

GENDER ACTION PLAN

Activities	Performance Indicators/Targets	Responsible Unit	Timeframe
Output 1: Financial Inclusion Sustained			
Raise profile of women-owned businesses as a relevant and important business segment for PFIs	1. PFIs appoint a Gender focal point 2. PFIs adapt MIS systems to enable collecting gender disaggregated data 3. PFIs report and analyze gender disaggregated data, including types of loans, repayment performance and product cross-selling opportunities	PFIs	Q1 2017 Q2 2017 From Q2 2017 onwards
Damu adds an indicator in its sex disaggregated MIS on loan performance (payment timeliness/delinquency, satisfactory repayment/bad loans)	4. Periodic reports on MSME loan portfolio performance by sex [(i) semiannually and (ii) on adhoc basis if requested by ADB]	Damu	Q2 2017 onwards
Increase volume of lending to women-owned businesses	5. At least \$50 million equivalent of the project funds finance women-owned businesses (2015 baseline: zero).	PFIs	Q1 2017 onwards (till end of project)
Ensure minimum participation of women's borrowers in the project	6. Number of microborrowers reached 5,500, of which at least 50% were to women-owned businesses (baseline 2015: zero). 7. Number of SME borrowers reached under the project reached 1,000, of which at least 33% to women subborrowers (baseline 2015: zero)	PFIs	Q1 2017 onwards (till end of project)
Output 2: Efficiency of PFIs lending to MSMEs improved			
Damu and PFIs each conduct at least one gender awareness seminar for internal staff on use of gender indicators for decision making and product development	8. Seminars materials developed 9. Seminars delivered	Damu, PFIs	2017
PFIs and Damu adopt a Gender Policy	10. Gender Policy is developed or updated and adopted.	PFIs, Damu	2018
PFIs conduct public awareness campaigns	11. At least one public awareness campaign on women entrepreneurship and bank products held by each PFI.	PFIs	2017 onwards

MSME = Micro, small and medium-sized business, PFI = participating financial institution, Q = quarter.

Note: Under the project, a business is considered to be a woman-owned business if it has more than 50% female ownership.