



Poverty reduction begins

in people's minds.

The education projects of KfW Entwicklungsbank.

## IMPRESSUM

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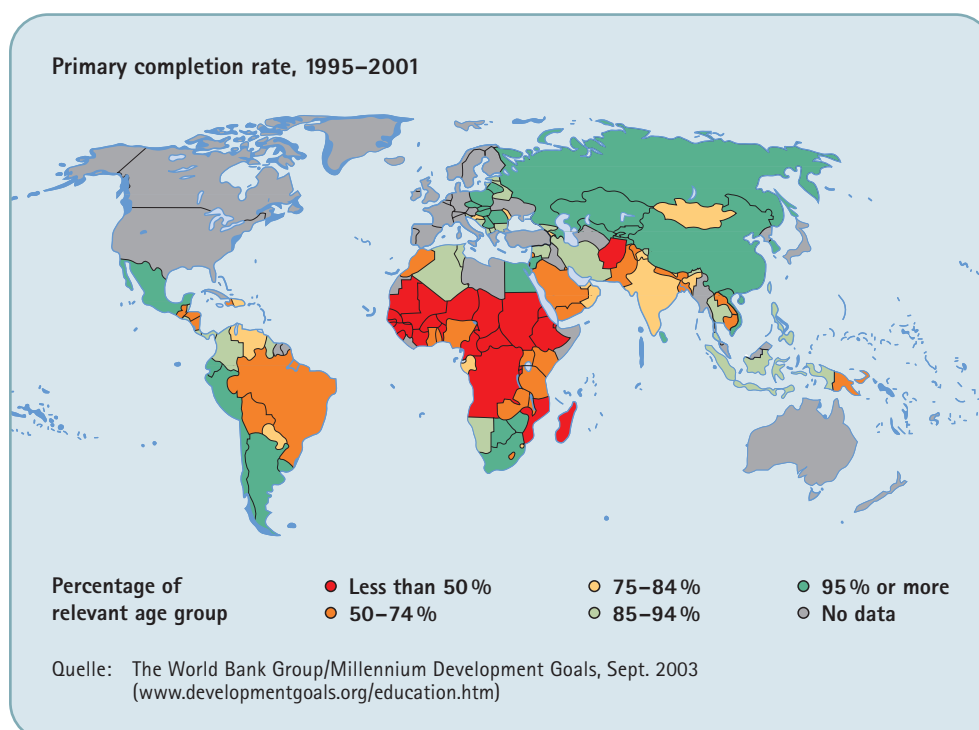
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# EDUCATION – A KEY TO POVERTY REDUCTION AND DEVELOPMENT.

One thing is certain: whoever has a good education has comparably better chances of finding a job and earning an income. Education opens up new opportunities to develop talents and pursue interests, and it lays the foundation for better health and political involvement. Professional qualification increases the value of human capital and is a vital prerequisite for economic growth. Education is a lifelong process that enables individuals and societies to meet new challenges, be they economic, social or political. This is why education is a key element in the fight against poverty and for social development. KfW Entwicklungsbank (KfW development bank) is helping to promote this important sector under German Development Cooperation (DC).

## CHALLENGES IN THE AREA OF EDUCATION.

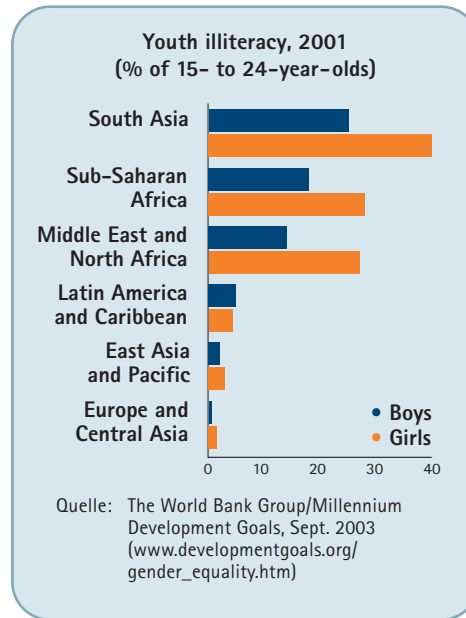
There are still over 800 million people in the world with no access to education. Around 113 million children of primary school age do not go to school, and 57 percent of them are girls. Three-fourths live in sub-Saharan Africa and in southern and western Asia. In spite of the internationally recognized human rights requiring countries to offer compulsory primary schooling free of charge, half of the countries charge school fees. Added to this are indirect expenses for books, a school uniform, commuting expenses or other school-related charges.





There are numerous indications that these expenses – in addition to the need for the children to work to help generate income for the family – are among the main reasons why so many either quit or do not attend school.

What is more, the distance from the home to school is another factor affecting school attendance – it is more of an obstacle for girls than boys. Also, in many countries the enrollment of girls in school is considerably restricted by traditional roles, early pregnancy and marriage. In many cases the teachers are poorly trained, overloaded and underpaid, and many of them take side jobs. In many developing countries sluggish and ill-equipped administrative structures stand in the way of need-oriented, broad-scale and efficient educational offers. Especially in the field of vocational training most training



offers are overly theoretical and far from the market. Therefore they are insufficient to meet needs for well-qualified workers – and so the developing countries fail to keep up with world markets.

Learning with neither a roof nor school benches.



## INTERNATIONAL OBLIGATIONS.

“Education for all” is the goal of a worldwide task shared by developing and industrialized countries. Education for all was demanded at the 1990 World Conference on Education in Jomtien/Thailand and, in April 2000, six EFA (Education for All) goals were adopted in Dakar/Senegal at the World Education Forum. The basic idea is to provide adequate education for all ages and to cut the illiteracy rate in half by 2015. Two of the EFA goals were adopted as Millennium Development Goals (MDGs) on which all 191 member states of the United Nations and development policymakers agreed in 2001: to promote universal primary education and to reduce disadvantages for girls and women on all levels of education. The MDGs, which make it possible to measure progress, are today important guidelines for developmental action focused on poverty and they have since been confirmed at key international conferences (e.g. Monterrey in 2002, Marrakech in 2004) as well as in the German Federal Government’s action programme for poverty reduction (AP 2015).

### THE SIX EFA GOALS.

1. Expanding and improving comprehensive early childhood care and education, especially for the most vulnerable and disadvantaged children;
2. Ensuring that by 2015 all children, particularly girls, children in difficult circumstances and those belonging to ethnic minorities, have access to and complete free and compulsory primary education of good quality;
3. Ensuring that the learning needs of all young people and adults are met through equitable access to appropriate learning and life skills programmes;
4. Achieving a 50 percent improvement in levels of adult literacy by 2015, especially for women, and equitable access to basic and continuing education for all adults;
5. Eliminating gender disparities in primary and secondary education by 2005, and achieving gender equality in education by 2015, with a focus on ensuring girls’ full and equal access to and achievement in basic education of good quality;
6. Improving all aspects of the quality of education and ensuring excellence of all so that recognized and measurable learning outcomes are achieved by all, especially in literacy, numeracy and essential life skills.

### THE MILLENNIUM DEVELOPMENT GOALS DIRECTLY RELATED TO EDUCATION.

#### MDG 2

Achieve universal primary education: ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling.

#### MDG 3

Promote gender equality and empower women: eliminate gender disparity in primary and secondary education preferably by 2005 and in all levels of education no later than 2015.

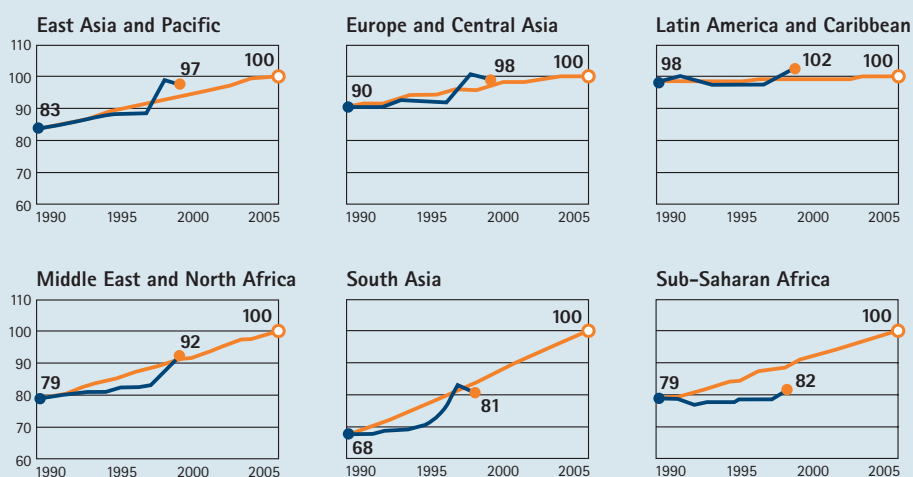


## STATUS OF ACHIEVEMENT OF THE GOALS.

Despite these self-imposed obligations by the international community to promote education, it remains a highly ambitious undertaking for most countries implementing them. In April 2002 the Fast Track Initiative (FTI) for the education sector was launched under the patronage of the World Bank. It is designed to provide fast, additional technical and financial support for countries unable to apply good approaches to achieve the MDGs on their own. Under this development pact between the international donor community and the developing countries, governments are invited to apply for FTI support for their result-oriented, viable sector policy.

From a global perspective, significant progress has been made in the past 30 years in increasing school enrollment rates. By 2015 most middle-income countries and nearly half of the developing countries will probably be able to attain the goal of universal primary education. In contrast, sub-Saharan Africa, southern Asia and the Arab countries will have difficulty in closing the gap quickly enough. According to the 2003/2004 EFA Monitoring Report the aspired parity in girls' and boys' enrollments on the primary and secondary level by 2005 will probably not be achieved by nearly 60 percent of the 128 countries surveyed worldwide.

### Girls' enrollments in primary and secondary education as % of boys'



**Note:** A break in the series between 1997 and 1998, due to the change from the International Standard Classification of Education, 1976 (ISCED76), to ISCED97, may affect comparability over time.  
Source: United Nations and UNESCO data.

• 1990  
 • 1999  
 ○ goal 2005  
 — Actual — Path to goal

Quelle: The World Bank Group/Millennium Development Goals, Sept. 2003  
([www.developmentgoals.org/gender\\_equality.htm](http://www.developmentgoals.org/gender_equality.htm))

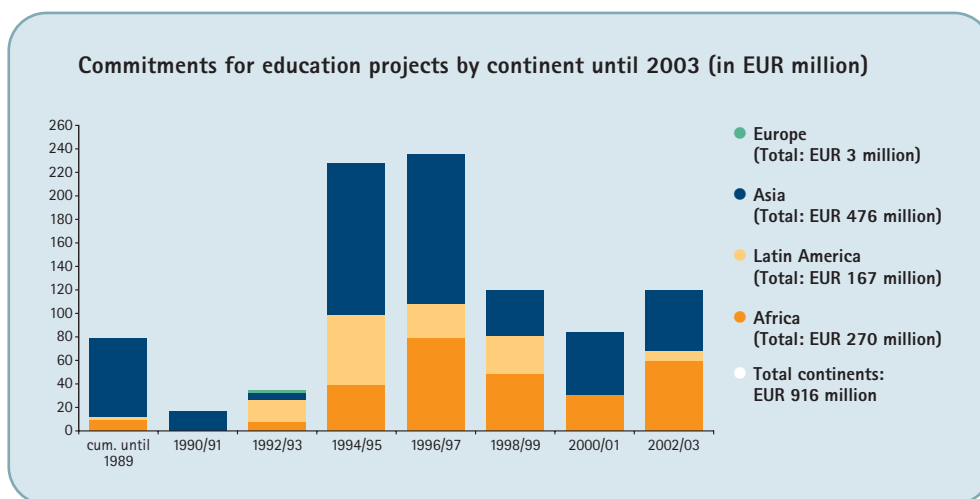
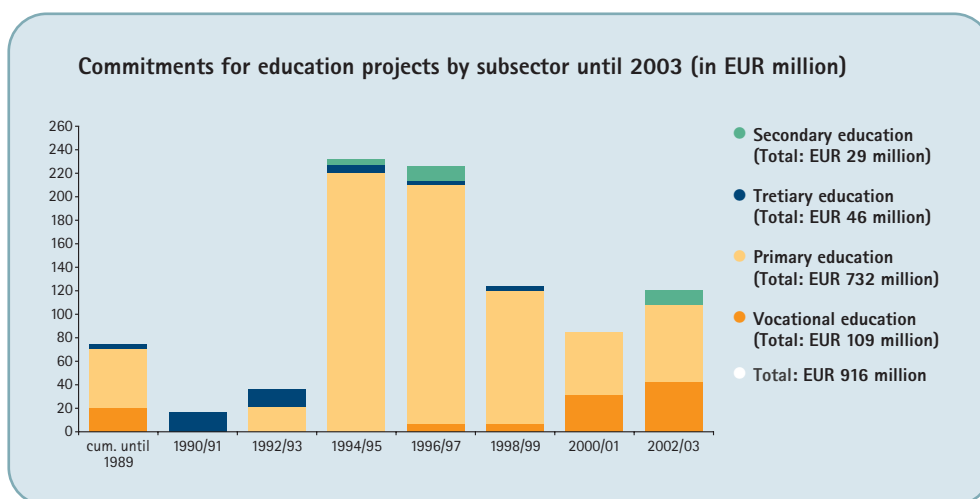
## ROLE OF GERMAN DEVELOPMENT COOPERATION AND KfW ENTWICKLUNGSBANK.

Against this backdrop, it is important that the donors combine their efforts. The Federal Republic of Germany played a role in the international goal-getting from the beginning and declared education to be a priority area of its bilateral DC. In addition, support for primary education was assigned even greater importance by setting targets for the funds provided for this subsector within the framework of the "Big Five Initiative" (2004) of the German Federal Ministry for Economic Cooperation and Development (BMZ). KfW Entwicklungsbank as well is also concentrating its promotional instruments on the education sector, and "Education for All" is a main objective of Financial Cooperation (FC). By providing funding on behalf of the BMZ KfW Entwicklungsbank is helping developing countries to accomplish their tasks in the education sector. The spectrum of the FC measures comprises:

- Improving access to primary and secondary education through the construction and rehabilitation of schools – especially in areas with inadequate supplies of such services such as rural or remote regions and urban poverty zones. Projects include equipping the schools as fully functioning units (library, toilets, fences for security and furniture) and including the parents, teachers and communities in the planning and use of the newly produced infrastructure.
- Reducing the disadvantages for girls and the discrimination of ethnic minorities, for example by way of sensitization campaigns and the targeted involvement of the disadvantaged groups in education programmes.
- Improving the quality of education by designing and distributing new schoolbooks and teaching materials, training teachers, building and equipping teacher training facilities.
- Expanding capacities in the field of vocational training and promoting educational courses needed by the labor market by building and equipping vocational schools and teacher training facilities.
- Supporting examination centers to ensure quality standards in the vocational training programmes being offered.
- Promoting innovative approaches to fee financing (e.g. voucher systems, financial assistance for master craftsmen trainees – "Meister-BAFÖG Programme") to give a broad target group access to vocational education.
- Encouraging collaboration between the public and private sector to draw up a sector policy for vocational education.
- Supporting key structural reforms by the partner governments by co-financing sector programmes, for instance to improve the public finance system, to decentralize education administration and to modernize the educational system.



During the last three decades KfW Entwicklungsbank provided a total of EUR 916 million to finance measures aiming to improve the educational situation worldwide; of this amount, EUR 732 million went to primary education, EUR 109 million were for vocational education, EUR 46 million went to support institutions of higher education, and EUR 29 million were for secondary education. Since the mid-1990s financing for primary education projects made the most substantial gains over the other subsectors. Most of the funds flow to Africa and Asia.



## SECTOR COORDINATION.

For the ambitious goals of the international joint task to be achieved, the FC funds as well as the other donor contributions have to be coordinated with the counterpart contributions by

the developing countries and applied efficiently. This requires joint sector strategies, which KfW Entwicklungsbank is helping to develop and update:

- Firstly, KfW Entwicklungsbank helps define priority areas by contributing to the corresponding strategy papers of the BMZ, which contain the guidelines for joint action by the German DC institutions that is target-oriented and coordinated with the partner countries. This involves in particular the selection of developing countries and areas of support as well as the arrangement of cooperation among the German implementing organizations, such as the Agency for Technical Cooperation (GTZ), the agency for Capacity Building International (InWEnt), the Center for International Migration and Development (CIM), and the German Development Service (DED). "Concerted development cooperation" is also the objective in the education sector: here KfW Entwicklungsbank is supporting the process so that every institution may contribute to a sector strategy in the field in which they have comparative advantages.
- Secondly, the sector strategy plans and the national poverty reduction strategies of the individual developing countries are the main criteria for FC projects. Here the donor services are integrated into a development strategy supported by the recipient country and its population that underscores the responsibilities of the partner governments vis-à-vis their parliament and civil society. A core element of such strategies are the Poverty Reduction Strategy Papers (PRSP) as well as their specification on the sector level and in the budget plans of the competent ministries of education and the local administrations. KfW Entwicklungsbank is designing the FC measures in the education sector as an integral part of this policy.

#### **PROGRAMME-BASED JOINT FINANCING.**

Within the realm of DC there is a broad consensus that traditional project assistance has a number of structural deficiencies: the coexistence of different project approaches that are not embedded in coherent national and sector reform strategies limits both their significance and sustainability. Beyond that, the application of different donor concepts and procedures encumbers the institutional and technical capacities of the partner countries – which are already limited – and therefore causes the transaction costs to rise and accountability to decrease. Various forms of programme-based joint financing have been developed to overcome these disadvantages. They involve other donors such as the World Bank, the European Union (EU), the Agence Française de Développement (AFD), the Department for International Development (DFID), and KfW Entwicklungsbank – through FC. These forms range from basket funding to general budget finance.



Since programme-based joint financing has not been implemented for very long, as yet there is no reliable information available about its impacts. It does, however, receive the active support of many donors and, in comparison with isolated programme approaches, seems to hold promise. Nevertheless, the various approaches also bring about new risks and require a higher degree of coordination since many developing countries are characterized by a lack of internal control structures, insufficient institutional regulations and a lack of professional capacities. Therefore, certain minimum requirements as to the transparency of public authorities, the structure of the public finance system, and the developmental orientation of governance have to be met. Here KfW Entwicklungsbank sees itself together with the other donors as being duty bound to assist these countries with the development of dynamic mechanisms for an effective monitoring and auditing system.

The new financing mechanisms are particularly appropriate for the education sector, which requires the continual renewal and expansion of capacities on the basis of relatively tried and tested technical standards. The comparative advantages of a modern development bank become apparent at this stage since KfW Entwicklungsbank can adapt its financing instruments to the respective country's level of development and is guided by the principle of contractual partnership. In other words, KfW Entwicklungsbank provides the funds to the partner organization in the developing country and leaves it up to the organization to enter into contracts with other companies, such as for consultancy and contributions in kind – while taking jointly developed regulations and standards into account.

#### **BASKET FUNDING.**

KfW Entwicklungsbank also participates in sector programmes via basket funding, which is being tested primarily in connection with FTI in various countries. In this form of DC several donors support sector-policy reforms together and finance public expenditures on the basis of the national sector strategy. The donors and the partner government agree on the procedure to be applied to investment planning, institutional promotion, assignment awards, monitoring, reporting and disbursement. Under basket funding the donors join together to finance a list of planned expenditures that is the outcome of a "basket" of selected measures for implementing the sector strategy (e.g. construction of schools, teaching and learning materials, teacher training measures). The partner government in the developing country undertakes to use the funds provided to meet jointly agreed indicators of impact (e.g. increase in enrollment rates). It is the responsibility of the partner government to choose and to implement the measures required for this purpose. This is to encourage more flexibility and accountability on the part of the developing country.

#### **PRIVATE AND PUBLIC EXECUTING AGENCIES.**

FC need not limit itself to project-executing agencies from the public sector – on the contrary. In numerous countries the deficiencies of the state administration are counterbalanced by an

effective sharing of responsibilities with the private sector. This complementarity was emphasized at the UN conference “Financing for Development” in Mexico in 2002.

In the area of vocational education KfW Entwicklungsbank has been collaborating with non-governmental executing agencies of educational facilities for a long time to exploit the specific advantages of the private sector and of non-governmental organizations (NGOs). The relative financial strength, cost efficiency and market proximity of these organizations are crucial for maintaining the quality and the need orientation of the courses of training – and therefore for ensuring that graduates will find work.

As regards primary education, a growing number of non-governmental school operators such as churches, private institutions and NGOs are serving as reliable providers of formal and non-formal educational services. They are supported by KfW Entwicklungsbank as long as they prove to be efficient partners and make a sensible contribution to the offers by the state. In this way, innovative educational approaches are promoted and a broad range of target groups can be reached: children in urban poverty zones, adolescent school drop-outs, illiterate adolescents, children in rural areas with almost no access to educational facilities, pupils finishing primary school and in need of vocational education – and, above all, girls.

Ensuring the physical and intellectual well-being of the children.





## INTEGRATED APPROACHES TO GENDER EQUALITY, HEALTH PROMOTION AND PARTICIPATION.

Promoting gender equality is a key cross-cutting topic and a Millennium Development Goal that KfW Entwicklungsbank pursues in projects in the field of education. Investing more to educate girls generally improves standards of living, increases labor productivity and leads to a decrease in the birth rate. FC measures to support gender equality focus on several areas: better access to schools, provision of basic sanitary facilities, introduction of better teaching methods, sensitization of parents, teachers and communities, and teacher training. Other cross-cutting topics that have been included in education projects are, above all, HIV/AIDS prevention and hygiene education.



Female teachers for technical education are in demand.

The so-called parent-teacher associations in which parents, teachers and communities are involved in the early planning stages of school construction projects are an important platform for poverty-oriented education policy. This involvement, which is supported by FC, should not only ensure that the new educational facilities are repaired and maintained decentrally, but also that the sense of responsibility for the importance of education, especially that of mothers, is reinforced, and school attendance by the children has more support at home.

## OUTLOOK.

“Education for All” is an essential way to fight poverty and promote development – the goals are ambitious, and the target year 2015, to which the international community of states has committed itself, is coming up soon. Initial successes with achieving universal primary education and reducing gender disparities can be noted, chiefly in Latin America and in some Asian countries. Despite these positive trends, a number of serious challenges still need to be overcome:

- In connection with the PRSP processes the efforts made by the partner governments themselves to perform their core functions, such as making a need-oriented, efficient and broadly effective educational system available, are increasingly in the spotlight. DC is called upon to continue supporting this process by strengthening good governance and accountability.
- Education plays an important role in reducing poverty. At the same time, however, a better economic situation of poor members of the population is a prerequisite for their being able to send their children to school.
- Reporting about development projects needs to be put into accord with the achievement of the MDGs. Measuring progress in the field of education necessitates reliable data and better mechanisms for measuring quality and results.
- Vocational education needs to be expanded, made more flexible and adapted better to the needs of the labor market. Especially in sub-Saharan Africa a high population growth rate coupled with limited offers of formal employment opportunities make it necessary to go new ways in vocational education. Stronger involvement of private and non-formal training providers and entrepreneurs is required, and graduates need to be supported in their attempts to enter the labor market.

Writing materials and books are important for successful learning.





- In the year 2002 42 million people were suffering from HIV/AIDS. Educational measures are a kind of "social immunization" since people who are better informed are usually more responsible when it comes to prevention. On the other hand, even the educational establishments themselves face great difficulties owing to the loss of teachers and the growing number of orphans as a result of HIV/AIDS. This important topic needs to become a fixed part of the organizational design and content of educational programmes.
- The "digital divide" between those who have access to information and communication technologies (ICT) and those who are excluded is widening day by day. The fact that 90 percent of all Internet users live in countries that are members of the OECD speaks for itself. DC should contribute more to promoting access to knowledge and technology, which are so vital for a modern innovative society.
- Of the approximately 113 million children of primary school age who are not attending school, about 80 percent live in countries in a crisis or post-war situation. Educational offers need to adapt to these conflict situations in terms of their content and organization, and should include topics such as preserving peace and human rights.

It is beyond dispute that sustainable, holistic education promotion cannot succeed unless governments, civil societies, the private sector and the international donor community join forces and make concerted efforts. KfW Entwicklungsbank is ready to continue contributing its competences to this process and to play an active role in the further development of promotional approaches on the international level and in the relevant countries. To achieve this KfW Entwicklungsbank applies diverse instruments, as illustrated by the project examples below.

Learning on the machine.



# AFGHANISTAN.

## SCHOOLS AS COMMUNITY TREASURES.

Afghanistan after the war: according to estimates by UNICEF, eight out of ten of the country's schools were damaged or destroyed. This did not, however, put an end to the hunger of the Afghan population for education. Once the schools reopened, there was a tremendous rush to attend them that surprised all the experts. Immediately there were teachers available to resume teaching, families began sending their children back to school – even the daughters, who were banned from school under the rule of the Taliban. The share of girls in the classes soon rose to 35 percent.



Girls can learn, out of sight of strangers.

Since January 2002, when the Taliban were defeated, KfW Entwicklungsbank has been supporting the reconstruction of Afghanistan through its emergency programme. Under this programme, initially launched with EUR 32 million, apart from the sectors of water, energy, road construction and health care, the educational sector was given EUR 6.6 million in support. In Kabul, Parwan, Logar, Wardak and Sarobi over 50 primary and secondary schools were rehabilitated and equipped under the programme, including school furniture and teaching materials. In the western Afghan province of Badghis, by early 2005 up to 20 additional primary schools were built in a joint project by KfW Entwicklungsbank and Malteser Hilfsdienst. And yet, this is by far not enough. Before a new or rehabilitated school can take up operation, more tents for more classes are needed again.

From the very beginning it was clear how important these schools are for the social relationships of the children, but also of the adults: in the midst of the general destruction they revealed themselves to be the first community treasures. The village communities have to play a large role in the regular maintenance and repair of the new infrastructure. After all,



the capacities of the Ministry of Education, teachers and school administrations are still not sufficiently developed, even if the teachers are now being paid regularly.

Apart from primary education, KfW Entwicklungsbank is also supporting the country's universities: through repairs at the Universities of Kabul, Jalalabad and Kandahar, the rehabilitation of dormitories, kitchens and cafeterias and the reconstruction of the auditorium in Kabul. To meet the high demand of students, at the college for teacher training in Parwan some administrative rooms were transformed into dormitories and equipped with sanitary facilities.

#### FC FINANCING VOLUME

- EUR 6.6 million (grant)

#### PROJECT MEASURES

- Rehabilitation and construction of more than 70 primary and secondary schools
- Provision of school furniture and teaching materials
- Rehabilitation of universities and a teacher training college incl. dormitories, kitchens and cafeterias

#### PROJECT IMPACTS

- Access to primary schooling for about 100,000 children and adolescents in Kabul, Parwan, Logar, Wardak, Sarobi and the western Afghan province of Badghis
- Better access to universities and to a teacher training college for around 15,000 students

#### COOPERATION PARTNER

Malteser-Hilfsdienst (in Bagdhis Province)

#### SECONDARY SCHOOLS IN KABUL.

In 2002 the German Federal Foreign Office commissioned KfW Entwicklungsbank to rehabilitate Amani High School, Aisha-i-Durani School and Jumhuriat School for EUR 6.1 million. The close cooperation between Germany and Afghanistan goes back to King Amanullah and the period after World War I.

In 1919 Emir Amanullah had launched an ambitious modernization programme in response to the great need for trained experts, scientists, technicians, teachers and civil servants. Especially Germany and France were ready to support him from the very beginning. In 1924 the first German-language school "Maktabe-Ali-Amani," the Amani High School for boys, opened in Kabul. In 1935 the school already had 700 students, and the first six obtained their high school diploma. The courses were taught in German. In 1971 a new school complex that had been built and equipped by the Federal Republic of Germany was inaugurated. The Soviet invasion of Afghanistan plunged this pedagogic cooperation into a crisis, and it was cancelled in 1984. In 1992 school operation completely ceased. Six years later, modest funds financed makeshift repairs to the heavily damaged buildings. The support association Amani High School/Kabul, founded in 2000, succeeded in improving the situation slightly by providing books, teaching materials and school furniture with the help of the Federal Foreign Office. Once the project is completed just under 3,000 students will be attending Amani High School, Aisha-i-Durani School will have about 2,600 students, and 800 pupils will be attending Jamhuriat Grammar School.

# DOMINICAN REPUBLIC.

## BETTER SCHOOLS THROUGH DECENTRALIZATION.

It is a neverending vicious circle: those who are poor, go to school less often or not at all. Those who went to school seldom or not at all, remain poor. In the Dominican Republic the figures speak for themselves: 77 percent of poor people older than 18 either never received or did not complete their primary education.

This is where the KfW Entwicklungsbank project comes in. In the structurally disadvantaged regions of Azua and Barahona all 645 schools were reviewed. There was no doubt that new schools had to be built: during the first project phase from November 1999 until October 2003 149 new classrooms were constructed and 457 were rehabilitated. During the second phase until October 2005 plans call for 95 new classrooms to be built and 650 to be rehabilitated. At the same time, KfW Entwicklungsbank is assisting the Ministry of Education with improving the construction standards for schools, developing appropriate furniture and beginning with school requirements planning. The project was financed with KfW Entwicklungsbank funds amounting to EUR 13.3 million and EUR 4.7 million in counterpart funds provided by the Dominican Republic.

Yet, that alone was not enough. A further objective was to sustainably maintain the schools – a task that the state neglected heavily in the past. Together with the newly formed Maintenance Department of the Ministry of Education KfW Entwicklungsbank designed the concept of decentralized school maintenance by the communities. Now the parent committees are responsible for maintaining the schools, and a new fund has been established for this purpose on the district level. This successful concept is under discussion as a model to be applied nation-wide.

**"When we invite  
the parents,  
then they come,  
at least the  
mothers."  
– Head of a parent  
association**

A sense of responsibility cannot be forced – it has to grow on its own. "When we invite the parents, then they come, at least the mothers," reports the head of a parent association. Requests are discussed in the school committees and with the school administration before clarifying what the administration can provide and in what areas the community itself has to act. Initial progress can be noted: a growing number of parents are realizing that only education can help their children. And the poor communities are also realizing that it is possible to improve the schools. A major success of this project is that thanks to better working conditions, the teachers are motivated to teach well, and the children achieve better results. Extending the cooperation to the province of San Juan is already under preparation with a grant amounting to EUR 5.5 million.



#### FC FINANCING VOLUME

- EUR 18.8 million (grant and loan)

#### PROJECT MEASURES

- Construction of 244 new classrooms and rehabilitation of 1,107 classrooms
- Provision of furniture for the classrooms
- Creation of local school maintenance funds and parent committees
- Development of national standards for school furniture and buildings

#### PROJECT IMPACTS

- Improved access to primary education for about 57,350 children and adolescents in the regions of Azua, Bahrahona and San Juan
- Encouragement of sustainable, decentralized maintenance of primary schools by parents and communities

#### COOPERATION PARTNERS

Interamerican Development Bank (IDB), WB

Learning for a better future.



# EGYPT.

## A SCHOOL IN THE NEIGHBORHOOD – GOOD NEWS FOR GIRLS.

A new school! Now the children no longer have to go such a long way, crossing the fields to the neighboring village. This is good news, especially for girls. Ever since there has been a school in their village, many parents agree to allow their girls to attend school. In addition, this provides relief for the old schools because all the pushing and shoving due to overcrowded classrooms and school benches is now over.

**A school in the village – good news for many girls. The shorter the distance to school, the more willing parents are to allow their daughters to get educated.**

The teachers are enthusiastic, too. Their working conditions have finally improved. The rooms are brighter, every child has a desk, good teaching materials are available, and the sanitary facilities are acceptable. The number of children per class could be reduced, making it easier for the children to learn and to achieve better grades. The new schools also have rooms for kindergarten children, which is something completely new in the rural regions.

Since 1996 the Federal Republic of Germany has provided altogether EUR 82 million through KfW Entwicklungsbank to build new schools and to expand and rehabilitate preexisting schools. In Egypt's four poorest regions – Beheira, Fayoum, Quena and Beni Suef – nearly 400 schools were constructed. Some eleven million people live in these parts of the country, and approximately three-fourths of the children attend school. The goal is, however, to send all girls and boys to school. This requires even more classrooms and schools at locations selected on the basis of satellite imagery and with the help of the communities, parent representatives

The new school – an important part of village life.





and local organizations. The plans are agreed between the government and the other donors, chiefly the World Bank and the EU, at regular coordination meetings. Thanks to the ongoing projects of KfW Entwicklungsbank the percentage of girls has already risen to about 50 per cent. By the time the projects are completed, the total tally will be over 500 schools with more than 6,000 classrooms. In this way, approx. 250,000 children will be able to receive primary education.

To ensure the quality of the new schools on a sustained basis, the Egyptian government – with support from KfW Entwicklungsbank – set up a maintenance fund, constituting a fundamental shift from the highly centralized system. Another novel aspect is that the schools and parent representatives have a say in deciding how to spend the funds. A sense of ownership and cooperation are also important when the parents are asked to perform needed repair work and teachers are expected to make their courses more stimulating by applying new teaching methods. Other parents notice that these schools are frequently better supplied, and so quite a few are attempting to send their children to a “German school.”

#### FC FINANCING VOLUME

- EUR 82 million (grant)

#### PROJECT MEASURES

- Construction, expansion and rehabilitation of over 6,000 classrooms
- Creation of a local maintenance fund in which parents and the schools participate

#### PROJECT IMPACTS

- Access to primary education for 250,000 children from the four poorest regions in Egypt
- Increase in girls' enrollments
- Strengthening of local maintenance

#### COOPERATION PARTNERS

EU, WB

#### ENCOUNTER ON THE EDGE.

A couple of young girls, barely older than those going to primary school – considered teenagers in Europe, but old enough to marry in Egypt – are cleaning the toilets at a primary school, which enables them to earn a small income. No, they did not attend this school. They did not attend any school at all. They are from Bedouin families, and Bedouin fathers do not allow their daughters to go to school. Would they like to have gone? A pair of black eyes accentuated with make-up spontaneously lights up: “But of course!”

## BETTER VOCATIONAL TRAINING WITH THE PRIVATE SECTOR.

“Send your children to school so they will have a better future.” This message by the government has been heeded by the Ethiopian population recently: in only ten years the literacy rate for adolescents rose by more than ten percent to the current total of 60 percent. But what to do about the steadily growing number of children who have completed their primary education? There are far too few vocational education facilities and, what is more, the courses of study have done a poor job thus far of preparing students for work in industry, commerce, the hotel or gastronomy sector. The training is much too theoretical and urgently needs to become more practically relevant.

Germany assists the Ethiopian government with building up a vocational education system open to young adults with different schooling backgrounds and which improves their chances on the labor market. The aim is to create an open and flexible system of education which includes the informal sector, offers innovative educational models and enters into a new partnership with the private sector. In turn, this requires drawing up new curricula and giving the teachers at these facilities better training. Educating openly and flexibly also entails new procedures for examinations and recognition of certificates, also for capabilities and competences acquired in the informal sector. This requires close cooperation with private enterprises.

KfW Entwicklungsbank focuses on improving the performance of the vocational education facilities, all the while ensuring its work is closely correlated and dovetailed with the contributions by other DC partners (GTZ, DED, Center for Internat. Migration and Development, or CIM, InWEnt and Senior Experten Service, or SES). It takes the lead in selecting vocational education institutions to receive support, and it finances the necessary investments in workshop buildings, training equipment and tools. Additionally, it finances the initial and advanced training of vocational teachers and supports the buildup of special regional centers whose task will be to organize examination and certification procedures. The contributions by other German DC partners are sensible additions to these key building blocks of the vocational education system and guarantee their place. This includes the development of a national vocational education strategy, capacity development measures for Ethiopian vocational education institutions, and promotion of the economy and employment.



Such measures make it possible to obtain vocational training not only for successful students from the formal educational system but also for those girls and boys who did not succeed in the public system and who are trying to get by in the informal sector.

#### FC FINANCING VOLUME

- EUR 14 million (grant)

#### PROJECT MEASURES

- Construction, expansion and equipment of 5 training centers for vocational teachers
- Financing of 6 examination and certification centers
- Construction, expansion and equipment of public and private vocational education centers

#### PROJECT IMPACTS

- Creation of 420 additional and 800 higher-quality teacher training positions
- Creation of approx. 6,000 training slots relevant for the job market
- Assurance of training quality by financing a national certification system

#### COOPERATION PARTNERS

GTZ, CIM, DED, InWEnt, SES

Future craftsmen practicing.



# GUATEMALA.

## BUILDING SCHOOLS WITH AND FOR MAYAS.

Since the end of the civil war the people in Guatemala have set high hopes on the improvement and expansion of education as agreed in the peace treaty. In the early 1990s PRONADE was launched by the Guatemalan government as an innovative model project. Thanks to this project, children from rural regions – above all children from the indigenous Mayan population – are now able to go to school, too. To go to their school.



Eager to learn new things.

PRONADE initiated small community educational committees, or COEDUCA in short. Parents organize themselves, discuss their views on education, and can apply for their own community school with a private regional association of NGOs. For the first time it is no longer the ministry far away in the capital that is deciding on the construction of a school. Rather, the local parents' initiative assumes the responsibility for the construction, the teachers, the classes and the school administration. In this way the parents not only build new schools that are more easily accessible for their children but they also strengthen the organization and solidarity of their community. In order to give the parents' initiatives as much independence as possible in financial matters and the freedom to make their own plans, every quarter the Ministry of Finance provides them with funds to pay the teachers.



#### WHAT HAS PRONADE CHANGED FOR THE FAMILIES?

"Now there are schools nearby, making it easier for parents and children to reach them, and so parents are more likely to enroll their children. Almost all children are now attending school."

When hiring teachers COEDUCA makes sure that they speak the same language as the children and that they are familiar with the region's culture. This is critical because even though 80 percent of the children speak only their local language when they are enrolled in school, nearly all were taught in Spanish, for them a foreign language. As a result of the new policy, the Maya children no longer sit mute in class but instead can learn with words that they know. Another special feature of PRONADE is that two generations are sitting on the school benches: first the children, then their parents.

With the support of KfW Entwicklungsbank, the EU, the World Bank and the IDB, Guatemala wants to enable around 250,000 children to go to school. KfW Entwicklungsbank is supporting the COEDUCA through funding for the construction of new schools, repairs and equipment, it is filling small libraries, supplying the teachers with instruction materials, curricula and didactic materials. Additionally, training programmes for teachers and NGO staff are planned. The PRONADE staff and supervisors are also provided with vehicles and office equipment, enabling them to visit the schools regularly and to offer support to the teachers. For this KfW Entwick-

Parents get involved to support their school.





lungsbank is providing an FC grant of EUR 13.3 million for the first three phases and another EUR 8.6 million in the form of a loan. A fourth phase is currently planned. During the first three years of KfW Entwicklungsbank's support alone the parent committees built 2,100 classrooms, equipped 1,400 schools with furniture and constructed 1,700 latrines. At the moment, the construction and equipment of another 560 classrooms is being funded.

Accountability and qualification of the COEDUCA, support by consultants and close cooperation among the communities, the private association of NGOs and the Ministry of Education have led to the tremendous mobilization of the poor rural communities, up to that time excluded from the benefits of development. Owing to the success achieved to date, key elements of the PRONADE concept have been integrated into Guatemala's education reform.

#### FC FINANCING VOLUME

- EUR 21.9 million (grant and loan)

#### PROJECT MEASURES

- Construction of 2,600 classrooms and 1,700 latrines
- Provision of furniture for 1,400 schools
- Equipment of small libraries and provision of teaching and learning materials
- Further training for teachers and NGO staff

#### PROJECT IMPACTS

- Access to primary education for 85,000 children from poor and indigenous regions in Guatemala
- Buildup of a decentralized system of self-administration of schools

#### COOPERATION PARTNERS

EU, WB, IDB



#### **THE DREAM OF A SCHOOL.**

*"It is close by and can be reached safely."*

*"Good bilingual teachers are working at the school. They receive regular, level-specific training and help the children make progress."*

*"There is enough school furniture, a portable blackboard, books, notebooks and other teaching materials for teachers and pupils."*

*"Teachers and pupils communicate with one another and the teachers give the pupils advice. An ideal school offers instruction in English and sports and each teacher does not have more than three classes to teach at the same time."*

#### **WHAT HAS PRONADE CHANGED FOR THE FAMILIES?**

*"Now the schools are closeby, making it easier for parents and children to reach them, and so parents are more likely to enroll their children in school. Now almost all children are attending school."*

*"The PRONADE school teaches the children a sense of responsibility and reinforces the feeling of solidarity within the community."*

#### **WHAT DO THE CHILDREN SAY?**

*"If you haven't learned anything, you can't be someone, can't do anything useful and can't work on having a career."*

*"Learning opens doors. Reading lets you find out everything you want to know. By reading you find information and, at the same time, improve your own capacities."*

*"In school you learn things that you can't learn from your parents."*

*"I know children who don't go to school, don't speak right, don't dress right and are dirty."*

*"Now that there is a school here more children are going to school and not as many are working in the nearby fincas."*

# GUINEA.

## JOINING FORCES FOR THEIR OWN VILLAGE SCHOOL.

The parents remember the day when staff members of KfW Entwicklungsbank invited them to talk about building a school in their own village. They had already sent their children to school before that, but the distance was long and the trip was tiring: day in and day out eight kilometers to get there, eight kilometres to get back home, in the summer heat and in the rain. As a result, many children began going less and less regularly – and, in the end, they stopped going altogether. Since especially the daughters are of more use to the mothers at home, they were usually prevented from attending school.

Today things are different. The village has its own school. The price was help by the parents: for days and weeks on end they helped to fetch construction materials and water. Now when they see the nice building they are proud of what they achieved together: the new classrooms, the school furniture, a blackboard on which chalk stays visible, light, teaching and learning tools, toilets.

Out of EUR 12.8 million in funds from KfW Entwicklungsbank some 800 classrooms are being built and equipped with furniture, teaching materials and latrines in the rural regions of central Guinea. This project is part of the national education programme entitled "Équité et Amélioration des Ecoles," which focuses on equality and amelioration of the schools and in

Classroom before rehabilitation.



The new school is big, bright and equipped with materials.





which a number of donor organizations, such as the World Bank, are involved. A consultant and her team are responsible for the close cooperation between the project of KfW Entwicklungsbank and the communities. She ensures that the communities pay their share of the construction costs (approx. 10 percent), develops a maintenance system together with the parent associations and pursues the goal of a fifty percent enrollment rate for girls at the new schools.

The construction of the village school also changed the attitudes of many parents. "There where your drops of sweat have fallen you will deal with the problems. There where you have not invested anything the problems are not yours," says a Guinean proverb. And so they no longer keep their children – including the girls – from attending school: at home the children tell their parents about their day at school. In this way the parents learn along with their children and realize that they also benefit from their children's education. "Perhaps our children now have a chance to get a well-paying job and can help their family and others."

**"There where your drops of sweat have fallen you will deal with the problems. There where you have not invested anything the problems are not yours."**  
 – Guinean proverb

One key to the success of the KfW Entwicklungsbank education project is coordination with other projects being carried out in the region by DC, such as with a teacher training project by GTZ, but also with KfW projects centering on drinking water supply and health care. Another, special focus is on HIV/AIDS prevention for everyone in contact with the schools. This includes the craftsmen and construction workers, who often travel around following the construction sites and are therefore a special risk group. Sensitization measures are helping them to learn more about the infection, how easy it is to acquire condoms, and how they need to change their behavior – for their own protection and to protect the communities in the vicinity of the construction sites.

#### FC FINANCING VOLUME

- EUR 12.8 million (grant)

#### PROJECT MEASURES

- Construction of 800 classrooms
- Equipment with furniture, teaching materials and latrines
- Training for parent associations on how to perform small maintenance work
- Sensitization of the parent associations and construction workers about HIV/AIDS

#### PROJECT IMPACTS

- Increase in girls' enrollments
- Access to primary school education for approx. 20,000 children
- Reinforcement of the self-administration of the communities
- HIV/AIDS prevention

#### COOPERATION PARTNERS

WB, GTZ

# INDONESIA.

## INDONESIAN-GERMAN INSTITUTES IN A CONSULTING AND PRODUCTION ALLIANCE.

As a result of the broader availability of primary education in Indonesia, a growing number of young adults leaving school are seeking opportunities for vocational training, and they have the necessary qualifications. Neither the public nor the private facilities are able to cope with this huge demand. What is more, the quality of vocational education in Indonesia is low compared to other countries in the region. This is particularly problematic in view of the fact that the qualified experts needed for the country's development and economy are lacking everywhere.



Technical training for girls and boys.

**Those who are educated or trained by an Indonesian-German Institute need not worry about finding a job afterwards.**

In order to reform the domestic system of vocational education and training to meet market needs, public and private training institutes, students and companies are working together to develop new concepts that target the training needs of industry. Pioneers in this field are the five Indonesian-German Institutes (IGIs), which combine modern production and integrated education and training. Since the production and service equipment is used for commercial purposes, new income opportunities can be tapped that improve the financial resources available to the schools as well as their proximity to the market.

The IGIs formed an alliance and are supporting 14 less qualified vocational training centers with instruction materials and training courses that they developed themselves (sister



scheme). With the help of their "big sisters" the smaller institutes are able to improve the qualification of their trainers and management and also of their technical infrastructure. The vocational fields and the facilities are selected in such a way that they enable the poor, girls and women in particular to access educational and training facilities.

KfW Entwicklungsbank supports the IGIs by financing the equipment they need for their demanding teaching operations. FC also finances equipment for the partner facilities, which are attended mainly by poorer people. KfW Entwicklungsbank takes on the task of reviewing the business plans and the detailed planning of the equipment concepts, monitoring deliveries, their installation and start of operation. KfW Entwicklungsbank is also in charge of training those who will be assigned to operate this equipment properly. GTZ supplements the FC measures by offering adapted, higher training and education in marketing, financial management and product development. Additionally, it assists the training facilities with the certification process and the development of market-oriented business plans.

Due to its high quality requirements and standards, the IGIs have a good reputation. Those who complete their training or education at an IGI need not worry about finding a job afterwards: eight out of ten graduates found work shortly after becoming certified. The facilities themselves benefit as well. Their employees are better qualified, improving their competitiveness and giving them a better position on the market. Thus, "IGI" has since become a brand name in Indonesia's vocational education sector. And their high quality standards overall have proven to increase quality awareness in vocational education and training.

#### FC FINANCING VOLUME

- EUR 7.7 million (grant)

#### PROJECT MEASURES

- Evaluation of integrated business plans for equipping the training institutes
- Equipment of 19 vocational education and training institutes with additional technical equipment and teaching materials
- Detailed planning and monitoring of deliveries
- Start of operation of the new facilities
- Training for teachers in technical fields

#### PROJECT IMPACTS

- Enhanced competitiveness of graduates of the vocational institutes (14,000 at altogether 19 vocational education and training institutes receiving funding) and of the institutes themselves
- Improved access to educational facilities for the poor, girls and women

#### COOPERATION PARTNER

GTZ

# MOZAMBIQUE.

## GREATER IMPACT THROUGH BASKET FUNDING.

Mozambique's fight for independence and civil war turned the country into one of the world's poorest. Of its 17.5 million inhabitants, about 60 percent are living in absolute poverty. For this reason the Mozambican government developed its own poverty reduction strategy in the mid-1990s, which has since achieved noticeable success. A key element of this strategy is its focus on more education.

The German Federal Government has included Mozambique as a pilot country in its "Action Programme 2015," Germany's contribution to reducing poverty in the world. Germany is collaborating closely with the World Bank to coordinate the FTI in Mozambique and, in this way, is playing a major role in donor harmonization.

The common goal is to make it possible for every child in Mozambique to access good, complete primary education. To achieve this, access to the educational facilities must be improved and teachers need to be trained. In many cases the teaching is still so insufficient that many children cannot read, write or do arithmetic properly even after attending school for several years. Parents also need to be held responsible for giving their children a school education. Finally, one serious obstacle to learning for almost all of the children must also be resolved – they are taught only in Portuguese.

Mozambique and the international donor organizations have to try to fulfil the MDGs related to education through joint reform efforts laid down in the "Education Sector Strategy Program." Germany and five other countries (Netherlands, Ireland, Finland, Canada and Sweden) want to finance some of the measures, but not separately: instead, they want to do so via a joint action by applying a new financing instrument called basket funding. They pooled USD 24 million altogether; the share provided by KfW Entwicklungsbank amounts to EUR 5 million.

Learning together.



School director.





Owing to its experience as a development bank, KfW Entwicklungsbank's know-how is needed, especially for planning the joint financial processing and impact monitoring. Unlike classic projects, this time the donors want to focus their interventions on inspecting the impacts they achieved. They no longer want to check on the application of certain specified, individual measures. Until a reliable minimum amount of national control capacity has been developed, the process on the donor side will be supported simply through annual random controls of the use of the funds.

The partners, together with the Ministry of Education, agree on what will be funded through the basket on the basis of an annual action plan. For instance, funding could be provided for expanding given capacities, training teachers, developing national building design standards for schools, or for providing teaching materials. A special emphasis will be on strengthening the educational structures and, in this way, encouraging Mozambicans to assume responsibility for themselves. After all, the school administration has to change, too – starting from the very top. For example, the Ministry of Education has to provide systematic support for the duration of the strategic measures and must evaluate them. The provincial administrations participate in the proposals and are in charge of personnel, financial processing and issues related to course content and teaching on the provincial level. They now carry out invitations to tender and award contracts for school construction and equipment independently. Here both the central administration and the provincial administrations are given constructive support by an internationally renowned auditor.

Even if these steps are new and, at times, unfamiliar, the Mozambican government holds the new procedure in high regard because it offers more room for flexibility and accountability – while standardizing the steps at the same time. And this arouses the interest of other donors: in early 2004 the EU and Denmark joined the basket funding.

#### FC FINANCING VOLUME

- USD 24 million  
(German contribution: EUR 5 million/grant)

#### PROJECT MEASURES (TOTAL BASKET FUNDING)

- Advisory services for the government on implementing educational reforms
- Construction and rehabilitation of 1,300 classrooms
- Teacher training
- Provision of furniture and teaching materials
- Development of national building design standards for schools

#### PROJECT IMPACTS (TOTAL BASKET FUNDING)

- Access to primary education for approx. 65,000 children and adolescents (nation-wide)
- Access to better training for 6,600 teachers and lecturers
- Increase in the capacity of the Ministry of Education and the decentralized administrative structures

#### COOPERATION PARTNERS

Netherlands, Ireland, Sweden, Finland and Canada; since early 2004 also the EU and Denmark

# PALESTINIAN TERRITORIES.

## BUILDING NEW SCHOOLS HELPS CHILDREN – AND THEIR UNEMPLOYED FATHERS.

When it is safe enough to go to school, boys and girls in the Palestinian Territories experience normality, at least for a few hours a day. They meet friends, learn, play. However, owing to the numerous curfews and military conflicts, most children go to school very irregularly.

Many families are in low spirits. During the past two years the unemployment rate rose to over 50 percent. Prior to the breakout of the second intifada the families had about USD 618 a month to spend; today, they have only half that much. Three-fourths of the people in the Gaza Strip are now living below the poverty line.

Before the second intifada practically every child – girls as well as boys – went to school. In the meantime one out of ten children has dropped out. Many families can no longer afford to pay the costs of schooling. What is more, a number of schools are damaged or destroyed. With population growth at around four percent, it is also difficult to find enough space: this means more teaching in shifts in oftentimes totally overcrowded classrooms, and less teaching for all.

According to the five-year plan put forward by the Ministry of Education, between 2000 and 2005 around 1,000 new classrooms will be needed. The schools cannot take care of this on their own – particularly in view of the current political developments. Therefore, contributions by various DC organizations such as KfW Entwicklungsbank and the World Bank are being coordinated in the Sector Working Group on Education and in the Sector Working Group on Employment Creation.

**“Before the men started going to work they were at home almost all day and interfered with everything we did. Working lifts their spirits and calms them.”**

For years KfW Entwicklungsbank has been assisting the Palestinian National Authority (PNA) with building new schools and improving existing facilities. Simultaneously, KfW Entwicklungsbank's education programme also focuses on the fathers of the children: at least sometimes they are given the opportunity to earn a little money by helping to build schools. This provides relief for the entire family – and not just in the financial sense. “Before the men started going to work,” say their wives, “they were at home almost all day and interfered with everything we did. Working lifts their spirits and calms them.”

Which school receives what equipment is decided step by step. Preferred are measures that benefit poor villages and residential areas. The agreement between KfW Entwicklungsbank and the PNA specifies that at least around one-fourth of the funding must be spent on workers



from local construction firms. This gives mainly men from the vicinity of the respective school the opportunity to have an income, albeit low, for a temporary period.

In past years KfW Entwicklungsbank has already concluded five school construction programmes in Gaza and in the West Bank, and two are in the planning stage. Under these programmes 480 classrooms were built and equipped with furniture and teaching materials. At an average of 40 girls and boys per classroom, this created additional space for nearly 20,000 children and adolescents – and simultaneously created employment and improved the working conditions for many teachers.

#### FC FINANCING VOLUME

- EUR 15 million (grant)

#### PROJECT MEASURES

- Labor-intensive expansion and rehabilitation of 480 classrooms
- Provision of furniture and teaching materials
- Development and application of a concept for decentralized maintenance

#### PROJECT IMPACTS

- Access to primary education for approx. 20,000 children and adolescents in the poor villages and residential areas in the Palestinian Territories
- Poverty reduction through employment promotion for families

#### COOPERATION PARTNERS

Sector Working Group for Education, Sector Working Group for Employment Generation

#### WHAT IS MOST IMPORTANT TO THE WORKERS ON THE CONSTRUCTION SITES:

- Earning money to buy food for their families;
- Helping the heads of household to cover the basic needs of their large families;
- Buying cigarettes and giving the remainder to the family;
- Avoiding social problems with their wives and children;
- Feeling alive, feeling like an active and productive person.

## FEMALE TEACHERS URGENTLY SOUGHT.

In Yemen, girls become women at an early age. Instead of sitting in a classroom and learning, they should marry – occasionally as early as eleven or twelve years. Only few attend school for more than four or five years. Half of all girls do not go to school at all. Despite intense efforts by the Yemeni government – supported by multilateral and bilateral organizations such as KfW Entwicklungsbank – many fathers are still hesitant about sending their daughters to school, particularly in rural areas in the provinces of Ibb and Abyan.

Yemen attaches importance to coeducation since it slowly breaks down traditional barriers. However, older girls usually only remain in school if certain conditions are met: separate classes, all-girls schools, protective fences around the schools and, above all, female teachers.

One approach that KfW Entwicklungsbank is pursuing in Yemen is decentralization: the school construction programme it finances assigns the responsibility for project implementation to the educational administrations in the provinces, and it includes the local communities in the projects. Together with the parent committees – which, in Yemen, are primarily father committees – they are in charge of monitoring construction, repairs and maintenance.

Many fathers are still hesitant about sending their daughters to school. But slowly, this is changing.

The core of the KfW Entwicklungsbank programme is the construction of new schools and classrooms as well as the provision of furniture, equipment with teaching and learning tools, and also the refurbishment and equipment of old schools, e.g. with toilets and fences. Since the programme is open, the project can react flexibly to local needs and proposals put forward by the school committees.

To generate synergy effects, the cooperation between KfW Entwicklungsbank and GTZ and also with DED is particularly close. For several years GTZ has been targeting the provinces of Ibb and Abyan, concentrating on teacher training, training for staff members of the educational administration, and promoting schooling for girls. The DED, for its part, is focusing mainly on strengthening the role of the communities in educational measures.

The commitment by the parents in the first two phases of the project by KfW Entwicklungsbank was extraordinarily high: not only did they assist with the planning, they also helped with the demolition and renovation work, or hired local craftsmen. In this way, the original project goal for the first phase was greatly exceeded: 650 classrooms have since been rehabilitated and 270 new classrooms have been built and furnished. In the second phase around 200 new



classrooms are to be built and 250 will be renovated. This significantly increased the enrollment rate for girls. As a result of the support by GTZ in the area of decentralized teacher training, the number of female teachers has increased in both provinces.

#### FC FINANCING VOLUME

- EUR 11.3 million (grant)

#### PROJECT MEASURES (1. PHASE)

- Rehabilitation of 660 classrooms
- Construction of 270 classrooms
- Equipment with furniture, sanitary facilities, protective walls
- Establishment of a decentralized maintenance fund
- Sensitization of the parent associations

#### PROJECT IMPACTS

- Access to primary education for 68,600 children in the provinces of Ibb and Abyan
- Increase in girls' enrollments
- Reinforcement of decentralized maintenance

#### COOPERATION PARTNERS

GTZ, DED

Now the girls can go to school, too.



# KFW BANKENGRUPPE (KFW BANKING GROUP). BRANDS FOR THE FUTURE.

KfW Bankengruppe (KfW Banking Group) gives impetus to economic, political and social development on a global scale. As bankers we work efficiently every day. As promoters we stand for the sense and sustainability of our actions. The proceeds of our work flow back into our promotional activities and help to secure our promotional potential in the long term. As a creative bank we not only encourage innovations, but we ourselves also develop more new financing instruments for our customers and partners. Our competence and experience are pooled into five strong brand names.



**KfW Förderbank (KfW Promotional Bank):** It is the right address for all measures in the product areas construction, infrastructure, education, social services and the environment. Through low-interest loans we help many citizens realize their dream of owning their own home, just as we promote interest in environmentally friendly modernization measures. As KfW Förderbank (KfW Promotional Bank) we also provide support to companies investing in environmental and climate protection, municipal infrastructure measures as well as training and advanced training.

**KfW Mittelstandsbank (KfW SME Bank):** The name tells all. Here we have combined all of our promotional activities for business founders and small and medium-sized enterprises. These include, on the one hand, classic long-term loans and, on the other, innovative programmes aiming to strengthen the companies' equity base. Both are offered to our customers through their regular bank. Target-oriented advice is naturally also part of its business.

**KfW IPEX-Bank:** Our export and project finance has become the KfW IPEX Bank, which does business under the umbrella of KfW Bankengruppe (KfW Banking Group). It is customer-oriented and competitive, operating at standard market conditions. For companies with international operations it is a reliable partner for the long term who can offer them customized financing. The financing solutions that the KfW IPEX Bank offers to its customers include structured financing, project finance, corporate loans and traditional export finance. The success of the KfW IPEX Bank is due above all to many years of experience all over the world in the most important markets and industry sectors.

**KfW Entwicklungsbank (KfW Development Bank):** On behalf of the German Federal Government it finances investments and advisory services in developing countries. It typically works together with governmental institutions in the corresponding countries. Its aim is to build up and expand a social and economic infrastructure and to create efficient financial institutions while protecting resources and ensuring a healthy environment.

**DEG:** As a partner of the private sector DEG supports companies wanting to invest in developing and reforming countries. It provides financing for profitable, environmentally friendly and developmentally effective projects in all economic sectors. In this way it sets the foundation for sustainable economic growth – and better quality of life for the people in these countries.

KfW Bankengruppe (KfW Banking Group) has also become a strategic partner of the economy and politics. As an advisor to the Federal Republic we offer our expertise in the privatization of federally owned companies. On behalf of the government we also handle business for the Federal Agency for Special Tasks associated with Unification (Bundesanstalt für vereinigungsbedingte Sonderaufgaben, BvS) and the Compensatory Fund of Securities Trading Companies (Entschädigungseinrichtung der Wertpapierhandelsunternehmen).

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