

A photograph of two women in traditional Uzbek clothing. The woman in the background wears a pink headscarf and a blue and yellow patterned dress, looking down at a tray of flatbread. The woman in the foreground wears a colorful, patterned headscarf and a blue and white patterned dress, also looking down. They are in a kitchen or bakery setting with large windows in the background.

Balancing gender opportunities and risks

Gender impacts of the EBRD's investments in Uzbekistan

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Traditional uzbekistan bread lavash at local bazaar.
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Executive summary

This report analyses the gender impact of the European Bank for Reconstruction and Development's (EBRD) portfolio in Uzbekistan. It is based on an analysis of the documentation for nine projects and one programme which claim to promote gender equality, mainly with a focus on women's economic empowerment. The research covers investments in several sectors: financial intermediaries (FI, two projects with Uzbek banks), municipal environmental infrastructure (MEI, four water projects), energy (one solar project), industry (one fertiliser investment) and agribusiness (one cotton investment).

A general observation from all projects is that on the one hand, there is a clear attempt to promote gender measures and benefits for women. On the other hand, however, this effort is not balanced by a rights-based approach with regard to safeguarding women and vulnerable groups against potential harm, adverse impacts and gender risks.

Moreover, it is not clear how the EBRD's assessments and measures are adapted for the Uzbek context and country-level risks (for example, how they are different from measures that would be applied in Slovakia or Georgia). It is also crucial to consider that the gender gap in Uzbekistan, which is even wider in rural regions than in urban ones, is coupled with a significant democratic deficit and limited space for freedom of expression and defence of human rights. For example, public consultations with project affected people as well as stakeholder identification and engagement in such a context require much more effort to create a safe space for dialogue.

In this regard, providing generous technical assistance grants is a good idea, but must demonstrate a real added value through tangible results – namely, robust risk and impact assessments and effective stakeholder engagement. Last but not least, there are signs of successful capacity building for the EBRD clients, for example with regard to transparency. Nonetheless, this report shows that clients' capacity to deal with human rights and gender issues continues to be a challenge in Uzbekistan. Limited information disclosure by the EBRD for 'low-risk' projects and those implemented via financial intermediaries creates additional barriers to adequate stakeholder identification and meaningful engagement.

The EBRD provided feedback to a draft version of this report and took note of the key messages regarding the disconnect between project design and the actual needs of the beneficiaries; lack of transparency and disclosure of project information for FIs and category B projects; and lack of detailed gender impact assessment, monitoring and mitigation measures.

The Bank confirmed that it is developing internal guidance on integrating gender due diligence, in addition to making continuous progress on increasing the clients' and the Bank's direct engagement with a large variety of international and local organisations. It also pointed out that it is disclosing information in line with its Access to Information Policy. The Bank accepted that there is 'room for improvement' with regard to the report's recommendations.

Overview of results by project

In the FI sector, one of the EBRD's clients has published project information in Uzbek, Russian and English, and in response to an information disclosure request, provided further details on project implementation. The client confirmed that the EBRD raised its internal capacity to engage with stakeholders in a transparent manner. The positive impact of better access to credit for women is also evident, although some regions of the country appear under-served. The other FI client has disclosed much less information and did not respond to information requests, allegedly due to the fact that its project is in the early stages of implementation.

The EBRD has clearly communicated that the four water projects it has invested in in Uzbekistan contribute to better life standards for women, especially in rural regions. However, the overall gender impact assessment for these projects is limited to a baseline analysis and focuses on positive impacts. Importantly, the disclosed information does not include any estimates of how many women would benefit from the investments, nor an assessment and mitigation plan to address human rights and gender-based violence and harassment (GBVH) risks or affordability concerns. The projects have received generous technical assistance grants that should have ensured public outreach, regular stakeholder engagement and consultations with local communities. However, there is no publicly available information regarding any of these activities.

In the solar energy project, the assessment of gender impact appears limited to the risk of sexual exploitation of women due to the male workforce migrating to the region. The proposed measures to avert and mitigate this potential risk also appear very limited. There is a vague expectation that women will be employed through the project; however, the stakeholder engagement plan lacks actors willing to represent the interests of women.

The fertilisers project also promises the increased participation of women in the plant's workforce (to reach 25 per cent by 2025 from a baseline of 10 per cent in 2020). In addition, the project's Action Plan envisions the development of various gender policies at the company level and the improvement of working conditions. Since the Action Plan was not disclosed, and no consultations with the employees, trade union or a wider community have been done, it is hard to assess the effectiveness of the proposed measures and ensure public monitoring of their implementation.

In the case of Indorama's cotton project, gender-disaggregated data was collected to develop a livelihood restoration plan. Yet the project proposes alternative employment in the silk sector, which is associated with many risks (including forced labour) and does not ensure long-term employment opportunities due to the likelihood of mechanisation. The company has no mechanisms to eradicate nepotism and ensure independent civil society engagement, which makes any attempt to protect gender rights ineffective. Despite the company's commitment to develop a range of measures to address GBVH, nothing has been done so far. Similarly, proposed measures to increase women's employment remain too unclear to evaluate their effectiveness.

The only project which has a stand-alone gender assessment and gender action plan is the Green Climate Fund (GCF) project to support low-carbon solutions in the corporate sector, which is co-financed by the EBRD. The disclosed documents contain a comprehensive overview of the steps needed to strengthen the gender agenda at the corporate level, but lack details and project-based specifics due to the fact that the project is in the initial stage of development.

These results indicate that rather than stick to a project-by-project approach to gender, it is essential for the Bank to address the wider context in Uzbekistan and integrate women's rights promotion into every project of its programme there.

Background information

EBRD context

In November 2021, the EBRD published a revised Strategy for the Promotion of Gender Equality. The new strategy recognises that the gender gap remains wide in many EBRD countries and regions of operation. These gaps have, in fact, widened in recent years due to the global pandemic. Women were disproportionately affected by job and income loss, and have borne the brunt of the increased care burden. The evaluation of the EBRD's gender action for the previous strategy period also reflected the difficulties the Bank had with scaling up gender initiatives.

Although the EBRD has strengthened its commitments to promote gender equality and economic inclusion, progress on safeguarding the rights of women and sexual and gender minorities in projects is slow.

There are some notable and welcome improvements in the new EBRD gender strategy. It offers a more in-depth approach to gender issues, reflecting on the previous Strategy's strengths and weaknesses. Among the advantages and innovations of the new gender strategy are the following:

1. The EBRD set a target of a 40 per cent share of activities with gender components by 2025.
2. The strategy promotes capacity building for EBRD staff and major clients on gender-related issues, and the establishment of learning practices through instruments such as the EBRD Gender Academy.
3. It introduces new thematic lenses on the quality of service provision, care work, and addressing GBVH.

Unfortunately, although the EBRD has strengthened its commitments to promote gender equality and economic inclusion, progress on safeguarding the rights of women and sexual and gender minorities in projects is slow. The Bank is still too focused on identifying opportunities, for example, to get women promoted on corporate boards. At the same time, it has not demonstrated a robust approach to assessing the risks and potential adverse impacts on project affected people, women, girls and sexual minorities.

The new gender strategy states that the internal guidance on gender assessments is a 'work in progress'. Considering that these assessments are required by the Environmental and Social Policy that was approved in April 2019 and came into force in 2020, two years have passed without any good practice on effective gender assessments and safeguards. In spite of the progressive gender strategy and gender safeguards, the experience from the ground shows non-existent or extremely superficial consideration of the gender impacts of projects.

This research provides further analysis and examples from EBRD-supported projects in Uzbekistan, illustrating why it is important that the EBRD integrates gender impact assessments to inform the design and implementation of the projects it finances. It also makes the case for a stronger gender rights protection focus in the EBRD's work, especially in the context of developing countries and non-democratic regimes where women's rights are yet to be fully recognised and protected by states and private sector actors.

Uzbekistan context

Despite the economic reforms implemented by President Shavkat Mirziyoyev in an attempt to establish a democratic state, Uzbekistan remains among the world's most authoritarian regimes. Freedom House's *Nations in Transit* 2020 report¹ gave Uzbekistan a democracy percentage of 2 out of 100.

¹ Freedom House, *Nations in Transit 2020: Dropping the democratic facade*, 2020.

Civil society and the media continue to suffer from restrictions to freedom of speech and barriers to legal registration. According to official data, there are more than 10,000 non-governmental organisations in Uzbekistan. However, a closer look at the data reveals that the majority are actually established by the government.² Much of the media is still controlled by the government, and websites of independent media and human rights groups are blocked. Moreover, human rights defenders and journalists continue to be under secret surveillance³ and are the target of sophisticated phishing,⁴ spyware and physical attacks.⁵ This situation increases the risks of exclusion of civil society and the public, including women and sexual and gender minorities, from decision-making on investment projects.

Only 25 per cent of women in the country own their businesses.

According to the State Statistics Committee of Uzbekistan, women's access to credit is slightly higher than that of men and counts for 67.3 per cent of all credit given (Annex 1), while only 25 per cent of women in the country own their businesses (Annex 3). Almost 90 per cent of the companies in Uzbekistan are headed by men (Annex 2). The UN Human Rights Committee confirmed persistent inequality between men and women in Uzbekistan.⁶ There is also a clear difference between women in rural and urban areas of Uzbekistan in terms of gender-driven risks. On average, there are five people in one family,⁷ and women are the main caregivers. In rural areas, women's workload is greater than for women in cities. Moreover, consensual same-sex relations between men continue to be criminalised in Uzbekistan.⁸

The current EBRD project portfolio in Uzbekistan totals EUR 1.488 million with 54 active projects, and the cumulative investment exceeds EUR 2.858 million (by December 2021). Twenty-four per cent of investments go to financial intermediaries; 66 per cent to sustainable infrastructure projects in Uzbekistan, including waste and water management; and 10 per cent to fund industry, commerce and agribusiness.⁹ Gender-inclusive growth is stated as an EBRD priority for Uzbekistan and the Central Asia region. In 2021, the EBRD invested a record USD 690 million in Uzbekistan.¹⁰



Photo: UN Women/Janarbek Amankulov

2 Irina Matvienko, 'Uzbekistan has 10,000 NGOs, but what do they do?', *CEE Bank-watch Network*, 14 June 2021.

3 Association for Human Rights in Central Asia, *New names for new times: updated lists of prisoners imprisoned on politically motivated grounds in Uzbekistan*, Association for Human Rights in Central Asia, 18 April 2018.

4 Amnesty International, *Uzbekistan 2020*, Amnesty International, 2020.

5 Uzbek Forum for Human Rights, *Uzbek bloggers and activists under attack – the cases mount*, Uzbek Forum for Human Rights, 18 January 2022.

6 United Nations International Covenant on Civil and Political Rights – Human Rights Committee, *Concluding observations on the fifth periodic report of Uzbekistan*, The United Nations Office of the High Commissioner for Human Rights, 1 May 2020.

7 O'zbekiston Respublikasi - Davlat Statistika Qo'mitasi, *Количество женщин (в возрасте 15-49), подвергавшихся физическому и/или сексуальному насилию со стороны близкого партнёра*, accessed 18 February 2021.

8 Human Rights Watch, *Uzbekistan: Events of 2020*, Human Rights Watch, accessed 18 February 2022.

9 European Bank for Reconstruction and Development, *Uzbekistan data*, European Bank for Reconstruction and Development, accessed 18 February 2022.

10 Anton Usov, 'EBRD invests a record US\$ 690 million in Uzbekistan in 2021', *European Bank for Reconstruction and Development*, 27 January 2022.

EBRD projects in the financial sector

Ipoteka Bank: Central Asian Women in Business Programme (51910)¹¹

EBRD Finance Summary: USD 10 million.

The project aims to support... [Ipoteka Bank's] [micro, small and medium enterprises], including women-led borrowers, in an environment of large-scale disruption caused by COVID-19.

Approval date: 2 Sept 2020.

Status: Disbursing.

Project summary is available in Russian and Uzbek.

The project aims to support the transition goals of the Central Asian Women in Business Programme (CA WiB), namely the active participation of women in business, thereby narrowing the gender gap in access to finance and employment; to expand Ipoteka Bank's market share, particularly in Uzbekistan's regions; and to improve access to finance for women entrepreneurs in Uzbekistan.

Ipoteka Bank's webpage is presented in four languages (Uzbek Cyrillic, Uzbek Latin, Russian and English). Information about loans differs depending on the selected language. In English, there is only general information about loans for small and medium-sized businesses, without descriptions of specific programmes. The most comprehensive information on loans is presented in Russian and Uzbek. There are detailed descriptions of loan types, conditions, terms, interest rates and additional information.

In particular, Ipoteka Bank developed a credit programme called 'Inimitable' for female entrepreneurs, issued in foreign currency and funded with the loan issued by the EBRD (Table 1).



Photo: UN Women/Janarbek Amankulov

11 European Bank for Reconstruction and Development, [EIF - CA WiB Programme - Ipoteka Bank](#), European Bank for Reconstruction and Development, accessed 18 February 2022.

Table 1. Conditions of Ipoteka Bank's credit programme for female entrepreneurs

	Credit product name		
Client	Woman Micro	Woman Small	Woman Medium
Maximum loan amount	At least 6 months since the establishment of the business	At least 12 months from the moment of starting a business activity	At least 24 months from the moment of starting a business activity
Loan security	Up to USD 30 000	Up to USD 100 000	Up to USD 300 000 (based on the potential of the project, up to USD 1 million)
Basic term	Pledge of liquid collateral	At least 50 per cent collateral of liquid property and other types of collateral	At least 50 per cent pledge of liquid property and other types of collateral
Basic condition	When financing projects of women entrepreneurs with EBRD funds, the head of the business entity must be a woman (decision maker, signer of the loan agreement), who has held this position for the last 6 months.		
Purpose of the loan	Working capital replenishment, acquisition of fixed assets.		
Currency	US dollars (at the request of the client, payments can be financed within the country by converting foreign currency into the UZS national currency).		
Interest	6 per cent per annum		
Loan term	For working capital replenishment – up to 18 months; for acquisition of fixed assets – up to 36 months.		
Order of repayment	<p>A grace period is established on the basis of the project: when replenishing current assets – up to 3 months; when acquiring fixed assets – up to 12 months.</p> <p>Replenishment of current assets: interest payment every month, payment of principal debt – the amount of principal debt is divided into equal amounts for the remaining period after the end of the grace period on the loan.</p> <p>Acquisition of fixed assets: Interest and principal payments – payments are made twice a year on 15 May and 15 November (you must divide the principal amount into equal amounts for the remaining term, taking into account the grace period granted). Extending the loan repayment period is not allowed.</p>		
Additional term	Loan funds are not provided for activities with adverse environmental and social impacts, projects which are already on the EBRD's list, or any activity related to the production and sale of cotton grown in Uzbekistan.		

The contact person indicated in the EBRD's project description, Rustam Pulatov, promptly responded to the researchers' information request on how effectively the programme has been implemented. In particular, he shared that under the Inimitable programme, as of 1 August 2021, 56 women have received loans for a total of USD 4.5 million (57 per cent micro, 25 per cent small and 18 per cent medium).¹² Fifty-nine per cent of them used it to replenish working capital; 29 per cent to purchase machinery, equipment and vehicles; and 3 per cent for the acquisition or privatisation of industrial production facilities and administrative buildings.

The majority of the loans were issued in the regions of Bukhara (26 per cent), Samarkand (23 per cent) and Tashkent (16 per cent), whereas only three per cent of the loans were granted in another four out of the ten regions (Table 2).

¹² Ipoteka Bank, [Кредитование малого бизнеса](#), Ipoteka Bank, accessed 18 February 2022.

Table 2. Percentage of 'Inimitable' loans granted by region

Nº	Region	Percentage
1	Surkhandarya region	3%
2	Bukhara region	26%
3	Namangan region	7%
4	Samarkand region	23%
5	Syrdarya region	3%
6	Ferghana region	6%
7	Republic of Karakalpakstan	3%
8	Djizak regional branch	3%
9	Tashkent region	16%
10	Tashkent city	10%

We have made a comparative analysis of Ipoteka Bank's regional distribution of the programme with the estimated demand, based on the share of women business owners, women executives, women with access to credit (Table 3).

Table 3. Regional distribution of the programme and potential demand

	Enterprises and organisations owned by women, % 2020	Enterprises and organisations headed by women, % 2020	Women with access to credit, % 2019	Distribution under the loan programme 'Inimitable' by Ipoteka Bank
Republic of Karakalpakstan	29.3	14.4	66.7	3%
Andijan region	23.7	8.6	67.1	
Bukhara region	27.5	8.6	69.5	26%
Djizak region	20.1	8.2	65.8	3%
Kashkadarya region	22.7	7.5	64.9	
Navoi region	30.7	19.5	68.1	
Namangan region	14.7	8.5	66.9	7%
Samarkand region	24.6	9.7	65.5	23%
Surkhandarya region	33.9	9.5	64.6	3%
Syrdarya region	20.3	12.9	66.9	3%
Tashkent region	24.3	13.1	69.4	16%
Ferghana region	18.3	7.5	68.1	6%
Khorezm region	25.8	12.7	67	
Tashkent city	18.2	12.2	72.6	10%

This comparative analysis indicates that Ipoteka Bank's programme may not have been presented or sufficiently advertised in some regions which have the smallest share of women in leading positions and therefore less overall access to credit, such as the regions of Kashkadarya and Andijan. Further promotion of the programme in the regions of Namangan and Djizak, however, might significantly contribute to the project goal.

335 employees from the Bank's 22 branches were trained by 24 internal trainers and EBRD experts to provide systematic work on gender equality issues.

Capacity building for the EBRD's client was also provided, according to information provided by Ipoteka Bank. It stated that 335 employees from the Bank's 22 branches were trained by 24 internal trainers and EBRD experts to provide systematic work on gender equality issues, further enhancing women's entrepreneurship and providing them with comprehensive support. The EBRD sent six experts to implement the project with whom the Bank continuously exchanges views on financial, technical and marketing issues. Fifty employees, mostly women, are assigned to branches around the country to provide services to women entrepreneurs. By the end of 2021, the Bank plans to hold six large-scale seminars under the Central Asian Woman in Business programme in the Bank's branches with the participation of experts from the EBRD.

Davr-Bank: Central Asian Women in Business Programme (51688)¹³

EBRD Finance Summary: USD 2 million equivalent.

Technical cooperation: estimated USD 300,000 in support of Davr Bank provided by the Women Entrepreneurs Financing Initiative, a Trust Fund managed by the World Bank, for [a] project consultant to support PFIs in developing and promoting women focused products under the EBRD Central Asian WiB Programme. The project aims to promote women's entrepreneurship and participation in business by improving their access to finance and advice through dedicated credit lines and tailored technical assistance programmes.

Approval date: 10 March 2020.

Status: Disbursing.

Project summary is available in Russian and Uzbek.

Davr Bank's website has no information about credit lines issued under the EBRD project. For international lending, only lines of credit from the Asian Development Bank (two of which are temporarily closed)¹⁴ are mentioned. There is no information about credit lines for women entrepreneurs.

On 15 July 2021, the researchers made a call to Davr Bank at the number listed on the EBRD's project site. None of the employees could answer who was authorised to provide information about the project. The request was recorded with a promise to pass it on to the appropriate employee. Unfortunately, no one ever called back. On the same day, an information request was mailed to info@davrbank.uz asking for information about the implementation of the project. No one responded to this request. On 29 July, the letter was duplicated again, but there was no answer either. On 23 August 2021 an inquiry was sent to the EBRD at AccessInfo@ebrd.com with a request to provide information on project implementation, in particular the monitoring report. On 27 August, the EBRD replied that due to the early stage of implementation of the project, Davr Bank has no information to share. The EBRD also recommended that the researchers request further information at the end of the year by reaching out to the head of Davr Bank's International Cooperation Department.

Davr Bank's website has no information about credit lines issued under the EBRD project. None of the employees could answer who was authorised to provide information.

¹³ European Bank for Reconstruction and Development, [EIF - CA WiB Programme-DAVR Bank](#), European Bank for Reconstruction and Development, accessed 18 February 2022.

¹⁴ According to Davr Bank's [website](#).

EBRD projects in the water sector

Water and wastewater projects in Surkhandarya Region (50979)¹⁵, Horezm Region (50526)¹⁶, Kashkadarya Region (50525)¹⁷ and Namangan Region (51032)¹⁸

Table 4. Review of the EBRD's water and wastewater investment projects in Uzbekistan

	Surkhandarya Region (50975)	Horezm Region (50526)	Kashkadarya Region (50525)	Namangan Region (51032)
EBRD financing	USD 50 mln	USD 90 mln	USD 60 mln	USD 70 mln
Approval date	18 Nov 2020	13 Nov 2019	13 Nov 2019	26 May 2021
Status	Signed	Disbursing	Disbursing	Signed
Client	Republic of Uzbekistan	Republic of Uzbekistan	Republic of Uzbekistan	Republic of Uzbekistan
Project objectives	To improve water quality and increase the efficiency of water infrastructure.	To increase the number of people connected to the wastewater network and the volume of wastewater treated to EU standards .	To increase the number of people connected to the wastewater network and the volume of wastewater treated to EU standards.	To improve water quality and increase the efficiency of water and wastewater infrastructure.
Available documentation	PSD (RU and UZ), SEP and NTS (EN) ¹⁹	PSD (RU and UZ), SEP and NTS (EN)	PSD (RU and UZ), SEP and NTS (EN)	PSD (RU and UZ), SEP and NTS (EN)
Gender Impact Assessment	NTS: 'No additional negative impact on women is expected from the project implementation if all mitigation measures (construction workplace arrangement at the first place) will be fully met.'			
Population	2,462,000	1,835,000	3,100,000	1,300,000
Project results: number of people provided with access to water supply	250,000	121,000	50,000	106,000

All four projects are implemented by the state of Uzbekistan, represented by the Ministry of Housing and Communal Services through the relevant state unitary enterprises (SUE):

- 50979 - SUE 'Surkhandarya Suvokova'
- 50526 - SUE 'Tuyamuyun-Urgench' Inter-Regional Water Pipeline Operation Directorate
- 50525 - SUE 'Kashkadarya Suvokova'
- 51032 - SUE 'Namangan Suvokova'

Accordingly, the project documentation for each project (available only in English) is almost identical. Minor differences exist due to the specifics of the region or locality. Therefore, the general challenges of all four projects will be discussed below, and if necessary, references will be made to the specifics of particular projects.

The projects are clearly communicated as contributing to better life standards for women in the region; however, the overall gender impact assessment is limited to a baseline analysis and positive impacts:

15 European Bank for Reconstruction and Development, [Surkhandarya Water Project](#), European Bank for Reconstruction and Development, accessed 18 February 2022.

16 European Bank for Reconstruction and Development, [Horezm Wastewater Project](#), European Bank for Reconstruction and Development, accessed 18 February 2022.

17 European Bank for Reconstruction and Development, [Kashkadarya Wastewater Project](#), European Bank for Reconstruction and Development, accessed 18 February 2022.

18 European Bank for Reconstruction and Development, [Namangan Regional Water and Wastewater Project](#), European Bank for Reconstruction and Development, 18 February 2022.

19 PSD: project summary document; SEP: stakeholder engagement plan; NTS: non-technical summary.

It should also be noted, that among all groups of customers the main beneficiaries of [the Priority Investment Programme] implementation will be women since traditionally in Uzbekistan they do most of the housekeeping. Lack of water and wastewater infrastructure puts disproportionate time burden on women (i.e., finding and collecting water, boiling water for drinking, washing, cooking, bathing children and other family members, etc.), thereby diverting them from potentially income-generating activities, such as formal and/or informal work ranging from agricultural labour to small businesses. The lost potential is damaging to women and their families but is also impacting communities and the local economy. The responsibility of carrying water for domestic use often relies mostly on women and children, who can spend many hours per day fetching water, depending on the topography, distance from water source and size of the family. When water is scarce, women and girls may have to travel longer distances to obtain water, which can expose them to danger and further to gender-based violence. Implementation of PIP will contribute to solving above-described gender issues and providing better life standards for women in the region.²⁰

It is important to note that all projects received pre-signing support (EUR 175 000 - 187 400) to conduct environmental and social due diligence. However, the disclosed information (the stakeholder engagement plan and non-technical summary) does not include any estimates of how many women would benefit from the investments, nor an assessment and mitigation plan to address gender-driven risks.

According to the project information for the Namangan project, the clients should develop ‘a gender inclusive [human resources] Policy, which promotes gender equality through creating the conditions for increasing female participation in managerial, technical and engineering roles; and a policy and procedures to address Gender-based violence and harassment (GBVH) in the workplace; and introduce effective and safe grievance mechanism.’²¹ However, an information request²² made to the clients’ contact person mentioned on the EBRD’s project websites²³ sent on 29 July 2021 remained unanswered as the client’s contact person claimed they lacked expertise in the relevant issues.

Moreover, the above measures are focused on the client, not on project affected communities. According to the project documentation, it is expected that additional field research and consultations with focus groups and potentially displaced persons will be conducted. In addition, the documentation states that:

- The construction contractor, with support from the Project Implementation Unit, will update local populations on a monthly basis.
- Stakeholder engagement activities and grievances will be reported on a monthly basis and key issues fed back to relevant stakeholders.
- The client was also recommended to establish a call centre to duly receive and respond to complaints and suggestions from individual consumers, and a website and representation on social media and messaging applications.

However, there is no publicly available information regarding any of these activities.

Moreover, the non-governmental organisations engaged under the project’s stakeholder engagement plan (SEP) are mainly government ones, which raises doubts about their objectivity and ability to represent civil society’s interests, including those of women. There is also no information about any consultations with women in the projects’ regions regarding the project and its potential impacts, which means there is also no information on whether any women’s concerns were raised and addressed by the project team.

The project grievance mechanism led by the government seems unlikely to ensure an effective consideration of complaints due to potential conflicts of interest and some limitations imposed by legislation. For example, despite the mechanism’s statement that it provides an option to submit a complaint anonymously, the Uzbek law on appeals of

The disclosed information does not include any estimates of how many women would benefit from the investments, nor an assessment and mitigation plan to address gender-driven risks.

20 Atkins Acuity and CEST, [Surkhondarya And Namangan Regional Water Projects – Feasibility Study Surkhondarya Oblast: Non-technical Summary](#), European Bank for Reconstruction and Development, December 2019.

21 European Bank for Reconstruction and Development, [Uzbekistan: Namangan Regional Water and Wastewater Project](#), European Bank for Reconstruction and Development, 26 May 2021.

22 The questions in this information request were as follows: What personnel policies that ensure women’s participation and safety have already been implemented? What policies are also planned to be introduced in this area and around when? What is the gender distribution of staff involved in each project? How many women are represented at the decision-making level, how many men? How many complaints from female staff have been received over the course of the project? What percentage of the total number of complaints is this? What were most of the complaints related to? What measures have been taken to address them? How many women will be beneficiaries in each selected region when the projects are implemented?

23 The company’s contact information was later changed.

individuals and legal entities makes it impossible in the case of consideration by the relative authorities. Moreover, the recommended grievance management system does not provide an opportunity to challenge decisions taken on complaints. The proposed feedback form on the complaints process (see Picture 1) by default includes a line stating that the person agrees to the absence of any further claims, which means that the complainant is left with no choice but to agree with the proposed solution.

Picture 1. Appendix A of the Stakeholder Engagement Plan: Act on the customer’s satisfaction with the claim processing results²⁴

Appendix A Act on the customer’s satisfaction with the
claim processing results

АКТ № _____

город _____

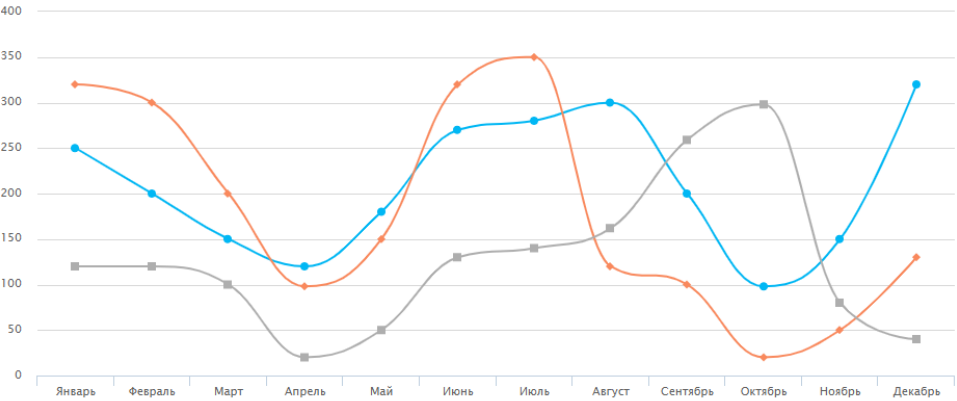
_____ 20__ г.

Настоящим актом подтверждаем _____

Потребитель удовлетворен ответом и претензий к «Сурхандарья Сувокава» не имеет.

The aggregated statistics on the complaints disclosed on the Utility and Housing Portal website lack division by region, district and category, as well as time period (Graph 1),²⁵ which indicates a lack of effective mechanisms available to track the complaints.

Graph 1. Statistics of complaints submitted via the portal by complaint



Source: [e-kommunal Uzbekistan website](#)

Legend: submitted —, completed —, overdue —

Analysis of the available project information has also confirmed that there is no attempt to address many gender-driven risks. For example, no separate instructions for how security personnel should interact with the public were provided. This approach exposes women who, for one reason or another, will have to turn to the security provided by the facilities. Since the lack of instructions leaves room for security to choose the behaviour they will use, and given gender stereotypes and attitudes towards women, women may face prejudicial attitudes or suffer more in the event of conflict.

24 Translation:

АКТ №,
City,
Date...

I hereby confirm...

The consumer is satisfied with the answer and has no complaints about the Surkhandarya Suvokova.

25 [E-kommunal Uzbekistan](#), accessed 18 February 2022.

In the case of the project in Horezm, some job cuts are envisaged due to the mechanisation of the process: *'implementation of [the Priority Investment Project] will allow reducing labor costs of the Company by decreasing 74 staff positions at wastewater pumping stations'*. As a mitigation measure, *'new well-paid job positions'* will be created. However, there is no information at all on how many women will be laid off, or whether they will be offered alternative work. It should also be noted that people with low qualifications, whose income was already low, will be largely affected by the cuts. It is unclear whether the qualifications of employees will be upgraded to employ them afterwards, or if any compensation will be provided. Since the heads of households in most cases are men, the whole family, including women and girls, could suffer from the dismissal of the head of the household.

In the case of the project in Namangan, its implementation will lead to *'an increase in the cost of wastewater treatment, as additional power, reagents, fuel and maintenance personnel will be required'*. However, there is no detailed information on how it may impact the utility bills and overall affordability of water, including for women, who are intended to be one of the beneficiaries of the project. Considering that Namangan is one of the three regions of Uzbekistan with the lowest total income per capita (UZS 9.4 thousand compared to the country average of UZS 12.3 thousand), the project might negatively affect already vulnerable groups including women.²⁶

Moreover, at least one case of potential physical and economic displacement is envisaged at the site of the proposed wastewater treatment plant in the city of Chust. Therefore, the company is supposed to *'perform an inventory of the number of family members affected and losses and prepare a Livelihoods Restoration Plan'*. But no inventory, including the number of women potentially affected, nor any Livelihood Restoration Plan has been publicly disclosed.

Climate Resilience Water Supply Project (50996)²⁷

EBRD Finance Summary: USD 200 million.

The project aims to finance [the] modernisation of pumping stations used for irrigation water conveyance and other related infrastructure across the country.

Status: Concept reviewed. The project summary is available in English only.

The Project will promote women's economic inclusion through increased employment, skills training, and entrepreneurship opportunities as well as enhanced and equitable access to water services.

The Ministry of Water Resources of the Republic of Uzbekistan is the client. A significant pre-signing technical cooperation grant is expected, including EUR 475 000 for technical, financial, environmental and social due diligence. The gender component is supposed to be funded additionally after signing a loan agreement (EUR 300 000). However, there is no information on how women's economic inclusion will be promoted and in what regions. Our information request to the client via the contact information provided (nasos@minwater.uz) remains unanswered, as this email address is inactive.

Since there is insufficient information on the gender impacts and mitigation measures to be taken for any of the reviewed projects, it is important to highlight the overall risks and opportunities for women based on the specifics of Uzbekistan:

- Provision of drinking water and repair of water supply systems, indeed, positively affects the life of women and girls by relieving them of the obligation to bring water from afar, the need to limit themselves regarding basic water-related needs and so on.

A significant pre-signing technical cooperation grant is expected, including EUR 475 000 for technical, financial, environmental and social due diligence.

26 O`zbekiston Respublikasi - Davlat Statistika Qo`mitasi, [Total per capita income by region, thousand soums](#), accessed 18 February 2022.

27 European Bank for Reconstruction and Development, [Climate Resilience Water Supply Project](#), European Bank for Reconstruction and Development, accessed 18 February 2022.

- In areas with access to clean drinking water and sanitation, the incidence of intestinal and other diseases is reduced by such investments. This, in turn, reduces the burden on women, as caring for the sick is considered a woman's responsibility and takes time and energy.
- At the decision-making level, men dominate, so it is possible that the opinion of women and girls will be ignored in cases of forced relocation or assessments of negative impact from the project.
- Dismissal of low-skilled workers, which will be replaced by automated labour, may negatively affect the situation of families. Since in most rural families the financial support lies on the shoulders of men, if they lose even a small income, the family will be left without a means of subsistence. This will aggravate the situation of women in the family, as they will have to take upon themselves not only the household, but also the responsibility for providing children with basic clothing, stationery and so on.
- Also, the dismissal of low-skilled workers may lead to a worsening of the crime situation in the area. A rise in crime also affects women and girls, and they are more often exposed to sexual and gender-based violence.
- Some of the laid-off workers may go to another country as migrants. In this case, women will be in a vulnerable position: they will lose the protection of their husbands; they may become victims of harassment by fellow villagers or relatives. Since they rarely own real estate, they will find themselves in a dependent position in relation to the local authorities: either to remain silent and submit no complaints or to be outraged and be left with their children on the street.
- If the cost of utilities increases, it is possible that women will also go to distant springs or rivers to get water in order to save money.
- It is not known how many women will be employed as a result of these projects, in what positions, whether there will be additional education for them, or whether jobs will be created specifically for women.
- It is not clear whether the most marginalised areas of the cities will be provided with upgraded water and wastewater infrastructure and improved water access accordingly.

If the cost of utilities increases, it is possible that women will also go to distant springs or rivers to get water in order to save money.



Photo: UN Women/Janarbek Amankulov

EBRD projects in the energy and energy efficiency sectors

Nur Navoi (5145428)²⁸

EBRD Finance Summary: USD 60 million.

The project aims to finance the construction and operation of a pilot solar auction project of 100 MW installed capacity located in [the] Navoi region of Uzbekistan.

Approval date: 30 Sept 2020.

Status: Disbursing.

The project summary is available in Russian and Uzbek, and [the] NTS in English.

Project will carry out a skills audit and develop a Local Hiring Policy that would identify and prioritise local community employment opportunities to ensure gender equity in human resource recruitment.

A request for information was sent to the contact person on 29 July 2021. Since he was on vacation and could not respond, the request was sent again on 6 September 2021. The project contact person promptly delegated the questions to his colleagues, but there has been no response yet. However, the Masdar website (Masdar is the owner of client Nur Navoi Solar Holdings RSC LTD) has the necessary information in English and Russian on the project – documentation in Uzbek is missing, including the ESIA and SEP.²⁹ Nevertheless, there are still some issues with the project.

For example, the Stakeholder Engagement Plan (SEP) lists state organisations as the main stakeholders, while the list of independent stakeholders and the media remains undefined. It is not clear who exactly will be involved and whether they will be able to ensure effective public monitoring. According to the SEP,³⁰ the Women's Affairs Committee plays a significant role on women's issues: *'They have a programme to integrate women, including but not limited to vulnerable categories (i.e., ex-convicts, domestic violence, etc.), in the job market. They offered support to the future concessionaire to help recruit women for the project.'* Recently, the Women's Committee was disbanded, and the Ministry of Mahalla and Family Affairs has taken over some of its functions – which may raise questions about its independence when it comes to women's interests versus family interests.³¹

To provide baseline social data on these issues, the local *mahalla* (the head of the local authority) nominated a specialist on women and gender issues (page 97 of the Environmental and Social Impact Assessment (ESIA)). Based on our experience of working with gender issues in Uzbekistan, quite often mahalla employees and civil servants lack gender sensitivity, and may even be engaged in victimisation. This is evident from the following quote (ESIA page 168): *'A representative from the Women's Affairs Committee also reported that there are no obstacles for women to access the job market despite difficulties to access certain positions due to cultural and tradition reasons.'*

Moreover, the project documentation doesn't provide information on how many women will be employed by the company and in what positions. However, a high level of women's unemployment is very typical for this region, and women are often forced to seek

28 European Bank for Reconstruction and Development, [Nur Navoi](#), *European Bank for Reconstruction and Development*, 18 February 2022.

29 Masdar, [100 MW Nur Navoi Solar Project](#), Masdar, accessed 18 February 2022.

30 AECOM Limited, [Navoi Solar PV Project, Uzbekistan: Stakeholder Engagement Plan Draft](#), Masdar, 4 June 2020.

31 Газета.uz, ['Президент предложил создать Министерство по делам махалли и семьи'](#), Газета.uz, 12 February 2020.

work in other areas. This means that it is essential to conduct a comprehensive assessment of how the project may affect women's employment and should develop mitigation measures. For example, the establishment of women's teams and appropriate training may improve women's skills and open up new opportunities for them in the long term.

The non-technical summary (NTS) states that there is a risk of sexual exploitation: 'vulnerable groups - women and young girls - are particularly at risk due to the increased presence of male migrants seeking employment opportunities on or near the Project. Local and migrant interactions may increase the incidence of infectious diseases.' However, no sufficient mitigation measures have been further presented apart from arranging separate accommodation for men and women, including separate bathrooms.

The effectiveness of the proposed measure is questionable, as there is no further assessment or monitoring reports available to the public. It is necessary to develop an anti-harassment policy, establish partnerships with local enforcement agencies, conduct appropriate training, and develop an awareness-raising campaign to inform people about what may be considered sexual exploitation and what liabilities come from it. The establishment of a hotline can be an option for local women to complain about unwanted attention from the workers. Hiring local workers and forming women's brigades can also reduce the risk of sexual exploitation and strengthen the well-being of the neighbourhood. The NTS points out that there is no kindergarten in the nearby residential areas (Uzumzor and Farkhod). The construction of a kindergarten and providing the employees with access to it may incentivise the employment and personal development of women.

It is necessary to develop an anti-harassment policy, establish partnerships with local enforcement agencies, conduct appropriate training, and develop an awareness-raising campaign to inform people about what may be considered sexual exploitation and what liabilities come from it.

DFF - Kokand Fertilisers GET Capex (51197)³²

EBRD Finance Summary: USD 22.5 million.

The project aims to finance the modernisation and implementation of an energy-efficient capex programme, and initial working capital needs of the recently privatised JSC Kokand Superphosphate Plant. The project will also create employment opportunities for women, supporting IKF [the client, JSC Indorama Kokand Fertilisers and Chemicals] to achieve a more balanced gender representation by implementing a dedicated equal opportunities action plan. This will strengthen entry-points, skill acquisition and retention of women workers. The Company will benefit from Technical Cooperation (TC) funds of up to EUR 50 000 for design and implementation of an equal opportunities action plan targeting women from pre-approved SSF funds for Uzbekistan under the Gender Advisory Services Programme.

Approval date: 21 Jan 2020.

Status: Disbursing.

The project summary is available in Russian and Uzbek.

The project will also create employment opportunities for women, supporting IKF to achieve a more balanced gender representation by implementing a dedicated equal opportunities action plan. This will strengthen entry-points, skill acquisition and retention of women workers.

On 29 July 2021, an information request was sent to the contact person listed on the EBRD's website to request information on what measures to create employment opportunities have been implemented by the project team and what their outcome has been. However, in his response, Mr Singh, general director of JSC Indorama Kokand Fertilizer

³² European Bank for Reconstruction and Development, [DFF - Kokand Fertilisers GET Capex](#), European Bank for Reconstruction and Development, accessed 18 February 2022.

and Chemicals, suggested that the researchers reach out the EBRD on this issue. The company benefited from EUR 50 000 in Technical Cooperation funds for the design and implementation of an equal opportunity action plan.

The EBRD representatives from the Gender Mainstreaming and Access to Services Unit and the Civil Society and Engagement Unit provided some information in response our request. According to their responses, the client implemented the following actions:

- A revision of the current policies and human resources practices;
- Adaptation and re- and upskilling of women workers;
- Baseline assessment and development of the Equal Opportunity Action Plan;
- Establishment of partnerships with technical universities and vocational schools for hiring women for technical positions;
- Introduction of a GBVH policy and procedures as well as human resources management policies and practices, including remuneration, salary negotiation, appraisal and an employee benefits package;
- Revision of the design of workspaces and related infrastructure, facilities, equipment and clothing;
- Introduction of a staff engagement and employee satisfaction survey as well as peer-support, internship opportunities and mentorship programmes;
- Internal training and awareness programmes for management and staff and gender-relevant health and safety improvement measures.

Since the Action Plan was not disclosed, and no consultations with the employees, trade union or wider community have been done, it is hard to assess the effectiveness of the proposed measures and ensure public monitoring of their implementation.

The EBRD's response confirmed that the company is committed to raising the female share of its workforce to at least 25 per cent by 2025 (from an original baseline of approximately 10 per cent in 2020), but the scoping phase revealed a number of challenges, alongside areas for improvement. However, the EBRD representatives could not provide more details due to a non-disclosure agreement with the client.

Thus, although the Action Plan is already under implementation, the client is avoiding commenting on it. Since the Action Plan was not disclosed, and no consultations with the employees, trade union or wider community have been done, it is hard to assess the effectiveness of the proposed measures and ensure public monitoring of their implementation.

At the same time, it is important to highlight that the province of Ferghana remains a very poor region with the lowest real aggregate per capita income³³ in Uzbekistan, and it is the most conservative in terms of women's rights. For example, local women still keep separate from men during general meetings, sit behind the men and come in to the room last. Therefore, projects in this region must pay extra attention to the gender equality agenda, and ensure effective design and implementation of promotion and mitigation measures which can be only done through a participatory and transparent approach.

33 O`zbekiston Respublikasi - Davlat Statistika Qo`mitasi, [Real total income per capita, thousand soums](#), accessed 18 February 2022.

FP140: High Impact Programme for the Corporate Sector (including Uzbekistan) (FP 140)³⁴

EBRD Co-financing: USD 758.86 million (in total for all involved countries).

The project seeks to forge a low-carbon pathway by promoting the uptake of high climate impact technologies and stimulating behavioural change at the corporate governance and management level.

Approval date: 21 Aug 2020.

Status: under implementation.

The project summary, ESIA, gender assessment and gender action plan are available in English.

The disclosed documentation is quite general, so it is difficult to assess the extent of the project's impact on women. Nevertheless, the Action Plan contains good steps to strengthen the gender agenda at the corporate level: collection of statistical data and gender analysis, gender-responsive corporate strategy development and training.

When selecting consultants to carry out the tasks described, priority should be given to women with equal qualifications to male applicants.

However, more attention should be paid to training in the long term: perhaps the development of permanent training programmes or modules at universities, the publication of thematic manuals and information materials could be implemented. In addition, when selecting consultants to carry out the tasks described, priority should be given to women with equal qualifications to male applicants. It is possible to include in the plan the development of special projects or allocation of grants for the implementation of technologies created under the leadership of women.



Photo: UN Women/Janarbek Amankulov

34 Green Climate Fund, [FP140: High Impact Programme for the Corporate Sector](#), Green Climate Fund, accessed 18 February 2022.

EBRD projects in the corporate sector

Indorama Agro Working Capital Loan (51011)³⁵

EBRD Finance Summary: USD 70 million.

The project aims to support a private sector investment into the cotton farming sector in Uzbekistan. It will promote mechanised cotton harvesting and bring significant environmental and operational improvements.

Approval date: 10 Feb 2021.

Status: Signed.

The project summary is available in Russian and Uzbek; ESIA³⁶, NTS, ESAP³⁷, SEP are available in English and Uzbek.

The project documentation contains the following provisions:

ESIA - Gender and Equal Opportunities;

LRP³⁸ - Gender disaggregated [monitoring and evaluation] data will be provided for livelihood restoration activities for the specific activities where women will be participating;

ESAP - Undertake in-depth gender-based violence and harassment assessment to identify risks to workers and communities and develop prevention and mitigation measures. Develop policies and procedures on gender-based violence, sexual harassment, and discrimination. Build capacity and provide training to EHSS and human resources staff to implement these policies and procedures in a safe manner. Provide training to all staff, contractors and contract farmers on code of conduct and GBVH prevention. Introduce gender-responsive human resources policies and practices at the company level to improve employment outcomes for women workers. In this context, develop a clear action plan and roadmap to reach a female employment share of at least 25% within the company within five years of the start of operations (with an ultimate commitment to reach 45% over the longer term, through tangible measures including introducing gender-responsive recruitment and retention policies and practices in line with international best practices; addressing female employees' affordable childcare needs; engaging brigade leaders and agronomists to help stimulate hiring of women farmworkers; and collecting gender-disaggregated data on key recruitment, retention and job progression outcomes to improve monitoring and guide decision making.

Project documentation is presented in sufficient detail and includes a gender perspective. The company was committed to providing gender equality training for staff and an accurate reporting system to ensure non-discrimination, as well as to develop a gender strategy.³⁹ However, as of 1 December 2021, the company has not fulfilled its commitments to conduct an in-depth GBVH assessment; develop mitigation measures, policies and procedures to address GBVH; train its staff; and introduce the GBVH requirements for the contract farmers in line with Indorama's standards. Similarly, the Livelihood Restoration Plan has not been updated.

Land was acquired without first having meaningful consultations with the farmers.

35 European Bank for Reconstruction and Development, [Indorama Agro Working Capital Loan](#), European Bank for Reconstruction and Development, accessed 18 February 2022.

36 ESIA – Environmental and Social Impact Assessment

37 ESAP – Environmental and Social Action Plan

38 LRP – Livelihood Restoration Plan

39 Mott MacDonald, [Ўзбекистон: Пахтачилик режаси: АМЭИТБ III жилд – Илова](#), Indorama Agro, 22 January 2021.

Again, only government organisations were engaged in consultations on the project. Land was acquired without first having meaningful consultations with the farmers, including female farmers, and without adequate compensation.

Moreover, the environmental and social action plan (ESAP) lacks measures to eradicate nepotism (priority hiring of acquaintances or relatives of the stakeholders, managers and reputable employees), which is typical for Uzbekistan, within the company. Quite often these are men who, due to established stereotypes, may practice inappropriate behaviour toward other employees and female employees in particular. Under such a system, any attempts to implement a policy to prevent GBVH (ESAP paragraph 1.6) will most likely fail. In the case of complaint, those in charge may ignore it as a way to avoid conflicts with people hired on someone else's behalf. It is unclear how these kinds of risks are evaluated and addressed by Indorama.

In addition, the proposed measures to increase the employment of women (ESAP paragraph 2.2) remain unclear. There is no information on the regional distribution of women's employment. Currently, the maximum rate of women's employment is 27 per cent in the Tashkent office of Indorama Agro, and just 4-9 per cent in the regions (ESIA page 139). The company committed to increasing women's employment up to 25-45 per cent, but with no specification for what positions. It is possible that the target may be achieved by hiring women in the most low-skilled and low-paid positions.

While assessing the alternative sources of employment for women for the Livelihood Restoration Plan, no research was done in terms of long-term perspectives. Given that the company has invested in silkworm breeding to provide women with employment, a market assessment should be done beforehand. The silk sector is controlled by the government, and still applies the quota approach to production which is associated with forced and child labour and corruption. Moreover, mechanisation of the cotton sector has already resulted in job cuts. Similarly, this might also happen with the silk sector in the near future, which means that women might become unemployed again.

Despite the planned construction of daycare and educational facilities, there are no measures developed to eradicate gender stereotypes. In traditional Uzbek society, women usually do not work because their husbands do not allow them to rather than because of lack of time or opportunity. Therefore, this issue should be addressed through, for example, educational programmes for men or separate allowances for family households.

The silk sector is controlled by the government, and still applies the quota approach to production which is associated with forced and child labour and corruption.



Uzbekistan, Cotton harvest in a field. A woman is picking cotton. Angela Meier via Adobe stock

Recommendations

Due diligence

1. The EBRD should conduct and disclose gender impact assessments for all the projects that aim for or partially contribute to the economic empowerment of women. The assessment should be made prior to a loan's approval and in consultation with the project beneficiaries, potentially impacted women and gender minorities, and independent civil society organisations.
2. While conducting gender impact assessments, the EBRD and its client should ensure updated and verified baseline information, including on the ratio of men to women and the unemployment rate especially in rural areas, women's access to credit and leadership in the companies, long-term market forecasts for alternative income sources for women, etc. The gender profile of each region should be considered when making a decision on geographic project distribution, aiming to strengthen the gender agenda in areas where it is most needed.
3. The EBRD should ensure that project design is based on the needs and interests of the final beneficiaries – women and gender minorities – and addresses relevant limitations.

Disclosure and stakeholder engagement

4. The EBRD should publicly disclose the findings of environmental and social due diligence conducted for category B projects.
5. The EBRD should publicly disclose the findings of gender impact assessment and implementation monitoring reports.
6. The Bank should ensure meaningful public consultations with project-affected people, especially vulnerable groups, such as women and gender minorities.
7. The EBRD should ensure the engagement of independent civil society organisations. It should establish minimum requirements in terms of the number of independent organisations, civil initiatives and representatives of the target audiences (i.e. women employees, women entrepreneurs, local women, etc.) that should be engaged in consultations on project design and monitoring.
8. The EBRD should regularly update client contact information on the project webpage and ensure the clients' capacity and commitment to address project related information requests.
9. The EBRD should require its financial intermediary clients to disclose the Bank's involvement in sub-projects and to disclose information about their complaints mechanisms, ensuring that it is clearly visible and understandable for the final beneficiaries and affected communities.

Considering the Uzbek context

10. The EBRD and its clients should introduce positive measures to prioritise women-led companies as contractors, at least in the projects committed to the economic empowerment of women.
11. At least for the projects aiming at the economic empowerment of women in Uzbekistan, the EBRD should introduce gender quotas for hiring at least 30 per cent women at the level of decision-making.

12. The EBRD and its clients should ensure long-term employment solutions (i.e. the silk sector versus the information technology sector) for women, including a project-based or region-based professional development system for women and girls starting in schools.
13. The EBRD and its clients in Uzbekistan should address the issue of nepotism while developing the policies and procedures to prevent GBVH and ensure effective grievance redress mechanisms.
14. The EBRD and its clients should comprehensively address the gender risks of mechanisation, namely low-skilled job cuts that will disproportionately affect women, increased domestic violence and increased criminalisation due to low-skilled job cuts for men.
15. The EBRD and its clients should open corporate kindergartens to reduce the burden on women and create additional employment opportunities, as well as conduct an awareness-raising campaign on women's right to work in Uzbekistan.
16. The EBRD should encourage the representation of women and ensure that their voices are heard at all project events and in mass media in Uzbekistan.
17. The EBRD should proactively engage with governments and private clients on the need for the promotion and protection of gender rights.



Photo: UN Women/Janarbek Amankulov

Annexes

Annex 1: Percentage of population with access to credit (%), 2019⁴⁰

	Men	Women
The Republic of Uzbekistan	65.3	67.3
Republic of Karakalpakstan	65.2	66.7
Andijan region	65.3	67.1
Bukhara region	67.3	69.5
Djizak region	63.7	65.8
Kashkadarya region	63.3	64.9
Navoi region	66.8	68.1
Namangan region	65.3	66.9
Samarkand region	63.4	65.5
Surkhandarya region	62.9	64.6
Syrdarya region	64.9	66.9
Tashkent region	67.3	69.4
Ferghana region	66.3	68.1
Khorezm region	65.1	67.0
Tashkent city	69.1	72.6

Annex 2: Percentage of enterprises and organisations by sex of manager (%), 2020⁴¹

	Men	Women
The Republic of Uzbekistan	89.3	10.7
Republic of Karakalpakstan	85.6	14.4
Andijan region	91.4	8.6
Bukhara region	91.4	8.6
Djizak region	91.8	8.2
Kashkadarya region	92.5	7.5
Navoi region	80.5	19.5
Namangan region	91.5	8.5
Samarkand region	90.3	9.7
Surkhandarya region	90.5	9.5
Syrdarya region	87.1	12.9
Tashkent region	86.9	13.1
Ferghana region	92.5	7.5
Khorezm region	87.3	12.7
Tashkent city	87.8	12.2



Uzbekistan, near Bukhara, Cotton harvest in a field. Two women carry sacks. Angela Meier via Adobe Stock.

40 The State Committee of the Republic of Uzbekistan on Statistics, [Gender statistics: economic resources](#), accessed 18 February 2022.

41 The State Committee of the Republic of Uzbekistan on Statistics, [Gender statistics: economic resources](#).

Annex 3: Percentage of firms owned by women in Uzbekistan (%)⁴²

	2018	2019	2020
The Republic of Uzbekistan	21.9	14.9	24.1
Republic of Karakalpakstan	11.7	18.5	29.3
Andijan region	22.4	5.5	23.7
Bukhara region	19.2	18.5	27.5
Djizak region	17.4	12.4	20.1
Kashkadarya region	19.3	20.9	22.7
Navoi region	25.4	27.7	30.7
Namangan region	13.9	19.1	14.7
Samarkand region	28.1	7.5	24.6
Surkhandarya region	32.9	5.6	33.9
Syrdarya region	19.0	15.9	20.3
Tashkent region	24.5	24.3	24.3
Ferghana region	23.8	15.9	18.3
Khorezm region	11.0	16.9	25.8
Tashkent city	36.0	14.0	18.2

Annex 4: Distribution of households by head of household (%), 2020⁴³

	Men	Women
The Republic of Uzbekistan	21.7	78.3
Republic of Karakalpakstan	18.1	81.9
Andijan region	19.0	81.0
Bukhara region	16.1	83.9
Djizak region	16.7	83.3
Kashkadarya region	15.8	84.2
Navoi region	20.4	79.6
Namangan region	23.7	76.3
Samarkand region	17.5	82.5
Surkhandarya region	16.2	83.8
Syrdarya region	25.1	74.9
Tashkent region	28.2	71.8
Ferghana region	24.3	75.7
Khorezm region	20.2	79.8
Tashkent city	33.2	66.8

Annex 5: Percentage of households using safe drinking water services⁴⁴

Nº	Indicator	2018	2019	January-December 2020
1	Proportion of households using at least basic drinking water services, urban area (% of urban households)	91.1	91.4	92.6
2	Proportion of households using at least basic drinking water services, rural areas (% of rural households)	81.2	81.2	82.7
3	Proportion of households using at least basic drinking water services (% of households)	86.4	86.6	87.9
4	Proportion of households using safe drinking water services, urban areas (% of urban households)	98.8	99.1	98.7
5	Proportion of households using safe drinking water services, rural areas (% of rural households)	96.7	98.0	98.8
6	Proportion of households using safe drinking water services (% of households)	97.8	98.6	98.7

42 The State Committee of the Republic of Uzbekistan on Statistics, [Gender statistics: economic resources](#).

43 The State Committee of the Republic of Uzbekistan on Statistics, [Gender statistics: economic resources](#).

44 [Proportion of households using safe drinking water services](#), accessed 18 February 2022.

It is impossible to talk about the development of the state if the needs and problems of women are ignored. Women are half the population of the country. For the development of the state, it is important to take into account their voices, and not to assume that people are men by default.

— Irina Matvienko, Nemolchi.UZ



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