

## Current topics

### Gender equality

#### Promoting equality between men and women

Women and girls continue to be disadvantaged in many areas. Gender inequality is one of the biggest obstacles to sustainable development, economic growth and poverty alleviation. Gender equality and the strengthening of women's rights are therefore important goals of international development cooperation. The German Federal Ministry for Economic Cooperation and Development (BMZ) has developed a concept and action plan for German development cooperation, and KfW is helping to implement them.

##### Current situation

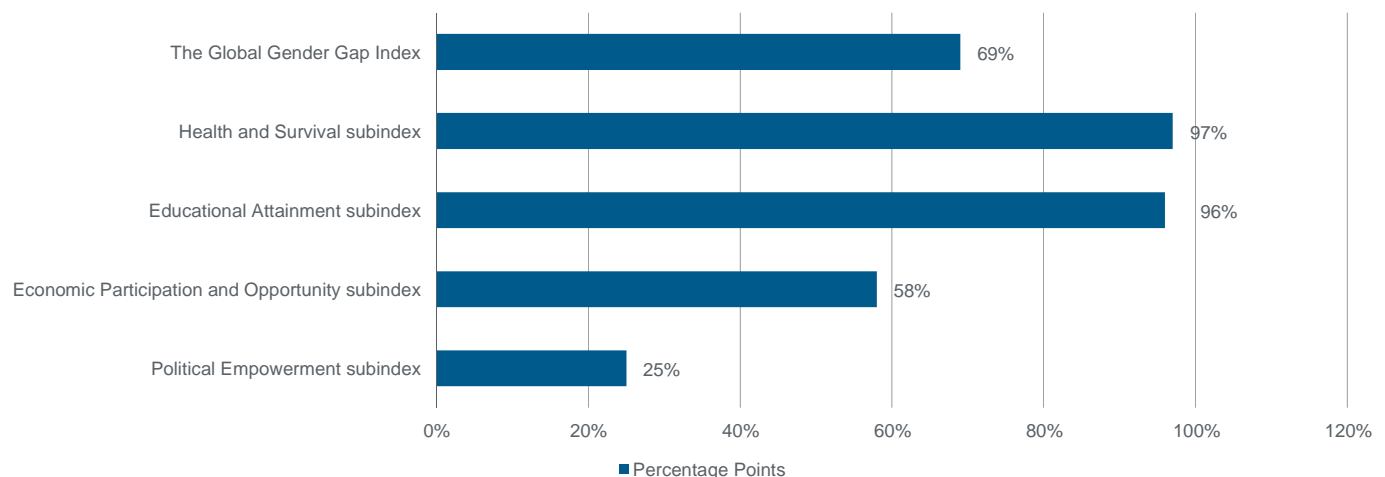
Gender equality is a human right. It is also an important prerequisite for sustainable economic and social development. Considerable progress has been made in recent years, for example in the areas of education and healthcare. Nevertheless, women and girls remain disadvantaged around the world due to structural inequalities and discriminatory norms. In many cases they have less access to healthcare facilities and economic resources. In virtually every society, women are less involved in decision-making than men; They have less of a voice. Violence against women and harmful traditional practices are still widespread. But men can also face disadvantages – in some regions young women are now better educated than their male peers.

“Gender” is defined in this discussion as the social gender. It is not about the biological differences between men and women, but about their social roles. Taking the “gender approach”, the causes of discrimination against women or men are sought and, if possible, reduced. The aim is not selective improvement for a limited group, but to eliminate the structural causes of inequality. Equality contributes to an overall improvement in the quality of all people's lives: countries where the differences between men and women in education, employment and property rights are small have fewer problems with malnutrition and child mortality. The economies of these countries grow faster and are governed more responsibly. Improved educational and participation opportunities for women also contribute to informed family planning and a reduction in population growth.

Promoting gender equality is therefore an overarching responsibility and an indicator of quality in all areas of German development cooperation. In May 2014, the Federal Ministry for Economic Cooperation and Development published a cross-sectoral concept “Gender Equality in German Development Cooperation”. The “Development Policy Action Plan on Gender Equality” for the period 2016 to 2020 (GAP II) gives concrete form to the concept of gender equality and operationalises it through annual rolling road maps linked to concrete measures. In this way, German development cooperation actively contributes to achieving international goals such as Agenda 2030.

#### The state of the gender gaps

Percentage of the gender gap closed to date, 2020



Quelle: World Economic Forum, Global Gender Gap Index, 2020.

Core elements of the concept are (i) gender mainstreaming in all development policy projects, (ii) gender-specific empowerment measures and (iii) the integration of gender equality in bilateral and multilateral development policy dialogue.

In order to provide women affected by sexual and/or gender-based violence with better access to the legal system and high-quality services, it is important to involve boys and men in these efforts. This is the only way for societies to deal with existing socio-cultural norms and gender stereotypes and to work systematically to eliminate structural inequalities.

### The KfW development approach

KfW Development Bank carries out many projects to promote gender equality in cooperation with its partners. To this end, every KfW Development Bank project is carefully analysed in advance to determine the potential it offers for gender equality. If a project can contribute to gender equality, specific measures are implemented in the projects.

It is important to remember that women and men have different needs in many areas. In the healthcare sector, for example, women need not only good pre- and postnatal care, but also good medical care during childbirth – a service that benefits society as a whole. Women face gender-specific obstacles in the financial system, which development cooperation needs to address to be truly effective. Due to discriminatory laws and norms, women have less access to land and assets that could serve as collateral for loans. They often need different support to men as a result.

KfW Development Bank supports guidelines for gender equality in many regions and areas. Most of the projects are located in sub-Saharan Africa, Asia and the MENA region. While many projects to promote gender equality focus on health, education and sustainable economic development, there are also projects in the areas of water, energy and agriculture.



Women are given priority at this counter in India. Source: KfW photo archive, photographer: Joachim E. Roettgers

### Global network – microloans for women

Women are more reliable borrowers: they are more likely than men to pay back borrowed money. Women who earn their own money often spend it on the welfare of the whole family, for example on their children's education. Strengthening their economic participation therefore directly benefits the next generation. The equal economic participation of women can reduce poverty and inequality and promote economic growth.

KfW Development Bank promotes lending to small and micro enterprises owned by women on behalf of BMZ. To this end, it supports a global microfinance participation fund of the Women's World Banking (WWB) network, which participates in microfinance institutions (MFIs) around the world if they promote small businesses managed by women. The WWB network has existed for almost 40 years and is one of the largest MFI networks in the world. Its members include 49 MFIs from 32 countries, including nine countries from sub-Saharan Africa and Latin America, for example. Of more than 44 million active MFI clients, 80% are women, with a total loan portfolio of more than USD 9 billion and an average loan amount of USD 850. The network supports the development of tailor-made financial products that meet the needs of women and advises MFIs on the development of savings or insurance products.

KfW's participation represents an active contribution to the implementation of KfW's gender strategy, which stipulates the promotion of gender equality as a central goal and important quality indicator.

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