

UK Aid Match case study: Opportunity International on how to mainstream gender policy in financial institutions



Photograph by Kate Holt

About the grant holder

Opportunity International UK (OIUK) is an organisation that provides financial services to the poor so that they are able to work themselves out of poverty and lead lives of dignity and purpose. Founded in 1971, it supports local microfinance organisations that provide innovative financial solutions to empower people, create jobs and build vibrant communities. Its mission is to provide financial solutions and training, empower people living in poverty to transform their lives, their children's futures and their communities.

In 2018, OIUK received a grant from UK Aid Match to implement a three-year project to increase the economic empowerment of women in Ghana and the Democratic Republic of Congo through rural financing. The project aims to support 12,000 rural women to improve their productivity, build assets and increase household income.

What problem did your organisation face?

In the countries of operation, women typically confront legal, social and economic inequalities. This can prevent them from owning land, accessing loans and can result in their work being less valued; male farmers typically earn between 20-40% more income from their crops.

Existing partner systems did not always apply a gendered perspective to their day-to-day operations as the appropriate policies and procedures were not in place. This would have made

building a truly gender-focused rural financing programme challenging, as their focus had, in the past, not specifically been on women farmers.

Cultural and gender norms surrounding women's engagement in agriculture and the wider rural economy would therefore need to be challenged, and institutions become more aware of and committed to the business case for serving more rural women.

How did you overcome this problem?

Gender consultants were recruited and carried out a needs assessment on each partner to gain a better understanding of their gender policies and procedures, including analysis of institutional data, staff engagement surveys, a Gender Equality Mainstreaming (GEM) questionnaire, key informant interviews and client feedback.

Bespoke training was developed for each partner to build awareness of the importance of gender mainstreaming and capacity building workshops helped each partner organisation create a tool kit to focus on two main areas of change:

- Institutional change management: how to enhance recruitment, learning, performance and assessment of organisational processes to achieve a more gender-aware and equitable workplace
- Client-centricity for women: making the business case for growing women clients in the portfolio, and areas for better optimising a women-centric approach in terms of processes and procedures; for example: credit decisions, marketing, outreach and product delivery.

Workshop attendees, who were predominantly board members and senior management, felt that these sessions had challenged their assumptions around gender, and given them useful practical tools to apply a more gendered-lens to their day-to-day decision-making and activities.

What did you achieve and what changes were made?

- Human Resources' policies have been reviewed, including creating more inclusive hiring and promotion policies, offering a clear pathway for career promotions that are gender equitable to improve retention rates, reviewing parental leave and offering childcare services to improve work/life balance
- Knowledge gained from the capacity building workshop has been filtered down to ensure that field-level staff are committed to overcoming gender issues
- Women's empowerment and inclusion are now at the forefront of decision making, including developing marketing and training materials that feature women prominently, delivering gender awareness training to women clients as well as their spouses and community leaders, and considering how to improve women's access to

digital financial services. Anecdotal evidence suggests that the engagement with male community leaders and household members is leading to positive behavioural change by challenging traditional views and tackling gender norms that restrict women's participation in the rural economy.

- Partner organisations are also developing gender dashboards which will enable staff at all levels to gain insights into data disaggregated by gender to enable real-time decision-making

What did you learn from this experience?

Buy-in from boards and senior management is essential. By showing these key stakeholders the value and business need for making these changes, you ensure that they will spearhead the change management and ensure the messages are constantly reinforced. When trying to overcome the socio-cultural challenges, particularly in rural areas, engaging men and community leaders was also vital for the same reason.

We also made sure that we took specific contexts of each partner organisations into account and tailored recommendations as each partner's start point along the gender mainstreaming journey was different. Utilising Gender Experts, who understand the local context, to facilitate training can be especially useful in these cases.

What are your top tips for an organisation facing this problem?

- If you do not have the skills and experience in-house, recruit the right gender consultants to support this process but ensure that they have sector and country experience relevant to your work. For those working in financial inclusion, consultants must be very clear about making the business case for institutional engagement with women.
- Support partners on the journey via opportunities for exchanges with others to share experiences and lessons learned.

What external resources did you use (if any) which may help others in a similar situation?

- We used external gender consultant, Access Alliance Inc based in the US . They adapted an open source tools designed by Mennonite Economic Development Associates (MEDA) called the Gender Equality Mainstreaming (GEM) Framework for the gender assessment. This is designed to help private companies assess gender equality within their organisations and design concrete strategies for mainstreaming gender in their operations.
- IFC's SheWorks: putting gender smart commitments in practice: https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_si

[te/gender+at+ifc/priorities/employment/sheworks+knowledge+report+putting+gender+smart+commitments+into+practice](#)

- UN women – toolkits & reports on WEE: <http://hlp-wee.unwomen.org/en/reports-toolkits>