

GENDER ACTION PLAN (GAP)

Objective	Activity	Indicator	Target Group	Responsibility
Overall Coordination and GAP Implementation				
Improve planning and implementation of EGM activities and increase gender analysis skills of partner government agencies and PCBs	a. Recruit Gender Specialist b. Identify gender focal points for each partner agency and form GAD working group c. Finalize GAP ¹ in coordination with relevant partner agencies and PCBs d. Conduct gender awareness training for relevant partner agencies and PCBs	(i) Gender Specialist recruited for 2 months (ii) GAD working group formed and quarterly meetings held (iii) GAP finalized and initiated (iv) 2 gender training modules developed and 10 training courses (5 offerings of each of 2 modules) conducted [number of participating agencies/PCBs, number of trainees]	Relevant staff of program partner agencies (including PCBs)	GAD working group and GAP agency/PCB focal points in close coordination with URM Gender Specialist
Output 1: Rural Housing Loans				
1. Improve equitable gender representation in the selection process	a. Set quota for women target groups b. Develop/improve PCB's existing sex-disaggregated database and reporting system.	(i) Sex-disaggregated RHS mortgage applications (ii) Sex-disaggregated database on borrowers/co-borrowers implemented (iii) Sex-disaggregated RHS performance reports prepared and issued	District Selection Committees (including <i>Mahalla</i> , NWC District Representatives)	PCB Gender Specialists and PCB RHS Staff
2. Identify and inform women target groups for housing finance	a. Identify women's target groups eligible for housing loans based on the selection criteria and score/points system agreed with MOE, PCB, NWC, and <i>Mahalla</i> ² b. Conduct outreach/information dissemination activities in <i>Mahallas</i>	(i) Number and types of outreach activities conducted in the rural communities	Women target groups	MOE, District <i>Hokimiyats</i> , <i>Mahallas</i> , NWC District Representatives, PCB Staff
3. Improve/ protect women's property/land ownership rights	a. Promote gender-sensitive credit appraisal, loan signing, and property/land registration ³	(i) Number of co-signed mortgage applications, mortgage agreements, and joint certification of property/land registration	Lawyers (PCBs, Developers, representatives from Lawyer's Association), Women target Groups	PCBs, District <i>Hokimiyats</i> /Land Registration Offices

¹ ADB URM Gender Specialist will provide initial guidance.

² The selection criteria will be elaborated further in close consultation with QQB, NWC and BWA.

³ To improve gender equality in cases of divorce/family separation, as well as women's access to MSE finance.

Output 2. Improved Capacity of Local Governments				
1. Improve gender awareness in integrated rural development planning processes	a. Enhance gender awareness in MOE/MOL <i>hokimiyat</i> training programs for integrated rural development planning b. Using gender-enhanced training curriculums, deliver training on integrated rural development planning and investment promotion strategies	(i) Number of training programs gender-awareness enhanced (ii) At least 30% of <i>hokimiyat</i> staff trained on integrated rural development planning and investment promotion strategies are women	<i>Hokimiyat</i> planning staff	MOE/MOL or other relevant training institute trainers
Output 3: Improved Enabling Environment for MSEs				
1. Improve access of women to MSE livelihood opportunities and MSE finance	a. Conduct rapid needs assessment of entrepreneurial/employment profiles of RHS women borrowers, co-borrowers and household members ⁴ and prepare profile case studies b. Identify and disseminate information on business and job opportunities for women in the project areas ⁵ c. Conduct business training modules for RHS women beneficiaries/entrepreneurs ⁶	(i) Needs Assessment Report with at least 1 Case Study per province/region (ii) Number of information dissemination and/or training program/s on gender-relevant business and job opportunities undertaken annually (iii) Number of women MSE entrepreneurs participating in business and job opportunity training sessions annually (iv) Number of MSE business plans prepared/registered by women annually (v) Number of new MSEs registered by women annually	Women borrowers (or co-borrowers) and women household members	MOL, PCB Gender Specialists, NWC District Representatives, <i>Mahallas</i> , Provincial Chambers of Commerce, BWA, and other relevant NGOs

BWA = Business Women’s Association; EGM = Effective Gender Mainstreaming; GAD = Gender and Development; GAP = Gender Action Plan; Mahalla = local community-based organization (CBO); MOE = Ministry of Economy; MOL = Ministry of Labor; MSE = micro and small enterprises; NGO = nongovernment organization; NWC = National Women’s Committee; PCB = participating commercial bank; QQB = Qishloq Qurilish Bank; RHS = Rural Housing Scheme; TA = technical assistance; URM = Uzbekistan Resident Mission.

Source: Asian Development Bank.

⁴ Needs assessment may be undertaken by NWC/NGO. Home purchase and loan applications will be used to collect baseline information.

⁵ A potential counterpart for information dissemination is the “Hunarmand”/Handicraftsmen Association.

⁶ In accordance with activities under the MOL employment generation program and the NWC National Action Plan.