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## **Gender Issues in Transitional Economies of the Former Soviet Union**

Myles Elledge  
Margo Kelly  
Virginia Lambert  
Catherine Neill  
Kim Neuhauser  
Malaika Riley



CAER Discussion Paper No. 30, November 1994

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### Gender Issues in Transitional Economies of the Former Soviet Union

- Myles Elledge
- Margo Kelly
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The views and interpretations in these papers are those of the authors and should not be attributed to the Agency for International Development, the Harvard Institute for International Development, or CAER subcontractors.

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# **Gender Issues in Transitional Economies of the Former Soviet Union**

Prepared for the U.S. Agency for International Development under the Consulting Assistance for Economic Reform Project, contract number PDC-0095-Z-00-9053-00

Myles Elledge  
Margo Kelly  
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July 1994

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## EXECUTIVE SUMMARY

Women's formal economic and political participation in the former Soviet Union was guaranteed by law through a policy of full employment, quotas for legislative representation, and the existence of women's blocs within the Communist Party organization. The advent of the market economy and dissolution of the Soviet Union have changed this configuration, increasing pressure on the family and household. With the restructuring of the formal economy, fewer women are employed today than in the past, and more women than men have left the labor force. Increasing domestic responsibilities limit women's options as entrepreneurs and as employees.

Women's participation in the political arena has also changed. Formal representation has declined, but women are increasingly involved in independent grassroots organizations. The definitions of gender roles, rights, and privileges underlie key political agendas across the former Soviet Union. The gender-related issues include property rights and social safety nets.

This review of recent studies of the roles of men and women in the economy in Russia, Ukraine, Kazakhstan, and Uzbekistan presents an overview of patterns of change in labor markets, small business development, and the process of democratization. The primary purpose is to identify ways in which U.S. Agency for International Development (USAID) programming can enhance women's options in the emerging economy and mitigate the negative impacts of the transition for women.

The study identifies constraints to women's full participation in the economy. Most are linked to domestic responsibilities, which defined the terms of employment under the Communist system and place limits on women's options to develop new skills or start businesses today.

Most of the studies and data come from Russia, and secondarily from Ukraine. Information about the two Central Asian republics, and particularly about gender roles, is sparse. Although patterns across the four countries appear similar, the differences caused by ethnicity, religion, and level of industrialization and urbanization deserve explicit attention.

In the environment of fundamental restructuring occurring in the former Soviet Union, gender considerations may be dismissed. The economic crisis has tended to move women out of the public sphere and make them less visible, because household maintenance has become more difficult and time-consuming. At the same time, the crisis and restructuring provide a unique opportunity for redefinition of gender roles and forms of participation. A principal finding of this review is that the dearth of information about women and of data comparing men and women is a critical limitation to effective program design and policy formulation.



## RECOMMENDATIONS

The recommendations fall into four main categories: women in the labor force, women in business, data requirements, and democratization.

TOPIC	RECOMMENDATION
1. Women in the labor force	
Lack of jobs	Subsector analysis should be used to identify emerging progressive sectors and to create new employment on the local level.
	Efforts should be supported to remove the exclusion of women by job category.
	Efforts should be made to break down the stereotypes about appropriate employment for men and women.
	Flexibility in labor regulations and policies that do not discriminate by sex should be encouraged.
Women's competitive position in the labor market	Training should be provided in broad skills that are not specific to any industry.
	Legislation should be supported to ensure that the cost of maternity leave and child care benefits are not borne exclusively by employers making hiring decisions.
	NGOs with innovative training for women displaced from the work force should be identified and their programs documented.
	USAID should highlight the potential advantages to inclusion of women on an equitable basis in the work force.
	Pension and social safety net provisions should be given explicit attention.
2. Women in business	
Lack of information	Market information for small enterprises should be generated and placed in the public domain.
	The formation of business associations should be supported for generation and dissemination of information, and for potential implementation of business support projects.
	The media and electronic communication should be used for networking and for sharing information.

TOPIC	RECOMMENDATION
	Technical assistance should be provided to women farmers in postharvesting, processing, distribution, and marketing.
Lack of credit and capital	The feasibility of creating a venture capital fund for women-owned businesses should be evaluated.
	Data on property ownership should be collected to evaluate the feasibility of a small enterprise credit program based on use of property as collateral.
	Use of set-asides in credit programs or government contracts should be explored as a way to benefit women entrepreneurs.
Constraints for women entrepreneurs	Social safety net programs should be used to reduce the risk of entrepreneurship.
	Labor policies should be supported to provide part-time work or flexible work schedules.
	Training for women should deal with issues of self-image. Emphasis should be on retraining.
3. Data requirements	Systems should be established to collect information about local labor market structures and trends in employment.
	Information is needed on displaced rural women who have migrated to the cities.
	In market information systems, all individual level data should be disaggregated by sex.
	Sample surveys of urban and rural households should be supported to gather information on household decision making related to business development.
	USAID should support a survey of small businesses to identify differences between male- and female-owned businesses.
	Subsector analysis should be used to identify opportunities for women in small business.
	Data are needed on property ownership by sex and by country.
4. Democratization	Support should be given to establishment of professional women's associations.

TOPIC	RECOMMENDATION
	Political leadership training for women should be developed.
	USAID could promote legislative analyses and NGO watchdog groups to assess reforms in terms of gender equity.



## INTRODUCTION

The centrally planned economy of the former Soviet Union was built on full employment, backed by a social support system of child care centers, health clinics, vacation resorts, and summer camps. Both women and men of working age were employed. The full employment policy meant that jobs were guaranteed for all adults. In a market-based economy, employment is determined largely by market forces. During the transition to a market economy in the former Soviet Union, the absolute number of jobs has declined, and women are becoming unemployed at much higher rates than men. The social support system is being scaled back and privatized. Many activities that were previously part of state industries are being provided by small enterprises, or not at all.

This desk study examines the impact of this transition on the economic roles of men and women. Specifically, it compares men and women as entrepreneurs in small business development and as employees in the labor force. A discussion of political processes and the impact of democratization on women is also included because this effects the way women represent their interests and influence the direction of economic reform.

The study is based on a review of existing literature and data from Russia, Ukraine, Kazakhstan, and Uzbekistan. Its objective is to recommend interventions to the U.S. Agency for International Development (USAID) to promote new economic opportunities for women and to reduce gender inequalities in the marketplace.

In drawing recommendations from the literature, two points of caution are important. First, throughout the region, the initial years of the transition have been marked by economic crisis and uncertainty. The restructuring of the economic base has upset the way people have planned their lives, and the choices available to them. The short-term reactions and adjustments to the crisis cannot be presumed to be the same as the long-term patterns that will emerge as the economy and the society become more settled.

In the short term, the family and the household are assuming more tasks and responsibilities than in the past. The breakdown of the social service and distribution systems of the public sphere means that household tasks for women are even more time-consuming than previously, and women are being forced out of the formal labor force at much higher rates than men. Traditional patriarchal gender roles have come to the fore to assert that women should maintain the home while men are employed. In the long term, patterns of participation will respond to market forces within the context of changing cultural norms, policies, and laws. Recommendations of this study focus on the need to ensure that reactive policies designed during the transition do not impose new barriers for women (or impede entry) in the marketplace of the future.

Second, the Soviet Union included areas of wide historical and ethnic diversity. Conditions before the transition were not homogeneous, and the response to collapse of the centrally planned economy varies by country. The roles of men and women, before and after, also differ across countries. Russia and Ukraine are representative of northern regions of the former Soviet Union, and Uzbekistan is representative of the Central Asian region. Kazakhstan behaves somewhat like an average of the other two regions, because of the high proportion of Russians and Ukrainians living there.<sup>1</sup> The Kazakh and

---

<sup>1</sup> The proportion of Russians and Ukrainians in Kazakhstan is 46.2 percent, but only 8.3 percent of the population of Uzbekistan is Russian (New World Demographics 1992, Table D-1).

other peoples of Central Asian behave differently from the northerners, so that aggregate figures for Kazakhstan tend to be an average of two very distinct groups, and representative of neither.

The recommendations from the study apply generally to all four countries but specific implementation will require more detailed analysis within each country. Much more information and data about the labor force and business development are available for Russia than for the other three countries, and generalizations from this information include some bias.

### AVAILABILITY OF DATA

One of the tasks of the study was to document and assess the utility of the information available for policy formulation and program design. Several recommendations refer to specific gaps in information that are important for understanding women's roles in the transition, but observations about the general limitations of the data are also important. Both the quality of the information and the changes in economic structure make it difficult to document long-term trends in labor force participation. Specific information on small businesses, including number of employees, is not available.

During the final years of the Soviet Union the quality of the data reported through official sources on a variety of social indicators improved considerably (Ryan 1993). Previously, data had been withheld to shield the public from knowledge of negative trends (such as an increase in infant mortality) that might have reflected poorly on the Soviet regime. On the other hand, while the reporting is accurate now, extended delays in publication undermine the credibility of data. With the rapid pace of change in the former Soviet Union, data quickly lose their utility.

Assessments of the degree of change in key economic variables like employment are difficult because historical data for the Soviet Union combine information from broadly heterogeneous provinces. Many generalizations that had been drawn for the USSR as a whole were heavily influenced by conditions in the huge Russian Republic (Berliner 1989).

Current data on labor force participation are difficult to interpret because the definitions of *employed*, *unemployed*, and *not-in-the-labor-force* are ambiguous. Some people are employed in name only, to remain eligible for industry-supplied benefits. Many who were previously employed and would like to work again are not listed as unemployed because they are not registered at the Employment Service, a new institution with undefined functions. Women on maternity leave are not considered to be unemployed but many have no job to return to at the conclusion of leave. Little of the current labor force data, and almost none of the information on small business, are disaggregated by sex.

The shift to a market economy will necessitate a shift in the means for collecting and analyzing socioeconomic data, and the mechanism for accomplishing this task is not yet fully in place. In the USSR, where the state controlled sources of production and output, data were rapidly accumulated from large state enterprises by the government statistics agency. Under a decentralized system still in flux, data collection is more time consuming, and requires communication from many sources. The format for reporting and the types of information required also have to be revised to meet the needs of the market.

## FACTORS UNDERLYING ROLE DEFINITIONS OF WOMEN

Communist ideology called for equality between men and women, and, according to Lenin, emancipation of women from the drudgery of child care and housework through full participation in the labor force. The ideal was not realized. *De jure* equality and a full employment policy driven by labor shortages overlaid the traditional definition of gender roles that assigned full responsibility for home and family to women. The resulting "double day" of work for women has been amply documented (du Plessix Gray 1990).

The persistence of the patriarchal definition of women's role is important for understanding the differential impact of the current economic transition on men and women in the short term. That definition is the reason given by both men and women for women's higher rates of unemployment compared with men. Women's household responsibilities also underlie most of the unique constraints that women face as entrepreneurs.

Other trends suggest a potentially more significant impact in the long term, as the traditional view of gender roles is linked to nationalist trends in Ukraine and the Central Asian countries, and by nationalist groups in Russia (Slater 1994; Waters 1993).

Much of Russian nationalism both elevates women to a symbol of the nation, and limits their roles to that of wife and mother in order to replenish the nation. The population decline in 1992 and 1993, and the diminishing proportion of ethnic Russians in the population, serves only to reinforce and make acceptable female stereotypes which would drastically limit women's freedom. (Slater 1994, 7)

From the standpoint of the women themselves, the conflict between traditional roles and equality has also posed a dilemma. In a 1991 USAID conference on Women, Economic Growth and Demographic Change in Asia, the Near East and Eastern Europe, it was noted that the entry of women into the work force was thrust on them by the political system and was not a niche that women had sought for themselves in the way Western women had. Soviet women had economic incentives to enter the work force, but many viewed these as economic necessities in an economy where one salary would not support a family of two or more. Despite the lip service paid to equality for women under socialism, women had not realized either the pay or the opportunity to rise within the system on a par with men, despite higher levels of education.

The historical *de facto* definition of gender roles was reinforced by pronatalist policies of the USSR. Full employment, economic hardship, and housing shortages contributed to a falling birthrate in the European population of the USSR. To balance full employment with the desire to encourage reproduction, there was an extensive program of state-provided benefits for women of child-bearing age, including paid maternity leave and guaranteed job re-entry.

The transition period has been particularly harsh for women in rural areas of the former Soviet Union. Less educated than women in urban areas, they are less able to adapt to changing economic, social, and political environments. Rural women do most of the manual labor predominant in horticulture and dairy, which are still relatively unmechanized. Burdened by a relatively low standard of living and isolation, they face formidable difficulties in dealing with decreasing services and household management.

In thinking about the future, attempts to subordinate women's rights to family rights in the new legal system could put up barriers to women's equitable participation in the economic system for many



years to come. And requiring private employers to meet obligations such as paid maternity leave or child care may make women of child-bearing age unattractive as employees, and women could be disadvantaged relative to men when competing for jobs. Finally, if the birthrate continues to fall under the current harsh economic conditions, this could cause a shortage of labor and imbalance between the productive and dependent population in the near future.

## WOMEN IN THE DEMOCRATIZATION PROCESS

USAID is committed not only to fostering the emergence of competitive, market-oriented economies in the NIS, but also to supporting the transition to democratic political systems. For women, the capacity to influence the way the parameters of the market system are set, and to ensure that the constraints women face are addressed, is a function of participation in the decision-making processes.

Historically, politics have been regarded as vulgar or harsh and an inappropriate pursuit for women. Men, on the other hand, are considered equipped to deal in that arena (Myerson 1992). Women have been socialized to see themselves as the transmitters of values and culture, and not as their society's political leaders.

Formal participation, in terms of the number of women in national legislatures, has dropped dramatically since the collapse of the Soviet Union and abolition of the quota system for representation. At the same time, across the four countries, women have become much more active as participants in civil society in recent years, through organizations representing a wide spectrum of women's interests and political ideologies (Bliss 1992).

### POLITICAL PARTICIPATION

Women gained the vote in the Soviet Union in 1917, and, because of the quota system, were assured a third of the seats in the legislative bodies. At the same time, women were underrepresented in the Communist Party in the Soviet Union. In 1989, women comprised 53 percent of the population but only 29 percent of Party members (Buckley 1992). In the upper echelons of the Party, the heart of political power, just two women were full Politburo members after 1917 and, on average, 5 percent of the members of the Central Committee of the Communist Party were women (Helsi 1993; Buckley 1992).

In 1989, free elections were instituted and most quotas were abolished. The percentage of women in the Supreme Soviet dropped from 34 to 17 percent (Helsi 1993). In general, throughout the former Soviet Union, restructuring has reduced women's representation in legal and executive bodies by about half, although in some cases the change has been even greater. Table 1 provides comparative data on female representation in parliaments of various countries around the world, specific data on the Soviet Republics, and results of the Russian elections in December 1993.

TABLE 1  
 PROPORTION OF WOMEN IN NATIONAL PARLIAMENTS  
 (all figures in percent)

<b>Part A: Comparative Representation: Percentage of Women in National Parliaments</b>			
Africa		Asia	
Benin	6	China	21
Uganda	3	Thailand	4
Europe and North America		Latin America	
Denmark	33	Nicaragua	16
Mexico	7	Peru	6
United States	10		
<b>Part B: Female Representation in Local Soviets, 1989 (average was 50% women prior to 'free elections')</b>			
Latvia	35		
Lithuania	34		
Kazakhstan	30		
Moldova	29		
Turkmenistan	25		
Estonia	23		
<b>Part C: Female Representation in the Supreme Soviets of the Republics, 1989 (average 35% prior to 'free elections.')</b>			
Uzbekistan	15		
Turkmenistan	11		
Ukraine	7		
Belarus	7		
Russia	5		
Moldova	5		
Source: Parts A, B, C: Buckley 1992, 58.			
<b>Part D: Ukrainian Females in Leadership Roles</b>			
Supreme Soviet Deputies	3		
Local Soviet Deputies	7		
Regional Deputy Chairs	0		
Regional Executive Committee Chairs	0		



Ministers	1
Heads of Enterprises or Organizations	5
Source: United Nations 1992	
<b>Part E: Results of Russian Elections (December 1993)</b>	
Russian Federal Assembly	11
State Duma (lower house)	13
Council of the Federation (upper house)	5
Source: Ershova 1994	

Low female representation in government is the rule rather than the exception around the world. In the United States today, women comprise only 10 percent of Congressional representatives. Though the numbers have dropped dramatically, women's participation in the local Soviets is still relatively high, ranging from 23 percent to 25 percent. On the other hand, representation for the Supreme Soviets ranges from only 5 percent to 15 percent in the Republics listed. Even more telling, Ukrainian women hold almost no leadership positions in other political structures. Women's presence as leaders outside of politics is also small: only 5 percent of Ukrainian enterprises or organizations are headed by women.

#### WOMEN OF RUSSIA PARTY

Although female representation is not much higher in Russia than in Ukraine (see Table 1), the underlying organization and presentation of women's interests are distinct. In the December 1993 election, for the first time, Women of Russia ran as an electoral bloc and won more than 20 seats in the State Duma (Slater 1994).

The Women of Russia electoral bloc was an alliance of three diverse women's organizations, including the former Soviet women's organization, renamed the Union of Women of Russia, the Association of Business Women of Russia, and the Union of Women in the Navy. The main purpose of the bloc was to combat the low standing of women in politics, regardless of their political views, and to encourage women's groups to organize at the local level (Slater 1994).

The bloc's main value may be in getting women's issues on the political agenda (Ershova 1994b; Slater 1994). By focusing in the campaign on concerns related to the falling standard of living, Women of Russia assured that they had broad support from voters who were disillusioned with traditional politics. In the legislature, members are working primarily on issues related to the impact of change on women because of domestic responsibilities.

## WOMEN'S ORGANIZATIONS

Until *perestroika*, women were not allowed to organize outside of the official Committee of Soviet Women. Gorbachev encouraged the formation of grassroots women's soviets to broaden participation. Although membership of the women's soviets grew to a quarter of a million by the late 1980s, they did not provide an effective independent avenue to public life for women. They were separated from Committee of Soviet Women but still tended to be controlled by the party apparatus (Waters 1993).

Women's involvement in civic life has increased considerably since independence. New women's organizations have been formed throughout the new republics, and women have become active in other interest groups, like environmental organizations, as well. Examples include the Liberal Women's Foundation, the Women's Community of Rukh, and the Organization of Soldier's Mothers of Ukraine. For research, the Center for Gender Studies was founded in 1990, in Moscow, and last year the Center for Women's Studies in Ukraine was formed. Women comprise one-third of the Green Party's membership, and half of the membership in the Blue Movement for Social Ecology of Human Ecology of Human Beings (Mirovitskaya 1993c).

At the same time, there is no indication of a clearly defined women's movement, or a consensus about a "women's agenda." Organizations run the gamut from feminist groups to conservative and nationalist groups that advocate women's traditional role as mothers and homemakers. Locally, the former women's soviets tend to be engaged primarily in relief work for needy women. Women's independent organizations generally fall into five categories: a woman's section of a nationalist group, women-only political groups, professional women's groups, women-only consciousness-raising groups, and women's self-help groups (Buckley 1992).

These women's organizations, whatever their viewpoint, are useful in providing forums for debate and an arena where women can practice and develop their leadership skills. They may also provide support networks for women who challenge the norms and step into nontraditional roles as businesswomen or entrepreneurs.

## LEGAL CONSTRAINTS TO WOMEN'S PARTICIPATION

Women's participation in the democratization process, both formal and informal, is essential to articulating women's interests and inserting them into decision-making processes affecting the economy. At present, these interests are not clearly defined. The hardships faced by families and uncertainties in economic structures often cause contradictory demands on women and enterprises. The legal system is changing rapidly in all the republics in response to these uncertainties, but the ways in which these contradictions are resolved in the formal system may have important repercussions for women's economic roles for many years. Three principal legal issues related to women's economic activities deserve attention.<sup>2</sup>

- The legal system defines women as full participants in the workforce, while acknowledging their special role as mothers. Preferential work benefits (such as maternity leave, paid leave

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<sup>2</sup> In their detail, these issues refer to Russia, although the general issues are applicable to all four countries in the study. For a more detailed discussion see Granik (1994).

to care for sick children, flex time, and a light workload) given to women in state enterprises under the Communist system, if transferred to the private enterprises, make women more costly to employ than men. The result is a great disincentive for private companies to employ women. Also, protective laws barring women from certain "dangerous" occupations contribute to job segregation and lower earnings for women. Jobs classified as dangerous tend to pay higher wages.

- The enhanced role of the family and the household during the transition, and the increased ideological importance given to the "family" under the nationalist banner, tends to place women's rights in conflict with family rights. Legislation like the proposed Russian Family Law that was defeated in March 1993 would have placed the rights of the family (implicitly headed by a man) above those of individual women, a step back from formal equality between men and women (Ershova 1993). Analysts suggest that more of this type of legislation can be expected in the future.
- An important and volatile factor throughout the former Soviet Union is property ownership, and the conventions that govern this ownership. At this point there is little information about the property rights regimes in the states of the NIS. Indeed, where agricultural land is concerned, the states have not finalized privatization policies. If the voucher plan for enterprise privatization in Russia is any indication, women will have equal access to land. However, in some Central Asian states, land is being distributed to the household, based on the number of livestock owned by the household. Legal ownership of the property remains unclear, and is likely to be a function of inheritance laws and customs. Generally, women have less access to property than men due to "their inferior position in the labor force, in terms of power, connections, and earnings" (Hunt-McCool and Granik 1994). The system of property rights is a vital issue for all women, but is particularly important for women entrepreneurs and farmers.



## WOMEN IN THE LABOR FORCE

The republics of the former Soviet Union are not a homogenous group — they are diverse in geography and in social, political, and economic activity. Women's varied ethnic and cultural backgrounds are related to economic opportunities and participation in ways that are often not clearly separated.

For the four republics included in the study, most of the data, analytic studies, and generalizations come from Russia. Ukraine, which borders Russia to the west, shares many Russian ethnic and cultural characteristics, and is the most closely linked to Russia economically and socially. With an area of nearly 240,000 square miles and a population of more than 50 million, it is the second largest of the former republics in population and third in land area. The population is Slavic. Seventy-five percent of the people are Ukrainian, 21 percent Russian, and the remainder Jews, Belarussians, Moldavians, and others. Agriculture is the base of the economy and more than half (54 percent) of the population is rural.

The two Central Asian republics are less well known, and a brief description of them is appropriate as background for the discussion that follows.

### KAZAKHSTAN

Stretching from the Volga region of Russia to the western borders of China, Kazakhstan encompasses more than 2.7 million square kilometers, and is the ninth largest country in the world. Of the former Soviet republics, it ranks fourth in population and third in output, accounting for 4 percent of the Union's net material output in 1988. This vast territory is occupied by a multiethnic population of 20 million people. In Kazakhstan, 29 percent of the families have more than five people, and 57 percent of the population is urban (First Book of Demographics 1992). Forty percent of the population is Kazakh, and 40 percent ethnic Russian; nearly 100 different ethnic groups account for the remaining 20 percent of the population, including Koreans, Germans, Ukrainians, and Belarussians (World Bank 1993a).

There are 18 cities with more than 100,000 people, the largest being the capital of Almaty. Industry accounted for 40 percent of Gross Domestic Product (GDP) in 1991; agriculture accounted for 34 percent of the GDP in 1991, and the country is a significant exporter of agricultural products (World Bank 1994b).

### UZBEKISTAN

Uzbekistan borders Kazakhstan to the north, Kyrgyzstan to the east, Tajikistan, Afghanistan, and Turkmenistan to the south. Its historic cities, Bukhara, Samarkand, Khiva, and Tashkent are central landmarks on the old silk route bridging East and West. Uzbekistan accounted for only 3.4 percent of total Soviet output, but it produced more than 66 percent of the Soviet Union's supply of raw cotton (World Bank 1993c). Uzbekistan itself has limited cotton processing capacity. The economy is dominated by monoculture agriculture and mining activity, with 60 percent of the population living in rural areas. By comparison with other republics, investment in industry and transportation and in the



social sphere has been low. Severe environmental problems related to agriculture and irrigation practices have eroded productivity around the Aral Sea in both Kazakhstan and Uzbekistan.

With a population of 21.7 million people, Uzbekistan ranks as one of the most populous ex-Soviet republics, and the population is estimated to be increasing by 2.6 percent per year. It is also one of the poorest republics of the former Soviet Union.

Uzbekistan's population is composed of a large Uzbek majority (70 percent), ethnic Russians (8 to 12 percent), and a patchwork of other ethnic groups such as Tatars, Kazakhs, Tajiks, and other minorities. One popular policy implemented by President Karimov has been the replacement of Russian nationals who are in positions of leadership with ethnic Uzbeks. An increasing number of Russian nationals are now leaving Uzbekistan for Ukraine, Russia, and Israel.

## DEMOGRAPHIC PROFILE OF THE LABOR FORCE

### Labor Force Participation

Demographic variables point to important defining differences between the Central Asian republics and Russia and Ukraine in the way the structure of the population affects the economic activities of men and women. Table 2 shows total population in 1991 and the percentage of men, women, and total population in the labor force in 1989, for the four republics in the study.

TABLE 2

LABOR FORCE PARTICIPATION RATES FOR MEN AND WOMEN

	Russia	Ukraine	Kazakhstan	Uzbekistan
Total Population, 1991 (thousands)	148,326	51,944	16,721	20,613
Labor Force Participation Rates 1989 Census				
Total	52.3	50.4	—	39.4
Male	57.8	55.8	—	43.5
Female	47.5	45.7	—	35.4

Women were not only a majority of the population of the Soviet Union but also were involved in the labor force at exceptionally high levels of participation. The labor force participation rates for women in Russia and Ukraine in 1989 were 47.5 and 45.7 percent, respectively. In Central Asia, labor force participation is high but lower than for the northern republics. The labor force participation rate for women in Uzbekistan was significantly lower at 35.4 percent.<sup>3</sup> This pattern of regional difference

<sup>3</sup> Data are not available on the labor force participation rates for women in Kazakhstan.

is clear in Table 3, which ranks the 15 states of the former Soviet Union by the labor force participation rates of women.

TABLE 3  
RANKING OF FEMALE LABOR FORCE PARTICIPATION  
RATES FOR STATES OF FORMER SOVIET UNION

Female Labor Force Participation Rates Ranked	
	1989
Latvia	50.8
Belarus	47.8
Russia	47.5
Lithuania	47.4
Ukraine	45.7
Moldova	45.5
Georgia	43.0
Armenia	41.1
Kyrgyzstan	37.4
Turkmenistan	35.9
Azerbaijan	35.7
Uzbekistan	35.4
Tajikistan	30.1
Kazakhstan	na
Estonia	na

SOURCE: 1989 Census as presented in *Statistical Handbook 1993, States of the Former Soviet Union: Studies of Economies in Transition*, Paper No. 8, World Bank, 1993

### Family Size

Household responsibilities constrain women's participation in the labor force, and family size is related to the amount of time and effort expended in the household. With more children, the period of time that a women stays home with small children and out of the labor force increases. Traditionally, family sizes have been larger in Central Asia. Falling birth rates in the northern republics, as a response to the economic crisis, are magnifying this difference.

Table 4 presents the distribution of households by family size for the four republics in the study. It shows an average family size for Russia and Ukraine of 3.2 persons. By contrast, the average family size in Uzbekistan is significantly higher at 5.5 persons. Kazakhstan straddles the middle ground between the north and Central Asia with an average family size of 4.0.

TABLE 4  
DISTRIBUTION OF HOUSEHOLDS BY FAMILY SIZE

Family Size	Russia	Ukraine	Kazakhstan	Uzbekistan
Average	3.2	3.2	4.0	5.5
Number of Persons (percent)				
Two	34.2	35.1	22.6	12.0
Three	28.0	27.1	22.3	12.7
Four	25.2	24.1	25.4	16.7
Five	8.3	8.6	16.6	14.9
Six +	4.2	5.1	16.1	43.7
Total	100.0	100.0	100.0	100.0
Source: Table E-1 1989 Family Size Profile, Page E-3 <i>New World Demographics</i> , 1992.				

### Dependency Ratio

Because most child care and elder care fall to women, the comparison between the size of the working-age and non-working-age populations is an indicator of women's home responsibility. Table 5 presents the distribution of the population in three age cohorts — below working age, working age, and above working age<sup>4</sup> — for urban and rural areas in each republic. The dependency ratio measures the relationship between the proportion of the population that is of working age, and the proportion that is not of working age and therefore classified as "dependent."

The bulk of the non-working-age population in the Central Asian states is below the working age, with 33.7 percent of the population below working age in Kazakhstan and 42.9 percent below working age in Uzbekistan. These ratios indicate greater child care responsibility for women in these countries. For the northern states, the nonworking population is more evenly distributed between those below and above working age. This difference reflects the higher birth rates in the Central Asian countries (see Table 6), but also foretells an increasing burden for the working-age population in Russia and Ukraine in coming years. The relatively small cohort of people who are now children will have to support a much larger group of retired people in the future. Thus, resolution of problems in financing of the pensions systems is critical. The dependency ratio is higher in rural than in urban areas for all four states.

### Birth Rates

Table 6 shows birth and death rates, and rates of population change due to natural increase. Birth rates in the Central Asian states are significantly higher than those in Russia and Ukraine. For the two

<sup>4</sup> In the former Soviet Union working age for women was defined as 16-54 years old and for men as 16-59 years old.

TABLE 5

DISTRIBUTION OF POPULATION BY WORKING AGE POPULATION, 1989  
(in percent)

	Total			Urban			Rural		
	Below Working Age	Working Age	Above Working Age	Below Working Age	Working Age	Above Working Age	Below Working Age	Working Age	Above Working Age
Russia	24.5	57.0	18.5	23.8	59.0	17.2	26.4	51.5	22.1
Ukraine	23.0	55.8	21.2	23.4	59.0	17.6	22.2	49.6	28.3
Kazakhstan	33.7	55.2	11.1	29.9	58.3	11.8	38.8	51.0	10.1
Uzbekistan	42.9	49.1	8.0	36.8	53.7	9.5	47.2	45.9	7.0

SOURCE: Table H-1 1981 "Working Age Status," Page H-3 *New World Demographics*, 1992

TABLE 6

RATES OF BIRTH, DEATH, AND NATURAL INCREASE OR DECREASE  
(per 1000 population)

	1989	1989			1988			1985			1980			1970		
	Infant Mortality	Birth	Death	Net	Birth	Death	Net	Birth	Death	Net	Birth	Death	Net	Birth	Death	Net
Russia	17.8	14.6	10.7	3.9	16.0	10.7	5.3	16.5	11.3	5.2	15.9	11.0	4.9	14.6	8.7	5.9
Ukraine	13.0	13.3	11.6	1.7	14.5	11.7	2.8	15.0	12.1	2.9	14.8	11.4	3.4	15.2	8.8	6.4
Kazakhstan	25.9	23.0	7.6	15.4	24.6	7.7	16.9	24.9	8.0	16.9	23.8	8.0	15.8	23.4	6.0	17.4
Uzbekistan	37.7	33.3	6.3	27.0	35.1	6.8	28.3	36.8	7.4	29.4	33.8	7.8	26.0	33.6	5.5	28.1

SOURCE: Table K-1 "Vital Statistics," 1970-1989, Page K-3, *New World Demographics*, 1992

decades beginning in 1970, the birth rate per 1,000 population in Uzbekistan was twice that of Russia or Ukraine. Overall, birth rates rose during the 1980s, but began to decline by the end of the decade. Recent data from Russia suggest that this decline has continued.

Death rates have also increased since 1970, and continue to do so in the 1990s. Death rates reflect age structure as well as health care and standards of living. Infant mortality rates in the former Soviet Union, which also are on the rise, are on a par with those of developing countries, rather than with the industrialized countries.

### WOMEN IN THE LABOR FORCE OF THE SOVIET UNION

The structure of the labor force prior to independence sets boundaries around men's and women's participation in the emerging economies of the new republics. Over the long term, the principal opportunities for women may lie in the emerging service sector where women have dominated in the past, but, overall, the constraints to participation far outweigh the opportunities. In the short term, in Russia and Ukraine, the number of jobs is contracting, and the change is most severe in industries that have employed large numbers of women.

The situation in Central Asia is somewhat different. Labor force growth is expected to be rapid because of high birth rates and the potential for increased industrial employment in the undeveloped manufacturing sector. Migration among republics in search of employment is a potentially important issue. Because of household responsibilities, women are generally less mobile than men, and therefore their options for employment are more limited.

New opportunities may exist for women in processing industries. In the former Soviet Union, the economic function of both Kazakhstan and Uzbekistan was to serve as a source of raw materials, from both the agriculture sector (grains, fruits, tobacco, and cotton) and the mining sector (gold, iron ore, coal, and tin). An important development strategy for Kazakhstan and Uzbekistan is to create larger processing capacity to increase the value of their production. Women have the potential to be important contributors to this development; women's opportunities may be largest in an emerging agricultural processing industry, service sector, and growing textile industry, particularly in Uzbekistan.

Another positive trend across the four countries may be the emergence of opportunities for part-time employment. Flexibility was not a feature of Soviet labor policy. "Women say they would like part-time work," and part-time work may offer income alternatives and prove to be a necessity, given the loss of child care and other social support systems once provided by the state (Waters 1993, 292).

Table 7 summarizes women's participation by economic sector prior to the dissolution of the Soviet Union, for the four countries in this study. There is a significant variation in women's participation across sectors and subsectors, and also between the republics of Central Asia, and Russia and Ukraine.<sup>5</sup>

- In Russia and Ukraine, women participated in the labor force at the same level as men. In Kazakhstan as of 1990, women made up 52 percent of the population but 49 percent of the

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<sup>5</sup> Note that these figures are the percentage of the labor force (by sector) who are women. The labor force participation rates in Table 2 are the percentage of women who are in the labor force.



labor force. Similarly, in Uzbekistan as of 1990, women made up 51 percent of the population but only 44 percent of the labor force.

- The clear cut patterns of occupational and sectoral segregation by sex limit women's options for employment in the shifting economies of the future. Occupational patterns and skill levels also are linked to lower wages for women. Women's participation has been highest in clerical positions and generally low-paying professions, not only in industry but across sectors.
- Social services, education, textiles, culture/arts, as well as health services positions predominately held by women are noted for their low compensation levels. Women made up 99 percent of the telephone operators, 97 percent of the textile workers, 73 percent of the accountants and information technicians, and 71 percent of the assemblers (Pilkington 1992, 193).

TABLE 7

WOMEN AS A PERCENTAGE OF THE LABOR FORCE BY SECTOR AND COUNTRY, 1990

	Russia	Ukraine	Uzbekistan	Kazakhstan
NATIONAL AVERAGE	52.4	52.8	44.3	49.4
Industry	47.7	47.9	51.1	48.2
Agriculture	39.6	42.2	38.9	34.9
Construction	26.5	26.3	15.2	23.4
Transportation	24.8	25.1	12.4	22.6
Tele-communications	70.8	70.9	48.5	71.3
Commerce: retail wholesale, restaurants	80.1	79.7	46.7	76.2
Services: real estate mgmt. and local services	52.3	49.8	32.1	45.9
Health, social security, sports	83.3	80.3	73.9	83.4
Education	78.9	75.1	61.1	77.1
Cultural activities	75.2	71.7	54.8	73.2
Artistic activities	54.7	50.4	34.0	51.6
Scientific research	52.6	51.7	45.5	46.8
Banking and insurance	90.2	88.8	61.1	85.3
Administrative personnel	66.9	64.5	37.1	60.2

Source: Kahn 1993

- In 1990, 40 percent of Soviet working women were employed in unskilled manual labor or low-skilled industrial work. Women comprised 98 percent of the janitors and street cleaners,

90 percent of the conveyor belt operators, one-third of the railroad workers, and more than two-thirds of the highway construction crews and warehouse workers.<sup>6</sup>

- Women in the Uzbekistan labor force are less involved in selected sectors and professions than are women in the other countries studied. (Participation in Kazakhstan roughly parallels that of Ukraine and Russia.) Differences are most striking in communications and commerce. Ethnicity and religious practice partially explain these differences. Uzbekistan has a large muslim population, and adheres more strictly to the tenets of Islam. From observations within Uzbekistan, ethnic Russian women appear to be more likely to participate in the work force than ethnic Uzbeks (Curtin interview 1994).
- Even in sectors where women dominated, management positions were controlled by men. For example, approximately three-fourths of the teachers were women but only a third of the school principals. In 1990, 70 percent of the doctors were women, though more than half of the hospital administrators were men. And though 70 percent of the engineers and skilled technical workers in industry were women, only 6 percent had risen to leadership level within work collectives.
- It is well documented that, prior to reforms and despite their higher educational levels, women were paid less than men in the Soviet Union.<sup>7</sup> One factor contributing to this disparity, which can be traced back to the first five-year economic plan in 1928, is that women were concentrated in the lower-paying industries (Puffer 1993). Under this plan higher wages were paid in sectors seen as essential to industrialization, including industrial production, transportation, and construction. In 1984, wages in these three sectors still surpassed the national average by 10 to 25 percent and remained areas in which women were underrepresented. The sectors in which women were concentrated, including public health, education, retail trade, and restaurants, had wages at least 20 percent below the national average (Puffer 1993).

The second factor cited in the literature for why women have historically received lower wages is that women leave work to have children during the formative years of their careers, which inhibits their advancement into the higher-level management positions. As a result, when they do end up in management they are at lower levels than men (Puffer 1993).

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<sup>6</sup> Some patterns have shifted since 1989. In a study of industrial employment, Shapiro (1992) observed that Soviet women gradually shifted out of industry and manual occupations over the 10 years prior to independence. Construction and railroads saw a loss of 23 percent and 29 percent, respectively, of their female labor force. Women also moved from the declining textile industry. These data for the Soviet Union do not show regional variation. A study of women's labor force participation in Ukraine at the time of independence (Kovalskaya, 1991) found that women's participation was decreasing in the agriculture, forestry, textiles, food, and tailoring industries and was increasing in areas of high technology such as machine-building, power engineering, chemistry, and science. Zlenko (1991) notes women's dominance in the service sector.

<sup>7</sup> In 1989, one-third of Ukrainian women received salaries of 100 rubles per month or less as compared with only 2 percent of all men. Kovalskaya (1991) notes that more than 20 percent of women with specialized secondary education degrees and higher receive only 100-120 rubles per month. The equivalent education is worth much more to men, only 7 percent of whom receive 100-120 rubles per month. In specific sectors, such as industry, women managers are paid at least one-third less than their male counterparts. Likewise, women in Kazakhstan and Uzbekistan are not proportionally represented in management positions (7 percent) or in occupations earning a high salary (UN 1992).

- Under the Soviet system, benefits were an increasingly important motivating factor in the work place in the face of low and controlled wages. Because many of the benefits were related to household maintenance, they were more associated with women than with men employees. Benefits required full-time employment.

A survey of 41 Russian enterprises located in and around Moscow in 1992 listed the benefits typically provided by enterprises to their employees. These benefits include permanent and temporary housing, kindergartens, land for garden plots, a subsidized canteen, access to polyclinics, food stores with subsidized prices, sanatorium vouchers, transportation allowances, maternity allowances, child care allowances, and other forms of housing assistance (Commander et al. 1993). In all the enterprises some form of discretionary benefits were provided. Of particular note is housing, which is the single most common benefit provided by employers. In this study, more than 50 percent of the enterprises provided housing for their employees.

- Despite equal access to educational opportunities, women have not had access to training programs for occupations classified as "dangerous," from which they are excluded by law. This exclusion affects approximately 600 of 5,000 officially designated worker occupations, and while training in these occupations has been closed to women, women have found work in these areas, accepting lower pay (Fong 1993).

Women also have received less on-the-job training than men because household obligations limit their mobility and time (Fong 1993). During 1990-1991, only 6 percent of women workers participated in outside training courses compared with 20 percent of men. Many managers are not supportive of women upgrading their skills, and even when women have received training, 9 out of 10 have stayed at the same job and grade and less than 20 percent have seen a salary increase as a result of training (Fong 1993).

### RURAL AND URBAN PARTICIPATION

Special consideration should be given to the plight of women in rural areas of the four states in this study. First, because agriculture is a large and important economic sector in all four states, and, second, because the economic situation of women in rural areas is particularly harsh.

Historically, in Western societies, rural, agriculture-based economies shifted to urban, industry-based economies, followed by growth of the tertiary sector (services) because labor was freed up through mechanization and economies of scale. This shift was not experienced in the Soviet Union because of the state's emphasis on the industrial sector and a complete de-emphasis of the services sector, regarded as parasitic by Soviet ideologues (Treyvish et al. 1993). In 1992, one-third of the Soviet population still lived in rural areas, a high proportion in comparison with other developed countries (Bridger 1992a).

Rural, agricultural life is generally more difficult than urban life, and women have filled the majority of positions for unskilled agricultural labor and have been overwhelmingly engaged as livestock workers (Bridger 1992b; Jowkar 1993). According to Kuehnast (1993), Bridger (1992a), Terekhov (1993), and others, rural women have a more difficult life than their urban counterparts, and also take on a larger share of the burden of agricultural life than do men.

In Soviet agriculture, women provide much of the labor in a labor-intensive rural economy. Terekhov (1993) notes that out of 806,400 women employed in the agricultural sector in Russia, only 7.9 percent work with the assistance of any kind of machinery. Although machinery was available on the large state-owned farms, 85 percent of the mechanized operations were run by men, leaving the most arduous manual labor for women (du Plessix Gray 1990). As preindependence data suggest, "the division between manual and non-manual labor is apparently gender-based in Russia" (Mirovitskaya 1993a, 28), with manual labor carried out predominately by women. Russian agriculture is more strongly divided by sex than any other sector (Mirovitskaya 1993a, 29).

Ukraine's rich agricultural farmland has allowed a large agricultural sector, comprising approximately one quarter of the total work force. Kovalskaya (1991) estimated that dairy cattle production, one of the most labor-intensive branches of agricultural production, is one area where women constituted almost 100 percent of the labor force.

Agriculture in Central Asia is more dominant and more labor-intensive than in Russia or Ukraine. In both Kazakhstan and Uzbekistan, agricultural machinery is antiquated. An increase in the use of modern agricultural machinery would likely lead that sector to shed labor and increase migration off the farm. Thus, in all these regions, women would be the first to feel the impact of agricultural modernization.

Although agricultural productivity is declining as a result of poor agricultural practices and environmental degradation in Central Asia, there is little evidence of rural to urban migration. Lack of migration may reflect limited nonagricultural opportunities, a reluctance to exchange "independent" rural life for regimented work in a cramped urban center. A perception that urban centers and regional capitals represent culturally alien (in other words, Russianized) environments may be another factor (Treyvish et al. 1993, 187).

During the post-Communist transition, women have also faced additional challenges: loss of support services, shortage of basic commodities, and a general breakdown of infrastructure that linked women to extended families, offices, clinics, and schools. Jobs have been lost at public facilities, and important services have disappeared under difficult state fiscal situations. The process of agricultural land reform, privatization of state farms, and promises to bring further retrenchment of social services once provided by the state farm have increased (or will increase) demands on rural women (Kuehnast 1993).

In addition to the probable decline of rural social services as a result of privatization of state farms and agrarian reform, women may also be affected through decreased access to property. In Russia, the number of private family farms has increased dramatically during reform: from 49,013 farms on January 1, 1992 to 243,000 on May 1, 1993 (IMF 1993). Individual farms now produce one-third of all agricultural produce. Women's contribution to farming activities is a key factor in this increase in individual farming (Terekhov 1993). The author also notes that many of the land reforms that have taken place in Russia have violated women's rights to property. If the trend continues, men, as family heads, will receive most of the land during land reform and single parent (maternal) families and elderly women, especially widows, constituting the second largest group in the rural areas, could be left landless.

Of the 101,700 registered unemployed in the rural areas in 1993, 72 percent were women, mostly under 30 years of age. About one-third of these had a secondary education, while 10 percent had a higher education. Many of those women who had lost their jobs have young or disabled children who they must attend to; many are single mothers or have large families (Terekhov 1993). Related to the rise in unemployment in rural areas is a growing trend for young women to migrate to the urban areas.

Given the alternatives for young women in the rural areas, it is not hard to understand why they might find the lure of the city compelling (Bridger 1992a).

The literature describes the movement of women to urban areas, as they flee low-skilled work in the rural area in search of education, training, and work opportunities. Although women have higher education levels than men and have often found urban life to be an easier transition than have men, Daniloff reminds us of the traditional values of rural, Central Asian society.

Although many women may move to the cities for education and work, and thus gain some independence, they continue . . . to have strong ties to their native village. There the lives are governed by a set of traditions as unchangeable as the seasons (Daniloff 1992, 43).

Thus, although women and families have moved to the city, women often continue to carry a large responsibility for extended family members who may remain in rural areas.

#### WIDESPREAD UNEMPLOYMENT OF WOMEN

According to official statistics, during the Brezhnev years 90 percent of Soviet women of working age were either employed or in school (Bridger 1992a). Unemployment was not officially acknowledged in the Soviet system until 1991. Between January 1992 and May 1993, the official number of unemployed persons rose from 61,900 to 740,500. Of that total, 70 percent were reported to be women; 68 percent of those classified as long-term unemployed (for more than eight months) were women (Marnie 1993).<sup>8</sup>

A study of women participants in a job fair held by the Russian Women's League and the Department of Labor and Employment in Moscow documented factors explaining unemployment. Ninety-eight percent had become unemployed as a result of staff reductions at state enterprises. All of those participating in the job fair had attempted to find work through one of the local branches of the employment service but at least one-third had been told that they lacked adequate experience in their specialty area. Ten percent of those who had sought work were turned away because the job was already filled and another 11 percent had been offered jobs but rejected them because the pay was too low (Terekhov 1993).

In their analysis of the unemployed, Gruzdeva et al. (1993) discovered two groups to be most likely affected: women under the age of 30 and women close to retirement age. Both of these groups are considered to be less valuable to firms than are middle-aged men and women who have acquired the skills, are past child-bearing age, and are likely to continue with the firm for many more years.

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<sup>8</sup> There are many kinds of hidden unemployment as well. Gendler and Gildingersh (1994) estimate that hidden unemployment had reached 3 million by the first quarter of 1993, of which 1 million were working shortened hours and 1.9 million were on unpaid or partly paid leave.



## WOMEN'S COMPETITIVENESS IN THE MARKET PLACE

Gruzdeva et al. (1993) suggest that there are both objective and subjective reasons why women cannot compete with men in the labor market. The objective reasons include lack of specialized training and skills and the negative impact of the state's protectionist policies towards women, which makes female labor more expensive to the firm.

Women are disadvantaged during the period of transition because of a skills mismatch. Although employment is decreasing in some sectors it is increasing in others, and coincidentally those sectors in which it is increasing are not those where women are traditionally employed. Those areas for which the employment services reported continuing job availability were physical, unskilled labor that, for the most part, does not suit the majority of the unemployed women, many of whom have secondary educations or better (Gruzdeva et al. 1993).

The subjective reason is that women are psychologically unprepared to compete for jobs after more or less guaranteed work and additional benefits under the socialist system. Women's attitudes toward work today are marked by ambivalence. Prior to independence, participation in the workforce was an obligation, not a choice. Although women's paychecks were often vital to family support, employment was felt to be an additional burden because it offered no relief from home responsibilities.

With the disintegration of the Soviet system, participation in the labor force is no longer mandatory, but economic necessity has increased. Despite a growing sentiment among women to eschew employment and devote full time to home and family, the reality is that many women cannot afford to stay home.

One area of great concern relates to the decrease in real value of pensions on which so many women are dependent. The majority of pensioners in both Russia and Ukraine are women. Feminization of poverty is increasing, given the disproportional representation of women among the unemployed during the transition (Fong 1993).

Post-Communist women's reasons for not wanting to work in the paid labor force fall into three categories: a cost-benefit analysis in which the price of paid work is too high; a greater concern for the collective family good over their own individual benefit; and an essentialist position that women's nature is different than men's and women's nature is best at home (Funk 1993, 322)

## WOMEN IN BUSINESS

As full participants in the postindependence economies, women will be entrepreneurs and employers as well as employees. This section describes and analyzes gender differences in small business development. Business is defined as a production or service facility that meets at least one of the following criteria: labor is hired in addition to the owner/entrepreneur, the production or service activities take place outside the owner/entrepreneur's home, the business is registered and liable for tax payments, and the entrepreneur receives credit to support business activities. Under this definition, microenterprise activities, such as in-home child care, piece work, and other informal economic activities, are not included in the analysis.

## LACK OF DATA

Throughout the former Soviet Union, few substantive data are available on small business development, and information that has been gathered has not been disaggregated by men and women owners. In a recent *Washington Post* article (June 21, 1994), Shapiro described the difficulties associated with obtaining information on new enterprises. Many do not have addresses and are not registered with the government. Those that are registered are likely to be undervalued to avoid paying income tax.

Without quantitative data on developments in the private sector, this description of women in business relies primarily on anecdotal information from a variety of sources, particularly from people and organizations involved in training or exchange programs with women in the former Soviet states.

## AN OVERVIEW OF SMALL BUSINESS DEVELOPMENT

Small business development in the formal sector has advanced further in Russia than in the other countries included in the study. A World Bank survey of private service firms in St. Petersburg provided broad outlines of small business characteristics, although only 11 (12.8 percent of the sample) of the 86 entrepreneurs interviewed were women. Findings were not presented separately for men and women (de Melo and Ofer 1994).<sup>9</sup>

For the entire sample, the median number of employees was 13, and the majority of enterprises were initially capitalized with the owner's savings. Subsequent financing of operations and investment came from internal profits. More than half of the firms drew 10 to 50 percent of their revenues from secondary activities. Those who were engaged in trade had diversified to include both wholesale and retail trade or trade in a variety of products. More than two-thirds of the firms had changed their activities during the previous year.

In Central Asia, business ownership for women, like ownership for men, is rare. Survey teams focused on small enterprise in Kazakhstan and Uzbekistan, reported very little private business activity

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<sup>9</sup> Private service firms include firms from all sectors other than agriculture, manufacturing, construction, and utilities.

of any kind in the formal sector (Angell et al. 1992). There is the appearance of a rapidly growing web of informal transactions, but information is largely anecdotal.

Kazakhstan has been more adroit at beginning the process of privatization, and is generally characterized to be a more open society than Uzbekistan. Privatization has been accelerating in the last 12 months with an increasing emphasis on small-scale operations. Most prices are no longer state controlled (USAID 1994b). Private land ownership does not exist, although farm leasing has taken hold in a few pilot projects under the agricultural privatization program (Elledge field notes 1994).

In Uzbekistan, there is little understanding of the operation of a private market economy, and few brave business people, male or female, willing to test their luck against the volatile regulatory environment. A small, but fragile, private commercial banking system is emerging, although business activities still tend to focus on provision of credit to state-owned enterprises.

Across the republics, the primary small business opportunities appear to be in service and trade enterprises. The authors of the St. Petersburg study hypothesized that the high percentage of women in service industries in the former Soviet Union would lead to a high proportion of women entrepreneurs in private sector service firms. Their expectation was not met, but participation by women was higher in service industries than in manufacturing. Of the 11 women in the sample, 4 were in trade or restaurants, 1 was in manufacturing, and the remainder worked in services (de Melo and Ofer 1994).

Because service and trade enterprises generally have fewer barriers to entry than manufacturing firms, the potential in these areas is strong, and the opportunities for women are probably greater. Trade and services generally require smaller capital investments, less equipment, and less technical input than manufacturing firms, which are more affected by the unclear laws pertaining to ownership of land and assets.

For example, in a study of small business development in the Ukraine, De Santis et al. (1992) identified food processing as a potential area of opportunity for women. Most Ukrainian women, no matter their level of education, have been involved in preserving, pickling, and canning food for home consumption. Another potential area for women, mentioned by De Santis et al., is personal services such as housecleaning and hairstyling, although there is danger in encouraging women in traditionally female and low-revenue fields. The particular challenge for Ukrainian women is to start businesses in which they can employ their high educational and skills levels.

### CONSTRAINTS TO SMALL BUSINESS DEVELOPMENT

In the uncertain economic environments of the republics of the former Soviet Union, both men and women face formidable barriers to small business development. This section is followed by a brief accounting of specific constraints faced by female entrepreneurs in the NIS.

- **Uncertainty and instability:** the primary constraint mentioned by entrepreneurs in St. Petersburg is the instability of the macroeconomic environment, including inflation; uncertainty about the future course of the economy; and sluggish demand for services. As a result of inflation and a rise in the cost of living, those businesses that provide services have seen a significant drop in demand. Only demand for food and for consulting and legal services related to privatization has increased (de Melo and Ofer 1994). The literature for Central

Asia also cites the impact of hyperinflation and an eroding salary base on purchasing power and market activity.

- **Lack of financing:** lack of credit funds for both investment purposes and working capital was the second most prevalent problem for men and women entrepreneurs in St. Petersburg (de Melo and Ofer 1994). Domestic savings, the major source of financing, have been depleted by inflation. Although there does not appear to be a gender bias in credit delivery through formal sources at the present time, in the long run, the fact that commercial banks are tied to male-dominated enterprises may have an affect on lending policy.

Men tend to have more options than women for obtaining capital through informal and marginally legal activities. This difference might be attributed to stronger networking among men for the purpose of doing business, and to women's role as guardians of morality. Business is still considered to be inherently "immoral."

In the Ukraine, the financial sector remains under state control and has little experience lending to the small enterprise sector. Banks operate "in an unregulated environment in which capitalization requirements are insufficient, banking services are not well defined, and financial management for banks is insufficiently understood." Collateral requirements and lack of a credit history pose major obstacles to all small enterprises not just women. As with other resources, scarce financial resources are largely determined by one's personal contacts (De Santis et al. 1992).

In Central Asia, access to sources of finance for business start-up or expansion are limited. Regulations on banking services (if services exist) and credit lines favor state enterprises and offer little flexibility for young private enterprises or nontraditional borrowers like women.

- **Legal uncertainties:** entrepreneurs also feel constrained by uncertainties in the legal environment. Tax laws are unclear and often interpreted freely by local officials. Changes in standardized forms for registration, taxes and exports are confusing. Entrepreneurs complained that taking legal recourse for debt collection was not an option as some courts had a backlog of two years (de Melo and Ofer 1994). Problems with the local administration were often solved by offering bribes or asking for favors from friends. Security is a problem and entrepreneurs cannot rely on public security to protect them from the local mafia.

In Central Asia, the process for licensing and registration is complex and highly bureaucratic, without clearly defined steps and procedures. Women face an additional difficulty given the importance of "connections" and informal networks to maneuvering through the bureaucracy — usually composed of male decision makers (Angell et al. 1992).

A legal system in flux requires businesses to have a lawyer or consultant on contract in order to follow changes in the system. Because many of the entrepreneurs cannot afford to pay a lawyer, they feel they lack access to the most recent legal developments affecting their livelihood (Blaxall et al. 1992). Overall, access to banking, accounting, and legal advice is limited, particularly in the Central Asian republics.

- **High taxes:** taxes were mentioned as the third most pressing problem by entrepreneurs in St. Petersburg, reflecting both high tax rates, which make no provision for inflation, and multiple taxes (de Melo and Ofer 1994).

In Kazakhstan and Uzbekistan the tax structure is a major impediment to the development of any production-oriented business. With extremely high tax rates on assembly or production enterprises, there is far more incentive to trade than to produce.

- **Inadequate supply systems:** according to the De Santis et al. report (1992) on small enterprise development in the Ukraine, small businesses have difficulty in obtaining supplies and in getting access to wholesale and retail markets to sell finished products. Although all indicators point to a demand for new products, small businesses are finding it difficult to access this demand without knowing or paying off the right person who will allow them to sell their products.

Lack of access to markets and supplies was also cited by entrepreneurs in Vladivostok as constraints in their businesses. For both men and women, access to supply channels was linked to personal contacts and often involved bartering (Blaxall et al, 1992).

Both men and women entrepreneurs complained of an inability to locate and hold on to reliable employees. In Vladivostok, most private sector employees were drawn from the ranks of the currently employed, rather than those released from the public sector. Entrepreneurs tend to rely on personal connections in their search for good employees (Blaxall et al, 1992).

Entrepreneurs also are constrained by a lack of rental space because most property is still held by the public sector. Blaxall et al. (1992) note that women are particularly disadvantaged when it comes to obtaining space because they are in competition with men who have been more strategically placed in positions of power throughout the community and are better able to take advantage of their network of associates.

- **Need for training:** both men and women entrepreneurs lack business and management skills appropriate to the market economy.

### CONSTRAINTS FOR WOMEN ENTREPRENEURS

In addition to the general problems in the small business environment, women entrepreneurs face two additional sets of constraints that stem from their household responsibilities and role definition, and their relative lack of networks. Because entrepreneurship will build on women's educational and employment experience of the past, barriers noted for women in the labor force also have ramifications for women entrepreneurs.

#### Sociocultural Considerations

The traditional attitude that women are best suited to caring for the home and family prevents men from seeing women as equal players in the marketplace. Women also are not taken seriously by bureaucrats who control the business registration process, as well as access to space and other resources

(De Santis et al. 1992). As a result, women often rely on men, spouses or male relatives and associates, to intervene for them in a fairly closed network.<sup>10</sup>

Lack of adequate child care facilities is also an obstacle to women's participation as entrepreneurs. Because the state facilities are often overcrowded and poorly maintained, many women choose to keep their children at home if they are not able to afford the additional payments or favors to get their children into a good center (De Santis et al. 1992).

As a result of increased household responsibilities in general, women have less time available than men to seek out business opportunities, information, training, and other resources. They also are more constrained than men in their ability to take risks with investments that might jeopardize family welfare, and they have less mobility than men to engage in trading or to seek out new opportunities.

### **Absence of Networks**

In the former Soviet Union, access to business resources depends on personal contacts. Information is controlled and obtained through personal networks. Women may be disadvantaged relative to men in access to market information because they are less likely to use their personal networks for business development.

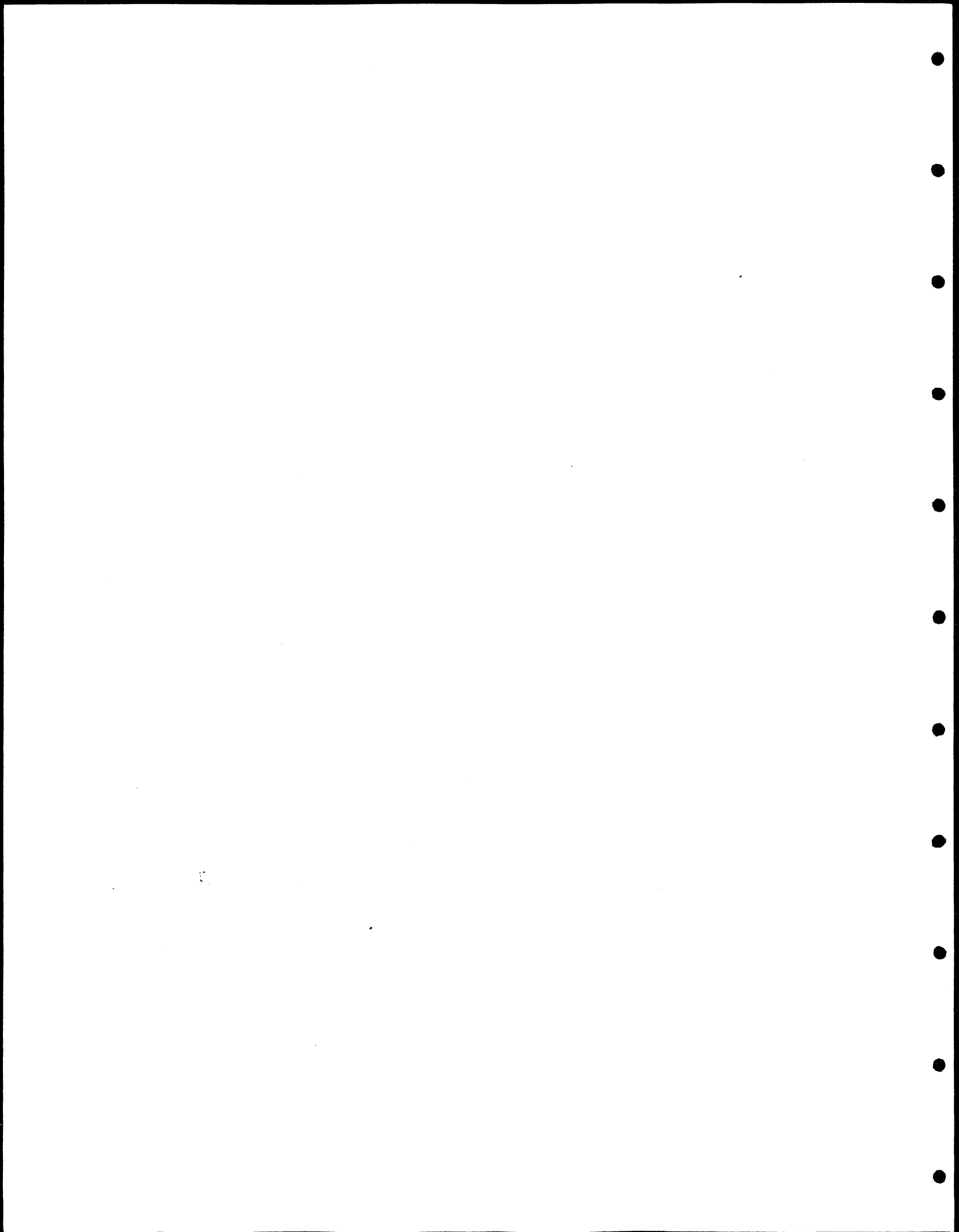
Women have been less likely than men to form and participate in formal organizations, and less likely to use their informal networks for accomplishing economic ends. This situation is changing. Numerous organizations are now providing support to women in the former Soviet states, including both international and local nongovernmental organizations (NGOs). More than 50,000 NGOs have formed in Russia alone since 1990, although not all have focused on women. Annex A includes an illustrative list of organizations and seminars or conferences supporting women in business in the four countries of this study.

Studies from donor organizations have pointed to the very positive role that might be played by business associations in Central Asia (World Bank 1993a 1993c 1994; De Santis et al. 1992; USAID 1994b; EBRD 1992). Organizations of enterprises and individuals interested in private business have the potential to be important facilitators between the public sector and the emerging private sector. Among existing organizations, many have been set up by the government and lack legitimacy as free-standing business organizations. However, several are striving to operate free of government control, and without state subsidies. Such organizations can provide valuable support networks and advice in business management, formal and informal training, and consultation on legal and financial affairs.

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<sup>10</sup> In an anecdote reported by De Santis et al. (1992) a woman had her husband register her glove-making business for her because she was afraid to do it in her own name — perhaps prompted by the memory of the recent past, when such activities were illegal. But after doing quite well in that business, she opened a second business with her husband and an American associate, which involves consulting on issues related to private sector development in the former USSR. For this business she has become formally registered.





## IMPLICATIONS FOR U.S. SECTOR ASSISTANCE

The final step in this analysis is to draw out the implications of the patterns uncovered in the literature, and to make specific recommendations for incorporating gender considerations into USAID activities. The recommendations are organized according to the two principal topics covered in the review: women in the labor force and women as entrepreneurs. Three suggestions are made for support to democratization activities to increase women's participation in economic decision making.

The recommendations focus on ways to ensure that women benefit from the opportunities that arise from the reform process, and on actions needed to protect them from potentially adverse consequences of reform. Through reference to the Fact Sheets on the USAID Program in the NIS, this section gives examples of specific projects where the recommendations may come into play. One of the overriding findings of the study is the paucity of data on women's economic activities. Even before the transition period it was difficult to find out exactly what the role of women in the economy was, and the problem has increased.

### FOUR SIGNIFICANT CONSTRAINTS

The implications and recommendations respond broadly to four constraints that inhibit women's full participation in and benefit from the changing economies of the NIS.

#### **Family Responsibilities**

The fact that women bear most of the family and household responsibilities is probably the most binding of all the constraints and the most difficult to relieve. As a result, women lack time, lack mobility, and are constrained in taking risks.

#### **Constraints of Self-Image**

Women's socialization has created psychological patterns that may block their interest in business and their ability to compete in the job or entrepreneurial markets. The first of these obstacles is a belief that a woman's place is in the home. Closely related, is the widely held belief that business is "immoral," or otherwise "unsuitable as a pursuit for a woman." Restriction on women's ability to take risks imposes barriers to seeking opportunities, to lack of creativity and vision in planning activities across a long time horizon.

#### **Mismatch of Skills and Opportunities**

With the breakdown of the planned economy and the uncertainties of the new market environment, technical and operational skills may not be useful as sectors decline and new ones grow. Time constraints for retraining as well as the short time horizon imposed by household responsibility limit women's capacity for responding to the change. As the job pool shrinks, those with skills specific to the old system are at an increasing disadvantage.

Women (and men) also face a mismatch in attitudes and style of work. Former state employees are not accustomed to working to the top of their capacity or competing for the market or for jobs. There is no tradition of providing good service to customers. People who have always worked in jobs provided by the state have no experience in job search and no understanding of why they should have to look for jobs.

#### **Lack of Information**

Under the planned economic system information was tightly controlled, disaggregated, and only circulated in professional and personal networks. Women's access was more restricted than that of men because they were less likely to be in management positions, and less likely to use personal networks for business purposes. As a result, women do not have access to information vital to the success of economic endeavors. Information is an important resource in any economic system, and it is particularly scarce — and therefore costly — in the economic transition process.

## RECOMMENDATIONS

### WOMEN IN THE LABOR FORCE

#### Unemployment

- Some of the women who are losing their jobs, especially women near the mandatory retirement age of 50, may simply not find new employment. The pension and social safety net provisions for these women are of paramount importance, and deserve explicit attention from USAID
- Training should be provided in broad skills that are not specific to any industry, like advertising, marketing, job search skills, to overcome the psychological and attitudinal barriers to making the transition in the labor market. Job training that is currently provided for women tends to be gender stereotyped and relatively low skill (for example, sewing or bookkeeping).
- Subsector analysis should be used to identify emerging and progressive sectors and to create new employment on the local level, particularly in the service sector.<sup>11</sup> Such studies should focus on the local job market and new job training should be geared to those specific jobs. Labor mobility is low and women are less mobile than men.

These recommendations apply directly to the Business Development component of the Private Sector Initiatives in the NIS portfolio. For women to benefit from these programs, USAID must take account of women's constraints. For example, training should be scheduled around women's limited mobility and domestic responsibilities, and child care services could be provided.

These recommendations also should be incorporated into the Financial Sector Reform Component of the Economic Restructuring Initiative. Soviet women dominated state banking before the transition, and safeguards should be established to prevent women from being marginalized in the commercial banking industry. Women should be targeted for managerial positions as well as for operational staff.

#### Exclusionary benefits

Ideas about traditional gender roles are reinforced by legal restrictions against women's employment in "hazardous" jobs and in special benefits available to women as mothers. The following recommendations fall into the domain of the Rule of Law activities of the Democratic Pluralism Initiatives.

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<sup>11</sup> Subsector analysis is a method developed by the Growth and Equity through Microenterprise Investments and Institutions (GEMINI) Project of DAI to describe a subsector and identify optimal points for leveraged intervention. A subsector is a vertical grouping of enterprises involved in the production and marketing of one well-defined product or of several closely related products. See James Boomgard et al., "A Subsector Approach to Small Enterprise Development and Research," Working Paper No. 10, GEMINI Project Papers, DAI, Bethesda, MD, 1991.

- USAID should support efforts to remove the categorical exclusion of women by job category, and focus instead on eliminating hazardous working conditions for both men and women.
- In the long term, efforts should be made to break down the stereotypes about appropriate employment for men and women through broad educational programs — for example, to eliminate stereotypes and reference to gender roles from school books, the media, and legal documents.
- USAID should support legislation to ensure that the cost of maternity leave and child care benefits are not born exclusively by the employers who also are making hiring decisions.

### **Redefining Job Segregation**

The restructuring of the labor force and the labor market creates an opportunity for breaking down gender stereotypes by type of work (in the same way that jobs resulting from the introduction of new technology are not preassigned to either men or women). The emphasis in USAID programming on support of equal opportunity and access to jobs (in education and training, advertising, legal structures) can move this process forward. The transition also facilitates building flexibility into labor policy and work environments.

- USAID should take a long-term view of potential in an open and free labor market and highlight the potential advantages to including women on an equitable basis in the work force. This message should come across in all USAID projects, but particularly in the programs under the Private Sector Initiatives.

### **NGOs Involved in Skills Retraining and Job Placement**

Using information obtained through the PVO/NIS activity, USAID could identify NGOs successfully providing training to women displaced from the work force. A reference guide should be prepared for design of future programs. In the evaluations of the NGO programs, explicit attention should be given to comparisons of training for men and women.

### **Public Sector Institutions**

Under the Rule of Law activities, USAID should work with government ministries to encourage policies that do not discriminate by sex, and to encourage flexibility in labor policies. The link between family policy and labor policy deserves particular attention (Fong 1993).

### **Labor Force Data**

- USAID should support the development of systems to collect information about local labor market structures and trends in employment. Training and retraining programs will be ineffective unless they are tied to specific needs. Information should be collected so that it can be aggregated up from the local to the national level. Information should be public and readily available to public and private sector educators, planners, and employment agencies.

- USAID should support a study of displaced rural women who reportedly have migrated to the cities. What are they doing? Where are they living? Why did they move?

## **WOMEN AS ENTREPRENEURS**

### **Identification of Markets and Access to Market Information**

- USAID should support subsector analysis to generate market information for small enterprises. By focusing on subsectors in which women are more numerous, the studies could benefit women entrepreneurs. All market information generated by USAID-supported projects should remain in the public domain.

The problem of where to put information so that it is not only available but also accessible is difficult. Databases developed by U.S. NGOs and kept under their auspices are likely to be abandoned when donor funds expire. The problem is further complicated because control of access to information is an important source of power under the present system. Information might be stored in on-line systems in public libraries.

- USAID should support the formation of business organizations and work to ensure that women are members. Local, subsector business and trade associations that arise out of local needs and assist in generating income locally also may be effective organizations for USAID to use in implementing its activities for enterprise development. Information generation and exploration of business opportunities is an integral part of the Business Development component of the Private Sector Initiatives.
- Time is a constraint in formation of professional women's organizations. Consideration should be given to the creative use of the media and perhaps electronic communication for networking and for sharing information. The need for information and information delivery systems in rural areas is particularly acute.
- USAID should provide technical assistance to women farmers in postharvesting, processing, distribution, and marketing. Services could be provided through women's business groups formed under the Agribusiness Partnership component of the Food Systems Restructuring Project. Similarly, the modernization plan for the dairy association in the Almaty Oblast should recognize women's position in the industry, and promote it under privatization.

### **Credit Delivery and Capital for Enterprise Development**

- USAID should evaluate the feasibility of creating a venture capital fund for woman-owned enterprises, because the uncertainty and lack of clarity in the legal and regulatory environment is a strong disincentive for private investors.
- A second option is a small enterprise credit program based on use of property as collateral. USAID should support collection of data about the distribution of property ownership by men and women, and support the formulation of policies and methodologies that work toward equity in distribution.

- A third option to benefit women entrepreneurs is to use set-asides in credit programs or government contracts. Caution is required. Like the protectionist policies for women's employment, set-asides might put women-owned businesses in a ghetto to compete only for set-aside contracts. On the other hand, they could be used to identify and support strong women entrepreneurs.

The recommendations could apply to the Capital Markets Development and Legal Reform components under the Private Sector Initiative. Innovative programs also might be funded by the Enterprise Funds.

### **Effects of Decline of Services**

- USAID should support social safety net programs to reduce the risk to women who start enterprises.
- USAID should support labor policies to provide for part-time work or flexible work schedules, so that women can hedge their bets by continuing to get some salary while they begin the new business activity.
- USAID should support programs to "create" time for women, for example, by supplying baby-sitting and child care services or flex-time employment schedules. USAID-funded training should reflect the time constraint.

### **Constraints of Self-Image**

- Entrepreneurship training and technical assistance for women should deal with the issues of self-image. The emphasis should be on retraining rather than skills training, because the women most likely to start businesses are well educated and sophisticated, with extensive employment experience.

This recommendation applies to training under the Private Sector Initiatives, and under the NIS Exchanges and Training. NGOs working at the local level may be used to develop innovative programs for women to respond to these constraints.

### **Data Requirements**

The shift from a centrally planned to a market economy requires a shift in the type of information collected for business planning and marketing, training and education, and employment services.

- USAID support for building market information systems should ensure that all individual-level data (for example, employed, unemployed, business ownership, managers, property tenure) are disaggregated by sex.
- USAID should support surveys of households in urban and rural areas for information on the access of men and women to household savings for business development, on management



of household resources and disposition of income, and on household labor allocations and constraints on women's business activities.

- USAID should support a survey of small businesses to identify differences between male- and female-owned businesses. This study could be supplemented with case studies of woman-owned businesses.
- Subsector analysis could be used to track products from raw materials through marketing, to identify points in the cycle for businesses where women entrepreneurs might have a comparative advantage or that might accommodate constraints of family responsibilities.
- Data are needed on property ownership by sex, and by country. Questions to ask in the study include:
  - What is the process of privatization of urban properties? How are houses and land titled — family, head of household, men and women as partners, as individuals?
  - What are the inheritance laws — do spouses, sons, and daughters inherit equally? Do the legal requirements conform to the reality?
  - Do men and women have equal access to ownership and control of newly privatized property? Do people receive property as individuals or as part of household units? Do the decrees match the reality of what occurs?

### DEMOCRATIZATION

During the transition, when policies and institutions have become destabilized, there is a unique, historic opportunity for women to become involved in defining new policies. These recommendations apply to the activities under the Democratic Pluralism Initiatives as well as the NIS Exchanges and Training.

- USAID could support the establishment of professional women's associations, with local, regional, and national linkages, and with the potential for interactions with women's organizations internationally. Professional women in the NIS are sophisticated and highly educated, and the standard approaches to education and entrepreneurship practiced in the developing world are inappropriate. Networks among women can offer support groups for discussion and resolution of common problems (solidarity), a platform for lobbying for women's interests (democratization via civic organizations), and a basis for learning from others who have been successful entrepreneurs.
- USAID should support political leadership training to build women's skills in public speaking, media use, fundraising, and campaigning. The Asia Foundation's Women in Politics program is one example of current work in this area. This program could be backed by research on barriers to women's political participation and how to overcome them.
- USAID could promote legislative analyses and NGO watchdog groups to assess reforms in gender equity and their impact on women.



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**ANNEX A**

**PROGRAMS, PROJECTS, AND ACTIVITIES THAT FOCUS  
ON WOMEN IN BUSINESS**



## ANNEX A

PROGRAMS, PROJECTS AND ACTIVITIES THAT FOCUS  
ON WOMEN IN BUSINESS

## Seminars and Conferences

International PVOs working with local NGOs in the former Soviet states have held seminars devoted specifically to the topic of bringing women into the political process and emphasizing women's role in private sector development. One of the useful aspects of these conferences is that they have brought together women scholars and leaders from the NIS as an important first step in helping women to organize themselves and to prioritize issues which must be addressed in the political arena.

One such successful conference, entitled "International Conference on Women in a Free Market Economy" held in Moscow in September, 1992 was sponsored by the **Free Economic Society of Russia**, **Gaia Women's Center**, **Women's Initiative Foundation**, and **Russian Strategic Issues Center** to name a few. Another highly successful conference undertaken by the **INET Foundation** by **World Learning** brought together the leaders of NGOs that provide services to women in the NIS. A focus of this workshop was to develop basic networking strategies.<sup>12</sup> **INET**, sponsored by **Opportunity International** and the **Nizhny Novgorod League of Women Managers and Entrepreneurs**, also led another workshop in Nizhny-Novgorod in which they discussed many aspects of small enterprise development.

The **International Republican Institute** has sponsored at least three seminars, the first in Novgorod, the second in Siberia and the third recently held in Kazakhstan. With an emphasis on involving women in the political process, they have staged mock elections and held seminars on coalition building and developing business plans. One positive outcome of these seminars is that they have provided an opportunity for women who are not necessarily leaders in the NIS to meet and discuss issues with American women and men. While the topic of discussion is usually on the paths western women have followed, there has been a great deal of exchange on a personal level. J.L. Cullen, a volunteer trainer at two of these seminars, described how eager women were to hear personal stories of how American women entrepreneurs had surmounted obstacles because it gave them heart to move forward slowly in their own lives.

In the Ukraine, 20 NGOs participated in a training of trainers and an institution building seminar hosted by the **Counterpart Foundation** and led by the **Centre for Development and Population Activities (CEDPA)**. NGO development has also been promoted by the **Academy for Educational Development** which held a seminar in the US for NGO leaders from Ukraine and Moldova. One emphasis in these seminars has been developing skills in project design for local NGOS to allow them to reach more women.

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<sup>12</sup> Surprisingly, while women in the NIS make use of informal contacts in almost every area of their lives, this has not been extended to the extent that it would allow them to form more established business networks.

Numerous other PVOs have begun projects in the NIS most of which are in Russia. **Women's World Banking** is currently setting up two affiliates in St. Petersburg and Moscow to provide credit to women entrepreneurs.

USAID's PVO/NIS Project, administered by **World Learning**, has the long term goal of establishing a network of indigenous NGOs to sustain on-going development projects in the NIS. Many of the U.S. PVOs which are currently funded under this project work directly with women in the NIS in the areas of business development, health and social services.

Other initiatives to promote women in business appear in the literature and may be worth investigating: In 1991, the **Independent Women's Democratic Initiative** established a Fund to Support Women's Initiatives in Kemerova, an important mining city of Russia. The fund has been used to start a business school which in its first year trained 100 managers and accountants. Several women have started their own small businesses with the help of the fund which has been used to obtain raw materials and equipment.

Organizations active in Central Asian states include:

Kazakhstan:

Meyrim (business association for the disabled; Kazakh word meaning kindness)  
Department of Small Business

Uzbekistan:

Business Women's Association  
Union of Entrepreneurs  
Union of Young Entrepreneurs

Kyrgyzstan:

International Fund for the Promotion of Entrepreneurship (FUND INVEST)



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**ANNEX B**  
**PERSONS CONTACTED**



**ANNEX B**

**PERSONS CONTACTED**

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Participant at the International Republican Institute sponsored Women and Business seminars in Moscow.

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