



Europe and Central Asia

KEY GENDER ISSUES

Across the region of Europe and Central Asia (CEN), notable gains have been made in the areas of health and education, with health outcomes above world averages, particularly in maternal mortality rates.¹ Between 1990 and 2010, the maternal mortality ratio (modelled estimate, per 100,000 live births) fell from 70 to 32 per cent. However, evidence shows that there are still gender gaps in access to economic opportunities, productive resources, land and credit, and decision-making at all levels.

Economic empowerment

Since the breakup of the Soviet Union and Yugoslavia in the early 1990s, employment in the region has transitioned from more formal, permanent employment to part-time and time-bound work.² Women are commonly over-represented in vulnerable temporary and informal jobs. Work in agriculture is the prevalent form of female employment and the largest source of income.³

In Eastern Europe, women account for 31 per cent of the economically active population working in agriculture. In Central Asia, the corresponding average is 40 per cent, whereas in countries like Azerbaijan and Kazakhstan it is over 60 per cent. In the Republic of Moldova, for example, 70 per cent of agricultural workers are employed in the informal sector, and 73 per cent of them are women.⁴ Women in CEN countries are mainly responsible for activities like livestock grazing, mixed cropping, horticulture, olive-farming and household food production. Gender disparities in pay exist for agricultural labourers and other rural occupations. As a result of widespread rural poverty, people often migrate for employment to urban areas and higher-income countries, which makes them vulnerable to health risks, exploitation and abuse.⁵

Throughout much of the region, all children have equal access to education, which is a cornerstone of economic empowerment.⁶ However, gender disparities are still more common in rural areas than in urban areas, especially in countries with large rural populations such as Azerbaijan, Kyrgyzstan and Uzbekistan.⁷

Poverty, limited public funding for education, and traditional practices all play a role in this inequality. For millions of rural people in the region, access to land and agricultural inputs is critical to their families' food security and economic well-being. However, there is a gap between the legislation and its implementation, even in countries that have legal protection for women regarding access to land and other assets.⁸

Voice and participation

IFAD has been working continuously in the region to strengthen the role and voice of women leaders in rural organizations. Its ongoing programmes are aimed at giving a stronger voice and role in policy dialogue to grassroots women by building their capacity to express themselves, choose leaders and hold them accountable. The ultimate goal is to expand the presence of women leaders in rural organizations at all levels, and develop their leadership skills. IFAD's projects in the CEN region stipulate that women are represented in all project-related decision-making bodies and that the participation of women in the formation of beneficiary groups and producers' associations is measured against a set target. In addition, with IFAD's support, gender training workshops are held for the project staff, which involves applying the tools of gender mainstreaming to project implementation and enhancing gender-sensitive impact. For example, in Bosnia and Herzegovina, a small grant was used to hold focus group discussions with women to develop appropriate and effective gender mainstreaming in project activities.

Workloads and benefits

IFAD has found that investments in rural finance and infrastructure typically benefit women and men equally. They both work in agriculture, either to provide for household consumption or for commercial enterprises. Under infrastructure projects, improved irrigation also benefits the rural women who are actively engaged in farming. Women play a major role in the rural economy, constituting a significant share of the workforce, as well as being heads of rural households. A recent study from Albania showed joint decision-making between husbands and wives in a number of commercial agricultural undertakings.⁹ IFAD's experiences in Armenia and Bosnia and Herzegovina also point to women and men making joint decisions about their agricultural enterprises.

IFAD GENDER POLICY
Strategic objective 1:
Promote economic empowerment to enable rural women and men to have equal opportunity to participate in, and benefit from, profitable economic activities.

IFAD STORIES FROM THE FIELD

Building businesses and improving access to credit in Armenia

Women play a significant role in the rural economy of Armenia: they represent 40 per cent of the workforce and are heads of one third of rural households. Since 2008, the Farmer Market Access Programme has worked with women and men to strengthen women's participation in rural small and medium enterprises. It helps women build their knowledge, skills and confidence, and makes financing available to rural enterprises that show growth potential. The programme also contributes to the Rural Finance Facility (RFF), a permanent autonomous unit set up by the government to channel capital to financial institutions and thus improve rural poor people's access to loans. The Facility was initially established through the Rural Areas Economic Development Programme. With the RFF, loans are given to family enterprises and family members occupy most of the jobs created, with women acting as enterprise founders, employees and suppliers. More loans are expected to be refinanced for female customers in the future, as eight microfinance institutions, most of which target rural women, will join the scheme based on the new tranche financing approach.

So far, about 2,000 full-time jobs have been generated by more than 300 enterprises. Women hold about 35 per cent of those jobs.

Women also fill half of the over 300 new jobs created by the Fund for Rural Economic Development in Armenia (FREDA). The FREDA investments have resulted in increases in employment, with jobs up from 249 to 308 in all FREDA investee companies since the FREDA investment.

An innovative financing mechanism established in 2009 with IFAD support, FREDA channels equity investments to relatively small companies that play a strategic role in key rural value chains. FREDA currently has investments in nine rural companies that are engaged in poultry production, fish farming, sheep breeding, cannery and juices, wine-making and cheese processing. The equity investments enable companies to expand their activities, which means buying more raw materials from farmers and producers, employing more workers and increasing profits. In Armenia, as in other countries, fostering growth in agroprocessing is key to poverty reduction in rural areas.

An IFAD-FAO grant-funded initiative that complements the Farmer Market Access Programme has trained rural women to become employees in banking and finance in the region of Tavush marz. Gender and banking specialists, together with Financial Banking College Foundation trainers, worked with rural women to prepare them for jobs in the region's banking and credit organizations.

Expanding dairy businesses in Bosnia and Herzegovina

The IFAD-funded Livestock and Rural Finance Development Project (2003-2008) supported producers' associations to help them improve and expand their dairy production enterprises. It promoted equitable decision-making and equal access for women and men to knowledge, technology and credit. Final results from the project showed substantial participation by women in several areas. In the Federation of Bosnia and Herzegovina women made up 46 per cent of producers associations' members, 57 per cent of credit recipients and 51 per cent of infrastructure beneficiaries. In the Republika Srpska women made up 27 per cent of total producers associations' members, 23 per cent of trainees and 51 per cent of total infrastructure beneficiaries.

By providing training along with credit for the purchase of livestock and equipment, the project helped women and men livestock producers improve the production, marketing and distribution of their goods. Between 2002 and 2007 individual dairy producers increased the quantities of milk marketed on an annual basis by 112 per cent, and annual revenues generated from sales of milk increased by 126 per cent.

The project also strengthened milk marketing in poor rural areas by establishing village-level milk collection points, often managed by women. Participants received

IFAD GENDER POLICY
Strategic objective 2:
Enable women and men
to have equal voice and
influence in rural
institutions and
organizations.

"This project has taught us that we must motivate ourselves every day and that the future is not something we enter – the future is something we create."

Naira Alikhanyan (49)

"The project is a good opportunity for networking. We have become a family. We share both success and tears. We are a power!"

Naira Margaryan (35)

Quotes from women interviewed for the "Regional Capacity-building and Knowledge Management for Gender Equality" video. It was produced after the project, implemented by the Financial Banking College Foundation in 2010, had ended. Source: Maria Muradyan, gender specialist.

Bosnia and Herzegovina: dairy farmer Ljuba Radic with the communal milk refrigeration system provided by the project, which she operates and maintains.



IFAD GENDER POLICY
Strategic objective 3:
Achieve a more equitable
balance in workloads and
in the sharing of
economic and social
benefits between women
and men.

credit through IFAD support to local producers' associations to help them improve their dairy enterprises. This included, for example, the purchase of dairy cows and equipment such as milking machines and communal milk freezers.

Participants were also trained in milk hygiene and dairy equipment maintenance. Of a total of 4,150 trainees, 25 per cent were women. Some became successful dairy producers, increasing the number of dairy cows they owned and buying trucks, tractors and computers. They also acted as role models for other women, training and encouraging them to participate in similar activities.¹⁰

The Tesanj Dairy Women's Association is one of the most successful stories under this project. The association became a founding member of a business-oriented cooperative and is an excellent example of what becomes possible when poor people are empowered so they are able to exploit economic opportunities, develop strong linkages to markets, and work with external partners. Through building their enterprises, women have contributed to their communities and some have become local leaders.

Spinning yarn into benefits in Kyrgyzstan and Tajikistan

Small-scale producers of sheep and of cashmere and angora goats in Kyrgyzstan and Tajikistan share the problem of poor access to world fibre markets. To change this, IFAD funded a grant from 2009 to 2013, implemented by the International Center for Agricultural Research in the Dry Areas (ICARDA), for the programme entitled Improving Livelihoods of Small Farmers and Rural Women through Value-Added Processing and Export of Cashmere, Wool and Mohair. The programme aimed to boost rural women's and small livestock producers' livelihoods and incomes through improved mohair production, processing and export of value-added fibres, including activities related to strengthening the management of goat flocks, in particular the feeding, breeding and health aspects.¹¹

With very limited resources, the women who took part in the programme have achieved outstanding financial success. The programme found that each spinner could produce at the very least 1 kilogram of luxury yarn per week, potentially earning US\$208 per month. This has given them self-confidence and enabled them to make a greater financial contribution to their households.

In northern Tajikistan, the programme worked with angora goat breeders,

Tajikistan: spinning mohair on traditional spindles.



predominantly men, to improve the productivity and the fibre quality of their flocks. It also worked with about 200 women from 15 women's groups to help them establish small businesses focused on fibre processing and the export of value-added mohair yarn and products. Smaller groups that spin or knit yarn were linked to larger groups that are setting up fibre-processing businesses with spinning and carding machines, scouring and dyeing equipment, and solar energy sources.

The gradual improvement in organization and infrastructure helped the groups expand production and increase productivity and earnings. They collaborated on different aspects of fibre processing and shared the economic and social benefits of their labour, including scaled-up production, improved marketing, and increased outreach to prospective buyers in export markets. Trained spinners, knitters and weavers can double their family income, earning between US\$1,500 and US\$2,500 a year from this part-time work.

A few men take part in the groups. Some work on fibre processing while others help their wives to repair spinning machines, improve workshops, communicate with buyers through e-mail, or deliver products for sale or shipping. In discussions with programme staff, several men expressed pride in their wives' accomplishments. In a very conservative, patriarchal culture, the programme has seen growing support from men who have found that the economic and social benefits gained by women also accrue to the household in general, improving the overall well-being of all family members. Now the programme aspires to increase the volume of production to supply yarn stores in the USA. These women and men are indeed agents of change.

LESSONS LEARNED AND GOOD PRACTICES

The Near East, North Africa and Europe Division has implemented projects that address gender equality and empowerment in different ways. There are many lessons learned by IFAD-supported projects in Europe and Central Asia that could be usefully applied by other initiatives. This would improve the sustainability of women's income-generating activities by contributing to a change in the attitudes, beliefs and behaviours of women and men. The lessons learned include the following:

- **Diversifying livelihood options.** Having different options for earning money can boost women's income, increase their social status, strengthen their decision-making power and improve the overall well-being of their households. However, it is important to first assess women's and men's existing roles and workloads and understand how these may need to shift when women and men engage in income-generating activities.
- **Building skills, knowledge and confidence.** Projects should assess women's and men's levels of confidence, skills and knowledge and take steps to address gaps. Using clear explanations, demonstrating opportunities and sharing success stories can motivate participants. Discussing innovations used by women and men elsewhere can be useful for stimulating ideas, as in the case of Tajikistan's fibre programme.
- **Women's access to credit and other inputs.** While women and men with no collateral can find it difficult to access loans, women face greater constraints due to discriminatory practices. Pre-financing offers a partial solution for women who wish to establish and build enterprises. Credit and investment are also essential to scaling up enterprises and providing additional income opportunities for women and men.
- **Leveraging social capital to support women entrepreneurs.** Projects should build a solid presence in, and relationship with, the communities in which they operate. Doing so will provide opportunities to identify issues that hinder women's advancement and help ensure that rural enterprises are successful. Friction within the family and the community can be countered by encouraging women and men to identify both the social and the economic benefits to their households. Working in groups can be an effective way for women to improve their enterprises and increase their productivity and outreach to markets.

OUTSTANDING ISSUES AND ONGOING CHALLENGES

Awareness of gender issues is growing in the region. However, addressing gender is still often understood to be “working with or focusing on women” rather than focusing on women’s and men’s gendered roles and relations. It is important to increase the knowledge and capacity of government, the private sector and communities about approaches to addressing gender issues. This will help ensure that women’s and men’s different needs, interests and challenges are addressed effectively in economic policies, regulations, plans and programmes.

- **Access to land and credit.** While national laws protect women’s rights to land and credit, discriminatory practices and a lack of awareness of their rights often limit women’s access to both. Furthermore, women often earn much less than men, making it difficult for them to purchase land. Women who lack collateral, such as land, find it more difficult to access credit.
- **Women and decision-making.** Women’s participation in agricultural and rural organizations continues to be hindered by, for example, a resurgence of values that perceive men as breadwinners and women as homemakers. Building awareness about gender discrimination and stereotypes – particularly among the younger generation – is vital to strengthening women’s voice and influence at all levels.
- **Scaling up women’s enterprises.** Rural enterprises, particularly new ones, can have difficulty meeting market demand for their products. In order to help women scale up their businesses, mechanisms need to be developed to facilitate their improved access to credit and other inputs, and to strengthen infrastructure. This enables women to capitalize on their income-earning activities and expand their enterprises through improved financing and management.

THE STATISTICS AND WHAT THEY SHOW

Countries in Europe and Central Asia vary substantially in the size of their national economies, as shown by the GDP per capita – from just under US\$1,000 to over US\$10,000. Literacy rates for both women and men are close to, or at, 100 per cent in most countries. Life expectancy is also fairly high for both women and men, although women fare better (Table 1).

Interestingly, overall gains in human development have not necessarily translated into broader gender equality (Table 2). More specifically, while women have made relative gains – for example, in terms of fairly low maternal mortality and improved literacy and life expectancy – they continue to face discriminatory practices that restrict their rights to land and credit as outlined in national laws and policies (Table 3).

The data indicate that fewer women than men are part of the labour force. However, because their contributions to the economy are often less visible and frequently not counted in national statistics, this may not be an accurate picture. In addition, discriminatory practices limit women’s involvement in the formal economy, with its benefits of decent work and social security nets.

Countries in Europe and Central Asia with ongoing activities supported by IFAD



Table 1: Key development indicators across the region

Country	GDP per capita (current US\$) (2011) [•]	Life expectancy at birth (years) (2011) [•]		Literacy rate, ages 15+ ^{••}	
		Female	Male	Female (% of females)	Male (% of males)
Albania	4 030	80	74	95 ^{***}	97 ^{***}
Armenia	3 305	77	71	99 [*]	100 [*]
Azerbaijan	6 912	74	68	100 ^{**}	100 ^{**}
Bosnia and Herzegovina	4 821	78	73	96 [*]	99 [*]
Georgia	3 203	77	70 [*]	100 [*]	100 [*]
Kazakhstan	11 357	74	64	100 [*]	100 [*]
Kyrgyzstan	1 124	74	66	99 ^{**}	100 ^{**}
Republic of Moldova	1 967	73	66	98 [*]	99 [*]
Tajikistan	935	71	64	100 [*]	100 [*]
Turkey	10 524	76	72	85 ^{**}	96 ^{**}
Uzbekistan	1 546	71	65	99 [*]	100 [*]

Source: World Bank database (2008-2012). [•]Accessed 14 June 2013. ^{••}Accessed 25-26 September 2013.

Notes: ^{*}2010 data; ^{**}2009 data; ^{***}2008 data.

Table 2: Human development and gender inequality across the region, 2012

Country	Human Development Index (HDI) [*] (186 countries) Source: UNDP	Gender Inequality Index (GII) ^{**} (148 countries) Source: UNDP		Social Institutions and Gender Index (SIGI) rank ^{***} (86 non-OECD countries) Source: OECD
		Value	Rank	
Albania	70	0.251	41	52
Armenia	87	0.340	59	54
Azerbaijan	82	0.323	54	68
Bosnia and Herzegovina	81	-	-	24
Georgia	72	0.438	81	60
Kazakhstan	69	0.312	51	14
Kyrgyzstan	125	0.357	64	33
Republic of Moldova	113	0.303	49	29
Tajikistan	125	0.338	57	40
Turkey	90	0.366	68	-
Uzbekistan	114	-	-	56

Sources: UNDP HDI; UNdata 2012, GII; SIGI, Organisation for Economic Co-operation and Development (OECD) Gender, Institutions and Development Database 2012. Accessed 14, 27 June 2013.

Notes: ^{*}The HDI is a composite measure of health, education and income and an alternative to purely economic assessments of national progress (e.g. GDP growth). Source: <http://hdr.undp.org/en/countries/>.

^{**}The GII is a composite measure that reflects inequality in achievements between women and men in reproductive health, empowerment and the labour market. The index ranges between "0", which means women fare equally well, to "1.0", which indicates that women fare as poorly as possible in all dimensions measured.

Source: <http://hdrstats.undp.org/en/indicators/68606.html>.

^{***}The SIGI was launched by the OECD Development Centre as an innovative measure of the underlying drivers of gender inequality. It captures discriminatory social institutions such as early marriage, discriminatory inheritance practices, violence against women, son preference, restricted access to public space and restricted access to land and credit. Source: <http://genderindex.org/ranking>.

Table 3: Key gender indicators across the region

Country	Maternal mortality ratio (modelled estimate, per 100,000 live births) (2010). Source: World Bank	Women's access to land* (2012) Source: OECD	Women's access to bank loans** (2012) Source: OECD	Labour participation rate, ages 15+ (2011) Source: World Bank	
				Female (% of females)	Male (% of males)
Albania	27	0.5	0.5	50	71
Armenia	30	0.5	0.5	49	70
Azerbaijan	43	0.5	0.5	62	69
Bosnia and Herzegovina	8	0.5	0.5	35	59
Georgia	67	0	0	56	74
Kazakhstan	51	0.5	0	67	77
Kyrgyzstan	71	0.5	0.5	56	79
Republic of Moldova	41	0.5	0.5	38	45
Tajikistan	65	0.5	0.5	57	75
Turkey	20	-	-	28	71
Uzbekistan	28	0.5	0.5	48	75

Sources: World Bank database (2008-2012); SIGI, OECD Gender, Institutions and Development Database 2012. Accessed 14, 27 June 2013.

Notes: *Women's legal and de facto rights to own and access agricultural land: 0: Women have equal legal rights with men to own and access land; 0.5: Women have the same legal rights to own and access land, but are restricted due to discriminatory practices; 1.0: Women have few or no legal rights to access or own land, or access is severely restricted by discriminatory practices.

**Women's legal and de facto access to loans and credit: 0: Women have equal rights to access credit and bank loans with men; 0.5: Women have rights to access some kinds of credit (e.g. microcredit), or have equal rights but face discrimination in accessing bank loans and credit; 1.0: Women have few or no rights to access bank loans or credit, or access is severely restricted by discriminatory practices.

KEY RESOURCES

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LINKS

IFAD policy on gender equality and women's empowerment
http://www.ifad.org/gender/policy/gender_e.pdf

IFAD is an international financial institution and a specialized United Nations agency dedicated to eradicating poverty and hunger in rural areas of developing countries.



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