

# USAID/BULGARIA GENDER ASSESSMENT

## EXECUTIVE SUMMARY

### 1. INTRODUCTION

USAID's Mission to Bulgaria (USAID/Bulgaria) has a primary goal of assisting the country to move towards becoming a self-sustaining, market oriented democracy.<sup>1</sup> To achieve this goal, USAID/Bulgaria has activities, which span across all three E&E Bureau's Strategic Assistance Areas (SAA): (1) Economic Restructuring (2) Democratic Transition and (3) Social Transition. In 2001, USAID/Bulgaria will review its results in each SAA to develop its new 3-5 year country strategy. As part of the strategy development, a gender analysis was requested in order to better comprehend both the overall situation of men and women in Bulgaria and how it reflects the Mission's portfolio of activities. The analysis and recommendations provided in the assessment will assist the Mission to mainstream gender into the new country strategy, technical areas, and Mission policies/procedures.

### 2. MAJOR FINDINGS

#### Strategic Assistance Area 1: Economic Restructuring

##### ***SO 1.3 – Accelerated Growth and Development of Private Enterprise in a Competitive Environment***

The Mission is assisting Bulgaria to develop its micro, small and medium enterprise sector by supporting activities that provide direct assistance to firms, strengthen associations, provide credit, develop specific industry sectors and assist the development of a legal/regulatory framework. Successes have been reported under this SO. *The Report on Small and Medium-sized Enterprises in Bulgaria* shows an increase from 177,063 enterprises in 1996 to 204,845 enterprises in 1998. Women are active players in this sector as seen by the fact that women owned enterprises comprise approximately 29% of surveyed. It was reported that in 1999, the total percentage of new enterprises started by women was 40% (1,179 of the total new enterprises).<sup>2</sup>

##### ***Competitiveness Initiative Exercise***

The Competitiveness Initiative Exercise (CIE) activity is working toward developing a strategic global way of thinking in selected industry clusters. Gender analysis is important in guaranteeing sustainable and equitable results for this activity. Even though industries or "clusters" appear to be gender neutral when looking at them at a macro level. If gender is not considered, components may be biased against men or women. **Recommendations:**

- 1. Complete a gender analysis of the two industries identified to proceed to the second phase. Questions should be asked about what are the criteria for identifying champions, do men and women (enterprise owners and employees) in a cluster have different needs, and are there different constraints for women and women in this**

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<sup>1</sup> USAID/Bulgaria, *Results Review and Resource Request (R4)*, draft, February 26, 2001.

<sup>2</sup> *Report on Small and Medium-Sized Enterprises in Bulgaria*, Agency for Small and Medium-sized Enterprises, Sofia, 2000.

**cluster. Answers should be analyzed for gender issues and how to address these issues.**

### ***Firm Level Assistance Group***

The Firm Level Assistance Group (FLAG) activity provides demand driven assistance to SMEs. Additionally, FLAG works on strengthening business associations. For the first quarter report of FY 2001, FLAG reported that 67 women-owned/managed enterprises were assisted. It was reported that 33% of enterprises assisted were women-owned or managed. FLAG did not complete any analysis regarding the type of training or consulting assistance requested by men or women-owned/directed enterprises. The Partners did not have any information on the participation levels of men or women in the assisted associations. **Recommendations:**

- 1. Capture and report sex-disaggregated data on all people-level indicators including jobs created and association members;**
- 2. Gather information on assistance requested by men- and women-owned enterprises. If differences are noted, targeted assistance should be used to be inclusive of both men- and women-owned enterprises.**

### ***Credit Activities***

USAID/Bulgaria funds three activities that work to provide increased accessibility of credit to SMEs. Job creation is seen as an additional benefit from the growth of the SMEs resulting from use of credit. The Nachala Cooperative has provided 418 loans (43.78% to women-owned enterprises) during the fourth quarter of 2000. Total value of the loans disbursed to women-owned enterprises is \$1,844,047 or 42.01% of total. In the period of October 1, 2000 – December 31, 2000, Catholic Relief Services' (CRS) credit activity has disbursed 502 loans with a total value of \$240,389.<sup>3</sup> Approximately 40% of the loan clients are women. Neither included sex-disaggregated information such as the size of enterprise, repayment periods, average loan size, use of funds, or type of enterprises. **Recommendations:**

- 1. Provide sex-disaggregated data on above criteria;**
- 2. Analyze credit activity data and investigate any significant discrepancies;**
- 3. Gather qualitative data that includes success stories and examples of mainstreaming gender in activities.**

### ***SO 1.4 – A More Competitive and Market Responsive Private Financial Sector***

Activities under this SO include bank privatization and supervision, commercial bankers training program, and strengthening Bulgaria's capital market.<sup>4</sup> One of the Implementing Partners stated that there are issues of differential pay for men and women, sexual harassment, and discrimination against women within the financial sector. **Recommendations:**

- 1. Disaggregate data by sex on training courses;**
- 2. Include gender sensitivity training in any management courses funded by USAID/Bulgaria.**

## **Strategic Assistance Area 2: Democratic Transition**

### ***Sustainable Indigenous NGO Development***

<sup>3</sup> Data taken from CRS' Quarterly Report, October-December 2000.

Despite difficult conditions confronting the development of NGOs – absence of a participatory political culture, scarce resources, and a shortage of requisite organizational and management skills – women in Bulgaria have taken the lead in the development of NGOs as an alternative outlet for civic interest in societal development and thus are at the forefront of social change.

It is important to note, however, that simply because an NGO is not a “woman’s” organization, does not mean it does not address women’s concerns and /or gender issues within the greater context of its programs. Addressing gender does not necessarily entail supporting women-focused NGOs, a commonly held misperception. It does, alternatively, necessitate supporting NGOs that recognize the problems of men and women may differ, as will subsequent solutions. **Recommendations:**

- 1. Modify the existing NGO sustainability index to include an additional category, “inclusiveness”;**
- 2. Integrate gender awareness issues into training curricula and processes for ISOs; and**
- 3. Conduct a gender analysis of ISC sub-grantee activities.**

#### ***Independent Media***

USAID/Bulgaria’s independent media program has been very effective in supporting media legislation and regulatory frameworks, the training of Bulgarian media professionals and the strengthening of independent media associations. No study or information was identified that examined gender in the media, what stories are covered and how and whether stereotypes are promulgated. As the linkages between NGOs and the media become stronger and societal problems gain prominence in public debate, there should be more of an opportunity for issues, such as gender, to gain media attention. It is important that those involved in the media have a strong enough awareness of gender issues to recognize and respond openly when they appear in their work. **Recommendations:**

- 1. Incorporate a gender-awareness module into the existing broadcast media training;**
- 2. Promote a gender balance in the management training in media.**

#### ***Political Process***

The short-term Civic-Led Voter Education and Get-Out-The-Vote campaigns, organized in preparation for the parliamentary elections in June 2001, are taking a proactive approach to target women, youth, Turks, Roma and other historically underrepresented constituencies. The Political Party Assistance Program (PPAP), like the above campaigns, is a short-term activity, which aims to improve the practices of the major political parties in three regards: 1) to design platforms that are more responsive to citizens interests; 2) to develop more effective strategies for communicating those platforms, and; 3) to organize more effective national campaigns.

#### **Recommendations:**

- 1. Ensure that public opinion polling data are disaggregated by sex in the PPAP activity;**
- 2. Request, if possible, that the implementing partner of the Civic-Led Voter Education and Get-Out –The-Vote campaigns include in the final report a brief gender analysis of the completed activities.**

#### ***Legislative Strengthening***

With the passing of the Equal Opportunity Act, the GOB will be required to establish within the government a “National Machinery”, which will serve as the prime coordinating body responsible for mainstreaming gender into government institutions. The Ministry of Labor, Social Policy and Equal Opportunities for Men and Women shall elaborate, coordinate and

implement the national policy for the provision of equal opportunities for men and women. This bill, which is expected to pass in FALL 2001, provides a unique opportunity to instigate a proactive, multisector approach to ensure effective and efficient implementation and enforcement of this important legislation. **Recommendations:**

- 1. Create a multisector policy dialogue on the relationship between the Copenhagen Criteria, CEDAW and other international human rights instruments and gender equity legislation (i.e., Equal Opportunity Act);**
- 2. Conduct seminars/workshops for political parties and Members of Parliament and the NGO community on special measures for gender equity such as quota systems, equal opportunity acts or ombudspersons, including explanation of experiences from other countries.**

### ***Rule of Law/Judicial Reform***

Bulgaria's judiciary is approximately two-thirds women; out of 25 members of the Supreme Judicial council, 8 are women. The distribution of prosecutors by sex is fairly even, 50/50, however, investigators are primarily men and court administrators are almost entirely women.

For the most part, the foundations of rule of law in Bulgaria have been established. As a signatory to the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and other protective international treaties, the fundamental *de jure* rights of men and women are protected under the provisions of Bulgarian law. However, there is sparse implementation of these laws and few enforcement mechanisms to ensure the *de facto* rights of men and women. In response to the above claims, the Bulgarian government recently approved a bill, the *Act on Equal Opportunities for Women and Men*, which Parliament is expected to pass next year. **Recommendations:**

- 1. Integrate a gender awareness component into legal training;**
- 2. Mount public information campaigns on the draft civil code items promoting gender equity;**
- 3. Organize workshops with relevant stakeholders to ensure the effective implementation of the new Equal Opportunity Act (when passed);**
- 4. Increase assistance to NGOs and associations (for example women's lawyers associations) that participate in the implementation of the new laws; and**
- 5. Investigate the possibility of starting a legal center.**

### ***Corruption***

Corruption in Bulgaria has been identified by Bulgarians as one of the most pervasive societal problems. Plaguing the economic, political and administrative spheres of life, it affects society in its entirety and infringes on the livelihood of millions. To date, little research exists on the linkage between gender and corruption. Unfortunately, COALITON 2000's corruption assessment report has been completed and although the data were age-disaggregated, they were not disaggregated by sex.<sup>5</sup> Sex-disaggregated data might have provided an interesting and useful dimension to understanding the corruption phenomenon, including how it affects government officials, business people, the judiciary and the Bulgarian population as a whole.

**Recommendations:**

- 1. Examine the possibility of conducting a small survey to gain insights on the relationship between gender and corruption in Bulgaria;**

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<sup>5</sup> Information regarding the surveys was gathered in a meeting with Coalition 2000.

## **2. Explore opportunities to incorporate gender in corruption activities under the regional initiative SELDI.**

### ***Local Government Reform***

There appears to be no differentiation in interest between genders in local government, in fact, in some elections, women voters have turned out in higher numbers than men. However, female representation in local government structures, although higher than at the national level, does not reflect the electoral ratio. At present, in elected positions, 6.5 percent (17 out of 262) of mayors and 16 percent of chairs of municipal councils are women (42 out of 262), compared to 21 percent in 1997. Although these figures for both mayoral and council positions have dropped, anecdotal evidence suggests that women are ever-increasingly active in local government activities.

Men and women may access and use public services differently, prioritize different issues, get informed from different sources and by different means and even be differentially affected by local government fiscal management decisions. Furthermore, it is equally important that when issues pertaining to gender are addressed, such as the upcoming Equal Opportunities Act, efforts are made that men and women together take part in training, conferences and meetings so they can learn from each other's perspectives and benefit from each other's reactions. **Recommendations:**

- 1. Modify the existing index of citizen ranking of local governments' responsiveness, effectiveness and accountability to include an additional category, "inclusiveness";**
- 2. Organize workshops, at the local level, with relevant stakeholders to ensure the effective implementation of the new Equal Opportunity Act (when passed) and Child Protection Act;**
- 3. Mount local-level public information campaigns on the draft civil code items promoting gender equity.**

### ***Health Care Reform***

USAID/Bulgaria's Healthcare Financing Program is focused on strengthening the National Health Insurance Fund. Components of the activity include establishing procedures for health providers including accurate data systems and sound asset management. Additionally, the activity is assisting the Ministry of Health to design and implement a national health campaign focused on informing people about the system, what services are provided and cost of these services. Issues to be considered are usage of men and women of general practitioners and unemployment of nurses due to hospital closures. **Recommendations:**

- 1. Gather and analyze data on male and female usage of general practitioners and hospitals. If discrepancy is noted, develop and implement targeted public awareness campaign;**
- 2. Complete an analysis regarding the number of men and women that will lose their jobs due to closures of hospitals. Consideration should be made for developing a retraining program for nurses;**
- 3. Develop sex-disaggregated people-level indicators for new framework. It would be useful to have one or two indicators that measure either usage of general practitioners or patient's opinions on the quality of care. Sex- disaggregated data will allow for any differences to be noted and addressed.**

### **Employment**

Employment or the lack thereof, is a pressing issue for most Bulgarians, men and women. It appears that women and men enter the workforce in relatively equal proportions. The most recent labor statistics show that women's unemployment surpasses that of men's and more alarmingly, women are entering the ranks of Bulgaria's long-term unemployed.<sup>6</sup> The *January-February 2001 Early Warning Report* notes that the number of discouraged unemployed women is growing.<sup>7</sup> Labor unions are reemerging as a unifying force for workers to fight for their rights. With strong ties to the international labor movement, where gender issues have gained a high profile over the past few years, the Solidarity Center (SC) is very aware of the gender issues that exist in the Bulgarian labor force and is working to raise awareness on women-specific labor rights. **Recommendations:**

- 1. Include relevant labor union committees in any activities (workshops, training, roundtables) relating to labor law legislation;**
- 2. Support local economic development projects in rural communities that are targets for "sweat shop" activities; and**
- 3. Support union activities that promote awareness raising and advocacy within the union on women specific labor rights.**

### **Education Reform**

From a gender perspective, the Bulgarian educational system displays little evidence of a gender gap. Enrollment data reflect a high degree of parity between boys and girls. While at all levels there is a necessity to adapt school curricula to meet society's transforming needs, there also must be efforts to train and/or retrain the existing labor market. Furthermore, traditional and vocational schooling must be aligned with labor market demand. The second issue pertinent to educational reform refers to the institutional capacity of the educational system, which is rapidly deteriorating. Cutbacks in public spending, specifically in areas such as education, differentially impact the employment of women, as women constitute the vast majority of teachers in Bulgaria. While employment rates of teachers appear to have remained steady, a restructuring of the educational sector could lead to rising number of female unemployed. **Recommendations:**

- 1. Include promotion of the integration of gender in curriculum development/teacher training activities, at all levels, primary, secondary, tertiary and vocational;**
- 2. Target minority populations in future education activities, ensuring equal gender participation and investigate increasing technical and financial assistance to promote a civic education project;**
- 3. Ensure that the civic education curricula are inclusive of gender and ethnicity.**

### **Social Insurance Reform**

USAID/Bulgaria is funding the Pension Reform Project to provide expertise to draft legislature, assist with the introduction of the new pension system and implement a public awareness campaign. Under the new system, the retirement age was raised to 63 for men and 60 for women. The following is a summary of gender issues:

- No credit for years of work for people working without a formal contract or in the shadow economy. Anecdotal evidence states the women are a majority of these sectors.
- Maternity leave benefit may have detrimental effects for women since employers foresee negative benefits to hire women of childbirth years.

<sup>6</sup> For more detailed statistics, please see opening section on Economic Transition.

<sup>7</sup> UNDP/USAID/Soros, *Early Warning Report*, January-February, 2001.

- Men and women who are long-term unemployed will not receive credit towards their pension. As noted earlier in the information on the labor market, women's unemployment is greater than men's share and more women are entering the ranks of Bulgaria's long-term unemployed.<sup>8</sup>

**Recommendations:**

- 1. Continue a targeted public outreach program to acclimate men and women to the new system and educate them on how the terms and length of their employment will affect their pensions;**
- 2. Prior to the review and drafting of any new legislature complete a gender analysis.**

***Vulnerable Groups***

As cited throughout this document, ethnic minorities in Bulgaria, specifically the Roma population, are both socially and economically marginalized. Although both women and men in ethnic populations can be characterized as vulnerable, women overwhelmingly appear to fit into this category. Statistical and anecdotal evidence suggest that Romani women have even less education than Romani men, marry and give birth at very early ages, and suffer more pregnancy complications, premature births and low-weight babies than non-Romani women. Forty percent get married before they turn 16 years old and 80% before they turn 18 years old. Generally, when they marry, the girls will discontinue their education. **Recommendations:**

- 1. Conduct a gender analysis of the target population in the planning and design stage of an activity in order to ensure that potential differences – and ways to address them – are taken into account. Analysis should include a specific section on education of girls of minority populations.**
- 2. Investigate the possibility of starting a public health awareness campaign (via media, basic health care courses (reproductive health), local health care centers) for ethnic minority populations, primarily Roma groups. This would increase both health awareness and access to affordable health care facilities.**

**CROSS-CUTTING RECOMMENDATIONS FOR INTEGRATION**

The following are overall recommendations for the Mission to mainstream gender in its activities, policies and procedures:

- 1. Provide training on gender mainstreaming for Mission staff and implementing partners.*
- 2. Disaggregate all people-level indicators by sex when appropriate.*
- 3. Inform implementing partners of USAID's gender policies.*
- 4. Require that implementing partners report on gender considerations to SO Teams.*
- 5. Include gender analysis in all new country strategies, activity designs and assessment/evaluations.*
- 6. Identify Gender as a Cross-Cutting Issue in the Country Strategy.*
- 7. Formalize Gender Committee.*
- 8. Complete Gender Mission Order on gender mainstreaming.*
- 9. Investigate recruiting a WID Fellow.*
- 10. Update and promote use of information technology.*

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<sup>8</sup> For more detailed statistics, please see opening section on Economic Transition.

## BACKGROUND

### I. INTRODUCTION

USAID's Mission to Bulgaria (USAID/Bulgaria) has a primary goal of assisting the country to move towards becoming a self-sustaining, market oriented democracy.<sup>9</sup> To achieve this goal, USAID/Bulgaria has activities which span across all three of the E&E Bureau's Strategic Assistance Areas (SAA): (1) Economic Restructuring (2) Democratic Transition and (3) Social Transition. In 2001, USAID/Bulgaria will review its results in each SAA to develop its new 3-5 year country strategy. As part of the strategy development, a gender analysis was requested in order to better comprehend both the overall situation of men and women in Bulgaria and how it is reflected the Mission's portfolio of activities. The analysis and recommendations provided in the assessment will assist the Mission to mainstream gender into the new country strategy, technical areas, and Mission policies/procedures.

### II. SCOPE OF WORK AND METHODOLOGY

USAID/Bulgaria requested support from USAID's Global Office of Women in Development (USAID/G/WID) to conduct a gender analysis of the Mission's portfolio. A team of two consultants was assigned by the USAID funded project, Women in Development Technical Assistance (WIDTech), to develop the USAID/Bulgaria Gender Plan of Action. The tasks under the Scope of Work (Annex A) of this technical assistance included conducting a gender assessment and, based on the findings, designing a Gender Plan of Action. The team reviewed pertinent documents including:

- Mission Country Strategy (1998-2001)
- FY 2003 Results Review/Resource Request (February 26, 2001)
- Performance Monitoring Plan (PMP)
- Background information including the United Nations Development Program's (UNDP) Country Reports for Bulgaria.

The team conducted individual interviews and group sessions with the following relevant stakeholders (Annex B):

- Mission staff including all Strategic Objective (SO) teams;
- Majority of Implementing Partners;
- Women's non-governmental organizations (NGOs);
- Other donor organizations in Bulgaria including World Bank, Soros Foundation, and UNDP.

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<sup>9</sup> USAID/Bulgaria, *FY 2003 Results Review and Resource Request (R4)*, February 26, 2001.

### III. CONCEPTUAL FRAMEWORK

The Assessment was developed within the framework of the 1996 *USAID Gender Plan of Action*<sup>10</sup> and the *USAID Europe and Eurasia (USAID/E&E) Bureau's Strategic Framework*. The latter states that United States foreign policy interests in the region include the integration of gender considerations in order to promote equal access and opportunities, equal rights, and equal protection in its assistance programs. The strategy notes that "integrating gender considerations will accelerate and strengthen the economic and political reform process." This approach is precisely outlined in the USAID/E&E Bureau paper, *Mainstreaming Gender: More Effective and Better-targeted Development*.<sup>11</sup>

The team's approach parallels that of USAID, emphasizing the following:

- Including gender issues results in more effective and efficient development.
- Gender is not another word for women, which means assessing the issues for men, as well as women.
- Mainstreaming gender means analyzing and adjusting for potential gender differences and integrating them throughout the planning, implementation, monitoring and evaluation of programs and projects.

The assessment also takes into account agency guidelines on planning and procurement - Automated Directives Series (ADS) 200 and 300.<sup>12</sup> It specifically responds to ADS 201, which calls for the analysis and decisions to be made in the Planning Process to determine if gender issues are a determinant for achieving anticipated results or program sustainability.

This Gender Plan of Action for USAID/Bulgaria was developed using the following terminology:

- Gender refers to "the economic, social, political, and cultural attributes and opportunities associated with being male and female."<sup>13</sup>
- Gender integration means "taking account of both the differences and the inequalities between men and women in program planning, implementing, and assessing."<sup>14</sup>
- Gender Analysis is the "methodology applied to development problems to identify and understand the dimensions and relevance of gender issues and gender-based constraints, and to undertake measures to ensure gender mainstreaming."<sup>15</sup> Gender analysis should be included in any other analysis, evaluation or assessment being conducted and should include looking at the differences between men's and women's roles, rights, opportunities and constraints.

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<sup>10</sup> *USAID Gender Plan of Action*, March 1996. Available at website: [www.usaid.gov/pubs/ads/200/gplana96.pdf](http://www.usaid.gov/pubs/ads/200/gplana96.pdf)

<sup>11</sup> *Mainstreaming Gender: More Effective and Better-targeted Development*, Valerie Estes, USAID/E&E Bureau Gender Advisor, March 2001. (Annex C)

<sup>12</sup> ADS 200 and 300, Available at the website: [www.usaid.gov/pubs/ads](http://www.usaid.gov/pubs/ads).

<sup>13</sup> *DAC Guidelines for Gender Equality and Women's Empowerment in Development Co-operation*, Organization for Economic Co-operation and Development, Paris, 1998.

<sup>14</sup> *A Guide to Gender Integration and Analysis: Annex to ADS 200 Series*. The paper is currently being drafted and will be available in the future at the website:

<http://www.usaid.gov/pubs/ads/200/ppcrefindx2.htm>

<sup>15</sup> *Ibid.*

#### IV. BULGARIA: GENERAL OVERVIEW/GENDER CONSIDERATIONS

Bulgaria, like many former state socialist countries, has had a difficult transition to democracy and a market economy, which is characterized by economic incertitude, a declining confidence in nascent democratic institutions and drastic reductions in social services once provided by the State. Counteracting over a decade of downward trends will take time, however, as statistics show that between 1991-2000 there were declining trends in all aspects of society. In this period:

- the average salary in Bulgaria declined by as much as 40%;
- household expenditures since 1990 have declined by 50% and
- real income per capita index in the period of 1990-1997 declined by its highest level (70%).<sup>16</sup>

In UNDP 1997 human development rankings, Bulgaria ranked 67<sup>th</sup> out of an international field of 174 nations, 8<sup>th</sup> in the realm of 25 countries that comprise the region of Central and Eastern Europe and the former Soviet Union. At 67<sup>th</sup>, Bulgaria fell into the medium human-development cluster of nations along with Russia, Romania and the Baltic countries in the region or outside the region, Brazil, Ecuador and Turkey.

However, since 2000, Bulgaria has shown strong signs of recovery especially when contrasted to the devastating economic lows, which plagued the country in 1996-1997. In 2000, Bulgaria displayed positive economic growth of more than 4%.<sup>17</sup> During this period of economic growth, the Bulgarian government pursued an agenda of intensive legislative activity designed to align Bulgarian law with European Union (EU) stipulations.

Mirroring trends identified in the communist period, when women in Bulgaria enjoyed some of the highest employment rates of all eastern block countries, females presently comprise almost half of the labor force in Bulgaria. Education levels for women are on par with their male counterparts and overall school attendance shows a 50/50 balance between girls and boys, with women outnumbering men in the 15-18 age bracket where women make up as much as two-thirds. Bulgaria's Gender Empowerment Measure (GEM), which measures whether women are able to actively participate in economic and political life, ranks 49 in global ranking out of 116 countries, above Greece, Russian Federation, Ukraine, Romania and Turkey, but below Latvia, Czech Republic, Estonia, Slovakia, Croatia, Poland and Hungary.<sup>18</sup>

Although anecdotal evidence indicates that many men and women believe the negative consequences of the transition have been gender-neutral (hence, affecting women and men in the same ways and with equal voracity), the following gender-analysis of the socio-economic statistics shows the transition has differentially affected these two groups.

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<sup>16</sup> Ibid.

<sup>17</sup> UNDP, *Common Country Assessment, Bulgaria, 2000*.

<sup>18</sup> Ibid. NOTE: The Gender Empowerment Measure (GEM) assesses some critical opportunities that women have for *using* their capabilities. It ranks 116 countries by three variables that reflect women's participation in: (1) political decision-making (as measured by their share of parliamentary seats), (2) their access to professional opportunities (measured by their share of administrative, managerial, professional and technical positions) and (3) their earning power (measured by their access to jobs and wages).

## A. Economic Transition

According to a 2000 UNDP *Common Country Assessment*, the majority of the total registered unemployed are women (54%), with women aged 30-44 years of age most affected (39%), followed by those under 24 years of age (19%). Women, especially those of prime age (under 29 years of age), have recently been hit hard by long-term unemployment.<sup>19</sup> In addition to women, ethnic minorities, specifically Roma and ethnic Turks, suffer from high unemployment levels and ensuing poverty. Statistical data on ethnic minorities indicates that as much as 25% of the poor in Bulgaria belongs to ethnic minorities and of those two-thirds come from Roma population. As much as 70% of the Roma population is reported to be unemployed.<sup>20</sup>

Government data shows that in 1993 women made up just a little over half of the long-term unemployed; by 1996, two-thirds of the long-term unemployed were women.<sup>21</sup> While employment in the primarily female-dominated public sector continues to be reduced, the private sector is still unable to absorb unemployment. In 1998, there was a general 10% cut in the number of public sector employees, of which the private sector absorbed only less than one-fifth. Approximately 70% of these redundancies affected women.<sup>22</sup>

Because women have the need to provide for their families (in many cases as heads of households and single parents) they are more inclined to take jobs faster than men do. As a result, they increasingly take jobs below their qualifications and sometimes accept work without a formal labor agreement. In many cases they become engaged in small-scale livelihood activities in the informal sector. These circumstances inevitably put women in disadvantaged positions, which lead to loss of job security, lack of labor protection and lack of state employment benefits.

According to a UNDP *Women in Poverty Report*, two-thirds of Bulgaria's poor are women. In December 1997, the average income of households headed by women was BGL 62.4, less than one-third the BGL 196.0 level for male households.<sup>23</sup> With less property, less savings and lower salaries, female headed households, especially among the growing numbers of elderly and single mothers, are poorer than male households. Contributing to the growing number of female-headed households is the proportion of children born outside of marriage (one of the highest in Europe) and the increasing level of divorce. Poverty rates are particularly affected since most child support is undertaken entirely by the single mother. Furthermore, women shoulder the responsibility of raising the children and carrying out the vast majority of household duties, in addition to working outside the home and maintaining an active public role. This creates a heavy triple burden for women. With a continually diminishing number of affordable child-care and health-care facilities, this poses difficult constraints for all mothers.

The economic constraints faced by women during the transition period are further exacerbated by the lack of women's *de facto* rights, which are acutely apparent with regard to discriminatory employment practices and unequal pay wages. National laws appear to be in adherence with

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<sup>19</sup> Ibid.

<sup>20</sup> Ibid.

<sup>21</sup> Women, Law and Development, *Women's Rights Under Privatization*, 1999.

<sup>22</sup> World Bank, *Economic Report: Review of 1999 and Recent Developments*, Sofia 2000.

<sup>23</sup> ILO/UNDP, *Bulgaria: Women in Poverty*, 1998.

international standards and prohibit discrimination on the basis of sex, however, the intermittent implementation of the law and women's lack of awareness and knowledge of the law often constrain women's full participation in the growing market economy. A strong civil society, rule of law, and effective and accountable government institutions, primary focuses of the democratic transition, are integral components to ensure both women's and men's economic empowerment.

## **B. Democratic Transition**

Bulgaria's post-Communist transition from a totalitarian dictatorship in 1989 was led by a civic movement of organizations, which, through organized rallies and protests, successfully pressured the government to oust the standing president and created an opposition party from the existing Communist Party structures. In 1991, with the dissolution of the USSR, Bulgaria began the arduous process of moving toward political democracy and a market economy. Free and fair elections soon followed, joined by a massive economic restructuring package.

Throughout the Communist period, owing to the Soviet quota system, which required one third of all deputies to be women, women's substantial participation in politics was ensured. Women were active at various levels within the Communist party, from grassroots organizations to the government, but those in positions of power tended to represent the interests of the nomenclature and the ruling party, not the interests of ordinary women. Immediately following 1989, there was an abrupt drop in the number of women in parliament, illustrating the "artificial" nature of the quota system and its failure to truly promote women's political participation.<sup>24</sup> Since the transition there appears to be a relatively growing level of interest in politics among women. Nonetheless, as a group, women have been unable to gain ample representation in political structures. Women are, however, making strides and increasing their "voice" through the creation of advocacy NGOs, which attempt to influence public policy, specifically in the areas of human and labor rights, social policy and violence against women.

Socio-economic change in Bulgaria is also linked with increasing crime, violence and corruption, which affect men and women in different ways. Violence against women has been identified as a pervasive and serious problem. Compounded by the lack of legal protection from and corruption within government institutions, violence differentially affects women. In the rising instances of domestic violence, trafficking, sexual harassment and sexual blackmail, women are the key targets. According to a Minnesota Advocates for Human Rights publication, in cases reported in the media, women were victims of violence twice as often as men.<sup>25</sup>

There appears to be a lack of legal protection for human rights and labor rights, especially in the area of job discrimination. In hiring practices and pay wages, women overwhelmingly suffer from discriminatory practices. Women are rejected for employment because of family responsibilities and childbearing plans, and quite often if a woman is over 35 employers immediately disqualify her. A recent survey of Bulgarian managers, conducted by the Foundation for Entrepreneurship Development, found that of enterprises which hired personnel

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<sup>24</sup> Bulgarian Gender Research Foundation, *Equal Rights and Equal Opportunities for Women's Participation in Political Life in Bulgaria*, Sofia, 2000.

<sup>25</sup> Minnesota Advocates for Human Rights, the Bulgaria Gender Research Foundation, and the Gender Project for Bulgaria Foundation, *Violence Against Women*, 1999.

in the past year, 40% reported hiring predominantly men, while 25% hired predominantly women. Of the firms that say they plan to hire personnel in the coming year, 37% reported they will hire predominantly men, while 17% will hire predominantly women. Older women face a second barrier to employment. The same survey found that 77% of planned hires (male and female) will be employees between the ages of 26 and 40, 6% percent will be workers under 25, and only 1% are expected to be hires between the ages of 41 and 55.<sup>26</sup>

According to the Bulgarian Gender Research Foundation, one of the striking deficiencies in Bulgarian Legislation is the fact that there is no formal legal definition of gender discrimination, nor has a working definition been established through case law.<sup>27</sup> Furthermore, the lack of a provision on equal pay for equal work constitutes a shortcoming in Bulgarian legislation. Such a provision was removed from the Bulgarian legal code early in the transition period on the grounds that it was a vestige of socialism and inappropriate in a market economy.<sup>28</sup> In other gender equality issue-areas, where laws do exist, they are too often overlooked and are not enforced. Commonly employers justify discriminatory practices by stating it is an inevitable consequence of rapid privatization and structural adjustment measures. The absence of clearly defined legal provisions or case law, coupled with the high cost of legal action and the lack of knowledge and workers' experience of social and labor rights, intensifies the low rate of implementation of rights and freedoms.

Nonetheless, in this realm, progress is slowly being made. The government recently approved a bill, the Act on Equal Opportunities for Women and Men, expected to be passed by Parliament next year. This bill will regulate matters concerning the equal opportunities of women and men in the exercise of the right to work, participation in politics and government, and access to education and training, in addition to providing specific clauses that prohibit sexual harassment at work and provide for penalties. The key will be setting up the governmental and non-governmental mechanisms to ensure awareness, implementation and enforcement of these legal rights.

Women's non-governmental organizations, a growing yet still relatively weak force in Bulgaria, have been active in the drafting of the equal opportunity law and hope to play an important role in working with government institutions, both national and local, to enforce the specific provisions of this law and raise awareness within the population. Several non-governmental organizations are also attempting to reverse the decline in women's levels of participation in political life, which has been steadily decreasing since the transition.

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<sup>26</sup> Women, Law and Development, *Women's Rights Under Privatization*, 1999.

<sup>27</sup> Bulgarian Gender Research Foundation, *Equal Rights and Equal Opportunities for Women's Participation in Political Life in Bulgaria*, Sofia, 2000

<sup>28</sup> International Helsinki Federation for Human Rights, *Women 2000: An Investigation into the Status of Women's Rights in the former Soviet Union and Central and South-Eastern Europe*, New York and Vienna, 2000.

Although statistics show that women's participation in some elections has been higher than that of men's, female representation in government institutions does not reflect the electoral ratio and is slowly decreasing. Official statistics show that women's representation in parliament was 10.4% as of June 2000 -- this figure compares to 14.4 percent in 1991.<sup>29</sup> In the current government, 3 out of 16 ministers are women (Ministers of Foreign Affairs, of Culture and of the Environment); 2 of the 28 District/Regional Governors are women and 2 of the 27 administrative structures subordinated to the Council of Ministers are headed by women.<sup>30</sup> However, women account for 61% of the total staff of the Council of Ministers. It appears that men dominate the important division of the top executive and women have very limited access to specialized agencies and committees.<sup>31</sup> The women who have attained powerful positions in parliament have not initiated any special gender policies, nor do the political parties have any gender-related issues in their platforms.

At the local level, as well as at the national level, women are very active in local government activities, however, women's representation in elected positions does not adequately reflect this phenomenon. As of 2000, 17 out of 262 mayors were women and in the municipal councils, women held 42 out of 262 chairs. According to a survey conducted by the Bulgarian Gender Research Foundation, men and women identify two primary obstacles to women's admission to the political elite: 1) the difficult economic situation that has focused women on family survival rather than political participation; and 2) women's lower level of susceptibility to lobbying, forming political caucuses and corruption, which plays an ever-increasing role in Bulgarian political structures.<sup>32</sup>

### **C. Social Transition<sup>33</sup>**

After 45 years as a Soviet satellite country, years of communism left Bulgaria with an ineffective publicly-funded social services system, characterized by inadequate funding, a high cost of pharmaceuticals, deteriorating medical care facilities and a declining quality of medical services. In 1999, public expenditure on social services (health and education) was 8.8% of GDP. With tight budget constraints brought on by tough austerity measures, the State could no longer provide free and accessible health care with minimum quality assurance. The elimination of social welfare programs previously provided by the State means that many people are unable to pay for or access adequate medical care. In 1997, the Human Security Survey revealed that almost 50% of those interviewed agreed that in the last five years the health care system had deteriorated. In addition, 70% of those people interviewed believed that the health care system in Bulgaria was getting worse.

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<sup>29</sup> International Helsinki Federation for Human Rights, *Women 2000: An Investigation into the Status of Women's Rights in the former Soviet Union and Central and South-Eastern Europe*, New York and Vienna, 2000.

<sup>30</sup> UNDP, *Common Country Assessment, Bulgaria*, 2000.

<sup>31</sup> International Helsinki Federation for Human Rights, *Women 2000: An Investigation into the Status of Women's Rights in the former Soviet Union and Central and South-Eastern Europe*, New York and Vienna, 2000.

<sup>32</sup> Bulgarian Gender Research Foundation, *Equal Rights and Equal Opportunities for Women's Participation in Political Life in Bulgaria*, Sofia, 2000.

<sup>33</sup> The information for this section was taken from the UNDP, *Common Country Assessment*.

The breakdown of the centralized health care system and its resulting overall deterioration has led to declining health care for men, women and children. Key health indicators show that from 1990-1998, the birth rate has declined by over 35%, the mortality rate has increased by 15%, the general fertility rate has decreased by 37 % and population growth is negative. Infant mortality has declined; however, the level of stillborn infants is on the rise. The 1980s trend towards a higher number of abortions over births has continued. For both men and women, mortality rates as a result of "chronic conditions" are on the increase as are deaths from traumas. Micronutrient deficiencies have been identified in several population groups, including children and adolescents, pregnant women, young women (18 to 30 years of age) and the elderly.

Since the transition, death rates for men and women have risen but rates have been higher for men. Additionally, men appear to smoke in greater numbers than women, which is affecting men's health. In 1995, smoking was estimated to be the cause of 18 percent of all male deaths, and almost 40 percent of all male cancer deaths. Lung cancer mortality rates among men rose 20 percent between 1980 and 1995, to a rate of 60/100,000. Female mortality from lung cancer was still comparatively low, 9.4/100,000.<sup>34</sup>

Overall, women have experienced the greatest loss in the area of child support benefits and child-care infrastructure. Increasing the time spent on reproductive labor, this phenomenon is caused primarily by the closing of schools and preschool institutions and the introduction of fees at a time of decreased household incomes. It has forced women to increase their share of reproductive work in the household and accordingly, decrease the possibility of their participation in the public sphere and in the productive labor market.

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<sup>34</sup> World Health Organization, Tobacco and Health Programme, *Tobacco or Health: A Global Status Report, Country Profiles by Region*, 1997, from Website: <http://www.cdc.gov/tobacco/who/whofirst.htm>.

## USAID/BULGARIA'S GENDER PLAN OF ACTION

### I. Introduction

The Gender Plan of Action consists of two sections:

- Part One - Analysis of and Recommendations for USAID/Bulgaria's Strategic Assistance Areas
- Part Two - Cross- Cutting Recommendations

In Part One, a gender analysis is conducted for each of USAID/Bulgaria's Strategic Assistance Areas (SAA), which include the following:<sup>35</sup>

#### **STRATEGIC ASSISTANCE AREAS**

<b>SAA 1: Economic Restructuring</b>	<b>SAA 2: Democratic Transition</b>	<b>SAA 3: Social Transition</b>
<b>Goal:</b> Foster the emergence of a competitive, market-oriented economy in which the majority of economic resources is privately owned and managed.	<b>Goal:</b> To foster democratic societies and institutions, through empowerment of citizens, independent media, rule of law and good governance.	<b>Goal:</b> Enhance the ability of all persons to enjoy a better quality of life within market economies and democratic societies.

Based on the findings of the analysis, recommendations are provided for integrating gender into future portfolio activities and questions for further exploration of the topics are suggested. These are particularly relevant to the new analytical work planned by the Mission, including numerous assessments and evaluations in preparation for the development of the new FY2001 Country Strategy.

The assessment is intended to promote a better understanding of gender issues in Bulgaria and their impact on the sustainability and effectiveness of USAID-funded activities. It also responds to USAID's guidelines regarding the requirement of gender analysis during strategic planning.<sup>36</sup> Finally, recommendations are provided to promote the gathering and analysis of gender-relevant data in each assessment. Additionally, gender considerations in each technical sector and specific questions are provided.

Part Two provides an outline of cross cutting recommendations to facilitate the mainstreaming of gender into the Mission portfolio and deepen the awareness and understanding of Mission Staff and Implementing Partners.

<sup>35</sup> USAID/Bulgaria's current strategic framework does not include any Strategic Objectives under the third SAA – Social Transition. Since the Mission is undertaking a review of its current framework as it develops the new country strategy, it was requested by the Mission that the team include a section on the third SAA – Social Transition and include an analysis of all social transition activities within the Mission.

<sup>36</sup> ADS 201.3.4.11 – Technical Analysis for Strategic Plans states the requirement of gender analysis undertaken during strategic planning.

## II. Strategic Assistance Area 1: Economic Restructuring

*Goal: Foster the emergence of a competitive, market-oriented economy in which the majority of economic resources is privately owned and managed.*

USAID/Bulgaria is presently addressing the following Strategic Objectives (SO) within Strategic Assistance Area I:

- A. SO 1.3: *Accelerated Development and Growth of Private Enterprise in a Competitive Environment*
- B. SO 1.4: *A More Competitive and Market Responsive Private Financial Sector.*

### II.A Background/Approaches to Gender Integration in SO 1.3

The Mission's focus in SO 1.3 is to assist Bulgaria in its development of a vibrant and sustainable private sector, specifically micro, small and medium enterprise (SME).<sup>37</sup> This focus is important since a strong SME sector promotes economic expansion and job creation. As an SME sector grows, job creation potential increases. This is an important factor in Bulgaria, due to the increasing number of unemployed found in the SMEs as state-owned enterprises close or down size. Additionally, a SME sector increases the stability and revenues for public expenditures and social transfers. Bulgaria has made substantial movement toward creating a SME sector. The *Report on Small and Medium-sized Enterprises in Bulgaria* shows an increase from 177,063 enterprises in 1996 to 204,845 enterprises in 1998.<sup>38</sup> The report, which is based on 1752 interviews, states that 29% of surveyed enterprises are owned by women.<sup>39</sup> The report also notes that official numbers show that SMEs accounts for 23-27% of the gross added value.<sup>40</sup> If the shadow economy is used in the calculation, SME sector would account for 35-38% of the gross added value.

When completing a gender analysis of the SME sector, differences between men and women-owned/managed enterprises should be understood. However, even though the *Report on Small and Medium-sized Enterprises in Bulgaria* provides substantial data on SMEs, including demographic data, barriers to growth, training needs, labor costs, and regional differences, a majority of the data is not sex-disaggregated.

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<sup>37</sup> SMEs is defined as micro enterprises (0-10 employees), small (11-50 employees) and medium (51-250 employees).

<sup>38</sup> Agency for Small and Medium-Sized Enterprises, *Report on Small and Medium-sized Enterprises in Bulgaria*, Sofia, 2000.

<sup>39</sup> Ibid.

<sup>40</sup> Gross value added is defined in the *Report on Small and Medium-sized Enterprises in Bulgaria* as the "sum total of firms' pretax and pre-interest operative profit (that is the actual difference between incoming and outgoing operation funds), labor expenses (including the payroll costs, social security costs, professional qualification and unemployment funds and any other due related to the payment of salaries) and the depreciation costs."

There is also a lack of any sex-disaggregated data in the two reports: *The Shadow Economy in Bulgaria*<sup>41</sup> and *Strengthening Business Associations Assisted by USAID/FLAG and Competitiveness of their Member Firms*.<sup>42</sup> The sex-disaggregated data on the shadow economy could have substantiated or refuted the anecdotal information, which states that a majority of in the shadow economy are women-owned. Furthermore, by not disaggregating the data by sex on the shadow economy, any conclusions on the differences between men and women-owned enterprises can not be. Answers to questions such as why their enterprises are not registered, why they hide income, problems with registering their enterprises, what is the financial state of their enterprises, and main source of started income could of provided important information on both men and women-owned enterprises and suggest fruitful areas for future activities.

The *Survey on Women Entrepreneurs and their Role in the Economic Transformation of Bulgaria*, completed in January 2000, is one of the few documents that provides information on women-owned/managed enterprises.<sup>43</sup> This report is based on information from the National Statistical Institute (NSI) and a nationwide survey of 340 women enterprise owners and managers. According to this report, women-owned/managed enterprises are approximately 30% of the total.<sup>44</sup> It was also reported that in 1999, the total percentage of new enterprises started by women was 40% (1,179 of the total new enterprises).<sup>45</sup>

The *Survey on Women Entrepreneurs and their Role in the Economic Transformation of Bulgaria*<sup>46</sup> specifically provided interesting information on women-owned/managed enterprises such as the following:

- 33% of women-owned/managed enterprises have plans to expand.
- 19.5% of all women-owned/managed enterprises have more than 10 employees
- Businesswomen state that they feel that they have sufficient information about target internal markets. However, they feel less informed about their competitors and intellectual property rights.
- Almost 90% of Bulgarian businesswomen have never contacted the Bulgarian Industrial Association, the National SME Agency, regional development agencies and business centers as a source of information.
- Businesswomen encounter the same difficulties as all Bulgarian companies - lack of capital, unstable legislation and excessive bureaucracy.

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<sup>41</sup> Harvard University and the Agency for Economic Analysis and Forecasting and Institute for Market Economies, *The Shadow Economy in Bulgaria*, funded by USAID/Bulgaria, Sofia, October 2000.

<sup>42</sup> Foundation for Entrepreneurship Development, *Strengthening Business Associations Assisted by USAID/FLAG and Competitiveness of their member firms*, Sofia, January 1999.

<sup>43</sup> Foundation for Entrepreneurship Development, *Survey on Women Enterprises and their Role in the Economic Transformation of Bulgaria*, Sophia, January 2000.

<sup>44</sup> Actual percentage of women owned/managed enterprises reported is 31.6%. The difference of 2.6% can be due to the different time periods when the surveys were conducted.

<sup>45</sup> Agency for Small and Medium-sized enterprises, *Report on Small and Medium-Sized Enterprises in Bulgaria*, Sofia, 2000.

<sup>46</sup> *The Survey on Women Entrepreneurs and their Role the Economic Transformation of Bulgaria* provides comparisons between women owned/managed enterprises and the overall SME sector. However, no comparisons were made between women owned/managed enterprises and men owned/managed enterprises.

SO 1.3 promotes economic growth of private enterprises and, specifically SMEs, by strengthening business practices, creating a favorable legislative and regulatory environment, and creating opportunities to access credit. SO 1.3 within USAID/Bulgaria's portfolio includes activities that increase competitiveness of specific industries, provide firm level assistance, implement credit programs, and reduce the legislative and regulatory barriers. Following is an analysis of each sector and recommendations will be provided on mainstreaming gender.

### ***II.A.1 Competitiveness Initiative Exercise***

The Competitiveness Initiative Exercise (CIE) activity is working toward developing a strategic global way of thinking in selected industry clusters. These efforts will, in turn, result in more exports and assist with the preparation for Bulgaria's accession into the European Union and global economy. The first phase of the activity, which is nearing completion, included data gathering and analysis (macro and micro-economic analysis, benchmarking), public outreach components (over 30 presentations and workshops to 600 people) and a national conference (to held in April 2001). This phase was used to gauge the demand for this type of activity from various industries, create a dialogue within the industries and government on competitiveness, identify industry leaders (or champions), and create stakeholder participation. As a result, six industries (wine, tourism, apparel, high tech, processed food (canning) and agricultural processing (dairy)) were identified as potential candidates for the implementation stage. Industries were chosen for their comparative advantage in the region. It was noted that the high tech industry (software development) is male dominated and the apparel industry is female dominated in terms of ownership and labor/employees.

The second phase will focus on a) assisting two industries to identify current strategies and opportunities with assistance from industry specialists and b) initiate dialogue with government institutions in order to create a more favorable regulatory environment.

Gender analysis is important in guaranteeing sustainable and equitable results for this activity. Even though "clusters" may appear to be gender neutral when looking at them from a macro view, components and selection of industries within the CEI activity are not neutral. If gender is not considered, components may be biased against men or women. When discussing the "competitiveness" activity with the implementors and USAID/Bulgaria activity manager, words like coaching, empowerment, and champions are used.<sup>47</sup> These words show that the activity may be creating power structures that will disenfranchise one gender. One issue to consider is if both men and women in these selected industries consider the champions to be their leaders and able to represent both of their interests. For example, women owners within these clusters may be interested in creating better conditions for trade within a smaller geographic area than men owners because lack of transportation (no vehicle or drivers' license) and time (due to childcare responsibilities). The question needs to be asked if the champion is able to represent both interests of industry growth for both men and women own enterprises.

Additionally, questions need to be raised on the following:

- What are the criteria for identifying champions?
- Have male and female leaders within a cluster been identified and included in discussions?

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<sup>47</sup> *Competitive Bulgaria*, presentation to USAID/Bulgaria by Martin Webber, J.E. Austin Associates, February 2001.

- Do men and women enterprise owners within a cluster have different needs or concerns?
- Do men and women employees within a cluster have different needs or concerns?
- Are there different constraints for men and women in a cluster?
- What was the participation level of men and women in the outreach programs?
- What is the participation level of men and women at the national conference?
- Can the think tanks, which will be used to understand the issues within the industries, recognize and represent the gender differences for men and women?

Evidence as to whether there are gender issues within this activity is inconclusive. To ensure the most effective and sustainable results are achieved, a gender analysis should be completed.

#### **Recommendations for Gender Integration in Competitiveness Initiative Exercise**

**It is recommended that CEI complete a gender analysis of the two clusters selected for the “Implementing Competitiveness” phase. Analysis will consider the questions mentioned above. Interviews should be conducted with the following people (men and women) in the clusters:**

- **Champions**
- **Think Tanks**
- **Women owners/managers**
- **Man owners/mangers**
- **Women employees**
- **Men employees**
- **Government Liaisons**
- **Associations**

**The findings will help CEI and USAID/Bulgaria can determine if there any gender issues that may hinder the activity obtaining the most effective and sustainable results.**

**II.A.2 Firm Level Assistance Group** The Firm Level Assistance Group (FLAG) activity provides demand driven assistance to SMEs. Additionally, FLAG works on strengthening business associations. FLAG focuses its training programs and consulting activities on priority industry sectors: agribusiness, software development, light manufacturing, wood processing, and home furniture processing. FLAG is required to report on jobs created and retained, domestic sales increase and number of companies introducing international industry standards.<sup>48</sup> In their quarterly reports, FLAG also includes information on the total number of enterprises impacted, either by direct training/consulting or involvement in an association activity. FLAG does provide information in its quarterly report on number of women-owned/managed enterprises that were assisted and number of female employees. For the first quarter report of FY 2001, FLAG reported that 67 women-owned/managed enterprises were assisted. It is unclear how many total enterprises were assisted and what was the total number of employees of these firms.

A meeting held with the members of FLAG showed that the Partners are gathering some sex-disaggregated data. It was reported during the meeting that 33% of enterprises assisted were women-owned or managed. The apparel industry has a high percentage of women owners, managers and employees. No analysis was completed by FLAG regarding the type of training

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<sup>48</sup> Reporting is based only on priority industry clusters.

or consulting assistance requested by men or women-owned/directed enterprises. It would be worthwhile to gather this information to understand if the activity has been providing the needed assistance to both men and women-owned enterprises and if any targeted assistance should be developed.

The Partners did not have any information on the participation levels of men or women in the assisted associations. It was noted that men hold the leadership positions within the associations. It was noted that FLAG was approached by a local group of women with a proposal for "Creating of an Association of Women in Agriculture" and will be providing funding for a consultant to assist with the overall organizational development and needs assessment for a local women's agricultural association. This activity has far reaching results and impact on both men and women. It would be beneficial to capture and report sex-disaggregated data on women's involvement in the agricultural sector.

#### **Recommendations for Gender Integration in Firm Level Assistance Group**

**FLAG provides quantitative data in their quarterly reports on how their activities have been inclusive of men and women. Additionally, sex-disaggregated data should be provided in the quarterly reports on the following:**

- **Total number of firms assisted (# of men/women-owned)**
- **Total number of jobs created (# of males/females)**
- **Total number of jobs created by women-owned/managed enterprises (# of Male/female)**
- **Total number of jobs created by man owned/managed enterprises (# of male/female)**
- **Total number of business associations assisted (% of men and women members in the associations)**
- **Total number of women's business associations assisted disaggregated by type of association**

**Qualitative analysis of the sex-disaggregated data should be included in the quarterly reports if any issues are identified or noted. Analysis should include types of assistance (training/consulting) requested and used by both men and women-owned/directed enterprises. Targeted assistance should be used when a need is seen, and not met currently, by men or women-owned/directed enterprises.**

#### ***II.A.3 Credit Activities***

USAID/Bulgaria funds three activities that work to provide increased accessibility of credit to SMEs. Job creation is seen as one of the benefits from the growth of the SMEs resulting from use of credit.

During the fourth quarter of 2000, the Nachala Cooperative has provided 418 loans (43.78% to women-owned enterprises). This program has three levels: loans below \$1500 provided with 4-5 guarantors; loans between \$1500-3000 with 4-5 guarantors and collateral of equipment or vehicle; and loans over \$3000 with collateral of house or apartment. Total value of the loans disbursed to women-owned enterprises is \$1,844,047 or 42.01% of total. Information was not sex-disaggregated further to note any differences between men and women-owned enterprises regarding the size of enterprise, repayment periods, average loan size, use of funds, or type of enterprises. At the request of one of its partners (Opportunity International), the Executive Director of the Cooperative had recently completed a survey on staffing, board of directors, salary level, and gender policies. It was reported that of the 31 professional staff

23 were women, including the two loan supervisors. The report stated that there were no noticeable differences between profiles of male or female loan clients. However, data was not provided to substantiate this statement. One area that needs further assessment is how women and men are differently affected by collateral requirements for loan approval. In another study, it was reported that 40% of women enterprise owners reported collateral was a problem. Comparable data for men-owned enterprises are not available.<sup>49</sup>

In the period of October 1, 2000 - December 31, 2000, Catholic Relief Services' (CRS) credit activity has disbursed 502 loans with a total value of \$240,389.<sup>50</sup> Approximately 40% of the loan clients are women. This activity is focused on providing loans between \$250 - \$2000 to three communities. The loan program used the village banking method where 3-4 people guarantee the loan and no collateral is required. As with the Nachala Foundation's activity, sex-disaggregated data is not collected other than on percentage of women loan clients. The CRS Country Representative recently held a discussion with staff members about gender issues in Bulgaria and, specifically, in the credit activity. Staff members discussed reproductive health issues for women but no concrete conclusions were reached. Based on the discussion, the CRS Country Representative decided that a gender awareness-raising component will be planned in the future for the staff.

#### **Recommendations for Gender Integration in Credit Activities**

**All credit programs should provide qualitative data in their quarterly reports, including success stories, best practices in mainstreaming gender or examples how the credit programs outreach efforts are inclusive of men and women. Additionally, implementing partners should be requested to report on any gender issues identified and addressed.**

**The following quantitative data should be sex-disaggregated and analyzed. If discrepancies are noted, analysis of the issue should be carried out and monitored. For example, if female clients' are denied loans at a higher rate an analysis of the reasons could include noting if women have a more difficult time finding guarantors. Are women or men more likely to restructure their loans? What are the reasons? What is the average size of the loan for male and female clients? If men or women have a lower average size, is it due to problems accessing collateral required for the larger loans? These are examples of questions to be raised when a discrepancy in the qualitative data is noted. Based on the analysis, measures can be taken to alleviate some of the gender-based constraints that inhibit women from having access to credit. The following is the quantitative data that all credit programs should include in their quarterly reports:**

- **# of loans disbursed (men/women clients) - all activities are reporting on this information**
- **# of people applying for loans (men/women)**
- **% change of loans to men/women clients (monthly change)**
- **Average size of loans (men/women clients)**
- **Average number of employees (men/women-owned enterprises)**
- **# of loan denied (men/women clients)**
- **# of loans 1-30 days, 31-90 days, late (men/women clients)**

<sup>49</sup> Foundation for Entrepreneurship Development, *Survey on Women Enterprises and their Role in the Economic Transformation of Bulgaria*, Sophia, January 2000.

<sup>50</sup> Data taken from *CRS' Quarterly Report*, October-December 2000.

- # of loans restructured (men/women clients)
- # of non-performing loans (men/women clients)
- Repayment rate (men and women clients)
- # of loan officers (men/women)
- # of managers (men/women)

## **II.B Background/Approaches to Gender Integration in SO 1.4**

The activities under SO 1.4 - A More Competitive and Market Responsive Private Financial Sector include bank privatization and supervision, commercial bankers training program, and strengthening Bulgaria's capital market.<sup>51</sup> A meeting was held with the activity managers and all the implementing partners in this SO to discuss the gender considerations. Questions were raised with the Mission Activity Manager and all implementing partners to identify gender issues in the Bulgarian financial sector. One Implementing Partner stated that there are issues of differential pay for men and women, sexual harassment, and discrimination against women within the financial sector. Some attendees thought working on these issues was not within their scope of work for the USAID-funded activities. It is important to note, however, that it might be important to include gender sensitivity training in any management courses funded by USAID/Bulgaria.

### **Recommendations for Gender Integration in SO 1.4**

**Implementing partners should be requested to sex-disaggregate people-level indicators including number of people trained. When appropriate, management training classes should include gender sensitivity training.**

## **III.C Recommendations for Gender Integration in Planned Assessments**

### ***III.C.1 Agriculture/Credit/Firm Level Assistance Assessment***

An USAID/DC team will complete an internal assessment of the microcredit, SME development, and firm level assistance activities in July 2001. Additionally, the team will evaluate the agricultural sector in Bulgaria and possible areas for USAID's assistance. The following are recommended readings for the team, people to be interviewed and questions to be raised so that gender issues can be identified and discussed.

#### **Readings<sup>52</sup>**

- Foundation for Entrepreneurship Development, *Survey on Gender Entrepreneurship and the Role of Women in the Economic Transformation*, Sofia, January 2000.
- Bulgarian Gender Research Foundation, *Equal Rights and Equal Opportunities for Women's Participation in Political Life in Bulgaria*, Sofia, 2000 (hard copy in Mission Program Office).
- *Creating of an Association of Women in Agriculture* paper, Consultant will be used by FLAG to conduct an analysis.

#### **Interviewees**

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<sup>51</sup> At the request of the Mission, the Pension and Health Reform activities will be analyzed under section SAA III- Social Transition.

<sup>52</sup> These documents can be found on the Mission Gender Drive.

- Genoveva Tisheva, Executive Director, Bulgarian Gender Research Foundation, Sofia, Tel: 980-88-01, email: [tishev@sf.icn.bg](mailto:tishev@sf.icn.bg)
- Maria Zagorska, Rural Women's Clubs, 2-310-936, email: [mzagorska@usa.net](mailto:mzagorska@usa.net)

### **Questions**

The following questions should be asked of stakeholders (men and women) in each sector:

- How might the problems of men and women be different in this sector?
- What are men's and women's participation levels in the activities?

Questions to be addressed under specific sectors are the following. It is important to interview men and women separately to understand if there are any differences.

- **Firm Level Assistance:** Do men and women-owned enterprises have different training or consulting needs? If so, has FLAG identified and addressed these needs? Are women and men equally involved in FLAG assisted business associations? Are men and women-owned enterprises equally participating in the use of consultants? What is men and women's participation in management levels within FLAG and as consultants? Does FLAG work with any women's business associations? Are there benefits to working with women's business associations?
- **Credit:** Do men and women have equal access to credit (micro/small/medium) loans within cooperative programs? Do men and women have equal access to credit (micro/small/medium) loans within bank led programs? Do men or women have a difficulty finding guarantors or accessing collateral? Are banks or loan officers biased against men or women?
- **Agriculture:** What are men's and women's roles (own land, work land, harvest, sell products, work in or own small enterprise that processes products) within the agricultural sector in Bulgaria? In what areas do men and women in agriculture want support?

Some relevant issues within gender analysis to identify differences between men and women include the access/control over resources and gender roles, rights and responsibilities. For example, are women often unable to attend a training event due to child care responsibilities or do women-owned enterprises (who may make up a majority of the shadow economy) have access to credit?

### ***III.C.2 Banking Sector Assessment***

The assessment focuses on an evaluation of the banking system in Bulgaria, analysis of USAID's contribution, and identification of needs for future programs. Recommendations would be to analyze the participation levels of men and women in the overall review of bank's structure including the number of men and women in decision-making positions. Additionally, when microeconomic elements (saving, credit, lending) are addressed, gender differences should be noted and analyzed.

### III. Strategic Assistance Area II: Democratic Transition<sup>53</sup>

Goal: *to foster democratic societies and institutions through empowerment of citizens, independent media, rule of law, and good governance*

USAID/Bulgaria is presently addressing the following Strategic Objectives (SO) within Strategic Assistance Area II:

- A. SO 2.1: *Increased better-informed citizens' participation in political and economic decision-making;*
- B. SO 2.2: *Legal systems that better support democratic processes and market reforms; and*
- C. SO 2.3: *More effective, responsive and accountable local governance.*

#### III.A Background/Approaches to Gender Integration in SO 2.1

##### III.A.1 Sustainable Indigenous NGO Development

In order to support the overall objectives of democracy and human rights, one of the primary focuses of this strategic area is to establish a strong and flourishing civil society, in which citizens help identify economic needs, freely debate political, economic and social issues, and mobilize self-help efforts. USAID will help to empower citizens to understand their roles and responsibilities in a participatory democracy make informed choices and take initiative.<sup>54</sup>

Despite difficult conditions confronting the development of NGOs - absence of a participatory political culture, scarce resources, and a shortage of requisite organizational and management skills - women in Bulgaria have taken the initiative in the development of NGOs as an alternative outlet for civic interest in societal development. This places women at the forefront of social change.<sup>55</sup> At present, 11% of USG funds allocated for the NGO sector are awarded to organizations that focus on the protection of women's rights.<sup>56</sup> While a small yet vocal percentage of NGOs directly address women's issues, such as women's economic empowerment, health, legal rights and legislative lobbying, women also play a prominent role in NGOs that represent varying other sectors.

It is important to note that simply because an NGO is not a "woman's" organization, this does not mean it does not address women's concerns and /or gender issues within the greater context of its programs. Addressing gender does not necessarily entail supporting women-focused NGOs, a commonly held misperception. It does, alternatively, necessitate supporting NGOs that recognize the problems of men and women may differ, as will subsequent solutions. For example, a subgrant from an Intermediary Support Organization (ISO), the

<sup>53</sup> In April 2001 the D & G sector will be conducting an assessment of their entire portfolio in preparation for a new D&G strategy

<sup>54</sup> USAID, *From Transition to Partnership A Strategic Framework for USAID Programs in Europe and Eurasia*, 1999.

<sup>55</sup> International Helsinki Federation for Human Rights, *Women 2000: An Investigation into the Status of Women's Rights in the former Soviet Union and Central and South-Eastern Europe*, New York and Vienna, 2000.

<sup>56</sup> Institute for Marketing and Social Surveys, *Non-Governmental Organizations in Bulgaria*, March 2001, Sofia (draft).

Bulgarian Charities Aid Foundation (BCAF), went to a social safety net improvement organization, Center "Maria," to develop programs on violence against women in the city of Gorna Oryahovisa. BCAF is not a woman's NGO; however, it is providing subgrants and training to organizations working on gender issues. For this reason, it would be useful to have an analysis of the precise breakdown of activities in which partner ISOs are engaged. This information would shed light on the issues being addressed and funded through USAID, and whether they take into consideration the differing ways in which problems, solutions and projects affect men and women.

Institute for Sustainable Communities (ISC) reports a solid proportion of Democracy Network (DemNet) ISO staff members are women; in fact out of 13 ISOs currently funded through the DemNet activity, at least five are female-run. However, men run all three DemNet-funded think tanks. Although evidence is inconclusive as to whether men dominate the majority of think tanks outside the DemNet circle, it highlights a potentially relevant point. Increasingly, think tanks are given roles in policy analysis and review that translate into greater participation in policy dialogues, and hence, a stronger voice in policy decision-making. If one gender or another dominates this sector, it could lead to unequal access to the political agenda.

A more in-depth analysis, using data that disaggregates public participation by sex in NGO activity, including staffing, volunteerism, awareness, and impact, would be helpful in understanding the relative impacts of civil society on men and women. It would additionally underscore the relative contributions of women and men in developing civil society.<sup>57</sup> These two issues are instrumental to understanding whether civil society is equally benefiting women and men. This will become particularly more important as the sector develops and starts moving from primarily charity and donation-based organizations to organizations that take on citizen social services and critical issue-areas, such as human rights and civil rights protection. These issues are the cornerstone of a sustainable democratic transition and as such, require participation from the entire population.

Another point, as stated by the director of ISC, was that Bulgarian NGOs generally perceive "gender not to be an issue". Illustrating this, she mentioned that when a committee of individuals from DemNet NGOs carried out the modification of the self-assessment tool to fit the Bulgarian context, gender was taken out of the assessment, as it was seen as irrelevant to the Bulgarian context. This in itself sends a strong signal that there is a need for increased gender-awareness among individuals in the civil society sector, and society as a whole.

### **Recommendations for Gender Integration in Sustainable Indigenous NGO Development**

- **Modify the existing NGO sustainability index to include an additional category, "inclusiveness": inclusiveness (notably women, children, youth, and marginalized communities) will measure the composition of the staff and volunteers, as well as participants in NGO activities.**
- **Integrate gender awareness issues into training curricula and processes for ISOs.**
- **Conduct a gender analysis of ISC sub-grantee activities. This analysis should include a quantitative breakdown of activities per sector and also a qualitative component to elucidate specific and relevant observations.**

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<sup>57</sup> Please see attached USAID, E & E Bureau, Handout on *Lessons and Transition: Gender Issues in Civil Society Development*, 2000.

### **III.A.2 Independent Media**

USAID/Bulgaria's independent media program has been very effective in supporting media legislation and regulatory frameworks, the training of Bulgarian media professionals and the strengthening of independent media associations. On the surface it appears that in the media there is no differentiation, in composition and in the effects of their reporting, by gender. Freedom House reports that more than 50 percent of the journalists are women.<sup>58</sup> However, within the power structures of the media, especially the broadcast media, men tend to gravitate toward management positions and women toward journalism and editorial positions.

According to ProMedia, journalism has traditionally been seen as a "female" profession. So much so that according to the director, in ProMedia training programs, broadcast and editing training are often attended by all women, whereas management training falls into the "males only" category. This separation of powers or interests could be due to gender stereotypes that dictate both men's and women's choices in life. Stereotypes -- such as managers have to be aggressive to succeed; women are not aggressive by nature, and therefore, women cannot succeed as managers -- are common.<sup>59</sup> The strong backlash against the communist era, when forced egalitarianism was the norm, has led to strong reluctance among society to acknowledge gender differences and how problems, opportunities and solutions between genders may differ.

The Team identified no study or information that examined gender in the media, what stories are covered and how and whether stereotypes are promulgated. It appears, nonetheless, that issues such as violence against women are slowly attracting media attention. Just recently, a small village radio station from the Northwest received an award for a series of public interest talk shows on gender-based violence. As the linkages between NGOs and the media become stronger and societal problems gain prominence in public debate, there should be more of an opportunity for issues, such as gender, to gain media attention. It is important that those involved in the media have a strong enough awareness of gender issues to recognize and respond openly when they appear in their work.

### **Recommendations for Gender Integration in the Independent Media**

- **Continue to emphasize and support linkages between media and NGOs, which could lead to greater awareness of social issues, both within the media and society as a whole.**
- **Train NGOs and particular advocates for women's rights in the effective use of media for public awareness and increased visibility of gender issues.**

<sup>58</sup> Freedom House, *Nations in Transit, Bulgaria*, 2000.

<sup>59</sup> UNICEF MONEE Project, *Women in Transition: Regional Monitoring Report No. 6*, 1999.

- **Investigate the possibility of incorporating a gender-awareness module into the existing broadcast media training. Training could include a component on exploring gender stereotypes in the Bulgarian media.**
- **Promote a gender balance in the management training in media.**

### ***III.A.3 Political Process***<sup>60</sup>

The short-term Civic-Led Voter Education and Get-Out-The-Vote campaigns, organized in preparation for the parliamentary elections in June 2001, are taking a proactive approach to target women, youth, Turks, Roma and other historically underrepresented constituencies. Activities include a preliminary testing of political messages, voter education, GOTV campaigns, candidate-voter forums and first time voter seminars, production and circulation of voter education materials and a post-election roundtable.

The Political Party Assistance Program (PPAP), like the above campaigns, is a short-term activity, which aims to improve the practices of the major political parties in three regards: 1) to design platforms that are more responsive to citizens interests; 2) to develop more effective strategies for communicating those platforms, and; 3) to organize more effective national campaigns.

### **Recommendations for Gender Integration in Political Process**

- **Ensure that in public opinion polling data are sex-disaggregated in the PPAP activity. There is a paucity of data regarding women's voting patterns and this information would be highly useful in analyzing the voting behavior of men and women.**
- **Request, if possible, that the implementing partner of the Civic-Led Voter Education and Get-Out -The-Vote campaigns include in the final report a brief gender analysis of the completed activities. Since women are a target community, it would be beneficial to understand:**
  - **What messages persuade women to vote?**
  - **What issues do women prioritize?**
  - **Do these differ by gender?**

## **III.B Background/Approaches to Gender Integration in SO 2.2**

### ***III.B.1 Legislative Strengthening***

USAID anticipates launching an extensive legislative strengthening program. This comprehensive effort will be initiated with a needs assessment in 2001. As a prelude to this, below are a few concepts/recommendations that should be taken into consideration when addressing gender in a legislative strengthening activity.

With the passing of the Equal Opportunity Act for Women and Men, the GOB will be required to establish within the government a "National Machinery", which will serve as the prime coordinating body responsible for mainstreaming gender into government institutions. The

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<sup>60</sup> As these are short-term activities, which are already mid-term and may not be extended in the new strategy, we did not conduct a gender analysis of these activities. However, available data illustrates low levels of women's political participation, which suggest the need for activities related to gender and political representation.

Ministry of Labor, Social Policy and Equal Opportunities for Men and Women shall elaborate, coordinate and implement the national policy for the provision of equal opportunities for men and women. This bill, which is expected to pass in FALL 2001, provides a unique opportunity to instigate a proactive, multisector approach to ensure effective and efficient implementation and enforcement of this important legislation.

### **Recommendations for Gender Integration in Legislative Strengthening**

- **Creation of a multisector policy dialogue on the relationship between the Copenhagen Criteria, CEDAW and other international human rights instruments and gender equity legislation (i.e., Equal Opportunity Act for Women and Men) in Bulgaria and abroad.**
- **Organize and conduct seminars/workshops for political parties and Members of Parliament and the NGO community on special measures for gender equity such as quota systems, Equal Opportunity Act for Women and Men or ombudspersons, including explanation of experiences from other countries.**
- **Investigate the possibility of providing technical assistance to the National Machinery in order to strengthen its capacity and thus, promote gender mainstreaming within government institutions.**
- **With the anticipated creation of a National Machinery, the Mission should develop links in order to remain aware of the government's gender activities and measure their commitment to gender issues. It is strongly recommended that USAID build personal relationships with these institutions in order to fully comprehend the issues at hand and facilitate cooperation between all actors - governments, implementing partners, local NGOs and other relevant organizations.**

### ***III.B.2 Rule of Law/Judicial Reform***

The focus of legal and judicial reform activities is to support efforts to establish the rule of law, including activities to protect civil, political and property rights, and to place limits on the arbitrary actions of government.<sup>61</sup>

For the most part, since the transition the foundations of rule of law in Bulgaria have been established. As a signatory to the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and other protective international treaties, the fundamental *de jure* rights of women (specifically under CEDAW) and men are protected under the provisions of Bulgarian law. However, there is sparse implementation of these laws and few enforcement mechanisms to ensure the *de facto* rights of men and women. There is no separate provision proclaiming the equality between men and women, no general anti-discrimination legislation, nor any special legislation on the equal treatment and equal opportunities of both sexes.

Furthermore, although the Bulgarian government ratified CEDAW in 1981 and entered it into force in 1982, due to a clause in the Bulgarian Constitution, its terms cannot actually be applied yet. Therefore, the terms of the Convention do not take priority if they are in contradiction with national legislation. The referenced clause states that to super cede domestic law in cases of contradiction, an international agreement must concurrently be ratified, have entered into force, and published in the State gazette. Bulgaria has not yet

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<sup>61</sup> USAID, *From Transition to Partnership A Strategic Framework for USAID Programs in Europe and Eurasia*, 1999.

met the third of these requirements. The Bulgarian government submitted second and third periodic reports on CEDAW, wherein the representative of the Bulgarian government expressed the concern that Bulgarian society has continued in the communist tradition of having *de jure* but not *de facto* equality for women. They also expressed the Government's commitment to take further measures to improve the *de facto* situation of women in line with the Convention.<sup>62</sup>

Given the plethora of anecdotal evidence pointing to the gender-differentiation in hiring practices, wage-gaps, sexual harassment and overall discrimination in the workforce, there appears to be a need for anti-discrimination legislation along with effective enforcement mechanisms. Little legislation exists regarding domestic violence. Where in theory international statutes could override and/or substitute for the lack of Bulgarian laws, lawyers and judges have little experience handling discrimination and domestic violence cases and are therefore uncertain how to apply international statutes to these topics. The lack of established case law, or even a formal legal definition of discrimination, further hampers legal action on this matter.<sup>63</sup>

In response to the above claims, the Bulgarian government recently approved a bill, the *Act on Equal Opportunities for Women and Men*, which Parliament is expected to pass next year. The bill regulates matters concerning the equal opportunities of women and men in the exercise of the right to work, in participation in politics and government (including provisions for quotas) and access to education. Specific clauses address sexual harassment and negative stereotyping of male and female roles.

Bulgaria's judiciary is approximately two-thirds women; out of 25 members of the Supreme Judicial Council, 8 are women. The distribution of prosecutors by sex is fairly even, 50/50, however, investigators are primarily men and court administrators are almost entirely women. This phenomenon is more easily understood after examining the nature of employment in the judicial sector. In Bulgaria, where the rule of law is just now taking hold, public confidence in the judiciary is low, characterized by several factors, including inefficiency, a lack of sufficient expertise, bureaucratic complications and perceived corruption in the courts.

In addition, the public perception that judges are the "puppets" of the government still lingers from the communist period. As civil servants, judges' and prosecutors' receive modest salaries, much less than that of lawyers' in the private sector, however, unlike private solicitors, the judiciary enjoys a high level of job security, with little or no fear of layoffs. In economically trying times when job insecurity is rampant, a steady and secure salary takes priority over prestige, especially for women. There is no concrete evidence, however, whether the overwhelmingly large number of women in the judiciary has any impact on the implementation of the rule of law.

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<sup>62</sup> The information on Bulgaria's ratification and implementation of CEDAW was taken from the International Helsinki Federation for Human Rights publication, *Women 2000: An Investigation into the Status of Women's Rights in the former Soviet Union and Central and South-Eastern Europe*, New York and Vienna, 2000.

<sup>63</sup> Women, Law and Development International, *Women's Rights Under Privatization*, Sofia, 1999.

USAID/Bulgaria's judicial reform activities focus on increasing the professionalism of the judiciary and improved court administration, through technical assistance in identifying and promoting legislative and administrative reforms and institution building. From discussions with implementing partners, it appears that the gender ratio of individuals participating in training activities mirrors the gender make-up of the judicial system - women predominate. A component of the Magistrates Training Center (MTC) project trains initial and continuing judges in various components, including ethics and varying aspects of new legislation. For example, this year they will train judges on the provisions of the "right to private life". Until now, the Magistrates Training Center has not directly addressed gender-sensitive legislation in any of its training components.

ABA/CEELI (SO 1.3), in response to issues that arose over the course of their work, has started to address gender issues in their project. As a preliminary activity, ABA/CEELI in association with lawyers, NGOs and some government representatives, has formed working groups to address two issues: domestic violence and trafficking of women, two areas where there is no effective, existing protective legislation to date. Thus far, the working groups have drafted legislation on both issues, however, since working- group members participate on a voluntary basis and are employed on a full-time basis elsewhere, the process has been slow. USAID/Bulgaria asked ABA/CEELI to develop a concept paper regarding gender issues, in order to understand the issues at hand and to devise possible future projects.

Among implementing partners and NGOs, there appears to be a general consensus regarding the insufficient implementation and enforcement of laws for both men and women. Therefore, in addition to increasing the institutional capacity of the legal system, attention must be paid to developing the mechanisms to ensure proper enforcement of laws. This process can begin by creating awareness within the judicial system of the pertinent issues and laws, both those contained in the Bulgarian legal code and international conventions to which Bulgaria is a signatory. According to a Foundation for Entrepreneurship Development Survey of the legal field, every lawyer, judge and legal advisor interviewed believes that further information and training are required.<sup>64</sup> As mentioned earlier, most have no experience handling discrimination cases, and they are uncertain of how to apply international statutes to this topic.

A representative from the MTC identified that the high costs associated with legal action and the lack of competent public defenders often dissuade victims of domestic violence and private criminal procedures from following through with their case. Legal advisors are appointed to individuals with "private accuser complaints", including theft and battery, but these individuals are not familiar with domestic violence cases, are over burdened, and as anecdotal evidence infers, often talk the victims out of following through with their complaint.

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<sup>64</sup> Foundation for Entrepreneurship Development, Survey on Gender Entrepreneurship and the Role of Women in the Economic Transformation in Bulgaria, 2000.

An additional hindrance deterring individuals from pursuing legal action is the high cost associated with legal suits in Bulgaria. The State does not provide public defenders, except under extraordinary instances in criminal cases, as mentioned above, which makes it almost impossible for men and women, alike, to seek legal recourse. A Bulgarian female worker recalled, "When my contract was wrongly terminated, I tried to seek my rights...I went to the first lawyer's office I saw and told him just how it was. Then he took out a notebook: 100DM fee for this, 30DM for that, half a million. Where from?!"<sup>65</sup>

The situation is even worse for those who are not aware of their rights, which are numerous and appear to be gender differentiated. A study of discriminatory practices in Bulgaria reported that men are almost twice as active as women in their efforts to seek resolutions of their social problems.<sup>66</sup> While this statement is inconclusive, anecdotal evidence leads us to believe that many individuals, particularly women, are unaware of their rights. When the high costs of legal services are factored into the equation, the possibility that individuals will seek out their legal rights remains dim.

### **Recommendations for Gender Integration in Rule of Law/Judicial Reform**

- **Integrate a gender awareness component into legal training for judges, prosecutors, police (in future) and administration, where appropriate. Consider educating judges and prosecutors on international human rights statutes.**
- **Mount public information campaigns (i.e., via the media) on the draft civil code items promoting gender equity (Equal Opportunity Act for Women and Men, Domestic Violence Draft Law, Child Protection Act).**
- **Organize workshops with relevant stakeholders (NGOs, unions, associations, government officials, national and local, implementing partners, relevant donors, DOJ) to ensure the effective implementation of the new Equal Opportunity Act for Women and Men (when passed), Child Protection Act.**
- **Increase assistance to NGOs and associations (for example women's lawyers associations) that participate in the implementation of the new laws (through advocacy, research and the provision of legal literacy consultation to women.**
- **Investigate the possibility of starting a legal center, which could offer legal consultations at no or low cost to women with low incomes on the many issues pertaining to gender.**

### ***III.B.3 Corruption***

While the Coalition 2000 program is in the completion phase, a follow-on effort will continue to raise public awareness of corruption in specific target areas. Based on demand, USAID envisions selected technical assistance to the central government to support their internal anti-corruption initiatives.<sup>67</sup>

Corruption in Bulgaria has been identified by Bulgarians as one of the most pervasive societal problems. Plaguing the economic, political and administrative spheres of life, it affects society in its entirety and infringes on the livelihood of millions. To date, little research exists on the linkage between gender and corruption. In 1999, two studies, conducted by the World Bank

<sup>65</sup> Ibid.

<sup>66</sup> Institute for Marketing and Social Surveys, *NGOs in Bulgaria*, 2001(draft).

<sup>67</sup> USAID, R4 2001.

and the University of Maryland, investigated the relationship between corruption and gender and arrived at similar conclusions. The studies concluded that women are less likely to condone corruption, women managers are less involved in bribery, and countries that have greater representation of women in public life, have lower levels of corruption. This supports the hypothesis that at least in the short run, increased presence of women in public life will reduce levels of corruption.<sup>68</sup> While these studies do not provide enough empirical evidence to concretely substantiate this hypothesis, it poses many intriguing questions: In Bulgaria,

- 1) Are corruption activities gender specific?
- 2) Do perceptions of corruption differ between genders?
- 3) Do men's and women's ideas of how corruption should be combated differ?

Unfortunately, COALITON 2000's corruption assessment report has been completed and although the data were age disaggregated, they were not sex-disaggregated.<sup>69</sup> Sex-disaggregated data might have provided an interesting and useful dimension to understanding the corruption phenomenon, including how it affects government officials, business people, the judiciary and the Bulgarian population as a whole. USAID should note the above issues when designing future corruption activities. Furthermore, as the Coalition 2000 model has now been replicated in other transition countries through the Southeast European Legal Development Initiative (SELDI), there is still an opportunity in countries to address these issues.

### **Recommendations for Gender Integration in Corruption**

- **Investigate the possibility of conducting a small survey to gain insights on the relationship between gender and corruption in Bulgaria. This information may prove useful when conducting public awareness campaigns. 1) Are corruption activities gender specific? 2) Do perceptions of corruption differ between genders? 3) Do men's and women's ideas of how corruption should be combated differ? 4) Are women and men affected differently by corruption?**
- **Explore opportunities to incorporate gender in corruption activities under the regional initiative SELDI.**

### **III.C Background/Approaches to Gender Integration in SO 2.3**

#### ***III.C.1 Local Government Reform***

Using a cross-sectoral and multi-level approach, local governance activities promote practical means for mobilizing local resources, addressing social welfare issues, stimulating local economic development, restructuring of municipal utilities and improved service delivery, establishing fiscal federalism, and promoting political consensus for reform. The strategy depends on creating successful partnerships between government, citizen groups and the private sector at the local, regional and national levels.<sup>70</sup>

In the third phase of the Local Government Initiative (LGI 3), activities will continue to focus on local government policy agendas, with more direct emphasis on fiscal decentralization and

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<sup>68</sup> World Bank, Development Research Group/Poverty Reduction and Economic Management Group, *Are Women Really the Fairer Sex? Corruption and Women in Government*, 1999 and Center for Institutional Reform and the Informal Sector, *Gender and Corruption*, 1999.

<sup>69</sup> Information regarding the surveys was gathered in a meeting with Coalition 2000.

<sup>70</sup> USAID, *From Transition to Partnership, The Strategic Framework for USAID Programs in Europe and Eurasia*, 1999.

increasing citizen participation in local government structures. While citizens' ratings of local government performance are increasing, participation in local government activities is steadily decreasing. There appears to be no differentiation in interest between genders in local government, in fact, in some elections, women voters have turned out in higher numbers than men. However, female representation in local government structures, although higher than at the national level, does not reflect the electoral ratio. At present, in elected positions, 6.5 percent (17 out of 262) of mayors and 16 percent of chairs of municipal councils are women (42 out of 262), compared to 21 percent in 1997. Although these figures for both mayoral and council positions have dropped, anecdotal evidence suggests that women are increasingly active in local government activities.

Completed in early 2001, the Club "Economika 2000" survey, which reports on citizens ratings of local government accountability, effectiveness and responsiveness, concluded that the obtained outputs do not provide grounds for considering that social-demographic factors, such as gender, age and education essentially influence the provided evaluations. The report recommends that future efforts target the entire population, not separate groups of the population. However, later in the report, a gender analysis suggests that men are more informed about life in municipalities and have a clearer vision about the development of the municipalities compared to women, although women participate more actively in the local events.<sup>71</sup> This leads us to assume that either women are less interested or have less time to become informed about life in the municipalities (although they participate more actively) or attempts to inform the public about key issues are differentially reaching men and women. In order to reach a conclusion and subsequently identify proper interventions, this issue needs to be further examined to identify the reason(s) why women are less informed about local government.

LGI activities in the past year have begun to work on increasing women's participation in and knowledge of local government issues. A LGI ISO, The National Association of Municipalities in the Republic of Bulgaria (NAMRB) is leading the way in these activities. Collaborating with other NGOs, the NAMRB has organized training for female local leaders in skills, such as leadership, lobbying, networking, participatory approaches and legislative drafting. A regional conference was held on gender issues at the local level, which led to the formation of a Specialized Commission on women's participation in local self-government. Last year, this Commission met with the Ministry of Labor and Social Policy three times and actively collaborated with the national government and NGOs to draft the Equal Opportunity Act for Women and Men. Similar collaboration was evidenced in the drafting of the Children's Defense Law, which protects orphans and minority children.

As many of the female local government representatives come from rural areas that have little contact with or influence on national policy-making, this was a unique opportunity for them to voice their opinions and develop ties at the national level. NAMRB intends to continue its work with the Commission and is presently planning a study tour in the US for female local government officials. In addition, the Commission, in conjunction with NGOs, is devising strategies at the local level to ensure the existence of proper enforcement mechanisms when and if the Equal Opportunity Act for Women and Men for Men and Women is passed.

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<sup>71</sup> Club "Economika 2000", *Citizens Rating of Local Government Accountability, Effectiveness and Responsiveness*, 2001.

While local governments become more and more responsible for the provision of public services, there is an increasing need for good governance. Good governance addresses the allocation and management of resources, which respond to collective problems. It is characterized by participation, accountability, transparency, rule of law, effectiveness and equity, including gender equity. While interest groups, like the women-only commission are indispensable in this process, it is important that local government institutions, combining both elected and appointed officials and civil servants, men and women, alike, are aware that gender issues may exist within their programs and projects.

Men and women may access and use public services differently, prioritize different issues, get informed from different sources and by different means and even be differentially affected by local government fiscal management decisions. Furthermore, it is equally important that when issues pertaining to gender are addressed, such as the upcoming Equal Opportunity Act for Women and Men, efforts are made that men and women together take part in training, conferences and meetings so they can learn from each other's perspectives and benefit from each other's reactions.

### **Recommendations for Gender Integration in Local Government Reform**

- **Modify the existing index of citizen ranking of local governments' responsiveness, effectiveness and accountability to include an additional category, "inclusiveness": inclusiveness (notably women, children, youth, marginalized communities) will measure how well local governments have done in including various groups in local government activities.**
- **Organize workshops, at the local level, with relevant stakeholders, (NGOs, unions, associations, local government officials, implementing partners) to ensure the effective implementation of the new Equal Opportunity Act for Women and Men (when passed), Child Protection Act.**
- **Mount local-level public information campaigns on the draft civil code items promoting gender equity (Equal Opportunity Act for Women and Men, Domestic Violence Draft Law, Child Protection Act).**
- **Encourage implementing partners, when designing communication strategies to deepen citizen awareness, to examine how varying public relations strategies may differentially affect and reach both genders.**
- **Integrate gender-awareness issues in existing local government training and TOTs.**

### **Gender Considerations for D & G Pre-Assessment**

*The following are recommended readings for the assessment team, people to be interviewed and questions to be raised to ensure that gender issues are identified and discussed during the assessment:*

#### **Readings<sup>72</sup>**

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<sup>72</sup> These documents can be found on the Mission Gender Drive.

- Foundation for Entrepreneurship Development, *Survey on Gender Entrepreneurship and the Role of Women in the Economic Transformation*, Sofia, January 2000.
- Bulgarian Gender Research Foundation, *Equal Rights and Equal Opportunities for Women's Participation in Political Life in Bulgaria*, Sofia, 2000 (hard copy in Mission Program Office).

#### **Interviewees**

- Genoveva Tisheva, Executive Director, Bulgarian Gender Research Foundation, Sofia, Tel: 980-88-01, email: [tishev@sf.icn.bg](mailto:tishev@sf.icn.bg)
- Regina Indjeva, Director, Women's Alliance for Development, Sofia, Tel: 980 55 32, email: [wad@olb.net](mailto:wad@olb.net)
- Kalinka Slivkova, Director, Gender Project for Bulgaria Foundation, Sofia, Tel: 986 4710, email: [gender@bulnet.bg](mailto:gender@bulnet.bg)

#### **Questions**

- Are the Mission's D&G activities differentially affecting men and women? If so, how?
- Is there differential participation by men and women in the public sphere? If yes, what are the primary causes? Barriers?
- What are the relative impacts of civil society on men and women? What are the relative contributions of women and men in developing civil society?
- Do men and women play different roles in the formulation and enforcement of economic and social policies?
- Do men and women have equal legal rights, *de jure* and *de facto*? Is one gender more aware of its rights?
- What is the government's view of/approach to gender issues (i.e. Equal Opportunities Act)? Do the approaches vary depending on the gender of the official?

#### **IV. Strategic Assistance Area III: Social Transition**

*Goal: To enhance the ability of all persons to enjoy a better quality of life within market economies and democratic societies.*

USAID/Bulgaria's current strategic framework does not include any Strategic Objectives (SO) under the third SAA - Social Transition. Since the Mission is undertaking a review of its current framework as it develops the new country strategy, the Mission requested that the team include a section on the third SAA - Social Transition and include an analysis of all social transition activities within the Mission. The SOs under USAID/E&E Bureau's SAA III include:

- A. SO 3.2 Increased promotion of good health and access to quality health care
- B. SO 3.4 Mitigation of adverse social impacts of the transition to market-based democracies.

#### **IV.A Background/Approaches to Gender Integration in SO 3.2**

##### ***IV.A.1 Health Care Reform***

USAID/Bulgaria's Healthcare Financing Program is focused on strengthening the National Health Insurance Fund. Components of the activity include establishing procedures for health providers including accurate data systems and sound asset management. Additionally, the activity is assisting the Ministry of Health to design and implement a national health campaign focused on informing people about the system, what services are provided, their rights, and cost of these services.

The program is focused on getting citizens to use a general practitioner. Then, if needed, the general practitioner will refer the patient to a specialist. It was not known the number of men and women using the services of a general practitioner. It would be worthwhile to complete a study regarding the rate of usage of general practitioners and hospitals between men and women. If there are significant differences, then a public awareness campaign should be developed to target populations to bring them into the system. For example, if it is found that men are not using general practitioners and go directly to hospitals, then a campaign should be developed targeting men.

Another part of the reform will most likely include closing hospitals. With the closure of hospitals, it is foreseen that there will be a large number of nurses either fired or laid off. Since the nursing profession is women-dominated, these hospital closures will have a negative impact on women.

#### **Recommendations for Gender Integration in Health Reform**

- **Gather and analyze data on male and female usage of general practitioners and hospitals. If discrepancy is noted, determine the underlying cause and, if necessary, develop and implement targeted public awareness campaign.**
- **Complete an analysis regarding the number of men and women that will lose their jobs due to closures of hospitals. Consideration should be made for developing a retraining program for nurses.**

- **Develop sex-disaggregated people-level indicators for the new framework. Since this is a new activity and indicators are being developed, it would be useful to have one or two indicators that measure either usage of general practitioners or patients' opinions on the quality of care. Sex-disaggregated data will allow for any differences to be noted and addressed.**

## **IV.B Background/Approaches to Gender Integration in SO 3.4**

### **IV.B.1 Employment**

Employment promotes policies and programs which advance workers' rights and international labor standards, remove labor market rigidities and assist workers in moving into jobs created by market economies.<sup>73</sup>

As earlier addressed in this paper, employment or the lack thereof, is a pressing issue for most Bulgarians, men and women. In addition, we have already established that women and men enter the workforce in relatively equal proportions. The most recent labor statistics show that women's unemployment surpasses that of men's and more alarmingly, women are entering the ranks of Bulgaria's long-term unemployed.<sup>74</sup> The *January-February 2001 Early Warning Report* notes that the number of discouraged unemployed women is growing.<sup>75</sup> Labor unions are reemerging as a unifying force for workers to fight for their rights.

Participation in labor unions mirrors the gender make-up of the labor force, however, when looking at specific sectors that have been unionized, there is a distinct gender differentiation among sectors. Women prevail in specific sectors, such as education, light industry, ceramics, food processing, electronics, health care, textiles and tourism. Men outnumber women in construction, heavy industry and electricity, gas and water supply. In Bulgaria, many of the female-dominated sectors happen to be some of the most unionized in the country. In these sectors, specifically, women are being elected as leaders, which inevitably changes the gender dynamic of the labor unions and their activities, both traditionally led by males. Although this change does not in any way guarantee that unions are fighting for gender-specific rights, such as equal pay for equal jobs and security to return to jobs after childbirth, it has, as elucidated below, led to the creation of women's committees within union structures. These committees aim to raise awareness and increase advocacy within the union, integral efforts in order to achieve gender-sensitive legal reforms.

The Mission's implementing partner, American Center for International Labor Solidarity (ACILS)/Solidarity Center, is presently working with two major unions, CL Podkrepka and CITUB, in order to strengthen the Labor Education Program and the Labor Counseling Centers. These programs aim to deliver educational seminars and counseling to leaders and rank & file members of the labor unions on issues pertinent to the transition, including privatization and economic reform, unemployment, social insurance (including pension and health care reform), collective bargaining in a free market economy, protecting workers' rights. The Counseling Centers also serve as a link for workers to employment, social benefits and retraining/skill upgrading programs.

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<sup>73</sup> USAID, *From Transition to Partnership A Strategic Framework for USAID Programs in Europe and Eurasia*, 1999.

<sup>74</sup> For more detailed statistics, please see opening section on Economic Transition.

<sup>75</sup> UNDP/USAID/Soros, *Early Warning Report*, January-February, 2001.

With strong ties to the international labor movement, where gender issues have gained a high profile over the past few years, the Solidarity Center (SC) is very aware of the gender issues that exist in the Bulgarian labor force. According to the director of the Solidarity Center, women are feeling the disparate impacts of reforms, are more apt to enter the informal sector, accept jobs without contracts in order to feed their families, and are underemployed in greater numbers. In addition to the issues discussed previously, such as discrimination and wage-gaps (please see SAA II), companies are now finding loopholes in maternity leave laws, which are hindering more and more women from exercising this legal right. Furthermore, a phenomenon quite common in many other countries in the world has now entered Bulgaria - entrepreneurs from abroad, especially Turkey and Greece, are setting up small "sweat shops" in rural mountain areas and hiring predominantly young girls and women. With labor regulations not enforced, workers are paid a pittance, if they are paid at all, and work extremely long hours.

In conjunction with NGOs and women's committees within the labor unions, Solidarity Center is working to raise workers' awareness about the above issues. Specifically, programs focus on human rights, civic education, labor counseling and rights in the workplace. SC is looking to take the civic education project, which at the moment trains teachers in developing civic education curriculum, to scale and have it formally introduced in the national school curricula. Overall, labor unions appear to provide a forum for both genders to voice their grievances and a potentially fertile environment to become empowered.

In addition to ACILS activities, the PLEDGE project (SO 2.3) has been active in local economic development in rural areas. Noting the gender disparities often found in rural areas, due to more traditional social norms, PLEDGE, with the support from the Mission, is investigating the possibility of adopting three new activity focuses in the new two-year plan: women in economic development, cross-border collaborations and Romany communities. This targeted approach may not be in line with the mainstreaming approach, but in this instance it may be justified. Statistics show that poverty levels in rural areas, specifically among female single-headed households and minority groups, are increasing. Unemployment tends to be higher in rural areas, especially in communities with a high percentage of minorities.

### **Recommendations for Gender Integration in Employment**

- **Make a concerted effort to include the relevant labor union committees in any activities (workshops, training, roundtables) relating to labor law legislation -- on special measures for gender equity such as quota systems, Equal Opportunity Act for Women and Mens.**
- **Support local economic development projects, via PLEDGE, in rural communities that are targets for "sweat shop" activities. Aim at creating long-term employment opportunities for women in these regions.**
- **Support union activities that promote awareness raising and advocacy within the union on women specific labor rights (i.e. equal pay for equal jobs, security to return to jobs after childbirth).**

### ***III.B.2 Education Reform***

Education reform focuses on the testing of models for new curricula and learning environments appropriate for democratic systems and market economies; helping countries to maintain

universal education and educational attainment levels' and, developing and testing training programs for social-sector specialization.<sup>76</sup>

From a gender perspective, the Bulgarian educational system displays little evidence of a gender gap. Enrollment data reflect a high degree of parity between boys and girls. Across the board, literacy, enrollment and learning achievement rankings are some of the highest in the world. It does appear that women outnumber men in tertiary enrollment rates, whereas men's enrollment rates in vocational schools surpass that of women's. This becomes an issue when we examine the type of education boys and girls receive and whether that education adequately prepares them to meet the enormous challenges that resulted from the transition, economic, political and social. Jobs in the restructured economy require new skill-sets and democracy requires participatory modes of thinking. The educational system must be able to provide individuals with the prerequisite knowledge and training in order for the transition to achieve sustainable outcomes.

While at all levels there is a necessity to adapt school curricula to meet society's transforming needs, there also must be efforts to train and/or retrain the existing labor market. Traditional and vocational schooling must be aligned with labor market demand. To be successful it takes a targeted approach, one that includes all members of society, including both genders and individuals from all ethnic groups. According to recent statistics, the level of education is an important factor pre-conditioning female unemployment. The National Statistical Institute reports that the lowest levels of employment are recorded amongst women who have either completed or have education below the 8th grade.<sup>77</sup>

Moreover, in minority populations, where unemployment has reached 70% in some instances, and early dropout rates are high, especially for girls, vocational training, targeted to meeting demand for skilled and semi-skilled labor, may pose a useful alternative to traditional schooling. From a human capacity development perspective, training individuals, especially girls, in skills that have direct employment links and are relevant to their needs could lead to delayed marriage ages and reduced fertility rates, thereby addressing problems which are endemic to Bulgarian minority populations, especially the Romany, and which contribute to the high level of poverty and poor health of these communities.

The second issue pertinent to educational reform refers to the institutional capacity of the educational system, which is rapidly deteriorating. Public expenditure on education in 1997 was only one quarter of former Soviet funding levels, although for the past three years it has slowly risen.<sup>78</sup> Any further sharp cutbacks in public spending, specifically in areas such as education, differentially impact the employment of women, as women constitute the vast majority of teachers in Bulgaria. While employment rates of teachers appear to have remained steady, a restructuring of the educational sector could lead to rising number of female unemployed.

### **Recommendations for Gender Integration in Education Reform**

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<sup>76</sup> USAID, *From Transition to Partnership, A Strategic Partnership for USAID Programs in Europe and Eurasia*, 1999.

<sup>77</sup> UNDP, *Common Country Assessment, Bulgaria*, 2000.

<sup>78</sup> UNICEF MONEE PROJECT, *Women in Transition: Regional Monitoring Report No. 6*, 1999.

- **Promote the integration of gender in curriculum development/teacher training activities, at all levels, primary, secondary, tertiary and vocational.**
- **Target minority populations in future education activities, ensuring equal gender participation.**
- **Investigate increasing technical and financial assistance to promote a civic education project. Ensure the civic education curricula are inclusive of gender and ethnicity.**
- **Promote gender equity in leadership in education and school management.**

### ***IV.B.3 Social Insurance Reform***

USAID/Bulgaria is funding the Pension Reform Project to provide expertise to draft legislation, assist with the introduction of the new pension system and implement a public awareness campaign. Since, by 1998, pensioners accounted for approximately 29% of the population and 80% of those with social security insurance in Bulgaria, it is an activity that impacts many men and women in Bulgaria.<sup>79</sup>

Until 1999, the previous “pay as you go” system covered all employees and was financed by payroll contributions and national budget transfers. The retirement age was 60 for men and 55 for women. Until 1996, when a man or woman reached his/her retirement age, their pension was calculated based on average wage, length of employment, and an average wage in the economy. Under the old system, women receive preferential treatment in benefits, eligibility, or both in five of nine social benefit programs in Bulgaria.<sup>80</sup>

As the previous extensive system of social protection slowly collapsed due to a number of reasons including depressed economies, decreasing number of people paying into the system and falling tax revenues, the government of Bulgaria moved towards a three-pillar system of insurance. The three pillar systems is as follows:

- I. Pay-As-You-Go System (Social Security) - Administered by the National Social Security Institute. Employers are obligated to contribute a specified percentage of the worker’s wage into this fund. Benefit is paid when retirement age is reached. Amount of benefit is based on number of years of that social payment contributions were made either by the employer or person.
- II. Mandatory Pension Savings (Occupational and Universal Funds) - Administered by Private Funds. Contributions under occupational funds are paid by the employer and are 12% or 7% of the wage, depending on the labor category. The persons eligible for these funds are limited to persons working in specific conditions that require earlier retirement.<sup>81</sup>
- III. Voluntary Savings - Administered by Private Funds

Under the new systems, the retirement age was raised to 63 for men and 60 for women. What are the gender issues for men and women with the implementation of the new system? The following is a summary of discussions held with project implementors:

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<sup>79</sup> UNDP, *Common Country Assessment, Bulgaria*, 2000.

<sup>80</sup> UNICEF MONEE PROJECT, *Women in Transition: Regional Monitoring Report No. 6*, 1999.

<sup>81</sup> “Pension Savings in Bulgaria”, Gabriela Stoyanova, Investment Opportunities for Social Insurance Funds: Research Papers and Discussion, Sofia, July-June 2000.

1. **Lack of social payments:** Since the calculation of a person's pension is based on years for which the person or employer makes social payments, the thousands of people working without a formal contract or in the shadow economy may not be providing social payments and understand how this will effect their pensions. This negative factor will have an impact on more women since, as noted in the "labor" section of this paper, women are more likely to accept jobs without contracts and enter the informal market.
2. **Maternity Leave:** Under the new system, women in Bulgaria have the right of paid maternity leave of 45 days before birth and 135 days after birth for both public and private sectors employees. During this period, employers are required to pay 90% of insurance income but not more than the average net salary they received over a certain period. Fathers are not allowed this specific benefit (45 days before birth and 135 days after birth) even if the father is the primary care provider. Per discussions and anecdotal evidence, this benefit seems disadvantaging women's employment since some employers take this as an excuse not to hire women. It was stated that employers will discriminate against women since they will be required to pay both her maternity benefits and wages for the worker who replaces her during her maternity leave.
3. **Years of Unemployment:** Men and women who are long term unemployed will not receive credit towards their pension. The State Unemployment Fund insures unemployed people for 9-12 months depending on their work history. As noted earlier in the information on the labor market, women's unemployment is greater than men's share and more women are entering the ranks of Bulgaria's long-term unemployed.<sup>82</sup>

In order to lessen the negative impact, men and women need to understand the new system and how the terms and length of their employment will affect their pensions. The Pension Reform Project implemented a public awareness campaign including a radio show, television ads, and a hotline. Of the 16,256 calls received on the hotline, 59% were from women. Additionally, more specific laws are being developed for the first pillar of assistance. It is important as USAID funded consultants assist with the reviewing/drafting of any new laws that a gender analysis be part of the process.

#### **Recommendations for Gender Integration in Social Insurance Reform**

- **Continuation of a public awareness campaign with a target of reaching the populations most negatively impacted by the new pension program.**
- **Create a discussion, when appropriate, within roundtables and meetings about Pension Reform and gender issues.**
- **Distribute World Bank papers on Pension Reform and gender issues (available on Mission's public drive) to Implementing Partners and Government Officials.**
- **Request that all scopes of work for contractors working on drafting/reviewing legislation on the social insurance system include gender analysis.**

#### ***IV.B.4 Vulnerable Groups***

As cited throughout this document, ethnic minorities in Bulgaria, specifically the Roma population, are both socially and economically marginalized, and are often excluded from access to public services such as electricity, education and health services, and employment opportunities in the formal job sector. Although the minority populations in Bulgaria, including ethnic Turks, Pomaks and Roma have historically lived isolated from ethnic Bulgarian

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<sup>82</sup> For more detailed statistics, please see opening section on Economic Transition.

communities, the economic and social insecurity magnified by the transition has further secluded these communities. There is also a significant degree of prejudice toward Roma and other ethnic minorities, although to a lesser extent.<sup>83</sup> Consequently, this has led to segregated ethnically homogenous neighborhoods and villages, characterized by acute poverty, high levels of unemployment, lower levels of educational attainment (compared to ethnic Bulgarians) and overall poor physical health. Official statistics indicate that:

- As much as 25 percent of the poor in Bulgaria belong to ethnic minorities and of those two-thirds come from Roma population;
- Roma households, with between 5-10 persons, survive each day with the equivalent of US\$2-3 per day; and
- Total unemployment in Roma communities is approximately 71 percent and few, if any, of the unemployed are eligible to receive unemployment benefits because they have not paid sufficient contributions.<sup>84</sup>

Although parallel health statistics were not found, studies report that of all the population groups, Roma (as much as 40%) indicate that they do not visit hospitals, one-third say they do not visit polyclinics and as much as 55% say they do not visit dentists. Fifty percent of Roma do not visit a doctor and prefer to treat their illnesses themselves. Health services remain limited due to the remoteness from facilities, associated costs and lack of participation in the regular structures of service provision.<sup>85</sup>

Although both women and men in ethnic populations can be characterized as vulnerable, women overwhelmingly appear to fit into this category. Statistical and anecdotal evidence suggest that Romani women have even less education than Romani men, marry and give birth at very early ages, and suffer more pregnancy complications, premature births and low-weight babies than non-Romani women. Forty percent get married before they turn 16 years old and 80% before they turn 18 years old. Generally, when they marry, the girls will discontinue their education.<sup>86</sup> Results from a 1998 World Bank study conducted in 8 settlements in the country, illustrated that women were much less likely to attend school - 29 percent had never attended school or had dropped out before finishing grade 4. These statistics are in comparison with 11 percent of men. Women were also less likely to have continued on to upper school.<sup>87</sup> This is in contrast to men and women in the general population, which show females are approximately 50 percent of the population at all levels -- primary through tertiary.

The possible effects of this phenomenon, as discussed earlier in the discussion on education reform, are grave. Therefore, the Mission should pay special attention to not only target minority populations in future employment, health and education activities, but also the female minority population. In addition, the Mission should remain cognizant of the traditional norms and values of minority communities, especially when dealing with domestic matters, such as family violence, family planning, marriage rights, girls education and even economic empowerment. They can differ immensely from that of ethnic Bulgarian communities and thus, may require alternative approaches.

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<sup>83</sup> European Roma Rights Center, *Profession: Prisoner Roma in Detention in Bulgaria*, December 1997.

<sup>84</sup> UNDP, *2000 Common Country Assessment*, Sofia, 2000.

<sup>85</sup> Ibid.

<sup>86</sup> Ibid.

<sup>87</sup> World Bank, *Roma and the Transition in Eastern and Central Europe, Trends and Challenges*, 1998.

### **Recommendations for Gender Integration into Assistance to Vulnerable Populations**

- **Conduct a gender analysis of the target population in the planning and design stage of an activity in order to ensure that potential differences - and ways to address them - are taken into account. Analysis should include a specific section on education of girls of minority populations.**
- **Investigate the possibility of starting a public health awareness campaign (via media, basic health care courses specifically reproductive health, local health care centers) for ethnic minority populations, primarily Roma groups. This would increase both health awareness and access to affordable health care facilities.**

### **IV.C Questions for Social Sector Assessment**

Men and women should be interviewed separately to get their opinions/answers for the following questions:

- Have women and men been affected differently in their access to/support from social programs? If so, how? How does this affect the family structure?
- Do school curricula reflect gender equity? What about teacher's attitudes towards boys and girls in the classroom, do they differ?
- What are men and women's understanding of their rights regarding discrimination and harassment? Is there a need to for legal literacy activities?
- Do women and men participate in labor union activities in different ways and at different levels? Are labor union activities affecting women and men differently?
- Do women and men understand the changes social insurance system? How do they think these changes will effect them?
- Do women and men understand the issues surrounding taking early retirement, working in the shadow economy or without a contract and not making social payment contributions?
- How do men and women use health facilities differently?
- What are the opinions of men and women on the current health system? What are the health care needs of men and women? Are these being met? What are the recommendations from men and women on changes needed in the system?
- How do minority populations (Roma) use the current health system? What can be done to bring them fully into the system? Are there differences between men and women of these populations?
- What can be done to bring girls/women of minority populations into the education system?

## VI. CROSS-CUTTING RECOMMENDATIONS FOR INTEGRATION

- 1. Provide training on gender mainstreaming for Mission staff and implementing partners.** An overall interest was observed on behalf of the Mission staff and Implementing Partners on how to effectively mainstream gender in the existing portfolio, with the ultimate goal of designing and implementing better activities.

Mission staff and Implementing Partners need assistance in order to recognize gender-based differences and to learn ways in which programs can be improved through the incorporation of gender concerns. In many meetings it was noted there was a misconception that gender was about “women” specific programs only, and that gender is not something that can be “added on.” A gender-awareness training session should be held for all Mission staff and Implementing Partners, which would include specific tools and techniques on how to view activities through a gender lens and plan accordingly. It may be appropriate to invite counterparts to specific sessions.

New and revised agency guidelines on integrating gender should be a key part of this training. These would include, for example, USAID’s ADS guidelines and E&E Bureau’s guidelines for Washington and Missions on activity approval.

- 2. Disaggregate all people-level indicators by sex when appropriate.** Many implementing partners already disaggregate data and others can easily do so. USAID staff and implementing partners should look at indicators to help assess activities and develop strategies for future activities. It is not the numbers that are important but what those numbers mean - they should be used to build opportunities and remove constraints.
- 3. Inform implementing partners of USAID’s gender policies.** USAID’s Gender Plan of Action and E&E Bureau’s Mainstreaming Gender paper should be provided to all Implementing Partners.
- 4. Require that implementing partners report on gender considerations to SO Teams.** Information supplied by implementors in quarterly and annual reports should include, where possible, sex-disaggregated data supplemented by qualitative narrative (i.e., success stories and best practices in gender mainstreaming).
- 5. Include gender analysis in all new country strategies, activity designs and assessment/evaluations.** As called for in Agency and Bureau guidelines (see above recommendation), special attention should be paid to gender analysis in the development of the new country strategy and in the design of all new activities, including related assessments. Gender analysis and related data will result in more efficient and effective work.
- 6. Identify Gender as a Cross-Cutting Issue in Country Strategy.** As required under ADS 201.3.4.11 - Technical Analysis for Strategic Plans, “Strategic Plans must reflect attention to gender concerns.” It is recommended that SAID/Bulgaria should identify gender as a cross cutting issue in the new country strategy. Additionally, all analysis completed for the development of the country strategy should incorporate gender. Impact of gender will be addressed in each sectoral area within the strategy.

## **7. Formalize Gender Committee**

- ? **Create a Charter.** To formalize the responsibilities of the Mission Gender Committee, we recommend the drafting of a Mission Gender Committee Charter (Template - Annex D).
- ? **Hold Quarterly Meetings.** Committee meetings should be held on a quarterly basis. Meetings will be used as a forum to increase the knowledge of members and entities they represent and collect and disseminate information on gender issues in specific sectors.
- ? **Invite implementors to attend meetings once or twice a year.** The Mission Gender Committee should organize a biannual gender roundtable, which would bring together international donors, USG entities and **implementing partners from all SOs** involved in gender activities. Fostering communication, the roundtable may bring greater cohesion to the country's gender activities, possibly leading to cooperation among the different Strategic Assistance Areas and donors.

**8. Complete Gender Mission Order on gender mainstreaming.** This document will serve as a concrete guide to the Mission's gender-related activities and policies.

**9. Investigate recruiting a WID Fellow.** If the responsibilities of integrating gender become burdensome for the current gender advisors, consider other ways in which responsibilities could be shared, including the recruitment of a G/WID International Women in Development (IWID) Fellow.

**10. Update and promote use of information technology.** Activity managers want easy access to gender-related information including ADS regulations, examples of gender analysis wording, and sector specific papers on gender issues. A "Gender" folder within the Mission's public drive has been developed and includes documents and other important information, including the Agency papers on gender issues.