

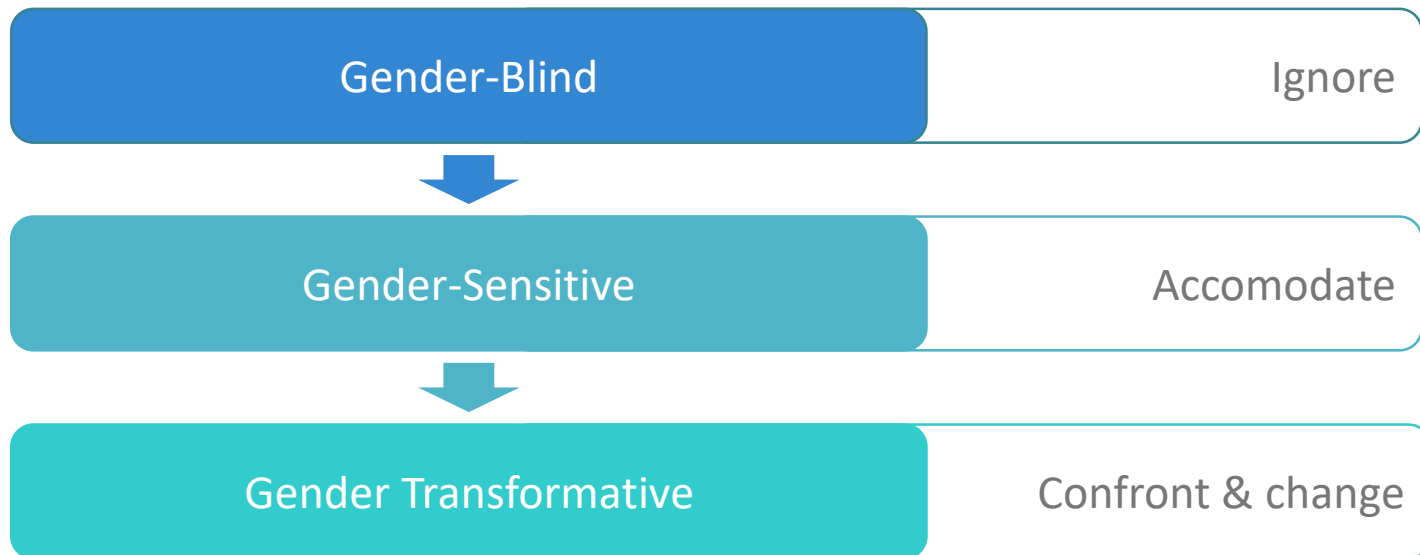


Mongolia:
Enhancing Resource
Management through
Institutional Transformation

The Power of Gender-Sensitive Planning

Misha Goforth
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Levels of gender-sensitivity in planning



Case Study: SME Development in Mongolia

Gender-blind Project Design

Goal:

Improve and scale access to credit for underserved SMEs in 3 target areas in Mongolia (Umnugovi, Dornogovi, and Govi-Altai)

Objectives:

- Strengthen SME capacity to qualify for private loans
- Facilitate loans between SMEs and commercial banks

Activities:

- Identify SME credit access needs in three target areas
- Facilitate loans with improved borrowing capacity
- Achieve financial inclusion of SMEs through behavioral changes and financial literacy

Case Study: SME Development in Mongolia

Gender-blind Indicators

Objective 1: Strengthen SME capacity to qualify for private loans

Performance Indicators

- Number of loans received by SMEs
- Number of SME loan applications finalized
- Number of SMEs receiving technical assistance/trainings
- Number of SMES that have improved management practices or technologies

Objective 2: Facilitate loans between SMEs and commercial banks

Performance Indicators

- Value of facilitated loans

Case Study: SME Development in Mongolia

Gender-blind Results

OUTPUT



Loans facilitated:

700

OUTPUT



SMEs mentored:

500

OUTPUT



SMEs improved:

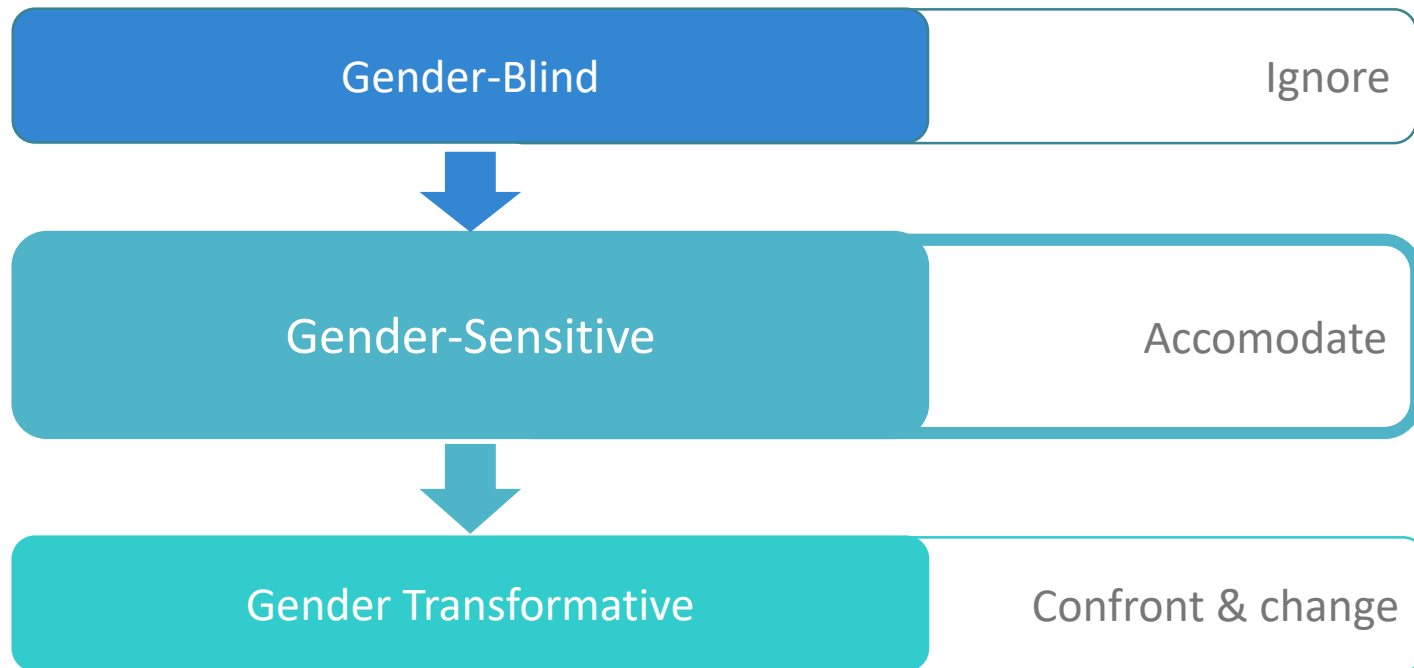
500



Total value facilitated:

MNT 75 B

Re-writing the Project to be Gender-sensitive



Case Study: SME Development in Mongolia

Gender-Sensitive Indicators

Objective 1: Strengthen SME capacity to qualify for private loans

Performance Indicators

- Number of loans received **by women-owned and men-owned SMEs**
- Number of SME loan applications finalized, **by gender**
- Number of SMEs receiving technical assistance/trainings, **by gender**
- Number of SMES that have improved management practices or technologies, **by gender**

Objective 2: ЖДҮ болон арилжааны банкуудын хооронд зээлд зуучлах

Performance Indicators

- Value of facilitated loans **for women-owned and men-owned SMEs**

Case Study: SME Development in Mongolia

Gender-Sensitive Results



Loans facilitated:

700

45% women-owned
55% men-owned



SMEs mentored:

500

60% women-owned
40% men-owned



SMEs improved:

500

60% women-owned
40% men-owned



Total value facilitated:

MNT 75 B

33% women-owned
66% men-owned

Case Study: SME Development in Mongolia

Project Findings

Findings:

- Most men who applied for a loan were successful, while women entrepreneurs were more often rejected
- Men frequently received loans above 40 million MNT, while the majority of women received loans below 20 million MNT
- Men often received lower-than average-interest rates
- Of the total 75 billion MNT of loans facilitated by the project, women-owned businesses receive 33% of the value and men-owned businesses received 66% of the value

Case Study: SME Development in Mongolia

Gender-Sensitive Project Design

Goal:

Improve and scale **gender equitable** access to credit for underserved SMEs in 3 target areas in Mongolia (Umnugovi, Dornogovi, and Govi-Altai)

Objectives:

- Strengthen **women- and men-owned SME** capacity to qualify for private loans
- Facilitate loans between **women- and men- owned SMEs** and commercial banks

Activities:

- Identify SME credit access needs in three target areas, **for women- and men-owned businesses**
- Facilitate loans with improved borrowing capacity
- Achieve financial inclusion of **women- and men-owned SMEs** through behavioral changes and financial literacy



Монгол Улс: Институцийн өөрчлөлт
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