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Tajikistan Country Gender Assessment

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Currency Unit = Somoni
US\$ 1 = 4.75 somoni

ABBREVIATIONS

AMFOT	Association of Micro Finance Organizations in Tajikistan
BEEPS	Business Environment and Enterprise Performance Surveys
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
ECA	Europe and Central Asia
FTI	Fast Track Initiative
GDP	Gross Domestic Product
GoT	Government of Tajikistan
IFC	International Finance Corporation
IMCI	Integrated Management of Childhood Illness
LIC	Low-Income Country
MFO	Micro Finance Organization
MICS	Multiple Indicator Cluster Survey
MOE	Ministry of Education
NCD	Non-Communicable Disease
NDS	National Development Strategy
NSED	National Strategy for Education and Development
PHC	Primary Health Care
PISA	Programme for International Student Assessment
PIRLS	Progress in International Reading Literacy Study
PRS	Poverty Reduction Strategy
SME	Small and Medium Enterprise
TIMSS	Trends in International Mathematics and Science Study
TLSS	Tajikistan Living Standards Survey
UNICEF	United Nations Children's Fund
USSR	Union of Soviet Socialist Republics
WB	World Bank
WHO	World Health Organization

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EXECUTIVE SUMMARY

1. **The aim of this report is to provide a broad overview of the current state of gender equality in Tajikistan.** While the Europe and Central Asia (ECA) region traditionally surpassed many other regions in terms of gender equality, this advantage has been eroding in recent decades. Particularly in Tajikistan, concerns have been raised that men and women have unequally borne the consequences of economic, political, and social transitions after independence in 1991. Shrinking state support for women in their productive and reproductive roles, reduced female participation in political decision-making, and strong resurgence of gender stereotypes and previously banned practices have been noted in this regard (cf. Falkingham, 2000; UN Human Rights Council, 2009).

2. **The report examines several dimensions of gender equality both quantitatively and qualitatively.** Firstly, *agency* refers to men's and women's ability to make effective choices to transform endowments and opportunities into desired outcomes. The legal and institutional framework and social norms that may constrain this ability are discussed. Secondly, the report reviews gaps in *human capital* endowments, particularly health and education. Thirdly, asymmetries in the *labor market* are examined, including a discussion of gender-specific issues arising from its large informality and large-scale labor migration. Finally, the report turns to female and male involvement in *entrepreneurship* as entrepreneurial activities act as an important engine for economic and social development. Overall, it relies on a range of data sources that provide gender-disaggregated statistics and complements them with a desk review of results from qualitative studies.

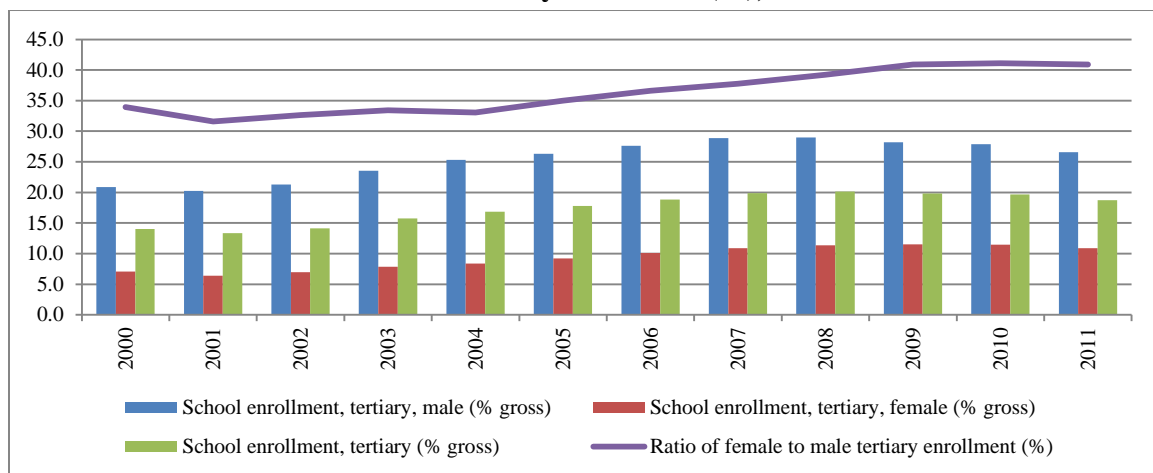
3. **Tajikistan has set up a legal framework that enshrines principles of equality and non-discrimination, but better implementation results require continued efforts.** At the international level, Tajikistan ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993, the Convention on the Political Rights of Women, and the UN Covenant on Civil and Political Rights (1999). At the national level, the law 'On State Guarantees of Equal Rights and Equal Opportunities for Men and Women' was adopted in 2005. Despite the Government's commitment, lack of harmonization of laws and regulations and weak institutional mechanisms hamper *de facto* gender equality. Poor stakeholder coordination and incomplete gender mainstreaming in ministries and departments have been further obstacles (cf. Mamadazimov & Kuvatova, 2011; Public Organizations of Tajikistan, 2012).

4. **Prevailing social norms and patriarchal systems of decision-making limit women's ability to make effective choices, be it at home or at work.** At home, a woman's father in law, her husband or his brothers, or her husband's mother commonly take decisions. Social norms and stereotypes narrowly define women's and men's roles in society, and there is little awareness of women's rights (Kobzar, 2007). Importantly, reemerging but unofficial traditional marriage practices such as early marriage or polygamous relationships leave women without any legal rights (United Nations, 2009).

In any case, these factors hamper women’s ability to decide how they want to protect themselves from HIV and make them susceptible to domestic violence. These patterns are also found in the economic sphere, where women are often rather employees at *dekhan* farms than shareholder in their own right, with men for instance deciding on the crop selection. They are also reflected in women’s lack of access to local decision-making on water resource management (World Bank, 2009a).

5. Representation of women in the political sphere lags behind officially declared goals. At present, the state goal of 30 percent representation of women in governing bodies of the legislative, judicial and executive apparatus has not been achieved. Female participation declines the higher the state level. In 2012, only one out of 18 government ministers was a woman, and less than every fifth member of the Parliament was female (UNECE, 2012). Male dominance is also the prevalent pattern regarding senior leadership of political parties, as female participation in governing bodies of political parties ranges from zero to merely 17 percent. Gender stereotypes, lack of finance, time, and family and media support have been mentioned as factors that lead to self-discrimination among women, explaining their poor political representation (Mamadzimov & Kuvatova, 2011; The Coalition of Public Associations, 2009).

Figure 1. Gross enrollment rate in tertiary education (%), by total and gender, and ratio of female to male tertiary enrollment (%), 2000-2011



Notes: Gross enrollment rate in tertiary education is the total enrollment in tertiary education, regardless of age, expressed as a percentage of the total population of the five-year age group following on from secondary school leaving. Ratio of female to male tertiary enrollment is calculated by dividing the female value for the indicator by the male value for the indicator.

Source: World Development Indicators Database, World Bank, Washington DC, <http://data.worldbank.org/data-catalog/world-development-indicators>.

6. While boys have an advantage over girls at all levels of education, gaps widen substantially during secondary education and are egregious in tertiary education. In line with the strong performance in ECA, gross primary enrolment rates have been consistently high. This is also reflected by very high literacy rates for men and women alike. But in contrast to the regional trend towards decreasing disparities, the modest gap in favor of boys has been relatively persistent in Tajikistan. Disparities deepen

substantially during secondary education. Total gross secondary enrolment rates are comparable to the regional average and higher than in low-income countries (LICs) on average. The ratio of female to male secondary enrolment rates, however, is far less favorable in Tajikistan than regionally, and rather on par with LICs. Finally, the ratio of female to male enrolment in tertiary education was 41 percent in 2011 (see **Figure 1**), being among the lowest worldwide, as compared to 121 percent in ECA countries, and 64 percent in LICs (World Bank, 2012c).

7. Economic and non-economic reasons for gender disparities in the education sector are closely intertwined. If financial resources are limited, education for boys is frequently prioritized. This is related to the widespread prevalence of gender stereotypes, with boys being future breadwinners and taking care of their parents in old-age, and girls predominantly carrying out domestic responsibilities. Higher education is even considered detrimental for a girl's "value" in society, as more educated women are believed to face more difficulty in finding a husband (cf. Mezentseva, 2007). Overall, low levels of female education bring along adverse effects in virtually all spheres of life, including child and maternal health and knowledge about health risks such as HIV transmission. It sets the stage for continued disparities in the labor market and has negative implications for women's decision and bargaining power in the social, economic, and political context.

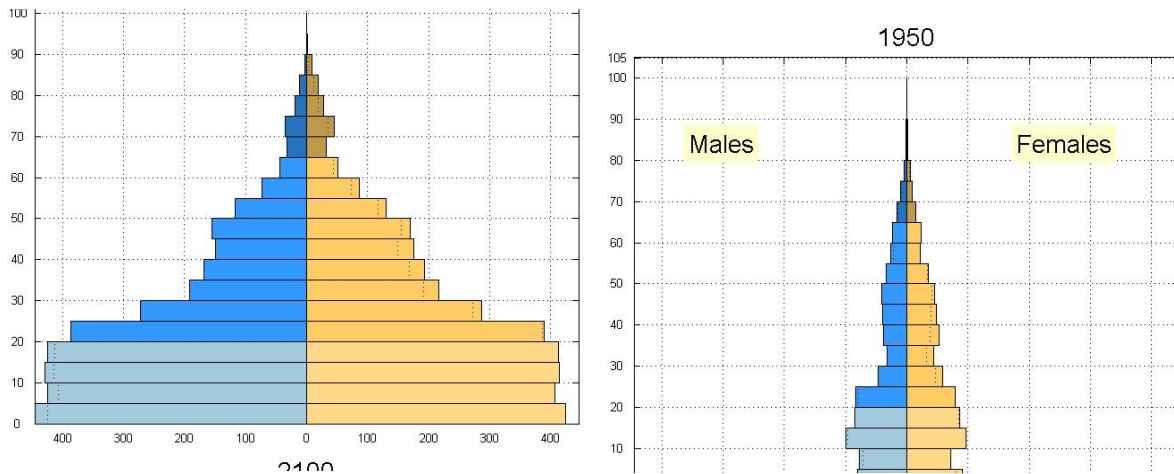
8. Maternal, infant, and child under-5 mortality rates remain unacceptably high. The number of women who die during pregnancy or childbirth exceeds the ECA average by more than 100 percent (65 per 100,000 live births in 2010). This high rate has been attributed to insufficient antenatal and delivery care due to lack of material, equipment, and well-educated health professionals. A large share of births still takes place at home, related to poor (health) infrastructure and financial constraints (cf. Khodjamurodov & Rechel, 2010). Despite a declining trend of infant and child under-5 mortality, current outcomes are still far above the regional average. A complex set of direct (e.g. vaccinations, micronutrient deficiencies) and indirect (e.g. household poverty, maternal education) factors have been noted in this respect (Bakilana & Msisha, 2009). Recognizing this, the Government of Tajikistan has declared child and maternal health key priorities in its first Comprehensive National Health Sector Strategy for 2010-2020.

9. Rising HIV prevalence among women and women's risk of being exposed to domestic violence are serious health issues. Women represent a rising share among the overall increasing number of new HIV infections. Intravenous drug use remains the main transmission channel, but transmission through sexual intercourse has become more common, especially for women. Both limited agency and low levels of education prevent women and girls from protecting themselves effectively from HIV infection (cf. Yuldasheva, 2011). Furthermore, violence against women and girls is a common phenomenon in Tajikistan. In a 2005 baseline study in Khatlon region, nearly six out of ten women between the ages of 17 to 47 have experienced physical and/or sexual violence by their husband at least once during the lifetime (Haarr, 2005).

10. In terms of demographics, Tajikistan is moving towards a window of opportunity phase that opens up chances for greater economic growth. In contrast to

many other ECA countries, Tajikistan's population growth will continue unabated for the next decades. The increasing portion of the population that is of prime age opens up opportunities for economic growth, in particular if also women are attracted into productive jobs. Moreover, elderly women will increasingly outnumber elderly men, bringing along important policy implications for pensions and the social protection system in general (see **Figure 2**) (Sattar, 2012; United Nations, 2011b).

Figure 2. Population by age groups and sex (absolute numbers), 2010 and 2050



Notes: Data are in thousands. Total population is estimated to amount to 6,879 thousands in 2010 and 10,745 thousands in 2050. The dotted lines indicate the excess male or female population in certain age groups. Projections are based on a medium-fertility variant. Men are indicated in blue; women are indicated in brown.

Source: United Nations (2011b, pp. 869, 871).

11. The labor market is characterized by a gap in men and women's economic activity and gender segregation regarding economic sectors and occupations (cf. UNECE, 2012; World Bank, 2009c, 2012c). Women have consistently constituted 45 percent of Tajikistan's total labor force for the last two decades. The gender gap in labor force participation rates amounts to 18 percentage points in favor of men and is comparable to the regional average. More than two thirds of the economically inactive part of the population is female, with domestic responsibilities being the main reason for women's absence from the labor market. Women are dominantly present in the agricultural sector and elementary occupations, that is, in low-productivity, low-paid activities with little decision-making power.

12. Occupational segregation in terms of gender originates in educational choices before entry into the labor market. Female concentration in elementary occupations corresponds to gender disparities in secondary and tertiary education and the fact that men and women tend to choose different fields of studies. Furthermore, gender stereotypes that assign men the role of the decision-maker, while women are expected to take care of the household, play a crucial rule. These factors finally result in a vicious cycle, as the concentration of women in low-paid jobs and lower positions reinforces households' decision not to invest heavily in girls' education.

13. Most of the disparities in monthly earnings – that are considerably lower for women than for men – cannot be explained by observable characteristics. A study based on UNDP’s 2009 Social Exclusion Survey finds an earnings gap of 18 percent in favor of men (Blunch, 2010). Observable characteristics such as education, experience, or sector of employment only account for three to four percentage points, whereas the remaining gap remains unexplained. Despite laws mandating equal pay for equal work, these empirical findings indicate the presence of gender-related earnings discrimination.

14. Women are disproportionately present in the informal sector. Tajikistan’s informal sector has reached considerable scale, though any measurement is obviously problematic. According to the 2007 Tajikistan Living Standards Survey (TLSS), every third employee works in the informal sector (World Bank, 2009c). Informal sector employment prevails in the agricultural sector and is associated with being female and less well educated. Lower salary levels, the absence of social security coverage, and limited opportunities for skill development make informal sector employment precarious in many respects and add to women’s economic dependence and economic insecurity.

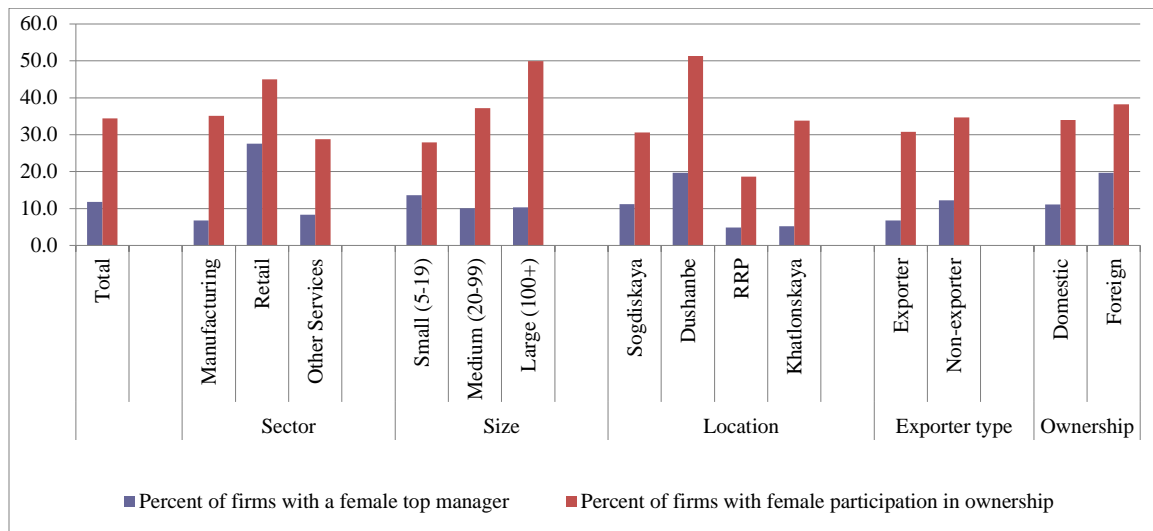
15. External labor migration is mainly a male phenomenon, but affects the economic and social wellbeing of women and men alike in ambivalent ways. Successes in poverty reduction have been widely attributed to remittances, and households with at least one migrant are less at risk of being poor (World Bank, 2009c). Wives, however, frequently do not receive their husbands’ remittances that are sent to parents or elderly relatives, and women need to manage additional responsibilities in the household. Rough estimates furthermore indicate that one third of migrants’ wives have been economically abandoned, resulting in a condition of severe economic and social precariousness (IOM, 2009; OSCE, 2012). Finally, violations of migrants’ rights, deteriorated health status, and higher risk of communicable diseases affect the wellbeing of mostly male labor migrants (Somach & Rubin, 2010; UNDP, 2010).

16. Entrepreneurial activities among women are the exception rather than the rule. More men than women attempted to start a business in 2010, though women are not less likely to succeed in case they do so (Life in Transition Survey II). According to the IFC (International Finance Corporation) SME Survey, women constitute more than one third of individual entrepreneurs, but are less frequently involved in the management of *dekhan* farms and small and medium enterprises. The 2008 Business Environment and Enterprise Performance Survey finds that on average less than twelve percent of top managers in the private non-agricultural sector are female, but their share is higher in the retail sector and in businesses located in Dushanbe (see **Figure 3**). While women participate in the ownership of one third of the surveyed firms, shares are remarkably higher in large firms and firms in the retail sector.

17. Limited access to land, finance, and networks represent constraints to female entrepreneurship (cf. Giovarelli & Undeland, 2008; Mirzoeva, 2009). By law, Tajikistan strives to provide equal access to economic resources for men and women. Studies nevertheless suggest that women’s access to land is *de facto* constrained by customary norms that existing legislation does not take into account. Financial inclusion is very limited in Tajikistan in general, but women face specific difficulty accessing

finance due to lack of collaterals, education, and knowledge, and gender stereotypes. In addition, access to information and networks is extremely limited for Tajik women. For instance, women are less likely to be informed about land restructuring and their rights, and to receive invitations to business workshops. Finally, the 2008 Business Environment and Enterprise Performance Survey indicates that enterprises run by female top managers seem to face more hurdles in terms of regulation, taxes, and corruption.

Figure 3. Percent of firms with female top manager and female participation in ownership (%), by characteristics of firm, 2008



Notes: RRP = Region of Republican Subordination. Exporters refer to firms whose direct exports are ten percent or more of sales. Foreign ownership applies to firms where ten percent or more of ownership is foreign.

Source: Enterprise Surveys, World Bank, Washington, DC, <http://www.enterprisesurveys.org/>.

18. A range of policy measures is proposed for discussion among policy-makers, civil society actors, and development partners.

- (a) **In order to unlock the full potential of the existing legal framework, a critical review of implementation, monitoring and evaluation, and coordination mechanisms may be valuable.** Harmonization of laws and regulations, strengthened cooperation among stakeholders, and constant gender analyses of draft laws are some potential fields of action. At the same time, implementation and enforcement require closer monitoring.
- (b) **Increasing female enrolment in secondary and tertiary education should be a policy priority.** Financial incentives to reduce costs of education proved to be successful in other countries, such as scholarships or stipends for disadvantaged pupils or conditional cash transfers targeted to girls from underprivileged rural households (Alam, Baez, & Carpio, 2011; World Bank, 2011a). Policy measures could further include (1) a government led promotional campaign of the value of education for boys and girls alike to increase parental support, (2) the stricter containment of illegal early

marriages, and (3) a (time bound) program that takes deliberate action to increase the inclusion of female students in institutions of higher education.

- (c) **Young women's transition from school to productive employment in demand-driven fields needs to be supported.** Training programs for young women should aim to develop skills that address the needs of high value-added activities. Possible policy measures could include (cf. World Bank, 2012a) (1) a labor market assessment to identify opportunities and constraints for (female) job seekers, (2) government campaign or outreach that encourages women job seekers and employers to consider jobs beyond traditional areas of female employment, and (3) programs such as the IFC Education for Employment program in Tajikistan.
- (d) **Promising projects that integrate gender activities into wider business development activities should be identified and extended.** Lessons learnt from an IFC project (IFC, 2009b) have shown that relatively simple measures that improved the working conditions of female workers at cotton farms also raised the farms' productivity. The government may wish to further study similar experience and use these results to promote better working conditions for female workers, particularly in the cotton sector.
- (e) **The government may wish to identify which micro-finance products and related activities are particularly useful in reaching (rural) women** (e.g., joint liability schemes, female intermediaries and mentoring sessions, sensitization campaigns, trainings in business development and financial literacy, publicly awarding successful female entrepreneurs, more female staff).
- (f) **Mechanisms that protect abandoned migrants' wives and their families need to be strengthened.** Next to providing social assistance, attention should be paid to the issue of alimonies and obstacles that hinder enforcement of payments. This could include (1) assuring that all marriages are legally registered, (2) assuring that migrants emigrate legally and can be tracked down, and (3) providing legal advice to abandoned women.
- (g) **Next to legislation, there are a variety of other means through which gender discrimination can be addressed.** Particularly, mass media can contribute to changing gender stereotypes by reporting on success stories in non-traditional areas that involve women and girls. Further means include gender studies in secondary and higher education, trainings for journalists and public servants in order to raise gender awareness in their professional lives, the encouragement of knowledge exchange among women, and the promotion of gender diversity in the civil service.

2. INTRODUCTION

2.1 **Gender equality is a core development objective – both as a right in itself, and as an instrument for development.** This is the main message of the World Development Report 2012 (World Bank, 2011d). The intrinsic value of gender equality is grounded in the notion that development is a process of expanding freedoms equally for all people (Sen, 1999). Its instrumental value emerges from its potential to enhance productivity, to promote better development outcomes for the next generations, and to achieve more representative decision-making. Both objectives obligate the reduction of existing gender disparities and the consideration of gender equality in policy making and programming (World Bank, 2011d).

2.2 **The traditional lead of the European and Central Asia (ECA) region over other regions in the world in terms of gender equality has been eroding.** The World Bank report “Opportunities for Men and Women in Emerging Europe and Central Asia” (Sattar, 2012) analyses human capital endowments and economic opportunities in the ECA region through a gender lens. While considerable investments in both men and women during Soviet times yielded an impressive stock of human capital on which to build during the region’s economic transformation, other parts of the world have been catching up in this regard. In the light of future dramatic demographic changes, policy making in ECA countries needs to be concerned about how to take advantage of so far underexploited opportunities, for instance encouraging better-educated women to participate in the labor market.

2.3 **In Tajikistan, the political and economic transitions after independence have not gone smoothly.** Tajikistan became independent from the Soviet Union in 1991. In the following years, it was ridden by a civil war and social unrest that lasted until 1997, finally leaving it with serious human losses and a devastated infrastructure and education system. Politically, the country had to struggle to build up state legitimization. Economically, the transition from a command to a market economy was aggravated by the fact that Tajikistan had already been one of the poorest countries in the region before the fall of the Soviet Union. Economic recovery after 2000 was again hampered by the 2008/09 financial and economic crisis, but regained momentum more recently.

2.4 **Concerns have been raised that the consequences of the transition process and accompanying societal changes have been unequally shared between men and women.** Upon independence, many women became unemployed as economic liberalization disproportionately affected industries with large shares of female workers such as textiles, manufacturing, and agriculture. State support for women in their productive and reproductive roles (that is, health services, universal child allowances, and childcare) eroded. The abolishment of compulsory quotas for female representation in the parliament and government positions furthermore reduced women’s participation in political decision-making. Additionally, the strong resurgence of traditional gender stereotypes and previously banned practices such as polygamous or early marriage have emerged as factors that constrain women’s opportunities, including in education and health, participation in the labor market, and entrepreneurial activities (Falkingham, 2000; UN Human Rights Council, 2009).

2.5 Both the recent Soviet legacy and traditional Tajik values influence women's present status. In the pre-Soviet era, women were usually excluded from public life and mostly illiterate. Religious practices mixed with traditional customs influenced the society. Marriages were usually arranged and the age difference between the young bride and her husband was often considerable. Upon marriage, a woman belonged to her husband's family, where her status was initially low and grew through childbearing. The Soviet era brought about important changes. The process of secularization banned polygamous relationships and early marriages by law, encouraged women to discard their veil, promoted education for men and women alike, and ensured women's participation in the political life by quota systems. While women's participation in public life changed dramatically, traditional gender roles persisted in the private sphere, and the strong focus on women's reproductive role was even reinforced. (Akiner, 1997; Falkingham, 2000). Women's changing status after transition and the current state of gender equality need to be understood against this background.

2.6 This report aims to provide a broad overview of the current state of gender equality in Tajikistan. For this purpose, it relies on a wide range of data sources that provide gender-disaggregated statistics. The Life in Transition Surveys (LiTS) I and II (2006 and 2010) were used to measure life satisfaction among men and women. Education, health and labor market indicators for Tajikistan and the ECA region are mainly taken from the World Development Indicators (WDI) database and complemented with information provided in databases of the UN population section, UNESCO, and UNECE. The LiTS II, the 2008 Business and Enterprise Surveys (BEEPS) and the IFC SME Survey were predominantly used to analyze entrepreneurial activities of men and women in Tajikistan.

2.7 Quantitative analyses are supplemented by a desk review of qualitative study results in order to explore explanations of measured outcomes. Quantitative analysis is valuable as it provides some idea of the degree of differences in outcomes and facilitates regional comparisons, but suffers from the drawback that it may fail to explain measured outcomes (Sattar, 2012). This issue is especially pertinent to the important topic of agency, i.e. men's and women's ability to make effective choices. Qualitative tools used in reviewed studies include focus group discussions (cf. Haarr, 2005; UNICEF, 2012b; World Bank, 2009a), interviews with rural women (Kanji, 2002; Shahriari, Danzer, Giovarelli, & Undeland, 2009), an analytical study of party regulations and legislation (Mamadzimov & Kuvatova, 2011), or results from public monitoring and evaluation by non-governmental organizations (Public Organizations of Tajikistan, 2012).

2.8 The paper is structured along the following lines. The first section introduces the idea of 'agency' that will remain an important issue throughout the report. This is followed by an analysis of disparities in human capital endowment, including health and education. Gender gaps in the Tajik labor market and entrepreneurial activities of men and women are discussed in the fourth and fifth section. The final section concludes with some policy recommendations that might be beneficial for discussions among policy-makers, civil society actors, and development partners.

2.9 **Some of the key findings of the report are as follows:**

- (a) **Women’s agency in Tajikistan is constrained by weak implementation of gender policies and patriarchal systems of decision-making.** Gender equality has been *de jure* enshrined in Tajikistan’s legal system, but the achievement of *de facto* equality of men and women is still a process under way that has been hampered by poor implementation and coordination mechanisms and limited monitoring and evaluation. Men dominate decision-making processes in virtually all spheres and women’s voices are frequently excluded, be it at home, at work, or in politics.
- (b) **Gender disparities in favor of boys exist at all levels of education, but begin to widen during secondary school and are especially pronounced at the tertiary level.** In regional comparison, gender gaps are already substantial for secondary education, but the ratio of female to male tertiary enrollment is among the lowest worldwide. Studies suggest that financial constraints, expected returns to education, and traditional gender stereotypes that narrowly define the role of women and girls in society are important factors that prevent girls from pursuing higher education.
- (c) **High child and maternal mortality, rising HIV prevalence among women, and women’s risk of being exposed to domestic violence are serious health issues.** The overall health situation had significantly deteriorated in the aftermath of independence and years of civil war. Life expectancy for both men and women is below the regional average, but more so for men. Due to unacceptably high mortality rates, the Republic of Tajikistan has declared child and maternal health a key priority. Further concerns arise from the fact that a range of social, cultural and economic realities constrains women and girls from effectively protecting themselves from HIV infection and domestic violence.
- (d) **Tajikistan’s labor market is characterized by gaps in economic activity, gender-based sectoral and occupational segregation, and earnings disparities.** While women constitute 45 percent of the total labor force, two thirds of the economically inactive are female, as they are frequently expected to carry out domestic responsibilities. Women are disproportionately present in the agricultural sector and in low-paid, low productivity works, as well as in the informal sector of the labor market. Moreover, there are indications for gender-related earnings discrimination. Mainly male labor migration impacts on the economic and social wellbeing of migrants and their families in ambivalent ways.
- (e) **Female entrepreneurs are the exception rather than the rule and face constraints in their access to land, finance, and networks.** Possibly related to different levels of risk aversion, women attempt to start a business less frequently than men, although they are not less successful in case they do so. Just twelve percent of top managers are women, but this share varies

according to firm characteristics, with female involvement being higher in the retail sector, in small companies, and in the capital. Female entrepreneurs appear to be constrained in their access to land, finance, and networks, and enterprises run by female top managers more often report hurdles in terms of regulations, taxes, and corruption.

3. AGENCY

3.1 Agency refers to men’s and women’s ability to make effective choices to transform endowments and economic opportunities into desired outcomes. This report starts with a section on agency as reducing gender disparities in endowments is not sufficient to ensure equal gender outcomes if men and women cannot effectively exercise agency. Agency is defined as “an individual’s (or group’s) ability to make effective choices and to transform those choices into desired outcomes” (World Bank, 2011d, p. 150). Alongside markets and institutions, social norms shape women’s agency in Tajikistan. After a brief overview of men’s and women’s subjective wellbeing, this section sets out relevant general legal and institutional framework and discusses women’s ability to make decisions in the social, economic, and political sphere.

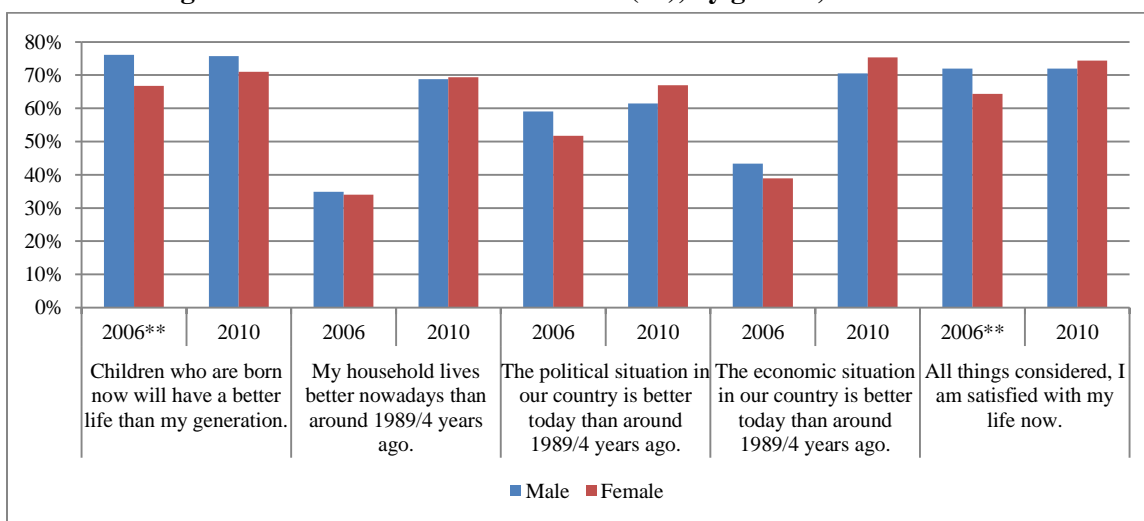
A. SUBJECTIVE WELLBEING

3.2 Life satisfaction among both men and women is remarkably high in Tajikistan despite it being among the poorest countries in Europe and Central Asia. The Life in Transition Surveys I and II (EBRD and World Bank, 2006, 2011) have been designed to provide better insights into the effects of the profound transition processes on different spheres of individuals’ lives. Among both men and women, three out of four Tajiks report themselves as satisfied with their lives in 2010 (see **Figure 4**). Firstly, this contrasts to perceptions of wellbeing in 2006, as women tended to be slightly less satisfied with life than men some years ago. Secondly, this widespread satisfaction differs significantly from the average perception of wellbeing in the region (43 percent on average in the transition region¹), although Tajikistan is one of the poorest of the surveyed countries.

3.3 Men and women share similar views on the evolution of the political and economic situation of their country and show widespread optimism for the wellbeing of future generations. Men and women agree that the political and economic situation in Tajikistan has been continuously improving, and more so between 2006 and 2010 than in the period over 1989 to 2006. Moreover, while only about 35 percent of the respondents in 2006 considered their household’s wellbeing as improved compared to 1989, 70 percent agreed with this statement when considering changes in household wellbeing between 2006 and 2010. Outlooks in the future are positive, as both men and women alike largely expect that children will have a better life than their present generation.

¹ The following countries are included: Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Estonia, Georgia, Hungary, Kazakhstan, Kyrgyz Republic, Latvia, Lithuania, FYR Macedonia, Moldova, Mongolia, Poland, Romania, Russia, Serbia, Slovak Republic, Slovenia, Tajikistan, Turkey, Ukraine, Uzbekistan, Kosovo, Montenegro.

Figure 4. Measures of life satisfaction (%), by gender, 2006 and 2010



Notes: Percentage of people includes respondents who strongly agree or agree with the respective statement. "Do not know" answers are excluded for the calculation of shares. Data is weighted.

Source: LiTS I and II (EBRD and World Bank, 2006, 2011).

B. GENERAL LEGAL AND INSTITUTIONAL FRAMEWORK

3.4 Tajikistan has set up a legal framework that enshrines principles of equality and non-discrimination. International obligations arise from the ratification of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993, the Convention on the Political Rights of Women, and the UN Covenant on Civil and Political Rights (1999). At the national level, Tajikistan’s Constitution declares the principle of equality of men and women. The 2005 law ‘On State Guarantees of Equal Rights and Equal Opportunities for Men and Women in the Exercise of Such Rights’ (hereafter Law on State Guarantees) provides a definition of ‘discrimination’ that is in line with the Convention’s definition and bans discrimination in any sphere of life (Mamadzimov & Kuvatova, 2011; UN Committee on the Elimination of Discrimination Against Women (CEDAW), 2007).

3.5 The Government of Tajikistan has committed itself to ensuring that women’s needs are explicitly addressed in policy-making and that women are represented in leadership positions. In 2001, the Government of Tajikistan (GoT) introduced the state program “Basic directions of state policy to ensure equal rights and opportunities for men and women in the Republic of Tajikistan for 2001–2010”. This program, *inter alia*, acknowledged the need to overcome social stereotypes in the Tajik society. The GoT furthermore incorporated separate gender equality sections into the Poverty Reduction Strategies (PRS) 2007-2009 and 2010-2012, and the National Development Strategy (NDS) to 2015. This was the first time that gender was integrated into medium and long term socio-economic planning (The Coalition of Public Associations, 2009). Additionally, in 2010, the National Strategy on Activating the Role of Women in

Tajikistan 2011-2020 was adopted (Public Organizations of Tajikistan, 2012; The Coalition of Public Associations, 2009).²

3.6 The State Committee of Statistics of Tajikistan has developed gender disaggregated statistical reporting and introduced gender indicators in national reporting forms. In 2009, approximately 40 percent of all statistical and in-house reports of government agencies and departments had adopted gender disaggregated reporting. Additionally, more than 100 gender indicators had been developed for the monitoring and evaluation of the Millennium Development Goals, the PRS, and NDS (The Coalition of Public Associations, 2009). Regular, gender disaggregated statistics are critical in order to inform policy-making in all spheres of social and economic life.

3.7 Nevertheless, while there is no *de jure* discrimination against women, lack of harmonization of laws and regulations and weak institutional mechanisms are *de facto* obstacles to gender equality. Significant dissonance exists between the 2005 Law on State Guarantees and other laws and regulations. Newly adopted as well as existing laws and regulations have not been analyzed and revised in order to bring them in line and explicitly link them with the enacted Law on State Guarantees. Moreover, there is a lack of legal and institutional framework for the law's implementation. Ineffective enforcement mechanisms and weak monitoring and evaluation of planned activities have hindered its implementation, for instance with respect to the involvement of women in political decision-making (Mamadazimov & Kuvatova, 2011; Public Organizations of Tajikistan, 2012).

3.8 Poor cooperation and incomplete gender mainstreaming in key government policies are further constraints. Weak coordination and cooperation between agencies is an important limiting factor in this regard (OSCE, 2012). The Committee for Women and Family Affairs, being responsible for the oversight of the implementation of gender-related policies, has not been able to establish sound working relationships with government ministries and departments. Moreover, overall integration of gender mainstreaming in the work of ministries and departments is poorly developed (Public Organizations of Tajikistan, 2012).

3.9 The lower house of the Tajik Parliament approved a law on prevention of domestic violence in November 2012. Violence against women has been widely accepted in Tajikistan, in particular in rural contexts, and, notably, among younger women (State Committee on Statistics of the Republic of Tajikistan, 2007). After extensive lobbying (UN Women, 2012), the lower house of Parliament finally approved a law on the prevention of domestic violence in December 2012 that is planned to be considered in the upper house in 2013 (The Coalition of Public Associations, 2013). This law will now have to prove its effectiveness in terms of containing violence against women and girls.

² Please refer to Mamadazimov and Kuvatova (2011) for a more comprehensive overview and description of the legal and policy framework.

3.10 The official status of female migrants in the country is often precarious. Significant numbers of women of foreign birth, but married to Tajik citizens and with children from this marriage, have been living in the country for some time and still lack official citizenship (Public Organizations of Tajikistan 2013). Absence of citizenship rights denies them access to various forms of social protection, as well as the right to franchise and participation in political decision-making in Tajikistan (Public Organizations of Tajikistan, 2012).

3.11 Women face a number of complications in legal recourse in the pursuit of their basic freedoms and equal rights. Low legal literacy of women results in apprehension and a lack of confidence with regard to the legal system and the role that it can play in defending their rights. There also exists considerable distrust of trial courts, and their ability to effectively administer justice in accordance with the law. With poverty experienced by a significant part of the population, in particular women, the limited scope of the free legal aid system means that many women simply cannot afford to take advantage of the judicial system to access their rights and to seek recourse (Public Organizations of Tajikistan 2013). Furthermore, the Republic of Tajikistan acknowledges the primacy of international legal instruments over domestic law, yet in practice, there have not been any examples of legal decisions where the norms of the international conventions to which the Republic of Tajikistan is party have been directly applied in cases on gender-based discrimination (Public Organizations of Tajikistan, 2012).

C. VOICE AND REPRESENTATION

3.12 Prevailing social norms and the resurgence of strong gender stereotypes constrain women's agency in virtually all aspects of their lives. As will be seen throughout this report, strong beliefs about the respective roles of men and women restrict women's agency in effectively all spheres. This section briefly looks at women's participation in decision-making processes within the household and the economic and political spheres. Several of these aspects will also be captured in the sections on gender asymmetries in human capital endowments and economic opportunities.

3.13 Patriarchal systems of decision-making limit women's voices within the household. A woman's father-in-law, her husband and his brothers, or the husband's mother commonly make decisions about the allocation of household resources, while the voices of young women are excluded from the decision-making process in multi-generational families and in many rural areas. Within nuclear families, women may assume the second voice – after their husband –, but their role in decision-making nevertheless is marginal (Kobzar, 2007). Women's limited bargaining and decision-making power also hampers women's capacity to determine when they want to have sex and to decide how they can protect themselves from HIV, and makes them more susceptible to domestic violence. According to the 2005 MICS, two thirds of women between the ages of 15 and 49 agree that a husband may beat his wife if she neglects the children, argues with him, or does not inform him when she leaves the house (State Committee on Statistics of the Republic of Tajikistan, 2007). Prevailing social norms assure that women do not report violence, and this is further aggravated by little knowledge of women's rights and entitlements. Reemerging traditional marriage

practices, that is early marriage and polygamous relationships, add to this set of problems, as these unofficial forms of marriage do not provide women with the same entitlements as legally registered marriages (United Nations, 2009).

3.14 Although women carry out a significant share of the income-generating work in the agricultural sector, their involvement in decision-making processes frequently remains limited. While women are most often responsible for managing drinking water resources and providing drinking water at home, they are in practice denied access to local decision-making on water resource management and unlikely to participate in Water User Associations (WUAs) (World Bank, 2009a). Moreover, despite the fact that both men and women are involved in taking care of livestock, it is men who decide on the purchase, sale and other operations linked to its management. Women's marginal role in decision-making intersects with the dominance of gender stereotypes, lower levels of educational attainment of women compared to men, and increased involvement of women in unpaid home labor as well as less-profitable jobs in the labor market (Kobzar, 2007). In short, women's contributions to the welfare of their family and society – paid and unpaid work within the home or on household plots – is undervalued, and this is reflected in their exclusion from decision-making processes.

3.15 In spite of women's right to a share of *dehkan* farmland, they are often employees rather than shareholders in their own right. Women marginally participated in the restructuring of collective farms, as rural women rarely led farms during the Soviet era, and former farm managers administered most reorganizations. In 2004, women headed solely seven percent of all registered *dehkan* farms. A more recent social assessment of agriculture and gender in three districts in Ferghana valley³, with a large number of female household heads in the sample, suggests that this figure amounts to 15 percent (World Bank, 2009a). Females, however, do not manage all of those *dehkan* farms that are listed in their names. Instead, state officials registered them with their wives' names in order to avoid the appearance of conflict of interest or manipulation of state allocation of land. The study further finds that notwithstanding the fact that women may have good access to land, they do not play a significant role in decision-making about crop selection on cultivated land (World Bank, 2009a).

3.16 During the Soviet era, female participation in the political sphere was high by international standards. In Soviet times, quotas were introduced to assure equal representation of men and women in government positions, parties, and state enterprises. Despite these quotas, it has been stated that men still dominated key decision-making processes, and that many bodies lacked genuine political power (Falkingham, 2000). Nevertheless, according to a micro-level study conducted in Gorno-Badakhshan that interviewed 30 women, women felt that they lacked time to participate in the political life after independence as they had been pushed into subsistence farming, housework, or petty trade. They furthermore expressed the view that their status in society was negatively affected by lack of women's representation in political decision-making (Kanji, 2002).

³ Konibodom, Bobojon Ghafurov, and Yovon.

3.17 At present, the declared state goal of 30 percent representation of women in governing bodies of the legislative, judicial and executive apparatus has not been achieved. Women have unequal access to decision-making at all state levels. Between 2001 and 2007, there was in fact a slight decrease in the overall proportion of women in public administration bodies at all levels (from 29 percent to 28 percent). At the national level, the reduction was even greater (from 27 percent in 2001 to 20 percent in 2007). The higher the level of public office, the lower the proportional representation of women. While approximately one third of all heads of structural units are female, only five percent of directors in the upper echelons of government are women (The Coalition of Public Associations, 2009). In 2006, 2 out of 17 government ministers were female, and only one out of 18 in 2012 (UNECE, 2012). Women are also underrepresented in local authorities and local self-government, once again particularly in senior management positions. In 2009, there was not a single female oblast governor, only six percent of mayors of cities and district municipalities were female, and just every fifth chairperson of *jamoats* (The Coalition of Public Associations, 2009). Finally, women represent less than one fifth of all members of Parliament (UNECE, 2012).

3.18 Men also dominate the senior leadership of political parties. The percentage of women in the governing bodies of political parties in Tajikistan varies from no participation at all (Agrarian Party, Economic Reform Party, People’s Democratic Party, and Islamic Renaissance Party) to 17 percent in the Communist Party (Mamadazimov & Kuvatova, 2011). Women’s underrepresentation in leadership structures results in a lack of involvement in significant policy decisions. While a state program exists with regard to training of women for leadership positions, it does not include clear and comprehensive actions to prepare and promote women to leadership positions, nor is there any monitoring of the appointment of women from the staff reserve list for public service (The Coalition of Public Associations, 2009).

3.19 Self-discrimination among women is a strong factor explaining the poor participation of women in politics. Women interviewed as part of a study on women in leadership roles noted that their poor political participation arises from the existence of “double standards” in social attitudes towards women, i.e. there are a marked difference between legal rights and social practices. Patriarchal stereotypes that influence gender roles, lack of finance, time, and family support are further obstacles that limit female involvement in politics. Besides, media rarely portrays women as leaders, politicians or party activists (Mamadazimov & Kuvatova, 2011; The Coalition of Public Associations, 2009). Whilst state strategies and programs exist with the objective of overcoming gender stereotypes, the Government of Tajikistan does not currently provide any funding for the implementation of the National Strategy on Activating the Role of Women in Tajikistan 2011-2020, and has at present not yet developed a communication strategy (The Coalition of Public Associations, 2013).

4. HUMAN CAPITAL

4.1 **Human capital comprises all the knowledge, experience and skills that make an individual economically productive.** Investing in human capital, i.e. education, health, or job training, influences economic growth and productivity directly and indirectly since a country's competitiveness crucially depends on the quality of its workforce (Hausmann, Tyson, & Zahidi, 2011). This section reviews key differences between men and women in human capital endowments. It starts out with an analysis of gender disparities in primary, secondary and tertiary education and subsequently proceeds to an analysis of disparities in demographic developments and health indicators, as well as gender issues of HIV/AIDS and domestic violence.

A. EDUCATION

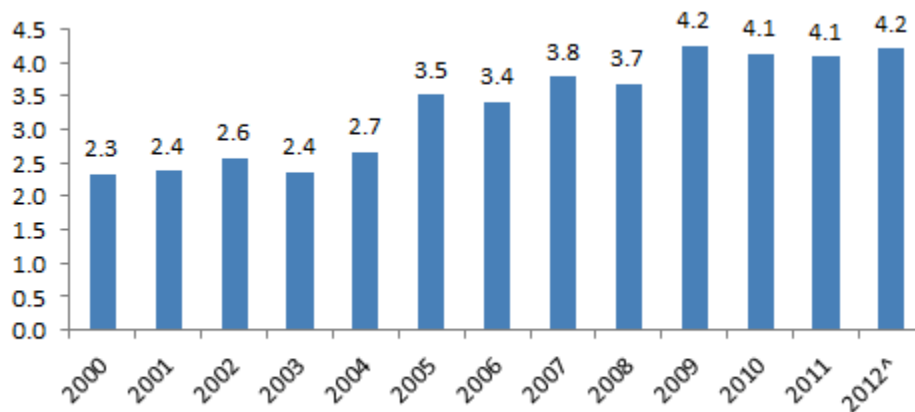
4.2 **Education is a building block of human capital, and gender disparities in education prepare the ground for inequalities in the labor market and, possibly, productivity.** Education opens up economic opportunities for both men and women, and gender gaps in this sphere set the stage for continued disparities in the labor market (Sattar, 2012). The following paragraphs summarize gender similarities and gaps in primary, secondary, and tertiary education, focusing both on trends over time and comparisons across the ECA region, and discuss reasons and implications of these findings.

4.3 **The economic and political transition and the civil war between 1992 and 1997 had detrimental effects on the education system in Tajikistan.** Prior to independence, the education system was heavily supported by the central government of the USSR, access to education was universal, and gender disparities less pronounced (Falkingham, 2000; UNICEF, 2012b). During the civil war following independence, a large part of the physical infrastructure was destroyed, and many professionals in the education system left the country, resulting in a poor learning environment, lack of qualified staff, and weak planning and management capacities (MOE, 2005). Recognizing this, the Ministry of Education (MOE) has set up a National Strategy for Education and Development of the Republic of Tajikistan (NSED, 2006-2015) to address these problems; other institutions provide further support, for instance the Fast Track Initiative (FTI) Catalytic Fund (World Bank, 2009b).

4.4 **Total public spending on education as a percentage of GDP fell dramatically in the mid-1990s and began to increase significantly in the last decade though it still remains below the government's own target.** Between 1993 and 1995, total public education expenditure fell dramatically from 8 to 2 percent of GDP (Figure 5). Since then, it has continuously increased to 4.2 percent in 2009 and has been maintained at approximately the same level afterwards with a slight decline in 2010-2011. This is still below ECA average of 4.8 percent but just about the average among the countries at a similar level of economic development and demographic composition (World Bank, 2013). the MOE has deemed the level of funding as insufficient. According to the NSED (2006-

2015), at least six percent of GDP would be needed to maintain and develop the education system, in particular in the light of a continuously growing student population (MOE, 2005; Republic of Tajikistan, 2010).

Figure 5. Public expenditure on education as percent of GDP, 2000-2012



Notes: Public expenditure on education as percent of GDP is the total public expenditure (current and capital) on education expressed as a percentage of the GDP in a given year. Public expenditure on education includes government spending on educational institutions (both public and private), education administration, and transfers/subsidies for private entities (students/households and other private entities).

Source: World Bank(2013) Tajikistan: Policy Notes on Public Expenditures. Policy Note No.3 Review of Public Expenditure on Education. Report No.77607-TJ.

4.5 Tajikistan performs well with regard to gross primary enrollment rates for both male and female students, but although the gender gap is moderate in absolute terms, it is among the largest in the ECA region. In line with the overall strong performance of the ECA region⁴ in providing primary education to all girls and boys, total gross enrollment rates have consistently been high in Tajikistan for both genders (see **Figure 6**). In absolute terms, the gender gap in gross primary enrollment is modest and amounts to approximately four percentage points in favor of boys. However, along with Uzbekistan, it is the largest in the ECA region. The ratio of female to male primary enrollment has been stable in the last few years and indicates that there has recently been no trend of a closing gap.

4.6 With a persistent gender gap at the advantage of boys, Tajikistan diverges from the regional trend of decreasing disparities in gross primary enrollment rates. In 1991⁵, the regional average in gross primary enrollment rates amounted to 106 percent for males and 103 percent for females, resulting in a difference of 3 percentage points (World Bank, 2012c). Though overall levels of gross primary levels were significantly lower in Tajikistan (92 and 90 percent for boys and girls respectively), the gender gap favoring boys was only two percent. Since 2000, however, there has been an overall

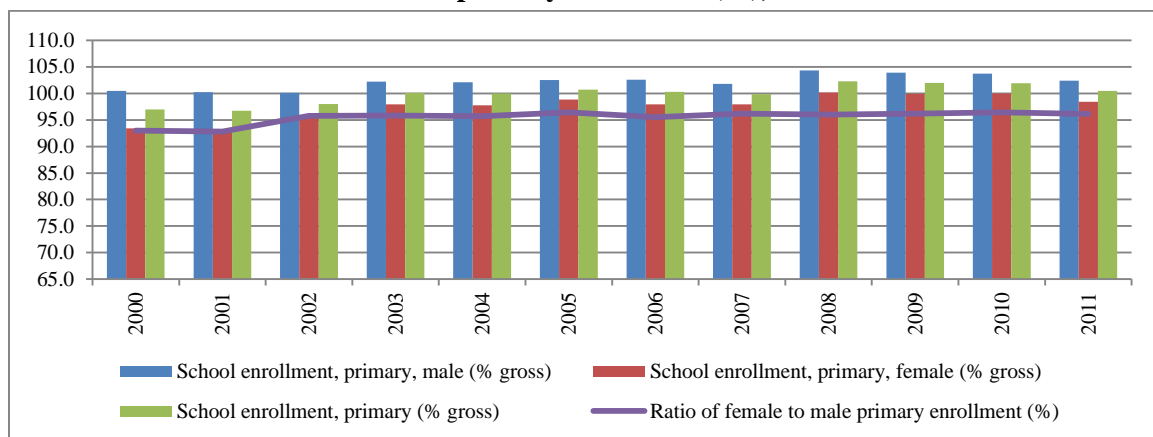
⁴ All regional data are for developing countries only.

⁵ Due to limited data availability, 1991 is chosen as a reference point that most closely reflects the situation prior to independence.

regional development towards decreasing gender disparities from which Tajikistan diverges with relatively persistent differences in boys' and girls' gross primary enrolment rates.

4.7 Modest signs of gender disparities are apparent regarding primary completion rates and progression to secondary education. Average primary completion rates in Tajikistan were 102 percent for girls and 106 percent for boys in 2011 (**Figure A 1**), thus exceeding the ECA average (98 percent and 99 percent respectively).⁶ Though this gap does not appear large, it nevertheless means that a small, but important share of women does not even complete primary education and remains illiterate (Sattar, 2012). Progression to secondary school is virtually the default option for those who were enrolled in the final year of primary education (see **Figure A 2**), but male pupils are slightly more likely to continue to secondary education, with a gender gap that has been ranging between one and three percentage points in recent years.

Figure 6. Gross enrollment rate in primary education (%), by total and gender, and ratio of female to male primary enrollment (%), 2000-2011



Notes: Gross enrollment rate is the total enrollment in primary education, regardless of age, expressed as a percentage of the population of official primary education age. It can exceed 100 percent due to the inclusion of over-aged and under-aged students because of early or late school entrance and grade repetition. Ratio of female to male primary enrollment is calculated by dividing the female value for the indicator by the male value for the indicator.

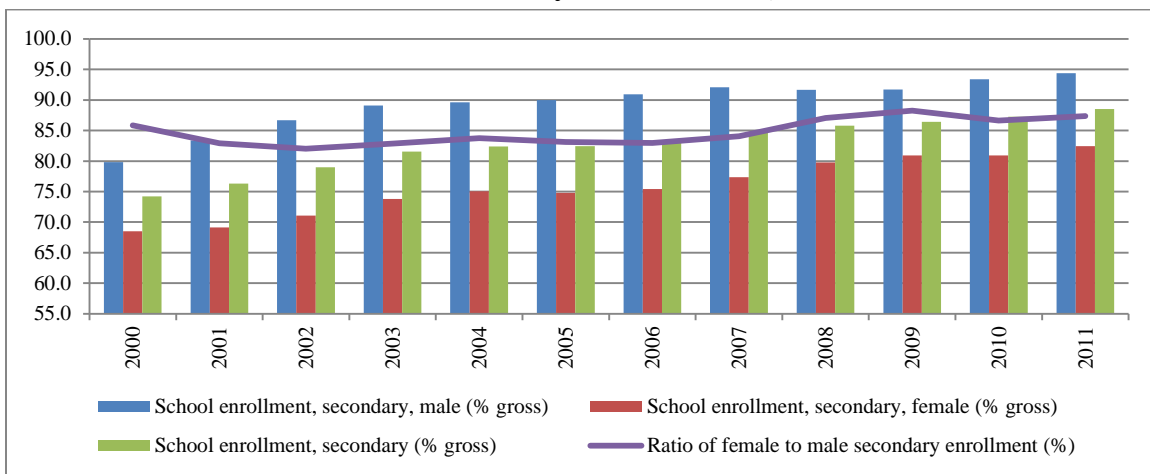
Source: World Development Indicators Database, World Bank, Washington DC, <http://data.worldbank.org/data-catalog/world-development-indicators>.

4.8 Gender gaps in gross secondary enrollment in favor of boys are exceptionally high in regional comparison. Secondary education sets the stage for students' career opportunities and, in the long run, levels of productivity, income, and household welfare (Sattar, 2012). In comparison to other low-income countries (LICs), Tajikistan performs significantly better in terms of secondary enrollment rates for both boys and girls. This fact apparently stems from Tajikistan's Soviet legacy, as education for men and women alike was a key objective during the Socialist era (Sattar, 2012). In 1991, Tajikistan's gross secondary enrollment rates were even above the regional average (102 percent as

⁶ Primary completion rates can exceed 100 percent by definition, see note, **Figure A 1**.

compared to 87 percent), and far above the average in LICs (22 percent).⁷ At present, total gross secondary enrollment rates are still relatively high, but substantial gender disparities exist (see **Figure 7**): In 2011, male gross secondary enrollment rates exceeded the ECA average (94 percent as compared to 91 percent), but this rate was below the regional average for females (82 percent and 88 percent respectively). This means, while total gross secondary enrollment rates are comparable to other countries in the Europe and Central Asia region, the ratios of female to male secondary enrollment rates as a measure of gender parity are far less favorable in Tajikistan (87 percent) than regionally (96 percent). Rather, this puts Tajikistan on a level with other low-income countries (86 percent on average) (World Bank, 2012c).

Figure 7. Gross enrollment rate in secondary education (%), by total and gender, and ratio female to male secondary enrollment (%), 2000-2011



Notes: Gross enrollment rate is the total enrollment in secondary education, regardless of age, expressed as a percentage of the population of official secondary education age. It can exceed 100 percent due to the inclusion of over-aged and under-aged students because of early or late school entrance and grade repetition. Ratio of female to male secondary enrollment is calculated by dividing the female value for the indicator by the male value for the indicator.

Source: World Development Indicators Database, World Bank, Washington DC, <http://data.worldbank.org/data-catalog/world-development-indicators>.

4.9 Reasons for gender disparities in secondary enrollment encompass economic and non-economic realities, including financial constraints and a resurgence of traditional gender stereotypes. In the case of limited financial resources, education for boys is often prioritized. This is closely related to prevalent gender norms in society, where girls and women are supposed to carry out domestic responsibilities and to take care of children. Boys, in contrast, are considered the future breadwinners in a household, so investments in their education ensure that they will be able to earn the income for their family. Wives are furthermore expected to stay with their husband's families. As a consequence, investments in female education are considered inefficient since they do not yield direct economic returns for their parents, whereas boys can take care of their own

⁷ Unfortunately, it is not possible to determine the extent to which gender disparities existed prior to independence due to lack of gender-disaggregated data on secondary enrollment in Tajikistan before 1999.

parents in old-age (Amjad, 2009; d'Hellencourt, 2004; Mezentseva, 2007; UNICEF, 2012b). The tradition of early marriage, which is in particular established among poor and Tajik women (State Committee on Statistics of the Republic of Tajikistan, 2007), is also problematic in this context (Somach & Rubin, 2010). These observations are all the more worrisome since education decisions in a household are also influenced by a mother's education, possibly further reinforcing disparities that put girls at a disadvantage in the future (Republic of Tajikistan/United Nations, 2010). This is illustrated by the 2005 Multiple Indicator Cluster Survey (MICS) showing that the ratio of female to male secondary enrollment increases considerably with rising levels of a mother's education. Taking the average value of 83 percent in 2005, it amounts to 57 percent if the mother completed primary education, but 97 percent in the case that the mother attained some form of higher education (State Committee on Statistics of the Republic of Tajikistan, 2007).

4.10 The most recent data on child employment suggest that nearly one out of ten children between the ages of 7 and 14 was economically active in 2005. Reliable information on child employment is scarce and not disaggregated in terms of sector of employment. Moreover, the accuracy of data may also be limited. For instance, data may insufficiently reflect girls engaging in domestic responsibilities, and unpaid family work in general. Available data suggest that child employment has increased between 1999 and 2005, and more so for girls (from 7 percent to 9 percent for girls, and from 8 percent to 9 percent for boys; World Bank, 2012c). Considerable outmigration and poverty in rural areas have likely been contributing to this widening gap in recent years (Sattar, 2012). Although the Law on Education prohibits hiring students for agricultural activities, it has been reported that children are extensively recruited for cotton harvesting, working for meager wages and missing classes (Briller, 2007).

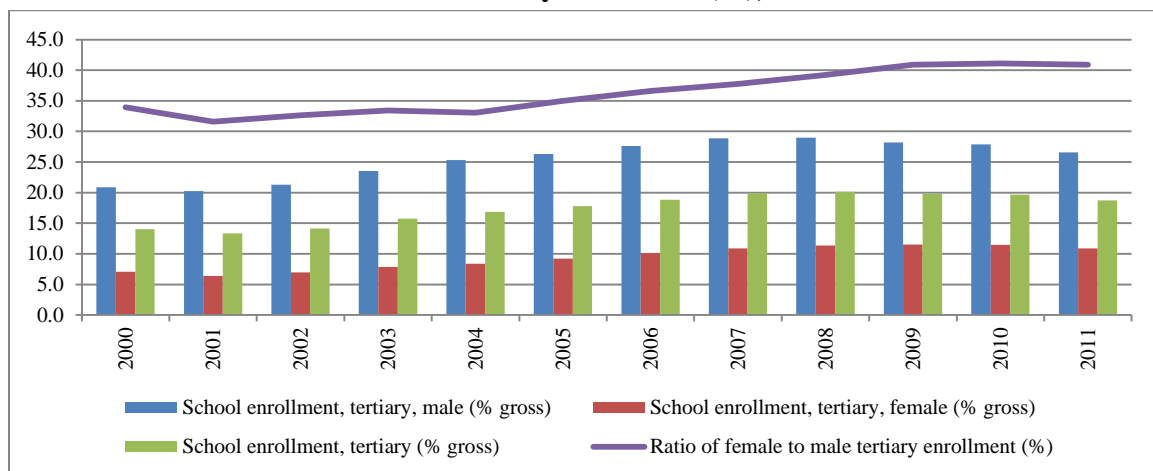
4.11 While literacy rates are very high in Tajikistan, more extensive data on learning outcomes are limited. Nearly 100 percent of females and males older than 14 are literate (World Bank, 2012c). At the same time, data on learning outcomes, in particular of a comparative nature, are limited, since Tajikistan has so far not participated in any international assessments of student achievements, such as PIRLS (Progress in International Reading Literacy Study), TIMSS (Trends in International Mathematics and Science Study) or PISA (OECD Programme for International Student Assessment). Recently, however, a National Testing Center was set up to institutionalize the measurement of learning outcomes (World Bank, 2009b). This is especially needed as, in addition to access-related issues, the poor quality of education has been consistently emphasized, and the MOE has dedicated itself to achieving "standards of access and quality in conformity with international norms" (MOE, 2005, p. 23).

4.12 Gross tertiary enrollment falls short of other ECA countries, and gender disparities favoring males are severe. In 2011, regional averages in gross tertiary education enrollment amounted to 61 percent and 51 percent for women and men respectively. Enrollment in tertiary education has been increasing rapidly at the regional level, and this growth has been accompanied by a feminization of tertiary education. In contrast, total gross tertiary enrollment in Tajikistan only grew by six percentage points between 2000 and 2008 (from 14 percent to 20 percent), and has even been declining

since 2008 (Figure 8). In the last decade, the gender bias in favor of males has consistently ranged between 14 and 18 percentage points. Nevertheless, gross tertiary enrollment rates for men and women alike are still well above the average of LICs (nine and six percent respectively) (World Bank, 2012c).

4.13 The ratio of female to male tertiary enrollment is among the lowest worldwide, and trends in female and male tertiary enrollment have only modestly contributed to closing the substantial gender gap. In 2011, the ratio of female to male tertiary enrollment was 41 percent in Tajikistan, representing a clear bias in favor of males: For every 100 male students, there are only 41 women enrolled in higher education. In comparison, the average value of this indicator is 121 percent in ECA countries, i.e. the overall trend in tertiary enrollment clearly favors females. Though there have been modest signs of improvements in Tajikistan, shown by an increase of the value of this indicator compared to ten years ago, this ratio is still among the lowest worldwide, including average ratios in LICs (64 percent in 2011) (World Bank, 2012c). In this sense, patterns in tertiary education in Tajikistan neither mirror other countries in Europe and Central Asia, nor reflect levels of gender parity found in low-income countries.

Figure 8. Gross enrollment rate in tertiary education (%), by total and gender, and ratio of female to male tertiary enrollment (%), 2000-2011



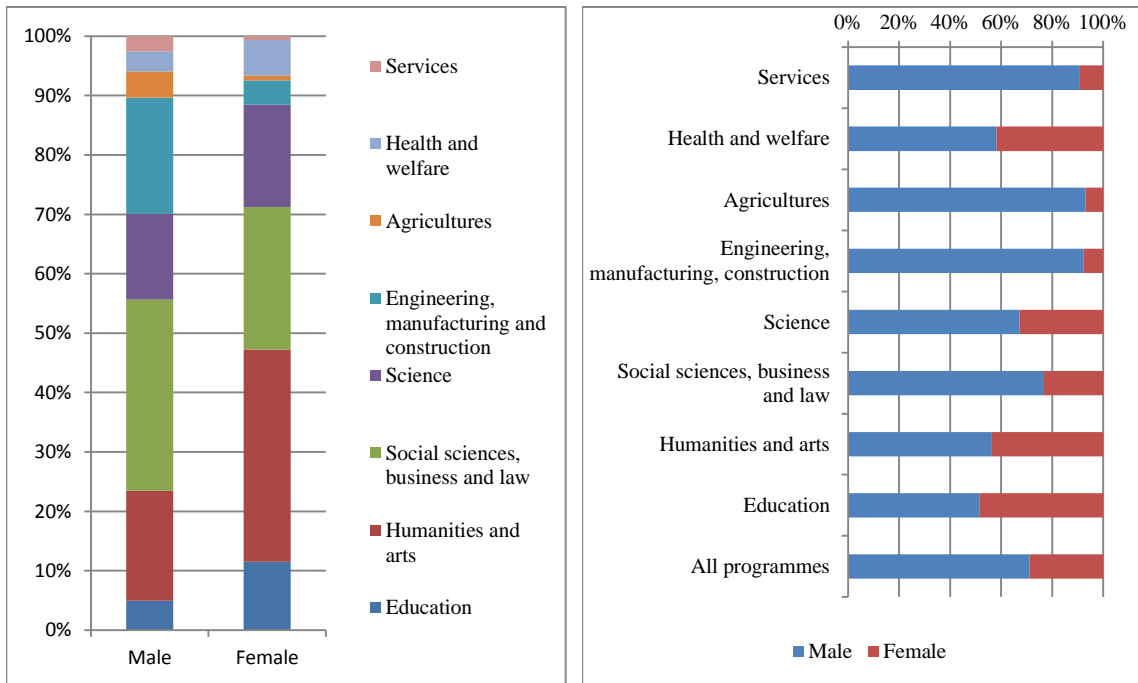
Notes: Gross enrollment rate in tertiary education is the total enrollment in tertiary education, regardless of age, expressed as a percentage of the total population of the five-year age group following on from secondary school leaving. Ratio of female to male tertiary enrollment is calculated by dividing the female value for the indicator by the male value for the indicator.

Source: World Development Indicators Database, World Bank, Washington DC, <http://data.worldbank.org/data-catalog/world-development-indicators>.

4.14 Higher education for females is strongly discouraged by beliefs that more education is detrimental rather than beneficial for a girl’s “value” in society. Social and cultural norms are found to contribute to lower secondary enrollment rates for girls than for boys, but studies indicate that these realities even more strongly prevent girls from pursuing some form of higher education. Women with higher education are believed to face more difficulty in finding a husband, as they are considered to have elevated expectations with regard to their family life and be more self-determined and

independent than comparatively less well-educated women (Mezentseva, 2007). Furthermore, there is an apparent reluctance to allow girls to leave villages to study in cities, as they might be exposed to ‘negative’ influences. At the same time, some girls feel that they lack opportunities to acquire more education. They call for more presidential quotas in institutions of higher education being allocated to women, and for more support in case of missing parents, or sickness, disability or poverty of one or more household members (cf. Baskakova, 2007; UNICEF, 2012b).

Figure 9. Fields of study in tertiary education (%), by gender, 2011



Source: Data Centre, UNESCO Institute for Statistics, Montreal, <http://www.uis.unesco.org/Pages/default.aspx>.

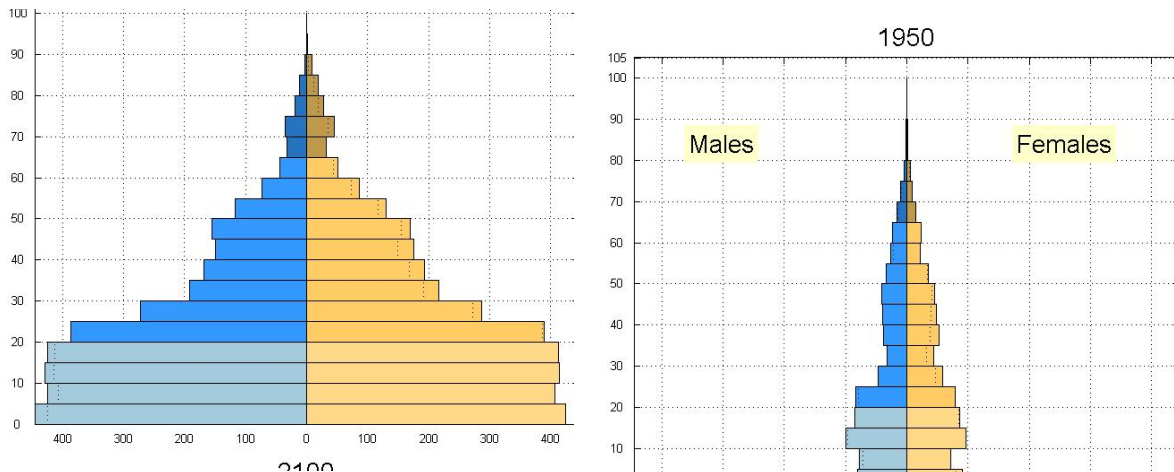
4.15 Gender-specific education choices in tertiary education are likely to affect future labor market outcomes, which have been less favorable for women. The observed patterns in specialization choices are in line with results of a background study for the World Development Report 2012 by Flabbi (2011) that analyzes education choices and labor market outcomes in a sample of OECD countries, including Estonia and the Czech Republic. It also concludes that these gender differentials in choice are not associated to any other observable individual characteristics. The study further finds that the field of study subsequently has an effect on labor markets, namely occupational segregation and the gender wage gap. It therefore appears that the decision of women to not pursue education well matched to the demands of the labor market reinforces employment inequalities.

B. DEMOGRAPHY

4.16 **The far-reaching political and economic changes in Europe and Central Asia have been accompanied by a “third transition” of a significantly “greying” population.** Many ECA countries face the common challenge of rapidly aging societies, and a large majority also has to deal with shrinking populations. The size and composition of a country’s population impacts greatly on its economy and society, as it affects for instance the size of the labor force, the level of savings and investments, and the budget shares allocated to education and health (Chawla, Betcherman, & Banerji, 2007). This section briefly summarizes Tajikistan’s demographic profile and population trends.

4.17 **In contrast to declining populations in a majority of countries in Europe and Central Asia, Tajikistan’s population growth will continue for the next decades.** At present, Tajikistan has a comparatively young population that is depicted by a population pyramid with a large base and a skinny top (see left panel in **Figure 10**). It is now rapidly developing towards the window of opportunity phase that is characterized by an increase in the portion of the population that is of prime age and potentially economically active. This evolution opens up important opportunities for greater economic growth (panel on the right hand side). Based on a medium-fertility variant, it is expected that – opposed to the large majority of ECA countries – Tajikistan’s population will continue growing until 2080, though at continuously decreasing growth rates (United Nations, 2011b).

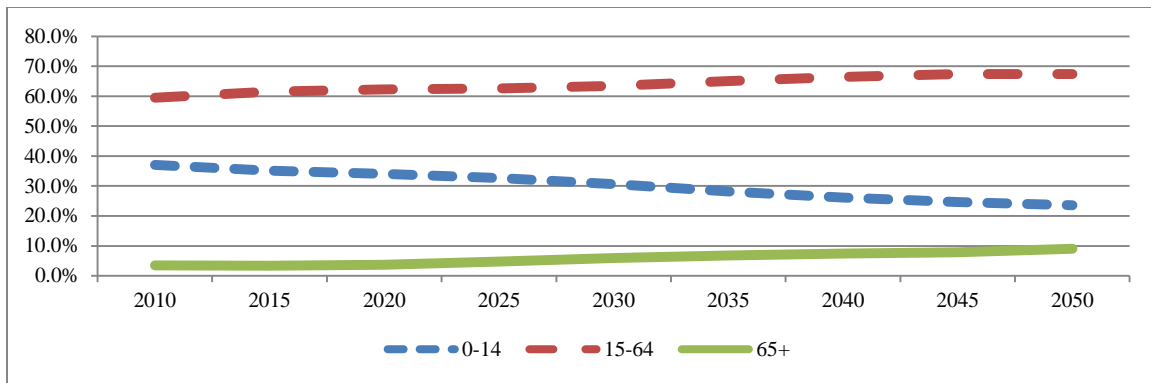
Figure 10. Population by age groups and sex (absolute numbers), 2010 and 2050



Notes: Data are in thousands. Total population is estimated to amount to 6,879 thousands in 2010 and 10,745 thousands in 2050. The dotted lines indicate the excess male or female population in certain age groups. Projections are based on a medium-fertility variant. Men are indicated in blue; women are indicated in brown.

Source: United Nations (2011b, pp. 869, 871).

Figure 11. Population by age groups (% of total population), 2010-2050



Notes: Projections are based on a medium-fertility variant.

Source: World Population Prospects, the 2010 Revision, United Nations, Department of Economic and Social Affairs/Population Division, New York, <http://esa.un.org/unpd/wpp/Excel-Data/population.htm>.

4.18 Tajikistan’s challenge is to make best use of the demographic window of opportunity, which implies opening up economic opportunities for women. A majority of ECA countries is confronted with negative population growth rates, resulting in a decline of the share of people of working age and a risk of economic contraction. This puts remarkable pressure on these nations to incentivize economically inactive women to enter the labor force, and to retain working women for a longer period of time by increasing the retirement age (Sattar, 2012). Tajikistan faces different demographic trends insofar as the share of people between the ages of 15 and 64 is projected to constantly increase until 2050 (see **Figure 11**). Nevertheless, in order to make best use of the window of opportunity, and in light of its lower level of economic development as compared to most countries in Europe and Central Asia, Tajikistan similarly faces the challenge to attract more women into the labor force, in particular into productive jobs (Sattar, 2012).

4.19 Elderly women outnumber elderly men, and this imbalance will grow in the future and entail important policy implications. Population statistics indicate that men outnumbered women up to the age of approximately 20 years in 2010, and will outnumber women up to the age of 30 years in 2050, before the pattern reverses for older age groups. In the future, population projections suggest that the ratio of elderly females to males will continue to increase (United Nations, 2011b). This will involve important policy implications with regard to pensions and the social protection system due to diverging life courses of men and women. Women are at a higher risk of falling into old age poverty than men for a variety of reasons, including the frequent lack of independent sources of income such as pensions, or lower pension levels due to earlier retirement age⁸ and higher life expectancy. Additionally, older women will have fewer children who could assist them informally (Sattar, 2012).

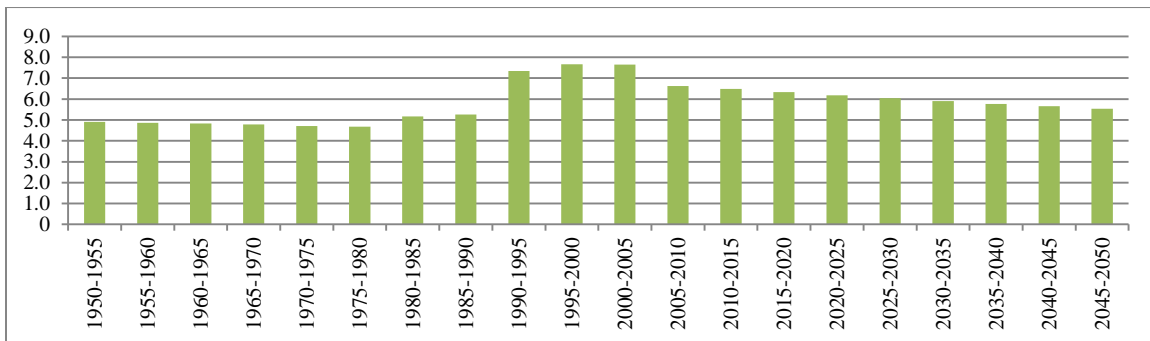
⁸ Eligibility criteria for old-age pensions are 20 years of work and 58 years of age for women, and 25 years of work and 63 years of age for men (World Bank, 2009c).

C. HEALTH

4.20 The economic collapse after independence and the subsequent years of civil war and unrest have had devastating effects on the health situation in Tajikistan. The collapse of the public infrastructure, in particular water supply and health services, in the aftermath of independence and the years of civil war led to a sudden resurgence of many communicable diseases such as malaria, typhoid fever, and measles. Furthermore, diseases caused by micronutrient deficiencies gained ground. Additionally, the health system as inherited from the Soviet era, with a highly segmented, specialized and hierarchical structure, did not fulfill modern standards of cost-effective and patient-centered health care. A further challenge arose from considerable outmigration of health professionals that left the sector severely understaffed (Khodjamurodov & Rechel, 2010; World Bank, 2005). The following section looks at the current health situation in Tajikistan through a gender lens. It summarizes trends in life expectancy, mortality and fertility, with a specific focus on maternal and infant mortality, and further briefly discusses the prevalence of communicable and non-communicable diseases and the issue of domestic violence.

4.21 Health statistics warrant caution in interpretation since indicators stemming from different sources vary greatly. Official government statistics and data from independent sources (e.g. nationally representative surveys) differ substantially in some indicators, for instance for infant mortality. Reasons for this wide divergence include differing definitions of ‘live birth’ that are not in line with recommendations of the World Health Organization (WHO), a large number of home deliveries, birth certificates that are only available at a charge, and apparent reluctance of health care providers to report deaths (cf. World Bank, 2005). Recognizing this, the Government of Tajikistan has recently acknowledged in its National Health Sector Strategy 2010-2020 the need to improve health statistics in order to enhance evidence-based policy-making, since the magnitude of problems appears very differently depending on the respective data source (World Bank, 2011c).

Figure 12. Women's advantage in life expectancy (in years), 1950-2050



Notes: Estimations for 2010-2050 are based on a medium-fertility variant.

Source: World Population Prospects, the 2010 Revision, United Nations, Department of Economic and Social Affairs/Population Division, New York, <http://esa.un.org/unpd/wpp/Excel-Data/mortality.htm>.

4.22 The gender gap in life expectancy in favor of women is larger than the global average, but is expected to decline gradually. Prior to independence, women's advantage in life expectancy amounted to approximately five years. A sudden widening of the gap emerged in the 1990s and the beginning of the new millennium (see **Figure 9**), possibly linked to increased male mortality on account of the civil war. In the coming decades, a continuous closing of the current gender gap in favor of women is expected, but based on these projections, women would still outlive men by five and a half years in 2050 (United Nations, 2012). Whereas life expectancy at birth currently is 65 years for men and 71 years for women, it is estimated to amount to 72 and 78 years respectively in 2045-50. These figures are well below the ECA regional average in 2012 (71 years for men and 76 years for women), and in the long-run, male life expectancy at birth is projected to fall below the average of less developed regions⁹ in the world (73 and 77 years for men and women respectively in 2045-2050) (United Nations, 2011b).

Table 1. Life expectancy and mortality rates, 2000-2010

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Life expectancy at birth, female	67.7	68.1	68.4	68.7	69.0	69.3	69.5	69.8	70.1	70.3	70.6
Life expectancy at birth, male	60.0	60.3	60.7	61.2	61.7	62.1	62.6	63.0	63.4	63.8	64.1
Mortality rate, adult, female	147	147	147	144	142	139	137	135	132	130	128
Mortality rate, adult, male	266	266	265	259	253	247	241	235	232	228	224
Mortality rate, infant	76	73	71	69	66	64	62	60	58	56	55
Mortality rate, child under 5	95	92	88	85	82	79	76	73	71	68	66
Maternal mortality rate ^a	120	-	-	-	-	79	-	-	-	-	65
Maternal mortality rate ^b	-	45	-	37	-	97	-	-	38	-	86

Notes: Life expectancy is in years. Mortality rates are per 1,000 of the respective age group/gender. Adult refers to age group 15-60. Maternal mortality ratio is the number of women who die during pregnancy and childbirth, per 100,000 live births.

^a Modeled estimate that is determined with a regression model using information on fertility, birth attendants, and HIV prevalence; ^b National estimate; - not available.

Source: World Development Indicators Database, World Bank, Washington DC, <http://data.worldbank.org/data-catalog/world-development-indicators>.

4.23 Adult mortality rates for males exceed those for females; the disparities, however, are smaller than in many other countries in Europe and Central Asia. While adult mortality rates for men are below the ECA average (228 as compared to 273

⁹ Less developed regions include all regions of Africa, Asia (excluding Japan), Latin America and the Caribbean, and Melanesia, Micronesia, and Polynesia (United Nations, 2011b).

per 1,000 in 2009), they exceed the regional average for women (130 as compared to 116 per 1,000). The latter observation is at least partly driven by extreme maternal mortality rates in Tajikistan that are more than twice as high as the average in the ECA region (see below). In contrast, alcohol abuse, which has been suggested as an important reason for high male mortality rates in other ECA countries (e.g. the Russian Federation), is apparently of much lesser concern. Annual per capita alcohol consumption by adults older than 15, in liters of pure alcohol, averaged 3.4 between 2003 and 2005, compared to 12.2 in the WHO European Region (WHO, 2011). The main causes of death (apart from conditions originating in the prenatal period) for both men and women are diseases of the circulatory system, ischaemic heart diseases, and diseases of the respiratory system (UNECE, 2012).

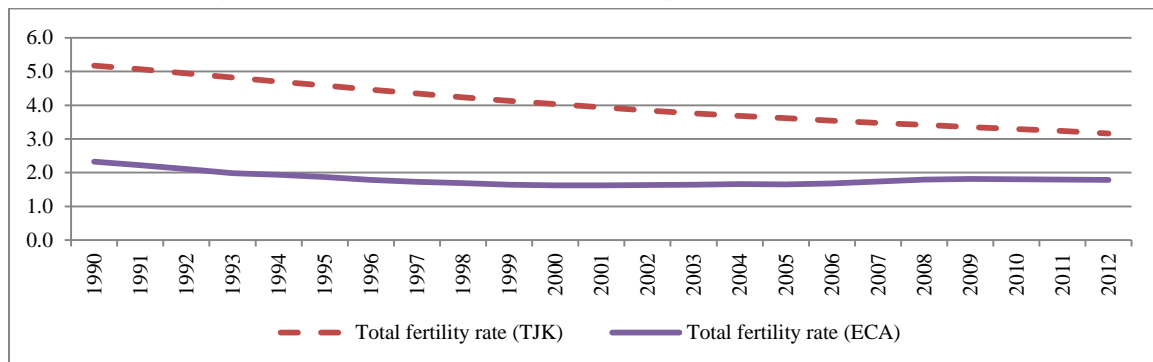
4.24 While the maternal mortality ratio has declined in the last decade, it remains at an unacceptable level that has been attributed to inferior quality of health care services and limited access to them. The number of women who die during pregnancy or childbirth per 100,000 live births exceeds the ECA regional average by more than 100 percent (65 as compared to 32 per 100,000 live births in 2010). Several factors have been suggested as contributing to high maternal mortality rates in Tajikistan (cf. Guerra, Ferrelli, Coclite, & Napoletano, 2004, in Khodjamurodov & Rechel, 2010; Skinnider, 2000). On the one hand, antenatal and delivery care have been judged insufficient, and this has been attributed to lack of materials, equipment, and inadequate training of health professionals. On the other hand, a large share of births is carried out under riskier conditions at home, as estimates for 2009 indicate that 17 percent of births were not attended by qualified health personnel (World Bank, 2012c). This is linked to poor health care infrastructure and lack of appropriate transportation, particularly in rural areas, and also reflects the inability of many to pay fees for medical services. In UNDP's 2009 Social Exclusion Survey, nearly 30 percent of respondents report that unofficial payments to get medical treatment are either always or usually needed (UNDP, 2011). The 2005 MICS further shows that the likelihood of giving birth without assistance by a skilled health professional decreases as levels of education and income increase (State Committee on Statistics of the Republic of Tajikistan, 2007).

4.25 Infant and child under-5 mortality is disturbingly high and linked to a wide and complex range of direct and indirect factors, including maternal education. Though there has been a trend of declining infant and under-5 mortality rates between 2000 and 2010, the current outcomes (see **Table 1**) are still far above the rates achieved in other ECA countries, where the infant under-5 mortality rates stand at 18 and 22 per 1,000 in 2010 respectively. Two UNICEF studies find that the most frequent causes of neonatal deaths (within four weeks of birth) are premature birth and low birth weight. In case of post-natal deaths (one month until one year after birth), a majority of children suffers from infectious diseases, acute diarrhea, severe anemia, pneumonia, or malnutrition (UNICEF, 2004). Overall, mortality of under 5-year olds is a complex result of both direct determinants such as duration of breastfeeding, vaccinations, prenatal care, micronutrient deficiencies, and indirect ones including household poverty, low levels of maternal education, food insecurity and unsafe drinking water, or limited access to health care (Bakilana & Msisha, 2009).

4.26 The Government of Tajikistan has declared child and maternal health key priorities in its first Comprehensive National Health Sector Strategy for 2010-2020. In order to address child and infant mortality and to develop primary health care (PHC) provision, the Government of Tajikistan introduced a Family Medicine model of practice in 2001, and the Integrated Management of Childhood Illness (IMCI) in 2000. A recent evaluation of the quality of health care for children, based on the standardized WHO/UNICEF IMCI survey methodology, arrives at the troublesome conclusion that there are serious shortcomings in terms of screening of sick children at arrival in PHC facilities, diagnosis accuracy, and training and supervision of PHC workers (World Bank, 2011b). These results are very similar to an earlier survey report on the IMCI conducted by the WHO and UNICEF (WHO/UNICEF, 2009), and thus put additional emphasis on the acute need for remedial action.

4.27 Total fertility rates have been on steady decline in Tajikistan, but still remain far above the regional average and are expected to exceed the replacement rate for the coming decades. Within 20 years, total fertility rates dropped from 5.2 in 1990 to 3.2 in 2010 (see **Figure 13**). Whereas many countries in Europe and Central Asia have experienced an increase in total fertility rates in the last decade, the negative trend has continued unabated in Tajikistan, though fertility remains higher in Tajikistan. Changes in fertility rates are the result of the interplay of a variety of factors, including the economic situation and societal changes. In Tajikistan, three major shocks have likely contributed to the observed patterns, namely the most severe fighting during the civil war in 1992, the food crisis in 1995, and a severe drought in 2000 and 2001 (Clifford, 2009). Nevertheless, total fertility rates are expected to be above the replacement rate of 2.1 beyond 2050 (United Nations, 2011b), and in combination with assumed net migration and increased life expectancy, this results in the population figures shown above (see **Figure 10**).

Figure 13. Total fertility rates (births per women) in Tajikistan



Notes: Total fertility rate represents the number of children that would be born to a woman if she were to live to the end of her childbearing years and bear children in accordance with current age-specific fertility rates.

Source: World Development Indicators Database, World Bank, Washington DC, <http://data.worldbank.org/data-catalog/world-development-indicators>.

4.28 Considering factors that are commonly used to explain fertility rates, Tajikistan has low abortion rates, and women get married at young ages. The

number of legally induced abortions was 7.7 per 100 live births in 2000, and further decreased to 4.7 in 2010 (UNICEF, 2012a). These rates are comparable to OECD countries. In general, decreasing abortion rates in the ECA region have been attributed to the use of modern methods of contraception. In Tajikistan, based on the 2007 Tajikistan Living Standards Survey (TLSS), it is estimated that approximately two fifths of women between the ages of 15 and 49 use some method of contraception (World Bank, 2009c). Furthermore, women in Tajikistan tend to marry at a considerably lower age (23 years in 2010) than the average women in the region or OECD countries (approximately 28 years), possibly reflecting the previously mentioned tradition of early marriage (UNICEF, 2012a). Nevertheless, the adolescent fertility rate, i.e. the number of births per 1,000 women between the ages of 15 and 19, amounted to 26 in 2012 and therefore was below the regional average (approximately 28 in the same year), and much lower than in countries at a similar level of economic development (92 in 2011). Consequently, adolescent fertility rates do not seem to drive high total fertility rates.

4.29 Contraceptive prevalence remains low in Tajikistan. The most recent data on contraceptive prevalence stem from the MICS in 2000 and 2005 (State Committee on Statistics of the Republic of Tajikistan, 2007) and the 2007 TLSS (World Bank, 2009c). According to the MICS, 38 percent of married women or women living in union reported the use of contraceptive methods in 2005 (and this share is approximately equal in the 2007 TLSS), increasing from 34 percent in 2000. Variations in terms of contraceptive prevalence occur across different regions (ranging from 35 percent in Khatlon to 46 percent in Sogd) and an urban/rural divide (42 and 36 percent respectively), level of education, and the age of women (less than ten percent of adolescents aged 15 to 19, to half of the women aged between 35 and 49). At the same time, however, the needs of every fourth women that would like to postpone or stop childbearing are not met, particularly among women living in poor households (State Committee on Statistics of the Republic of Tajikistan, 2007).

4.30 In contrast to several ECA countries that suffer from serious sex imbalances at birth in favor of males, the sex ratio at birth in Tajikistan mirrors the global average. For each 100 female children who are born in Armenia, Azerbaijan, and Georgia, there are 114, 115, and 111 boys respectively (United Nations, 2011b). Among other factors, this has been driven by a strong preference for sons in combination with the wide availability of ultrasound technology that allows prenatal sex determination (World Bank, 2011d). By contrast, the sex ratio at birth in Tajikistan is 105 and exactly reflects the global average. This finding, in combination with overall low abortion rates, is an indication that sex-selective abortions are the exception rather than the rule.

4.31 The prevalence of physiological risk factors for non-communicable diseases reflects gender-related patterns across Europe and Central Asia. The four main types of non-communicable diseases (NDCs), i.e. chronic diseases that are not passed from person to person, are cardiovascular diseases, cancers, chronic respiratory diseases and diabetes. Several physiological factors increase the risk of NDCs, including raised blood pressure, increased fasting blood glucose, and obesity. Age-standardized estimates for 2008 suggest that obesity, defined as a body mass index that exceeds the value 30, is more prevalent among women (12 percent) than men (9 percent). The same pattern is

found across the ECA region, but at remarkably higher levels (24 percent and 18 percent respectively). Raised fasting blood glucose is only slightly more frequent among men (11 percent) than among women (10 percent), exactly in line with the ECA average. Finally, raised blood pressure usually affects more men than women (40 percent and 33 percent respectively in the ECA region), but this gap is smaller in Tajikistan (37 percent and 34 percent respectively) (WHO, 2012b).

4.32 With regard to communicable diseases, tuberculosis remains a source of serious concern, particularly for men, but progress has been made with respect to malaria prevention. Both malaria and tuberculosis reemerged during the years of civil war. Population movements – at first induced by the civil war, nowadays regularly related to large-scale labor migration – and an increased number of mosquito breeding grounds close to settlements linked to intensified rice cultivation have contributed to the spread of malaria. Recent years, however, have seen advances in malaria prevention and a large decline in morbidity rates (from 512 per 100,000 in 1997 to 10 per 100,000 in 2007) (Khodjamurodov & Rechel, 2010; Republic of Tajikistan/United Nations, 2010). The estimated tuberculosis incidence rate was 231 per 100,000 in 2007, which would be by far the largest in the WHO European Region. Notably, among the newly registered tuberculosis cases in 2007, a majority of patients were male (60 percent) and between the ages of 20 and 54 (70 percent). This is possibly related to the fact that the tuberculosis incidence rate in prisons is many times higher (Khodjamurodov & Rechel, 2010; WHO/UNDP, 2009).

4.33 The rising share of women among the overall increasing number of new HIV infections points to the trend of HIV transmission from high-risk groups to women and their children. After the first HIV infection was reported in Tajikistan in 1991, the recorded number of new infections has been increasing steadily, partly linked to the availability of more powerful diagnostic tools. It more than doubled between 2009 and 2010 alone (418 and 1,004 respectively), so that the HIV incidence per 100,000 was 15 in 2010 (WHO, 2012a). According to the 2009 Sentinel Surveillance Survey, the prevalence of HIV infections is highest among drug users (17 percent) and amounts to 2 percent among sex workers and 0.1 percent among pregnant women. While still a minority, women constitute an increasing share of registered HIV cases, from 15 percent in 2005 to 21 percent in 2009. Although HIV appears to mainly be transmitted through intravenous drug use, transmission through sexual intercourse has become more common, especially for women. This important observation points to the fact that the disease has been increasingly spread from high-risk groups, for instance intravenous drug users, men who have sex with men, and labor migrants, to women and their children (Republic of Tajikistan/United Nations, 2010).

4.34 A wide range of social, cultural and economic realities in Tajikistan constrain women and girls from protecting themselves effectively from HIV infection. The reduction of gender inequalities and gender-based abuse and violence are key to empowering women and girls to protect themselves from HIV infection (United Nations, 2011a). In Tajikistan, this would imply far-reaching changes with regard to social and cultural norms (cf. Yuldasheva, 2011). Tajikistan's society has been described as paternalistic and emphasizes men's dominance over women, so that men and women are

rarely on par in terms of resources, bargaining power and decision-making. This seriously hampers women's capacity to determine when they want to have sex, and to decide how they can protect themselves from HIV. In addition, women might fear physical violence, which further limits their control over these decisions. The problem is exacerbated by the practice of polygamous relationships and the tradition of early marriage, where women and girls often engage with older men who might already have been infected. Furthermore, lack of education contributes to HIV vulnerability. Girls frequently drop out from school during secondary education, and they tend to be less informed about HIV/AIDS and effective means of protection. Levels of maternal education also appear to matter, as knowledge about HIV, transmission channels and protection significantly increases in line with higher educational attainment of the mother (State Committee on Statistics of the Republic of Tajikistan, 2007). Finally, both limited power within a household and limited access to education and information are further aggravated among poor households.

4.35 Violence against women and girls is a common phenomenon in Tajikistan that has detrimental effects on women and girls' physical and mental health. A baseline study conducted in the Khatlon region in 2005 showed that 58 percent of the sampled women between the ages of 17 and 47 had experienced physical and/or sexual violence by their husband at least once during their lifetime. Twelve percent had suffered from physical violence during the twelve months preceding the interview. The study furthermore found that experiences of physical and/or sexual violence within a family do not only impact on the physical health in terms of injuries, but are also associated with a higher probability of suicidal thoughts and attempts among abused women. Next to these direct impacts, violence also indirectly affects other health outcomes including raised blood pressure, headache, depression, and heart attacks (Haarr, 2005). Despite apparent need, health services are insufficiently equipped and trained to provide medical and psychological treatment to female victims (United Nations, 2009).

5. LABOUR MARKET

5.1 **Empirical evidence suggests some association between positive economic growth rates, comparatively high female labor force participation, and small gender wage gaps in Europe and Central Asia.** Lower female than male labor force participation and wage gaps in favor of men are familiar patterns all over the world, and this observation also applies to the ECA region and Tajikistan. These outcomes are partly explained by issues of discrimination and segregation and can potentially be remedied by gender specific social policies. However, ECA countries with fewer gender inequalities in the labor market, explicitly labor force participation and wage gaps, tend to have higher economic growth rates (Sattar, 2012).

5.2 **Women's lack of participation in the labor market has far-reaching consequences beyond economic growth rates.** Gender disparities in the labor market are related to the level of economic dependence of women, and thereby also affect women's standing in the household, including risk of domestic violence or intra-household resource allocation and decision-making power with regard to human capital investments (Blunch, 2010; UNDP, 2010). This section examines gender disparities in labor market outcomes such as labor force participation, employment and unemployment rates and segregation in terms of economic sectors and occupations. It then turns to two important challenges that the Tajik labor market faces, namely its large informality and migration, and that, due to their differential impacts on men and women, warrant the adoption of a gender lens,. A discussion of the extent and nature of the observed gender earnings gap concludes.

A. ECONOMIC ACTIVITY AND EMPLOYMENT

5.3 **Tajikistan's labor market is characterized by a gap in men and women's economic activity and gender-based segregation with regard to economic sectors and occupations.** The following section looks at differences between men and women's labor force participation and in the use of their time. It relates these to social and cultural realities, specifically the strong prevalence of gender stereotypes in the Tajik society. It further examines differences in employment along economic sectors and occupations, and considers links to gender inequalities in education.

5.4 **While women constitute 45 percent of Tajikistan's total labor force, the gender gap in labor force participation rates amounts to 18 percentage points in favor of men.** For the last 20 years for which comparable data have been available, women have consistently constituted approximately 45 percent of the total labor force in Tajikistan. This share is comparable to other countries in Europe and Central Asia, as well as to countries at a similar level of economic development (World Bank, 2012c). In 2010, labor force participation rates, as a percentage of the total population between 15 and 64 years of age, amounted to 60 percent for women and 78 percent for men, i.e. the gender gap is 18 percentage points. This mirrors average gender disparities on a regional level, though labor force participation rates for both men and women are two percentage

points higher in Tajikistan. In comparison to levels in 1990, this means that there has been a slight downward trend in labor force participation rates, as female and male participation has decreased by three and one percentage points respectively, contributing to a modest increase in gender disparities (World Bank, 2012c).

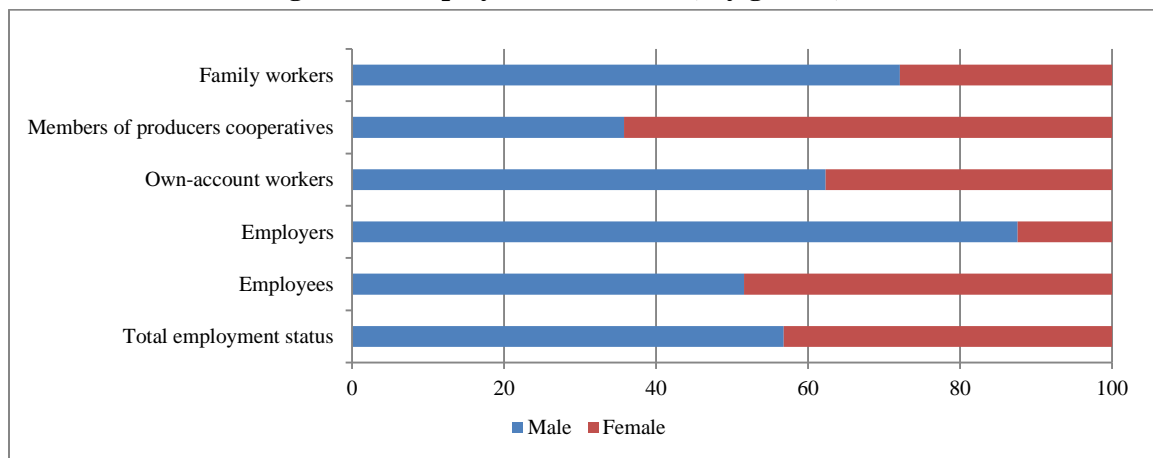
5.5 More than two thirds of the economically inactive part of the population is female, and the main reasons for women's absence from the labor market are domestic responsibilities and retirement. The economically inactive population consists of those who are neither employed nor unemployed. In 2009, two thirds of the economically inactive population were female, and four fifths among those were between the ages of 25 and 49 (UNECE, 2012). According to the 2007 TLSS, more than 90 percent of economically inactive women at these ages are housewives, whereas the main reasons for economic inactivity for males in the same age group are a handicap or no intention to work. For those between the ages of 55 and 64, two thirds of both men and women are out of the labor force due to retirement. Notably, gender disparities in secondary and tertiary education are illustrated by the fact that young men between the ages of 15 and 24 are usually absent from the labor market due to their studies (88 percent). In contrast, this is only the case for 35 percent of young women who disappear from the labor market at young ages mostly due to their obligations as housewives (World Bank, 2009c). These findings reconfirm the previous observation that gender stereotypes and predefined roles for men and women are dominant in Tajikistan.

5.6 Men and women use their time differently: Whereas women tend to work more hours than men, their work is often unpaid, and domestic burdens hinder participation in remunerated economic activities. Evidence from other countries in Europe and Central Asia shows that women spend less time on labor market activities than men, but this is counterbalanced by more time dedicated to household chores and caring for other household members (Sattar, 2012). This finding holds for Tajikistan: according to the 2007 TLSS, women work more hours than men when taking into account both paid and unpaid work. Men, however, spend 56 percent of their working hours on remunerated activities, whereas this share amounts only to 27 percent for women (UNDP, 2010). Since a majority of women who are economically inactive are housewives, domestic responsibilities seem to hinder access to the labor market, the development of skills, and leave women in a condition of economic dependency and vulnerability (UNDP, 2010).

5.7 The combination of high fertility rates and low female labor participation results in high household dependency ratios that are among the main correlates of poverty. Poverty rates increase in line with household size, e.g. based on the 2007 TLSS, families with three or more children below the age 15 make up 53 percent of the total population, but account for 63 percent of the poor, as compared to households with no children that constitute 11 percent of the total population, but only 7 percent of the poor. High total fertility rates (on average more than three births per women) in combination with low rates of economically active women result in high dependency ratios within households that represent crucial barriers to poverty reduction (World Bank, 2009c).

5.8 Women constitute less than half of the total employed in Tajikistan, and there is an apparent association between gender and status of employment. In 2009, 43 percent of the employed in Tajikistan were females, thereby closely reflecting the share of women in the total labor force. However, gender disparities vary across other employment statuses (see **Figure 14**): The most pronounced differences skewed towards men emerge with regard to employers (88 percent compared to 12 percent), pointing towards limited entrepreneurial activities of women (see below), but also with regard to family workers and own-account workers. Women are disproportionately present among employees and particularly in productive cooperatives, where they constitute approximately two thirds of all members.

Figure 14. Employment status (%), by gender, 2009



Notes: Status of employment is defined with reference to the distinction between 'paid employment' and 'self-employment' jobs. See http://laborsta.ilo.org/definition_E.html for detailed definitions of all categories.

Source: Statistical Database, United Nations Economic Commission for Europe, Geneva, <http://w3.unece.org/pxweb/>.

5.9 Gender gaps in unemployment rates are negligible, similar to other countries in Europe and Central Asia. In terms of unemployment, no specific gender differences are prevalent, as unemployment rates in 2009 were 11 and 12 percent for women and men respectively (UNECE, 2012). This finding reflects the overall small gender gap in unemployment rates in the region. Furthermore, long-term unemployment reportedly is not a major problem in Tajikistan, and results of the 2007 TLSS suggest that there are no gender differences regarding the incidence of long-term unemployment, though the median duration is higher for women (24 months) than for men (18 months) (World Bank, 2009c).

5.10 Women are disproportionately present in the agricultural sector, as well as elementary occupations, i.e. low-productivity and low-paid activities. In 2004, three quarters of employed women worked in agriculture, followed by 20 percent in services, and the remaining 5 percent in industry. Agriculture is also the most important, though less prevalent sector of employment for men (42 percent), before services (31 percent) and industry (27 percent). As a result, male workers dominate the industrial and service

sectors (89 percent and 69 percent respectively), but women constitute more than half of the working force in agriculture (UNECE, 2012). The concentration of women in the agricultural sector is a source of concern, since payment levels are the lowest in sectoral comparison. In addition, the generation of stable income is closely related to the right to land – which is, however, mostly owned by men (UNDP, 2010). A social assessment conducted in Konibodom, Bobojon Ghafurov, and Yovon finds that women working at large farms have little bargaining power and remain trapped in low-wage, low-productivity labor, contributing to rural poverty. This results in a system of exploitation that maintains poverty in order to reproduce this type of low-skilled and badly remunerated labor required at these farms. Men, in contrast, are able to access higher income-earning opportunities, both on and off the farm, or through migration (World Bank, 2009a).

Table 2. Employment by economic sector, occupation, and gender (%), 2004/2009

Economic sector	Female	Male
Agriculture	75.1	41.8
Industry	4.8	27.1
Services	19.7	30.8
Not stated	0.5	0.3
Total	100.0	100.0
Public/private sector		
Public	19.1	22.8
Private	80.9	77.2
Total	100.0	100.0
Occupation	Female	Male
Legislators, senior officials and managers	1.3	4.0
Professionals	6.5	7.8
Technicians and associate professionals	5.9	4.1
Clerks	0.9	0.5
Service workers and shop and market sales workers	8.7	11.6
Skilled agricultural and fishery workers	0.4	1.3
Craft and related trade workers	3.2	8.3
Plant and machine operators and assemblers	0.3	9.7
Elementary occupations	72.5	51.5
Armed forces	-	-
Not stated	-	-
Total	100.0	100.0

Notes: Figures on employment in economic sector refer to 2004; and figures on employment in public/private sector and occupation to 2009. For a detailed description of the categorization of occupations according to ISCO-88 major groups, see <http://www.ilo.org/public/english/bureau/stat/isco/isco88/publ4.htm>. - = not available.

Source: Statistical Database, United Nations Economic Commission for Europe, Geneva, <http://w3.unece.org/pxweb/>.

5.11 Many women have engaged in agricultural activities such as cotton picking, resulting in a “feminization” of the sector, though lacking the necessary knowledge, access to productive factors, and appropriate training (IOM, 2009; Maltseva, 2007; Somach & Rubin, 2010). Conditions of seasonal employment have changed considerably since Soviet times, when workers were paid regular salaries, and were provided with social protection and medical services. Nowadays, cotton-picking is associated with severe exploitation, and risks such as exposure to high levels of pesticides that are used in the cultivation of cotton. Many female cotton workers have no formal contract or benefits, are often paid below minimum wage or in kind, and are frequently not aware of their rights, for instance, their right to salary (Kobzar, 2007; World Bank, 2009a).

5.12 There is also evidence for gender-related occupational segregation in the labor market. Notably, women are overrepresented in elementary occupations that only require low skill levels, and find themselves less often than men in positions with decision-making power, i.e. legislators, senior officials, or managers (see **Table 2**). Finally, women are less likely to work in the public sector than men (19 percent and 23 percent respectively). Employment in the public sector has traditionally offered more protection in terms of labor legislation (Maltseva, 2007), so this pattern once again depicts a tendency towards less economic security for women.

5.13 Occupational segregation in terms of gender originates in educational choices before entry into the labor market. The concentration of women in elementary occupations corresponds to the previous finding that girls are less likely to be enrolled in secondary education than boys, and even more so in tertiary education. In turn, the concentration of women in low-paid jobs and lower positions reinforces households’ decision not to invest heavily in girls’ education, but to instead concentrate resources on boys, since the economic returns to their activities are higher (UNDP, 2010). Furthermore, men and women tend to choose different fields of study (see **Figure 9**), and this has been found to be linked to occupation, for instance in the Czech Republic (Flabbi, 2011). In addition to lower levels of female educational attainment, gender stereotypes that assign men the role of the decision-maker, as compared to women who should take care of the household, contribute to this observed segregation in terms of occupations (ADB, 2006).

5.14 Women are entitled to 140 days of paid maternity leave, and pregnant women and women with children are protected against refusal, termination of contract, or salary decreases on these grounds. Article 164 of the Labor Code states that women have the right to a total of 140 days of maternity leave that they can use at their own discretion before and after delivery. It can be extended in case of a difficult delivery or a multiple birth. In contrast, male workers are not yet considered to have family responsibilities by the Labor Code, i.e. there are no provisions guiding paid or unpaid paternity leave. During maternity leave, women receive maternity benefits that amount to 100 percent of their wage, financed by Social Security. Article 159 of the Labor Code stipulates that employers may not refuse to employ women due to pregnancy, and it prohibits curtailing wages for this reason or because of family responsibilities. Following maternity leave, women can opt for childcare leave that is covered by State social insurance for up to one and a half years. Article 172 of the Labor Code furthermore

protects pregnant women, women with small children up to the age of three, and single mothers with handicapped children below the age of 17 against dismissal. Finally, the Labor Code restricts working overtime or during the night for women with family responsibilities, or calls for their transfer to lighter work (Article 164) (IFC/World Bank, 2013; ILO, 2009). Notably, the latter elements, though protective in nature, conflict with values in terms of women's empowerment as embodied in the CEDAW (de Alwis, 2009). Finally, there are no laws in Tajikistan that would establish the public provision of child care, and care for children younger than the age of primary education is not subsidized by the state (IFC/World Bank, 2013).

B. GENDER DISPARITIES IN EARNINGS

5.15 Monthly earnings are considerably lower for women than for men; based on data from UNDP's 2009 Social Exclusion Survey, the raw gender earnings gap in Tajikistan amounts to 18 percent. Blunch (2010) makes use of UNDP's 2009 Social Exclusion Survey to analyze gender disparities in six ECA countries. Monthly earnings of women are consistently lower than those of males, but the extent of this gap varies across countries between 12 percent in Serbia, 18 percent in Macedonia and Tajikistan, 19 percent in Kazakhstan, 25 percent in Moldova, to finally 27 percent in Ukraine. There is some evidence that the gap in Tajikistan has narrowed; however, Ñopo, Daza, and Ramos (2011) – based on the 2003 TLSS – still report a gender wage gap of 26 percent in Tajikistan. The methodologies, however, differ insofar as the latter study is based on hourly, and not monthly earnings. In general, the use of hourly instead of monthly earnings usually tends to yield lower estimates of the gender wage gap, since men usually work more hours per month than women (Sattar, 2012).

5.16 A substantial part of the observed gender disparities in earnings cannot be explained by observable individual characteristics that are rewarded by the labor market. Theory suggests that human capital variables such as education and previous experience influence an individual's productivity. In turn, this is associated with the level of earnings, along with further factors including sector of employment, contract status, full- or part-time status, or location. In the analyzed six ECA countries, however, the largest part of the observed gender wage gap cannot be explained by any of these factors: In Tajikistan, only 3 to 4 percentage points of the observed earnings gap of 18 percent can be accounted for by the variables described above, whereas 14 to 15 percentage points remain unexplained (Blunch, 2010). This contrasts to findings in Western European countries and the United States of America, where up to 90 percent of the earnings gap can be accounted for by observable variables at the individual level (Sattar, 2012). Notably, and in contrast to Serbia, Macedonia, Kazakhstan, and Ukraine, educational attainment does not contribute to explaining the gender gap in Tajikistan, but merely sector of employment (Blunch, 2010).

5.17 These findings indicate the presence of considerable gender-related earnings discrimination at the disadvantage of women despite laws mandating equal pay for equal work. Since a large part of the observed differences in women's and men's earnings cannot be explained by human capital variables or further observable determinants, this suggests gender-related discrimination that could either be statistical or

taste discrimination. The latter theory states that prejudiced employers continue to be present in the labor market due to a small share of women in the working force and some labor market frictions. In contrast, the former assumes that discrimination arises from the fact that employers have difficulty assessing the productivity of women because of their limited presence in the labor market (cf. Sattar, 2012). In any case, the Labor Code *de jure* mandates equal pay for equal work (Article 102) and prohibits gender-related discrimination in hiring practices (Articles 7, 29, 159) (IFC/World Bank, 2013), but the presented evidence suggests that this is not *de facto* enforced.

C. INFORMALITY AND MIGRATION

5.18 The reality of Tajikistan’s labor market is a three-fold division into formal employment, employment in the informal sector, and labor migration, and this division warrants an analysis along gender dimensions. The creation of a sufficient amount of decent jobs in light of high population growth rates and the transition to a market economy has continuously been a demanding task for Tajikistan. These factors have also contributed to the aggravation of two other challenges, namely informal sector employment and labor migration (UNDP, 2010), so that the National Development Strategy until 2015 describes the Tajik labor market as effectually divided into three parts (Republic of Tajikistan, 2007). Both issues have different impacts on women and men respectively and therefore benefit from an analysis that adopts a gender perspective.

5.19 The size of the informal sector in the Tajik labor market reaches considerable scale. Since the informal sector is by definition not taken into account by official labor market data, its measurement is inherently problematic. The National Human Development Report 2006-2008 defines informal employment as a lack of legally registered working relations. Evaluations of project group experts state that approximately 47 percent of the total employed in 2007 and 2008 respectively worked in the informal sector (UNDP, 2010). Based on the 2007 TLSS that defines informal work as the absence of a contract with the employer of the primary job, informal employment concerns 36 percent of all employees (World Bank, 2009c).

5.20 Informal sector employment is concentrated in the agricultural sector, and associated with being female and less well educated. Employment in the informal sector mostly prevails in the agricultural sector, where 47 percent of the informally employed are active according to the 2007 TLSS. Factors that are associated with working in the informal sector are being female, young, and having low levels of education (World Bank, 2009c). Possible reasons that contribute to pushing women into the labor market could include insufficient income of men to adequately feed their families, or loss of male breadwinners during the civil war. If this is the case, informal sector employment is frequently the most readily available option in light of lower educational levels of women in combination with stark competition in the labor market (Maltseva, 2007).

5.21 Informal sector employment is precarious in many ways. Informal employment implies that working conditions are insecure and not subject to working regulations, so that labor violations occur more frequently. In addition, salary levels tend

to be lower than in the formal sector. Obviously, no social security coverage is provided and therefore leads to, among other things, absence of any accrued pension rights, thereby increasing the risk of poverty in old age and dependence on other household members. Moreover, opportunities to further develop skills and to invest in human capital are extremely limited (Maltseva, 2007; Olimov, 2007). Since reportedly more women than men are informally employed, these negative side effects affect women disproportionately and add to women's economic dependence and insecurity.

5.22 The difficult state of Tajikistan's economy has resulted in large, though difficult to quantify, streams of external labor migration, with remittances constituting a substantial share of GDP. Estimates of external labor migration range from 0.5 to 1 million emigrants, depending on the data source. Economic reasons that motivate workers to look for jobs abroad include an insufficient number of jobs provided by the Tajik labor market, comparably low earning potential, limited possibilities for the development of necessary skills, as well as an overall weak business environment (UNDP, 2011). Tajikistan's economy heavily depends on net remittance inflows that contribute approximately 40 percent to GDP, so that drops in remittances were the main transmission channel through which the global financial and economic crisis adversely affected Tajikistan (World Bank, 2012b).

5.23 Despite the fact that external labor migration is mainly a male phenomenon, it affects the economic and social wellbeing of women and men alike, though in differing ways. Approximately 95 percent of external labor migrants are men, and an overwhelming majority leaves the country towards the Russian Federation. Labor migration is particularly prominent among young and less educated males who work in jobs that require lower levels of skills, e.g. in the construction sector. Of those who left the country to work abroad, approximately 42 percent were previously unemployed, and one out of ten migrants was a student (ILO, 2010). Remittances have widely become an important source of income, and more so for poor families. Successes in poverty reduction in the last years are to a large extent attributed to these inflows, and households with at least one migrant are less at risk of being poor (World Bank, 2009c). These positive effects, however, do not come for free, and migration impacts differently on the mainly male emigrants and the women and families who are left behind.

5.24 Women are frequently not the recipients of remittances sent by their husbands and have to manage additional responsibilities and an intensified workload. In the absence of their husbands, women have to carry out additional tasks and contribute to a family's income. At the same time, it has been reported that more often than not, it is not the wife who receives the remittances sent by male laborers, but their parents or elderly relatives (Maltseva, 2007; OSCE, 2012; Somach & Rubin, 2010). Even in the absence of a male head of household, women are constrained in their economic activity and decision-making power by prevailing societal norms of gender roles, weakened cohesion in the family and lower levels of education.

5.25 Rough estimates indicate that approximately one third of migrants' wives have been economically abandoned by their husbands, thereby leaving them in an economically and socially precarious state. A 2009 IOM base line study roughly

estimates that more than one third of labor migrants send only USD 500 or less per year to their families in Tajikistan, and considers those families as economically abandoned and living below or at the poverty line (IOM, 2009). The socio-economic situation of abandoned wives¹⁰ is found to be precarious in terms of insufficient resources to satisfy basic needs, making them dependent on external assistance, and in minor social status, also regarding the relationship towards the husband's relatives. A majority is economically inactive, and finding a job is impeded by low skill levels, limited access to loans, or domestic responsibilities such as household chores or childcare. Abandoned wives report substantial emotional distress, and finally, many women apparently are not aware of state support structures and are not sufficiently informed to exercise their rights (IOM, 2009; OSCE, 2012). In this context, officially not registered marriages, e.g. marriages concluded in a Muslim ceremony only, are particularly problematic as they leave women without any rights, making it easier for men to abandon their wives without any support (Giovarelli & Undeland, 2008).

5.26 The wellbeing of labor migrants is adversely affected by violations of rights of migrants, deteriorated health status, and higher risk of communicable diseases. Since a large majority of labor migrants are working abroad illegally, violations of rights are frequent and occur with regard to poor working conditions, insufficient safety measures, and no respect for basic rights. Migrants are willing to compromise their health in order to earn as much money as possible abroad, evidenced by reported deaths and working injuries among migrant workers (UNDP, 2010). Communicable diseases such as tuberculosis, but also sexually transmitted diseases including HIV/AIDS, spread due to inadequate living conditions, poor sanitation, and unprotected intercourse with infected partners (Somach & Rubin, 2010).

¹⁰ Abandoned labor migrant wife is defined as “the wife of a labor migrant whose husband went abroad, whereby the wife does not receive any or small remittances from the husband and does not know where the husband is and does not have contact with him” (IOM, 2009, p. 11).

6. ENTREPRENEURSHIP

6.1 **Stressing the importance of entrepreneurship¹¹ as an engine of economic growth and social development has been a major feature of the transition from a planned to a liberalized market economy in ECA countries.** After independence of the USSR, the unviability of many state enterprises became apparent in light of price liberalization, new budget constraints and the abolition of centralized organizational arrangements that had previously guided production and trade. To fill the void, two challenges had to be tackled, that is, the restructuring of existing enterprises according to the rules of a free market, and the encouragement of the creation of new businesses in an environment that is supposed to reward production and innovation (World Bank, 2002).

6.2 **Running a business in Tajikistan still faces severe constraints and women in entrepreneurship are the exception rather than the rule.** Based on the Enterprise Surveys, the high prevalence of corruption and inadequate infrastructure, e.g. in terms of power supply, hinder the proper functioning of private businesses. Compared to other countries in Europe and Central Asia, female participation in the management of businesses is very limited (IFC, 2009b). The following section reviews key issues with regard to women's involvement in entrepreneurship and the characteristics and performance of their firms as compared to companies run by men. It further considers constraints that specifically women face regarding access to financial resources and land.

A. FEMALE AND MALE INVOLVEMENT IN ENTREPRENEURSHIP

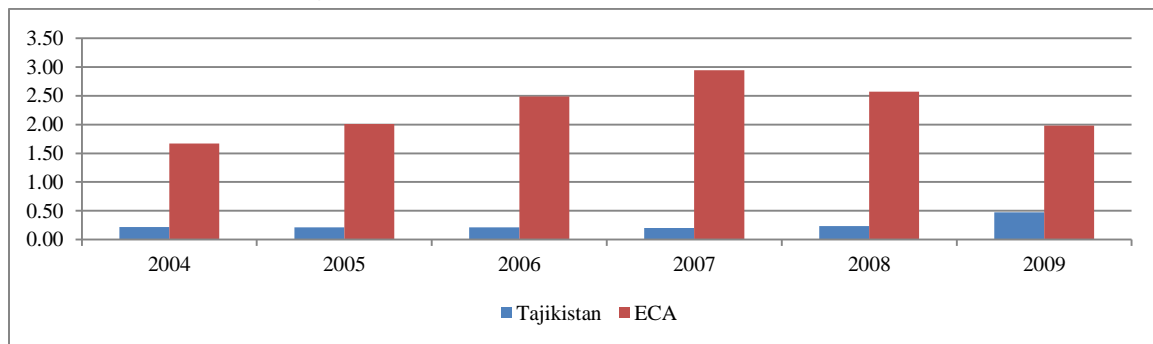
6.3 **Compared to other countries in Europe and Central Asia, only very few new businesses have been registered in Tajikistan each year, though there has been an upward trend recently.** The measurement of the size of the private sector, and more so of female involvement in entrepreneurship, is a difficult task in Europe and Central Asia due to limited data availability. As an indication of new business creation in the formal sector, **Figure 15** shows the number of new business registrations per 1,000 people aged between 15 and 64 per year. The average number of registrations in the ECA region is more than four times higher than in Tajikistan. However, in contrast to the overall downward trend of new business registrations on the regional level after 2007, i.e. coinciding with the onset of the global and economic financial crisis, the number notably doubled in Tajikistan between 2008 and 2009.

6.4 **Women are less likely to attempt to start up a business, but succeed as often as male entrepreneurs in case they do so.** The Life in Transition Surveys include gender-disaggregated data on attempts and success in starting a business. More men than women attempted to start a business in 2010 (11 and 7 percent respectively, see **Figure 16**). If women decide to engage in entrepreneurial activities, however, they are not less successful than their male counterparts, as more than half of both male and female entrepreneurs succeed in starting up a business.

¹¹ The term entrepreneurship as used in this report comprises “varied economic activities, such as ownership, strategic management, and the founding and establishment of businesses” (Sattar, 2012, p. 65).

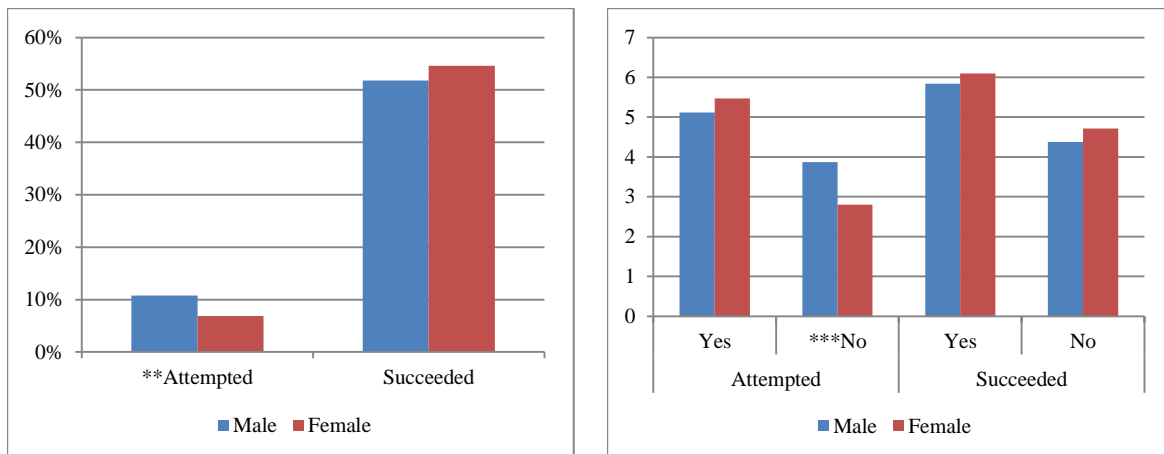
6.5 Aversion to risk might be one factor that prevents women from starting a business. The LiTS furthermore includes a measure of willingness to take risks on a ten-point scale, where a score of zero indicates complete risk aversion, and a score of ten indicates a high willingness to take risk. While there are no statistically significant gender disparities in terms of risk aversion between men and women who decide to start a business, women who decide to abstain from entrepreneurial activities are less willing to take risks than their male counterparts (see **Figure 16**). Additionally, successful entrepreneurs appear to be less risk averse than those who failed, but no gender differences emerge in this respect.

Figure 15. Density of new businesses, 2004-2009



Notes: Density of new business refers to new registrations per 1,000 people aged 15-64.
Source: World Development Indicators Database, World Bank, Washington DC, <http://data.worldbank.org/data-catalog/world-development-indicators>.

Figure 16. Attempts and success in starting a business (in %), by gender, 2010



Notes: Willingness to take risk ranges from 1 to 10, where 1 indicates not willing to take risk at all, and 10 means very much willing to take risk. Data is weighted. ***Gender differences significant at the 1% level, ** gender differences significant at the 5% level, ***gender differences significant at the 10% level.

Source: LiTS II (EBRD and World Bank, 2011).

6.6 The extremely few employers who are active in Tajikistan are predominantly males. Although the number of private sector employers in Europe and Central Asia is

already relatively little compared to other regions in the world, it is even smaller in Tajikistan. Across the total of individuals who are either in paid employment or self-employed in 2009, only 0.4 percent is classified as employers¹². Furthermore, there are pronounced gender disparities as this figure amounts to 0.7 percent for males, but only 0.1 percent for females. The share of employers varies considerably across the region, from relatively similar levels for instance in Armenia (0.5 percent), to 4 percent in Bulgaria, and up to 6 percent in Turkey. In any country, the prevalent pattern is that males are more likely to be employers than females (UNECE, 2012).

6.7 Women constitute approximately one third of individual entrepreneurs, but are considerably less frequently involved in the management of *dekhan* farms and small and medium enterprises. The IFC SME Survey¹³ focuses on different aspects of the business environment from the point of view of small and medium enterprises (IFC, 2009a). The importance of the SME (small and medium enterprise) sector is illustrated by the fact that it represented approximately 50 percent of total employment in 2007, with two thirds of SME workers being active in the agricultural sector. Between 2002 and 2007, the average annual growth rates were 10 percent for the number of individual entrepreneurs, 16 percent for *dekhan* farms, but only 5 percent for small and medium companies. Women are relatively well presented in the individual entrepreneur segment, where 36 percent of all managers are female. However, they manage only 16 percent of small and medium enterprises, and less than ten percent of all *dekhan* farms. The latter finding is all the more striking as women constitute half of the workers in this segment, and this needs to be seen in relation to factors that constrain female entrepreneurship (see below).

6.8 Less than twelve percent of top managers in Tajikistan's private nonagricultural economy are female, though women's involvement in top management differs depending on firm characteristics. The 2008 Business Environment and Enterprise Performance Survey¹⁴ finds that only twelve percent of companies in the private non-agricultural sector with more than five employees is run by women. This means, it is only in Kosovo, Azerbaijan, and Uzbekistan that even fewer women participate in the top management of a company (IFC, 2009b). The extent of female involvement, however, differs across characteristics of the interviewed firms. 28 percent of firms in the retail sector have a female top manager, whereas this share is only between 7 and 8 percent in manufacturing and other services firms. Moreover, small enterprises with up to 19 employees are more likely to be run by a woman (14 percent)

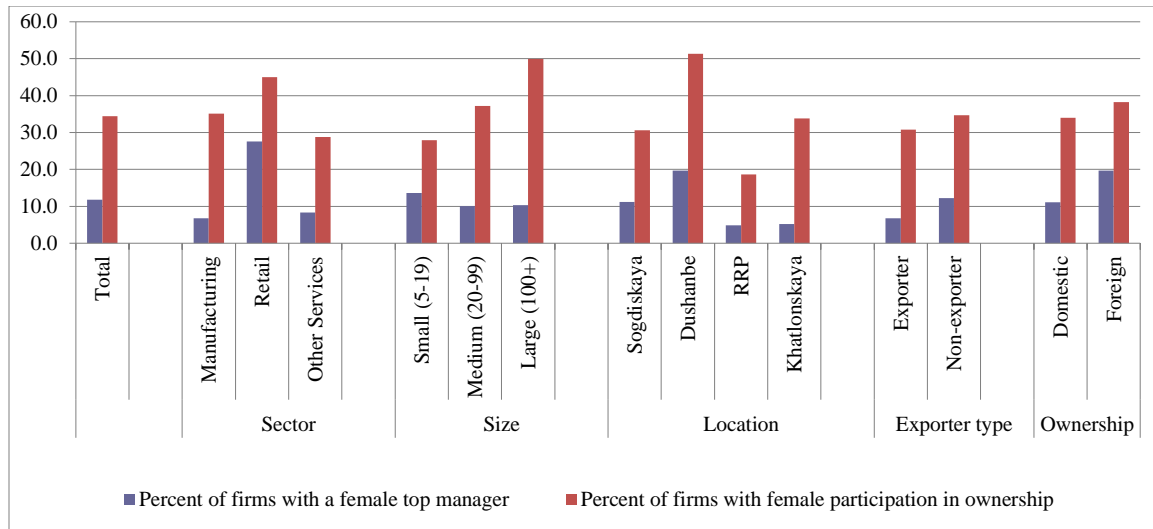
¹² Based on the International Classification of Employment of 1993, employers are defined as workers who hold self-employment jobs and have engaged, on a continuous basis, one or more persons to work for them in their business as employees (see <http://www.ilo.org/global/statistics-and-databases/classifications/lang--en/index.htm>).

¹³ The IFC SME Survey was conducted among 1,500 small and medium enterprises (SME) between July and October 2008. It includes individual entrepreneurs (defined as sole proprietors without juridical status), *dekhan* farms (that is, owners of private agricultural farms), and small and medium companies (defined as legal entities with fewer than 200 employees) from all economic sectors (IFC, 2009a).

¹⁴ The Business and Enterprise Performance Surveys are conducted by the World Bank and the European Bank for Reconstruction. The sample only includes firms with five or more employees in the nonagricultural private economy. It is stratified by size, location, and sector in order to include all major types of firms. Data on 360 firms were collected between May and August 2008 (IFC, 2009b).

than medium and large companies (10 percent respectively). Finally, women more often lead firms located in Dushanbe and businesses in foreign ownership (see Figure 17).

Figure 17. Percent of firms with female top manager and female participation in ownership (%), by characteristics of firm, 2008



Notes: RRP = Region of Republican Subordination. Exporters refer to firms whose direct exports are ten percent or more of sales. Foreign ownership applies to firms where ten percent or more of ownership is foreign.

Source: Enterprise Surveys, World Bank, Washington, DC, <http://www.enterprisesurveys.org/>.

6.9 While women participate in the ownership of one third of the firms in the private nonagricultural sector in total, these shares are remarkably higher in large firms and firms in the retail sector. On average, women participate in the ownership of 34 percent of the firms that were surveyed in the BEEPS in 2008. This rate is comparable to the average across countries in Europe and Central Asia. As it is the case with women in top management, female ownership also varies according to a firm's characteristics. Interestingly, women participate in the ownership of half of all large companies with more than a 100 employees, as well as of 51 percent of firms located in Dushanbe. Female ownership participation is also more frequent in the retail sector (45 percent). This contrasts with small businesses with 5 to 19 employees, of which only 28 percent have women involved in ownership, other services firms (29 percent), and firms located in the Region of Republican Subordination (19 percent) (see Figure 17).

6.10 Female involvement in ownership and the share of women among top managers are usually positively associated. In most circumstances, higher shares of female participation in ownership coincide with more women in a firm's top management. Women on average run 12 percent of all businesses, but this share increases to 30 percent in case of female participation in ownership, whereas it is only 3 percent if owners are exclusively men (World Bank, 2008). This association materializes across different firm characteristics, for instance, not only are more women involved in the ownership of firms in the retail sector, but the share of female top managers is also above the average. Regarding the size of a firm, however, this pattern deviates, as the share of female top managers decreases with increasing size of the firm, whereas the opposite is

true for female participation in ownership (see **Figure 17**). Nevertheless, the reasons for these observations are unclear, as this could reflect occupational segregation in the labor market, the preferences of female owners to hire women as top managers, or be the result of other unobserved firm characteristics (cf. Sattar, 2012).

6.11 Annual employment growth as an indicator for business performance is higher in firms that are run by men than by women. In 2008, average annual employment growth across all firms amounted to six percent, but there is a considerable gap, as employment in firms with male top managers grew on average by seven percent, but only by three percent in companies that are managed by women. The reason for this finding is unclear, but at first sight, it does not seem to be driven by the economic sector of a company, or its size. For instance, the male-dominated industry sector has the lowest growth rates in employment, whereas the retail sector, where a larger share of women is involved in management responsibilities, on average shows the highest growth rates. The same is true regarding the size of a company (World Bank, 2008).

B. CONSTRAINTS ON WOMEN’S ENTREPRENEURSHIP

6.12 Limited female involvement in entrepreneurial activities needs to be seen in the light of several constraints, that is, access to land, finance, information and networks, as well as gender sensitive barriers in the business environment. Women’s limited participation in entrepreneurial activities warrants analysis in relation to the constraints they face in doing business. This section summarizes several issues that arise, namely, access to land, finance, and networks and information. Moreover, barriers in the business environment seem to affect male and female entrepreneurs at different scales. Overall, the analysis of access as granted by law would be insufficient as many additional factors, stemming from cultural or social realities, hinder women’s access to resources.

6.13 By law, the Republic of Tajikistan strives to provide equal access to economic resources for men and women alike. In 2005, the law of the Republic of Tajikistan on “Guarantees of Equal Rights for Men and Women and Equal Opportunities in the Exercise of such Rights” was passed that stipulates in Article 12 that “*State bodies, local government bodies and heads of organizations of all property forms are obliged to ensure equal access for men and women to the economic resources of society, including movable and immovable property, land, financial assets, credits, and also ensuring free enterprise and any other activity that is not prohibited by legislative acts*”.

6.14 An analysis of factors that constrain women’s access to land finds that the legislative framework *de jure* supports gender equality, but is *de facto* undermined by customary norms. Tajik law grants women and men equal property rights, that is, the legal framework in place is non-discriminatory in nature. It is, however, based on the unrealistic assumption that men and women have equal rights and decision-making power within a household and that all marriages are formally registered, leaving aside illegal, but widespread and socially accepted customs such as early marriage and polygamous relationships that do not entail any legal guarantees. Social and cultural realities therefore require specific provisions to effectively guarantee women’s rights (Giovarelli & Undeland, 2008). Furthermore, problems arise from the fact that effective

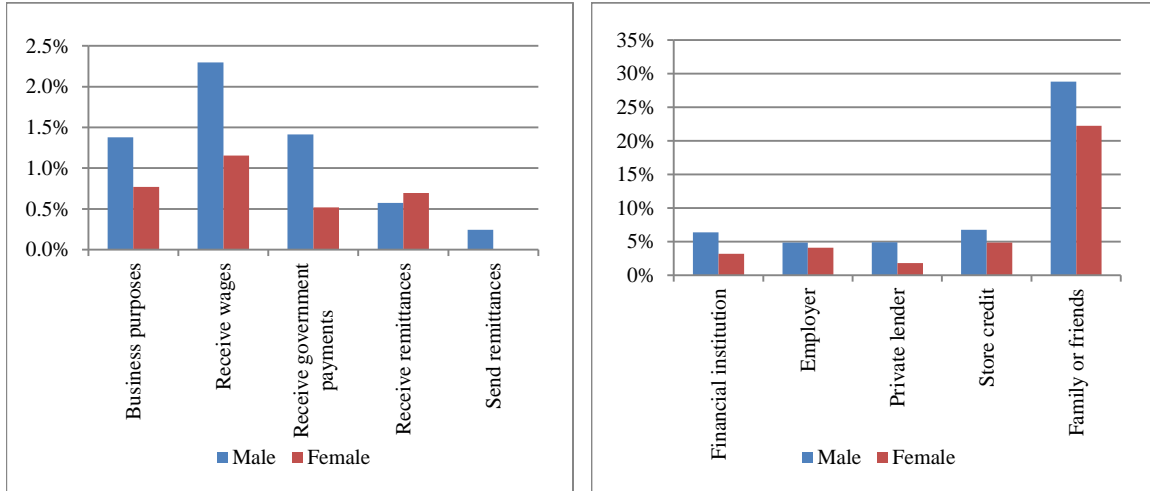
implementation mechanisms are largely missing. For instance, the lack of definitions of crucial terms such as “single women” and “women bread-winner” render the use of privileges assigned to these statuses problematic (Mirzoeva, 2009).

6.15 In stark contrast to the large number of women working as hired laborers on *dekhan* farms, this is not reflected in land ownership patterns and female involvement in farm management. *Dekhan* farmland is land that was previously owned by collective or state farms. After independence, it was supposed to be distributed among the individual members with the chance to become a professional *dekhan* farmer. Many members, however, have not made use of this right and effectively work as hired laborers for the *dekhan* farm management. The composition of the management, in turn, frequently reflects the occupational differentiation during the Soviet era, as women were only rarely working in the management of the agricultural sector, but were rather active in the social sector, services, or agricultural processing. As a result, men emerged as the main winners of the process of restructuring of collective and state farms and dominate the management of *dekhan* farms, with less than ten percent being run by women (Giovarelli & Undeland, 2008; IFC, 2009a).

6.16 Financial inclusion is extremely limited in Tajikistan, but more so for women. Data from the Global Findex Database show that the percentage of the population in Tajikistan that has access to an account or loans from a formal financial institution is exceptionally small compared to the average for ECA countries. Only three percent of men and two percent of women have an account at a financial institution, while the regional average amounts to 50 and 40 percent respectively (Demirguc-Kunt & Klapper, 2012). Besides, women use their accounts less frequently for business purposes or for receiving wages than men (see **Figure 18**). Tajik women are furthermore less likely to take a loan (28 and 36 percent respectively regardless of the source) in general, and take up a loan at a formal financial institution half as often as men (three and six percent respectively).

6.17 Women face specific difficulty accessing finance that do not stem from legal provisions, but rather from lack of collaterals, education, skills, and knowledge, and gender stereotypes. For many women, access to credit is constrained by lack of collaterals, as certificates for houses or land ownership are regularly registered with the husband without listing further family members. Additionally, women are customarily not considered to have any rights to moveable household property. As a result, less than half of women lenders resort to commonly used collaterals such as land or livestock, but need to find other means, for instance their jewelry (Giovarelli & Undeland, 2008; Shahriari et al., 2009). In a qualitative study, interviewed women list lack of confidence, business skills, and understanding of the working of credits and loans as further reasons that restrict their access to finance. Finally, it is strongly perceived that women simply should not take a credit, that they should take care of the family, and that they should not be in contact with strangers, particularly men (Giovarelli & Undeland, 2008).

Figure 18. Purposes of accounts and sources of loans (in %), by gender, 2011



Notes: Percentages refer to people aged 15+.

Source: Demirguc-Kunt and Klapper (2012).

6.18 Micro crediting has become increasingly popular in Tajikistan, with a majority of lenders being women with a higher level of educational attainment. The development of micro crediting was strongly supported by donor organizations. Micro finance organizations (MFO) have often been built on NGOs already in place, and a majority of them is organized in the Association of Micro Finance Organizations in Tajikistan (AMFOT). According to AMFOT data from 2007, 62 percent of lenders were female, and notably, agricultural land is never put forward as collateral. It is remarkable that lending data of IMON, the largest micro finance organization represented by AMFOT, indicate that female lenders tend to be between 31 and 50 years old, and have at least completed secondary education or some form of higher education, including vocational training. In contrast to men, women prefer group loans, in which case they appoint a representative who interacts with the MFO, so that they do not have to leave their homes. Besides, there are reported cases in which more experienced business women act as intermediaries and relend to other women who usually could not access credits, thereby circumventing limited access to finance that might be driven by cultural and social norms (Giovarelli & Undeland, 2008).

6.19 Access to information and networks is extremely limited for Tajik women, specifically in rural and conservative areas. Once again, the resurgence of traditional gender roles and religious customs have contributed to the discouragement of exchange of information and knowledge and isolation (Giovarelli & Undeland, 2008). According to a baseline study on knowledge, attitudes and practices of farmers regarding land restructuring, it was found that women lack access to information on land restructuring and their rights. In addition, men are more than three times more likely than women to receive an invitation to a workshop, which also limits opportunities to provide women with information at this occasion. In this context, adequate provision of information also implies that generally lower levels of education of females are taken into account (Abbott, 2007).

6.20 Enterprises run by female top managers seem to face more hurdles in terms of regulations, taxes, and corruption. According to the 2008 BEEPS, the average number of days until obtaining an operating license amounts to 29 days for firms run by women, but only to 22 days for male top managers (World Bank, 2008). This result is apparently not driven by the concentration of female managers in the retail sector, as the average time to obtain a permit does not vary largely across manufacturing, retail, and other services firms (23, 20, and 23 days respectively). Moreover, the percentage of firms that identify tax rates, tax administration, or business licensing or permits as major constraints is consistently considerably higher among firms with female top managers. With regard to access to finance, one quarter of firms considers this point as a major constraint, and this is notably the same for female and male top managers alike. Finally, while more than half of the firms with female leadership consider that corruption negatively affects their business activities, this is only one third among firms that are run by men.

7. CONCLUSIONS AND POLICY RECOMMENDATIONS

7.1 **In spite of efforts towards greater equality among men and women in Tajikistan, significant gender disparities occur widely.** Men's and women's unequal capacity to exercise agency and gender disparities in human capital endowments and economic opportunities are closely related and seem to act in mutually reinforcing ways. The strong resurgence of gender stereotypes and traditional practices that had been banned in Soviet times, e.g. the practices of early marriage and polygamous relationships, has apparently been detrimental to reducing gender disparities in Tajikistan.

7.2 **Women's agency in Tajikistan is constrained by weak implementation of gender policies and patriarchal systems of decision-making.** Gender equality has been *de jure* enshrined in Tajikistan's legal system, but the achievement of *de facto* equality of men and women is still a process under way that has been hampered by poor implementation and coordination mechanisms and limited monitoring and evaluation. Men dominate decision-making processes in virtually all spheres and women's voices are frequently excluded, be it at home, at work, or in politics.

7.3 **Gender disparities in favor of boys exist at all levels of education, but widen during secondary education and are extremely pronounced in tertiary education.** In regional comparison, gender gaps are already substantial for secondary education, but the ratio of female to male tertiary enrollment is among the lowest worldwide. Studies suggest that financial constraints, expected returns to education, and traditional gender stereotypes that narrowly define the role of women and girls in society are important factors that prevent girls from pursuing higher education.

7.4 **High child and maternal mortality, rising HIV prevalence among women, and women's risk of being exposed to domestic violence are serious health issues.** The overall health situation had significantly deteriorated in the aftermath of independence and years of civil war. Life expectancy for both men and women is below the regional average, but more so for men. Due to unacceptably high mortality rates, the Republic of Tajikistan has declared child and maternal health a key priority. Further concerns arise from the fact that a range of social, cultural and economic realities constrains women and girls from effectively protecting themselves from HIV infection and domestic violence, which in turn can impact upon women's productive capacity.

7.5 **Tajikistan's labor market is characterized by gaps in economic activity, gender-based sectoral and occupational segregation, and earnings disparities.** While women constitute 45 percent of the total labor force, two thirds of the economically inactive are female, as they are frequently expected to carry out domestic responsibilities. Women are disproportionately present in the agricultural sector and in low-paid, low productivity works, as well as in the informal sector of the labor market. Moreover, there are indications for gender-related earnings discrimination. Mainly male labor migration impacts on the economic and social wellbeing of migrants and their families in ambivalent ways.

7.6 Female entrepreneurs are the exception rather than the rule and face constraints in their access to land, finance, and networks. Possibly related to different levels of risk aversion, women attempt to start a business less frequently than men, although they are not less successful in case they do so. Just twelve percent of top managers are women, but this share varies according to firm characteristics, with female involvement being higher in the retail sector, in small companies, and in the capital. Female entrepreneurs appear to be constrained in their access to land, finance, and networks, and enterprises run by female top managers more often report hurdles in terms of regulations, taxes, and corruption.

7.7 The following policy measures are proposed for discussion among policy-makers, civil society actors, and development partners:

- (a) **In order to unlock the full potential of the existing legal framework, a critical review of implementation, monitoring and evaluation, and coordination mechanisms may be valuable.** Considerable efforts have already been made to set up a legal framework that follows general principles of gender equality and non-discrimination. In order to live up to its full potential, the government might wish to review how implementation mechanisms and monitoring and evaluation can be reinforced and cooperation between the various stakeholders involved can be improved. Policy measures could include strengthening the Committee for Women and Family Affairs. Bringing existing laws and regulations in compliance with the Law on State Guarantees and analyzing draft laws routinely from a gender perspective.

In particular the following addition or revisions would strengthen the legal framework: (i) Amendments to the Law and statutes to provide greater clarity on the mechanisms for the provision of state guarantees for the provision of access to economic resources, in particular land and other property. (ii) Clarification on the nature and scope of Temporary Special Measures (as this tool is currently being underutilized) and (iii) revisions to the Criminal Code and the Code of Criminal Procedure that would strengthen the protection of the rights of women victims of domestic violence, in line with the new legislation on domestic violence. In addition, the creation of mechanisms for a gender-sensitive review of law, policies and departmental programs prior to their submission for executive or parliamentary approval could be instituted to ensure compliance with the law.

- (b) **Increasing female enrolment in secondary and tertiary education should be monitored carefully and appropriate policy responses adopted.** Financial incentives to reduce costs of education proved to be successful in other countries, such as scholarships or stipends for disadvantaged pupils, particularly girls (e.g. in Cambodia) or conditional cash transfers targeted to girls from underprivileged rural households (e.g. in Yemen, Pakistan) (Alam et al., 2011; World Bank, 2011a). Further policy measures could include (1) the promotion of the value of education for girls and boys alike to increase parental support, (2) the stricter containment of illegal early marriages, and (3)

the review of quota systems in institutions of higher education in favor of female students.

In terms of the **quality of education**, internationally comparable, gender disaggregated test scores might deliver important insights and assist in monitoring progress, as would disaggregation by ethnicity, socio-economic status and geographic region. Developments in the education sector would benefit from being explicitly aligned with the challenges experienced by women in entering the labor market and with the specific needs of the labor market, as occupational segregation is set at an earlier stage than simply at entry into the labor market.

- (c) **Young women's transition from school into productive employment in demand-driven fields needs to be supported.** At present, female employment is concentrated in low-productivity, low-paid jobs. Training programs for young women should aim to develop skills that address the needs of high value-added activities. Informed by lessons learnt from the Adolescent Girls Initiative in low income countries (cf. World Bank, 2012a), policy measures could include (1) a labor market assessment to identify opportunities and constraints for (female) job seekers, (2) encouragement to seek jobs beyond traditional areas of female employment, (3) sensitization of employers to consider hiring girls, (4) identification of female role models, and (5) sensitization activities to engage communities, families, and husbands.
- (d) **Promising projects that integrate gender activities into wider business development activities should be identified and extended.** Lessons learnt from an IFC project (IFC, 2009b) have shown that relatively simple measures that improved the working conditions of female workers at cotton farms also raised the farms' productivity. The government may wish to further study similar experience and use these results to promote better working conditions for female workers, particularly in the cotton sector.
- (e) **Studying which micro-finance products and related activities are most suitable to promote women's access to finance in Tajikistan might be very valuable.** The IFC (2013) has been active in the field of microfinance institutions for several years and has been supporting the development of a broader range of financial services and the improvement of the regulatory framework. The government may wish to identify which products and activities are particularly useful in reaching (rural) women (e.g., joint liability schemes, female intermediaries and mentoring sessions, sensitization campaigns, trainings in business development and financial literacy, publicly awarding successful female entrepreneurs, more female staff and board members).
- (f) **Mechanisms that protect economically abandoned migrants' wives and their families need to be strengthened.** Next to providing social assistance to these families, attention should be paid to the issue of alimonies and obstacles

that hinder enforcement of alimony payments. This could include (1) assuring that all marriages are legally registered, (2) assuring that migrants emigrate legally and can be tracked down, and (3) providing legal advice and support to abandoned women.

- (g) **Next to legislation, there are a variety of other means through which gender discrimination can be addressed.** Particularly, one might want to consider how mass media can contribute to changing gender stereotypes. To date, women have rarely been portrayed as political leaders or successful businesswomen that could act as role models for other women. Strategies for discussion of gender equality and challenging of current stereotypes should be incorporated into state-owned media- i.e. newspapers, local television and radio. Social marketing strategies have the potential- in the medium and long-term- to address the attitudes that underpin current stereotypes. Further means include gender studies in secondary and higher education, trainings for journalists and public servants in order to raise gender awareness in their professional lives, and the encouragement of knowledge exchange (e.g. regarding access to finance and land) among women through networks. Finally, the government as employer can act as role model in terms of hiring practices by actively promoting gender diversity in the civil service.
- (h) **Strengthen the protection of women against specific forms of abuse or exploitation or vulnerability.** Addressing domestic violence and other forms of gender-based violence, also require an integrated approach. While the forthcoming law on domestic violence (to be considered by the Upper House in 2013) is expected to provide a sound legal basis, actions to counter the widespread acceptability and nature of domestic violence are required. The provision of legal aid for victims- including those whose property rights have been violated would help address constraints faced by women in accessing formal justice providers. Awareness raising and social marketing campaigns to challenge existing attitudes would also be an important element of an overall strategy to address domestic violence. Finally, the provision of free legal aid and legal awareness campaigns are key measures that would help women in general, but also those with specific vulnerabilities, to access the rights guaranteed to them by the law of the Republic of Tajikistan.
- (i) **Strengthening of the role of women in political decision-making would not only to provide greater voice and agency for women, but can be helpful in combatting limiting gender stereotypes.** The use of Temporary Special Measures – such as quotas and amendments to election legislation (reduction of the financial deposit required by female candidates) would be useful in this regard, as would soft quotas for civil service positions. Adoption of strategy for the training and preparation of women for leadership positions (both within and outside government) could also be considered. Regular analysis of the gender composition of public service staff would help to monitor progress and identify gender imbalances.

(j) **Strengthening land and property rights of women** is complex and will require a multi-pronged approach that includes the following measures:

- **Good data, reporting, analysis:** Activities to improve the quality of data on land and property and ensure that the property registration software allows for gender disaggregated monitoring data.
- **Legal literacy:** Publicity and education activities to highlight legal entitlements and to raise awareness and educate men and women on their rights to land and property and the rights of sisters and daughters. For example a plain-language book publication quoting the relevant law; brochure publication on women and property rights; integrating this info on the cadastre agency website; etc.)
- **Awareness-raising among officials:** Officials dealing with land registration (such as cadaster and land registry management staff) and land market professional (e.g. notaries, surveyors, lawyers) can be unaware that inequalities on gender exist. Awareness among these groups can be raised on different aspects of the law and procedures that assist with achieving greater gender equality.
- **Policy development and working with partners:** working closely with the National Gender Agencies and other key partners (incl. NGOs) to develop practical responses to help women. This could include a Gender Equality Officer in the Cadastre Agency.

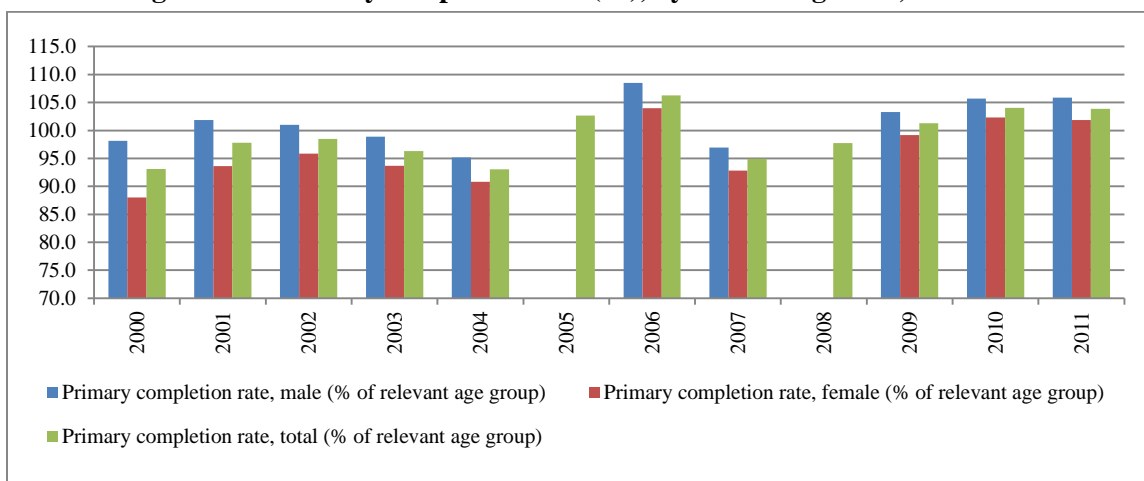
(k) Donors can work more closely with the government to address the gender gaps in key areas through their projects. For example:

- ***Provision of health services*** targeting poor and vulnerable women's health needs in particular. Strengthen the provision of educational and awareness services as well as treatment for women with HIV. Sensitization of health-care providers on gender equality and the ways in which it can be addressed in health-care settings has been successful in combatting negative stereotypes in other countries. A well-articulated strategy combined with benchmarks and regular monitoring can also help to ensure that gender-sensitivity is displayed in the actions of health-care personnel.
- ***The extension of education to target young girls out of school or with poor attendance, in rural areas in particular.*** Improving the condition of and access to schools is important, as would be awareness-raising of the need to keep female students in school. In upgrading of school text books attention should be paid to ensure the eradication of negative and stereotypical portrayal of gender roles, and the inclusion of strong female gender role models. Capacity development of school personnel could also include sensitization of teachers, as they are key social agents for the transmission of values and attitudes about men and women.

- *Reforms of the social safety net* should consider launching a study to identify vulnerable female population groups currently being left out of the social protection system and ways to effectively target them.
- *The creation of short-term employment opportunities (possibly through public works)* would help address the lack of income-generation avenues, and provide alternatives for women working in the cotton sector. Identification of those opportunities that are appropriate for rural women, given the constraints they face in terms of education, access, social mores, may require some initial analytical work. This may also need to be complemented with vocational-training to ensure that women can access those opportunities created, and develop a skills-base that can assist them in the labor market in the longer-term.
- *In extending financial services to vulnerable groups*, the specific constraints faced by women—such as the difficulties in physically accessing finance institutions and the lack of collateral necessary for the receipt of credit—should be identified and addressed by customized financing instruments. Geographical targeting in rural areas would also be helpful in extending services to those who normally have no other options, and who are at the greatest risk of poverty.

APPENDIX

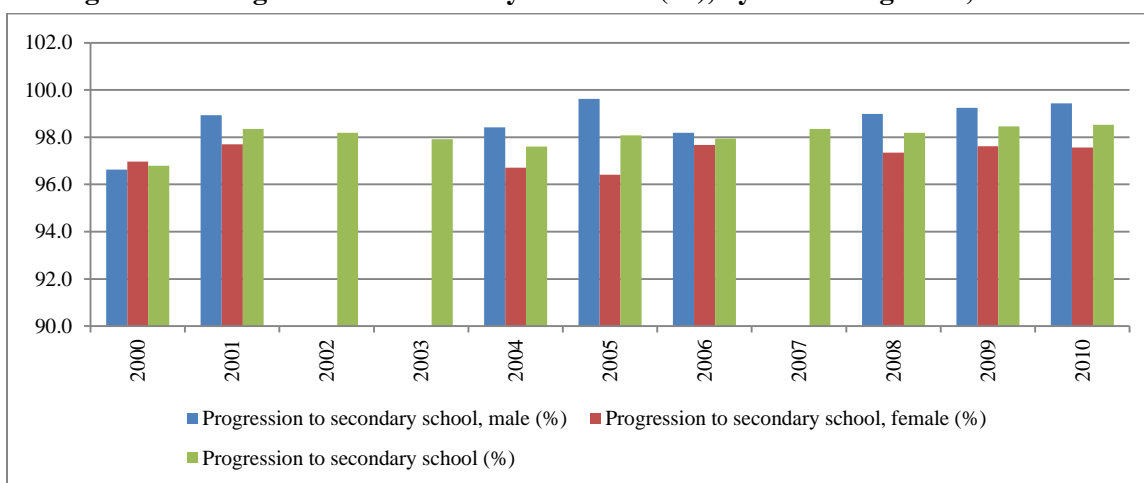
Figure A 1. Primary completion rate (%), by total and gender, 2000-2011



Notes: Primary completion rate is the total number of new entrants in the last grade of primary education, regardless of age, expressed as percentage of the total population of the theoretical entrance age to the last grade of primary. The ratio can exceed 100% due to over-aged and under-aged children who enter primary school late/early and/or repeat grades. Disaggregation by gender is not available for 2005 and 2008.

Source: World Development Indicators Database, World Bank, Washington DC, <http://data.worldbank.org/data-catalog/world-development-indicators>.

Figure A 2. Progression to secondary education (%), by total and gender, 2000-2010



Notes: Progression to secondary education is the number of new entrants to the first grade of secondary education (general programs only) in a given year, expressed as a percentage of the number of pupils enrolled in the final grade of primary education in the previous year. Disaggregation by gender is not available for 2002, 2003, and 2007.

Source: World Development Indicators Database, World Bank, Washington DC, <http://data.worldbank.org/data-catalog/world-development-indicators>.

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