

MAINSTREAMING CROSS CUTTING ISSUES IN ILCUF PROGRAMMES



Contents

Background.....	0
Incorporating Cross-Cutting Issues.....	1
Assessment and Analysis.....	1
Project Design.....	1
Project Implementation.....	1
Monitoring.....	1
Evaluation.....	1
Gender Equality.....	2
Environment.....	3
HIV and AIDS.....	4
Sample Outcome Level Indicators.....	5
Bibliography.....	6

Version	Version 1.0
Audience	Internal
Written by	Pam McHugh
Reviwed by	Irina Ignatieva
Date/Last Updated	05 September 2017

Background

A number of cross-cutting issues exist within ILCUF's international programmes of which the most relevant are gender equality and environmental sustainability. Other issues that have potential to affect the impact of development programmes are poor governance and any endemic disease or problem that poses a significant risk to public health. Of these, the most recognisable and internationally prioritised (particularly by donors) is HIV/AIDS.

ILCUF is aware of its obligations in all of these areas to its supporters and donors, and aims to address them in its programmes. Mainstreaming is not about carrying out programme work addressing cross-cutting issues directly; rather it is about ensuring that the planned work faces up to the specific local challenges and realities that these issues present.

Due to the nature of the work of ILCUF, the organisation is confident that governance is addressed intrinsically in all its international interventions. At the core of the technical support provided to nascent credit unions and apex bodies are the operating principles of credit unions, with a focus on institutional capacity building, product and service development, and drafting enabling laws and policies. Credit unions are different to other financial institutions due to their specific attention to Ethos, Services, Market Focus and Governance (each CU is structured as an individual legal entity with its own board of directors, policies, culture and way of conducting business) and the technical support provided by ILCUF in its international activities reflects this difference.

Social performance management is a significant aspect in much of ILCUF's international work. These identified cross-cutting issues will enhance the social performance agenda and social performance missions of many credit unions and apex bodies with whom ILCUF engages, and are being incorporated into ILCUF's social performance appraisal toolkit, training course and questionnaire.

Incorporating Cross-Cutting Issues

Cross-cutting issues need to be considered at all stages of the project design and management cycle.

Assessment and Analysis

The data gathering phase provides opportunities to meet with and understand the community and the key stakeholders and identify assets and problems, using the different 'lenses' of the issues being mainstreamed. A 'problem statement' should be produced, and if the analysis and assessment identify any of the cross-cutting issues as having a potential impact on the results, then they should be referenced here.

Project Design

Project goals, objectives, and indicators of progress as well as an appropriate and realistic budget will be developed at this time. If any issue being mainstreamed has been identified at the assessment stage as being significant, additional indicators or other measures and resources may need to be considered. This could mean direct activities by the project team or engagement with other partners who have particular expertise and interest in the issue, and any associated budgetary implications.

Project Implementation

A detailed implementation plan will clarify roles, responsibilities, activities and timelines, including the roles of any partners, and any risks and assumptions. Specific activities required to address cross-cutting issues should be included in the plan. These may include relatively simple activities such as displaying posters and distributing leaflets on any of these issues.

Monitoring

Monitoring entails looking progress in terms of results, activities, time-lines and budget. An important part of mainstreaming at project level is the identification and monitoring of indicators linked to the issues that are specific to the programme and the needs of the targeted beneficiaries and communities. Where possible, the results framework should include indicators to reflect mainstreamed issues if these are not already evident.

Evaluation

When terms of reference for reviews and evaluations are being developed, they should consider any identified cross-cutting issues.

Gender Equality

Gender equality is achieved when women and men enjoy the same rights and opportunities across all sectors of society, including economic participation and decision-making, and when the different behaviours, aspirations and needs of women and men are equally valued and favoured¹. In terms of supporting the development of the credit union movement, an understanding of men's and women's relative positions in society is required in order that ILCUF projects can address both male and female credit union members' needs in an equitable manner.

The OECD Development Centre's Social Institutions and Gender Index (SIGI) is a cross-country measure of discrimination against women in social institutions (formal and informal laws, social norms, and practices) across 160 countries². Discriminatory social institutions intersect across all stages of girls' and women's life, restricting their access to justice, rights and empowerment opportunities and undermining their agency and decision-making authority over their life choices. As underlying drivers of gender inequalities, discriminatory social institutions perpetuate gender gaps in development areas, such as education, employment and health, and hinder progress towards rights-based social transformation that benefits both women and men.

The SIGI covers five dimensions of discriminatory social institutions, spanning major socio-economic areas that affect women's lives including access to financial services and assets.

Country profiles for all the countries that ILCUF currently engages with are available on the SIGI website, and can provide useful national level information in relation to the status of women in society in order to support programme planning.

The following issues should be considered:

- Are women and men fully involved in the consultation process? Are women's voices really being heard? Would it be more effective to consult with men and women in separate groups?
- In what ways do women's and men's access and control of resources such as land, credit, employment as well as decision-making and representation differ?
- In what ways do women's and men's access to services, especially health, education and agricultural extension differ?
- In what ways do women's and men's roles and responsibilities within the household and community differ?
- How can the intervention contribute to greater gender equality within the credit union?
- Are there specific strategies for ensuring gender equality within the intervention?
- Would specific products for women (or men) increase equality?
- Do the CUs and Apex disaggregate their own data by sex?
- Are indicators disaggregated by sex and/or are there gender specific indicators included in the log frame/results framework? Disaggregating all relevant indicators will provide the basis to assess the outcomes and impacts of gender mainstreaming.

¹ Gender Equality Division, Department of Justice and Equality; <http://www.genderequality.ie/en/GE/Pages/WhatisGE>

² <http://www.genderindex.org/>

Environment

Attention to environmental sustainability is growing with the emphasis on social performance management, and the sector's efforts to consider the impact of its activities on the environment as shown in 'triple bottom line accounting' which considers three dimensions: social, environmental and economic performance or the 3Ps - profits, people and the planet.

Awareness raising and providing information to Apex body, Credit Union staff and volunteers, and to loan recipients can be achieved through social performance management. Ideally, an environmental protection working-group at Apex level could make a significant difference in areas where there is a lack of awareness of the importance of environmental sustainability for future generations.

Examples of environmental policies and practices include:

- raising Credit Unions' awareness about environmental impact;
- training/educating Credit Unions regarding environmental improvements;
- including specific clauses in the loan agreement to mitigate social and environmental risks;
- identifying enterprises with environmental risk;
- linking loans to alternative energies and to other environment-friendly products.

The following issues should be considered:

- Does the Apex body have an environmental protection policy? Or at least a list of livelihoods which are detrimental to environment when carried out at a large scale?
- Does the loan application form request information on the business for which a loan is requested?
- Is the purpose of the loan likely to affect the environment, either positively or negatively? Can any negative risks be eliminated or reduced?
- What source of energy is being used in the business enterprise?
- Are any voluntary or statutory agencies that focus on HIV/AIDS present in the local area?
- In planning a project, what opportunities can be taken to raise awareness on environmental sustainability?
- More specifically, in relation to micro-finance loans, finance for clean energy products and improved agricultural practices should also be considered.

HIV and AIDS and Health

WHO, in a ten year review, states that ‘in 2015, the global HIV epidemic claimed fewer lives than at any point in almost two decades, and fewer people became newly infected with HIV than in any year since 1991. The fact that the MDG target of halting and reversing the spread of HIV was met nine months ahead of schedule is a stunning achievement.’³ However there are still many countries with high HIV burdens and others where the number of new infections continues to grow⁴. In November 2016 UNAIDS stated⁵ that despite the progress made against HIV over the past 15 years and the availability of proven prevention and treatment methods, the annual number of new HIV infections among adults has remained static, at an estimated 1.9 million a year since 2010. Moreover, there has been resurgence of new HIV infections among key populations in some parts of the world. The number of people living with HIV continues to rise due largely to the increasing number of people on lifelong treatment.

In some countries where ILCUF works, HIV/AIDS remain a significant risk to the health and well-being of the community but in others, the incidence and prevalence are low and other diseases, such as malaria, Ebola or tuberculosis, pose or have the potential to pose a much higher risk to public health. As a result, it is essential to understand the local situation and plan accordingly.

The most typical thing that plunges a family into debt is illness. Often it requires journey to hospital, payment for treatment and for accommodation for the person who is accompanying the sick person (plus the opportunity cost of lost earnings). Funeral costs may aggravate situation even further.

Providing accurate information about illnesses, addressing the stigma and discrimination associated with some of these diseases and how to prevent their spread are key to keeping these communities well and growing their economies. Access to loans from credit unions may provide increased economic growth as well as opportunities for treatment, improved nutrition, rest and recuperation for people suffering from HIV/AIDS or other diseases that are prevalent and so detrimental in many communities. Efforts to extend credit union services to people affected by endemic diseases as well as awareness raising activities should be included in projects but care must be taken not to stigmatise individuals further by targeting directly based on their status.

Where HIV/AIDS or another endemic disease poses a threat, the impact of ILCUF’s interventions will be increased if projects include indicators in relation to the economic self-sufficiency of people affected and their credit unions, as well as education about the disease and reduction of stigma where it exists.

The following issues should be considered:

- Has any disease been identified as posing a significant risk to public health in the project area?
- What is the extent and impact (if any) of HIV prevalence in the district and community?
- What if any services are available, Voluntary Counselling and Testing/HIV & AIDS treatment/Home-based care, awareness raising etc.?
- Are any voluntary or statutory agencies that focus on HIV/AIDS present in the local area?
- Does the Apex body or CU incorporate health issues into their risk analysis or external analysis?
- How diverse is the membership of credit unions generally - is the financial base of the membership likely to be affected by a sectoral economic crisis?
- Is there adequate loan loss provision to protect credit unions?
- Is credit life insurance available?
- What institutional capital or reserves are held to protect the credit union against external shocks?
- Is there evidence that any illness-related stigma exists in the community?

³ <http://www.who.int/publications/10-year-review/hiv/en/>

⁴ <http://aidsinfo.unaids.org/>

⁵ http://www.unaids.org/en/resources/presscentre/featurestories/2016/november/20161128_closingHIVprevention-investmentgap

Sample Outcome Level Indicators

All indicators should be disaggregated by gender.

The source of information of some of these indicators may require a specific survey or be available outside the project, e.g. national and regional Demographic and Health Surveys; see https://unstats.un.org/home/nso_sites/ for links to national statistical offices worldwide.

When selecting indicators for a specific project the following checklist can be used, to ensure that the indicators:

- focus at outcome (vs output) level
- measure main, most relevant issues at the selected level (macro/meso/micro)
- focus on the areas where the project has direct influence
- are not too ambitious
- are in fact measurable
- actually feasible to measure (data are not too costly/difficult to collect)

The following indicators for cross-cutting issues are recommended for use in ILCUF projects:

Indicator	Level	Issue	Default/ SPM	Source
% of women on CU elected structures	CU	Gender Representation	Default	AGM minutes
% of women on apex elected structures	Apex	Gender Representation	Default	AGM minutes
% of women in senior management positions in apex	Apex	Gender Representation	Default	AGM minutes
% of women in senior management positions in CUs	CU	Gender Representation	Default	CU reports
Apex/CU constitution/by-laws are non-discriminatory with regard to gender	Apex, CU	Gender equality and equity	Default	Constitution
Apex policy stipulates non-discrimination with regard to HIV/AIDs affected people	Apex, CU	HIV/AIDs	Default	Policy
% CUs providing credit life insurance OR Number of CUs providing credit life insurance ⁶	CU	HIV/AIDs	SPM	Management reports
% CUs linked to a local organisation addressing HIV/AIDs issues	CU	HIV/AIDs	SPM	Management reports
% CUs promoting environmentally friendly livelihoods	CU, apex	Environment	SPM	MIS, analysis of loans granted
% CU members who engage in environmentally detrimental livelihoods	CU	Environment	SPM	Study report
% of CU members who engage in environmentally detrimental livelihoods	CU, apex	Environment	SPM	CU MIS
% CUs linked to a local organisation addressing environmental issues	CU, apex	Environment	SPM	Activity reports
% CUs with complaints response mechanisms for members	CU	All	SPM	Board minutes

⁶ Where a small number of CUs in the movement have large numbers of members, the second indicator should be used

Bibliography

Asian Development Bank and Australian Aid (2013) *Tool Kit on Gender Equality Results and Indicators*, Philippines, Asian Development Bank. Available at <https://www.oecd.org/derec/adb/tool-kit-gender-equality-results-indicators.pdf> [Accessed 30/5/2017]

Evans, A. C. (2003) *Rural Finance in the Age of HIV/AIDS - Response Required: Mitigating Risk in African Credit Unions Serving HIV/AIDS affected Communities*, World Council of Credit Unions Inc. Available at <https://www.microfinancegateway.org/sites/default/files/mfg-en-case-study-response-required-mitigating-risk-in-african-credit-unions-serving-hiv-aids-affected-communities-2003.pdf> [Accessed 30/5/2017]

Institute of Development Studies (2007) *Gender and Indicators*, In Brief - Bridge Bulletin Issue 19, August 2007, pp1-7. Available at: http://docs.bridge.ids.ac.uk/vfile/upload/4/document/1105/Indicators_IB_English.pdf [Accessed 30/5/2017]

Johnson, S. (2004) *Gender and Microfinance: Guidelines for Good Practice*. Available at: <http://www.gdrc.org/icm/wind/gendersjonson.html> [Accessed 30/5/2017]

Mayoux, L. and Hartl, M. (2009) *Gender and rural microfinance: Reaching and empowering women - guide for practitioners*, IFAD - Available at: <https://www.ifad.org/documents/10180/8551f293-2573-417d-908a-d1841359df57> [Accessed 30/5/2017]

MIX, European Microfinance Platform (2015) *Assessing Green Microfinance: Qualitative and quantitative indicators for measuring environmental performance*, USA, The MIX. Available at: <https://www.the-mix.org/sites/default/files/publications/Assessing%20Green%20Microfinance%20-%20Qualitative%20and%20quantitative%20indicators%20for%20measuring%20environmental%20performance.pdf> [Accessed 30/5/2017]

Moser, A., (2007) *BRIDGE Development – Gender, Gender and Indicators, Overview Report*, Brighton: Institute of Development Studies. Available at: <http://www.bridge.ids.ac.uk/sites/bridge.ids.ac.uk/files/reports/IndicatorsORfinal.pdf> [Accessed 30/5/2017]

UN Women (2014) *Gender Mainstreaming in Development Programming*, New York, UN Women. Available at <http://www2.unwomen.org/~media/headquarters/attachments/sections/library/publications/2014/gendermainstreaming-issuesbrief-en%20pdf.pdf?v=1&d=20150220T190747> [Accessed 30/5/2017]