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ABSTRACT

Women in developing countries carry out three-quarters of all work in rural areas, are often exposed to great health risks through frequent childbirth, and are disadvantaged compared with men in education and training. Modernization has burdened women with new responsibilities and more work but has improved health care. The economic and social changes caused by development and development assistance can sometimes worsen the status and life situation of women. A targeted promotion of women is the only way to satisfy basic needs and reduce poverty. Almost all organizations of German development cooperation participate in the complex task of promoting women in developing countries. Promotion is implemented in the following ways: access for women to training and advice, credits, and work-relieving technologies; participation of women themselves; and an integrated approach that aims at the joint promotion of men and women. Germany attempts in many different areas and with different means to contribute to the promotion of women in developing countries: relief in household work, primary health services, family planning services, agriculture, and education. The effectiveness of development cooperation can be increased with the strengthening of self-help groups' capabilities to solve problems themselves and models that bring about development processes beyond projects and programs. (Three projects in Burkina Faso, Colombia, and Indonesia are described.) (YLB)

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IN Visitors' Information

## Sonderthema

Special Report

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### WOMEN ARE "THE KEY TO PROGRESS"

- The situation of women in developing countries  
and German efforts to improve their situation -

by

Inga Krugmann-Randolf

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## **Introduction**

"Women should be able to participate with equal rights and self-determination in the economic, social and society development of their countries and draw benefits from it."

"The interests of women are to be taken into consideration in the planning and implementation of all development cooperation projects."

These principles of the government of the Federal Republic of Germany are based on the knowledge that women bear the main burden of under-development, and at the same time play a key role in many economic and social areas of their countries.

It took decades to move on from recognition of the "key role of women" to their targeted, systematic promotion. Development cooperation can only make an effective contribution to the satisfying of people's basic needs, such as alleviating poverty, and thereby to development in the respective countries, when women are also given the possibility to participate actively in social and political development. German development cooperation wants to contribute to creating equal chances for women and men, and to the promotion of their specific potentials, so that women and men together can contribute to the development of their families, communities and countries and equally draw benefits from it.

### **I. The situation of women in developing countries**

"Women make up half of humanity, account for two-thirds of all working hours, receive one-tenth of world income, and own less than one-hundredth of the property."

United Nations Report 1980

This probably most-quoted sentence brings the worldwide "women's problem" to a succinct denominator, whereby women in Africa, Asia and Latin America, apart from a few exceptions, have it much much tougher than women in the industrial societies. Despite different cultural, social, religious and ethnic conditions in the developing countries, the common denominator is: disadvantages in the domestic area, in training and in jobs, as well as overwork. This applies especially to the lower social classes.

Women in developing countries as a rule carry out three-quarters of all work in rural areas. They produce more than half of all food, and traditionally are responsible for the feeding of their families.

"Sixty per cent of the poor population in developing countries are women, who produce most of the family income and up to 80 per cent of national food," the International Fund for Agricultural Development (IFAD) noted.

In the so-called informal sector, e.g. street trading, estimates put the share of women, according to the country and work area, at 25-60 per cent. Their diverse activities in home management and raising children, supplying energy (firewood), water and health care, as well as in crafts, trades and modern industrial production, are often undervalued.

Although women carry out these important tasks for their families and communities, which characterize their key role, they are not seldom hindered because of their low social status in developing countries, even though the formal equality of men and women is anchored in many State constitutions.

Women are often exposed to great health risks through frequent births. More than 500,000 women in developing countries die every year from pregnancy-related complications, of which at least 200,000 are the victims of abortions which go wrong. The health risks due to frequent births are worsened by deficiencies in nutrition, medical care and environmental hygiene. The increasing destruction of the environment affects women particularly heavily: the fields yield less, and they must walk ever-increasing distances to reach firewood and water. Wars, human rights violations, corruption, droughts and a destroyed environment also contribute to people leaving their arable land and villages in flight from hunger, chaos and death. It is estimated that 100 million people worldwide are currently in flight.

In the country, but also in urban slum areas, the number of households which are run by women alone due, *inter alia*, to the outmigration of their men, is growing. Estimates reckon that worldwide more than one-third of the social disintegration of families, unemployment, juvenile crime and prostitution is due to this development, from which women in particular suffer.

Women are also disadvantaged compared with men in education and training. Their lower social status makes it difficult for them to gain access to training and to many occupations, and thereby to an appropriate income and social advancement. More than half of the illiterates are female, and girls must drop out of school much more often than boys because they are needed as workers and helpers for their mothers at home. As their parents believe that the curricula of the schools are preponderantly not adapted to the realities of life, they feel that the girls should learn more useful things at home. Girls have fewer chances in vocational training, and the greatest differences are in technical training.

## II. The impacts of modernizations on the situation of women: their burdens and strengths

"The living and working conditions of women are shameful. Almost all improvements are tailored for men." (Julius Nyerere, longtime Head of State of Tanzania, Geneva 1992)

Women were simply forgotten in the first three to four decades of development policy. Men designed development plans for men. And that was not seldom to the disadvantage of women. They were either loaded with more work or traditional sources of income were taken away from them.

An example: in many agricultural projects a self-contribution is asked for from the benefiting village inhabitants in the form of work, e.g. in the building of protective walls against earth erosion in the fields, afforestation, and the building of roads and wells. What is important is whether the men participate in this community work. If it is loaded upon the women alone, this will be to the disadvantage of their health and production of food. When women are burdened with new responsibilities and more work through modernization, they must be relieved at other places.

Modernization has improved health care worldwide. Doctors and medicines are more accessible than they were 50 years ago. That has resulted in fewer children dying, and people living longer. The world population, according to estimates, is growing yearly by 97 million people. Almost all of the population growth takes place in Africa, Asia and Latin America, of which half is accounted for by South Asia and Africa alone. Many of the pregnancies are unwanted and harm the health of the women. That is why self-determining family planning should be made possible for all women and men in that they are given access to contraceptives.



In deeply-indebted countries, or those shaken by power struggles, women first and foremost have to absorb the economic crisis. Structural adjustments to reduce State debts lead to increases in the prices of basic foodstuffs, as well as the ending of State health and school services, agriculture and transport. That burdens women with even more work and responsibility.

On the other hand, there are many strong and self-confident women in the countries of the South; one has only to think of the market women of Ghana and other African countries or Haiti.

The traditional women's associations, which are very well able to make village communities or government levels listen to their interests, also deserve respect. Their numbers and strength of assertion have grown in the last 10 years. Knowledge gained in international discussions have also contributed to that.

The impulse for women no longer to accept everything can sometimes come from a puppet show, an old tradition in Rajasthan, in India. The shows are tailored to the daily problems of their public, and one of them some years ago had undreamed-of consequences. One of the puppets asked the women in the audience: "What are you actually paid for eight hours work a day on road-building?" The women replied: "One or two Rupees." "That's a bit thick," commented the puppet, "because the law says the minimum wage for eight hours work is eight Rupees." "We didn't know that," said the women. "And what should we do now?" The puppet had the answer: "Draw attention to your problem. Block the road." And in fact 200 women later occupied the national road to the main road of Jaipur. A subsequent petition from the women was met with a trail-blazing ruling on principles by the Indian Supreme Court: women have the same right to the legal minimum wage as men. An historic judgement for India.

### III. Women in German development cooperation

#### Definition:

"Technical cooperation should increase the capabilities of people and organizations in the partner countries, in that it imparts and mobilizes knowledge and capabilities, or improves the preconditions for their application. It wants to strengthen the self-initiative of the people in these countries so that they can improve their living conditions by their own efforts. Financial cooperation has the task of improving product potential as well as the economic and social infrastructure." (Annual report of GTZ, the German Agency for Technical Cooperation)

While at the beginnings of German development cooperation women were seen first and foremost as housewives and mothers, and their need to earn money in agriculture, trade and the informal sector was overlooked, they were recognized as their own promotional target group from 1977 under the then Development Aid Minister Marie Schlei.

It has since been understood that the economic and social changes caused by development and development assistance can sometimes worsen the status and life-situation of women, and that only with a targeted promotion of women can an effective contribution to satisfying basic needs (food, shelter, clothing, drinking water, health, education and transport), and a reduction of poverty, be achieved.

In the first policy paper on the "Promotion of the woman in developing countries", it was laid down that "all projects and programmes are to be examined for their influence on the situation of women, whereby women should be substantially involved in the planning and implementation of projects and programmes". An important element was thus introduced to German development cooperation. Promotion concepts and methods are reviewed repeatedly and refined on the basis of experience. The valuable experience of non-

governmental organisations (NGOs) also contribute to this body of knowledge because they know the needs of the people directly at grass-roots level.

In its "Basic Features of Development Policy" of 1986, the German Federal government declared the promotion of women a focal point. This was followed in 1988 by the adoption in the Federal Ministry for Economic Cooperation (BMZ) of a "Concept for the Promotion of Women in Developing Countries".

This concept shifts the emphasis of women-specific projects (only with and for women), or women's components added subsequently to projects, to promotion of women as a cross-sector task. That means that the promotion of women cannot be restricted to special sectors or projects. Rather, the interests of women as an individual target group are to be integrated from the beginning and in every area, that is, also in the planning and implementation of all projects of development cooperation.

#### WHO promotes?

Almost all organizations of German development cooperation participate in the multi-area task of promoting women in developing countries: first and foremost the German Agency for Technical Cooperation (GTZ), which plans, implements and evaluates projects and programmes of official technical cooperation (TZ) on commission from the BMZ, that is, on behalf of the Federal government. There is also the German Development Service (DED), which seconds volunteer development helpers for cooperation and advice in State and private projects in the host country. Also in financial cooperation (FZ), for which the Kreditanstalt für Wiederaufbau (KfW), is responsible on behalf of the Federal government, attention is paid to the impacts of projects and programmes on women.

The requests of women's associations for advice and promotion are handled by the many German NGOs, political foundations and the churches which mainly support self-help groups of poor populations. All government and non-government organisations have thought out the problems of women and the possibilities of improving their situation in dialogue with their partners in developing countries, and worked out strategies for translating the promotion of women. The strategy of the GTZ, for example, requires structural changes and reorientation in German society.

In multilateral cooperation, the Federal government contributes funds to international organisations and programmes which are concerned with the promotion of women in developing countries, e.g. the UNDP, UNICEF and UNIFEM, as well as the ILO and UNESCO.

#### HOW is promotion implemented?

It is about supporting women in their diverse tasks in agriculture, food security, health care and raising children, and opening up sources of income for them. That means that they must have access to training and advice, credits and work-relieving technologies.

Promotion of women must respect the self-responsibility of the developing countries. As everywhere in development cooperation, it also applies to the promotion of women that development cannot come from outside. Rather, the women must themselves decide what shape a promotion should take and how it is to be applied corresponding to their needs and cultural self-conception. The participation of the women in decisions in all project phases, beginning with their own review of their situation and formulation of their needs, objectives and priorities, is therefore of particular importance.

The concept aims principally at the joint promotion of men and women (integrated approach). When the economic, political and cultural general conditions do not permit a joint promotion, such as in Islamic countries, women-specific projects or projects with women-promoting components can be required. What is clear is that changes cannot be implemented against men, but only with them.

In keeping with the gender-specific division of labour, men and women have different tasks and responsibilities, and therefore also different needs for promotion. Before planning goes ahead, gender-differentiated analyses of their own interests, division of labour and access to resources (e.g. land, credits, power of decision), must be carried out, and in fact with the substantial participation of the men and women involved (participatory rural appraisal). The target groups are thereby made clearly aware of which factors determine their lives and how they can be improved.

Negative impacts upon women, such as greater workloads or lower income, which sometimes result from the application of new technologies, must be avoided. Therefore all TZ or FZ projects since 1990 must be appraised according to so-called "women's categories" for their impacts upon women.

#### WHERE and WHAT is promoted?

Previous experience has brought the knowledge that when the status of women is improved, the development chances of a country are also enhanced. Where then must action be taken? Actually everywhere. Particularly important is the promotion of women in production, the service sector and trade, as the women earn a great part of their income in agriculture and in the informal sector. The procurement of food, water and fuel make great and excessive demands on women's strength; better health care and nutrition, better housing and training would help them. One must simply have greater belief in their capability, and give them access to production factors such as land, credit, and initial and

further training, as well as possibilities to advance themselves to leading positions in self-help organizations, and also in business and industry and politics.

Quite important is:

Promotion of women must be applied at two different levels: not only from "above", the State, but also from "below", the grass-roots groups. Only so can widespread processes of change, from which all people can benefit, be got going.

The Federal Republic of Germany attempts in many different areas and with different means to contribute to the promotion of women in developing countries:

First of all, and especially important because they are a day-to-day help, reliefs in household work by the introduction of appropriate appliances such as fuel-saving stoves, hand mills and water pumps.

For the improvement of health, the government supports primary health services, especially in the care of mothers and children, training of village midwives, the setting up and equipping of village chemists' shops, the inclusion of proven traditional processes of health care and healing, and advice services for family planning which are addressed to both men and women. For many developing countries, rapid population growth causes a marked aggravation of their problems and has resulted in a change in awareness: while 30 years ago only four countries introduced family planning measures, today almost all developing countries have developed population policy programmes with family planning services.

At the request of developing countries the Federal Republic of Germany supports the work of family planning services, especially medical information, whereby it places great value upon attendant measures for the improvement of economic and social living conditions (health, education). Where women enjoy a better education they have fewer chil-

dren and the cycle of lower social status and high birth rates is interrupted. A total of 24 studies in 15 different countries show clearly that there is a direct connection between the educational level of the mother, the reduction of the birth rate and a qualitative improvement in the nutrition of the family.

Especially urgent, because it is necessary for their existence, is the promotion of women where they anyway earn little money, such as in agriculture and in the informal sector. An increase in food production is only to be achieved with the intensive promotion of women. For that, there is a need for agricultural advice, which at the beginning was addressed only to men, in all areas in which women are predominantly active, and further the development and provision of technologies which ease and make more profitable the work carried out mainly by women, as well as the improvement of the marketing of agricultural products.

In crafts, the women are mainly engaged in spinning, weaving, wickerwork, pottery and leather-processing. Improvement of quality, joint buying of materials, expansion of product ranges, as well as marketing through women's self-help groups, have proved themselves in an increase in profits in all production areas. Women's groups again and again want training and further training in questions of work organization, purchasing and marketing, book-keeping and rational management in dealing with credits and work as cooperatives. Girls and women are well-known to be especially disadvantaged in education and training. Fewer girls than boys are enrolled in primary schools, and still fewer attend further education schools or obtain vocational training.

A wide range of measures is necessary here in order to give girls the same chances of education. The promotion of education and training is one of the priority focal points of German development cooperation. It begins with the support of the primary school system in developing countries, which



is increasingly to impart curricula which have a practical relationship to the realities of life, and goes on to the granting of scholarships for the initial and advanced training of specialists and executive personnel. The latter is, *inter alia*, organized by the German Foundation for International Development (DSE), and the Carl Duisberg Society (CDG). The scholarship holders are selected by the governments of the developing countries. Unfortunately, the share of women with 13-17 per cent is still very small. In Germany there is pressure that in future more women than before will be proposed as scholarship holders.

### Outlook

The full inclusion of women in the development process is taking place only very slowly. Centuries-old cultural traditions and behaviour patterns of men and women must be changed through learning processes and reorientation before an active participation of women based on equal rights will be possible. This rests upon gender-related power structures and often enough provokes resistance. The removal of the disadvantaging of women can only be successful where governments also give this task the necessary priority, e.g. in their development plans, the selection and implementation of projects, and in amending laws.

How can one increase the effectiveness of development cooperation with the extent of the means so far? It depends upon two things: first, in the cooperation with self-help groups in Africa, Asia and Latin America it is first and foremost about strengthening their capabilities to solve problems themselves ("capacity building" and "empowerment"). Secondly, models must be found which bring about development processes beyond projects and programmes; models which can be reproduced and give rise to further organization processes (system forming). So it no longer depends upon the solution of individual project problems, but upon the development cooperation partners dealing with the solution of cross-area problems in order to achieve a



more widespread impact. Internationally, work is continuing on the creation of equal rights for women and men. This subject will play an important role at the World Social Summit in Copenhagen in June 1995. The 4th World Women's Conference in Peking in 1995 is to assess the implementation of the Nairobi forward-looking strategies, and decide a plan of action for further realization. The German government will present there the results of research into "Various Approaches of the Promotion of Women in International Comparison".

As a whole, one can say that the conceptional and institutional anchoring of the promotion of women in German development cooperation has proved itself. Improvements are being worked on consistently, but there is still much to do.

#### **IV. Project examples**

##### Rural women in Burkina Faso

The *Projekt Economie Familiale* (PEF) serves the promotion of rural women's groups in Sahel. Its objective is the improvement of the economic situation and working conditions of women. This is to be achieved by the extensive imparting of formal (literacy, book-keeping) and technical knowledge, and supporting them in access to credits, markets and adapted work-relieving technologies. The women, for example, till the soil with erosion protection, grow vegetables, weave, and make pottery and soap as well as plant trees.

In principle, every women's group determines its own working programme. Moreover, the PEF tries so far as is possible to work towards an "auto-promotion" of the women's groups in that it promotes an exchange of knowledge among the 40 groups and trains "pilot" women who pass on their know-how within the groups. The fattening of mutton is especially successful and profitable. About 2,000 women are

covered by the promotion. The PEF, incorporated in Burkina Faso's Centre Regional de la Promotion Agro-Pastoral (CRPA) du Sahel, is supported in the implementation of the programmes decided by the women by advice and funding from the DED and German Agro Action (DWHH).

### **Woman adviser for promoting women in Colombia**

Barbara Hess is the adviser for the on-site promotion of women in Colombia, and works in the Presidential office for Youth, Women and Families in Bogota. Within the framework of Colombia's policy on women, her job is to help ensure that the "gender perspective" is anchored in all State structures and development activities.

At first, this task was restricted to GTZ projects in Colombia. But Colombian institutions soon asked for political advice on how, under the gender approach, the different roles of men and women and their consequent tasks, interests and needs could be more effectively taken into account in development activities. This was because it has turned out that isolated women's projects, or the label "women's components" stuck to other projects, achieve little. On the other hand, simultaneous analysis of the situation and needs of men and women greatly heightens the readiness to participate in, and acceptance of, development measures based on the examination.

The objective which Barbara Hess is helping to achieve is enabling central, regional and local institutions (*municipios*) to take differentiated account of the interests and needs of men and women in the planning and implementation of development measures.

Model processes are tested in a practical way, e.g. in cooperation with a local community administration in protection of resources, which can then be applied as widely as possible in other communities in the country. The big priority of this approach from "above", the Presidential

office, and from "below", the grass roots, is a long-term great range and broad impact in the entire country. There are also locally-assigned German women advisers in, *inter alia*, Egypt, Jordan and the Philippines.

### **Credits for very small businesses in Indonesia**

In many developing countries, very small businesses run by both men and women account for a considerable share of the national product. The only capital which very small businessmen and businesswomen have is their capacity for work and creativity. They cannot offer the banks security for loans, they need only tiny credits which give the banks disproportionately too much work, and they cannot pay high interest rates.

The Indonesian Central Bank therefore initiated the pilot project "Connection of Banks and Self-help Groups", which the GTZ has supported since 1988. The objective is to offer attractive financial services specially tailored for farmers and very small rural businesses - a means to expand the financing infrastructure and at the same time alleviate poverty.

The special feature of the project is that self-help groups are inserted between the bank and borrowers. Whoever is a member of a savings and loans group can obtain small credits at affordable interest rates. The group mobilizes savings and evaluates not only the creditworthiness of its members, but also the prospects for the intended investments.

The collective safeguarding of credits by mutual social checks ensures that every borrower repays his or her debts. More than 90 per cent of the credits so far have been repaid punctually. The self-help groups are supported by advice and training.

About 1,000 savings and loans groups in Indonesia have meanwhile taken part in the programme, which has arranged credits for more than 300,000 individual persons totalling about US\$ 6 million. No less than 40 per cent of the borrowers are women. The average loan is about US\$ 200. So far, the groups have deposited savings of about US\$ 1.5 million with the banks.

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