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Background Paper I

Women's economic empowerment and access to financing and assets in CIS countries: issues, good practices and policy options

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I. Key facts and issues

The process of building a market economy in countries of the Commonwealth of Independent States (CIS) has been based on three pillars – privatization, liberalization and macroeconomic discipline. These changes had serious implications on redistribution of assets and levels of financing within societies. Gender is one of the most important aspects of these implications, since the distribution of assets during privatization was heavily biased towards men. At the same time women, as care takers, took over a large part of negative consequences of internal (increase of prices) and external liberalization (foreign debt) as well as a constant pressure on national budgets, which resulted in cuts in public expenditure (including on health, education and family-related benefits). This is largely explained by the position of men and women in the economy and decision-making structures prior to 1989 as well as the fact that the transition policies did not take gender issues into account.

I.A Privatization

The pattern of privatization in CIS countries strongly suggests that men control more assets than women because in the Soviet period women were not in leading posts in the party and the “nomenklatura”. There is a lack of official gender-disaggregated data to fully evaluate women's access to financial resources and assets. Based on expert estimates, however, women in Russia obtained only 5-7% of privatized assets. The situation in other CIS countries seems similar. In Moldova, according to results of a survey financed by INTAS, only 1% women have assets as a consequence of privatisation. There are, however, some cases of more equitable privatization. For example, as a result of privatization of dwellings in Ukraine, women own about 50% of dwellings in cities. Other country cases are highlighted in the boxes below.

Tajikistan

According to the national programme of decentralization and privatization in the republic, the work to transform state enterprises into private entities has been carried out. Since the beginning of privatization of the public sector, 3813 units have been privatized, including 760 during the first half of 1998. There has been a growth in the number of enterprises of market infrastructure, most of the enterprises have changed their pattern of ownership, and a role of private sector has been growing. The analysis of the collected data shows that women occupy a leading position in the informal sector of the economy (49%), rather than in registered small, private enterprises (15%).

Women's Right to Land in Kyrgyz Republic and Tajikistan.

Important features of the land privatization programme undertaken by the Kyrgyz Republic are as follows:

- *land ownership is linked to households, rather than to individuals;*
- *all adult members of the household are listed in ownership certificates.*

Women have rights to the land and are active in cultivating it within the household. If the family unit breaks down, women's rights to land differ according to customary law and written law:

Written Law: women have full rights to land but assertion of individual rights is difficult. In addition to the stigma of stepping outside cultural norms, women have to pay for access to the court system.

Customary Law: in most cases women lose access to the land, which belongs to their husband's family. Women are most vulnerable in the case of a divorce. If the husband dies, the land is transferred to the youngest son and the mother continues to have access to it.

In Tajikistan, however, land is a state property but can be leased for a certain period of time. According to the Land Code, local governments have the right to allocate land for life with the right of succession within the household. It is customary to register the lease to a male member of the household, unless there are factors which make a female application more beneficial to the household (e.g. number of years with the collective farm, number of children, etc.).

Kazakhstan

With regard to property rights and poverty, most women expressed that they do not have equal access to property, and that women are not entitled to own land. Many young women mentioned that civil rights are very restricted for them. In some villages young women expressed that they are unable to read and write and that they would not understand rights or laws related to their welfare even if they wanted to.

Moldova

Many women were affected by the disruptions resulting from the transition period and the privatization in agriculture. Formerly, due to a lower productivity in agriculture and due to the collective farm structure, a number of women had jobs as agronomists, brigade leaders, tabulators, economists, accountants, etc., the jobs being lost through privatization of land. Other jobs (in canteens or hostels for visiting workers) were also lost through privatization, since there were no funds to hire outsiders for work in the fields and none of the new farmers had the money to eat out or to have hot lunches delivered to them in the field as before.

I.B External and Internal Debt

There is a consensus in the international community that debt burden is a serious barrier to establish and implement a meaningful development strategy. Though loans are taken by governments, the resources needed to repay the loans are always allocated from consolidated funds, which are *public resources*. Therefore, the burden of loan repayment is actually borne by the country residents who pay taxes. Debt restructuring agreements, as a rule, offer no remedy for debt-related problems, but provide some delays in payments thereby passing the burden of debts to

future generations, while total amounts of payments increased with time through accumulation of interest on the loans.

First, accumulation of domestic and foreign debt in present times means its repayment in the future with sacrifice to consumption. Second, a share of national income should be invested in the production base to maintain economic growth. Postponed investment is a form of debt left for young generations. Monetary expansion inflames inflationary expectations and lowers the rates of return on savings, thus undermining the source of potential capital formation. Finally, the necessity of social security and pension reforms is shouldered on the young generation. In the future all these elements will require a reduction in consumption and a significant amount of investment along with the implementation of a severe programme of structural changes. Debtor governments are also obliged to prioritize debt repayments over spending on health, education, sanitation, clean water and other social needs. This undermines accountability by debtor governments to the people, which in turn erode local democratic institutions.

These negative consequences are clearly seen in CIS countries, where the critical level of state borrowings of 55-60 % of GDP has been largely exceeded. As a result of the financial crisis in 1999, the total debt of Russia has exceeded this level by 1.8 times (108.3% of GDP), and the total debt of Ukraine constituted 62.8% of GDP. This has had serious implications on the levels of consumption, social expenditure as well as real wage.

Arrears on wages have become a common problem and usual practice for covering external debt. These problems are particularly acute now in Moldova, Russia, Ukraine and all economies in Central Asia. Women are usually more affected than men by wage arrears as this problem is typical in such industries/sectors as light industry, health, education and culture, which have been traditionally dominated by women. In view of the fact that women's wages in the CIS in the period of economic and social reforms average 55% to 70% of the men's wages, the mounting back wages further brutalize the existing discrimination of women in the economic sector. Wage arrears are a direct violation of human rights and account for the growing poverty among women, restriction of public access to the common public goods and benefits, devaluation of social importance of professional labour and, eventually, the lack of civil society confidence in the government.

Under the constant budget deficit there is a chronic increase of indebtedness in payment of certain benefits, be it school or university students' stipend, pension for invalids and pensioners, on unemployment compensations. Women did not receive the benefits which were needed so much to support the family.

The other issue is debt and loan negotiations, which lack transparency and a broad public participation. As a result loans have been often used for non-eligible purposes, fostering corruption. Initial funds granted to the Ukrainian government fell victim to corruption instead of being invested in the economy. Though investors require careful investment evaluation of the projects that need funding, Ukraine and numerous other CIS countries have violated this rule, resulting in huge scandals connected with wasteful use of external credits. On Transparency International's Year 2000 Corruption Perception Index, Ukraine ranked 87 (tied with Azerbaijan) out of 90 countries. Corruption in Ukraine includes both administrative "petty" corruption (bribes) and "state capture" where public officials are improperly enriching themselves through their position and leading firms or oligarchs use their political influence to secure favorable policy and legislation, court decisions, and central banking conditions. In Georgia, in order to

address these concerns the Georgian Association for Women in Business (GAWB) intends to help in writing legislation that reduces corruption and bureaucratic obstacles.

The active participation of women in administration at domestic and national levels could contribute to reduce corruption. The higher the indicator of economical and social rights of women in a country, the lower the corruption indicator. This is the result of an analysis conducted by experts, comparing corruption in different countries. The expansion of women's participation in the labour market, public life, and politics makes social administration more humane and efficient.

The heads of States and Governments gathered in Monterrey, Mexico, in March 2002, stressed: "Fighting at all levels is a priority. Corruption is a serious barrier to effective resource mobilization and allocation, and diverts resources away from activities that are vital for poverty eradication and economic and sustainable development" (*paragraph 13 - Monterrey Declaration*).

I.C Economic and Social costs of economic reforms: the gender dimension

"In Western Europe, the state, private sector and civil society all provide social welfare, but in transition economies the role of the State has diminished, the private sector is only just emerging (but providing only for those who can pay) and civil society is not yet ready to accept such responsibility".

*Report of the Regional Consultative Meeting
on Financing for Development in the European Region,
Geneva, 6-7 December 2000.*

It became clear in the mid-90s that the market reforms were associated with certain *social costs*, including growing unemployment rates, persistent decline of real residential incomes, shrinking volumes and contents of the consumer baskets, reduced quality and range of the free social benefits, increasing gender inequality on the labour markets, growing inequality of incomes associated with social tension in the communities, etc.

The adverse economic and social conditions in countries in transition have particularly affected women which today constitute the largest number of the poor, powerless and disenfranchised. This has also resulted in rising poverty, unemployment, and prostitution and trafficking in women and children across borders. While growing poverty, unemployment and weakened social support and social services have been experienced by both men and women, women are affected more severely due to their reproductive and family responsibilities.

Regarding **women's poverty** the risk group constitutes the following categories of women: single mothers, divorced women with children, rural women, elderly single women, women – disabled, mothers having children – disabled, and unemployed women. The risk of poverty is high among men of the following categories: unemployed, single retired men, and disabled.

Gender aspects of economic costs

The following available data gives good grounds to conclude that the process of market transition has decreased women's opportunities in economic life.

- Despite the relatively higher education, women are still discriminated in the market for stable and well paid jobs. Human Rights Watch report (2003), "Women's Work: Discrimination Against Women in the Ukrainian Labour Force," describes how Ukrainian employers discriminate against women job seekers in the way they announce vacancies and interview applicants.
- All over the CIS region in 1994-2000, 80% of all discharged workers were women. As a rule, directors of enterprises and firms consider women to be more expensive and less reliable workers, because women have a right for maternity leave. The prejudice also exists in that women give higher priority to the family than to professional career.
- Female salary constitutes only about 60-75% of male salary in the CIS region. The wage gap is a result of the concentration of female jobs at the lower end of the labour market and of the discrimination through lower pay for work of equal value.
- In the agricultural sector, processes of privatization and the creation of family-based enterprises may redefine women as unpaid family workers without the social benefits they were entitled to as members of enterprises.
- The proportion of women in business is by far lower than that of men. Studies show that the process of privatisation places more assets under the control of men than women. Women dispose of lesser start-up capitals and have more limited access to credits needed to raise finance for business operations and expansion. Information concerning credit opportunities and training courses is less accessible to female managers as well. Businesswomen who had to quit their businesses report having serious problems trying to keep afloat in the extremely corrupt environment of the transition economy.
- Homemaking is still regarded an area of gender discrimination. For example, the "double burden" borne by women in Ukraine was significantly heavier than that for women of Western Europe (by 15 hours per week on average) and totaled 70 hours per week.

Gender aspects of social costs

The decreasing access of women to financing is determined not only by their status in the labour market but also by the reduction in social welfare, the growing dependency of the social status of women on reviving religious and traditional views on the role of women in family and society, and the lowering of their participation in economic and financial decision-making process.

Before the transitional period, social welfare programmes in the CIS were diverse. Assistance in kind (usually provided free of charge) consisted of such possibilities as orphanages, kindergartens, nursery schools, provision of free meals in schools etc. Monetary allowances included the following:

- child allowances (monthly tax-exempted benefits provided regardless of family income) paid until the child reaches a certain age;
- pregnancy and child birth allowances (lump sum);
- pregnancy leave of three to six months with conservation of wages at the normal level;
- child care allowance (monthly payment, entitled to mothers after the pregnancy leave for children from 1.5 to 3 years old);
- aid leave to look after a sick child;
- various tax benefits;
- allowance in the case of death of a relative.

At the insistence of international financial institutions, the advantages for vulnerable groups have been abolished. Former mechanisms of social security are no longer in force, while new ones have not been established so far. The States do not have sufficient funds to provide social security for women and the most vulnerable groups any longer. The main source of family income is now the wages and income from individual land plots and commercial activities.

During the last 12 years, there has been a reduction in the number of pre-school institutions throughout the CIS region. The majority of children at pre-general education age stays at home, being out of primary education curriculum. Many parents cannot afford to pay rising fees for kindergarten services. Closures of schools, day care centers and kindergartens have transferred childcare and nursing responsibilities to women. This not only limits their ability to gain employment but also their participation in the social and political activities within their communities.

Ukraine

Economic crisis and cut of financial-material resources of the state budget and of those enterprises which possessed almost 58% of total of pre-school education institutions, has caused an appreciable decrease of the pre-schools network and a reduction of the number of children in the 1-6 year age group attending pre-schools by approximately 35%.

Tajikistan

In 2000, the number of pre-school institutions, as compared with 1991, was reduced by 43%. In real terms this meant 562 establishments, hence the work load to give children education has increased almost twice for women.

Since 1994 national expenditures in CIS on the public health sector have been cut at least four times, making medical and health services less accessible for communities. The shift to a chargeable healthcare system has created insuperable difficulties in this sphere for the majority of the population. The tariffs for medical services sometimes exceed the family budget. The right of access to medical services free of charges guaranteed by the government is in fact implemented only to a limited extent. As a result, the marginal strata of the population often turn up at medical institutions only at late stages of illnesses or do not go there at all. Therefore the morbidity of the population has abruptly risen in the region.

Ukraine

The availability of hospital beds has been cut from 127 beds per 10.000 people in 1992 to 70 beds per 10,000 people in 2000. This has had an extremely bad effect on the population's access to public health services in rural areas. There are villages where there are no hospitals at all. Medical services are more and more concentrated in cities, and moving away from residents of rural areas. This especially concerns obstetric and pediatric services.

The budget cuts in the public health sector and the increasing proportion of payable medical services is a factor that disproportionately affects women as one of the most economically

disadvantaged groups in the process of transition. Single parent families where women dominate as breadwinners are particularly vulnerable in the situation. Decreasing access to health services has transferred the care of ill family members and old parents almost exclusively to women.

Measures to reduce the financial costs of health services by shortening the time that patients stay in hospital for post-operative recovery also transfer the burden of convalescent care to women in the home. In turn this can have a knock-on effect, forcing women to be absent from their paid employment and lowering their productivity.

*While the health status in **Tajikistan** has worsened after independence, with a particular rise in infectious diseases, women said that they have been particularly hard hit with the decline of the reproductive health care system. Discussion revealed that most women give birth at home, often without medical care and accompanied by a lack of sanitation, water and hygiene. Women do not have money to pay for health care services. Men expressed concern in their focus groups about the deterioration of women's health, especially gynecological diseases and widespread anemia. A compounding factor is the tendency of polygamous marriages which make the second or third wives completely dependent on the husband and socially unprotected as they are not official registered.*

The pension reform has a negative impact on women's access to financing. Even in the soviet period, the level of women's pensions has always been lower than that of men's. Today, when the system of supplement is based on the size of wages, and not on labour records, women's pensions have decreased greatly.

All these complications marginalize women, decrease their access to financing and minimize their opportunity to participate in economic and financial decision-making process. At the same time under market liberalization, governmental responsibility has decreased greatly and the state budget allocation is poorly oriented at the establishment of gender equality and social justice.

II. Progress and good practices

National governments and civil society with the support of international institutions have undertaken a number of initiatives to counter gender inequality and the negative trends in women's access to financing, assets and basic social services in CIS countries. Efforts were directed towards women's economic empowerment through self-employment and entrepreneurship, improving women's access to credits, as well as through initiatives aimed at mainstreaming gender into budgetary processes and developing innovative schemes in social services, and building gender-sensitive participatory mechanisms at the local level.

Transformation from planned to market economy opened new opportunities for women in the sphere of self-employment and business. In the context of increasing unemployment in the state economic sector, the creation of private enterprise can be a good opportunity for women to participate in the labour market, increase incomes and be part of the economic and financial decision-making process. The share of women in the total number of economically active population is 47.6% in Georgia, 48% in Russia, 46.5% in Tajikistan, and 49% in Ukraine. Success of economic transformation in the CIS region therefore directly depends on women's labour activity.

Ukraine

Women's small and medium-sized business has made good progress in Ukraine in the past year. In fact, 36% of the EBRD Small Business Fund (up to USD \$100,000) has been issued to women. According to the data of a joint project of the governments of the USA and Ukraine for the privatization of non-arable land, women account for 35% of entrepreneurs who have bought privatized plots of land.

The requirement to promote gender equality by the European Commission (in view of Ukraine's future integration into the EU) has motivated the government to take specific measures towards this goal. These measures have, however, been hampered by the structural and administrative reforms, which have considerably limited funding and the institutional space for promoting gender equality.

One of the most effective and prospective initiatives, the Women's Economic Empowerment Project (WEE) of Winrock International addresses the needs of Ukrainian women for business and entrepreneurship skills. Activities include long- and short-term training, access to credit for women-owned businesses, and grants to non-governmental organizations that support women in business. Key partners in this project, which is funded by USAID/Kiev, are the U.S. Peace Corps, ACDI/VOCA and the International Renaissance Foundation (IRF).

Women's Economic Empowerment Programme in Ukraine

Business training courses for Women

In partnership with six Ukrainian women's NGOs WEE has established Women's Business Support Centers (WBSCs) in Donetsk, Kharkiv, Ivano-Frankivsk, Mykolayiv, Chernihiv and Crimea. The WBSCs offer three-month business-training courses for women. Each WBSC hosts a U.S. Peace Corps volunteer with extensive experience in the business sector, which provides consultations on operations in small and medium business. Already 1,251 women have completed these courses and 391 of them have started or diversified their businesses, creating 1,212 new jobs. Empowerment Training seminars have also reached 1,230 women, of whom 138 have started their own businesses, created 261 new jobs, and launched three new Credit Unions. In addition 37 new business associations have been formed and a quarterly newsletter on civic initiatives is also published and distributed through the programme.

Credit Union Programme

The Credit Union Programme was launched with the aim of improving access to credit for women entrepreneurs by providing loans through credit unions in the same oblasts as the WBSCs. The programme began as a loan fund earmarked for WBSC graduates with viable plans for starting a business or expanding an existing one. Working through local credit unions this programme assists women entrepreneurs who may not otherwise qualify for bank loans or credit from donor programmes to obtain start-up capital for business development, thus providing access to capital to a neglected business niche. The programme is also designed to support the viability of the six currently participating credit unions. The philosophy of the programme is to instill in participants the importance of responsible borrowing and credit management. Successful participants build a credit history that can make them more attractive clients to credit unions as well as banks. A first time borrower is eligible for a loan of up to \$750; after successful repayment, that amount may be increased to \$1,500. After two successful repayments, it can be increased again to \$2,000. The programme has been expanded, accepting applicants not only from WBSC's graduates but also from graduates of WBSC short-term training and WEE empowerment training. Approximately \$325,870 in 354 loans have been made to women entrepreneurs through this programme to date. This year WEE Grants Programme awarded \$75,000 to eight NGOs to support women's economic development.

Advocacy on Economic Issues

The WEE programme, in partnership with local NGOs, sponsors 28 public hearings across Ukraine which have attracted 1,089 participants representing local government, business and the NGO community. These hearings focus on obstacles to the growth of small and micro businesses and issues of particular interest to women in business. Each hearing produces recommendations to appropriate government bodies on legislative and regulatory reforms. These public hearings were focused on such topics as Small and Medium Business Crediting; Problems of Legal Regulation of Small Architecture Allocation; Credit Union as a Tool of Small and Medium Business Micro-crediting; Reducing Unemployment in Carpathian Region by Developing Environmentally Oriented Tourism; Law-abiding Tax Payer as the Luxurious Asset of Civil Society; Pillars of Regulatory Reforms Implementation in Cherkassy Region; Pillars of Entrepreneurs-Local Registration and Controlling Authorities Partnership Improvement under the State Policy of Regulations, etc.

National and Regional Linkages

Within the WEE programme, beneficiaries cooperate with local employment services, authorities, business centers, representatives of SME, and the mass media. During the programme implementation, more than 150 newspaper articles have appeared in national and local press, 30 radio programmes and 50 TV programmes have broadcast information about the programme. Following four public Forums on women's economic empowerment in Ukraine, the International Conference "Women in Business Development" has concluded a four-year cooperation between Winrock International and IRF. Study tours to Poland have enabled Ukrainian women to learn from experienced Polish women entrepreneurs as well as Polish business associations and lending institutions and to establish regional economic networks. Cooperation with various programmes supported by USAID and other donor organizations have also contributed to the success of WEE project activities.

Another NGO initiative on women's economic empowerment "Small Business Development among Repatriated Crimean Tatar Women: Challenge and Opportunity" of Unity Women's Forum (Simferopol) was aimed to support the repatriated Crimean tatar women in Crimea, who live in the most complex and desperate conditions. According to the results of a poll among repatriated women, the main regional policy implications should be:

- Financial and administrative support as well as promotion of the development of the network of trade and procurement enterprises manufacturing large-scale goods.
- In order to involve women in small and medium businesses it is necessary to work out an accessible preferential system for providing credit to women. Businesswomen should pay low credit interest, while women who are novices in business should obtain non interest-bearing credits.
- Women's public associations should be a mandatory and integral component of all business projects and programmes.

The UNDP's project on Sustaining Women Farmers in Ukraine demonstrates a good practice in establishing a social partnership among the governments, civil society and the private sector in better access to information and women's empowerment in agriculture. The information technology (IT) component forms an important aspect of this project which is supported by the Government of Japan through Japan Women in Development Fund.

Sustaining Women Farmers in Ukraine

In collaboration with an NGO, the Council of Women Farmers, and the State Committee of Ukraine for Entrepreneurship Development, UNDP has started a telecentre project in Ukraine. This project applies information and communications technologies (ICTs) to agriculture and farm management in support of women farmers who identified lack of information and networking tools as the major obstacle in becoming successful entrepreneurs in a new market economy. In this project, women farmers are provided with computers and Internet access in 8 telecentres managed by the Council and will be trained in computer usage, which will help them to build capacity for the achievement of their business goals.

The trained women farmers will be able to access, via the Internet, information such as commodity prices, laws and regulations related to agriculture and best practices in farm management. Utilizing the computers also promote communications, networking and collaboration among women farmers and with other interested organizations such as state entities, the private sector, NGOs, and mass media. Access to information and networking will facilitate participation of women farmers in decision-making processes in the dynamic transition to a market economy in Ukraine. Through a series of IT training, women farmers also acquire skills to capture local knowledge, create and publish online content in their own language. This will enable them to capture, create, manage and share local knowledge and prepare the women farmers for developing new agricultural products and services in a green tourism, horticulture and handicrafts and conducting e-commerce.

Addressing the Social Impact of Restructuring Privatized Enterprises in Ukraine

A major, complex project was to advise the government of Ukraine on the basis of pilot studies (1996-1998) with Kharkiv City Council on the legal and operational issues associated with the transfer of social assets from major industrial enterprises to new service providers such as municipalities, agencies, non-governmental organizations, and private sector companies. The project was focused on the following tasks: developing a national framework for the transfer of social assets and service provision (such as housing, kindergartens, polyclinics, sports & culture facilities) from enterprises to other service providers; improving the institutional capacity of city councils such as Kharkiv to deliver the services associated with these assets such as housing, education, health care and sports & culture; addressing the institutional capacity of the national government to ensure a minimum level of social service provision within public expenditure constraints and developing the necessary fiscal transfer mechanisms. The implementation of these tasks was facilitated by the training of 'national resource': a cadre of 30 young managers and consultants who acquired generic and specific skills related to social service management in the course of the project.

One of the key outputs of the project was a legislative proposal to the Cabinet of Ministers submitted by Kharkiv City Council with the support of the ministries involved, to set up a "Social Partnership Fund" for the transitional management of assets divested from enterprises. The project was successful in developing a framework for the sustainable provision of social services and resulted in an impressive roll-out component facilitated by the Association of Ukrainian Cities involving conferences, workshops, training sessions and the distribution of Russian-language textbooks and service planning software to city councils across Ukraine.

Belarus

There is a fixed institutional structure dealing with and responsible for the elaboration of national SMEs policies at the governmental level in Belarus: the Ministry of Entrepreneurship and Investments established in July, 1996 and its regional offices. The government has developed a “State Programme of Small Entrepreneurship Support in Belarus (1999)”, which stipulates financial support of small enterprises and individual entrepreneurs. According to the data provided by the Ministry of Entrepreneurship and Investments, 18,199 new jobs were created in the Programme framework. Though the government has already set for itself the goal of developing small enterprises and support for the private sector, the real measures are rather weak, if not lacking, and still are in an infant phase. One of the crucial questions is the lack of adequate understanding of the SMEs sector and how to promote SMEs.

Financing SMEs is one of the major challenges of entrepreneurship development especially for start-ups and beginner enterprises. The Government has not established appropriate financial schemes such as credit guarantee schemes, leasing, start-up credit schemes and equity facilitation. There is an overwhelming need for medium and long-term credit, in particular for start-ups. Credit banking institutions are reluctant to provide adequate support for them. The existing credit banks have no real experience of how to deal with this sector. The evaluation of feasibility studies is not an easy task and there is a high risk to be shared when evaluating a beginner SME. Personal resources such as family savings and loans from friends provide the principal source of start-up capital. According to the survey conducted in 1997 in Minsk, 73.2% of entrepreneurs used only family savings to start their business, and only 8.9% did not finance their business from personal resources. Additional funds were raised from: relatives – 9%, state enterprises – 9%, local subsidies – 3.6%, local partners - 3.0 %, foreign credit lines - 1.2%, credits from commercial banks – 7.7%. According to a survey held in Minsk in 1998, entrepreneurs consider existing business support structures ineffective.

Assessment of opportunities for women entrepreneurs in Belarus

Counterpart Alliance for Partnership (Belarus) conducted a survey among third and fourth year women students of economics from Belarus State University and Belarusian Polytechnic Academy. The data indicate that they are interested in entering business. The most important factor for them is the need for self-realization. 10% of respondents actually have their own business, and 75% are planning to enter business in future. Women began the transition to the market economy with higher level of education than men and such trend remains. According to the data provided by the Ministry of Entrepreneurship and Investments, the share of women among small private enterprise owners is about 5%, among private entrepreneurs (“shuttle” traders) – about 60%. In Mogilyov city, for example, 54% of entrepreneurs are women.

Among the main conclusions on women’s economic empowerment:

- 1. A radical reduction of the administrative burden, simplification of the payment of taxes and levies and facilities, provision of micro-credits, support for the employment of family members, the unemployed and new entrants onto the job markets are highly needed. Women entrepreneurs require regular consulting through an extension service, which operates close to their sphere of activities.*
- 2. Women need access to training. There are no institutions in the country trying to address these obstacles by offering free business counseling to women in their local communities.*
- 3. There is a need for an organization representing women business owners’ interests. While there are various women NGOs in the country, no single organization has members or sufficient representation with enough clout to influence government policies affecting women entrepreneurs.*
- 4. Gender-disaggregated data on entrepreneurship is lacking in the country.*

5. *There are no special programmes, both state and international, providing support to women entrepreneurs.*
6. *Social infrastructure support is underdeveloped geographically and is practically unavailable in rural areas and small towns.*

Georgia

In order to secure jobs for the unemployed the State Unemployment Fund has established “Business Training Center” programme, which foresees disclosure of the entrepreneurial skills of an individual and assist him/her in establishment of private business through intensive consultations. The agreements are reached with a number of banking institutions that provide long-term credits to the unemployed who have started new businesses. Besides, the fund cooperates with foreign and joint companies implementing various projects in the national economy of Georgia. More than 5000 highly skilled unemployed were employed at the first stage of the implementation of these projects, namely: at the Baku-Tbilisi-Supsa oil pipeline construction. The registered unemployed will be utilized at maximum by the Japanese company “Mitsubishi” that is involved in reconstruction of the Poti port.

Promoting women's economic empowerment in Georgia

The Georgian Association for Women in Business (GAWB) offers specific guidance in the areas of modern business theory and in practical issues such as day-to-day management, marketing and the development of business plans. Special attention is given also to the study of laws regulating business in Georgia.

Creating sound finances

GAWB seeks other sources of income by creating small enterprises with the help of international organizations such as UNDP, Save the Children, USAID, the Norwegian Refugee Council, the British Know-How Fund, and the governments of Germany and Canada. Such enterprises include dry-cleaning, tailoring, shoe repair, printing, and craft works. These activities have improved our financial stability, provided a training "laboratory" for our members, and allowed us to expand the activities we can offer. Twenty percent of the profits from these GAWB-affiliated services goes to the development of the organization.

Training entrepreneurs

GAWB carries out business training throughout the year in Tbilisi as well as the other regions of Georgia. The backbone of GAWB's business development programme is the Business Incubator, a twelve-month training programme for 150 women at the association's headquarters. With grant support from overseas organizations, the cost to attendees is minimal: the first six months are free, with a reduced fee charged for the remainder of the course. The small enterprises GAWB has established are designed both to help women obtain business skills and to generate income for women facing economic hardships. GAWB provides consultative services to help women to get knowledge in legislation and still be competitive in a free market economy.

Lobbying the government

GAWB established the Foundation for Women Business Owners (FWBO) aimed at lobbying businesswomen's interest before the government.

Joining forces

FWBO provides credit support to businesswomen in Georgia. The Norwegian Refugee Council has helped begin a programme that provides micro-loans to women entrepreneurs in the Tbilisi and Kartli regions. FWBO also co-operates with East-West Women Network, the USA-CIS Women's Consortium, the World Bank Institute, and the Fellowship of Business and Professional Women International Federation.

Kyrgyzstan

Based on the Beijing Platform for Action, the Kyrgyz Government established a National Programme for the Advancement of Women “Ayalzat” (1996-2000), representing one of the key priorities in state policy.

National Programme for the Advancement of Women “Ayalzat”.

Emphasis was on improving women’s opportunities in all spheres, (including participation in decision making processes) and establishing a favorable legislative, political and economic environment for women’s empowerment and gender equality. Whilst the state has played the leading role in this effort (through the State Commission for Youth, Family and Women’s Affairs), women’s non-governmental organizations as well as international organizations (such as UNDP, Conrad Adenauer Foundation, HIVOS -the Netherlands-, OSCE, National Democratic Institute and others) have contributed significantly to the implementation of this national programme.

The main achievement of “Ayalzat” implementation in women’s economic empowerment: establishment of micro-finance programmes for rural women, through various NGOs, the Oblast Ayalzat Centers and donor projects. But the following elements of the National Plan of Action have not been effectively addressed or implemented due to the constraints and the over-ambitious plan of action:

- *Establishment of a Credit House;*
- *Promoting women’s participation in decision making;*
- *Increasing women’s access to the health services.*

International donor programmes have substantially helped in increasing women’s access to financing through microfinance and entrepreneurial development, and to some extent, support for political and civil leadership. The Mercy Corps International has been active in Kyrgyzstan since 1994. One of its projects is targeted on credit support for women only, whilst another project earmarks 50% of funding to women’s needs. The project “Food for Work” implemented in rural areas also widely involves women. HELVETAS has been working in Kyrgyzstan since 1994. Two of its five projects have a gender component: the Business Support Project which has a gender orientation in its principles and approaches; and the Kyrgyz-Swiss Agricultural Project which seeks to achieve equality between men and women.

Tajikistan

The State Statistics Agency of the Republic of Tajikistan, with the support of the Bureau «Women In Development» and UN staff for «Development of Women » in Central Asia, has for the first time officially initiated the collection and analysis of the gender problems, by

conducting surveys and studies of social and economic changes that took place in the Republic, in the following directions: distribution of women and men by sources of income; women who lost the ability to work in employable age; households, headed by men or women; time budget of family; social security for women.

In July 1997 the new Labour Code was adopted to restore some benefits and allowances for women. Many women do not know their rights and cannot make use of those even minimal aids set for them in accordance with law. Mere ignorance of their rights and ignorance of existence of such laws can explain this. Financing of benefits is carried out at the expense of the state budget, enterprises, public and charitable organizations. This type of social aid, in opinion of specialists, particularly needs regulating. The size and number of benefits do not depend on the income of individuals or their families entitled to benefits, which decreases the effectiveness of social aid, particularly with regard to those groups of population who need it the most. Under the constant budget deficit there is a chronic increase of indebtedness in payment of certain benefits, should it be school or university students' stipend, pension for invalids and pensioners, unemployment compensations. Mechanisms for setting and payment of social aid are very complicated and labour-intensive, therefore control over payments is not easy. There is evidence that women did not receive benefits which were needed so much to support the family. Research on this issue based on conducted family examination allows to draw a conclusion that the mechanism of this system of state support for women and their families should be made simpler.

Municipal initiative (Ternopil, Ukraine)

A gender audit in Ternopil (Ukraine) has been developed as part of the People's Voice Project initiated in March 1999 and funded by the World Bank and the Canadian International Development Agency (CIDA), and implemented by the International Center for Policy Studies.

Gender Audit within People's Voice project in Ternopil

A public survey on gender issues was conducted in June 1999 in Ternopil. The survey concluded that women tended to be more vulnerable than men in the labour force, and that they were less successful in pursuit of complaints even while they made more unofficial payments than their male counterparts. A gender audit was initiated in September 2000 with the following objectives:

- *to guide NGO groups in conducting a gender audit of regional and local government in terms of personnel policies and practices, as well as in relation to public policy issues and programme delivery; and*
- *to develop the capacity of local NGO groups to undertake policy advocacy activities in order to increase sensitivity to the gender dimension in local government reform.*

Within the framework of the audit, interviews and research were conducted to define the involvement of women in decision-making processes at the local level, and to assess the extent to which their needs were addressed by policies. The results of the audit were presented in a conference in November 2000. As a logical continuation of this work, a Department of Gender and Social Resources was formed in the Ternopil Agency of Urban Development. Twelve policy groups that were formed as part of the capacity-building exercises for the public officials are in the process of developing policy documents in areas such as strategic planning, budgeting, human resource planning, and transportation. Initiatives such as the Education Reform Programme, Communal Housing Programme, and a gender audit have commenced in the pilot cities of the project.

The second part of public consultations on gender issues came to conclusion to establish Women's Association to provide information and business training and lobby quota on women's participation in politics.

Thus, we can summarize the most effective and successful practices to empower women in financing in CIS countries:

- micro-credits through credit unions for businesswomen (Belarus, Georgia, Kazakhstan, Russia, Tajikistan, Ukraine, Uzbekistan);
- business incubators provide training for businesswomen on legislative base, business management, financial resources, marketing etc.;
- as a result of cooperation between NGOs, business incubators and Employment Center, women who finished business courses receive an a year unemployment compensation to start their own business;
- women's participation in drafting and realization of municipal programmes of economic and social development to meet gender interest;
- gender audit conducted at the sub-national level for assessing needs and promoting gender sensitive policies and initiative in response to these needs;
- gender budgeting as a tool for women economic and financial empowerment (Georgia, Russia);
- civil society initiatives to provide basic social and health services to the most vulnerable groups;
- international support for women farmers to provide their equal access to land property, information and agriculture management.

III. Policy implications and challenges

As seen in section II there are some good practices in CIS countries in improving women's access to assets and financial resources. However this has not become a priority for national governments in these countries despite the support of many international institutions (WB, UNDP, IMF, EU, Soros Foundation), which have already included gender mainstreaming in their programmes and projects.

One of the major challenges is to start a policy debate on how to incorporate the gender perspective into the transition strategy, especially into poverty reduction and economic growth programmes.

In the republic of Kazakhstan the State programme on fighting against poverty and unemployment for the period of 2000-2002 has been implemented. Gender aspects of poverty were not considered in that programme and there are no specific measures being taken to reduce women's poverty. In the same programme for the period 2003-2007, gender aspects of poverty have been already considered. Thus, there is hope that in the future the government, the private sector, and civil society will move forward in the fight against poverty in Kazakhstan.

In Kyrgyzstan, the "Araket" National Programme for Poverty Alleviation has been designed to increase employment opportunities, improve access to basic social service, improve the targeting of social assistance, and ensure the timely payments of pensions. Other poverty programmes and credit facilities have been set up by UNDP, GID Bureau, women NGOs and the international community to assist in the process of alleviating poverty. However, the impact of these programmes is yet to produce any significant changes at the national level.

In Ukraine, the Strategy of Overcoming of Poverty has been developed and authorized by the Decree of the President of Ukraine (August 2001). The strategy of overcoming poverty will be realized in three stages up to 2010. The Programme aims at the reduction of poverty rates among the most vulnerable strata of the population as well as developing effective systems of social protection and social insurance. However, in 2002 the parliamentary Committee on Social Policy and Labour clearly admitted that one of the major obstacles in Programme implementation is the lack of state financing.

The process of mainstreaming gender into economic policies is difficult due to, inter alia, a low level of women in decision making positions and a lack of data and analysis. In Belarus the low level of women in the Parliament (15.7%) and in decision-making positions limits their impact on the process of building a consensus on market style welfare systems or labour market policies. The lack of gender-disaggregated data on self-employment is another problem. Thousands of Belarusian women who are working hard, feeding their families and supplementing their household income through smallholder agricultural production and trade are not reflected in employment data. As a result, their problems and needs, such as training or loans and credits, are not brought to the attention of policy makers.

The following challenges and policy directions could be identified in the areas of: women's economic empowerment; limiting the negative impact of external debt; and mobilizing domestic resources for social progress.

III.A Overall strategy for women's economic empowerment

- Develop tools that would facilitate gender-sensitive policy formulation, planning, implementation and monitoring. These include: gender disaggregated-data in all spheres (currently, such data is not available for economy, financing, banking, legislation, public services, etc.); gender research and analysis; guidelines for integration of gender into the policy formulation process. Such analytical techniques as Gender Proofing, Gender Impact Assessment, Emancipation Effect Reporting, Gender Indicators, Checklists of Actions for Gender Mainstreaming (UNDP) should be applied in processing gender disaggregated data at the national level. To close the gender pay gap, gender pay indicators have to be included in the list of broad economic indicators
- Engender poverty reduction strategies, including PRSPs and macro-economic policy frameworks addressing the feminization of poverty and the socio-economic impact of globalization on women. It is necessary to use vulnerability and opportunity assessment as a tool to measure the feminization of poverty; women's access to markets, employment, public goods and social services.
- Provide women's economic empowerment. National governments, international institutions, business and civil society groups should further support female entrepreneurs by special business training programmes, facilitate women's access to loans and develop more favorable tax policy.
- National governments need to take efforts to introduce gender budgets at the national, regional and local levels that should bridge the gap between the political declarations to empower women and the relevant budgetary assignments. The gender budgeting is a perspective tool to restructure the collection and allocation of public funds towards promoting women's economic capacities and rights, and engendering governance and leadership.

- Evaluate women's participation in financing and economic decision-making at the national and local levels. It is necessary to introduce an indicator of gender balance in staff and management of financing and economic institutions.
- Train national, regional and local officials in order to promote gender sensitive policies and resource allocation and greater participation of women in economic and financial decision-making process.
- Increase women's potential to access and make use of new information and communication technologies to provide better opportunities in crediting, marketing, management etc.
- Help women's groups make the connections between macro-economic policies and gender impacts by making the language of macro-economics more accessible and analyzing how the policies affect women in practical terms; capacity building via information exchange, joint efforts to develop simple guidelines or courses on a gendered analysis of macro-economic policy; workshops and joint research on privatization, reforming and restructuring impact on women.

III.B Gender-aware and participatory process of decision-making regarding external debt

- To protect state strategic interest and define socially oriented economic priorities, national governments should involve independent experts and civil society groups (women's organizations in particular) from the first stage of drafting of countries' social and economic development plans supported by international financial institutions.
- Governments should ensure that loans are borrowed on terms that do not compromise the social development concerns of the country. The priorities for meeting women's needs especially in the areas of education, health care, and essential social services should be above financial and monetary objectives. The government should make an assessment of possible social and gender impacts of the loan agreements.
- Every loan and debt restructuring agreement of the government should be transparent for the civil society, including women as a major group. To ensure this transparency, the government should specify and implement effective mechanisms of public participation in the decision-making process, as well as put in place adequate reporting procedures to keep the taxpayers informed of the decisions. Public hearings on loans and debts restructuring are considered to be an effective participatory mechanism.
- The governments should establish a multi-sectoral, debt coordinating agency involving women representatives that monitors borrowings to ensure their necessity, purposefulness, and governmental ability to service any additional debts. Such an agency should also put into place laws to punish corruption and recover stolen funds.

III.C Gender sensitive mobilization of domestic resources in social area

- National governments should recognize that the market transition does not necessarily imply a disavowal of the regulatory role of government in the social sphere. The national governments bear the prime responsibility for securing social justice by means of affordable, accessible and equitable distribution of public goods and social services, particularly health, education, child care, elderly care and access to water, sanitation and public utilities. Particular attention should be given to low-income groups.
- Provide suitable, qualitative, flexible and affordable services to assist women in the care of children, the elderly and other dependants. It is necessary to develop adequately financed

care services in favour of families taking into account practical impact of benefits/allowances for parents; family tax relief, social support.

- Promotion of parental leave for both women and men by public authorities in partnership with the social partners, through the introduction of work/family/balance measures to the benefit of both businesses and employees, especially in SME's, etc.
- Co-ordination of working time and service policies is of importance to reconciling work and family life so that they are more responsive to the needs of women and men, for example, co-ordination in town planning, housing policies, opening hours of services, school hours, etc.
- Reform the national tax system in terms of the charity activity taxation codes. National governments should adopt preferential tax policy for business and civil society groups that provide charitable social services for the most vulnerable groups of population.

IV. Institutional processes, mechanisms and tools

All CIS countries repeatedly reaffirmed their commitments to create institutional mechanisms for gender equality, empower women's participation in economic sphere and mainstream gender in their local, national and regional programmes. These commitments are mainly contained in the following documents adopted by UN Member States: ECE Regional Action Plan (1994), Cairo Platform for Action (1994), Beijing Declaration and Platform for Action (1995) and Decisions on Institutional Mechanisms Adopted by UN CSW (1999), agreed conclusions from the regional ECE Beijing+5 Meeting (2000), Monterrey Consensus Document (2002), and Johannesburg Plan of Implementation (2002). Certain steps and efforts to facilitate women's access to financing and assets have been undertaken and are still being undertaken by national governments with the support of international institutions and in partnership with civil society.

These documents recognize women's right to labour conditions equal with men, including the right for equal payment for equal labour or labour of equal value; right for leave with pay in the period of pregnancy and childbirth, including sufficient social support with assured return to the work place and length of service. They also recognize women's right to a decent living condition for themselves and their families, to social services, including childcare institutions, and to recognition of unpaid housekeeping work.

In order to effectively achieve gender-related commitments made at the international level, two main types of institutional processes and mechanisms can be highlighted: a) internally, the establishment of institutions and national action plans for gender equality; b) externally, the regional support by international organisations and foundations.

IV.A Establishment of institutions and national action plans for gender equality

Following up on the decision of Fourth World Women's Conference (Beijing 1995), national governments of CIS countries established governmental bodies to promote the advancement of women and adopted national strategies, which included women's economic empowerment. All countries now have national machineries (commissions, committees, councils on gender issues) to advance women, set out state policies and strategies, develop a platform of action, coordinate and facilitate gender mainstreaming into all national policies, strategies and programmes. This covers state governance, including legislative, executive and judicial branches of power as well as civil self-governance. A review of Government National Machineries for the Advancement of Women in Central Asia and the Caucasus is presented in the Annex of this paper.

Georgia

On February 20, 1998 the State Commission on Elaboration of State Policy for Women's Advancement was established by the President of Georgia. The mandate of the Commission envisages acting as the main coordinating body of the Government's gender policy. The key instrument in this coordination and in the implementation of the Government's gender programme is the National Plan of Action for Improving Women's Conditions in Georgia, approved by the Order of the President of Georgia in 1998 and prolonged in 2000 to 2004. The State Commission is headed by a woman, the Deputy Secretary of the National Security Council of Georgia on Human Rights Issues. The other 26 members of the Commission are representatives of the Government and NGO's. The State Commission is supposed to operate in close contact with the different ministries where gender focal points are nominated to ensure a smooth interaction.

Kyrgyzstan

In 1996 the State Commission on Family, Women and Youth Affairs was established under the Kyrgyz Government to provide institutional support for promotion of women's interests. According to its mandate, the Commission implements the state policy on women's development, establishes and implements state and national programmes on gender in relation to family, women and youth. The State Commission coordinates these efforts with the sectoral ministries, administrative structures, local governments, civil society organizations including political parties, non-governmental organizations, as well as international organizations in the Kyrgyz Republic.

Through the State Commission's efforts, special committees on family, women and youth affairs were established in 1997 within the Legislative Assembly and People's Representatives Assembly of Jogorku Kenesh/Parliament of the Kyrgyz Republic. The State Commission is also represented at the local level by Women's Initiative or Ayalzat Centers which were established with the support of UNDP. The activities of these Centers focus on co-ordination of Youth, Family and Women's issues among local agencies, field support for women's NGOs, communities, women-entrepreneurs and farmers. Additional Centers have been established at the local level.

The budget allocation for the State Commission, however, has been reducing every year to 30% in 1998 due to national budgetary constraints. As of November 1998, only 1.5 million Som (US\$ 50,000) was received by the Commission, hardly enough to implement the plan of activities for the year. The provincial "Ayalzat" Centers are losing their influence in society due to a lack of adequate Government support and funding. Challenges remain in establishing an effective implementation and monitoring mechanism for this strategy; obtaining adequate financing for the activities of the Ayalzat programme, which has been extended for another five years; and influencing social attitudes which currently hinder women's advancement and particularly, participation in leadership.

Belarus

Belarus provides an example of how gender can be mainstreamed in national programmes for social and economic development and applied in international cooperation and cross-programme work.

The Government's Programme Concept for Social and Economic Development of Belarus was developed for the period 2001-2005. The basic objective is to improve the living standards of Belarusian through export-oriented economic growth with social equity and security. Efforts of national government in this direction have been supported by UNDP and reflected in the second country cooperation framework (CCF) for Belarus (2001-2004). Gender mainstreaming is one of the priorities in all areas of government's programmes and CCF: (a) policy and legislative development; (b) access to information communication technology; (c) access to the benefits of globalization; (d) promotion of small and medium size enterprises; (e) alternative institutional and financial means for provision of goods and services; (f) promotion of innovative investments; and (g) social security.

Expected results from this cross-programme work are: (a) all programme beneficiaries will be applying rights-based approaches to their work in developing and implementing policies; (b) further integration of gender issues in national development and sectoral plans will increase women's participation in entrepreneurship, decision-making and access to information technology; and (c) there will be increased public and government awareness on gender issues.

Ukraine

During the second half of the 90s, the Government of Ukraine made some efforts to address gender inequalities and improve the status of women in the country. In 1993, the Sector on Women, Family, Motherhood and Childhood Protection (part of the Cabinet of Ministers) was created. In 1996 the Ministry of Family and Youth Affairs was created, and later transformed into the State Committee for Family and Youth in 1999, the department of which took responsibility for women's status and gender equality.

The "National Action Plan for Improving the Situation of Women and Promoting Gender Equality in Society during 2001 – 2005" is based on the gender approach and will be the basis for a harmonization of relations between sexes, for the establishment of parity democracy. Such priorities are:

- consideration of gender aspects in formulating state policy, programmes and projects;
- prohibition of gender discrimination on the labour market, in employment and promotion;
- development of programmes in the interests of women who have been affected by the negative effects of economic reform; a settlement of the problem of women's employment, providing a favorable environment for the development of business activity among women.

The National Plan of Action for Advancement of Women and Promoting Gender Equality is a good initiative, as it attempts to address the critical gender and women's issues in Ukraine. It is, however, more a list of activities to be undertaken by various parties than a strategic document determining the key directions and interventions needed in this sphere. It tends to lean more towards a traditional approach in protecting women against exploitation and promoting cultural and family values. On the positive side, it has prioritized the collection and publication of gender disaggregated data to facilitate more gender sensitive policy making and programming; integration of gender issues into higher education and conducting gender expertise of legislation (all of which have been already initiated with the support of the UNDP Gender in Development Programme). The budget of this Plan is determined on an annual basis. The budget provided for 2001 is so limited that they could not implement more than 10% of the planned activities.

IV.B Regional support by international organisations and foundations

The civil society, supported by international organizations and donors, has been especially active in launching **regional initiatives aimed at women's economic empowerment** in CIS countries.

The regional workshop "Women's Economic Empowerment in the CEE/NIS region in the context of UN Financing for Development process" (Kiev, Ukraine, November 2001) was organized by the Liberal Society Institute (LSI) within the UNIFEM/WEDO "Investing in women" project. Issues of concern included mobilization of domestic and international resources, trade, women's access to micro-finance, social protection, external and internal debts, and corruption. Women from Bulgaria, Poland, Croatia, Belarus, Denmark, Kazakhstan, Kyrgyzstan, Russia, Ukraine actively participated at the seminar. Due to the support of UNIFEM and Women's Environment and Development Organization (WEDO, New York) the participants had a unique opportunity to get information on the history of UN Financing for Development (FfD) process, reflect on the UN papers, and discuss the globalization's positive and negative impact to the countries with economies in transition. Women from NGOs, scientists and academics, and governmental officials have identified the FfD issues and priorities for CEE/CIS countries, reflected the gender dimensions of the FfD Agenda, developed ways and mechanisms for women's economic empowerment, and recommendations for national governments, multilateral institutions and UN structures.

The seminar recommendations to the national governments and multilateral institutions were presented at the Resumed Session of UN FfD Preparatory Committee (New York, January 2002) and International FfD Conference (Mexico, March 2002). The participation of NGO women leaders from CEE/CIS region in multi-stakeholder round tables in Monterrey was organized by Liberal Society Institute under support of UNIFEM. Women leaders from CEE/CIS region were lobbying national governments and international institutions to include gender regional perspectives and priorities in the Monterrey Consensus Document of the UN International Conference on Financing for Development (Monterrey, Mexico March 2002). As a result of lobbying, the item "Mainstream the gender perspective into development policies at all levels and all sectors" has been incorporated into paragraph 64 of this document.

International institutions, governments, the business sector and civil society are also seeking **new schemes to address women's social needs** under the reduction of budget allocations in CIS countries. The International Soros Foundation network, Social Investment Fund, EU Tacis programme, People's Voices project, funded by World Bank have launched and completed a number of projects addressing social reform in region.

In 2002 the International Soros Foundation completed the following projects within the East-East Programme to counter economic and social impact on women in transition in the CEE/CIS region:

1. Privatization and Structural Adjustment in Transition Countries: Economic and Social Position of Women, Fund for an Open Society Yugoslavia. Organizer: Women's Center for Democracy and Human Rights Subotica in partnership with the Center of Legal Assistance for Women, Zenica, and the Bulgarian Gender Research Foundation, Sofia.

2. Resolving Social and Ecological Problems in Restructuring Coal Mining Industry: Poland and Ukraine, Stefan Batory Foundation. Organizer: Polish Academy of Sciences, Mineral and Energy Economy Research Institute, Krakow.
3. Human Resources Development in Economic and Social Reform in Regions, Open Society Institute Assistance Foundation, Azerbaijan. Organizer: Bilik/Knowledge Regional Organization of the Educational Society of Azerbaijan, Ganja, in partnership with the Ganga Employment Center and Green Earth, Georgia, Tbilisi.
4. Strategies of Property Restitution and Development in Processes of European Integration, Open Society Fund-Lithuania. Organizers: Baltic Management Foundation Vilnius and International Center of Scientific Research and Training, Vilnius.
5. Support for Women in the Labour Market, Open Society Institute-Russia. Organizers: Association of Women of the Volga Region Samara and the Pilot Training Center, Department of the State Employment Service Samara Region.
6. Consequences and Perspectives of Privatization in Russia and Poland, Open Society Institute-Russia, Nizhny Novgorod. Organizers: Business Development Institute, Nizhny Novgorod in partnership with the Foundation Center for Privatization, Warsaw.
7. Informal Economy in post-Soviet Transformation: Analysis and Regulation, Open Society Institute-Russia. Organizer: Center for Independent Social Research, St. Petersburg.

At the same time it should be noted that the Ukrainian branch of Soros Foundation (International Renaissance Foundation) has closed the Women in Society Programme specifically addressing to women's economic and social empowerment. The approach, methodology, and indicators of gender mainstreaming in other IRF programmes are rather weak.

Projects within EU Tacis aimed at improving social services do not put special emphasis on gender dimension. Within the EU Tacis programme, a series of projects was aimed at addressing the social impact of restructuring privatized enterprises in Ukraine, Moldova and Belarus. The specific objectives of these projects are to develop appropriate models for the sustainable transfer of social assets of enterprises to the public and/or private sectors or NGOs, as well as, to develop a national capacity for research, training, and the provision of policy advice on social assets transfer.

Special concern should be given to the Social Investment Fund initiative which is funded both by the World Bank and state budget. Unfortunately, gender dimension is completely excluded from the policy of the Social Investment Fund in Ukraine, leaving the specific needs of poor women unaddressed and ignoring women as participants and beneficiaries of the projects.

Conclusion

The establishment of gender machineries in all CIS countries and the progress made in developing effective tools such as gender disaggregated statistics should be considered an important step forward to ensure women's access to assets and financing. However, these mechanisms and tools are still weak. They lack funding and political support from line ministries in the economic sector.

Generally speaking in CIS countries, there is a lack of resources to establish a special institutional mechanism responsible for protection of women's economic, social and political rights. The established commissions and committees have not the appropriate tools and resources for implementation, monitoring and evaluation of adopted platform of actions. Moreover, the

status of these commissions and committees is not clearly defined and their decisions are frequently neglected.

Actually a common hindrance in national programme implementation is the weak gender awareness within government structures. Mechanisms to analyze the specific roles and responsibilities, and the consequential problems, needs and interests of men and women are therefore not in place. It is not possible, therefore, to ensure that national policies, strategies and programmes are completely relevant and effective for all sectors of the population.

To effectively mainstream gender into institutional processes, governments should coordinate their efforts and strengthen the linkages between the National Plan of Action to Empower Women and various National Plans aiming at sustainable development, economic growth and poverty reduction. The establishment of multi-ministerial “gender desk” with administrative and budgetary powers, with broad participation of gender sensitive economists, lawyers, women’s NGOs and business organizations could be an effective tool to ensure that gender concerns are addressed in the formulation, implementation and evaluation stages of policy making.

Annex

Review of Government National Machineries for the Advancement of Women in Central Asia and the Caucasus

| Armenia | Azerbaijan | Georgia | Kazakhstan | Kyrgyzstan | Tajikistan | Turkmenistan | Uzbekistan |
|--|---|---|---|--|---|---|--|
| 1. Name of Government National Machineries | | | | | | | |
| The National Commission on Gender in Development Policy, an Advisory Body chaired by the Minister of Social Security. | The State Committee for Women's Issues, under the auspices of the Cabinet of Ministers, which has ministerial rank. | The State Commission on Elaboration of the State Policy for Women in Development issues, an Advisory Body created by the President, chaired by the Head of the Security Council | 1. The National Commission on Family and Women Affairs under the Office of the President, chaired by a former Senator with present ministerial rank. | 1. The National Council on gender policy under the President's Office 2. At the Government level, The State Commission for Family, Youth and Women's Affairs. 3. At the Oblast level, 6 Ayalzat Centers of Women Initiatives | 1. The National Commission on Realization of the National Plan for Action; Advisory Body headed by the Deputy Prime Minister 2. The National Committee on Work with Family and Women in the Cabinet of Ministers 3. The Committee on Work with Women and Families in the Parliament | 1. The Inter-Agency Coordination Council on Realization of the National Action Plan for the Advancement of Women, headed by the Deputy Speaker of the Parliament 2. The Women's Union of Turkmenistan named after Gurbansoltan-eje, a Government NGO, headed by the Deputy Speaker of the Parliament | 1. The Secretariat on Social Protection of Family, Motherhood and Childhood of the Cabinet of Ministries 2. The Women's Committee of the Republic of Uzbekistan, a "Public Organization" headed by the Deputy Prime Minister. |
| 2. Date of Establishment | | | | | | | |
| 6 August 1997 by the Decree N360 of the Prime Minister (Amended on 13 August 1998 by the Decree N487 of the Prime Minister). | 14 January 1998 by the Decree of the President of the Republic of Azerbaijan | 20 February 1998 by the Decree of the President of Georgia | December 1998 by the Decree of the President of Kazakhstan | 1. 31 July 1998; 2. 4 March 1996 by the Decree of the President 3. 1997 | 1. 10 September 1998 by the Decree N 363 of the President 2. 31 March 1991 by the Decree N37 of the Prime Minister. | The Coordination Council was created on 28 August 1998 by the Decree N4 of the Deputy Chairman of the Cabinet of Ministers | 1. 2 March 1995 by the Decree of the President; 2. The same Decree granted new status to the Women's Committee with executive powers |
| 3. Purpose of Establishment | | | | | | | |
| Inter-Agency coordination of activities related to the gender in development policy and monitoring of implementation of the National Plan for Action with advisory role. | 1. Democratization of women's movement; 2. Promotion of women's participation in social life; 3. Involvement of women's creative and intellectual potentials in Azerbaijan's development; 4. Social rehabilitation of disadvantaged groups of women. | Achievement of gender equality in the society, and monitoring the implementation of the National Action Plan. | Development and monitoring of the NAP, and the Advancement of women through activities within six priorities of women in: 1. Decision making 2. Economy 3. Family Issues 4. Rights and violence 5. Work with NGOs 6. Mass Media | 1. <i>The National Council on gender policy</i> a) Gender equality in the society; b) Monitoring and control over implementation of the "Ayalzat" National Programme; 2. <i>The State Commission on Family, Women and Youth Affairs</i> a) Protection of women's interests and their full participation in development; b) Implementation of the "Ayalzat" programme. | 1. <i>The National Committee on work with Family and Women:</i> Participation in preparation and implementation of the State Programme on Women 2. <i>The National Commission on Realization of the National Plan for Action on the Advancement of Women:</i> Implementation of the National Plan for Action | 1. <i>The Inter-Agency Coordination Council on Realization of the National Action Plan for the Advancement of Women:</i> Elaboration and Implementation of the National Plan for Action | 1. <i>The Secretariat:</i> a) Development of national strategic objectives for the advancement of women; b) Coordination of women related activities 2. <i>The Women's Committee:</i> a) Advocacy of women's issues; b) Execution of programmes for the advancement of women; |

| 4. Number of Members | | | | | | | |
|---|--|---|---|--|--|---|---|
| 14 representatives of line ministries and major women's NGOs. | 10 (full time staff members) and 13 representatives of key government agencies | 27 representatives of governmental and non-governmental organizations including the WID staff | 10 (full time employees of the Secretariat) and 28 representatives of key institutions, including the GID Bureau Director | 1. <i>National Council</i> : 7 representatives from key ministries, 1 Deputy of Parliament and 6 representatives of key institutions in women issues; 2. <i>State Commission</i> : 8 full time staff and 2 volunteers | 1. <i>National Commission</i> : 16 representatives of various state agencies, NGOs, headed by the Deputy Prime Minister; 2. <i>National Committee</i> : 10 full time staff and 17 volunteers. | 23 representatives of government agencies and the Parliament, as well as members of the Women's Union | 1. <i>The Secretariat</i> : 5 full time staff; 2. <i>The Women's Committee</i> : 7 full time staff, at local regional and district levels – about 600 members working at decision making positions. |

5. Budget (Allocated from the Government Budget, UNDP and Fund-Raising)

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| No special resources allocated from the State Budget. The Ministry of Social Security facilitates the National Commission's operations. UNDP GID Unit Project gave technical support. | 180 mln.manat (in 1998) 285 mln manat (in 1999) All from the State Budget. UNDP GID Unit Project provides technical support. Committee is also seeking funds for programmes from other donors. | \$ 10 000 (in 1997 –1998) were provided from the State Budget to the UNDP/Govt. WID Project to facilitate the work of the Commission. In 1999-2000, The WID Project of UNDP Georgia will also provide technical support. | The budget is provided by the State Budget according to the work plan of the National Commission. The UNDP GID Unit Project provides technical support. Swedish Government will support preparation of Beijing +5. Other donors are sought for programmes/projects. | <i>The State Commission</i> : 500.000 soms (in 1998) 700.000 soms (in 1999) - for implementation of the "Ayalzat" programme; 297.000 soms (in 1999) - for operational costs; All from the State Budget. UNDP GID Bureau has provided technical support to the State Commission and to the Regional Women's Initiative Centers | 20 mln Tajik Rubles per year is provided through state budget to the National Committee to Work with Women and the Family. Donors are sought for fund-raising. The UNDP WID Bureau project provides technical support (computers, training, study tours, conferences, etc). | 1. The Coordination Council does not have special resources allocated to it. The UNDP WID Bureau project provides technical support 2. The Women's Union has fund-raised and has its own government and non-government budget. | 1. <i>The Secretariat</i> is supported by the state budget; 2. <i>The Women's Committee</i> : 2.000.000 Uzbek sums annually from the state budget plus allocations from local budgets. The UNDP GID Unit Project is located within the Women's Committee. Fund-raising going on with other donors. |
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6. Participation of NGOs/Institutions in Decision Making Process of the Machinery

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| NGOs are represented in the Commission and regularly participate in meetings. | The Committee coordinates work with women NGO's and cooperates on certain issues. NGOs have a strong lobby. | NGOs are represented in the State Commission | A section is formed within the structure to work specifically with NGOs. | The State Commission collaborates actively with NGOs through Consultative Council. | The State Committee established close cooperation with fifty women NGOs. | Some women's NGOs are represented in the Coordination Council and participate in decision making | The biggest NGOs regularly participate in the quarterly meetings of the Coordination Council under the Secretariat, with an advisory status. The Women's Committee also organizes meetings with NGO through the GID Unit. |
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| Armenia | Azerbaijan | Georgia | Kazakhstan | Kyrgyzstan | Tajikistan | Turkmenistan | Uzbekistan |
|---|--|--|---|---|--|---|--|
| 7. Activities the Machinery performed in the past years | | | | | | | |
| Elaboration of the National Concept on Women and Plan for Action; Monitoring of the National Plan for Action's | Preparation of the National Plan for Action and Azerbaijan State Policy Concept on | Elaboration of the National Plan for Action; Preparation of the National Report | As the Commission was created in December 1998 to replace the | <i>Activities of the State Commission in 1998</i> : Provision of Gender Expertise on the | <i>Activities of the National Committee in 1998</i> : Organization of the International | <i>Activities of the Inter-Agency Coordination Council</i> : Preparation and | 1. <i>The Secretariat</i> : a. Preparation of a Concept Paper on Women's Status; b. Organization of the Coordination Council quarter meetings; |

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| <p>implementation; Preparation of the annual national report on CEDAW with the MFA Research of women's problems in rural areas; Preparation of recommendations to increase representation of women in decision making;</p> | <p>Women; Research to identify the needs of women such as refugees in cooperation with the State Committee on Refugees and IDPs. Preparation of the draft law on Children's Rights, Family Code and "Young Family" programme; Organization of National Conferences.</p> | <p>on the Status of Women; Organization of the thematic trainings, seminars and workshops. Publication of magazines and brochures. Establishment of a regional network. Organization of the National Conference. Participation in TV and Radio Programmes.</p> | <p>Council on Women, Family and Demographic Policy, the work plan is due to be fulfilled in 1999.</p> | <p>Law of Health; Women's Forum dedicated to 8 March; 3. Organization of study tours; Organization of the seminar on micro finance; Creation of crisis centers; Demographic and health surveys in selected regions; Organization of the "Young Talents" festivals; Participation in international and national conferences</p> | <p>Conference "The World and Women" (jointly with the SOROS Foundation and OSCE) Organization of Round tables with the participation of women – lawyers in the regions</p> | <p>presentation of reports on the realization of the NPA priorities (jointly with the Institute of Democracy and Human Rights and representatives of the Parliament and the UNDP GID Unit)</p> | <p>2. <i>The Women's Committee:</i> a. Realization of the state programme on the Year of Family (1998)</p> |
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