

**MALAWI**

**MALAWI UNION OF SAVINGS AND CREDIT COOPERATIVES (MUSCCO)**

**GENDER POLICY**

**2013**

**Acronyms**

AIDS Acquired Immune Deficiency Syndrome

CCA Canadian Cooperative Association

CEDAW Convention on the Elimination of all forms of Discrimination Against

Women

GBV Gender Based Violence

HIV Human Immunodeficiency Virus

MDGs Millennium Development Goals

MGDS Malawi Growth and Development Strategy

MHRRC Malawi Human Rights Resource Centre

MUSCCO Malawi Union of Savings and Credit Cooperation

NGOGCN Non Governmental Organisations Gender Coordination Network

SACCO Savings and Credit Cooperatives

UDHR Universal Declaration of Human Rights

WOCCU World Council of Credit Unions

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**1 INTRODUCTION**

**1.1 Background**

The Malawi Union of Savings and Credit Cooperatives is an umbrella organisation of its affiliated Savings and Credit Cooperatives in Malawi. The role of MUSCCO is to develop and promote SACCOs in Malawi so that the people of Malawi can enjoy the benefits of economic empowerment and financial access as provided by SACCO’s. Currently there are three chapters, one in the South, one in the Centre, and one in the Northern region. A democratically elected Director of a Chapter sits on the MUSCCO Board. Due to inadequacies and gaps in the gender structures at all levels in MUSCCO and its affiliated SACCOs micro credit and micro enterprise programmes as well as other services offered by cooperative societies are not fully patronised by women in the country.

Recognising the fact that there are many challenges that hinder women from effectively participating and benefitting from the cooperative society movement, MUSCCO has taken the initiative to address gender inequalities existing within the organisation and the wider movement in Malawi. In 2009, MUSCCO was able to operationalise the first draft of a gender policy that built a framework for the achievement of gender positive objectives within the organisation. Furthermore, MUSCCO’s gender assessment in 2011 provided clear direction for gender equitable actions that would begin the process of addressing inequalities in MUSCCO and the SACCO movement. This policy is the next step in affirming MUSCCO’s commitment to gender equality and the welfare of the cooperative movement. Revised and updated, it includes insights from participatory reviews and reflects new realities of gender, both on the ground and in theory.

**1.2 Rationale**

Malawi’s situation of gender inequality is complex, with systems of patriarchy intersecting with cultural and traditional beliefs to breed discrimination, disempowerment, and feminised poverty. The prevalence of inequality means that women have less access to resources, power sharing, participation, benefits and control over decision-making. This hampers the achievement of sustainable development and poverty reduction in Malawi. The Malawi government, a signatory of CEDAW also recognises that sustainable social and economic development requires the full and equal participation of women and men. The fact that the country still experiences gender disparities in many vital sectors means that Malawi ’s development will continue to be hampered; with 52 percent of the population being female, they represent an untapped force for development.

The need to empower and uplift women cannot be overemphasised. The Government of Malawi has created an enabling environment for addressing these issues through the National Gender Policy and other related policies and programmes, all aimed at mainstreaming gender in the national development processes. It is therefore important for MUSCCO to use and implement its own policy as a way of responding to national, regional and international obligations to which Malawi subscribes. In accordance with this, MUSCCO recognises that gender must be addressed in order to ensure that the cooperative principles of voluntary and open membership, democratic member control and member economic participation are fulfilled.

It is therefore imperative that female and male members of cooperative societies have equal access to benefits of cooperative societies, and be equally represented within it so that their voices are heard. In practice, women continue to display low participation on different levels in cooperative societies. At MUSCCO, women are underrepresented in decision-making positions. Both men and women at MUSCCO are supposed to be involved in the fight for gender equality as both will benefit from equal partnership. However, most often women do not benefit from equal partnership due to societal structures and lack of access to resources. Given this situation it is important that MUSCCO should commit itself to supporting the equitable distribution of resources, opportunities and access to services.

MUSCCO is an organisation of member-based SACCOs, and as such it is a microcosm of Malawi. When, under the direction of this policy, female members of SACCOs are more empowered, and when cooperative societies are moved to pursue gender equality, the benefits will extend to communities throughout Malawi. These stronger communities will in turn bolster SACCOs and MUSCCO, giving rise to institutions that are financially safer and socially responsive.It is the expectation of MUSCCO that this gender policy will help address attitudes, behaviours and practices that impact negatively on women at MUSCCO, and within the cooperative society’s movement. It will also help to address existing gender imbalances in its operations and programming and thereby contribute to the attainment of gender equity and equality.

**1.3 Purpose of the Policy**

Gender inequalities exist at all levels in cooperative societies. This gender policy has therefore been developed to mainstream gender into the management, internal processes, programmes and products of MUSCCO. Specifically this policy is aimed at:

* Promoting the **participation of women in leadership and decision** making processes by setting up a framework for increasing the percentage of women in leadership positions, improving conditions of service for both male and female employees at MUSCCO so that they are gender sensitive.
* Improving **programming and products** delivery by making sure that all projects, services and activities designed and implemented take into account gender concerns and issues and help address gender based violence at the work place which manifests itself in different forms.
* Providing leadership, direction and **support for member SACCOs** on how they can mainstream gender and provide benchmarks for monitoring their progress in the mainstreaming process.

* Obliging the Board and Management to always make sure that gender is considered in the design and implementation of **all MUSCCO policies**. This includes the general Conditions of Service, the Personnel Policy and any other such policies that may be developed.
* Assisting management to take into account gender perspectives when making **day-to-day** operational decisions at MUSCCO.
* **Guiding all employees** of MUSCCO to ensure that their behaviours, attitudes and practices reflect sensitivity to gender issues and concerns.

**1.4 Overall Goal**

The overall goal is to mainstream gender in all MUSCCO operations, projects and programmes in order to advance the scope of equitable participation and its benefits for both women and men throughout the national cooperative movement.

**1.5 Objectives**

The Policy seeks to achieve the following objectives:

* To advance MUSCCO’s mission by utilising gender equity as a tool that fosters cooperative growth and sustainable development; this is achieved through unlocking institutional capacity and by expanding business parameters.
* To provide affiliated SACCO’s and partner organisations with guidelines for identifying gender concerns while supporting their implementation of gender positive interventions, and to provide a reference point for the development of their own gender policy directives.
* To ensure that all MUSCCO policies, strategic documents and work plans prioritise relevant gender imperatives, while also recognising the need for these priorities to reflect the fact that gender is an ever-changing and dynamic construct.
* To create a gender positive environment within MUSCCO by supporting equitable access to workplace opportunity and participation amongst MUSCCO staff and eliminating gender based discrimination.
* To redress existing gender imbalances within the institutional structures of MUSCCO by promoting the equitable inclusion of women in decision-making and leadership positions.
* To engage in gender awareness and sensitisation initiatives at MUSCCO and affiliated SACCO’s as part of an effort to recognise the vital role of women in economic and social development.
* To commit to the collection of gender disaggregated data to better inform the design, implementation, monitoring and evaluation of all MUSCCO projects and programmes.

**1.6 Guiding Principles**

Underlying the general policy objectives are key principles, which will guide policy development and implementation in all sectors as follows:

**1.6.1 Commitment**

This policy affirms MUSCCO’s commitment to gender equality as enshrined in the Malawi Constitution and other related policies and strategies developed by Malawi Government.

**1.6.2 Equality and Non-Discrimination**

MUSCCO recognises that gender equality and equal partnership calls for equitable distribution and access to resources, opportunities, benefits and decision-making. An equal relationship between men and women and the empowerment of women are vital to achieving sustainable economic development in the country.

**1.6.3 Mainstreaming**

This policy advocates that gender perspectives be mainstreamed into all existing policies as well as any and all new policies, procedures and programs. MUSCCO will also develop gender specific activities as well as incorporate a component of gender in all its other activities.

**1.6.4 Inclusiveness**

This policy is formulated on the basis of contributions and good will from the Board of Directors, management, employees of MUSCCO and affiliated SACCOs. In the spirit of inclusiveness and cooperation, MUSCCO dedicates itself to ensuring full inclusion of all employees and members as regards to services and opportunities.

**1.6.5 Transparency and Accountability**

The achievement of gender equality requires adequate resources to implement gendered activities and that there be effective and continuous monitoring of gender indicators using gender disaggregated data. All finances that MUSCCO mobilises for the implementation of this policy will be disbursed and monitored in a transparent and accountable manner.

**1.6.6 Human Rights**

MUSCCO resolves to uphold basic human rights and the dignity of its members in particular and Malawian citizens in general, such as article 2 of the UDHR states:

“Everyone is entitled to all the rights and freedoms… without distinctions of any kind, such as race, colour, sex, language, religion, political or other opinion, national or social origin, property birth or other status”.

**1.6.7 HIV and AIDS**

As a responsible employer and a leader in providing policy direction, MUSCCO has developed an HIV and AIDS policy in response to the challenge of HIV and AIDS in Malawi. MUSCCO recognises that there is a significant gender dimension to HIV and AIDS, rooted in the fact that more women are infected due to biological, sociological and economic reasons; and that they are more often adversely affected because the burden of care falls on them. An equal relationship between men and women, and the economic empowerment of women are therefore vital to successfully prevent the spread of HIV infection and enable women to cope with the impact of the AIDS pandemic.

**2 POLICY THEMATIC AREAS**

**2.1 Education and Training**

The Malawi Growth and Development Strategy (MGDS) and the UN Millennium Development Goals (MDGs) recognise education as the key to prosperity and a catalyst for socio-economic development. It is also a tool for empowering the poor, the weak and the voiceless.

Employees continue with education or training in different areas that enhance their capacity, work opportunities and self-confidence. In some cases, tuition and examination costs can be expensive, leaving an individual to choose between expanding their academic horizons or providing for their family. It is in such times that MUSCCO can assist employees, so that the attainment of higher qualifications that can bring them benefits and increased prospects. MUSCCO will encourage its female and male employees to continue with their education, recognising the fact that it contributes to their empowerment.

MUSCCO is a member of the World Council of Credit Unions (WOCCU) movement, which offers many avenues of educational advancement in the form of training through short courses and workshops. MUSCCO should be able to assess the quality and relevance of the training being provided so that employees can advance to top management and supervisory positions. Such openings should be accorded to both male and female employees so that there is equality in participation and decision-making.

Education programmes and workplace information on human rights, gender and HIV/AIDS are an important aspect of MUSCCO’s goal of gender equality. As Malawi is a democratic country practicing democratic principles, it is important for employees to be well informed on all such relevant issues; giving democracy a meaningful dimension as they claim their rights and treat others with dignity. Education on human rights, gender and HIV/AIDS can take the form of employee sensitization meetings, Board orientation meetings, and issue-focused staff meetings.

**2.1.1 Theme goal: Gender equitable and relevant education and training.**

**2.1.2 Objective 1:** To provide equal access and quality education to MUSCCO employees regardless of gender.

**2.1.2.1 Strategies**

* Ensure the implementation and enforcement of gender equality commitments and make gender equality a priority.
* Encourage female employees to pursue further education to attain better qualifications and positions within MUSCCO.
* Ensure gender parity when selecting staff or awarding education loans for further education and training.
* Ensure affirmative action for female employees’ professional development and exposure.

**2.1.3 Objective 2**

To increase the awareness of gender issues for employees and promote positive attitudes towards gender equality to affiliated SACCOs.

**2.1.3.1 Strategies**

* Provide gender sensitization training for Board of Directors and employees. This will include, but will not be limited to:
* An understanding of gender issues, concerns and gaps and the importance of equal participation.
* Socialisation and Gender roles as a cultural construction.
* Roles and responsibilities of both men and women.
* Human rights and gender issues.
* Sexual harassment and gender based violence.
* Promote the use of engendered study materials in study circles.
* Train study circle organisers/facilitators in gender and human rights so that they handle the study materials better.
* Revive MUSCCO newsletter to cover a wide range of information including on gender and human rights issues in the cooperative movement in Malawi.
* Link with NGOs that advocate for gender and human rights issues.

**2.2 Governance and Human Rights**

Respect for human rights and good governance within MUSCCO is necessary to keep employees within the movement protected. The foundation of good governance is the ability of people to claim their rights through their active participation in leadership and decision making processes, an inclusion of their needs and interests, and the equitable allocation of resources among male and female employees. Among other things, this policy will address the concerns of female representation on the MUSCCO Board and females in decision-making positions.

The problem of gender discrimination is pervasive within cooperative societies, it is manifest in the fact that very few women have taken up leadership positions within MUSCCO. The new rules and regulations of MUSCCO recommend that at least two seats on the MUSCCO Board should be reserved for women and this has been put into effect. In addition, it is important to complement the government’s targets on women’s representation in all levels of society, which earmark 50% of all decision-making positions for women by the year 2015. This policy aims to promote affirmative action for women’s participation in leadership and decision making positions in cooperative societies. Such actions need to be designed and supported by the Board, Management and all members of MUSCCO.

The Constitution of Malawi guarantees human rights to every citizen and it specifically sets out rights for women. The gender inequalities that are prevalent in Malawi are tantamount to a violation of women ’s rights, especially since inequalities result in women not being able to enjoy their rights and freedoms. The protection and promotion of women’s rights should be considered the responsibility of MUSCCO and its affiliates; so that staff and members, especially women, are to benefit from equal participation and gender equality.

**2.2.1 Theme goal: The creation of a sustainable human rights culture facilitating the enjoyment of rights by all.**

**2.2.2 Objective 1:** To promote the full and equal participation of male and female members in leadership and decision-making MUSCCO.

**2.2.2.1 Strategies**

* Facilitate equal participation of female staff in MUSCCO’s programmes and activities.
* Build capacity and provide support to female staff to encourage the creation of a conducive environment for incorporating gender perspectives into governance structures of MUSCCO.
* Sensitise female employees to support and promote fellow women in decision-making positions at all levels.
* Encourage women to take an active part in decision-making at all levels.
* Promote the provision of information and management training to enable female staff to participate in decision-making processes.
* Advocate for the election of 50% females to decision-making positions.
* Actively encourage more women to join SACCOs through gender focused outreach and gender sensitive products.

**2.2.3 Objective 2:** To improve the capacity of SACCOs on issues of gender and human rights.

**2.2.3.1 Strategies**

* Improve collaboration and networking with women and human rights organisations to exchange information and ideas and to embark on joint initiatives.
* Involve employees in human rights and gender advocacy campaigns to promote gender equality, non-discrimination, preventing violence against women and other related issues.
* Encourage SACCOs and employees to join human rights and women’s groups in commemorating international events to do with women.
* Employ the democratic principles of transparency and accountability in all the operations and processes undertaken.

**2.3 Economic Empowerment**

Not only is the economic empowerment of women one of the tenets of gender equality and equal participation, but it is also integral to the reduction of poverty. There has been much talk about women’s economic empowerment and a number of declarations and conventions gave rise to policies and programmes being formulated at international, regional and national levels; however real economic empowerment of women has remained elusive. MUSCCO recognises the important economic role that women play in Malawian society and therefore is committed to increasing economic opportunities for women within the organisation and encouraging its member SACCOs to do the same.

**2.3.1 Theme goal: Increase women’s economic empowerment, participation and status.**

**2.3.3 Objective 1:** To integrate gender issues into the overall operations, programmes and activities of MUSCCO.

**2.3.3.1 Strategies**

* Mobilise resources for gender equality and women’s empowerment.
* Promote the full, effective, equal participation of women in economic empowerment activities
* Ensure that interventions encourage and support changes in attitude.

**2.3.4 Objective 2:** To create favourable environment for equal employment opportunities and benefits for women employees at MUSCCO.

**2.3.4.1 Strategies**

* Review gender related policies such as MUSCCO Conditions of Service and recruitment policies, to be gender responsive.
* Encourage female employees to seek more senior positions in the organisation through promoting more education and training courses.
* Encourage a gender balance at MUSCCO and ensure that all positions are open to men and women equally. Position, access, status, promotion, security and training will not be influenced by a person’s gender.
* Promote dissemination and provision of trade and investment information and backstopping services to staff and members of cooperative societies through their offices (SACCOs).

**2.3.5 Objective 3:** To support and promote the increase of women’s rights, resources and economic opportunities within MUSCCO and affiliated SACCOs.

**2.3.5.1 Strategies**

* Facilitate women’s access to and control over productive resources, financial services, agricultural inputs and business development and support services.
* Advocate for the creation of a loan facility to enable female members to engage in medium and small enterprises for economic empowerment.
* Target financial and technical support to women managing small-micro enterprises to enable them expand and diversify outputs.
* Identify and address gaps in information, including on the informal sector, credit, savings and unpaid community and household work.
* Create opportunity for women leaders within cooperative societies and ensure the sustainability of these positions.
* Create favorable conditions for staff and members, especially female members, to access loans without much difficulty (modify/review the loan forms wherever necessary for gender responsiveness).

**2.4 Gender Based Violence and Sexual Harassment at the Work Place**

Gender Based Violence (GBV) is any act of violence that may result in physical, sexual or psychological harm or suffering to men, women, boys and girls, including threats of such acts, coercion or arbitrary deprivations of liberty, whether occurring in public or private sphere. The Malawi Government through its Act on the Prevention of Domestic Violence mandates every person to deal with this pervasive problem. Acts of Gender based violence acts generally culturally considered normal and justified. Unfortunately, the victim is usually blamed and stigmatised, rather than the perpetrator. MUSCCO is therefore responsible in making sure that this behaviour is dealt with within the work place.

Gender based violence and sexual harassment are rooted in gender inequality; and due to the subordinate status of women’s and their consequent powerlessness they are more often on the receiving end of violence. GBV takes different forms and in work places it is usually in the form of sexual harassment, where unwanted sexual overtures are made a condition for obtaining employment, promotion, increment, training etc. Sexual harassment may come in both a verbal form or in the form of a physical act, and both are equally unacceptable under the terms of this policy.

Gender based violence and sexual harassment have far reaching consequences and costs in regards to working environment, capacity, mental well-being, HIV and AIDS, reproductive health and poverty. It lowers productivity, efficiency, staff morale and motivation as employees and members realise that they are being abused and discriminated against. It can also result in high staff turnover as the harassed members resign or request transfers. MUSCCO must guard against such practices and behaviours for the well being of its employees, to maintain its good reputation and to retain a competitive work environment.

**2.4.1 Theme goal: Elimination of gender based violence and sexual harassment in the work place.**

**2.4.2 Objective 1:** To promote positive attitudes and behaviours among employees of MUSCCO and affiliated SACCOs

**2.4.2.1 Strategies**

* Research existing attitudes and behaviours among male and female employees at MUSCCO.
* Empower Board members and management to analyse and challenge gender stereotyping, language use, and relations in the workplace.
* Develop the capacity and role of board members and management to support gender equality and eliminate sexual harassment in the SACCOs.
* Sensitise employees to report cases of sexual harassment and verbal abuse.
* Create an enabling environment in MUSCCO for employees and members to report incidents of sexual harassment and verbal abuse.
* Develop sexual harassment policies that include clear reporting mechanisms and sanctions for employees of MUSCCO who violate such policies.
* Revise policies to improve women’s enjoyment of socio-economic rights.

**2.4.3 Objective 2:** To improve the response and capacity of MUSCCO and affiliated SACCOs services to address gender-based violence and sexual harassment.

**2.4.3.1 Strategies**

* Advocate for the use of study circle material on GBV to promote changes in attitudes and practices.
* Educate board members, members, employees and non-members on gender and gender-based violence.
* Organise workshops and other events to raise awareness of sexual harassment and gender-based violence among members and staff.

**3 RESOURCE MOBILISATION AND ALLOCATION**

**3.1 Gender budgeting**

MUSCCO shall ensure that its budget and budget appropriations respect the advancement and empowerment of female and male employees and its affiliated SACCOs. This shall include budgets for the running of the organisation as well as for the initiatives developed by the Boards, Management and programme or departmental staff of MUSCCO.

**3.2 Resource mobilisation**

No policy can succeed without adequate resources for its effective implementation. MUSCCO shall therefore undertake to ensure gender mainstreaming is included in the budgetary processes and make adequate budgetary allocations for all aspects of this policy within the available resources.

MUSCCO Boards and management shall encourage the appropriate officers to undertake resource mobilisation for the implementation of other aspects of the gender policy that may not have been adequately covered by the main budget.

**4 IMPLEMENTATION FRAMEWORK**

The implementation of the policy will be at two levels. Firstly, at policy level, the Board of Directors at MUSCCO shall spearhead the implementation of this policy by ensuring that policies and policy directions are gender sensitive and responsive. At operational level, MUSCCO shall establish the gender machinery, which shall comprise of six members of staff. The committee shall elect a chairperson who shall ensure that management decisions are gender sensitive and take into account all gender concerns within the resource limitations that may exist. The Chairperson of the gender machinery shall participate in making decisions at management level with the view to engendering all decisions made. It is also important for MUSCCO to apply international commitments on women’s representation when forming the gender machinery. There shall be at least 50 percent women’s representation in the gender machinery at every level.

There shall be a gender coordinator who shall act as a secretariat and coordinator of all gender related activities and programmes in MUSCCO and the SACCOs. The gender coordinator at MUSCCO shall be established as a permanent office for purposes of designing, implementing, coordinating, monitoring and reporting on all gender activities within the cooperative society movement and making sure that the issue of gender does not fade away. The gender coordinator office shall be the technical arm on matters of gender and shall therefore provide technical advice about issues of gender at the work place. Additionally, the gender machinery will develop an annual workplan of gender related activities with the aim of implementing and advancing the objectives of this policy.

It is imperative that MUSCCO use each and every opportunity to share information on gender, how it and affiliated organisations are faring in their implementation of the gender policy, and what progress is being made towards gender equality. Forums for such information sharing can include manager’s forums that meet every quarter, chapter meetings and MUSCCO Annual General Meetings. The gender machinery of MUSCCO shall also endeavour to link up with Government Gender Machinery, Ministry of Women and Child Development, and the NGO Gender Coordination Network (NGOGCN) for purposes of sharing information, advice and networking.

**4.1 Roles of MUSCCO Gender Machinery**

Through the Gender Coordination Office, the MUSCCO gender machinery shall be responsible for providing technical guidance and assistance in the implementation of gender programmes like capacity building for gender responsive interventions.

* To coordinate gender policy reviews and implementation of the policy through mainstreaming of gender at all levels.
* To create gender awareness as well as establish and maintain gender equity and equality in cooperative societies by conducting and coordinating relevant gender activities.
* To link and liaise with other stakeholders in identifying and drawing attention to key gender concerns and issues and sharing best practices.

**5 MONITORING, EVALUATION AND REPORTING**

**5.1 Monitoring**

MUSCCO shall set up a monitoring system whose purpose shall be collecting information on the implementation of the gender policy and how mainstreaming processed are progressing at both MUSCCO and SACCO level. This will help cooperative societies gather crucial information on the progress being made towards gender equality. The monitoring will focus on recruitment, training and staff/member development, deployment, promotion, use of gender inclusive language and a conducive and respectful working environment. The Gender Coordinator shall compile quarterly reports to management for use by the entire gender machinery and the board.

**5.2 Evaluation**

The MUSCCO gender machinery shall conduct annual reviews of the extent to which gender has been mainstreamed through the implementation of the gender policy at both MUSCCO and SACOO level. Additionally, the gender machinery shall conduct a workplan review to assess the progress on planned gender related activities for the year. The evaluation shall also measure how the different strategies in the policy are being realised. Some of the success indicators for the policy evaluation shall include:

* Deliberate measures put in place during recruitment processes to select more women
* Better working environment that respects the dignity and contributions of all persons regardless of gender
* Provision of facilities, structures and conditions that address women’s needs
* Increased number of women in decision making positions
* Strategies put in place to have an increased number of women in the SACCOs
* Reduction of sexual harassment and HIV and AIDS related illnesses in the work places
* Positive attitudes and practices between men and women members
* Increased number of women members becoming economically empowered through their participation in SACCO activities
* Cooperative societies collaborating and networking with more organisations working for gender equality
* Engendered curriculum for SACCO trainings including study circles and availability of various books, booklets, magazines on agriculture, nutrition, HIV and AIDS, human rights, gender, gender based violence, environment etc.

**5.3 Reporting**

* MUSCCO will ensure that SACCO gender machineries report on a monthly basis to the MUSCCO Gender Coordination Office on the implementation of the policy.
* The Gender Coordination Office shall report monthly to the Chairperson and the entire Management, and quarterly to the NGO Gender Coordination Network and the National Gender Machinery.
* Bi-annually, the Board of Directors of MUSCCO will be appraised to help the Board in making informed policy decisions and considerations.

**6 POLICY REVIEW**

Gender is a dynamic phenomenon and therefore requires regular review to be in tandem with current developments and trends. This gender policy shall therefore be reviewed at least every three years of implementation or earlier depending on the emerging issues that may require fresh policy provisions and strategies.