the mediating role of the GIZ project team between different donors of the credit line and the closeness of the three actor groups which led to synergy effects. A negative result was that rather big and financially sustainable RMG factories were attracted to apply for loans.

In total, the effectiveness of the project is rated Level 2: successful, with 80 out of 100 points.

Analysis and assessment of effectiveness

Corroborated under the 'effectiveness' criterion, the evaluation aimed at analysing the extent to which the project achieved its desired objectives, measured by the module objective indicators (effectiveness dimension 1) and the degree to which all its activities and instruments have contributed to its objectives (effectiveness dimension 2). The latter is largely based on a contribution analysis, for which three key causal relations were selected for in-depth scrutiny. Eventually, the evaluation of the effectiveness also covered unintended results (evaluation dimension 3). In regard to our theoretical framework on training effectiveness, the second and third level ('Learning' and 'Behaviour Change')

Figure 5: The Kirkpatrick model on training effectiveness: Learning (own illustration).



of

³ This evaluation was carried out prior to the introduction of the new assessment dimension 'quality of implementation'. This assessment dimension has therefore not been applied in this evaluation. The content was part of the other assessment dimensions in effectiveness.

the Kirkpatrick model are mainly considered under the effectiveness criteria. For the assessment of the effectiveness section, the evaluation team draws on both qualitative and quantitative data.

Effectiveness dimension 1: Achievement of the (intended) objectives

The information presented below provides an overview of the achievement of the project objective as measured by the indicators in the results matrix. This required a comparison between the current status and the targets of the outcome indicators. To set the basis for the later assessment, in the inception mission indicators were examined for their 'SMART'-ness (specific, measurable, achievable, relevant, time-bound). Module objective-level indicators were found to be formulated in a SMART way. They aimed to measure the use of knowledge gained by key target groups, i.e. PFIs and RMG factories, as well as the quality of services provided by LSPs. Taking into account the nature of the indicators and the focus of the contribution analysis, dimension 1 and 2 of the effectiveness criterion should be considered jointly. The evaluation of this dimension was based on the project's internal monitoring data (with the limitation that no final report was issued by the project yet and aggregated monitoring data could not be provided). Further survey data collected by the evaluation team was used for the assessment. Qualitative data through interviews and discussions with the key target groups complemented and enhanced the findings.

Module objective indicator 1: 70% of 100 employees of financial institutions who have received training confirm in a survey that they use – to very intensively use – the acquired knowledge on financing investments in SE measures in the textile sector.

The first module objective indicator aimed to measure how much PFIs make use of the knowledge gained. The indicator has two dimensions, measuring satisfaction levels and the outreach of the training. According to the evaluation team's survey and monitoring data, all 67 surveyed PFI employees agreed or strongly agreed that they use the knowledge and concepts in this workshop for financing safety retrofits, safety and social upgrades in the RMG industry. As the project team reached out to more than 100 PFI employees, extrapolating from the survey results suggest that the target was reached (i.e. 70 of 100). In addition, interviews confirmed that new technical knowledge within PFIs was created with different specific department representatives (relationship and credit manager) understanding the purpose of the credit line. MO1 is thus assessed as fully achieved.

Module objective indicator 2: 70% of 100 managers of textile factories which are organised within the three initiatives (National Initiative, ACCORD and Alliance) confirm in a survey that they use – to very intensively use – the information services provided on SE measures.

The second module objective indicator aimed to measure how much RMG representatives make use of the knowledge gained. According to the project's monitoring data, more than 250 RMGs participated in nine webinars on structural retrofits and environmental upgrades. According to the evaluators' survey in January 2021, 15 of 19 (78.9%) managers of textile factories agree or strongly agree that they intend to apply their increased knowledge of the application process for SE loans and of the use of SE loans. 16 of 19 (84.2%) managers of textile factories agree or strongly agree that they are able to apply the knowledge they gained from the webinar in their company. Concluding from this, more than 70% of 19 managers from textile factories will use – to very extensively use – the information services provided on SE measures. RMG representatives, interviewed, confirmed that they use information provided on SE measures – mainly received through events, face-to-face training and webinars. While the satisfaction levels and use of knowledge can be confirmed, the evaluation team cannot draw any conclusion on the final outreach to RMG managers involved, as survey results were only available for 19 participants, but more events were conducted during the project timeline. This example from an interview with RMG factory members emphasised the influence of webinars on SE measures and the credit line: 'My engineer has participated in the workshops and he shared that he has learned a lot of updated concepts from the workshops' (Int_2_target group). While there were specific webinars for SMEs in cooperation with BGMEA (95 participants) and with CED-BRAC University (47 participants), some stakeholders argue that (especially) SMEs require more support and information to actually make use of financing

opportunities through the credit line. It appears that there are a range of external factors that prohibit SMEs to avail SE investment options. The foreseen information platform that bundles information on SE measures was only published after the project ended, thus, companies could not yet make use of this information service. It can be seen conclusively that awareness creation through workshops and events is very high with most companies making use of the knowledge gained, but the number of companies reached is somewhat limited. Final indicator achievement rates were estimated at the time of writing, but do take into account both quantitative and qualitative findings. MO2 is fully achieved.

Module objective indicator 3: 70% of 30 surveyed managers of textiles factories are satisfied, very satisfied or completely satisfied with the quality (1. content, 2. communication, 3. reliability, 4. needs orientation) of existing services on SE measures.

The third module objective indicator aimed at measuring the extent to which RMGs are satisfied with the quality of existing services on SE measures provided by LSPs. The assessment could not be conducted because, due to the delay in the overall credit line, the implementation of first SE projects had just started. The evaluation team, thus, looked first at general reactions of LSPs towards the webinars implemented by the project to understand the training effectiveness. All LSP webinar participants (n=12) agreed or strongly agreed that given the knowledge gained during the webinar their organisation would in the future more effectively support clients in making loan investments and that the learnings from the workshop would be essential in helping their clients apply for a loan. Responses also showed that LSPs are developing new support courses based on what they have learned. In a second step, the evaluation team understood from two interviewed individual RMG representatives that there was general satisfaction with the services provided. To conclude, hints to the achievement of indicators are given, while the strength of the indicator assessment is only moderate.

Table 8: Assessed and adapted objective indicators for specific modules (outcome level)

Project's objective indicator according to the (last change) offer	Assessment according to SMART* criteria
<p>1. 70% of 100 employees of financial institutions who have received training confirm in a survey that they use – to very intensively use– the acquired knowledge on financing investments in SE measures in the textile sector. Base value (2017): - Target value (2016): 70% Actual value (2021): 100% of 67 survey participants from PFIs Source: Evaluators' survey and monitoring data</p>	<p>The indicator fulfils all SMART criteria</p>
<p>2. 70% of 100 managers of textile factories which are organised within the three initiatives (National Initiative, ACCORD and Alliance) confirm in a survey that they use – to very intensively use – the information services provided on SE measures. Base value (2017): - Target value (2016): 70% Actual value (2021): 78.90% of 19 managers Source: Evaluators' survey and monitoring data</p>	<p>The indicator fulfils all SMART criteria</p>
<p>3. 70% of 30 surveyed managers of textiles factories are satisfied, very satisfied or completely satisfied with the quality (1. content, 2. communication, 3. reliability, 4. needs orientation) of existing services on SE measures. Base value (2017): - Target value (2016): 70% Current value (2021): Assessment could not yet be made. Source: – Evaluators' survey and monitoring data</p>	<p>The indicator fulfils all SMART criteria</p>

The evaluation team concludes that two out of three project objective indicators were fully achieved by the end of the project, while the module objective indicator on the satisfaction of services provided could not (yet) be assessed.

Effectiveness dimension 1 – Achievement of the (intended) objectives – scores 35 out of 40 points.

Effectiveness dimension 2: Contribution to achievement of objectives

In this section, chosen results hypotheses for the contribution analysis are scrutinised to illustrate how outputs contributed to project outcomes. Overall, it could be proven that the targets of most output-level indicators were met, except for those under output B. Detailed achievement levels for each output indicator are shared in the efficiency section. When examining hypotheses within the effectiveness criterion, **Level 1 (Reaction) and Level 2 (Learning) of the Kirkpatrick training effectiveness** model were examined. Following Mayne (2012), the validated results model, including risks and assumptions, guided the analysis. During the inception mission the evaluation team together with the project management identified three pathways of change from output to outcome (module objective) level that were of interest for the contribution analysis. Evidence for the underlying hypotheses was then collected through a mixed-methods approach based on interviews with project stakeholders and a survey with the target group. In the following, findings are compiled in a contribution story to find plausible explanations for either confirming or rejecting the chosen hypotheses.

Table 9: Selected results hypotheses for effectiveness: hypothesis 1

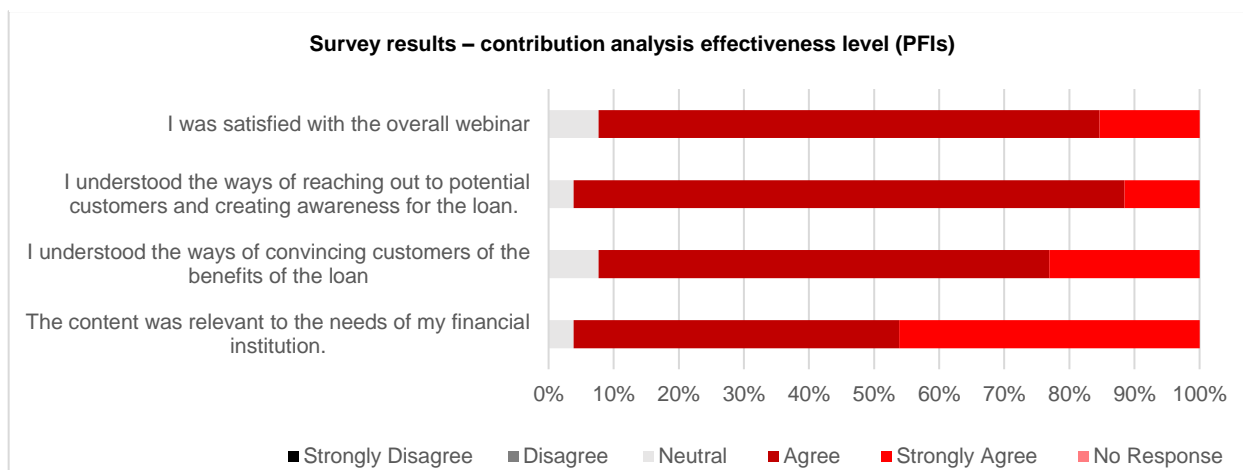
Hypothesis 1 (activity–output–outcome) (A4-A5-A6-PO)	Strengthened capacities of high-level and mid-level management of PFIs lead to increased awareness and knowledge on sustainable investments, better customer orientation and hence to Output A, improved conditions for the financing of investments in SE measures in the Bangladeshi textile sector at selected financial institutions.
	Training measures must be designed in a way so that they are relevant, specific and localised enough to attract the attention of the target group and ensure that knowledge gained/ products developed are put into practice.
Risks/unintended results	Financial institutions have weak human/financial capacities to make use of the capacity building (see project PCA matrix).
Alternative explanation	Other international agencies or organisations provide capacity building in the same domain when promoting their credit line projects.
Confirmed/partly confirmed/not confirmed	Confirmed.

The first hypothesis of the contribution analysis examined the pathway of change on activities under output A leading to strengthened capacities of high-level and mid-level management of PFIs that would lead to improved conditions for the financing of investments in SE measures in the Bangladeshi textile sector. Both output indicators were achieved or even over-achieved. Key underlying activities to achieve the formulated results included the implementation of training courses and webinars, a study tour for the Bangladesh Bank and technical assistance to all actors involved in the credit line application process (i.e. Bangladesh Bank, PFIs, external assessors).

Kirkpatrick’s level 1: The PFI’s reaction to the trainings and webinars was highly positive: 24 of 26 (92.3%) participants of the PFIs agreed or strongly agreed that they were satisfied with the webinar.

An example from a target group interview supports these survey results: ‘The project has engaged experts and consultant who have in-depth knowledge in their domain. Their expertise and experience have helped the practitioners of the industry to enhance their knowledge (Int_3_target group)’.

Figure 6: Survey results – contribution analysis effectiveness level (PFIs)



Kirkpatrick’s level 2: Overall, evidence was found that the capacities of high-level and mid-level management of PFIs were indeed strengthened through the webinars. According to the survey data, over 90% of webinar participants from selected PFIs agreed or strongly agreed that they understood the ways of reaching out to potential customers, creating awareness for the loan (25 of 26 participants) and convincing customers of the benefit of the loan (24 of 26 participants). Over 90% agreed or strongly agreed that their financial institution would benefit from the increased knowledge (24 of 26 participants)–and that they intended to share the knowledge (all 26 participants). All these aspects were perceived as significantly better than average ($p < .001$) and the effects were large (*Cohens d* > 0.8). The following quote from a participating PFI emphasises the positive change brought about by the project. ‘I have learned how to assess a project on safety and environment at factory premises. Our training has always been on financial analysis but because of the trainings organised by GIZ I am now well equipped to assess the technical feasibility of safety and environment projects’ (Int_3_target group).

The conditions for the financing of investments in SE measures in the Bangladeshi textile sector could therefore improve. Interviews with project partners enabled a deepened understanding on the results achieved through the project activities. Indeed, the significant contribution of the project to enhance conditions on SE financial investments was acknowledged by the project main partners (Int_4_other donor/agency/IO, Int_1_other donor/agency/IO, FGD_2). Evidence was found that necessary capacities at different levels were built up, which equip actors in charge to confidently implement credit line projects. The long-term capacity-building course on sustainable finance for managers at the Bangladesh Bank was mentioned as the most significant change (FGD_2).

Table 10: Selected results hypotheses for effectiveness: hypothesis 2

Hypothesis 2 (activity–output–outcome); A8–A9	The development of innovative SE loan products for large RMG and textile producing enterprises and SMEs leads to an improved operationalisation and application process of the credit line.
Main assumptions	Developed loan products respond to the demand of RMG and textile enterprises and can be promoted and applied by PFIs.
Risks/unintended results	Financial institutions have weak human/ financial capacities to make use of products developed (see project PCA matrix).
Alternative explanation	-
Confirmed/partly confirmed/not confirmed	Confirmed.

The **second hypothesis** examined the linkages between SE loan product development and the improved operationalisation and application process of the credit line. In specific, two products were developed during interactive workshop sessions with PFI officials: the first (use-specific) product focuses on promoting safety retrofits in smaller and financially weaker companies; and the second (sub-sector-specific) product focuses on environmental and social upgradation. The products should provide attractive options for RMG enterprises and textile factories as part of the credit line. In this way, the project team responded to the Bangladesh Bank demand to have separately branded products that cater to factories' needs.

Kirkpatrick level 2: According to the evaluators' survey data, 23 of 26 (84.6%) webinar participants from selected PFIs agreed or strongly agreed that because of their increased knowledge their financial institution would offer sustainable financing options as part of their portfolio. 24 of 26 (92.3%) webinar participants from selected PFIs agreed or strongly agreed that they were now able to better reach out for customers and inform them about SE loans. These aspects were also perceived as significantly better than average ($p < .001$) and the effects were large (*Cohens d* > 0.8).

On the demand side, factory representatives also voiced that the application process for the credit line became easier over time thanks to the options provided and better capacities on behalf of PFIs. 17 of 19 (89.5%) webinar participants from RMG factories agreed or strongly agreed that they increased their knowledge about and understood the application process for the SE loan. 15 of 19 participants (78.9%) intend to apply their increased knowledge about the application process and the loans in general. These aspects were also perceived as significantly better than average ($p < .001$) and the effects were large (*Cohens d* > 0.8). A stakeholder interviewee supports the survey results: 'Before we did not know what was expected to apply for the credit line; but the application was very transparent and after one visit at the bank the application was done. The learning curve is very steady. If you have been through the application process once, it's very easy the next time you apply for a loan' (Int_2_target group).

According to the direct project partner, the GIZ contribution was 'very instrumental' to achieve a well-functioning application and operationalisation process of the overall credit line project (FGD_2).

Table 11: Selected results hypotheses for effectiveness: hypothesis 3

Hypothesis 3 (activity–output–outcome); B5–B6	If capacity-building events and trainings for RMG and textile factory managers are effective, then the level of information available to the management of textile factories on the advantages of and financing options for SE investments will be enhanced.
Main assumptions	Training measures must be designed in a way so that they are relevant, specific and localised enough to attract the attention of the target group and ensure that knowledge gained is put into practice.
Risks/unintended results	RMG and textile enterprises have very low interest and motivation to seriously engage in the credit line for SE investments.
Alternative explanation	RMGs mainly get to know about the credit line through word-of mouth and other development organisations.
Confirmed/partly confirmed/not confirmed	Partly confirmed.

The third hypothesis as part of the effectiveness criterion had to be adapted, as the information platform (<http://rmg-finance.com.bd/>), planned for December 2020, could not be published until January 2021. The evaluation team could therefore not draw detailed conclusions about the usefulness of the website.⁴ Instead,

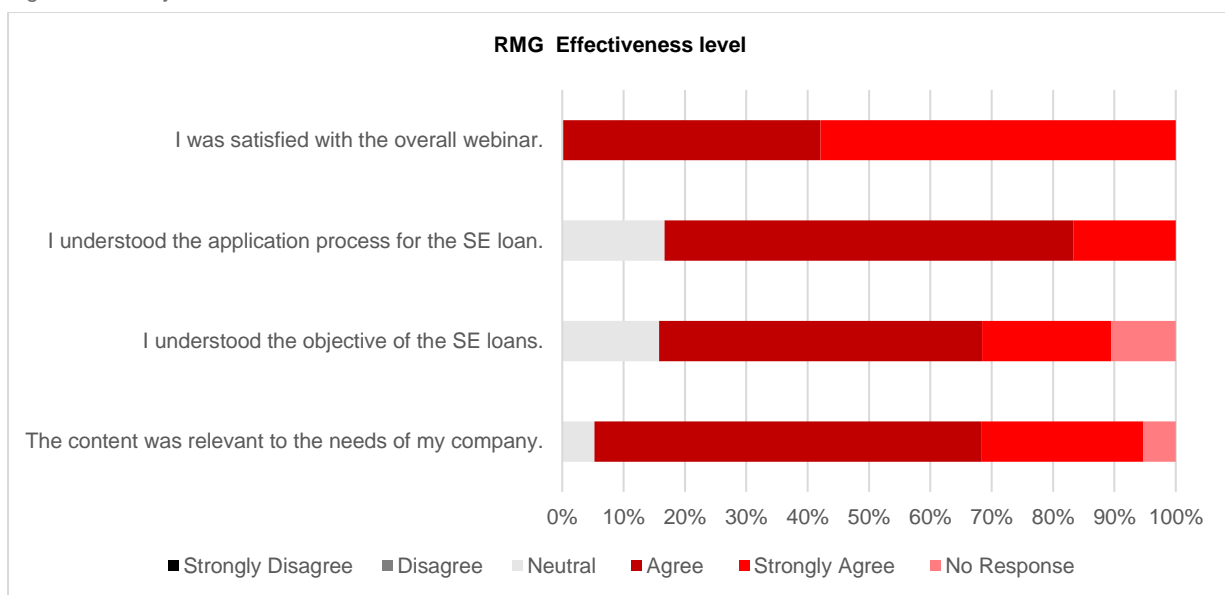
⁴ The original hypothesis defined during the inception mission was as follows: 'If an information platform is developed that effectively disseminates information about the credit line, capacity building activities and ongoing and successful projects developed, then the level of information available to the management of textile factories on the advantages of and financing options for SE investments will be enhanced.'

the hypotheses examined plausible linkages between the trainings and events for RMG factories and resulting enhanced information levels and awareness. To do this, Levels 1 and 2 of the Kirkpatrick model were examined and findings were retrieved from quantitative and qualitative data collection.

Level 1 (Reaction): According to the evaluators' survey all 19 participants coming from RMG factories (100%) agreed or strongly agreed that they were satisfied with the webinars. 17 of 19 (89.5%) surveyed managers of textile factories agreed or strongly agreed that the webinar content was relevant to the needs of their company and that their company would benefit from the increased knowledge, as per the following quote, which illustrates the participants' satisfaction with the training: 'The workshops arranged by GIZ were really helpful, it has helped our engineers to plan the project better and develop a comprehensive application for the project' (Int_2_target group).

Level 2 (Learning): According to the evaluators' survey, over 70% of webinar participants from RMG factories agreed or strongly agreed that they understood the application process (15 of 19 participants) and the objective of the SE loan (14 of 19 participants). 17 of 19 participants (89.5%) agreed or strongly agreed that they increased their knowledge about the application process and the use of the SE loans. 15 of 19 participants (78.9%) agreed or strongly agreed that they intend to apply their increased knowledge about the loans and the application process for the loans. 17 of 19 participants (89.5%) agreed or strongly agreed that the learnings from the webinar will be essential for a successful application of their factory for the loans. These aspects were perceived as significantly better than average ($p < .001$) and the effects were large (*Cohens d* > 0.8). Questions regarding the website (information platform) were also posed during interviews and discussions. The idea of having a platform that bundles all relevant information was highly welcomed by different project partners (Int_others_1). At the same time, stakeholders emphasised that the platform should also be available in Bengali and displayed in simple words to be more accessible for some of the RMG enterprises, especially SMEs. To effectively disseminate information, accompanying measures could have been installed: 'The Information is relevant but again there should be a help desk/hotline/focal person/chat box providing the information where to get to know what information from. We could also create hyperlinks on our website to the SSREU information website' (Int_2_others).

Figure 7: Survey results – RMG effectiveness level



Effectiveness dimension 2 – Contribution to achievement of objectives – scores **25 out of 30 points**.

Effectiveness dimension 3: Quality of implementation

This evaluation was carried out before the introduction of the new assessment dimension 'quality of implementation'. This assessment dimension has therefore not been applied in this evaluation. The content was part of the other assessment dimensions in effectiveness.

Effectiveness dimension 4: Unintended results

Stages of the most significant change technique, applied during the inception and evaluation phases, supported the identification of several unintended results, which were then further validated in interviews. One unforeseen result identified during the inception phase was the central role of the project team to coordinate and even, to some extent, mediate between the different international donor organisations involved (Int_4_project team). It was further verified during the evaluation. While the key project partner emphasised the major role of the project in the overall credit line project set-up and proactively called for a prolongation of the GIZ project, other donor organisations did not explicitly mention the central role of the GIZ project (Int_3_other donor/agency/IO, Int_43_other donor/agency/IO). Conclusions on this unintended result therefore cannot be made.

A second additional result is the closeness that has been achieved between the different actor groups, i.e. the PFIs, the RMG enterprises and the LSPs. In the original project proposal, interactions and exchanges were not explicitly foreseen. In the course of the project, however, the project team saw additional synergies that could be created between the stakeholder groups when bringing them all together (FGD_1). Joint events for all stakeholders were set up and highly appreciated (Int_3_target group, Int_2_target group, FGD_2).

A last unintended but rather negative result of the overall credit line conditions concerns the type of RMG factory that is attracted to the credit line. Interviews suggest that, at present, predominantly bigger, financially sustainable factories are attracted to apply for the credit line. The needs of these established companies might be less critical than those of SMEs. According to interviews with project partners, SMEs face pressing needs to upgrade their factories in terms of improved safety standards, but do not have sufficient information on existing opportunities and fear being ineligible as they potentially represent a risk to a bank's portfolio (Int_1_stakeholder). It was mentioned by experts, that, in the long run, this could lead to the crowding out of smaller enterprises, as they cannot keep up with the required compliance standards (Int_3_other donor/agency/IO, Int_43_other donor/agency/IO). These developments are not induced by the project subject to the evaluation but are rather general outcomes of the multi-donor credit line that could be observed.

Risks in the institutional environment were observed within the GIZ textile cluster, but not systematically documented. They were reported annually in the project's progress reports. One potential risk identified was that government partner institutions and financial institutions might not have sufficient human/financial capacities to make use of the capacity building and products developed (GIZ, 2016a). The project's mitigation strategy was to closely communicate with project partners to design activities that correspond to the knowledge level and needs in the best possible way. Potential positive results were not monitored systematically.

Effectiveness dimension 3 – Unintended results – scores **23 out of 30 points**.

Photo 1: Safety and social standards in a RMG factory (Source: SSREU project)



Methodology for assessing effectiveness

Table 12: Methodology for assessing OECD/DAC criterion: effectiveness

Effectiveness: assessment dimensions	Basis for assessment	Evaluation design and empirical methods	Data quality and limitations
Achievement of the (intended) objectives	<ul style="list-style-type: none"> • Evaluator's survey data and project's monitoring system • Perception of key partners, perception of project team members • Progress and endline reports 	<p>Evaluation design: The analysis follows the analytical questions from the evaluation matrix (see Annex 1)</p> <p>Empirical methods: interviews, analysis of survey data and review of monitoring data, document analysis</p>	<p>Moderate evidence strength</p> <p>Limitation: Survey data includes sample of training participants; small sample size of survey respondents</p>
Contribution to achievement of objectives	<p>Examination of hypothesis 1–3 Data on Kirkpatrick training effectiveness model level 1 (Reaction) and level 2 (Learning)</p>	<p>Evaluation design: Contribution analysis</p> <p>Empirical methods: Interviews, analysis of survey data and review of monitoring data, document analysis</p>	<p>Moderate evidence strength</p> <p>Limitation: Survey data includes sample of training participants; small sample size of survey respondents</p>
Quality of implementation	n/a ⁵	n/a	n/a
Unintended results	Additional results that were identified during the inception phase were further verified, during data collection a deductive and inductive approach is followed	<p>Evaluation design: Most significant change technique</p> <p>Empirical methods: Interviews with project team and stakeholders,</p>	<p>Moderate evidence strength</p> <p>Limitations: Due to remote set-up some contextual factors might be missed</p>

⁵ This evaluation was carried out prior to the introduction of the new assessment dimension 'quality of implementation'. This assessment dimension has therefore not been applied in this evaluation. The content was part of the other assessment dimensions in effectiveness.

Effectiveness: assessment dimensions	Basis for assessment	Evaluation design and empirical methods	Data quality and limitations
		Validation interviews with project team	
* SMART: specific, measurable, achievable, relevant and time-bound			

4.5 Impact

This section analyses and assesses the impact of the project. It is structured according to the assessment dimensions in the GIZ project evaluation matrix (see Annex 1). At impact level, results include increased demand for credit lines for SE investments (I1); an increased disbursement of soft credit through credit lines (I3); and eventually a successful implementation of SE investment projects (I4). On the side of LSPs, higher outcomes include improved quality of SE investment projects implemented thanks to better service provision by LSPs.

Summarising assessment and rating of impact

Table 13: Rating of OECD/DAC criterion: impact

Criterion	Assessment dimension	Score and rating
Impact	Higher-level (intended) development changes/results	25 out of 30 points
	Contribution to higher-level (intended) development results/changes	35 out of 40 points
	Contribution to higher-level (unintended) development results/changes	22 out of 30 points
Impact score and rating		Score: 82 out of 100 points Rating: Level 2: successful

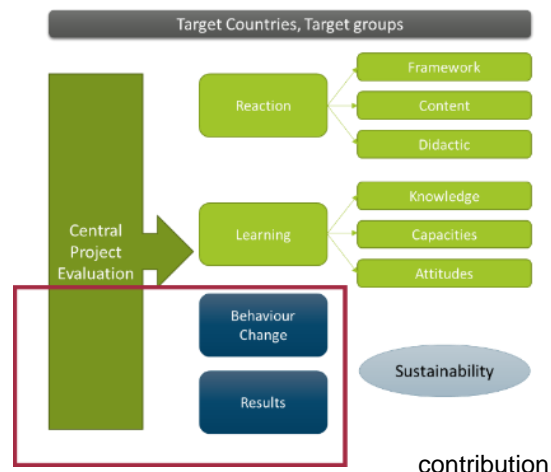
Because the implementation of the first SE investment projects had only recently started, no definite findings on overarching development results could be made. The evaluation of potential contribution and changes revealed that compared with a relative disinterest and low demand for SE loans before the project, the demand and actual applications for an SE loan increased and both PFIs and RMG factory managers felt that SE loans were relevant for gaining new customers. Many factory managers intend to apply for an SE loan because of the information offered by the project team. The informal networks between RMG representatives played an important role, because positive experiences and lessons learned are shared among RMG representatives. Factory managers also perceived that the project's contribution facilitated the application processes and project planning. Indeed, some RMG enterprises used the loan to top up existing SE investment projects. LSPs felt that the project activities strengthened their capacities and improved their services to RMG factories. Hence, the evaluation team found evidence that the project supported successful implementation of SE projects, but no changes for beneficiaries could be observed as yet. Still, RMG factory managers perceived a positive influence of the project's activities on the improvement of their international competitiveness and social and environmental sustainability. A greater emphasis was put on environmental measures.

In total, the impact of the project is rated Level 2: successful, with 82 out of 100 points.

Analysis and assessment of impact

Potential contributions of the project were identified during the evaluation despite several limitations. It needs to be emphasised, that for higher-level results the contribution by the SSREU project (technical cooperation) cannot always be distinguished from the overall SREUP project (financial cooperation). The evaluation team followed a similar methodological basis as used for the assessment of effectiveness criteria and implemented a contribution analysis. As part of the impact criterion, the **Level 3 and 4 of the Kirkpatrick model (Behaviour Change and Results)** were examined. As a basis, the situation before the GIZ engagement was discussed (i.e. in regard to the overall SREUP project development) and the evaluators enquired what would have happened without the project. Impact dimensions 1 and 2 will be considered jointly, as the analyses in the second dimensions illustrate to what extent overarching development results have occurred.

Figure 8: The Kirkpatrick model on training effectiveness: Behaviour Change and Results (own illustration).



Impact dimension 1: Higher-level (intended) development changes/results

Overarching development results, to which the project contributes, were identified during the reconstruction of the results model (in accordance with the project proposal). The results are shown in the results model. At a higher outcome/impact level, the project contributes to an increased demand for credit lines for SE investments (I1); an increased disbursement of soft credit through credit lines (I3); and eventually a successful implementation of SE investment projects (I4). The contribution analysis concludes that the demand for the SREUP credit line is, indeed, high, especially when comparing it to previous credit line projects. The application and operationalisation process has substantially improved. A first set of SE projects is currently implemented with promising results (more details can be found below). On the side of LSPs, higher outcomes include improved quality of SE investment projects implemented thanks to better service provision by LSPs. This overarching result cannot yet be observed, as the first projects are not fully implemented. Successfully implemented SE projects in RMG factories can then yield a positive contribution to the SDGs: the project will eventually support Bangladesh in its pursuit to become a middle-income country and alleviate poverty (SDG 1). By promoting investment in safety-related measures, the module intended to contribute to improved building safety and health at work (SDG 8). In the end, the project also promoted compliance with SE standards, to strengthen international competitiveness, to reduce environmental externalities of textile factories and to protect natural resources and energy (SDGs 1, 8 and 12). The business case studies compiled by the project clearly show the direct contribution of the SE projects to SDGs.

The project was part of the German development cooperation programme, Promotion of Social and Environmental Standards in Bangladesh, with the objective of improved economic and social human rights of predominantly female workers in Bangladesh's textile and clothing sector. The programme's indicators at impact level directly measured results related to safety and social compliance (e.g. reduction in accidents at work, wage increase), outside of the project's sphere of influence, to which the project only indirectly contributed via the overall credit line project. As part of the textile cluster, the project provided complementary support, as it is the only component focusing on enabling funding opportunities. Therefore the project's contribution to these impact indicators cannot be assessed. Nevertheless, to gain the project stakeholders' views on the achievement of overarching development results, interviews and discussions included questions on medium to long-term impacts. Brands, business associations and sector experts agreed that in the last 5 years the Bangladeshi textile sector had made great advances in becoming safer and more socially compliant. International clients are now asking for more environmental compliance, looking at negative external factors caused by textile factories in Bangladesh. Here, the GIZ textile cluster, jointly with financial assistance, had already contributed to better environmental externalities (Int_5_other donor/agency/IO), but stakeholders mentioned that more efforts are needed to achieve long-lasting change to achieve environmental sustainability:

‘Green practices must be connected to incentives. All green initiatives must be under one umbrella, otherwise there will only be different projects but no holistic change. What is needed, is bringing all the stakeholders together so that we can show together what are immediate, and long-term needs as parameters for going green’ (Int_2_others).

Regarding the question on ‘Leaving No One Behind’, no conclusive findings can be made. The implementation of the first SE projects financed by the grants has only recently started, meaning that beneficiaries cannot yet see any direct changes. Nevertheless, the survey with RMG representatives allowed an analysis of the potential number of beneficiaries that could be reached through single SE investment projects. Taking into account the substantial differences in size of the factories, the evaluators could see that the survey showed, on average, 7,332 employees (60.5% female) could benefit from an SE investment project.

Impact dimension 1 – Higher-level (intended) development changes/results – scores **25 out of 30 points**.

Impact dimension 2: Contribution to higher-level (intended) development results/changes

To understand perceptions of (potential) contributions to overarching results, as for the effectiveness criterion, a contribution analysis was chosen. Key data sources were GIZ management and team, AFD and KfW, the BMZ representative as well as the perspectives of the implementing partner. In addition, Level 3 (Behaviour change) and Level 4 (Results) of the Kirkpatrick model were analysed from the evaluators’ survey data with the target group. In addition, business case studies to showcase and promote the potential impact of SE investment were taken as another valuable source of information to assess the potential to achieve impacts.

Three hypotheses from the results model were examined in more detail to explain causal relationships between project outcomes and impacts.

Table 14: Selected results hypotheses for impact: hypothesis 1

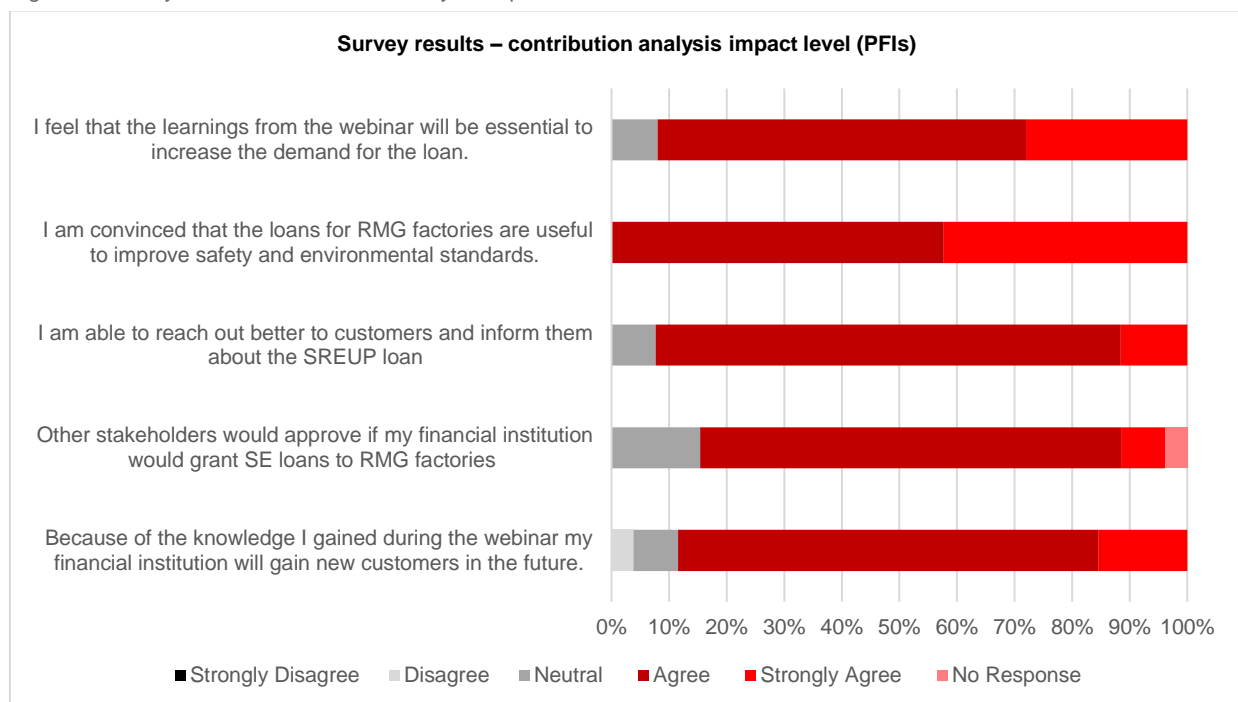
Results hypothesis 1 (outcome–impact)	Improved conditions on the implementation of the credit line project, via better operationalisation and application process of the credit line, leads to an increased demand for credit lines for SE investments.
Main assumption	Actors involved in the implementation of the credit line project have essential capacities, structures and resources.
Risks	The provisioner of the credit line project cannot provide the framework needed to offer and disperse credits.
Alternative explanation	External factors (e.g. new market rules on social and environmental compliance) stir up the demand for SE investments.
Confirmed/partly confirmed/ not confirmed	Confirmed.

To examine this hypothesis at impact level, two benchmark situations were taken into account: (i) the situation prior to this credit line project; and (ii) the evolvement of previous credit line projects. According to RMG factory representatives, the demand for investments in credits on SE investments was low. The project team confirmed that at the beginning of the project none of the actors involved showed much interest in, and held reservations about, credit investments (FGD_1), the JICA credit line faced the challenge of not having sufficient demand for their credits, leaving a lot of financial investments untapped. According to the project team (Int_3_project team), the JICA credit line involved over EUR 100 million of investments and received 300 applications but could only complete three projects in 7 years. A further reason was given in interviews with the target group: ‘Entrepreneurs in Bangladesh are not motivated to invest in safety- and environment-related infrastructure and thus the demand for such credit is usually low. However, this fund will boost the interest of the entrepreneurs to invest in areas of safety and environment.’

A supporting factor in stirring the demand was also word-of-mouth promotion between factory owners/RMG management. Interviews showed that factories are closely connected with each other and share experiences and new opportunities (Int_2_target group). A discussion with an RMG representative who successfully applied for the loan showed that he shared his positive experience of applying for the SE credit and learning experiences with others: 'I would recommend it to everybody, I gave interviews to the textile magazine, Central banks come and visit to see how the investments changed the factory' (Int_2_target group). In addition, the project had identified some strategically important stakeholders such as BGMEA, Bangladesh Bank, and the Bangladesh Rural Advancement Committee who had been successful partners in terms of generating word-of-mouth promotion about the project and thus helped increasing the awareness as well as acceptability of the project. This type of promotion should not be underestimated in the Bangladeshi textile sector and could be leveraged upon to create additional demands. At the same time, negative experiences, such as facing the aforementioned complexity of the overall credit line set-up, can quickly spread among the target group (Int_1_other donor/agency/IO). To look at the actual demand that had been created so far, findings on Level 3 and Level 4 of the Kirkpatrick model are shown as follows.

Kirkpatrick's level 3 (Behaviour): Over 23 of 26 (88.5%) PFI participants agreed that the learnings from the webinar were essential to increase the demand for the loan. 23 of 26 participants (88.5%) agreed or strongly agreed that their financial institution would gain new customers in the future. Over 9 of 19 (47.4%) webinar participants from RMG factories agreed that their company would apply for a loan because of the knowledge gained. This aspect was also perceived as significantly higher than average ($p < .001$) and the effect was large ($Cohens\ d > 0.8$).

Figure 9: Survey results – contribution analysis impact level



The survey also asked for potential barriers to not apply for the loan and could reveal that 5 of 19 (26.3%) managers of textile factories agree that they will not apply the knowledge because the situation in their factory prevents them from applying for a SE loan. 4 of 19 (21.1%) managers of textile factories agreed that they will not apply the knowledge gained from the webinar, because it is not relevant to the needs of their factory. Only 2 of 19 (10.5%) managers of textile factories agree that they will not apply the knowledge because they do not have enough information about the application process. These results indicate that external factors rather than their own motivation influence their behaviour to apply or not apply for the investment opportunity.

Kirkpatrick's level 4 (Results): Looking at actual results in terms of demand for the credit line, Table 13 shows the number of applications received and corresponding investment areas and sum of investments. In approximately 6 million Euro of investment dispersed. Another three applications are in progress and six further loan applications are in preliminary proposal stage. Implementing partners as well as donor organisations involved in the credit line voiced their satisfaction with the current level of applications and largely attributed the achieved success of the credit line to the SSREU project. Bangladesh Bank set as an internal objective to disperse EUR 13 million of investments in the first financial year of the credit line's timeline. Considering that EUR 6 million have already been approved at the point of the evaluation, it appears probable to the evaluators that the target set can be achieved. We should point out that there are impeding (especially external) factors on curbing the demand for SE investments. The Covid-19 crisis has put many in the RMG sector in a precarious situation, considering that generally global value chains came to a standstill and overall demand for textiles (at least temporarily) declined. According to project stakeholders, for many RMG enterprises and textile factories it is currently 'all about survival' (FGD_2). To cater to these changing needs, the overall credit line project by AFD, KfW and EU now also enhanced investment opportunities and allows for Covid-19-related investments to improve safety and hygiene conditions in working places.

Table 15: Overview of current SE investment projects

	Investment area	Approx. sum	Status
Bank 1	Environment and Social related investment	EUR 1.5 m	Approved
	Environment related investment (effluent treatment plant, LED lighting, energy efficient machineries and installation, renewable energy)	EUR 2.5 m	Approved
Bank 2	Safety-related investment, fire safety (SME)	EUR 0.15 m	Approved
Bank 3	Environment related investment	EUR 2.5 m	Approved
Bank 4	Environment related investment	EUR 2.5 m	In pipeline
Bank 5	Environment related investment	EUR 2 m	In pipeline
Bank 6	Retrofit related investment (SME)	EUR 0.1 m	In pipeline

Considering both quantitative and qualitative findings on behaviour change and actual results, the hypothesis can be confirmed.

Table 16: Selected results hypotheses for impact: hypothesis 2

Results hypothesis 2 (outcome – impact)	The usage of the newly created capacity development and information services on investing in Safety and Environment measures by Bangladeshi financial institutions and textile factories, will lead to a successful implementation of SE investment projects.
Main assumption	LSPs make use of their newly gained capacities and offer new services that strengthen the implementation of SE projects.
Risks	Demand for the SE investments remains insufficient.
Alternative explanation	Other actors support the implementation of SE investment projects.
Confirmed/partly confirmed/not confirmed	Partly confirmed.

The second hypothesis describes the contribution to the successful implementation of SE investment projects and, thus, focuses on both RMG enterprises, who implement SE projects, and on LSPs and their contribution to provide support services to the factories. The hypothesis was difficult to fully assess, because the roll-out of

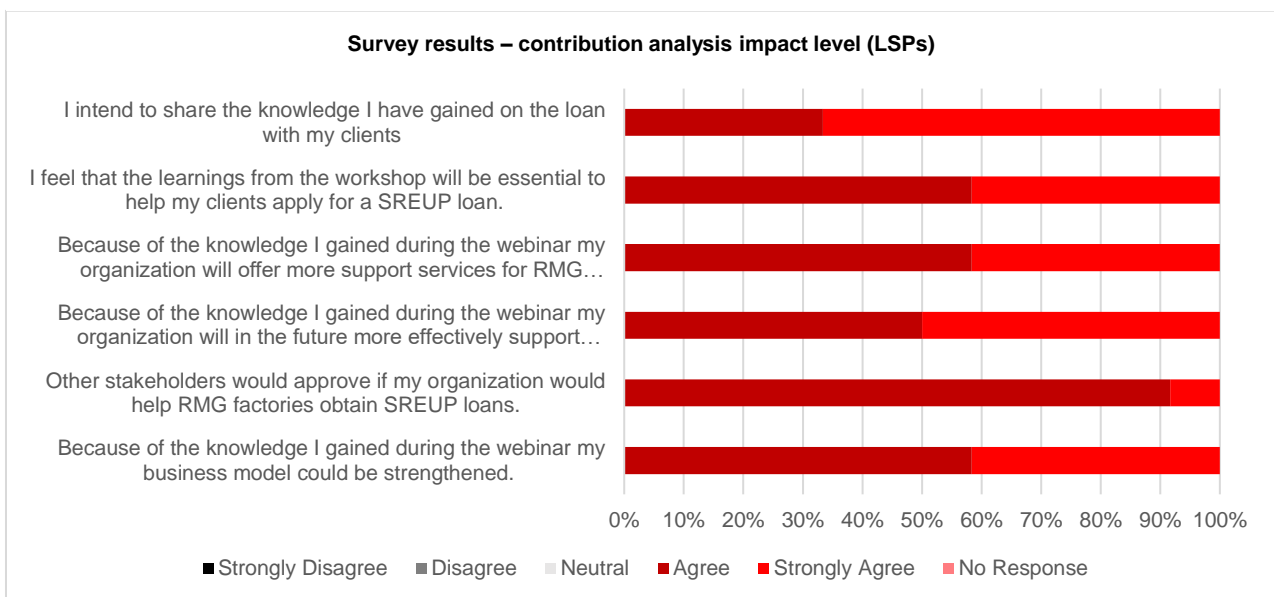
the SREUP credit line had only recently begun. Nevertheless, insights gained during interviews with RMG representatives and survey results for the LSPs are shared.

Table 13 showed that a number of projects have been approved and are being implemented. Interviews with an international textile company emphasised the importance of improved social and environmental compliance for both individual organisations to maintain clients and the positive image of the Bangladeshi textile sector. Also, RMG enterprises and factories acknowledge the need of a successful implementation of these projects: 'If you do not provide SE retrofits in your factory, you are 'out of the game' - if you do not care for your workers, you cannot continue businesswise; the profitability of your company goes down, if you do not invest in SE retrofits' (Int_target group_2). Interviews with two factory owners showed that the SSREU contribution facilitated the overall application process and project planning. However, at least for personnel from one factory it also became prevalent that the investment is just a top-up for an energy efficiency project that had already been started. Therefore, while there is certainly a contribution, there are also alternative factors that lead to the expected result at impact level.

To understand the potential results at LSP level, results from the evaluators' survey are shared, specifically to understand the use of knowledge gained and changes in behaviour and organisation.

Level 3 (Behaviour): According to the evaluators' survey 12 of 12 (100%) webinar participants from LSPs agreed or strongly agreed that they intend to share the knowledge gained on the loan with their clients and what they have learned from the webinar will be essential to help their clients apply for a loan and undertake safety retrofits and environmental and social upgrades. Also, all webinar participants from LSPs agreed or strongly agreed that because of the knowledge gained during the webinar their organisation would offer more support services for RMG factories regarding social and safety retrofits and would more effectively support clients in making loan investments. All webinar participants from LSPs agreed or strongly agreed that other stakeholders would approve if their organisation would help RMG factories obtain SE loans and that their business model could be strengthened through the integration of new services. These aspects were all perceived as significantly better than average ($p < .001$) and the effects were large (*Cohens d* > 0.8).

Figure 10: Survey results – contribution analysis impact level – LSPs



To conclude, the evaluators found some evidence that the project contributed to the actual successful implementation of SE projects, as positive results have been achieved for both the RMG enterprises and LSPs. However, no evidence can be found (yet) that SE investment projects are indeed successful and lead to

positive outcomes for final beneficiaries, i.e. the workers in the factories. The hypothesis can thus be only partially confirmed.

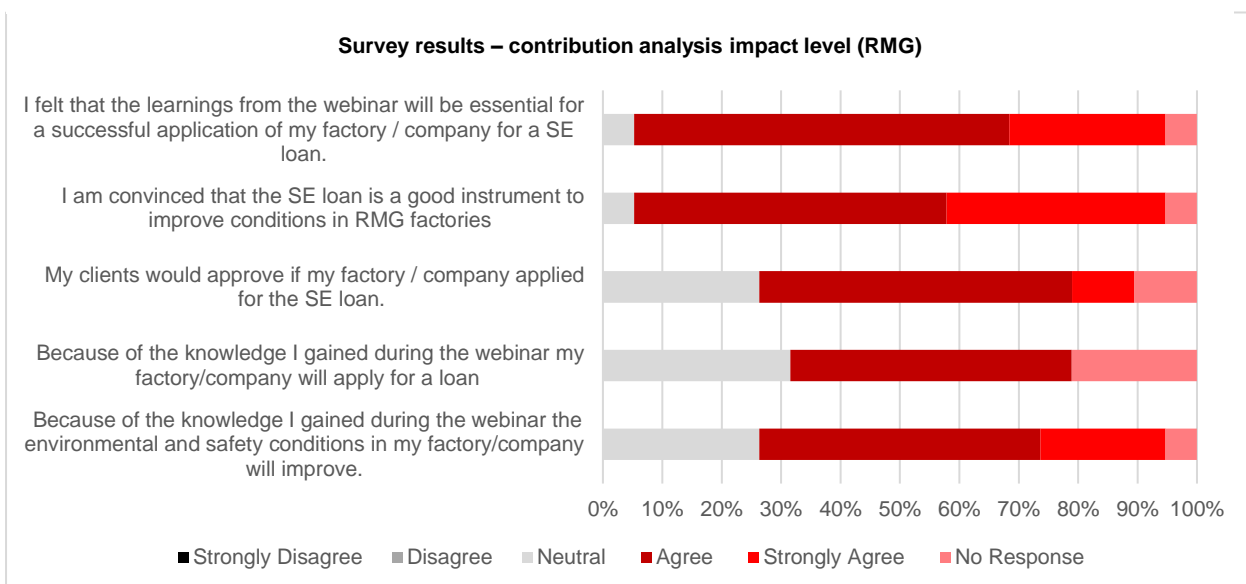
Table 17: Selected results hypotheses for impact: hypothesis 2

Results hypothesis 3 (outcome – impact)	The successful implementation of SE investment projects will lead to strengthened international competitiveness of the textile sector, improved working, safety and health conditions for textile workers and reduced environmental externalities of textile factories.
Main assumption	SE investment projects are successfully implemented.
Risks	SE projects do not lead to the planned for results at organisational and beneficiary level. External factors, such as low energy prices or new rules and regulations influence the decision-making behaviour to invest in SE measures.
Alternative explanation	RMG factories make investments due to pressure from international brands and clients without making use of the financial investment opportunities provided by the project team.
Confirmed/partly confirmed/not confirmed	Confirmed.

The third hypothesis looks at the contribution to higher overarching impacts, specifically the aforementioned contributions to SDGs.

Kirkpatrick’s level 4 (results): Over 12 of 19 webinar participants (63.2%) from RMG factories agreed or strongly agreed that their clients would approve if the factory applied for a SE loan and that because of the knowledge they gained during the webinar the environmental and safety conditions in their factory would improve. All webinar participants from RMG factories agreed or strongly agreed that investments in social and environmental standards were vital for the sustainability of their factory. 14 of 19 participants (73.7%) agreed or strongly agreed that their factory will be more competitive if they invest in SE measures. These aspects were

Figure 11: Survey results – contribution analysis impact level (RMG)



all perceived as significantly better than average ($p < .001$) and the effects were large (*Cohens d* > 0.8). An example from an interview with an RMG factory manager underlines the survey results: ‘This type of funding accelerates the process of SE retrofits, the funds lead to placing more business in Bangladesh, because Bangladesh is a safe and sustainable place to produce. It will support Bangladesh as a business location’ (Int_target group_2).

The evaluation team also inquired in which sectors factories would invest: 5 of 19 of webinar participants (26.3%) from RMG factories planned to improve and better respect labour standards. 6 of 19 participants (31.6%) planned to improve social security. 10 of 19 participants (52.6%) planned to implement safety measures and 2 of 19 participants (10.5%) planned to implement measures for more gender equality. 4 of 19 participants (21.1%) planned measures on improving the energy efficiency, and 2 of 19 participants (10.5%) planned measures on enhancing the use of renewable energies and improving wastewater management. Table 14 describes investment projects that were applied for/discussed under each area (Project monitoring data).

Table 18: Specified SE investment projects

Safety investments	Social investments	Environmental investments
<ul style="list-style-type: none"> • structural safety • fire safety 	<ul style="list-style-type: none"> • Workers' canteen • childcare facilities • ambulance purchase 	<ul style="list-style-type: none"> • energy efficient sewing machines • energy efficient (LED) lights • waste heat recovery • boiler economisers • biological effluent treatment plant construction

The division of investment areas received through survey results is interesting. It shows there is demand for both safety and social/environmental investments. Interviews with RMG factories and the current state of applications (see Table 13) revealed a higher interest for environmental investments than for social and safety retrofits. Indeed, many of the more established factories already took necessary investments in safety retrofits. Investments in for example energy efficiency programmes could be a better business case for them. It appears that especially smaller and medium-sized companies show a greater demand for investments to improve their safety and social standards. Lastly, the evaluation team also looked at the **potential outreach** of the investments made to get a hint on the number of beneficiaries reached through investment projects. The RMG factories that voiced their willingness to apply for a SE credit differ substantially in size. They employ between 1,200 and 36,000 people (Mean (M) = 7332), of whom between 35% and 90% are female (M = 60.5%).

Impact dimension 2 – Contribution to higher-level (intended) development results/changes – scores **30 out of 40 points**.

Photo 2: Fire brigade (Source: SSREU project).



Impact dimension 3: Contribution to higher-level (unintended) development results/changes

The assessment of this dimension faced several limitations, as the project had a very short time span. Thus overarching (unintended) results could not be observed and are unlikely to be observed in near future. However, considering that the project had just ended and only had a timespan of 3 years, potential changes appeared hypothetical to interviewees, and were therefore hard to assess. Nevertheless, to encourage discussion on questions posed under this dimension, a ‘Most Significant Change’ question was integrated in interview questionnaires to discover potential additional/unintended outcomes and impacts of the project. One potential unintended positive result at higher outcome level is that international brands become involved in SE investment promotion, which could curb the demand of the SREUP credit line (FGD_2). A second unintended result could be that due to SE investments already established, professionalised factories are strengthened, while smaller and medium-sized companies are left behind and might even die out (Int_3_project team). According to experts interviewed, while this would have negative consequences in the short term for SMEs and their workers, in the long term it would lift the Bangladeshi textile sector in terms of social and environmental compliance (Int_1_other donor/agency/IO, Int_3_project team).

Impact dimension 3 – Contribution to higher-level (unintended) development results/changes – scores 20 out of 30 points.

Methodology for assessing impact

Table 19: Methodology for assessing OECD/DAC criterion: impact

Impact: assessment dimensions	Basis for assessment	Evaluation design and empirical methods	Data quality and limitations
Higher-level (intended) development changes/results	Overarching development results described in the project proposal and programme description	Evaluation design: The analysis follows the analytical questions from the evaluation matrix.	Low strength of evidence Indirect contribution to upper-level impact results (e.g. SDGs)

Impact: assessment dimensions	Basis for assessment	Evaluation design and empirical methods	Data quality and limitations
		Empirical methods: Document analysis, Interviews	
Contribution to higher-level (intended) development results/changes	Hypothesis identified during inception phase 4-6 Kirkpatrick framework on training effectiveness Level 3 (Behaviour Change) and Level 4 (Results)	Evaluation design: Contribution analysis Empirical methods: Interviews, FGD, validation workshop	Moderate strength of evidence Limitation: Survey data includes sample of training participants
Contribution to higher-level (unintended) development results/changes	Evidence for widespread impact on final beneficiary level	Evaluation design: Most significant change questions Empirical methods: Interviews, FGDs	Low strength of evidence Limitation: Mere anecdotal evidence

4.6 Efficiency

This section analyses and assesses the efficiency of the project. It is structured according to the assessment dimensions in the GIZ project evaluation matrix (see Annex 1).

Summarising assessment and rating of efficiency

Table 20: Rating of OECD/DAC criterion: efficiency

Criterion	Assessment dimension	Score and rating
Efficiency	Production efficiency (Resources/outputs)	60 out of 70 points
	Allocation efficiency (Resources/Outcome)	25 out of 30 points
Efficiency score and rating		Score: 85 out of 100 points Rating: Level 2: successful

According to the evaluators' analysis of the project's production efficiency, there are no robust indications that outputs A, B or C could have been maximised with the same volume of resources by considering a different approach. It was found crucial to invest a larger share of resources into output area A to foster capacities at PFI level. Under output area A not all indicators could be achieved, but reasons are mostly comprehensive. One area of improvement identified was the late publishing of the information platform that, to some extent, compromised results under output B at RMG level. Less resources were invested in activities under Output C – this was also found reasonable. Outsourcing all components to an external agency with valuable technical knowledge and experience led to very efficient project management. Based on the analysis of the indicator achievement rates and accompanying anecdotal evidence, the allocation efficiency of the project appears very good. A core strength includes the proactive approach of the project team to mediate and push forward the overall SREUP credit line.

In total, the efficiency of the project is rated Level 2: successful, with 85 out of 100 points.

Analysis and assessment of efficiency

The key issue under the criterion efficiency is whether the project’s use of resources is appropriate for achieving both the outputs and the outcome (project objective). It was examined whether the level of resourcing (e.g. funding, expertise) has led to satisfactory results. Combining information on both project costs and results provides more insights than looking at these two components separately. Focusing on results alone would limit the use of data in strategic decision-making. Focusing on costs alone may distract from the recommendations that aim to ensure quality in the results. A distinction is made between two types: production and allocation efficiency. While the former evaluates the transformation of inputs into outputs, the latter evaluates the transformation of inputs into results at outcome level. This includes the analysis of the extent to which even more results at output level could have been achieved with the same overall use of funds. It is therefore not only a question of investigating how costs could have been saved but rather of how existing resources could have been better used to achieve the desired results. Following GIZ’s guidelines on assessing efficiency, this central project evaluation applied the ‘follow-the-money’ approach as a standard method for analysing the project’s production efficiency. The evaluation team used an Excel tool developed by GIZ’s Corporate Unit Evaluation to standardise the efficiency analysis of the project.

Efficiency dimension 1: Production efficiency

The following assessments are based on information extracted from the ‘costs–commitments report’ and further discussions with the project team and stakeholders, using GIZ’s ‘follow-the-money’ approach (Palenberg, 2011:46). The overview of costs (Status December 2020) is shown in the following table. Considering final commitments until the project ended, it is found that project costs were in line with the planned budget of EUR 3,000,000.

Table 21: Overview of costs

Project objective	Bangladeshi financial institutions and textile factories are using the newly created training and information services on investing in safety and environmental (SE) measures
BMZ costs	EUR 2,807,702.99
Co-financing	EUR 0.00
Partner contribution	EUR 0.00
Total costs	EUR 2,807,702.99
Residual	EUR -69,923.38

As the project was commissioned before the Joint Procedural Reform (*‘Gemeinsame Verfahrensreform’* (GVR)), the progress reports did not contain any information about annual budget planning. According to the project team, the project did not follow annual planning, but always planned on a 3-year basis (Int_4_project team). As a consequence, deviations between actual and planned budgets could not be analysed by the evaluation team.

Maximum principle and reallocation of funds

Indicator achievements at output level are, in general, high and satisfactory, but the indicators under output area B concerning the information platform, could not yet be assessed, At the same time, as mentioned in the effectiveness section, the evaluation team would like to reiterate that some unintended positive results were achieved but were not included in the BMZ indicators.

The evaluators’ concluded that outputs have largely been maximised with the given volume of resources, especially when looking at external factors that influenced certain achievements (e.g. Covid-19, dependencies on other donors and general disinterest on behalf of RMG representatives). It was found efficient to put focus and the largest share of budget under Output area A, focusing on the PFIs and less effort on Output area C, the LSPs. Resources were, indeed, shifted to cater to the greatest needs and maximise results.

Table 22: Overview of outputs achievement

Output A	Output B	Output C
A1) 80% of 100 employees of financial institutions that have taken part in (a) capacity development measures on profitability and cash flow calculations; and/or (b) capacity development measures on regulatory requirements in the areas of green banking and environmental and social risk management passed the final tests.	B1) The management of 150 of 400 textile factories confirms, based on three examples respectively, that they use the newly created information platform (e.g. for advisory services, existing financing options on the market, general product information or examples of the profitability of SE investments).	C1) The number of service providers who have integrated services in the areas of profitability analysis and/or investment planning of SE measures into their advisory services has increased by 10.
117%	Could not be assessed as the information platform was just published during the last days of the project.	111%
A2) The analysis and evaluation of pilot projects for a new, tailored financial service for textile factories is made available to the management of a financial institution in the form of a basis for decision-making ('introduction of a new financial service' or 'non-introduction').	B2) 25 of 200 managers of textile factories who were given information by employees of the National Initiative, e.g. through informative meetings or exchange forums, confirm based on three examples that they have a general overview of safety-related investments.	
100%	76%	
	B3) 30 of 100 managers and/or executive managers of 100 textile factories who have taken part in one of the five dialogue events confirm, based on an example from their area of responsibility, that they have acquired new information on the profitability of SE measures.	
	63%	

It was then interesting to assess the costs allocated under each output. Table 19 shows that 43% of project costs were used to achieve Output A. Output B used 32% of costs and Output C 24%. In the retrospective assessment, no costs were allocated to overarching costs by the project management. While some overarching costs must have occurred (they are not difficult to identify retrospectively), the evaluation team do understand that overhead costs were kept to a minimum and shared between projects withing the GIZ textile cluster.

How could this allocation be interpreted? According to high indicator achievements under Output area A and high relevance of activities identified for PFIs, the resource allocation appears justified. To achieve the project objective, it was essential to equip PFIs in handling the credit line process and provide necessary support measures (SE loan products and guidelines) that ease the application and operationalisation process. Bearing in mind that at the beginning of the project it was found that LSPs require less strengthening of technical capacities, it also appears to be justified that the lowest share of resources went into Output area C.

Table 23: Overview of costs allocated to outputs

	Output A	Output B	Output C
Outputs	The conditions for the financing of investments in SE measures in the Bangladeshi textile sector have improved at selected financial institutions.	The level of information available to the management of textile factories on the advantages of and financing options for SE investments has improved.	The range of services for profitability analyses and/or investment planning of SE measures has been expanded.
Cost-commitment	EUR 1,203,090.32	EUR 896,065.92	EUR 680,833.24

	Output A	Output B	Output C
Co-financing	EUR 0.00	EUR 0.00	EUR 0.00
Partner contributions	EUR 0.00	EUR 0.00	EUR 0.00
Total costs	EUR 1,203,090.32	EUR 896,065.92	EUR 680,833.24
Total costs in %	43	32	24
BMZ total in % without co-financing	43	32	24

Relating to the distribution of personnel on outputs, Table 20 shows that national GIZ staff and international staff (AMA/PMA) of GIZ and the external agency adelphi dedicated the majority of their time to contribute to Output A, making it the most expensive output in terms of staff costs.

Table 24: Percentage distribution of personnel on outputs

	Output A	Output B	Output C	Overarching costs
International staff (AMA/PMA)	36	33	31	0
National staff	40	33	28	0
ST International expert (adelphi)	44	31	25	0
ST national experts (adelphi)	48	33	19	0

Besides the retrospective analysis of cost allocations, questions on the efficiency of the project were posed to the project team and partners to understand qualitative factors supporting or impeding the production efficiency of the SSREU project. The following conclusions were made.

Outsourcing all implementation components to a third-party consultancy: In the specific case and design of the project, it proved to be very efficient to hire an external agency to be in charge of the implementation of *all* activities. By doing so, it could be ensured that there was adequate technical knowledge to lead and design activities and materials needed to pursue the project objective. The collaboration with adelphi was assessed as positive and fruitful (Int_4_project team, Int_3_project team, FGD_1) and a key strength was the set-up of the international (one) and national adelphi staff members (four), who all demonstrated necessary experience on the project's key topic. In this regard, communication with partners was identified as having improved. Although some partners highlighted that adelphi sometimes did not have the decision-making power needed and communication had to take several loops. This became especially challenging when the vice-project director left the project (FGD_2).

Adopting a cluster perspective when outsourcing: By fully outsourcing the SSREU project, the GIZ textile cluster as a whole could comply with GIZ internal rules on outsourcing a certain share of activities to external agencies. Other projects that used their own personnel, did not encounter pressure to outsource activities, unless strictly necessary (Int_4_project team). Because the project director was also a cluster coordinator, it was possible to take advantage of a few synergies between the SSREU project and others.

Partner contributions: According to the project team, key partners contributed to the training events by providing the event space as well as catering and other supplies during the event, which made the capacity development activities more cost-effective (Int_2_project team).

Project management and leadership: In terms of project management, many good aspects were underlined within and outside the GIZ team, e.g. dialogue, openness, reactivity and good planning. In the evaluation mission, all interviewed partners confirmed a smooth relationship and good bilateral collaboration with GIZ.

Efficiency dimension 1 – Production efficiency – scores **60 out of 70 points**.

Efficiency dimension 2: Allocation efficiency

In terms of the allocation efficiency, the evaluation team assessed to what extent the project's use of resources was appropriate to achieve its objective based on the Excel tool analysis. Further findings are considered plausible assumptions and anecdotal evidence. Nevertheless, evidence identified provides indications on how the outcomes could have been maximised. In contrast to the production efficiency, allocation efficiency describes the transformation of inputs to outcomes. At project objective level, indicators MOI1 and MOI3 have been achieved and MOI2 was mostly achieved.

As mentioned in the effectiveness criteria, there was evidence that the module objective could be achieved, even though some indicators could not be fully assessed. Interviews and discussions revealed additional aspects to be considered under the assessment of allocation efficiency, as follows:

Holistic approach: The multi-actor approach was found to be very appropriate to develop capacities of and create awareness for different stakeholders, and at the same time led to additional synergies within the output areas, especially in terms of strengthened networks.

Synergies with other donor organisations and international agencies: Due to the project design and set-up, the project had to closely collaborate with other donor organisations and implementing agencies, above all AFD, KfW and EU. While this was very challenging and the dependency on the overall credit line project complicated the implementation of the SSREU project, it also resulted in a larger contribution to overarching results: the GIZ project complemented other activities and thus had a leveraging effect on the financial assistance that was provided (Int_5_other donor/agency/IO).

Proactive role of the SSREU project within donor landscape: Within the donor set-up, it became apparent that the GIZ project, showed proactiveness and pushed forward activities of the SREUP credit line as a whole (FGD_project partner_2). Indeed, while both the German and French contribution stood still in the first year of the project, the project mobilised the German and French embassies to get in touch with the political partners and make necessary advances.

Timing of the information platform: A hindering factor to allocation efficiency was the late launch of the information platform, which was a central element of Output area B. From an impact-orientation perspective, it could have been more impactful to launch the website while awareness-creating events were ongoing, or even before. Building on the momentum created, RMG representatives would directly have information available and could solve potentially open queries. A different order of activities conducted could have led to better results at outcome level.

Efficiency dimension 2 – Allocation efficiency – **scores 25 out of 30 points.**

Methodology for assessing efficiency

Table 25: Methodology for assessing OECD/DAC criterion: efficiency

Efficiency: assessment dimensions	Basis for Assessment	Evaluation design and empirical methods	Data quality and limitations
Production efficiency (Resources/outputs)	Transformation of inputs to outputs based on: <ul style="list-style-type: none"> • GIZ efficiency tool • Cost-commitment report of the project • The results matrix • Progress reports • RBM system 	Evaluation design: <ul style="list-style-type: none"> • The analysis follows the analytical questions from the evaluation matrix • Follow-the-money approach Empirical methods: Interview with project management and project team, document analysis	Moderate evidence strength due to retrospective cost allocation Limitations: Information platform about credit line has not yet been launched; thus assessment of output indicator B1 could not be made

Efficiency: assessment dimensions	Basis for Assessment	Evaluation design and empirical methods	Data quality and limitations
Allocation efficiency (Resources/Outcome)	<ul style="list-style-type: none"> Transformation of inputs to outcome based on: GIZ efficiency tool Cost-commitment report of the project The results matrix Progress reports RBM system 	Evaluation design: <ul style="list-style-type: none"> The analysis follows the analytical questions from the evaluation matrix (see annex) Follow-the-money approach Empirical methods: Interviews with project partner and project team, document analysis	Moderate evidence strength due to anecdotal evidence on maximising outcomes

4.7 Sustainability

This section analyses and assesses the sustainability of the project. It is structured according to the assessment dimensions in the GIZ project evaluation matrix.

Summarising assessment and rating of sustainability

Table 26: Rating of OECD/DAC criterion: sustainability

Criterion	Assessment dimension	Score and rating
Sustainability	Capacities of the beneficiaries and stakeholders	n/a ⁶
	Contribution to supporting sustainable capacities	40 out of 50 points
	Durability of results over time	40 out of 50 points
Sustainability score and rating		Score: 80 out of 100 points Rating: Level 3: moderately successful

The evaluation team found that the project to an extent contributed to the support of sustainable capacities of all three target groups. Capacities of PFIs were substantially strengthened due to two major reasons – the good timing of the support for set-up, application and implementation of the credit line; and the development of sustainable loan products, guidelines and training of trainers’ materials. The benefit for LSPs lies mostly in the direct application of newly gained knowledge in their SE projects and in the incorporation of knowledge and newly developed concepts in their regular curriculum. For RMG factories it remains unclear if high motivation, interest and awareness for the loans can be maintained, since there was a delay between implementing the first set of capacity development activities and the launch of the SREUP credit line. The durability of the results for all three target groups is strongly supported by the information platform, which was launched at the end of January. The website contains all relevant information about the application process for an SE loan. However, the long delay in the overall SREUP credit line, late set-up of the website and the exit strategy of the project in general can be questioned. Despite efforts from the project team and a no-cost extension, even during the evaluation partners were asking for a continuation, which underlines the appreciation of the SSREU project and their added value to the overall SREUP credit line project.

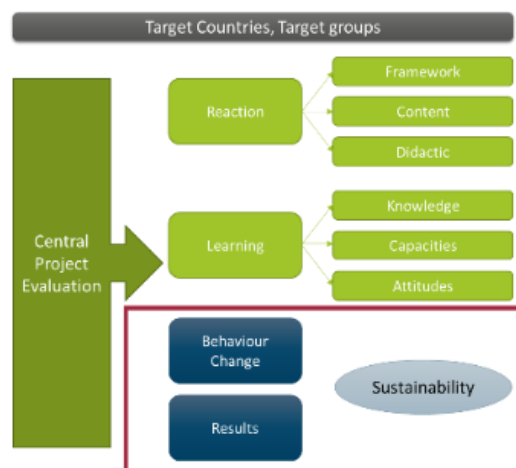
⁶ This evaluation was carried out prior to the introduction of the new assessment dimension ‘capacities of the beneficiaries and stakeholders’. This assessment dimension has therefore not been applied in this evaluation. The content was part of the second assessment dimension of sustainability.

In total, the sustainability of the project is rated Level 3: moderately successful, with 80 out of 100 points.

Analysis and assessment of sustainability

Since the analysis of sustainability went hand in hand with the assessment of the impact and the effectiveness of the project, a similar methodological basis was chosen that made it possible to build findings upon each other. Referring to the Kirkpatrick model, under this criterion, the evaluation team intended to collect evidence on whether **behaviour change and results (Level 3 and 4) are long lasting**. Perception-based assessments from interviewees were supplemented with data from secondary documents, that is, on which approaches, methods, models, instruments, etc. are in place and on which resources and capacities at individual, organisational or societal/political level are available. Business case studies were analysed to hint at supporting and hindering factors for sustainability. But

Figure 12: The Kirkpatrick model on training effectiveness: Sustainability (own illustration).



there were certainly limitations to the assessment of sustainability: as many of the training courses were going on during data collection for this evaluation, assessing the sustainability of the activities provided were difficult.

Sustainability dimension 1: Capacities of the beneficiaries and stakeholders

This evaluation was carried out before the introduction of the new assessment dimension 'capacities of the beneficiaries and stakeholders'. This assessment dimension has therefore not been applied in this evaluation. The content was part of the second assessment dimension of sustainability.

Sustainability dimension 2: Contribution to supporting sustainable capacities

The project's contribution to supporting sustainable capacities is assessed as good. The application of the Kirkpatrick model on training effectiveness showed clear indications that capacities have been developed and knowledge is put to use. Comparing different target groups with each other, it appears that sustainability of capacity development measures is highest among PFIs due to two major reasons: First, capacity development was very timely to support the set-up, application and first steps of implementation of the credit line. In addition, and in regard to the SE loan products, specific guidelines were developed that PFIs can use throughout 2021 and possibly 2022 to be able to perform portfolio analyses and undertake internal strategy development workshops. Second, the training of trainers' approach that was followed can be sustained: the project had as partners the Bangladesh Institute of Bank Management and the Bangladesh Bank Training Academy, which are two highly esteemed training institutes for bankers. These organisations have huge influence among PFIs in terms of developing their capacities for new projects. Moreover, PFIs have the resources and capacity at organisational level to continue the results achieved during project intervention.

Looking ahead, survey results showed, that over 80% of webinar participants from PFIs were convinced their financial institution would gain new customers in the future and would continue to offer sustainable financing options as part of their portfolio. On the side of the LSPs, there was evidence that some service providers were encouraged to offer courses in professional capacity on SE investments. According to the evaluators' survey, all webinar participants from LSPs were convinced that because of the knowledge gained during the webinar, their organisation would in the future more effectively support clients in making loan investments and would offer more support services on safety and social retrofits. The project already involved a number of LSPs in training programmes for the other actor groups (i.e. PFIs and RMG factories). LSPs have shared that they have

highly benefited from such workshops and are working on either developing a separate course on SE projects or are thinking of incorporating the concepts in their regular curricula. Thus, project activities helped ensure that knowledge that has been developed during the project intervention stays within the ecosystem of the industry and enhances the capacity of the industry as a whole: 'We are working on developing a course to enhance knowledge of our clients in SE investments' (Int_3_target group).

For the RMG enterprise representatives, assessing the sustainability of capacities gained is more difficult, as, for this group, the time between implementing the first set of capacity development activities and the launch of the SREUP credit line was substantial. The SSREU project team cannot be blamed here, as this mainly occurred because the overall credit line implementation was not progressing as planned. The evaluators' survey showed that the factories that had been involved in webinars in the last months of the project, when the credit line was already running, showed a very positive reaction and stated that they will make use of capacities gained. For those taking part in events and training in 2019 and 2020, it remains unclear if motivation, interest and awareness can be maintained. It was mentioned that additional awareness creation and information sharing is needed to encourage demand for these SE investment project, even more considering the effects of the Covid-19 pandemic.

Sustainability dimension 2 – Contribution to supporting sustainable capacities – scores **40 out of 50 points**.

Sustainability dimension 3: Durability of results over time

Looking at the durability of results on the supply side, survey data showed that over 80% of PFI participants agreed or strongly agreed that because of knowledge gained during the webinar their financial institution would offer sustainable financing options as part of their portfolio. Thus, there are indications that at PFI level, results will be sustained over time. Assessing the demand side, leads to the following conclusions: To keep up the momentum and provide information on the credit line and other financing opportunities, at the end of January 2021 (i.e. the end of the project) the project launched a website to store all knowledge created during the its intervention. The website is available to all stakeholders who are willing to learn technical details about how to design a project for SE investments, the application process and how to develop an application proposal. The information platform will be online until the end of the SREUP credit line. While this is an important prerequisite to disseminate information, it would have been beneficial publishing and promoting the website earlier in the project. Room for improvement is also seen in terms of how the project closed activities and their engagement. There was no formalised exit strategy. Although, according to the project team, it was clearly communicated that the project would end, key project partners called for a prolongation and were still surprised about the project's abrupt ending (FGD_2). While this strong demand for continued support definitely shows appreciation of project partners and the project's value added to the overall SREUP credit line project, it can also be questioned if the project's exit could have been better prepared for. Considering that, indeed, many activities still took place in the last month of the project timeline and partners' felt the need for more support, the GIZ textile cluster has explored further opportunities to continue some of the support measures through additional funding.

Sustainability dimension 3 – Durability of results over time – scores **40 out of 50 points**.

Methodology for assessing sustainability

Table 27: Methodology for assessing OECD/DAC criterion: sustainability

Sustainability: assessment dimensions	Basis for assessment	Evaluation design and empirical methods	Data quality and limitations
Capacities of the beneficiaries and stakeholders	n/a ⁷	n/a	n/a
Contribution to supporting sustainable capacities	Data on the Kirkpatrick training effectiveness framework (Level 3 and 4)	Evaluation design: the analysis follows the analytical questions from the evaluation matrix (see Annex 1) Empirical methods: Interviews, FGDs	Moderate strength of evidence No limitations
Durability of results over time	Potential project exit strategy	Evaluation design: Prognosis of durability of the results by partners and GIZ team Empirical methods: Interviews, FGDs	Moderate strength of evidence No limitations

4.8 Key results and overall rating

Photo 3: Safety training in one of the RMB factories (Source: SSREU project)



According to the evaluator’s assessment, the SSREU project was successful. Considering the complexity of the sector with national and international actors as well as many challenges in the political-structural landscape, the project substantially supported all three target groups and achieved its goal to inform about and create awareness on the SREUP credit line and equip relevant actors with skills and resources to successfully operationalise related processes. The project teams’ activities were perceived as relevant and based on stakeholders’ demands. The analysis of training effectiveness, following the Kirkpatrick model, disclosed that training and capacity development was effective and led to direct changes in terms of increased demand and

⁷ This evaluation was carried out prior to the introduction of the new assessment dimension ‘capacities of the beneficiaries and stakeholders’. This assessment dimension has therefore not been applied in this evaluation. The content was part of the second assessment dimension of sustainability.

improved implementation of the SREUP credit line process. The project also made use of synergy effects between stakeholders and mediated between different donors to push forward the overall credit line project. Due to a delayed start of the project and the short timeline, some of the projects' long-term results cannot yet be observed but the prerequisites at PFI level (RMG factory managers) and at LSP level have been created. What stands out is that all target groups are highly convinced of the relevance of SE retrofits on social and environmental sustainability but also economic sustainability. While the project team's reaction to changes, (above all to the Covid-19 pandemic) was found to be good, the project could have provided the information platform for the target groups earlier. Table 25 summarises the final ratings provided to each of the OECD/DAC criteria. The evaluators conclude that the project was overall successful.

Table 28: Rating and score scales

100-point scale (score)	6-level scale (rating)
92–100	Level 1: highly successful
81–91	Level 2: successful
67–80	Level 3: moderately successful
50–66	Level 4: moderately unsuccessful
30–49	Level 5: unsuccessful
0–29	Level 6: highly unsuccessful

Table 29: Overall rating of OECD/DAC criteria and assessment dimensions

Evaluation criteria	Dimension	Max	Score	Total (max.100)	Rating
Relevance	Alignment with policies and priorities	30	28	85	Level 2: successful
	Alignment with the needs and capacities of the beneficiaries and stakeholders	30	25		
	Appropriateness of the design	20	17		
	Adaptability – response to change	20	15		
Coherence*	Internal coherence*	n/a*	n/a*	n/a*	n/a*
	External coherence*	n/a*	n/a*		
Effectiveness	Achievement of the (intended) objectives	40	35	83	Level 2: successful
	Contribution to achievement of objectives	30	25		
	Quality of implementation**	n/a**	n/a**		
	Unintended results	30	23		
Impact	Higher-level (intended) development changes/results	30	25	82	Level 2: successful
	Contribution to higher-level (intended) development results/changes	40	35		
	Contribution to higher-level (unintended) development results/changes	30	22		
Efficiency	Production efficiency	70	60	85	Level 2: successful
	Allocation efficiency	30	25		
Sustainability	Capacities of the beneficiaries and stakeholders***	n/a***	n/a***	80	Level 3: moderately successful
	Contribution to supporting sustainable capacities	50	40		
	Durability of results over time	50	40		
Mean score and overall rating		100		83	Level 2: successful

*This evaluation was carried out before the introduction of the new criterion of coherence. The criterion has therefore not been applied in this evaluation.

**This evaluation was carried out before the introduction of the new assessment dimension 'quality of implementation'. This assessment dimension has therefore not been applied in this evaluation. The content was part of the other assessment dimensions in effectiveness'

***This evaluation was carried out before the introduction of the new assessment dimension 'capacities of the beneficiaries and stakeholders'. This assessment dimension has therefore not been applied in this evaluation. The content was part of the second assessment dimension of sustainability.

5 Conclusions and recommendations

5.1 Key findings and factors of success/failure

To facilitate learning from the outcomes of this evaluation, this section corroborates key factors of success and central weaknesses of the project. Efforts and positive achievements in the key factors of success (which sometimes overlap) have the potential to leverage current achievements, mitigate current or future risks, or be applied to other similar projects.

Factors of success

- ✓ **Credibility and legitimacy (neutral actor):** The project team's work was perceived as highly credible and legitimated. The project team functioned as a mediator between the donors involved, which very much supported the implementation of the overall credit line project.
- ✓ **Highly demand and needs-based activities:** The project was well designed. During the evaluation, the team of consultants understood that a number of projects had offered access to credit/grant/investment in the past, but the funds disbursed were poorly utilised due to missing capacities at all levels. The SSREU project strategically adopted a capacity development approach to improve both the application and operationalisation process of the credit line and the implementation of actual SE projects.
- ✓ **Engagement of relevant stakeholder groups:** The project identified and engaged all relevant stakeholders to strengthen the SREUP credit line project, which also led to more closeness and ties between the actors involved.
- ✓ **Outsourcing of project activities:** The outsourcing of project activities to adelphi, as a third-party external agency, was perceived as highly positive by the evaluation team. The team of consultants showed a lot of commitment and could build on relevant technical experience. It was very beneficial that they took over all three fields of activities, as this brought additional synergies between the outputs.
- ✓ **Experience of the project management and cluster coordinator:** During the evaluation, it became apparent that the project management had a good understanding of the context and the textile sector in Bangladesh. The cluster coordinator's experience from the private sector led to a very good understanding of market demands and barriers, and in his role and with a cluster-approach mindset, he managed to find additional opportunities within the GIZ textile sector portfolio.
- ✓ **Proactive role of GIZ:** Within the multi-donor set-up, the GIZ project took up a very proactive and coordinating role, which was beneficial for the overall SREUP project. The team pushed forward advances whenever there was a standstill and had a good rapport to the Bangladesh Bank as key project partner.

Factors of weakness

- **Slow start and roll-out of the project:** Mainly due to the delay in the overall start of the SREUP credit line project, the project was slow to kick off, which pushed the timing of training sessions towards the end of the project timeline.
- **Outreach to SMEs and 'weaker' factories:** The project primarily worked with established factories, which actively sought for such opportunities; but it could have reached out even more to smaller factories that might benefit from the training or the credit line.
- **Communication gap when the key person left:** While the set-up with the third-party consultancy was beneficial, it also sometimes led to lower efficiency in terms of communication and decision-making. The second project director always supported a smooth communication between the parties, but created a communication gap when he left.
- **Ending of 'Accord' and 'Alliance':** The termination of these international initiatives in late 2018 seems to have temporarily affected the interest of RMG enterprises in SE investments. International brands and

organisations now actively call for more social and environmental compliance, which might balance the potential disinterest in investing further in social and environmental aspects [external weakening factor].

Findings regarding 2030 Agenda

As mentioned at the beginning of this report, the project was set up to cover a specific gap and complement other donor activities. Through its activities, the project had a leveraging effect and very much contributed to the success of the SREUP credit line. The investments of this credit line will be dispersed at least until 2023 and will be utilised to bring forward safety, social and environmental projects within the RMG factor. Therefore, the credit line project, and indirectly the SSREU technical assistance, contribute to the achievement of the Global Goals set in the Agenda 2030. The widespread impact cannot yet be assessed.

Other general findings

The evaluation team would like to point out one specific finding in regard to the partners' perception of the project. As previously mentioned, partners would have very much liked the technical assistance to carry on to ensure a continued smooth operation of the SREUP credit line. Based on this finding from the evaluation, the project team has invested further efforts to mobilise funding from the BMZ to ultimately keep up some of the assistance efforts regarding the credit line. This shows both the value of the assistance and the intrinsic motivation and result orientation of the cluster coordinator, to further promote activities that have proven to be impactful.

5.2 Recommendations

Recommendations based on findings of the previous sections in this report are divided into two sections. All recommendations are addressed to GIZ, and specific actors and stakeholders within GIZ.

Recommendations for similar project interventions and the design of new projects (directed to GIZ (FMB)):

- The evaluation team concludes that investment projects that provide complementary assistance to financial assistance projects have great potential to leverage overarching development results in a sustainable manner. While creating these synergies can lead to impactful results, it is also recommended to leave a certain flexibility in the project design to decrease dependency on other donors and international agencies involved and not encounter roadblocks during the implementation.
- The evaluation team found that credit line projects are inherently of higher technical complexity as financial literacy is required. It is, therefore, recommended that projects on credit line development should be designed and communicated in as easy and straight-forward a manner as possible.
- The evaluation showed that the project converted their training courses to online. While the training was found to be effective, the value of having personal interactions was also emphasised. Due to the continued insecurities caused by Covid-19 in the near future, projects should plan, from the outset, for hybrid training models and set-up offline as well as online training to enhance their effectiveness and sustainability.

Recommendation on the general project implementation (directed to the project team):

- The evaluation showed that, due to external factors, such as the Covid-19 pandemic and the country's lockdown, some of the training happened in a short space of time at the end of the project phase. The evaluation team recommends incorporating refresher training in the project design. It would be more effective to have training sessions in the early phase of the project, followed by refresher training at a later stage.
- One potential risk could be that SMEs are not sufficiently targeted by the overall credit line project. Thus, measures should be incorporated to reach out to medium and smaller factories, which may be in greater need of the credit line and accompanying training.

- As mentioned, a solid financial understanding plays a key role in effectively implementing credit line projects. Thus, it is recommended to continue investing in financial literacy for LSPs to promote effective communication to a financial audience and impactful implementation of SE projects.

Recommendation on technical assistance projects in the Bangladeshi textile sector (directed to the GIZ textile cluster):

- The evaluations of two GIZ projects of the textile cluster showed that price-sensitivity and cost-effectiveness remain of highest importance for RMG factories. It is thus recommended to include the topic of sustainability as a strategic competitive tool and prove that there are cost-beneficial results when implementing environmental, social and safety investments.
- The SSREU project has already started to do this; nevertheless, it's recommended to develop 'strong' cases to demonstrate the success of credit line projects.

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Annex: Evaluation matrix

OECD/DAC criterion: RELEVANCE (max. 100 points)					
Assessment dimensions	Evaluation questions	Evaluation indicators	Data collection methods, (e.g. interviews, focus group discussions, documents, project/partner monitoring system, workshop, survey)	Data sources (list of relevant documents, interviews with specific stakeholder categories, specific monitoring data, specific workshop(s))	Evidence strength (moderate, good, strong)
The project design (1) is in line with the relevant strategic reference frameworks. Max. 30 points	Which strategic reference frameworks exist for the project? (e.g. national strategies incl. national implementation strategy for 2030 Agenda, regional and international strategies, sectoral, cross-sectoral change strategies; if bilateral project especially partner strategies, internal analysis frameworks e.g. safeguards and gender (2))	List of strategic reference frameworks	Document review and criteria-led analysis	Country Strategy BMZ (2016) Partner strategy documents: Bangladesh Vision 2021 (2006), 7th Five-Year-Plan 2016 – 2020 (2015), Policy guidelines, ESRM guideline Bangladesh, EU_ Technical Status Report on Sustainability Compact (2018)	strong
	To what extent is the project design in line with the relevant strategic reference frameworks?	Comparison of objectives and goals between project and frameworks	Document review and criteria-led analysis	Project proposal; technical assistance project proposal; Operating Manual, strategic reference documents (see above)	strong
	<i>To what extent was the (conflict) context of the project adequately analysed and considered for the project design (key documents: Integrated Peace and Conflict Assessment, Safeguard Conflict and Conflict Sensitivity)?</i>	Context documents exists and their recommendations are considered	Document review and criteria-led analysis	PCA, Gender analysis	strong
	To what extent are the interactions (synergies/trade-offs) of the intervention with other sectors reflected in the project design – also regarding the sustainability dimensions (ecological, economic and social)?	Assessment of cross-sectoral interactions	Document review and criteria-led analysis	Project proposal, Implementing Agreement, Operating Manual	strong
	To what extent is the project design in line with the development cooperation programme (if applicable), the BMZ Country Strategy and BMZ sectoral concepts?	Comparison of objectives and goals between project and BMZ documents	Document analysis of the project concept and BMZ strategy	Country Strategy BMZ (2016)	strong
	To what extent is the project design in line with the (national) objectives of the 2030 Agenda? To which Sustainable Development Goals is the project supposed to contribute?	Comparison with relevant SDGs	Document analysis of the project concept and Agenda 2030	Project proposal, Agenda 2030	strong
	To what extent is the project design subsidiary to partner efforts or efforts of other relevant organisations (subsidiarity and complementarity)?	Perception of key partners	Donor document identification according to snowball principle; Interviews	Project proposal, progress reports, Interviews with AFD, EU and KfW	moderate
The project design (1) matches the needs of the target group(s). Max. 30 points	To what extent is the chosen project design geared to the core problems and needs of the target group(s)?	Comparison needs identified and perspectives of target group	Document analysis; Interviews	Document analysis of project planning document; Interviews with target group representatives from the public, private and civil society organisation (CSO) sector	strong

	How are the different perspectives, needs and concerns of women and men represented in the project design?	Gender sensitivity of the project	Document analysis of project planning documents; Interviews	Document analysis of project planning document; Interviews with target group representatives from the public, private and CSO sector	good
	<i>How were connectors/deescalating factors (4) and dividers/escalating factors (5) identified (e.g. see column I and II of the Peace and Conflict Assessment) and considered for the project design (please list the factors)? (6)</i>	Identification context factors exists and was considered during project implementation	Document analysis; Interviews	Document analysis of PCA; interviews with project team	good
	To what extent was the project designed to reach particularly disadvantaged groups (LNOB principle, as expected in the Agenda 2030)? How were identified risks and opportunities for human rights and gender aspects included in the project design?	Disadvantaged groups are considered in key project documents	Document analysis	Document analysis of project planning document; Interviews with target group representatives from the public, private and CSO sector	good
	<i>To what extent were potential (security) risks for (GIZ) staff, partners, target groups/final beneficiaries identified and considered?</i>	Risks and mitigations strategies identified and implemented	Document analysis	Document review of risk analysis in project proposal and progress reports	
	To what extent are the intended impacts regarding the target group(s) realistic from today's perspective and the given resources (time, finances, partner capacity)?	The needs assessed regarding the target group are realistic	PCA concept, activity reports	Document analysis of project planning document; Interviews with target group representatives from the public, private and CSO sector	good
The project is adequately designed to achieve the chosen objective. Max. 20 points	Assessment of current results model and results hypotheses (theory of change) of actual project logic: - To what extent is the project's objective realistic from today's perspective and the given resources (time, financial, partner capacity)? - To what extent are the activities, instruments and outputs adequately designed to achieve the project's objective? - To what extent are the underlying results hypotheses of the project plausible? - To what extent is the chosen system boundary (sphere of responsibility) of the project (including partner) clearly defined and plausible? - Are potential influences of other donors/organisations outside of the project's sphere of responsibility adequately considered? - To what extent are the assumptions and risks for the project complete and plausible?	The results model represents the project logic in an adequate way	Analysis of updated results model	Project's original and updated results model; Interview with FMB, Interview with project management	good
	To what extent does the strategic orientation of the project address potential changes in its framework conditions?	Changes in legislation Changes in project set-up	Document review; Interviews	Interviews with project management and project staff	
	How is/was the complexity of the framework conditions and guidelines handled? How is/was any possible overloading dealt with and strategically focused?	Risks / bottlenecks outside the sphere of responsibility mentioned by project staff	Document review; Interviews	Interviews with project management and project staff	moderate
	What changes have occurred during project implementation (e.g. local, national, international, sectoral, including state-of-the-art sectoral know-how)?	List of changes occurred	Document review; Interviews	Interviews with project management and project staff	strong

The project design (1) was adapted to changes in line with requirements and re-adapted where applicable. Max. 20 points	How were the changes dealt with regarding the project design?	Activities conducted to address changes	Interviews	Interviews with project management and project staff	strong
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- (1) The project design encompasses the project's objective and theory of change (see 3) with activities, outputs, instruments and results hypotheses as well as the implementation strategy (e.g. methodological approach, capacity development strategy, results hypotheses)
- (2) In the GIZ safeguards and gender system, risks are assessed before project start for the following aspects: gender, conflict, human rights, environment and climate. For gender and human rights, both risks and opportunities are assessed. Before introducing the new safeguard system in 2016, GIZ used to examine these aspects in separate checks.
- (3) Theory of change = GIZ results model = graphic illustration and narrative results hypotheses.
- (4) Connectors/deescalating factors: e.g. peace-promoting actors and institutions, structural changes, peace-promoting norms and behaviour. For more details on 'connectors' see: GIZ (2007): *Peace and Conflict Assessment (PCA). Ein methodischer Rahmen zur konflikt- und friedensbezogenen Ausrichtung von EZ-Maßnahmen*, p. 55/135.
- (5) Dividers/escalating factors: e.g. destructive institutions, structures, norms and behaviour. For more details on 'dividers' see: GIZ (2007): *Peace and Conflict Assessment (PCA). Ein methodischer Rahmen zur konflikt- und friedensbezogenen Ausrichtung von EZ-Maßnahmen*, p. 135.
- (6) All projects in fragile contexts, projects with FS1 or FS2 markers and all transitional aid projects have to weaken dividers/escalating factors and have to mitigate risks in the context of conflict, fragility and violence. Projects with FS1 or FS2 markers should also consider how to strengthen connectors/deescalating factors and address peace needs in its project's objective/sub-objective.

Italic questions: These questions are only relevant for projects in fragile contexts and transitional aid projects. Please delete the questions if they do not apply.

OECD/DAC criterion: EFFECTIVENESS (max. 100 points)

Assessment dimensions	Evaluation questions	Evaluation indicators	Data collection methods (e.g. interviews, focus group discussions, documents, project/partner monitoring system, workshop, survey)	Data sources (list of relevant documents, interviews with specific stakeholder categories, specific monitoring data, specific workshop(s))	Evidence strength (moderate, good, strong)
The project achieved the objective (outcome) in accordance with the project objective Max. 40 points	How far has the agreed project objective (outcome) been achieved (or will be achieved until end of project), measured against the objective indicators? Are additional indicators needed to reflect the project objective adequately?	Achievement of project objective indicators	Review of monitoring data and indicator description sheets; analysis of endline data and reports; triangulated with interviews	Monitoring data; interviews with key implementing partners	Good
	For projects with FS1 or FS2 markers: To what extent was the project able to strengthen deescalating factors/ connectors (2,4)?	Perception of key partners, perception of project team members	Interviews	Project management and staff; key implementing partner interviews	Good
	To what extent is it foreseeable that unachieved aspects of the project objective will be achieved during the current project term?	Partners and project team confirm that unachievable aspects are likely to be achieved	Interviews	Project management and staff; key implementing partner interviews	good
The activities and outputs of the project contributed substantially to the project objective achievement (outcome). (1)	To what extent have the agreed project outputs been achieved (or will be achieved until the end of the project), measured against the output indicators? Are additional indicators needed to reflect the outputs adequately?	Achievement of output indicators	Review of activity reports; analysis of endline assessment data; triangulated with interviews	Monitoring data; interviews with key implementing partners	strong

Max. 30 points	How does the project contribute via activities, instruments and outputs to the achievement of the project objective (outcome)? (contribution analysis approach)	Training effectiveness is proven (Kirkpatrick); Evidence for hypotheses established/rejected	Review of monitoring data at reaction and learning level; endline assessment data	Review of workshop/training evaluation reports; Interviews with capacity-building participants, key implementing partners	strong
	Implementation strategy: Which factors in the implementation contribute successfully to or hinder the achievement of the project objective? (e.g. external factors, managerial set-up of project and company, cooperation management)	Open question on hindering and supporting factors	Interviews	Interviews with all key stakeholders, validation workshop with project team	strong
	What other/alternative factors contributed to the fact that the project objective was achieved or not achieved?	Alternative factors are identified	Interviews	Interviews with all key stakeholders, validation workshop with project team	good
No project-related (unintended) negative results have occurred – and if any negative results occurred the project responded adequately. The occurrence of additional (not formally agreed) positive results has been monitored and additional opportunities for further positive results have been seized. Max. 30 points	Which (unintended) negative or (formally not agreed) positive results does the project produce at output and outcome level and why?	Additional results are identified	Interviews	Interviews with all key stakeholders, validation workshop with project team	good
	To what extent was the project able to ensure that escalating factors/ dividers (3) have not been strengthened (indirectly) by the project (4)? Has the project unintentionally (indirectly) supported violent or 'dividing' actors?	Assessment of Do-no-harm factors	Interviews	Interviews with all key stakeholders, validation workshop with project team	moderate
	How were risks and assumptions (see also GIZ Safeguards and Gender system) as well as (unintended) negative results at the output and outcome level assessed in the monitoring system (e.g. 'Kompass')? Were risks already known during the concept phase?	Assessment of monitoring system on risks	Analysis of monitoring system on risks; Document analysis	Activity reports, progress reports	moderate
	To what extent have risks in the context of conflict, fragility and violence (5) been monitored (context/conflict-sensitive monitoring) in a systematic way?	Assessment of monitoring system on conflict, fragility and violence	Analysis of monitoring system on conflict, fragility and violence; Document analysis	Activity reports, progress reports	moderate
	What measures have been taken by the project to counteract the risks and (if applicable) occurred negative results? To what extent were these measures adequate?	Risk mitigation measures identified	Analysis of monitoring system on risks; Document analysis	Activity reports, progress reports	moderate

OECD/DAC criterion: IMPACT (max. 100 points)

Assessment dimensions	Evaluation questions	Evaluation indicators	Data collection methods	Data sources	Evidence
			(e.g. interviews, focus group discussions, documents, project/partner monitoring system, workshop, survey)	(list of relevant documents, interviews with specific stakeholder categories, specific monitoring data, specific workshop(s))	strength (moderate, good, strong)

The intended overarching development results have occurred or are foreseen (plausible reasons). (1) Max. 40 points	To which overarching development results is the project supposed to contribute (cf. module and programme proposal with indicators/ identifiers if applicable, national strategy for implementing 2030 Agenda, SDGs)? Which of these intended results at the impact level can be observed or are plausible to be achieved in the future?	Overarching development results the project is contributing to	Analysis of document; interviews	Review of the updated results model and continuous adaptation; interview with project management and BMZ representative	moderate
	Indirect target group and 'Leave No One Behind' (LNOB): Is there evidence of results achieved at indirect target group level/specific groups of population? To what extent have targeted marginalised groups (such as women, children, young people, elderly, people with disabilities, indigenous peoples, refugees, IDPs and migrants, people living with HIV/AIDS and the poorest of the poor) been reached?	Degree of contribution at target group level; Perception of partners on impact for final beneficiaries	Interviews	Interviews and validation with project team, interview with project management (former and current director), implementing partner	moderate
The project objective (outcome) of the project contributed to the occurred or foreseen overarching development results (impact). (1) Max. 30 points	To what extent is it plausible that the results of the project on outcome level (project objective) contributed or will contribute to the overarching results? (contribution analysis approach)	Training effectiveness is proven (Kirkpatrick); Evidence for hypotheses established/rejected (Behaviour and results)	Online survey	Interviews and project case study; further business case studies	good
	What are the alternative explanations/factors for the overarching development results observed? (e.g. the activities of other stakeholders, other policies)	Alternative factors explained	Interviews	Interviews and validation with project team, interview with project management (former and current director), implementing partner	moderate
	To what extent is the impact of the project positively or negatively influenced by framework conditions, other policy areas, strategies or interests (German ministries, bilateral and multilateral development partners)? How did the project react to this?	Influence of framework conditions	Interviews, Document analysis	Interviews and validation with project team, interview with project management (former and current director), implementing partner	moderate
	What would have happened without the project?	Counterfactual situation	Interviews	Interviews and validation with project team, interview with project management (former and current director), implementing partner	moderate
	To what extent has the project made an active and systematic contribution to widespread impact and were scaling-up mechanisms applied (2)? If not, could there have been potential? Why was the potential not exploited? To what extent has the project made an innovative contribution (or a contribution to innovation)? Which innovations have been tested in different regional contexts? How are the innovations evaluated by which partners?	Additional impacts identified; Synergies leveraged	Interviews	Interviews and validation with project team, interview with project management (former and current director), implementing partner	moderate
No project-related (unintended) negative results at impact level have occurred – and if any negative results occurred the project responded adequately.	Which (unintended) negative or (formally not agreed) positive results at impact level can be observed? Are there negative trade-offs between the ecological, economic and social dimensions (according to the three dimensions of sustainability in the Agenda 2030)? Were positive synergies between the three dimensions exploited?	Evidence for widespread impact established	Interviews	Interviews and validation with project team, interview with project management (former and current director), implementing partner	moderate

<p>The occurrence of additional (not formally agreed) positive results at impact level has been monitored and additional opportunities for further positive results have been seized.</p> <p>Max. 30 points</p>	<p>To what extent did the project have (unintended) negative or escalating effects on the conflict or the context of fragility (e.g. conflict dynamics, violence, legitimacy of state and non-state actors/institutions)? To what extent did the project have positive or deescalating effects on the conflict or the context of fragility (e.g. conflict dynamics, violence, legitimacy of state and non-state actors/institutions)?</p>	Do-no-harm analysis	Interviews	Interviews and validation with project team, interview with project management (former and current director), implementing partner	moderate
	<p>To what extent were risks of (unintended) results at the impact level assessed in the monitoring system (e.g. 'Kompass')? Were risks already known during the planning phase?</p>	Degree of assessment in monitoring tools	Document analysis of monitoring documents	Analysis of monitoring system	moderate
	<p>What measures have been taken by the project to avoid and counteract the risks/negative results/trade-offs (3)?</p>	Mitigation measures mentioned	Document analysis, interviews	Analysis of monitoring system, Interview with project team	moderate
	<p>To what extent have the framework conditions played a role in regard to the negative results? How did the project react to this?</p>	Role of framework conditions in negative results	Document analysis, interviews	Analysis of monitoring system, Interview with project team	moderate
	<p>To what extent were potential (not formally agreed) positive results and potential synergies between the ecological, economic and social dimensions monitored and exploited?</p>	Synergies of sustainability dimensions	Document analysis, interviews	Focus group discussion with project team, interview with project management (former and current director), implementing partner	moderate

OECD/DAC criterion: EFFICIENCY (max. 100 points)

Assessment dimensions	Evaluation questions	Evaluation indicators	Data collection methods (e.g. interviews, focus group discussions, documents, project/partner monitoring system, workshop, survey)	Data sources (list of relevant documents, interviews with specific stakeholder categories, specific monitoring data, specific workshop(s))	Evidence strength (moderate, good, strong)
<p>The project's use of resources is appropriate with regard to the outputs achieved.</p> <p>[Production efficiency: Resources/outputs]</p> <p>Max. 70 points</p>	<p>To what extent are there deviations between the identified costs and the projected costs? What are the reasons for the identified deviation(s)?</p>	<p>Das Vorhaben steuert seine Ressourcen gemäß des geplanten Kostenplans (Kostenzeilen). Nur bei nachvollziehbarer Begründung erfolgen Abweichungen vom Kostenplan.</p>	Efficiency Tool; interviews	Efficiency tool, project management	good
		<p>Das Vorhaben reflektiert, ob die vereinbarten Wirkungen mit den vorhandenen Mitteln erreicht werden können.</p>	Efficiency Tool; interviews	Efficiency tool, project management	good

<p>Focus: To what extent could the outputs have been maximised with the same amount of resources and under the same framework conditions and with the same or better quality (maximum principle)? (methodological minimum standard: Follow-the-money approach)</p>	<p>Das Vorhaben steuert seine Ressourcen gemäß der geplanten Kosten für die vereinbarten Leistungen (Outputs). Nur bei nachvollziehbarer Begründung erfolgen Abweichungen von den Kosten. Die übergreifenden Kosten des Vorhabens stehen in einem angemessenen Verhältnis zu den Kosten für die Outputs. Die durch ZAS Aufschriebe erbrachten Leistungen haben einen nachvollziehbaren Mehrwert für die Erreichung der Outputs des Vorhabens.</p>	<p>Efficiency Tool; interviews</p>	<p>Efficiency tool, project management</p>	<p>good</p>
	<p>Die übergreifenden Kosten des Vorhabens stehen in einem angemessenen Verhältnis zu den Kosten für die Outputs.</p>	<p>Efficiency Tool; interviews</p>	<p>Efficiency tool, project management</p>	<p>good</p>
	<p>Die durch ZAS Aufschriebe erbrachten Leistungen haben einen nachvollziehbaren Mehrwert für die Erreichung der Outputs des Vorhabens.</p>	<p>Efficiency Tool; interviews</p>	<p>Efficiency tool, project management</p>	<p>good</p>
<p>Focus: To what extent could outputs have been maximised by reallocating resources between the outputs? (methodological minimum standard: Follow-the-money approach)</p>	<p>Das Vorhaben steuert seine Ressourcen, um andere Outputs schneller/ besser zu erreichen, wenn Outputs erreicht wurden bzw. diese nicht erreicht werden können (Schlussevaluierung).</p> <p>Oder: Das Vorhaben steuert und plant seine Ressourcen, um andere Outputs schneller/ besser zu erreichen, wenn Outputs erreicht wurden bzw. diese nicht erreicht werden können (Zwischenevaluierung).</p>	<p>Efficiency Tool; interviews</p>	<p>Efficiency tool, project management</p>	<p>good</p>
<p>Were the output/resource ratio and alternatives carefully considered during the design and implementation process – and if so, how? (methodological minimum standard: Follow-the-money approach)</p>	<p>Das im Modulvorschlag vorgeschlagene Instrumentenkonzept konnte hinsichtlich der veranschlagten Kosten in Bezug auf die angestrebten Outputs des Vorhabens gut realisiert werden.</p>	<p>Efficiency Tool; interviews</p>	<p>Efficiency tool, project management</p>	<p>good</p>
	<p>Die im Modulvorschlag vorgeschlagene Partnerkonstellation und die damit verbundenen Interventionsebenen konnte hinsichtlich der veranschlagten Kosten in Bezug auf die angestrebten Outputs des Vorhabens gut realisiert werden.</p>	<p>Efficiency Tool; interviews</p>	<p>Efficiency tool, project management</p>	<p>good</p>
	<p>Der im Modulvorschlag vorgeschlagene thematische Zuschnitte für das Vorhaben konnte hinsichtlich der veranschlagten Kosten in Bezug auf die angestrebten Outputs des Vorhabens gut realisiert werden.</p>	<p>Efficiency Tool; interviews</p>	<p>Efficiency tool, project management</p>	<p>good</p>
	<p>Die im Modulvorschlag beschriebenen Risiken sind hinsichtlich der veranschlagten Kosten in Bezug auf die angestrebten Outputs des Vorhabens gut nachvollziehbar.</p>	<p>Efficiency Tool; interviews</p>	<p>Efficiency tool, project management</p>	<p>good</p>
	<p>Die im Modulvorschlag beschriebene Reichweite des Vorhabens (z.B. Regionen) konnte hinsichtlich der veranschlagten Kosten in Bezug auf die angestrebten Outputs des Vorhabens voll realisiert werden.</p>	<p>Efficiency Tool; interviews</p>	<p>Efficiency tool, project management</p>	<p>good</p>

		Der im Modulvorschlag beschriebene Ansatz des Vorhabens hinsichtlich der zu erbringenden Outputs entspricht unter den gegebenen Rahmenbedingungen dem state-of-the-art.	Efficiency Tool; interviews	Efficiency tool, project management	good
	<i>For interim evaluations based on the analysis to date: To what extent are further planned expenditures meaningfully distributed among the targeted outputs?</i>	siehe oben	Efficiency Tool; interviews	Efficiency tool, project management	good
The project's use of resources is appropriate with regard to achieving the project's objective (outcome).	To what extent could the outcome (project objective) have been maximised with the same amount of resources and the same or better quality (maximum principle)?	Das Vorhaben orientiert sich an internen oder externen Vergleichsgrößen, um seine Wirkungen kosteneffizient zu erreichen.	Interviews	Project team and management	good
[Allocation efficiency: Resources/Outcome] Max. 30 points	Were the outcome-resources ratio and alternatives carefully considered during the conception and implementation process – and if so, how? Were any scaling-up options considered?	Das Vorhaben steuert seine Ressourcen zwischen den Outputs, so dass die maximalen Wirkungen im Sinne des Modulziels erreicht werden. (Schlussevaluierung) Oder: Das Vorhaben steuert und plant seine Ressourcen zwischen den Outputs, so dass die maximalen Wirkungen im Sinne des Modulziels erreicht werden. (Zwischenevaluierung)	Interviews	Project team and management	good
		Das im Modulvorschlag vorgeschlagene Instrumentenkonzept konnte hinsichtlich der veranschlagten Kosten in Bezug auf das angestrebte Modulziel des Vorhabens gut realisiert werden.	Interviews	Project team and management	good
		Die im Modulvorschlag vorgeschlagene Partnerkonstellation und die damit verbundenen Interventionsebenen konnte hinsichtlich der veranschlagten Kosten in Bezug auf das angestrebte Modulziel des Vorhabens gut realisiert werden.	Interviews	Project team and management	good
		Der im Modulvorschlag vorgeschlagene thematische Zuschnitte für das Vorhaben konnte hinsichtlich der veranschlagten Kosten in Bezug auf das angestrebte Modulziel des Vorhabens gut realisiert werden.	Interviews	Project team and management	good
		Die im Modulvorschlag beschriebenen Risiken sind hinsichtlich der veranschlagten Kosten in Bezug auf das angestrebte Modulziel des Vorhabens gut nachvollziehbar.	Interviews	Project team and management	good
		Die im Modulvorschlag beschriebene Reichweite des Vorhabens (z.B. Regionen) konnte hinsichtlich der veranschlagten Kosten in Bezug auf das angestrebte Modulziel des Vorhabens voll realisiert werden.	Interviews	Project team and management	good

	Der im Modulvorschlag beschriebene Ansatz des Vorhabens hinsichtlich des zu erbringenden Modulziels entspricht unter den gegebenen Rahmenbedingungen dem state-of-the-art.	Interviews	Project team and management, FMB, BMZ	good
<i>To what extent were more results achieved through cooperation / synergies and/or leverage of more resources, with the help of other ministries, bilateral and multilateral donors and organisations (e.g. co-financing) and/or other GIZ projects? If so, was the relationship between costs and results appropriate or did it even improve efficiency?</i>	Das Vorhaben unternimmt die notwendigen Schritte, um Synergien mit Interventionen anderer Geber auf der Wirkungsebene vollständig zu realisieren.	Interviews	Project team and management, other donors	good
	Wirtschaftlichkeitsverluste durch unzureichende Koordinierung und Komplementarität zu Interventionen anderer Geber werden ausreichend vermieden.	Interviews	Project team and management, other donors	good
	Das Vorhaben unternimmt die notwendigen Schritte, um Synergien innerhalb der deutschen EZ vollständig zu realisieren.	Interviews	Project team and management, other GIZ projects (PSES, STILE)	good
	Wirtschaftlichkeitsverluste durch unzureichende Koordinierung und Komplementarität innerhalb der deutschen EZ werden ausreichend vermieden.	Interviews	Project team and management, KfW, AFD	good
	Die Kombifinanzierung hat zu einer signifikanten Ausweitung der Wirkungen geführt bzw. diese ist zu erwarten.	n.a.	n.a.	
	Durch die Kombifinanzierung sind die übergreifenden Kosten im Verhältnis zu den Gesamtkosten nicht überproportional gestiegen.	n.a.	n.a.	
	Die Partnerbeiträge stehen in einem angemessenen Verhältnis zu den Kosten für die Outputs des Vorhabens.	n.a.	n.a.	

OECD/DAC criterion: SUSTAINABILITY (max. 100 points)

Assessment dimensions	Evaluation questions	Evaluation indicators	Data collection methods	Data sources	Evidence strength
'Prerequisite for ensuring the long-term success of the project: Results are anchored in (partner) structures.'	What has the project done to ensure that the results can be sustained in the medium to long term by the partners themselves?	Training effectiveness (Kirkpatrick); behaviour and results	(e.g. interviews, focus group discussions, documents, project/partner monitoring system, workshop, survey) Endline assessment, Interviews	(list of relevant documents, interviews with specific stakeholder categories, specific monitoring data, specific workshop(s)) Participants of capacity-building activities (Public, Private, CSO)	(moderate, good, strong) good

Max. 50 points	In what way are advisory contents, approaches, methods or concepts of the project anchored/institutionalised in the (partner) system?	Training effectiveness (Kirkpatrick); behaviour and results	Endline assessment, Interviews	Participants of capacity-building activities (Public, Private, CSO)	moderate
	To what extent are the results continuously used and/or further developed by the target group and/or implementing partners?	Examples from partners	Interviews, document review	Interviews with key partners, business case study	moderate
	To what extent are resources and capacities at the individual, organisational or societal/political level in the partner country available (long term) to ensure the continuation of the results achieved?	Training effectiveness (Kirkpatrick); behaviour and results	Endline assessment, Interviews	Participants of capacity-building activities	good
	If no follow-on measure exists: What is the project's exit strategy? How are lessons learned for partners and GIZ prepared and documented?	Perception on project's exit strategy	Interviews	Interviews with key partners, AFD, KfW	moderate
	To what extent was the project able to ensure that escalating factors/dividers (1) in the context of conflict, fragility and violence have not been strengthened (indirectly) by the project in the long term? To what extent was the project able to strengthen deescalating factors/connectors (2) in a sustainable way (3)?	Perception of sustainability of conflict factors	Interviews	Interviews with key partners, AFD, KfW	moderate
	What has the project done to ensure that the results can be sustained in the medium to long term by the partners themselves?	Training effectiveness (Kirkpatrick); behaviour and results	Endline assessment, Interviews	Participants of capacity-building activities (public, private, CSO)	good
Forecast of durability: Results of the project are permanent, stable and long-term resilient.	To what extent are the results of the project durable, stable and resilient in the long term under the given conditions?	Perception of partners and GIZ team	Interviews	Interviews with key partners, validation with project team	moderate
	What risks and potentials are emerging for the durability of the results and how likely are these factors to occur? What has the project done to reduce these risks?	Perception of partners and GIZ team	Interviews	Interviews with key partners, validation with project team	moderate



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