

**GENDER ACTION PLAN (GAP)**  
Tranche 1 Project  
Small and Medium Enterprise Investment Program

Objectives/ Rationale	Activities	Performance Indicators / Targets	Responsibility	Time
<b>Component 1. Medium-term sub-loans to viable SMEs made more accessible to women entrepreneurs</b>				
1. Increase women's access to SME loans	Develop and offer financial products which cater to women entrepreneur's needs and banking procedures (leasing)	<ul style="list-style-type: none"> <li>• Number and location (rural/urban) of PFIs offering financial products which cater to women entrepreneurs</li> <li>• 5% increase in amount in of finance provided by financial institutions to SME women entrepreneurs</li> <li>• 5% increase in number of women granted SME loans and leases</li> </ul>	Damu <sup>1</sup> PFIs	Sept 2010 – June 2012
<b>Component 2. Financial sector outreach with a focus on women entrepreneurs</b>				
2. Raise awareness and level of skills of SME women entrepreneurs on financial knowledge and opportunities	Promote greater involvement of women in entrepreneurship training programs of Damu	<ul style="list-style-type: none"> <li>• Share of women in total number of trainees in non-financial programs of Damu – not less than 50%</li> <li>• Number of women trained</li> </ul>	Damu, Local governments, academia, NGOs	Sept 2010 – June 2012
	Conduct business skills enhancement training (i.e., on taxation and reporting, business plan development, marketing, professional skills, etc.), based on training needs assessment of women	<ul style="list-style-type: none"> <li>• Training module with women-focused problem-solving skills featured</li> </ul>	Damu, Local governments, academia, NGOs	Jan 2012
	Market finance products which cater to women entrepreneurs through existing Damu regional centers	<ul style="list-style-type: none"> <li>• Number of women given business advisory service though the following modalities: hot lines (phone); online resources; face-to-face consultations</li> </ul>	Damu, Local governments, academia, NGOs, service providers	Sept 2011

<sup>1</sup> ADB will be providing a TA to Damu under the Program that will include support for GAP implementation. In addition, ADB is processing a regional TA to help promote gender mainstreaming in a number of Central Asian countries, including Kazakhstan. This new TA is being prepared in close synergy with the GAP and will include gender and development expertise that will be available to Damu and other stakeholders to help implement the GAP.

Objectives/ Rationale	Activities	Performance Indicators / Targets	Responsibility	Time
<b>Component 3. Improve capacity of DAMU to provide sustainable access to finance for women-owned SMEs</b>				
3. System for sex-disaggregated baseline and end-line data-capture, monitoring, and analysis installed at Damu	Establish mechanism for collection and analysis of information on gender issues in SME sector and monitor/evaluate the trends through: - Conduction of comprehensive survey of gender issues in the SME sector - Integration of major statistical data on gender structure of SME sector in GIS of Damu	<ul style="list-style-type: none"> <li>• Baseline data on SME women entrepreneurs available</li> <li>• Gender issues of SME sector identified and validated by stakeholder groups and used to help develop financial products for women entrepreneurs</li> </ul>	Damu & PFIs with: NC & National statistical agency	Sept 2011
	Engender Damu's data collection mechanism by disaggregating at least six relevant indicators by sex.	<ul style="list-style-type: none"> <li>• Sex-disaggregated data on the following indicators available in Damu GIS: number of borrowers; loan accounts opened; new jobs created; amount of loan in US\$; purpose of loan; business sector of borrowers</li> </ul>		Sept 2011

ADB = Asian Development Bank; Damu = Damu Entrepreneurship Development Fund JSC (Damu); GAP = gender action plan under the Program; GIS = Geo-Information System; NC = The National Commission (NC) of women affairs and the family-demographic policy under the President of the Republic of Kazakhstan; NGO = non-governmental organization; PFI = participating financial institution; Program = Small and Medium Enterprise Investment Program; SME = small and medium-sized enterprises.

Source: Asian Development Bank.