



# Making Financing Projects Work For Women

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BY ANG BANSA NG PILIPINAS



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SANDA

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# Making Financing Projects Work For Women

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## MESSAGE



German Technical Cooperation

Women, who constitute a big percentage of the rural poor is also more than half of the total female population of this country. They are a part of the agricultural labor force and other economic endeavors. They are most affected by economic difficulties as they are tasked with the responsibility of budgeting a meager income to make both ends meet. While there are programs to improve their plight, access and control over resources, most often than not, are in the hands of men.

In an effort to address this issue, the National Commission on the Role of Filipino Women (NCRFW) cooperated with the German Development Cooperation GTZ Office Manila through the Project Linking Banks and Self-Help Groups (PLBS). The purpose of the cooperation was to identify measures and strategies which PLBS employed to address gender concerns thereby coming up with a publication that documents gender mainstreaming in the rural finance sector where a large number of members are women.

The experiences and insights of this partnership are translated into a doable handbook that will serve as a ready reference for practitioners, planners and implementors and advocates alike. In their efforts to address gender concerns in cooperatives and other self-help institutions which speak of a large number of female membership, yet males occupy leadership positions.

I would like to thank the women and men who made the publication of this handbook possible.

I encourage you to make use of this handbook to ensure that your projects are gender responsive.

A handwritten signature in cursive script, appearing to read 'Pauenz'.

**HANS-PETER PAULENZ**

Director  
GTZ Office Manila



**OFFICE OF THE PRESIDENT**  
**NATIONAL COMMISSION ON THE ROLE OF FILIPINO WOMEN**  
*Philippine Machinery for the Advancement of Women*

**MESSAGE**

Women's empowerment is crucial to achieving gender equality. Improving access to credit is one way by which the informal sector, wherein the women predominate, can actively participate in economic development. Since poverty has a woman's face, increasing women's access to credit facilities would provide them with ample opportunities to improve their economic wellbeing and family welfare. This then enables the women sector to actively and directly participate in poverty eradication.

Policy interventions, such as Republic Act 7882 or an Act Providing for Assistance to Women Engaging in Micro and Cottage Business Industries and for Other Purposes, have been adopted. Another initiative is the opening of Lending Windows for Women with an allocation of three billion pesos from the Development Bank of the Philippines, the Land Bank of the Philippines, and other financial institutions. However, if women who are not bankable shall not be provided with the means to access these funds, poverty shall continue to be the main obstacle that dehumanizes women by limiting their potentials in utter disregard of their human rights and economic wellbeing.

Accelerating the integration of women in economic development is one of NCRFW's strategies to promote women's empowerment. The Commission sustains its two-pronged commitments on gender mainstreaming and women's empowerment with strategic interventions to ensure that women are given adequate access to credit, resources, technology, market and information. This manual on how to make financing projects work for women is a concrete manifestation of the Commission's thrust to combine mainstreaming efforts on gender and development with poverty eradication.

Just like any other manual, MAKING FINANCING PROJECTS WORK FOR WOMEN is only as good as its actual utilization by the intended users-women's organizations, financing project managers, credit cooperatives, and community-based organizations, among others. Thus, this publication goes an extra mile to help guarantee that financing the projects of women actually contributes to economic development and help the women achieve their own empowerment.

We wish to express our deepest appreciation to the German Development Cooperation, the National Program Office of the Project: LINKING BANKS AND SELF-HELP GROUPS, the VISAYAS COOPERATIVE DEVELOPMENT CENTER (VICTO) for their pioneering effort and invaluable contributions in making this highly useful document possible. Finally, we also congratulate the NCRFW staff for their untiring effort to complete the crafting of this manual, and to Ms. Olive H. Tripon for overseeing the publication of this material.

**DR. AMELOU BENITEZ REYES**  
Chairperson, NCRFW

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*MAKING FINANCING  
PROJECTS WORK  
FOR WOMEN*

Based on the Gender Review of the Project:  
Linking Banks and Self-Help Groups (SHG)  
Conducted by the Visayas Co-operative Development Center  
(VICTO)  
Tacloban Leyte, October 29, 1998

## INTRODUCTION

In 1988, The Project: Linking Banks and Self-Help Groups (PLBS) was born.

A bilateral rural finance project with technical assistance of the Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ), the Land Bank of the Philippines aimed to address the need to intensify access to banking services by the majority of rural poor. It also aimed to upgrade their capability to deal with banks or formal finance institutions through self-help groups (SHG) or cooperatives.

A special focus of PLBS is women's groups, especially in the sharing of project experiences. A review of the framework and implementation of programs of financial institutions reveals a strong need to address the concerns of the women sector. For people behind PLBS, responding to women's aspirations is crucial to the achievement of their main goal: to eradicate poverty by making financing projects more accessible and adaptive to the low-income sector.

Acknowledging the role of Filipino women on poverty eradication, the Project attempted to document and replicate learnings in its engagement with SHGs, such as cooperatives, with a significant membership of women. This is the end-product: a customized tool that will be helpful to people behind financial institutions, both in rural and urban areas, in making their financial assistance projects instrumental in empowering women in all aspects.

This material is a product of engagement with around twenty-four (24) self-help groups and fifty-seven (57) cooperatives, including savings and loan associations, all over the Philippines.



## Poverty Eradication and Empowerment of Women

Last year, a decade after the birth of PLBS, President Joseph Estrada reinforced the PLBS' intention by declaring a firm commitment to a back-to-back program of poverty eradication and empowerment of women toward access and control of resources.

Recognizing women's roles as agents of change, the Estrada administration stated in its National Anti-Poverty Framework that ***“the inequitable distribution of economic, social and political entitlements among men and women shall be corrected to maximize women's capacity in solving the nation's poverty problems.”***

This presidential statement throws a major challenge to financial institutions. While policies and programs to increase women's access to financial assistance have been placed at the national level, the bulk of work still depends on financing institutions which deal with women's concerns daily in the grassroots level.



## SECTION ONE

*A member or officer of a financial institution must first realize and generally appreciate why her or his institution should respond to Filipino women's needs. It is also equally important to test the capabilities of financing projects – policies, processes and services — to contribute in the Philippine government's overall goal to reduce poverty and promote the economic power of women.*

## RESPONDING TO WOMEN'S NEEDS

- A. Making financing projects work for women
  - Checking the potentials of your financing project
- B. Helping women empower themselves through financing projects
  - a. Changing Perspectives
  - b. Using Women's Equality and Empowerment Framework

# Responding to Women's Needs

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## ***A. Making Financing Projects Work for Women***

Financial institutions in the Philippines, both government and private, occupy a major role in eradicating poverty among their beneficiaries through various financing projects. Poverty is the single biggest factor that limits the opportunities of most Filipinos, especially women, to attain a better life.

This calls for financial institutions to respond to their interrelated role to address the needs and concerns of Filipino women, since poverty is rooted on the inequalities and disparities among women and men. In the past, financing projects intentionally or unintentionally targeted the women sector as their beneficiaries. Many of such projects, however, did not particularize women's needs, since women just comprised a portion of a larger membership. In cooperatives, for instance, only women's economic needs are being addressed nowadays, leaving behind other important issues affecting them. Women also play limited roles, acting only as loan collectors.

The picture of poverty in the Philippines is that of a woman. Women are the ones who risk migrating to urban areas and foreign lands for jobs. Because of their limited education and skills, most of them are employed as service workers such as entertainers and domestic helpers. The very nature of these jobs make them vulnerable to abuse and exploitation.

If financing projects aim to eradicate poverty among their beneficiaries, including women, financing institutions have the responsibility to eliminate the constraints that limit these opportunities. The first step is to be familiar and responsive to women's needs.

This could be a good start in pursuing other goals, such as expanding financial options for the poor and assisting them to build their capabilities as community-level financial centers.

## OUR NEIGHBORS' EXPERIENCES: INVESTING IN WOMEN

The following comments reflect the benefits of increasing access of women all over the world to resources and other benefits, as recalled in the celebration of World Rural Women's Day in October 15, 1998 in Manila:

**"The social benefits were much greater when we loaned money to women. So we decided to concentrate on them."**

— *Mohammed Yunus, founder of the Grameen Bank in Bangladesh*



**"Income in the hands of women contributes more to household food security and child nutrition than income controlled by men."**

— *"Women: Key to Food Security," a FAO Book about investments on women projects*

### Checking the Potentials of your Financing Project

- ✓ What are the distinct roles of women in the project?
- ✓ What are the nature and level of their participation, including decision-making?
- ✓ What are the women's gains in the project?
- ✓ What are the obstacles women have to hurdle?
- ✓ How do women figure in the implementation of the project?
- ✓ What is the project's effect on women's access and control over resources and benefits?
- ✓ Is there a change in the pattern of income use by women and men?
- ✓ How and to what extent are women able to enjoy the immediate and medium-term benefits or effects of the project?

## TWO SIDES OF THE SAME COIN



Because of the feminization of poverty exacerbated by the recent financial crises and negative effects of globalization, we are really looking at two sides of the same coin: gender and poverty. The goals of eradicating poverty and of achieving gender equality are distinct but interrelated. Poverty eradication involves addressing the constraints that limit people's access to opportunities and their capability to develop. Gender inequalities, on the other hand, intensify poverty because they accentuate human deprivation. Therefore, the constraints that limit opportunities should be eliminated through gender mainstreaming.

— *National Commission on the Role of Filipino Women, to the High Level Intergovernmental Ministerial Meeting to Review Regional Implementation of the Beijing Platform for Action; Bangkok, Thailand, 26 October 1999*

### ***B. Helping Women Empower Themselves through Financing Projects***

#### ***a) Changing perspectives***

For decades, women in the Philippines have been clamoring for substantial participation in the country's political and economic affairs. Much has been done both by government and civil society in responding to such need, but much remains to be done.

Filipino women activists later realized through continuous engagement with poor women in rural and urban communities that in most projects, what is lacking is a complete framework of providing the means for women's empowerment. Attaining this does not just simply entail making resources available to women, but more so, helping them change and take charge of their lives from their own stand point.

In the 1980s, a new development approach in the international women's movement emerged, called Gender and Development (GAD). This came after a much earlier approach, called Women in Development (WID), failed to improve the status and welfare of women across the world.

GAD advocates claim that the new framework hopes to correct many misconceptions that bred from WID. The new framework espouses that:

1. Women are NOT the problem. It was previously argued that women could not participate in development work because they lack the intelligence, skills and motivation to do so.
2. Women contribute significantly to economic production inasmuch as they spend a great deal of their time in domestic work and childcare.

In short, GAD promotes gender equality and women's empowerment by transforming gender relations, specifically the unequal share of power between women and men. A GAD approach prompts us to examine all development initiatives and provide some direction for future action by understanding the differences in the life situation of women and men and the unequal impacts that policies and programs may create as a result of these differences.

**b) *Using Women's Equality And Empowerment Framework***

For beginners, the Women's Equality and Empowerment Framework of Sarah Longwe (UNICEF, 1994) will best help you in checking if your projects, in this case financial projects, are able to empower or disempower women.

The framework offers five (5) analytical tools or levels of empowerment to ensure that all intervention strategies would help overcome gender and class discrimination:

## Women's Equality And Empowerment Framework

| LEVELS OF EMPOWERMENT | DESCRIPTION   | ACTION FOR EMPOWERMENT  | EMPOWERMENT ISSUES                          |
|-----------------------|---|---|---|
| Control               | Ultimate level of equality and empowerment  | Equal representation, active roles in development, recognition of contributions. Maintaining and seeking higher goals | How can we sustain our action and aim high? |
| Participation         | Women have moved to a level where they take decisions alongside men                 | Organizing themselves, working collectively, gaining increased recognition  | With what means?                            |
| Conscientization      | Recognition that problems stem from structural institutional discrimination         | Recognition in their role in reinforcing or changing their disadvantaged situation                                    | What can we do about them?                  |
| Access                | Involves equality in access to resources  | Recognition that lack of access is a barrier to growth and well-being   | Why do we have problems?                    |
| Welfare               | Addresses only basic needs without attempting to solve underlying structural causes | Empowerment involves the desire to understand own problems and needs  | What are our problems?                      |

*\* Sara Longwe (Unicef 1994)*

As a summary, empowerment is about creating the conditions under which the poor and other marginalized sectors of society can participate meaningfully in solving their own problems as well as the problems of the larger society. Solutions are made from their standpoint and in the context of their practical and strategic needs and interests.

The need to address concerns and issues of women is immediate. Their traditional roles continue to be challenged and become more complicated as the Philippine society copes with demands from globalization. It is both fair and efficient to respond to their needs considering their significant contribution and stakes in the nation's economic and political affairs.

**The empowerment of rural women implies the creation of conditions for those women to obtain access to, and control over, productive resources, especially land and credit, to make decisions and master their life. It also requires a more balanced urban development and better awareness of gender issues.**



*— Standing Committee on Women and Agriculture, International Federation of Agricultural Producers; October 1998*





## SECTION TWO

*This section provides a brief background on the role of women in Philippine development, a historical perspective on the integration of women's concerns in the Philippine economic sector, with focus on credit facilities, and a discussion on issues and concerns of women in financing institutions.*

*This section shall identify proper entry points in attaining women's empowerment through financing projects.*

### KNOW THE SITUATION OF WOMEN NOW

- A. How does women's development fare in the international arena?

*The Philippine Context*

- Situation of rural women
- Situation of urban women

- B. Access to Resources

*The Real Score*

- Women's actual chances in terms of access to credit and other financial support
- Women's participation in financing projects

- C. Windows for Financing Institutions

# Know the Situation of Women Now

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## ***A. How Does Women's Development Fare in the International Arena?***

Women play an important role as agents of change, especially among developing countries like the Philippines. They assume an increasingly important role in the nation's political and economic affairs.

In the international fora, much has been done to recognize the vital role of women in development. The 1995 United Nations Fourth World Conference on Women's Beijing Platform for Action addresses the situation of women vis-à-vis poverty, economy and decision-making, among others:

### ***Women and Poverty***

- Review, adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty.
- Revise laws and administrative practices to ensure women's equal rights and access to economic resources.
- Provide women with access to savings and credit mechanisms and institutions.
- Develop gender-based methodologies and conduct research to address the feminization of poverty.

### ***Women in Power and Decision-making***

- Take measures to ensure women's equal access to and full participation in power structures and decision-making.
- Increase women's capacity to participate in decision-making and leadership.

### ***Women and the Economy***

- Promote women's economic rights and independence, including access to employment and appropriate working conditions and control over economic resources.
- Facilitate women's equal access to resources, employment, markets and trade.
- Provide business services, training and access to markets, information and technology, particularly to low-income women.
- Strengthen women's economic capacity and commercial networks.
- Eliminate occupational segregation and all forms of discrimination.
- Promote harmonization of work and family responsibilities for women and men.

### **Among the very specific commitments of the Philippines in Beijing were:**

- Make credit facilities available for rural women.
- Include a women's budget statement in the national budget.

## The Philippine Context

Back in our home, there is so much demand for women in development although they benefit less in return.

### *SITUATION OF RURAL WOMEN*

- A little more than half of Filipino women live in the rural areas, where poverty remains.
- Rural women, comprising a fourth of the agricultural labor force, takes home a daily pay of P100 compared with P170 of men. They participate in almost all activities in the farm, from transplanting, weeding and harvesting, to processing and marketing the produce and budgeting farm expenditures.
- They comprise from 43 to 56 percent of the total labor force in the non-mechanical rice production systems. They also actively participate in vegetable growing.
- Rural women work much longer hours than men do.
- In 1990, 23 percent of women 45 years or older were illiterate compared with 13 percent among their male peers, and it has been estimated in 1994 that 70.5 percent of the 15 years old and over age group are found in the rural areas.
- About 25 percent of total rural women workers are found in agriculture, fishery and forestry; 27 percent of them are engaged in wholesale and retail trade; and 30 percent in community, social and personal services.

Unfortunately, the full range and impact of women's contributions to the agricultural and rural economy have yet to be documented, quantified and recognized in national economic indicators.

## *SITUATION OF URBAN WOMEN*

Because of the massive land and crop conversions which is displacing thousands of peasant families in the Philippines, many Filipino women are pushed towards urban cities and town centers hoping to find employment as workers.

Work policies, however, have unfortunately pushed more women to poverty:

- 1996 government figures show that 10.23 percent of the unemployed labor force are women, while 18.5 percent are underemployed.
- Urban women suffer long hours of work (10-12 hours per day), forced overtime and in most cases, the overtime pay is lower than what is legislated.
- Women are most affected by mass lay-off during off-season. For instance, in ShoeMart, the largest department store chain in the Philippines, 85 percent of its 10,000 workers are women and are therefore mainly affected during lay-off or deadlocks in collective bargaining.
- Women are subject to long periods of apprenticeship and probation, and contractualization of work.

Filipino women have certainly managed the affairs of businesses, political organizations and other associations competently and efficiently, even as men hold the majority of the most powerful positions.

## THE MULTIPLE ROLES OF WOMEN

- Food and agricultural producers
- Managers of natural resources
- Providers for the next generation
- Custodians of values, traditional culture and knowledge



### ***B. Access to Resources***

Women's organizations argue that access to resources and benefits is key to helping them perform their complex role of attaining development and stability among their communities. Specifically, women should have equal access to credit facilities and other vital services in finance.

Various laws in the Philippines guarantee women equal rights. Unfortunately, there is a wide gap between legal guarantees and actual implementation. Among these laws are:

- The Comprehensive Agrarian Reform Law (CARL), passed in 1987: "All qualified members of the agricultural work force must be guaranteed and assured equal rights to ownership of the land, an equal share of the farm's produce, and representation in advisory or appropriate decision making bodies." (Section X, Section 40)
- Revised Civil Code of 1988: Guarantees equal property rights between husband and wife.
- Republic Act 7192: Declares that "women shall have equal access to all government and private sector programs granting agricultural credit, loans and non-material resources and enjoy equal treatment in agrarian reform and land resettlement programs." (Section 5)

There are also various laws, programs and policies that directly mandate financing institutions to:

- Allow women to borrow and obtain credits, loans and nonmaterial resources, be given equal treatment in agrarian reform and land resettlement, and be eligible for insurance coverage, particularly for those women who manage full time their household and family affairs.
- Develop a credit program for women in micro and cottage business enterprises.
- Develop or provide training designed to improve women's skills for livelihood through enterprises such as weaving, making slippers, soap, candles and hand paper.

## The Real Score

### *WOMEN'S ACTUAL CHANCES IN TERMS OF ACCESS TO CREDIT AND OTHER FINANCIAL SUPPORT*

- In money matters, the husband's opinion prevails. In a farming family, the husband decides when to harvest, how much of the produce to sell, and how much money to borrow.
- On farms run by cooperatives, the control of jointly held assets is frequently held by men, unless, there is very high gender awareness within the cooperative.
- Banks and other credit institutions deny loans to women because of the same misapprehension of the woman's role in the family.
- Women are generally denied access to credit because they do not have negotiable property (titled lands are under men's names); but even when they do, banks still inquire after the husband, even if he will have nothing to do with repaying the loans.
- Other times, if the husband happened to be credit-risky, the woman's loan application is routinely disapproved even if she herself has a spotless record.



## *WOMEN'S PARTICIPATION IN FINANCING PROJECTS*

- In rural areas, women are usually involved in finance projects that do not challenge existing or traditional sexual division of labor, tasks, opportunities, and responsibilities.
- Women are involved in projects that provide additional income for the family and those projects usually are not responsive to women's needs and interests.
- More males occupy managerial positions, most of whom have no gender perspective.
- Women's roles are limited to loan collection while very few occupy managerial positions.
- Most finance projects do not have the capacity and resources to develop, implement or monitor women's projects.
- Men still have the power to interfere with financial transactions of their wives.
- Women have not experienced any increased control over their financial resources.
- Most financing projects do not recognize the multiple roles of women which limit their participation for leadership roles.

### ***C. Windows for Financing Institutions***

Financing institutions' challenge is to partake in the process of correcting this situation of women. Providing women the fundamental right of access to financial resources would signal the start of genuine development among women and their communities.

There are several new windows that the Philippine government currently works on which could help financing institutions like ours to work on:

1. Development of a Medium-Term Gender and Development (GAD) Plan for the year 2000 to 2004 which hopes to evolve an integrated approach to gender, governance and poverty.

The GAD Plan aims to:

- Operationalize the poverty eradication program of the government within the established context of GAD mainstreaming.
  - Transform government institutions toward a greater capacity for gender equality while responding to gender issues in poverty eradication through the implementation of programs and projects.
  - Generate positive changes in the lives of poorest women, particularly in terms of improved welfare, greater access, higher levels of conscientization, meaningful participation in decision-making and better control.
2. Recent opening of a three-billion peso loan window for women entrepreneurs with the assistance of financial institutions.
  3. Commitment of the Philippine government to:
    - Exempt funds for social services and economic programs that are directed at vulnerable groups, including poor women, from budget cuts.
    - Rethink current macroeconomic policies and possible priority assistance to local businesses to protect them from collapse or further weakening.



## SECTION THREE

*This section suggests several processes in identifying gaps and potentials of financing projects and organizations regarding women's needs and concerns which will serve as foundations for the formulation, financing, and implementation of gender-responsive projects. The section also lays down ideas which could be used to formulate project components that respond to women's needs.*

### THE PREREQUISITES

#### A. Baseline surveys

#### B. Gender diagnosis and assessment

Guide A: Questions for gender diagnosis at the project level

Guide B: Questions for gender diagnosis at the organizational level

#### C. Inputs for Gender Diagnosis and Assessment

Guide C: Interview guide for beneficiaries/rural financial institutions

# The Prerequisites

---

The current situation of Filipino women, as provided in the previous section, should throw a big challenge to financing institutions to make financing projects responsive to women's needs.

Starting in the right path will be doubly rewarding to financing institutions in the very aim of their existence, to make financing projects accessible to depressed sectors and occupy a major role in eradicating poverty.

## **A. *Baseline Surveys***

Baseline surveys among target groups are important to identify areas that a financial project should address, and consequently, implement the appropriate interventions.

Baseline surveys could touch on the following significant data:

- Family data: number of family members, age group, basic needs
- Socio-cultural data: educational attainment, skills, religion
- Economic data: income levels, skills
- Organizational data: membership, assets and liabilities, services offered

Such data could be used as reference to the monitoring process in the later phase of the project. Effective monitoring would be able to foresee problems and encourage action to prevent repayment problems. In addition, monitoring would be able to gauge how effective the group's gender program is, and identify areas or strategies to improve it.

### Suggested sources of baseline data:

- **Primary data:** direct interviews or focused group discussions among selected community leaders to obtain profile of families and socio-cultural data.
- **Secondary data:** barangay or municipal profile from local governments to obtain economic data; organizational profile of cooperatives.

### ***B. Gender Diagnosis and Assessment***

After baseline surveys, Gender Diagnosis and Assessment is the next important step to make financing projects work for women.

The gender diagnosis and assessment aims to:

- a) determine to what extent gender concerns were addressed /not addressed in both the planning and implementation of a financial project; and
- b) To identify in what areas and what appropriate strategies and activities should be undertaken to facilitate the institutionalization of gender-responsive practices and methodologies.

**There are facilitating factors in an agency or organization before programs or projects can be subjected to gender analysis. These are the articulation of gender concerns in the agency's vision, mission, and goals; the development of gender-sensitive goals and indicators; and the development of gender-sensitive database.**

— *“Gender and Development making the bureaucracy gender-responsive,”* by Dr. Amaryllis Torres and Prof. Rosario del Rosario (1994)



### The Project Level

There is a need to develop a customized framework and/or tool for gender diagnosis and assessment of a project. The factors to be considered are:

- Integration of Gender and Development in project components and activities
- The project's goals on equality and equity
- Gender-fair messages
- Recognition of multiple roles of women
- Institutionalization of GAD

The expected outputs are:

- A framework that shall serve as the lens by which the project shall be reviewed and assessed.
- A tool, such as set of questions or checklists that will surface the gender dimensions of the project, including the scope and limitations of gender review.

## **Guide A**

### **GUIDE QUESTIONS FOR GENDER DIAGNOSIS AT THE PROJECT LEVEL**

1. How is Gender and Development mandate translated in your project in terms of
  - Goals, objectives, targets
  - Framework and strategies
  - Resource allocation (Is there a specific amount earmarked for GAD? How much was actually spent for GAD?)
  - Implementation structure and mechanisms
  - Implementation and monitoring (including project reports?)
  
2. What specific project performance indicators reflect the project's goals and objectives on women access and control over resources and benefits? Considering these indicators, to what extent were the project goals attained?
  
3. How will you describe the extent and nature of women's participation in the project, both as workers and as target clients – from beginning (project formulation) to end (monitoring, evaluation and project replication)?
  
4. What are the factors that facilitated or constrained the integration of gender concerns in the financial project? How were the facilitating factors maximized? How were the constraints addressed?
  
5. As Project Manager, what is your assessment of the GAD integration in the financial project in terms of the following:
  - Target setting
  - Delivery of technical and advisory services
  - Effect of the project cooperators (bank, rural finance institutions, cooperatives)
  - Effect on individual women and men

### The Organizational Level

A constant reminder here is that your project should walk on two legs – women, and your organization's own mechanism for implementing financing programs and services.

This involves diagnosis of the organization that manages the implementation of the financial project. It entails the actual review process and gathering of information on the identified areas of interest of the framework. The factors to be considered are:

- Mandate and objectives
- Sponsorship for GAD
- Gender sensitivity of project implementers
- Other organizational activities or processes that support GAD

Two tracks are suggested:

Track One: Gender review of the project development and planning phase including the work structuring and implementation mechanisms of the project.

Track Two: Focus on the self-help group or cooperative level, among others. This may include an assessment of how the project has created an impact on the following areas:

- Access and control over resources and benefits
- Nature and level of participation
- Women's empowerment in both their personal and collective aspects



## **Guide B**

### **GUIDE QUESTIONS FOR GENDER DIAGNOSIS AT THE ORGANIZATIONAL LEVEL**

1. What particular issues did the project intend to address?
2. What is the mechanism for delivering services, such as technical assistance?
3. What is the distribution of women and men in the project's management and implementation structure (from Project Manager to Field Officers)?
4. Do the project staff have experiences in addressing gender issues?
5. Is there a top-level sponsor for addressing gender concerns in the implementation of the project?
6. Is there gender equity in the decision-making structures of the project?
7. Are there policies or guidelines that promote gender responsiveness of the project?
8. Did the project coordinate with any women organizations or any organization concerned with women/gender issues, either government or NGO?

### ***C. Inputs from Gender Diagnosis and Assessment***

Two main activities are involved:

- 1) Identification of key learning points or concerns to be documented. This means documenting the process (How To's) and insights (concepts and principles) in developing a customized framework or tool for gender review.
- 2) The actual documentation, compilation of materials or tools used and generated and packaging these into a resource kit. This may also involve a series of discussions to present learnings and insights and abstract such into replicable practice and tools.

#### Suggested methodology

Three data gathering methods could be used for the gender review of a financial project, namely:

- 1) Interviews
- 2) Focused Group Discussions
- 3) Review of relevant project documents

#### Suggested Tools of Gender Review in the Organization Level

- 1) Constitution and By-Laws and Articles of Incorporation
- 2) Comparative Financial Statements
- 3) Management Structure
- 4) Master List of Officers and Members
- 5) Schedules of Loans/Outstanding Balance and Members' Share Capital
- 6) Records of Loans with Self-Help Groups

## **Guide C**

### **INTERVIEW GUIDE FOR BENEFICIARIES/RURAL FINANCE INSTITUTIONS**

1. Did the needs' assessment look into the special problems and requirements of the women in the community?
2. Does this problem, which was selected for project intervention, affect women and men differently?
3. Were women involved in conducting the needs' assessment? Were the women of the community asked for their opinion on their problems and needs?
4. Was there an assessment of women's positions in terms of possible problems such as heavier workload, relative lack of access to resources and opportunities or lack of participation in the development process?
5. Were the women in the affected community and target group consulted on the most appropriate ways of overcoming the problem (lack of access to capital)?
6. Was the strategy concerned merely with delivering benefits to women or did it involve their increased participation and empowerment, so that they could be in a better position to overcome problem situations?
7. In what ways specifically will the project lead to women's increased empowerment? Will this increase their access to credit? Increase participation in decision making at the level of family and community? Increase control of income resulting from their own labor?
8. Is there equal representation of women and men in decision and policy making structures of the project?
9. Was there a clear guiding management policy on the integration of women within the development process?
10. Did women receive a fair share, relative to men, of the benefits arising from the project?



## SECTION FOUR

*This section provides the step-by-step process to make your financing project responsive to women's needs.*

*Many financial institutions have generally followed these steps, thereby allowing them to contribute in the Philippine government's goal of empowering women and eradicate poverty both in the rural and urban communities.*

### STEP BY STEP

- A. Conduct gender sensitivity training (GST) What conditions should GST address?

*Success Indicators*

- B. Assist in the formulation of gender-responsive project objectives and policies/ framework development.

■ *Priming a gender-responsive financial report*

■ *What makes a gender-responsive financial project gender-responsive?*

■ *What makes a gender-responsive financial institution gender-responsive?*

- C. Provide skills training to encourage multi-participation of women

# Step By Step

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Training is a key component of any development process. Experience has shown that training programs that ignore women's roles risk low return and fail to achieve development objectives.

This applies very well in the agricultural sector where women's education is crucial to higher productivity and increased implementation of environmental protection. Women working in agriculture generally undertake very diverse activities and need a wide range of information and training, which may differ from that of men.

Generally, women are very eager to participate in programs, and the results are usually very positive.

Education and training give women skills that they can utilize in their everyday life and a certain pride, which would eventually lead to their personal development.

In ensuring the effectiveness of financial programs for the development of women, training and education programs should not be only on women. Here, programs and training should be tailored both for women and men, as a contribution to the overall emphasis of the project implementation that is responsive and sensitive to women's needs.

### **A. Conduct Gender Sensitivity Training (GST)**

Gender Sensitivity Training (GST) is important among finance institutions and among self-help groups to assist in the full integration and understanding of a gender-equitable policy in all aspects – livelihood, cultural, social, political, and within the family.

This training is critical because it will provide women and men in finance institutions and their beneficiaries grounding on gender. This training module will introduce gender as a variable in development, offer an analysis of the situation of women, a discussion on the nature, origins, effects of gender bias and a vision for alternative gender relations.

When will this be given? Prior to the commencement of the project, and as a prerequisite to the release of project funds.

Who can participate? Women beneficiaries and their partners, project implementors, management and staff.

What conditions does GST hope to change?

- Women usually refuse to accept major responsibilities in rural finance institutions such as cooperatives because of the demands of their duties at home.
- Although they have increasingly participated in decision-making, women usually become “shy” in front of authority figures who are most often men.
- Most finance institutions normally require the permission of the male spouse or partner before a loan would be released to women.
- Women members complain that their husbands have access to all their transactions at finance institutions or self-help groups but they do not have the same access to their husband’s business.
- Women are “not really consulted” during the conduct of a financial project’s Needs Assessment. A common perception is that these projects are solely for economic advancement and gender is not considered an important factor.
- Women are not normally involved in project implementation, as reflected in the representation of women in positions of management and decision-making processes.

### Success Indicators:

- Increased awareness of the roles and responsibilities of women and men and a common understanding of the development process.
- Increased recognition of the need for women's empowerment.
- In the management level, increased awareness of the skills that women can lend to an organization may assist in encouraging more women into positions of responsibility within the group.
- Group management developed and implemented proactive strategies to empower women in the group, household or enterprise.

### ***B. Assist in the Formulation of Gender-responsive Project Objectives and Policies / Framework Development***

Making financial projects work for women does not end in mere administration of GST. Financing institutions should also assist in the conceptualization and setting of objectives, components, guidelines and processes with responsiveness to women's needs as main influence.

Who can participate? Project overseers and implementers, both women and men.

When will this take place? Prior to project implementation and after the Gender Diagnosis and Assessment of Organizations.

**WOMEN'S EMPOWERMENT begins with the common understanding of the rights and responsibilities of females and males and the role of each in the development process.**

( from the Gender Review project report)



## PRIMING A GENDER-RESPONSIVE FINANCIAL PROJECT

### WHAT MAKES A FINANCIAL PROJECT GENDER-RESPONSIVE?

- Gender and the development of strategies to help empower women are clearly stated in the project's objectives as a key component for replication.
- Project objectives are developed so as to challenge the existing sexual division of labor, tasks, opportunities and responsibilities.

### WHAT MAKES A FINANCIAL INSTITUTION GENDER-RESPONSIVE?

- It has a realistic understanding of women's roles and the great load women carry within their societies and lobbies for the economic assistance to which women are entitled.
- It recognizes the full capacity of "all" women to own, administer and convey real and personal property, and works for the equal treatment for female and male heirs and legal protection of widows for rights over property.
- Applies policies that respond to women's needs and actually earmarks a certain percentage of their credit facilities to women.



**C. Provide Skills Training to encourage Multi-participation of Women**

**Facts about Filipino women and their access to financial resources (based on interviews):**

- Women are natural savers, as shown in greater number of members of cooperatives and other SHG.
- As loan collectors, women usually pay for delinquent payers on their behalf.
- In actual situations, it is women who usually apply for loan.
- Repayment rates are high among women borrowers compared to men.
- Women usually decide to use their income from their project for the education of their children, compared to men who usually ask some portion to be used for farm inputs.
- Women are normally cooperatives' contact persons.



The points above show the immense potentials of women in occupying key positions in the implementation of financing projects to alleviate poverty among their communities.

Women, however, are reluctant to assume major roles because they think they lack enough skills. Thus, the provision of skills training for women is vital and critical. This can range from management training, leadership training, self-discovery and even highly technical courses such as accounting, bookkeeping, etc.

While training can be tailored or customized according to the distinct needs of the group, the following are “generic” characteristics of training for women:

- ✓ **IT IS A DYNAMIC PROCESS.** It must be permanent, flexible and up-to-date, where interested women play their full part in the identification of objectives and the design of programs, as well as in their execution and monitoring.
- ✓ **IT INVOLVES A TWO-WAY COMMUNICATION CHANNEL** where women’s knowledge and traditional practices are utilized, and, if necessary, improved (such as in their traditional role as ensurers of food source for the family).
- ✓ **IT PROVIDES A MEANS OF SOCIALIZATION AMONG WOMEN** as well as between women and men whenever possible, thus favoring a change of attitudes and the correction of wrong assumptions.
- ✓ **IT IS MULTI-DISCIPLINARY**, in order to respond to women’s aspirations and requirements, and by no means purely technical.
- ✓ **IT OBSERVES PROPER TIMING AND LOCATION.** It should be adapted to women’s situation and needs, which often differ from men. It considers, for instance, their time need in taking care of family’s daily needs.
- ✓ **IT SHOULD BE LINKED TO SPECIFIC PROJECTS**, so that the effects of training can be immediately perceived and enjoyed.



## **SECTION FIVE**

# **MAINTAINING LINKAGES AND NETWORKS**

- A. Map women's groups
- B. Build partnerships with other groups aside from rural finance institutions and women's groups

### Annex A

Guide questions for focused group discussions (FGD) among self-help groups (SHG)

Guide questions for FGDs among rural financial institutions

### Annex B

Challenges for cooperatives and SHGs

# Maintaining Linkages and Networks

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Women empowering women. This principle is very much alive among women's groups not only in the Philippines but in the global scene so as to attain development of the women sector and other sectors linked to them. This practice enables women from various income-groups and societies to bond together and meet collective needs and aspirations with the assistance of each other.

## ***A. Map Women's Groups***

Mapping women's groups is vital to financing institutions to:

- recognize roles of women's organizations involved with various services. This can be instrumental in delivering appropriate support services to women, such as training, extension and credit in a cost-effective and sustainable way.
- ensure women's participation in a project's design, implementation and monitoring. Women are also helped to overcome government's bureaucratic procedures.

On one hand, linking with outside groups that have expertise to implement gender programs within organizations could be one way for the beneficiary groups to overcome lack of resources and expertise.

It is also helpful to link with other women's groups that stress on other women's concerns, such as political rights, economic rights and environmental concerns. These groups could figure in providing essential insights and concepts that would shape and determine the design and implementation of a financial project that responds to women's issues and needs.

## ***B. Build Partnerships with other groups aside from Rural Finance Institutions and Women's Groups***

To assist in the delivery of appropriate services to women, it is also important to build partnerships with relevant organizations (especially those located near the target area) that provide other services, such as microfinance, rural enterprise, institution building.

By this manner, target groups have all the means to seek assistance and encouragement. It also enables self-help groups and other low-income groups to solve the usual problem of lack of resources in initiating projects. Assistance could come in various forms – capital, technical expertise, management skills, among others.

Through such partnerships, RFIs are enabled to:

- Obtain sources of collateral information that are useful in monitoring projects.
- Help SHGs overcome limited financial and human resources in the implementation of a gender program.
- Help groups to answer resources to develop, implement or monitor women's projects and initiatives.

## **GUIDE QUESTIONS FOR FOCUSED GROUP DISCUSSIONS AMONG SELF-HELP GROUPS**

1. Who are the main targets of the project? How are their needs identified and who participates in the identification?
2. What are the organizational policies related to the project? Do women and men have equal access to credit from your organization? Are there policies or guidelines that promote gender responsiveness?
3. What constraints do women face in:
  - a) Becoming members of the SHG?
  - b) Attending meetings?
  - c) Attending training?
  - d) Participating in SHG activities?
4. What concrete benefits do the target clients from the projects receive? Is there an equitable enjoyment of project benefits by both women and men?
5. What are your recommendations to improve gender-related practices in the implementation of the project?

## **GUIDE QUESTIONS FOR FOCUSED GROUP DISCUSSIONS AMONG RURAL FINANCE INSTITUTIONS**

1. What is the VMG of the financial project?
2. Does the VMG express commitment to improve status of women and men? How are these related to the VMG?
3. What are the major components of the project? How do they contribute to the attainment of the gender related goals of the project?
4. What are the criteria/guidelines before any co-op or SHG can avail of the project? What is the mechanism for the delivery of services, e.g. technical assistance? Are women and men able to participate in all stages of the project?
5. What are the expected outputs of the project? How are the gender-related concerns of the project addressed by the project outputs?

## ANNEX B

### **CHALLENGES TO COOPERATIVES AND SELF-HELP GROUPS**

**(What You Should Do To Make Your Financing Projects Work  
for Women Empowerment)**

- ✓ Maintain membership records disaggregated by sex and collect information on women's participation, contribution and leadership in cooperatives and self-help groups and their activities (credit societies, consumer shops, marketing associations, etc.)
- ✓ Create awareness among organizations of the importance of women's economic roles and the value of their paid and unpaid work. Encourage male members to share housework and children care more equally in order to reduce women's double burden of unpaid and paid work and facilitate their participation in cooperative management and leadership.
- ✓ Implement measures to increase women's membership, active participation and leadership in cooperatives, particularly mixed cooperatives. Conduct leadership training for women leaders and members.
- ✓ Amend laws and membership conditions to remove discrimination against women (such as the restriction of membership to heads of households or landowners, and limitations on voting rights within families).
- ✓ Make committee meetings more accessible to women in terms of location, timing of meetings and facilities for child care.
- ✓ Institute specific policies and activities to provide women with equal access to credit, training, marketing and other facilities.
- ✓ Encourage linkages and networks among women's cooperatives and other women's organizations to strengthen their institutional base.

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