



UZBEKISTAN COUNTRY GENDER ASSESSMENT UPDATE

DECEMBER 2018

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On the cover:

Empowering women and girls. ADB-supported projects in Uzbekistan help improve girls’ and women’s access to education, training, employment, and livelihood opportunities (photos by Women’s Committee of Uzbekistan and ADB).

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FOREWORD

Cooperation between the Women's Committee of Uzbekistan and the Asian Development Bank (ADB) began in the 2000s, when ADB supported the publication of the *"Women and Men in Uzbekistan 2007–2010: Statistical Bulletin."* statistical collection. Since then, various projects and initiatives aimed at achieving gender equality in Uzbekistan have been implemented in close collaboration with ADB. One direction that collaboration has taken is country gender assessments (CGAs). This CGA update is the third in the series, following the first two in 2005 and 2014.

Since it gained independence in 1991, the Republic of Uzbekistan has made gender equality a fundamental democratic principle, enshrined in the Constitution. The country has acceded to over 60 international human rights agreements and joined some international organizations and covenants that promote gender equality and protection of women's rights. Uzbekistan ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1995. Since then, it has regularly endorsed and implemented CEDAW national action plans.

The WCU is the main driving force for gender equality in the country. It has operational branches in each administrative–territorial body, headed by the deputy head of administration on women. The government provides continuing support to the WCU. A recent decree of the President identified measures to dramatically improve interventions that support women and strengthen the family as an institution. In this context, gender analysis and assessment of projects and initiatives was seen to improve the situation of women and men are timely and constitute an integral part of WCU efficiency.

This CGA update, prepared by ADB in close cooperation with the WCU, is a comprehensive analysis of the socioeconomic aspects of gender equality in Uzbekistan. It covers a wide range of issues related to women's empowerment through increased economic activity in various sectors. The recommendations presented here can be used as basis for developing a long-term strategy for the collaboration of WCU and ADB, including programs aimed at increasing women's employment and income generation, traditional gender stereotypes, and further enhance the role and status of women in Uzbekistan.

Directed at a broad range of readers, this document uses data from consultations with government officials and ADB experts. Information support and expert assessment of state agencies involved in the operational activities of ADB assisted in enriching and improving this publication. Special mention is made of the role played by the State Committee on Statistics, the Chamber of Commerce and Industry, the Business Women's Association, the National Bank of Uzbekistan, Hamkor Bank, Ipak Yuli Bank, Qishloq Qurilish Bank, and Ipoteka Bank, much-appreciated critical review and constructive comments were also received from different ministries and government agencies, specifically, the Ministry of Economy, the Ministry of Employment and Labor Relations and the Ministry of Agriculture, and the joint-stock companies Uzbekenergo and Uzkommunhizmat.

We hope that this CGA demonstrates our commitment to promote gender equality in Uzbekistan.



Tanzila Narbayeva

*Deputy Prime Minister of the Republic of Uzbekistan
Chair of the Women's Committee of Uzbekistan*

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Research for and writing of the report was done by Eleonora Fayzullaeva, gender consultant. The assessment process was managed and supervised by ADB's Central and West Asia Department (CWRD) gender team under Mary Alice Rosero, social development specialist on gender and development. Mekhri Khudayberdiyeva, senior social development officer for the Uzbekistan Resident Mission, and Leavides G. Domingo-Cabarrubias, gender consultant, provided technical support and guidance throughout the process of CGA preparation. Maria Ava Golda Destura and Fritz Tadeo Tuliao provided administrative and logistical support.

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Special mention is made of the role of the Women's Committee of Uzbekistan, the State Committee on Statistics, the Chamber of Commerce and Industry, the Business Women's Association, the National Bank of Uzbekistan, Hamkor Bank, Ipak Yuli Bank, Qishloq Qurilish Bank, and Ipoteka Bank.

This report benefited from critical review and constructive comments received from different ministries and government agencies, specifically the Ministry of Economy, the Ministry of Employment and Labor Relations, the Ministry of Agriculture, and the joint-stock companies Uzbekenergo and Uzkommunhizmat.

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We thank all the women and men who gave generously of their time, expertise, and experience, and thus contributed to the completion of this CGA update.

EXECUTIVE SUMMARY

The Policy on Gender and Development of the Asian Development Bank (ADB) adopts gender mainstreaming as a key women's empowerment strategy with a dual approach: (i) treating gender as a crosscutting concern in all social and economic processes, and (ii) adopting targeted measures to address disparities. Since 2014, ADB has taken significant steps to mainstream gender in its Uzbekistan operations, and 43% of its active portfolio has included gender action plans (GAPs) covenanted in loan agreements. Within the “gender portfolio,” the most number of projects with GAPs are in water and municipal infrastructure (35%), energy (29%), and finance (21%).

Country Background and Context

After the election of President Shavkat Mirziyoyev in December 2016, Uzbekistan pledged to focus on an inclusive and diversified economy, job creation, prioritization of small and medium-sized enterprises (SMEs), and regional development, especially in rural and remote regions. The new government adopted the Strategy of Actions on Further Development of Uzbekistan in 2017–2021, which prioritize reforms to (i) improve public sector development; (ii) ensure the rule of law and reform the judicial–legal system; (iii) develop and liberalize the economy; (iv) advance society and ensure security and interethnic harmony; (v) promote religious tolerance; and (vi) implement a balanced, mutually beneficial, and constructive foreign policy. The legal environment changed dramatically. As a result, dramatic positive transformations have occurred in all sectors of the national economy and the social sphere, with a special focus on increasing the social and political activity of women and strengthening their role in governance, society, and the family.

Gender Equality Issues

Gender equality in Uzbekistan has seen both progress and regression since independence in 1991. The principles of nondiscrimination and equal rights for women and men are enshrined in the Constitution. The Women's Committee of Uzbekistan (WCU) is the national machinery for women's issues and the key player in promoting gender equality. Chaired by the deputy prime minister, the WCU has a wide network of branches in every administrative–territorial body—with a mandatory position of a deputy head on women's issues. The latest decree of the President of February 2018 creates conditions for further encouraging the activities of the WCU, and allows for more creative yet systematic approaches to gender mainstreaming. For urban women, the WCU identified the priority issues of “employment, creation of new jobs, development of business and entrepreneurship skills”. For rural women, the key issues are insufficient social and municipal infrastructure, and the need for family- and home-based business development.

Since early 2017, a Virtual Reception office, through which each citizen can send inquiries directly to the government, have been established in each administrative locality, to facilitate citizens' interactions with government. The WCU performs regular assessments and addresses women's appeals to the Virtual Reception offices. The main issues are requests for legal, social, and housing assistance and financial aid, and questions and proposals related to cultural behavior, dress codes, weddings, and rituals.

Gender and Development Indicators for Uzbekistan

The basic statistical indicators in the social sphere demonstrate the government's strong commitment to development goals (Table 1). In 2016, Uzbekistan ranked 105th out of 185 countries in the Human Development Index and was categorized as a high human development country. In the Gender Inequality Index that same year, Uzbekistan was rated 57th out of 188 countries, mainly because of women's high education levels and labor force participation rates. In 2014, the Organisation for Economic Co-operation and Development (OECD) included Uzbekistan in its Social Institutions and Gender Index, ranking it 52nd out of 86 non-OECD countries and giving it an overall score of 0.1475 in the medium category. According to the Global Gender Gap Index and the Gender Equity Index, Uzbekistan is close to gender equality in education and health.

A related indicator is the poverty rate. To assess poverty, Uzbekistan uses the World Bank concept, which is based on household surveys and sets absolute poverty at 2,100 calories per person per day. Another interrelated indicator is the poverty rate. Uzbekistan uses the World Bank's concept to assess poverty, based on household surveys, which sets the absolute poverty at 2,100 calories person/day. Only 12.8% of Uzbekistan's population in 2015 was below the poverty line. The government classifies the vulnerable and low-income population as poor, and sets the low-income threshold at 1.5 times the minimum wage.

Despite the positive value of the above social indicators, there are unresolved issues related to the status of women and gender equality, such as significant gender disparities in property ownership; vertical and horizontal segregation in labor markets, where women are underrepresented in high-level decision-making positions in all sectors; and a tendency for women to be employed in the social sector or in part-time, seasonal, low-paying, or unskilled jobs in the formal and informal sectors. Traditional stereotypes of the roles of women and men in the family and in society are also a major challenge.

Sex-Disaggregated Data and Statistics

In 2014, the State Committee on Statistics, with support from ADB, launched a Gender Statistics website (<https://gender.stat.uz/ru/>), which provides sex-disaggregated information about demography, employment, tourism, social protection, crime, and social sectors such as health care, education, physical culture, and sports. However, the lack of sex-disaggregated data in key sectors of ADB operations (e.g., energy, construction, transport and communication, agriculture, and municipal services) impedes the evaluation of gender disparities and issues that can be addressed through ADB interventions. Several key globally identified indicators (e.g., share of women in political participation and decision making, property rights and access to resources, share of women in paid and unpaid work and home business, share of unemployed women, time use, etc.) are also not included.

The WCU collects sex-disaggregated data, but lacks a systematic and structured approach, as well as human and technical resources.

Women's Political and Public Participation

No laws restrict women's political participation. Uzbekistan prohibits violence against women and forbids discrimination in the workplace. Consequently, women hold high offices throughout the country, and since 2004, when the 30% quota for women in political parties' lists of candidates was introduced, the proportion of women in Parliament has increased, from 9.4% in 2014 to 16% in 2017. However, this proportion has remained almost unchanged since then. Women are still underrepresented at other decision-making levels (16%–25%), and they have not yet reached the critical mass at least 30% representation necessary for them to have an effective voice in decision-making.

Employment and the Labor Market

Employment and job creation are a constant focus of the state. Women's participation in labor market or entrepreneurial activity is not limited by any legislative act. The Development Strategy for 2017–2021 specifically addresses employment for women and female graduates of vocational colleges. Although women compose 49.6% of Uzbekistan's population, their share in formal employment (45.7%) is lower than that of men (54.3%). Moreover, the labor market displays clear gender patterns. Women predominate in lower-paid social sector jobs (in education, health care, social services, accommodation, catering), while men hold the advantage in numbers in technical and other more profitable fields (construction, industry, transport, communications, information technology). The limited number of formal sector jobs available locally and lack of necessary education, qualifications, and skills make women in rural areas much less competitive in the labor market. They are more likely to work in family-based businesses such as farming or handicrafts, which have significant potential and are supported by the state. Because women spend about the same amount of time on the unpaid domestic tasks that go with their social roles as men do in productive paid work, women have fewer options to work at formal jobs or start-up businesses.

Gender Roles and Norms

Uzbekistan's civil, criminal, labor, and family laws are based on the principle of gender equality. The legal framework protecting women's rights complies with international standards. However, traditional gender contracts, although not constituting formal laws or policies, prescribe the roles of women and men in the family and society, define implicit and explicit rules, and assign different jobs, values, responsibilities, and obligations to women and men. Tradition-bound notions of motherhood, children, and family are prevalent in Uzbekistan. A woman who decides to have a career is expected to balance work and family life. Gender stereotypes related to female behavior and social roles significantly affect professional choices for women and men and influence young women's opportunities in education and in the selection of a field for future career development. Gender norms in rural areas are more conservative, especially regarding women's roles and marriageable age.

The most recent decree of the President of the Republic of Uzbekistan (February 2018) defines measures intended to radically improve support for women and for the family as an institution, while continuing to follow systemic approaches to addressing gender inequalities.

Property Rights and Access to Resources

Although legislation guarantees equal rights to property ownership for both women and men, there are still significant gender disparities. Most people acquire residential houses through inheritance, which traditionally favors men. Female-owned property composes only 22.3% of the total value of property registered with the National Agency on Land and Property Cadastre. Rural households are traditionally headed by men; accordingly, most real estate is registered in their name. Family funds accumulate in the hands of the eldest male, usually an in-law living with the family, who supervises the budget. Women's limited access to finance and assets affects their economic opportunities and empowerment. To address these issues, ADB has supported an affordable housing project that, among other outcomes, gives women better access to housing loans, thus contributing to gender balance in property rights.

Gender in ADB Operations in Uzbekistan

Energy

The household electrification rate in Uzbekistan is almost 100%, but the aging infrastructure and equipment need upgrading and renovation, especially in the rural areas. Major concerns include the unsustainability of power supply due to frequent interruptions, poor power quality, and voltage fluctuations. Unreliable power supplies affect women's time use while performing their traditional social roles and create barriers for working women. As homemakers, women typically perform most household and family obligations, making them key consumers of electricity. Without reliable energy sources, women cannot use labor-saving appliances (e.g., washing machines, electric cooking stoves, vacuum cleaners). Electricity makes it easier for women to bathe their children, do the laundry, cook, complete other household chores, and engage in productive activities. Unreliable energy supply affects women employed the formal sector in two ways: (i) they must manage their job responsibilities while power is available, and (ii) they must cope with household and family needs. Energy inefficiencies also diminish women's income-earning opportunities.

Energy-related ADB projects offer positive examples of how improved access to good-quality power supplies increases efficiency. Utility modernization would benefit both women and men. However, the lack of a sense of ownership among Uzbekenergo management will delay GAP implementation.

The strategy aims to improve gender mainstreaming in the energy sector by

- endorsing the gender policy to increase the executing agency's sense of ownership;
- envisaging GAP-based skills-mapping exercises to redress the risk of job loss, especially among women, and further serve as the basis for staff retraining and education;

- supporting time-use studies to measure how an adequate supply of electricity decreases women's work burden; and
- supporting joint strategies by Uzbekenergo, the Ministry of Higher and Secondary Special Education, the WCU, and other relevant stakeholders to introduce a 30% quota for young girls' admission to technical universities with energy specialties.

Water Supply and Sanitation

Uzbekistan lies in one of Central Asia's driest regions. The water supply and sanitation (WSS) infrastructure inherited from the Soviet period is outdated, resulting in a lack of continuity in water services and insufficient pressure in the pipelines. Access to safe drinking water and sanitation varied significantly between urban and rural areas in 2016 (around 93.2% vs. 75.3%, respectively, for drinking water, and 78.7% vs. 42.1%, respectively, for sanitation). Weaknesses in the water supply system affect both men and women. Women are the primary collectors, users, and managers of domestic water, and are in charge of family hygiene. In the rural areas, women and children must transport drinking water several times a day. On average, water delivery accounts for 22 person-hours per month. Women must boil water to make it safe for drinking. In the cold season, they must heat water for laundry, bathing, and cattle watering.

At the institutional level, women are underrepresented by 5%–10% in WSS staff, both in lower-level positions and at managerial or decision-making levels. Senior and mid-level management staff (economists, engineers, and operators) are mostly male, whereas most women hold junior (and consequently low-paying) technical positions such as power controllers, laboratory assistants, and cleaners).

ADB's WSS projects relate directly to poverty reduction and better health, and are also aimed at decreasing the burden of unpaid work and unproductive labor costs. Rehabilitated and newly constructed water infrastructure save about 30% on water purchases for basic needs. Such projects offer examples of how GAP implementation can contribute to gender equality. For instance, the Surkhandarya Water Supply and Sanitation Project benefited about 340,000 people (almost 50% women) in both rural and urban areas. The project had an impressive public outreach component, resulting in improved hygiene and sanitation practices, especially among students in pilot schools.

ADB water-related projects also contribute to gender equality by increasing the number of women farmers and women's share in membership and management of local water consumers associations (WCAs). In 2015, the female participation rate in WCAs in Water Resource Management Project areas increased from 3.5% to 7.6%, and by 50% in management bodies, compared with the 2014 figures. A multi level collaboration scheme established within water projects' GAPs unites state and non-state local stakeholders and presents a scalable model of national ownership.

The strategy aims to enhance gender mainstreaming in the WSS sector by

- developing and endorsing the sectoral gender policy of the Ministry of Housing and Communal Services (MHCS) as a tool to sustain positive outcomes of WSS projects and mainstreaming gender;

- including in WSS GAPs a collection of sex-disaggregated baselines for school attendance, household expenditure on treatment and medicines, and the occurrence of the more common diseases in project localities;
- establishing at least intermittently the positions of gender specialists in WSS projects to focus on GAP implementation;
- developing an interagency mechanism to sustain institutional memory; and
- supporting further collaboration between the government, the WCU, other stakeholders, and mass media to ensure broader dissemination of the projects' knowledge products.

Finance

ADB assistance to the country's finance sector supports SMEs and rural housing in Uzbekistan. Projects that use the ADB's multitranche financing facility (MFF) involve several equally important sectors, and are implemented with the close engagement of national participating commercial banks (PCBs). Under a collaborative modality, sub-loans issued by participating financial institutions enhance women's access to finance and support women's private entrepreneurship.

Development of Small and Medium-Sized Enterprise and Private Entrepreneurship

In the first half of 2017, SMEs generated 46% of Uzbekistan's gross domestic product (GDP) and accounted for more than 16,000 new small businesses. Among those, 42.3% are headed by women. The SME sector is a leading national employer that provided 78.2% of all jobs in the 2016 formal labor market. Women have no legal impediments to engaging or participating in income-generating opportunities. Moreover, the government provides constant support for women's entrepreneurship. Women's share of the total number of employees in large companies and nongovernment organizations (NGOs) was 49.5% in 2016, and the rate has been stable since 2014.

However, some challenges remain. Women mainly occupy micro- and mini-business segments, mostly because of low skills in finance and management. The traditional mind-set consigns women to work in micro, small, and medium enterprises (MSMEs) rather than in larger businesses. This attitude affects the behavior of women entrepreneurs and limits their sphere of business activity.

Women-led businesses are in services (34%), trade (16%), nonfood production (16%), food production (9%), agricultural farms (5%), and other spheres (21%). ADB's SME GAPs strengthen the capacity of PCBs to provide financial services to small businesses organized by women, especially in the rural areas.

Small microfinance projects provide explicit examples of how project sub-loans affect female private entrepreneurs. For instance, the Second Small and Microfinance Development Project—Phase II created 21,968 jobs with the help of PCB sub-loans; 37% of those jobs were filled by women. Ipak Yuli Bank and Hamkor Bank issued 4,152 microfinance loans and 502 small-business loans, 31.2% of which went to rural women's MSMEs.

The strategy for the SME sector aims to support PCBs by

- enhancing activities that increase financial management literacy among potential female clientele, in collaboration with the Chamber of Commerce and Industry and the Business Women's Association (BWA);
- expanding corporate gender policy documents by including a 30% quota for loans to women in the total loan portfolio and a 30% quota on representation in PCB management, including regional units;
- enhancing outreach interventions in collaboration with the WCU and other stakeholders in the most remote rural areas and among residents of new housing communities to engage them in income-generating activities;
- supporting women's innovative projects through sub-loans in collaboration with the WCU; and
- increasing assistance to female and male entrepreneurs who operate a mature business.

Housing for the Integrated Rural Development Program

In the rural areas, extended multi generational families occupy most houses, so the need to purchase or construct a new house arises when a nuclear family separates from the extended family. Culturally, families prioritize housing ownership and their children's marriage, but constructing a new house and connecting it to basic infrastructure is extremely resource-, effort-, and time-consuming, and something that most families cannot afford.

From a gender perspective, loan access remains challenging because most real estate is owned and registered by men, whereas women make up less than one-third of all borrowers. Gender stereotypes in lending and house ownership are significant. Traditionally, men are considered the heads of household. Consequently, women prefer to register property in the name of their husband to avoid offending his dignity. Other barriers to women's home ownership include fear of nonperforming credit related to the prospect of maternity leave; underemployment, with salaries insufficient for creditworthiness; and lack of knowledge of banking systems.

The government is keen to continue its strategy of constructing affordable housing. In 2011–2015, the Housing for Integrated Rural Development Investment Program (HIRDIP), cofinanced by ADB, provided an attractive alternative to urban migration by accelerating rural development, increasing rural job and livelihood opportunities, and improving rural living conditions. The program affected families and households, including female family members who benefited from increased access to housing loans. In 2012–2015, women became the registered owners of 4,300 HIRDIP houses (26.5% of the total). Improved rural housing ensured access to basic and social infrastructure, and dramatically improved the quality of life of rural families by simultaneously decreasing women's workload and increasing their spare time, allowing many women to start home-based businesses. For instance, in 2015–2016, women established 9,723 SMEs in rural areas (31.2% of the total), and owned 823 of 2,003 SMEs (41.1%) set up by HIRDIP home buyers. In 2016, women received 413 of 1,009 micro-loans (40.9%) and 368 of 796 MSME loans (46.2%) issued to HIRDIP home buyers.

In another important outcome, PCBs adopted corporate gender policies that became valid under GAPs. The scope and impact of these gender policies extend far beyond the HIRDIP. Finally, under the rural housing program for 2017–2021, co-funded by ADB, 8,700 (27%) of all housing loans are expected to be granted to women.

Agriculture and Natural Resources

In Uzbekistan, employment in agriculture, forestry, and fisheries declined from 36.2% in 1999 to 27.4% in 2016, mainly on account of men's preference for higher-paid manufacturing jobs or labor out-migration. On the other hand, women's share of jobs in small and micro businesses (including farms) slowly increased from 21.7% in 2014 to 22.5% in 2016. Women contribute to the family budget by tending small gardens and larger plots of land. They grow fruits, vegetables, or seedlings; care for livestock and poultry; produce dairy products for family consumption; sell products in the community; bake bread; and sew for the family and sometimes take sewing orders from neighbors.

Women in rural households usually manage small funds received from the sale of milk and dairy products, eggs, and other agricultural products. Some women gradually turn to farming; only 5% operate farm enterprises themselves, with marked regional differences (14% in the Republic of Karakalpakstan and 0.75% in the Syrdarya region).

Key issues for female-managed farms and MSMEs include lack of startup capital and inability to collateralize their property and assets because men retain ownership in most cases. Other challenges include lack of time management skills, short-term bank loans, restrictions on mobility due to poor-quality feeder roads, limited coverage of public transport, and high costs of fuel and transport to get to the markets. In water-deficient regions, digging boreholes requires considerable financial investment from both male and female farmers.

There is considerable institutional gender asymmetry in the Ministry of Agriculture, where women constitute only 14.5% of the employees, and mostly fill maintenance and technical positions.

Among other development objectives, ADB's assistance in agriculture is focused on mitigating environmental, social, and gender impact. State interventions related to farm size that specifically targeted horticulture were supported by ADB under the auspices of the recently begun Horticulture Value Chain Development Project (HVCDP) to assist in crop diversification and enhance private sector horticulture value chains.

The strategy aims to mainstream gender in agriculture by

- developing and endorsing a long-term gender policy for the sector;
- analyzing—during the project design phase—household incomes and expenditures, sources of employment, labor usage in farm and agribusiness operations, and farmers' access to markets;
- introducing a 30% quota for female farmers in the total loan portfolio of PCBs; and
- in collaboration with the WCU, enhancing outreach interventions among female farmers in financial and non financial bank services for female clientele.

Transport and Roads

Transport is important in Uzbekistan, a double-landlocked country with about 32 million people. Uzbekistan serves three of the six transport corridors of the Central Asia Regional Economic Cooperation (CAREC) Program, a partnership program that unites 11 countries to promote development.

Women's and men's travel patterns typically differ. In group discussions and interviews, female respondents stated that they mainly use private transport for trips to purchase raw materials from the wholesale market, deliver products for sale, visit administrative institutions, care for in-laws, take children to and from school, shop for daily needs, and other activities.

Unreliable transport presents considerable social barriers to employment, good-quality health services, and education. It also undermines women's potential to start and enhance their MSMEs, limiting access to local markets for raw materials, equipment, and services; banks; markets where they can sell their products; and training and information opportunities.

The ADB strategy for the sector aims to improve travel, thus countering the implications of poor transport for the general population, particularly women and girls. The CAREC 2 Project GAP was intended to ensure that women in the project areas would benefit from constructed roads and accompanying infrastructure (e.g., capacity building) and would thus be better able to start businesses. A key output was building the capacity of local community leaders and female residents in small and remote rural areas along the road construction. Over 200 women from small remote villages in Namangan and Khorezm regions were trained in the basics of entrepreneurship.

The strategy aims to enhance gender mainstreaming in the transport and road sector by

- developing and endorsing a long-term gender policy that includes actions for increasing women's employment and capacity in human resource development policies; and
- providing consistent capacity building and support to implementing and executing agencies in the development of GAPs.

Key actions in the GAPs could include the following:

- doing a baseline study of women's use of transport facilities;
- conducting gender sensitization of the implementing and executing agencies;
- creating quotas for women's participation in all project activities;
- ensuring women's equal opportunities in road construction and maintenance works;
- supporting women entering business by including them in roadside enterprises;
- supporting PCBs in extending their outreach coverage to the most remote rural areas with women-friendly financial products;
- in collaboration with the WCU, enhancing HIV/AIDS awareness interventions; and
- for current or future pipeline road projects, incorporating gender-responsive roadside facilities (e.g., separate washrooms, well-lit rest areas, mother-and-baby rooms).

Gender and Health

Uzbekistan prioritizes government-based health programs with well-funded budgets and active cooperation with international organizations. There has been significant progress in several globally recognized indicators since 2014. Maternal and infant mortality rates have decreased substantially, and the country has achieved the United Nations Millennium Development Goal in this area. In the last 20 years, maternal mortality decreased from 20.7 to 17.4 per thousand, and infant mortality decreased from 24.2 to 10.7 per thousand. The number of pregnant women with anemia decreased from 45.1% in 2014 to 38.2% in 2016.

Despite significant progress, system inefficiencies should be the first priority of health-care reforms. The separation of health care from the social protection system is still an issue; the former is associated mainly with disease treatment and medication, and the social safety net is not viewed holistically. Major barriers to accessing affordable, high-quality health care, especially in rural areas, include long distances to secondary and tertiary health care, out-of-pocket expenditures, and subpar health-care services.

The most recent decree of the President of Uzbekistan envisages “female consultations” in the structure of family clinics and rural medical posts charged with responsibility for medical consultation with adolescent girls and women of childbearing age. These developments allow for assumptions on a more holistic approach toward the health-care system and social safety nets.

Traditionally, health care has been considered a female profession, but it relates mostly to secondary medical vocational education and related professional positions. In 2016, there were significantly more male students in higher medical education (13,200) than female students (8,700). Likely reasons were the longer education; the study period coinciding with the traditionally favored age for marriage and childbirth; and financial costs that become especially problematic after marriage.

In 2017, ADB began collaborating with the government for the Primary Health Care Improvement Project, which focuses on providing newly constructed rural family polyclinics with equipment and a skilled workforce.

The strategy aims to mainstream gender into the health sector by

- supporting continuous monitoring of associated costs and efforts to achieve universal health coverage;
- upgrading health care projects with GAPS to the effective gender mainstreaming (EGM) category as part of the loan agreement, and allocate the necessary resources for implementation; and
- supporting a 50% quota for female technical and professional staff in capacity-building interventions regarding the use of medical innovations, including the Health Management Information System within the Primary Health Care Improvement Project.

Gender and Education

The Constitution of Uzbekistan guarantees all citizens the right to education. Young girls and women have no legal impediments or barriers to accessing any level of the educational system, which begins with pre-school and includes mandatory primary and secondary general and special education. The higher education (tertiary-level) system includes institutions that implement academic and professional programs according to state standards.

Gender balance in student enrollment varies by subsector but is preserved in primary and secondary general education. In professional colleges, the sex ratio of students has had near gender parity since 2009. However, gender disparities in higher education are still significant. In 2017, several higher educational institutions relaunched diverse correspondence courses that permit remote access, except for examinations. The renewal of correspondence studies has good potential for achieving gender balance in higher education.

Enrollment rates in higher education are 38.2% for females and 61.8% for males; but the number of females appears to be decreasing. Rural families with limited income might give preference to higher education for boys, for economic reasons or because they are unwilling to send “their daughters far from home to study, given that two-thirds of higher-education institutions are in three large cities. Women’s participation in higher education in comparison might become a major barrier to increasing their competitiveness in the labor market.

Education and health are traditionally considered female domains. Gender stereotypes influence educational choices and are reproduced in the labor market. Technical fields are generally associated with higher-paying jobs, and the study of humanities usually leads to lower-paying jobs.

The proposed strategy aims to mainstream gender in the education sector by

- supporting analysis of the factors that underpin decreasing female enrollment in higher education, including those connected to economic status and infrastructure insufficiencies;
- supporting gender analysis of the labor market corresponding to female employment opportunities in nontraditional sectors (e.g., industry, energy, transport, construction, information and communication technology, and finance);
- supporting WCU outreach interventions to promote technical and vocational training for girls and women in nontraditional technical specialties; and
- drawing on the lessons from the Basic Education Textbook Development Project in applying gender dimensions to textbooks, teaching and learning materials, and other publications covered by future projects.

General Observations and Recommendations to ADB and the Donor Community

- Vertical segregation is observed in all sectors, with women underrepresented in upper managerial positions. There is gender asymmetry in property ownership, and traditional stereotypes are held regarding the roles of women and men in the family and society.
- Sustainability issues continue to be the most common challenges of all donor-supported projects. These challenges should be addressed through broad discussions involving key state and donor stakeholders.
- The key factor in mainstreaming gender in ADB priority sectors is successful GAP implementation, including feasible human resources, capacity building, and outreach intervention costs. GAP funds should be allocated at the project budgeting stage and throughout the implementation period.
- GAPs should be broadly discussed with all stakeholders at the project design stage.
- Regular capacity-building interventions are crucial for gender specialists, field gender focal points, and project management unit staff. Capacity-building interventions should be based on needs assessments, and undertaken with well-selected trainees, highly qualified trainers, and good-quality training materials.
- Mechanisms for sustaining institutional memory should be part of the capacity-building components and incorporated in the loan/project agreement.

- The development of detailed monitoring and evaluation mechanisms for new projects should be the focus of implementation for both the donor and state counterparts.
- Given its priority status in gender equality and women's rights, the WCU should receive long-term development support from the donor community. At the same time, the WCU should lead in partnering with sectors such as industry, energy, transport, construction, and agriculture, while developing and implementing its sector-based gender policies.

ABBREVIATIONS

ADB	–	Asian Development Bank
AEM	–	Advanced Electricity Metering
ARHP	–	Affordable Rural Housing Program
BWA	–	Business Women's Association
CAREC	–	Central Asia Regional Economic Cooperation
CEDAW	–	Convention on the Elimination of All Forms of Discrimination against Women
CGA	–	Country Gender Assessment
DMF	–	design and monitoring framework
EGM	–	effective gender mainstreaming
GAP	–	gender action plan
GDP	–	gross domestic product
GFP	–	gender focal point
HIRD	–	Housing for Integrated Rural Development
HIRDIP	–	Housing for Integrated Rural Development Investment Program
HVCD	–	Horticulture Value Chain Development
HVCDP	–	Horticulture Value Chain Development Project
JSC	–	joint-stock company
km	–	kilometer
MFF	–	multitranches financing facility
MHCS	–	Ministry of Housing and Communal Services
MSMEs	–	micro, small, and medium enterprises
NAP	–	National Action Plan
NGO	–	nongovernment organization
OECD	–	Organisation for Economic Co-operation and Development
PCB	–	participating commercial bank
SARHP	–	State Affordable Rural Housing Program
SGEs	–	some gender elements
SMEs	–	small and medium-sized enterprises
TPP	–	Talimarjan Power Plant
UPR	–	Universal Periodic Review
WCA	–	water consumers association
WCU	–	Women's Committee of Uzbekistan
WRM	–	water resource management
WSS	–	water supply and sanitation

CURRENCY EQUIVALENTS

(As of December 2018)

Currency Unit for Uzbekistan: SUM

SUM1	–	\$0.00012
\$1	–	SUM8,299.20

GLOSSARY

<i>dehkan</i>	–	farmer
<i>hokimiyat</i>	–	municipality
<i>kengash</i>	–	council
<i>kizlarjon</i>	–	girls
<i>makhallya</i>	–	local self-governing community-based organization
<i>maslakhatchi</i>	–	community advisor on women's issues, spirituality, and enlightenment
Oliy Majlis	–	National Assembly, Parliament of the Republic of Uzbekistan
Suvokava	–	district water supply and delivery organization
<i>tuman</i>	–	district
<i>viloyat</i>	–	region

I. INTRODUCTION

The primary purpose of this country gender assessment (CGA) update is to contribute to the Country Partnership Strategy (2018–2022) of the Asian Development Bank (ADB) by recommending strategies for enhancing gender mainstreaming in the ADB portfolio. The most recent CGA for Uzbekistan was published in 2014. This CGA update builds on the previous report. It includes the latest data on gender indicators, and an analysis of policies, laws, formal and customary institutions, and practices in Uzbekistan in sectors relevant to ADB operations. The assessment analyzes gender design features in selected projects; draws lessons from good practices and implementation issues and challenges; and, from these, recommends potential initiatives and interventions, and makes practical suggestions for mainstreaming gender in selected sectors.

A. Methodology

The CGA update applied several approaches to gathering and analyzing data in 2014–2017:

- reviewing recent reports and policy documents related to gender equality and women's empowerment in national legislation, as well as international commitments, with the following information: (i) national demographic, socioeconomic, and human development statistics; (ii) international and regional comparative statistics and indexes on gender equality and women's empowerment; (iii) gender equality laws, policies, strategies, and programs; and (iv) research studies, surveys, best practices, case studies, and lessons learned in gender equality;
- assessing the implementation of gender actions and effectiveness in achieving gender equality results, identifying issues and lessons learned, and providing recommendations for gender-mainstreamed ADB projects in Uzbekistan in 2014–2017;¹
- using information from social surveys conducted under ADB auspices in 2013–2017, along with other national and international sources on water supply and sanitation, electricity power supply, road investment, agriculture, and small and medium-sized (SME) development, to better understand the socioeconomic situation of the affected population, assess their views on the project and its possible effects, and identify

¹ Gender-mainstreamed projects are categorized either under Gender Equity as a Theme (GEN) or Effective Gender Mainstreaming (EGM), but this review also includes some projects categorized under Some Gender Elements (SGE). The categories are based on ADB's gender mainstreaming categories: (i) GEN, if the project directly supports gender equality/women's empowerment; (ii) EGM, if gender is substantially integrated into the project even though it does not directly address gender equality/women's empowerment; (iii) SGE, if the project provides provides some direct and substantial benefits to women even though it does not meet EGM criteria; and (iv) No Gender Elements. (See ADB. 2012. *Guidelines for Gender Mainstreaming Categories of ADB Projects*. Manila. <https://www.adb.org/documents/guidelines-gender-mainstreaming-categories-adb-projects>).

- mechanisms to ensure more active participation of women and local communities; and
- gathering sex-disaggregated data based on 16 questionnaires and 6 focus group guides, including (i) an August–October 2017 field survey in the Kashkadarya, Andijan, Namangan, and Tashkent regions and the city of Tashkent that included 32 in-country interviews with state and non-state agencies, development partners, beneficiaries, and other stakeholders; (ii) meetings with selected beneficiaries of ADB projects (102 group discussion participants); and (iii) coordination with related stakeholders.

The Cabinet of Ministers expressed its support before the gathering of data for this CGA update. The State Committee on Statistics, the Women’s Committee of Uzbekistan, the Chamber of Commerce and Industry, the Business Women’s Association, participating commercial banks (including the National Bank of Uzbekistan, Hamkor Bank, Ipak Yuli Bank, Kishlok Kurulish Bank, and Ipoteka Bank), and ADB gender specialists, provided data and materials on their mission and activities.

B. Gender Equality Issues

Since gaining independence in 1991, Uzbekistan has seen both progress and regression in gender equality. The principles of nondiscrimination and equal rights for women and men are enshrined in the Constitution.² The national machinery for gender equality is the Women’s Committee of Uzbekistan (WCU), a public organization chaired by the deputy prime minister. The WCU has a nationwide network of branches in every administrative–territorial body (region, or *viloyat*, and district, or *tuman*), under a deputy head on women’s issues—a mandatory position.

In 2017, the WCU identified “employment, creation of new jobs, development of business and entrepreneurial skills” as the key issues for women in larger and small cities, and “social and municipal infrastructure, family and home-based business development” as the key issues for rural women.³ In the same year, and for the first time since independence, the Government of Uzbekistan established a Virtual Reception office in each locality to facilitate citizens’ interactions with government. Citizens can send their concerns about issues they are facing, directly to the government. The Virtual Reception offices regularly collect, analyze, and delegate such files to the relevant state institutions. The WCU regularly assesses women’s appeals and addresses them to the Virtual Reception offices. The main issues have been requests for legal information or assistance; questions about social matters, housing, or financial aid; and proposals related to cultural behavior, dress code, weddings, and rituals (footnote 3).⁴

The most recent decree of the President (February 2018) defines measures intended to dramatically improve government support for women, strengthen families through structural reforms in the WCU and the Oila (Family) Centers,⁵ and establish of the Public Fund for the Support of Women and the Family, the participation of the WCU, the Union of Youth of

² *Constitution of the Republic of Uzbekistan*. Article 18. www.lex.uz.

³ Data provided by the WCU to ADB during data gathering for this CGA update.

⁴ By November 2017, 26 files on the foregoing issues had been received; 22 had the stated issues resolved, and 4 were responded to in writing.

⁵ The Oila is the National Scientific and Practical Center for family issues under the WCU. Decree of the Cabinet of Ministers. 1998. *On Establishment of the Republican Scientific–Practical Center “Oila”*. # 54 of 2 February. http://old.lex.uz/pages/GetAct.aspx?lact_id=844011.

Uzbekistan, and the Business Women's Association (Tadbirkor Ayol, or BWA).⁶ The decree also envisions the establishment of a family-oriented Scientific–Practical Research Center, under the Cabinet of Ministers, to conduct fundamental, applied, and innovative research in the area of family values and traditions. These recent developments allow for more systematic approaches to the gender equality issues presented in this assessment.

C. Gender and Development Indicators

Table 1 provides basic statistics on social indicators in Uzbekistan.

Table 1: Basic Statistics

Item No.	Indicator	Year	Value
1.	Population (million)	2016	31.85
2.	Population below the poverty line (%) ^a	2015	12.8 ^b
3.	Average annual population growth ^c (%)	2011–2016	1.9
4.	Maternal mortality rate ('000)	2016	17.4
5.	Infant mortality rate ('000)	2016	10.7
6.	Population with access to safe drinking water ^d (% , urban)	2016	93.2
7.	Population with access to safe drinking water (% , rural)	2016	75.3
8.	Population with access to sanitation (% , urban)	2016	78.7
9.	Population with access to sanitation (% , rural)	2016	42.1
10.	Primary school gross enrollment (%), for both girls and boys	2016	99.9

^a Cabinet of Ministers. 1998. On the Establishment of the Oila National Scientific[en dash]Practical Center (Decree No. 54). 2 February. Tashkent http://old.lex.uz/pages/GetAct.aspx?lact_id=844011.

^b ADB. 2017. *Basic Statistics*. Manila. <https://www.adb.org/publications/basic-statistics-2017>.

^c From data provided to ADB in April 2018 by the State Committee on Statistics for items 3–9.

^d Proportion of households whose source of drinking water is surface water, well water drawn with the help of buckets or a hand pump, or bottled water.

^e United Nations Development Programme. 2016. *Human Development Report 2016*. New York. http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/UZB.pdf.

⁶ President of the Republic of Uzbekistan. 2018. On Measures for Radical Improvement of Activities in the Field of Support of Women and Strengthening of the Institute of the Family. 2 February. Tashkent.

In 2016, Uzbekistan ranked 105th out of 185 countries in the Human Development Index and was categorized as a high human development country. In the Gender Inequality Index that same year, Uzbekistan was rated 57th out of 188 countries, mainly because of women's.⁷

In 2014, the Organisation for Economic Co-operation and Development (OECD) included Uzbekistan in its Social Institutions and Gender Index.⁸ Uzbekistan ranked 52nd out of 86 non-OECD countries and received an overall score of 0.1475 (medium category).⁹

Both the Global Gender Gap Index¹⁰ and the Gender Equity Index¹¹ show that Uzbekistan is close to attaining gender equality in education (enrollment, educational attainment, and literacy) and health (sex ratio at birth and healthy life expectancy).

Despite these positive indicators, issues related to the status of women and gender equality still require attention, especially issues regarding (i) significant gender disparities in property ownership; (ii) gender asymmetry in higher segments of decision making and managerial positions; (iii) horizontal and vertical segregation in the labor market, where women mostly have seasonal and low-paid jobs in the formal and informal sectors; and (iv) traditional attitudes toward the roles of women and men in the family and society, which predominantly position women as mothers and family caretakers.

According to World Bank estimations of the national poverty line, the low-income population made up 27.5 % of the total population in 2001.¹² In 2015, 12.8% of the population was below the poverty line.¹³ Poverty-level estimates in Uzbekistan are based on estimates of the World Bank, which sets the absolute poverty line according to calorie consumption per person per day (2,100). In addition, the government classifies the vulnerable and low-income population as poor, and sets the low-income threshold at 1.5 times the minimum wage.¹⁴ Although rural poverty declined in 2015 (to 15.9%), it remained significantly higher than urban poverty (9.5%) (footnote 12).

⁷ United Nations Development Programme. 2016. *Human Development Report 2016*. New York. New York.

⁸ Social institutions are conceived as long-lasting codes of conduct, norms, traditions, and informal and formal laws that influence gender equality. (OECD. 2015. *Social Institutions and Gender Index 2014. Country Profiles: Uzbekistan*. Paris. <https://www.oecd.org/dev/development-gender/42289479.pdf>. A newer dataset is not yet available.)

⁹ (OECD. 2017. *Social Institutions and Gender Index 2017*. Paris. <http://www.genderindex.org/>. A score of "0" represents a situation of equality, and "1" indicates that women experience discrimination.)

¹⁰ World Economic Forum. 2017. *Global Gender Gap Report*. Geneva. <https://www.weforum.org/reports/the-global-gender-gap-report-2017>.

¹¹ European Institute for Gender Equality. 2017. *Global Gender Equality Index: Progress at a Snail's Pace*. Vilnius, Lithuania. <http://eige.europa.eu/news-and-events/news/gender-equality-index-2017-progress-snails-pace>.

¹² World Bank. 2016. *Systemic Country Diagnostics for Uzbekistan*. Washington, DC. <http://documents.worldbank.org/curated/en/304791468184434621/pdf/106454-REVISED-PUBLIC-SecM2016-0167-1.pdf>.

¹³ ADB. 2017. Manila. *Basic Statistics*. <https://www.adb.org/publications/basic-statistics-2017>.

¹⁴ This threshold is defined in the 2012 regulation *On the Procedure of Appointment and Payment of Social Allowances and Material Aid to Low-Income Families*. Used by *makhallyas* for the award of poverty allowances. The official minimum wage in January 2017 was set at SUM149,775 per month. (From data provided by the State Committee on Statistics to ADB in May 2018 for this CGA update).

1. Civil Society Organizations

Uzbekistan legally guarantees respect for the rights and interests of nongovernment organizations (NGOs), religious organizations, and other civil society organizations.¹⁵ Founded in 2005 and managed by a parliamentary commission and NGOs, the National Association of Non-Governmental Non-Profit Organizations of Uzbekistan is among the largest NGOs in the country; it brings together over 150 leading national and regional civil institutions to implement the democratic transition.¹⁶

The association and other civil society participants supported over 1,000 NGOs in 2014–2017. Women's organizations (self-identified women's public associations) compose 7% of NGOs in Uzbekistan.¹⁷ In 2017, a total of 595 (6.8%) women's organizations, focused mostly on social support, health care for women and their families, disability services, sports development, and improvement of the legal culture of women and the general population, registered with the Ministry of Justice, (footnote 17).

Women account for almost half of the membership of Uzbekistan's four political parties.¹⁸ All parties have female factions that concentrate on improving women's activism, nominating women to representative bodies during central and local elections, and enhancing women's role in decision making. The close collaboration between political parties and the WCU is based on joint plans of action and memorandums of cooperation.

D. Overview of International Commitments

Uzbekistan has acceded to more than 60 international treaties on human rights, joined several international institutions, and participated in conventions committed to the promotion of gender equality and the protection of women's rights.¹⁹ In fact, the government ratified all International Labour Organization (ILO) conventions related to equal rights for men and women and incorporated them in the Labor Code and the Law on Employment of Population.²⁰

¹⁵ Supreme Assembly. 2004. *On Non-Government Non-Commercial Organizations (Law No. 25)*. Tashkent. http://www.lex.uz/pages/GetAct.aspx?lact_id=10863.

¹⁶ National Association of Non-Governmental Non-Profit Organizations of Uzbekistan. n. d. General information. Tashkent. <http://ngo.uz/index.php/en/biz-a-imizda/zmntma-a-ida-umumij-ma-lumot-2>

¹⁷ Women's Committee of Uzbekistan. 2017. *Women's Organizations in Uzbekistan. Presentation of at the Forum of Non-profit Organizations*. Tashkent. p. 4.

¹⁸ United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP). [1995]. *National Review of the Implementation of the Provisions of the Beijing Declaration and Platform for Action 1995 and Gender Equality and Women's Empowerment*. Bangkok. http://www.unescapdd.org/files/documents/Beijing20_national_review_Uzbekistan.pdf.

¹⁹ These are the Universal Declaration of Human Rights (1948); the International Covenant on Civil and Political Rights (1966); the International Covenant on Economic, Social and Cultural Rights (1966); the Convention for the Suppression of the Traffic in Persons, Convention on the Political Rights of Women (1952); the Convention on the Nationality of Married Women (1957); Convention on the Elimination of Discrimination against Women (1979); and the Beijing Declaration and Platform for Action (1995). Other international instruments adopted by Uzbekistan include the Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment (1984); the Fight against Discrimination in Education (1960); and the Convention on the Rights of the Child (1990).

²⁰ International Labour Organization (ILO) Conventions ZH100 (1951) *On Equal Remuneration for Men and Women Workers for Work of Equal Value* (ZH100 of 1951); *On Protection of Motherhood* (ZH103 of 1956); *On Discrimination in Respect of Employment and Occupation* (ZH111 of 1958); and *On Employment Policy* (ZH122 of 1964).

In 1995, Uzbekistan ratified the United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). The UN CEDAW Committee endorsed and published its conclusions in successive national reports in 2001, 2006 (combining the second and third reports), and 2010. To address the issues raised by CEDAW, the government approved successive national action plans (NAPs). Key positive aspects resulting from NAP implementation include legislative reforms, particularly the adoption of amendments to Article 47 of the Administrative Code (2013) that criminalize anything that prevents children from receiving compulsory secondary education or secondary specialized vocational training. A special NAP (2015) combats trafficking in persons.

The Fifth National Report was submitted to the CEDAW Committee in February 2014, and the Concluding Observations of the Committee were released on 20 November 2015. On 10 October 2017, the Cabinet of Ministers endorsed the most recent NAP addressing the CEDAW recommendations.²¹ Key areas of concern include (i) the lack of an adequate mechanism for monitor and ensuring accountability for gender equality; (ii) the still-pending status of a draft law on equal rights and opportunities, and a draft Law on Measures of domestic violence, which have received sporadic consideration by Parliament since 2000; (iii) persistent stereotypes regarding traditional roles in the family and society; (iv) weak implementation and limited understanding of temporary special measures; (v) women's low participation rate in political and public life and decision making; (vi) the lack of sex-disaggregated data collection and monitoring mechanisms; and (vi) the situation of women in rural areas.

To accelerate the resolution of some of these concerns, the WCU developed a series of legal documents in 2017, now pending endorsement by the President. These include the following

- the draft law On Measures of Strengthening the Women's Committee of Uzbekistan, to improve its branches and activities;
- a draft program of action, to enhance women's role in state and public construction, strengthen women's social protection, and promote women's advancement in the political, socioeconomic, and cultural spheres of society; and
- a draft program of action for 2017–2021, intended to protect maternal and child health and also ensure women's employment, especially in relation to living conditions and way of life.

In 2008 and 2013, the United Nations Human Rights Council considered the first and second National Reports of Uzbekistan under its Universal Periodic Review (UPR) regarding the fulfillment of international obligations related to human rights, including women's rights. The 2013 UPR report notes with satisfaction that (i) Uzbekistan has criminalized domestic violence under its administrative laws; (ii) the average age of marriage for women is increasing on account of mandatory education and training; and (iii) basic legal and formal institutions have been established to prevent trafficking in persons, especially women and children.²²

²¹ Data provided by the WCU to ADB in November 2017, during data gathering for this CGA update.

²² Office of the United Nations High Commissioner for Human Rights. 2013. *Universal Periodic Review: Uzbekistan*. Geneva. <http://www.ohchr.org/EN/HRBodies/UPR/Pages/UZIndex.aspx>. Paras. 91, 92, and 133 reflect the observations of UPR Working Group members on domestic violence, increased average age of marriage, and prevention of trafficking in persons.

The UPR report nonetheless contains many recommendations, including (i) to enable access to high-quality health services and higher levels of education; (ii) combating traditional attitudes toward women's roles in family and society; (iii) creating equal opportunities for women in the labor market and generating more jobs for women; and (iv) reinforcing good work attitude toward improving maternal and child health and supporting the family.²³

The next state report to UPR was due in February 2018. To comply with the concluding observations of the UPR, Uzbekistan adopted the UPR NAP for 2014–2016, which contained 92 measures for implementation by the government, educational institutions, NGOs, and the media.²⁴ The UPR recommendations are partially included in the NAP on the CEDAW. Box 1 summarizes the NAP on gender equality actions for 2014–2016.

Box 1: Uzbekistan National Action Plan, 2014–2016

- Adopting the National Program on Employment for 2015–2016.
- Ratifying International Labour Organization Convention No. 189 (2011) on Decent Work for Domestic Workers.
- Strengthening the Women's Committee of Uzbekistan by providing the necessary human, financial, and technical resources to ensure the coordinated implementation of gender policies and commitments.
- Developing a comprehensive strategy for eliminate traditional practices and stereotypes of a discriminatory nature against women.
- Accelerating the endorsement of the draft Law on Equal: On Equal Rights and Opportunities of Women and Men.
- Establishing and regularly maintaining a database on the situation of women, including rural women, reflecting their contribution to the socioeconomic and political development of the country.

Some UPR NAP measures have been successfully implemented. For instance, Uzbekistan ratified the relevant international conventions and protocols and responded to 36 requests from the UN's Special Rapporteur on trafficking in persons.²⁵

Uzbekistan has made considerable progress in preventing early marriage, largely through the joint efforts of state and non-state players. In 2012–2014, outreach interventions by the Ministry of Justice prevented 1,692 early marriages and 1,352 marriages between close relatives.

²³ "Office of the United Nations High Commissioner for Human Rights. 2013. *Universal Periodic Review: Uzbekistan*. Geneva. <http://www.ohchr.org/EN/HRBodies/UPR/Pages/UZIndex.aspx>. Paras. 26, 27, 28, 30, 37, 46, 49, 51, 59, 73, 80, 86, 87, 91, 92, 133, and 134 reflect the concerns and recommendations of Universal Periodic Review (UPR) Working Group members on access to high-quality health and education services, opportunities for women in the labor market, and traditional stereotypes regarding the roles of women in family and society.

²⁴ Office of the United Nations High Commissioner for Human Rights. 2013. *Universal Periodic Review: Uzbekistan*. Geneva; National Center for Human Rights. 2014. *National Action Plan on Implementation of the Recommendations of the Human Rights Council (HRC) and International UN Treaty Bodies (2014–2016)*. Tashkent.

²⁵ Office of the United Nations High Commissioner for Human Rights. 2013. *Universal Periodic Review: Uzbekistan*. Geneva. paras. 53, 54, and 92. <http://www.ohchr.org/EN/HRBodies/UPR/Pages/UZIndex.aspx>.

The WCU, the Makhallya Foundation, and the Kamolot Youth Association prevented the registration of more than 1,000 early marriages and 799 marriages between close relatives.²⁶

Through diverse interventions, the WCU has countered traditional stereotypes related to the roles of women and men in the family and in society. For instance, in 2017 a public institution, the Assembly of Mothers-in-Law (*Kaynonalar Kengashi*) under each *makhallya* provided social and psychological aid to 3,113 families in difficult life situations. About 6,000 families reconciled and 5,376 mothers were paid alimony (footnote 3).

However, WCU outreach does not address the professional choices and segregation of women in the labor market, and lacks programs that attract young women and girls to traditionally non-female sectors, resulting in gender disparity. Further, the WCU's long-term strategy should include structured, comprehensive, and systematic interventions to combat traditional stereotypes.

²⁶ UN Convention on Elimination of All Forms of Discrimination against Women (CEDAW) Committee. 2014. *5th Periodic Report of Member States: Uzbekistan*. Geneva. paras. 280–285.

II. CROSSCUTTING GENDER EQUALITY ISSUES

A. Sex-Disaggregated Data and Statistics

In 2005, the CGA identified a lack of reliable and regular sex-disaggregated data for setting target baselines, formulating policies and strategies, and monitoring the progress of key indicators (e.g., poverty reduction, employment, and access to basic resources and services).²⁷ Since then, the State Committee on Statistics has regularly published the *Women and Men of Uzbekistan Statistical Bulletin* and with ADB support, launched the Gender Statistics website (<https://gender.stat.uz/ru/>) in 2014.²⁸ The site contains basic information on demography, employment, tourism, social protection systems, and crime statistics. It also presents data on social sectors (health care, education, physical culture, and sports).

Lack of sex-disaggregated data in key ADB sectors (e.g., energy, construction, transport, and communication) hinders the evaluation of gender disparities. There is also a lack of globally identified indicators (e.g., share of women in political participation and decision making, property rights, access to resources, paid and unpaid work and home businesses, unemployment, time use) on the web resource and in printed statistical collections. Additionally, the scarcity of demographic and sector-related surveys with publicly available statistics presents a significant challenge for researchers, NGOs, and development partners, and impedes the process of mainstreaming gender in policy planning and program development.

The WCU also collects sex-disaggregated data through its network of administrative units, but it lacks the systematic approach, human resource capacity, and technical resources needed to develop tools, maintain the database, and analyze the data. The donor community must support the WCU in developing holistic and sustainable mechanisms for the regular collection of gender statistics.

B. Women's Political Participation

Legislation in Uzbekistan does not restrict women's political participation. Uzbekistan prohibits violence against women, and antidiscrimination laws forbid discrimination in the workplace.²⁹ Women throughout the country hold high office. Well-known women include 14 senators and 15 deputies in the Legislative Chamber of the Oliy Majlis (Parliament), 2 female ministers,

²⁷ ADB. 2005. *Uzbekistan Country Gender Assessment*. Manila. pp. 9–10.

²⁸ To improve the collection, analysis, and use of gender statistics, ADB supported the State Committee on Statistics and the WCU in launching (in January 2014) and further maintaining the official website, under the Promoting Gender-Inclusive Growth in Central and West Asia Developing Member Countries (Regional Technical Assistance 7563) Project.

²⁹ "Office of the United Nations High Commissioner for Human Rights. 2013. *Universal Periodic Review: Uzbekistan*. Geneva. paras. 96–97."

514 doctors of science, 2 rectors of higher educational institutions, 6 academics, and 15 Heroes of Uzbekistan.³⁰ Women compose more than 23% of the deputies to local *kengashes* (councils), and 72% work in science, education, health, culture, and the arts. Over 8,500 women work in communities as advisers on religion, enlightenment, and spiritual–moral upbringing (*maslakhatchi*).³¹

Since the introduction of the 30% female quota for political parties' candidate lists, the proportion of women in Parliament has increased, from 9.4% in 2004 to 16% in 2017. However, this proportion remains almost the same as in the last CGA in 2014 (17% for the Oliy Majlis, and 15% for the Legislative Chamber).

Women are underrepresented in other high-level decision-making positions. In 2017, all *hokims* (mayors) in 14 regions and in the city of Tashkent were male. Among 84 deputy *hokims* of *viloyat* (regions), 14 were women (16.67%), mostly for women's issues.³² Women were also better represented at the district level, accounting for 193 of 1,772 deputy district *hokims* (25%) in 2017.³³ Women have not yet reached the minimum 30% representation that would ensure an effective voice in decision making. Therefore, the government needs to support surveys on the barriers to more active political and public participation by women. Table 2 provides a sex-disaggregated breakdown of the membership of key legislative and executive decision-making bodies.

Table 2: Sex-Disaggregation in Decision-Making Bodies, 2017
(%)

Institution	Women	Men
Legislative Chamber	15	85
Senate	17	83
Jokargy Kenes (Parliament), Republic of Karakalpakstan	13	87
Oliy Majlis (Parliament)	16	84
Council of Deputies Regions and the city of Tashkent	12	88
District level (<i>tuman</i>)	23	77
Deputy <i>hokims</i> Province level	16.6	83.4
District level	25	75

Source: Data provided by the WCU to ADB during data gathering for this CGA update.

³⁰ "Hero of Uzbekistan" is the highest state award from the President of Uzbekistan and the highest standard of excellence, given by the state to citizens of outstanding merit, and also to people associated with a feat of heroism.

³¹ Sputnik International. 2017. Speech of President Shavkat Mirziyoev. 8 March.. www.sputnik.uz

³² There are six deputy *hokims* in each of 14 regions/*viloyat* on economic issues and entrepreneurship, agriculture, issues concerning women and the youth, capital construction, communications and investment, and religious and social organizations.

³³ There are 193 districts/cities with four deputy *hokims* for each district—for economic issues and entrepreneurship, for agriculture, and for issues concerning women and the youth. There are 772 deputy district *hokims*, including 193 women (25%).

C. Employment and the Labor Market

The government does not hinder women's participation in the labor market or entrepreneurship. However, although women compose 49.6% of the population, their share in formal employment (45.7%) is lower than the men's (54.3%).³⁴ In January–September 2017, “the number of unemployed people—the “unoccupied population,” under Resolution 106 of 24 May 2007 of the Cabinet of Ministers—totaled 765,300, or 5.4% of the economically active population.”³⁵

In January–October 2017, 218,291 a total of individuals applied to the Centers of Assistance to Employment and Social Protection, under the Ministry of Labor and Employment. Among these, 113,376 (52%) were women. Notably, among 192,926 applicants who received help from the centers, 90,843 (47%) were women.³⁶

Aside from lower female participation in the labor force, the labor market displays clear gender segregation by sector. Women are highly represented in the social sectors (education, health care and social services, accommodation, and catering services), which typically offer lower salaries, while men predominate in technical fields (construction, industry, transport, finance and insurance, information and communication technology), which usually offer higher salaries. (Detailed sex-disaggregated data on employment by economic sector are shown in Appendix 1.)

More than 94.2% of workers in construction and 92.8% in transport and communications are male. Women account for 76.5% of all employees in health care, welfare, and sports, and compose 75.6% of workers in education, culture, the arts, and sciences.³⁷ Areas that hire large numbers of women offer lower wages than sectors where men dominate (Figure 1).

In 2016, the highest wages were in finance and insurance, sectors where women composed only 37.3% of the workforce, compared with 62.7% for men. Women's employment in information and communication technology was even lower, at 32.7%, compared with 67.3% for men.³⁸

Gender stereotypes largely define women's choices in courses and prospects for employment. When selecting a career, girls are motivated less by employment and success, but rather by the desire to obtain a qualification that will be useful in family life (e.g., health worker, teacher, or seamstress) (footnote 3). Women in rural areas are much less competitive in the labor market, largely because of the limited number of formal jobs available locally and the lack of necessary education, vocational qualifications, and skills.

³⁴ State Committee on Statistics. 2016. *Women and Men of Uzbekistan*. Tashkent.

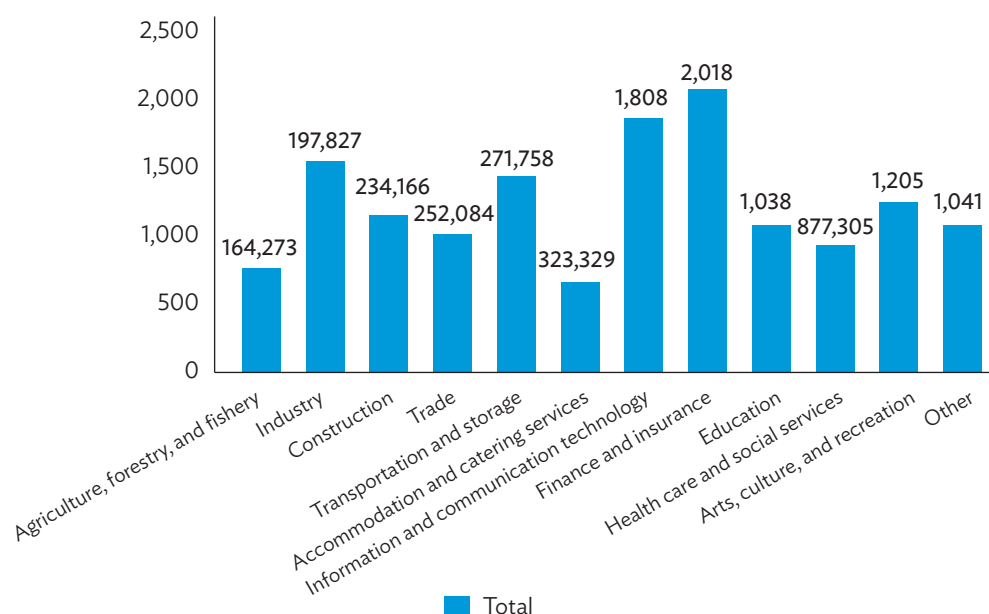
³⁵ The State Committee on Statistics. 2017. *Statistical Review of the Republic of Uzbekistan. January–September*. p. 65.

³⁶ Ministry of Labor and Employment. 2017. Presentation at the Annual Conference of the Women's Committee. 14 December. Tashkent. Uzbekistan.

³⁷ The State Committee on Statistics of the Republic of Uzbekistan. 2016. *Women and Men of Uzbekistan*. Tashkent. Uzbekistan.

³⁸ State Committee on Statistics. 2017. *Gender Statistics of Uzbekistan*. <https://gender.stat.uz/ru/osnovnye-pokazateli/trud/zanyatost-naseleniya/721-raspredelenie-chislennosti-zanyatykh-po-vidam-ekonomicheskoy-deyatelnosti-po-polu-v-srednem-za-2016-god>

Figure 1: Average Monthly Nominal Accrued Wages of Employees, by Sphere of Economic Activity, 2016 (SUM '000)



Source: Data provided by the State Committee on Statistics to ADB in April 2018 for this CGA update.

The data have been provided by the State Committee on Statistics of RoU during data gathering for the CGAU in April 2018.

Another factor affecting women's employment is their engagement in unpaid reproductive functions. In 2015, an ADB-supported survey revealed that women in OECD and non-OECD countries spend as much time performing unpaid traditional reproductive tasks as men spend on productive, paid work.³⁹ The need to balance work with family and household obligations likely explains why more women work part-time or in the informal sector.

Informal work contributes significantly to the family budget, but it often leaves women without social protection. Women's greater representation as informal or part-time employees/workers, very often with lower salaries and minimum social protection, makes them more vulnerable and lowers their status in the family because they contribute much less financially,⁴⁰ further hindering their ability to influence allocations for day-to-day expenditures, larger purchases, and investments (e.g., in labor-saving devices, children's schooling or self-education, SME loans).⁴¹

³⁹ ADB. 2015. *Balancing the Burden: Desk Review of Women's Time Poverty and Infrastructure in Asia and the Pacific*. Manila. p. 7.

⁴⁰ V. Tichenor. 1999. Status and Income as Gendered Resources: The Case of Marital Power. *Journal of Marriage and the Family* 61 (3): 638–650.

⁴¹ ADB. 2016. *Uzbekistan: Housing for Integrated Rural Development Program. Social and Gender Survey*. Tashkent.

1. Home-Based Businesses

Rural women are more likely to earn income through farming, handicrafts, or other home-based small enterprises. A 2016 study by the Food and Agriculture Organization of the United Nations found that home-based businesses have unrealized potential.⁴² However, very few women and men have sufficient access to information that will enable them to engage in household production or enlarge their small businesses. The study also revealed that gender stereotypes play a crucial role in restricting women's role in the household.

Women and men have different roles and responsibilities in the value chain of home-based work. Men usually perform heavier physical labor and are more likely to have appropriate technical knowledge and skills (e.g., driving or the use of agricultural equipment) and better negotiation skills. Women, who work in the fields and also fulfill routine household activities, engage in home production to sell products and generate income (e.g., downy shawls from the wool of angora goats, dairy products, sewing, baking), while men are responsible for providing transport and helping women to sell products. Despite the considerable share of women in home-based production, they do not always manage the process, nor do they make their own decisions (footnote 48).

2. Employment and Job Creation Commitments and Initiatives of the Government

Employment and job creation initiatives are the constant focus of the government and have a clear gender dimension. Social protection of women in employment situations is enshrined in the Labor Code of Uzbekistan.⁴³ Specific legal provisions prohibit certain types of dangerous work, endorse maternity-related benefits (e.g., additional leave and preferential working conditions), and restrict overtime, night work, working on days off, and travel assignments. A decree of the President requires paid maternity leave.⁴⁴ The pension system safeguards substantial benefits and privileges for women.

⁴² Food and Agriculture Organization of the United Nations and Central Asia and the Caucasus Association of Agricultural Research Institutions (CACAARI). 2016. *Assessment of the Possibilities for Income Diversification through Rural Crafts Development: In Support of Small Businesses and Job Creation Women and Men in Rural Communities in the Republic of Uzbekistan*. pp. 19–21. Forthcoming.

⁴³ Article 68 of the Labor Code provides for additional guarantees for women who need social protection and for those experiencing difficulty in finding a job and unable to compete equally in the labor market. Among such women are single mothers and those with large families that include children under 14 years of age and disabled children. Article 224 prohibits any denial of employment to women or reduction in the pay of those employed due to conditions related to pregnancy or child care. The law also instructs employers to rehire women without testing. Article 228-1 states that “women with children aged up to three years who are working in institutions and state-funded organizations, will enjoy reduced duration of working time which is fixed at not more than thirty-five hours a week. The remuneration of these women will be of same amount at par with corresponding categories of employees with full working period.”

⁴⁴ In particular, pregnant women and women going on for parental leave after completing maternity leave, receive lump-sum financial support at the rate of 1.2 times the minimum salary. Women or mentioned persons on parental leave have the right to receive the benefits as follows: i) maternity leave of 70 calendar days before childbirth, and 56 days days after birth (70 days in case of difficult childbirth) with payment of benefits under state social insurance; ii) shorter work day schedule; iii) rotation of annual vacation granted to pregnant women or women on parental leave after birth of child, and availed of at will, before or after maternity leave or parental leave; iv) option granted to a woman or mentioned persons on parental leave to work part-time or from home at will and under an agreement with the employer; and (v) preservation of place of employment (posting) is preserved for a woman during parental leave. These leaves are included in the calculation of seniority and record of service.

In an effort to promote wage parity between men and women, the government ratified International Labour Organization (ILO) Convention No. 100 (Equal Remuneration for Men and Women Workers for Work of Equal Value).⁴⁵ Recent legislation regarding job creation and employment indirectly relates to women, particularly young people, and includes female graduates of professional colleges.⁴⁶

Strategy of Actions on Further Development of Uzbekistan in 2017–2021 directly addresses employment for women and female graduates of vocational colleges. As a result, in 2017, micro-loans totaling SUM11 billion were allocated for the financing of the business plans of female college graduates.⁴⁷ In an effort to attract female graduates to business and entrepreneurship and in cooperation with the Central Bank, the Chamber of Commerce and Industry, the BWA, and the Center for Secondary Specialized Vocational Education, the WCU conducts annual competitions for the best business project of a female entrepreneur.⁴⁸

The BWA also has a special business training program for female college graduates, along with further employment opportunities. In 2016–2017, about 3,500 female vocational college graduates were hired and more than 550 rural women started a business in response to BWA interventions. Up to 120 women from all 13 provinces received training in four directions of entrepreneurship and were guided toward a new profession.⁴⁹

The government supports home-based businesses. In 2017, socially vulnerable groups (disabled persons, mothers with many children, women survivors) in all regions received sewing machines and raw materials to help them start a home business. In January–August 2017, targeted programs created 62,600 jobs for women—24,000 (38.3%) in industry, 14,500 (23.2%) in services, 14,400 (23%) in agriculture, and 13,300 (21.2%) in construction and infrastructure. In addition, subsidiary plots, *dehkan* farms, and family businesses provided 79,300 employment opportunities, and individual entrepreneurs created 25,700 jobs. In 2016, about 300,000 jobs were created through diverse funding sources on the basis of business plans presented by women. In 2017, the government allocated SUM1 trillion for programs set up to involve more women and youth in entrepreneurship, family businesses, and home-based labor, and SUM60 billion for loans to more than 10,000 graduates of secondary special educational institutions.⁵⁰

Home-based businesses help women gain access to paid work and at the same time contribute to overall development in the rural areas. However, women employed in home businesses carry

⁴⁵ Ratified by Uzbekistan on 30 August 1997.

⁴⁶ The latest versions of the Law on Labor Protection and the Decree of the President on Measures to Further Improve State Policy in the Field of Employment and Radically Improve the Efficiency of Labor Agencies increases the personal responsibility for employment growth among heads of executive authorities and territorial industrial complexes for growth of employment, and enhances the effectiveness of measures for the employment of unemployed working-age population, especially young people.

⁴⁷ Under para. 70 of Protocol No. 1 of the Cabinet of Ministers (14 January 2017), Study of the Legitimacy of Jobs Created for Women and Graduates of Professional Colleges, and Provision of Concrete Measures to Increase Women's Employment, and Creation of Decent Conditions for Work and Development of Female Entrepreneurship, the WCU, the Chamber of Commerce and Industry, the Central Bank, and the Association of Banks of Uzbekistan developed and endorsed a joint plan of action to ensure interagency cooperation.

⁴⁸ In 2016–2017, various educational training programs were organized to help college graduates acquire entrepreneurial skills and support in obtaining concessional loans. Students from 800 colleges participated in the competition and 182,235 girls attended 2,457 training courses; of these, 177 have expressed a desire to start a business.

⁴⁹ Data provided by the BWA to ADB in November 2017 for their CGA update.

⁵⁰ Data provided by the WCU to ADB in November 2017 for this CGA update.

a double burden because they must also perform unpaid reproductive work daily.⁵¹ Therefore, home-based initiatives should include measures to ease women's traditional reproductive labor and decrease their time poverty and drudgery (e.g., through better access to basic infrastructure, sustainable energy, and water supply, allowing them to use time- and labor-saving home appliances), as well as improvements in social infrastructure (e.g., daily child care facilities, longer day classes for primary school students), accompanied by awareness-raising interventions promoting gender equality.

D. Gender Roles and Norms

Uzbekistan's civil, criminal, labor, and family laws are based on gender equality, and the legal framework for protecting women's rights complies with international standards. The traditional gender contract is not part of formal law or policy.⁵² However, it does prescribe the roles of women and men that govern gender relations and assigns them different jobs, values, responsibilities, and obligations.⁵³

In Uzbek society, traditional notions associated with motherhood, children, and family are prevalent. If a woman decides to have a career in business, politics, or any other field, she is expected to balance her work with her reproductive functions. The traditional distribution of family responsibilities usually remains the same, adding to women's time poverty and limiting opportunities for self-development, competitiveness in the labor market, SME participation, and business size. It also impedes women's career choices and aspirations.

Marriage and family are considered the pillars of society.⁵⁴ Given a choice, the parents of a young girl would opt to marry her off when she completes the mandatory secondary vocational education (college or academic lyceum), rather than strive for higher education. This decision might also have economic root causes since families, especially those with limited financial resources, give preference to sons when it comes to higher education because the daughters are expected to marry and leave the family home. Young men also have more leeway to marry at a later age, continue their education, or find jobs. These factors increase gender asymmetry in higher education.

Several government and nongovernment agencies are mandated to support the family as an institution. For instance, a commission under the *makhallya* committee is focused on preventing and resolving family conflicts, thus reducing the divorce rate. Members of the commission are

⁵¹ ADB. 2015. *Balancing the Burden: Desk Review of Women's Time Poverty and Infrastructure in Asia and the Pacific*. Manila. p. 7.

⁵² The concept of a gender contract or gender agreement reflects the social form of the relationship between men and women. For example, until recently it meant that a married woman "agrees" to be a housewife and the husband assumes the role of breadwinner. Thus, they conclude a kind of informal contract within the family and agree to fulfill the responsibilities pertinent to each of the assigned roles. (O. Voronina). 2005. *The Glossary of Gender Terms*. Institute of Social and Gender Policy. Moscow.

⁵³ "Gender obligations of women and men are maintained on three levels: cultural superstructure (the norms and values of the society); institutions (family, welfare, education and employment systems); and socialization processes, basically in the family." (European Institute for Gender Equality). 1998. *100 Words for Equality. A Glossary of Terms on Equality between Women and Men*. <http://eige.europa.eu/rdc/thesaurus/terms/1159>

⁵⁴ Article 63 of the Constitution of the Republic of Uzbekistan defines the family as the initial cell of society, and guarantees freedom of decision to enter into official marriage relations.

makhallya consultants on spiritual and enlightenment issues (*maslakhatchi*) and respected members of the community whose responsibility is keeping peace in the family.

The number of divorces per year and the divorce rate are quite moderate. For instance, in 2017, there were 306,197 marriages (9.5% per 1,000) and 31,929 divorces (1% per 1,000).⁵⁵

Consistent government policies and interventions carried out jointly with nongovernment stakeholders have dramatically reduced early marriage. In 2016, the average age of women at first marriage was 22.6 years, compared with 26 years for men.⁵⁶ To prevent child marriage, amendments to the Criminal Code and the Administrative Code impose liabilities for violations.⁵⁷ Together with relevant government and nongovernment stakeholders, the WCU has conducted broad interventions to increase awareness of the adverse effects of early marriage and childbirth.⁵⁸ For instance, the WCU helped organize *Kizlarjon* (girls') societies in all educational institutions to train youth leaders to conduct outreach activities in early-marriage prevention, personal hygiene, and healthy lifestyles among fellow students and peers (footnote 60).

Gender stereotypes, which significantly affect professional choices for women and men, have implications for education and career development opportunities. In many cases, parents, close relatives, or husbands significantly influence women's educational choices. Family preference for a bride who can educate her children or take professional care of family members may increase the number of women in education and health. Other factors that might influence such a decision are the shorter workday, the absence of overtime pay, and the predominance of female staff in the work environment.

E. Property Rights and Access to Resources

Although legislation grants women and men equal rights to property ownership, significant gender disparities remain. Most residential houses are acquired through inheritance, which traditionally favors men over women. The family home usually goes to an elder son who stays with his parents, while the daughters leave for the groom's house after marriage.

Significantly, female-owned real estate accounted for 424,783 (29.4%) of all registered real estate transactions (excluding the city of Tashkent) in 2016. However, the value of property registered to women is considerably lower, accounting for only 22.3% of the total value of property registered with the national real property registry and cadastre system.⁵⁹

⁵⁵ Data provided by the State Committee on Statistics to ADB in April 2018 for this CGA update.

⁵⁶ State Committee on Statistics. 2017. *Uzbekistan: Demographic Yearbook 2017*. Tashkent. Uzbekistan.

⁵⁷ Article 125-1 of the Criminal Code and Article 47-3 of the Administrative Code. Both amendments were made in 2013.

⁵⁸ Since 2014, the WCU has held 1,568 such events. These were attended by 186,160 people, including 156,351 women and girls. (From data provided by the WCU to ADB in November 2017, for this CGA update).

⁵⁹ Objects in the real estate register in 2011[en dash]2016 had a total value of SUM8.7 billion. Only SUM1.9 billion worth was registered in women's names. (From data provided by the Chamber of Commerce and Industry to ADB in September–October 2017 for this CGA update).

Rural households are traditionally headed by men; accordingly, most real estate is registered to men. Additionally, other assets (e.g., cars, agricultural machinery, equipment, and livestock) are traditionally owned by men. An exception might be property purchased by a man who already owns other real estate, cars, or other property and wants to avoid any potential tax liability.⁶⁰

Family finances accumulate with an elder male member of the household, usually the father, who supervises the family budget. Women's limited access to finance and assets has implications for their economic opportunities because most women cannot provide collateral when applying for a loan from a bank or financial institution if joint (family) property is registered in the man's name.⁶¹

In a survey commissioned by ADB, most female respondents lacked legal ownership of any real estate or equipment.⁶² The few who did were hesitant to use it as collateral for fear of losing it if their enterprise failed.

⁶⁰ ADB. 2016. *Social and Gender Survey: Housing for Integrated Rural Development Program*. Tashkent.

⁶¹ D. Alimbekova. 2002. *Women Entrepreneurs: Uzbekistan*. Tashkent.

⁶² N. Nayar and D. Tadjibaeva. 2012. *Gender in Small and Micro Enterprise Development Projects*. Preliminary report prepared for the Asian Development Bank. Frankfurt School of Finance and Management. Frankfurt.

III. MAINSTREAMING GENDER IN ADB OPERATIONS, BY SECTOR

A. Energy

1. Context

The household electrification rate in Uzbekistan is almost 100%, but the system is aging and requires upgrading and renovation, especially in the rural areas. There is significant disparity in access, quality, and customer service between urban and rural settings. Major concerns include unsustainable supply, with frequent interruptions (up to 5 hours in rural areas); poor quality; and voltage fluctuations. Additionally, supply differs considerably according to season. In the cold season, power interruptions usually happen at night.⁶³

Other issues include inefficient energy use, and the lack of energy-saving technologies and devices. A household survey done under the ADB-financed Advanced Electricity Metering Project revealed that many households use cheap and inefficient devices, thus increasing energy consumption and costs.⁶⁴ Smaller cities and rural areas often have insufficient electric lighting in bus stops, streets, and other public spaces, presenting security risks and discomfort, particularly for women.⁶⁵ The criteria and norms for streetlighting are not uniform nationwide and are focused mainly on larger urban areas.⁶⁶

The 2014 CGA expressed concern about electricity rates for home-based businesses.⁶⁷ Despite the impossibility of separating domestic and business consumption, such rates are 25%–30% higher than the tariffs on home consumption.⁶⁸ To increase women's engagement, the government should support a review of the mechanism for estimating tariffs on home-based businesses.

2. Government Commitments

Recently, the government intensified its focus on the energy sector. In January–June 2017, four key presidential decrees were adopted to produce reforms and further develop hydropower in

⁶³ According to field surveys conducted by ADB in 2017 in the regions of Tashkent, Andijan, Namangan, [note comma] and Kashkadarya, in preparation for the CGA update.

⁶⁴ Information obtained during ADB's socioeconomic and gender survey of households in the regions of Samarkand, Bukhara, and Jizzakh under the Advanced Electricity Metering Project.

⁶⁵ Y. Lambrou and G. Piana. 2006. *Energy and Gender in Rural Sustainable Development*. Rome: Food and Agriculture Organization of the United Nations.

⁶⁶ Currently, "the entities responsible for streetlighting are the provincial and district local governments (*hokimiyats*), the State Committee on Architecture and Construction, the state unitary enterprise Toshshaharnur [note: no quotes around the name, and the capital city (Tashkent)].

⁶⁷ ADB. 2014. *Uzbekistan Country Gender Assessment*. Manila. p. 48.

⁶⁸ According to the Decree of the Ministry of Energy, home businesses qualify for category 7 (item 8.3) tariffs: "The straight-line rate requires payment for kilowatt-hours of active power supplied to the consumer." No increment is indicated for small businesses run from home.

2017–2021 with Uzbekgidroenergo, a joint-stock company (JSC), as the executive and liable entity. Planned interventions involve building 42 hydropower plants and upgrading 32 plants, thus increasing by 1.7% the national capacity for environmentally friendly hydropower by 2025.

Uzbekenergo JSC is a key electric power authority that provides electricity nationwide and supplies heat to industrial and household consumers in several cities.⁶⁹ It supervises 65 enterprises, including 54 power projects with over 72,000 employees. It also operates seven thermal power plants, six hydropower plants, and three thermal power centers.⁷⁰

3. Gender Issues

Unsustainable power supply affects women's efficiency while performing traditional social roles and creates barriers for working women. Because women typically perform most household and family obligations, they are key consumers of electricity. Unsustainable supply of energy means that women cannot take advantage of labor-saving appliances like washing machines or electric cooking stoves.

Unreliable energy supply also affects women who work at formal jobs. They must manage their job responsibilities when the power is available and also cope with the needs of their household and family. However, providing quality and sustainable electricity supply will not automatically reduce the time women spend on household work unless such interventions include awareness-raising activities on energy-efficient and labor-saving devices, as well as time use and redistribution of labor within the family.

At the institutional level, women are underrepresented in the energy sector staff, accounting for only about 17% of all Uzbekenergo employees. Given that most of them do not work at higher-grade jobs (e.g., management, engineering, and science), women have not reached the critical mass that would allow them to influence important policy decisions. Table 3 shows the gender breakdown of Uzbekenergo JSC staff in 2014–2016.

Table 3: Sex-Disaggregation of Uzbekenergo JSC Staff
(%)

Year	Total		Management		Technical staff		Maintenance	
	Women	Men	Women	Men	Women	Men	Women	Men
2014	17.2	82.8	23.1	76.9	44.8	55.2	14.7	85.3
2015	16.9	83.1	21.9	78.1	51.3	48.7	14.5	85.5
2016	17	83	20.2	79.8	46.5	53.5	15	85
2017 (Jan–June)			23.3	76.7	12.9	87.1		

Source: Ministry of Employment and Labor Relations. 2017. Uzbekenergo JSC data. Tashkent.

⁶⁹ Uzbekenergo portal. <http://www.Uzbekenergo.uz/ru/about/Uzbekenergo/>.

⁷⁰ Ministry of Employment and Labor Relations. 2017. Uzbekenergo JSC data. Tashkent.

Possible reasons for women's lower representation might be the lack of necessary education, lack of awareness of potential and available employment options, limited opportunities for skills development, and prevailing stereotypes that regard the energy sector as a high-risk profession not suitable for women.

Each entity of Uzbekenergo JSC has its own trade union linked to the Republican Council of Trade Union of Energy Workers. The trade unions are responsible for ensuring the general well-being and benefits of employees, and for redressing grievances. Unions also monitor work schedules and service regularity, and organize capacity development workshops.⁷¹ Each unit union has a Commission on Women's Issues, which ensures that the rights of female employees are respected.⁷²

4. ADB Interventions

ADB's work in the energy sector is intended to improve access for consumers and the quality of supply; increase efficiency and modernize utilities; strengthen technical and institutional capacity of the generation, transmission, and distribution network; and promote regional cooperation.⁷³ ADB also supports the development of Uzbekenergo's capacity for corporate and financial management, operations, and maintenance.

These ongoing ADB projects have gender-focused activities: the Talimarjan Power Plant Project, categorized under some gender elements (SGE); the Takhiatash Power Plant Efficiency Improvement Project, under effective gender mainstreaming (EGM); and the Advanced Electricity Metering Project also under EGM. The Power Generation Efficiency Improvement Project, approved recently, is in the SGE category.

In 2016, ADB initiated a gender policy for the energy sector to support its efforts to mainstream gender in four strategic directions: (i) integrating gender into the sector's normative-legal framework; (ii) raising gender awareness among Uzbekenergo personnel and developing women's leadership; (iii) reforming the energy-related education system; and (iv) boosting the image of female employees and increasing women's potential. The draft policy comprises 10 key interventions, including a 30% quota for women in sector management and a 40% quota for female employees. However, the corporate gender policy has not been widely discussed.

5. Good Practices and Lessons Learned from Gender Mainstreaming

Energy-related projects present positive examples of how more accessible, higher-quality, and more efficient power supply, as well as modernized utility networks, can benefit both women and men.

Energy project-related gender action plans (GAPs) ensure that women benefit equally from all project interventions. GAPs address the key gender issues identified during the project design stage and include measures to increase women's participation in the sector.

⁷¹ Nazar Business and Technology LLC in association with Development Experts LLC. 2015. Assessment Report: Consulting Services to Uzbekenergo for Safeguards (Environmental, Social and Gender Capacity Development). Tashkent.

⁷² Privileges include the relaxation of work schedules for women rearing children up to the age of 14 (16 in the case of invalid children) or for women with two or more children, as well as parental benefits accrue to all employees, irrespective of gender.

⁷³ ADB. 2017. *Uzbekistan: Country Portfolio Review Mission*. Uzbekistan

GAP objectives for the Talimarjan Power Project included strengthening the capacity and improving the working conditions of primary stakeholders, and supporting the physical, social, and community environment of the Talimarjan Power Plant (TPP). All project objectives imply implementation and monitoring plans. Although qualified as an SGE, the project included a GAP in its loan agreement.

Consistent with the project objectives, the GAP addressed key gender issues and provided for (i) gender sensitivity training for Uzbekenergo and TPP staff; (ii) a strong gender focal point (GFP) mechanism in the TPP; (iii) revised policies for hiring and promoting TPP employees; (iv) a comfortable and secure working environment, including adequate toilets and showers; (v) the inclusion of the association of female employees in the Talimarjan Trade Union network; and (vi) a community center in Nuristan, with facilities for training, businesses, sports, entertainment, and community-based development. The gender actions under the project are discussed in more detail in Box 2.

Box 2: Talimarjan Power Project—Outcomes of the Gender Action Plan

The Talimarjan Power Plant (TPP) was established in 1987 to (i) ensure a sustainable and high-quality supply of electricity to consumers in Samarkand, Bukhara, and Kashkadarya regions; (ii) enhance energy reliability and power station efficiency; and (iii) reduce energy product consumption and negative impact on the environment.

In 2010–2011, two needs assessments identified key social issues in the TPP and Nuristan village, 28 kilometers from the Nishan district center, with a population of 30,000 (50% women).^a Social and gender issues included the following:

- High staff turnover at the TPP. For instance, in 2016 the reform process in Uzbekenergo resulted in 270 job cuts, mainly in the subsidiary farm and landscaping unit.^b
- Low representation of women in decision-making positions. In 2017, the education level of TPP's 327 female employees was quite low, mostly limited to by secondary general and special education. The unemployment rate among female members of TPP employees' families members was almost 50%.
- In Nuristan, unsafe drinking water, unsustainable water supply, and irregular supply of natural gas and central heating. All sanitary facilities (e.g., toilet, bathroom) were outside the home. Lengthy electricity outages, along with poor power quality and frequent voltage fluctuations, had a negative effect on the Nuristan population, particularly women, the major power consumers in households. Public transport to the district center was mostly available only in the daytime.
- Considerable gaps in social infrastructure and working conditions (e.g., lack of separate shower rooms, appropriate toilets, pre-schools for children, hospital and medical facilities, and recreational infrastructure).

Most of these issues were addressed during GAP implementation. The new power line ensured sustainable electricity supply and produced dramatic improvements in the quality of life. In parallel, the project facilitated improvements in water supply reliability. A medical unit and a hospital opened to serve power plant employees and the Nuristan population, and medical

continued on next page

Box 2 continued

facilities were brought under the auspices of the Ministry of Health to ensure sustainability. Sanitary facilities for TPP employees were improved: adequate toilets and shower rooms, with separate facilities for female personnel, were provided.

Currently, there are three pre-schools and three secondary schools, as well as extended classes for primary school students. Established in close collaboration with the plant trade union, the association of TPP female employees monitors women's issues, maintains records on women and children who suffer from serious illnesses, and expedites aid from internal TPP funds.

The project has achieved overall success in the TPP controller unit, managed by local specialists (all males, however), who completed technical courses at Tashkent and Karshi state universities. They have complete control over the highly technical power production process.

The TPP hires young female graduates of Nishan Vocational College (which specializes in energy, heat power engineering, automated control systems, oil and gas) for traditionally male jobs. This practice has helped change the traditional roles of young married women: families have begun choosing nontraditional education specialties for women because such choices enhance women's potential for good jobs and decent salaries, thus increasing their contribution to the family budget.

During implementation, the percentage of female employees in the TPP rose from 19.5% to 27.7%. Uzbekenergo and TPP human resources staff were trained to collect and maintain sex-disaggregated data on employees and electricity users.

Among capacity development interventions at the TPP, a series of educational programs was conceived jointly with the Women's Committee of Uzbekistan and Hamkor Bank to improve women's financial literacy, family planning, and gender mainstreaming.

^a "ADB. 2015. *Talimarjan Power Project in Uzbekistan: GAP Progress Reports*. ADB. 2016. *Talimarjan Power Project in Uzbekistan: GAP Progress Reports*.

^b Male workers were offered farmland (1 hectare) in Yakkabag district to start an agricultural business. Women employees were supported through micro-loans for poultry growing. Some of the women were employed in the Uzkommunhizmat landscaping unit. (Information obtained from ADB field surveys in Tashkent, Andijan, Namangan, and Kashkadarya regions in 2017 for the CGA update.

Source: ADB. 2010. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Republic of Uzbekistan for the Talimarjan Power Project*. Manila. The project (Loan 2629/2630-UZB) began in 2010 and will end in 2018."

6. Lessons Learned

Despite positive results, the implementation of several GAP target indicators was suspended because of structural changes and funding challenges. For instance, a lack of funds allocated for GAP implementation caused delays in awareness-raising and gender sensitivity interventions, and also a reduction in the number of field gender specialists. Among other negative implications, delays in construction (90% completed) and the launch of the Nuristan Community Center affected job creation for at least 30 women.

The Advanced Electricity Metering (AEM) Project was categorized under EGM; this meant that a GAP was included in the design and monitoring framework (DMF), constituting an integral part of the loan agreement, its implementation mandatory.⁷⁴ AEM objectives included (i) improving electricity consumption accounting by installing smart metering systems to cut commercial power losses, improve billing, and strengthen the financial sustainability of the sector; and (ii) ensuring financial discipline among consumers. GAP interventions included improvements in career development and working conditions for women in Uzbekenergo, a sex-disaggregated database for sector employees, and a career development plan starting with capacity-building training for female controllers.

Customer-related GAP interventions were aimed at improving 24-hour services for end users, thus empowering women as customers; establishing a sex-disaggregated database of complaints; and training women in energy efficiency, the use of energy-saving household appliances, and the exercise of their consumer rights. The public information program was designed to introduce an automated system of control to customers and strengthen payment discipline. Planned improvements in the working environment included an Uzbekenergo regional data management center, district service centers, and sufficient sanitary facilities for women and men, compliant with the sanitation code and standards. Box 3 provides a more detailed discussion of developments related to the AEM Project.

Box 3: Advanced Electricity Metering Project—Outcomes of Gender Action Plan

Many customer-oriented interventions were accomplished during the implementation of the gender action plan (GAP), including 24-hour service centers for end users in project areas (staffed mostly by women) and a sex-disaggregated database of complaints.

In accordance with ADB's Social Protection Strategy, which among other labor market-oriented initiatives includes skills development programs,^a the GAP for the Advanced Electricity Metering (AEM) Project envisioned the ability to redress the risk of job loss related to the introduction of smart meters, as well as capacity building for controllers (mostly women) to qualify them for new jobs. Among women controllers, the assessment identified training related to computers, accounting, energetics, and engineering as the most suitable topics for capacity development.

In 2017, Uzbekenergo underwent radical structural reform^b and other transformations related to the new metering and billing system. The reform affected sector employees, including regional enterprises,^c and in many cases resulted in a mismatch between new jobs and older technologies.^d

Staff changes were made in two directions: (i) job cuts and a reduction in the number of personnel accountable for electricity control and payment collection (control electricians); and (ii) new jobs for workers supervising meter installation and maintenance, as well as the new billing and collection system.

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⁷⁴ "ADB. 2011. *Gender Action Plan: Advanced Electricity Metering Project in Uzbekistan*. Manila.

Box 3 continued

The reform process in the sector led to the suspension of many GAP interventions under the project, and the consequent failure to achieve the related target indicators (e.g., training of female controllers/operators for other positions).

^a ADB. 2003. *Our Framework Policies and Strategies: Social Policies*. Manila.

^b According to Article 6, the total number of electricians[en dash]controllers throughout the Uzbekenergo organization (6,562) should be reduced. (President of Uzbekistan. 2017. *On Measures for further strengthening of payment discipline in the sphere of supply and consumption of electric energy and natural gas, and also radical improvement of system of Executive Production* (Decree No. 5059). May. Tashkent.

^c Uzbekenergo JSC. 2017. *On Reduction of Electricians-Controllers in All Uzbekenergo Branches* (Order No. 326.1, 1 June; Order No. 349, 12 June). Tashkent.

^d N. B. Rosenthal and D. Hankinson. 2017. Promoting Good Jobs and Inclusive Growth through Energy Projects in Central and West Asia. Paper prepared for the Asian Development Bank by DHInfrastructure. <https://lnkd.in/d3pZFYh>.”

7. Recommendations

- Support the approval of the sector gender policy to increase and normalize women’s participation in the sector and in Uzbekenergo operations.
- Consider sufficient allocations for GAP implementation during project planning, including funds allocated for capacity development and outreach interventions.
- Use an Uzbekenergo-led skills-mapping exercise to redress the risk of job loss, including among women and other employees, and serve as basis for staff retraining and education.
- Support efficiency studies within GAP interventions to measure the reduction in women’s work burden that results when sufficient electricity allows the use of labor-saving devices.
- Include home businesses as a specific category of Uzbekenergo support for revisions in electricity tariffs, considering the potential vulnerability of households running such businesses.
- In collaboration with the WCU and other state and non-state stakeholders, support outreach interventions to increase the key nationwide supervising entity.
- Advise Uzbekenergo to synchronize the criteria and norms for streetlighting, especially considering the specificity of rural and urban areas, and identify the key supervising entity nationwide.
- Further encourage made by Uzbekenergo to support its staff in obtaining higher technical education, with equal opportunities for female and male staff.
- Support joint strategies by Uzbekenergo, the Ministry of Higher and Secondary Special Education, and other relevant stakeholders to introduce a 30% quota for young girls’ admission to technical universities with energy specialties.
- Encourage discussions between ADB and Uzbekenergo management to identify the barriers to making the Nuristan Community Center operational.
- Support TPP management’s information campaigns announcing the results of regular tests of steam and gas engine emissions, to overcome the people’s concerns about potential impact on morbidity in the TPP neighborhood.

B. Water Supply and Sanitation

1. Context

Uzbekistan lies in one of the most arid regions in Central Asia.⁷⁵ The country inherited a well-developed water supply and sanitation (WSS) infrastructure, but the system is outdated, damaged by corrosion, operating inefficiently, and is badly in need of repair, not operating efficiently. There is little continuity in water services, and insufficient pressure in pipelines. The urban and rural areas differ in access to safe drinking water. In regions deficient in drinking and irrigation water (certain districts in Kashkadarya, Jizzakh, Syrdarya, Khorezm, Tashkent regions, and the Republic of Karakalpakstan), the situation can be challenging. For example, reports on the Western Uzbekistan Water Supply System Development Project state that 35% of households in Karakalpakstan have an acute and growing need for drinking water.⁷⁶

Most of the rural population in the surveyed areas relies on water from shallow well pumps, which is limited, seasonal, and, for the most part, irregular and of extremely poor quality. A few households pay for private boreholes and supply water to their neighbors. Users incur a variety of costs to cope with poor service. For example, 1.5% of households in Karakalpakstan buy drinking water from private water purification facilities (average cost = SUM10,000 per 10 liters). Five percent of households purchase water from water carriers (average cost of delivery = SUM10,000–SUM20,000 per cubic meter), and 85% of households buy containers for water. Associated expenditures are often equally high in absolute terms and are not subsidized. However, spending on water for drinking and domestic purposes is rather small for all surveyed households in Karakalpakstan, totaling about 5% of average household expenditures. Piped water, as well as vendor services (1%) and bottled water (1%) (footnote 78). Table 4 shows the rural and urban dynamics of accessing safe drinking water and pipe sewerage systems in 2014–2016.

2. Government Commitments

Under the Development Strategy for 2017–2021, improved access to clean drinking water is a government priority, to be implemented through the national reorganization of sector institutions, financial and cost recovery reform, the construction of new water supply systems, and the introduction of modern, cost-effective, and efficient technologies.

In 2015–2017, the government endorsed legal provisions to transform the country's water supply.⁷⁷ State unitary enterprises (Suvokava) in each province were reorganized and charged

⁷⁵ UN Economic Commission for Europe. 2015. *Water Quality in the Amudarya and Syrdarya Water Basins*. http://www.cawater-info.net/water_quality_in_ca/files/uzbekistan.pdf/.

⁷⁶ ADB. 2017. *Poverty and Social Analysis: Western Uzbekistan Water Supply System Development Project*. Manila.

⁷⁷ President of Uzbekistan. 2015. *On Approval of the Program for Development and Modernization of Engineering, Communications and Road Transport Infrastructure for 2015–2019* (Decree No. 2313). 6 March. Tashkent; Cabinet of Ministers. *On Comprehensive Program of Measures to Mitigate the Consequences of Aral Sea Disaster, Rehabilitation and Socio-economic Development of the Aral Sea Region for 2015–2018* (Resolution No. 255). 27 August. Tashkent; President of Uzbekistan. 2017. *On Approval of the Program for Integrated Development and Modernization of Drinking Water Supply and Sanitation Systems for 2017–2021* (Decree No. 2910). 20 April. Tashkent; President of Uzbekistan. 2017. *On Approval of the State Program for Development of the Aral Sea Region for 2017–2021*. (Decree No. 2731). 18 January. Tashkent.

Table 4: Access to Water Supply and Sanitation, 2014–2016
(%)

Level of Access	2014	2015	2016
Safe drinking water in urban areas (proportion of households whose source of drinking water is surface water, well water drawn with the help of buckets or a hand pump, or bottled water)	92.1	92.4	93.2
Safe drinking water in rural areas (proportion of households whose source of drinking water is surface water, well water drawn with the help of buckets or a hand pump, or bottled water)	73.6	74.9	75.3
Pipe sewerage system in urban areas (drainage system connecting economic-design wastewater flow network to centralized sewer network, absorbing wells, or septic tanks)	66.9	74.7	78.7
Pipe sewerage system in rural areas (provision of drainage means connected to network flow economic- liquid waste waters to centralized sewer network or absorbing wells or septic tanks in the yard)	31.7	33.9	42.1

Source: Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

with developing and implementing WSS improvements. The State Inspectorate for the Control of the Use of Drinking Water was established under the Cabinet of Ministers in 2017.

3. Gender Equality Issues

Division of labor in the family depends on the structure of livelihoods and household income, climate conditions, access to water and energy, seasonality, and the roles of women and men. Women are the main collectors, users, and managers of domestic water, and women and children mostly ensure the availability of drinking water.

In the rural areas, women and children carry water several times a day, over long distances, often from canals or springs and sometimes from a pump. In some areas, water sources are usually in hollows and the trips are not always safe. Additionally, carrying heavy containers requires sufficient physical strength. On average, water delivery accounts for 22 person-hours per month.⁷⁸ Women must boil water to make it safe for drinking. In the cold season, they must heat water for laundry, bathing, and cattle watering.⁷⁹

⁷⁸ UN Economic Commission for Europe. *Water Quality in the Amudarya and Syrdarya Water Basins*. 2016. http://www.cawater-info.net/library/rus/gender/02_gender_and_water.pdf.

⁷⁹ Food and Agriculture Organization of the United Nations. 2017. *Gender, Rural Livelihoods and Forestry in Uzbekistan: Socio-economic Analysis in the Forestry Sector*. p. 42. Forthcoming.

Women are mainly responsible for hygiene and sanitation in the households. ADB's 2017 study revealed that about 70% of women oversee the care of household members, especially the disabled, children, and the sick.⁸⁰

In the urban areas, women who live in multistory buildings spend 1–2 hours daily collecting water for drinking and household needs. Water supply to higher floors, and often even to the first floor, is often nonexistent because most Soviet-era pipelines, junctions, and central heating systems are in dire need of major repair.⁸¹ Poor sanitation magnifies the drudgery of women, who are usually responsible for disposing of solid and liquid domestic waste. Maintaining the necessary sanitary and hygiene levels is very challenging, especially since Uzbek households usually consist of up to three nuclear families living in a two- or three-room flat, 35.4% of which have either nonfunctioning sewerage or no sewerage system at all.⁸²

In many rural or low-income households, women do not buy washing machines or rarely use them on account of the irregular supply of water, power supply unsustainability, and the high price of electricity: machine laundry would require 8–10 hours of electricity per month.⁸³ Even when water is accessible, it is hard and requires filtering. Notably, households spend almost as much time doing hand laundry as they do bringing water home (footnote 82).

In all of the above, women experience more acutely the impact of limited supplies of poor-quality water. Women's need for water and sanitation in public places (e.g., schools and clinics) is also different.

At the institutional level, women are underrepresented in WSS sector staff, both in lower-level positions and at managerial or decision-making levels. Senior and mid-level management staff, and economists, engineers, and operators, are male. Women usually fill junior, and consequently low-paying, technical positions (e.g., controllers, laboratory assistants, cleaners). In 2017, women in the central apparatus of the Ministry of Housing and Communal Services (MHCS) represented only 10% of total staff members. In Uzkommunhizmat,⁸⁴ only 5% of employees are female.⁸⁵ Turnover among women controllers is high, mainly because of the low salaries and frequent travel. Transport and transport fees are not included in remuneration schemes.

A 2015 a resolution by the Cabinet of Ministers required 45% of Suvokava personnel to be women.⁸⁶ However, in 2016 ADB reported that only 11% of provincial and 18% of Suvokava

⁸⁰ ADB. 2017. *Feasibility Study: Western Uzbekistan Water Supply System Development Project*. Manila.

⁸¹ ADB field survey in 2017 for this CGA update.

⁸² UN Economic Commission for Europe. 2016. *Water Quality in the Amudarya and Syrdarya Water Basins*. http://www.cawater-info.net/library/rus/gender/02_gender_and_water.pdf.

⁸³ UN Development Programme and Institute for Social Research under the Cabinet of Ministers. 2016. *Socio-economic Study of Housing for Integrated Rural Development Project Beneficiary Households*. Prepared for ADB. Tashkent. p. 46.

⁸⁴ The Uzbekistan Communal Services Agency, the state agency and population organized under the Decree of the President # 445 of August 2006.

⁸⁵ Cabinet of Ministers. 2015. *On Measures to Implement the Main Directions of Development of Water Supply Organizations and Sanitation Services (Decree of Cabinet of Ministers 306, 30 October 2015)*. Tashkent.

⁸⁶ ADB. 2014. *GAP Progress Report: Uzbekistan Water Supply and Sanitation Project (Loans 3275, 3064, and 3457)*. Tashkent; ADB. 2015. *GAP Progress Report: Uzbekistan Water Supply and Sanitation Project (Loans 3275, 3064, and 3457)*. Tashkent; ADB. 2016. *GAP Progress Report: Uzbekistan Water Supply and Sanitation Project (Loans 3275, 3064, and 3457)*. Tashkent; and ADB. 2017. *GAP Progress Report: Uzbekistan Water Supply and Sanitation Project (Loans 3275, 3064, and 3457)*. Tashkent."

Uzkommunhizmat staff were female (footnote 88). Data from the State Committee of Statistics of the Republic of Uzbekistan differ slightly from ADB data, but they still reflect significant gender disparity in both general staff and sector management. Table 5 shows the sex-disaggregated dynamics of WSS staff in 2014–2016.

Table 5: Sex-Disaggregation of Water Supply Sector Staff, 2014–2016
(%)

Year	Total		Management		Technical		Maintenance	
	Women	Men	Women	Men	Women	Men	Women	Men
2014	16.3	83.7	19.1	80.9	26.9	73.1	15.1	84.9
2015	15.4	84.6	18.1	81.9	23	77	14.4	85.6
2016	15.2	84.8	18.4	81.6	17.6	82.4	14.3	85.7

Source: Cabinet of Ministers. 2015. *On Measures to Implement the Main Directions of Development of Water Supply Organizations and Sanitation Services (Decree of Cabinet of Ministers 306, 30 October 2015)*. Tashkent.

However, field data from Fergana Valley, where heads of departments, laboratories, and human resources, and the chief accountant are female, present a more positive picture of gender balance in local branches of Suvokava.⁸⁷ The local Suvokava corporation supports female staff in their reproductive rights.⁸⁸ Women who study at institutions of higher education have the possibility of working a half-day schedule. The corporation pays bonuses in the form of catering and food products.

4. ADB Interventions

ADB remains the country's largest international development partner for WSS. The sector now accounts for 14% of an active portfolio totaling \$570.9 million. ADB projects are focused on improving access to safe water and sanitation, and relate directly to poverty reduction, better health, decreased burden of unpaid work, and reduction in unproductive labor costs.

WSS projects include the completed Urban Water Supply Project, the Western Uzbekistan Rural Water Supply Project, the Kashkadarya and Navoi Rural Water Supply and Sanitation Sector Project, the Surkhandarya Water Supply and Sanitation Project, and the ongoing four-tranche, multi financed, \$300 million facility for the Water Supply and Sanitation Services Investment Program and the Djizzakh Sanitation System Development Project. The sector portfolio also includes a \$69 million Solid Waste Management Improvement Project, which was approved in 2013. Of 11 projects, four have been closed, two were completed by 31 December 2016, and five are ongoing.⁸⁹

⁸⁷ ADB field survey in 2017 for this CGA update.

⁸⁸ See footnote 89. Prenatal leave has been prolonged from the 7th month to the 5th month of pregnancy with paid maternity leave (two minimal state-established salaries) up to 2 years.

⁸⁹ ADB. 2017. *Uzbekistan: Country Portfolio Review Mission*. Uzbekistan.

The updated Country Operations Business Plan for 2017–2019 includes two loans related to WSS: the Western Uzbekistan Water Supply System Development Project and the Tashkent Region Sanitation System Development Project on the ADB site.⁹⁰ Currently, there are five ongoing WSS projects, all categorized under as effective gender mainstreaming (EGM).

5. Achievements and Lessons Learned

The design phase for WSS projects includes a social and gender analysis to ensure women's access to project-related services, participation in capacity building, hygiene promotion activities, safe water consumption strategies, and collection of sex-disaggregated data. The economic effect of rehabilitated and new infrastructure is measured by savings (e.g., about 30% savings on water for basic needs in the Surkhandarya region). For a woman, this means at least 3 working days less per month.⁹¹

Safe water consumption and observance of the rules of sanitation and hygiene depend on basic knowledge of sanitation and hygiene. Therefore, water supply projects have significant sanitary and hygiene components.

ADB's WSS and water resource management (WRM) projects in Uzbekistan present positive examples of GAP implementation. Box 4 outlines some of the key achievements.

Box 5 presents some examples of WSS project impact, based on field observations and discussions with project beneficiaries, as well as on GAP reports.⁹²

6. Water Resource Management Project

The Water Resource Management Project relates to irrigated agriculture, a key economic area in Uzbekistan that accounts for 90% of agricultural production and employs about 27% of the country's total labor force.⁹³ In 2017, almost half (49.3%) of the country's population resided in the rural areas.⁹⁴ Irrigated agriculture is the main source of livelihood in rural communities, with livestock and farming as major sources of income.⁹⁵

Water is an essential asset, and access to irrigation is as significant as access to land. When households have a garden plot and market their own agricultural products, sustainable irrigation is crucial.

Most rural women participate in several activities apart from housekeeping. In WRM project regions, women's income accounts for about 15% of households' total. Over 10% of household heads are women. Major sources of income include farm crops and livestock on home plots (10–50 hectares) and employment in nonagricultural sectors (18%). Almost 15% of women engage in farming as part-time seasonal workers; of these, 49% are employed by private farms

⁹⁰ ADB. 2016. *Country Operation Business Plan: Uzbekistan 2017–2019*. Manila.

⁹¹ ADB. 2015. *Project Completion Report: Surkhandarya Water Supply and Sanitation Project (Loan 2466)*. Manila.

⁹² ADB field survey for this CGA update; ADB. 2016. *GAP Progress Report: Water Supply and Sanitation Project*. Tashkent.

⁹³ ADB. 2016. *Multitranchise Financing Facility: Water Resources Management Sector Project in Uzbekistan*. Manila.

⁹⁴ State Committee on Statistics. 2017. *Statistical Yearbook 2017*. Tashkent.

⁹⁵ United Nations Development Programme. 2013. *The Republic of Uzbekistan: Overview of the Economic and Social Policy during the Implementation Period of the Welfare Improvement Strategy for 2007–2010*. Tashkent.

Box 4: Surkhandarya Water Supply and Sanitation Project—Outcomes of the Gender Action Plan

The project benefited about 340,000 people (almost 50% women) in both rural and the urban areas.

By July 2016, the implementation of the gender action plan (GAP) had achieved impressive results. There was over 50% representation of women in all project interventions and public meetings; women made up 68% of 153 representatives of consumer and project support groups in all subprojects; and 40% of suggestions for effective project implementation came from women.^a

Positive results were achieved in health indicators (infant mortality rate reduced by 66% in Surkhandarya province), hygiene behavior and school attendance improved, and expenditure on treatment and medicines decreased.^b

Branches of the water consumers associations (WCAs) keep more accurate records of water mostly through the efforts of female staff.

Project outreach interventions had an impressive publication component (posters, methodological manuals, leaflets, and publications in print media), resulting in improved hygiene behavior and sanitation practices, especially among students in pilot schools.^c

These accomplishments present an important example of national ownership and a model for replication in national and international projects.

^a ADB. 2016. *Project Completion Report: Surkhandarya Water Supply and Sanitation Project (Loans 2492 and 2493)*. Manila.

^b ADB. 2016. *Project Completion Report: Surkhandarya Water Supply and Sanitation Project (Loans 2492 and 2493)*. Manila. Infant mortality decreased from 161 per thousand in 2005 to 55 per thousand in 2012.

^c Dealing with water, sanitation and hygiene issues, and the prevention of infectious and parasitic diseases, the informational and methodological publications (in the national language) offered agricultural know-how for diverse groups of beneficiaries. The publications included *Basics of Computer Literacy*, training materials on all aspects of WCA operations (in cooperation with the Ministry of Finance and the Ministry of Agriculture and Water Resources), a manual on WCA bookkeeping, a model training program and pilot training manual *Arrangement of WCA Operations* (in cooperation with the Swiss-funded Second Rural Enterprise Support Project and Water Management Skills Development Project), and the *Field Farmers Schools* leaflet.

Source: ADB. 2015. *Project Completion Report: Surkhandarya Water Supply and Sanitation Project (Loans 2492 and 2493; \$2 million, EGM)*. Manila. The project was completed in June 2015.

(averaging 9–12 women per farm). Other female activities include full-time employment on the family farm (6%), crafting (2%), trading (2%), and full-time employment in the city (1%).⁹⁶ Box 6 provides some examples of WRM project impact, based on field observations and discussions with project beneficiaries as well as, GAP reports.

⁹⁶ “ADB. 2014. *GAP Progress Report: Uzbekistan Water Resources Management Sector Project (Loans 2492 and 2493)*. Tashkent; ADB. 2015. *GAP Progress Report: Uzbekistan Water Resources Management Sector Project (Loans 2492 and 2493)*. Tashkent; ADB. 2016. *GAP Progress Report: Uzbekistan Water Resources Management Sector Project (Loans 2492 and 2493)*. Tashkent; and ADB. 2017. *GAP Progress Report: Uzbekistan Water Resources Management Sector Project (Loans 2492 and 2493)*. Tashkent.

Box 5: Water Supply and Sanitation in the Andijan Region—Outcomes of the Gender Action Plan

Female respondents to the survey for this country gender assessment (CGA) update who reside in multistory dwellings in Andijan city confirmed the positive effect of water supply and sanitation interventions. Most live in extended families, with up to four married sons staying with their parents in the same apartment.

Previously, continuous water supply was available only 2–3 hours a day, and pressure was insufficient to reach the upper floors. Families accumulated water in their bathtubs and different containers. Maintaining decent sanitary conditions in the home and performing regular household chores, all connected to water consumption, was a burdensome challenge for women. One woman said, The woman is a duck. She cannot live without water.

Once the water supply improved, there was running water in the kitchen and respondents started using washing machines. Morbidity also decreased noticeably among children and other family members.

In some buildings, women began growing ornamental plants and flowers in front of their houses. The time saved from water burdens allowed some women to start micro and small enterprises (e.g., embroidery, sewing, pastry-baking businesses), and they began investing in self-education and the education of their younger children. In local pre-schools, sustainable indoor bathroom and toilet facilities dramatically improved sanitary conditions.

Female staff of the Suvokava/Vodokanal branch in Andijan city pointed out that the installation of the latest water purification technologies and laboratory equipment has dramatically improved water quality. The new pumping equipment generates considerable energy savings.

Conflicts with Suvokava water consumers have drastically decreased. Previously, consumers had to pay the costs of water even when supply was inconsistent.

Source: ADB. 2014. *Multitranchise Financing Facility: Water Supply and Sanitation Project in Uzbekistan (Loans 2825; 3064, Tranche 3, completed in 2014; and \$58 million Tranche 4, completed in March 2018)*. Manila.

7. Lessons Learned

Points to consider in future WSS project design including conducting a baseline survey to obtain sex-disaggregated data on school attendance in relation to water supply challenges (e.g., the effects of girls' responsibility to provide households with water); households' level of expenditure on treatment and medicines; and the level of morbidity among the population that relates directly to safe water use and supply.

In 2017, reforms in the water sector led to a reduction in the number of gender focal points (GFPs). Because GFPs provided key information about the project, the reduction hampered the implementation of the GAP.

Box 6: Water Resource Management Project—Outcomes of the Gender Action Plan

The number of women farmers increased by 30%–60%, and established female-headed farms created over 5,000 seasonal jobs for women in the Namangan, Samarkand, and Fergana regions.

Significantly, women farmers profit increased 37% per hectare. Their average profit margin is higher compared to men farmers.

Most farms produce, process, and market fruits and vegetables (apricots, apples, peaches, cherries, tomatoes, cucumbers, garlic, onion, greens, etc.), as well as dairy products. Project interventions increased the productivity of these farms by an average 10%–30%, increasing household incomes and decreasing the number of low-income people. It also led to time savings (up to 3 hours/day) for fetching water for gardens and plots.^a

Most women in the project area started their own businesses by establishing greenhouses and gardening plots.

The rate of female participation in water consumers associations increased from 3.5% to 7.6% (22 women in 2015 compared to 5 female staff in 2013). Additionally, in 2015 the number of women in management bodies of such associations increased 50% compared to 2014.

The project reduced the number of water conflicts. For years, women farmers suffered from the lack of irrigation and spent up to 2 days in water queues, often with conflict between upstream and downstream farmers and farmers of neighboring plots.

Rehabilitated pump stations improved the environment and reduced allergies among women and children.

A hygiene baseline survey, conducted in target schools^b by the project management unit at the project startup stage, showed that low access to clean water and the issues of wastewater, sanitation, and hygiene were acute in beneficiary communities.

In a follow-up survey, a collaboration between state and non-state actors presented a unique opportunity for social partnership. The multi-level scheme consists of three types of informal associations, resulting in successful implementation of set quotas for women's participation in all interventions by the gender action plan.^c

^a ADB. 2017. *Completion Report: Uzbekistan: Water Resource Management Project*. UZB L2492/2493.

^b In 2014, in Amu-Dariya, Kegeyli, and Shumanay districts of Karakalpakstan, only 12% of the population were provided with drinking water. ADB. 2016. UZB: L2069 *Amu Zang Irrigation Rehabilitation Project*. GAP progress reports, 2014–2016.

^c “Three types of associations were established: (i) a public commission in each district under the local *hokimiyat* and consisting of the project management unit and representatives from Suvokava, the health-care sector, sanitary epidemiological services, and local branches of the WCU, the Makhallya Foundation, and the Federation of Trade Unions, to monitor and assist in the implementation of GAP interventions, ensure the active involvement of women in decision making, and assist in the regular collection of sex-disaggregated data on various indicators; (ii) information consultation centers under Suvokava units, to process customers' complaints on water supply issues and provide a prompt action response; and (iii) WCAs in the target communities, each one bringing together up to five respected and proactive community members, to conduct outreach interventions and raise awareness of the rights and obligations of water consumers and of sanitation and hygiene issues, through training in *makhallyas* and pilot schools and other activities.

A good example of national ownership was the cosponsorship initiative in 2014–2015, under which state and non-state stakeholders sponsored the printing of project leaflets with a sharpened gender focus and donated hygiene packs to 1,865 school students in five project regions (amounting to SUM24 million).

Faulty toilet and bathroom equipment cause frequent leakage in secondary schools and secondary vocational educational institutions, resulting in wasteful use of piped water and closure of indoor sanitary facilities. As a result, teachers and students must use old outdoor facilities, with negative sanitary and health implications, especially for girls and women.

8. Recommendations

- Given the current focus of water-related projects on improving water supply while the sewerage system remains the same, in planning water supply projects, consider renovating the sewerage system to prevent its failure.
- (For the donor community) Provide additional support for WSS-related projects and also address water pollution concerns. Suvokava local staff have pointed out the occurrence of water pollution in the secondary filtration nets of water purification systems.
- At the start of the project, support the establishment of sex-disaggregated quantitative baselines on attendance at schools, households' expenditure on treatment and medicines, levels of more common diseases among the population of project localities, and time poverty.
- Support the MHCS in disseminating and discussing the project GAP with all stakeholders at the start of project implementation. Relevant implementers must be consulted on any GAP revisions.
- Support the MHCS in reestablishing at least intermittently the position of gender specialist in WSS projects, to focus on GAP implementation.
- To ensure national ownership and sustainable positive outcomes, support the MHCS in developing and endorsing the sector's gender strategy covering staff- and client-oriented policies in all branches of operation.
- In the implementation of the corporate gender policy, use the information management system to regularly collect and maintain sex-disaggregated data on project activities. Capacity-building interventions should involve the implementing agency at the central level, the project team, and community facilitators in setting quotas for female participants.
- In GAP planning, process should envision allocation of sufficient funds for baseline and end-line surveys to evaluate the trends of key indicators.
- (For the executing agency) Given the high turnover, discuss and develop an interagency mechanism for preserving institutional memory.
- (For the MHCS) Encourage public sector stakeholders to collaborate in project processes. Such encouragement does not necessarily require money, but might rather include public acknowledgment of the contribution.
- Support the MHCS in further improving the database systems of information and consultation centers and WCAs, and in developing sustainability mechanisms.
- To ensure broader dissemination of projects' knowledge products, support further collaboration between the MHCS and the WCU, other state and non-state stakeholders, and mass media facilities.
- To ensure the construction and maintenance of sanitation facilities, involve both men and women in interventions because men mostly control the family budget, hygiene promotion, and education.

C. Finance

ADB's financial operations in Uzbekistan support rural housing and small businesses.⁹⁷ This support merges with good governance and capacity development to increase access to public services and improved infrastructure.⁹⁸ Multi-finance facility projects involve several equally important sectors and are implemented through close engagement with participating national financial institutions (commercial banks).

Uzbekistan has a two-level banking system: at the upper level is the Central Bank, the main regulator of financial and monetary policy, and at the lower level are commercial banks and micro-credit organizations. By the end of 2017, 26 commercial banks—including 3 state banks, 5 banks with foreign capital, 11 JSC banks, and 7 private banks—were registered in Uzbekistan. In addition, foreign banks have six accredited representative offices in the country.⁹⁹ Under its multi-finance facility portfolio, ADB collaborates with eight commercial banks, five of which implement corporate gender policies initiated under ADB projects.

1. Developing Small and Medium Enterprise and Private Entrepreneurship

Overall productivity in Central and West Asia remains low. Key barriers to private sector development include a lack of effective financial management skills, complicated bank procedures, high interest rates, and a lack of equity financing mechanisms.¹⁰⁰

Small and medium enterprises (SMEs) have a predominant share of Uzbekistan's gross domestic product (GDP)—a share that has grown slowly, from 56.1% in 2014 to 56.9% in 2016. In January–June 2017, SMEs accounted for 46% of GDP and established more than 16,000 small businesses. Industry and construction had the largest number of SMEs (34%).¹⁰¹ Further, the SME sector is a leading formal employer in the national economy, accounting for 78.2% of all employed people in 2016. Women's share of the total number of micro, small, and medium enterprise (MSME) employees, including farm workers, also grew slowly, from 21.7% in 2014 to 22.5% in 2016. Uzbekistan has achieved near gender parity in large companies and nongovernment organizations (NGOs). The rate has been stable since 2014 and amounted to 49.5% in 2016.¹⁰²

The absolute numbers of women's representation in SMEs are impressive: “In 2015 more than 120,000 small businesses, more than 4,550 farms (though constituting only 5% of total farms)

⁹⁷ The definition for multi-sector in *Country Operation Business Plan, Uzbekistan 2011-2013*, which focuses on integrated rural development strategies, and aims to improve the quality of living in rural areas through improved infrastructure, housing, business and employment opportunities targeting middle- and lower-income families.

⁹⁸ ADB. 2016. *Country Operation Business Plan, Uzbekistan 2017-2019*. Manila.

⁹⁹ UzBankNet. *Commercial Banks of Uzbekistan*. <http://uzbank.net/combanki.php>.

¹⁰⁰ ADB. 2017. *Promoting Inclusive Growth through Private Sector Development in Central and West Asia. Good Jobs for Inclusive Growth in Central and West Asia*. Manila.

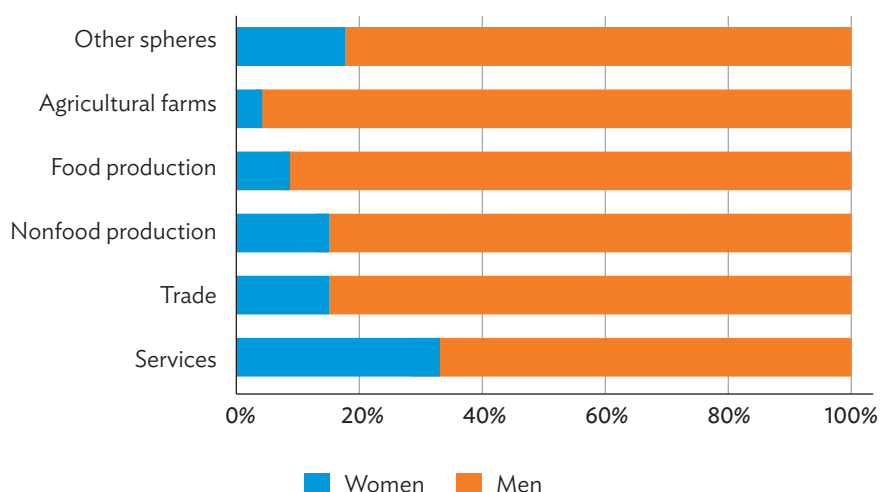
¹⁰¹ Uzbekistan Sputnik. Online edition. *The Share of Small Business Enterprises in GDP of Uzbekistan*. <http://ru.sputniknews-uz.com/society/20160727/3446481.html>

¹⁰² Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update. The state committee categorizes larger enterprises together with NGOs.

are headed by women, showing effective results. Women entrepreneurs were issued loans of 1 trillion 255 billion sums, which is 130% higher as compared to the similar figure of 2014.¹⁰³

The sector breakdown of women-led businesses is as follows: services (34%), trade (16%), nonfood production (16%), food production (9%), agricultural farms (5%), and other spheres (21%) (Figure 2).

Figure 2: Women-Led Businesses, by Sector, 2017



Source: United Nations Development Programme, Japan International Cooperation Agency, Chamber of Commerce and Industry, and the BWA. 2017. *The Portrait of Business Women of Uzbekistan* survey conducted under the *Business Forum of Uzbekistan Project*. Phase 2.

2. Government Commitments

The official definition of an SME¹⁰⁴ is reflected in the legal framework of the State Committee on Statistics, which in 2016 adopted a nationwide qualifier of economic activity types based on the European Union's statistical classification (NACE):¹⁰⁵ "A micro firm hires from 1 to 20 employees annually. A small business subject hires from 21 to 50 annually."¹⁰⁶

¹⁰³ Uzbekistan Sputnik. Online Resource. 2016. *The Speech of President I. Karimov: Women are Invaluable Treasure*. 5 March. <https://ru.sputniknews-uz.com/society/20160305/1949394.html>

¹⁰⁴ The definition of small business provided by the Chamber of Commerce and Industry of Uzbekistan includes micro-firms and small enterprises. The "small private business" (МЧБ) terminology indicates individual or private entrepreneurs and farmers. ADB. 2017. The Chamber of Commerce and Industry of Uzbekistan provided data to CGAU in September–October 2017. Tashkent. Uzbekistan.

¹⁰⁵ Eurostat Methodologies and Working Papers. NACE Rev.2. Statistical classification of economic activities in the European Community. <http://ec.europa.eu/eurostat/documents/3859598/5902521/KS-RA-07-015-EN.PDF>

¹⁰⁶ Decree of Cabinet of Ministers, #275. 2016. *On Measures for Transition to International System of Classification of Kinds of Economic Activities*.

The government has not yet developed an official definition of women's businesses and women's entrepreneurship. Thus, it is not clear whether to classify a women's business as (i) a private firm/company registered in the name of women;¹⁰⁷ (ii) an enterprise managed by women; (iii) an enterprise that hires women; or (iv) the involvement of self-employed women in various activities, including farming.

The BWA provides a slightly different definition: "The business is considered 'women's' if a woman is its founder, co-founder, or manager."¹⁰⁸

The directions of the Strategy of Action in 2017–2021 include further protection of the rights and priority role of private ownership, promotion of small business, and private entrepreneurship.

There were 12 legal provisions related to the SME sector in 2016–2017,¹⁰⁹ with special attention to the development of home-based businesses.¹¹⁰ Among the most significant innovations is the establishment of the Small Business and Private Entrepreneurship Ombudsman Office under the President of Uzbekistan.¹¹¹

Uzbekistan has no legal barriers or restrictions to women's entrepreneurship. Moreover, special legal provisions focus on women, young girls, and vocational college graduates, including

¹⁰⁷ However, there might be an ambiguity because the business is often owned and run by a man, while the woman is only a formal owner.

¹⁰⁸ ADB interview with the BWA chair in 2017 for this CGA update.

¹⁰⁹ The Law of the Republic of Uzbekistan #400 (20 January 2016). *On Approval of the Customs Code*; Law of the Republic of Uzbekistan # 418 (29 December 2016). *On Amendments and Additions to Some Legislative Acts Related to Adoption of Additional Measures for Accelerated Development of Entrepreneurship, Full Protection of Private Ownership and Qualitative Improvement of the Business Climate*; Decree of the President #4853 (26 October 2016). *On Establishing Free Economic Zones Urgut, Gijduvan, Kokand, Hazarasp*; Decree of the President #4931 (12 January 2017). *On additional measures to activate and expand the activities of free economic zones*; Decree of the President # 5068 (5 June 2017). *On Development of Scientific-Technological and Innovative Entrepreneurship, Creation of Small Innovative Enterprises, Manufacturing High-tech Products*; Decree of the President #3068 (19 June 2017). *On Improvement of Organization and Activities of the Chamber of Commerce and Industry*; Decree of the President #5087 (19 July 2017). *On Measures of Radical Improvement of the System of State Protection to Legitimate Business Interests and Further Business Development*; Decree of the President #3067 (27 June 2017). *On Measures on Further Improving Procedures for Use of State-owned Facilities*; Decree of the President # 4933 (17 January 2017). *On Measures for Further Simplification of Procedures and Acceleration of Implementation of Use the State-owned Facilities for Business Purposes*; Decree of the President # 4861 (2 December 2016). *On Measures to Ensure Accelerated Development of the Tourism Sector of the Republic of Uzbekistan*; Decree of the President # 2768 (10 April 2017). *On the Establishment of a Guarantee Fund for Small Entrepreneurship Development*; Decree of the President # 2843 (17 March 2017). *On Measures to Create Additional Favorable Conditions for Business Activity in the Republic of Karakalpakstan and the Khorezm region*; Decree of the President #4848 (5 October 2016). *On Additional Measures to Ensure the Accelerated Development of Entrepreneurship, the Full Protection of Private Ownership and Qualitative Improvement of Business Climate*.

¹¹⁰ Decree of the President # 5054 (May 2017). *On Amendments to the Decree of the President of the Republic of Uzbekistan # 3706 (5 January 2006). On Measures for Stimulation of Expansion of Cooperation between Large Industrial Enterprises and Production of Services Based on Development of Home-based Work*; Decree of the President # 2996 (24 May 2017). *On Measures for Creation of Additional Favorable Conditions for Further Development of Home-based Work. The Establishment of "Consortium for the Support of Home-based Work Ltd"*.

¹¹¹ Decree of the President # 5037 (5 May 2017). *On the Establishment of an Ombudsman under the President of the Republic of Uzbekistan on Protection of Rights and Legitimate Interests of Entrepreneurship Subjects*.

persons engaged in the cultivation of agricultural crops in *dehkan* farms.¹¹² One of the most significant provisions introduced a simplified mechanism for granting microcredit to newly registered individual entrepreneurs and family business entities (Section IIC).

3. Key Gender Equality Issues

MSMEs headed by women show strong and positive dynamics. In 2006–2010, 38.3% of small businesses were headed by women.¹¹³ This number increased to 42.3% in 2017. To involve women and youth in entrepreneurship, family businesses, and home labor, the government allocated SUM1 trillion to women entrepreneurs, and about 10,000 graduates of educational institutions received a credit of SUM60 billion 2017.¹¹⁴

Figure 3 specifies the dynamics of the bank loans provided to women entrepreneurs by commercial banks.

Women usually start engaging in SMEs when their eldest child, especially a daughter, is old enough to do a large share of home chores and care for younger siblings. Beginning at 10–11 years of age, children join the family business in one way or another. A survey conducted by the Business Forum of Uzbekistan project of the United Nations Development Programme draws the following picture:

[An] Uzbekistan business woman desires self-affirmation and self-realization. She wants to find her own niche in the society, test and establish herself as a personality. If compared to a Western business woman who first makes her career and only then goes for a family, an Uzbekistan woman comes to business at around 40 years of age after she has realized herself as a mother and wife, has sufficient resources of vitality and does not need to dedicate all her time and life to the family and children. As compared to men, who look at their business mostly as at an instrument of earnings and revenue, women's ultimate goal is not to get a (personal) financial independence, but as the most suitable form of self-realization.¹¹⁵

Among the female entrepreneurs who participated in the survey, 57% were 40–50 years old, 22% were 20–30 years old, and 21% were 30–40 years old.

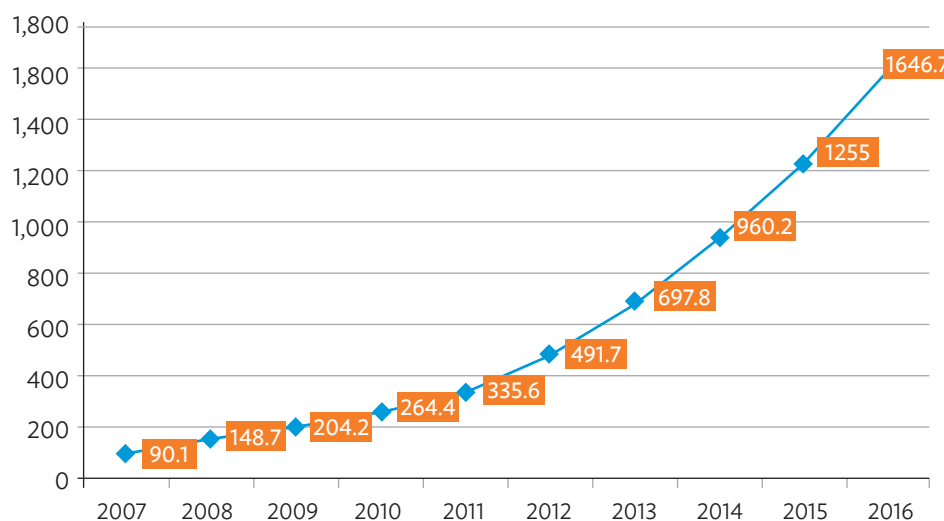
¹¹² Decree of the President # 2844 (17 March 2017). *On Measures for Further Simplification of Microcredit System of Entrepreneurship Subjects and the Broader Population*. This allows granting microcredits to newly registered individual entrepreneurs and family business entities without a legal entity, providing for allocation of micro credits worth up to 20 times minimum wage, taking as collateral the implementation of the planned business activities; and expanding the practice of granting micro credit for entrepreneurial activities in the amount of 60 times minimum wage, based on the guarantees of local authorities. Now operating without registering a legal entity, the entrepreneurs can get micro loans up to 20 times minimum wage (\$10,000); goods purchased to conduct business can be used as collateral. Family businesses and individual entrepreneurs registered in remote areas and areas with excess labor resources will be able to obtain loans at the rate of 100 times minimum wage at an interest rate of 7% per annum (\$41,000) financed from the Preferential Crediting Fund. Currently, 47 localities fall into the mentioned categories. ADB. 2017. WCU provided data to CGAU in November 2017. Tashkent. Uzbekistan.

¹¹³ The State Committee on Statistics of the Republic of Uzbekistan. 2012. *Women and Men in Uzbekistan, Statistical collection*. Tashkent. Uzbekistan.

¹¹⁴ Data provided by the WCU to ADB in November 2017 for this CGA update.

¹¹⁵ United Nations Development Program, Japan International Cooperation Agency, Chamber of Commerce and Industry and the BWA. 2017. *The Portrait of Business Women of Uzbekistan. The survey conducted under Business Forum of Uzbekistan Project. Phase 2*. Tashkent. Uzbekistan.

Figure 3: Commercial Bank in Support of Women Entrepreneurs (SUM billion)



Source: ADB. 2017. *Uzbekistan: Country Portfolio Review Mission*. Uzbekistan Resident Mission.

Data from other surveys¹¹⁶ add more key motivations for women to engage in entrepreneurship—to increase their status in a larger family and community and to contribute to the family budget.¹¹⁷ This statement is confirmed by quantitative data.¹¹⁸ Most women without formal employment would be willing to become entrepreneurs if they could get a loan, but only 25% know how to work with banks.¹¹⁹

Despite positive dynamics in the development of women's entrepreneurship, some challenges require further support from both the government and the donor community. In particular, women's businesses are mainly presented as micro and mini segments of private entrepreneurship, mainly because of women's low level of financial literacy and lack of financial skills. Among other constraints on women entrepreneurs, participants in group discussions mentioned (i) lack of financial, marketing, and business planning skills; (ii) low self-esteem, doubt about access to credit, and low confidence in their MSME; (iii) lack of time management skills; (iv) high income tax on individual entrepreneurs; (v) high interest rate on MSME loans; (vi) high customs taxes on imported goods, causing many traders to deliver small consignments themselves rather than shipping them by cargo; and (vii) absence of insurance for the delivery

¹¹⁶ UN Food and Agriculture Organization. 2017. *Gender, Rural Livelihoods and Forestry. Socio-Economic and Gender Analysis of the Forestry Sector in Uzbekistan*. Under publication. Also, ADB. 2017. Field survey conducted under the auspices of CGAU preparation. Tashkent. Uzbekistan.

¹¹⁷ ADB field survey in 2017 in preparation for this CGA update.

¹¹⁸ Institute for Social Research under the Cabinet of Ministers. 2016. *Socio-economic Survey of Housing for Integrated Rural Development Project Beneficiary Households* for ADB. Tashkent. Uzbekistan. p. 47.

¹¹⁹ Data provided by PCBs to ADB in October–November 2017 for this CGA update.

of imported goods.¹²⁰ In parallel, the traditional way of thinking is that women are more capable in MSMEs than in larger businesses, thus creating a glass ceiling for women entrepreneurs, especially in the rural areas.

Women entrepreneurs face considerable time poverty as they combine their traditional reproductive functions with income generation. By default, the traditional distribution of productive and reproductive roles is conceived as the natural way things work. Therefore, women, particularly women entrepreneurs, do not refer to time poverty as an issue, restricting their business capacity. Despite heavy workloads, many women indicate willingness to work even harder if doing so would contribute to the welfare of the family, particularly that of their children. This shows the potential for improving the livelihoods of rural women through engagement in entrepreneurial activities.¹²¹

Most women entrepreneurs mentioned that they sacrifice sleep and leisure time to keep their MSMEs viable and efficient.¹²² Lacking financial and human resources, women often combine diverse duties within their MSMEs—accountant, office manager, driver, purchase agent, cleaner, worker, etc. Some women entrepreneurs have had secondary special education in medicine (nurse) or pedagogy (primary school teacher), but in the context of underemployment they engage in microbusiness. At the same time, reluctant to lose their professional qualification and affiliation with formal institutions, they work in a neighboring health-care unit or school several times a month.

Insufficient social infrastructure presents serious barriers to women's business development. Many respondents stated the scarcity of public pre-schools, truncated days for primary school students, and high fees for transport are barriers to their entrepreneurship (footnote 124).

“I tried to find an apartment for rent in the neighborhood with preschool and the secondary school as one of my kids is 9 and the second one is 4. It is difficult to come to Namangan from Norin (district in Namangan region) to run my business. Also, in Norin where my parents live, there are challenging living conditions: heating is with coal and to cook they have to buy bottled gas. The transport fees to come to Namangan are also high.”

—N., entrepreneur, 41 years old

During start-up, women entrepreneurs often take out bank loans to purchase raw materials or goods at a wholesale market or abroad to be sold locally. As the business grows, subsequent loans help in increasing or upgrading equipment (e.g., a car for procurement and daily business and family routines). For enhanced and mature businesses, 69% of revenue refinances further development of the business and self-education, which positively affects the success of the business. Increasing the education level is particularly important because 62% of women entrepreneurs have only general secondary education.¹²³

¹²⁰ ADB field survey in 2017 in preparation for this CGA update.

¹²¹ UN Food and Agriculture Organization. 2017. *Gender, Rural Livelihoods and Forestry. Socio-economic and Gender Analysis of the Forestry Sector in Uzbekistan*. Under publication. p. 40.

¹²² ADB field survey in 2017 in preparation for this CGA update.

¹²³ United Nations Development Programme, Japan International Cooperation Agency, Chamber of Commerce and Industry and Business Women Association. 2017. *The Portrait of Business Women of Uzbekistan. The survey conducted under Business Forum of Uzbekistan Project. Phase 2*.

4. ADB Interventions

Since 1996, ADB has supported small businesses in Uzbekistan through four financial intermediation loans and four capacity-building technical assistance programs. The Small and Microfinance Development Project (Phase III, \$100 million, 30 June 2016–December 2017) supported financial inclusion, especially outside the capital, by providing loans to small businesses for working capital and fixed asset investments, and to women-owned businesses through appropriate gender policies.¹²⁴ Categorized as EGM, the project had comprehensive GAP targets and indicators, the most important of which were included in the design and monitoring framework (DMF). Project GAPs addressed the key issues identified during the project design phase and objectives were set for strengthening the capacity of participating commercial banks (PCBs) to provide financial services to small businesses organized by women, mostly from the rural areas.

The GAPs' key outputs were (i) developing or improving credit assessment techniques with sharpened gender focus; (ii) raising awareness and building the capacity of members of the PCB's management board, senior management, all employees at the head office, and all branch offices; (iii) establishing quotas for the number and amount of loans issued to women entrepreneurs and women users of e-banking services; (iv) conducting annual surveys of small enterprises managed with women's participation; (v) building clients' capacity for business and promoting financial literacy among small enterprises; (vi) developing new financial services or bank products to support small business for women; (vii) conducting lending awareness campaigns to promote women's entrepreneurship; and (viii) promoting women's access to credit.¹²⁵

5. Good Practices and Lessons Learned

The impact of the Second Small and Microfinance Development Project/Phase II (completed in 2014) is impressive. The project created 21,968 jobs (37% filled by women) through sub-loans from PCBs. Ipak Yuli Bank and Hamkor Bank issued 4,152 microfinance loans and 502 small business loans (31.2% for rural women's MSMEs). PCBs' capacity-building interventions resulted in subsequent training of clients¹²⁶ and improved services.

The main types of MSMEs supported by PCBs are mostly limited to catering and trade of food and nonfood products, clothing and footwear for males and females, construction materials, automobile spare parts, and pharmacies. None of the supported female-established businesses relate to industry, construction, or innovative technologies. The number of hired workers in MSMEs fluctuates from 2 to 20, with many of the latter having been hired for seasonal jobs (e.g., college students during vacation periods). Small sewing-related businesses are limited because of high rental costs, a professional approach to product quality, lack of professional skills, and high turnover among workers. The types of MSMEs related to manufacturing are limited mainly to sewing and bakery/cooking, and oriented to the local neighborhood market.

Gender stereotypes regarding the behavior of women entrepreneurs are also among the constraints on the spheres of female-led businesses and their size. However, the transforming reality, necessity, and desire to make the business successful and efficient produces a positive

¹²⁴ ADB. 2017. *Uzbekistan: Country Portfolio Review Mission*. Uzbekistan Resident Mission.

¹²⁵ ADB. 2014–2017. *Uzbekistan: Small Business and Microfinance Development Project*. UZB: L 2634; UZB: L3043; GAP progress reports. Uzbekistan Resident Mission.

¹²⁶ The PCBs trained 8,765 business clients, 36.5% of whom were women.

effect on traditional stereotypes. For example, family-managed catering businesses (e.g., national food canteens and wedding palaces, or *tuy khona*) are becoming a female-led business segment, especially in the rural areas.

Initially, husbands opposed their wives' direct involvement in the management of a catering business because it implies work and communication with male clientele, providers, and staff. However, the growing scope of work and value added by the participation of women in the family are changing family relations and attitudes. Women managers add to the design of the canteen, supervise the quality and variety of cooked food and raw products, oversee the cleanliness of dishes and premises, and participate in the selection of service staff.

“...We got our first loan from Hamkor Bank in 2016 for construction of a wedding palace and for national cuisine. Initially my husband did not allow me to participate in the business as it was construction and later, with running service of different traditional ceremonial events, where there were male guests (weddings, birthday parties, funerals). But then he realized that without my help there will be no order and he will not cope with keeping the business running and beneficial. Gradually his attitude to my participation in the business has changed. Now we build plans to start a sewing shop.”
—Mavjuda, 42 years of age, Uchkurgan district, Andijan region.

Source: ADB. 2017. Field survey under the auspices of CGAU preparation.

During the CGAU field survey in four regions, as well as in other surveys, women expressed a keen desire to engage in income-generating activity if they had more opportunities, as the quoted replies in the box below show.¹²⁷

“...I think that women should be given an opportunity to start (their business). And later, when people become motivated, they will come to take loans. If there were a chance to consult, take an advice from a successful businesswoman, then it would be easier. Especially if banks decrease the interest rate.”

—F., 39 years of age, Urgench district, Khorezm region

“...In *makhallyas* people know in which families there are brides who are unemployed. These brides should be attracted to training courses. The courses should be open in *makhallyas*, in *khokimiyats*, so that we (*maslakhatchi*) could organize women, where they could learn how to open, organize and manage their business. Also, to understand which business is profitable, what the risks are.”

—Karshi district, Kashkadarya region

“...We need advice on which business is more profitable. If only someone (an expert) could talk with us and discuss such issues, It would be just great! I think that there are such training centers in the city. It would be better if these centers were in the our *makhallya*. We have a free room in the *makhallya* committee...”

—M., 34 years of age, Gurlen district, Khorezm region

¹²⁷ ADB. 2016. *Uzbekistan: Housing for Integrated Rural Development Program. Social and Gender Survey*. pp. 26–27

Female MSME borrowers mentioned the following constraints on private entrepreneurship development:

- lack of financial and human resources and capacity;
- insufficiencies of basic infrastructure that affect the opportunities and capacities of local communities and businesses (women from villages located far from the district center are obliged to start their businesses in the urban areas because of the unstable electricity and natural gas supply in their villages);
- low level of education (most women have secondary general or secondary vocational education and lack of the BWA education and know-how;
- long distance to the nearest branches of commercial banks;
- lack of start-up capital and lack of property for use as collateral for bank loans;
- high cost of officially registering collateral, and high cost of insurance for MSME registration; and
- restrictions on mobility, due to poor-quality feeder roads and limited coverage in rural areas, and high costs of fuel and transport to get to the markets to sell or buy production and raw materials (e.g., loans for the purchase of a car for business needs are available only from Ipak Yuli Bank).¹²⁸

To address some of these constraints, BWA supports women entrepreneurs through an innovative model of social partnership between an NGO and PCBs. In this tripartite agreement, the BWA acts as a businesswoman's guarantor in her dealings with a commercial bank, which provides a soft loan with very low interest. The partnership also redresses risks associated with a start-up or the enhancement of a female-led MSME business (footnote 130).

The following key issues regarding female-led SMEs were identified through an analysis of the credit history of PCBs' female clientele, the results of opinion polls of female clients,¹²⁹ and group discussions with women entrepreneurs in the Andijan and Namangan regions (footnote 130).

- Women's businesses are mainly presented in micro and mini segments on account of low financial literacy and lack of financial management skills.
- For both women and men, the bottlenecks preventing the rise from the micro and mini segments to small or larger businesses are (i) the need for more investment and new equipment, (ii) the lack of innovative know-how, (iii) low professional capacity, and (iv) the need for tax and legal advice on how to develop markets.
- Women and men entrepreneurs who operate a mature business face challenges related to international certification of product quality, the establishment of distribution channels in other countries, and other logistic issues.

Recent national policy documents have addressed many of the identified barriers and bottlenecks, thus creating a strong enabling environment for MSME development. However, the implementation and monitoring mechanisms associated with the recent policy changes require further improvement.

¹²⁸ ADB field survey in 2017 in preparation for this CGA update.

¹²⁹ Data provided by PCBs to ADB in October–November 2017 for this CGA update.

6. Gender Policy Implementation by Participating Commercial Banks

Since 2014, five PCBs have endorsed gender policies beyond ADB project GAPs: Ipak Yuli Bank in 2014, Hamkor Bank in 2015, the National Bank of Uzbekistan in 2015, Qishloq Qurilish Bank in 2015, and Ipoteka Bank in 2017. The main purpose of a corporate gender policy is to ensure women and men's access to financial services and balance women's and men's representation and participation in bank management. Gender policies are based on norms set by the international community and also on the Constitution of Uzbekistan. The objectives and tasks outlined in corporate gender policies are mandatory for all bank divisions. In accordance with the key objectives, gender policies comprise tasks related to human resource and client-oriented policies. Box 7 provides a more detailed description of the outcomes related to the human resources segment of the PCBs' gender policies.

Box 7: Outcomes of Human Resources Gender Policy in Participating Commercial Banks

The dynamics related to the human resources part of gender policy implementation are diverse. Gender balances in the ratio of total bank employees, which range from 51% to 57% (Ipak Juli Bank, National Bank of Uzbekistan, Ipoteka Bank) to 20% (Hamkor Bank) have remained almost the same over the last 3 years.

In 2017, the number of women managers in the central apparatus was highest in the National Bank of Uzbekistan (24%) and lowest (6%) in Ipoteka Bank. Gender balance in management, including regional branches, ranged from 12% (National Bank of Uzbekistan) to 23% (Ipak Juli Bank).

The central management, boards, and heads of regional branches remain male-dominated. To improve this situation, the participating national banks (PCBs) (Hamkor Bank and Ipak Juli Bank) introduced special measures and quotas during the adoption of the banks gender policy.^a

All PCBs promote female participation in professional training, which is crucial to for career development. The percentage of female employees receiving professional training or re-training has increased steadily, from 14% in 2014 (Hamkor Bank) to 31% in 2017 (Hamkor Bank and Ipak Juli Bank).^b

^a Special measures under the auspices of gender policy implementation include 20% of bank supervisory boards being women; 30% of management boards being women; 20% of regional branch managers being women; 40% of heads of structural subdivisions being women; 50% of employees being women; 25% of department staffs being women; and enhanced career opportunities for female employees. Revision of personnel-related human resources policies to ensure gender sensitivity aims to encourage recruitment of female credit officers. Trainings for all employees on the revised policies and procedures for new banking products conducted annually with the focus on women clients (Hamkor Bank).

^b In Ipak Yuli Bank, there is gender parity in board representation. Of two board members, one is a woman.

Gender analysis of female clientele dynamics conducted by some PCBs showed virtually no outstanding loans among female borrowers. That argument produced a groundbreaking effect in bank strategy and resulted in dramatically improved approaches to serving female clients.

Hamkor Bank and Ipak Yuli Bank are leaders in mainstreaming gender in the client-related segment of their corporate gender policy, and the ratio of loans to female borrowers in their total credit portfolio has increased, from 17% in 2014 to 42% in 2017.¹³⁰ Box 8 highlights some good practices related to PCBs' client-oriented gender policy.

Box 8: Outcomes of Clientele-Oriented Gender Policy in Participating Commercial Banks

The marketing departments at Hamkor Bank and Ipak Yuli Bank conduct annual opinion polls, which include female borrowers, related to customer satisfaction with bank services. All participating commercial banks regularly collect, maintain, and analyze sex-disaggregated data and up to eight other parameters.

Diverse banking products have been developed for clients, including females (e.g., equipment leasing, term deposits, flexible consumer loans, loans for urban and rural entrepreneurs, cross trades, savings deposits, safety deposit boxes, transfers, and foreign exchange operations).

Special procedures for issuing loans have been developed, and the participating commercial banks have introduced incentive schemes, based on the number of micro-loans for female-led businesses.

Micro-credit officers have become agents of female micro, small, and medium enterprise development: they visit potential and actual clients, assist in preparing business plans and packaging loan documents, and advise on taxes and other reporting formats and modalities.^a

^a ADB field survey in 2017 in preparation for this CGA update. Focus group discussions and interviews were held with Hamkor Bank and Ipak Yuli Bank loan borrowers in Namangan and Andijan regions.

7. Recommendations

PCBs need support in

- conducting a special analysis to identify the root causes of, and barriers to, women's participation in PCB management;
- enhancing activities that promote and improve literacy in financial management among potential female clients, in collaboration with the Chamber of Commerce and Industry and the BWA;
- expanding the gender policy by introducing a 30% quota for women in the amount of loans in the total portfolio (including loans to farmers) and a 30% quota on female representation in managerial positions (including regional units);¹³¹
- including a gender dimension in most retraining courses for the staff;

¹³⁰ Data on gender policy implementation provided by PCBs to ADB in October—November 2017 in preparation for this CGA update.

¹³¹ See Appendix 2 for 2017 baseline data of PCBs.

- extending financial and nonfinancial services to the remotest areas and among women, and to the residents of housing communities under the Affordable Rural Housing Program (ARHP) participating in income-generating activities;
- extending outreach interventions in collaboration with the WCU, other state and non-state stakeholders in financial and nonfinancial bank services for female clients;
- developing banking services that support women's business exports; and
- increasing assistance to women and men entrepreneurs who operate a mature business, to help them overcome barriers related to international certification of product quality, create distribution channels in other countries, and participate in consultations on tax, customs, and legal aspects of the above issues.¹³²

D. Housing for the Integrated Rural Development Investment Program

1. Context

In 2013–2015, incomes increased an average of 21.8% per year in the rural areas, and 26.6% per year in the lowest quintile of household income distribution. The growth was inclusive, and rural income growth was only slightly lower than national income growth. Rising rural incomes will improve the ability to pay for housing loans.¹³³

The rural labor force will continue to grow by about 100,000 yearly,¹³⁴ mostly because of new workers, as well as migrants returning from the Russian Federation.¹³⁵ Rural–urban migration is also increasing; most migrants work in seasonal jobs and informal employment.

In the rural areas, most houses are occupied by extended, multigenerational families. The need to purchase or build a separate house arises when a nuclear family separates from the extended one. The entire larger family usually decides which of the nuclear families will separate first; usually, it is the eldest son's family. Ideally, each family plans to have separate housing for their children, particularly sons. The culture dictates priorities given by families to housing ownership alongside children's marriage.

Because most rural houses built during the Soviet period require capital reconstruction and also because basic utilities are inconsistent and unreliable, there is increased awareness that a mortgage loan is a convenient way for many families to improve their living conditions. Building a new house is extremely expensive and time-consuming, particularly regarding resources and

¹³² "The banks shall be given concrete guides and requirements in relation to the types of business projects to be financed; for instance . . . (ii) investments in technological development, export promotion, etc.; requirements to work very closely with business community to identify their real needs, design clear and simplified procedures of providing loans to businesses". ADB. 2017. *Promoting inclusive growth through private sector development projects in Central and West Asia. Strengthening knowledge Management in CWA*. Manila. p.17.

¹³³ ADB. 2016. Report and Recommendation of the President to the Board of Directors. Affordable Rural Housing Program. Manila

¹³⁴ Calculated by ADB from data provided by the State Committee on Statistics in 2016 for this CGA update.

¹³⁵ In 2014–2015, over 330,000 migrant workers returned to Uzbekistan. During January–September 2015, remittances sent via money transfer systems decreased by \$1.8 billion (59%) compared with the same period in 2014. ADB. 2016. *Asian Development Bank Outlook*. Manila.

effort. During the social and gender survey conducted in preparation for the next phase of the Development Investment Program (HIRDIP) Program 2016, many families stated that they would never have been able to accumulate the necessary financial resources and technical capability to build houses similar to those in HIRDIP massifs and then connect them to basic infrastructure.¹³⁶ Quantitative data confirm that basic infrastructure is a key reason to purchase a home in a standard building.¹³⁷

2. Government Commitments

The government is keen to continue its short- and long-term strategy for building affordable housing, together with improved trade and transport services; ensured access to electricity, natural gas, and drinking water; and the construction of kindergartens and schools, cultural objects and sports, and modern roads. New residential areas form a single complex that includes the necessary infrastructure, particularly 415 kilometers (km) of drinking water pipes, 320 km of gas pipelines, almost 300 km of power lines, and thousands of kilometers of new or renovated main and secondary roads.¹³⁸

Since 1996, citizens' participation in real estate ownership and housing construction has been reflected in six official codes¹³⁹ and eight laws, including the Law on Collateral, the Law on Mortgages, 29 Decrees of the President, and 44 Decrees of the Cabinet of Ministers. In 2016–2017, Decrees of the President endorsed five key legal acts related to housing construction.¹⁴⁰ Moreover, the government incentives provided for SME growth in rural housing complexes specifically benefit women entrepreneurs.¹⁴¹ One priority of the Strategy of Actions for 2017–2021 involves the implementation of target programs for affordable housing.

3. ADB Interventions

The HIRDIP (2011–2015) was aimed at accelerating rural development, increasing rural job and livelihood opportunities, and improving rural living conditions, thus providing an attractive alternative to urban migration. ADB cofinanced the HIRDIP as a multi-sector

¹³⁶ ADB. 2016. *Uzbekistan: Housing for Integrated Rural Development Program. Social and Gender Survey*. Uzbekistan Resident Mission. p. 45.

¹³⁷ Most respondents (74.5%) said that access to basic infrastructure was crucial to buying a new home within a building. ADB. 2016. *Socio-economic survey of HIRD beneficiary households*. Institute for Social Research under CoM for ADB.

¹³⁸ The National Information Agency of Uzbekistan. 2017. *The Speech of President Shavkat Mirziyoyev*, 8 March. <http://uza.uz/ru/politics/vystupleniye-prezidenta-respubliki-uzbekistan-shavkata-mirziye-06-03-2017>

¹³⁹ The Land Code, Civil Code, Housing Code, Family Code, Administrative Code, and Tax Code.

¹⁴⁰ Decree of the President # 2639 (21 October 2016). *On Extension of the State Affordable Rural Housing Program*. Decree of the President #2728 (13 January 2017). *On Financing of Construction, Reconstruction and Sale of Apartments in Apartment Buildings for Young Families, Residents of Old Houses and Other Categories of Citizens Needy in Housing Conditions Improvement*. Decree of the President # 2812 (02 March 2017). *The Program on Construction of Affordable Houses on the Updated Model Projects in Rural Areas by 2017–2021*. Decree of the President # 2858 (30 March 2017). *The Program of Construction of Official Residential Houses for Heads of Executive Authorities and Territorial Subdivisions of State Bodies for 2017–2018*. Decree of the President # 2906 (20 April 2017). *The Program on Construction of Housing for 2017–2018 to the Internal Affairs Inspectors, Located Directly on the Territory of their Service*. Decree of the President #2660 (22 November 2017). *On Measures for Effective Implementation of the State Program of Construction and Reconstruction of Affordable Apartment Buildings in the Cities for 2017–2022*. Decree of the President # 2859 (30 March 2017). *On Additional Measures for Effective Implementation of the State Program on Construction and Reconstruction of Affordable Apartment Buildings in the Cities for 2017–2022*.

¹⁴¹ E.g., tax exemptions for graduates of vocational colleges during the first 6 months of private entrepreneurship.

project. The HIRDIP acted as an engine of local development in diverse sectors of the national economy, including (i) banking; (ii) construction; (iii) construction materials production; (iv) communication and roads; (v) electricity, water, and gas supply; (vi) furniture production; (vii) carpet weaving; (viii) textile and home appliance production, etc. Interestingly, 75% of all construction materials for the HIRDIP are produced locally, and with accompanying ramified service networks. All these produce thousands of jobs, including many for returning migrants who used to work as construction workers and could contribute their skills and experience in innovative technologies.

In September 2016, the government amended the State Affordable Rural Housing Program (SARHP) and extended it to 2021. ADB and the government agreed to process the SARHP (a \$500 million loan project) using a results-based modality to minimize transaction costs and bring a sharper focus on results. In late 2017, the construction of 15,000 homes started in the rural areas. The results-based program will cover 29,000 houses in 9 of Uzbekistan's 13 regions; ADB will collaborate with three of the six banks working on the SARHP.

4. Key Gender Equality Issues

From a gender perspective, real estate loan and housing ownership issues continue to be a challenge. PCB statistics indicate that most home owners are men, compared with to less than two-thirds of women who borrow to pay for real estate.¹⁴² Social and gender surveys bring out several reasons why men make up the majority of home owners.¹⁴³

Gender stereotypes have a significant impact on home ownership. As main breadwinners in the traditional family model, men are considered heads of their households and owners of real estate. Registering property in their name is a sign of respect from the women.

Women do participate in mortgage decisions, usually within a larger or extended family, but mainly with the husband's parents. To secure a loan, a woman must have her own assets. But even then, she will not decide independently, without discussing the matter beforehand with her husband and getting his consent, and without involving her parents-in-law. Given the increasingly tough competition for housing loans, however, a quota for women could make husbands and mothers-in-law more willing to see the brides as borrowers.

Resources to cover the mortgage down payment usually come from the cumulative family budget, the sale of family livestock, or, less often, loans obtained from banks or from relatives or friends. Very rarely are the funds sourced from the married woman's parents or family.

Other barriers to women's home ownership are as follows:

- fear of nonperforming credit related to prospective maternity leave;
- underemployment of women, whose salaries are insufficient for creditworthiness;
- lack of information about the 30% quota for targeted female borrowers;

¹⁴² ADB. 2014–2015. *Uzbekistan: Housing for Integrated Rural Development Program*. GAP progress reports. Uzbekistan Resident. Mission.

¹⁴³ ADB. 2016. *Uzbekistan: Housing for Integrated Rural Development Program*. Social and Gender Survey. Uzbekistan Resident. Mission.

- lack of knowledge about banking systems and skills to work with banking “documentation (women who register loans in their own name often rely on their husbands to help them prepare the loan documentation and, further, and to manage and file the payments); and
- co-signing of the average HIRDIP loan by both spouses (as borrower and co-borrower), with equal rights and responsibilities. However, there are formal impediments to joint registration of real estate (footnote 145).

5. Good Practices and Lessons Learned

Project outcomes included rural housing schemes for moderate- and lower-income beneficiaries, improved local government ability to prepare and implement integrated rural development plans and investment promotion strategies, and enabling environments for MSEs to establish or expand women-focused businesses in the rural areas.

GAP outputs were targeted at increasing rural women’s access to housing finance, ensuring women’s participation in all project interventions (through set quotas), and broad outreach interventions with a sharper gender focus. Indicators included in all DMF outputs served as good initial practice for mainstreaming gender in diverse components of the project and contributing to overall project success. GAP implementation supported capacity development for gender sensitization in the HIRDIP’s credit evaluation processes, and also helped obtain and assess sex-disaggregated data on the performance of PCBs’ housing loan portfolios.

The HIRDIP had a major positive impact on women through easier access to rural housing finance and better housing conditions, together with all basic social infrastructure, and also provided a range of employment opportunities for women.¹⁴⁴ Box 9 highlights the key gender and development outcomes achieved under GAP implementation.

6. Recommendations

Recommendations made under GAP implementation and the social and gender survey conducted by ADB were included in the next phase of ARHP 2017–2020, and the implementation of one indicator—on gender policies in the participating banks—became mandatory. Upon broad consultations with PCBs, a 27% quota (8,700 houses) was set in the SARHP DMF for women’s ownership of housing loans by 2020, thus contributing to gender balance in the exercise of property rights.

The scope and impact of PCBs’ corporate gender policies go far beyond the HIRDIP, and this model is recommended for replication in other ADB interventions in the region.

¹⁴⁴ ADB. 2016. *Completion Report: Uzbekistan: Housing for Integrated Rural Development Investment Program*. Manila.

Box 9: Housing for Integrated Rural Development Investment Program— Outcomes of the Gender Action Plan

After women in the program areas were encouraged to apply for housing loans, 28.6% of all applications in 2015 were submitted by women.

Most outreach campaigns under the gender action plan and participating commercial banks gender policies were implemented in close consultation and coordination with the Women's Committee of Uzbekistan and its regional branches.

Applicants were ranked on a 19-question scorecard, which gave preference to women by awarding extra points to teachers and health-care workers (female-dominated professions), widowed and divorced women with children, and persons with home-based businesses (also mostly women). In 2012–2015, women became the registered owners of 4,300 houses (26.5% of the total) constructed under the Housing for Integrated Rural Development Investment Program (HIRDIP).^a

The availability of piped water inside the house and access to sustainable, high-quality electricity and natural gas allowed families to purchase time- and labor-saving home appliances, significantly reducing the household workload and time burden of women beneficiaries. Many female HIRDIP beneficiaries used their increased spare time to start home-based businesses (e.g., sewing, baking, and poultry and livestock growing).

Better feeder roads and streetlights, social infrastructure (including pre-schools), shopping centers, food markets, bakeries, and hair salons generated new jobs, mostly for women.

In many cases, spouses are co-borrowers of loan. Consequently, they assume equal responsibility for loan payments. Besides repaying their mortgage, spouses need to calculate their family expenditures. Joint financial commitments strengthen family relations and encourage entrepreneurial activities.^b

In 2015–2016, women established 9,723 (31.2%) new small and medium enterprises (SMEs) in the rural areas, and they owned 823 of 2,003 (41.1%) SMEs established by HIRDIP home buyers. In 2016, women received 413 of 1,009 (40.9%) micro-loans and 368 of 796 (46.2%) micro, small, and medium enterprise (MSME) loans issued to HIRDIP home buyers.

Indoor toilets, bathrooms, and hot water in new buildings improved health and hygiene. Children benefited from having their own space where they could lay, read, or do their lessons.

Rural women, particularly young wives, said that living in houses built under the HIRDIP is a dream goal for many families. Higher education for married women has been more strongly encouraged, as families become more aware of its benefits and value for the future of the family.^c

Another important outcome was PCBs' (the National Bank of Uzbekistan, Qishloq Qurilish Bank, and Ipoteka Bank) adoption of gender policies (Part III, Section 1).

^a ADB. 2016. *Completion Report: Uzbekistan: Housing for Integrated Rural Development Investment Program*. Manila.

^b Almost half (46.8%) of the respondents to the Institute for Social Research survey stated their willingness to start a MSME. Institute for Social Research under the Cabinet of Ministers of Uzbekistan for ADB. 2016. *Socio-economic Survey of HIRD Beneficiary Households*.

^c ADB. 2016. *Uzbekistan: Housing for Integrated Rural Development Program. Social and Gender Survey*. Uzbekistan Resident Mission.

E. Agriculture and Natural Resources

1. Context

In 2015, the share of agriculture in GDP was 15.4%.¹⁴⁵ The number of people employed in agriculture, forestry, and fisheries declined between 1999 and 2016 (36.2% vs. 27.4%, respectively).¹⁴⁶ This decrease was largely due to the higher-paid jobs in manufacturing favored by men, and to labor out-migration. Between 2014 and 2016, women's share of employment in small and micro businesses (including farms) slowly increased (21.7% vs. 22.5%, respectively).¹⁴⁷ Moreover, women have increased their presence in trade and hospitality services (e.g., catering and restaurants) to 22% since 2000.¹⁴⁸ Table 6 shows the gender breakdown of Uzbekistan's urban and rural population in 2017.

Table 6: Sex-Disaggregation of Urban and Rural Population, January 2018

Population Group	Urban Population			Rural Population		
	Amount ('000)	Total Population (%)	Total Urban Population (%)	Amount ('000)	Total Population (%)	Total Rural Population (%)
Women	8,264.4	25.3	50.0	7,994.4	24.5	49.6
Men	8,268.3	24.7	50.0	8,129.6	24.9	50.4
Total	16,532.7	50.0	100%	16,124.0	49.4	100

Source: Data provided by the State Committee on Statistics to ADB in April 2018 for this CGA update.

2. Government Commitments

Articles 169, 175, and 178 of the Strategy of Actions for 2017–2021 provide for agriculture modernization and for ADB loan expenditure (\$150 million each for the export of horticulture production and for the establishment of an import substitution fund). Vital reform processes relate to key players in the sector (the Ministry of Agriculture and Water Resources, and Suvokava JSC).¹⁴⁹ The establishment of the State Forestry Committee under the Cabinet of

¹⁴⁵ UzReport. 2017. Online resource. http://news.uzreport.uz/news_4_r_136012.html (accessed 18 October 2017).

¹⁴⁶ UN Development Program and Center for Economic Research under the CoM of Uzbekistan. 2015. *Employment in Uzbekistan: Challenges and Perspective*. Tashkent. Uzbekistan. p. 19. http://www.cer.uz/upload/iblock/5b7/yrcmrvrtubhpxyihav%20nw%20mfgrimfdcfjnzakmyskhye%20xqjvbsarkige%20cp%20xisijoirkvnjkqkqfypfef_2013_policy%20paper.pdf

¹⁴⁷ Data provided by the State Committee on Statistics to ADB in September[en dash]October 2017 for this CGA update.

¹⁴⁸ ADB. 2017. *Promoting Good Jobs for Inclusive Growth through Agricultural and Natural Resources Projects in Central and West Asia*. Manila. p. 7.

¹⁴⁹ Resolution of the Cabinet of Ministers (30 October 2015). *On Measures to Implement the Main Directions of Development of the Organizations of Water Supply and Sanitation Services*; Decree of the President #2878 (10 April 2017). *On Introducing Changes in the Structure of the Central Apparatus of the Ministry of Agriculture and Water Resources of the Republic of Uzbekistan*; Decree of the President #4857 (17 November 2016). *On Establishment of JSC UzAgroSanoatConsulting*.

Ministers demonstrates the government's commitment to forests in the national economy in the face of global environmental challenges and climate change.¹⁵⁰ Other reform initiatives relate to horticulture¹⁵¹ and improved veterinary services.¹⁵²

Although Uzbekistan has a range of legal and policy provisions for agriculture, most do not relate directly to women. Some provisions (e.g., some home-based cultivation of living silkworm cocoons) affect women indirectly through job creation schemes.¹⁵³

3. Key Gender Equality Issues

In 2016, women were underrepresented in the Ministry of Agriculture (14.5% women vs. 85.5% men) and administrative and maintenance staff (13% women vs. 87% men). The ratio of women and men in technical staff was a little higher (20.4% women vs. 79.6% men). Similarly, the ratio of women and men in the forestry and logging subsector was 16.9% vs. 83.1%, respectively (13.2% vs. 86.8% in management and 17.5% vs. 82.5% in administrative and maintenance staff, respectively).¹⁵⁴

Over 90% of staff in local forestry organizations are male. Occupations in this sector are considered more appropriate for men because they entail regular working hours and continuous overtime. Forestry is unpopular among female vocational college students, who do not associate work in a forest organization with their professional development.¹⁵⁵

Representation of women-led farmer enterprises is quite low (5% on average) and has regional differences, with the highest percentage in the Republic of Karakalpakstan (14%), an autonomous republic located within the borders of Uzbekistan, and the lowest in the Syrdarya region (0.75%).¹⁵⁶ The reasons for this drastic disparity require further study and analysis.

¹⁵⁰ Decree of the President #2966 (11 May 2017). *On Establishment of the State Forestry Committee under the Cabinet of Ministers.*

¹⁵¹ Decree of the President of the Republic of Uzbekistan # 2113 (22 January 2014). *On Measures for Implementation of the Horticulture Sector Development in the Republic of Uzbekistan with Participation of the "International Fund for Agricultural Development"*; Decree of the President of the Republic of Uzbekistan #2813 (2 March 2017). *Horticulture Value Chain Creation with Participation of the Asian Development Bank.*

¹⁵² Decree of the President # 5067 (01 June 2017). *On Measures for Radical Improvement of Management System of the State Veterinary Service.*

¹⁵³ Decree of the President # 5054 (24 May 2017). *On Amendments to the Decree of the President of the Republic of Uzbekistan (5 January 2006) # 3706. On Measures for Stimulation of Expansion of Cooperation between Large Industrial Enterprises and Production of Services based on Development of Home-based Work*; Decree of the President # 2996 (24 May 2017). *On Measures for Creation of Additional Favorable Conditions for Further Development of Home-based Work*; Decree of the President # 2960 (6 May 2017). *On Measures to Increase Personal Liability of Heads of Executive Authorities and Territorial Bodies of the Economic Sector Performance and the Effectiveness of Employment of the Population*; Decree of the President # 2687 (21 December 2016). *On Measures for further Development of the Textile and Clothing-Knitting Industry 2017–2019*; Decree of the President # 2856 (29 March 2017). *On Organization of Activities of the Association "Uzbekipaksanoat" (Uzbek Silk Industry). Exemptions to Incomes of Physical Persons, Homeworkers Engaged in the Cultivation of Living Silkworm Cocoons. Privileges on Payment of Single Social Tax (in terms of funds allocated for remuneration of homeworkers and other workers in silkworm, using the released funds for material stimulation of homeworkers and workers-silkworm)*; Decree of Cabinet of Ministers # 199 (10 April 2017). *On Measures for Creation of Centers of Professional Training of Unemployed Citizens in the Territories of the Republic of Uzbekistan.*

¹⁵⁴ Data provided by the State Committee on Statistics to ADB in September[en dash]October 2017 for this CGA update.

¹⁵⁵ UN Food and Agriculture Organization. Uzbekistan. 2017. *Gender, Rural Livelihoods and Forestry. Socio-economic and Gender Analysis in the Forestry Sector in Uzbekistan.* p. 8 (in press).

¹⁵⁶ ADB. 2016–2017. *Uzbekistan: Horticulture Value Chain Development Project.* GAP progress report. Uzbekistan Resident Mission.

Women, including those engaged in formal or informal employment, contribute to their family's economy through the performance of their traditional family, and household obligations, such as providing and maintaining the necessary levels of water, heat, food, and hygiene of other family members. The economic benefit derived from this contribution has not been calculated, and is not included in GDP calculations.

Women also contribute to the family budget by tending small gardens and larger plots of land; growing fruits, vegetables, or seedlings; caring for livestock and poultry; producing dairy products for family consumption and for sale in the community; baking bread; sewing for the family and sometimes taking sewing orders from neighbors, etc.).¹⁵⁷ In Organisation for Economic Co-operation and Development (OECD) and non-OECD countries, women spend as much time on nonmarket or unpaid activities as men spend on paid work.¹⁵⁸

In many cases, labor out-migration allows people to earn a higher income than they could by working on a private garden plot or growing livestock. Women are very unlikely to leave their family for labor migration because the traditional way of life and women's reproductive functions require their constant presence in the house.

In most cases, rural men retain access to and control over external and internal resources, but also depend on the market value of those resources are controlled by men.¹⁵⁹ Rural women can usually control small amounts of the money they earn by selling milk and dairy products, eggs, and other agricultural products, but this amount has little relation to the time or labor necessary to produce the resource. Compared with men, women very often spend much more time and effort producing these items. For example, in the Kitab district, where part of the family income is derived from the sale of seedlings and fruits, women do most of the work involved in tending the garden and harvesting the crops.¹⁶⁰

Cattle are a special type of property in rural areas, and livestock represents a key capital investment for most families. Resources generated by cattle cover everyday expenses and the cost of larger family events (e.g., weddings, traditional ceremonies and rituals, the construction of a new house for a married son, higher education for children). To cover larger family costs, livestock should be able to reproduce in sufficient quantities (at least 10–15 head of small ruminants and 2–3 large cattle). Family livestock are inherited from father to son. The right to dispose of cattle belongs to men, usually the eldest son in the household. When sons and daughters all marry, a father gives his eldest son some cattle to form his primary capital.¹⁶¹

Farmers and small businesses have limited entrepreneurial knowledge and skills, and they lack access to information about market opportunities, appropriate technologies, and financial

¹⁵⁷ ADB. 2016. *Uzbekistan: Housing for Integrated Rural Development Program. Social and Gender Survey*. Uzbekistan Resident Mission. p. 18.

¹⁵⁸ ADB. 2015. *Balancing the Burden? Desk Review of Women's Time Poverty and Infrastructure in Asia and the Pacific*. Manila. p. 7.

¹⁵⁹ External resources include lease of boundary and pasture lands, loans, and wage work in forestry. Internal resources include all types of household income.

¹⁶⁰ UN Food and Agriculture Organization. 2017. *Gender, rural livelihoods and forestry. Socio-economic and gender analysis of forestry sector in Uzbekistan*. Tashkent. Under publication.

¹⁶¹ UN Food and Agriculture Organization. 2016. Central Asia and the Caucasus Association of Agricultural Research Institutions (CACAARI). *Assessment of the Possibilities for Income Diversification through Rural Crafts Development. In support of Small Businesses and Job Creation for Women and Men in Rural Communities in the Republic of Uzbekistan* (in press).

products. Small farms have impaired access to credit on account of high fluctuations in profitability and scarcity of available cash flow. Combined with the natural vulnerability of farming businesses, aridity, and water deficiency, these factors might reduce the ability to repay a bank loan.

However, many mature women farmers successfully use bank loans. They are open to innovation, independently explore new kinds of agricultural production, use internet resources, and undertake study “tours” to gain knowledge of agricultural best practices. For instance, some female participants in field studies have launched different types of livestock production that are uncommon in Uzbekistan (e.g., rabbits and reindeer).¹⁶²

A positive trend emerging among mature women entrepreneurs is the ability to use part of any surplus on philanthropic interventions focused on helping local low-income households achieve a certain level of sustainability in their business.

Self-identified barriers and challenges pertinent to female-managed micro, small, and medium enterprises (MSMEs) include

- scarcity of financial, human, and time-bound resources and capacity;
- lack of start-up capital and property to use as a collateral;
- high cost of officially registering collateral;
- short-term loans (up to 1 year) that do not match the cash flows generated by a farm’s multiyear production cycles;
- ability to obtain cash loans from a bank; and
- the large financial investment required to dig boreholes in regions with water deficiency (footnote 164).

4. ADB Interventions

ADB’s lending portfolio in the agriculture sector is valued at about \$699.9 million (about 12.8% of ADB’s total lending portfolio), including four ongoing loans totaling \$320 million. ADB focuses its assistance on (i) mitigating environmental, social, and gender impact; (ii) increasing energy efficiency; and (iii) promoting adaptation to climate change.¹⁶³

ADB’s Horticulture Value Chain Development Project (HVCDP), which started in February 2017, supports interventions that optimize farm size (specifically for horticulture), assist in crop diversification, and enhance private sector participation in horticulture value chains.¹⁶⁴ The HVCDP’s expected outcome involves increased finance for horticulture to address inequities in rural employment, extend new loans by PCBs, and bring more unemployed people into the workforce as registered farmers.

¹⁶² ADB field survey in 2017 in preparation for this CGA update.

¹⁶³ ADB. 2017. *Uzbekistan: Country Portfolio Review Mission*. Uzbekistan Resident Mission.

¹⁶⁴ Decree of the Cabinet of Ministers of the Republic of Uzbekistan #365 (15 December 2015). *On Measures of Optimization of Land Plots Provided for Farming Enterprises*; ADB. 2016. *Uzbekistan: Horticulture Value Chain Development Project*. UZB: L3471. EGM. (25 November 2016–30 June 2022).

The GAP for the project is focused on (i) ensuring that horticulture-related subprojects financed with PCB sub-loans prioritize female workers (at least 20% female workers in the subproject vicinity); (ii) establishing associations of women farmers and *dekhan* farm in five regions (Bukhara, Fergana, Syrdarya, Surkhandarya, and Tashkent); (iii) establishing women's groups (*ustoz-shogird*) to promote new farms and agribusiness enterprises; (iv) supporting the broad dissemination of success stories about women's groups and associations of women farmers through local media; (v) supporting gender awareness among main stakeholders and beneficiaries (e.g., the Council of Farmers, PCBs at the regional level, representatives of the Agribusiness Entrepreneurship Program) in five project regions; (vi) collecting sex-disaggregated baseline and endline information on key GAP indicators; and (vii) providing capacity development interventions and holding consultations with GAP project implementation units.

5. Good Practices and Lessons Learned

Two groups benefit from the HVCDP. The first group comprises farm owners and operators of small horticulture businesses. The project helps these farmers and entrepreneurs build productive enterprises in profitable sectors, gain access to finance, and benefit from enhanced economic opportunities. PCBs also benefit from increased access to long-term funding sources and strengthened institutional capacity.¹⁶⁵ Box 10 highlights good practices employed during the implementation of the GAP for the HVCDP.

Box 10: Horticulture Value Chain Development Project—Outcomes of the Gender Action Plan

The network of gender focal points for each pilot region was an effective tool for implementing the gender action plan (GAP).

The assessment conducted during project preparation for the Chain Development Project identified specific training needs of women farmers,^a including training in the operation of rented farms; taxes and loans; insurance systems; agriculture development; business planning, and management laws; the creation of cooperatives and unions; and more modern agricultural skills and techniques, taking into account agricultural specificities.

A positive example of the national ownership of project outcomes is the full-fledged partnership and involvement of target regions and—*oblast* (provincial) municipalities in timely project implementation, including GAP interventions.

^a ADB. 2017. *Uzbekistan: Horticulture Value Chain Development Project*. GAP progress report. Uzbekistan Resident Mission.

¹⁶⁵ Hamkor Bank, Ipak Yuli Bank, National Bank of Uzbekistan, Qishloq Qurilish Bank, and Ipoteka Bank.

6. Lessons Learned

The implementing agency lacks a mechanism to ensure the motivation and commitment of gender focal points (GFPs) in implementing GAPs. Additionally, most GFPs are overloaded with other duties, resulting in high turnover. Small intermittent bonuses or opportunities for capacity development in the city could serve to motivate field GFPs.

Gender specialists in project management units need more opportunities to share their experience in GAP implementation under diverse ADB projects.¹⁶⁶

There is a budget shortfall for gender-focused activities (including capacity-building and outreach interventions with a sharpened gender focus), brochures, leaflets, public service announcements, posters, and print and electronic media.

7. Recommendations

For government

- Consider establishing a stabilization fund for women farmers under the farmers association to counter the risks associated with farming.
- Consider reestablishing credit unions to provide cash loans to women farmers.
- Discuss and support the potential for using natural sources (e.g., wind, falling canal water where available, solar energy, and mini water projects) to generate electricity. With focused support, such projects might become a female-managed segment of interventions.
- Support gender mainstreaming in agriculture by facilitating the development and endorsement of a long-term gender policy by the implementing agency (Ministry of Agriculture and Water Resources).
- Focus job generation schemes on improving quality of life in the agriculture sector, specifically by supporting economic analyses of household incomes and expenditures, sources of employment, labor use in farm and agribusiness operations, and farmers' market access at the project design phase. To monitor progress toward good job creation, conduct surveys during the midterm implementation and completion phases.
- Consider job creation schemes with initial assistance in the form of seeds, seedlings, poultry feed, and small equipment for SME development as part of the project.
- Support a baseline assessment, mainly for quantitative data, within GAP interventions to address identified knowledge gaps and provide effective evidence, based on measurable performance of indicators set up in the GAP.

For Participating Commercial Banks

- Endorse corporate gender policies if that has not yet been done.
- Set realistic and reasonable targets during GAP planning.
- Discuss and support the mechanism for preserving the institutional memory of trained staff in the implementing agency and the GFPs.
- Consider including a 30% quota for women farmers in the total loan portfolio (2017 baseline: 20.5%).¹⁶⁷

¹⁶⁶ ADB. 2017. *Uzbekistan: Horticulture Value Chain Development Project*. GAP progress report. Uzbekistan Resident Mission.

¹⁶⁷ Appendix 2.

- Support capacity building under the auspices of GAP implementation, with not less than 30% female participation.
- Collaborate with the Chamber of Commerce and Industry, NGOs, Tadbirkor ayol (BWA), and the Hunarmand (Handicraft) Association in specific capacity development interventions for the development of SMEs and agriculture; marketing skills; and familiarity with the specificities of operating rented farms, taxes and loans, insurance systems, agriculture development, and business planning, and management laws, creation of cooperatives and unions, more modern agricultural skills and techniques taking into account agricultural specificities, and processing technologies (e.g., cheese making, the preparation of homemade butter).
- Collaborate with the WCU and other state and non-state stakeholders on the extension of interventions among women farmers in financial and nonfinancial bank services for female clients.

F. Transport and Roads

1. Context

In its *Connecting to Compete* (2014) report on global logistics, the World Bank ranked Uzbekistan 129th out of 160 countries, with a score of 2.39 (logistics; 5, the best). The report also ranked Uzbekistan's infrastructure 148th globally.¹⁶⁸ Uzbekistan serves three of six Central Asia Regional Economic Cooperation (CAREC) corridors. As a double-landlocked country with over 31.8 million people, Uzbekistan depends to a considerable degree on its transport role for the country's development.¹⁶⁹ The Uzbek Agency for Automobile and River Transport¹⁷⁰ is the national administrative authority for streamlining and controlling automobile and river transport.¹⁷¹

Public transport is seriously limited in the rural areas. The often-used modes of transport to the district center are private minibuses and taxis, which are costly and not very safe. A survey by the Food and Agriculture Organization of the United Nations noted that goods in rural areas are sold mainly at local and district markets, largely because of the cost and time required to transport them.¹⁷² Therefore, home workers and craftsmen often prefer to sell goods from home or to take them to the nearest local market.

¹⁶⁸ World Bank. Documents and Reports. *Connecting to Compete: Trade Logistics in the Global Economy* (English). <http://documents.worldbank.org/curated/en/819531467075312039/Connecting-to-Compete-trade-logistics-in-the-global-economy>

¹⁶⁹ Country Meters. Uzbekistan Population. <http://countrymeters.info/ru/Uzbekistan>

¹⁷⁰ Uzbek Agency of the Automobile and River Transport. <http://www.autotrans.uz/ru/>

¹⁷¹ Established under the Resolution of the Cabinet of Ministers of Uzbekistan #296 of (11 July 1998). *On Establishment of Uzbek Agency for Automobile and River Transport*.

¹⁷² UN Food and Agriculture Organization. 2016. Central Asia and the Caucasus Association of Agricultural Research Institutions (CACAARI). *Assessment of the Possibilities for Income Diversification through Rural Crafts Development. In support of Small Businesses and Job Creation for Women and Men in Rural Communities in the Republic of Uzbekistan*. p. 19–21 (in press).

Outdoor electric lighting in public spaces, including bus stops (currently controlled by several state entities),¹⁷³ is found mainly in urban settings.¹⁷⁴ Such lighting is inconsistent and presents discomfort and insecurity to travelers, particularly women and girls.

2. Government Commitments

The modernization of railway infrastructure is a priority for the country. Since its founding in 1994, Temir Yollari, the Uzbekistan railways state company, has gradually modernized the railways, unifying the railways network, introducing electrification and modernization, and improving rolling stock. A total of 2,446 km (52%) of the network has been electrified. The 4,669 km Uzbekistan rail network carries about 60 million tons of freight and 15 million passengers annually. Consistent growth in GDP (more than 7% per year since 2004) has contributed to strong demand for rail transport.¹⁷⁵

The government has initiated critical sector-wide reforms in automobile transport and roads. In particular, the realignment of transport sector institutions has transformed Uzavtoyul, a road agency, into the State Committee for Roads, which is responsible for developing and maintaining all roads in Uzbekistan, including state and local roads. The government also reorganized the Republican Road Fund under the Cabinet of Ministers to focus mainly on financing.¹⁷⁶

3. Key Gender Equality Issues

Poor road conditions are especially challenging in cold weather, as they increase the vulnerability of the rural population in meeting their social needs (e.g., accompanying younger children when traveling to and from school, accompanying children and elders to health facilities, shopping at markets, visiting relatives in neighboring areas). These chores depend largely on safe transport and roads. Unreliable public transport therefore presents a serious barrier to job access for the population, particularly women; to access jobs; affects attendance at education and training facilities; and limits access to good-quality health services and information hubs.¹⁷⁷

¹⁷³ Currently, several government entities deal with street lighting but do not associate with Uzbekenergo (i.e., local *hokimiyats*); the State Committee of Uzbekistan on architecture and construction; the State unitary enterprise *Toshshaharnur*, *Kapitaltaminur*, and the State Inspectorate (*Uzgosenergonadzor*) Service for city street lighting. Information on criteria for establishing street lighting and bus shelters was not available during CGAU preparation.

¹⁷⁴ Y. Lambrou and G. Piana. 2006. *Energy and Gender Issues in Rural Sustainable Development*. UN Food and Agriculture Organization. Rome.

¹⁷⁵ ADB. 2016. Project Data Sheet (PDS). *Uzbekistan: Railway Efficiency Improvement Project*. <https://www.adb.org/projects/51052-002/main#project-pds>

¹⁷⁶ Decree of the President # 4954 (14 February 2017). *On Measures for Further Improvement of Roads Management System*, which establishes the State Committee on Automobile Roads on the basis of “UzAvtoYul” JSC for a complex approach to planning, construction and exploitation of automobile roads; Decree of the President # 2776 (14 February 2017). *On Organization of the Activities of the State Committee of the Republic of Uzbekistan on Automobile Roads under the CoM of Uzbekistan*; Decree of the President # 2724 (10 January 2017). *On Measures of Further Improvement of Transport Services to Population and Passenger Bus Commute in Cities and Rural Areas*.

¹⁷⁷ UN Food and Agriculture Organization. 2017. *Gender, Rural Livelihoods and Forestry. Socio-economic and Gender Analysis of Forestry Sector in Uzbekistan*. Tashkent. Uzbekistan. p. 24–26 (in press).

At the institutional level, there is significant gender asymmetry in this sector. Despite an increasing share of women since 2014, men dominate employment in both the transport and roads subsectors. The percentage of female technical staff in the Uzbek Agency for Automobile and River Transport has decreased continuously, from 53.3% in 2014 to 38.1% in 2015 and 25% in 2016, mostly because of structural reforms, the methodology for calculating technical staff numbers pre- and post-reform, and the generally low representation of women in nontraditional “female” sectors. Few young women pursue engineering in higher education institutions.¹⁷⁸ Additionally, protective legislation limits women’s employment in several sectors, including transport and construction.¹⁷⁹ A gender-focused special study of the sector might reveal further root causes of this asymmetry.

Efforts by Uzbekistan Railway JSC to motivate women to seek specialist and managerial staff positions resulted in a 35% women’s representation at these levels, which is higher than in other developed countries.¹⁸⁰ However, the challenges persist because gender parity dynamics in Uzbekistan Railways JSC are regressive. The general trend of low female representation in technical sectors of study and employment adds to the growing gender imbalance. Further causes require investigation. Table 7 shows the sex-disaggregated dynamics of the staff in automobile, river, and railway transport sectors in 2014–2016.

Table 7: Sex-Disaggregation of Automobile, River, and Railway Transport Staff, 2014–2016 (%)

Agency	Year	Total		Management and Specialists		Technical Staff		Maintenance Staff	
		Women	Men	Women	Men	Women	Men	Women	Men
Uzbek Agency for Automobile and River Transport	2014	16.7	83.3	11.5	88.5	53.3	46.7	21.8	78.2
Uzbekistan Railways JSC		19.7	80.3	35	65	34.7	65.3	14.4	85.6
Uzbek Agency for Automobile and River Transport	2015	18.1	81.9	13.4	86.6	38.1	61.9	22.7	77.3
Uzbekistan Railways JSC		19.9	80.1	33.4	66.6	35.9	64.1	15	85

continued on next page

¹⁷⁸ The percentage of female tertiary students in engineering, manufacturing, and construction was 4.5% vs. 27.2% males. UN Entity for Gender Equality and the Empowerment of Women. 2016. *Progress of the World’s Women Report 2015–2016*. New York. 19 July. p. 259.

¹⁷⁹ SanPIN (sanitary norms and regulations) #0141-03 (24 October 2003). *Hygiene Classification of Working Conditions in Terms of Age, Hazards and Risks in the Industrial Environment, the Severity and Intensity of the Work Process*.

¹⁸⁰ For instance, all rail public sector bodies in UK account for 31,945 staff, 4,157 (13%) of which are women. When the data is broken down into job grades, most women (83%) across the three organizations are in junior roles, while 16% hold middle management positions. Only 56 women (1.3%) are in senior roles. Women in Rail. 2015. *Industry Survey Report. State of Play*. P.6. <https://womeninrail.org/wp-content/uploads/2014/04/WR-Industry-Survey-Report-December-2015.pdf>

Table 7 continued

Agency	Year	Total		Management and Specialists		Technical Staff		Maintenance Staff	
		Women	Men	Women	Men	Women	Men	Women	Men
Uzbek Agency for Automobile and River Transport	2016	18.2	81.8	16.3	83.7	25	75	19.2	80.8
Uzbekistan Railways JSC		19.5	80.5	30.5	69.5	37.7	62.3	15.5	84.5

Source: Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

Connectivity constraints are particularly limiting for private businesses, especially considering that the primary market for Uzbekistan's export trade will continue to be concentrated in the region.¹⁸¹ Limited mobility due to transportation and roads issues affects women's intentions to start or enhance their MSMEs in several ways, including limiting access to (i) training centers in cities or district centers; (ii) local markets for necessary raw materials, equipment, and services; and (iii) the nearest branch of a commercial bank. Combined with time poverty, these constraints seriously undermine rural women's capacity to engage in MSMEs.

Women and men have different travel patterns and needs. In group discussions and interviews, female respondents stated that they mainly use private transport to purchase raw materials at the wholesale market, to transport products for sale, to visit administrative institutions, to care for in-laws, to take children to and from school, or to shop for daily needs.¹⁸² Some women entrepreneurs obtained car loans to cope with these multiple tasks. The rules for operating a business and the necessity of combining business and reproductive functions challenge traditional gender relations. Many women from traditional families have taken to driving their cars despite the initial reluctance of their spouses to allow this.

The design of transport projects must consider women's unique transport needs and ensure that gender strategies and actions address these needs, and that interventions will equally benefit women.

4. ADB Interventions

ADB is helping Uzbekistan electrify a railway that links the cities of Pap, Namangan, and Andijan in the Fergana Valley, which accounts for nearly one-third of Uzbekistan's total population, and connects major cities with Tashkent. This project will boost regional trade because it is part of a CAREC route.¹⁸³ ADB has provided three loans totaling \$240 million to the subsector since 1998. Outputs of one CAREC project include improved passenger and freight service on

¹⁸¹ World Bank. 2016. *Systemic Country Diagnostics for Uzbekistan*. <http://documents.worldbank.org/curated/en/304791468184434621/pdf/106454-REVISED-PUBLIC-SecM2016-0167-1.pdf>

¹⁸² ADB field survey in 2017 in preparation for this CGA update.

¹⁸³ ADB. 2017. Countries. Uzbekistan. Projects. Project Data Sheet. <https://www.adb.org/projects/48025-003/main#project-pds>

the Pap–Namangan–Andijan railway line, upgraded railway infrastructure along the rail line, improved safety of railway operations, and reduced cost of travel for the general population, compared with to road transport.¹⁸⁴

5. Good Practices and Lessons Learned

CAREC Corridor 2 road investment projects are categorized as having some gender elements (SGE) and generally do not require a gender action plan (GAP). However, a previously developed GAP was focused mainly on strengthening women’s economic capacity along the CAREC Corridor.

GAP outputs are mainly concerned with developing the capacity of local community leaders and female residents in small remote rural areas along the road construction: Sarimaya village/ Khazarasp district/Khorezm region, Kirchin and Pungon villages of Pop district/Namangan region. Box 11 contains a more detailed discussion of good practices exercised in GAP implementation for the CAREC Corridor 2 Project.

6. Recommendations

Current pipeline road projects seeking to incorporate gender-responsive roadside facilities and improve gender mainstreaming in future construction activities should

- construct separate washrooms, well-lit rest areas, mother and baby rooms, and other facilities for safe and timely women’s movement;¹⁸⁵
- allocate separate kiosks in market areas to improve sales activities;
- develop gender-responsive land acquisition and resettlement plans;
- consider the specificity of women-led businesses and their social roles, and envision allocating more resources for developing or rehabilitating feeder roads in rural areas to ease women’s daily activities and livelihoods; and
- support women entering business by including them in roadside enterprises.

The government should”:

- support gender mainstreaming for all industries, particularly in transport sectors, by facilitating a long-term gender policy that includes women’s employment and capacity building;
- in collaboration with the Ministry of Higher and Secondary Vocational Education, assess factors related to insufficient rural transport that affects girls’ attendance in secondary general and secondary vocational educational institutions;
- at the design stage of effective gender mainstreaming (EGM) or SGE projects, support the implementing and executing agencies in the GAP development process;

¹⁸⁴ ADB. 2017. *Uzbekistan: Central Asia Regional Economic Cooperation (CAREC). Corridor 2 Road Investment*. UZB: L2772. Completed March 2015. UZB: L2746 and L2868. T2/T3 ongoing.

¹⁸⁵ For instance, Uzbekistan Railway (Uzbekistan Temir Yollary) JSC has already designed and provided gender-sensitive amenities, such as mother and child rooms, in major railway stations. ADB. 2017. *Summary Poverty Reduction and Social Strategy (SPRSS). Pap–Namangan–Andijan Railway Electrification Project*.

Box 11: Central Asia Regional Economic Cooperation Corridor 2 Road Investment Project—Outcomes of the Gender Action Plan

Gender action plan interventions were implemented by two local nongovernment organizations: (i) the Karakalpak branch of the Business Women's Association (Tadbirkor Ayol) for 100 female residents of Sarimaya village, and (ii) the Association for Support of Children and Families for 100 female residents of Kirchin and Pungon villages (Namangan region). On-site training covered topics such as the basics of entrepreneurship and the legal aspects of doing business.

After completing their training, most participants (80%) prepared business plans for food or bread making, tailoring, and sewing; of these, 10 participants submitted loan applications to a local commercial bank.^a Three women entrepreneurs registered individually and joined the Hunarmand (Handicraft) Association; in 2015, 11 women officially registered as individual entrepreneurs (footnote a).

During group discussions, female respondents from Kirchin village emphasized the impact of their training, which produced a positive shift in finding ways to generate income and increased their self-esteem and status in the family and community.^b

In small rural places, the female population is usually stable because women are very unlikely to leave their households and migrate outside the country or to the city. Therefore, capacity development interventions have a long-lasting effect, contributing to economic and human empowerment of the trainees and positively affecting the lives of women, households, and communities.

The Central Asia Regional Economic Cooperation (CAREC) Corridor 2 presents several successful practices of national ownership and partnerships built as part of GAP implementation to contribute to the overall success of the project. For instance, an emergency ambulance, a drugstore, and an information kiosk for reproductive health resulted from a partnership between Gazli Polyclinic and Sarimaya, a local *hokimiyat*.

^a ADB. 2014–2017. *Uzbekistan: Central Asia Regional Economic Cooperation (CAREC). Corridor 2 Road Investment*. GAP progress reports. Uzbekistan Resident Mission.

^b ADB field survey in 2017 in preparation for this CGA update.

- among key outputs, set the following targets for the GAP: (i) a baseline study of women's use of highways; (ii) effects of inefficiencies in transport infrastructure on male and female MSME owners, especially those engaged in trade; (iii) gender sensitization of implementing and executing agencies, based on the results of the baseline study; (iv) quotas for women's participation in pre-project and project interventions; (v) public information campaigns to enhance women's voices and identify their specific travel needs along roadsides; and (vi) HIV/AIDS awareness; and
- extend the coverage of women-friendly financial products in the most remote rural areas, and encourage further collaboration between PCBs and the WC.

G. Health

1. Context

Improvements in health have a multiple effect on reducing poverty, improving learning and productivity, and, consequently, fostering economic growth. Health is a fundamental human capital, and inequities in affordable quality health services undermine inclusive growth. Analyzing the root causes of these inequities allows the identification and shaping of appropriate policies and programs for national and international development programs.

Since 2014, Uzbekistan has made significant progress in several key globally recognized indicators. Maternal and infant mortality rates, as well as the number of children born with malformations, have decreased, and Uzbekistan has achieved the United Nations Millennium Development Goal in this area.¹⁸⁶ Maternal and infant mortality rates decreased (20.7 vs. 17.4 per thousand and 24.2 vs. 10.7 per thousand, respectively) in the last 20 years. Moreover, in 2014–2017 the number of pregnant women with anemia decreased (45.1% vs. 38.2%, respectively).¹⁸⁷

Despite significant progress, considerable inefficiencies remain in the health system and require prioritization.¹⁸⁸ Fragmentation of health care from the social protection system is an issue because health care is associated mainly with disease treatment and medication, whereas social welfare is not viewed holistically. About 6% of all state expenditures go to needy families through the *makhallya* (social assistance) system. The health information system does not integrate parameters related to social welfare (e.g., income, employment, marital status, family structure, and occupation). The primary health care checklist for home visitation does not include social factors like domestic violence or access to clean water.

Major barriers to accessing affordable quality health care, especially in rural areas, include long distances to secondary and tertiary health care; travel and accommodation, including emergency cases; out-of-pocket expenditures; and insufficient quality of health-care services, which are increasingly recognized as a problem. The United Nations Human Development Report identified out-of-pocket expenditure as constituting 43.9% of Uzbekistan's total health budget.¹⁸⁹ Resource-poor people can afford such expenses only by sacrificing other priorities.¹⁹⁰

The government identified as most acute those issues related to reproductive health: insufficient coverage of women (82%–87%) and children by the patronage nurses' service; insufficient coverage (only 52% of fertile women) of extra-genital disease diagnostics for

¹⁸⁶ UN Human Rights Office of High Commissioner. 2014. *Report of the Working Group on the Universal Periodic Review. Uzbekistan*. Paras. 53, 92. Geneva.

¹⁸⁷ Ministry of Health of Uzbekistan. 2017. *Presentation at the Women's Committee of Uzbekistan Conference*. 14 December. Tashkent. Uzbekistan.

¹⁸⁸ Y. Yang. 2015. *Health Financing: Summary Review of Central and West Asia Countries and Country Studies of Pakistan, Uzbekistan and Kyrgyz Republic*. US: Johns Hopkins University. <https://ru.scribd.com/document/280792266/PRESENTATION-Health-Financing-in-Central-and-West-Asia-Country-Studies-of-Pakistan-Uzbekistan-and-Kyrgyz-Republic>

¹⁸⁹ UN Development Program. 2014. *Human Development Report- 2014*.

¹⁹⁰ X. Huang and N. Yoshino. 2015. *Impacts of Universal Health Coverage: A Micro-funded Macroeconomic Perspective*. ADB Working Paper Series. Manila.

early detection and specialized treatment; scarcity of equipment and low-quality services in rural maternity hospitals, resulting in poor prenatal care; scarcity of medical experts in the field of mother and child health and their insufficient professional level; insufficient level of gynecological medical care in regional perinatal centers; and lack of hotlines and call centers for teenage girls to consult on their reproductive rights and reproductive health issues.¹⁹¹

Uzbekistan still lacks a social health insurance system, and private health insurance covered only 2.6% of total health expenditures in 2012.¹⁹²

2. Government Commitments

The ongoing reformation process for the health-care system has addressed many of the above issues. From its first days of independence, Uzbekistan has undertaken major efforts to improve medical care, provide universal health coverage, and maintain free primary health care. One component of health system reforms was the transformation of primary health care and establishment of an institution of general practitioners. Under successive reforms, health infrastructure was improved and modernized; staff was trained; treatment protocols were updated; and new financing and management reforms were piloted.¹⁹³ The government has made a substantial investment in tertiary-level care, including the establishment of multi-profile pediatric and regional hospitals and upgrading district and other specialized hospitals.

Health care is undergoing radical transformations in diverse segments. For instance, improvements in sanitary epidemiological services¹⁹⁴ and pharmaceuticals¹⁹⁵ aim to ensure dynamic and sustainable development of the national pharmaceutical industry, saturate the domestic market with quality and safe medicines based on domestic raw materials, increase production of import-substituting pharmaceuticals (supported by broad tax and customs benefits for local producers), and attract foreign investments.¹⁹⁶

Some legal interventions worked to improve the support system for vulnerable populations. Orphanages, boarding houses, and other social rehabilitation facilities (*Murruvat, Sahovat*)

¹⁹¹ Ministry of Health of Uzbekistan. 2017. *Presentation at the Women's Committee of Uzbekistan Annual Conference*. 14 December Tashkent. Uzbekistan.

¹⁹² M. Ahmedov, R. Azimov, Z. Mutalova, S. Huseynov, E. Tsoy, and B. Rechel. 2014. *Health System Review. Health Systems in Transition*. Uzbekistan. p.41. More recent statistics were not available during CGAU preparation.

¹⁹³ Ministry of Health of Uzbekistan portal. <https://www.minzdrav.uz/projects/detail.php?ID=13363&version=contrast>; Successive projects Health-1, Health-2 and Health-3 projects (1996–2018). In the frames of the Health-2 Project (2004–2011), 2,389 rural health units and 25 family health centers were provided with equipment. The project provided training to 3,770 general practitioners and benefited more than 18 million people. The Health-3 Project (2011–2018) is a logical extension of Health-2, which focused on access to primary health care services and addressed the rise of noncommunicable diseases. Over 1,000 doctors have attended training courses for general practitioners in the framework of Health-3 Project, and 3,000 physicians will complete training by the end of 2018. <http://www.vsemirnyjbank.org/ru/news/feature/2014/02/12/primary-care-and-disease-prevention-become-priorities-in-uzbekistan>

¹⁹⁴ Law of the Republic of Uzbekistan #393 (26 August 2015). *On Sanitary and Epidemiological Welfare of the Population*.

¹⁹⁵ Law of Republic of Uzbekistan # 399 (4 January 2016). *On Medicines and Pharmaceutical Activity* (New edition). Decree of the President # 2647 (31 October 2017). *On Measures for Further Improvement of Providing the Population with Medicines and Medical Products*; Decree of the President # 4985 (16 March 2017). *On Measures for Further Improving the System of Emergency Medical Care*.

¹⁹⁶ Decree of the President # 2596 (13 September 2017). *On Measures for Further Development of Pharmaceutical Industry of the Republic of Uzbekistan in 2016–2020*.

were moved from the Ministry of Social Protection to the Ministry of Health).¹⁹⁷ The reforms aim to further strengthen social support for the disabled and elderly persons living in boarding houses.¹⁹⁸

The latest transformations in the public health-care system aim at dramatically improving efficiency, modernizing the system of highly specialized medical care, and improving the prevention and early detection of diseases, including in rural areas.¹⁹⁹ The reform focuses on enhancing the role of scientific and practical medical centers in relevant areas of specialization, promoting privatized health care, and developing robust competition. The transformations in private health care provide for necessary conditions to deliver high-tech medical services, attract foreign investments and highly skilled specialists, develop medical tourism, and export health services.²⁰⁰

The most recent decree of the President of Uzbekistan envisions “female consultations” in the structure of family polyclinics and rural medical posts charged with the responsibility of medical consultation to adolescent girls and women of childbearing age.²⁰¹ These developments allow assumptions on a more holistic approach toward health care and social safety nets as articulated earlier in this chapter.

3. Gender Issues

Although health care is traditionally considered a female profession, it mostly relates to secondary medical personnel (nurses) and secondary vocational education (Table 8).

Gender asymmetry in professional medical colleges displays a stable trend of female domination: 25,400 (19.5%) males vs. 104,600 (80.5%) females in 2014; 28,000 (24.1%) vs. 116,000 (75.9%) in 2015; and 27,400 (24.8%) vs. 110,300 (75.2%) in 2016. That trend might be culturally conditioned: nurse-brides are welcome in families because they can take professional care of children, elders, and other family members.

¹⁹⁷ Ministry of Finance of the Republic of Uzbekistan. Order #4782 (22 February 2016). *On Measures for Further Improvement of the System of Social Support and Medical-Social Assistance to Vulnerable Segments of Population*.

¹⁹⁸ According to the reforms, branches for disabled adults (aged 18 years and older) and some orphanages for disabled children will open under “Muruvvat houses.” Former inmates of boarding houses will be admitted to these departments, taking into account the peculiarities of their mental and physical development and condition. The Republican Board of Trustees has been established to support the activities of the Muruvvat and Sakhovat boarding houses and the territorial boards of Trustees in Karakalpakstan, regions, and the capital. They are entrusted developing and implementing state programs on social support for the disabled and elderly, improving orphanages, and establishing an effective system for the provision of health and social care. The Ministry of Health established an extra-budgetary fund through donations and grants to support Muruvvat and Sakhovat boarding houses. “The Muruvvatorphanages will create special departments for people with disabilities over 18 years.” <https://nuz.uz/obschestvo/24531-v-domah-muruvvat-sozdadut-osobyie-otdeleniya-dlya-invalidov-starshe-18-let.html>.

¹⁹⁹ Decree of the President # 3071 (20 June 2017). *On Measures for Further Development of Specialized Medical Aid to the Population of the Republic of Uzbekistan for 2017–2021*.

²⁰⁰ Decree of the President #2863 (1 April 2017). *On Measures for Further Development of the Private Health Sector*.

²⁰¹ Decree of the President #5325 (2 February 2018). *On Measures for Radical Improvement of Activities in the Field of Support of Women and Strengthening of the Institute of the Family*.

Table 8: Sex-Disaggregation in Professional Medical Educational Institutions and among Work Personnel (%)

Group	2014		2015		2016	
	Women	Men	Women	Men	Women	Men
Students/medical colleges	58.9	41.1	75.2	24.8	75.2	24.8
Students/higher medical institutions	59.1	40.9	40	60	39.7	60.3
Working medical nurses	89.2	10.8	91	9	92.3	7.7
Working medical doctors	51.2	48.8	51.6	48.4	51.4	49.6

Source: Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

The number of male students in higher medical education is much higher compared with female students, and slowly increasing: 11,800 (59%) vs. 8,300 (41%) in 2014; 12,600 (60%) vs. 8,400 (40%) in 2015; and 13,200 (60.3%) vs. 8,700 (39.7%) for males and females, respectively in 2016.²⁰²

Disparities in male and female enrollment in tertiary education can be attributed to several root causes, including (i) a longer education period (i.e., 7 years of full-time study to become a certified medical doctor); (ii) study periods coinciding with the traditionally favored age for marriage and childbirth;²⁰³ and (iii) financial costs of tuition that become especially problematic after marriage, since grooms' parents very often are reluctant to cover the costs.

Sex-disaggregation among working medical doctors is close to parity, with 40,900 (49.6%) male doctors vs. 43,200 (50.4%) female doctors in 2016. Gender asymmetry among working medical nurses is even higher than the ratio of medical college students: 36,600 (10.8%) males vs. 299,800 females (89.2%) in 2014; 30,300 (9%) males vs. 306,100 (91%) females in 2015; and 31,500 (7.7%) males vs. 309,800 (92.3%) females in 2016. The available sex-disaggregated statistical data do not specify the ratio for management staff in the health sector, but rather provide cumulative figures for managers and specialists (78.9% females vs. 21.1% males) (footnote 205). This needs further exploration and analysis.

Although the demand for health specialists has decreased over the last 10 years, employment of graduates from medical higher education institutions has grown steadily (82.3% in 2014 vs. 90.87% in 2016), even though health care is among the lowest-paying sectors of the economy, occupying 10th place in the wage hierarchy.²⁰⁴

²⁰² Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

²⁰³ Demographic Institute under the University Higher School of Economics, Russian Federation. 2014. Demoscope weekly. L. A. Tzhai On fertility issues in Uzbekistan <http://www.demoscope.ru/weekly/2014/0617/analit02.php>.

²⁰⁴ The average annual salary in the sector is SUM877,310.

4. ADB Interventions

During the past years, when the state's attention was devoted to improving reproductive health indicators, ADB funded the Mother and Child Health Development project (completed in 2012), which resulted in considerable progress: maternal mortality decreased (23.1 per 100,000 live births in 2011 vs. 18.9 in 2015²⁰⁵ and 17.4 in 2016). The mortality rate for children younger than 5 years is also decreasing (15.1 per thousand in 2015 vs. 10.7 per thousand in 2016).²⁰⁶

In 2017, ADB began collaborating with the government in the framework of the Primary Health Care Improvement Project, which supports health service optimization, improves and expands primary health care services in rural areas. New rural family polyclinics will have modern diagnostic equipment, accompanied by capacity building for rural health workers.

5. Recommendations

- Support continuous monitoring of health care–associated costs and efforts to achieve universal health coverage within health-related projects and programs.
- Upgrade further projects in the health sector to EGM category, accompanied by GAP, as a part of the loan agreement and allocate necessary resources for implementation.
- Support capacity building on the use of medical innovations, including a Health Management Information System within the Primary Health Care Improvement project, with a 50% quota for female technical and professional staff.

H. Education

1. Context

The Constitution of Uzbekistan guarantees that: “[everyone shall have the right to education. The state shall guarantee free secondary education. Schooling shall be under state supervision.”²⁰⁷

The educational system in Uzbekistan begins with pre-school and includes mandatory primary, secondary general, and secondary special education. The tertiary level includes educational institutions that implement academic and professional programs in compliance with government standards, irrespective of departmental subordination and forms of ownership.

2. Government Commitments

Reforms have been introduced to improve all sub-sectors of the education system. A special Ministry on Preschool Education was established in 2017.²⁰⁸ Reforms in higher education

²⁰⁵ Ministry of Health of Uzbekistan. 2016. *Brief Statistic Collection for 2015 Basic Indicators*. Tashkent. Uzbekistan.

²⁰⁶ Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

²⁰⁷ The Constitution of the Republic of Uzbekistan: Article 41. www.lex.uz

²⁰⁸ Decree of the President #2707 (29 February 2016). *On Measures for Further Improvement of Preschool Education System 2017–2021*.

present a comprehensive development program for 2017–2021, which includes measures to attract foreign experts, establishment of the State Inspection on Supervision over the Quality of Education, and provides tax and customs privileges during program implementation.²⁰⁹ Consequently, more students graduate from colleges and lyceums wishing to enter universities, making competition significantly tougher.²¹⁰

Consistent with the 2017 reforms in higher education, 15 higher educational institutions re-launched correspondence studies in diverse specialties.²¹¹ For women, this provided an opportunity to access higher education while combining study with childcare and other family obligations. For many women, earlier suspension of the correspondence format was a significant barrier to obtaining higher education and accessing better employment opportunities.²¹²

3. Key Gender Issues

The 2016 Human Development Report shows that almost 100% of the population has at least secondary education, with equal proportions for males (99.9%) and females (99.9%).²¹³ However, issues remain regarding school attendance and completion for girls and boys living in rural areas.

The Convention on Elimination of All Forms of Discrimination against Women (CEDAW) Committee recommendation “to guarantee that the cotton harvest season does not compromise the rights of both girls and boys to education” has been met.²¹⁴ This was noted by the UN Special Rapporteur on the right to education. As a result of public monitoring, no case of child labor (both boys and girls) has been registered since 2012.²¹⁵

²⁰⁹ Decree of the President #2909 (20 April 2017). *On Measures for Further Development of the System of Higher Education*; Decree of the President #295 (5 May 2017). *On Admission of the Republic of Uzbekistan in the 2017–2018 Academic Years*. This resolution determines a quota for bachelor degree students in higher educational institutions for the 2017–2018 academic year.

²¹⁰ In some universities, 15–18 applications were submitted per seat in 2017. ADB. 2017. Data obtained during CGAU preparation.

²¹¹ Decree of the President #3183 (9 August 2017). *On Organization of Special Correspondence Departments on Pedagogical areas in Higher Educational Institutions*. <http://prezident.uz/ru/lists/view?id=876>. The system of correspondence studies implies distance learning opportunities based on interim assignments within a set of educational disciplines, submitted between semesters. At the end of each semester, there are daytime sessions (up to 2 weeks) for concise teacher-guided overview of main subjects, followed by exams that the students must take in person. Correspondence studies train students who combine school with work, sports or other activities, but also those who prefer it because of the lower cost.

²¹² As stated by I. Madjidov, the deputy minister of Higher and Special Secondary Education of Uzbekistan, correspondence studies were broadly administered in Uzbekistan during the Soviet period and were suspended in 2004 due to the low quality of education. Podrobno.uz Online edition. *Uzbekistan plans to restore correspondence and evening education in universities*. <http://podrobno.uz/cat/obchestvo/uzbekistan-planiruet-vosstanovit-zaochnoe-i-vechernee-obuchenie-v-vuzakh/> 7 June 2017.

²¹³ United Nations Development Programme. 2016. *Human Development Report 2016*. http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/UZB.pdf.

²¹⁴ UN Committee on the Elimination of Discrimination against Women. 2015. 16th session. 16 February–6 March. http://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolNo=CEDAW/C/UZB/CO/4&Lang=en

²¹⁵ Office of the United Nations Commissioner for Human Rights. 2013. *Report of the Working Group on the Universal Periodic Review. Uzbekistan*. 5 April. Paras. 96–97. Also: International Labour Organization. 2015. *Third Party Monitoring of the Use of Child Labor and Forced Labor during the Uzbekistan 2015 Cotton Harvest*. Geneva.

Although gender balance in student enrollment varies by subsector, gender parity in primary and pre-school education has been preserved. Since 2009, the sex ratio of students in professional colleges is near gender parity.²¹⁶ Table 9 shows the gender breakdown of enrollment in secondary general and secondary special education for the 2016–2017 academic year.

Table 9: Enrollment in Secondary General and Secondary Special Education, 2016–2017 Academic Year (%)

Item	Women	Men
Ratio of girls and boys in the total number of students in secondary general education	48.4	51.6
Ratio of females and males in total number of students in secondary special education (vocational colleges)	49	51
Ratio of females and males in total number of students in secondary special education (academic lyceums)	44.1	55.9

Source: Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

4. Preschool Education

Compared with 2013, the number of 3- to 6-year-old children in preschool increased to 23.8%. The gender balance among preschoolers is close to parity: 47.3% girls and 52.7% boys.²¹⁷ In kindergarten, the number of children aged 1–6 years has not been consistent.²¹⁸ In 1991, the enrollment ratio exceeded 35%, but it was significantly skewed in urban vs. rural areas (51.3% and 27%, respectively).

By 2000, the preschool enrollment ratio had dropped by half, to 18.2% nationwide (35.3% vs. 10.6% in urban and rural areas respectively). The drastic imbalance between urban and rural coverage was due to the less-developed network of kindergartens in the villages and wider family kinship ties that allow keeping a child at home under the supervision of elderly family members or a senior sibling, usually a girl. This may have further implications on girls' opportunities to develop their full potential, achievements in primary schooling, and education in general.

²¹⁶ UN Development Program and Center for Economic Research under the Cabinet of Ministers of the Republic of Uzbekistan. 2015. *The National Report on Millennium Development Goals. Uzbekistan 2015. MDG 3. Promotion of Equality of Men and Women and Empowerment of Women*. http://www.cer.uz/upload/iblock/ad0/mdg_ru_13_04.pdf

²¹⁷ The State Committee on Statistics of the Republic of Uzbekistan. *Uzbekistan Gender Statistics. Education. Enrollment in Pre-school Education*. www.gender.stat.uz (accessed 16 January 2018).

²¹⁸ "The reasons for the decline in Uzbekistan's coverage are multifaceted. The decline in the 1990s probably started because of the decline of employment opportunities for women, particularly in the rural areas, and the availability of home-based care in larger extended rural families. High parental fees relative to household income, perceived falling standards of care and education and the closure of many small local schools reducing access to the pre-school network, have all been contributing factors. A move to a per capita system of funding recurrent costs between 2008 and 2010, combined with a network optimization programme, resulted in closures of schools with low attendance thereby raising the average numbers of children per school through consolidation." United Nations Children's Fund (UNICEF). Uzbekistan. 2013. *Review of the State Policy of Financing of Early Childhood Education*. Tashkent. Uzbekistan.

Government pre-school education is fee-based.²¹⁹ However, the cost of full-day government pre-school facilities decreased in 2017, and the cost was indexed according to urban, rural, and regional specificities. This will produce further positive implications on children's access to early learning opportunities. The latest reforms established alternative pre-school facilities, increased free school readiness groups under secondary general schools, and raised awareness of the value of early learning.

5. Secondary Education

In 2001–2013, the coverage of school-age children by secondary general education was consistently high (98%–99.8%) due to Uzbekistan's migration to mandatory, universal, and free education.²²⁰ The Commission on Juvenile Affairs under the Ministry of Justice and the Ministry of Public Education strictly monitors the school enrollment, especially in the 7–9 year age group.²²¹

Enrollment in primary education (grades 1–4) was near gender parity in 2016–2017, at 1,152,285 girls (48.4%) and 1,230,174 boys (51.6%). Additionally, the cumulative number of students in grades 1–9 (secondary general education) achieved near gender parity (48.4% girls vs. 51.6% boys).²²² At the institutional level, females dominate the staff of secondary general education and the gender imbalance remained almost the same (71.2% in 2014 vs. 70.7%) in 2016).²²³ The specificity of gender representation in the sub-sector relates to certain categories where female teachers constitute 71% of the teaching staff.²²⁴ This is consistent with findings that many women work in education, indicating a stable trend and bias that schoolteachers should be women.

Figure 4 shows the gender balance in teaching staff in secondary general, secondary special and tertiary education.²²⁵

²¹⁹ The Press Service of the Ministry of Preschool Education reported that in 2018, the size of the payment for the maintenance of children in public kindergartens and separate rates have been established for 9-hour pre-school groups for the city of Tashkent, regional centers and cities subordinate to the region. Review.uz. Online edition. *In Uzbekistan the Fee for Pre-school Education Reduced* <http://www.review.uz/novosti-main/item/12887-v-uzbekistane-snizhena-plata-zadetskij-sad-v-selskoj-mestnosti>

²²⁰ United Nations Development Programme and Center for Economic Research under the CoM of Uzbekistan. 2015. *The National Report on Millennium Development Goals*. Uzbekistan. http://www.cer.uz/upload/iblock/ad0/mdg_ru_13_04.pdf

²²¹ UNICEF. Uzbekistan. 2015. *Overview of the Situation in Children*. <http://www.unicef.uz/ru/overview/children-situation.php> Tashkent. Uzbekistan.

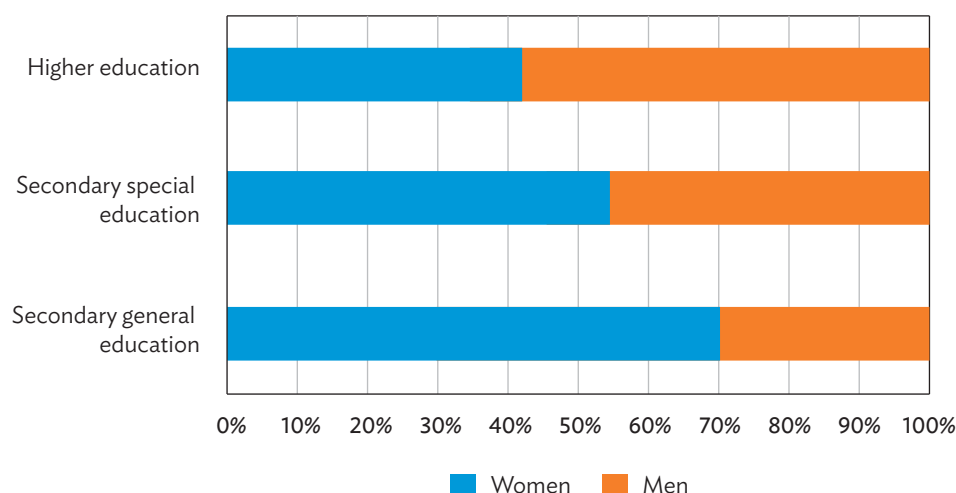
²²² Ministry of Public Education of Uzbekistan. 2018. The data presented by UNICEF. Uzbekistan

²²³ Data provided by the State Committee on Statistics to ADB in April 2018 for this CGA update.

²²⁴ There is a positive trend of engaging female teachers in physical training: 8,725 women work as physical education teachers, trainers, and instructors for various sports in secondary schools, vocational colleges, institutions of higher learning, and sports societies. UN Committee on the Elimination of All Forms of Discrimination against Women. 2014. *The Fifth Periodic Report of States parties. Uzbekistan*. Paras. 2, 3, 29, 40.

²²⁵ Among 117,600 instructors, 57,501 (48.8%) are women, including 933 doctors of science or doctoral candidates. Thus far, there are no sex-disaggregated statistics on specific areas of instruction. However, anecdotal data and observation of the general trends in education, particularly secondary special education, suggests that female teaching staff are concentrated mainly in the humanities, while male staff are concentrated in technical subjects and information technology.

Figure 4: Teachers (Core Staff), Academic Year 2015–2016 (%)



Source: Gender Statistics of Uzbekistan. <https://gender.stat.uz/ru/>.

The management hierarchy in secondary general education reflects the common trend of vertical segregation of women in decision making: the higher the segment, position, and decision-making power in the sector, the lower the female representation.²²⁶ Overall, about 55% of females in primary schools are “directors,” and 96.6% of school directors in government-sponsored pre-schools are females. In secondary general schools, the ratio is over 20% lower and male directors dominate. Table 10 shows the dynamics of gender breakdown in the management of secondary general schools.

Employment in the education, particularly secondary education, offers considerably lower salaries than other segments of the economy, ranking 7th after finance, information and technology, construction, industry, transport, and art and culture (Figure 1). In 2016, the average wage in education was SUM1,038,161.²²⁷

6. Secondary Special Education

Upon finishing the 9th grade, boys and girls should select the type of free educational facility they wish to attend—grade 10 of the secondary general school, a vocational college, or an academic lyceum. Academic lyceums provide more in-depth and vocationally oriented training.

²²⁶ For instance, there is no female head of a regional (*viloyat*) department of public education. The sex-disaggregated statistics on the number of heads of educational departments on district level are not yet available.

²²⁷ Data provided by the State Committee on Statistics to ADB in April 2018 for this CGA update.

Table 10: Sex-Disaggregation of Management in Secondary General Education

Category	Sex-disaggregation (%)					
	2014		2015		2016	
	Women	Men	Women	Men	Women	Men
Directors						
Primary schools	51.9	48.1	55.6	44.4	62.1	37.9
Secondary general schools	35.1	64.9	35.6	64.4	35.0	65.0
Deputy directors (academic work)	49.0	51.0	49.3	50.7	48.6	51.4
Deputy directors (enlightening and spirituality)	41.1	58.9	41.3	58.7	39.7	60.3
Total	42.2	57.8	42.4	57.6	41.5	58.5

Source: Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

Enrollment during the 2016–2017 academic year was 49% females vs. 51% males in vocational colleges and 44.1% females vs. 55.9% males in academic lyceums (footnote 232). Similar to gender issues in higher education (e.g., location, academic focus, etc.), higher male enrollment in academic lyceums might be also conditioned by a stronger focus on continuing education.

Along with outreach interventions designed by WCU, the general prosecutor's office, and other government and nongovernment players, the mandatory character of secondary special education for students aged about 15–18 years has positively affected the increasing average age of first marriage.²²⁸ In 2016, that age was 22.6 vs. 26 years for women and men, respectively.²²⁹

7. Higher Education

There are no legal barriers to higher education, but gender disparities are still significant. Female enrollment at the postsecondary and tertiary levels is lower than compared to men (38.2% vs. 61.8%, respectively), and it appears to be decreasing.²³⁰ This imbalance might become a major obstacle to competitiveness in the labor market.

In rural areas, boys usually receive preference for higher education due to parents' unwillingness to send their daughters too far from home; two-thirds of higher education institutions are in

²²⁸ The legal age of marriage is 18 years for men and 17 years for women. http://www.lex.uz/pages/getpage.aspx?lact_id=104723

²²⁹ The State Committee on Statistics of the Republic of Uzbekistan. 2017. *Demographic Yearbook – Uzbekistan 2017*. Tashkent. Uzbekistan.

²³⁰ The State Committee on Statistics of the Republic of Uzbekistan. 2016. *Women and Men of Uzbekistan*. Tashkent. Uzbekistan.

Tashkent, Samarkand, and Andijan.²³¹ The costs of accommodation and transportation to a higher educational institution might also reduce opportunities for both young men and women.

In Uzbekistan, higher education is mostly fee-based. Due to high tuition costs, families might give preference to sons over daughters. Traditionally, daughters marry and move to their husband's family, so any investment in a daughter's education is unlikely to benefit her own family. However, many middle-income families continue to pay their daughters' higher education costs after marriage because grooms' families are often reluctant to cover a bride's tuition cost. Additionally, the age of admission at universities coincides with the most frequent marriage age for girls (18–19 years) and marriage might be prioritized over higher education for young girls in situations where a choice is to be made between pursuing higher education and getting married. Young girls–college graduates are unlikely to enter university the following year in case of failure. Finally, women's education is affected by their reproductive function: women in their twenties have the highest rate of childbirth in Uzbekistan.²³² However, growing awareness of the value of education is changing families' attitudes. Brides who complete higher education are in more demand in urban and rural households because of their increased potential for contributing to the family budget.²³³

Gender asymmetry in higher education is also explicit regarding areas of study. Young women usually pursue schooling in health, education, and other traditionally female areas, whereas young men dominate in transport and communications, engineering, construction, and other technical fields. Jobs related to technical fields typically pay more than occupations in fields considered as traditionally female areas.

In 2006–2013, the portion of female and male tertiary students in engineering, manufacturing, and construction was 4.5% vs. 27.2%, respectively, and 10.1% vs. 5.5%, respectively in sciences.²³⁴ In comparison with the above UN Women data, a 2016 World Bank study (based on data from the State Committee on Statistics) reported that women's participation in higher education showed little progress according areas of study: 56% in education and culture, 40% in health care and physical training; 23% in agriculture; 20% in economics and law; and less than 15% in communication, construction, and transportation.²³⁵

Starting with the 2017–2018 academic year, the State Committee on Statistics plans to add sex-disaggregation to the enrollment data in higher education, sorted according to area of study.²³⁶

Some causes of gender asymmetry by economic sector include traditional stereotypes for women's social roles in the family and society, lack of national and sector policies, and lack of support in promoting women's participation in the traditionally nonfemale sectors of education

²³¹ UN Food and Agriculture Organization. 2017. *Gender, Livelihoods and Forestry. Socio-economic and Gender Analysis in the Forestry Sector in Uzbekistan*. p.12 in press).

²³² Demographic Institute under the University Higher School of Economics. Russian Federation. 2014. Demoscope Weekly. L.A. Tzhai *On fertility issues in Uzbekistan* <http://www.demoscope.ru/weekly/2014/0617/analit02.php>

²³³ ADB field survey in 2017 in preparation for this CGA update.

²³⁴ United Nations Entity for Gender Equality and the Empowerment of Women. 2016. *Progress of the World's Women Report 2015–2016*. New York. 19 July. p. 259.

²³⁵ World Bank. 2016. *Systematic Country Diagnostic for Uzbekistan*. <http://documents.worldbank.org/curated/en/304791468184434621/Uzbekistan-Systematic-country-diagnostic>

²³⁶ Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

and the labor market (Section IIIA, Section IIIE, and Section IIIG). However, additional support will be required for future surveys to identify more root causes.²³⁷

At the institutional level, women's representation is quite high (48.6%),²³⁸ including 8 women members of the Academy of Sciences, 310 doctors of science (16%), and 3,025 candidates for science degrees (33%).²³⁹ There are 2 female rectors at higher learning institutions, 20 vice rectors, 34 faculty deans, and 390 department chairs.²⁴⁰

The high ratio of women in the management and specialists segment is mostly due to the high representation of female teachers (over 44%), a tendency that is likely to decrease (Table 11). The causes of this tendency require further exploration.

Table 11: Sex-Disaggregation of Female Staff in Higher Education (%)

Year	Total		Management and Specialists		Technical Staff		Workers and Maintenance Staff	
	Women	Men	Women	Men	Women	Men	Women	Men
2014	48.6	51.4	45.2	54.8	57.9	42.1	51.8	48.2
2015	48.7	51.3	45.8	54.2	53.3	46.7	53.2	46.8
2016	47.8	52.2	44.6	55.4	54.2	45.8	52.8	47.2

Source: Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

8. ADB Interventions

In 2019, ADB will reengage in the education sector through the Skills Development for Inclusive Growth Project. ADB's Basic Textbook Development Project for secondary schools (2004) focused on the quality and relevance of basic education by increasing the efficiency of textbook production. The Second Textbook Development Project (2009–2010) built on this by establishing efficient and sustainable provision of affordable school textbooks and other learning and teaching materials and allowed very poor students to borrow textbooks free of charge.²⁴¹

²³⁷ In 2018, the United Nations Educational, Scientific and Cultural Organization (UNESCO) commissioned *The Situation and Training Needs Analysis (STNA)* in the framework of the *Enhancing Girls' and Women's Right to Quality Education through Gender Sensitive Policy Making, Teacher Development and Pedagogy in South, Southeast and Central Asia Project*, which plans to address some of the identified issues of gender asymmetry in higher education.

²³⁸ Data provided by the State Committee on Statistics to ADB in September–October 2017 for this CGA update.

²³⁹ In some Commonwealth of Independent States countries, members of the Academy of Sciences, high-level organization of scientists, are also called "academicians." Candidate of Science is the first of the two postgraduate degrees in some Commonwealth of Independent States countries and in the Russian Federation. This degree corresponds to a Ph.D. and allows claiming the title of Associate Professor. Obtaining this degree involves the preparation and writing of a thesis.

²⁴⁰ UN Committee on the Elimination of All Forms of Discrimination against Women, 2014. *Fifth Periodic Report of States Parties. Uzbekistan*. para 101.

²⁴¹ ADB. 2012. *Uzbekistan: Second Textbook Development Project. Validation Report*. UZB: L2093. Independent Evaluation Department.

The Basic Textbook Development Project was accompanied by the gender expertise of several school textbooks that revealed a whole set of stereotypes. This practice has been quite successful. However, no similar attempts to apply gender expertise to school or university textbooks, either from donors or the government, have occurred.

9. Recommendations

- Support an analysis of factors that contribute to decreasing female enrollment in higher education, including those connected to economic status and infrastructure insufficiencies.
- Support an assessment and gender analysis of labor market demand corresponding to female employment opportunities in nontraditional sectors (e.g., industry, energy, transport, construction, information and communication technology, and finance).
- Support special sectoral measures to promote gender balance in students' choice of academic subjects and areas of study (e.g., setting enrollment quotas or providing scholarships, internships, mentoring programs, and incentives to boost women's entry into nontraditional sectors).
- In partnership with the WCU and other nongovernment stakeholders and under the auspices of the projects' GAP outreach, carry out interventions that promote technical and vocational education and training for girls and opportunities for women in nontraditional technical specialties.
- Consider applying the good lessons from the ADB-supported Basic Textbook Development Project for secondary schools, in line with the Country Partnership Strategy, which focused on tertiary-level textbooks and scientific-methodological literature in Latin script. All publications covered by future projects should include gender dimensions.

APPENDIXES

Appendix 1: Sex-Disaggregation of the Employed, by Sector, 2015

Sector	Total (%)		Sector (%)	
	Women	Men	Women	Men
Total	100	100	45.7	54.3
Industry	10.8	14.5	38.5	61.5
Agriculture and forestry	27.6	27.7	45.5	54.5
Construction	1.7	16.2	8	92
Transport and communications	1.3	8.9	11.3	88.7
Trade, catering	13.3	9.7	53.7	46.3
Municipal services	3	4.3	36.7	63.3
Health, wellness, and social welfare	12.6	2.4	81.6	18.4
Education, culture, arts, science	19.9	6.5	72.1	27.9
Finance, banking, and insurance	0.4	0.5	41	59
Other	9.4	9.3	45.7	54.3

Source: <https://gender.stat.uz/ru>.

Appendix 2: Gender Policy Implementation by Some Participating Commercial Banks, 2017

Item	Qishloq Qurilish Bank			National Bank of Uzbekistan			Ipak Yuli Bank			Hamkor Bank		
	Total	Including women	Including women (%)	Total	Including women	Including women (%)	Total	Including women	Including women (%)	Total	Including women	Including women (%)
Human Resources Policy												
Number of permanent staff, including regional branches	3,015	1,531	51	4,748	2,691	57	1,818	924	51	2,210	427	19
Number of managerial positions in the central office	122	11	9	130	8	6	9	1	11	13	1	8
Number of members in the Management Board	6	0	0	6	0	0	2	1	50	7	1	14
Number of heads of regional branches	14	0	0	85	7	8	14	0	0	33	0	0
Number of heads of departments, including regional branches	579	54	9	666	130	20	435	101	23	314	41	13
Number of staff, trained in advanced training courses	759	180	24	162	45	28	127	39	31	956	215	22

continued on next page

Appendix 2 continued

Item	Qishloq Qurilish Bank			National Bank of Uzbekistan			Ipak Yuli Bank			Hamkor Bank		
	Total	Including women	Including women (%)	Total	Including women	Including women (%)	Total	Including women	Including women (%)	Total	Including women	Including women (%)
Clientele Policy (for Client-Oriented Interventions)												
Number of created jobs as a result of issued loans	5,021	1,556	31	12,392	2,498	20	166,517	46,420	28	3,782	1,551	41
Number of loans issued to support entrepreneurs	783	109	14	975,196	112,352	12	1,544	514	33	778,480	214,587	28
Number of sub-loans with participation of ADB funds							90	26	29%	2,169	680	31
Providing loans for housing construction('000)	4,502	1,899	42	114,069	44,031	39	11,930	1,550	13			
Ratio of loans issued to women vs. total loan portfolio	19,636	26		20,147	33		1,603,625	100		40		
Ratio by number of loans issued to women vs. total loan portfolio				487,250			131,704			30		
Ratio of loans for agricultural purposes vs. total loan portfolio	2,406	2		131,270	2		82,979	5		8,6		
Including loans issued to women-farmers	433	18		51,265	39		173	0		25		

Source: ADB 2017. Participating commercial banks provided data to CGAU in September–October 2017. Data from Ipoteka Bank was not included because it did not endorse its Gender Policy until mid-2017.

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Uzbekistan Country Gender Assessment

Update

This publication prepared by the Asian Development Bank in close cooperation with the Women's Committee of Uzbekistan contains a comprehensive analysis of the socioeconomic aspects of gender equality in Uzbekistan. It covers a wide range of issues related to empowering women by increasing their economic activity in various sectors. The recommendations of the assessment can be used to develop a long-term strategy for the Asian Development Bank and the Women's Committee of Uzbekistan, including programs aiming to increase women's employment and income generation and combat traditional gender stereotypes to further enhance their role and status.

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