

GREAT Women Project



Development of A Gender and Financial Literacy Manual

Results of the Partnership
Between the Philippine Commission on Women
and the National Anti-Poverty Commission



Philippine
Commission
on Women

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Summary



This case study shares the results of Philippine Commission on Women-GREAT Women Project interventions in the National Anti-Poverty Commission (NAPC). Through the project, NAPC developed a training module ensure gender-responsiveness in the development and implementation of microfinance programs and services to women microentrepreneurs. NAPC likewise mainstreamed gender in its organization through the development of policies that would ensure women's participation in decision-making in the basic sectors and indicators in cognizance of the Magna Carta of Women.

The National Anti-Poverty Commission (NAPC) is the oversight, advisory and coordinating body in the implementation of the Social Reform Agenda (SRA) and its incorporation in national, regional and local development plans. NAPC is also the agency overseeing the implementation of anti-poverty laws and programs. Given its mandate, NAPC was selected as one of the information and advocacy agency project partners alongside the Department of Environment and National Resources (DENR), Department of Interior and Local Government (DILG), and National Economic and Development Authority (NEDA).



NAPC also has the function to develop gender-sensitive monitoring and evaluation indicators for Philippine Development Trust Fund (PDTF)-supported projects. The PDTF is a fund facility intended specifically for: (1) consultancy and training services for microfinance institutions and their beneficiaries, covering the establishment of necessary support services, social and financial preparation of beneficiaries, preparation of plans and programs, including fund sourcing and assistance, and establishment of credit and savings monitoring and evaluation schemes; and (2) community organizing for microfinance, livelihood, and microenterprises training services.

NAPC As GREAT Women Project Partner

In 2009, the Philippine Commission on Women (PCW) entered into partnership with the National Anti-Poverty Commission (NAPC) to implement the GREAT Women Project. NAPC then focused on the "Development of a Gendered Financial Literacy Program," aimed at increasing marginalized women's knowledge on basic microfinance services and asset-building programs, and financial skills for household and entrepreneurial management.

PCW and NAPC worked together to develop a Gender and Financial Literacy Module and a Training of Trainers on financial literacy, which are aimed at increasing the women poor's knowledge on basic microfinancial services and asset-building programs, financial skills for household and entrepreneurial management, and client responsibilities and rights when accessing microfinance services. Participants in the Training of Trainers

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will later cascade the gender-responsive financial literacy training to major players in the delivery of microfinance services for women, such as microfinance institutions, local government units, people's organizations and women microentrepreneurs.

Building the Capacities of NAPC on Gender Mainstreaming

Several capacity development interventions were implemented for NAPC to enable a greater appreciation of gender in the context of their mandate, such as the conduct of GAD Orientation and Gender Sensitivity Training, participation in the Training of Trainers on Gender Analysis (TOTAGA) and the Harmonized GAD Guidelines (HGG). NAPC staff were then able to identify the development of a checklist in its Gender and Financial Literacy Module, as one of their main project interventions, taking off from their learnings in the TOT on the HGG.

NAPC implements the Administrative Order Establishing the Implementing Rules and Regulation of Title 1 of the Social Reform and Poverty Alleviation Act (RA 8425), wherein the administrative order provides for a minimum 30% gender quota in the Sectoral Assemblies and Basic Sector Council membership, and the institution of a mechanism to ensure that at least 1 of the 3 Sectoral Nominees for each sector is a woman.

After the TOTAGA, NAPC then ventured into developing the Gender and Financial Literacy Manual and Trainers' Guide for microfinance trainers, and pilot-tested these in Manila and Iloilo.

A set of trainers was created to cascade the Gender and Financial Literacy Manual to microfinance institutions, local government units, people's organizations and women microentrepreneurs. The overall objective is to enhance the capacity of FinLit trainers to facilitate gender-sensitive training courses in microfinance and microenterprise development, programs and services.

The Gender and Financial Literacy Manual is viewed to enhance the capacities of trainers to deliver a financial literacy training using gender perspective and to increase women's knowledge and understanding of the following: gender dimension of work, gender in microfinance, women's empowerment through microfinance and

"With women forming the great majority of microfinance clients, there is a need for financial literacy to enable them to make informed choices. The National Anti-Poverty Commission (NAPC), together with the Philippine Commission on Women, through the GREAT Women Project conceptualized the Gender and Financial Literacy Module to educate WMEs and women with livelihood projects to improve their financial knowledge and competence towards economic empowerment."

-NAPC

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Box A: Gender and Financial Literacy Training Manual Contents

Module 1: Understanding the Gender Dimension of Work

- Session 1: Basic Gender Concepts
- Session 2: The Role of Women in the Economy
- Session 3: Magna Carta of Women (R.A. 9710) at A Glance

Module 2: Mainstreaming Gender in Microfinance

- Session 1: Microfinance Basic Concepts, Primary Policies and the Needs and Issues
- Session 2: Microfinance Plus (Mainstreaming Gender in Microfinance)

Module 3: Women's Empowerment Through Microfinance and Enterprise Development Programs

- Session 1: Gender-Awareness Building and Business Development Services (Non-Financial Services)
- Session 2: Organizing for Change
- Session 3: Social Performance Management

Module 4: Gender Analysis and Savings and Expenditures

Module 5: Facilitating Gender and Development Trainings

microenterprise development programs, gender in microfinance, women's financial and risk management with a gender perspective, and gender and development training skills. (See *Gender and Financial Literacy Training Manual contents on Box A.*)

The Gender and Financial Literacy Manual was customized for LGUs, POs and WMEs with the inclusion of various paradigms in microfinance to develop the Manual, including feminist empowerment, poverty reduction, financial sustainability and Harmonized Gender and Development Guidelines (HGDG) paradigms.

NAPC drafted its 2011 GAD Plan and created its GAD Focal Point, tasked to undertake capacity building on GAD and ensure gender mainstreaming and gender responsiveness in policy and programs. The GAD Focal Point also worked on a proposal to localize Magna Carta of Women (MCW) through the Women Sector and ensured gender as a cross-cutting theme among the basic sectors.

The agency likewise increased its allocated GAD Budget from Php 2.22 million in 2011, to Php 5.14 million in 2013. Increase in GAD Budget allocation was mainly due to financing the Training of Trainers on Financial Literacy and the gender-responsive financial literacy orientation provided to MFIs and WMEs.

Given the various project interventions, NAPC drafted an Administrative Order establishing the Implementing Rules and Regulation of Title 1 of the Social Reform and Poverty Alleviation Act (RA 8425), in response to the Magna Carta of Women (RA 9710). The IRR sets up a minimum 30% quota for women's nomination and participation in Sectoral Assemblies and Basic Sector Council membership.

NAPC likewise integrated Magna Carta of Women indicators vis-à-vis anti-poverty plans and programs identified by the basic sectors.

By 2013, NAPC became one of seven partner NGAs that reached Level 3 or Best Score in the GREAT Women WEE scorecard. Level 3

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or Best Score indicates that NAPC has (a) a WEE policy/ program being implemented at the regional/ provincial offices, (b) core staff/ officers who can coach and train on GAD-WEE at the regional level, (c) a WEE budget line item in the overall agency budget, (d/e) and at least one institutionalized WEE program that is regularly monitored, and evaluated by GAD champions within agency.

About The Project

The Gender Responsive Economic Actions for the Transformation of Women (GREAT Women) Project is a governance and capacity development project that aims to promote and support a gender-responsive enabling environment for women's economic empowerment, particularly those in microenterprises.

The Philippine Commission on Women (PCW), the national machinery for the advancement of women in the Philippines, is the lead executing agency for the Project.

The Commission forged partnership with key national government agencies involved in micro-, small- and medium-scale enterprise (MSME) development and select local government units to create a gender-responsive enabling environment for women's economic empowerment. This project receives technical and financial support from the Canadian International Development Agency (CIDA).

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