

# EVENT SNAPSHOT



URBAN CLIMATE  
CHANGE RESILIENCE  
TRUST FUND

Asian Development Bank

## Gender-Equitable Design for Microfinancial Services and WASH Infrastructure



### EVENT DETAILS

Wednesday, 12 February 2020.  
41018NW, ADB Headquarters, Manila,  
Philippines.

#### SPEAKERS:

- Thalia Kidder, Senior Adviser on Women's Economic Rights, Oxfam Great Britain
- Leah Payud, Gender Advisor, Oxfam Philippines

#### MODERATOR:

- Anshukant Taneja, Principal Investment Specialist, ADB Private Sector Operations (PSOD)

### RESILIENCE BUILDING THROUGH GENDER-EQUITABLE PROJECT DESIGNS

Oxfam's experience in the Philippines showed that integrating gender-equitable designs in water projects and micro-financial services can lead to substantial benefits for everyone in the community and address the unique needs of women. For example, including a communal facility in water projects will require a small 2.5% additional cost in investments but will provide substantial benefits to women in terms of convenience, work, effort and time.

Water systems are crucial in making significant difference for women's lives. However, programs should not only look at water, nor at women's participation in water system governance. It is equally important to ask what work women do with water—including its gendered

risks and benefits.

On the other hand, financial services can be designed to respond better to women's roles in household finance. Women value consumption smoothing mechanisms because of vulnerabilities specific to their life cycles and gender care roles. With this, more attention needs to be drawn into income and consumption smoothing strategies towards gender-equitable financial services.

Gender-equitable design is a top priority for community-led projects implemented by Oxfam under RETA 9329, and in PSOD's project on Building Community Resilience through Microfinance in Lagging Peri-Urban Settlements. Both initiatives are financed through UCCRTF.

*"If all you have is a hammer, everything looks like a nail." If all we have is enterprise loans, perhaps all we see are women's needs for credit for small business. If you ask wider questions and have more financial services tools, we will see more needs."*

- Thalia Kidder, Senior Adviser on Women's Economic Rights, Oxfam GB

### URBAN CLIMATE CHANGE RESILIENCE LESSONS

**The failure to address unpaid care in resilience-building programmes** magnify associated risks, especially for women.

**Incorporating gender-equitable outcomes in programmes can be beneficial** not just in resilience-

building but also in responding to gendered social and economic risks.

**Evidence shows that asking new questions around time and money economics in work and financial management** help close key resilience gaps created by social norms.

**Fostering partnerships and linkages with governments, private sector, and other key stakeholders** can help catalyse in formulating sustainable responses to resilience needs.

### FURTHER INFORMATION

- Women's Economic Empowerment Knowledge Hub: <http://wee.oxfam.org/we-care>
- TA 9329: <https://www.adb.org/projects/48317-004/main>
- Building Community Resilience through Microfinance in Lagging Peri-Urban Settlements: <https://www.adb.org/projects/44934-020/main#project-pds>

### UCCRTF Financing Partners

