

Gender and Financial Literacy



Training Manual

Gender and Financial Literacy Training Manual

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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 gender equality and women's empowerment, is the lead executing agency for the Project. The PCW 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 (spanning from 2006-2013) is provided with technical and financial support by the Government of Canada.

Women's economic empowerment (WEE) refers to women having access to and control over high-value productive resources, such as information, credit, loans or financial assistance, services training, markets and technology. With women's economic empowerment, women have decent jobs and humane working conditions, while enjoying benefits from wealth-creating opportunities equal with men.



The **National Anti-Poverty Commission (NAPC)** was created by virtue of Republic Act (RA) 8425, otherwise known as the "Social Reform and Poverty Alleviation Act" that took effect on 30 June 1998. RA 8425 institutionalizes the government's Social Reform Agenda which enjoins NAPC to strengthen and invigorate the partnerships between the national government and the basic sectors. NAPC, through a systematic package of social interventions, is mandated to ensure that social reform is a continuous process that addresses the basic inequities in Philippine society, and that a policy environment conducive to social reform is actively pursued.

Gender and Financial Literacy

Training Manual

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Acronyms

ASA	Association for Social Advancement
BDS	Business Development Services
BMBE	barangay micro-business enterprise
BPfA	Beijing Platform for Action
CGAP	Consultative Group to Assist the Poor
BSP	Bangko Sentral ng Pilipinas
CEDAW	UN Convention on the Elimination of All Forms of Discrimination against Women
CDA	Cooperatives Development Authority
CIDA	Canadian International Development Agency
CUES-SCWE	Credit Union Empowerment and Strengthening - Savings and Credit with Education
CSC	Civil Service Commission
DA	Department of Agriculture
DAR	Department of Agrarian Reform
DBP	Development Bank of the Philippines
DENR	Department of Environment and Natural Resources
DOF	Department of Finance
DOLE	Department of Labor and Employment
DOST	Department of Science and Technology
DTI	Department of Trade and Industry
GAD	gender and development
GDOL	gender division of labor
GFI	government financial institution
GREAT Women	Gender Responsive Economic Actions for the Transformation of Women
GSIS	Government Service Insurance System
GST	gender sensitivity training
HGDG	Harmonized Gender and Development Guidelines
ILO	International Labor Organization
IRR	Implementing Rules and Regulations
LBP	Land Bank of the Philippines
LGU	local government unit
MABS	Microenterprise Access to Banking Services
MFI	microfinance institution
MFO	microfinance organization
MCW	Magna Carta of Women

NAPC	National Anti-Poverty Commission
NCIP	National Commission on Indigenous Peoples
NCRFW	National Commission on the Role of Filipino Women
NGO	Nongovernment organization
OWWA	Overseas Workers Welfare Association
PCFC	People's Credit and Finance Corporation
PCW	Philippine Commission on Women
PDIC	Philippine Deposit Insurance Corporation
POEA	Philippine Overseas Employment Agency
RA	Republic Act
SEC	Securities and Exchange Commission
SETYSA	Social Entrepreneurship Targeting Youth in South Africa
SEWA	Self-Employed Women's Association
SLE	structured learning exercise
SSE	Social Solidarity Economy
SSI	small savers instruments
SSS	Social Security System
TNA	training needs assessment
TRC	Technology Resource Center
TESDA	Technical Education and Skills Development Authority
TWG	technical working group
UNDP	United Nations Development Programme
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for International Development
VAW	violence against women
WEE	women's economic empowerment
WWB	Women's World Banking

Message

In 2006, the Philippine Commission on Women, then known as the National Commission on the Role of Filipino Women (NCRFW), initiated a project to advance women's economic empowerment (WEE).

The GREAT Women (Gender Responsive Economic Actions for the Transformation of Women) Project, supported by the Canadian International Development Agency (CIDA), sought to contribute to a gender-responsive enabling environment for the economic empowerment of women, particularly women in microenterprises. The project was intended to serve as a means for PCW (a) contribute to the reduction of poverty; (b) reduce social inequalities and disparities due to gender; and (c) facilitate the fulfilment of women's economic rights and the attainment of economic security.

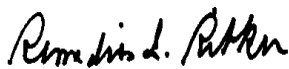
Concretely, the project was conceived to help harness the capacities of women in microenterprises who form a significant subgroup of contributors to enterprise development in the country. They constitute the great majority of the clients of microfinance institutions (MFIs). Women's incomes from their work help provide for the basic needs of the family such as food, clothing, education and health care needs of their children.

Recognizing the role of the National Anti-Poverty Commission (NAPC) as the coordination and oversight body on anti-poverty programs and projects, the PCW entered into a memorandum of agreement with NAPC to, first, enhance its capacity as an agency to apply WEE-related tools and concepts; and second, to develop and implement a WEE project.

This training manual is the fruit of these undertakings, which included a gender sensitivity training of the NAPC secretariat staff, followed by a gender-responsive planning workshop to identify its own gender and development (GAD) structure, mechanism/processes and plans.

The second project undertaken was the integration of a gender perspective in the financial literacy training program being implemented by the NAPC Secretariat. The process included the formation of a composite technical working group (TWG) among NAPC Secretariat staff and basic sector leaders who have expertise in either GAD or microfinance/microenterprise. The TWG conducted a series of learning sessions, the output of which was a design of an engendered financial literacy trainers' training.

Two batches of trainers' training/that served as a test-run of the draft training design were then undertaken. This manual serves as a documentation of these two trainings.



REMEDIOS IGNACIO-RIKKEN

Chairperson

Philippine Commission on Women

Message

Various studies have shown that women borrowers have higher repayment rates and invest more in family welfare. If women are given the support they need, they will find a faster way out of poverty and make greater contribution to the economy. It is for this reason that government agencies need to make all their efforts gender-responsive.

After the two batches of pilot testing in Iloilo and Ortigas in 2012, we are pleased to share the output of the National Anti-Poverty Commission (NAPC) Sub-project with the Philippine Commission on Women (PCW).

The Gender and Financial Literacy Training Manual is NAPC's contribution to the national enabling environment for women's economic empowerment. We thank the Government of Canada and the Philippine Commission on Women for the wonderful opportunity to work with a very successful project like the GREAT Women Project. We hope through this Module, NAPC would be able to leave an impact on our hard-working women micro-entrepreneurs.



FLORENCIA C. DOROTAN

Undersecretary

National Anti-Poverty Commission

Message

The Government of Canada considers support for women’s economic empowerment as a critical component of its development assistance program in the Philippines. Given our focus on achieving sustainable and inclusive growth in the Philippines, we are pleased with the release of the “*Gender and Financial Literacy Training Manual*” under the Gender-Responsive Economic Actions for the Transformation (GREAT) of Women Project.

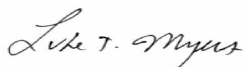
The *Gender and Financial Literacy Training Manual* is a welcome addition to the growing literature and evidence supporting the fact that investing in women’s economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth. But more than this, the *Training Manual* is a practical tool for communicating women’s economic empowerment principles, processes, and analysis that would help local government units, particularly their enterprise development desks in assisting women’s groups, microentrepreneurs, and other interested parties in helping women access and benefit from economic opportunities. For those LGUs which have shown interest in replicating the WEE approaches of the GREAT Women project, this guide is also for you.

Congratulations go to the Philippine Commission on Women and the project team for their painstaking dedication in ensuring that all the useful and relevant lessons learned in implementing the GREAT Women project are captured in this publication for sharing and wider application.

We are confident that this publication will continue to build capacity and expertise at the local and national levels among those with the responsibility to ensure that women participate equally with men in accessing productive resources and opportunities.

In closing, the Government of Canada, through its official development assistance program, remains committed to supporting gender equality and women’s empowerment in the Philippines.

Mabuhay!



Luke Myers
Head of Development Cooperation
Embassy of Canada, Manila

Introduction to the Training Manual

The training manual is designed for trainers in the local government units (LGUs), program managers, and women leaders and entrepreneurs.

Microfinance has been adopted by the Philippine Government as a strategy to fight poverty. Poor people have limited access to credit. Available credit has mostly come from loan sharks, who charge extremely high interest rates. Until recently, rural banks and other traditional financing institutions have denied the poor credit owing to a lack of collateral and other similar guarantees.

Constraints on women's access to both informal and formal credit were identified in the 1970s as major obstacles to women's microenterprise activity. The lobby of the women's movement in a number of countries pushed for the targeting of women as the primary clients of microfinance.

The First International Women's Conference in Mexico in 1975 highlighted the problem of women's access to credit. This eventually set up the Women's World Banking (WWB) network and led to the proliferation of guidelines for women's easier access to credit. In the wake of the Nairobi International Women's Conference in 1985, income-generation programs for women sponsored by governments and NGOs mushroomed. These included a range of different types of credit and savings components for women. In the 1990s, there was a surge of microfinance programs targeting women.

In the Beijing Platform for Action (BPfA) at the Fourth World Conference for Women, 1995, governments pledged to "promote and support women's self-employment on appropriate terms equal to those of men and review, reformulate if necessary and implement policies to ensure that they do not discriminate against micro, small and medium-scale enterprises owned by women in rural and urban areas" (UNDP 1995a).

Gender-sensitive microfinance policies provide the supporting framework for an enabling environment. The promotion of women's self-employment often requires the transformation of existing policies with a gender perspective to ensure that women have equal rights to obtain financial services in their own right (Jahan 1995).

With women as the great majority of microfinance clients, there is a need for financial literacy to enable them to make informed financial choices. The National Anti-Poverty Commission, together with the Philippine Commission on Women, through the GREAT Women Project, developed the Gender and Financial Literacy Training Manual to educate women microentrepreneurs and women with livelihood projects, and improve their financial knowledge and competence towards economic empowerment.

Purpose of the Training Manual

The Manual aims to enhance the capacities of trainers to deliver a financial literacy training using a gender perspective and to increase their knowledge and understanding of the following topic areas.

- ⊗ Gender Dimension of Work
- ⊗ Gender in Microfinance
- ⊗ Women's Empowerment through Microfinance and Microenterprise Development Programs
- ⊗ Financial and Risk Management: A Gender Perspective
- ⊗ Gender and Development Training Skills

General Objective: Enhance the capacity of trainers to facilitate gender-sensitive training courses in microfinance and microenterprise development programs and services

Specific Objectives:

1. Cognitive
 - 1.1. Gain a deeper understanding of the key concepts of microfinance and microenterprise development and women’s role in the economy
 - 1.2. Understand the gender perspectives in microfinance and microenterprise development
 - 1.3. Understand the issues and concerns of women in entrepreneurship
 - 1.4. Acquire an understanding of gender-sensitive techniques and tips on facilitation
2. Affective
 - 2.1 Develop more empathy with women entrepreneurs as they confront constraints and hurdles as they juggle their time between productive and reproductive work
 - 2.2. Appreciate the choices women make as entrepreneurs
3. Behavioural
 - 3.1. Enhance the training skills of participants in facilitating microfinance and microenterprise development program from a gender perspective
 - 3.2. Conduct financial literacy training courses to improve and increase women’s knowledge and understanding of the following:
 - ⊗ Basic gender and microfinance concepts;
 - ⊗ Women and the economy;
 - ⊗ Magna Carta of Women (MCW) and primary microfinance policies;
 - ⊗ Women’s rights and responsibilities as microfinance clients and microentrepreneurs;
 - ⊗ Entrepreneurial and financial skills for personal/household and entrepreneurial management; and
 - ⊗ Gender and development training skills.

Structure of the Manual

The Manual has two parts, as follows:

Part 1: The Conceptual and Analytical Framework

The first part of the training manual presents Key Gender Concepts, Jo Rowlands Empowerment Framework, Linda Mayoux Contrasting Microfinance Concepts and Gender and Development Indicators. The concepts, modules and learning exercises in this training manual are hinged on these frameworks.

Part 2: Modules and Trainers’ Guide

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 (Republic Act 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 (Nonfinancial 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

Users of the Manual

This resource book is for trainers of LGUs, government agencies, nongovernment organizations (NGOs), co-operatives and people’s organizations; gender and development advocates of educational institutions; program managers of microfinance institutions and organizations; officers of microfinance centers; and women leaders and entrepreneurs. It is designed to guide and assist them in preparing and delivering trainings for women in the communities, potential clients, women in livelihood and women entrepreneurs.

Duration: Five days

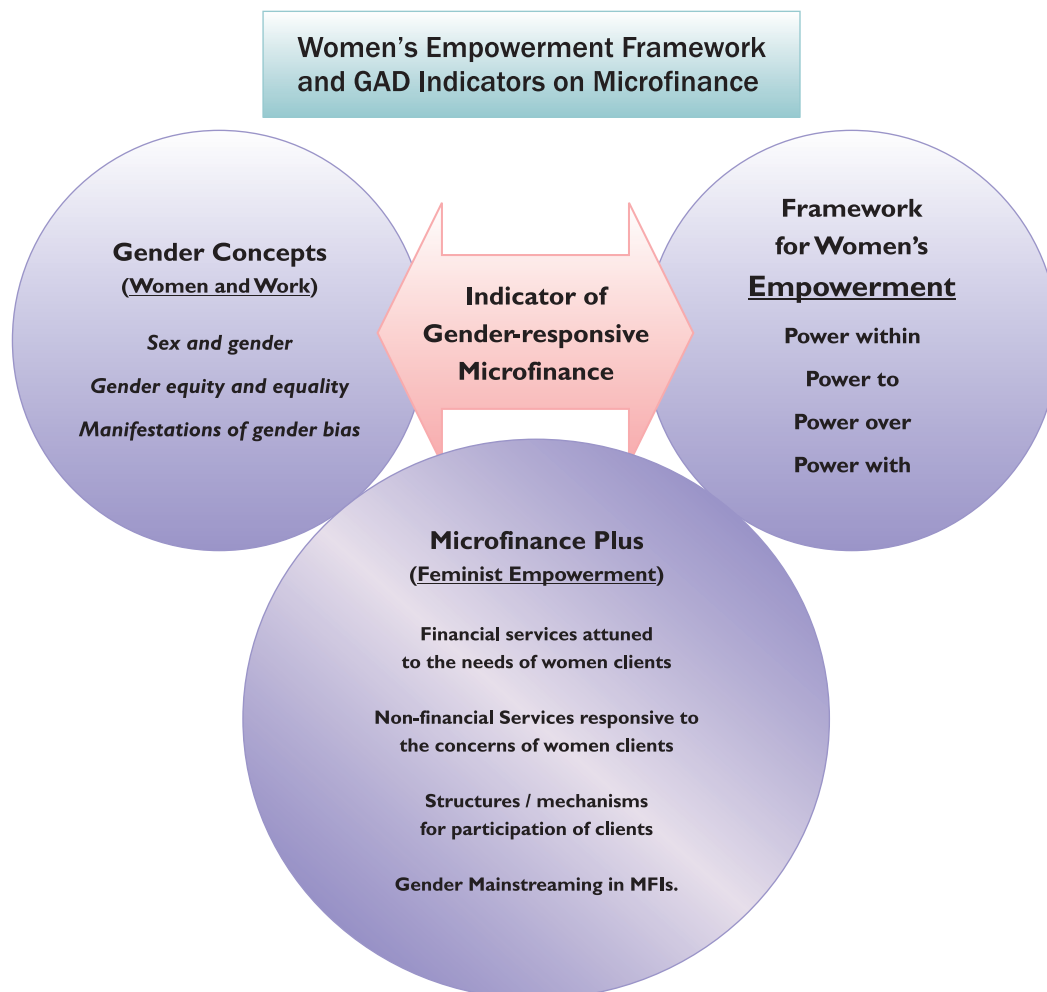
The Manual consists of five modules that can be used in one seminar-workshop or as stand-alone individual sessions depending on the specific needs of the target participants. There is flexibility in the time spent and opportunities to explore areas that interest the trainees.

PART I

Conceptual and Analytical Framework

Trainers in Gender and Financial Literacy must be equipped with the conceptual framework for the basic gender concepts on the gender dimension of work and the existing microfinance paradigms used by microfinance providers, as well as the HGDG, to better understand gender and financial literacy (see Figure 1).

Figure 1. Conceptual Framework



Key Gender Concepts

Sex and gender. **Sex** refers to the “biological and physiological characteristics that define men and women” (WHO). Thus, a person is biologically a male or a female based on their physiological characteristics, mainly determined by a person’s chromosomes, external genitalia, internal organs, among others. **Gender** refers to the roles, behaviours, attitudes and attributes that a given culture or society assigns to and expects of men and women. For example, a woman is expected to be good at housework and child rearing, emotional and sensitive, not very good in decision making, are physically and emotionally weak, while men are expected to be good providers, aggressive, firm and strong emotionally. These characteristics are defined by society and have become accepted and perpetuated as a norm.

Gender equality. This refers to the principle that men and women have equal rights, freedoms and opportunities. The Magna Carta of Women defines gender equality as referring to “the right of men and women to enjoy equal conditions realizing their full human potentials to contribute to and benefit from the results of development.”

Gender equity. The Magna Carta of women defines gender equity as referring to the “policies, instruments, programs, services and actions that address the disadvantaged position of women.”

Manifestations of gender bias. Gender bias refers to the unequal treatment among men and women due to gender. Gender bias against women takes the form of marginalization (exclusion of women from political, economic, social and cultural participation, and non-recognition and non-valuation of their activities); subordination (domination and powerlessness of women); gender stereotyping (attributing roles, characteristics, attitudes and images of members of a social group based on their sex); multiple burden (women's involvement in three spheres of work, namely, production, reproduction and community work); and violence against women (any act of physical, verbal and psychological harm inflicted on women in both public and private life because of their socially ascribed role, traits and image (Rikken, n.d.; Magna Carta of Women))

Gender Division of Labor and the Role of Women in the Economy

The gender division of labor (GDOL) operates inside and outside the home, in production and reproduction, and even in community involvement. Traditionally in Philippine society, in an "ideal" family arrangement, the husband-father is the sole income-earner and power rests on him. While a number of women engage in "economically gainful occupations," their earnings have been found to be generally lower than that of their husbands. Consequently, the husbands continue to exert some degree of power over their working wives. Women's domestic work is mainly unpaid, mainly non-market activity (domestic housework) and is not recognized in the National System of Income Accounts. The underlying assumption rests on the conceptualization of economic contribution as the outcome of market-oriented production activities, where the focus is on the 'generation of exchange values rather than the production of use values.'" (Beneria 1981). Thus, there is a need for a shift in the conceptualization of what constitutes productive work—away from the market-oriented framework to a more general definition that includes the production of "home goods and services."

Contrasting Paradigms in Microfinance

The Women's Empowerment Approach

In the women's empowerment approach to microfinance, the provision of credit is a response to women's practical gender needs and, through this, opportunities for meeting their strategic gender needs are created.

The salient and relevant points of the women's empowerment approach according to Linda Mayoux are as follows:

- Credit and savings are perceived to be only one component of a broad development program.
- Microfinance is promoted as an entry point in the context of a wider strategy for women's economic and sociopolitical empowerment.
- The focus is on gender awareness and feminist organization as instruments to achieve women's empowerment.
- Women are targeted as beneficiaries because of the concern for gender equality and women's human rights.
- Women's empowerment is seen as more than economic empowerment and well-being and addresses strategic gender interests. It entails the transformation of power relations in society.
- Participation is an end in itself, enabling women to articulate their collective gender interests and to organize for change in gender relations.
- Women's empowerment requires fundamental change in the macro-level development agenda, as well as an explicit support for women to challenge gender subordination at the micro-level.
- Explicit strategies are advocated for supporting women's ability to protect their individual and collective gender interests at the household, community and macro-levels.

- Empowerment is a process of individual internal change and collective mobilization of women and men to challenge and change gender discrimination.
- Household income will translate into improved well-being for women and enable women to bring about wider changes in gender inequality.
- Improved well-being is an assumed outcome from increasing women's economic activities and incomes.
- There is emphasis on women's own income-generating activities.
- Individual economic empowerment is dependent on social and political empowerment.
- The integration of gender and empowerment concerns is required in all areas of service provision, both to provide adequate support to women and to engage men in questioning and changing gender inequality.
- The women's empowerment approach involves the development of collective strategies to overcome gender inequality and to have gender equality as a constitutional element of decision making in the program

How can microfinance contribute to women's empowerment?

Empowerment is "a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination" (Rowlands, 1997 in Sabharwal). The ultimate goal of empowerment is for women to address and redress issues relating to their continued discrimination, exploitation, marginalization, oppression and subordination in the domains of the household, community, nation and the world.

In the following statements, Mayoux has identified how microfinance can promote women's empowerment.

Economic empowerment. Women's access to savings and credit gives them a larger economic role in decision making about both financial activities. Control over credit and savings decisions allows them to optimize their own and the household's welfare. The investment in women's economic activities can improve employment opportunities for women.

Increased well-being. Women's access to and control over savings and credit strengthens women's say in economic decisions of the household, enabling them to increase expenditure on their own well-being and on those of their children.

Social and political empowerment. This results from the combination of women's increased economic activity and control over income, improved women's skills, mobility, access to knowledge and support networks. Status within the community is also enhanced. These changes are reinforced by group formation, leading to wider improvements in social and political spheres.

Microfinance is promoted as an entry point in the context of a wider strategy for women's economic and sociopolitical empowerment that focuses on gender awareness and feminist organization. As developed by Chen in her proposals for a subsector approach to microcredit, based partly on SEWA (Self-Employed Women's Associations) strategy adopted in India and promoted by the UN Development Fund for Women (UNIFEM), microfinance must be as follows:

- **Part of a sectoral strategy for change** that identifies opportunities, constraints and bottlenecks within industries which, if addressed, can raise returns and prospects for large numbers of women. Possible strategies include linking women to existing services and infrastructure, developing new technology such as labor-saving food processing, building information networks, shifting to new markets, policy-level changes to overcome legislative barriers and unionization.
- **Based on participatory principles** to build up incremental knowledge of industries and enable women to develop their strategies for change (Chen 1996).

In this model, economic empowerment includes issues such as property rights, changes in intra-household relations and transformation of the macroeconomic context. Many organizations go further than interventions at the industry level to include gender-specific strategies for social and political empowerment. Some programs have developed very effective means for integrating gender awareness into programs and for organizing women and men to challenge and eliminate gender discrimination.

Some also have legal rights support for women and engage in gender advocacy. These interventions to increase social and political empowerment are seen as essential prerequisites for economic empowerment.

Poverty Reduction Paradigm

The poverty alleviation paradigm underlies many NGO-integrated poverty-targeted community development programs. Poverty alleviation here is defined in broader terms than market incomes to encompass increasing capacities and choices, and decreasing the vulnerability of poor people.

The main focus of programs as a whole is on developing sustainable livelihoods, community development and social service provision like literacy, healthcare and infrastructure development.

Policy debates have focused particularly on the importance of small savings-and-loan provision for consumption as well as production, group formation and the possible justification for some level of subsidy for programs working with particular client groups or in particular contexts. Some programs have developed effective methodologies for poverty targeting and/or operating in remote areas. Such strategies have recently become a focus of interest for some donors and also for the Microcredit Summit Campaign.

Lobbies have argued for targeting women because of higher levels of female poverty and women's responsibility for household well-being. Although gender inequality is recognised as an issue, the focus is on assistance to households and there is a tendency to see gender issues as cultural and hence not subject to outside intervention.

Although the term "empowerment" is frequently used in general terms, often synonymous with a multidimensional definition of poverty alleviation, the term "women's empowerment" is often avoided as it is perceived to be too controversial and political. The assumption is that increasing women's access to microfinance will enable women to make a greater contribution to household income and this, together with other interventions to increase household well-being, will translate into improved well-being for women and enable women to bring about wider changes in gender inequality.

Financial Sustainability Paradigm

The financial self-sustainability paradigm (also referred to as the financial systems or sustainability approach) underlies the models of microfinance promoted since the mid-1990s by most donor agencies and the Best Practice guidelines promoted in publications by the United States Agency for International Development (USAID), the World Bank, United Nations Development Programme (UNDP) and the Consultative Group to Assist the Poor (CGAP).

The ultimate aim is for large programs to become profitable and fully self-supporting in competition with other private-sector banking institutions, and able to raise funds from international financial markets rather than relying on funds from development agencies. The main target group, despite claims to reach the poorest, is the "bankable poor:" small entrepreneurs and farmers. This emphasis on financial sustainability is seen as necessary to create institutions that reach significant numbers of poor people in the context of declining aid budgets and opposition to welfare and redistribution in macroeconomic policy.

Policy discussions have focused particularly on the setting of interest rates to cover costs, separation of microfinance from other interventions to enable separate accounting and program expansion to increase outreach and economies of scale, reduction of transaction costs and ways of using groups to decrease costs of delivery.

Within this paradigm, gender lobbies have been able to argue for targeting women on the grounds of high female repayment rates and the need to stimulate women’s economic activity as a hitherto underutilized resource for economic growth. They have had some success in ensuring that considerations of female targeting are integrated into conditions of microfinance delivery and program evaluation.

Alongside this focus on female targeting, the term “empowerment” is frequently used in promotional literature. Definitions of empowerment are in individualist terms with the ultimate aim being the expansion of individual choice or capacity for self-reliance. It is assumed that increasing women’s access to microfinance services will, in itself, lead to individual economic empowerment by enabling women’s decisions about savings and credit use, enabling women to set up microenterprise, and increasing incomes under their control. It is then assumed that this increased economic empowerment will lead to increased well-being of women and also to social and political empowerment. (See framework for analyzing women’s empowerment in Table 1 below.)

Table 1. Framework for analyzing women’s empowerment

	Economic empowerment	Well-being benefits	Social and political empowerment
Power within: Increased awareness and desire for change for an individual woman			<ul style="list-style-type: none"> • Increase in women’s confidence and assertiveness • Increased sense of autonomy and willingness to take decisions about self and others • Changes in women’s aspirations and consciousness to challenge gender subordination
Power to: Increased capacity for change for an individual woman	<ul style="list-style-type: none"> • Increased access to income • Increased access to productive assets and household property • Increased access to market 	<ul style="list-style-type: none"> • Increase in skills including literacy • Reduction in burden of domestic work including child care • Improved health and nutrition 	Increased mobility and access to the world outside the home
Power over: Reductions in obstacles to change at the household and community levels	<ul style="list-style-type: none"> • Control over loan use • Control over income from loans and other household productive activities • Control over productive assets and household property 	<ul style="list-style-type: none"> • Increased ability to determine parameters of household consumption and other valued areas of household decision making in favor of self • Ability to defend self against violence in the household and community 	Enhanced perception of women’s capacities and rights at household and community levels
Power with: Increased solidarity with other women for change at household, community and macro levels	<ul style="list-style-type: none"> • Ability and willingness to act as a role model for other women entrepreneurs, particularly in lucrative and non-traditional occupations • Ability to challenge discrimination in the markets and economic contexts • Prioritization of provision of wage employment for other women at good wages 	Higher valuation of and increased expenditure on girl children and other female family members	<ul style="list-style-type: none"> • Increase in networks for support in times of crisis or for chosen strategies to challenge gender inequality • Participation in actions to defend other women against abuse in the household and the community

Gender and Development Indicators on Microfinance

- ⊗ Enhanced ability of women to negotiate change in gender relations
- ⊗ Improved status of and division of labor between women and men
- ⊗ Increased control of women over decisions about savings, credit use and income
- ⊗ Improved well-being of women and their families
- ⊗ Enhanced productivity of women's microenterprises
- ⊗ Greater representation of women clients in decision-making bodies of microfinance programs
- ⊗ Increased number of microentrepreneurs that graduate from microenterprises
- ⊗ Increased access of women to credit as a result of lower transaction costs
- ⊗ Increased access to credit and other services that respond to the gender needs of women, particularly the ultra-poor women
- ⊗ Improved microfinance policy and program environment that addresses the gender needs and concerns of women clients
- ⊗ Greater availability of packages of microfinance services that cover not only credit but other needs of women beneficiaries or clients as women and as entrepreneurs

PART II

Modules and Trainers' Guide

Module 1: Understanding the Gender Dimension of Work

The first module focuses on the gender dimension of work. It has three major segments, as follows:

- A. Basic Gender Concepts
- B. The Role of Women in the Economy
- C. An Overview of the Magna Carta of Women (RA 9710)

Module objective: To deepen the participants' understanding of sex, gender, the sociocultural dimension of work, women's role in the economy and the Magna Carta of Women.

SESSION 1: BASIC GENDER CONCEPTS

Design of Session 1, Module 1

Module title	Basic Gender Concepts
Methodology	Lecture/ workshop exercises/buzz sessions/video showing
Learning Objective	At the end of the session, the participants will have an understanding and appreciation of the basic gender concepts, the productive and reproductive divide, and the principles and concepts of gender division of labor
Duration	180 minutes
Equipment	Laptop and LCD projector
Materials	Handouts



Activity: Shopping list: Words (such as clothing/accessories) associated with man/woman

1. The facilitator divides the participants into four groups depending on the number of participants.
2. Each group will be assigned one of the following categories.
 - a. characteristics/traits
 - b. body parts/clothing and accessories
 - c. work and profession
 - d. locations/places where they go

For each category, each group is instructed to write down words associated with man and woman on manila paper (15 minutes).

3. The group inputs are posted. The facilitator then reverses the heading of man and woman and asks the group if the words still apply.

Processing

Process Questions:

- Where do the distinctions between men and women lie?
- If the distinctions are biological, where did the other distinctions/differences come from?



Lecture on sex and gender; gendering institutions; and manifestations of gender bias (with open forum)

The trainer discusses the following key **basic gender concepts**.

- Sex and gender
- Gender equality and equity
- Manifestations of gender bias

KEY LEARNING POINTS

Basic Gender Concepts

- Sex is a natural distinguishing variable in the biological characteristics of being a woman or man. It refers to physical attributes pertaining to a person's body contour, features, genitals, hormones, genes, chromosomes and reproductive organs, Sex differences between women and men are biological.
- Gender refers to the socially differentiated roles, characteristics and expectations attributed by culture to women and men. It identifies the social behaviour of women and men, and the relationship between them. Gender roles and attributes are not natural or biological given.
- Sex is a biological fact, while gender is a social construct. Sex is a natural attribute that a person is born with. Gender, on the other hand, is created, produced, reproduced, and maintained by social institutions, in a process otherwise referred to as the social construction of gender. Because gender roles, attitudes, behaviors, characteristics and expectations are learned, they can also be unlearned.

The four assumptions or premises (David 1995) of gender training are articulated, as follows.

- GAD is not a war of the sexes.
- GAD is not anti-male.
- Both women and men are victims of gender inequality, although the victims are more often women than men.
- Both women and have a stake in the struggle for gender equality.

Gender Equality and Equity

Gender equality refers to the principle asserting the equality of men and women, and their right to enjoy equal conditions realizing their full human potentials to contribute to and benefit from the results of development; and with the State recognizing that all human beings are free and equal in dignity and rights.

Gender equity refers to the policies, instruments, programs, services, and actions that address the disadvantaged position of women in society by providing preferential treatment and affirmative action. Such temporary special measures aimed at accelerating de facto equality between men and women shall not be considered discriminatory but shall in no way entail as a consequence the maintenance of unequal or separate standard. These measures shall be discontinued when the objectives of equality of opportunity and treatment have been achieved.

Manifestations of Gender Bias

Economic marginalization

The division of society into spheres of production and reproduction has led to the under- or even non-valuation of women's work. The tasks related to housework, child rearing and family care are largely taken for granted and perceived as minor functions that are generally seen as "natural" functions that have no direct contributions to societal development. Hence, women are being considered as non-essential force in the economy despite their crucial role in production. Thus, their contributions to development remain unrecognized or undervalued.

Political subordination

Politics is an issue of power, in whichever arena a person participates. Women do not share the same power and prestige, status and societal position as men because the productive sphere is given preeminence in society. Men are traditionally assumed to be the heads of households and organizations. Women are viewed as the "weaker sex" and their capabilities, whether in the home or in the public sphere, are not recognized. Whether in the home, the community, the workplace or society at large, women are generally expected to play supportive roles to men and to accept a subordinate status in all spheres of social life.

Multiple burden

This refers to the multiple roles expected of women including housework, parenting and productive/economic activity. Multiple burden necessarily limits every woman's capacity to develop herself while affording men the luxury of concentrating on concerns of their own in the public sphere.

Gender stereotyping

Women are stereotyped from birth. Societal perceptions and value systems ingrain an image of women as weak, dependent, subordinate, indecisive, emotional and submissive. Women's roles, functions and abilities are seen to be primarily tied to the home (as in the case of the mother-daughter in the clip, the tasks of the daughter are merely a replication of the mother's).

Violence against women (VAW)

The four manifestations of gender bias mentioned above provide the bases upon which violence against women occurs while being at the same time violations of human rights. Women are actual and potential victims of specific kinds of violence that are distinctly different because these acts are born out of the status of women in society. There is a web of verbal, psychological and physical abuse that all women are exposed to. Because of their low status in society, many women experience a variety of verbal abuse. This--coupled with psychological assaults such as insults, threats, emotional blackmail especially in relation to children and economic dependence, among others--violate a woman's dignity.

Personal

All the abovementioned manifestations of gender bias have a direct negative effect on the personhood of every woman. Growing up and living in a world that limits a woman's very right to be human, operates on a double standard that applies to the sexes, and diminishes an individual's dignity, hits at the very core of each woman's personhood. As a result, females generally possess lower levels of self-esteem and confidence compared with males.

SESSION 2: THE ROLE OF WOMEN IN THE ECONOMY

Design of Session 2, Module 1

Module title	Role of Women in the Economy
Methodology	Lecture/video showing
Learning Objective	At the end of the session, the participants will be able to: <ul style="list-style-type: none">• identify the constraints to women’s economic empowerment;• integrate social reproduction in economic analysis; and• come up with an alternative vision of women’s role in the economy or a Gender-Aware Economics.
Duration	120 minutes
Equipment	Laptop and LCD projector
Materials	<ul style="list-style-type: none">• Handouts• The “Impossible Dream” video



Activity: Session 2 starts with a video presentation of the “Impossible Dream”.

Processing

Process Question: What are your insights, reflections and learning regarding the gender division of labor from the video presentation?



Deepening

The trainer discusses the following key topics.

- A. Productive and reproductive divide
 1. The economic spheres
 - 1.1. Production
 - 1.2. Social reproduction
 - a. Modes of social reproduction
 - b. Current state of social reproduction
- B. What is gender-aware economics
- C. Gender issues in the labor market
- D. Employed women in the Philippines
- E. Female labor force participation: Impact on the reproductive economy
- F. Female labor use during economic growth and crisis
- G. Constraints to women’s economic empowerment
- H. Women’s access to financial resources and microfinance
- I. Redefining the role of women in the economy: towards gender equality and sustainable development

KEY LEARNING POINTS
Women and the Economy
Productive and Reproductive Divide

Productive. To earn money; production of goods and services, generally linked to the market and, therefore, finds remuneration; done mostly by men

- Income-generating activities
- Production mainly for the market
- Paid or wage labor
- Mainly carried out by men
- Can be formal and informal
- Recognized as “legitimate economic activity”

Reproductive. To maintain the home and family; economic activities necessary for the reproduction of the labor force; often referred to as the “care economy” by feminist economists; done mostly by women

- Housework (washing, cleaning, caring for children, etc.); mainly non-market activity
- Subsistence food production
- Mainly unpaid work
- Mainly carried out by women
- Unpaid social reproductive work is not recognized in National System of Income Accounts

1. Modes of social reproduction

- a. Internalized by the household
 - Multiple generation households and extended kinship systems as main source of labor for care
- b. Socialized through public provisioning
 - Rise of the welfare state and the socialist state
 - Government budget: infrastructure and social services
- c. Marketed through the private market
 - Voucher systems, user fees, targeting
 - Fastfood chains, laundrymats, nannies, domestic workers, private education, health care, utilities






2. Current state of social reproduction

- a. Relies on women’s labor, often unpaid, in carrying out caring functions (social assignment)
- b. Possible to purchase caring services in the market, but for households in poverty, this is not accessible
- c. Government’s social provisioning – often lacking due to fiscal constraints and trend towards privatization of essential services

Integrative. To hold society together

- Care for elderly, people with disabilities
- Birth, marriage, funeral observances
- Other religious observances
- Local, regional, national celebrations

Non-work

 Eating  Exercise  Personal grooming  Leisure activities of choice  Sleeping

Note: Work that is not paid for is considered “invisible” and, as such, is not reflected in economic statistics. Historically, development projects focused only on productive work. These projects often interfere with important household functions and activities.

Mainstream (Malestream?) Economics

Jeanne Frances I. Illo, a Filipino feminist economist, observes that:

...conventional economic notion of markets recognizes goods or services that have exchange value, and ignores those that are not sold or bought. In effect, it privileges activities that have historically involved men more than women to the exclusion of activities, mainly by women, whose 'products' (cooked meals, health and baby care, tutoring, clean house) never reach the market and are exclusively consumed by households. It bestows value on market work and products over unremunerated domestic work. In so doing, it renders invisible social reproductive labor which does not only subsidize the cost of maintaining the present labor force, but also ensures the production of the future work force. (Illo 1992:6)

There is male bias in economic models which 'see only goods to be traded and not the people who produce them.' How human resources are allocated, reproduced and maintained do not appear in the macroeconomic framework....They ignore the unpaid domestic work necessary to produce and maintain human resources, and the operation of the household, that institution which is the source of supply of labor (Illo 1992:9).

When women have to work for pay to ensure family survival, or take on community management roles because the state can no longer provide the needed social services, their multiple burdens remain invisible. Their time is considered more flexible and can be stretched to cover all the additional work they need to do (Illo 1992:13 -15).

Mainstream economics is obsessed only with markets.

There are, therefore, two kinds of economy: the visible, productive, male-oriented market economy, as well as the invisible, reproductive, female-oriented economy (see Figures 2 and 3).

KEY LEARNING POINTS:

Gender-Aware Economics

- Like other economic traditions, gender-aware economics explores value, distribution and growth/accumulation (see Figure 3).
- However, it also views social reproduction (not only production) as a central aspect of the analysis of the provisioning of human needs.
- Its emphasis is on human beings, life and well-being (not utility).
- Gender is used as an analytical element in economic inquiry and analysis, alongside other categories such as class and race.
- Gender is the basis for a very basic division of labor in society: division between:
 - productive activities
 - reproductive activities
- Hence, gender-aware economy views the totality of economic contributions: productive and social reproductive.

Figure 2: The Economy

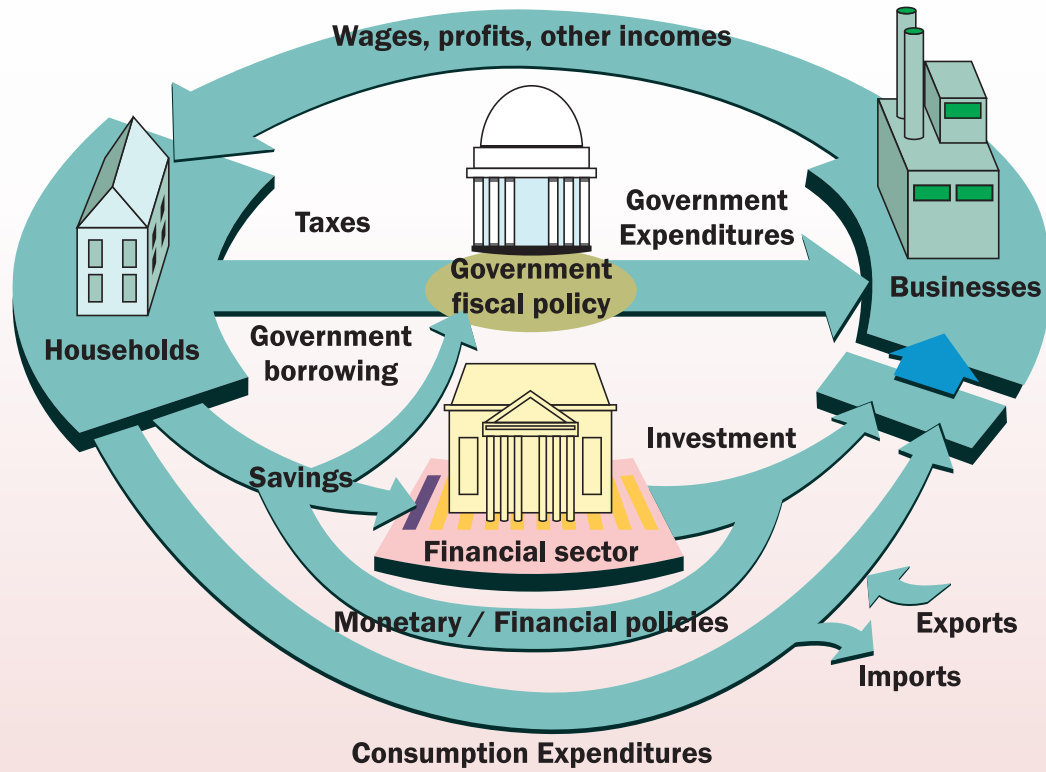
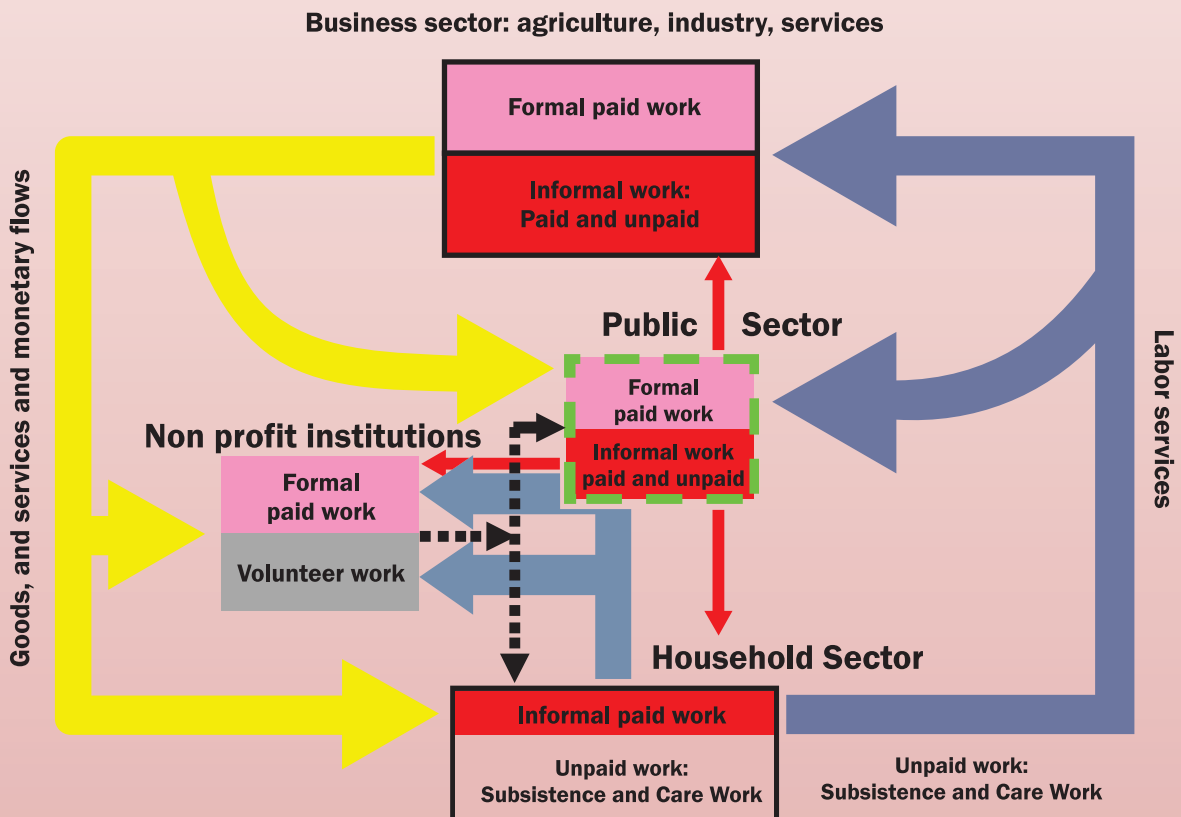


Figure 3: Gender-aware Economics



KEY LEARNING POINTS:
Gender-aware Economics

Gender issues in the labor market

- Female labor force participation (National Statistics Office [NSO] 2006)
 - ⊗ RP: 80% for men; 50% for women
- Gender wage gaps
 - ⊗ Female wages are generally only 80% of male wages
- Gender-based labor segmentation and occupational segregation
 - ⊗ Women are generally found in low-paid jobs and occupations that are extensions/reflection of their “care work” (nurses, teachers, domestic workers, clerical, etc.)

Employed Women in the Philippines

- Labor Force Survey 2008 (NSO 2008)
 - ⊗ Women comprise 38% of total employed persons
 - ⊗ Laborers and unskilled workers are the major occupation of women
 - ⊗ Of employed women, 50% are wage and salaried workers while 30% are own-account or self-employed workers
 - ⊗ Among employed unpaid family workers, 18% are women and 9% are men

Female labor force participation: Impact on the reproductive economy

- The increased participation of women in employment is also examined in relation to their impact on the reproductive economy.
- The benefits of increased command over income are weighed against whether the responsibility of women for the burden of unpaid work within the household and the community is lessened in relation to that of men.

Table 2. Female labor use during economic growth and crisis

Economic Growth	Economic crisis
Increased female labor force participation in the formal economy (export industries, formal service sectors)	Unpaid reproductive work within the household increases as the household/family becomes the last refuge for survival
Increased commodification of reproductive care services	Increased labor use in the informal economy

KEY LEARNING POINTS:
Gender-aware Economics

Figure 4: Areas of Economic Activity and Labor Use During Economic Growth

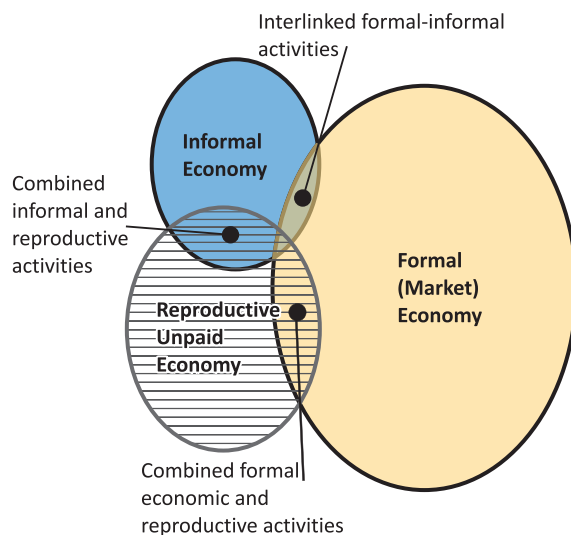
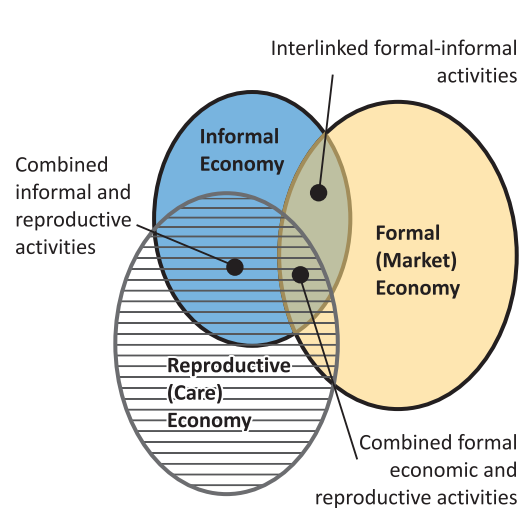


Figure 5: Areas of Economic Activity and Labor Use During Economic Crisis



Constraints to women’s economic empowerment

- Gender bias in macroeconomic policies (e.g. male breadwinner bias)
- Unequal gender distribution of unpaid social reproductive work
- Discrimination in access to land, housing and other productive resources
- Limited access to financial resources
- Social protection is limited to formally employed persons

Women’s access to financial resources and microfinance

- Microfinance emerged as a response to the failure of formal financial systems to reach the poor, especially poor women.
- There is a lack of consensus on the extent microfinance empowers women.
- There is increased pressure for microfinance organizations (MFOs) to be financially sustainable owing to the commercialization of microfinance (i.e., entry of big commercial banks).
- Data suggest that commercialization leads to declining access for women.
- Women are concentrated in micro, small and medium enterprises as a result of their:
 - unpaid work responsibilities
 - limits on mobility
 - lack of collateral
 - limited financial skills

Redefining the role of women in the economy: towards gender equality and sustainable development

- Redefining economics: provisioning of human needs and well-being
- Making gender an analytical element in economic inquiry and analysis
- Making women’s work and the reproductive sector visible
- Making macroeconomic policies gender aware and gender responsive
- Recognizing the totality of economic contributions--market work and unpaid work.
- Social reproduction is valuable and is not conditional on growth.
- Shared responsibility for social reproduction between men and women, between the state and household/community.

SESSION 3: MAGNA CARTA OF WOMEN (RA 9710) AT A GLANCE

Design of Session 3, Module 1

Module title	Magna Carta of Women (RA 9710) at a Glance
Methodology	Lecture/video showing
Learning Objective	At the end of the session, the participants will have a knowledge of the salient provisions that seek to promote women's economic empowerment
Duration	120 minutes
Equipment	Laptop and LCD projector
Materials	<ul style="list-style-type: none">• Handouts• Video of "The Magna Carta of Women"

The session is introduced by the trainer-facilitator as discussion of the key provisions of the Magna Carta of Women addressing women's economic empowerment.



Activity: Video of "The Magna Carta of Women".



Deepening

The key topics to be covered by the trainer-facilitator are the MCW provisions on the right to decent work; and right to livelihood, credit and technology.

1. Basic Premises and Principles
2. The MCW at a Glance
3. Food Security and Productive Resources (Section 23)
4. Right to Decent Work (Section 25)
5. Right to Livelihood, Credit, Capital and Technology (Section 26)
6. Right to Education and Training (Sections 16 and 27)

KEY LEARNING POINTS

MCW Basic Premises and Principles

- A. Magna Carta of Women (RA 9710)
 - Enacted on 14 August 2009
 - National enabling legislation of the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (UN CEDAW)
 - Explicitly defines discrimination against women
 - Affirms human rights of women
 - Ensures the substantive equality of women and men
- B. Basic Premises and Principles
 - Discrimination Against Women Defined (Implementing Rules and Regulations [IRR], Rule II, Sec. 7C)

- ⊗ gender-based distinction, exclusion or restriction;
 - ⊗ has the effect or purpose of impairing or nullifying women’s exercise of their rights and freedom in the political, economic, social, cultural or any other field;
 - ⊗ any act or omission (including law, policy, administrative measure or practice) that directly or indirectly excludes restricts women’s rights
 - Women’s Empowerment Defined (IRR, Rule II, Sec. 7X)
 - ⊗ Provision, availability and accessibility of opportunities and services;
 - ⊗ Life-cycle and rights-based approach enable women to actively participate and contribute to the political, economic, social and cultural development of the equal access...and control of production, material and informational resources and benefits in the family, community and society
 - Rights-based: Human Rights of Women Affirmed (IRR, Rule I, Sec. 6)
 - ⊗ Universal and inalienable; indivisible; interdependent and interrelated;
 - ⊗ States and other duty-bearers are answerable for the observance of human rights;
 - ⊗ Women as rights-holders
 - Substantive (de facto) Equality, not just Equality in Law (de jure) (IRR, Rule II, Sec. 7, U. – IRR)
 - ⊗ Governments are tasked to bring in actual results in women’s lives.
- C. MCW at a Glance
1. General Provisions
 2. Definition of Terms
 3. Duties Related to the Human Rights of Women
 4. Rights and Empowerment
 5. Rights and Empowerment of Marginalized Sectors
 6. Institutional Mechanisms

KEY LEARNING POINTS

Provisions on Right to Decent Work; Right to Livelihood, Credit and Technology, Education and Training

- A. Food Security and Productive Resources (IRR, Sec. 23)
1. The State recognizes the contribution of women to food production
 2. Right to Resources for Food Production
- B. Right to Decent Work (IRR, Sec. 25)
- The State shall:
 - ⊗ progressively realize and ensure decent work standards for women;
 - ⊗ create jobs of acceptable quality in conditions of freedom, equality, security and human dignity
 - The Department of Labor and Employment (DOLE; for the private sector) and the Civil Service Commission (CSC, for the public sector) shall:
 - ⊗ promote women’s right to work
 - ⊗ create opportunities for women employment
 - ⊗ enhance social protection coverage
 - ⊗ strengthen tripartisan and social dialogue
 - ⊗ protect women from occupational and health hazards/promote safety and healthy workplace
 - ⊗ respect women workers’ right to self-organization
 - ⊗ allow employees who are members of indigenous communities to observe their cultural practices in

the workplace

- The NAPC shall include local employment and other economic opportunities for women in SRA and poverty reduction programs
- For Women Migrant Workers:
 - ⊗ The Department of Trade and Industry (DTI), DOLE, LGUs and others shall adopt investment-friendly policies and programs, among others; provide technical assistance and ensure financial arrangements for returning women migrant workers;
- The Department of Foreign Affairs (DFA), DOLE, the Philippine Overseas Employment Agency (POEA) and the Overseas Workers Welfare Association (OWWA) shall protect the rights and promote the welfare of migrant workers, especially those in the vulnerable skills categories

C. Right to Livelihood Credit, Capital and Technology (IRR, Sec. 26)

- DOF, DTI, Bangko Sentral ng Pilipinas (BSP), PCFC, GFIs and MFIs shall ensure that women gain easy and preferential access to capital and credit for business enterprises
- DOLE, Technical Education and Skills Development Authority (TESDA), NAPC, the Department of Science and Technology (DOST), DTI, DSWD, the Department of Agriculture (DA), DOF, BSP, Technology Resource Center (TRC) and others shall make skills and business-related trainings, livelihood capability programs accessible for women
- Government Service Insurance System (GSIS), Social Security System (SSS), PCFC, DOF, DTI and BSP shall ensure:
 - ⊗ simplified insurance instrument through contract standardization;
 - ⊗ lowered transaction costs through cost-minimizing monitoring systems and efficient incentive schemes;
 - ⊗ affordable and transparent benefits and payments;
 - ⊗ the promotion of organized groups for easy access to credit and capital
- DA, Department of Agrarian Reform (DAR), Department of Environment and Natural Resources (DENR), National Commission on Indigenous Peoples (NCIP) and DOLE ensure that women shall not be discriminated upon, in share of produce of farms and aquatic resources; consider their reproductive and domestic functions
- DOLE and attached agencies shall ensure the integration of returning women migrant workers into the labor force

D. Right to Education and Training (IRR, Sec. 27)

- Access to skills training (for women workers) and retraining (for returning women migrant workers);
- Gender Sensitivity (GST) for all government and private training and learning providers;
- Equal opportunities in scholarship

Module 2: Mainstreaming Gender in Microfinance

The second module focuses on the concepts and practices of microfinance. It has two major segments, as follows:

- A. Microfinance Basic Concepts and Primary Policies, and the Needs and Issues of Women in Microfinance
- B. Microfinance Plus (Mainstreaming Gender in Microfinance)

Module objective: To deepen the participants’ knowledge and understanding of microfinance including good practices and related issues, key microfinance principles and the global, national and local mandates and policies that guide microfinance and microenterprise development programs.

SESSION 1: MICROFINANCE BASIC CONCEPTS, PRIMARY POLICIES AND THE NEEDS AND ISSUES OF WOMEN IN MICROFINANCE

Design of Session 1, Module 2

Module title	Mainstreaming Gender in Microfinance
Methodology	Lecture/ role playing/video showing
Learning Objective	By the end of the module, the participants will: <ul style="list-style-type: none"> • have a deeper understanding of the concepts of microfinance • gain knowledge of the primary microfinance policies; and • determine the needs and issues of women in microfinance.
Duration	180 minutes
Equipment	Laptop and LCD projector; video clips of success stories in microfinance
Materials	Handouts



Activity 1: Video of “success” stories in microfinance

Process Questions: After the video viewing, the facilitator will ask the participants the following questions.

- What are your significant insights and learning about microfinance?



Synthesis. The trainer-facilitator gives a synthesis of the salient points emerging from the discussion of the process questions.



Deepening

Topics to be discussed by the trainer are as follows:

- What is microfinance
 - ⊗ RA 8425 (Social Reform and Poverty Alleviation Act)
 - ⊗ BSP Circular No. 272, Series of 2001
- Why microfinance

- The targets of microfinance
 - ⊗ Poor (definition of poor)
 - ⊗ Poor women (why poor women)
- Loan and its features
- What microfinance is not
- Lending microfinance methodologies
 - ⊗ Group methodology
 - Grameen
 - Association for Social Advancement (ASA)
 - ⊗ Individual methodology
 - Microenterprise Access to Banking Services (MABS)
 - Credit Union Empowerment and Strengthening-Savings and Credit with Education (CUES-SCWE)
- Who are the microfinance players
- Microfinance policies

KEY LEARNING POINTS

Microfinance Defined

- “Provision of financial services dealing with very small deposits and loans” (Bastelaer 1999 in Sabharwal)
- Has also included a social protection dimension, given that poor women often default on their loans owing to illness, death in the family, disasters, among others
- A credit and savings mobilization program exclusively for the poor to improve the asset base of households and expand the access to savings of the poor (Social Reform and Poverty Alleviation Act 1997)
- Provision of a broad range of financial services--such as deposits, loans, payment services, money transfers and insurance products--to poor and low-income households, for their microenterprises and small businesses, to enable them to raise their income levels and improve their living standards (BSP Circular 272, Series of 2001)
- Credit and savings mobilization program exclusively for the poor
 - ⊗ improvement of the asset base of households and expand their access to savings
 - ⊗ use of viable alternative credit schemes and savings programs
 - ⊗ extension of small loans
 - ⊗ simplified loan application procedures
 - ⊗ group character loans
 - ⊗ collateral-free arrangements
 - ⊗ alternative loan repayments
 - ⊗ minimum requirements for savings, and small denominated savers' instruments (The Social Reform and Poverty Alleviation Act)
- Microfinance in the Philippines began “as a social development initiative to alleviate poverty.”

Microfinance Targets

- Poor
 - ⊗ Low education but mature life skills
 - ⊗ Most are in agriculture
 - ⊗ Vulnerable to weather and market distortions
 - ⊗ Needs
 - Credit, savings and insurance/investment services
 - Market information / technical assistance
 - Basic social services
- Women as the strategic client
 - ⊗ Microentrepreneur
 - ⊗ Can access and pay loans at high interest
 - ⊗ Savings conscious
 - ⊗ Contribute decisively to the well-being of the family

Loan and Its Features

Loan amount

- Does not exceed PHP 150,000.00
- A client can commonly avail of PHP 5,000 as initial loan in the first loan cycle. However, there are MFIs that give a lower amount (like PHP 2,000). On the second cycle, the client gets double the amount. It is expected that the clients would be moving up to higher loan cycles. There are microfinance providers who have opened up to PHP 300,000. However, records of microfinance institutions show that most of the clients are only in the first and second loan cycles.
- To further encourage microentrepreneurs to upscale their business, the BSP has recently issued a circular raising the limit for microfinance up to PHP 300,000 per client who meets the required qualifications.

Interest rate: The current average interest rate in microfinancing is 3% to 4% per month.

Fees and Insurance: There is a service charge of at least 2.5% and credit insurance.

There are also MFIs that offer life insurance as a form of social protection for their clients.

- ⊗ Based on the borrowers household cash flow
- ⊗ Simple documentation and loan procedures
- ⊗ Short-term maturities, normally six months or less
- ⊗ Frequent repayments (e.g. daily, weekly, semi-monthly or monthly basis)
- ⊗ No collateral or, in some cases, requires non-traditional collateral

What Microfinance is Not

- Microfinance is not:
 - Subsidized credit
 - Dole-out or welfare program
 - Consumption/salary loan
 - Cure-all for poverty

KEY LEARNING POINTS

Leading Microfinance Methodologies

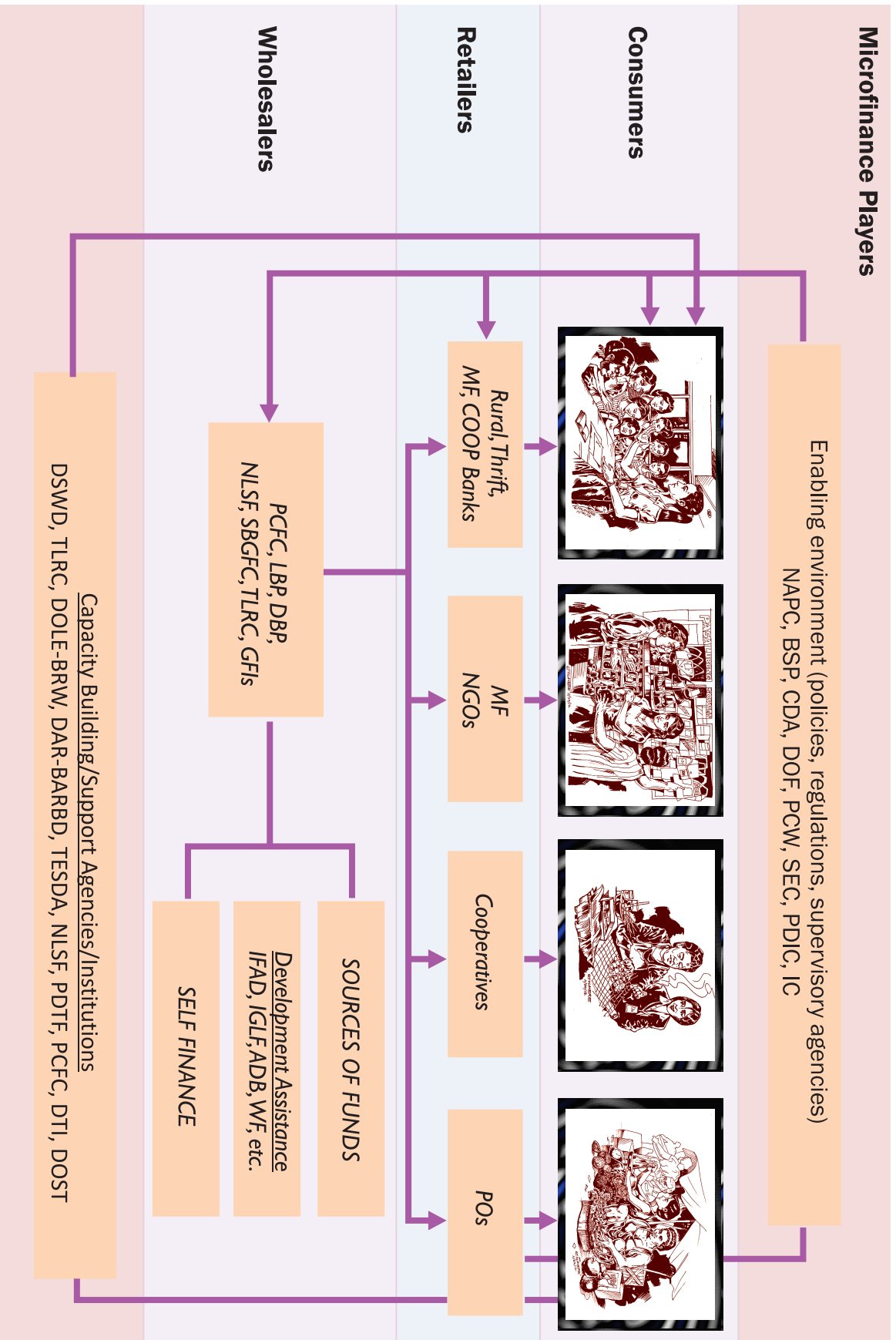
Group methodology. Microfinance services are provided in the context of a group.

- Grameen methodology
 - ⊗ Seven to eight groups of five women forming one center
 - ⊗ Disbursement and collection through the center
 - ⊗ Loans are provided on a rotation basis (2-2-1)
 - ⊗ Collateral substitute (i.e., peer support/pressure)
- ASA
 - ⊗ Seven to eight groups of five women forming one center
 - ⊗ Disbursement and collection through the center
 - ⊗ Simultaneous disbursement of loans
 - ⊗ Collateral substitute (i.e., peer support/pressure)

Individual methodology. This refers to single client lending where repayment and schedules rely solely on the individual (cash-flow, character-based lending)

- MABS approach
 - ⊗ USAID-funded technical assistance to rural banks that want to engage in microfinance
 - ⊗ Individual loans are granted based on the character and household cash flow
 - ⊗ Culture of zero tolerance for delinquency
- CUES-SCWE is the approach used by cooperatives
 - ⊗ focus on economically disadvantaged women
 - ⊗ financial services with education on topics such as health and nutrition, and better business development
 - ⊗ formation of savings and credit associations
 - ⊗ non--collateralized lending with group guarantee
 - ⊗ regular weekly meetings
 - ⊗ mandatory and voluntary savings

Figure 6. Microfinance Players



KEY LEARNING POINTS

Table 3. Key microfinance policies

Policy	Salient provisions
RA 8425, Sec. 14	PCFC shall be the vehicle for the delivery of microfinance services for the exclusive use of the poor. It shall be the lead government entity specifically tasked to mobilize financial resources from both local and international funding sources for microfinance services.
RA 8425, Sec. 16	The existing government financial institutions (i.e., Land Bank of the Philippines [LBP], Philippine Postal Bank, Al Amanah Bank and the Development Bank of the Philippines [DBP]) are hereby mandated to coordinate with NAPC and PCFC in setting up special credit windows and other arrangements, such as the servicing of small savers instruments (SSIs), that will promote the microfinance program of this Act.
RA 8425, Sec. 16	<ul style="list-style-type: none"> • The private financing institutions may set up similar credit windows and other arrangements to promote the savings component. • Special credit windows for the poor shall, as far as practicable, include an allocation for the basic sectors, particularly those living in the rural areas, agrarian reform communities, and women in the countryside.
RA 9178, Sec. 9	<ul style="list-style-type: none"> • LBP, PCFC, DBP, SBGFC, GSIS, and SSS shall set-up special credit window that will service the financing needs of <i>barangay</i> (villages) micro-business enterprise (BMBE). They are encouraged to wholesale the funds to accredited private financial institutions including community-based organizations. • To minimize the risks in lending to the BBEs, the SBGFC and QUEDANCOR shall set up a special guarantee window to provide the necessary credit guarantee to BMBEs.
BSP Circular 272.1	Microfinancing loans are small loans granted to the basic sectors and other loans granted to the poor and low-income households for their microenterprises and small businesses to enable them to raise their income levels and improve their living standards. These loans are granted on the basis of the borrowers' cash flow and are typically unsecured.
RA 8425, Sec. 3j	This creates a credit and savings mobilization program exclusively for the poor to improve the asset base of households and expand the access to savings of the poor. It involves the use of viable alternative credit schemes and savings programs including the extension of small loans, simplified loan application procedures, group character loans, collateral-free arrangements, alternative loan repayments, minimum requirements for savings, and small denominated savers' instruments
RA 8425, Sec. 4	This provides for the expansion of microcredit/microfinance services and capability building as part of a cross-sectoral flagship program
RA 8425, Sec. 13	<p>The law has the following key provisions:</p> <ol style="list-style-type: none"> 1) development of a policy environment, especially in the area of savings generation, supportive of basic sector initiatives dedicated to serving the needs of the poor in terms of microfinance services; 2) rationalization of existing government programs for credit and guarantee; 3) utilization of existing government financial entities for the provision of microfinance products and services for the poor; and 4) promotion of mechanisms necessary for the implementation of microfinance services, including indigenous microfinance practices.



Activity 2: Role Playing

Below are the proposed scenarios to be enacted by the participants.

Scene: Weekly center meetings - reactions and responses of center members and account officer

Scenario 1: A member does not attend the meeting since she could not repay her loan.

Scenario 2: A member comes to the meeting with swollen eyes. She had a fight with her husband the night before.

Scene: Credit pollution

Scenario: Presence of many MFIs in the locality, and women avail of loans from all of them. What are the problems encountered by the women?

Scene: Microfinance and emergency needs

Scenario 1: Upon loan release, an emergency arises, e.g., sickness in the family or baptism, enrolment time

Scenario 2: Loan repayment and disaster where client members, house and enterprise are washed out by the typhoon or earthquake

Processing:

After each presentation, ask —

- ⊗ *Viewer participants*: What is the core message of the play?
- ⊗ *Actors/Presenters*: What do they want to depict in their skit?



Synthesis:

Synthesize the discussion using the tool below (see Table 3).

- ⊗ What are the needs, issues and concerns of women in microfinance depicted in the role play?
- ⊗ What are your insights and reflections about microfinance in relation to women's empowerment? Does microfinance facilitate or impinge on women's empowerment?

Some possible responses or observations that can be culled from the different role plays are presented in Table 4 below.

Table 4. Sample responses to the questions for processing the role plays

Needs	Issues / Concerns	Recommendations
<ul style="list-style-type: none"> • Social preparation, capability building, gender awareness building and organizing for micro-finance 	<ul style="list-style-type: none"> • Women's domestic and non-market work is not taken into account, leading to women experiencing an increase in their work burden without enjoying the benefits of their added labor. 	
<ul style="list-style-type: none"> • Gender equality (partnership of women and men in reproductive and productive work) 	<ul style="list-style-type: none"> • Some men left household expenditures in the hands of the women once loan is accessed. 	
<ul style="list-style-type: none"> • Social protection for crops and other enterprises that are destroyed with climate change 	<ul style="list-style-type: none"> • Credit pollution 	

Table 4 continued on the next page.

Continuation of Table 4.

Needs	Issues / Concerns	Recommendations
<ul style="list-style-type: none"> • Proper loan use 	<ul style="list-style-type: none"> • Loan diversion from livelihood to emergency • Women use loan for food, tuition fees of the children, medicine and health care when a family member falls ill, for funeral expenses in case of death and other emergency needs instead of for capitalizing their business • Women’s loan is used by male relatives (husband) while women bear the burden of repayment. 	<ul style="list-style-type: none"> • Product development to be sponsored by line agencies such as the DTI and the DOST.
<ul style="list-style-type: none"> • Product development and tapping the marketing 	<ul style="list-style-type: none"> • Enterprises not sustainable 	<ul style="list-style-type: none"> • A showroom for women’s products.

KEY LEARNING POINTS

Group formation, weekly meetings and loan repayment

- One of the responsibilities of the client is to attend the weekly meetings. Many times, these group meetings focus on savings and credit to cut costs of the MFI and have been the venue for loan repayment. Attendance in these meetings takes away time for other social and political activities.
- MFIs are under great pressure to show high levels of efficiency and performance through repayment rates that are almost at one hundred percent. This, in turn, makes them apply the same pressure on their clients, mainly by using the peer group formation.
- The obligation to repay the loan at any cost has forced women with failed livelihood projects to work harder and longer, sometimes in jobs that they had never done before.

Uses of loan

- Microfinance aims to “help poor individuals and households engage in productive activities or expand their small businesses” (Microfund for Women) but much of the loan does not go into livelihood projects. Instead it goes into life-cycle events, such as weddings, education of the children and emergencies (e.g., calamities and sickness).

Credit pollution

- This occurs when multiple microloans are advanced to individual clients without much consideration of their credit ratings or repayment capacities because MFIs simply wish to widen their customer base.
- Thus, clients, mostly poor women, strive to pay their loans at whatever cost, resorting to borrowing from other sources, “ thereby setting in motion a process of indebtedness that worsens rather than improves their situation” (Illo, 2002).

Microenterprises/Livelihood activities

- The observations on loan cycle indicate that most livelihood activities and microenterprises require a working capital of PHP 5,000 to PHP 10,000 needed for six months. Such small capital requirements characterize the similarly small businesses owned by the clients. These usually fall under the category of vending (*sari-sari*, or small retail stores) and petty trade. A few are into livestock/poultry production, vegetable farming, sewing and personal care services.
- Women microfinance clients choose low-risk and low-return sari-sari store and piggery projects because these “can be incorporated in daily family life.”
- Loans are often used to reinforce traditional female activities that are low investment and low return activities that merely add to women’s existing burden of unpaid domestic work. The income-generating or livelihood projects oftentimes merely perpetuate the gender division of labor. According to Cooke (2001) “while microfinance project offer additional streams of income that can contribute to household consumption, they are not true entrepreneurial project with the ability to transform communities and borrowers’ lives.

SESSION 2: MICROFINANCE PLUS (MAINSTREAMING GENDER IN MICROFINANCE)

Design of Session 2, Module 2

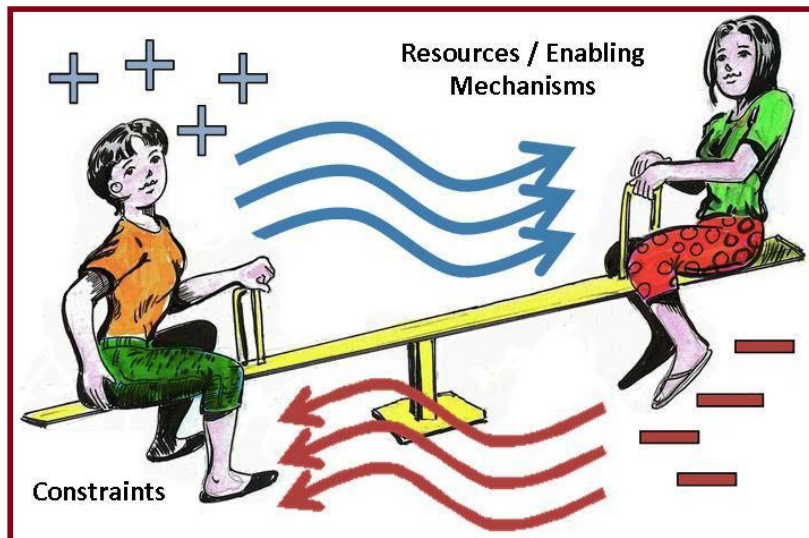
Module title	Embedding Gender in Microfinance
Methodology	Lecture/ Force field analysis
Learning Objective	By the end of the module, the participants will: <ul style="list-style-type: none"> • be able to identify the enabling and hindering factors in responding to women’s needs, issues and concerns; and • have a deeper understanding of the different microfinance paradigms.
Duration	120 minutes
Equipment	Laptop and LCD projector
Materials	Handouts



Activity 1: Force field analysis

- Force-field analysis involves an assessment of a current situation, a vision of how this situation could be improved in the future, and the identification of forces that help move the current situation toward the ideal and of forces that hinder progress in this direction.
- From the previous session, you have learned about the basic concepts of sex and gender, the role of women in the economy, the basic microfinance concepts, the “success stories” in microfinance, as well as the issues of women in microfinance. At this point, imagine your dream of a microfinance program that would be truly responsive to the women’s issues and needs that surfaced in the previous session. Use the diagram in Figure 7 below to guide you in this exercise:
 1. List the ideal situation in the right-hand box.
 2. Identify the positive forces (resources and actions that exist or that will be needed) and negative forces (constraining factors and sources of resistance) at work.
 3. Reflect on the completed diagram. How easy will it be to improve the current situation? How long is it likely to take before real improvements are seen? What are the dominant forces?

Figure 7. Force Field Analysis





Synthesis: Use Table below for the highlights of the sharing. Here are some possible responses.

Table 5. Possible responses for the force field analysis exercise

Resources/Enabling Mechanisms	Constraints	Goals
Regulatory policies and technical support of line agencies	High interest rate on loan	Financial products that will address gender-related constraints of women
Cooperation of husband and children in wife's undertaking	<ul style="list-style-type: none"> • Time due to family/household concerns • Wife burdened with domestic concerns as well as the enterprise 	<ul style="list-style-type: none"> • Gender-aware and gender-sensitive household members • Gender equality and equity within the family (circles of nurture)
Policy, program and budget support from LGUs		Nonfinancial services to be offered by LGUs
MFIs' holistic approach to micro-finance	Mission drift of some MFIs	<ul style="list-style-type: none"> • MFIs reach the far-flung barrios in the provinces • Financial products attuned with the life and economic cycle of workers in the informal economy, farmers, fisherfolk and indigenous people • A gender perspective integrated into the Social Performance Management standards



Deepening/Lecturette:

The topics to be discussed by the trainer-facilitator are as follows.

1. Some definitions of women's empowerment
2. The women's empowerment paradigm, financial sustainability and the poverty reduction paradigm

KEY LEARNING POINTS

Concepts of Women's Empowerment and Microfinance

- The concept of women's empowerment has changed over time from economic and financial empowerment to a broader concept including psychological, sociocultural, relational, legal and political factors. Most writers agree that freedom of action and choice is essential and that empowerment is a process.
- Microfinance contributes to women's empowerment, especially in economic terms, by offering women the opportunity to use their skills and talents to earn a living. Microfinance for women also correlates with better health and nutrition for themselves and their households. However, women sometimes face constraints, like the double burden of running a business while bearing responsibility for the majority of caring tasks. It can also happen that husbands use their wives' microfinance money, that women are not free to spend the money they earn, or that women are not involved in decision making at various levels.
- These realities prompted women's groups and development workers to address the growing concern and to make the provision and access to microcredit more empowering. Linda Mayoux (1998), outlined three areas in which microfinance could contribute to the continuing empowerment of women: economic empowerment by which access to savings and credit could provide women a larger economic role in decision making, allow women to optimize their own and household's welfare and improve employment opportunities for women; increased well-being by which access and control over savings could fortify women's economic decisions, enabling them to increase budget for the well-being of the family, especially children; social and political empowerment by which women's increased economic activity, improved skills and expanded access to knowledge and networks could enhance their status and influence in the community.

The Women's Empowerment Paradigm

1. **Structures for the participation** of women clients in decision making and strategies to increase the contribution of groups to empowerment rather than merely using groups as mechanism for ensuring repayment. They are the venues for collective action and information exchange on the following:

- Economic – collaboration between members in production, marketing and business skills
- Well-being – collaboration between members to reduce the burden of unpaid domestic work
- Sociopolitical – a basis for a support network to defend members against violence and to challenge gender subordination within the household and the community; ways of increasing control over resources

2. **Conditions of microfinance delivery** must be flexible to women's aspirations, needs and existing strategies, and must not only increase access to microfinance services but also enable women to significantly increase incomes and maximize their control over loan and savings decisions, usage and the income and assets generated. These include the following:

- Provision of small loan, savings and capital build-up
- Efficient lending and savings programs
- Development of social protection mechanisms such as life/accident insurance and maternity benefits
- Meeting clients financial needs through the development of other kinds of loans: sickness, emergency, house repair, commodity, loans for special occasions

3. **Complimentary services or nonfinancial services** include mutual learning on empowerment strategies, provision of services to decrease the burden of reproductive work, and gender advocacy at local and national levels. These include the following:

- Training needs and other support to enable women to enter more lucrative activities
- Gender awareness and women's rights training for women and men
- Lobbying/Advocacy
- Provision of business development services
- Market linkaging
- Health services especially on women's health
- Day care centers

Table 6. Summary of key learning points in the discussion of the paradigms in microfinance

	Financial self-sustainability paradigm	Poverty alleviation paradigm	Feminist empowerment paradigm
Underlying development paradigm	Neo-liberal market growth	Interventionist poverty alleviation and community development	Structuralist and socialist feminist critique of capitalism
Strategy	Setting up financially self-sustainable microfinance programs that increase access to microfinance services for large numbers of poor people, including women	Microfinance as part of an integrated program for alleviation of poverty and vulnerability and increasing well-being for the poorest households	Microfinance as an entry point for women's economic, social and political empowerment
Instruments	Setting of interest rate to cover costs, separation of microfinance from other interventions to enable separate accounting, program expansion to increase outreach and economies of scale, ways of using groups to decrease costs of delivery	The importance of small savings and loan provision, group formation for community development, methodologies for poverty targeting and/or operating in remote areas	Gender awareness and feminist organization
Reason for targeting women	Efficiency considerations because of high female repayment rates and contribution of women's economic activity to economic growth	Because of higher levels of female poverty and women's responsibility for household well-being	Gender equality and human rights
Definition of empowerment	Economic empowerment, expansion of individual choice and capacities for self-reliance	Increasing well-being, community development and self-sufficiency	Transformation of power relations throughout society
Main focus of gender policy	Providing the framework for equal access for women	Increasing women's participation in self-help groups	Gender awareness and feminist organization
Definition of sustainability	Program financial self-sufficiency	Establishment of local level participatory institutions for long-term community self-reliance and self-determination for the poor	Development of self-sustaining participatory women's organization linked to a wider women's movement for the transformation of gender relations
Definition of participation	Participation as a means to increased efficiency through consultation for market relevance, group formation for self-help to decrease costs of service delivery and some participation in decision making to increase commitment and innovation	Participation as an end in itself, increasing skills through consultation in decision making, group formation for community development and development of self-owned and self-managed people's organizations	Participation as an end in itself to enable women to articulate their collective interests and organize for change in gender relations
Underlying assumption	Increasing women's access to microfinance will automatically lead to economic empowerment without other complementary interventions or change in the macroeconomic growth agenda.	Women's empowerment, household-level poverty alleviation, and community development are inherently synergistic; increased well-being and group formation will automatically enable women to empower themselves.	Women's empowerment requires fundamental change in the macro-level development agenda as well as explicit support for women to challenge gender subordination at the micro-level.

Module 3: Women’s Empowerment through Microfinance and Enterprise Development Programs

The third module focuses on different strategies that can promote women’s empowerment in microfinance and enterprise development programs. It has three major segments, as follows:

- A. Nonfinancial Services: Gender Awareness Building and Business Development Services
- B. The Entrepreneur and Entrepreneurship
- C. Organizing for Change

Module Objective: The module aims to give the participants knowledge and deeper understanding of the various strategies that will promote women’s empowerment through microfinance and enterprise development programs.

SESSION 1: GENDER-AWARENESS BUILDING AND BUSINESS DEVELOPMENT SERVICES (NON-FINANCIAL SERVICES)

Design of Session 1, Module 3

Module title	Gender-Awareness Building and Business Development Services (BDS; Nonfinancial Services)
Methodology	Lecture, <i>Lakbay Kabuhayan</i> (livelihoods exposure trip) and Venn Diagram
Learning Objective	By the end of the session, the participants will have a knowledge of: <ul style="list-style-type: none"> • entrepreneurship and social entrepreneurship; and • nonfinancial services needed by women in microfinance.
Duration	180 minutes
Equipment	Laptop, LCD projector
Materials	Manila paper, cartolina, permanent markers

Introduction:

Does microfinance empower women in poverty?

In the 90s and the early 2000, microfinance programs in the Philippines were dominated by the “financial self-sustainability paradigm” approach. Microfinance providers assumed that access to microfinance is already empowerment. The minimalist approach to microfinance was the dominant model. The big majority of MFIs provided financial services or credit alone. The framework for analyzing their success can be grouped into three, namely, financial sustainability, financial efficiency and portfolio quality.

- ⊗ **Financial sustainability.** This indicator answers the question: “*Will my institution have financial resources to continue serving people today as well as tomorrow?*”
- ⊗ **Financial efficiency.** This indicator answers the question: “*With my resources, is my institution able to serve as many people as possible for the lowest possible cost?*”
- ⊗ **Portfolio quality.** This indicator answers the question: “*Is my institution doing a responsible job of managing our most important asset?*”

Indicators on the clients end did not exist. With the lobby of women and workers in the informal sectors/ organizations, such as the NAPC Women and WIS, WISEACT, HomeNet Philippines and PATAMABA, gender analysis and gender perspective were then incorporated by some microfinance providers.

But who really are the end users of Microfinance?

The Nonfinancial Services



Activity: Venn Diagram

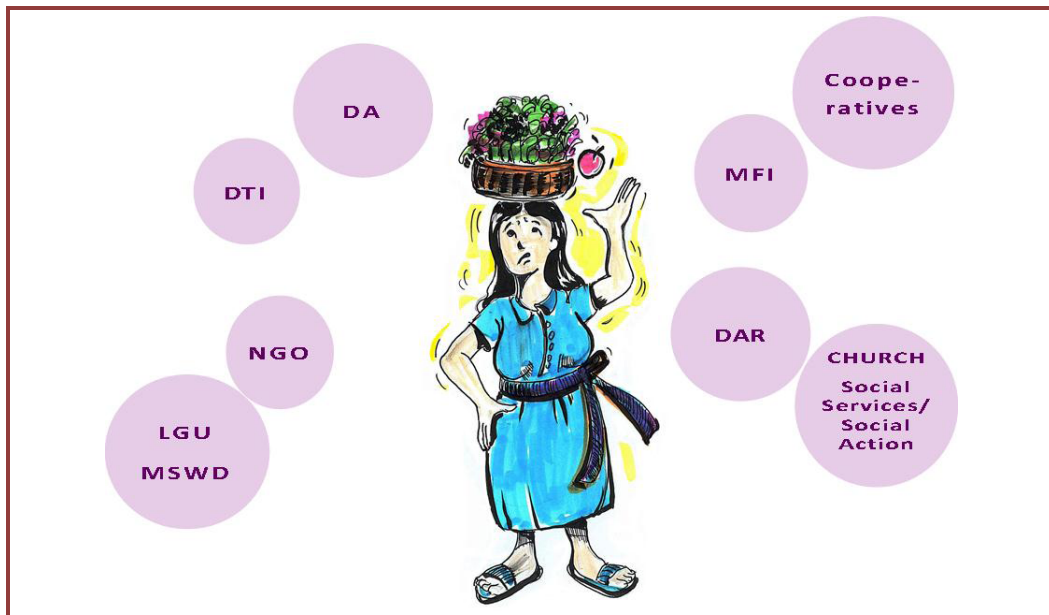
Introduction:

For microfinance programs to be empowering, there is a need to go beyond credit or purely economic and market concerns. Issues of non-market work and activities, power relations and underlying forms of social, cultural and political discrimination must also be addressed. The evidence indicates that contributions of microfinance per se to women's empowerment cannot be assumed. With women's access to microfinance, significant increase in incomes or changes in intra-household and community gender inequalities does not necessarily follow. There are cases that they become dependent on loans to continue in very low-paid occupations with heavier workloads and enjoying little benefit. Thus, microfinance programs must be designed to include the provision of nonfinancial or complementary services, and organizing the clients to build on their social capital.

Venn Diagram: **Venn diagrams** or **set diagrams** are diagrams that show all possible logical relations between two things (see Figure 8).

1. Identify the different institutions, organizations and agencies that support microfinance clients.
2. What are the services they render?
3. Illustrate the proximity of the above organizations to you by:
 - a. drawing a rectangle, which will serve as the context or the universe you are dealing with; and
 - b. locating the aforementioned agencies in your universe.

Figure 8
Example of a Venn Diagram



Processing:

1. Who are the main providers of financial services? What are their products?
2. Who are the providers of nonfinancial services? What are their products and services? Are they able to provide clients microfinance?
3. What other services are available?



Deepening/Lecturette:

The focus of the discussion will be on *nonfinancial services* and the promotion of gender equality and women's empowerment.

KEY LEARNING POINTS

Non-financial services must promote:

- Gender equality through the following:
 - a) Integration of gender awareness into all training programs and design
 - b) Services to reduce the burden of unpaid domestic work (e.g. child care)
- Women's empowerment
 - a) Gender specific services for women (e.g. training/mutual learning for women to increase organizational as well as business skills, legal aid support)
 - b) Linking with other services providers (e.g. for legal aid, training, gender research)
 - c) Actively promoting and networking with other organisations challenging gender inequality, including women's movements and men's movements for change

Business development services comprise of a wide array of nonfinancial services needed for the growth of enterprises, as follows:

- Training and technical services
- Technological services/product development
- Finance and accounting
- Regulatory/incentives
- Organization and management/Institutional development

SESSION 2. THE ENTREPRENEUR AND ENTREPRENEURSHIP

Design of Session 2, Module 3

Module title	The Entrepreneur and Entrepreneurship
Methodology	Role Play: <i>Lakbay Kabuhayan</i>
Learning Objective	By the end of the session, the participants will have a knowledge of who is the entrepreneur, and what is social entrepreneurship and social solidarity economy.
Duration	180 minutes
Equipment	LCD, laptop

Who is the Entrepreneur?

Introduction

In Module 2 Session 1 we learned that microfinance loans are granted to the poor and low-income households for their microenterprises and small businesses “to enable them to raise their income levels and improve their living standards” (BSP Circular 272.1). Who then are the entrepreneurs supported by microfinance programs?



Activity: Role Play (*Lakbay Kabuhayan*): Three scenarios

- Scene 1:* the Department of Trade in the province convenes microfinance clients and local micro and small entrepreneurs for a planning meeting in preparation for a Provincial Trade Fair to promote the local products. What are the necessary preparations? What are the steps to be taken and products to be sold? Who will finance the participation in the Trade Fair?
- Scene 2:* The setting is an actual trade fair. How will the booths be arranged? How will the products be promoted?
- Scene 3:* The conduct of an evaluation after the Trade Fair with different stakeholders participating

Processing:

- What did you see?
- What are the common products?
- How did they choose? What are the bases for selection?
- What were the preparations made?
- Who were involved in the preparation and actual conduct of the Trade Fair?



Synthesis: Use the matrix below for the synthesis

Products	Preparation	Groups involved



Deepening/Lecturette:

1. Entrepreneurship defined
2. Common enterprises of microfinance clients
3. Social entrepreneurship
4. Masteries required of a successful social entrepreneur

KEY LEARNING POINTS

The Entrepreneur

- Finds it difficult or impossible to work for someone else, although they do work for the customers
- Willing to put everything on the line for the passion and love of seeing their enterprise grow and live with several failures
- Able to visualize her/his business in a year, in two years, in five years or more

Three Types of Entrepreneurs

- **Classic Entrepreneurs** practice the entrepreneurial spirit in their *own* enterprise.
- **Corporate or intra-preneurs** apply their entrepreneurial spirit in a *firm* they *do not* own.
- **Social Entrepreneurs** use the entrepreneurial spirit to do good, while doing well.

Masteries Required of a Successful Entrepreneur

An entrepreneur must have knowledge of oneself, the situation or the environment and the enterprise (product or service).

- Self-mastery means understanding oneself and how one's personality affects the way one conducts her/his relationships and business. The best entrepreneur learns from an early age how to create, communicate, influence, and develop his/her personal effectiveness. This involves whole brain thinking (the Masculine and the Feminine).

⊗ Logical vs. creative

⊗ Sequential vs. random

⊗ Rational vs. intuitive

⊗ Analytical vs. synthesizing

⊗ Objective vs. subjective

- Situation Mastery is the ability to think strategically; understand the industry, sector and subsector, and new trends and changes; and innovate in new spaces.

Enterprise Mastery is the technical skills needed, including the day-to-day mechanics of running a business, producing products, delivering services, making money and managing people.

KEY LEARNING POINTS

What is Social Entrepreneurship?

Social entrepreneurship or social enterprise involves

- the promotion and building of enterprises or organizations that create wealth;
- with the intention of benefiting not just a person, family or clan but a defined constituency, sector or community;
- usually involving the public at large or the less endowed sectors of society; and
- may opt to operate on a self-sustaining basis or may opt to work for profit.

Unlike the business enterprise, social enterprise has, as part of its bottomline, the provision of service to its constituency or the public at large, or the achievement of defined development objectives.

Social Solidarity Economy (SSE) is defined by the International Labor Organization - Social Entrepreneurship Targeting Youth in South Africa (SETYSA) Project in Africa as:

- having a primary social purpose, which is clearly stated as its core objective;
- using a financially sustainable business model, with a realistic prospect of generating sufficient income to exceed costs and of having a significant proportion of its income from earnings (as opposed to grants or donations); and
- being accountable to its stakeholders, with an appropriate mechanism to ensure accountability to beneficiaries and to measure and demonstrate social impact.

Difference from other types of organizations

- Not necessarily collectively owned
- SSEs do not solely aim to make financial profits but also seek to generate social benefits by virtue of the type of products or services that are marketed.
- The profile of the workers involved (e.g. low skilled workers or workers employed under vocational integration schemes)
- Allocation of the financial profits that are generated
- ***It is different from the classical enterprise because it is "Doing business while promoting social values."***

Specific forms: cooperatives, mutual benefit societies, associations and community-based organizations, foundations

SE Triple Bottomlines

- ***Social Enterprise Effectiveness*** - Raise the Quality of Life of the Poor (Productivity, Incomes, Consumption, Purchasing Power, Savings, Assets)
- ***Social Enterprise Efficiency Viability and Sustainability*** - Generate Social Enterprise Incomes
- ***Social Enterprise Consciousness*** - Address Social Issues (i.e., national food security, the environment, gender equity, peace and development, among others)

KEY LEARNING POINTS

The Common Features of SSE

1. Combined social and economic objectives
2. Whose economy?
 - a) Not only poor and vulnerable groups
 - b) But with those with economic viability

Social and Solidarity Economy Organizations necessitate to have members from different economic and social categories:

- to ensure greater economic viability; and
- to provide a basis for redistributive solidarity.

3. Common operating principles

- a) Participation
 - participative operating methods
 - equal recognition for various forms of inputs
- b) Solidarity and Innovation
 - social inclusivity than exclusion
 - not confined to market signals but focus constantly on adapting to fulfill function
- c) Voluntary involvement and autonomy
 - Members freely perform on a voluntary basis
 - People are under no obligation to get involved
- d) Collective Dimension
 - Social cohesion and collective identity
 - Corporate social responsibility (donations and support to external organizations, social accounting, internal human resources, risk management and environmental concern)
- e) Resources
 - No single model to represent the resources of social economy
 - Draw on resources provided by initiators and members

SESSION 3. ORGANIZING FOR CHANGE

Design of Session 3, Module 3

Module title	Organizing for Change
Methodology	Lecture, structured learning exercise (<i>Dr. Quack Quack</i>)
Learning Objective	By the end of the session, the participants will have an understanding of the importance of organizing microfinance clients for empowerment.
Duration	180 minutes
Equipment	LCD projector, laptop

Introduce the topic through an interactive discussion of the key underlying principle of organizing, that is, ***for the poor and marginalized the power of numbers is key when confronted with other forms of power.***



Activity: Dr. Quack Quack

1. Divide the participants into groups with eight members, or depending on the number of participants, with one person from each group volunteering as Dr. Quack Quack.
2. While the Doctors Quack Quack are in a holding area, the groups are instructed to hold hands and form a circle, then entangle themselves into a knot without breaking the circle.
3. Instruct the Doctors Quack Quack to disentangle the knot formed by his/her group, with specific instruction for each one.
 - a) The first Dr. Quack Quack may engage his/her group in communication.
 - b) The second Dr. Quack Quack can only give instructions to his/her group, but members of the group cannot communicate with him/her.
 - c) The third Dr. Quack Quack cannot talk nor can the group members talk to him/her.

Processing:

How does this exercise relate to organizing?

Ensure that the following points surface:

- ☼ Importance of analysis and proper planning so that the appropriate strategies can be developed
- ☼ Communications, not necessarily verbal, is key
- ☼ Contribution of ideas, participation and cooperation
- ☼ Know, understand and follow rules



Deepening/Lecturette:

The topics to be discussed by the trainer-facilitator are the **concepts, benefits and principles of organizing.**

- Understanding the meaning of organizing; core message: organizing is towards participatory governance
- Aspects of organizing
- Principles of organizing

- Levels of organizing
- Benefits of organizing
- Strategies
- Roles of organizer
- Group formation in microfinance programs

KEY LEARNING POINTS

Most microfinance programs targeting women are group-based but these groups are viewed as a means of reducing costs by passing on some of the responsibility for borrower selection, loan disbursement, monitoring and repayment to groups. Group formation is further assumed to be inherently empowering for women by bringing them together. However, female-targeted group-based microfinance, where the main aim is to reduce the costs of service delivery risks, further reinforcing women's role as cheap conduits for loans to men who have neither the time nor the inclination to attend group meetings. There needs to be a change of emphasis from viewing groups simply as a repayment mechanism to looking at ways of 'building on social capital' (Mayoux 1999b) by facilitating groups to develop their own empowerment strategies and linking them with women's movements and other organizations.

Groups play an important role as a forum for information exchange and mutual learning among women. Savings and credit groups also provide an acceptable forum for women to come together to discuss gender issues and get organized for change.

Principles of organizing

- It should be based on membership.
- All members should organize with the same objective.
- All members are beneficiaries of the organization.
- Members are the owners of the organization and they should run the organization.
- Organizations should run according to the rules and regulation.
- It should have transparency.
- Members should have trust in the organization.
- All members are partners in profit and loss of an organization.

Benefits of organizing

Through organizing, members

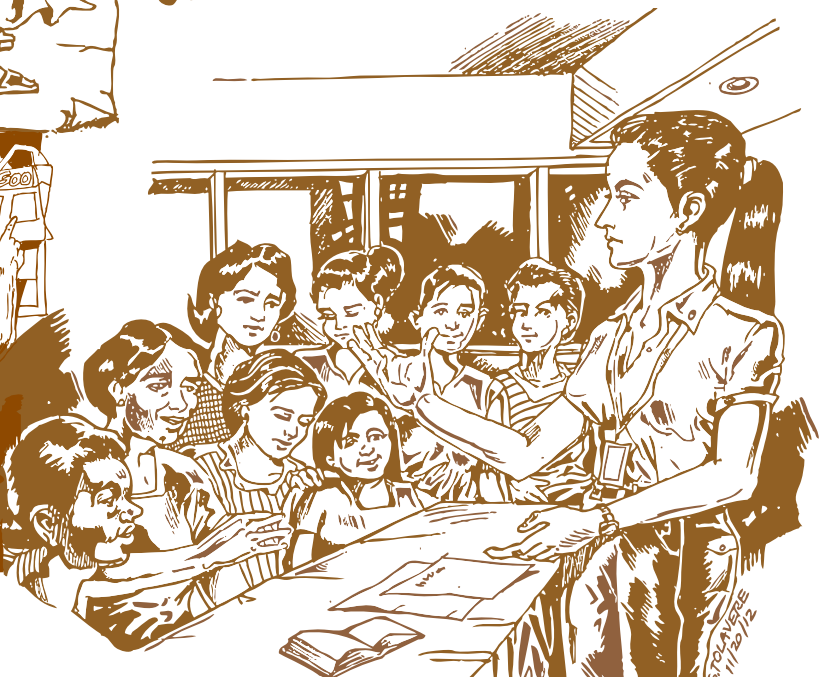
- Gain knowledge about their rights and obligation as economic actors, health and education of their families, finance-credit and savings and the resources available in society.
- Gain self esteem.
- Gain a sense of community.
- Increase their bargaining power and give a voice to the voiceless.
- Deal with a multitude of problems surrounding the working and living condition of women.
- Fulfill the collective objective.
- Increase their trading capacities.
- Facilitate in implementing the existing laws and to bring amendment in laws whenever needed.
- Enhance the income of members and protects them from exploitation
- Bring visibility of their work and give them an identity as a worker
- Improve their negotiating and bargaining power
- Improve their quality of life

The session can end with the following quotation from Lao Tsu.



Go to the people
Live among them
Plan with them
Work with them
Start with what they know
Build on what they have
Teach by showing
Learn by doing

Not a showcase but a pattern
Not odds and ends but a system
Not piecemeal but integrated approach
Not to conform but to transform
Not relief but release



Module 4: Gender Analysis and Savings and Expenditures

The fourth module focuses on the following topics.

- A. Savings and expenditures in daily life
- B. Gender analysis of the family budget

Module Objective: The module aims to help participants gain an understanding of household financial planning using gender analysis.

SESSION 1: SAVINGS AND EXPENDITURES IN OUR DAILY LIVES

Design of Session 1, Module 4

Module title	Savings and Expenditures in our Daily Lives
Methodology	Self-reflection; auction (<i>subasta</i>); lecture; individual activity - family income and expenditures
Learning Objective	At the end of the session, the participants will have: <ul style="list-style-type: none"> • a deeper appreciation and understanding of household financial planning applying gender analysis; and • a clear understanding of the principles of savings and investments.
Duration	150 minutes
Equipment	Laptop and LCD projector
Materials	Handouts, paper money copies of the family/household monthly budget worksheet

The facilitator introduces the module with a Self-Reflection on “What Kind of Money Manager are You?”

Are you someone . . .

1. whose expense level is almost just equal her/his income level? (*Isang kahig, isang tuka*)
2. who would like to believe that her/his earnings will be able to cover her/his over-spending habits but soon ends up in debt anyway? (*Tuka nang tuka, walang kahig*)
3. who has excess money but does not know where to invest her/his money properly? (*Kahig nang kahig, di tumutuka*)
4. who would invest her/his money wisely? (*Kumakahig para makatuka*)



Synthesis:

A wise money manager:

1. knows where his/her money is coming from
2. knows where his/her your money is going
3. believes that he/she can be financially successful
4. believes that he/she must set his/her financial goal/s



Activity: *Subasta*

Part 1

List down your ten priority budget items (things you spend on), from the most important to the least important. The descriptions should be as concrete as possible. Examples:

1. Fresh vegetables and salad dressings at least once a day
2. Snack foods and healthy juice drinks once a week
3. Vitamin C supplements (*Cecon*)
4. 1 paperback book every month
5. 1 unit DVD every month
6. 1 set of new clothes every year (on sale)
7. 1 pair of *Crocs* every year (on sale)
8. Cakes and chocolates
9. Brewed coffee – plain black
10. 1 out-of-town leisure trip alone or with a friend/relative

Part 2

- This is an auction game.
- The auctioneer will present different packages of products and services for bidding.
- Each person can bid for as many packages as he/she likes, depending on the amount of money that he/she has.
- If he/she has run out of money, he/she can use the package that he/she was able to successfully bid for. The bid, however, must not be more than the value of the package he/she owns.
- Two or more persons can pool their monies to bid for a particular package.

Processing

1. How did you feel during the auction?
2. Were the package/s you were able to acquire consistent with your list of priorities?
 - a) Why?
 - b) Why not?
3. What helped you in bidding for the package/s that approximates your list?
4. What hindered you in bidding for the package/s that approximates your list?
5. Can you therefore say that you are truly a wise money manager?



Deepening/Lecturette:

The topics to be discussed by the trainer-facilitator are as follows:

1. Where does your money go?
 - Consumption
 - Social protection
 - Savings
 - Taxes
2. The Importance of social protection and savings relative to consumption expenses
3. What are your family goals and how do you set them?

KEY LEARNING POINTS

- **Consumption** refers to items one spends on to survive and advance one's work. Except for education, livelihood, and communication, once these items are used up, they are lost forever.
- **Protection** refers to items that serve the purpose of protecting you and your family from negative impact or "shocks" of unexpected events, such as illness, an accident or death.
- **Savings** refer to that part of your disposable income (that is, your income after tax or take-home pay) that is not consumed. Some of these may be used to purchase interest-earning financial assets or directly invested in business. In this case, there is a return that accrues to you, the saver/investor.
 - ⊗ Money set aside that is intended to be used in the future
 - ⊗ Spending less than what you earn and keeping the difference to meet future needs
 - ⊗ Setting aside an amount of money to manage risks
- **Taxes** are payments made to the government so that public goods and services can be provided to all citizens of the country.

Obstacles to Savings

- **Procrastination.** This refers to delaying savings or putting saving off for another time instead of starting immediately.
- **Poor spending habits.** This includes spending on unnecessary items or failing to postpone purchases when possible. This also includes impulse-buying (buying something on whim, without thinking of whether the purchase is really necessary) and buying something because it is the trend (*uso kasi*).
- **Lack of independence/Being overly dependent on others.** This involves the thinking that one can rely on family or relatives to bail him/her out of financial trouble in the future.
- **Lack of financial literacy.** This refers to spending on liabilities (items that cost more in the long term) or items that decrease in value over time, instead of on assets (items that will grow in value). This also refers to not knowing how to make money grow and work for the person (instead of the person working for his/her money).

Source:

Colayco, Francisco. *Wealth Within Your Reach. Pera Mo Palaguin Mo.*
Quezon City: Colayco Foundation for Education, Inc., 2004.

SESSION 2: GENDER ANALYSIS OF FAMILY INCOME AND EXPENDITURES

Design of Session 2, Module 4

Module title	Gender Analysis of Family Income and Expenditures
Methodology	SLEs, lecture
Learning Objective	By the end of the session, the participants will have: <ul style="list-style-type: none"> • a deeper appreciation and understanding of the gender dynamics of family income and expenditures; • a tool for financial planning to use back home and apply in their own family budgeting; and • an awareness of existing inequalities in relation to financial management within the household.
Duration	60 minutes
Equipment	LCD, laptop
Materials	Kraft paper, permanent markers



Activity: Individual Work – Family Income and Expenditures

Gender Analysis of Family/Household Monthly Budget Worksheet

This exercise sheet seeks to help you analyze how each member of your family earns and spends money. The information provided may be used to start planning a more rational family/household budget.

Using the tool below, calculate as accurately as possible how much each member of the family contributes to the income and spends in a month. For common incomes and expenditures, try to apportion according to how much each one contributes or consumes/spends. For example, Nanay and Ate spend more time tending the store than Tatay or Kuya, so a higher amount is attributed to the former. On the other hand, for food spending, Tatay and Kuya are meat-eaters and are pickier with food, thus, a higher amount for food should be attributed to them.

	Tatay	Nanay	Ate	Kuya
1. Monthly income				
Salary/Wages (gross)				
Business/Enterprise				
Pension				
Interest income				
Other sources of income (cash)				
Other sources of income (non-cash)				
Total monthly income (1)				

	Tatay	Nanay	Ate	Kuya
Less: (2) Monthly living expenses				
Food				
Utilities (water, electricity, landline)				
Internet/Load				
Fuel				
Maintenance medicine/multivitamins				
Information (TV/Cable/subscriptions)				
Education (tuition, school supplies, allowances)				
Personal care (hair, nails, skin care, etc.)				
Services (household helper, yaya, etc.)				
Children's activities (sports, tutorial, piano/ballet lessons)				
Entertainment (movies, concerts, etc.)				
Church tithes, donations, membership fees, etc.				
Other expenses.				
Subtotal (2)				
Less: (3) Monthly secured payments/Debts				
Rent/Housing monthly amortization				
Taxes				
Mortgages (Please specify)				
Car loans				
Other secured payments (SSS, Philhealth, PAG-IBIG)				
Sub-total (3)				
Less: (4) Monthly unsecured payments/debts				
Credit card(s)				
Personal loans				
Emergency loans				
Subtotal (4)				

Summary of Budget

Total monthly income (1)	PHP _____
Less: Total monthly living expenses (2)	PHP _____
Less: Total secured payments (3)	PHP _____
Less: Total unsecured payments (4)	PHP _____
Your disposal income (deficit)	PHP _____

(Adopted from the Household Budgeting Worksheet developed by the American Consumer Credit Counseling, 130 Rumford Ave., Suite 202, Auburndale, MA., USA.)

Processing:

1. What are your insights regarding family income and expenditures?
2. What is the biggest source of income of the family? Who is the biggest income earner?
3. Who contributes to household finances (for example, food or basic goods, clothing, ceremonial costs, agriculture/business, inputs, tools/equipment, education, medical fees, purchase of land)?
4. What is the expenditure? Who is the biggest spender? Is there a difference between male-female expenditure?



Deepening/Lecturette:

The topics to be discussed by the trainer-facilitator are as follows.

- What is budgeting?
- The gender dimension of budgeting
- Budgeting principles
- How to reduce your monthly expenses
- How to get out of debt and stay out of debt
- Letting your money grow

KEY LEARNING POINTS

What is budgeting?

A budget is a plan that lays out what you will do with your money. It is so simple that anyone, rich or poor, can use it to manage money. It serves as a master plan or a road map that can help you get from where you are now to a financial goal down the road. Financial goals can be short-term, such as getting out of debt, meeting day-to-day expenses without borrowing, paying school fees, or saving for a special need or desire. Goals can also be long-term, such as saving for a house or retirement.

Making a budget will help allocate your resources to meet multiple goals.

Gender dimension of budgeting

Gender equality is about giving women and men equal rights, responsibilities, workload and decision-making power. Women in the Philippines are usually given the responsibility to manage the household budget. This does not always mean they have the power to decide how the household income is spent.

It is important for women to participate in decision making alongside men on the distribution of resources within the family, because the family welfare, quality of life and happiness depend on the equitable distribution of resources. A happy family is one in which every member enjoys an equal and fair share of resources and has a say in matters that affect their livelihood and their future.

Microfinance institutions usually have more women than men as clients, and women have proven that they are better payers. However, it does not mean that women decide on how the loan is being used. There are many instances in which the husband decides how the loan is spent, while the wife is left with the responsibility of repaying. When the loan is not used for a good purpose, the wife may end up with an increased workload in order to clear the debt. Sound financial decision making within the household must be done by the husband and the wife on equal terms. Equal terms means that husband and wife have equal access to information and an equal say in decision making.

SESSION 3: LETTING YOUR MONEY GROW / INTELLIGENT INVESTMENT

Design of Session 3, Module 4

Module title	Letting Your Money Grow/Intelligent Investment
Methodology	SLEs, Lecture
Learning Objective	By the end of the session, the participants will have: <ul style="list-style-type: none"> • knowledge of the different savings and investment instruments; and • an understanding of investments and why one should invest.
Duration	60 minutes
Equipment	LCD projector, laptop
Materials	Kraft paper, permanent markers

Introduce the topic by asking the participants: Let us assume that you have extra income. Where will you invest your money? What will you consider in making an investment?

Let the participants write their answers in meta cards. Post the answers using two columns (see below).

Investment	Considerations



Lecturette:

KEY LEARNING POINTS

What is investment

From a financial perspective, it is the buying, with an expectation of financial returns, of a financial product or other related item of value. Broadly defined, it means the use of money in the hope of making more money.

From a business activity point of view, it is the buying of a producer of a physical good, such as inventory or equipment, in the hope of improving future business. It includes savings and investment instruments, as follows.

- Savings and time deposits
- Stocks
- Money market
- Treasury bonds
- Mutual funds
- Insurance
- Start my own business

For a microfinance client, examples of investment are additional working capital for the business, equipment for the business, buying a pig, cow or goat.

What should you consider when making an investment?

- ⊗ **Safety.** What is the worst thing that can happen if I put my money in this investment? What is the risk involved? The first rule of safety is to deal only with licensed agents of top performing banks and insurance companies.
- ⊗ **Liquidity.** How quickly can I withdraw my money when I need it?
- ⊗ **Return.** How much will I earn? (return on investment)

Investing your savings in your own business

When investing in your own business ask yourself

- What type of service or product do I want to offer?
- Will my proposed service or product satisfy a need or want?
- Do I have a market for your service or product? Are there people willing to pay for my service or product?
- Will my intended market continue to patronize my business for years and years to come?
- Are there others offering the same service or product? Are they able to meet the demands of the market? Do I have a competitive advantage over others?
- Can I sell my service or product at a profit?
- Am I competent in this field of business?
- Do I have the necessary resources—capital, supplies, equipment, skill, technology and labor—for this type of business?

Module 5: Facilitating Gender and Development Trainings

The fifth module is an overview of Gender and Development Training.

Module Objective: To train the participants in effective strategies for facilitating gender and development training workshops

Module title	Gender and Development Training: An Overview
Methodology	SLE
Learning Objective	By the end of the session, the participants will be able to: <ul style="list-style-type: none"> • understand the value of engendering a training program, especially in micro-finance; and • appreciate what it takes to become a gender trainer.
Duration	180 minutes
Equipment	Laptop and LCD
Materials	Handouts, meta cards

Introduction:

The facilitator introduces the topic with a discussion on the importance of a training needs assessment (TNA).

- TNAs are important to know and ascertain where the participants are. TNA forms are appropriate when participants are literate, but what if they are not?



Activity:

- Ask five training team members to stand, representing a continuum of 1 to 5, with 1 representing the lowest level of knowledge, skills and orientation and 5 representing the highest level of knowledge, skills and orientation
- Instruct the participants to stand behind the number which best describes their level of knowledge, skills and orientation about a particular topic.



Deepening/Lecturette:

The topics to be discussed by the trainer-facilitator are as follows:

- A. Introduction
 1. Context
 2. “Gender Quick Check”
 3. Stages of Gender Awareness

- B. Definitions and Rationale
 - 1. What is Gender Training?
 - 2. Gender-sensitive Training
 - 3. Why Gender Training?
 - 4. Types
- C. Seven Steps in Planning
- D. The Gender Trainer
 - 1. “The Alien”
 - 2. What Makes a Good Gender Trainer?
 - 3. Key Areas by which to Gauge a Gender Trainer’s Performance and Effectiveness
- E. Training Methods
 - 1. “Open University”
 - 2. Factors to Consider in Choosing a Method
 - 3. General Skills and Group Facilitation Skills: A Checklist
 - 4. More Practical Tips
- F. Feminism and Feminist Principles
- G. Promises/Affirmations of a Feminist

Why Focus on Women?

- Women comprise one-half of the world’s population and of most societies, and constitute half of the producers of economic goods and services.
 - ⊗ However, they are invisible and marginalized in the money economy.
 - ⊗ Childbearing and raising, domestic labor and subsistence agriculture, which are activities traditionally performed by women, are not valued.
- Women are already in the money economy, earning in the informal sector as traders for example, or receiving wage in the formal sector.
 - ⊗ However, women experience hardships, violence, sexual harassment and exploitation; are burdened by multiple roles; lack protection; have poor/inadequate skills; and experience discrimination.
- Women have significant stakes in the attainment of development objectives such as sustaining the environment, managing population growth, and imparting values that have a profound impact on economic development and human progress.
- Because genuine development demands a transformation of gender relations, while development initiatives focus on women, men must also be involved in these efforts, including as training participants.

KEY LEARNING POINTS

Gender training is for women and men, but generally, women are prioritized by development workers and institutions in the planning of gender education and training programs.

Gender training is a development intervention that aims to raise awareness, provide knowledge, develop skills and change behavior in relation to gender. It differs from training in some other subjects in that it touches on personal and political issues, even where this is not deliberately planned.

Training on any area of development--such as microfinance, health, agriculture and welding--can be made into a gender-sensitive training if it considers the situation of women in relation to men in the handling of the subject matter and the participants. The training becomes another means of empowering the women and transforming gender relations.

Approaches and methods may be different but they all follow the development education principles of starting from women and men's own experiences and situations.

Why Gender Training?

- Gender training has become popular as a way of improving the quality of development work. Ignoring gender issues or pushing them to the sidelines has been acknowledged globally to create a negative impact on people and projects. There is a concerted effort at all levels to remove gender blindness in the government bureaucracy, private sector and nongovernment organizations.
- Projects may fail because women's contributions to the economy have been overlooked
- Women's workload may be increased by the project instead of lightening their multiple burdens.
- The potentials of women can be actualized and tapped in full.

What Makes a Good Gender Trainer?

- Becoming a good gender trainer is, at all times, work in progress. Knowledge, skills and attitudes are the primary yardsticks of a good trainer, but while knowledge and skills are important, when it comes to gender training, it is the trainer's attitude manifesting in behavior that has been observed to exert the greatest influence on training participants and other women and men embarking on a gender journey.

Table 6 below shows the key areas by which to gauge a gender trainer's performance and effectiveness.

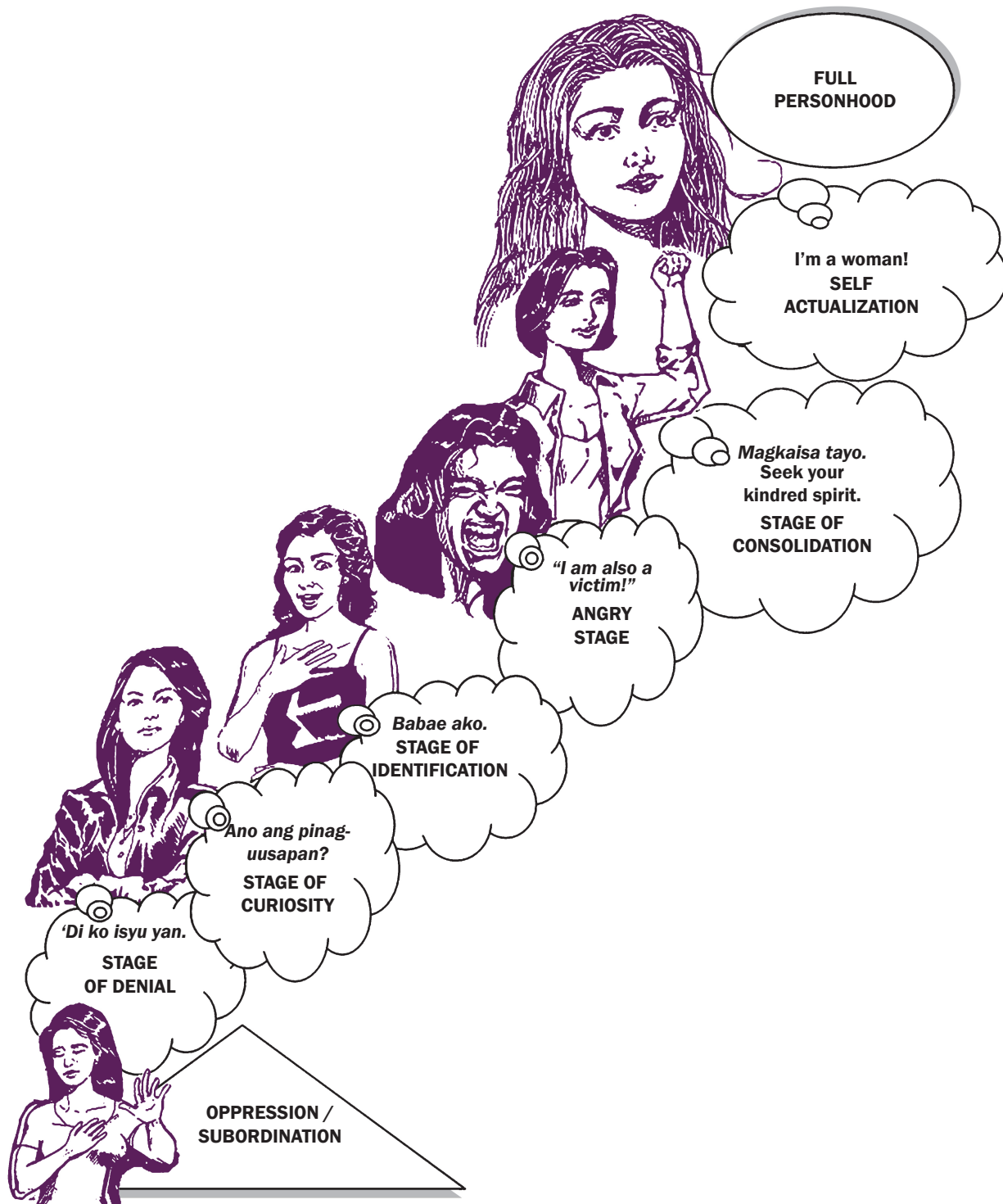
Table 6. Gender trainers' key areas of performance and effectiveness

Attitude	Knowledge	Skills
Exemplifies the qualities of a GAD trainer in real life situations, i.e., family, work and community	Manifests a good grasp of gender issues and GAD concepts	Is a good communicator; communicates gender-related messages with clarity; uses inclusive language
Is gender fair in her/his language; for instance, avoids sexist jokes	Elaborates gender issues and concepts with appropriate situations/examples	Is a good facilitator; is able to listen well to what is said and not said; process-oriented; manages time well; is able to deal with resistance effectively
Strives seriously to lead a life of a person who advocates justice and fairness	Relates GAD concepts properly with issues at hand (updated always)	Uses different training methods and styles effectively

Figure 9: Stages of the Gender Journey

FROM (PRESENT SITUATION)

TO (GOAL)



Some Principles of Feminism

- ⊗ There must be economic equity and financial autonomy for women, as for men. Equal pay for equal work.
- ⊗ Everyone has the right to equal opportunities, covering all spheres of life, including sharing of responsibilities at home, as well as in participating in public affairs.
- ⊗ Equal rights and privileges, referring to legal and civil rights, must be for all.
- ⊗ Cultural liberation enables each unique person to emerge from the trap of gender stereotypes.
- ⊗ Everyone has the right to a satisfying sexual relationship and to have control of and respect for one's own sexuality.
- ⊗ Freedom from all forms of violence must be enjoyed by all.
- ⊗ The personal is political and the political is personal.
- ⊗ Pluralism and inclusivism are values to be upheld.
- ⊗ Power is to be shared, for every woman and man has the right to participate in matters that affect them.
- ⊗ Women need the support of men, but it will be the women themselves who will work for their own liberation.

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