



SECOND ANNUAL MEETING OF THE REGIONAL GENDER EXPERT GROUP (RGEG) & WOMEN'S BUSINESS FORUM

SUMMARY REPORT OF CAREC GENDER EVENTS

NOVEMBER 28, 2029

TBILISI, GEORGIA

I. Introduction

On 28-29 November 2023, CAREC Gender program organized the second Regional Gender Expert Group (RGEG) annual meeting and the Women's Business Forum, followed by the CAREC Gender Award ceremony. The events were organized a day prior to the CAREC Ministerial Conference (30 November 2023), in The Biltmore Hotel, Tbilisi, Georgia. Agenda of the events, list of participants and presentations are provided in the Annex.

II. CAREC Regional Gender Expert Group (RGEG) Annual Meeting

The second RGEG meeting was held on 28 November 2023, at the Meeting room 4, level 2 of the Biltmore hotel, Tbilisi, Georgia.

Opening

Ms. Lyaziza Sabirova gave official start to the meeting by welcoming the RGEG members on behalf of the ADB and CAREC Secretariat. In her remarks, Ms Sabirova highlighted challenges that CAREC countries face (inflation, food security, climate change, natural disasters as floods in Pakistan); but also, geopolitical instability in the region) that affect women disproportionately due to their limited access to resources. Socio-economic disparities and unequal power dynamics leave women more vulnerable; they suffer from inadequate social protection, violence, and other forms of abuse. CAREC plays an important role by supporting women's access to economic opportunities and facilitating their access to knowledge through regional gender cooperation and implementation of the CAREC gender programme workplan.

She also introduced Ms. Zulfia Karimova as the CAREC gender program's new project team leader and expressed her appreciation to the Gender group for accelerating their work. The meeting is happening just before the Women's Business Forum and the first gender award ceremony, and the CAREC gender strategy achieving sizeable impact.

The RGEG meeting is important as it will provide guidance on what action we can undertake, what the vision is, what we would like to achieve, and how to be strategic and ensure sustainability. The purpose is to have actual impact and tangible results for women and men on the ground. Urban women and rural women, struggling and being main breadwinners, must be targeted, and if we can make their lives easier that would be a good thing to do.

The participants were also welcomed by Ms. Mariam Kharebashvili, RGEG member, as a representative of the host country, Georgia.

CAREC Gender Strategy 2030 and updates on the progress achieved:

Ms. Karimova provided an update on the gender group work. She referred to the CAREC decision of 2020 to increase capacities of the countries and improve women's access to the benefits of development, and four objectives of the CAREC Gender Strategy 2030. She unfolded the objectives explaining what the programme would like to achieve and provided an overview of the work done: CAREC gender workplan was finalized and shared; flagship

initiatives in visibility, networking and ICT capacity started. The work includes the development of five concept notes, focusing on the establishment of the CAREC gender awards, digital literacy, informative research and development of modules: preparation of the forum on barriers for women's business development, etc.

The country updates from the RGEG members on challenges and opportunities in promoting gender equality:

The next session of the meeting was dedicated to the country presentations by the RGEG members on the progress made and updates in their respective countries with respect to gender in agriculture and rural development sectors. To streamline the session, the RGEG members were provided a PowerPoint template prior to the meeting. (All presentations are available on the [CAREC website](#)).

In Azerbaijan, gender commissions in local authorities have been established, and an informative portal created with the support of the GIZ. Sex-selective abortions remain an acute problem, but legislative measures are undertaken. Women make up 22,5 percent among entrepreneurs, and UNDP continues to support women's resources centres, opened in several provinces of the country.

PRC informed about a gender assessment system set up in China to evaluate laws and decisions. Social protection has been promoted; numbers of women's representation at all levels of governance increased; e-commerce widely used and progress in education among women was significant. Challenges remain and include a digital divide for older women. Good progress made by the PRC generates a lot of interest and is behind the reason for the CAREC study tour.

Georgia updated on the status of its institutional frameworks including the inter-agency commission and creation of gender units in local municipalities. The key strategic documents include national strategy and action plans, as well as adoption of the Istanbul convention with only one reservation. Programs to support rural women include + Enterprise Georgia that provides micro grants.

Kazakhstan shared information on 20 centers established in support of entrepreneurship, and highly popular "One village-one product" program that provides support to local production and branding. Within it, farmers were taught to process camel and sheep wool, which is particularly important for women involved in this value chain.

Mongolia and Tajikistan informed about the work to ensure gender mainstreaming in various sectors of the government; and Pakistan – about recent changes in legislation on DV at province level, the anti-harassment act, and the protection of the rights of women. In particular, the RGEG member from Pakistan stressed that they expected the gender action plan under the CAREC gender strategy and capacity development.

In Turkmenistan, the guarantees from SH at work are included in the new edition of the Criminal law; gender is mainstreamed as a component to all key laws on human rights. The country is conducting its first survey on victims of DV, to implement recommendations to the VI periodic report to the UN CEDAW, which also includes the adoption of the stand-alone law on GBV, as TKM is the only country in the region that has not done it. Mandatory gender course for government officials is introduced online.

Uzbekistan informed about the recent adoption of the new constitution, in which Article #48 is about the state guarantees to gender equality. Over the recent years, more than 40 legislative acts have been adopted; a national gender strategy till 2030 approved for implementation; and an institutional framework developed. The GE law points to gender expertise as mandatory in adopting the new laws, but this provision is not systematically implemented. GFPs need to be appointed in the ministries and other state agencies; a gender audit needs to be conducted. To address poverty among women, social assistance support is provided, and one roster (Iron books for women) is created. Approx. 800,000 women got jobs. Privileged loans for women announced; programs to support women's entrepreneurship underway; centers of social support to train women to set up. Low-interest rate credits for women who wish to study are available. Gender audit of tertiary education institutions needed. Challenges include the common border with Afghanistan and the threats of the Islamic factor.

Consultations with the RGEG members on CAREC regional initiatives:

CAREC Gender team presented its four initiatives for feedback and recommendations from RGEG members. After the presentations (all presentations are available on the [CAREC website](#)), the RGEG members were divided into two groups to discuss the next steps in implementing the CAREC Gender Strategy 2030. The RGEG came up with comments and helpful suggestions. A summary of recommendations is provided below.

Summary of the RGEG recommendations:

- 1) **Gender award:** the CAREC gender award is recognized as a very useful mechanism for promoting GE, and it should not be a one-time activity. A systemic approach is highly recommended. It is also strongly recommended to allocate sufficient time for the competition and give opportunity for the RGEG to get familiar with the nominations. Condition should be introduced—the nominated candidates should not have previous awards, and the CAREC one must be their first recognition. The gender team need to strengthen its focus and criteria and perhaps select area or a theme. As a follow up, they should consider working on the data base and create CAREC Gender champion alumni, booklet or web with success stories to inspire and motivate others; these booklets may feature not only gender champions but also those who didn't get awards. Monitoring of the awardees is recommended.
- 2) **Study tour:** this initiative should focus on issues around domestic violence and the empowerment of rural women, as well as entrepreneurship development.
- 3) **Digital access:** Attention must be paid to access to and capacity of using technologies with a particular focus on specific groups such as the elderly and rural population.
- 4) **Women in Business Network:** it should include master classes, for example how to write proposals and projects for donors and international development agencies particularly for rural women.
- 5) **Capacity development:** it is vital to conduct the capacity development for all five clusters of the CAREC. The work should capitalize on the best practices from the CAREC countries such as the resource centres in Azerbaijan; developing infrastructure in rural areas; age analysis and tailored areas in PRC, - and should synergize with clusters.
- 6) **Economic empowerment of women** should be systemic and reflected in all programs. The work should address stereotypes and focus on men, as overcoming the barrier is a

huge challenge. Media should be used to reach out all decision-makers in CAREC clusters.

The RGEG members stressed out that CAREC is a platform to promote gender equality in the CAREC region. Regional cooperation is important to learn experiences in gender, from the governments, non-government and private sectors.

The meeting was concluded by Ms. Karimova, and evaluation forms were distributed and expected to be collected by 15 December 2023.

III. CAREC Women's Business Forum (WBF)

The Women's Business Forum took place on 29 November 2023, at the Amphitheatre Hall of the Biltmore Hotel, Tbilisi, Georgia. The Forum gathered more than 100 participants in person and online, from 10 CAREC countries and beyond.

Opening

The Forum was opened by Ms. Lyaziza Sabirova and Mr. Nikola Tatulashvili, Adviser to the Prime Minister of Georgia on Human Rights. In his remarks, he emphasized that while Georgia is a small country, it developed its economy and infrastructure and achieved tangible results in human rights protection. The policies are based on equal rights and opportunities as their core principle; in 2017 the country ratified the Istanbul Convention, and all legislation was updated; accordingly, a mechanism of protection was developed; monitoring mechanisms for violation of women's rights were enhanced. The goal is to create a society free of any forms of Violence against women (VAW), and all ministries join efforts to address the issue. The speaker expressed his appreciation to the ADB and CAREC for organizing the gender events in Georgia and wished participants successful forum. Ms. Zulfia Karimova presented the CAREC Women's Business Forum objectives and introduced the agenda.

Plenary: Drivers for Advancing Gender Equality in the Private Sector in the CAREC Region

The first session of the WBF was dedicated to the drivers for advancing gender equality in the private sector in the CAREC region. The moderator introduced the theme by stressing that the private sector does business differently and driving gender equality without external funding. The panelists provided different perspectives, representing the governments (the Parliament of Uzbekistan), private sector and banking institutions (the MFO Crystal from Georgia and the Kashf Foundation, the first microfinance organization to serve women-clients in Pakistan), as well as international organizations (ADB).

The cases presented at the panel included best practices from the MFO Crystal, which does extraordinary work in Georgia, with 62 percent of its customers being women. In the past, women were taking less loans and networking at SME level was limited. It took years for the organization to realize that women's unleashed potential represents a missed opportunity and to bring holistic approach in addressing women as agents of social change, creating enabling environment, and making sure women are heard. With gender bonds, the lives of millions of women have been improved. The Kashf Foundation underlined the important of going beyond gender-neutral to gender-intentional approach. Lessons learnt in their practice included

designing products and projects that addressed specific needs of women, such as health insurance that led to 65 percent of women-clients; harnessing women's solidarity and involving men and in-laws to change their mindsets.

The panelists stressed the need to collect disaggregated data, which is crucial for analysing the situation to lead to tangible action. Policies need to be adjusted to the countries' specific contexts and be transformative to achieve mindset change which is the biggest issue.

The audience was interested in how VAW is addressed, at workplace and at community level. Panelists stressed the need in awareness raising, working with media. Availability of laws and policy frameworks essential but implementation is the issue. Measures need to be comprehensive, include education of judiciary, but also women's legal culture need to be raised.

Parallel Sessions with Women Entrepreneurs

After the plenary, participants were invited to two breakout rooms to discuss: 1) Supporting women in Accessing Finance; 2) Access to technology and innovation.

1. Supporting women in Accessing Finance: At the session dedicated to green economy and climate finance, participants had an opportunity to talk to key actors in the area in a TED talk format. The discussions stressed the need to have a full picture of barriers and opportunities for women's opportunities in the green economy and access to finance by collecting data on both supply and demand sides regularly, analysing it to assess the gaps, and designing responses to close the gaps identified. Policy measures that financial institutions and international donors such as EBRD implement include gender-responsive investment climate assessment implemented in Central Asia and Western Balkans to identify the main challenges for different groups including women entrepreneurs, the majority of whom tend to concentrate at the SME level. Tools such as gender-responsive regulatory impact assessment for sectoral ministries to address gender-blind policies and decisions are tested in Uzbekistan by EBRD. The role of different stakeholders is important, as a public-private dialogue platform for women entrepreneurs in Central Asia and South Caucasus. Participants also pointed to limitations of microfinance and lack of access to real banking services for women; develop a more unified approach to the definition of women's entrepreneurship; elaborate lending mechanisms and make them accessible to women; enhance women's competencies in green technologies; ensure linkages with digital transformation; connect women with suppliers of technologies and financial institutions. Best practices point to online platforms that provide opportunities for women to learn about green technologies and serve as marketplaces.

2. Access to Technology and Innovation: At the parallel session on access to technology and innovation, participants discussed how to bridge the gender digital divide. The pandemic created opportunities for women to get jobs online which is essential in balancing work and family life. Digitalization requires access to equipment (as smartphones and access to internet) but also skills. This reveals huge differences within countries, e.g.: in Pakistan women 53 percent less likely to have a smartphone (globally – 3 percent); and almost 40 percent less women use internet compared to men. The gender digital divide is also tangible in Azerbaijan. For example: the share of women in STEM – around 30 percent; but girls and young women in rural areas have 50 percent less access to digital innovation compared to urban. But digitalization, power of internet for financial inclusion, learning and education, access to markets and e-commerce bring huge opportunities and benefits for women involved in SME. Risks –

how to stay safe online. Need for joint effort and external support which provides equipment, need in digital literacy. Panelists stressed the need to apply a multi-sectional approach to ensure that marginalized groups of women, including old age, the disabled, and ethnic minorities are part of trainings that educate how to avoid digital risks; awareness raising should target women but also families and entire communities to change mindsets, to support women's online work. In a bigger scale, the role of governments is important to ensure the infrastructure reaches remote areas and communities, and learning opportunities are widely available. For women-led SMEs, accessing financial schemes from smartphones is an empowerment tool, even if women do not have bank accounts, and learning skills means getting more commercial awareness and cyber safety.

Plenary: Drivers for Advancing Gender Equality in the Community in the CAREC Region

The afternoon plenary provided a panel discussion on key gender issues in socio-economic area. Speakers noted that the CAREC region is very diverse and hard to generalize, but global figures point that poverty among women persists and the burden of unpaid care work is disproportionately high on women. They spend on average 3 times more time on unpaid work, which may disburse 1,1 trillion USD to the global economy if this work is recognized. Whether in the private sector or the government, women are underrepresented in leadership and positions of power. Women in countries like Georgia get higher grades in tertiary education institutions but professional segregation remains significant, with few women in well-paid sectors as ICT. Women entrepreneurs tend to concentrate in informal sectors, facing barriers in access to finance, decent jobs, and other resources; and there are challenges in the implementation of the legal provisions.

There is no "one size" solution, but the main principles in designing programs for promoting gender equality at the community level include persistent application of gender analysis and addressing the root causes of inequalities, which require understanding the gaps, and dynamics in family and communities. Second, having women and girls' participation is crucial. For that, we need an enabling environment and enhanced capacities of women. Panelists also agreed on the importance of the multisectoral approach, intersectionality, and "Leaving no one behind" principle, to go beyond gender inequality, and address socio-economic status, and other vulnerabilities. And finally, they underlined the importance of social infrastructure and the development needs, especially in remote areas.

Breakout session: Envisioning Gender Equality 2030 in CAREC and Regional Collaboration

The WBF was concluded by the breakout session that divided participants into several groups to discuss, prioritize and propose solutions and action for how "Inclusion, Empowerment, and Resilience for All" in the CAREC region can be achieved and regional cooperation fostered. Each group discussed and provided suggestions to the following questions:

- a. How the CAREC Women's Business Forum can be organized and improved to provide support to women in private sector and in community?
- b. What forms of regional collaborations would you prioritize to strengthen women's networking and promote gender equality in the CAREC region?
- c. What initiatives from your work would you propose that can bring opportunities for regional collaborations and partnerships? What one action would you prioritize in your

group?

The main recommendations highlighted at the reporting session can be summarized as follows:

- 1) **Effective partnerships and cooperation** are key for the regional cooperation. Knowing context and who does what is essential in this regard. Greater attention needs to be given to cooperation between the governments, parliamentarians, and civil society organizations (CSO) involving businesswomen associations, but also officials, policymakers and practitioners, built on knowledge exchange, gender budgeting, sound M&E and sustainable institutional mechanisms.
- 2) The WBF provided opportunities to learn from best practices, and CAREC should further encourage formats that facilitate the **exchange of experiences and peer learning**.
- 3) The success stories of **CAREC gender champions** need to be harnessed and used for learning and advocacy.
- 4) **Women's inclusion and economic empowerment** should be getting further support and attention, but greater focus must be given to women in remote rural areas who are the most disadvantaged. E.g., even in countries with good financial systems women in remote areas must travel 100-200 km to get access to loans. CAREC may consider small but targeted pilot projects in this area.
- 5) **Unpaid care work**: work-life strategies require looking at an enabling environment in addition to the targeted interventions and the CAREC gender advocacy should keep focus on it.
- 6) CAREC gender team may consider developing **clear indicators on gender mainstreaming** for CAREC clusters, programs, and initiatives.
- 7) **Quota system** and the need to have at least 30 percent of women to have a critical mass in participation and decision-making need to be supported and promoted through the CAREC advocacy. And not only elite women but a bottom-up approach is needed. This type of Forum can be amplified and help to develop solidarity among women.
- 8) **Challenging social norms**: stereotypes are among the barriers, and CAREC programs should address them, through advocacy, capacity development, and other initiatives. Special programs might be considered to reach men and boys.
- 9) **'Think globally and act locally'**: reference to **local action** in the context of climate change is important, and each region and community should be able to benefit from cooperation and exchange on a CAREC platform.

The WBF was concluded by Ms. Zulfia Karimova.

[Evaluation of the WBF](#) was conducted online and results expected on 15 December 2023.