

## GENDER ACTION PLAN

Activities	Performance Indicators/Targets	Responsible Unit	Timeframe
<b>Outcome: Acquisition and renovation of housing units by women increases</b>			
Expand women's access to housing finance	a. At least 28,000 mortgage loans will be annually provided by HCSBK to women borrowers in FY 2022 (2018 baseline: 20,622) b. At least 59% of HCSBK's total mortgage loans (as a percentage of the bank's overall loan portfolio) are provided to women borrowers in FY 2022 (2018 baseline: 55%)	HCSBK	Q4 2022
<b>Output 1: Long-term affordable mortgage financing for eligible women borrowers made available</b>			
1.1. Increase the volume of mortgage lending to women	1a. Number of women-owned housing units funded by the ADB loan increased to 3,500 (2019 baseline: None). 1b. Number of renovations of women-owned housing units funded by the ADB loan increased to 2,000 (2019 baseline: None) 1c. At least 60% of the mortgage loans funded by the ADB loan are disbursed by HCSBK for the acquisition/renovation of women-owned housing units in the rural areas, i.e. outside of Almaty, Nur-Sultan, Aktau and Atyrau (2019 baseline: None) 1d. At least 20% of all mortgage loans financed by the ADB loan will be disbursed to low-income female borrowers with a monthly household income of less than KZT 200,000 (approx. \$530) (2019 baseline: None)	HCSBK	Q1 2020 onwards (till the end of the project at Q4 2022)
<b>Output 2: Greater accessibility to HCSBK's lending products for eligible women borrowers</b>			
2.1 Institutionalize HCSBK mechanisms for gender mainstreaming	2.1.1 HCSBK Gender Policy developed and adopted. 2.1.2 Gender focal point in HCSBK HQ 2.1.3 Sex-disaggregated information system on loans and repayment performance in place 2.1.4 At least one gender awareness raising seminar for internal staff at	HCSBK	Q2 2020–Q1 2021 Q1 2020 Q2 2020 Q4 2020

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	HQ and in larger branches conducted		
2.2 Conduct public awareness campaigns on HCSBK's housing finance products for women	2.2.1 At least three 3 public awareness-raising activities on available housing finance products for women conducted (baseline 2019: 0) 2.2.2 Seminar materials for prospective women borrowers developed 2.2.3 At least 3 orientation seminars conducted for at least [50] prospective women borrowers (baseline 2019: 0)	HCSBK	Q4 2020 onwards  Q1 2021  Q2 2020 onwards
2.3. Develop lending products for women	2.3.1 At least one financial product developed exclusively for women borrowers	HCSBK	Q1 2021
2.4 Develop women-focused financial skills training program	2.4.1 Financial skills training module developed 2.4.2 At least 50 women (potential and actual borrowers) have increased financial management skills	HCSBK	Q4 2020 onwards
<b>Output 3: Gender-inclusiveness of the banking sector's housing finance assessed</b>			
3.1 Carry out a comprehensive nationwide study to assess the gender inclusiveness of the banking sector with respect to access to housing finance	3.1.1 Report on the nationwide study to assess the gender inclusiveness of the banking sector with respect to access to housing finance products, that includes constraints and challenges as well as recommendations on how to increase financial inclusion for women 3.1.2 Seminar to discuss and disseminate the findings of the study conducted 3.1.3 Study findings and recommendations on increasing women's access to housing finance products endorsed by government	HCSBK/GOK	Q1 2021– Q3 2021  Q3 2021  Q3 2021

ADB = Asian Development Bank, GOK = Government of Kazakhstan, HCSBK = Housing Construction Savings Bank of Kazakhstan