

## Gender

Promoting equality between men and women

All over the world, women and girls still experience discrimination in many areas - the majority of the global poor are female. Yet men and boys also have particular requirements. Gender equality and strengthening women's rights are key objectives of development cooperation. Following the gender strategies of the Federal Ministry for Economic Cooperation and Development (BMZ) and KfW Development Bank's own, we are committed to this goal in all areas of work.

When we talk about "gender", we do not mean the biological differences between men and women – for this we use the term "sex". Adopting a "gender approach" means taking into account different social roles of men and women. We identify the causes for discrimination against women or men, and try to eliminate them. The aim is not to improve the situation of a limited group but to remedy structural causes of inequalities.

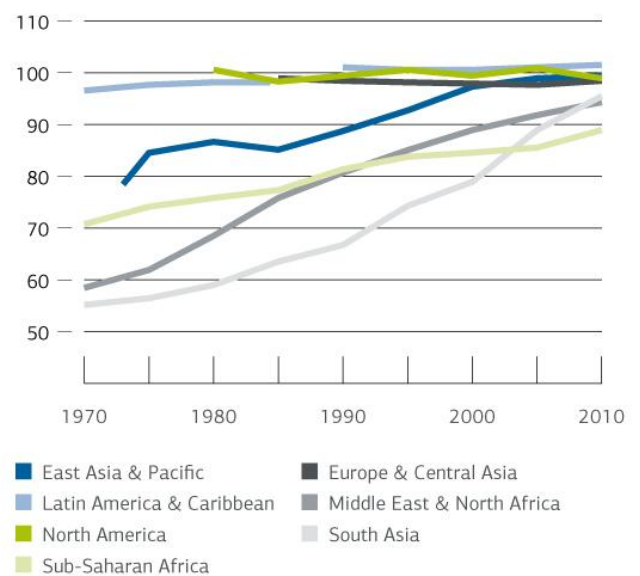
Promoting gender equality plays a prominent role in German development cooperation. In May 2014, the Federal Ministry for Economic Cooperation and Development (BMZ) published a cross-sector strategy paper entitled "Gender Equality in German Development Cooperation". The forthcoming Gender Action Plan will highlight specific focus areas and activities of intervention.

### Context

Gender equality is a human right. It is also a key requirement for sustainable economic and social development. Over recent years, women and girl have made significant progress in accessing education and employment. Nevertheless, they still suffer from discrimination all over the world, especially if they are extremely poor or belong to minority groups. In many countries, women have less access to health care facilities and economic resources. Women's voices are less heard compared to men's; they are less represented in the decision making in companies. Many are exposed to violence on a daily basis. In combination all of this contributes to the gender gap that impedes development.

Men can be disadvantaged too – in some regions, young women are now better educated than young men. Overcoming gender inequalities thus stimulates development as a whole. For example: If women have access to education and their own income, they are more inclined than men to invest in training, health care and ensuring a nutritious diet for their children. The future of society can only be shaped in a sustainable manner in cooperation between both genders.

Ratio of enrolment rates between girls and boys



Source: World Bank.

## KfW's development approach

In particular since the World Conference on Women in Beijing in 1995 many countries have actively promoted gender equality as part of their official policy. KfW Development Bank supports its partners in implementing their gender strategies. One means is the careful ex-ante analysis of each project financed by KfW to identify potential areas to promote gender equality.

Women and men have particular needs that need to be taken into account when designing development projects. For example, women require different services in health care, before, during, and after pregnancy. Specialised medical services improve child health and benefit the entire society. Another example is finance: Women often have less access to land and property which is often necessary as collateral for loans. This means they frequently need different services than men.

KfW Development Bank promotes a gender approach not only in development projects but also in-house. We were one of the first development cooperation institutions to address the issue of gender equality internally. Currently, we are implementing our gender equality plan for the years 2011 to 2015. We carry out specific measures to support women in the workforce, including increasing the ratio of women in management positions and a better work-life balance for both men and women. KfW is an international front runner for gender balance. The Swiss development agency is expected to follow the KfW Development Bank model in this context.



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Women receive preferential treatment at this counter in India.  
Source: KfW photo archive / Joachim E. Roettgers

## Global network – micro-credits for women

Women on average are more reliable borrowers: they are more likely than men to repay their loans. Women who earn and have control over their own money also often spend it on the well-being of the family, for example on children's education.

On behalf of the Federal Ministry for Economic Cooperation and Development, KfW Development Bank promotes lending to small and micro-enterprises owned by women. It has contributed six million US dollars to the ISIS Fund which supports micro-finance institutions around the world that target small women-led companies.

Since its launch in 2012 by the Dutch NGO "Women's World Banking", the fund has reached a volume of USD 50 million. The network is one of the world's largest of its kind. It serves 20 million customers worldwide, 70 % of whom are women. The organisation specialises in developing tailored financial products that meet the needs of women, for example in facilitating access to micro-insurance and savings accounts, in addition to loans.

KfW's contribution to the fund is part of implementing the KfW gender strategy: promoting gender equality is a key objective and an important indicator for the quality of our work.