

GROUP 1 TEMPLATE: PROGRAMS AND SERVICES FOR WOMEN IN MSMEs

Country	Existing programs	Recommendations for Gender-responsive Program sustainability
Cambodia	<p>Improve production of women's enterprises in communities; provide new technology, access to market, form group associations</p> <ul style="list-style-type: none"> - bamboo products are traditionally produced, government provided technology to improve quality - Formed an association or group at the village level - Save money regularly, have policies, share benefits to increase capital and resources - Social protection integrating life skills so they can understand the risk of migration, and there is no need to go abroad for work - Provided social safety nets, healthy and safe work environments; budget management; entrepreneurship skills <p>Women Development Centers in 14 provinces</p> <ul style="list-style-type: none"> - Providing livelihood trainings, traditional women skills to increase income - Products are featured in women's development centers/showrooms; tourists visit and order; during International Women's Day, the ministry conducts women's enterprises exhibitions or bazaars - Private sector forums are held annually <p>For the silk industry: government does not charge tax for import</p>	<p>Enhancing capacity</p> <p>Forming women groups/ associations who advocates for their rights</p> <p>Prime minister advocating to include women groups in government and private sector policy forums</p> <p>Silk sectors – notax (VAT) for raw materials (import materials) beginning in 2014</p> <p>Simplify process of SME licensing (1 stop service at the ministry of industry and handicraft)</p> <p>Budget to be able to integrate women concerns in the plan.</p> <p>Private companies are now more interested in women / advocacy products</p>

	<p>materials; this started in 2014;</p> <p>As a lot of SMEs are unregistered, they don't like the long process and fees; now the government has established a one-stop business licensing center</p>	
Vietnam	<p>Social Insurance for Informal Sector</p> <ul style="list-style-type: none"> - voluntary only - not subsidized - Women in SMEs do not want to pay for insurance or they do not have the capacity to pay; and they do not see the benefit of insuring for their future <p>Immersion for women to learn</p> <p>ILO assistance</p>	<p>ASEAN to institutionalize policies on gender equality</p> <p>Negotiate with the policy makers</p>
Malaysia	<p>Use of group members (5-20) to secure each other</p> <ul style="list-style-type: none"> - every week they will go to the village to encourage the group to pay their dues on time - loan came from AIM (a government agency) <p>Empower women in the grassroots level</p> <p>Community PERWANI, women organization in grassroots level</p> <ul style="list-style-type: none"> - organize programs - empower women - assist government in disseminating programs and communicating 	<p>Women groups lobbying and talking to government</p>
Philippines	<p>Networking and linking with SSS promoting Alkansa Program</p> <ul style="list-style-type: none"> - appropriate for daily wage earners (small transport, market vendors) - not home-based with monthly 	

	<ul style="list-style-type: none"> - or weekly production period - campaign for customized package for social protection benefits (SSS and Philhealth) - Philhealth indigent programs - Formation of cooperatives (DAMAYAN AT PALUWAGAN) <p>Linking with MFIs such as CARD MRI</p> <p>Propagating one stop shop and OTOP to promote products of women entrepreneurs at the grassroots level</p> <p>Lobbying for the 5% GAD budget of the LGUs</p> <p>Savings mobilization</p>	
Lao PDS	<p>New law - scheme providing more benefits for women</p> <p>Universal health insurance covering women in informal sector</p> <p>Health insurance can be availed by groups of less than 10 members</p> <p>Self employed people can join the new scheme</p> <p>Implemented to meet MDGs 4 and 5</p> <p>New law provides sickness benefits, protect women from loss of income, pregnancy, breastfeeding leave</p>	Men and female with the same benefit
Singapore	<p>Central Provident Fund (compulsory savings)</p> <p>Health is subsidized</p> <p>Grants and committee of women entrepreneurs to assess and give ideas</p> <p>Bring women in exhibition for what is in to inspire them to design in a way that sells</p>	<p>Get someone from private sector to tell us what it is all about.</p> <p>Tell men that women bring economic benefit in the table. Contributing member of the family and the country. Ensure all are trained, capable to contribute. Men to help.</p>

	<p>Health is subsidized</p> <p>Tap private sector who are good at selling, branding, marketing</p>	
Philippines	<p>GAD Budget</p> <p>Bottom-up budgeting may provide capitalization for women SMEs</p>	<ul style="list-style-type: none"> - increase budgetary support (GAD budget) to assist women in SMEs - grants for SMEs (capital and training)
Malaysia	<p>Gender Budget (Gender Responsive Budgeting Toolkit to be used in all ministries piloting in 5 ministries (e.g. youth, health)</p>	
Cambodia	<p>Provide gender awareness, analysis, planning training in all levels</p> <p>Provide gender awareness</p> <p>Integrate gender sensitivity in the cycle of program management</p> <p>Gender working group in gender mainstreaming. Regular meeting to discuss and monitor. Joint monitoring indicators with private, NGO, etc</p>	<p>Rural Livelihood Program, try to integrate in the authority and implementors to raise awareness on gender in project management.</p>
Singapore	<p>Conducted a survey on why women are not the boss of big companies; women are too modest to take on the job while men jump at the opportunity right away</p>	<p>Confidence / Capacity-building. Say YES when opportunity is offered to you.</p> <p>Employ participatory approach in planning projects for women; We have to ask women, they know better. This is a proposal, will it work for you? How will it work for you? Get feedback; will add confidence</p>
Philippines		<p>We have to speak. Complimentary and participative track.</p>
SUMMARY		<ol style="list-style-type: none"> 1. Stricter implementation and monitoring of women laws (MCW) 2. Institutionalize programs and services with gender perspective so these do not change when a new administration takes over 3.
		<p>PROGRAM STRATEGIES</p> <ol style="list-style-type: none"> 1. Formation of organizations,

		<p>associations, self-help groups meant to pursue advocacy work of women in enterprises (Cambodia, shorten process of licensing and removing tax, Vietnam and Malaysia self help groups to increase access)</p> <ol style="list-style-type: none"> 2. Capital loans are accessed by different groups 3. Capacity building for stakeholders/women in SMEs on life skills (cope with demands), technical skills (better business), improve self confidence, gender training. 4. One Stop Shop Strategy (where women can access social security services) 5. Teach women to ask questions