



Added Value

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Contributions to gender equitable
economic development

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FOREWORD

MAYA TISSAFI, VICE DIRECTOR SDC

«In a society where the rights and potential of women
are constrained, no man can be truly free.
He may have power, but he will not have freedom.»
(Mary Robinson¹)

In the 21st century, discrimination against women is still the most prevalent kind of exclusion. Despite improvements in the areas of education and employment, women are still disadvantaged in many areas: They are more often found among the poor than men, with regards to health care, they are often especially underserved, they often have less rights and less access to services and resources.

Women are disproportionately found in low-paid jobs; they bear the brunt of non-paid work and therefore carry a heavier work load than men. Income disparities between men and women are often inexplicable and have to be traced back to gender discrimination.

The financial and the food crises of the last years additionally slowed down the progress towards more gender equality. Women are especially hard hit by the loss of employment in the public sector and by the decrease in spending on social security and welfare.

Gender equality is an international legal obligation and as such anchored in human rights. The UN Convention against the discrimination of women CEDAW binds 177 signatory states, including Switzerland: to support women and guarantee their access to human rights, to break up traditional gender roles, as well as to advance and to further gender equality in politics, education, work, social security, health and within the family.

Gender equality and strengthening the role of women are important aims of development cooperation. SDC, based on its gender policy, has set as its goal, to provide for the different needs and potentials of women and men in all its development interventions. A fundamental principle of SDC indicates that the fight against structural inequalities and unbalanced power relations between different groups of society is the aim as well as the prerequisite of development and therefore constitutes an important contribution towards poverty reduction.

In order to tackle existing inequalities, women and men have to be equally represented in governments, in economic boards or be included in peace processes. That is the only way to find sustainable and stable solutions for poverty reduction.

Development can only take place if the reduction of poverty also includes the pursuit of more social justice. We are still far from that point. Not only in the South and the East but also here in Switzerland.

¹ Mahoney, Rosemary. 1993.
Whoredom in Kimmage – Irish women
coming of age. New York.

Gender mainstreaming in development cooperation: A critical assessment

Prompted by the UN World Conference on Women Beijing, 1995, gender mainstreaming (GM) has become an integral part of international development cooperation (DC). Only if the different roles, responsibilities and needs of women and men are taken into account, if they are reflected in the project logic and if the gender specific differences are also reflected in the impact reports, can the mission of poverty eradication be implemented effectively. SDC emphasizes the importance of the approach for the implementation of the legally required development objectives not only by means of its policy for gender equality 2003, but also by means of various instruments such as sector-specific guidelines and examples of good practice, GM training in the various DC sectors as well as institutional cooperation with centres of excellence for gender issues in DC.¹ In addition an important vehicle for implementing the gender policy is SDC's internal annual progress report which regularly analyses the budget applications, annual reports and country strategies and which is correlated with the project and programme expenditure (Gender Responsive Budgeting GRB).²

With the commitment to promoting gender equality through DC, SDC is not only fulfilling its commitments to the relevant international human rights standards signed by Switzerland,³ but is also ensuring that its measures match with those of numerous agencies and supranational institutions like the World Bank or regional development banks, which have been continuously promoting the issue of "gender" in the last decades. However, more recently the efficacy of GM has been subjected to doubts, which has led to a deeper discussion in the form of this publication; because discrimination against women and the relatively greater vulnerability and poverty of women seem to be persisting.

To understand why in certain regions equality between women and men is progressing, whilst it has stagnated elsewhere, indeed why under certain circumstances discrimination of various kinds is increasing, this publication will examine gender relations, including their shifting positions and the tendencies of gender inequality to persist in the context of social change. With a focus on initiatives promoting economic development, the authors examine how the life situations of women change

compared to those of men. The group of authors documents positive experiences and raises the question why improvements did not occur in certain regions and social groups despite all efforts. An introduction provides a retrospective of the development of GM in DC, viz. in SDC, and a preliminary assessment.

Looking back on 15 years of GM

Just over 20 years ago the "gender and development approach" that had emerged in feminist circles prevailed in DC. Based on the critique of the neglect both in theory and in practice of the inclusion of the role of women in economic development by Ester Boserup in 1970 (Boserup 1990), a lively debate arose over the "correct" development approach within patriarchal power relations. These controversies culminated – via many detours (for details see Razavi and Miller 1995, von Braunmühl 2001, Young 2002, McIlwaine and Datta 2003, Bieri 2006) – in the gender and development approach (GAD), with its focus away from "women" and directly on gender relations. In the early 1990s this approach was the base for the concept of GM: the relations between women and men and their contextual characteristics and dynamics influence the activities of the programme. Therefore gender is part of the inventory of planning instruments and implementation methods. These include information relevant to planning regarding the various practical and strategic needs⁴ and opportunities of women as the basis of all interventions, which, if deemed necessary from the project point of view, are supplemented with specific targets for gender equality (Frey 2000).

GM thus comprises a systematic approach to capturing contexts from a gender perspective, and then aligning the programmes, always with the aim of using interventions to promote gender equality, or at least avoid exacerbating existing asymmetries. GM aims to analyse the complexity of the different life worlds holistically. This means that GM makes the effect of a programme at the household level, including its links with the determining decision-making structures, tangible. GM illustrates the different needs of women and men, girls and boys, and systemati-

Only if the different roles, responsibilities and needs of women and men are taken into account, if they are reflected in the project logic and if the gender specific differences are also reflected in the impact reports, can the mission of poverty eradication be implemented effectively.

cally targets these. The donor agencies try to bring out the added value of their particular GM strategies in their reports; success stories remarkably often seem to be about the advancement of women. Examples of practical actions include new appropriate technologies adapted to the needs and opportunities of women (decentralized drinking water supply), gender-conscious educational initiatives (text books, organization, curriculum), the advancement of women in governance programmes (political education, GRB initiatives, strengthening of local women's organizations) are examples of such activities. The images of successful protagonists are encouraging, but they can not hide the fact that many women are on the looser side, and that their situation has even deteriorated in the long term despite initial successes (Sancar 2009).

What has GM achieved?

The women in these success stories are the poster images of development cooperation: women are more disciplined in small savings, more reliable with their loan repayments, they invest their profits sensibly, for example in the education of their children, and they make more efforts in the classroom and are more successful. So they are well positioned to take on a special role in the value chain as customers, consumers and producers. However, this successful female target group in development projects is concentrated almost exclusively in the micro-sphere. If the discussion is about trade relations, drinking water systems in metropolitan cities, satellite-based climate research or the national dialogue on decentralization, women hardly ever appear as actors and contact persons. During evaluations the results (outputs) may of course be disaggregated by gender, however, the effects (outcomes) are often not analysed (de Waal 2006). GM is therefore hardly used to analyze gender-relevant injustices and to fight against them.

GM is an important tool that forces observers to take a closer look to discover what is happening in the household, why the household is being organised in this or that way, why negotiations of this or that kind occur and how they occur. GM throws into

sharp focus the realities of women and men, without hiding the differences within the respective groups. This approach often raises unexpected questions relevant to DC. Integrating GM can modify the goals of an intervention, and it places cost-effectiveness in its proper relation to needs-driven redistribution. This calls for a debate on the significance of the category of gender in the dominant, growth-oriented development model, without diminishing the importance of economic growth for sustainable development; development must not lead to growth taking place one-sidedly at the cost of social justice and other aspects of quality of life. We hope this brochure will highlight the added value of a change in perspective, which gets us away from quotas and ethnographic descriptions to fundamental issues of economic growth and social change. This includes a comprehensive understanding of gender equality and gender justice and the willingness to place these concerns at the heart of our objectives.

¹ For the terms gender, gender approach and gender mainstreaming see the glossary at the end of the publication.

² The Annual Progress Reports are available from gender@deza.admin.ch.

³ In addition to national standards there are international agreements that require active measures to combat gender inequalities. For the issue of gender justice the following treaties are especially important for Switzerland: CEDAW (The Convention on the Elimination of All Forms of Discrimination against Women, 1979), the International Covenant on Economic, Social and Cultural Rights, the Covenant on Civil and Political Rights (1966), and the ECHR (European Court of Human Rights, 1959). Equally important as customary international law is UDHR (the Universal Declaration of Human Rights, 1948).

⁴ See glossary

«Forget China»

with gender equality towards more market,
economic growth and development

The figures are everywhere: women do 66% of the work, produce 50% of food, but only earn 10% of the income and own only 1% of all goods (UNICEF, 2007). Even if the empirical basis for these figures is weak and their inflationary use alone should be the subject of criticism¹, they do seem to illustrate one thing: women work a lot, but their performance is given very little recognition. They are not “productive” in economic terms, a circumstance in which the World Bank sees an untapped potential (World Bank 2001). It is thus not only an intrinsic goal of many development initiatives to change conditions by targeting women as the preferred target group. Rather, the empowerment of women in many policy papers is seen as a prerequisite for sustainable development, pro-poor economic growth as well as for achieving the Millennium Development Goals. This publication focuses on initiatives to promote economic development, an area thus in which the inclusion of women as economic actors and (small) entrepreneurs was especially promoted in recent years. If development programmes succeed in tapping this potential, not only is a reduction of gender inequality to be expected, but the programmes themselves become more successful: according to an analysis by the OECD (DCD-DAC 2010) improvements in gender equality result in the highest returns of all development measures. Popular business broadsheets pick up the arguments: “Forget China, India and the internet: economic growth is driven by women” said the Economist headline (2006), illustrating that the increase of female participation in the labour force has contributed more to the increase in global economic product than new technologies or the so-called new economic superpowers India and China. According to the cited article this calculation would be tilted even more in favour of female contribution if the value of housework and childcare were included. Therefore, the conclusion is, it is especially girls who should be trained in developing countries: “... investing in education would deliver huge economic and social returns” (Economist 2006).

In an internet forum of the Society for International Development (SID Harcourt 2011) Wendy Harcourt writes that investing in girls and women is economically rewarding has become standard UN jargon and a cliché in development circles. The relevant agencies are full of praise: the integration of

women into the economy and female control of the means of production is apparently a key to overcoming poverty and removing inequalities and has a positive effect on the nutritional condition of children, their health and their education (DCD DAC-2010). This same observation is made by Fatma Allo, founder of the Tanzania Media Women’s Association (TAMWA), using an example from Zanzibar, which confirms the positive influence of an income of one’s own on the status of women. Despite the fact that the work was very hard and the wages far below the level that would correspond to the labour expended, Allo defends the initiative in the private sector for the cultivation of algae in her case study as an effective empowerment strategy. As wage earners, women have recognised the value of their work – including unremunerated domestic and care work – and their self-esteem has risen, which expresses itself in the fact that they stand up for their rights for example by defending themselves in relation to domestic violence incidents. She reports the somewhat ambivalent reactions of the men in the village as follows: “Our women are now bad. They do not share their money with us. They keep it or spend it on their children. We can not even discipline them anymore because when we do they leave us. So now our men go to next village (sic) to get where they are more obedient wives to us.” (Allo, 2011).

The aforementioned discussions show: the 40 year old message of integrating women as *change agents* in development programmes has arrived. This is illustrated not least by the World Bank’s World Development Report on equality and development, in which the concept of smart economics is prominently displayed. There is hardly an agency that does not operate a gender programme, does not have a gender post, has not issued a handbook or does not have a *gender policy* on its website. The Millennium Development Goals, which dominate the global discourse on international cooperation² contain specific gender targets in such things as targets for the implementation of positive discrimination measures for women, more education for girls, women’s improved access to maternity care, the increase of female participation in the labour market and in the demand for adequate representation of women in political and economic bodies.³

This situation marks a significant distancing from traditional development programmes in which gender



was not a relevant category. Particularly pleasing is the fact that women are no longer represented in the role of victims, but are included as active participants and successful female actors in the development process. This perception seems to have established itself especially in the area of economic development and in market integration programmes for the poorest populations – the subject of this present publication.

The aim of this publication

In the light of these overarching objectives, including poverty eradication and the improvement of living standards,⁴ the diverse experiences with market promotion programs and the various initiatives to strengthen the local economy using market models for the poor, require a differentiated assessment from a gender perspective. In the face of the overwhelming number of success stories it is sometimes difficult to represent critical positions – you risk being cast in the role of spoil sport. On the other hand it makes little sense to unquestioningly join in the growing chorus of critics of microfinance programmes and M4P approaches and their sometimes overly general arguments. The editors of this booklet intend rather to tease out the factors leading to success, to describe the areas of tension as well as the risks and the misconceptions, using technical contributions and examples from project experiences. With the consistent inclusion of a gender perspective and on the basis of a rights-based approach, it is clear that some criti-

¹ This critique is available: See glossary “feminisation of poverty”.

² This dominance is not accepted uncritically. Even if the need for a dedicated fight against extreme poverty is not disputed, it is nonetheless the case that the Millennium Development Goals are strongly influenced by the global North, and especially by the World Bank, the IMF and the OECD. In terms of gender, critics highlight especially that there is no gender equality in access to education, in the proportion of women in the labour market and that the representation of women in politics is limited. Any reference to legal norms or recourse to the legal protection of the family is missing – not coincidentally, the critics say. See article by Samir Amin in *Monthly Review* in 57/10, 2006. URL: <http://monthlyreview.org/2006/03/01/the-millennium-development-goals-a-critique-from-the-south> (last accessed: July 13, 2011).

³ See Millennium Development Goals (MDG) 3, gender equality und MDG 5, maternal health. URL: www.un.org/millenniumgoals/ (last accessed: July 13, 2011).

⁴ By the standard of living here we mean a holistic measure, which in addition to the monetary factors also includes other aspects of well-being. The reference normally used is the HDI (Human Development Index).

The numerically quantifiable participation of women and men is central to project implementation, while the questions associated with structural conditions under which gender asymmetries are formed, move to the margins.

cal points have not been considered enough. The effects of economic development initiatives on various population groups must be judged in a differentiated manner. This applies not only to women, but especially to women and men from different social groups – for example regarding ethnicity, age or social class.⁵ The particular context – political, economic or cultural conditions – influences the project and its evolution significantly. Thus, the redistribution of political powers in the wake of decentralization processes, economic policy interventions in social security, political upheaval or territorial gains by fundamentalist movements combined with patriarchal structures, are all crucial conditions for the implementation and impact of development programmes. Last but not least, human rights are the normative frame of reference to demand gender justice as the basis and objective of different programmes and approaches to local economic development.

In this publication, project examples in the area of market development, taking account of such dynamics, are presented. In the material below we highlight three points which systematically emerged as real stumbling blocks in different contexts during the preparation of this publication.

1. After Paris: effectiveness and measurability of development

The first stumbling block results from the intensified debate following the Paris Declaration (2005) and the Accra Agenda for Action (2008) about the effectiveness of development cooperation and the focus on measurable results. After committing to these agreements, national development agencies tried to adapt their programmes to the logic and approaches of management principles including quality, timeliness, efficiency and profitability. These approaches often come at the expense of the consideration of social complexity and small-scale dynamics. Despite the wide acceptance and widespread implementation of GM principles, this means that gender relations are mainly brought into the picture if they are quantifiable. The numerically quantifiable participation of women and men is central to project implementation, while the questions associated with structural conditions under which gender asymmetries are formed, move to the margins. Although numbers of borrowers, school graduates, club Presidents and educated politicians illustrate a project's success, measurability is limited to one facet of reality and the recorded results say little about the living conditions of women in a broader sense or about any (unintended) side effects. Not only are everyday notions of social change and gender equality missing, (interdisciplinary) methodologies to capture the effects of interventions holistically are also absent. Qualitative studies often fall by the wayside in the cost-benefit analysis due to high costs,⁶ while quantitative surveys are not operationalized enough in projects. The short time period covered in these output reports in general is also not conducive to a proper description of such processes. Effects measurements for medium- and long-term consequences are, in most cases not even expected or planned for. This is especially true for GM measures, where little is documented on the outcome level (de Waal 2006) and this creates a vicious circle: only measures that produce short-term results are currently fundable in the prevailing development discourse. Against this background, holistic analyses, the identification of desirable and undesirable side effects and longer-term programmes designed to change social relations barely get any support – not to mention a debate about “change” in and of itself, the concepts of *change*, which are represented

in DC implicitly and explicitly, let alone about which processes are perceived as change and which are not, and which are documented as such.

Thus there is a risk that projects are not launched according to their urgency and in accordance with the needs of the target populations, but because they promise results in the desired form. The pressure to report success rates leaves little room for the consideration of the many and various women's and men's specific life situations. Interfaces between different areas of life are overlooked as a result of a sectoral and ahistorical vision and complexity is reduced to the extent of becoming a distortion. This leaves potential conflict areas that could be used as indicators of social change, invisible.

In the form of a *tick-the-box* approach (Güneş 2009) GM fits well into the *log frame* of programmes that promote development primarily based on economic principles.⁷ This kind of fit-one-fit-all approach is not just a question of its application: it points to the ambivalence and the systemic limitations of the GM approach, which have been intensely debated in the development industry since they were first disseminated (see, amongst others, Braunmühl 2001, Frey and Zdunnek 2002, Hafner Burton and Pollack 2002, Williams 2004, Mukhopadhyay 2004, Charlesworth 2005).

For the understanding of poverty and in particular for the identification of structural conditions that prevent the eradication of poverty, the gender perspective is enormously productive. A substantive analysis of gender relations consistently questions the power relations and directs our attention to the connections of the micro- level to macro-economic and political structures. This can be documented using the example of the intervention field "markets for the poor" (see Chapter 2, p.26). The positive overall balance, gratifying as it is, only allows us to draw limited conclusions about changes in the living conditions of the target groups. It remains unclear whether the division of labour between household members must be renegotiated, and which negotiating positions the individual household members adopt. This vulnerability leads directly to the second sticking point, which concerns female productivity in non-market arenas.

2. Unremunerated female work and non-market activities in the care sector⁸

Interventions in the area of labour and income are based on the assumption that the active participation of the poor in market events and their integration into existing value chains contributes to poverty reduction. GM has significantly contributed to women being included as potential participants in economic programmes, in order to train them as petty entrepreneurs and provide them with targeted access to means of production and the market. The integration of women into value chains promises not only to stimulate economic growth, but increase household income and thus *livelihood* security.

As skilled housekeepers and prudent savers women who repay their micro credits after investing them profitably are a welcome target group for micro-credit programmes. In agriculture, women are not only considered a driving force to create food security – a discourse that is of particular importance as an advertising medium for donor marketing; they are also increasingly involved in the expanding global *agri-food chains*. Critics note that the creation of value chains often makes jobs more flexible and drives the feminization of labour markets in the sense of low wages and inadequate social security (Raworth 2004; Tallontire et al, 2005; Bain 2010). In addition, those who celebrate these developments as a successful integration of female productivity, generally ignore numerous side effects of the commoditisation⁹ of agricultural products for small producers, especially of the care work usually done by women (cf. Madörin 2006, 2010). Especially when the intervention makes economic sense, this usually means

⁵ This is referred to in the literature as an intersectional perspective (McCall 2005).

⁶ For details see the introductory text to the chapter about value chains by Sabin Bieri and Annemarie Sancar, p. 28.

⁷ The tick-the-box management approach is criticised because it does not treat the gender question holistically but as an "add-on" to the programme (Güneş, 2009).

⁸ See glossary

⁹ See glossary



that women are not relieved of their assigned jobs in and around the house for subsistence survival. Project planning still is implicitly based on the misleading assumption of “infinitely elastic” (Elson, 1995) women’s work and its constant availability.

In addition, project plans implicitly presume that time savings, achieved through say decentralized water supplies, automatically flow into productive activities in an economic sense. The added value that the Georgian farmers mentioned when interviewed about the use of the money saved by streamlining local cheese production, in fact lay somewhere else: they were happy that they were now able to better look after their children (see article Georgia, Sancar / Bieri , p. 28). The increase in productivity the initiators hoped for therefore takes place only conditionally. The women who have changed from being cheese producers to being milk supplier experience no conflicting aims when they devote themselves to their role-compliant child rearing activities, rather than taking an additional job or enhancing self-sufficiency. Tensions are more likely to arise over the question whether the time saving affects their freedom of movement and thus the maintenance of their social networks, as has been demonstrated in other examples. In a paper, Olivier Graefe documented the example from the Maghreb, where a disastrous pairing of development progress in the form of decentralized drinking water supply and the simultaneous rise of fundamentalist Islamic movements ultimately did free the women from the heavy burden of long hours of carrying water, but also heavily limited their freedom of movement. Because the previously unavoidable walk to the water tank became superfluous, the husbands made more use of their right to control their wives (Graefe, 2007, see also Sultana 2009). These examples point to the one-dimensional picture that development agencies and often also scholars of “the poor” draw of their opportunities for action, and their ambiguous consequences.

While the integration of women into the market does not automatically lead to empowerment, new dependencies can emerge, social networks may break down or women may suffer from lack of time. There is a lack of sound information on this topic. Calculations with respect to time economy, the availability of money or the use of income are complex,¹⁰ and possible side effects are often only documented anecdotally. The fact that rigorous implementation of GM in

the programmes may not prevent the exacerbation of inequalities throws light on the fatal ambivalence of the concept. In the long term this may mean that families can maintain their standard of living only under increasingly precarious conditions. This is especially true if government services and grants are cut. Because expensive and unprofitable public services are being cut in many places, daily life is being monetised and the demand for consumer goods is being aroused, the inclusion of women in marketable commodity production becomes a zero sum game for households and individuals.

Analyses of work, productivity and value addition show how activities to secure an income are evaluated and why female work and activities with female connotations are often given less value than the classic, masculine activities that have become the norm (Wilkinson-Weber 2004). Especially the distinction between the market-based and the “other economy” (Donath, 2000, Madörin 2006), in which the latter is divided into remunerated and unremunerated work, shows how gender affects social and economic development. This is particularly evident in connection with care work which makes a very significant contribution to the standard of living and to the long-term chances for overcoming poverty. The burden is all the greater if the main service provider for maintaining and ensuring survival and equal opportunities, the state, is not equal to its task or does not fulfil it adequately.

3. Restructuring of global economy and the role of the state

The fundamental contradiction between neo-liberal¹¹ politics and feminist expectations of gender-sensitive development cooperation, which is dealt with, amongst others, by the American political and social scientist Nancy Fraser, hampers the sustainable

¹⁰ Sancar, Annemarie. 2009. “Economic Empowerment of Women: Pathways out of Poverty.”
In: The Yearbook Denknetz, Nr. 8, S.118–126.

¹¹ See glossary

transformation of gender relations (Fraser 2005). The measures in empowerment programmes that are supposed to enable women to develop their skills and fulfil their opportunities, originally drew on feminist ideals such as self-determination and independence. These in turn are discursively in disastrous proximity to neo-liberal concepts of individualism and personal responsibility. Empowerment therefore becomes compatible with market-driven solutions and serves as a vehicle for poverty reduction programmes in which the poor are supposed to free themselves from their situation, by becoming entrepreneurs, and – ever more frequently, female entrepreneurs. Like all models this one only works in severely constrained conditions. In particular, the different social connotation and therefore assessments of female and male labour on the one hand, and the changing role of the state on the other, barely flow into such considerations. The structural forms of discrimination mediated through the market are only dealt with as temporary side effects of progress and growth; and the same applies to gender specific inequalities. What is thus ignored or used highly anecdotally in this model is the fact that women and men move in different roles in various economic systems. The retreat of the state and the dismantling of state services in so called unprofitable and time-intensive areas such as health care have a direct impact on the economic situation of households. Not only do households suddenly have to spend more money on nutrition, they must also work more. This additional investment is normally distributed amongst family members or dealt with through wider social networks – another dimension that is not thought about in the logic of the market.

It is worthwhile taking a close look at the redistribution of work and new duties in relation to gender relations: who still goes to school, and who takes over the housework which is then left undone? Who replaces the missing worker in the unremunerated relational work or the subsistence economy, and who becomes the wage earner?

Concluding Remarks

The presentation of these three thematic points raises the question of the extent to which the problems discussed are the expression of a fundamental, systemic logic of relationships of inequality. In the light of such considerations the GM approach is seen to be inadequate. Even more than wear and tear in the original conceptual orientation of GM through its successful dissemination, it is in fact a departure from the intended strategic direction, viz. the fundamental questioning of the paradigms of development politics. (von Braunmühl 2001). Fraser also draws this conclusion when she writes that the common objective of promoting economic development and feminism led to a displacement of feminist content and thus to the loss of roots of empowerment programmes (Fraser 2005). These roots are the rigorous confrontation of social power relations. From the neo-liberal perspective, the structural, market mediated forms of discrimination are only seen as temporary side-effects of progress and growth; the same applies to gender inequalities. To achieve the objectives of the international women's conferences, you have to take a clear feminist position against neo-liberalism. This position places discrimination at the heart of poverty analyses, by submitting the logic of the interventions not to profit, but to gender justice and gender equality. These considerations suggest the conclusion that GM is not sufficient to alter structural conditions sustainably and thus fight poverty problems that are rooted in unequal power relations. These reservations are not new, but they must – as must the focus on human rights standards – more consistently be included in the debate about GM and the implementation of economic development programmes. This brochure aims to encourage a penetrating engagement with this challenge by paying attention to the complex regional conditions, by asking new questions and developing diverse approaches, with a view on discussing a sustainable fight against poverty and inequality.

“As a woman and a member of a lower caste many stones were placed in my way.”

I come from a poor family and, like so many girls from the villages, I was married very young. I was therefore always dependent – first on my family, then on my husband. I knew nothing other than working in the field and housework. When my husband left me, to earn money abroad, I was pregnant. And happy because I knew we would soon have money, and then things would soon change for the better and we would have a good life. Without thinking anything bad, I waited every day for my husband to return. To this day I have not heard from him, let alone received any support from him. I gave birth to my son in the cow shed, without any help or outside assistance. We lived in the cow shed, the winter was very severe, I was freezing and had no opportunity to improve our living conditions.

Once daughters are married, they must serve the husband's family and run the household there. This was the reason why I did not want to go back to my parent's house, even though my husband possessed nothing more than a cowshed. When my parents heard of my misfortune, they took my son in. They knew that I did not even have enough to eat for myself, much less was I in a position to take care of my son.

But then the road-building programme (District Road Support Programme DRSP) brought a glimpse of hope to our region. I resolved to work hard on road construction and to save enough to pay for my son's education and to cover my medical expenses.

I admire the project for the fact that women were encouraged to participate in road construction and thereby develop their skills. As a woman and a member of a low caste many stones were placed in my way and I frequently met prejudice. Despite the hardship and the daily struggle for survival as a single woman, I am happy that society is changing and more recently a certain equality is becoming visible. This has meant that I was supported by the community to build a small house for myself.

The programme allows us to be independent, to live a better life and avoid taking loans with high interest

rates. Also, I no longer need to work for the landlords the whole day, only to receive a daily ration (“one pathi”) of cereal or maize. Before I took part in the road-building programme, I worked mostly on the large estates, where I had to carry heavy loads on my back. In the little time that remained, I did the housework, even though I was already very tired from the long day on the field. In contrast, I find it easy today to do the housework after a day in road construction.

What worries me most is my health, which is deteriorating daily, as well as the family income, given the scarce resources we have available. The memory of how I had to give my seven day old son into my parent's care because I was not in a position to look after him still hurts me and makes tears come to my eyes. As a single woman I have no family members who supports me in my work. I neglected my own health for many years. When I was in so much pain that I could not even get out of bed, I had no one to pass me a glass of water. I dealt with this situation for many years, a year ago now my son came home. It is a great relief that someone will be with me if my condition worsens. The work in road construction made it possible for me to afford medicines and I am very grateful for this. I hope that with projects like this it will be possible to support and strengthen many more women like me.

MICROFINANCE SERVICES TO THE TEST

Small loans – big impact?



“I don’t need charity, I need a reliable bank.” This is the slogan with which the Microfinance-Initiative Liechtenstein in Schaan advertises its services in developing countries. It is undisputed: microfinance services (MFS), which include classical micro-credit loans as well as insurance and savings deposits, are effective tools for achieving the objectives of development cooperation, in particular its gender goals. The conviction of the development agencies and partner organizations that only a strengthened market enables eradicated, relies on the general assumption that poor people also have a right to access the market. More than that, precisely because they are poor, they are reliant on financial services to improve their living conditions and to protect themselves against crises. According to the objectives of development cooperation, this applies particularly to women who should have independent access to savings and investment opportunities.

The main actors in MFS are micro finance institutions (MFIs), which promote economic empowerment¹ of the poorest by offering services in the fields of loans, savings and insurance. A variety of MF products appeal specifically to women. Again and again we hear success stories from women who succeeded as small entrepreneurs and escaped poverty. These stories show that women are economic actors and that they can effectively improve the standard of living of their households thanks to their sense of responsibility; and because they have a high level of repayment discipline they minimize the risks for MFIs. Last but not least they often improve their personal position in the family or village. Thus women are made out to be the perfect target group when it comes to linking the social mission of equality with the idea of growth and profitability; two objectives, which, however, under certain conditions, can also be in conflict with each other.

¹ See glossary

Keeping the goal in sight

In this chapter we critically reflect upon the meaning of the category gender in MFI intervention logic and analyse the premises of the interventions in relation to their added value for female customers. In an interview with the micro-finance expert Peter Tschumi the following questions were raised: Which micro-finance instruments are used today to combat poverty – and with what success? Do these programmes also reach the poorest women? How does DC ensure that the MFIs actually help poor women to improve their situation over the long term and in a sustainable way? And that they, from DC, do not lose sight of their goals?

The question of the redistribution of care work also came up: who cooks, provides water and firewood, and washes the clothes, when the wife and mother becomes an independent entrepreneur?

In any case, entrepreneurial ability does not begin with the award of a micro-credit, as the project example from Bangladesh illustrates: in numerous schools in the whole country girls and boys can catch up on the high school certificate they missed, and be trained in particular professional fields. Innovative professional courses, such as for example mushroom and compost production are offered in order to promote entrepreneurship. To this end, the same NGO provides micro-credits after the completion of training. 70% of loans go to young women. But whether the women succeed in this tightrope walk on the path to economic empowerment depends, as this example from Bangladesh illustrates, not only on them.

Women move in different life worlds, which in turn are closely inter-related. As mothers, female subsistence farmers and citizens they are frequently exposed to severe strain, especially when the state withdraws its welfare services. This is also shown in the illustrative example from Jordan, where small

entrepreneurs are offered hospital insurances so that they can afford a hospital stay or additional child care costs in an emergency. Micro-insurance schemes are being used successfully in some regions for the short-term bridging of precarious situations (van Leeuwen 2005, p. 1).

The effects of microfinance programmes on the living standards of women are numerous. Reason enough to take a close look at the microfinance business and examine the opportunities and risks faced by women in terms of living standard, exploitation, and gender hierarchies (Bee 2011, p. 23). The main question is, under what conditions does microfinance actually promote gender equality and what role can be envisaged for state DC. To illustrate the issues we provide a case study on collective savings from Bénin.

The main question is, under what conditions does microfinance actually promote gender equality and what role can be envisaged for state DC.

«Modern microfinance institutions include men.»

Interview with Peter Tschumi, Focal Point, Employment and Income, SDC

Many women have access to microfinance programmes, thus one of the donors' stated objectives was achieved. But now there is the criticism that only one third of all MFS customers actually were able to improve their standard of living. Is this true?

Peter Tschumi: This is a bold claim. The case studies that I know of show that those women lost out who were socially not well integrated or were in any case from the weaker sections of society: single women, who have to generate the household income; women whose men temporarily leave home to seek work and stay gone. The "modern" micro-finance institutions (MFIs) are trying to involve the men so that they can identify with the objectives of the credit scheme. And rightly so, because it enables a redistribution of work, which weighs heavily on women. I agree that especially in patriarchal societies such as Bangladesh unforeseen dynamics have developed, that do not favour women. But this is highly context-specific. It is clear that household work must be redistributed when families reorient themselves economically; especially when women are economically active outside the home. And the question is raised whether men can be integrated, whether children are also conscripted into domestic work, or whether there are sufficient funds to hire people from the village for such household chores.

Can women's poverty be reduced with micro-finance services? Is gender equality even a goal of these instruments?

I would answer this question fundamentally with "yes", but with a "but": systemic approaches such as "Making Markets Work for the Poor" (M4P) are complex, and challenge SDC to pay close attention to and document fundamental changes over and above the logic of quick results: how effectively can MFS reduce poverty, how do they improve the living conditions of the poorest, especially women? These fundamental questions can hardly be answered conclusively. For example, the MFIs are subject to state regulations and are confronted with various subsidy and cross-subsidy mechanisms. When these regulations are not effective the quality of the financial services also suffers. The customers are offered inappropriate products, such as generous loans with high interest rates, which can lead to indebtedness.

Such risks must be recognized. The question remains how to get these financial services to the poorest. This of course works more easily if the MFIs receive financial grants and technical advice. Partnerships with the private sector are important (banks, insurance companies). Here knowledge is transferred (knowledge partnerships) and advocacy work is done to persuade the financial industry that the "business with the poor" is worthwhile in the long term. In this way good and flexible financial services can be developed for the poorer sections, which can be offered depending on the context (loans, new transaction technologies, savings products, insurance, for example in health and agriculture).

This allows the special problems of rural poverty to be addressed sustainably. One of the projects supported by SDC involves hail damage insurance for small farmers in remote regions of Bolivia. Such initiatives, particularly in countries with weak social security arrangements can have a signalling effect: both the state and the private sector see that micro insurance works and can also be used in other fields, for example in health. The idea of a "national insurance" is thus launched anew, which may also be in the interest of women, considering that they have less access to basic health care services.

According to the accepted thesis MF interventions have a positive effect in the direction of poverty reduction. Is this so?

Our interventions are designed to support our customers through various steps so that they have additional job opportunities and income. The interventions certainly generally have positive effects on social indicators, especially on education, health, political indicators and empowerment of the people. To make genuinely relevant observations, also about gender relations, there is a need for more extensive studies. Unfortunately, there are few meaningful contributions in this field, because these are complicated and expensive.

The logic of financial institutions is not based primarily on social justice or gender equality.

The question arises as to the consequences of the additional income for the family: do gender relations change in poor households when we create jobs, and if so, how?

One important point concerns the organizational processes related to MFS: which women are given membership of the group, which ones not and why. In Bangladesh, where population pressure is high and the associated migration leads to demographic changes, there are migrants in almost every village, very poor people, many of them women, who are socially ostracised for various reasons. You will not find these women, often with children, in the micro-credit groups. This means that the poorest profit from the on-going MFI programmes at best indirectly, as badly paid daily wage labourers doing unqualified household work or field work.

What does one generally know in advance about the social dynamics and networks of a region, when MF interventions are planned?

SDC often operates at the level of industry associations or research institutes and has no direct access to the level of daily life of the target groups. In order to obtain qualitative information about the situation of the poorest when MF programmes are implemented – whether they have access to the products and whether something improves as a result – one would need of course at least some case studies or control groups. Such surveys do of course provide the necessary knowledge to adapt the product or the monitoring, but they quickly become time consuming and expensive. Is it worth the effort? The risk is that in the financial sector people only think economically. The logic of financial institutions is not based primarily on social justice or gender equality. The main objective is economic sustainability, so that MFIs can survive and become larger, and thus make their contribution to social development – and thus also to the economic empowerment of poor women. Gender is important for many MFIs, sometimes for philanthropic reasons, sometimes because of the prestige. So that we do not lose our overall perspective it thus takes a special effort on the part of SDC to critically examine that the profit remains modest and socially acceptable.

How do you ensure that MFI programmes do not go in a “wrong direction”, that is, towards enrichment of the MFI?

SDC supports an international Social Performance Task Force, which developed a set of not only economic indicators but also social indicators to measure the performance of MFIs. In the foreseeable future, therefore, MFIs will also be judged on social performance by international rating agencies.

It is important to know whether the institution is economically sound. In addition, you also have to analyse the socio-economic impacts of MFI interventions. This unfortunately – as already mentioned – is largely neglected. The focus is on disadvantaged groups in a particular context: they are mostly poor people from rural areas, often they are women or migrants. In addition, the business philosophy, the vision, of how the MFI implements a pro-poor strategy using its internal processes, is important. The reporting should include both economic and social aspects and data. It is of interest for example how much money is invested in products that are targeted at the poor, and how large the proportion of the turnover is in rural as opposed to urban areas. Of course one would have to look much more closely at the different target groups, e.g. whether women participate equally. An example again is Bolivia: the foundation PROFIN¹ supported by SDC has specialized in products for disadvantaged groups in rural areas, i.e. it offers a mix of micro-credits, savings and insurance products and is campaigning for a nationwide reporting system, which also would include relevant social indicators.

¹ PROFIN is a foundation in Bolivia that in cooperation with communities implements MFI projects and supports the state in the development of legal frameworks.

How is the well-being of the clients recorded in MF projects generally?

Using sampling techniques, the organizations involved should collect data on employment and income in the target groups and reflect this in the monitoring. This works better if the cooperation between different actors is institutionally regulated and there is cooperation with the organizations on the ground that collect such data and who can forward them to the competent organizations. It is expected that many customer data and the repayment rates are collected by gender.

The international relationships are complex and it is not easy to develop standards for *good practice* in monitoring. Which monitoring strategy is appropriate? Which data should be collected and how? For the financial part there are already economic indicators and standards that are reviewed by the rating agencies. People are still working on the social aspects, as already mentioned. But who will pay for this? Only a profitable system will continue to be supported, and how do we show that social indicators are conducive to profitability? It is our aim to promote the professionalization of MFIs, so that the quality of balanced socio-economic monitoring is ensured without much effort.

Ultimately it is not the growth of financial institutions that SDC is aiming for, but the improvement of the quality of life of the poorest?

I agree. Actually they are not conflicting goals either, the approach is different. Any person acts as a social, political *and* economic individual. The poorest can benefit from the MF system only if they participate. This is possible only if the MFIs work professionally. SDC's clear objective is the inclusion of the poorest in the financial institutions. Unfortunately, far too little attention has been paid so far to who falls outside of the MFI system, i.e. the marginalisation effect, why, and what happens to these people. In a village of 20,000 inhabitants in Bangladesh ten to twenty women organize into micro-credit groups. Since women often have little or no personal guarantees to obtain loans, numerous such groups mushroom in a short time which either obtain micro-credits from the Grameen Bank or another local financial institution. Such collective loans are socially accepted and it is clear that the group structure can prevent the marginalisation effect. But even then the poorest, who live with a starving child in dirty clothes on the riverbank, have no chance of being given membership by a group. Another problem is that all the women do almost the same thing: their business ideas are limited to arts and crafts, bamboo products, chickens, goats, and, amongst the slightly better off, a cow or a sewing machine. Initially everything is sold in the local market. But the local market is quickly saturated and only the best can sell their products.

Those who can not sell enough come under pressure sooner or later despite group liability. The women know the payment ability of all members well. If one can not pay, another helps in order that the group does not lose the loan. The one who can sell her products helps the other who cannot, to prevent the group becoming unviable and thus putting the loan at risk. It is questionable how sustainable this system is, but the women claim it is. It probably corresponds with their economic worldview. In other contexts we hear of conflicts erupting between women, when the pressure increases.

Group liability in any case only works as long as the MFI accepts it. Nevertheless, it happens that women who are unable to pay drop out of the system. SDC can play a complementary role here as a facilitator or mediator who intervenes with additional

The value added by unremunerated labour is assumed to be an implicit factor, and is assumed to be a given. Otherwise after all the economy would not work.

Gender is important for many MFIs, sometimes for philanthropic reasons, sometimes because of the prestige.

programmes to secure livelihoods and prosperity. It is very important to identify these marginalisation processes and sources of conflict and to respond. Measures to counteract such marginalisation processes should ideally be part of the overall strategy and be adapted to the specific context. At the same time, SDC supports many marketing programmes to provide access to local, regional and national markets for products from successful microfinance initiatives.

Care work is not visible in these programmes at all. This absolutely necessary work is unremunerated, time-consuming and mostly done by women. What do you think?

The value added by unremunerated labour is assumed to be an implicit factor, and is assumed to be a given. Otherwise after all the economy would not work. This work is clearly not counted in GDP. But after all this is only one factor for evaluating the economic performance of a society. For economic actors only that which is remunerated and financed is economic. Whatever cannot be financed is not even considered. In order to address the inequalities concerning unremunerated domestic work etc., social welfare policies are needed. Such programmes could be conceptually linked with marketing approaches. But development projects that include care work explicitly, conceptually and comprehensively at best do so only partially; the structural challenges are too great in our partner countries.

Does this mean that in future SDC will support gender responsive budgeting initiatives in the area of state taxation systems? So that, for example, the conditions for unremunerated care work could be improved?

We have been considering it in this sense; we generally support mechanisms that make a more equitable redistribution of profits possible systemically. These are aspects of political economy, which SDC can introduce in a country depending on its positioning.

In terms of MFS, we have only indirect influence. We explain the potential of financial sector development for growing economies, and try and strengthen the sector. This then leads amongst other things to gradual refinancing of the MFI by the private sector, many of the refinancing institutions are in Switzerland, by the way, and therefore they are a strategic

partner group for us. As a consequence the state including DC is left with more resources and leeway to tackle the above questions of political economy. Microfinance is generally considered positively in terms of its effect on poverty reduction for women. I think rightly so. This however should not mean that there is not still considerable potential for improvement.

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Girls on an equal footing with boys

Micro-credit for school leavers in Bangladesh

BASIC DATA

| | |
|---------------|---|
| PROJECT TITLE | Adolescent Girls' Program |
| RESPONSIBLE | CMES Centre for Mass Education in Science; http://cmesbd.org/general-information.php |
| PARTNERS | 30 000 girls and boys (in all the programmes) |
| PROJECT SCOPE | ongoing since 1991 |
| FUNDING | various international funders (not permanent) including SDC, SIDA and Caritas Switzerland |

The context

Bangladesh is a Least Developed Country (LDC). Nonetheless there is much that has changed for the better. The annual GDP growth rates were close to 6% in the last 10 years and there is a growing middle class in the cities. Inflation rates are also about 6%, exports and imports have been rising steadily in recent years. Although poverty is still widespread (approximately 40% of the population lives below the poverty line) it is no longer bare hunger that prevails in Bangladesh.

Since 1991, Bangladesh has been one of 20 countries ruled by a woman. At the moment the current Prime Minister Sheikh Hasina Wajed and the daughter of the former President, Khaleda Zia, who was in power from 1991 to 1996, are contesting the elections for the Presidency. Migration and remittances from migrants make up an important part of the incomes of poor households in Bangladesh. Much of the poverty is concentrated in rural areas, where about three-quarters of the population live, surviving mainly on peasant agriculture. Although the number of poor has declined in relative terms in recent years, the absolute number is still increasing due to population growth.

Girls have always been the most disadvantaged social group in Bangladesh. No investments are made in their health or in their education. Many families concentrate on how to raise the girl in a protective environment and marry her off as quickly as possible. Under the pretext of having to protect them, they are imprisoned, marginalized and married early. In Bangladesh, the (virgin) girls must bring a dowry into the marriage; this has risen steadily over recent years, so that parents increasingly perceive their daughters as an "economic burden".

The sooner a girl gets married, the greater the risk that she ends up as a "house slave" without decision making powers, and very soon becomes the mother of many children, who are often in poor health. It is most difficult for single women with children, who can not fall back on their family for their social security.

The project (1991 – ongoing)

The "Adolescent Girls' Program" is implemented nationwide in all the 21 training centres of the Centre for Mass Education in Science CMES. To give girls and boys who have fallen out of mainstream education a future, a curriculum was developed which aims at employment or economic self-sufficiency. The vision of CMES's gender approach¹ is of a new emancipated sisterhood in Bangladesh, girls on an equal footing with the boys.

The project has three main components:

1. Demand-oriented education with a one-year internship in the school's own production facility
2. Micro-credits for school leavers
3. Strengthening the self-esteem of girls (and boys) and promoting their independence.

Schooling and training are designed to be as demand-oriented and as flexible and personal as possible. The project provides an education tailored to the student's own professional interests or inclinations to approximately 30 000 children in urban and rural areas throughout the country who do not have a school leaving certificate. Children from the age of 11 are eligible and are encouraged to stay in the school/workshop until they are 19 years old. The training includes desk-based work, practical work and the acquisition of professional knowledge on the school campus. During the training period the children already work and earn properly here. In this context, the children and adolescents learn what a decent and protected work place should look like; they learn why breaks and job security increase efficiency.

CMES concentrates on the one hand on conventional forms of training (carpentry, tailoring, mechanics), which are in demand among young people. On the other hand CMES is also trying to sensitize youth

* on the basis of an interview with Dr. Muhammad Ibrahim, Director of CMES

¹ See glossary for the definition of "gender approach"

to be flexible in order to create new products and new demand (mushroom and compost production). Social and environmental responsibility is given priority. So girls and boys test out different business ideas, rather than concentrating on a single product during their training period. During their training they are expected to learn how to establish at least three different products / services on the market.

About one-third of the students applied for a CMES micro-credit after their training, two thirds work in their families, go on to further education, get married, find a job or remain unemployed. Currently around 70% of the micro-credits have been awarded to girls and women. Micro-credits are not exclusively meant for girl students, but are accessible to all. In order to obtain a micro-credit, interested applicants must submit a *business plan*. First credit lines are normally in the range of \$30 to \$50, follow-up loans can rise to \$500. Most loan applications are for economic activities such as growing mushrooms, producing compost, establishing a nursery or setting up a sewing workshop. Often former borrowers come back and gradually build up a profitable enterprise.

The loan and the education also transfer specific values. In the micro-credit programme the school also seeks explicitly to undo stereotyped role expectations. Women and girls are made aware of their rights, the right to leisure and recreation, for example, is especially highlighted. Girls should also learn to set themselves independent goals which they can reach with their own efforts: school, job, husband, children, influence, power, leisure.

The results

In the vicinity of schools marriage age is rising and the amount of dowry for girls decreased steadily in recent years. A large number of school leavers found a source of income by making use of the credit-scheme. Currently approximately 16 000 people have an outstanding loan (of whom 70% are women) and up to 2009 a total of 81 000 loans had been given out. The vast majority of borrowers were able to invest the money profitably. Nevertheless, it is not easy to start your own business: there is a great deal of competition between the businesses and from imported products. Therefore it is of course possible that loans can not be repaid; this risk (approximately

5% of all loans) is born by CMES. Among young women, marriage generally changes their employment situation as has always been the case: often newly married women withdraw from paid work. Muhammad Ibrahim, director of CMES, says: "equality remains a distant goal."

Conclusion

The Centre for Mass Education in Science, with its diverse and interlocking projects and programmes, which are all designed to empower disadvantaged people first through education and then through work, is a success story.

With its Adolescent-Girls-and-Gender Programmes CMES not only wants to bring girls up to an equal footing with the boys, but also expand the approach. One of the clearly identifiable features of all the approaches is this empowerment and strengthening of the capabilities of the youth, which will reduce the distance between the powerful and the disempowered, whether between women and men, teachers and students, project staff and beneficiaries, or lenders and borrowers.

**The vision of CMES's gender approach
is of a new emancipated sisterhood.**

Risk transformation as a new instrument of development cooperation

Microfunds for Women – the first micro-insurance programme in Jordan

BASIC DATA

| | |
|---------------|---|
| PROJECT TITLE | Ri'aya hospital insurance for women in Jordan |
| RESPONSIBLE | Microfund for Women MFW (Member of World Women Banking) www.microfund.org.jo |
| PARTNER | Zurich Financial Services |
| PROJECT SCOPE | since 2010: 9000 insurance policies, 230 damage reports |
| FUNDING | Women's World Banking |

The context

In Jordan, the majority of MFIs target men. In the mid-nineties, Save the Children in Amman launched the pilot project “Group Guaranteed Lending Program”, with the aim of helping tiny entrepreneurs earn more income and gain more decision-making power in the family and the community. This innovative project soon was handed over to a Jordanian NGO (Jordanian Women’s Development Society), which examined the opportunities for implementing group loans while granting poor women access to credit mechanisms. Since 1999 the programme is independent and registered as a MFW. Due to the increasing competition on the MF market, MFW has evolved new products for their customers based on the worldwide experiences with MF for women (Women’s World Banking) and on a needs assessment of clients in Jordan. It was found that time loss and loss of income during illness and emergencies is a special risk for women entrepreneurs, despite a relatively good public health system. Thus the idea of hospital insurance came up.

The organization

MFW invests in women, because they are key actors for social change and good customers, and MFW wants to offer additional products in order to make life for women entrepreneurs easier. MFW supports women in their efforts to improve their family situation with guarantees and free, i.e. unlinked loans, for the establishment or expansion of a business. Many employees of MFW live in the same communities as their customers. This makes it easier to provide clarifications, cultivate meaningful long-term relationships and develop meaningful and useful new products that are geared especially to the role of Jordanian women in poor households. Thus the “Hospital Cash Product”, a health insurance product, is designed to relieve women financially in emergency situations. The insured women are already customers of MFW, and with the hospital policy they receive an additional product. For the insured women this is helpful if state social security support fails, and for the institution it is an opportunity to maintain its position in the market as competition is growing.

MFW has more than 62000 active clients, 97% of whom are women. The market share of MFW in

It is important that the primary goal is not lost sight of, i.e. to bring insurance to women customers in an uncomplicated way.

* Anna Ginchermann,
Women's World Banking,
New York

Whether the women use the money to pay the hospital bill or for child care in their absence, or to buy food or purchases that they need for their businesses, is up to them.

Jordan is around 35%. MFW operates with a budget of \$20 million, has about 365 000 loans each worth between \$140 and \$14 000 (\$322 on average per loan). The repayment rate is 99%. MFW has 234 employees (73% are women) and works with 24 sections.

Ri'aya – the hospital insurance for women in Jordan

The cost of the hospitalization insurance Ri'aya is based on the assumption that business risks are greater for women than for men if unforeseen illnesses or emergencies place an unacceptable burden on the household budget or hospital stays due to illness result in loss of income. Ri'aya pays a one night fee of \$14 for the hospital stay, even if the women had previously been ill. Whether the women use the money to pay the hospital bill or for child care in their absence, or to buy food or purchases that they need for their businesses, is up to them. Ri'aya also covers the hospital costs for a birth, which is rather rare for this product type in other MFIs.

NEEDS ASSESSMENT Before the insurance scheme was established a survey was done of over 1000 clients who were predominantly not insured and who paid for their health services with savings or borrowed money. Most of the respondents were housewives, some of them with formal or informal sources of income or small businesses. They came from lower income groups and stated that a hospital stay would cause a financial crisis. In April 2009 WWB and MFW submitted a funding request to ILO to launch an insurance product that would provide the clients financial relief in such emergencies.

OBJECTIVE Microfund for Women MfW with the support of ILO develops an affordable and easy to understand insurance product for their clients in the health sector. Hospital costs are paid directly; the amount is \$14 per night at a premium of \$1.4.

First results

By February 2011 9000 insured persons were enrolled, 230 claims were made. The majority of clients go to public hospitals (73%), 16% of women use private

hospitals and 12% go to military hospitals. On average, women stay in hospital for three nights, in private hospitals rather less, due to the costs.

The time between being discharged from the hospital and making the damage claim is 8 days on average, and reimbursement takes another 7 days.

«This insurance is fantastic, a real relief», says Naela H., the first insured person who could take up the benefits of Ri'aya. She had to go to the hospital with appendicitis and was therefore forced to close her small business for 3 days. The insurance paid \$14 dollars a night for the hospital stay.

Conclusion

PREPARATION The needs assessment is crucial. Although the MFIs know the women as customers, they have little knowledge of their health condition or health needs. The product must be developed around these needs; there is no ideal product that meets all requirements. From the beginning, and at all levels of development and implementation of the product, the staff in the sections must be included. The pilot phase must only start if it has been well planned.

PILOT PHASE A pilot protocol helps to define the exact purpose and set the objectives and indicators. Monitoring of implementation with respect to damage reports, finances and organizational processes is important. Feedback from employees in the sections, from insured women generally and from those who have already filed a claim for compensation are collected and evaluated.

PRODUCT CONCEPT Cash for hospital bills is a good introduction for health insurances and can be used as a basis for developing the product further.

FOLLOW-UP PHASE To bring the programme to the market, it takes time and commitment, and the experiences of other projects should be brought in. Staff commitment is crucial. They need the necessary skills to implement the product and to develop the necessary relationships in the sections. It is important that the primary goal is not lost sight of, i.e. to bring insurance to women customers in an uncomplicated way.

At the beginning stand solidarity and belonging

Co-operative savings and credit groups for women in Benin

BASIC DATA

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| PROJECT TITLE | Programme d'Appui aux Artisan-es (Support Programme for Artisans) |
| RESPONSIBLE | Yvette Onibon Doubogan, Programme Manager in the Cooperation Office in Cotonou |
| PARTNERS | Groupement Mutualiste d'Epargne et de Crédit au Bénin (GMEC) (Mutual Savings and Credit Group Benin) |
| PROJECT SCOPE | 1994–December 2011 (phase 4) |
| FUNDING | SDC |

Context

Small and medium-sized firms have only limited access to productive assets (infrastructure, financing, raw materials, energy, etc.), which is a major obstacle for any positive development of the handicraft sector. The traditional groups that provide joint guarantees and the microfinance institutions regulate the financing and re-financing problems of male and female artisans and craftsmen only inadequately. Even though traditional groups that provide joint guarantees provide especially women with collective savings opportunities, the collected amounts are too small to meet the cash needs of working women. The microfinance institutions provide contracts with flexible guarantees, but the unfavourable interest rates and repayment terms are extremely problematic and risky for women's micro- and small enterprises.

The women's savings groups provide an important basis for the economic independence of women who can organize themselves better and increase their income; their position is strengthened – at home and in society.

The project

Therefore, in 1988, various groups of women and men artisans and craftsmen from the cities Cotonou, Porto-Novo and Abomey, mobilised under the banner of the ILO / UNDP to develop strategies for self-financing their activities. This resulted in the first cooperative savings and loan associations being founded (Mutuelles d'Epargne et de Crédit MEC), with the aim of

- easily obtaining loans with stable low interest rates (1%) on the basis of mutual insurance, and
- initiating group micro projects.

In 2004 thus the programme “Appui aux Artisan-es” to promote the creation of cooperative savings and credit groups (Mutual Savings and Credit Groups GMEC) was born.

Key to raising awareness amongst potential members (women and men) of cooperative savings and credit groups is training in the techniques needed to make co-operative savings and credit groups work; as well as the development of easy to follow management instructions.

The co-operative savings and credit groups are made up of women and men from the same profession. They work together by pooling a portion of their monthly income in order to obtain entry credits.

Today there are more than five hundred cooperative savings and credit groups in Benin. Forty of these groups are located in the departments of l'Alibori and Borgou, which are covered by the “Appui aux Artisan-es” programme. Using these loans the groups participate in various ways and side by side with other financial institutions in the decentralized financial system in the region. In this way they help the smallest micro-entrepreneurs who work primarily in the artisan sector to gain access to suitable financing.

Each member of a GMEC pays:

- a membership contribution to support the management of the GMEC (between 100 and 200 FCFA per month depending on the GMEC);¹
- their share of the insurance (between 1000 and 2000 FCFA / month depending on the GMEC);
- an amount of private savings, the value of which is not fixed, but depends on the saving capacity of the individual.

SOCIAL COMPOSITION The membership of the GMEC varies but the rule is that all co-operators shall meet once a month for a general meeting. Solidarity and the need to belong are important preconditions needed to start a GMEC. In fact members can easily act on the cooperative principles of a GMEC because they are similar to the well-known community annuity insurances (tontines). GMECs are interesting alternatives to microfinance institutions, which are not always suitable to the peculiarities of artisan production.

MOTIVATION A GMEC is a financing instrument based on solidarity with a relatively simple and well-functioning management system to promote individual savings and to mobilize these savings for micro and small enterprises.

A study of the idea of GMEC shows that the desire of the individual co-operator to finance and re-finance their own work is the most important motive for the establishment of a GMEC.

RESULTS Membership of a GMEC facilitates access to finance and refinance for women, primarily women who work as seamstresses, weavers and potters. Some GMECs work reasonably well: if the membership fees and the savings are paid in regularly, the members can obtain substantial loans (up to 1000; FCFA)². Others work less well because the members can not pay their membership fees because they are unable to sell their products on the market. A central element of the whole programme is to promote access to markets (organization of fairs, exhibitions of products, market research in communities and at state level, etc.), so that the artisans can sell their products. These processes, however, often take a long time.

Thus in 2005 the GMECs decided to form a network. They formed a network to promote and develop the GMECs, which thus received a common framework and quality monitoring. In addition, the network allows the artisans to exchange experiences with other women entrepreneurs.

GMEC and the self-financing of the activities of women

Over and above helping each other with savings and access to credit, the GMECs are solidarity groups between co-operators at events such as marriages, births or deaths. They support members whose harvest or revenues have declined so that they can raise new capital and increase production. The number of women in the GMEC has been increasing steadily since 2006. Today women account for 63% of the members of mixed GMECs. Due to this success women-only cooperatives have been established, mainly in rural areas. However, they had to first prove their management abilities and therefore came together in social and professional groups initially. Thus, the number of women's groups grew: of the 40 GMECs that exist in the department of Borgou / Alibori, 17 GMECs are women's cooperatives. They also offer savings and credit services, are self-administered and were able to reduce their dependence on men drastically. They receive support for the administration of the GMEC and for the management of their income-generating activities. The evaluation of the programme in 2010 shows the positive development of crafts in the groups. The volume of activity has increased significantly and the welfare of these women and their children has demonstrably improved. They earn their own livelihoods and their children eat better and are better looked after than in the past:

- 3 meals a day, meat and/or fish at least twice a day
- primary education of boys and girls has improved as school fees and materials can be paid for
- access to health centres and medicine optimized

Women are more self-confident when (gender) relations are negotiated, both in public and in their lives with their husbands. The social status of women as members of a GMEC has increased considerably and is even higher if the woman has a leadership function within her socio-professional grouping and the GMEC. The women's savings groups provide an important basis for the economic independence of women who can organize themselves better and increase their income; their position is strengthened

- at home and in society.

* Yvette Onibon Doubogon, Programme Manager in the Cooperation Office in Cotonou

¹ Currency rate :
1 SFr = 450 FCFA

² Up to 2200 SFr.

Micro-credits are not a universal cure: The combination makes the difference

Conclusion

In addition to the classical micro-credit initiatives (for example Bangladesh), micro-insurance (e.g. Jordan) and micro-savings initiatives (the example of Benin) have been implemented through DC for some years. All three examples show however that individual financial services are not adequate to improve the situation of women and men (customers) in the longer term. If the micro-credit scheme is preceded by an educational effort the chance that also the poorer members of society benefit may rise considerably: in the project “Adolescent Girls’ Programme” in Bangladesh, the girls first got the chance to finish school and then to take up vocational training on the same campus. In this phase they learn to deal with people outside their families and their confidence rises. Finally after completing the training they can take on a micro-credit in order to enter professional life.

Micro-credits alone are not enough if an emergency hits the family, e.g. hospitalisation due to illness. The hospital insurance in Jordan is designed for small-scale women entrepreneurs (who are supported by MF-loans) and covers such a temporary loss of income. Women, who are generally responsible for the care of the family, are exposed to higher risks if unforeseen costs burden the family budget. The insured women get the money without bureaucracy – they can then pay their hospital bills or pay for the food for their families during their absence, or buy materials for their businesses. The project thus meets practical care requirements, which are usually disregarded in classical MF instruments. Yet the question remains to what extent these women can position themselves better in the labour market in the longer term.

«The intervention should be aimed at strengthening mechanisms that increase the ownership and control of women over assets and/or at the combat of mechanisms that prevent the increased risks to women, to which she is exposed» (van Leeuwen 2005, 27). The aim of DC remains of course to eliminate structural deficits. In this case it may be the expansion of the public health care and social care system, in order to create conditions for sustainable social security under which women and men can experience economic empowerment equally. In the example of Benin, savings and credit groups for women in order to provide mutual credit at stable low interest rates have been established. The goal is the creation and

development of women’s enterprises in the craft sector. This project very clearly improved the financial situation of the individual women and their position within the community. On the one hand, the solidarity among the women is very important for the success of the savings and credit groups. On the other hand experience shows that such solidarity groups also have a disciplining effect. This opens up a contradiction between the MFI, which wishes to deploy the micro-credit in line with market logic, and the objective of improving the situation of all women involved. Savings groups can also have an adverse effect on individual women – for example on those who can not pay (anymore): “In the general euphoria it is overlooked that in the last twenty years microfinance has changed from a well-intentioned instrument for the empowerment of women to a neo-liberal vehicle for integrating women into the modern financial services and market systems.”¹ To what extent economic approaches of MFI in DC successfully act on the causes of economic inequality and “pay close attention to and document fundamental changes over and above the logic of quick results” (see interview with Peter Tschumi, p. 14), is dependent on “flanking” measures in education, health and social security. This is beyond the scope of MFI. And yet overarching interventions that go beyond pure micro-credit services are a fundamental pre-requisite for ensuring that the balance of power between market participants does not deteriorate further. The area of unremunerated and remunerated care work plays an important role, so much is obvious. Care work must be redistributed between members of individual households and distributed between households, government and private providers, so that the profit that women earn from their borrowings can be invested in the longer-term improvement of living standards instead of being spent on care services by third parties. And this is only possible if the relevant preconditions in the state system exist.

¹ Wichterich, Christa. 2007. “Small credits, big myths.” taz 10. Juli 2007; URL: www.taz.de/11698 (last accessed September 12, 2011).



Views in black and white: the free market economy in Cuba

Assuming that trade norms have got nothing to do with gender inequality, our governments make decisions that speed up the exclusion of women. In the meantime, we women carry the heavy burden of poverty that lies on our shoulders. Because on them lies also the task to secure the daily food for our families. Why are we obliged to live according to the rules of the free market? Why are we earning less than men? Why are the jobs that we do worth less than those of men?

With her photos Verónica de la Torre takes a glance at these questions and presents it to us in black and white. Thereby she wants to initiate a long-due debate; a debate about the fight against oppression. Her photos are at the same time invitation and appeal and they create awareness about the need to look for economic alternatives. Alternatives that change the lives of women and men!
More information on Verónica de la Torre on page 90.

Markets for the Poor – a driver for greater equality?



Development cooperation uses various, and variously successful, methods to achieve its declared objective of providing the poor with access to markets. One of these widely used approaches is called “making markets work better for the poor”, generally abbreviated to M4P. The following considerations, based on actual experiences with M4P, raise the question as to why women can not really improve their standard of living despite such M4P initiatives and new sources of income. Does the approach bring about mainly short-term improvements, while strategies to overcome structural gender inequalities are not touched, indeed the differences in the worst case being reinforced?

This set of problems which is also brought out in the examples, is reflected in many gender mainstreaming efforts in the area of market development: success stories of individual women in a society on the one hand, and on the other a society in which it is obvious that gender is a structural feature of inequalities. The dilemma also shows how difficult it is to come anywhere close to the gender-political objectives from a feminist perspective by means of sector-based approaches, in this case market development. As long as the redistribution mechanisms do not put non-market based care work as an economic service centre stage, the basic prerequisite for the empowerment of women is not there.¹

Although M4P alone does not bring more gender equality, according to Alexandra Sagarra in her contribution below, the approach would have the potential for a broader approach to poverty alleviation, if the model were only used as intended.² Nonetheless there are a number of challenges. The subsequent article about Georgia’s female milk producers discusses these and raises the question as to the extent to which M4P can shift power relations in favour of more gender justice at all, or whether on the other hand using the approach will further intensify structural inequalities.

¹ The concept of empowerment was developed for the first time in connection with gender-political demands at the concluding conference of the UN Decade for Women in Nairobi in 1985 by a network of women from the south DAWN (Development Alternatives with Women for a New Era). Women’s political empowerment describes a political strategy by which women collectively build up power from below to break up structures of exploitation and oppression. See glossary.

² See www.m4phub.org/ and also glossary.

The relationship between access to income and well-being is complicated

Access to markets for goods and services, or to the labour market, improves the economic prospects of the poorest – this principle is largely undisputed in DC. The risk of poverty is reduced, especially if women earn an income and have the opportunity to control their own money. The assumption that income-generating activities for women “automatically” give them more power is after all based on this principle.

The relationship between access to income and well-being is more complicated however. Neither the access to resources alone, nor economic empowerment, without social and political changes, can bring about gender equality, empowerment and well-being. The goal of economic development at times obscures the need for institutional and economic reforms, without which an improvement in the position of women is not possible. There are also cultural norms, social structures and gender stereotypes that actually need to be fundamentally questioned and dismantled, which however, mostly remain in place.

These objections suggest that the mere inclusion of a gender component in M4P projects or Private Sector Development (PSD) projects contributes little to removing inequalities of power and thus contributes little to equality. M4P differs positively from classical approaches, because the concept understands the market not only as a matter of supply and demand, but as a system that is shaped by formal and

informal institutions. M4P thus also examines the impact of the institutional conditions on different groups of people. This includes the analysis of reasons why women do not experience the same kind of opportunities and constraints as men, and why their strategies are different. As the following example from Georgia illustrates, SDC integrates gender mainstreaming in M4P projects. Yet this is no guarantee that the goals of equality in terms of SDC’s gender policy will be achieved. How M4P and GM are combined and what the challenges and opportunities are, are issues that are illustrated in this Value Chains programme in Georgia.

It is thus obvious that development cooperation must expand the range of tools in its box, also in relation to local economic development initiatives such as M4P, if gender equality is the goal. At the same time a comprehensive view needs to be taken of the structural causes of inequality, and the ability and willingness of the partners involved to work for gender justice. It is not a new idea that gender also structures access to and control over critical resources and thus the market dynamics themselves, and that gender roles determine people’s opportunities, for example in relation to the labour market. A nuanced and contextual understanding of how gender influences economic dynamics should precede any M4P initiative. Last but not least macroeconomic trends influence the relation between the sexes, for example in terms of wage inequality and export trade.

Finally, the division of labour within households should also play a role for M4P. Here, aspects such as time, unremunerated / remunerated work and the distribution of power are of importance. M4P needs to address the socio-economic value of unremunerated care work, because it is one reason why the poverty of women can not be tackled in the same way as the poverty of men. The systematic analysis of care work, particularly in the area of economic development, is very important. It is known that unremunerated care work quickly disappears out of sight when actors put profit maximization and economic growth in the foreground. It is thus all the more important to look closely at this area and ensure with careful monitoring that existing inequalities are not amplified or deepened. This can also be done in the context of M4P activities if gender equality is considered more than an abstract goal of the project activities.

* Alexandra Sagarra, SDC, expert and advisor in the area of income

Equal thanks to value chains?

Experiences and challenges, illustrated using the example of milk processing in Georgia

There is a certain tension between economically oriented goals, which are the priority of initiatives that promote value chains, and SDC's gender policy, which focuses on equality – this is the starting point for the following remarks. In this context the relation to the debate regarding unpaid work and the so-called care economy¹ is central. Based on a project example from Georgia, we show how pro-poor approaches to economic development in the context of an M4P approach are linked to gender expertise, and the challenges that emerge.

Using the example of a value chain in milk processing in Georgia we illustrate certain considerations regarding the conditions for gender-equitable local economic development initiatives – M4P.²

Processing milk products in Georgia

Georgia has a gross domestic product of \$9.3 billion, or a per-capita annual income of \$2,120 which makes it a country with a low to medium level of income. With an inflation-adjusted growth rate of 6.4% in 2010 and an estimated 5.5% in 2011, this ex-Soviet state has been experiencing above-average economic growth.³ Yet as far as the Global Gender Gap Index is concerned the country has steadily lost ground since 2006 (from position 54 to 88 in 2010). Whilst the female literacy rate is 100 percent, the country performs badly in labour market participation, wage equality, and political participation (WEF 2010). A particularly disturbing indicator is the ratio of girls and boys at birth, which at 0.89 is far below the normal value (1.00 is equilibrium). In 1990 the figure according to the World Bank was still 0.93 (World Bank 2009).

More than half of the workforce, both men and women, are employed in the agricultural sector (World Bank 2010). Because of the division of labour within the enterprise, the SDC project primarily attracts women: they milk the cows and deliver the fresh milk to the nearby milk collection centre, which is also headed by a woman. Transportation to the cheese dairy and from there to the local market is organised by local companies. The objectives of the project are to cover the demand for milk and cheese in the market, as well as ensuring a guaranteed milk market and price stability. The project is also supposed to relieve the women of some work by organising production and sales centrally. The longer term objectives are a higher income, food security, and additional household financial resources, particularly for women. The services financed and promoted by the project only cover the production and processing elements of the value chain and are limited to milk and cheese processing, transportation, information and advice regarding hygiene and other methods to improve quality.

The possible tension between market-oriented goals and equality was not discussed internally in SDC before project inception. The partner companies were only asked to review their activities according to GM principles during the implementation phase. With participatory gender analysis, key aspects and causes of gender inequalities could be identified and activities reoriented accordingly. As a result, women

¹ See UNRISD study of time and care in different national contexts: URL: www.wide.org and www.unrisd.org/ see Razavi, Shakra. 2010 "Why care matters for social development." UNRISD Research and Policy Brief 9.

² The project, on which these reflections are partly based, is implemented by the organisation Mercy Corps in the region of Samtske-Javakheti. It is running since 2008, the current phase will be finalized at the end of 2011, the total budget for the implementation of this M4P project is approximately CHF 5 million. Questions with regards to gender were discussed by gender contact persons of the organisations involved and Annemarie Sancar, SDC Gender Focal Point, at a workshop on M4P in Tbilisi (May 2010).

³ IMF data – Economic outlook report, October 2010. URL: www.gfmag.com/gdp-data-country-reports/269-georgia-gdp-country-report.html#axzz1UA3LQJZZ (last accessed: August 21, 2011).

are now addressed directly as producers, consumers and micro-entrepreneurs and involved directly in project activities. Nevertheless, the question arises whether these adjustments are sufficient or whether fundamental changes are required to make the intervention as gender- just as possible.

Value Chains (VCs) as drivers of market development

VCs reinforce the trend towards removing the processing of products and the benefit of the added value thus generated from the producers (Riisgaard 2010). The further away the processing stage is from the original raw material and the higher the degree of processing, the greater are the margins. So the question arises whether the work of the producers is paid appropriately and whether they adequately participate – i.e. also in relation to the time and energy they invest – in the added value. In this context the opportunities for producers to participate in relevant decision-making processes, such as in price determination or in discussions on how to invest the income, are important.

In the case of Georgia, women milk producers are the first link in the value addition chain; but as the people who run the milk collection centres they are also micro-entrepreneurs. Whilst the women farmers used to process the milk that they retained from their own consumption into cheese, to be sold at the local market or through informal channels in the city, they now deliver it at a fixed price and with a purchase guarantee to the collection centre. This frees up time and provides a steady income. The profit for the women who run the collection centres is a bit higher. They do not however necessarily have more capital than the milk suppliers. They invest their surplus in quality control and cooling and use it for paying tax. Their daily living expenses are liable to be slightly higher, because they produce less for their own use. But this says little about the actual impact of the project on the respective standard of living and well-being, nor about the time spent on care-work that is done so that this home industry system works at all.

The cheese dairy, the next link in the chain, generates enough profit to build a fodder factory. This investment is considered *pro poor*, since the companies increase milk production and improve meat

quality thanks to the fodder. The consequences of industrial fodder production for small farmers are not clarified, however. Industrialized fodder manufacturing means that new quality standards are set for keeping livestock, which affects the budget of farms differently depending on the size of the farm. It also creates new dependencies of the producers on the fodder suppliers. There is no information about the possibilities for investing in traditional fertiliser systems instead.

The impacts on gender relations are interesting. The men who are responsible for feeding the cows take up loans to buy fodder and pay for this, for example in the form of milk, which may reduce the volume of milk available for sale to women. How do they react to this? Do they end up having to reduce their own milk consumption at the cost of the nutritional security of their families?

Whether and how the cheese factory actually improved the lives of female milk producers, therefore, depends on numerous factors brought into play by the VC intervention. In relation to the fodder factory, a discussion of alternatives, in a framework that guaranteed the participation of female producers in discussions and their participation in the profits of the cheese dairies or fodder mills would be necessary. Overall however, there is often a lack of contextual knowledge or understanding of female life contexts, from which the effects of the cheese dairies and the fodder mill on available money and thus on purchasing power and standard of living of the households of the participating women can be explained.

Ethnographic insights as a prerequisite for GM

The strategies for egalitarian integration of women in marketable activities must be based on relevant ethnographic data from the life context of women. Data on the division of labour and roles, time economy and economic strategies in the smallholder households form the starting point for interventions with GM aims. Often this information is derived from stories that longer or repeated stays in the field bring to light. It remains unclear often which questions were asked about what, and whether they are really the right questions in the chosen context to capture the changes in the household and understand them fully.

As the figures from Georgia indicate, women do generate more income; but does this mean that they can actually use it to “live better”?

«Physical strength was found to be the main criteria stated by the focus groups underpinning the division of roles related to farming, with men undertaking larger time bound operations related to the land such as ploughing or fencing, activities requiring greater physical strength such as hauling carcasses and butchery and one time large scale transactions such as the sale of livestock or large portions of harvest. Women tended to be responsible for activities which although seasonally bound tended to consist of more sustained activities such as overtime weeding, milking, harvesting, food processing and weekly marketing. It was generally agreed by both male and female groups that women tended to work harder as, in addition to their farm related activities and processing for which they hold almost sole responsibility; their work was extended to household activities when the men could stop.»⁴

Women spend a lot of time on their daily chores, such as food preparation, cleaning, washing and baking bread. These kinds of jobs however do not count as value addition activities. There is no mention of child care, care for spouses, for elderly or sick family members or of social contact outside the family, despite the fact that these activities make a significant contribution to quality of life and are a fundamental prerequisite for successful participation in economic affairs.

The fact that these activities remain unmentioned provides a good opportunity for discussing the effects of the GM approach. To illustrate whether the conditions of unremunerated care work and thus the quality of life of women and men improve, the institutional conditions under which activities such as food production, including gardening or milking, shopping, preparation of meals, care of patients during illness or of older persons in the household are being done. “How societies address care has far-reaching implications for gender relations and inequalities” (Razavi, 2010, p.2). This is especially true when profound political upheavals take place. In order to focus on long-term changes in gender relations additional questions must be asked and there has to be a basic commitment to include the cost of unremunerated and remunerated care work, because ultimately this work creates value and should also be reflected in the price of milk.

Equality, but only under certain conditions

Initiatives to empower women through market integration and initiatives to broaden their opportunities to earn an independent income are diverse and often successful. As the figures from Georgia indicate, women do generate more income; but does this mean that they can actually use it to “live better”? The relation between income and quality of life is not evident. More income for women does not automatically mean either an improvement in standard of living⁵ or more bargaining power. Information about how women use their cash or whether they even have investment opportunities, are currently missing, and the question is bound to arise whether the women who are tied into the VC and thus have the guaranteed milk sales, gain bargaining power in the longer term both in the household and in the community. The question as to what happens to women who are not tied into the VC also remains open; does their access to the milk market weaken or do they develop alternate strategies to sustainably improve their standard of living, can they bring about community funding for all-day schooling and basic health services by organizing themselves collectively and buying cows or a milking machine collectively or by gaining more access to public and political decision-making bodies? To achieve this they need training, guidance and tools for organising politically, all of which are areas where DC can invest, as supporting measures to the M4P activities: programmes to facilitate care-work, improve infrastructure, or carry out state welfare programmes (Hasan 2010, p.12 cont.). For economic programmes too, the principle is to operate not without or against the welfare state but with it, so that economic development initiatives meet quality of life expectations so that women always also have time to organise politically, to raise their voices and to demand what ever it is they need in their capacity as primary breadwinners.

Conclusions

The interesting developments in the M4P projects in Georgia were the starting point for thinking through more carefully the relationships between gender equality, economic development, care-work and the welfare state and making them useful for sustainable DC – sustainable in the sense of a longer-term improvement of the living standards of women (see the following chapters). Standard of living is a function of the interplay of various household strategies by which women cover the many-layered needs of the family. Depending on the situation they slip into the role of entrepreneur, farmer, mother, care-giver, and citizen and these roles are not in every case compatible with each other, but must all be taken seriously if economic development is to bring forth entrepreneurs. The project example shows that economic development strategies are sustainable and inclusive if they take into account the various roles of women and men not only as producers and consumers but also as citizens with legal rights. Taking care-work into account as an economic activity is more than an ethnographic study of household work and family life. Taking care-work into account demands a methodological change of direction, away from the profit-oriented market approach to an approach that integrates the care-work that is fundamental to basic subsistence.

The project design does not take into account care-work; in fact it assumes that it is unalterably in the hands of women. Only if it can be demonstrated in the longer term that the increase in income also means greater empowerment is there a real possibility that gender relations will genuinely change. Women have gained time, a concrete result which meets the practical needs of many women and perhaps gives them individual empowerment. But this does not automatically lead to the strategic goals of gender equality and empowerment of women in their multiple roles. The structural conditions of the rural household economies are to be changed so that the amount of work, time and energy to maintaining the standard of living of women does not increase, that they can use their “extra time” for political, social or economic activities that go beyond their appointed roles as mothers, that in the long term they genuinely improve their social position and bargaining power. In order that these postulates do not fizzle

out, it is essential to act with a long term perspective and across sectors and to experience directly on a regular basis how the standard of living of the households change the living conditions of women in relation to those of men – also in comparison to other households involved in other projects or in no projects at all.

Taking care-work into account as an economic activity is more than an ethnographic study of household work and family life.

⁴ From a survey that was conducted during the initial phase of the programme in the region of Samstkhe-Javakheti.

⁵ In addition to economic indicators, standard of living includes social indicators (life expectancy, literacy rate and education). See the UN's Human Development Index (HDI).

Linking with income support policy dialogue

Tajikistan

BASIC DATA

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| PROJECT TITLE | Increasing the Income of Women in the Pamir Mountains (Zamzam) |
| RESPONSIBLE PARTNERS | Caritas Switzerland 700 plus women organized into producer groups and registered as the women's network "Zamzam". Local government at district level, women entrepreneurs – organizations at the national level |
| PROJECT SCOPE | from 2010 to 2013, pre-project from 2000 to 2010 |
| FUNDING | Project Misereor, Caritas Switzerland, Oxfam Novib. Pre-project SDC mandate. |

The project "Zamzam" is based on an eponymous women's network and aims to improve the position of women through the organization of producer groups. Other aspects include the strengthening of women's self-confidence through gender analysis as well as improved access to local and international markets.

The context

Since the year 2000 Tajikistan has had an economic growth rate of 8.6%, following the dramatic collapse by 60% (!) in the 1990s. The successful growth rates, for which the IMF and the WB claim credit, however hardly affect Tajik households. Up to 20% inflation in consumer goods prices are normal and in the wake of the financial crisis the Tajik Somoni was devalued by 26%.

The lack of a public sector that would make education and health care accessible to all especially affects women detrimentally, as they carry out parts of this responsibility or assume responsibility for raising the money to send children to school or to be treated for a health emergency or illness. Another additional complicating factor is that women rarely have an income of their own and often do not participate in the decisions as to how the household is run economically.

From 2000 to 2010 on behalf of SDC, Caritas implemented the local development project Muminabad (Local Development Muminabad, LDM). Muminabad is located 20 km from the Afghan border in a high valley, which provides good conditions for dairy farming and the cultivation of fruit trees. From 2001 onwards the project team worked with producer groups that met monthly. At the meetings both technical and gender-related issues were discussed. In 2007 various groups founded a common formal structure: the women's network Zamzam was born and was immediately provided with a secretariat. Due to the limited legal options a cooperative Zamzam was registered in 2007, which is headed by a three-member team.

The main objective of the network is the economic empowerment of women and the strengthening of women's rights in rural Tajikistan. At project completion the situation of women in the district had not improved and to the contrary had in fact worsened. Although the women had a vehicle in the form of Zamzam to mobilize and some had gained influence at the household level and up to the national Parliament, the overall conditions worsened for the majority of women. Up to 80% of all employed men emigrated and the re-Islamization of society is accompanied by regression in terms of the public role of women. The intensification of the traditional role of women as identified with their reproductive capabilities, along with a weak state, the "excess" of unmarried women, and the lack of legal protection have undermined the position of women. This exposed position leads to an exploitative form of polygamy, including high dowry for very young girls, both options which appear attractive to poor families.

The project (2010–2013)

The project builds on the network established within the framework of the pre-project work and is intended to strengthen it, as well as expand its influence on the political and social sphere. At the same time it should remain committed to the local level and address the problems that are mentioned spontaneously by most women in Muminabad, especially the lack of money. Against this background the project developed along five lines of intervention:



- The development of local and international value chains will create **JOBS** for women in the dairy industry and in manufacturing niche products in agriculture (less than 1 hectare of land). Six different milk products are mainly sold on the local market, as well as in the nearest town Kulyab. Various medicinal herbs are to be sold into the Russian market through a middleman.
- **INCOME GENERATION** for women in subsistence farming with chickens, potatoes and vegetables, production systems that are thus not primarily for the market, but intended for home consumption. In the case of good harvests and good breeding results the products also end up in the bazaar.
- The women organize themselves as **PRODUCERS GROUPS** in the network Zamzam. Regular (monthly or quarterly) meetings of the women producers take place. At these meetings technical information is shared and other issues including gender issues are discussed depending on the needs and specific concerns of the women. PRA and gender analysis tools enable the women to contextualise their personal situation better, which **EMPOWERS** them in the home, in the community and beyond this allows them to have a self-confident public manner.
- The network is, moreover, the contact for the government and has the task of speaking **UP IN THE NAME OF THE WOMEN TO MAKE THEIR VOICE HEARD IN THE LOCAL POLICY DIALOGUE WITH THE GOVERNMENT**. In order to expand this exchange beyond the women's department of the government, the project supports the development of a plan for gender-sensitive small-and micro-enterprise development. This forum facilitates exchange on issues such as taxes, application of taxes, licenses, financial control, mobility, etc.
- Last but not least the organizational capacity of the network itself will be strengthened. This will take place through on the job training to strengthen the administrative and organizational skills of women as well as management processes. This strengthening is to ensure that the **PROFITS FLOW BACK INTO THE NETWORK** and thus into the cooperative, so that they become available to more women.

The results

The experience from the pre-project phase shows that household incomes can be raised by 30% to 50%. This increase is a level that is not cancelled out by

In the more formalised world of work the poorest households quickly fall back out of the value chain, for example, because they can not comply with hygiene rules or fail to reach quality standards.

inflation or currency depreciation. It is also interesting that 80% of the women can themselves dispose over their income, although it remains unclear why: is it because the husband is not there, or because the woman was able to establish more decision making power at the household level due to her involvement in the project?

The district Muminabad is one of the food insecure regions of Tajikistan. The on-going project supported a total of more than 3000 households with income-generating measures and thus supported 15% of the population to achieve food security. The project contributed to opening the doors to public offices and departments to many women. One woman has even made the leap into the national Parliament. The success stories suggest that the income has been invested in development-relevant areas such as education or health.

The political authority of the district never misses an opportunity to campaign for the initiatives of Zamzam. The project is in line with women's policies espoused by the President with a focus on job creation for women. Zamzam was also able to get a loan from the World Bank to strengthen food security as well as other projects from smaller organizations.

Nevertheless, there is also a downside: there is evidence that women are put under pressure at home to generate more income. Domestic violence by husbands is an added burden. Women who do not conform to the prevailing role models because they remain single or have no children are systematically excluded. The numerous psychosomatic complaints by unmarried project staff could be a consequence of this. In the more formalised world of work the poorest households quickly fall back out of the value chain, for example, because they can not comply with hygiene rules or fail to reach quality standards such as the milk fat content.

Conclusion

The network has established itself as a socio-political force in the district and has become the engine for the enforcement of women's rights – this is a great success. Thanks to the income source a significant number of women experience relief in their daily struggle to secure a livelihood. A basic prerequisite for this was and is surely the combination of economic activity and strengthening the position of women at household, community and district levels. Another factor in the success is that the project consciously builds vertical links from the individual household up to the national level. In this way difficulties from the first project phase can flow directly into the planning of new economic activities. In particular the priorities of women in the production groups, ranging from reproductive health to the struggle for fairer pensions (including for housewives), can be effectively represented in the political arena.

Zamzam is committed to women's rights and is entrepreneurially active. There is still a risk though that the demands for gender equity and empowerment are suppressed at the expense of economic profitability. With rising profits there is also the danger that profitable branches of activity disengage from the network: individual highly entrepreneurial women open businesses on their own and with a higher profit for themselves, which brings them individual empowerment no doubt, but neglects the long-term struggle for gender justice for all. Zamzam is not yet in a position to offer these women an appropriate framework in which they could go beyond their own self-actualisation to help the network gain more economic power. The main challenges for the next phase are the further development of the project and an appropriate legal framework for it. Ultimately it is about distribution of profits, the effects of which can only be gender-fair if the services in (unremunerated) care work that contributed to the project success are remunerated appropriately.

Excellent quality through investments in local knowledge

Promotion of female Karité butter producers in Nahouri Province in Burkina Faso

BASIC DATA

| | |
|---------------|---|
| PROJECT TITLE | Women and shea butter |
| RESPONSIBLE | HEKS Fund of the Protestant Churches of Switzerland |
| PARTNERS | Fédération Lougouzena, Pô, Nahouri |
| PROJECT SCOPE | 2002–2010 (including the pilot phase) |
| FUNDING | HEKS internal resources, Brot für alle, SDC credit line |

The project “Women and shea butter”

The primary aim of this grassroots women’s project was income generation for women in the Nahouri region. The intention was to fulfil this aim by promoting the improvement of the quality and quantity of shea butter. Shea butter is an everyday product but its production is very time consuming. At the very beginning of the value chain women face the challenge of having to collect the nuts from shea trees across what can be extremely vast areas. In order to focus on shea, it was decided to abandon the plan of promoting Soumbala, another local product.

In total there are 44 women’s groups from 30 villages involved, around 1300 women. The emphasis was on improving productivity and marketing as well as developing better storage facilities. Three specific goals were set: capacity building and strengthening women’s associations in the areas of organization, management and marketing, increasing productivity through the introduction of new techniques and technologies to reduce production costs and increase revenues. In order to promote food security, the focus was on developing new local markets. The plan was to ensure that the added value remained in the region and the women were able to access credit. Therefore, the project negotiated with the local savings bank and set up a HEKS guarantee fund.

Before signing, a needs study was conducted to analyze the production stages of the value chain of shea butter. Since no other DC staff member was in the region and the women were very motivated, it was decided to conduct a pilot phase. Literacy training was also an important component. HEKS also managed to generate state funding for literacy programmes.

HEKS worked directly with the women’s groups as partners, who then joined forces and formed the umbrella organization Lougouzena. The monitoring and reporting was carried out by a local consultant working together with a national HEKS consultant.

Effects

Organizations and women’s producer associations were successfully built up and strengthened; they reached the status of legally recognized associations and continue to exist. The women have access to

Context

Burkina Faso lies in the centre of West Africa and has 15 million inhabitants (52% women, 48% men), 80% of whom live in rural areas. The annual population growth rate is 3%. In rural areas 90% of people are affected by poverty – a total of 46.9% of the population lived below the poverty line in 2009. Women and youth who do not participate adequately in political and social decision-making processes are particularly disadvantaged and are often subject to discrimination and human rights violations. The gender gap in literacy rates is very wide. Only about 16 percent of women (31% of men) over 15 years of age, and about 7 percent in rural areas, can read and write (2006).

CEDAW was ratified in 1987, the additional protocol in 2005. But equality of the sexes as enshrined in the Constitution, as well as other legislative provisions to protect women, adolescents and children are still far from being enforced in the social reality as it is. Female genital mutilation, forced marriages and domestic violence are widespread. The practice of female genital mutilation is only disappearing slowly, even though it has been forbidden for 15 years. In 2003 more than three-quarters of women over 15 years of age were circumcised. Early pregnancies are common.

The economic opportunities for women, particularly access to land, are limited, especially in rural regions. Access to land is tied to the access of a male member of a woman’s natal family or to the rights of her husband.

* Andrea Kolb, gender officer, HEKS and “Brot für alle”, and Heidi Keita-Gautschi, programme officer for Niger and Senegal, HEKS

credit; the HEKS guarantee fund will continue after 2011 after the completion of the project. The women's associations have a high degree of popularity in the region and beyond. They are well networked and present at markets and fairs as far away as the capital Ouagadougou. They were also awarded a national prize for the best quality shea butter.

More difficult was opening new markets in the region, i.e. the permanent increase in production based on new customers and increased demand. To supply the global market the production process of shea butter still proved to be too time consuming; and the limited technologies to simplify the work process, the limited life of the product, packaging and transportation were major obstacles. Water is needed for the production and the butter must be cooked, but access to water and firewood for women is often time-consuming and expensive. These difficulties are amplified by the fluctuations in the quantity of shea nuts and the price as well as by market speculation. In order to maintain a constant supply of nuts the women are sometimes forced to buy more in the market and are therefore exposed to price speculation.

Due to the financial crisis of 2008 an interested buyer from Ghana considered it necessary to retire because of "lower demand".

The women's income has not risen significantly because the price of shea in the local market has not risen. On a positive note the women are happy with the fact that they can sell their products in a shorter time and thus save time, due to the excellent quality of their products. The report does not ask what they do with the time saved.

Due to the simplification of the work processes, the fusion of the groups and the opportunity of being able to sell through the organization, the workload of the women has reduced overall. The effects on the distribution of work and on the negotiation processes at the household level were not examined. The production of shea seems to be a job that older women do more, few children are visible in the production area.

The reactions to the project were very positive, including from the men who particularly appreciated the fact that the women became literate and received further education and training.

The project has contributed significantly to the increase in self-confidence and the empowerment of women. The women spoke about how they rose in the esteem of the community and expressed pride on the project. "With the revenue I not only pay for food but also for school fees and books for the children" (Mariam IDOGO, shea producer, Guiaro, Province Nahouri, Burkina Faso). The project has certainly improved the status of women in that it contributed significantly to literacy and capacity building. Women are aware of their important role in the community and have professionalized their areas of responsibility.

The women wrote the statutes for their organizations and are networked. They have access to credit. They were trained to pass on their knowledge and know-how.

No survey or research was conducted on the potential impact in relation to gender-specific violence. A focus on this aspect could be interesting because the project is located in a region where alcohol consumption is a problem.

Even if the cooperation with the women's organizations has come to an end due to the end of the HEKS activity in Burkina Faso, the project can certainly be described as sustainable. HEKS not only invested in infrastructure, but in know-how and applied knowledge. Women were trained and organizational structures were strengthened. The acquired management expertise enabled diversification into other products such as soya.

Basically, it takes longer than the duration of the project to achieve the project goals permanently. The principle of rapid successes, which continues to dominate in development cooperation, does not work in many projects, including this one. Project promoters underestimate the amount of time that capacity-building processes take, and external factors (e.g. financial crisis, etc.) that are difficult to predict also come into play and negatively affect the results. Shea nuts are highly vulnerable to price volatility and speculation. Higher prices could only have been achieved if the product had been organically certified. Certification was looked into, but it was found not to be feasible due to various obstacles. "We want as to retain as much added value from the shea nut for women as possible" (Abdoulaye Tarnagada, former Director of the HEKS project).

Organized producers raise their negotiation and sales success

Conclusion

Cooperation, and the sales successes, strengthened the self-confidence of the women, and strengthened their resolve to discuss their everyday problems

These three project examples from Georgia, Burkina Faso and Tajikistan, which were used to illustrate M4P approaches, show that targeted interventions in the area of market development for one or more local products can strengthen the position of women. This is most evident in the project Zamzam in Muminabad, Tajikistan. Cooperation, and the sales successes, strengthened the self-confidence of the women, and strengthened their resolve to discuss their everyday problems and possible measures for overcoming them; this included direct discussions with responsible officers in relevant institutions. This project succeeded in implementing strategies for empowerment, over and above the goal of improving the women's self-esteem and developing measures aimed at tackling the structural causes of unequal relations.

In the HEKS project for shea butter the organizational structures are established, the women trained and their position strengthened vis-à-vis the men in the communities, which was also reflected in the self-esteem of those involved: not only the women themselves say they have been empowered by the project, their husbands too were positively impressed by the literacy courses in which their wives took part. Although in this case no significant increases in income could be demonstrated, women did testify to time savings. A more detailed examination of what this means for the households was not made. While the milk processing project in Tajikistan can not manage its own growth and loses successful members of the network because they build up their own enterprises, the shea project was slowed down because of difficult market conditions.

Even if each of the two projects go to different lengths: the approach follows a logic that puts poverty eradication and the sustainable improvement in the standard of living of the target population in

the sense of a rights based approach in the foreground. The experiences also show that the geographical distance between the first and last links in a value chain may be decisive: in regional value chains with short distances and high availability the chances of equal participation of women and men increase, as they do with a higher degree of organization of women producers. If the processing is done in their sphere of influence, not only do the profits increase, but also the opportunities for women to control the distribution of profits. Small, poorly organized women producers have less access to the next link in the chain, as is the case in the example from Georgia. In the longer term in any case, the fundamental question is raised concerning the women's share of the profits, which they should be able to claim by virtue of the work invested, which should take into account both direct and indirect (care) hours worked; these after all made production for the market possible. In fact the real profit derives only from the relation to the amount of time that is invested in it. Here the additional costs for work done in the household and which is also necessary in order to be able to produce for the market at all, have to be subtracted. However, women now have significantly less time available to do this housework.

“My persistence paid off.”

I was the eldest of nine siblings; we were three brothers and six sisters. My father was a daily labourer and it was hard for him to earn enough money to feed the family. When I was twelve, my father wanted to get me married. I refused, but I had no real chance to oppose his wishes. I had only attended school for one year. So I married Abul Khayer Badshan, a man from the same village. During the first years of my marriage we lived in my father-in-law's house. My husband has three brothers and a sister who also lived with us. I helped my mother-in-law with household chores: cooking, washing and feeding the family. As my mother-in-law got older I had to take over more and more of the housework. Sometimes my sister-in-law helped me.

My husband managed 0.82 acres¹ and was thus occupied in agricultural work. After eight years of marriage I gave birth to a son. With the birth of our child we had more expenses and my husband suggested we move out of the house of his parents and siblings. It was not easy however to lead an independent life. Life was hard and my husband's marginal income from agriculture did not go far. My husband tried to supplement his income by setting up a nursery, and I helped him with it for two hours per day. He managed to earn 110 taka² per day, which he spent mainly on our daily needs. He never gave me any money though and I did not have a say in what we should spend the money on.

In January 2005 I found out that my neighbour had joined in with a grassroots organization in our village, the Saptibari Union, which was dedicated to improving the living conditions of their members and to develop the community. The organization was part of the ZIBIKA-LEAF project of Intercooperation-Bangladesh. I decided to become a member of the organization without asking my husband for permission. I tried to finish my housework as quickly as possible and quickly helped my husband in the nursery, so that I had time to participate in the activities of the project which all took place outside

the house. I had no idea about vegetable gardening and attended a course run by the agricultural extension service at the horticulture centre Aditmari Upazila in Dinajpur. When my husband found out he was very angry. He was afraid that my work outside the house would harm the family. I did everything I could to convince him that my work would benefit the family, and that my younger sister would relieve us with the housework.

The training and experience allowed me to offer my services as a vegetable gardener to the village. Between the housework and helping my husband I also started manufacturing cigarette paper. I earned about 50 taka a day with which we were able to cover our daily expenses. Sometimes I had to give my wages to my husband. Currently, our two young sons are helping their father with the farming. They are also responsible for the cattle and poultry.

My persistence and the continuous efforts paid off: my husband began to change his attitude. After he finished his work he came home and helped the family. Through my contribution to the household income we were able to increase our land holdings to 0.95 acres. We now earn 300 taka per day with the nursery, vegetable selling, breeding goats, with the cows and the poultry. I think that it was primarily the additional revenues that changed my husband's attitude in relation to me as a woman and a wife. I knew that he used to be of the view that the wife should stay home and take care of the family. For him I was an ordinary wife, who fed the family and cared for them. My husband gave me money for the family, which was just enough to buy one change of clothes. At the beginning no one supported me in my plan to divide my time between housework and other activities again.

The female mentors³ helped me to change my husband's mind. Now I participate in all the decision-making in the family. A few days ago for example my husband and I borrowed 15 000 taka from Rangpur Dinajpur Rural Service (RDRS) in order to buy cows; it was our joint

decision. Moreover, he now gives me his income, and now I manage our lives.

It was a long and bitter struggle to get to this point, and it was not easy. This experience gave me the idea of starting something in our village so that others also have these opportunities. I had many valuable experiences in the ZIBIKA-LEAF project which helped me to establish good contacts with the Union Parishad⁴. Through these contacts I managed amongst other things to help some extremely poor families to gain access to government social welfare programmes, which are managed at the village level.⁵ I am also involved in the construction of six latrines in my village. I have helped to prevent one early marriage and with the help of RDRS I organized a campaign against dowry. I developed self-esteem and pride in being a woman, and I want to use these skills in order to improve the future for other women and to enable my children to get a better education.

¹ 1 acre is approximately 4000 m².

² 100 BDT (Taka) are equivalent to just under one Swiss Franc.

³ These are women trained in gender issues, human rights and health and were supported by Intercooperation.

⁴ The Union Parishad is the elected village government and is the most decentralised tier of government.

⁵ She mainly helped to distribute government social security payments which are available through *vulnerable group cards*. The village government is responsible for making these payments but it often turns to grassroots organisations who identify those in need.

Gender in supply and demand – an unthinkable category?

Swiss trade and fair trade policies from a gender perspective

In 2001, the Swiss NGO Berne Declaration asked the State Secretariat for Economic Affairs SECO to what extent gender aspects are taken into account in trade policies, and made a number of concrete proposals for improvement. The answer was sobering: “your claims are based on the assumption that trade policy and in particular the WTO can improve gender equality. (...) WTO obligations and WTO rules are not gender specific, and are therefore not suitable instruments for directly promoting equality”¹. This is not to say that trade policies and rules can not have varying effects on men and women. But it is the task of the state to regulate this relationship as it is closely related to the cultural values of the specific country.

This point of view has survived the decade, it is reflected in SECO’s work (see interview with Hans Peter Egler of SECO on page 42), as well as Max Havelaar’s (see interview with Martin Rohner, CEO of Max Havelaar on page 44). It is well known that trade relations, and in particular the WTO, are responsible for global imbalances, and bring about an unequal distribution of wealth in favour of the North. Fair trade was introduced in the 70s as a counter-concept with the promise of distributing profits more justly along the value chain. Environmental protection and social policy were not to be seen as irritating obstacles but were instead to be integrated as elements of a sustainable economic system. Production relations and the daily life of the producers thus were brought centre stage in fair trade. Yet core questions especially in relation to gender justice remain open: which work is being done under which conditions by women and men? Who takes which decisions? Who benefits from the “fair trade” conditions? To what extent do these trade relations change the relations between women and men? To what extent does fair trade deliver on the demands which arise out of the care economy? The indicators for measuring success

are the number of jobs created, turnover, the number of niche products placed in the international market, and market share of fair trade products or products that conform to fair trade standards. The impact on the everyday life of male and female producers is secondary. It is assumed that if there is market success the standard of living automatically improves, even for women. But is it that simple?

In a comparison of several certification systems, the greatest level of importance was attached to environmental criteria, whilst only very few of the labels (FLO, SAI, UTZ) even measured gender, employment conditions and community participation (Potts IISD Report 2010, p. 43). There is also a fundamental problem with the term “small producers” which the Fair-trade Labelling Organisation International uses in its standards and which Max Havelaar also uses as a reference point. The smallest unit of small producers is the family and so household heads are counted. This leads to the statement that 75% of all small producers in fair trade are men (FLO, p. 20). The findings from studies such as the one conducted by Lone Riisgard for DANIDA, or the project example from Vietnam (see page 54) show that gender relations and the division of labour between the sexes is often less than fair. This situation has been recognised within the fair trade industry and a working group is intensively working on the issue.

Rightly so, because the way producers are organised and the knowledge of work processes in relation to the distribution of work, are crucial factors in determining whether women and men benefit equally in the boom in fairly traded niche products. Gender and power relations are crucial in relation to who does how much work and how the profits are distributed. Especially for women the degree of organization is among the critical factors, as illustrated in the project example from Vietnam. In her article about fair trade organisations in India Ranjana Das makes

¹ www.evb.ch/p25000854.html (last accessed: August 26, 2011).



the same point as Martin Rohner does in his interview where he critically notes that women often work much harder to achieve the new standards, but that profits are managed by men, who also often get more than their fair share of trainings (Das 2011, p. 118). This is true whether a product is traded normally or “fairly”. Das also noticed a deepening of gender segregation in the production process: in the organizations she studied very little was done to facilitate access to male dominated (and often better paid) activities for women.

Projects that deal intensively with the division of labour, profit distribution and access to resources are particularly important in order for gender inequalities to be recognised and addressed: this is the case for example in the solidarity markets in India (see p. 50), where there is a special focus on establishing

land rights for women. Women shall also explicitly be prepared for taking up higher level positions and then also take them up.

Alternative trade programmes have the benefits that they pay special attention to profit distribution along the supply chain, in fact they do so in as comprehensive a way as possible, up to and including the male and female producers who constitute the very first link of the value chain. The fact that the issue of natural resources is integrated in many programmes is also promising. The results of the International Working Group of the Fair Labelling Organisation, which promises to develop a system for better integrating gender issues in the standards are also eagerly anticipated. Development after all is only sustainable if the social dimension is integrated in a credible manner.

“Gender issues are integrated, if I am not mistaken.”

Interview with Hans Peter Egler, head of the trade promotion division, SECO

What is an alternative market? What does “alternative” refer to, or does one today instead speak of fair trade?

Hans Peter Egler: We actually do not use these terms anymore, but refer to specialty or niche markets. This refers to a new form of differentiated consumer behaviour. You buy everyday items like toilet paper without much reflection, but shopping always also arouses the curiosity of the consumers which is then satisfied – an example is a new product such as quinoa, which can be found in every shop today. For a long time quinoa was an exotic product and only available at Claro. Specialty markets are places where new products like this are introduced and from where they then reach bigger markets. This variety and curiosity, driven by consumer behaviour, allows countries to access markets better. Earlier, market potential was lacking, the quantity was not enough to serve large markets. Today market integration is possible with small volumes. The development of new value chains in specific market segments also opens niches for new market participants.

How can niche products like this improve the standard of living of the poorest and especially of women?

Nowadays markets are not only created with volumes, the chances of positioning a product for small producers have become greater; the opportunities have increased enormously. We do not speak of the poor however, but enquire about the potential. Where can sensible investments be made, so that something new is created? Poverty is therefore not a criteria. There are geographic areas that will not develop no matter how much you invest and where the regional development indicates that the population is better off going somewhere else. There are other regions where the opportunities to launch new products on the market are considerable. An example: in Mozambique the potential for good cashew production was untapped: there were many plantations, the country had the right climate and good conditions to produce large cashew nuts. After years of neglected infrastructure, an entrepreneur at last invests in a factory for processing cashews, because he has recognized the demand in the market, and thus creates jobs. SECO supports this venture with branding and helps 4000 producer families to come together. In a further step the potential for additional products such as mango and cashew liquor will be examined in order to increase the profitability. Where once there were six jobs, there are now 5000 new jobs. SECO’s marketing approach always looks at both sides, the production side and the consumers in Switzerland. What is decisive however is market demand.

Are women and men as producers and consumers specifically addressed?

No, we speak simply of producers and consumers. Women and men are not differentiated. Gender plays no role, for us it is consumer interest that is important, the tastes of the consumers. If there are players who market a women’s cooperative, and there is a good marketing strategy behind it, that is fine for us. That too is a marketing product.

Is it really our job to improve gender relations?

What role does SECO play in relation to values and standards of sustainability as elements of the (world) trade system?

Trade is central for transporting certain economic values. If the entrepreneur sees potential for a product, then in order for his product to have a chance on the international market it must first meet certain minimum requirements. The demand can only be satisfied if certain social and environmental criteria are fulfilled. In order for these standards to be met, appropriate local services are required, such as for example cleaner production centres. Job security, energy efficiency and emission reduction technologies are suddenly important. SECO is working together with the ILO, which defines the core conditions for workflows in its “decent work” concept.¹ These values will only be adopted however if the entrepreneur acknowledges their importance for improving performance, increasing productivity and competitiveness and thus gaining better access to world markets. Sometimes it requires a prod from the outside before efforts are made to improve quality. The value-chain approach is also suitable in this respect. In all the certification systems, environmental standards, social acceptability and sustainability are key factors. SECO does not interfere in these norms and standards however. It is not our job to set such standards. Instead SECO supports the so-called multi-stakeholder processes as moderator. If necessary we will assume the role of arbitrator or we finance the participation of disadvantaged producers in such processes.

How is compliance with ILO standards monitored?

An example is the “better work” programme, which is designed for exporters and larger firms. It is based on a comprehensive monitoring system, with which the effect is measured in an international comparative framework. Gender issues are integrated, if I am not mistaken. In this longitudinal study the effects of the individual standards on the living conditions and the environment of farmers and producers are analyzed. This study is important to allow continuous effects monitoring.

Sustainability and environmental quality are both far better reflected in the standards and the discussion than gender equality, why?

Is it really our job to improve gender relations? Should there not be other tracks for this? Producers, women and men, should be involved and generate new value through value chains, this has a positive effect for all producers. If farmers can apply better sustainability standards, they become better managers, are better able to deal with resources and diversify their products, which in turn increase profitability and income. Standards are also the means by which positive changes come about in the social sphere, such as improved access to schools for children. Thus the next generation will be much better trained. So the effect is intergenerational. We need to look into the extent to which effects monitoring filters out gender issues. However, one may really strain the value chain approach and the standards approach: they cannot solve all the problems. Value chains promote movement in the market and generate more income overall, but VC can not do everything. Of course, taxation regimes and fiscal policy processes are key and are conceptually linked to the promotion of trade. It is possible to generate income by optimising taxation and ultimately improving the situation of small producers and consumers. There is thus a need for institutional support through legislation, and here probably social aspects come into the picture.

¹ URL: www.ilo.org/wcmsp5/groups/public/---dgreports/---integration/documents/meetingdocument/wcms_115402.pdf (last accessed: October 20, 2011).

“Women often provide much of the work, but men manage the benefits of fair trade.”

Interview with Martin Rohner,
former CEO of Max Havelaar

What is fair in fair trade?

Martin Rohner: With fair trade we are attempting to create rules of the game to ensure that trade is fair. This means that even in global trade the price pressure that exists in international global markets must not be passed on to the weakest links, namely, the female and male producers at the beginning of the supply chain. We do this on the one hand with guaranteed minimum prices, which provide a degree of protection downwards; on the other hand, we ensure that our male and female producers are organized into producer organisations and that these organisations receive a so-called fair-trade premium in addition to the income from the sale of their products, which they can then in turn invest in certain development projects that are relevant for them.

If you were to ask a female consumer on the street “what is fair trade?” what would she say?

I think most would say first: “yes, fair, that is what it is.” Fair is a well-known term. Often, people would probably also say: “decent wages, good working conditions.” Perhaps they would also mention sustainability in relation to the environment and organic farming. These are the issues that people mention first.

In the international fair trade standards (FLO) “gender-just” is mentioned. If you then go through the small print, it is much less precise. Why have gender and equality in the context of fair trade never become bigger issues?

In our standards today there is for example a principle of non-discrimination. We have an interest that no discrimination takes place – on the basis of religion, ethnicity, or gender, as we are discussing. That is the main hook in the standards. Gender questions can only with difficulty be addressed via standards, because they have after all a deep relation to social and cultural values. It takes time and vision to change these, and it needs people who are convinced about the issues. And they cannot act on all these via a standard alone, a certification approach such as we apply in the fair trade system. This does not mean that fair trade does not have some important gender-relevant aspects; to take a simple example, the fact that women have the opportunity through fair trade to earn their own income which they perhaps were not able to do before; their position in society thus gets strengthened as well as their economic status. There are projects that address gender issues more on a practical level. Perhaps for example, a water pipeline can be built so that women do not have to carry water. Because in many cultures fetching water is typical women’s work. The issue of gender is thus already present in the fair trade standards, but it was so far inadequately worked up strategically. We want to do more on this in the future.

This will then happens with these premiums?

These premium projects, exactly. We have just not used the potential sufficiently strategically in fair trade to improve the gender situation. We are therefore now in the process of addressing this issue as part of a working group at international level.

I would like to look at the concept of “small producer” more closely, which you use in the Max Havelaar standards. Small producer is defined to mean that the small producer and his family invest a significant proportion of their work in their enterprise. Women (and children) are generously included. Women’s work is obscured by this term.

Gender questions can only with difficulty be addressed via standards, because they have after all a deep relation to social and cultural values.

In English the producer is gender neutral in that sense.

But nonetheless it is about the household head, and in most societies these are men. Another indication for this is the FLO evaluation done in 2007, which stated that 24 percent of small producers are women and 76 percent men. This is a direct consequence of this definition. I am referring to a study conducted by the label at UTZ of male and female cocoa producers. Cocoa production is socially assigned to men. So men produce and market cocoa. But if you look at who does the work, then this is done 50% by women and 50% by men. Women do different work than men, and yet at the end only men are counted. Is FLO simply lagging behind here? Should it not be men and women in families who are looked at here, and not just the family?

These are exactly the questions which this working group must investigate. We already had a study done by a female gender expert in 2006 to get the terms of reference clear. The fair trade system is evolving rapidly. In the last six years since that report was written we have always had double-digit growth numbers and a lot of work needed to be done related to our core standards. This is why gender has indeed been neglected. But now we want to take the issue up. The Max Havelaar Foundation is also represented in this working group, by the way. I think it definitely makes sense to look into how we have to adjust our standards together with the appropriate female and male experts, so that these realities you have just described can better be taken into account. Incidentally, it is also one of the conclusions of the FLO study that women often do a large part of the work, but the men in the end manage the benefits of fair trade, i.e. the premiums, the proceeds from fair trade. This issue needs to be tackled. I think there is a difference if they work on a plantation; there are already provisions in the standards, for example, that women must be represented in the so-called joint bodies according to their representation in the plantations. The joint bodies are the bodies which administer the premiums, and monitor the use of the premiums. In the small producer structures there exist much more traditional forms of course. There it is a little harder to ensure the representation of women. It is something that needs long-term support. In addition to the standards it also requires accompanying

measures. Also, for example, there is a need for sensitisation of our liaison officers, they are the people who accompany the male and female producers in the field and explain what fair trade is and how they can get fair-trade certification.

Well, recently a new label was created – I think this is partly the result of a certain gender-blindness in the major labels – which calls itself “Cafe Femeniño” and which is trying to focus on women’s rights.

I do not know it. It may well be that we can learn from this label, or this standards system.

Let us move on to the fair trade premium: fair trade really would be a good instrument for influencing societies and the cultural conditions that define gender. How are these fair trade premiums regulated? How can they, should they, be spent?

The fair trade premium, and also the minimum price, is a very important principle of fair trade. We follow a participatory model. The male and female producers play a very important role in fair trade and are incidentally also co-owners of the quality label. They are thus represented in all the decision-making bodies; for example they are represented on the board of the umbrella organization Fairtrade International and in the standards committee. And they accordingly have weight in defining the orientation of the whole fair trade industry. The same applies to the use of premiums. The fair trade premium is money that the male and female producers have earned with their own labour. We are also convinced that they know best where this money should be used. So we do not prescribe how and where they should use this money. The only thing we monitor is that the decision-making is transparent and in accordance with democratic principles, so that the administrative processes in managing the money are above board.

And now from practical experience, do you know what the most common, most ordinary, usual projects are?

It depends, ultimately, on the core business of the male and female producers. They are mostly farmers or farmer families who are entrepreneurial in that sense. They know whether they want to further their



capacities, whether they want to secure their economic future, whether they need to remain competitive. And here we often find that they first invest in competitiveness, in productivity improvements, also in quality improvement. If they increase their competitiveness they can earn more money, they have more money at their disposal, there is more to invest, and over time these investments broaden, to include the community. Initially in a simple case, they may buy mosquito nets, if they do not yet earn such high premiums – because the premiums are after all dependent on the proportion of produce that is sold – and the more they then sell, the larger the projects that they can take up, such as building a school or setting up a health clinic, a community centre where people socialise, conduct meetings or occasionally celebrate a festival. There are many different projects. In India, for example, I once visited a village, which invested its fair trade premium in the renovation of the cemetery, this is possible too. It is clear that we certainly try to create a bit of awareness, to establish connections to other cooperatives or producer organizations that have implemented very successful projects, so the producers can learn from these. But ultimately it is the male and female producers' decision how they use their money.

So we come to the last question, we have broached the subject at the beginning of the interview: with regard to gender equality fair trade could do more. What needs to happen? What is the aim of the working group, which you have after all mentioned several times? Are there any visions? What is the goal?

Like I already said: we already commissioned a study for the terms of reference a few years ago. The study first of all recognised the opportunity that we can do more in terms of rebalancing gender relations, and that we must tackle the issue strategically. It was also noted that one sometimes comes up against social and cultural issues and that these processes can only be addressed with long-term measures. And since we are neither an NGO nor a charity with a specific technical assistance programme, nor a local project organization, but a system that above all is concerned with checking that trade takes place according to these standards and rules, we must look into how we can afford such long-term support. And there probably also need to be adjustments in the standards – but local liaison officers will also have to be sensitised to this problem. It requires a systematic collection of gender-specific data and information. We need to understand the whole issue even better. It is also necessary to assess more systematically where there are examples of best-practice that led to an improvement, and we need to think about how we can spread these through the channels that are available to us.

It requires a systematic collection of gender-specific data and information. We need to understand the whole issue even better. It is also necessary to assess more systematically where there are examples of best-practice.

“I am worth a fortune to my husband and my parents-in-law.”

My name is Kpagnéro Dafia. My father is called Dafia Yerima and my mother is called Bèrèkègui Gobidi. I come from the village Tabérou, 30 years ago I married into this village Sinahou. I am 46 years old now, according to the custom of the Baatonu I was married at the age of 16. I have eight children, of which three are daughters. I am my husband's only wife. I consider this house as my own house because I am condemned [condamnée] to live here because of my children and my grandchildren. It is a large family house, and the household for which I am responsible consists of 18 people. I did not have the opportunity to go to French school. But for four years I attended courses, each of which lasted six months. It is a great source of pleasure that I can read, write and do arithmetic today in Baatonum, my mother tongue. I even speak a little French, even if it is only very basic French. I know now that no one can fool me anymore in the various shops. I am proud of myself, because I am beginning to understand my life as a woman, and because I can explain certain questions in life myself.

Here in Sinahou we women work a lot and I can confirm that we work without pause, except at night, when we sleep. It is work without leisure. We do our best to please our husbands and to win the approval of our parents-in-law. One could also say that we work for our men. I for example rise at the first cock crow – about five o'clock – and I hardly ever go to bed before midnight. For us women in the village there is no “dead” season. Every season brings its own work with it. My daily schedule is pretty regular, and I stick to it: sweeping at dawn, then the drudgery with the water, then the dishes, etc. We make sacrifices so that we can go to literacy classes in the dry season and this is also the reason why our husbands do not like to let us go to these classes: they think that our absence will put us enormously behind schedule in our work for them. In this regard I am very grateful to my husband, because he has always supported me and allows me to participate in the courses despite my advanced age. While our domestic tasks are defined and known to everyone, the agricultural work in the fields is highly

diverse and varies with the seasons. Let us see which household chores take most time.

As far as cleaning (l'assainissement) is concerned, I sweep and wash my husband's room every day, my father-in-law's room, the hall of the house, the surroundings of the property, especially since I attended the courses on hygiene and sanitation. Since then I wash all the dishes and the pots in the house every morning and every afternoon as well as the terracotta jugs and I fill them with water every morning and evening. We have four pitchers which each hold four bowls full, or 100 litres per pitcher. The drudgery for water takes a lot of time, especially in the dry season. Once every 14 days I do the laundry for myself, my husband and my father-in-law. I cook at least twice a day, my daughters help me. I must emphasise that two of them are already married and living with their husbands outside the village. I am responsible for the kitchen, for the mill and for purchasing spices. My husband's job is to ensure the production of food, that is all. I work on the field myself to get the maize, the sorghum, the manioc and the yams. Often my husband comes back from the fields without any harvest on the bike. He rarely buys meat, not more than three times per year. I try to use every means possible to cook an edible sauce. Sometimes I buy soya cheese or Kpakuma (buffalo skin) to put in the sauce. For fuel for the stove I go to the field or the bush. In addition, I cook porridge (Bouillie) that I sell every morning. This is why, by the way, they gave me the nickname “Kokogui” – seller of porridge. I buy sorghum and maize to make my mush. I am not allowed to use my husband's maize to make it. The small income from this lucrative business allows me to dress myself and my children and to pay for health care costs, sometimes even for my husband, and for preparing my children's dowries. I use a part of the money to buy spices so that everyone in this house eats well. I heat water every night, so that the men in the house can shower. When I come back from the fields I offer first my father-in-law and then my husband water for their bath. It is tough but I can not do anything about it, these are the rules: if I do not do it they will call me a lazy

BENIN

CARE STORY III

Report by Ms. Kpagnéro from Sinahou, Pèrèrè, Benin. The interview, which lasted three hours, was conducted on November 13, 2010 after her husband, Monsieur Salifou Dassamon's permission was obtained.

woman, my husband and my in-laws will say nasty things about me and my husband will take a second wife. As a result of such rumours about my laziness I would never find another man. Since I have accepted these conditions, I am admired by all.

I can not hide the fact that motherhood fully commits women. It is not easy to give birth to eight children and raise them all almost alone. Here the role of a man is confined to his marital duty and to buying a sheep for the baptism. I myself get the dowry for my children. I look after them when they are ill. If one of them had to be taken to hospital in Gninsy, Pèrèrè or to Nikki, or sometimes even to Bembèrèkè, I was the one who got the money for the vehicle and paid for it. At every baptism I was the one who got everything ready for the reception, whilst the husband folds his arms and watches. When a child dies they say, it was God's will or they accuse a poor old woman in the family. And if the child is grown up and well educated, then she is her father's daughter. Otherwise, it belongs to the mother. To be treated like this is hard.

I tried to describe the daily activities in the household. I guess I have not said everything. I recounted only those things that immediately came to mind. Overall, I realize now that I am worth a fortune to my husband and my parents-in-law. I do not know whether my husband is aware of this and whether he will reward me for it one day. Thanks to various issues that we discuss in the literacy centre, I have realized what a contribution I make in my household. I contribute an enormous amount; indeed one might say I am the lungs of the enterprise.

Today I am the "Iya Igbè" – the person responsible for the women's group in Sinahou. I participate in the village meetings, also in Pèrèrè, and sometimes they even invite us to Parakou. At the meetings I fight for the self-realization of the women of Sinahou. I mobilize my colleagues to implement the hygiene rules and this is already making itself paid in the village. This is one of my most important struggles: health, hygiene, cleaning, and I value that women can become well-informed and can educate themselves.

Getting out of the dependence on hybrid and GM seeds

Solidarity markets in India

BASIC DATA

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|---------------|--|
| PROJECT TITLE | Integrated Sustainable Agriculture Programme in the Vidarbha region, Maharashtra, India |
| RESPONSIBLE | Swissaid |
| PARTNER | Youth for Unity and Voluntary Action (YUVA) |
| PROJECT SCOPE | Project started in 2001, Phase V: April 2010–March 2012 |
| FUNDING | Swissaid |

Context

India maintained its rapid economic growth despite the global economic crisis. The poorer sections of society benefited very unevenly from this. Due to climatic extremes (drought, floods, too much rain), agricultural production suffered a slump in many regions. The consequences were drastic price increases for staple foods like rice, wheat or maize, which increased by around 18% in 2010 while the average inflation rate was just under 10%.

The Vidarbha region is among the least economically developed regions in the Indian state of Maharashtra. The vast majority of the economically active population are male and female agricultural workers who subsist on rain-fed agriculture. Because of state subsidy policies most of the subsistence farms produce cash crops such as cotton, soya beans, legumes, and sunflowers, which are mainly destined for export and which require the use of expensive inputs such as chemical fertilizers or pesticides. Only a few farmers grow food crops such as cereals, rice or millet.

Due to insufficient infrastructure and financial support from the government, the lure of cash crops has meant that many farming families have become vulnerable to price fluctuations. As a result of growing debts the suicide rate among farmers in Vidarbha is the highest in India. Particularly in cotton production, the import of genetically modified cotton and the complete displacement of local varieties dramatically increased production costs without the sales price rising commensurately.

The brunt of the agricultural production here is done by women. It is mostly women who have the knowledge regarding the selection of seeds, biological fertilizers, pests and diseases control and proper storage of the harvest. Nonetheless women own land only in the rarest of cases, nor do they own the produce or have much influence on the economic decisions in the family holdings: the title deeds to the land are in the name of the husband, who also decides on what to do with the produce. Men decide which crops are cultivated and marketed. They are mainly interested in the cultivation of cash crops or the generation of cash income over which they can then dispose. This generally has a negative impact on the food security of agricultural families, as food cultivation is displaced, and on gender equality, since women are dependent on (pocket) money from the husband.

Project

PROJECT GOALS The project aims to:

- Small-scale farmers oppose genetically modified organisms and produce ecologically.
- Women receive land titles and play a crucial role in agriculture.
- Agricultural production is diversified and there are also opportunities for non-agricultural labour.
- Small-scale farmer families process their agricultural products themselves and earn additional income thanks to marketing in local and regional markets.

TARGET GROUP Since 2001 some 50 000 farmers have directly or indirectly benefited from the project. Their families live mainly from rain-fed agriculture, own between 1 and 2 hectares of land; have few posses-

* Daniel Ott Fröhlicher,
Country Head Swissaid

sions and barely any reserves and are vulnerable to external shocks such as climate change and price changes. The high levels of poverty are also reflected in the high rate of malnutrition, limited access to education, health, water and electricity. Many families belong to a group (caste) that is discriminated against in society.

Thanks to the project most of the farms now switched from conventional to sustainable farming practices and broadened their product range: apart from cash crops the farmer families cultivate more food again and keep chickens, cows and goats. A central role is played by women, since they are the ones who traditionally preserve the knowledge of seeds and small livestock rearing.

Over the period of the first four project phases women formed self-help groups and started to fight for their land rights. Since the title deeds are in the names of men, women can not make claims to parts of the land in the case of separation or death of their spouses. The women are now struggling to get at least a portion of the land registered in their names or for the entire property to be in both names (man and woman): around 2600 women have registered their ownership rights to a total of 260 hectares of land so far.

PARTNER ORGANIZATION The Indian non-governmental organization Youth for Unity and Voluntary Action (YUVA) has 46 employees (including 20 women) and is led by 7 board members (including 3 women). 4 male and female staff and the Director are responsible for running the “Integrated Sustainable Agriculture Programme”. The Indian non-governmental organization Youth for Unity and Voluntary Action has been working with disadvantaged groups in the region for 16 years and has sufficient experience, technical competence and the broad network necessary for successful project management. YUVA supports the formation and strengthening of farmer organizations at local and regional level. YUVA also accompanies over 500 women’s self-help groups in their struggle for their rights and the improvement of their economic situation. YUVA consciously trains women as agricultural promoters in order to respond to the specific needs of women farmers better. On behalf of Swissaid YUYA also is running the regional “campaign against violence against women”.

SPECIFIC TARGET FOR THE CURRENT 5TH PROJECT PHASE

In the current two-year project phase the following shall be achieved:

Around 2000 male and female farmers shall increase their income by 30% thanks to the collective procurement, processing and marketing of agricultural products. Expected outputs:

- 500 male and female farmers switch to organic cultivation practices
- organic certification of 6400 peasant farms
- 500 women received collective and individual land titles
- the creation and registration of a producers’ organization which operates a lentil mill

SOLIDARITY MARKET FOR GROUND LENTILS / LENTIL FLOUR

The project in this period has focused on value creation and marketing.

Currently the farmer families do not have adequate market information (price, demand, quality standards) and are exploited by middlemen. Moreover, they lack transport in order to sell the products themselves on local markets. High interest rates on loans taken prior to harvests force them to sell hastily.

Since organic agricultural produce sells at the same price as conventional products in the local market, the farmers can not achieve higher incomes despite offering better quality produce.

The project aims to raise the awareness of, and skills in, common processing and marketing of the harvest, of male and female marginal farmers. Through the establishment of 40 local centres for increasing the value of agricultural products (cleaning, sorting and processing), the sale prices can be increased by up to 150%. In addition, the farmer families are supported in organic certification and in their search for new markets.

In the current project phase a newly formed organization of male and female producers, in which all male and female member shareholders have a maximum of one vote each, will be set up and operate a lentil mill. The mill buys the lentils from the members and processes them into different types of de-husked lentils and different types of flour. The organization of male and female producers is also responsible for marketing the lentils and the other processed products from the local centres. In the initial phase it makes use of the network of Swissaid partner organ-

izations and sells directly to self-help groups and organizations in other regions (solidarity market). Initially the aim is not profit maximization as this would be very capital intensive. Swissaid finances the mill and the development of local processing facilities, so that the male and female farmers gain the experience of processing and marketing and are empowered. It is expected that the enterprise will be successful enough for the producers' organization to borrow money in the next phase so that the producers can invest in production increases and quality improvements. An increase in income of 20-30% is expected for the farmer families. A total of about 3000 families will benefit from the lentil mill and marketing. In addition there will be jobs created in the mill for landless women and men.

PROGRESS TO DATE (APRIL 2010 – MARCH 2011)

- 132 producers have stopped cultivating GM cotton and are now cultivating organically.
- Of the 6000 producers who applied for organic certification half have already been certified.
- Another 63 women were able to legalize their land tenure, 187 families their right to occupation.
- The male and female producer organization was founded and registered. Already around 280 tonnes of soy beans, 12 tonnes of peas, and 5 tonnes of organic quality cotton were marketed.
- The lentil mill has been built, 1.6 tonnes of lentil flour was produced and sold.

THE QUESTION AS TO WHETHER THE PROJECT PROMOTES GENDER EQUALITY

Datta Patil from YUVA says: "In fact women are not seen in the marketing activity. If at all they are seen they are in lower activities. In the project we will have to consciously plan our interventions towards involving them at different stages. For that we will have to provide them with certain inputs so as to equip them to play their roles successfully. Once they start playing these roles we can see the empowerment among them such as increased confidence, negotiation power, and equality at family level."

The brunt of the agricultural production here is done by women. It is mostly women who have the knowledge regarding the selection of seeds, biological fertilizers, pests and diseases control and proper storage of the harvest.

“My work days begin and end with a lot of work.”

We married young, in the year 2001, so it is an almost ten year old marriage. Three members live in my family: husband, 34 years old, son, 7 years old, and I, 32 years old.

The new day begins when I wake up at 6:00 o'clock. I take care of my personal hygiene. Then I go into my son's room to wake him. I help him to get dressed and get him ready for school. Then I go into the kitchen and start preparing breakfast for my family and to set the table. While my husband and my son sit down to have breakfast, I clean up in the bedrooms. When everything is in order I sit down at the table to have breakfast with them. After breakfast I go into my room to make myself ready. After the meals my husband always helps me clear the table. After my preparations, which last a maximum of 15 minutes, we leave our house at 7:30 o'clock. Every morning we drive around in our car. We bring our son to school, and then my husband drives me to my work.

Normally I start work at 8:15. My work days begin and end with a lot of work. I work in the position of coordinator and treasurer, which means that no day is the same as another. I sit at my desk and open the computer. I begin by looking through the messages on my official business e-mail address to see the messages that came in. I answer the various messages and then I look at the calendar in order to check what my day will look like. Usually I note the issues of the day the evening before, before I leave the office. This helps me to organize the working day. The work I usually do is associated with the coordination of training, reports, or work within the projects for whose implementation I am responsible. In addition to these activities, organizing the office also takes a considerable amount of time. It often happens that I have to work outside the office to participate in activities of other institutions and organizations to which I was invited. My working day usually ends at 17:30.

My husband always picks me up after work and we drive home together. When I am home, I change, and the first thing I do is sit down with my son and ask him about his progress at school. I take his school bag off his

shoulders, check his homework and estimate how much he has to do the following day.

We sit together with my husband and eat the meal I usually prepared the night before. As usual my husband clears the table. Then I sit down with my son to help him with his homework. After finishing the homework I prepare the next day's lunch and dinner.

We live in a residential block with my mother-in-law and other relatives of my husband's, with whom my son can stay after school. And I am very grateful to them that they always look after him so well. Every evening we go across for a visit, and then I go home for dinner. We eat dinner at 20:30 and then I do the dishes in the kitchen.

At 22:00 I send our son to bed and every night I read him a book he likes. After my son is asleep, I take care of all the chores that are not yet finished. I lay out my son's clothes ready for the next school day, I turn on the washing machine, clean the house, hang up the clean laundry on the balcony, gather in the dry washing etc. After midnight I go to sleep.

This is a typical daily routine from everyday life.

Female producers with no decision-making powers

Cocoa farmers in Vietnam

BASIC DATA

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| PROJECT TITLE | Programme for the development of certified cocoa in Vietnam (eco-cacao) |
| RESPONSIBLE | Helvetas Vietnam |
| PARTNERS | Nong Lam University; Department for Agricultural and Rural Development, Agricultural & Aquacultural Extension Centre (Ben Tre Province); Department of Science and Technology (Tien Giang province) |
| PROJECT SCOPE | 2009–2014 |
| FUNDING | SECO, Rabobank Foundation, Ford Foundation, Helvetas, GIZ, Ritter Sport |

the region (approx. 25%) and one of the highest economic participation rates in the world. However, the report also found that women and girls from ethnic minorities lag behind men belonging to the same minority group, as well as behind women belonging to the Kinh (ethnic majority) and behind Chinese women. The report concludes that the increasingly important role of women in the agricultural sector should be recognised (World Bank 2006). The government addressed gender issues through the Equality Act of 2006. Founded in 1930, the Vietnamese Women's Union is a mass organization and a key player for the promotion of women's rights at all levels of government.

Organic cocoa farming and the gender division of labour

Helvetas Vietnam has a number of projects in North and South Vietnam, mostly in agriculture and decentralization. The focus is on gender issues. The eco-cocoa project which was initiated in 2009 for a five year period has the objective of improving the living conditions of the rural population by promoting a sustainable efficient value chain for certified cocoa. By introducing new technologies for improving organic cocoa, and by training the women and men in the producer groups, the project is developing an organic, UTZ-certified fair trade cocoa processing chain. The aim of the programme is to reach up to 4000 households in the cocoa-growing region. Both men and women are to be included both in the introductory phase, in the production training and in the marketing of the cocoa. The calculations show that the project will break even in 3 to 4 years and that at that time the small farmers' incomes will also rise. In order to compensate them for the higher level of investment, the male and female producers will be paid a premium by the eco-label, so that they generate 20% more income than with conventionally grown cocoa.

In 2014 the project will have reached 4000 peasant families and will have achieved a turnover of \$ 144 000.

A gender assessment that was carried out in 2010 identified the specific tasks of men and women in the organic cocoa value chain and the implications for the division of labour from switching from conventional to organic and fair trade production and

Vietnam Context: Strong growth and disappearing gender gap

For twenty years Vietnam achieved fantastic growth rates and it is expected that the country will soon belong to the group of middle-income countries.¹ Economic growth and poverty reduction exceeded the results of most industrialized countries, even if challenges such as rising inequality, environmental degradation and corruption offset the successes (van der Moortele 2010).

According to the gender assessment done by the World Bank in 2006, Vietnam has been the most successful of all countries in East Asia and the Pacific Region in closing the gender gap. Vietnam now occupies 72nd place out of 134 in the Global Gender Gap Index (WEF 2010). These efforts are reflected in a high literacy rate for men and women, the highest percentage of women in any national Parliament in

marketing. The study also analyzed the challenges and opportunities for women to participate in training and in the women and men's producer organizations and made recommendations to strengthen the representation of women (Hien 2010).

The gender assessment showed that all the interviewees, both men and women, saw care work as the responsibility of women. But in fact according to the study women were represented in most of the production steps in cocoa production. The assessment showed that women tended to combine all forms of work such as weeding, mulching, tidying up the garden and harvesting. Women also participated in planting, pest control, irrigation and fertilizer application, while men took on more specific tasks such as preparing the land for sowing, transporting, digging ditches or similar technical or mechanical jobs. Women played a central role in harvesting and processing of cocoa pods, peeling, drying and in the fermentation process (Hien 2010). In addition to working in cocoa production, women were also involved in smaller business activities outside of agriculture. Women are more engaged in subsistence agriculture than men, for example through the cultivation of vegetables and fruit, in keeping chickens for eggs and meat in small quantities for personal use. This contribution of women was not however recorded in the assessment (Hien 2010).

The study concluded that the transition to organic cocoa production would most likely increase women's workloads. Women in some villages in fact did the largest share of the work in cocoa production, because the men are were working outside the farm or had migrated.

In terms of access to resources, the study revealed that women have less access to resources such as land, training and information. This limitation stems from the traditional roles and the status of women and men in the family (Hien 2010). Women had less access to tools and technology, because these things are associated with male work, work that women "can not do".

Men have more influence on decisions regarding investments and the selection of crops, this was revealed in the internal household decision-making processes in relation to the introduction of cocoa. Nonetheless the men interviewed considered the opinions of women important and were aware of the key role played by the women in a number of steps

along the value chain. In those villages where the women's union works well, the women were more dynamic and better represented in the social organizations. Finally, the freedom of women was heavily dependent on the willingness of men to let their wives participate in meetings.

The study illustrates that the central role of women in cocoa production, especially in organic production, is underestimated. This as well as the gender division of labour leads to women being underrepresented in technical training and in the cocoa clubs (Hien 2010). As a result of the study the project managers decided in future to ensure that the needs and priorities of women would be taken into account in the training timings and the organization of meetings. A women's quota was also introduced. The communication about the project was improved in order so that women as well as men can be informed properly. New initiatives such as loans for women were introduced. In addition, gender-sensitive tools for reporting and monitoring were introduced, and the programme staff and partners were given further training in the field of gender.

¹ "Vietnam achieved around 8% annual GDP growth from 1990 to 1997 and continued to grow at around 7% from 2000 to 2005, making it one of the world's fastest growing economies. In the years 2007, 2008, 2009 and 2010 it grew at the rate of 8.5%, 6.3%, 5.3% and 6.8% respectively, but the inflation rate hit 11.8% in December 2010 on a year-on-year basis, according to a GSO estimate." (Wikipedia, last accessed on May 20, 2011).

The economic policy framework must be right

Conclusion



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The case studies in this publication show that gender just projects can only survive in the long run if the products can be sold on the local, regional or international market (see shea butter project, p. 35). To make this possible, the economic policy framework must be right. But for gender just products the question generally discussed in the fair trade debate is raised: which economic policy promotes sustainable products? A product is described as sustainable if key social, environmental and economic standards are observed in its production and marketing. Part of this is that the value chain is designed so that the profit is distributed to all male and female actors according to their work contribution. Sustainable products often carry a label.

Sustainable products regularly run the risk of being displaced by products that have been made in violation of standards, because the latter are cheaper. To prevent this, economic policy incentives at the national and international level are needed, as the special rapporteur on the Right to Food, Olivier de Schutter proposes in his report to the World Trade Organization WTO (de Schutter 2011). Sustainable value chains need markets that allow space and time for the development of an innovative corporate structure. If agricultural products from small-scale agrarian producers constitute the basic product, measures to protect the local market are usually essential, such as for example duties to protect the vulnerable sectors from cheap imports. Other measures in this catalogue of measures would be: tax incentives for companies producing sustainably, state recognition and support for labelling organisations, and competition rules which prevent companies taking advantage of their dominant market position.

In order that such measures can even be taken at the state level the following conditions must be included: international trade and investment agreements should allow states some policy space to promote sustainable products. Moreover, trade rules must be formulated to facilitate access to the markets of rich countries for sustainable products (see shea butter project, p. 35). It should be possible to treat sustainably and not sustainably produced products differently in the tariff regime. These conditions can only be met today to a very limited extent. Rather, the trading system today promotes the production system that is most cost-effective in the short term, and not the most sustainable mode of production.

Now how does the aspect of gender equality find an entry point into the debate? Products are sustainable for example if for instance social standards are observed in the manufacturing and marketing process. Ideally, these rules consist not only of labour standards such as minimum wages and freedom of assembly, but also make reference to the principle of gender equality. Thus, projects are socially sustainable if they improve the standard of living of all parties as defined in the Human Development Index (HDI), if they reduce inequalities, if they include the care work done by the participants in their accounts, if they have family-friendly structures, have non-discrimination rules etc. As Gender equality is an internationally recognized goal such criteria must be incorporated comprehensively in the definition of sustainability criteria and in the catalogue of measures promoted by the labelling organizations. This is the only way to ensure that the required incentive instruments also promote gender justice.

As the project from Tajikistan neatly illustrates, gender just projects are successful if they develop not only economic but also political power (see Project Tajikistan, p. 32). The latter is the case if organizations of male and female producers have political influence and ensure that their interests are adequately represented in the decision-making process. DC and labelling organizations can support this at various levels and thus can contribute to a sustainable economic policy:

DC could for example ensure that platforms are created that allow the male and female producers to establish political influence. Labelling organisations could also recommend to the certified organizations that they should invest a portion of their profits in political work; DC could support such negotiations. Finally it is of great importance that the development agencies do not only participate operationally, but persistently inject their development perspective into the economic and political discourse “at home”.

DC could for example ensure that platforms are created that allow the male and female producers to establish political influence.



“My will to work and my patriotism were much stronger.”

When a village health committee was established in our village in February 2007, I was elected President and we began to organize the committee. We found a small room which was repaired at our behest. We worked together with local schools and were given tables and benches. There is a school parliament, consisting of four to five male and female students. Then we started the work in consultation with the district and the village health committee. We worked a lot for the campaigns on malaria, brucellosis, sanitation, hygiene, blood pressure, colds, nutrition of pregnant women, nutrition of infants, teeth, AIDS, etc.

I like to work in the health committees of the district and the village very much. We are progressive; every modern active business woman must be fully trained. If the diagnoses I knew earlier were confined to “cold” and “appendicitis”, I can now call myself a doctor, as we learned many things. This happened thanks to the Kyrgyz-Swiss-Swedish health project.

I am very happy! Would you like to know why? Because as President I submitted two projects for support – and I won! So I have helped male and female students and colleagues from the village. If you try to make others happy you become a lot happier yourself. Even the distribution of pamphlets makes you happy, because nowadays you do not get anything free. I and our male and female leaders take part in seminars which are conducted by the district health committee. We are active participants, and all the male and female leaders attend the seminars with great joy and come back satisfied.

Now I want to tell my story. As President of the district health committee (RHC) and Village Health Committee (VHC), I feel the responsibility everywhere and always. I am a teacher at the local school. I have a family, so a husband, children and grandchildren. Of course we talk about the work we have carried out, problems, future plans, etc. At first, my husband supported my second job, VHC, but then he turned against it. The reason for this was that I was more and more busy and I was not able to devote much time to my family and the house. I began to

tell lies when I participated in seminars. In the end however he has understood everything. I said something to justify myself.

Once I had to attend a seminar that was conducted by the district health committee. When I got home there was a big scandal. My husband shouted: “You are wasting your time: it will get to the stage that you are working for nothing!” I was faced with an ultimatum: family or VHC. I replied “VHC” and disappeared, closing the door behind me. It was already dark outside. I took a taxi and drove to my sister in Kara-Balta.¹ The taxi driver asked for 450 Soms. When I saw my sister, I burst into tears out of regret and at my husband’s lack of understanding. But my will to work and my patriotism were much stronger. I called in sick for three days and stayed with my sister. After three days I went back home and wanted to start work. When I met my husband, he smiled and said: “In God’s name, you can work in the VHC if you want.” So I convinced my husband that if a person loves her job, he or she appreciates it very much. Later he began to be interested in my job in the VHC and sometimes he asks me what is happening there. Now I work even harder, without any obstacles!

¹ A small village about 60 km away from the capital Bishkek and 25 km from the village Altyn.

Only a revaluation of work will allow gender-equal vocational training

Gender asymmetries in vocational training and the labour market

Education is a key driver of development, in the struggle against poverty, and in the struggle against social inequality. This realization is reflected not least in Millennium Development Goal 2, with its demand for universal education. While the MDG addresses basic education, it is soon evident in fast-growing economies that there is a dearth of solid and practically oriented vocational training too, or that the existing schemes are not affordable for disadvantaged groups and that these groups are thus confined to practical experience in the informal sector.

The aim of vocational training is to qualify people for participation in economic life and to open new opportunities for productive employment and access to properly paid jobs. Swiss Development Cooperation (SDC) was until the early 1990s particularly active in the field of vocational education. The dual structure of vocational training practiced in Switzerland was considered an ideal model because it adapts to an existing labour market and thus responds to regional needs. In the late 1990s poverty eradication held centre stage, but today there is once again a call for a strong commitment by DC to vocational education, and the question as to the compatibility of such initiatives with the overarching goal of poverty eradication is on the table (NZZ, 2011).¹

The practice of vocational training in DC involves different levels of activities. On the government side it is about the regulation of professional education, professional recognition and the ability to deliver open and egalitarian access to training. The promotion of innovative teaching and learning methods also plays an important role. Vocational training and further education also needs to make adjustments if it is to be effective in rural areas, and this is indeed an important goal, because it has a great potential to trigger development in poor marginal regions. If possible, occupation specific courses are always accompanied by general knowledge teaching that is designed to pave the way to self-employment for the course participants.

Vocational education programmes thus need to be restructured so that poor and disadvantaged population groups can benefit from them. These groups often include women, who have certain socially ascribed roles and whose access to existing opportunities is more difficult and who are thus stuck in the growing informal sector or are pushed into it; there their labour power is used up at a great burden to them, and at very low profit margin. Male and female actors who advocate vocational training as a strategy of DC thus fundamentally welcome gender mainstreaming, not only because the participation of trained women in the market makes the market itself more dynamic, but because it could contribute to the improvement of women's household budgets. Professional qualifications give women more economic autonomy and bargaining power, a central goal of GM in DC. Good examples are often found in women-only projects. Such "project islands" must not however be allowed to hide the fact that education only creates gender equality if the gender dimension is also included in national economic planning. Furthermore it is demonstrated that women's flexible unskilled labour makes an important contribution to business growth in certain companies, especially in the textile industry, at least in the short term. Studies that have examined these relations also prove that if gender inequalities are present it is in the national economic interest to invest in the (vocational) training of women at all levels (Busse et al. 2011). But it is not only economic considerations that should encourage gender mainstreaming in vocational education, because ultimately, gender justice in this area is an essential goal of DC interventions in itself. In educa-

¹ "Export the spirit not the model of vocational training": in NZZ dated August 12, 2011; URL: www.nzz.ch/nachrichten/politik/schweiz/den_geist_nicht_das_modell_der_berufsbildung_exportieren_1.11876175.html (last accessed: August 16, 2011).

² SDC – Gender and skills development. URL: www.sdc-gender-development.net/en/Home/Instruments_Methods/Gender_Mainstreaming (last accessed: October 20, 2011).

Vocational training is an important instrument for promoting gender equality and the elimination of structural discrimination.

tion, labour market and social policies, gender still receives little attention, perhaps especially because women-only projects suppress a confrontation with strategic transformations in the relevant sectoral policies.

“Occupational segregation in terms of gender is amongst the world’s most dominant and most persistent aspects of employment. It begins not in the labour market however, but earlier. Social role models are laid down in childhood and adolescence, which have an effect on access to training opportunities. Key words in this context include the allocation of roles in the family, gendered rights and duties and differential access to resources. When designing training courses we must therefore take into account not only the numerous economic and labour market aspects but also this broader social context.”(SDC)²

GM in vocational training means offering a range of training courses focused on equality. In order that women and men can benefit equally from interventions, gender-specific roles, needs and opportunities need to be analyzed in context. Projects are more successful if they take into account existing gender asymmetries in everyday life, which manifest themselves in the differential availability of time, mobility, self-esteem, energy and money. Taking these findings into account it can be assumed that the entry of women into professional life will be easier if the terms of the training on offer can be reconciled with the daily life situation of women. Gender-sensitive initiatives can in the short term certainly improve the situation of women. Training alone, however, is not sufficient to provide women employment opportunities, and thus more bargaining power in the long term. The formal labour market may open up and provide women an income that may be more secure than if they were working informally. It says little however about wage levels or other aspects that would ultimately be considered to correspond to the requirements of a fair labour market. If the step into economic integration is not successful, stereotypes and the gendered character of occupational profiles and occupational fields remain in place. GM only succeeds if not only the everyday realities and thus the practical needs are served, that is, if just enough income is being generated to cope with everyday life; in fact it requires transformations at the macro level,

i.e. strategies that address the structural causes of gender segregation in vocational training and on the labour market.

Vocational training is an important instrument for promoting gender equality and the elimination of structural discrimination. It therefore needs targeted investments to eliminate gender-related discrimination. On the one hand, this means more money for areas in which, experience shows, more women can be trained, and on the other hand for the reorganization of training previously attended mostly by men, with the aim of promoting the participation of women. Technical and organizational measures can certainly facilitate women’s access to vocational education. But they do not yet change the fact that typical male activities are not performed under the same conditions as female ones; by this we mean care-work above all, which is only defined as a profession under very specific conditions and only then counted as a subject to be taught in a vocational training course. The value ascribed to particular professions and skills in turn determines investment and subsidy decisions in state vocational training policies and this assessment thus belongs to the contextual analysis of DC if the intervention is designed not only to make a short term course corrections but also is designed over the longer term to influence the chain of causation of education, employment market opportunities and income in favour of greater gender equality. A comparison of the value to the national economy of various professions and skills, in which there are almost exclusively either men or women, is also instructive, also with regard to the notions as to which activities are supposed to be more useful than others. The care approach offers an interesting analytical matrix in this context, in order to pose anew the question as to whether or not certain activities are economic, and the values ascribed to them in relation to vocational training.

Women should be encouraged, for example to become plumbers, and it is similarly worthwhile to invest in training courses in “typically female” occupational fields. Perhaps the latter is more pressing in the rural context where wage labour is less common. Experiences in Ecuador (see following interview) suggest this, where professional training initiatives in women-specific occupational fields created jobs for young women whilst at the same time professionaliz-



ing typical female occupations in the field of care work. Money is increasingly important in order to cope with everyday life. Women-focused professional education opens new opportunities in the formal labour market. These are old claims. There is also however a need for long-term strategies which aim to enhance the value of apprenticeships and wages for occupations that are not organised through the market and to overcome gender-based wage disparities. Otherwise the desired transformation of gender relations will fall by the way side. In interventions in vocational education the different values ascribed to the various occupations of women and men in a given context thus plays a crucial role. They shed light on the conditions under which care work is done, why certain types of care work are remunerated whilst others are carried out without remuneration.

The professionalization of care work is one way to tackle gender inequalities and can strengthen women in their socially ascribed care roles. The risk remains that national economies that are under pressure to save money will be most likely to make cuts here. This means that certain care occupations slip back into the unremunerated sector. If gender mainstreaming is to be used as a strategy to understand gender

specific inequalities that have become blurred clichés, it is necessary to bring together various measures in a meaningful way; these will however only be effective if they are tied to strategic interventions at the macro-economic level, which in turn are based on measures derived from practical needs in the micro-context. The project examples show how difficult this undertaking is. Women-specific projects are to be welcomed, but their effect is limited and their long-term effects on gender relations are not acknowledged enough. In Kosovo the project breaks through the so-called typical career expectations, which is to be welcomed. But it is still unclear whether the sectors can grow and how wages will evolve. The example of Nepal illustrates how important long-term critical observation of the project is, using well chosen indicators to document how women-only projects affect the work burden of women and their standard of living. The interview and the project examples in this chapter highlight the reasons why the gender question often becomes the victim of an “industry perspective”; they document the methodological challenges of a vocational training course that not only scratches the surface of the common sense occupational logic of a normal male biography, but also seeks strategic gender justice.

“Especially in programmes with an occupational focus the gender issue actually was usually completely forgotten.”

Interview with Simon Junker,
training policy advisor, SDC



SDC is working in the field of income generation using the “employability” approach and professional training; what exactly do these concepts mean?

Simon Junker: There is certainly an overlap, because ultimately both concepts are about increasing chances on the labour market. Employability has a different focus. Whilst vocational training projects and measures primarily concentrate on good education and training in order to help people find employment and an income, this approach emphasises the specific skills needed to get work that generates an income. Maybe employability projects are also a reaction to the experience that vocational training measures by themselves do not guarantee that someone will really find work. People say: “we did absolutely everything to ensure that the qualifications of this person were as good as possible so that their chances in the labour market were greater; we could not do more in the context of vocational training.” Integration into labour markets and into work does however presuppose certain skills and technical competencies.

I assume that upstream and downstream fields of vocational training such as career counselling will be more important in the future to achieve the goal of employability. In addition to improving vocational skills, social skills have to be strengthened, indeed the entire profile of a person must be improved and their qualification strengthened.

Even if you are very well qualified, that does not mean that you will find work, often jobs are lacking. Who initiates vocational training programmes?

There is probably no other area that is as context dependent as vocational training. This is the reason why there is no model that fits everywhere. So the answer to the question as to who takes the initiative is also very variable. It may be a state issue in a capital city, or often it may be a small civil society or religiously oriented organization which takes the initiative in a remote place to broaden the opportunities for gaining qualifications. Projects to improve the vocational education system of a country are very different from initiatives that invest regionally in the capacity of a specific population group to enter the labour market.

All projects have in common that their proponents have the end as the starting point: they ask

where the opportunities are so that there are jobs at the end and which qualifications and practical skills do the people need to have a real chance of getting this work. At the same time we must be aware that not all additional professional qualifications lead to a paid job, but that people afterwards often have to build up their own independent employment opportunity.

The work begins with practical questions concerning issues of curriculum development or the definition of meaningful content. Too often educational content is defined theoretically, without taking into account the specific circumstances and needs. Future male or female employers must be included from the start, the self-employment potential must be analyzed and the respective partner institutions must be identified. If the existing structures do not meet the organizational requirements this can be very expensive and time consuming. Trade guilds often first have to be established, in the sense of: “you, as a group of carpenters in this region: what are the qualities carpenters need, not only internally in their businesses, but more broadly?”

In the end it is always about having an income, employment or self-employment in order to improve the standard of living or at least maintain it. How do you assess the potential for different social groups, and when does gender come into play?

We first analyze the labour market potential and then the profiles which have the best possible chances on the labour market after suitable training. Only then do we check to see whom we can train as close as possible to this desired individual profile. Further criteria may also flow into this decision making process, certain social criteria. The goal then also includes the integration of people who have fewer opportunities in life; gender for example is an explicit criterion. In programmes in the classic male trades one logically generally reaches mainly young men. I did not choose the example of carpenters accidentally; especially in programmes in the manual trades the gender issue is often forgotten. But I have also seen that the participation of women in the manual trades touches on a taboo, or, more generally, that young women can not even go through such a training programme. Background

research may also lead to a decision to differentiate and exclude certain professional fields or adapt the training structures in order to make access easier for various groups. In this decision-making process it is not only gender that is considered, but also the age or stage of life of the candidate. The more flexible the training on offer, the wider the range of people who can make use of it. Thus instead of offering the courses during the day when people may be blocked from attending due to their main job, the courses may take place in the evening, or seasonally, taking into account that the target groups may be busy in their agricultural occupation. The training on offer is thus adapted to the respective life situations and possibilities.

Especially with evening classes it is often forgotten that working women who would like to get a qualification, have to do household chores and care work. What has proved to be successful especially for women?

From a gender perspective it is clear that flexibility is crucial for women. In Bangladesh early evening is considered sensible, but it raises the question of when the women do their “normal” daily work; there is the risk that there is an additional burden. Full time training or training that takes place far away often is out of the question for women, but also for men. In addition, the training is often modular. Additional training is designed to follow a two-week course with specific content. This creates additional flexibility and training opportunities that can be more harmoniously matched to individual needs.

How do you deal with the fact that occupations are strongly gender segregated, not only as far as training and job opportunities are concerned but also in terms of wages?

In many programmes, gender is only recorded statistically, i.e. how many women and men participated in a programme. This raises the question of whether to focus on gender-specific professions or to try a mix. Both are important. In Ecuador there was a rural programme which began with traditional male jobs, and later offered a bilingual qualification in Spanish and Quechua for female or male infant teachers. Of course this could cement roles; women

took advantage of these offers because the prospects of finding a job afterwards were good. The programmes specifically concentrated on occupations about which one could assume that there would be a demand for them in the labour market. Often these are occupations with male connotations. For example, in Bangladesh, where many jobs are genuinely tied to industry, we have a real industry focus. Nonetheless the projects try to train as many young women as possible. How good their chances then are on the labour market is another question. The segregation after all happens at various levels: who is actually admitted to a training course? How does the labour market react? Is gender a relevant variable in the selection of workers?

Who has that industry perspective?

In Bangladesh, men have built up an impressive project that unlike many rural programmes to gain qualifications, addresses the underprivileged in urban areas. With this “Underprivileged Children Education Project UCEP” they followed the logic that the labour market potential there is greatest in the industrial sector. The question then arises which industries are even looking for skilled workers. In Bangladesh cheap production – if you will – is a market advantage in the textile industry. The interest in qualified people is not great because they are not needed for assembly line work. Other qualifications are not in demand and do not bring more income at the assembly line. Only a higher qualification in a technical or commercial field would effectively lead to a higher income. Significantly it is mostly women who are in these unqualified jobs, especially in the textile industry. More recently however there are also many men to be found in unskilled markets. However, it is obvious: the higher up, the fewer the number of women.

Does SDC also work on the macro level, the level where labour markets evolve, and does it influence decisions about which vocational training to invest in? Are there situations where the urgency to train people in health is perhaps placed above the training for profit-oriented manufacturing industry?

We often hear the accusation that we focus too much on poverty eradication in rural areas and too

These interactive work sectors where often “typically female” work is done, should be publicly funded. But often state budgets make too little provision for these services and the work is then unremunerated and done voluntarily, because it simply has to be done.

little on productive sectors, which would develop the economy of a country. At the same time there is a demand that skills training projects should also develop social skills and that the goals should be participation and influence. The range that educational projects cover is huge and the demand ranges from purely industrial, macro-economic aims through to social objectives of equality that emerge more from an idealised educational goal.

In the professional fields of healthcare and education, SDC is relatively under-represented. The health sector in many countries is not designed as a training area and the corresponding occupations are not professionalized along state guidelines. Rather it is assumed that it is classical care work which women do anyway. SDC focuses on qualifications in the non-formal sector and tries in this way to contribute to the improved integration of the poor. Our contribution in the political dialogue thus focuses more on getting certification even for these unconventional areas which then give diploma-holders the opportunity to take up further training.

What role does the profitability of a sector play in the selection of specific training areas? Is it true that certain sectors, due to their focus on interactive work, are therefore considered less profitable, and are therefore dropped?

These interactive work sectors where often “typically female” work is done, should be publicly funded. But often state budgets make too little provision for these services and the work is then unremunerated and done voluntarily, because it simply has to be done. So it is a question of funding which goes far beyond vocational training. Our thematic focus is on “work and income”; therefore the aim has to be that people have a better income after completing their training. This can be achieved in various ways and does not necessarily have to be associated with work in the private sector. However, with a vocational training programme we can neither fundamentally change the level of public expenditure nor the pattern of resource distribution in a country.

SDC could approach it the other way round, namely not intervening where market interests are especially strong, but where the conditions for a decent standard of living are being created, even if these sectors appear at first glance to be unprofitable: health, education, care of the elderly.

The focus today is more on training in the health-care sector, also in the context of migration. The states of the South are today investing more in health education because they expect the qualified people to find qualified work in the North and to contribute added value in the form of foreign remittances. In this way even vocational training in the health sector has an economic rationale.

Let us return to the actual topic, namely the relevance of vocational training to poverty eradication, and we find that classical training projects in rural areas train a large number of women dressmakers and hairdressers, and men become mechanics or carpenters. Where is the effectiveness, if everyone has the same skills? Or does one not do this anymore nowadays?

It is still partly done like this, but the awareness that there really is a problem, is growing. Let us take a classic project that trains people in the manual trades. The good results used to lead to young people being offered an apprenticeship. So it happened that the first generation of craftsmen trained their own competitors. They then of course

withdrew from the project: “Why should I do this?” The origin of such projects was the assumption that you have to offer these poor people something, without analyzing exactly what the added value is once they have the training. In Bangladesh for example, there are programmes that educate thousands of seamstresses – something must after all be done to help these poor women – a side effect of gender mainstreaming, perhaps? Some of them then work for their little village; others are supposed to be supported to access regional markets where they are supposed to sell their products. This does not work. But one has moved away from this now and is investing in courses in agricultural skills, not vocations in the traditional sense. Thus we try and cover as many fields as possible, with services as elements of a value chain or for finance, consulting and vocational training. We focus not just on vocational training. There is a demand for general qualifications, where it does not matter that many people are trained in the same thing. On the other hand there are subject-specific and occupation-specific qualities which are then offered specifically. At both levels the gender issue plays a role, for example, in the manner in which general knowledge is imparted.

Are there indicators to measure the relevance to poverty eradication – also in a gender disaggregated way?

The question of measurability is crucial. What can be measured? The number of people who find a job after training says little about poverty eradication, because one does not know anything about the quality of work or the level of income. One requires a comparative indicator regarding income before and after training to be able to say something about poverty reduction. Income growth is certainly more meaningful. It is enormously difficult to follow people in their mobile professional lives. One simply assumes that the chances of mobility grow as the number of qualifications rise. Nonetheless it is difficult in the long run to demonstrate success. Of course, fluctuations in the labour market are also determining factors, not only the project itself. Nevertheless, one should look at these issues more closely, even if it is extremely difficult to find people again after two or three years. One should do *tracer*

studies, for example, where one tries to filter out social mobility or the status within the family using questionnaires.

Are such projects analysed more broadly in order to determine how the well-being of women and men develops over time? Women receive training, how are the men then, and vice versa. Is this even a relevant question for you?

The question regarding the circumstances of life and the changes is important. But how relevant is the level of education here? It is quite far removed and the direct influence can not clearly be established. Nevertheless reflection is needed on this topic, how education changes the situation of men and women as well as the hierarchies, and how these can be measured. It is important in this respect to look at working conditions, and there are ILO standards here (decent work), which should be followed. We would never fund training in sectors where the relevance of these standards was not recognised. Often it is also true that better qualified female and male workers have more opportunities to make clear demands on the male or female employers. I believe that better training not only means higher incomes but also leads to greater awareness of one's own position in the economic fabric, and that one can express oneself better. This again reveals that it is not only technical skills but also social skills and general knowledge that are important as emancipatory aspects of a programme. In classical training, which is about gaining professional technical qualifications in a specific subject, this aspect of the rights of male and female workers, unfortunately, often remains in the background.

Are there any programmes where women's rights as workers are explicitly discussed as well?

Yes there are. In Bangladesh for example there are programmes that actively deal with women's rights. The female course participants learn, for example, that their participation also involves a social contract. In other words, they are acquiring knowledge not only for themselves but are passing on what they have learned to their own community and they bring to the table certain emancipatory issues such as sex education, discussion and decision-making structures within the family, control over income and other issues.

In Bangladesh for example, there are programmes that educate thousands of seamstresses – something must after all be done to help these poor women – a side effect of gender mainstreaming, perhaps?

Well-trained but not in demand

Women in vocational training in Nepal

BASIC DATA

| | |
|---------------|--|
| PROJECT TITLE | Employment Fund Nepal |
| RESPONSIBLE | Helvetas Swiss Intercooperation |
| PARTNERS | over 30 private further education and training providers and government agencies (development of standardized curricula) |
| PROJECT SCOPE | 2007–2013 |
| FUNDING | SDC, UKAid (Department for International Development, DFID) and World Bank |

Women in Nepal: socially but not economically empowered

Triggered by the democratic movements in Nepal, a broad dialogue on the social, political and economic inclusion of women and the traditional, gender segregated structures came up in public in Nepal in the 1990s. Under pressure from civil society, the government took steps towards social and economic betterment of women and indigenous groups; at the political level, for example a women's quota of one third was introduced in Parliament. The high hopes with regard to changes in gender relations have hitherto not been fulfilled however. A look at the structure of poverty shows that in addition to gender, ethnicity and origin are significant factors. In economic, social, political and legal terms women are on average worse off than men. Rural women work more hours a day, but they get up to 50% less pay, have little control over property and income, and very rarely have decision-making power within their household. Two out of three Nepalese women are illiterate, 65% of all girls leave school after standard five or even earlier. This is directly related to the high proportion of young women in the badly remunerated informal sector and to child marriages that are as widespread as ever in remote regions. Nearly 80% of all women in Nepal are married by the age of 20, 90% of them have had their first child before the age of 25. A disproportionately large number of women work in agriculture (82%), and, moreover, the proportion of

households with a female head of household is very high, as many men have migrated in search of a job. Although the percentage of businesses run by women entrepreneurs has now reached 43%, female entrepreneurs earn less than their male counterparts, and they also have to fight cultural barriers and legal and administrative barriers.

Access to the labour market due to additional qualification

Based on previous successfully implemented vocational training projects with the private sector, SDC and Helvetas initiated the Employment Fund (EF) in Nepal in 2007. The aim of the EF is for 14 000 poor female and male school leavers aged 16-35 (over 50% women) who are discriminated against, to be provide additional qualifications and to facilitate their access to the labour market or self-employed work. The project is supported by over 30 partners (vocational education and training providers in the private sector).

The main result of this project is improved employability of the female and male graduates from these training programmes: 80% of the trained adolescents found a job within 6 months of completing their training at a pre-defined minimum income. Core elements of the project approach are the result-oriented payment for the services of partner organisations and the strong focus on the labour market. The target group is young people from poor backgrounds; especially women and members of oppressed castes and ethnic groups.

Objectives and realities in relation to gender relations

In the four years to date 30 000 people have received vocational education thanks to EF and at least 80% of them have subsequently found profitable employment. Thousands of young women were able to integrate into the labour market and gain a degree of economic independence. The integration of women into the training courses, one of the main objectives of the project, presents a special challenge because many find their access to vocational training courses blocked by cultural barriers: according to traditional gender roles, women are not supposed to work

* Siroco Messerli, team leader Employment Fund secretariat/ Helvetas Swiss Intercooperation

Core issues are gender-based notions and prejudices, which still stand in the way of women's economic empowerment.

outside the house and if they do, then only in female-dominated fields. Opposition to remunerated work in occupations considered unusual for women (such as carpentry or driving taxis) were initially very high, even amongst women themselves. The opposition could be dismantled due to, amongst other things, the cooperation of various women's organizations, but also by EF spreading "success stories" about women.

One of the conditions of the funders – to target one of the project components at young women in the age group of 16-24 years – proved to be unhelpful as most Nepalese women marry at precisely this age and have children, and thus hardly have time for education. Therefore the training courses are attended mostly by women between the ages of 30 and 35, and ideally an extension of the upper age limit to 40 should be considered. Furthermore, it should be noted that mothers can only attend classes at particular times of day and the daily training sessions should not be too long.

For women who graduated from the EF-training courses, the integration into the labour market proved more difficult than for men – this too the result of stereotypical notions of femininity. It is almost impossible for married women to start their own business, unless it is in a typical female field like tailoring, beauty or embroidery, which in turn is associated with low income levels. Of the 10 occupations with the highest income only two are typically chosen by women, the eight remaining ones are the exclusive domain of men. The occupations chosen by women (e.g. brick making or garment making) open fewer career opportunities and working conditions rarely come up to the standards set by the ILO. Women are also exposed to exploitation and sexual violence, especially when they migrate (e.g. as housekeepers to the Middle East).

The payment to the training provider takes place, as already mentioned, only after its completion, and only if the male and female graduates achieve the predefined minimum income level. The result is that some training organisations are reluctant to select women because they realized that women often (have to) work part-time – and therefore generate less income – which leads to a lower profit for the training partner. In the evaluation of the project it also came out that a high level of self-confidence is required to get a job, which women often lack. There-

fore currently more time and effort is being spent to impart skills such as communication, gender awareness, and knowledge of employment rights etc. to the male and female participants.

From discussions with entrepreneurs and training partners it emerged that the main reasons for employers to hire a woman, is that they work for lower wages (20-30% less than men), that they are less likely to organize themselves into trade unions or organise labour protests, that they are more disciplined and accurate in their work, they are less absent from work and they perform the tasks assigned to them quicker.

In certain outsourcing sectors with piece rate contracts, e.g. garment manufacturing, exclusively women are employed. For women this has the advantage that they can combine care work with remunerated work. For employers, this has the added advantage that women are not in a position to participate in the company level discussions about the level of wages, working conditions etc. So what looks at first glance as empowerment can lead to problematic dependency.

In summary we can say that socio-cultural norms and the reality of the labour market represent major challenges to the Employment Fund – core issues are gender-based notions and prejudices, which still stand in the way of women's economic empowerment.

Beyond traditional female career choices

Women in vocational education in Kosovo

BASIC DATA

| | |
|---------------|--|
| PROJECT TITLE | Women Business Development Project (WBDP) |
| RESPONSIBLE | Swiss Contact, Swiss Foundation for Technical Development Cooperation |
| PARTNERS | 15 business service providers (NGOs, private companies, consultants, secondary schools and individual educators) Employment agencies, private companies, financial institutions, and various departments in the municipal public administrations Media (print, TV and radio) Trade associations |
| PROJECT SCOPE | 2001–2008 |
| FUNDING | SDC |

From 2001 to 2008 Swisscontact implemented the “Women Business Development Project” on behalf of SDC in the Dukagjini region of Kosovo. The main objective of the project was economic empowerment of women and access to income and employment. This happened on the one hand by means of continuous awareness training in the whole of Kosovo society and on the other hand through strengthening local service providers for small male and female entrepreneurs as well as providing information and professional knowledge.

The context

The project began in the very difficult post-conflict situation, which was mainly characterized by a very high unemployment rate of around 45% (70% of women and nearly 80% of all adolescents). 90% of all these unemployed had been unemployed for over a year, two thirds of all registered unemployed were unskilled. The Dukagjini region was especially affected by high unemployment which is why this project site was chosen.

At the beginning of the project, the growth of the private sector was dependent on a few private sector firms with very low productivity, which increased the high level of dependence on international development funds even more. Business activities were restricted mainly to small trading firms and only 10%

of firms were in the agricultural and industrial sector and 7% in construction. Although according to Kosovo law women have equal rights as men in all spheres of life, women in Kosovo are still clearly disadvantaged. Thus in 2008 girls for example left school without matriculating far more frequently than boys, which led to a rural illiteracy rate among women of 10% compared to 2% of men. Also as far as employment opportunities are concerned, women only make up one third of the labour force and are thus under-represented. Only 6% of all registered firms in 2008 were controlled by women. In politics and the media too women are marginalized, especially in rural areas. In contrast, after the war, in numerous Kosovo families, women (mainly widows) are the sole breadwinners in the family and are thus forced to acquire professional skills and use them to become economically active. For this, they need support and specific and personal encouragement not only to improve their self-confidence and bring about empowerment, but also in relation to their entry into growth-oriented, dynamic economic sectors and professions.

The project (2001-2008)

The project, which was aimed exclusively at women, consisted of various components that were attuned to each other in terms of timing and content:

- lending and brokerage service of small loans for small female entrepreneurs (mainly start-ups)
- small loans up to a maximum of 1000 € for PR and advertising measures of the newly established enterprises
- support of local service providers for the development and provision of tailor-made business services and further education courses adapted to the special needs of women
- provision of labour market oriented short courses for women in cooperation with local training and consultancy institutions and local businesses for internships
- campaigns and various measures for general awareness building
- media relations

In the short courses, lasting on average 3 to 4 months plus a one-month internship in a local company or institution, the result at the end of 2008 was that out of

* Ulrike Gminder, Swisscontact, Director of communication and former project manager of the Women Business Development Project in Kosovo

Finally, supportive measures such as trade fairs, contests, television and radio programmes and intensive media work were important factors for permanently strengthening the role of women in Kosovo society.

a total of 500 trained women almost half were able to find a job. This was not least thanks to the careful market analysis in the choice of vocations, as well as the inclusion of potential male and female employers in the preparation and conduct of the courses. One of the selection criteria for cooperation with course providers was that they had to provide a short market analysis of the opportunities that trained women in the various professions would have in the Kosovo labour market (e.g. how many insurance assistants have realistic chances of getting a job). Courses and internships were offered in amongst others the following fields, some of which went beyond the traditional career choices for women: legal assistant, customs assistant, general medical assistant / nursing assistant, insurance assistant, graphic design, journalism, accounts assistant, and general administrative assistant.

The results

In order to smoothen the path into work mainly for young women, the emphasis was put on very practical, then still new and relatively unknown professions, which went beyond the traditional career choices (hairdresser, seamstress, nurse, etc.). The participants had to pay a small fee; educational background and professional experience were also important selection criteria. The women's success was considerable: while before the project started nearly 60% of participating women had an income of less than 100 €, the percentage had declined to 30% by the end of the project. Furthermore, the proportion of women with an income of between 101€ and 300 € increased from 20% to almost 40%, a significant improvement also in comparison to the unemployed who, without their own income, are only able to keep afloat with remittances from family members living abroad.

Thus, for example, after 3 months of training to become an administrative assistant the trainees were placed in a local company for a 1 month internship. This was done after entering into written agreements with the companies in which the learning goals and work descriptions were agreed. There was no visible resistance to the young women; but it was generally difficult to find companies that offered an internship at all. It was only gradually possible to explain to the companies that they also carry a responsibility for the education of young people.

Thanks to supporting events such as sales fairs for women entrepreneurs, where they had the opportunity to present their products and services, and contests like "Best Business Woman of the Year" and "Best Journalist of the Year", each with high media exposure, the self-confidence of the women went up quite considerably over the years. Regular TV and radio shows with women entrepreneurs and professional women helped to spread awareness about the enormous potential of women in business and also as mentioned their successes in society in general. As business women, women can strengthen their role in the family environment as well as in the business environment and are taken seriously. This will hopefully eventually lead to women having more negotiating power in the work place, but also in politics and in the public sphere generally.

Conclusion

One of the most important pre-conditions for ensuring that women actually gain added value from a project, is certainly that women on the one hand have responsible positions in project management functions and, secondly, that they are involved in project planning from the beginning. Both conditions were fulfilled in the Kosovo case.

As far as successful job placement for women is concerned, the one-month internships in local companies were a good opportunity to assert themselves in an actual work environment and even to gain some work experience. Thus it was also possible to get local firms to accept their responsibilities and duties as providers of internship places for women and men. Similarly, the employers were directly involved in the design of the short courses from the beginning. This ensured that the course content corresponded to the specific needs and expectations of potential male or female employers.

Finally, supportive measures such as trade fairs, contests, television and radio programmes and intensive media work were important factors for permanently strengthening the role of women in Kosovo society. Women will continue to play a central role in the development of a strong Kosovan economy and society.

"The thing women have yet to learn is nobody gives you power. You just take it." (Roseanne Barr)



Promoting the professionalization of female occupational fields

Conclusion

Interventions in the field of vocational training are central to overcoming poverty, yet they do not automatically bring more equality for women, not even if gender equality is promoted with special measures. The labour market is gender-segregated and generally the areas in which men find work are also those production sectors that promise greater profitability, growth and economic development. Occupations in areas with female connotations (health, education, and social services) are barely profitable, they are cost-intensive and, as Simon Junker said in the interview, are generally under pressure to save money or are subject to cuts under the state's structural adjustment programmes and therefore assigned to the private sector, thus losing their status as professions. "Women do it anyway", is the motto and they do it without pay

Gender-specific training means a re-evaluation of those activities that do not work primarily according to the profit-oriented logic of the market but which ensure the well being of people.

and without training. The vocational training in these care areas therefore is in a difficult position: as a rule women are either trained in male-dominated areas where they are very likely – as shown in the Nepal example – to work under poor conditions, if they can find work at all. Or they are trained for already over-saturated or less profitable service industries, such as tailoring or hairdressing, as the experiences from Bangladesh or Kosovo show. In Albania new professions were opened up which are still relatively less stereotyped and therefore more accessible to women. However, this approach assumes that the labour market in these areas is opening up, whether through private investors or through state investments or international financing or funding.

The integration of women into the labour market is determined by various factors. Over and above pure market studies there is thus a need for holistic studies that shed light on the linkages between social, economic and political aspects at all levels. It is not sufficient to expand the knowledge of women with educational campaigns and to strengthen their skills if gender segregation in the various occupational fields leaves discrimination more deeply entrenched. Gender-specific training means a re-evaluation of those activities that do not work primarily according to the profit-oriented logic of the market but which ensure the well being of people. It requires national economic and political interventions in order to introduce gender-relevant structural changes and reduce gender specific income differentials, especially in the sectors where care work is done professionally and is remunerated. If vocational training is to lead to greater equality, then, in addition to increased participation by women in education projects, there is also a need to tackle gender asymmetries in wage structures and in the skill training and vocational training sectors. DC interventions thus should tackle gender issues at various levels: the micro-level to ensure that the offers are as much open to women as to men, and on the macro-economic level, in order to tackle the impact of financial flows on gender segregation in vocational training, in labour markets and on wages.

“As a domestic worker I was making more than if I had remained a teacher.”

Her work appears neither in the national accounts, nor is it included in the statistics as an occupational sector. Although it is indispensable, what housewives do is considered thankless work, receiving little recognition, neither from family members who benefit from it; nor is it hardly appreciated as real work even by the women themselves who go about their duties as housewives.

“I do not work, I am a housewife”, said Migdalia García, a 68 year old woman from Havana, mother of two daughters and grandmother of three school boys.

García barely values the many obligations and responsibilities that she has carried out in her house for practically all her life. “For me, this is nothing extraordinary. It is what I have always done, since I got married and moved out of my parents’ house”, she adds.

Migdalia García belongs to the group of women who receive neither a salary nor are they protected by labour rights, even though they devote their entire, precious time to housework and family life.

They receive neither a salary nor do they ever have a holiday, and they are specialists at doing several things at once, spending more hours in endless work shifts, that are constantly repeated from one day to the next. If one were to translate their work into a formal working relationship, it would be clear that they carry the workload of several people.

“My husband was always working and I took care of everything in the house. I also helped my two daughters so that they could study and work: one of them is a paediatrician and the other decided to get a teaching degree”, said Migdalia.

Even if her daughters urge her to rest more and worry less about the housework, she nevertheless

takes on most of the work: early in the morning she goes to the market, prepares the food and does “a bit” of cleaning, as she says. She also mends the clothes, sewing on a button here and there or fixing a tear, tidies up and makes the beds in the morning.

“Normally this work is not even noticed. Not only does the family not notice it but the women themselves do not notice it, because it is a kind of cultural and social template that is perceived and interpreted differently for women and men”, says the anthropologist Leticia Artiles from SEMLAC, who is currently co-ordinating the Asociación Latinoamericana de Medicina Social (ALAMES).

This reproductive role – including all the domestic occupations of taking care of the health of the family members, the preparation of meals, education, cleaning, and many others -, “... is only given value when the same woman performs it in a different place”, adds the expert, who also works as a professor at the Medical School of Havana.

Some of the expert’s calculations provide an estimate of the value of housework in the national accounts and thus make visible the economic investment that housework constitutes. In other words, with her accounting of the actual costs she is translating the user value of household work into its exchange value. For instance a meal of rice, salad, carbohydrates and protein costs 25 pesos per day (around 1.25 dollars) at the farmers’ market. If a serving like this had to be paid for once a day for a month for a family of four, it would cost 3000 Cuban pesos (nearly \$ 150), which, according to data from the National Bureau of Statistics (ONE) is equivalent to approximately eight times the average wage (387 pesos = \$ 19) in the public sector and the mixed sectors.

“If I did the same calculation for the laundry, and if I compared the results with the price that a

commercial laundry charges, and if I were to add the other occupations and attach a monetary value to them, a housewife's salary would be substantial."

This insight seems to have been the basis for Rosario Varelas to take her decision as a then 47 year old mathematician, to give up her job as a school teacher in 1993 to work as a maid for a family of diplomats.

"I earned well, but I also worked till I fell over. I left my house at dawn and rode my bike there. I cleaned a huge two storey house and ironed the laundry once a week. Sometimes I earned extra if I did the babysitting for the children on an evening when the parents went out. I definitely earned much more than if I had stayed working in my job", she notes.

In the hard times in the 1990s caused by the economic crisis, further exacerbated by problems in the transport sector, the raw material scarcity and plant closures, many female Cuban citizens went back to the domestic hearth. Others changed their job and received higher compensation and were thus able to overcome the crisis better.

Slightly more than one million Cuban women dedicate themselves to housework with body and soul, according to unofficial estimates most of them are 45 years old or older. Added to this group are the women who work outside the home, but the moment they arrive home, take on the housework.

How much justice?

Conclusion

My persistence and the continuous efforts paid off: my husband began to change his attitude. After he finished his work, he came home and helped the family. Through my contribution to the household income we increased our land holdings.¹

They cut flowers, fill mango and pineapple into plastic containers, they harvest tea and coffee and thereby achieve a significant increase in household income, as a comparative study in Guatemala, Indonesia and Kenya shows: all countries where women work in large numbers in vegetable production for export. In comparison to other production companies the participating companies did far better, and the women themselves were also of the opinion that the VC initiatives did well: many women were able to save money that they then invested in land, seeds, or building up a small business (Mehra and Rojas 2011). A success story. Why then are there still doubts in some quarters about the benefits and effect of these and similar initiatives to eradicate poverty? And even if the criticism that women are poorly paid, are barely or inadequately organized and work too much, were true: is this not a temporary phase as part of longer-term regional economic growth? Is this not the price that must be paid in the interest of sustainable poverty alleviation and improving the welfare of all in this phase?

The care economy is concerned with questions of how a society organizes the welfare of its members, how national or local economic decisions affect the fields of relational work and only weakly productive work in the longer term.

The aim of this publication was to submit experiences of market promotion programmes and various initiatives to strengthen local economies using market models for the poor to a differentiated assessment from a gender perspective. Critical voices were as welcome as the points of view of the advocates and proponents of a growth-oriented development model. Basically, the experiences presented here move between the poles of economic development, poverty eradication and the struggle against social and economic inequality. Against the background of these conflicting priorities the papers collected here discuss measures ranging from training programmes through to numerous variants of micro-finance initiatives. The primary objective of such approaches is not to promote economic growth, but to improve the situation of the poorest. This does not mean that development cooperation should not promote market structures. Unlike the World Bank for example, whose primary goal is to increase global economic growth, development cooperation agencies and their partner organizations are committed to poverty eradication and the struggle against the causes of discrimination and inequality. More recently, however, experts have identified a shift in the goal hierarchies. Macroeconomic growth strategies are displacing the demand for equality and justice, they are postponing them till “later” or positively exploiting existing gender inequalities as stimuli for growth (Berik et al. 2009, p. 23).

The big challenge is not just to put up alternative points of view in the fight against absolute poverty, but to actually achieve the stated goal of reaching the target group of those most severely affected by poverty. A prerequisite for this is the systematic examination of the conflicting goals of gender equality and economic growth: “It does mean recognizing that these are two different objectives, and policies that maximize the possibilities of achieving one do not necessarily maximize the possibility of achieving the other” (Elson, 2011, p. 43). Since women in most societies are positioned differently than men in the economic system, the editors set the goal of particularly examining the conditions for securing gender equality in general and the reduction of inequalities in the context of poverty reduction programmes in particular. The reflections gathered are intended as a contribution to the discussion as to whether and how gender equality is anchored as a separate objective

and implemented; what are the experiences in this respect, in which areas is more knowledge needed and which problems still have to be overcome.

In the final chapter considerations and approaches are presented that are derived from these contributions, bearing in mind the sticking points identified in the introduction; views were deepened in two hearings with experts from the government administration and from NGOs as well as international male and female experts.² They are grouped into three main areas: in a first part the editors introduce some considerations regarding the added value of the care approach and discuss the experiences and opportunities for aligning development measures to it. The second section covers the role of the state and the changes in the wake of new political and economic conditions. In the third part we ask whether there are opportunities for ensuring the quality of economic development measures with regard to gender equality without having to limit ourselves to the often very narrowly conceived instruments of effects monitoring.

1. Added value of the care concept: analysis of complex economic realities in the global South

Programmes that are intended to eradicate poverty through economic development, frequently work with traditional and thus reductionistic models of economic production. The inadequacy of this view is now also recognized by leading male and female economists. Thus the high powered Commission on the Measurement of Economic Performance and Social Progress convened by Nicolas Sarkozy came to the conclusion that in addition to the economic indicators that measure GDP other indicators should also be included in overall economic accounting that make it possible to make certain statements about well-being.³ The weakness of the mainstream models is further that the development activities are directed at individuals, who are supposed to be enabled through a targeted stimulus to overcome their poverty in a sustainable manner, whilst the structural reasons for poverty that are found in existing power relations, are excluded (Bauhardt and Caglar 2010). The other problem is that development agencies work with an exclusionary concept of work, which does not adequately deal with the reality of household economics in the South with their close intertwining of subsistence, the survival economy, informal, remunerated and unremunerated work. The concept does not allow an analytic approach to unremunerated, mostly women's care work and does not dignify it with the status of an economically productive occupation. It is this distortion of economic reality that attracts the criticism of feminist economists: "In my opinion, mainstream economics, with its single central story of competitive production and exchange in markets, is too simple a theory to provide an adequate explanation of the economy, especially as it affects, and is affected by, women's caring work" (Donath, 2000, p. 116). The inclusion of care in the analysis of an economic situation is essential; however, it is still unclear how this should be done sensibly. In fact, in many programmes there is growing recognition that care work is an important factor in relation to time. This is especially true for projects aimed at improving the situation of everyday subsistence and survival. Here the care question seems to come up more straightforward than in those projects

¹ Khaleda Bulbuli, Bangladesh. see.p. 38

² On September 8, 2011, in Bern.

³ The CMEPSP Commission was convened by President Sarkozy in February 2008. It was chaired by Joseph Stiglitz, Amartya Sen and Paul Fitoussi. URL of the final report of the Commission: www.stiglitz-sen-fitoussi.fr/en/index.htm (last accessed: October 24, 2011).

which aim at providing male and female farmers with access to markets. Surprisingly however in both cases, the question as to what this conceptual extension means for the implementation of development programmes, remains unanswered; what kind of insights and what kind of potential for change arise, and to what extent are gender relations addressed. The inclusion of care in development cooperation actually means more than just the calculation of time spent on housework, child care and women-specific tasks in the subsistence and survival economy. The care economy is concerned with questions of how a society organizes the welfare of its members, how national or local economic decisions affect the fields of relational work and only weakly productive work in the longer term, and what criteria are used to distinguish productive work from unproductive work or from occupations that are not considered work. This question is not addressed in classical economics (Madörin, 2010b). The focus of traditional models is on the efficient use of scarce means of production – including primarily labour, land, and capital. In this logic unremunerated care work is not scarce but, like environmental factors, is available without limit (Knobloch 2008). In the year 2000 Nancy Folbre and Julie Nelson had already criticised the limited explanatory power of classic economic models due to the fact that they externalize essential factors of production. They pleaded for a modification of the models by making the value of care work visible (Folbre and Nelson, 2000).

The conceptual shift from “reproductive work” to “care” means the recognition of the fact that value creation occurs not only in the context of remunerated or unremunerated work, but that relational work, whether remunerated or unremunerated, contributes significantly to prosperity and well being. On behalf of a UN research institute Masha Madörin calculated the magnitude of the value of remunerated and unremunerated relational work for Switzerland.⁴ The impressive figures support the argument that care work makes a significant contribution to quality of life, which is suppressed in all the relevant quantifications. Similar calculations were done by Sarah Gammage in Guatemala (2010). According to her figures the productivity of households corresponds to 30 percent of GDP. The implication of these findings is a new set of national accounts, where these factors are accounted for. Thus a crucial foundation is laid not only for talking about the additional burden of social provisioning that women carry, but for initiating a discussion about the effective and economically necessary redistribution of this work. This discussion is relevant especially for development cooperation and in particular for programmes whose objective is the integration of subsistence and survival oriented households into regional markets. The analysis of care work and reflections on its redistribution are a prerequisite for sustainable development which is also supposed to reach the poorest population segments.

The care concept is key for development cooperation experts for analyzing the roles and opportunities of different target groups with regard to their capabilities⁵; it refers to the structural conditions of extreme poverty and persistent inequality. The care approach focuses attention on two key issues: on one hand how work is distributed within the household and how it can be redistributed. On the other hand, this perspective raises questions about the preconditions for social provisioning which are created by the global economic order and national economic and social policies. This connects to the inevitable linkage of the micro and macro levels. With the care diamond perspective Shakra Razavi provides an analytic perspective that involves four institutions which are responsible for designing, financing and providing care work (Razavi, 2010, p. 2). With the care diamond, the conditions under which care work whether remunerated or unremunerated, whether private or public,

⁴ Thus the unremunerated work in Switzerland in 2004 amounted to nearly 8.5 billion hours. The time thus spent exceeds the amount of time spent on paid work – which was 7 billion hours – by 20%. The gross value added of unpaid work in 2004 was 64% of GDP. Thus the household sector is economically more important than the service sector, it exceeds the gross value of the financial sector 5.5 fold. Taking only the estimated value of unremunerated care work done by women for children, the sick and the infirm, this value corresponds to the value of the property and income taxes of all natural persons (Madörin et al. 2010c).

⁵ See glossary

⁶ See glossary under the concept of “care”



is done, are systematically analyzed and at the same time the changes in the structures needed for ensuring survival are documented and demonstrated. If, for example, as a result of austerity measures, public expenditures in remunerated health services are cut, this limits not only the employment and income earning opportunities for women but it also affects households – the livelihoods and the capabilities of its members. Very often women jump into the gap left by absent public services. Within development cooperation programmes such changes must be dealt with as an integral part of poverty eradication.

The added value of the care approach, as the editors understand it, based on Madörin (2010 a), can therefore be described as covering three points: a) the conceptual separation of certain activities from gender stereotypes, b) the importance of work and c) the link between micro and macro levels.

BREAKING FREE FROM STEREOTYPES In the sense of relational work or social provisioning⁶, care work as a concept includes occupations that in the 1980s would have been described as reproductive work. The concept of care implies evaluating certain activities – which were hitherto implicitly bound to a

biological precondition, and anchored in households and in the logic of projects via gender stereotypes -, in their economic relation and with a focus on holistic national, regional or local economic accounting. The focus on care expands the analytical perspective and allows us to systematically analyse the roles and needs of care-receivers, but also of the care-providers, in order to create the conditions for doing unremunerated and remunerated work within and outside the household in an inclusive and equitable way. Infrastructure and public services affect care as much as the (lack of) time, energy, and the division of labour within the household. A reduction in the cost of products of daily use could provide relief as much as pensions for male and female farmers could, as could child care, gynaecological care, the right to health insurance as well as investments in water, energy supplies and mobility. The complexity of projects increases though if the interventions are evaluated in terms of their impact on care work. In the wake of increased pressure for market integration, securing livelihoods leads to a one-sided additional burden on women and girls and to a reduction in their capabilities. These trends should be corrected in the project planning stage itself.

Work is more than the path to an economic income. Rather, work permits social participation, appreciation, as well as the unfolding and further development of personal skills.

NEW VIEW OF 'WORK' "I can confirm that we are working without pause, except at night, when we sleep."⁷ This statement by the woman from Benin who described her daily life in an interview conducted as part of the research for this publication, points to the core of the economic development issue and inclusion of the poor, especially women. Work, understood as those occupations that secure the basic needs of a household, is the key to human well-being and the improvement of capabilities. This makes it clear that work is not exclusively a narrowly defined remunerated form of wage labour, i.e. an occupation that generates monetary income. Rather, the term covers all activities that are performed for well-being and to ensure survival, of which many are not remunerated, and done under very difficult conditions. Work – and not a narrowly conceived conception of productivity – is the crucial component for the eradication of poverty. Work is more than the path to an economic income. Rather, work permits social participation, appreciation, as well as the unfolding and further development of personal skills. This comprehensive view of work, including the question of the availability for work is included in the care approach advocated here. The approach implies a careful weighing of the changes that occur if a remunerated job comes along or if there is an opportunity or pressure on women to sell products at a regional market. Not only changes in the availability or otherwise of time but also questions about old and new dependencies, autonomy and the opportunity to maintain their own social networks.

A HOLISTIC UNDERSTANDING OF THE ECONOMY The care approach therefore requires a holistic understanding of economics, an approach that allows those occupations described as the "other economy" in feminist economics to be counted (Donath 2000). The livelihood approach⁸ or the combination of governance approaches and economic development, do indeed build on a holistic perspective, but they are predominantly concerned with the micro-level; and they do not have a systematic enough approach to the reciprocal relations between micro and macro levels and the gender specific effects of these linkages – despite some opinions to the contrary (Murray 2001). These approaches also seem to be having a difficult time maintaining their position in the present debate, a view that emerged from informal discussions. Relevant expert groups within Swiss NGOs are falling apart; the integrative approaches are being watered down or are being taken out of planning documents all together. Professionals see strong pressure building up to promote value chain programmes, which are characterised by an exclusively economic view point and are not compatible with holistic approaches or at best keep them on a very low flame. In discussions with male and female experts conducted as part of the research for this publication it also emerged that the structural challenges in the partner countries, and the stereotypical image of "powerful women" stand in the way of the conceptual integration of care.

⁷ Kpagnéro Dafia, from Sinahou, Pèrèrè, Bénin. November 13, 2010.

⁸ See glossary

In the context of decentralization measures or structural adjustment programmes it is important to bear in mind that there is always a danger that work shifts to private, unremunerated care work and thus puts a disproportionate burden on women.

2. Macro-economic structures, alternative economic forms and the state's responsibility towards its citizens

Development measures based on economic development are committed to the goal of poverty eradication. This means that local and regional economic systems that also open up economic opportunities even for the poorest are supported. This orientation will be strengthened if the care approach is used: care work can not be considered in isolation from national and international economic policy. In the context of decentralization measures or structural adjustment programmes it is important to bear in mind that there is always a danger that work shifts to private, unremunerated care work and thus puts a disproportionate burden on women. As the experiences collected here show, collective forms of production are more successful measures, suited to household survival strategies, than programmes that attempt to integrate individuals into the market. If they are brought together in collective forms of organization, women improve their ability to control their workload and have better opportunities to support each other to carry out their responsibilities in social provisioning. The burden of unremunerated work is reduced by being shared by several shoulders. Depending on the design of the programme, the collective framework allows specific problems of women to be addressed and strengthens their position in the community and the household. Nevertheless, redistribution remains a critical point: even in collective forms, the shoulders on which the burden of unremunerated work rest are mainly female.

If micro-finance instruments expose female and male borrowers to the free play of market forces and do not challenge the macro-economic mechanisms that create poverty, it is unlikely that there will be an empowerment of target groups or that the members of these groups will jointly fight for their rights. The opposite is true: they are encouraged to compete against each other in the markets (Wichterich 2007). Existing collective structures are undermined to the detriment especially of the poorer members of society (Bateman 2010). These findings lead to the conclusion that economic development needs to be conceived in the context of government institutional mechanisms, in the sense of grants, which give

weaker participants additional funds and which allow cushioning measures to be in place in the event of crises. As a complementary measure to promoting the private sector, governments thus also need to be supported in order that they can transfer certain parts of profits from the profitable sectors to the non-profitable area of social provisioning. It is essential to look closely at redistribution mechanisms and tax policies when designing these schemes. Government development agencies could play a role as they are better positioned, for example to demand consistency in national policies. The lack of investment in social security, health and education affects the quality of social provisioning and influences the conditions for carrying out occupations that create human welfare. Moreover, this lack is ultimately the result of, and expression of, a violation of the modern social contract caused by economic structural adjustment programmes: "Inclusive patterns of growth will need to be supplemented by redistributive policies that can serve to directly address the intersecting dynamics of social exclusion (...) the allocation of budgets and services to different sectors and the distribution of social transfers and subsidies will have direct bearing on the financing of social services and social protection measures of greatest relevance to poor and excluded groups" (Kabeer 2010, p. 8). The care approach helps to uncover the consequences of such a violation as it affects the development of society, and to develop strategies for substantially relieving women of the burden of unremunerated care work.

Other ideas include the re-launch of a "national insurance" or a global fund for social welfare, which could be in the particular interest of women, whose access to basic health services is relatively insecure and very insecure in relation to their needs. Initiatives that support communities or municipalities to develop budget processes and tax collection systems, which accommodate the strategic needs of different population groups, are especially effective. The effects of finance and investment policy decisions are primarily felt at the local level, and gender-responsive budget analysis provides particularly insightful information on this. The pre-condition for collecting such information is the presence of well-functioning civil society organizations that know the rights of male and female citizens and can also defend them in court if social security, human rights or labour standards are violated. Measures to strengthen these



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organizations, to enable these organisations to exert political influence, to give them instruments for public interest litigation, and to support them in their role as observers of government actions and as defenders of human rights, are absolutely critical.

Finally, there is a profound need for alternative forms of economic organisation, such as common ownership models for production and collectively managed assets. These could be developed and expanded by means of incentive systems that are not only judged on the basis of conventional market principles; by establishing systems for evaluating effectiveness that are not exclusively derived from the relationship “between costs and revenue to the company / male and female producers and an optimal ratio between the price of the product and the benefit to the consumer” (Madörin 2010, p. 91). These alternatives include the aforementioned cooperative structures and collaborations, but the fairtrade movement too – which has largely managed to enforce the inclusion of environmental criteria in production – could be a starting point; though on the basis of experience it seems that it is difficult to enforce social conditionalities in a binding and credible manner. The political process surrounding Rio + 20 initiatives offers a unique opportunity to address these issues. Groundbreaking initiatives could be based on combining the objectives of income generation and food security. Investing in new technologies and in appropriate training is central, but must not happen at the expense of social security or vocational training in health and education, where budgetary cuts and de-professionalisation directly increase the burden of unremunerated care work. For this combined strategy, binding international policy initiatives are needed to give the demands the necessary support.

3. Monitoring – ensuring quality – identifying impact

“Women and men may have very different priorities and possibilities. (...) First, it implies that data will have to be disaggregated to take account of intra-household differentials in “beings and doings”. Second, it implies the need for indicators which recognize that women’s lives are governed by different and often more complex social constraints, entitlements and responsibilities than those of men, and are led to a far greater extent outside the monetized domain” (Kabeer 2003, p. 142).

In development cooperation expert circles there is a certain unease about the increasing pressure to measure the effect of development programmes. Although the male and female experts consider the demand for more transparency as justified and do recognise an opportunity in this process for critically evaluating their own work, others mainly see the restrictive aspects. The analysis of changes ends up degenerating into an exercise of providing certain proofs using a reductionistic causality, and the main objective of the impact analysis, namely, to trigger learning processes, gets lost. The opportunities for change at a broader level, to perceive connections and to get to the bottom of things, reduce. Even if it appears from the interviews with male and female experts that there are definitely investors who, in addition to looking at the bottom line, also look into results in relation to the “social return”, there are large uncertainties regarding how these are to be meaningfully measured, and “without much additional effort”.

The studies above have shown that providing individuals from poverty afflicted groups with market access is not enough to eradicate poverty. Yet the presumption that it is enough, frequently remains unchallenged, because the desired changes can easily be demonstrated with the prevailing performance measurement tools: economic growth and income growth are compelling outcomes and are ornaments for any balance sheet. That perhaps the target population is not left with much of the income from the income growth if these narrow conditionalities are removed, is not admitted in the evaluation documents. DC programmes thus run the risk that despite impressive success rates, they actually do not create additional value, but indeed increase insecurity

(vulnerability). In other words, if women-specific production sectors are included in value chains, then, if at the same time there are no instruments for redistributing unremunerated work, the women involved are forced into hopelessly oppressive situations. Moreover, a project of this type needs to keep in mind the relevant institutional conditions and the policy controls needed to enforce them. Here again there is the risk that if there are inadequate or nonexistent public services the burden on female family members increases disproportionately. If more and more women are pushed into the income-generating sector, support measures are necessary in the whole area of social provisioning and care work. Most project plans are far removed from incorporating such analytical frameworks. Precisely for this reason there is a need for concrete project components that see target groups not only as male or female entrepreneurs but as legal subjects who can claim their rights in relation to the responsible authorities. This is especially important in situations such as Tajikistan and Georgia, where dramatic political, economic and social upheavals can in the short-term completely absorb the profits from a project.

A holistic approach is necessary not only for planning but also for evaluation. Comprehensive monitoring, which includes the added value of the projects in terms of improved well-being beyond an increase in income would be desirable. In the case of Georgia it would take an effort to improve the ownership of the male and female producers of the added value of the VC programme in real terms – for example, by ensuring that all the participants have a vote and join in the discussion about how to invest the profit. Measures to ensure that at least part of the profits flow back into the communities are necessary, and the processes that emerge to do this should also be included in the monitoring.

Overall it is clear that promoting economic exchanges in more holistic systems requires an appropriately and flexibly designed project framework. In addition to coordinated measures in relation to political and economic conditions and the inclusion of male and female decision-makers, the cooperation of husbands is also a decisive component, as demonstrated in the shea project. To assess the changes set in motion by a project more precisely, we need new methods for measuring well-being and assessing the welfare impact of unremunerated work. There is an

urgent need to initiate a discussion about evaluations that include comparative analysis, as well as about the opportunities for reflecting longer-term change processes within the monitoring framework. In order to design future programmes in this way, a strong commitment is required from the leading development agencies. This must include that they distance themselves from simplified project plans whose success is predicated on reductionistic statements. There is a need for a genuine debate which does not just lament the fact that more holistic perspectives are too complex and can not be controlled enough. Rather, experts should feel challenged to look beyond conventional ways of thinking in the search for solutions, and to develop appropriate methods to integrate the complex realities of subsistence-oriented life situations under the pressure of prevailing trends.

The recommendations are thus that linear causalities should be supplemented with a regular observation of long-term changes. Such fields of observation, which can be designed according to CEDAW,⁹ serve to investigate the indirect effects of interventions. For example, the consequences of the shift of social provisioning from the remunerated public sector to the unremunerated private sector on the unpaid time use of women, children's health and the well-being of the sick and elderly dependents. Micro-sociological analysis illuminate, in addition to statistical and comparative studies, the interplay of the various roles and how this interplay is shattered when women take up remunerated employment (Berik, van der Meulen and Ridgers Seguino 2009, p. 23). The changes must be recorded as long-term processes. This calls for gender-differentiated budget analysis and monitoring systems that detect factors such as time use or intensity of work processes and thus allow statements about work loads and tendencies towards time poverty (Grown, Elson and Floro, 2010). The classic distinction of practical versus strategic needs (Molyneux 1985, Moser 1989) can be used in impact analysis as a useful tool for an effective gender analysis, especially because strategic needs can only be unravelled through an effective analysis of the linkages between different interests, roles and capabilities as revealed in their structural context.

The preceding discussion has shown that the question of the impact of development cooperation on gender-responsive development is also a question of measurement and methodology. The proposed

The human rights approach places the question of discrimination at the centre and focuses on the power relations due to which the majority of the poor remain trapped in poverty despite investment and growth, despite improvements in education, despite remunerated work and despite women and men engaging in micro-entrepreneurial endeavours.

approaches are alternatives to one-dimensional effect measurement, and in addition to quantitative indicators place more emphasis on qualitative indicators. These include livelihood approaches,¹⁰ outcome mapping, and action research or analyses that are based on the most significant change theory,¹¹ which allow the multidimensionality of development and the social importance of care work to be systematically documented – despite their complexity. Here, female and male development experts are challenged to make the appropriate decisions during project planning and as part of their budgetary decisions.

poverty despite investment and growth, despite improvements in education, despite remunerated work and despite women and men engaging in micro-entrepreneurial endeavours; and it looks at how this poverty impacts the profit curves of the companies. It is worth keeping a tight hold on these important gains in international development policy that place equal rights above all else.

Concluding remarks

In the 1990s the rights-based approach was able to assert itself within the development discourse.¹² The approach identifies the root cause of poverty amongst other things in the condition of absence of rights, discrimination and inequality. With regard to international standards,¹³ this approach calls on governments to fulfil their obligations and to guarantee the fulfilment of human rights standards by ensuring that exclusionary mechanisms are reduced. An important tool in the context of rights-based development approaches is the strengthening of civil society structures in the sense of empowerment of men and women to assert their rights and thereby eliminate the structural causes of poverty.

The analyses presented in this publication lead to the conclusion that the rights-based development approach in the context of development measures that are generally clubbed together under the concept of economic development, are falling into disuse. This is on the one hand due to the fact that most of the approaches under this heading focus their activities on the economic potential of individuals, and do not pay any attention to the power relations that underlie the unequal distribution of economic potential. By encouraging and training individual poor people to become economic market agents, the focus is directed away from the structural conditions of poverty. The emphasis is on facilitating individuals to cater for the market, in order then to profit as consumers. The human rights approach places the question of discrimination at the centre and focuses on the power relations due to which the majority of the poor remain trapped in

⁹ Convention on the Elimination of all Forms of Discrimination against Women, URL: www.un.org/womenwatch/daw/cedaw/ (last accessed: October 24, 2010).

¹⁰ See glossary

¹¹ Outcome mapping is a monitoring and evaluation tool worked out by the Canadian Centre for Development Research which works in an actor-centred way. Instead of focusing on indicators such as poverty figures or policy relevance, the approach captures the changes in behaviour and social relationships by means of a three-stage process of analysis. See Earl and Smutylo 2001.

¹² This was not least a consequence of the influence of Amartya Sen and the capability approach within international institutions. The capability approach is not only compatible with a rights-based approach to development, but can be understood as a kind of refinement of this approach (Nussbaum, Martha 2003 "Capabilities as fundamental entitlements. Sen and social justice". In: Bina Agarwal et al. "Amartya Sen's work and ideas." London, pp. 35–62).

¹³ By signing certain international treaties – such as CEDAW – numerous states have bound themselves to adhere to these international standards. For CEDAW see footnote 8.)

Glossary

ACRONYMS

| | |
|------|--|
| SDC | Swiss Development Cooperation |
| DC | Development Cooperation |
| GAD | Gender and Development (development approach) |
| GM | Gender Mainstreaming |
| GRB | Gender Responsive Budgeting |
| ILO | International Labour Organization |
| ICFG | Interdisciplinary Centre for Gender Studies, University of Bern |
| FLO | Fairtrade Labelling Organisations International |
| MFIs | Micro-Finance Institutions |
| MFS | Micro-Finance Services |
| M4P | “Making Markets Work for the Poor” |
| NGO | Non Governmental Organization |
| PSD | Private Sector Development |
| SAI | Sustainable Agriculture Information Platform |
| SECO | State Secretariat for Economic Affairs |
| VC | Value Chain |

EXPLANATION OF TERMS

CAPABILITIES The concept of capabilities introduced by Amartya Sen is closely connected to the shift from an understanding of poverty from an income and consumption based issue to human development, which resulted in 1990 with the introduction of the Human Development Index (HDI). It is about what a person is and what they can do under given circumstances, to change their situation. At the core therefore is an individual’s ability to survive in a historically and geographically shaped context of entitlements and rights. Sen’s emphasis on the quality of life implies that poverty is not caused solely by an income deficit, but also because something is blocking the opportunities for human development within the given context. Central pillars of the approach are on the one hand the *functionings* and on the other the *capabilities*. Functionings describe basic things like food, shelter and literacy, the term also includes more complex functions like the opportunity to develop adequate self-esteem or to see oneself as a citizen. Capabilities cover the possible combinations of individual functionings to deal with a situation and are also described as well-being and freedom. Capabilities thus describe a person’s ability to use the resources available to achieve effective functionings (Iversen 2003). This ability also implies a moment of choice, which in turn is strongly determined by the social position – i.e. gender. Thus Sen’s own research shows that women combine their personal interests very closely with those of the household and thus sometimes make decisions that reinforce their own disadvantage (Sen 1990). With his contributions Sen made the poverty discourse open to a justice perspective, with terms such as autonomy and empowerment coming to the fore.

CARE Care work means all remunerated and unremunerated interactive work that directly contributes to the production and provisioning of human life and thus also maintains the economic system as such. These services are referred to as social provisioning. These tasks are essential for social and human development, and they are often distributed unequally between the sexes, and, more and more frequently, unequally too between social classes. Since this inequality is deeply embedded in social security systems, Shahra Razavi argues for the right to care to be given the status of a human right – both in terms of care-giving as well as care-receiving (Razavi 2007). In the literature, the economic activities categorised under care are also referred to as “the other economy” (Donath 2000). “Other” because care services are often not market-based. The majority of conventional economic models externalize social provisioning and the costs of care, which leads proponents of these models to assume

that economic activity is based on a kind of natural, inexhaustible font of care work (Elson 2005). To make care work visible, to reduce gender and other inequalities and avoid an additional concentration of the care burden on the shoulders of women, female economists like Mascha Madörin advocate for the inclusion of social provisioning in national accounts (Madörin 2006). The care economy also comprises the question about the institutional conditions and the ethical values that are necessary to make care for others, and a sustainable, environmentally-friendly way of life, possible at all (Madörin 2006). An outstanding feature of care work is also that it is based on interpersonal relationships that are often emotionally charged (Lynch and Walsh 2009).

COMMODIFICATION Commodification refers to the transformation of a product which was primarily intended for subsistence and consumption by the family, into a saleable commodity that can be purchased on the market at a certain price. Left to the free play of market forces the price is determined by supply and demand, without the unavoidable application of various means of production, energy and especially labour necessarily being reflected. One of the most fateful commodification processes takes place in relation to land sales – land grabbing. The sale of huge reserves of land to private interests and the state is often associated with a change in production away from staple food crops to commodified cash crops such as rubber, coffee or bio-fuels.

EMPOWERMENT The concept of empowerment was developed in connection with development cooperation for the first time at the final conference of the UN Decade for Women in Nairobi in 1985 by DAWN (Development Alternatives with Women for a New Era), a Network of Women from the South. It describes a political strategy by which women collectively build up power from the bottom to pull down structures of exploitation and oppression (Rodenberg and Wichterich 1999: p.25). Women should be able to control resources as well as decision-making and planning opportunities, in the household, in politics, in the economy and in culture. Apart from gender the other inequalities such as race and class were also mentioned explicitly and emancipation was sought not only from male domination, but also from colonialism, neo-colonialism and global economic systems, which exclude women and other under-privileged groups. Women from the South thereby initiated a change of perspective that demanded a feminist pluralism. Various needs and cares of women in different contexts of life should be taken into account and defined by women themselves (Sen and Grown 1988). In this way the duality of power versus powerlessness and the stereotype of female subordination and the absence of women's rights were dissolved. In its place came more differentiated approaches and

the opinion that people with a seemingly small share of power also have a potential to transform their conditions of life (Kabeer 1994 (2003), p. 224). It is this precise potential that the World Bank and other global development institutions want to tap. The triumphal march of the concept of empowerment in these institutions is explained by the fact that it became detached from its critical feminist origins. It then becomes possible not only to integrate the idea of an individual acting economically into the empowerment approach, but it becomes a “smart” approach. Freeing poverty-stricken people from their multiple dependencies changes their starting and negotiating position in relation to the market, the state and civil society. The goal is the development of individuals who find their way out of poverty through their own strength as female and male entrepreneurs (World Bank 2002).

FAIRTRADE Originally it was a solidarity movement which had the aim of building up alternative trading networks outside the globalized market and its economic principles. A second stream focused its activities on certification, which delivers female and male producers higher sales prices and, by undertaking independent verification of the rules and providing information to male and female customers, is supposed to facilitate consumer choice (Das 2011). According to critical voices in the literature, this second strand causes a dilution of the real principles of fair trade, limiting itself to components such as child protection and environmental protection, and ignoring more fundamental requirements such as social development and fair wages (Fridell 2003).

GENDER / GENDER APPROACH Since the 1980s the word “gender” has been used to describe the social gender of individuals, as opposed to the biological gender, viz. “sex”. Gender is thus not a biological phenomenon, but a product of social interactions and symbolic orders. With the conceptual distinction between the “natural”, biological differences and the socially and culturally constructed gender inequalities, an analytical concept has been created that allows the study of those processes that turn individuals into men and women and which structure social, cultural, political and economic systems by gender and produce hierarchies between the sexes. In gender research, gender is thus a category of analysis which makes both the process of construction of gender and the meaning of gender as a social structural category, visible (Bieri 2006, Elson 1995). The gender approach charges development cooperation with including gender as a crosscutting theme in all phases and processes of planning. In order to give adequate weight to the importance of gender, gender-specific programmes and/or measures to anchor the gender perspective appropriately depending on context (the

needs of women and men, capacities and priorities of the partners, local dynamics, etc.) should be anchored in organizations as complementary strategies (gender toolkit SDC).

GENDER MAINSTREAMING According to the ECOSOC definition from 1997, gender mainstreaming refers to the obligation to review any proposed action with respect to its implications for women and men, including legislation, policies and programmes in all areas and at all levels. Gender mainstreaming was made binding for the entire UN system in General Assembly resolutions 52/100 and 50/203 (von Braunmühl 2001). GM is thus a means to an end (de Waal 2006): a strategy that is meant to take into account the needs and concerns of men and women as an integral part of the design, implementation, monitoring and evaluation of measures and programmes in every political, economic and social area with the aim of putting a stop to perpetuating existing inequalities. The long-term task is the creation of gender justice. In all fields of action gender difference shall be described and its impact on men and women evaluated. This can happen both quantitatively and qualitatively (de Waal 2006). The consensus in the development community is that the assumption that there are “gender neutral” interventions is outdated (ECOSOC 1997). The definition promoted and disseminated by ECOSOC misrepresents a meaning of the concept contained in earlier UNIFEM definitions (Anderson 1993, cited in: von Braunmühl of 2001). There the formulation of the goal was that mainstreaming would be the means not only to draw attention to women and to female life contexts, but to influence the development agenda in line with these concerns. This implied, according to the definition, fundamental changes in the development paradigms and institutional structures of development cooperation. This meaning was significantly weakened in favour of the above-cited comprehensive strategy of inclusion of women’s concerns. Against the wishes of the early male and female promoters of the approach, the shift led to the situation that the approach has in no way fundamentally changed the goals and intentions of international development agencies. Some successes have been achieved in programmes and measures however, which do indeed have the potential to achieve positive outcomes for women and men on the ground (Hafner-Burton and Pollack 2002, p. 298).

LIVELIHOOD APPROACH The livelihood approach emerged as a reaction to the criticism of the dominant econometric poverty indicators in the early 1990s. In contrast to conventional approaches the concept also emphasises the perception of those affected by poverty themselves, which, studies show, is not only a function of income but is a variable determined by deprivation and insecurity caused by specific social relations. Vulnerability is an important reference in the livelihood approach: it refers to uncertainty as a result of the perception of changing environmental conditions as well as the ability of households to be resilient in the face of social and political changes (economic, environmental, social or political) (hence: resilience). The factors that together make up livelihoods, the assets, include the natural, the man-made, and the human, political, social and financial capital. It is therefore a more holistic approach to poverty than a purely consumer or income oriented calculation (see Rakodi 1999). Although current guidelines require multi-level analyses, the most important reference variable in the livelihood approach is the micro level. Under the name of “sustainable (rural) livelihoods framework”, usually associated with Robert Chambers, the UK development agency published numerous guidelines that describe the concept and its application in the development context (see www.livelihoods.org; last accessed October 25, 2011).

MARKETS FOR THE POOR (M4P) M4P is a framework with selected instruments for the sustainable implementation of programmes in the sphere of private sector development (PSD), for example in value chain development. One of the central assumptions is that people living in poverty are dependent on market systems. The market system should therefore be changed so that the welfare of the poor can be sustainably improved and poverty can thus be reduced. M4P sees sustainability as the ability of a functioning market to ensure that relevant select goods and services are accessible to the poor in the long term in an appropriate manner, or that the target groups will be in a position to consume these products and services after the completion of an intervention. Markets that are more accessible and more competitive offer more real opportunities even for the poor to find their own way out of poverty. Well-functioning markets also bring greater economic gains. More information about M4P: www.m4phub.org/



NEOLIBERALISM Neoliberalism means a return to classical liberal politics and economics. Under neoliberalism economic policy measures are designed to reduce the role of the state according to the *laissez-faire* principle and regulating the private sector is avoided as much as possible. According to this ideology the market is the only regulatory authority. Like liberalism, neoliberalism sees the individual as an independent entity acting according to market principles. Historically the term refers to the economic policies of the United Kingdom government under Margaret Thatcher in the 1980s and those of Ronald Reagan's Presidency in the United States of America, which were influenced by the work of the economist Milton Friedman. The debt crisis at the beginning of the 1980s may be taken as an example of how much the neoliberal perspective on the world economy dominated during that period. The crisis triggered the bankruptcy of several states in Latin America and ushered in numerous structural adjustment programmes, so-called SAPs. As part of this strategy the IMF and the World Bank imposed rigorous conditions on the debtor countries as pre-conditions for the disbursement of new loans. These conditions were ruthlessly imposed on almost all African countries, which led to a massive reduction in public services and to the privatization of many state enterprises. The effects were so devastating that the United Nations Economic Commission for Africa, ECA, entered into a violent dispute with the World Bank in the second half of the 1980s. In another form, not as lending conditions, but as transformation programmes, SAPs were also deployed in the countries of the crumbling Soviet Union.

PRACTICAL / STRATEGIC GENDER NEEDS Practical gender needs, or, as originally termed by Maxine Molyneux, gender interests, are the immediate needs associated with women's responsibilities such as they are under the gender division of labour. When asked about their concerns women often express these needs first because they are existential. Practical gender interests include safety, health, food and income. Strategic gender interests on the other hand are aimed at combating hierarchical structures and achieving their transformation. The conceptual distinction is analytical in character. In other words, improving well-being by securing basic needs may therefore be a first step towards improving women's bargaining position, which will then allow women to fight against their own subordination and transform unequal structures (Molyneux 1985; Moser 1989).

VALUE CHAIN Value chain development is a central part of private sector development (PSD). The concept analyses production units and companies as parts of a system of different but interrelated, production and exchange activities. The analysis of VCs examines goods and service flows in both directions of the value chain, as well as between different chains.

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