

**GENDER ACTION PLAN**

<b>Activities</b>	<b>Performance Indicators/Targets</b>	<b>Responsible Unit</b>	<b>Timeframe</b>
<b>Output 1: Expanded capacity of the participating financial institutions for financing small businesses</b>			
<b>1.1 Sustainable bank finance to women-owned small businesses provided</b>			
Increase loans to women-owned businesses	<ul style="list-style-type: none"> <li>• PFIs' loans to women-owned businesses increased to SUM700 billion in 2021 (2015 baseline: SUM310 billion).</li> <li>• PFIs' women borrowers increased to 9,000 in 2021 (2015 baseline: 7,500).</li> </ul>	PFIs	Q4 2016–2021
<b>1.2 Gender policy of participating financial institutions improved</b>			
PFIs adopt a Gender Policy	<ul style="list-style-type: none"> <li>• A Gender Policy is developed and adopted.</li> </ul>	DVB, ULC	2017–2018
PFIs conduct gender awareness seminars for PFI's board, management and staff	<ul style="list-style-type: none"> <li>• At least 50% of each PFI's board, management, and staff attended gender seminars.</li> </ul>	PFIs	Q3 2017 onwards
PFIs conduct annual customer surveys and public awareness campaigns	<ul style="list-style-type: none"> <li>• Customer survey conducted by each PFI at least once a year.</li> <li>• At least one public awareness campaign on women entrepreneurship and bank products held by each PFI.</li> </ul>	PFIs	2017 onwards
<b>1.3 Gender monitoring system of participating financial institutions enhanced</b>			
Establish sex-disaggregated database and monitoring mechanism on women entrepreneurship	<ul style="list-style-type: none"> <li>• Monitoring system with sex-disaggregated data established in all PFIs (total loan amount, total number of loans, total new jobs created, number of female loan officers, number of PFI female staff in middle and upper management levels).</li> <li>• Generate periodic/regular performance monitoring reports with sex-disaggregated data.</li> </ul>	PFIs	Q2 2017 onwards
<b>1.4 Capacity of women-owned small businesses to access bank credit strengthened</b>			
Conduct training on business development and financial literacy (basic cash flow analysis, productive household investments, bookkeeping, budgeting)	<ul style="list-style-type: none"> <li>• 25 training workshops conducted.</li> <li>• 4,000 women clients trained on basic business and financial knowledge by 2021.</li> <li>• At least 1,500 women-owned small businesses received loans or leases from the PFIs by 2021.</li> </ul>	PFIs	4 workshops per year (one per each PFI) Q2 2017 onwards
Provide training on legal literacy, i.e. tax, import regulations, document requirements to access loans or leases from PFIs	<ul style="list-style-type: none"> <li>• 25 training workshops conducted.</li> <li>• 4,000 women trained on basic financial knowledge by 2021.</li> </ul>	PFIs	4 workshops per year Q2 2017 onwards

HKB = Hamkorbank, IYB = Ipak Yuli Bank, DVB = Davr Bank, ULC = UzbekLeasing International A.O., PFI = participating financial institution, Q = quarter.

Note: Under the project, women-owned businesses are defined as businesses with more than 50% female ownership.