



EUROPEAN
MICROFINANCE WEEK 2013

THE FUTURE OF MICROFINANCE:
INVESTING IN INCLUSIVE GROWTH

Promoting Gender Equality in SACCOs

GIZ Financial Systems Development Programme,
Uganda

1- Background on Gender and SACCOs

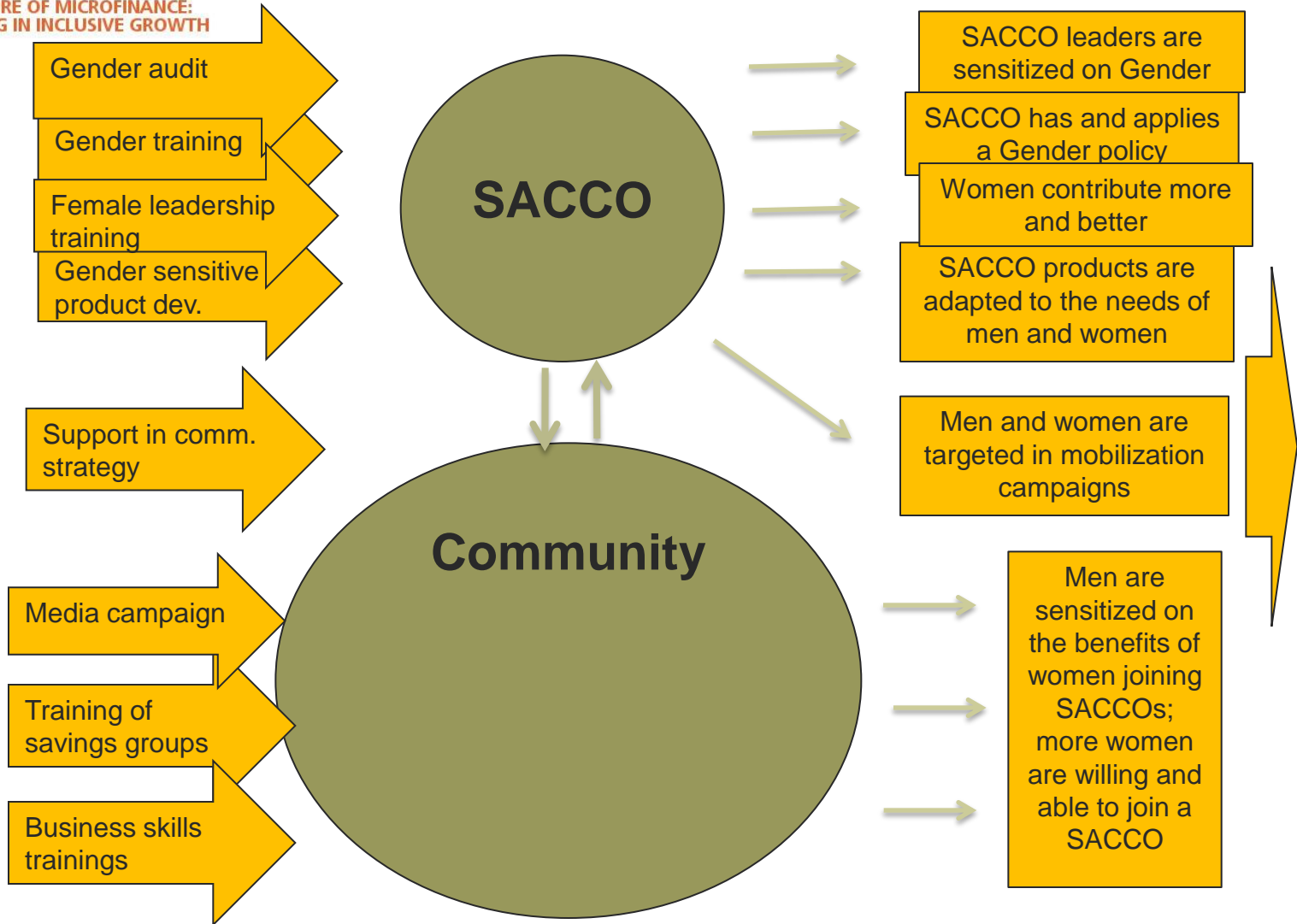
- Major Gender imbalances:
 - Men dominate the institutions on all levels, women represent less than 30% of board, management and membership
- Barriers for female participation:
 - Gender division of roles at family/ household level
 - Male domination and spousal interference
 - Women's lack of property rights (women own only 7% of registered land!)
 - Inappropriate financial products, policies and procedures
 - Illiteracy and low self-esteem
- Effect of low female participation:
 - Hindrance of growth of SACCOs
 - Hindrance of local economic development

2 – The project: Gender mainstreaming in SACCOs

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GIZ FSD Gender strategy for SACCOs





- **Increase in female participation in all SACCOs**
 - on governance level: 1/3 quota respected in all SACCOs
 - on management level: 30% more women in management positions
 - on membership level: considerable increase in group membership
- **Female leaders speak out more and are taken more seriously**
- **Increased awareness within SACCO board and management; appreciation of importance of balanced membership**
- **SACCOs have and (at least partially) apply their Gender policy**
- **Women are consciously targeted in mobilization campaigns**
- **More than 9000 women and 3000 men have been trained in basic savings and loan methodologies and entrepreneurship skills and more than 3000 of them have joined the SACCO via a group account**

3 - Lessons Learnt

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- **Lay solid foundations:** Full understanding of Gender and its relevance for their SACCOs was essential for the SACCO leaders – and required a significant amount of time and discussions.
- **Mainstream gender:** Integrating the gender aspect in the SACCO's ordinary activities rather than adding on extra activities is more sustainable.
- **Integrate men and women:** Activities are much more likely to be continued after the end of a specific project when they do not focus on women exclusively.
- **Show the benefits:** Repeatedly showing the relevance of gender mainstreaming for all participants (women and men), i.a. through the use of concrete examples, increases understanding and acceptance of Gender issues.
- **Use alternative terms:** When working on the community level, talk about *roles and relationships between men and women* rather than *gender*.



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Thank you for your attention!