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RESEARCH

OF ECONOMIC OPPORTUNITIES FOR RURAL
WOMEN TO BE INCLUDED IN THE ECONOMIC
AGENDA OF THE GOVERNMENT AS A SEPARATE CATEGORY
OF SOCIALLY VULNERABLE POPULATION

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**RESEARCH OF ECONOMIC OPPORTUNITIES FOR RURAL WOMEN
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This report contains the results of scientific and applied research, including the results of field surveys in 14 regions of Kazakhstan, followed by the analysis of data broken down into five mega-regions (North, South, East, West, Center), as well as the analysis of official statistics, policies and practices that affect the situation of women in rural areas. The value of the research is to compile a comprehensive socio-demographic profile of rural women and trends that shape the mood, and assessment of their own situation. As a rule, research on women focuses on gender issues without a detailed analysis of individual categories by geography, and socio-demographic research does not delve into specific issues for individual groups of the population and the effectiveness of state support measures for them from the point of view of these people. This research attempts to create a holistic socio-demographic portrait of rural women and to analyse the challenges they face on a daily basis.

The ultimate research objective is to draw the attention of the state bodies of Kazakhstan to the problems of rural women, which is almost a quarter of the country's population, who are more vulnerable than other large social groups and have fewer opportunities to realize their human and economic potential. In addition, the research aims to disseminate information among non-governmental organizations, businesses and a wide range of readers, both involved in the solution of the problems under consideration and interested in the problems of inclusive development.

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List of Abbreviations

ADB	Asian Development Bank
TSA	Targeted Social Assistance
EKO	East Kazakhstan Oblast
CI	Confidence Interval
WKO	West Kazakhstan Oblast
CS	Committee on Statistics
IMF	International Monetary Fund
MH	Ministry of Health of RK
MIC	Ministry of Information and Communications of RK
MNE	Ministry of National Economy of RK
SME	Small and Medium Enterprise
MLSPP	Ministry of Labour and Social Protection of Population of RK
NGO	Non-Governmental Organization
OBL.	Oblast
UN	United Nations
OECD	Organization for Economic Cooperation and Development
P.P.	percentage point
RK	Republic of Kazakhstan
NKO	North Kazakhstan Oblast
CCS	Central Communications Service
SKO	South Kazakhstan Oblast



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PROJECT SUMMARY

Kazakhstan consistently pursues a development policy to become one of the world's top 30 most developed countries. Socially oriented model of development and inclusiveness of policy are the foundations for the prosperity of society, and the standard of living of the people is the main criterion of development, as the Leader of the nation noted in the Kazakhstan-2050 Strategy.

The Government of the Republic of Kazakhstan adopts various programs aimed to increase employment, including in rural areas, stimulate entrepreneurship, and protect motherhood and childhood. However, there is a lack of differentiation in the assessment of the needs and demands of different population groups and, consequently, there is an information vacuum regarding the effectiveness and relevance of the proposed support measures.

This research attempts to address the information gap towards the situation of rural women in Kazakhstan, their perception of their own situation and future, the challenges they face, and to identify whether they implement state social measures to solve their own problems. The research is based on the hypothesis that rural women in Kazakhstan are more vulnerable than urban women and rural men due to a number of factors: low incomes in rural areas, limited employment opportunities, limited access to social services and infrastructure, high household workload due to gardens and farms and the large size of rural families compared to urban ones.

The research provides an overview of the main characteristics and situation of rural women based on statistical data, analysis of a set of policies aimed to promote gender equality, as well as analysis of data collected during a sociological survey of women in 14 regions of Kazakhstan. According to the results of the analysis of the situation in Kazakhstan, as well as the opinions of experts of international organizations (OECD; structures operating within the UN) and the experience of foreign countries (India, Ireland, EU, Canada), **the problems of rural women arise from their high social vulnerability compared to other groups. However, the socially vulnerable group itself is quite heterogeneous and faces barriers at different levels.** Many of the problems of rural women are addressed in social and other programs, for example, within the measures to support poor and large families, within the employment development programs, agriculture, rural entrepreneurship, etc.

At the same time, **during interviews and surveys it became clear that support measures often do not reach the intended recipients** (lack of awareness, low Internet speed or lack of transport for women from remote villages to attend courses) **or their effectiveness is limited** (women choose education and professions in the service sector, engage in business with a low return, cannot lead large enterprises, including in agriculture – all this is due to gender barriers). In this regard, an integrated approach to the economic empowerment of rural women through both «vertical» and «horizontal» policies appears to be the most effective.

The main alarming trends that, in our opinion, impede the realization of the human potential of rural women are the persistence of gender inequality in all spheres of public life and the narrowing of the entrepreneurial opportunities in rural areas. In this regard, this research offers a number of conclusions and recommendations that can form the basis for more specific measures to improve the situation of rural women. Nevertheless, it is important to bear in mind that any measures in this direction will not bring tangible results in isolation from their broader context – situation of women in the country and creation of favorable conditions for business, in particular, small and medium.

- The analysis shows that **the human resource – and women make up the most educated part of it – is an increasingly underutilized resource in Kazakhstan.** Rural women find themselves in the category of the most vulnerable segments of the population, in terms of the opportunity to secure decent incomes, compared with rural men and urban women for a number of reasons. Some of the reasons: household work, family size, low income per person, lack

of stable earnings, social stereotypes about the role of women in the family, low self-esteem and lack of influence in the family are much higher than in other groups.

- **Rural women leave the labour market because of the inability to find a job or the lack of hope for the survival of the business.** The equalization of gender disparities, including, for example, the women empowerment and the role of men in the care of children and their own health, is dictated by a simple logic of economic efficiency.

- **Gender neutrality at the regulatory level does not preclude gender inequality and discrimination at the level of daily practices. Thus, it is necessary to adopt a high priority of gender mainstream policy,** that is, gender mainstreaming for all policies developed and implemented. Given the limited access to various resources (temporary, financial, land, educational) in rural areas, women in rural areas of Kazakhstan also face a narrowing field of economic opportunities compared to all other social groups.

- **Development programs and strategic documents should be improved by complementing them with gender-specific targets.** The documents should also include mechanisms for monitoring and evaluating the effectiveness of programs, including interim evaluation. Thus, according to studies of women's NGOs in Bangladesh, eight indicators are indicators of women's empowerment: mobility, ability to make big and small purchases, economic security, participation in the decision-making process, political and legal awareness, as well as participation in protests (Philips, 2016). This is important both for the economic advancement of women and for their protection against all forms of violence.

- **Rural women should be singled out as a population with limited opportunities and resources.** The logic of neutral and broad programs does not work in conditions of extremely heterogeneous categories of the population and their capabilities. Women's entrepreneurship in rural areas is fundamentally different from that in urban areas; rural development programs may be accessible to men but not women.

- **According to the analysis results, financial literacy, infrastructure development and the availability of digital skills among rural women has a positive effect on income growth. The results of the second model show a positive relationship between infrastructure development, availability of public services, availability of digital skills and satisfaction. Consequently, the improvement of financial literacy and digital skills of rural women, the development of infrastructure in rural areas and the increased availability of public measures have a positive impact on both the economic opportunities and the social well-being of rural women.**

- **It is necessary to develop programs to support women's entrepreneurship in rural areas, which will cover the development of practical, business, information and other skills, mentoring and exchange of experience,** paying special attention to grant funding. The long-term effectiveness of microfinance has been questioned by international experience in poverty alleviation. Microfinance is an unsustainable tool for economic empowerment. Women find themselves in a situation of constant and growing debt because of microfinance conditions. (Philips, 2016) Despite the current demand, many Kazakh experts and women entrepreneurs also say that microcredits are the last point in the search for funding.

- **Grant funding is the most convenient, attractive and effective tool to support business initiatives for women in rural areas.** Empirical evidence of the inability/reluctance of rural women to take loans for a number of reasons, including lack of financial literacy, availability of debt from the family, lack of stable income for repayment of the loan, including microcredits, etc.

- Programs to involve rural women in productive employment, in particular in agriculture, from which they are now leaving, by minimizing their start-up costs, are promising. This is achieved through tools such as grants, outsourcing of agricultural activities to private farms while providing other parts of the production chain with large players (China's experience), introduction of Internet trade in small batches of agricultural products (the experience of China, the US, the UK).

- **Trade union organizations can be an effective platform for eliminating discrimination and protecting the rights of working women, given their extensive network and the active participation of women.** Thus, in 2018, women accounted for 54.9% of the total number of Trade Union members (Федерация профсоюзов РК, 2019). This work at first, can be carried out in the framework of the subdivisions of trade union organisations, and, if necessary, will be created independent trade union organization of women workers from different areas, including the self-employed. Such organizations, through constant feedback and better awareness of the needs of their members, can become the basis and the customer of state employment support measures for rural women, which will significantly increase the effectiveness of these programs.



PREFACE

According to the Gender Gap Report from the World Economic Forum, the overall gender equality stood at 68% in 2018. **At the current rate of change, the global gender gap will take 108 years to close.**

Kazakhstan ranks 60th out of 136 countries in the Gender Equality Index which is higher than the countries of Eastern Europe, CIS, Italy (70th place), Russia (75th) and China (103rd).

Women form about 40% of Kazakhstan's GDP. At the same time, the rate of women's participation in politics is one of the lowest, the country ranks 94th.

According to the Educational Attainment Subindex, Kazakhstan is among the thirty world leaders. The coverage of women at higher levels of education (colleges, universities, postgraduate study) is even higher than that of men.

The number of women deputies in the regional maslikhats, as well as the cities of Nur-Sultan and Almaty amounted to 66 people or 11.3% in 2012.

According to the data of 2018, **there are no women among the akims of the oblasts in Kazakhstan, only 4 of 146 districts recorded the appointment of women to the post of akim of the district, and only 171 out of 985 rural districts of the country are headed by women** (EXPO & Women, 2018).

In the Kazakhstan Gender Equality Strategy for 2006-2016, **it was envisaged to achieve 30 percent representation of women among the heads of state and legislative bodies.** It is believed that this is the lower limit, when the number of votes of women deputies begins to influence decision-making. This goal was not achieved.

Women make up only 20% of landowners and land users in Kazakhstan (according to 2017 data), and also **head 17.9% of large enterprises, act as heads of 30% of SMEs. The share of women among individual entrepreneurs is 46.8%**(КОМИТЕТ ПО СТАТИСТИКЕ МНЭ РК, 2019).

The pay gap between men and women in Kazakhstan is more than 30% . Women earned 67.8% of men's income in 2017 (КОМИТЕТ ПО СТАТИСТИКЕ МНЭ РК, 2018).

Gender equality, protection of the rights of women and girls, and equal opportunities are important 'cornerstones' for achieving the Sustainable Development Goals. As the world development institutions – the World Bank, the International Monetary Fund, the UN structures – underline, women make up about half of the world's population and not realizing their potential, the global economy and the dynamics of social development will never be at full blast. According to the McKinsey Global Institute's research, in a "full potential" scenario in which women play an identical role in labor markets to that of men, as much as \$28 trillion, or 26 percent, could be added to global annual GDP by 2025. Women generate 37 percent of global GDP today despite accounting for 50 percent of the global working-age population (McKinsey Global Institute, 2016).

Despite all the achievements of recent years in democratic development, the protection of human rights and equal rights for men and women, women are still excluded or barely represented in the decision-making process, especially in the political sphere, but it is also relevant for business. Moreover, experts recognize negative trends such as the feminization of poverty and the feminization of agriculture, that is, women remain involved in low-income, low-skilled sectors and more often than men find themselves in extreme poverty. The situation of women in rural and remote regions requires special attention, as development in these regions often stagnates (Пекинская декларация, 1995).

Kazakhstan has declared a course to join the group of 30 developed countries of the world, and one of the principles of development is inclusive growth. Kazakhstan has acceded to a number of international agreements and adopted a number of laws aimed at protecting the rights of women and increasing their participation in state activities. Under the UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), the Beijing Declaration and Platform for Action, the Millennium Development Goals and the Sustainable Development Goals, a Gender

Equality Strategy for 2006–2016 was developed, and then the Concept of Gender and Family Policy until 2030 was adopted. Important laws such as the Law «On State Guarantees of Equal Rights and Opportunities for Men and Women» and the Law «On Prevention of Domestic Violence» have been adopted. Furthermore, Kazakhstan, the only country in Central Asia in this respect, has begun to collect gender statistics.

Rural women found themselves at the bottom of a stratified society, where the inclusion of progress is not ensured by special mechanisms. There are strong gender stereotypes in Kazakhstan that impede women's economic self-realization and limit men's social activities. There is a lack of understanding of «gender» as an aspect of many social problems, not only concerning women, and this already hinders the growth of economic efficiency.

Kazakhstan has made significant progress in the promotion of gender equality and the protection of women's rights. Nevertheless, gender equality issues remain relevant. For example, Kazakhstan has consistently high enrolment rates for girls in primary and secondary education – 100 percent. However, women are underrepresented in decision-making. The share of women among the Mazhilis members was 27%, the Senate – 21% (Parliament, 2019). The share of women in the Government of Kazakhstan is 11% (Правительство РК, 2019). Women are not represented among akims of oblasts, but at the district and rural district levels, women's participation is 3 percent and 17.3 percent, respectively (СЦК МИК РК, 2018). Meanwhile, studies suggest that «critical mass» to achieve a gender balance in legislative and regulatory activities, that is, to ensure the interests of women in acts being adopted, it is necessary to represent women in the relevant bodies at least at the level of 25–50%. Regardless, a simple numerical indicator is not enough. Effective implementation of processes that will ensure changes in society is possible if there are institutions for their implementation, such as women's business communities, public organizations, as well as mentoring programs and exchange of experience between women (Bolin, 2018).

In private sector, only 17.9 percent of large enterprises are headed by women. In smaller enterprises, the situation looks better: women lead 30% of SMEs, as well as almost half, or 46.8% of individual entrepreneurs, according to data at the beginning of 2019 (Комитет по статистике МНЭ РК, 2019). As a result, the pay gap between the sexes persists: women earned 67.8% of men's income in 2017 (Комитет по статистике МНЭ РК, 2018).

Despite equality in education, and even a slight numerical advantage for women in higher education, women are generally less active and seek employment – 64% compared to 74% for men. Perhaps this is due to less attractive career prospects for women. According to the World Bank's experts, in Kazakhstan «men lead and women perform» (Сарсенова, 2019). In addition, the gap in income and professional achievement is due to deeply rooted gender stereotypes that there are predominantly «female» and «male» occupations. Women are predominantly involved in low-paid areas such as education, health, services and administrative civil servants. Men, on the other hand, get education, and then work in the mining and manufacturing sectors, business and politics. Men are much more likely to hold executive positions.

The initiatives taken in Kazakhstan to improve the economic status of women are based on economic growth in the broad sense of the word. The nature and targeting of social assistance are also determined by the priorities of poverty reduction and demographic policy. Special, gender-oriented approaches to the problems of socio-economic development are not widespread. In particular, there is an information gap, and, consequently, there are no solutions to the challenges facing a particular category of socially vulnerable population – rural women of Kazakhstan. For example, there is a «Support for Women in Rural Areas» section on the website of the National Commission for Women, Family and Demographic Policy, but there is no information there. The group in question has limited access to social services and job choices compared to urban women, has lower incomes, has to devote most of its time to unpaid work and care for loved ones, and is more likely to be subjected to domestic violence.

In 2018, the UN Women country office in Kazakhstan conducted a study on the situation of women in rural areas. According to the study results, the inequality and discrimination generated

by gender stereotypes put rural women in a vulnerable position compared to rural men and urban women. The main barriers to women's economic empowerment are funding difficulties, lack of skills and competencies, limited access to business education and bureaucracy (inform БЮРО, 2019).

Such conditions have a significant negative impact on the social mobility and realization of women and their children. As a result, a large category of the population is stuck in a «closed cycle» of poverty.

The objective of this research is to identify the specific barriers faced by women in rural areas, to attract the attention of the public and the Government of Kazakhstan to these problems and further specify approaches to their solution. According to the OECD and the ADB experts, Kazakhstan demonstrates commitment to gender equality policy by adopting policy documents and highlighting statistical indicators of gender equality. However, the approaches used, as noted, are quite narrow. For example, the OECD emphasizes that gender policy, which was previously considered independently in the Gender Equality Strategy for 2006-2016, has been incorporated into the Concept of Gender and Family Policy until 2030, reducing its scope and relevance to the direction of demographic policy, despite the fact that almost all economic, social and environmental issues have gender aspects. At the institutional level, gender issues are also addressed by the National Commission for Women, Family and Demographic Policy, which is a consultative body. Thus, gender is considered only in the context of demography, and the executive body in this area has limited functions.

With regard to practical measures to improve the status of women, there was often a lack of understanding of gender issues at all levels of Government except the highest level. Thereunder, there is only partial implementation of strategic documents on gender development and difficulties in assessing progress in this regard due to the lack of adequate data, as well as the lack of gender indicators in sectoral development plans (ОЭСР, 2017). Measures to address gender disparity include two main approaches: a) improvement of opportunities for women through quotas of their participation in legislative and other bodies; b) improvement of opportunities for certain categories of the population (for example, support of employment, small and medium business or development of rural areas) without gender targeting (ADB, 2013).

The population of Kazakhstan as at the beginning of 2018 amounted to 18,157 thousand people, of which – 9,366 thousand people, or 52%, women. At the same time, 6,597 thousand women live in rural areas, who raise 2.7 million, or 34.5%, children (Комитет по статистике МНЭ РК, 2018). Realizing the potential of these people is important for rural development, increasing the income of poor and vulnerable people, the health and well-being of their children, and the country.



CHAPTER 1

SITUATION OF RURAL
WOMEN IN KAZAKHSTAN

Working-age women move to a city. In 2009-2018, the number of girls and elderly women in rural areas increased, while the number of women aged 15-64 did not change. Most likely, they leave a village in search of work.

The welfare of Kazakhstan people is declining. Food and clothing account for an increasing share of consumer spending. The share of food in rural consumer spending rose from 43.2% in 2009 to 49.5% in 2017. Consumer spending on durable goods has decreased by almost 2 percentage points in both rural and urban areas over the past 10 years.

The majority of social benefit recipients from the Government are women; these figures are even higher in rural areas.

Despite the rapid reduction in poverty rates and the number of beneficiaries (by 20% annually on average in the country), poverty is still a widespread phenomenon in the country. Formal boundaries, and, hence, statistics, underestimate the magnitude of the problem.

Women's participation in the labour force is declining. This is due to many factors: traditionally, women go for less paid jobs, career prospects are limited, the invisible «maternity tax» puts women in difficult choices, opportunities for women in business are also limited. All these factors are due to some form of gender stereotyping of the role of women.

Demographic situation: urbanization and labour migration

The total population of Kazakhstan as at the beginning of 2018 amounted to 8 million 791 thousand men and 9 million 366 thousand women. Women make up just over half of the population – 51.6 percent. However, the ratio of men to women in different age

groups varies considerably. The number of boys prevails in the age categories up to 20 years, the ratio of men to women is equalized in the category of 20-24 years of age, and then women begin to outnumber men. This gap is growing as age increases, due to the relatively low life expectancy among men due to more frequent deaths from accidents, road accidents and cardiovascular disease: 68.7 years vs. 76.9 years for females (CS MNE RK, 2017). The tendency to increase men's life expectancy contributes to the equalization of the sex ratio. Thus, the total share of women has decreased from 51.9% to 51.6% over the past 10 years.

In addition to the observed disparities in sex and age structures, disparities are also observed in uneven settlement, where the Northern and Eastern regions are characterized by low population density and ageing, and the Southern regions by high density and high fertility. Kazakhstan is experiencing rapid growth of cities with outflow of population from rural areas.

Urbanization is quite objective and is observed all over the world. However, it creates certain challenges, for example, it is necessary to solve the problems of creating jobs in the Southern regions or providing infrastructure for small, remote settlements in the Northern ones. Moreover, it is necessary to understand its fundamental reasons, whether it happens because of the stagnation of the village or the city objectively offers the best opportunities for self-realization. The outflow of people, especially skilled workers, from rural to urban areas can reduce agricultural productivity and generally lower the standard of living in rural areas, while cities experience pressure on infrastructure, construction and social security systems.

Table 1. Change in the number of women by key age groups in the context of urban-rural areas for 2009-2018

Age, years	Urban area		Rural area	
	men, %	women, %	men, %	women, %
0-14	+55	+53	+16	+15
15-64	+8	+7	+2	0
65+	+25	+23	+11	+9

Source: CS MNE RK

Urbanization explains the rapid growth of the urban population, but the attention is drawn to the zero increase in the number of working-age women in rural areas (Table 1). Considering the positive birth rate, this can only be caused by an increased outflow of women from rural to urban areas as a result of labour migration, which indicates poor living conditions in rural areas: lack of employment, lack of access to social goods and services, such as health or education, family problems, such as violence, as well as general domestic problems, including lack of housing, sanitation, water, etc.

Despite the declining trend in family size, it should be borne in mind that the rural family is

on average larger than the urban family. That means there is more unpaid work for women in rural areas, which in the case of labour migration to the city is likely to be transferred to girls and older women. According to the 2009 National Population Census, the average size of a rural family was 3.8 (4.6 in 1999) and 3.2 (3.6 in 1999) in an urban family (Комитет по статистике МНЭ РК, 2018).

According to the regional statistics (Table 2), the number of women, not only in the working age, is declining at the highest rate in the rural areas of the Northern regions. It is worth noting that in the Northern regions of Kazakhstan there is a reduction in the total population.

Table 2. Change in the number of women by key age groups in the context of urban-rural areas for 2009-2018, %

Region	City			Village		
	Age, years			Age, years		
	0-14	15-64	65+	0-14	15-64	65+
Akmola Obl.	23	-6	7	-2	-3	4
Aktobe Obl.	53	7	23	11	2	11
Almaty Obl.	43	-3	16	32	4	16
Atyrau Obl.	62	11	13	34	14	11
WKO	61	12	11	4	-7	-2
Zhambyl Obl.	33	-5	21	24	3	20
Karaganda Obl.	25	-1	14	-5	-12ав	11
Kostanay Obl.	31	1	11	-13	-11	-4
Kyzylorda Obl.	48	9	41	13	7	28
Mangistau Obl.	21	-11	38	95	73	102
SKO	65	24	39	10	2	14

Table 2. Change in the number of women by key age groups in the context of urban-rural areas for 2009-2018, % (continuation)

Region	City			Village		
	Age, years			Age, years		
	0-14	15-64	65+	0-14	15-64	65+
Pavlodar Obl.	27	-2	20	4	-14	0
NKO	33	-1	11	-13	-18	-7
EKO	35	-3	12	-3	-15	0
Nur-Sultan city	145	55	78			
Almaty city	62	27	33			

Source: CS MNE RK

On average, the faster growth of the urban population (about 20%) than the rural population (6%) is due to a number of factors other than demography and urbanization. One of these factors is changes in the administrative and territorial structure of the country, that is, the expansion of the territories of cities due to the accession of adjacent territories.

Consistently low standard of living in rural areas

As a result of rapid economic growth, Kazakhstan achieved an impressive reduction in poverty in the 2000s. However, the situation with the standard of living of the population and the socially vulnerable categories of citizens needs to be analyzed in detail. Official poverty

estimates are optimistic – less than 1% in 2017(KC MHƏ PK, 2019). Kazakhstan provides targeted social assistance to the poor and those with many children whose income is below the poverty line. The poverty line varies slightly from region to region .

The official indicators of poverty, standard of living and related social benefits are based on the established subsistence minimum which is determined by the Ministry of National Economy on the basis of the minimum required set of food products and other goods and services. In 2019, the subsistence minimum was KZT27,915. Whether this figure corresponds to reality can be estimated on the basis of real income and expenditure of Kazakhstan people (Table 3).

Table 3. Indicators of living standards, tenge

Indicators	2009	2013	2017
Per capita nominal income of the population, tenge (KZT)	34 282	56 453	83 053
Household income used for consumption, average per capita, tenge (KZT)	21 348	36 761	48 619
city	25 008	41 022	54 659
village	17 136	31 564	40 502
Ratio of income used for consumption to the subsistence minimum, %	168,6	206,6	204,4
Cash expenditures of the population on average per capita, tenge (KZT)	19 718	34 796	46 319
city	24 220	40 243	53 753
village	14 537	28 153	36 331

Source: CS MNE RK

On average, Kazakhstan people spend twice as much on products, goods and services than the subsistence minimum assumes. This can mean both the excessive consumption, for example, for luxury goods, and an inadequate amount of the subsistence minimum. The first option is unlikely, taking into account that the costs of the rural population are also significantly higher than the specified minimum.

The analysis of the structure of the population expenditure gives a more accurate picture of

the standard of living. As compared to 2009, in 2017, Kazakhstan people living in a city began to spend more on food – 45.1% compared to 40.7% a decade earlier. Rural area spending on food also increased to 49.5% from 43.2%. It is believed that with the growth of income and standards of living in the country, expenditures for food occupy a smaller share in the structure of expenditures, as the population begins to buy non-essential products, houses, cars, travel and so on.

«If there is enough money for food and clothes, then there is not enough money for more expensive products, like household appliances. You need to take a loan.»

(Self-employed people assess their financial position as «average»).

Accordingly, the structure of non-food expenditure is an important indirect indicator of changes in the standards of living. The share reduction of durable goods in the market basket of consumer goods means a deterioration in the current situation and a decrease in people's expectations regarding their salaries, employment and availability of goods and services. Both citizens and villagers spend less

and less on furniture, household appliances and personal hygiene products – categories of goods, the consumption of which is quite easy to regulate. The share of clothing and footwear in the structure of expenditure has slightly increased, which is understandable due to wear and tear and the need to dress children. The expenditure for vehicles has also grown.

Table 4. Structure of non-food expenditures of the population by the largest categories

In % of total expenditures

Population groups by place of residence	Clothing, footwear, textile	Furniture, household items, household appliances	Vehicle and fuel	Personal care products
2009				
City	9,6	6,0	2,9	3,8
Village	10,7	6,7	3,0	4,1
2017				
City	11,3	3,6	4,1	2,0
Village	11,1	4,6	4,5	2,0

Source: CS MNE RK

Kazakhstan people spend less and less on paid services, including restaurants and cafes. In cities, the share of this expenditure decreased by 1.5 percentage points, from 25.6% to 24.1%. A more dramatic drop was in villages – 6.4 percentage points – from 22.2% to 15.8%.

It is also worth noting that the share of a financial assistance to relatives, friends, alimony is growing in the structure of the population expenditure, which, although it is a small amount, deserves attention. Its size, first, may be underestimated in a fairly traditional society, as in Kazakhstan, where family traditions are strong and, probably, people, providing this assistance, rarely report it. Secondly, its growth suggests that society takes over the functions of providing social support. This is one of the strategies for survival in the absence of the opportunity to

secure a decent income, the same strategy as, for example, running a personal subsidiary farm. In urban areas, the share of assistance provided to relatives increased from 2.9% to 3.2% between 2009 and 2017; in rural areas – from 2.9% to 3.4%, which is a faster growth rate. The highest rates are observed in rural areas in North Kazakhstan (6.8%), Karaganda and Kostanay Oblasts (6.4% each).

As for state social assistance, it is provided in a form of payment of targeted social assistance (TSA) to poor and large families, that is, it is based on officially established poverty criteria. It is worth noting that the number of recipients of TSA decreased very rapidly (Table 5), and its average size hardly contributes to a serious increase in the standard of living of the recipient.

Table 5. Number of recipients and size of TSA

	2009	2013	2017
Number of TSA recipients, pers.	242 640	60 705	23 267
Average monthly amount of TSA, tenge	1 130,5	1 932,0	2 692,4

Source: CS MNE RK

The procedure of obtaining TSA is quite burdensome. The TSA applicant must open a Bank account to receive social assistance, must provide a number of documents, birth certificates of children and marriage (divorce) certificate, information about the presence of a private subsidiary plot, certificates of student status, certificates of other state payments, as well as confirmation of an active job search (if necessary), etc. If akimat or an Information System Access Centre do not have access to the required information, the burden of proof of the entitlement to TSA lies with the applicant («Назначение государственной адресной социальной помощи | Электронное правитель-

ство Республики Казахстан», б. д.). We believe that the administrative burden, coupled with the low amount of TSA and artificially set poverty threshold, contributed to the fact that fewer people applied for TSA from year to year.

However, this means that official statistics do not reflect the actual number of people in need of social assistance, but their distribution can be considered depending on the locality or gender. It is expected that there are more women than men among the TSA recipients, and more recipients in rural areas than in urban (Figure 1 and Figure 2).

Figure 1. Number of TSA recipients in urban areas

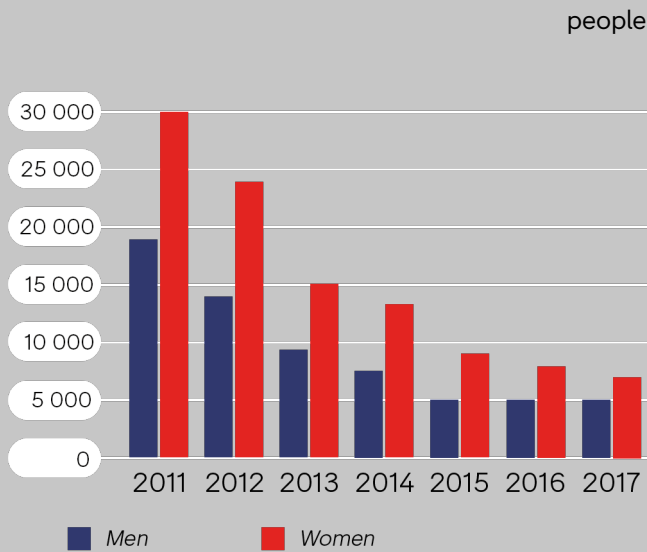
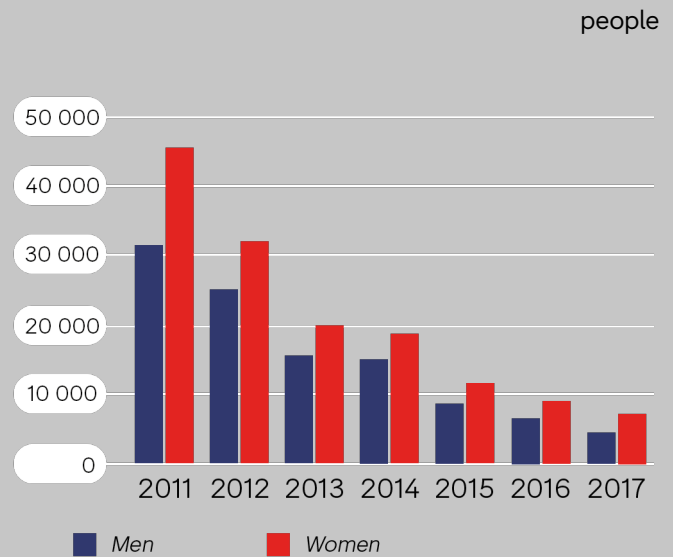


Figure 2. Number of TSA recipients in rural areas



Source: CS MNE RK

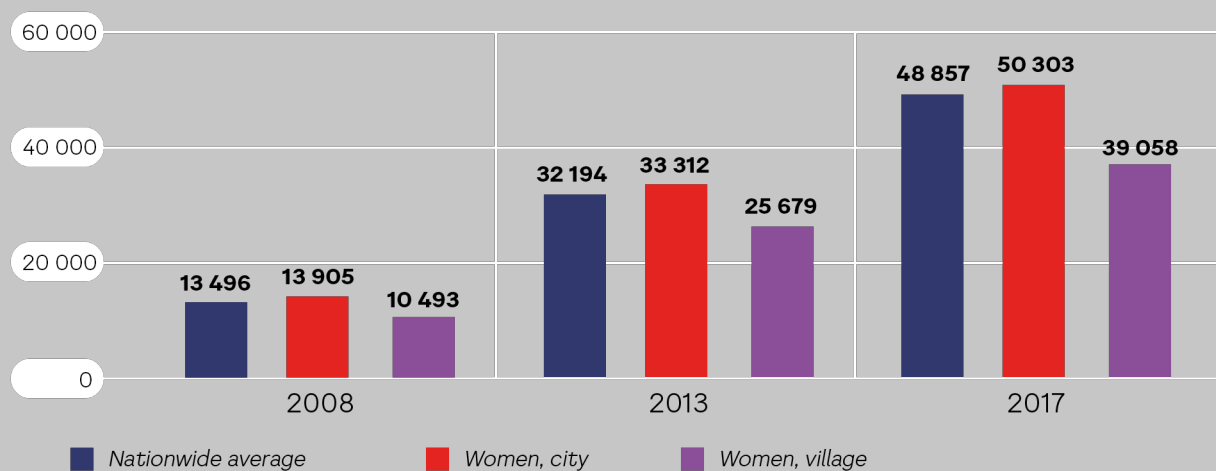
In April 2019, the President signed a law on increasing criteria for targeted social assistance, as well as increasing child benefits in large families. **This was preceded by a tragic death of five children in Astana and public discontent that revealed new problems associated with labor migration to the cities, insecurity of workers, and lack of social assistance and support.** However, in our opinion, the measures taken did not go beyond the existing system of social support, which, first, inherits the system of the 1990s, and is aimed at stimulating employment and reducing the budgetary burden. Secondly, it increases the budgetary burden, which in itself is not a sustainable policy and should be complemented by other measures. Third, the

effectiveness of these expenditures and their impact on women, including rural women, is not obvious, as the expenditures include not only direct payments, but also the financing of the Nurdy Zhol, Nurdy Zher, Agribusiness-2020, Rukhani Zhangyru programs, as well as the repair of infrastructure («Доля социальных расходов в республиканском бюджете увеличилась на 10 – Минфин РК»).

Another category of low-income population is pensioners. Pension payments in the country consist of a basic pension and an accumulated part of pension contributions. Consequently, the pension size depends on the success of a person's work, while the possibilities of earning in rural areas are limited, in particular, for women.

Figure 3. Average monthly pension

tenge (KZT)



Source: CS MNE RK

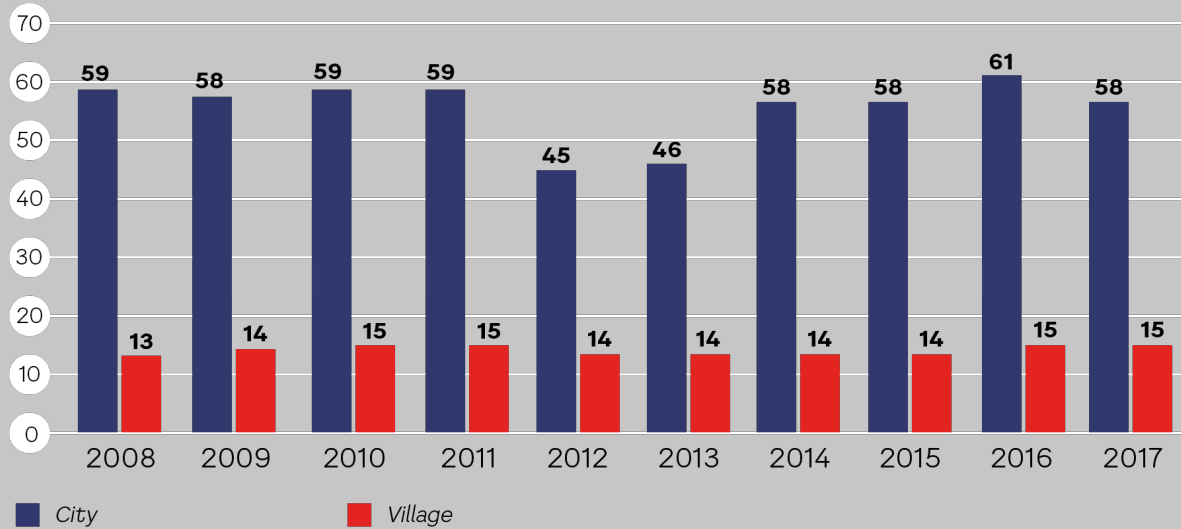
Thus, the growth of food and transport share in the structure of population expenditures, drop in the prices of durable goods and paid services indicate a trend of decline in the standard of living of Kazakhstan people, both in the city and in the village. The dynamics of applications for TSA and assistance to relatives demonstrate that Kazakhstan people are increasingly in need of assistance, but rely on personal social ties rather than on the country.

The standard of living in rural areas is measured not only by low incomes, but also by the availability of infrastructure, including social infrastructure. The social infrastructure factors for the purposes of this research include: educational and health institutions, housing and communal services, legal and

financial services, transport infrastructure and communications.

For example, one of the most important, especially for women, children and the elderly, who are usually under care of women, is the availability and quality of health services. Basically, the availability of doctors in the country does not show significant changes: in rural areas its level remains several orders of magnitude lower than in cities (Figure 4). The lowest rates are shown in Atyrau Oblast (11.9 doctors per 10 thousand people), Pavlodar Oblast (13.7) and North Kazakhstan Oblast (12).

Figure 4. Medical personnel per 10 thousand people (except dentists)



Source: MH RK

Social infrastructure includes the availability and improvement of housing. This sector, in particular, is of great importance for women who are responsible for housework. As the women interviewed during the research noted, «if a house does not have conveniences – there

is no gas, water, sewerage – a woman has no time for anything.» There is a positive trend in the housing improvement, but the heating of houses and water remains in the responsibility of rural residents. Only about 30% of houses in a village (Table 66) are provided with sewerage.

Table 6. Housing improvement, %

	Water supply	Sewerage	Centralized heat supply	Heating from individual installations	Bath or shower	Central hot water supply	Hot water supply from individual water heaters	Gas
2008								
City	82,5	73,5	65,4		68,2	57,8		82,4
Village	24,2	8,9	3,5		4,4	2,4		95,3
2017								
City	99,7	86,8	62,4	38,1	62,7	55,9	14	82,1
Village	96,2	36,8	3,3	96,7	6,7	1,8	10,6	97,3

Source: CS MNE RK

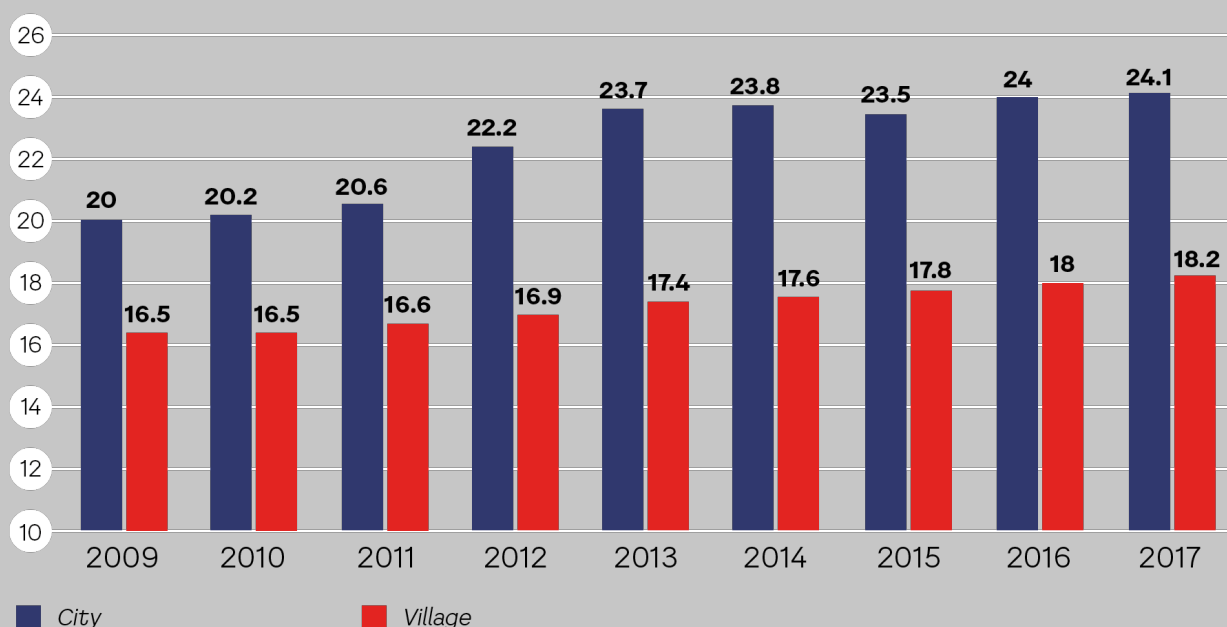
Kazakhstan housing indicators are significantly below the level acceptable to be considered as comfortable – 30 sq.m. per person. Because there are no large-scale programs that stimulate the construction of housing in rural areas, and the low availability

of mortgages for rural residents, the housing availability in rural areas is growing at a slower pace than in urban areas, where the average annual growth rate of housing stock for the period in question was 2%, and in rural areas – 1% (Figure 5) . There are no beneficial housing

programs in rural areas, except for the With a Diploma – To the Village Program. However, it is aimed at attracting young professionals who have just graduated from university, from city to village, which already limits the extent of its impact on the situation in rural areas. An objective limiting factor is also the availability of sufficiently attractive rural jobs in priority areas: healthcare, education, social security, culture and sports, as well as veterinary medicine (КЭУ, б. д.). As a rule, each village

has one hospital, one school, one House of Culture (center for social and cultural activities for citizens). According to the MNE, more than 60 thousand people (about 5 thousand people annually) have been employed within the framework of the program over a ten-year period. However, there is no information on the length of stay of these people in rural areas, the number of houses purchased by them, as well as there is no analysis of the overall effectiveness of programs (Лаханулы, 2019).

Figure 5. Housing per 1 person, sq.m.



Source: CS MNE RK

Women's employment: social or productive?

Despite the achievements of the Soviet Union in equalizing gender roles, a significant gender gap remained in Kazakhstan. Thus, Kazakhstan supports high employment among women, but the participation of women in the labour force has decreased. In 2009, the share of women in the labour force was 66.1%, and in 2018 – 64.8%, while among men this figure remains at the level of 75.9%. Female unemployment, consistently higher than male unemployment, and also fell from 7.5 percent to 5.4 percent. The reasons for women's less

active participation in the labour market were unclear, but it was likely that women who had been unable to find job for a certain period of time would give up and leave the market. This is evidenced by the increase in the number of women outside the labor market by 12.8% over the same period, and the labor force increase was half – 6.8%. Moreover, the number of men in and out of the labor market increased at a comparable rate – about 9% (CS MNE RK, 2019).

There is also a significant gender pay gap. Women earned 67.8% of men's income in 2017. The 10-year positive dynamics of the indicator does not negate the fact of low rate of gap

reduction (growth was 1.6 p.p.). According to experts, the pay gap is caused by many factors. The role of gender stereotypes in the choice of education and future career is high.

In Kazakhstan, there is a conditional division into traditionally «female» and «male» professions. In general, low-paid services, education, healthcare are represented by women, and men choose more promising in terms of career growth high-paying sectors, such as transport, construction, engineering, oil and gas business. The career path is already laid in the educational system. For example, women generate more than half of students in universities – 54.3% (2017-2018 academic year),

and the most «female» specialties were: social sciences, journalism and information (79% of students are female); education (72.3%); natural sciences, mathematics and statistics (63%); health and social security (63%); arts and humanities (62.7%).

It should come as no surprise that the gender pay gap is geographically uneven and is determined by the structure of the regional economies. The highest gap is observed in areas where there is a mining industry: in Atyrau (where the salary of women is half that of men, 50), Mangystau (even less than half – 43), Karaganda (67) Oblasts and WKO (60) (Table 7).

Table 7. The gender pay gap change by oblast

	2009, %	2017, %	Gap reduction, p.p. 2009/2017
Republic of Kazakhstan			
average monthly salary of men, tenge	80 491	179 575	
average monthly salary of women, tenge	53 276	121 793	
relation	66,2	67,8	1,6 p.p.
Akmola Oblast	73,1	77,9	4,8 p.p.
Aktobe Oblast	64,9	71,4	6,5 p.p.
Almaty Oblast	75,0	81,6	6,6 p.p.
Atyrau Oblast	50,8	50,3	Increase by 0.5 p.p.
WKO	50,6	59,6	9 p.p.
Zhambyl Oblast	76,5	82,3	5,8 p.p.
Karaganda Oblast	62,6	66,6	4 p.p.
Kostanay Oblast	74,5	79,1	4,6 p.p.
Kyzylorda Oblast	68,9	71,6	2,7 p.p.
Mangistau Oblast	49,5	42,7	Increase by 6.8 p.p.
SKO	73,6	79,0	5,4 p.p.
Pavlodar Oblast	67,9	69,4	1,5 p.p.
NKO	81,8	84,4	2,6 p.p.
EKO	74,0	76,0	2 p.p.
Nur-Sultan city	74,6	76,9	2,3 p.p.
Almaty city	77,0	79,6	2,6 p.p.

Source: CS MNE RK

At the official level, discrimination is facilitated by the list of prohibited occupations for women, which includes 287 types of jobs. The repeal of the act has been under discussion for several years, as it prevents women from working, for example in chemical or metallurgical industries, in certain positions that are considered difficult or harmful to women. This regulation is approved by order of the Ministry, which only facilitates the consolidation of discrimination. The practice of prohibiting women from «hard work» does not correspond to the current level of technological development. Considering the public discontent, the Ministry of Labor and Social Protection of Population reduced the list of prohibited jobs for women in 2018 (MTC3H PK, 2018).

In addition to horizontal, sectoral inequality, there is vertical inequality. Within organizations, women tend to occupy lower positions or earn less in similar positions. For example, a woman-head of the organization earned an average of KZT282 thousand, and a man – KZT575 thousand in 2017. Although this may be the result of uneven sectoral distribution. An organization headed by a woman is, for example, a hospital or a school, and an IT or industrial enterprise are headed by a man. However, in all categories of occupations and positions, women's income are 10-20 percent lower than men's (KC MHӘ PK, 2018).

«Teachers, doctors, that kind of jobs» – (rural entrepreneur).

Less than half, or 42%, of the 1.54 million small and medium enterprises (SMEs) in Kazakhstan are headed by women, of which 79% are individual entrepreneurs, 14% - legal entities, and 7% - farms. These enterprises account for 30 percent of all employees in the country's SMEs, i.e. women-led companies tend to be smaller. The gender-stereotyped perception

of women as less talented leaders has been refuted by recent studies. Thus, a relationship between the positive profitability, stability of companies, solid relationship with the customer base and the presence of women-heads in the world's largest companies (Text Box 1) is revealed.

Text Box 1. Success of women-led companies

According to a survey conducted by the Harvard Business Review magazine among half of the Fortune 500 companies, the higher the number of women in top management, the higher the ratio of net profit to income, assets and per share. Other studies of public companies in the U.S., banks in the UK, also confirm that companies with a high representation of women in management have a loyal customer base, as well as a diversified and profitable business. The IBM success between 1995 and 2006 is also associated with a change in the composition of top management, including in favor of women (Kong, 2009).

In addition to lower earnings than men, it is more difficult for women to find a job, forcing them to apply for TSA or stop looking for a job and leave the labour force. Long-term unemployment is more acute for rural

women, in particular, than for other categories of the population (Table 8). Rural women most often point to the lack of employment opportunities as the cause of unemployment.

Table 8. Unemployment rate by city-village

Indicator	2009	2013	2017
Unemployed population, thousand people	554,5	470,7	442,3
Unemployment rate - total, %	6,6	5,2	4,9
Unemployment rate for women, %			
City		6,3	5,2
Village		5,4	5,7
Long-term unemployment			
urban population, including:	2,1	2,7	1,9
men		2	1,5
women		3,5	2,3
rural population, including:	1,1	2,2	2,5
men		1,7	1,8
women	2,7	3,2	

Source: CS MNE RK

Organizations play an increasing role as the main sources of employment for women in rural

areas. The role of self-employment, farms and individuals is decreasing.

«Rural women do not go to highly paid niches in agriculture. All the doors are closed there. You know what kind of woman has to be there to survive? Kaskyr (wolf in Kazakh). So, the women have to do massage, hairdressing. Come to any business training, there will be one woman of 100 businessmen - the owner of a massage salon, she is the masseur»

(Head of a peasant farm).

In our opinion, changing the structure of employment is ensured by social employment. Thus, the burden of job creation in rural areas falls on the state. The field of economic

opportunities, productive employment are reduced, and the village is stagnating (Figures 6-9).

Figure 6. Employed urban women by employment status, 2009

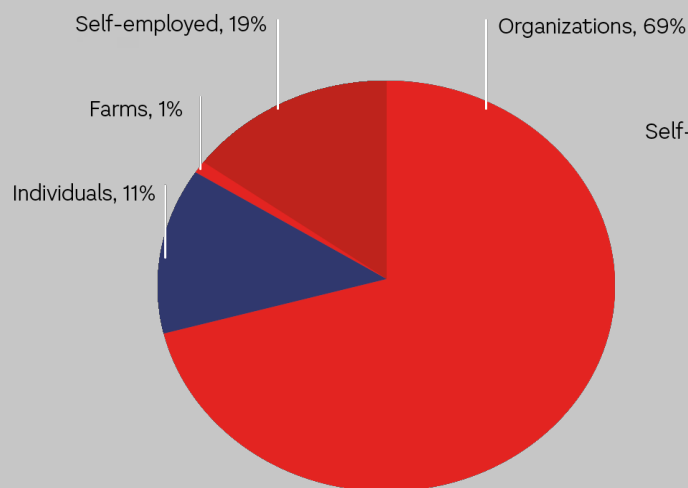


Figure 7. Employed rural women by employment status, 2009

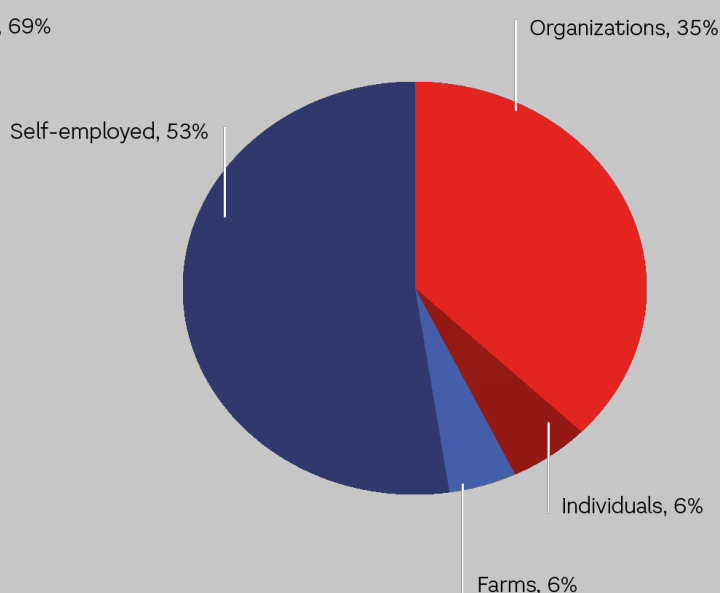


Figure 8. Employed urban women by employment status, 2017

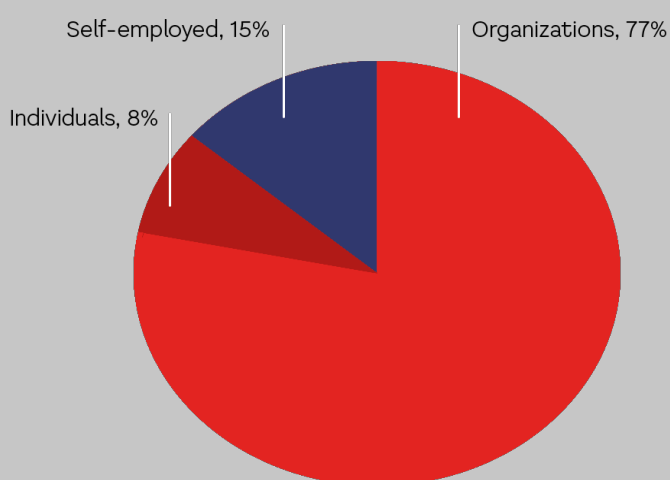
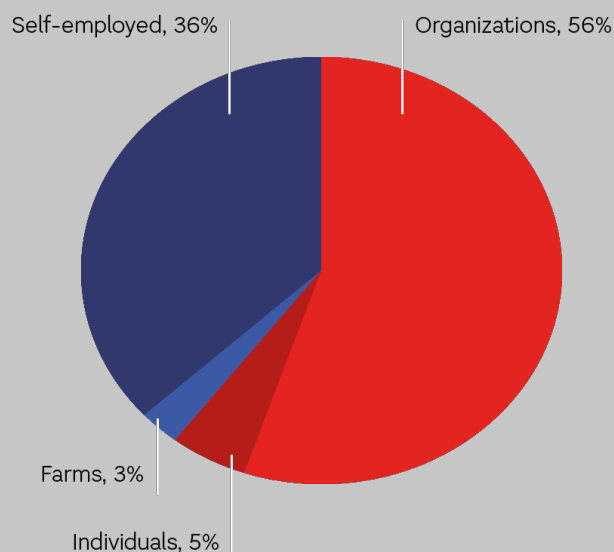


Figure 9. Employed rural women by employment status, 2017



Source: CS MNE RK

During interviews with representatives of organizations working with rural women, as well as with rural entrepreneurs, the vast majority of interviewees confirmed the hypothesis that it is difficult to find a job in rural areas. Primitive agriculture makes demand, basically, for physical force, that is men. Women's earning opportunities are limited by a number of factors: women do housework, care of livestock and vegetable garden; care of children

and elderly family members – all this is labor and time-consuming work, especially in terms of insufficiency or absence of infrastructure, such as water supply, sewerage, heating, roads, hospitals and kindergartens. **Obstacles to business initiatives are, according to respondents, the lack of collateral; lack of skills for doing business; and in small towns – purchasing power.**

Power distribution in the family and violence against women

The lack of equality and vulnerability of women are confirmed by studies of gender-based violence in the country. In 2017, crimes against women accounted for 38% of all crimes in the country. Almost half of crimes are against property (theft, fraud, robbery), then, crimes against the person (torture, rape, causing harm to health). At the same time, official statistics are based on the registered appeals of victims of offenses and, according to all respondents in the course of this research, reflect only a small part of what is happening. At the same time, more than 15% of women in the country consider violence justified in some cases, and in rural areas this figure is about 21% (KC MHЭ PK, 2018). They seek help from the authorities only in a very dangerous situation.

The Committee on Statistics, jointly with international experts, conducted a Sample Survey on Violence Against Women in 2017

(2017). According to the survey, violence against women is even more widespread, with 17% of women aged 18–75 being physically and/or sexually abused by an intimate partner. 21% of women of this age reported psychological violence, and another 7% reported economic violence. 3% of women reported physical violence and 2% reported sexual violence by non-partner men. Half of the women who had been subjected to violence had never reported crimes against them.

Other estimates indicate that violence is particularly prevalent in rural areas and in the southern regions of the country, where one in two women is regularly subjected to some form of violence. The reasons for this situation of women are the lack of any economic resources for women. They tend to depend financially on their spouses and relatives. And another reason is public censure directed against the victims themselves. To wash dirty linen in public and leave the family is shameful (ИА Фергана, 2018).

Table 9. Perceptions of domestic violence by oblast

Region	Percentage of women aged 15-49 who believe that a husband has the right to beat his wife/partner:						For any of these six reasons
	if she leaves the house without telling him	if she doesn't take care of the children	if she objects to him	if she refuses to have sex with him	if she burns food	if she doesn't do housework	
RK	4,1	10,8	5,4	1,5	0,7	6,5	15,1
Akmola Obl.	2,1	14,0	2,6	1,3	0,7	6,7	15,3
Aktobe Obl.	2,0	4,1	3,7	0,7	0,5	1,9	7,8
Almaty Obl.	2,1	9,6	1,3	0,3	0,4	8,5	12,9
Atyrau Obl.	2,5	6,1	7,4	1,2	0,3	2,0	10,9
WKO	2,5	9,7	1,8	0,1	0,3	8,9	12,8
Zhambyl Obl.	7,5	9,4	8,8	2,1	1,2	6,0	17,2
Karaganda Obl.	2,4	10,7	3,3	1,5	0,6	6,9	14,2
Kostanay Obl.	1,4	16,2	3,3	1,8	0,7	7,4	18,0
Kyzylorda Obl.	4,3	10,3	7,7	1,5	0,7	5,2	15,5
Mangistau Obl.	13,1	22,4	23,8	7,7	1,9	9,0	32,9
SKO	9,8	10,9	11,0	2,0	0,5	5,2	18,8
Pavlodar Obl.	7,6	20,2	7,4	4,0	1,1	18,8	24,2

Table 9. Perceptions of domestic violence by oblast (*continuation*)

Region	Percentage of women aged 15-49 who believe that a husband has the right to beat his wife/partner:						For any of these six reasons
	if she leaves the house without telling him	if she doesn't take care of the children	if she objects to him	if she refuses to have sex with him	if she burns food	if she doesn't do housework	
NKO	2,1	19,1	4,0	2,0	1,5	10,9	20,6
EKO	1,8	11,5	1,6	1,5	1,2	5,2	13,6
Nur-Sultan city	0,4	9,6	2,4	0,2	0,8	6,4	12,9
Almaty city	1,0	4,1	1,5	0,2	0,1	3,0	5,9

Source: CS MNE RK

The geography and perception of violence suggests that it is largely due to the economic situation of women.

Moreover, in rural areas, women and girls get little help in cases of sexual or other violence. Victims are often left without protection, and

offenders are rarely punished. The existing legislation does not criminalize domestic violence, the law enforcement system does not encourage women's applications, and social norms made violence more acceptable than related stigma.

Text Box 2. Protection against Domestic Violence

The number of protection staff regarding violence against women is 135 FTE. The staff duties are to identify the facts of violence against women, to consider complaints and applications of individuals and legal entities about violations of the rights and freedoms of women. In 2014 – 2016, the state bodies jointly with the UN representatives in Kazakhstan carried out activities that allowed to increase the capacity of more than 125 district inspectors, 5 employees of the Women Protection Department, 6 prosecutors, 63 psychologists of city and district polyclinics, 30 representatives of local government agencies (Report on the Implementation of the CEDAW Convention, 2017).

Kazakhstan has 28 crisis centres for women victims of violence, 17 of them have shelters. As a rule, the only crisis center in the region is located in the regional center or a city of national importance and, therefore, is not accessible to the majority of rural women. Moreover, according to human rights activists, rural police departments make appealing of women almost impossible. The police were unwilling to take up such cases, victims were persuaded to withdraw or reconcile. There were no separate rooms for women and children in the police department, and it was difficult for

victims to talk about self-abuse and family problems in a common room in the presence of a large number of people, many of whom were acquaintances. Interviews showed that the main survival strategy in such cases is help, usually in the form of a temporary shelter, from neighbors and relatives(ЦИПЭ, 2019).

As stated in the report, violence is more common in families with a high degree of controlling behavior of men, that is, violence is an extreme degree of control. It is allowed on the basis of the vulnerability of one party, whether women or children, which necessitates

the intervention of society and the state. Thus, the elimination of gender inequality, including through the improvement of economic opportunities for women in rural areas, will lead to a change in power relations within households. This means reducing the level of domestic violence, improving the health and well-being of women and children (for example, a woman can leave her alcoholic husband knowing that she is able to provide for herself and children).

As a rule, the feeling of own potential and importance leads to a more active economic position. To the contrary, changes in gender stereotypes are caused by changes in economic requirements. Since one working man cannot provide an adequate level of income, the roles in the family change: women have to take on the burden of income generation and become more involved in decision-making within the family. There is a positive correlation: more confident women who have a business or a reliable source of income, live in well-off families and talk about the unacceptability of domestic violence. While housewives or self-employed persons who emphasize the difficult financial situation of the family, talk about the justification of violence in some situations, or note that among their friends there are families where a man beats his wife, usually in a state of intoxication (ЦИПЭ, 2019). Thus, low levels of education, gender stereotypes and economic dependence are often the cause of domestic violence. Children from such families, as a rule, do not have the opportunity to get a good education, become successful economically, and, as a result, reproduce the behavior of parents.

Gender policy of the Republic of Kazakhstan

Kazakhstan is the only country in Central Asia that declared its commitment to gender equality, and is taking appropriate legal acts, and makes gender statistics. Experts note the vagueness of the adopted documents, their low priority, lack of understanding of problems at the level of executive bodies, and, as a consequence, the slow progress of real changes.

For example, the gender equality was

promoted in the Gender Equality Strategy for 2006-2016. Furthermore, gender policy became an integral part of the Strategy of Family and Demographic Policy until 2030, in general, reducing the importance of gender goals in the hierarchy of priorities of the country and forming the opinion that gender policy involves the consolidation of traditional roles. The strategy has no clear mechanisms for interdepartmental coordination, interim monitoring and performance measurement; gender budgeting had not been implemented; and the Commission on Women's Affairs is a consultative body that lacked the authority, financial and human resources to implement the provisions of the Convention on the elimination of all forms of discrimination against women. Most of the national policy documents, apart from the Report on the Status of Small and Medium Enterprises conducted by the Damu, do not contain gender indicators to assess the situation and monitor changes. There is a complete lack of understanding of the relevance of the problem at the level of executors in ministries and akimats. Gender tools are seen only as an increase in the workload with very vague goals and consequences (АБР, 2018; ОЭСР, 2017).

The Soviet legacy, the formal equation of all citizens without regard to sexual and other opportunities, needs and requirements, led to the feeling that equality was achieved. As a result, society had become more indifferent to gender issues, particularly, on the part of men, but cultural stereotypes and social practices had not changed. The majority of men, or 40%, according to some surveys, do not consider the problem of women's inequality to be relevant; only 16% of women agree with this. Thus, the political and economic agenda of the Government of Kazakhstan, where decisions are mainly made by men, looks gender-neutral, without taking into account that in practice the gender dimension of socio-economic problems exists.

Despite the conventional wisdom that gender-neutral policies mean non-discrimination, as often claimed by representatives of state bodies and organizations. This is a questionable point of view that contributes to the consolidation of discrimination in

reality. For example, the presence of a large infrastructure project or road construction with poor quality roads has different effects on men and women. If men can get a job in construction or as long-distance drivers, these opportunities will be closed to women or even have a negative impact due to the ban on many

construction jobs, the reduced security of the area or the need to take children to school or kindergarten, to make small purchases, that is, to make many trips over short distances, using local communication, which can be interrupted because of poor quality roads.

«All other things being equal, women, and especially rural women, will be the last to receive credit for business» – (a representative of a women's NGO).

Gender researchers argue that increasing women's participation in decision-making process equalizes the potential imbalance of such decisions. In particular, the critical mass of women's representation to make influence on decision-making process should be at least 25-50% and more than 50%, so that women begin to hold leadership positions.

Women's leadership is significantly limited by hierarchies of organizations and industries. The study on violence against women provides the following statistics. «Women's under-representation in politics is due to the lack of financial resources to participate in election campaigns, negative stereotypes of women in leadership positions and the burden of housework. Women are well represented in public service, but not at a high level. They constitute the majority in some sectors, for example, more than half of the district court judges in 2015 (55%), but the number of men and women judges at the regional level was

almost the same (185 men and 182 women). The women representation in the Supreme court is 34.5%.»

Another argument that highlights the importance of women's representation in leadership positions is the empirically proven and highly positive multiplier effect of such practices. Cooperation and synergies are very common among women entrepreneurs and organizations. Mini-clusters, production chains and mentoring, for example, are widely developed in women's initiatives, whether business, management or charity (Bolin, 2018). Thus, in order to realize the potential of rural women in the workplace and in business, a wide network of organizations aimed at protecting the rights of women, providing them with qualified legal, moral and other support is needed. As an international experience shows, such organizations are often trade unions (Text Box 3).

Text Box 3. Korean Women's Trade Union (KWTU)

Women began to participate in trade unions in South Korea in the 1970s in response to discrimination against women in the workplace due to their low education, awareness of their rights, insecurity of contracts, social stereotypes, etc.

The trade union movement began to decline in the 1990s, before the Asian crisis, the first victims of which were women. Many have lost their jobs «voluntarily», have been transferred to flexible forms of employment, have lost social guarantees and packages or have been subjected to pronounced abusive treatment in comparison with men.

Disenchantment with the effectiveness of traditional trade unions in protecting women's rights had led to a decline in trade union membership from 11.1% in 1987 to only 5.7% by 1997. The first women's trade unions were established in 1999. The objective is to protect the rights of self-employed women and temporary workers. The objective is to protect the rights of self-employed women and temporary workers. The trade union is even accused of the fact that many of the women's privileges were obtained through discrimination against men (Kong, 2009).

Statements about the importance of mutual support and inspiration for women to simply believe in themselves and their strength are applicable in the Kazakh environment. For example, in interviews with women's organizations, it was often pointed out that successful women, whether entrepreneurs, government officials or public figures, are very open to cooperation and knowledge transfer.

They hire other women, invite women from other villages and regions to share their experiences, to talk about how they have established work in their field of action. And, as often noted by the interviewees, **rural women need an example of that you can do your business in rural areas with limited resources, you can take the initiative, find resources and develop your business.**

«It is necessary to inspire women. As soon as they see that someone else could, they also begin to believe in themselves» – (a representative of a women's organization).

Needless to say, women need effective support instruments and special solutions. Microfinance instruments have been popular among researchers and practitioners of poverty reduction for a long time, and have been accessible to socially and economically vulnerable groups, including women, in particular, rural women. These are small amounts that were issued without collateral (or with a small collateral) at high interest rates for risk insurance.

As a rule, women are the target audience for such instruments, as they are considered to be the poorest part of the population and have limited access to traditional financial instruments. In addition, they are reliable customers due to low mobility and psychological characteristics (responsibility for the use of resources, integrity in the implementation of payments). It was believed that microcredits helped to cultivate an entrepreneurial culture, reduce poverty, increase the economic independence of women and their role in the family, and, thus, reduce the probability of violence against them.

The effectiveness of microcredit was simply not investigated for a long time. Then, the collection of information from third-party

organizations allowed to dispel some myths about this practice. First, the poorest women do not always receive microcredits. The need to ensure financial sustainability dictates that organizations in this area maintain a fairly conservative credit policy, and the remoteness of poor rural areas physically limits the access of potential customers to microcredit services. In addition, no one is ready to vouch for such customers (to act as a co-borrower). Thus, microcredit helps to reduce poverty.

No major changes in the status of women in the family was disappointing. The theory is that access to resources and increased economic independence will give women the right to make decisions in the family equally (or almost) with her husband, which will protect her from various types of violence. In practice, however, this result is rarely achieved without greater protection of women's rights from domestic violence; without provision of affordable, quality social services, changes in conservative gender stereotypes regarding education, work, the role of the family in society, and the protection of labour rights, including in the informal sector (Kumar, 2013; Onyuma & Shem, 2005).

Text Box 4. New instruments to support rural entrepreneurship

In this regard, grant financing is a more attractive tool. The amount of grants is comparable to microcredits, but they do not carry a debt burden. Kazakhstan is successfully implementing the Coca-Cola Belesteri program. The program is in high demand, and participant's feedback confirms the efficiency (AERC, 2019).

China's experience in combating poverty in rural areas through the development of Internet trade and logistics is also interesting. The investors are tech giants, for example, Alibaba, Tencent, JD, and the government invests in broadband, product quality assurance and other supporting measures. The Program of Action Against Poverty Through Internet was adopted. For example, in Lunnan, more than 1,700 online stores were opened for the sale of agricultural products, which created 57 thousand jobs, attracted more than 14 thousand poor rural families. Another successful Internet project called «Running Chicken» gave poor families chickens for free-range cultivation. The organizers took over the monitoring costs, logistics, slaughtering, meat processing. After a few months, birds can be sold on the market, the prices are higher, as these birds are positioned as a «healthy food», high quality and safe. A poor family does not bear any costs and earns about 30 yuan per chicken. It should be noted that the governments of the United States, Great Britain and Canada have also adopted programs for shaping rural broadband development (Хуатэн, 2019).

Summary

- The number of working-age women in rural areas is expected to stagnate as a result of labour migration to a city. Moreover, **rural women are becoming less engaged in economic activity**. Long-term unemployment rates are highest among rural women.

- Women in rural areas have, first of all, jobs created by the state in education, health care and trade. Such social employment contributes to the pay gap between men and women – more than 30%. At the same time, women on average are more educated than men and have better academic performance. This trend may indicate a general simplification of the country's economy and underutilization of human resources.

- **Women refuse to participate in more profitable niches**, for example, in agriculture because of: gender stereotypes in education, gender stereotypes in the workplace («glass ceiling»), low mobility, lack or insufficiency of housing and communal services, which leads to a disproportionately high household load (care of the house, farm, children and elderly relatives).

- **Minimizing costs when starting a business, as well as sufficient infrastructure** (the most targeted and physically accessible mentors, investors, public support, consultations in contrast to the state employment support measures) are a decisive factor for women's business in rural areas.

- Despite the undeniably positive developments in the protection of women, **Kazakhstan generally has a low priority for gender equality policy, a lack of understanding of the issues at the executive level, and an emphasized neutrality of development programs reinforces the status quo.**



CHAPTER 2

SOCIAL PORTRAIT OF RURAL
WOMEN IN KAZAKHSTAN

Only one third of the rural women interviewed have permanent employment.

Rural areas are characterized by high unemployment, seasonal employment and informal employment.

In every fifth rural family the main earner is a woman. Another 11.5% of families live off their wife's allowance or pension. However, rural women are a category of the population with the highest rates of long-term unemployment.

Rural residents believe that their opportunities in employment, career aspirations, business creation, financial success are limited compared to urban residents.

Only 40% out of the total number of women surveyed potentially assessed their ability to obtain a loan from a bank or other financial institution to open or develop their business. 54% of respondents are not interested in getting a loan at all.

Rural women do not perceive pension savings as a source of income in the future. They are not inclined to make pension savings on their own from any income other than wages. 17% of respondents hope for the help of relatives after retirement, 15% – for good luck, 13% – intend to start saving, 6% – deposit savings on their own, and 10% – plan to work in retirement and provide for themselves.

Problems of domestic violence are quite common. 64% of respondents noted that among their acquaintances there are no families where spouses use physical force. About 36% of respondents either have such experience or have heard about it from others.

74% of rural women say that their families are unable to save, spending money on pressing issues. 49% of respondents say that their income is enough for food and clothing,

25% do not have the opportunity to buy clothes, and 4% of them do not even have enough money for food.

Subjective perception of the economic situation of the family. Tangible and intangible factors

The research found that the majority of respondents (49%) estimate their purchasing power as average. Nevertheless, half (50.8%) of respondents note that the average monthly income per person in their family is less than the subsistence minimum. Further, following the answers to specific questions about purchases, work, or income, it turns out that families cut down expenses, often rely on personal households, or refuse to answer. Thus, we believe that the characterization of the economic situation as «average» is very subjective, that is, with a low standard of living in the whole village, respondents will perceive their private situation quite positively.

According to almost 50% of respondents, their income is enough for food and clothing, but not enough for durable goods. More than a quarter of respondents say that they have difficulty buying clothes, and 4% of them cannot even afford food. 14.5% of rural women appreciate their purchasing power, believing that they can afford everything except the most expensive purchases. According to 3.2% of respondents, they are rich and have almost no restrictions for buying an apartment or a car.

There is a certain correlation in the assessment of their economic situation between different ethnic groups. Respectively, Russian respondents often assess their purchasing power as average or above average.

Table 10. Level of purchasing power by ethnic groups

Answer choice	Kazakh	Russian	Other ethnicity
We do not experience financial difficulties and if necessary we can buy a car or an apartment	3,5%	1,2%	4,1%
Income is enough for everything except very expensive purchases, such as a car or apartment	13,9%	19,0%	11,0%
There is enough money for food and clothes, but buying durable goods is difficult	48,3%	52,2%	48,3%
There is enough money for food, but buying clothes causes difficulties	22,1%	21,3%	24,1%
Not enough money even for food	3,2%	4,3%	10,3%
No answer	8,9%	2,0%	2,1%

Source: AERC, 2019

Russian women and representatives of other ethnic groups (except Kazakh women) are more likely to see limited opportunities for employment of rural women. Kazakh women are less confident in the opportunities of women in rural areas to have their own homes. Russians more often than others believe in the best opportunities for rural women to lead a healthy lifestyle and eat well. Representatives of other ethnic groups are less confident in the opportunities to build a career in the village, and the proportion of the poor was the

highest. Kazakh women often chose the option «no answer» answering to questions about the economic situation. The subject of property status of individual ethnic groups is interesting, but is outside the scope of this research.

In the regional context, the limited employment opportunities of rural women are noted by the residents of the Central and Eastern regions. Women in the Northern and Western regions are the most confident in rural women's ability to achieve financial success.

Table 11. Comparison of opportunities for rural and urban women to find permanent job

Answer choice	Region				
	Northern	Western	Southern	Eastern	Central
Rural women have more opportunities	1,0%	5,3%	2,6%	8,6%	
Rural and urban women have the same opportunities	23,4%	21,3%	34,9%	16,4%	11,8%
Urban women have more opportunities	67,7%	65,8%	58,9%	72,9%	84,3%
No answer		1,9%			
Not sure	8,0%	5,7%	3,6%	2,1%	2,0%

Source: AERC, 2019

Table 12. Comparison of opportunities for rural and urban women to achieve financial success

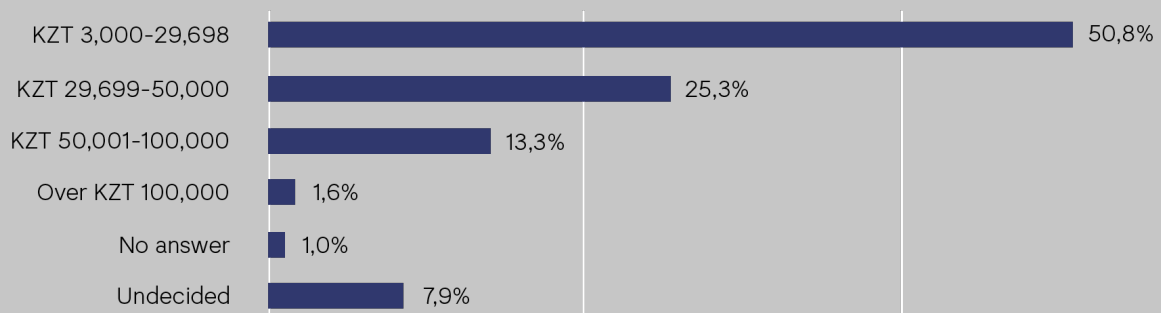
Answer choice	Region				
	Northern	Western	Southern	Eastern	Central
Rural women have more opportunities		4,9%	4,8%	1,4%	
Rural and urban women have the same opportunities	46,3%	44,5%	32,9%	41,4%	37,3%
Urban women have more opportunities	35,3%	37,3%	56,2%	50,0%	56,9%
No answer		3,4%			
Not sure	18,4%	9,9%	6,1%	7,1%	5,9%

Source: AERC, 2019

25% of respondents have an income above the subsistence minimum up to KZT50 thousand per person. About 13% of families have an income of KZT50 to KZT100 thousand

per person. Only 1.6% of rural women note that their income is above KZT100 thousand per person.

Figure 10. Average monthly income per person



Source: AERC, 2019

The key source of income in most rural families is the husband's income – this option was noted by 37% of respondents. These are, as a rule, large Kazakh-speaking families, where

children have not reached the age of majority. Women in such families often have secondary education.

Table 13. Groups of rural households by source of income More often noted...

The main income - husband's earnings	Both husband and wife provide for the family	The main income - wife's earnings	The main income - benefits, pensions
25-34 y.o. – 47.2% 35-44 y.o. – 42.4%	35-44 y.o. – 29.2%	18-24 y.o. – 27.6%	55-65+ y.o. – 47.4%
Kazakh women – 39.1%			Russian women – 22.5%
Kazakh-speaking women – 42.2%	Bilinguals – 26.9%	Bilinguals – 23.7%	
3-4 children – 55.3% More than 5 children - 59.4%			No children under 18 - 20.7%
Secondary education - 46.5%	Higher education - 32%	Higher education - 30.8%	

Source: AERC, 2019

In 20% of families, the source of income is equal to that of both spouses. The main earner is a woman in another 20% of families, and another 11.5% of families live off the wife's benefits or pensions. As the analysis showed, most often it is not a benefit, but a pension, since the option was chosen most often by respondents of 55- to 65+ years of age.

The data show the existence of a so-called «maternity tax», as well as the important role of education and knowledge of two main languages – Kazakh and Russian. Woman often plays the role of the earner either before marriage or before the first child, and perhaps immediately after getting education in the city. Respondents aged 18-24, bilinguals with higher education, most often note that their

earning is a key. Respondents aged 35-44, bilinguals with higher education, already have the opportunity to earn equally with their husbands. Women with education have the opportunity of self-realization only after the first children have reached the age when they become more independent.

The rural area is not fully able to provide the necessary level of prosperity of its inhabitants. Thus, about 15% of households live in the village by working in the city. However, this type of work is typical for men than women. More often, respondents from the Western macro-region spoke about this type of employment (themselves or spouses). At the same time, travel expenses can take a significant part of earnings.

Table 14. Share of families gaining income from pendulum labour migration and from subsistence farming. More often noted...

That one of a spouse has to go to work in the city – 15%	That they live at the expense of subsidiary farming – 3.2%
18–24 y.o. – 21.4%	18–24 y.o. – 9.7%
Respondents of other ethnicities – 20%	
Bilinguals – 23.1%	
3–4 children – 19.1% More than 5 children - 18.8% Up to 2 children - 18.6%	More than 5 children - 6.3%
Western macro-region – 16.4% Eastern macro-region – 16.4%	

Work situation? In percentage correlation, probably only 20% of the population of the village has a permanent job. These are those who work at school, in kindergarten and, as we call it, in the outpatient clinic, day-patient treatment workers. Only they have a permanent job. Others, almost all, do not have a permanent job. The rest 80% of people have to work in a city. Therefore, they spend half of the income to pay for transportation to get to a job.»

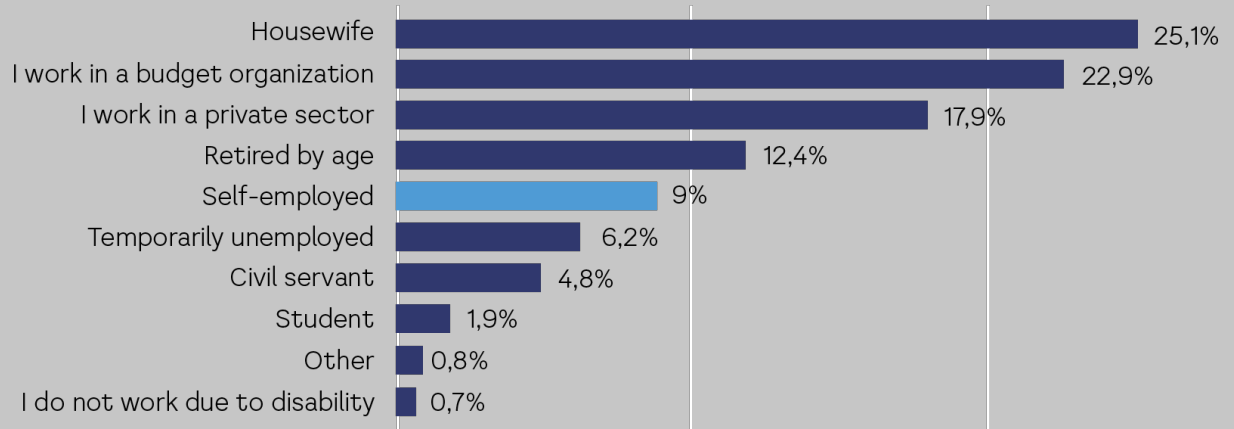
(a Kazakh woman, 37, secondary education, self-employed)

These interviews confirm that economic activity among rural women is low, and the state becomes the main employer. Only about 59% of respondents work. Most of them (27.7%) are employees in the public sector and in the

civil service. 17.9% of rural women work in the private sector, and 7.2% are self-employed.

About 37% of rural women are economically inactive. Most of them are housewives (25%), 12.4% are pensioners.

Figure 11. Type of employment



Source: AERC, 2019

Only one third of the women surveyed have a permanent job. Every tenth respondent works under a contract of employment, but only for a certain period or to perform a certain work. 2.5% of respondents work unofficially. During in-depth interviews, respondents also talk about the prevalence of seasonal work in the village.

Self-employed women were about 9% among the respondents (highlighted in blue), but most of them: have casual earnings (3%), work at the personal farmstead (2.2%), work

without remuneration at the enterprise of the relative (0.3%). Only 3.3% of rural women are entrepreneurs. The largest share (about 10%) of such respondents was in Karaganda and Pavlodar Oblasts. The table below shows the results of the survey by area of activity. Please note the following: attractiveness of agriculture for women is extremely low, and the choice of education (and, accordingly, the underlying gender stereotypes) can influence the subsequent trajectory of economic activities.

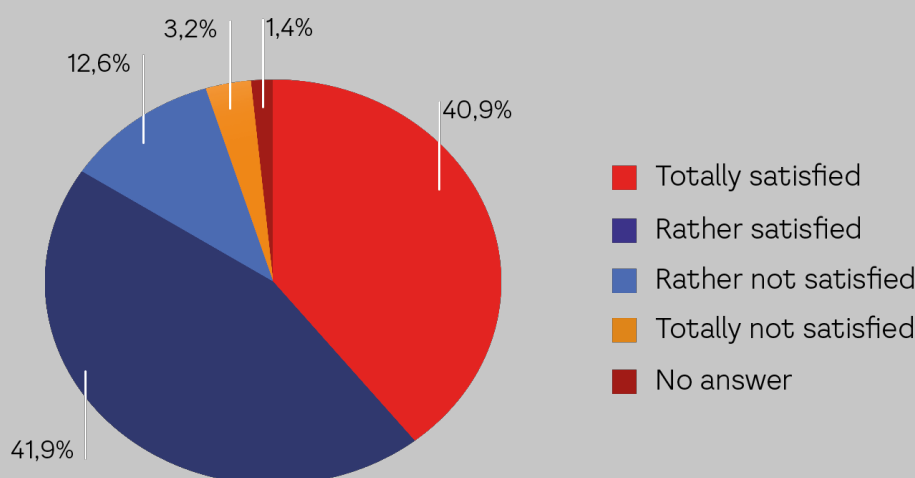
Table 15. Areas of activity of women interviewed

Field of activity	Share, %
Tutoring, education, pre-school education	32,3
Personal services	16,1
Wholesale and retail trade, warehousing	16
Financial services, consulting, marketing	7
Agricultural activities	6,1
Medicine (traditional and non-traditional)	5,6
Public officer	5,5
Manufacture of bakery and confectionery products	3,9
Other	7,3
No answer	0,1

Source: AERC, 2019

Rural women demonstrate a high level of satisfaction with their lives – about 83%.

Figure 12. Level of satisfaction with life



Source: AERC, 2019

Respondents aged 18-24, with higher education, Kazakh-speaking and residents of Western macro-region, note that they are satisfied with their lives more often than others. On the contrary – the highest level of

dissatisfaction with their lives is noted among respondents aged 35-44, with secondary education, Russian-speaking, residents of Central macro-region.

Table 16. Groups of respondents by level of life satisfaction

Satisfied with their lives in one way or another - 82.8%	Not satisfied with their lives - 15.8%
18-24 y.o. respondents – 92.4%	35-44 y.o. respondents – 19.4%
Respondents with higher education - 91.3%	Respondents with secondary education - 23.2%
Kazakh women – 84.9%	Respondents of other ethnicities – 26.9%
Kazakh-speaking women – 85.4%	Russian-speaking women – 17.3%
Respondents having many children – 87.5%	Respondents with 1-2 children – 18.6%
Residents of the Western region – 89%	Residents of the Central region – 21.6%

Source: AERC, 2019

It should be noted that the **positive attitude of rural women is largely determined by non-material factors**. During in-depth interviews, all respondents talked about the rather difficult financial situation of the family, but they were happy with their stay in the village because of the clean air, less stress, a good situation in the family.

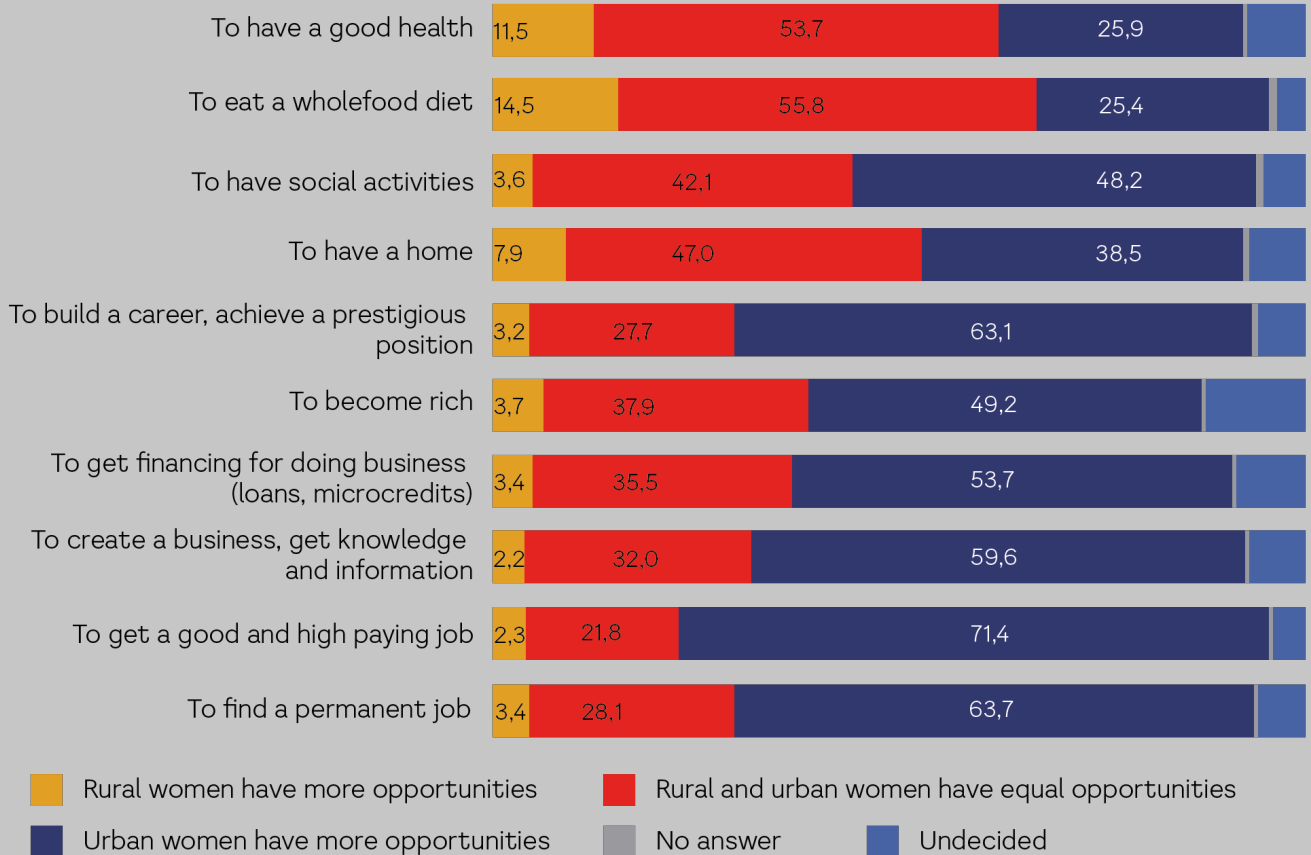
Assessment of the economic opportunities for rural women

Rural residents believe that their opportunities in employment, career

aspirations, business creation, financial success are limited compared to urban residents. Thus, the majority of rural women believe that in the city it is easier for women to get a good high-paying job (71.4%), to find a permanent job (63.7%), to build a career, and to get a prestigious job (63%).

More than half of the respondents believe that it is easier for women in the city than in the village to create their own business, to get all the necessary information for starting a business (59.6%) and to have access to financing for doing business (53.7%).

Figure 13. Comparative analysis of rural and urban women

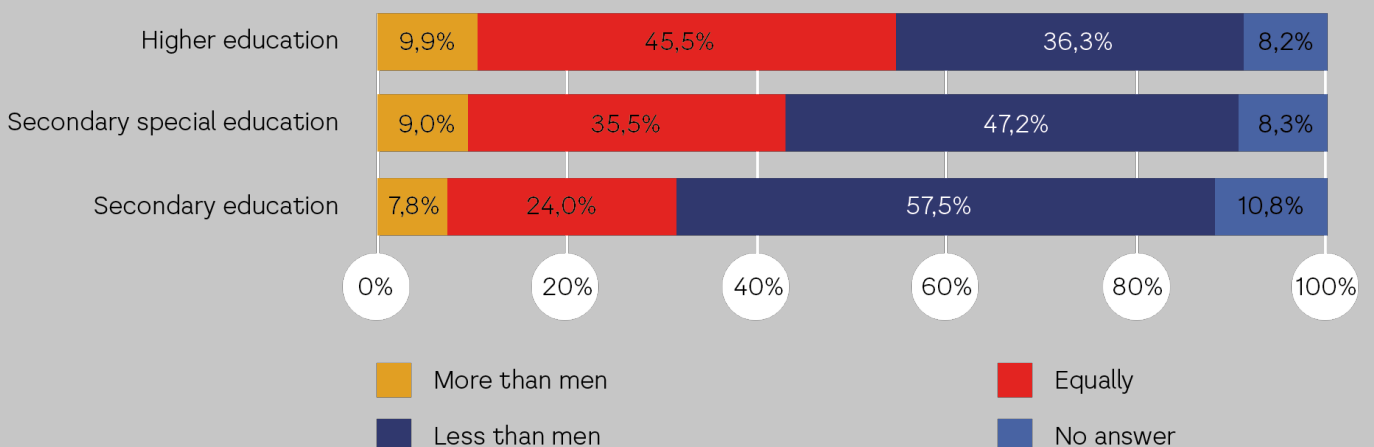


Source: AERC sociological research, 2019

The prevailing opinion is that women in rural areas earn less than men (47%) or equally with men (35%). Those who think that women's earnings are higher than men's are in the minority (9%). The higher the level of education, the more women believe that women earn on an equal basis with men. An interesting fact is

that the level of education does not actually affect the prevalence of the opinion that a woman can earn more than a man (only 8-10% of women with different levels of education think so). Apparently, this opinion is determined by gender disproportions of the Kazakhstan labor market as a whole.

Figure 14. Distribution of opinions about women's-to-men's earnings ratio in rural areas



Source: AERC sociological research, 2019

The majority of respondents (55%) believe that rural women have opportunities to become successful entrepreneurs. The opposite point of view is held by 30% of respondents, 15% – are undecided.

Single respondents (66%), civil servants (88%), employees of budgetary organizations (62%), residents of the Western (76%), Eastern (70%) and Central regions (67%) show greater confidence in the entrepreneurial potential of rural women.

The least confident are the unemployed (28%), mothers with many children (46%), housewives (47%), residents of the Northern (47%) and Southern regions (45%).

The higher the education and financial status, the more confident the respondents are in the potential of rural women in business.

Skills

Digital technologies significantly expand the economic potential for entrepreneurial activity of the population. In developing countries, Internet and e-Commerce tend to allow rural people to enter large markets and connect

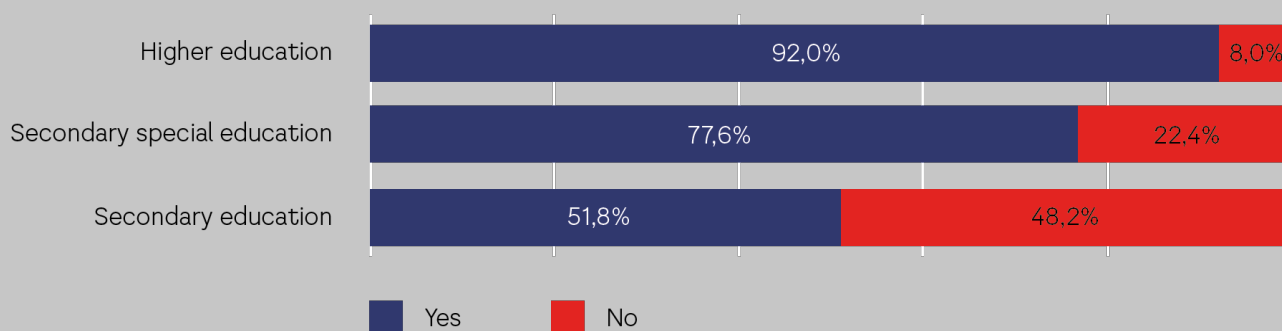
with buyers. E-Commerce, online payments, the ability to use Internet banking, search for necessary and useful information, use e-mail – all this and much more can lead to equalization of opportunities for residents of the city and the village. This depends heavily on the confident use of the Internet, digital gadgets, including computers, tablets and smartphones.

With that in mind, we attempted to assess the level of Internet use among the group under consideration, and we developed a model of life satisfaction based on digital skills (**Error! Reference source not found.**). In general, according to this survey, the level of Internet use among rural women over 18 is 75%. The number of Internet users among rural women varies according to age, education and income.

Thus, the older women are, the less they use the Internet. In the age group of 18-24, the percent of users is 95.2%, 25-34 – 89.8%, 35-44 – 85.1%, 45-54 – 62.7%, over 55 – 40.9%.

The higher the level of education, the higher the level of Internet use. The percent of women with higher education is 92%, with secondary – 77.6%, with secondary – 51.8%.

Figure 15. Level of Internet use depending on education



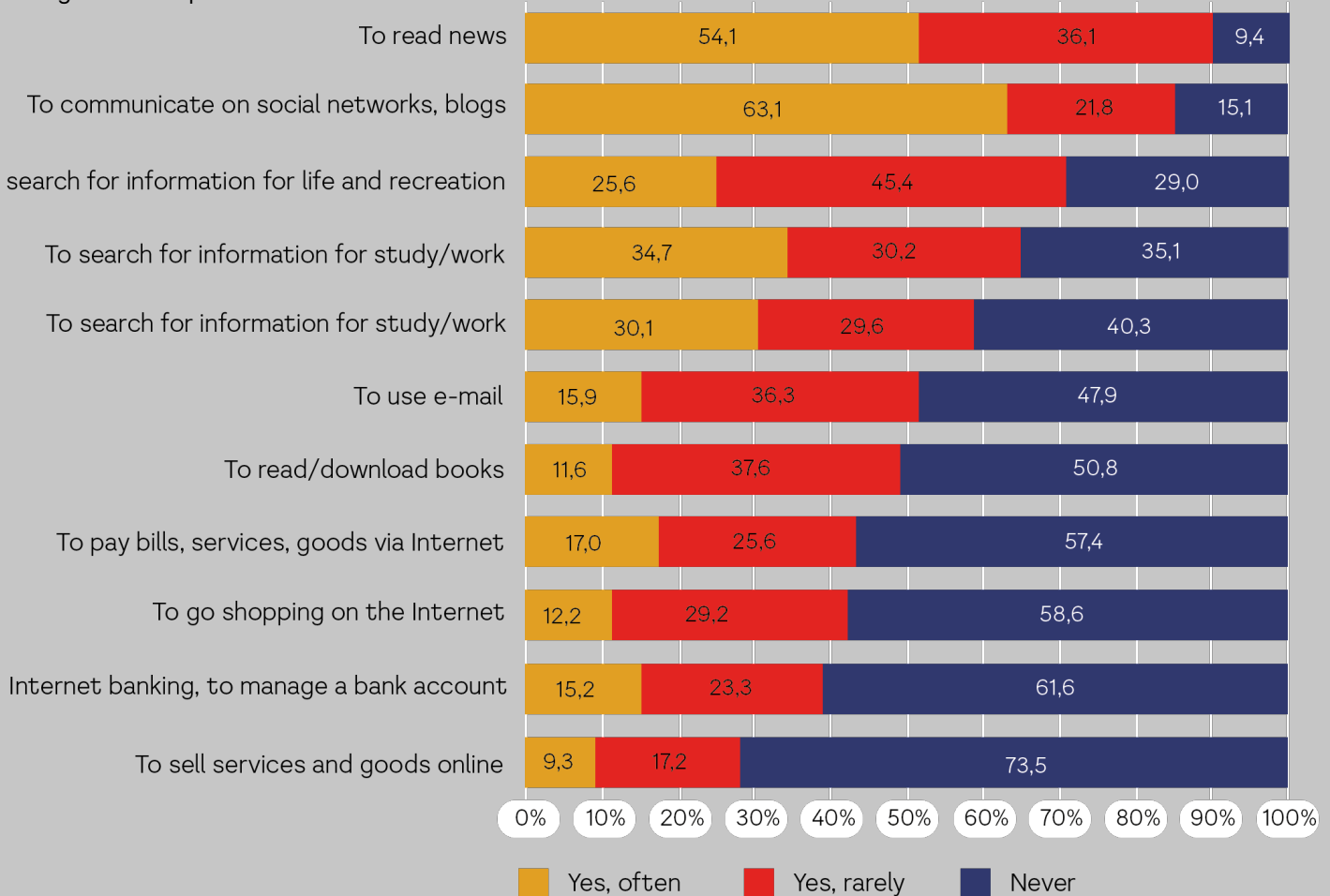
Source: AERC sociological research, 2019

The world wide web is most often used for reading news and social networking. One in three rural women often use the Internet for study or work, 30% – often use e-mail, one in four (25.6%) – often looking for information for life and leisure.

The use of the Internet for financial and

business transactions has not yet become common for rural women. 17% of respondents often pay bills, get services over the Internet; 15.2% use Internet banking, 12.2% are doing purchases online, 9.3% sell their goods or services.

Figure 16. Purposes of Internet use



Source: AERC sociological research, 2019

Economic success depends on the financial knowledge and skills of the individual, the ability to properly manage funds, knowledge of basic products provided by financial institutions and other important elements of the economic environment. This research tested the skills and knowledge of rural women in the management of the family budget, awareness of the credit system, the measures introduced by the state, in particular the Unified Total Tax (UTT) and Mandatory Social Health Insurance (MSHI).

42% of rural women surveyed constantly keep records of the family budget, another 22% – sometimes. The higher the women’s income, the more they possess the skills for continued management of the family’s income. In the wealthiest groups, more than 50% of women keep constant budget records, in the least well-off – about a third. Self-employed and private sector workers are more likely to

keep permanent records of income (52% each). Geographically, they are usually residents of the Central (75%) and Northern regions (53%). The group of women who do not participate in the management of the family budget are housewives (33%) and unemployed (28%), residents of the Southern (37%) and Western (40%) regions.

35% of rural women do not manage the family budget. More than a third of them note that other family members are engaged in the family budget. Every fifth considers that there is no sense to consider the budget as the income is very small, every fourth – didn’t think that it is necessary. And about 14% of this group consider budget accounting useless.

There is a difference in the habits of the family budget between representatives of different ethnic groups. Among the Kazakh women, the proportion of those who keep a permanent

record of the family budget (40%) is less than among Russians (49%) and other ethnicities (47%). Those who do not keep records of the family budget are less common among the Russians.

Budget management responsibilities are also directly related to the level of employment. Thus, low-income women did not use to maintain a budget. Large families are often take care of kids. Almost half of this responsibility is assigned to another family member, and one in four believes that there is no need to keep records because of the small income in the family.

Participants of in-depth interviews with successful experience in running their own business, including farming, note that, in their opinion, it is easier to take a loan for doing business in the village. The reasons they call the availability of benefits for farmers, including the subsidy rate. An important condition is a permanent job and stable income.

In our opinion, budget accounting reflects

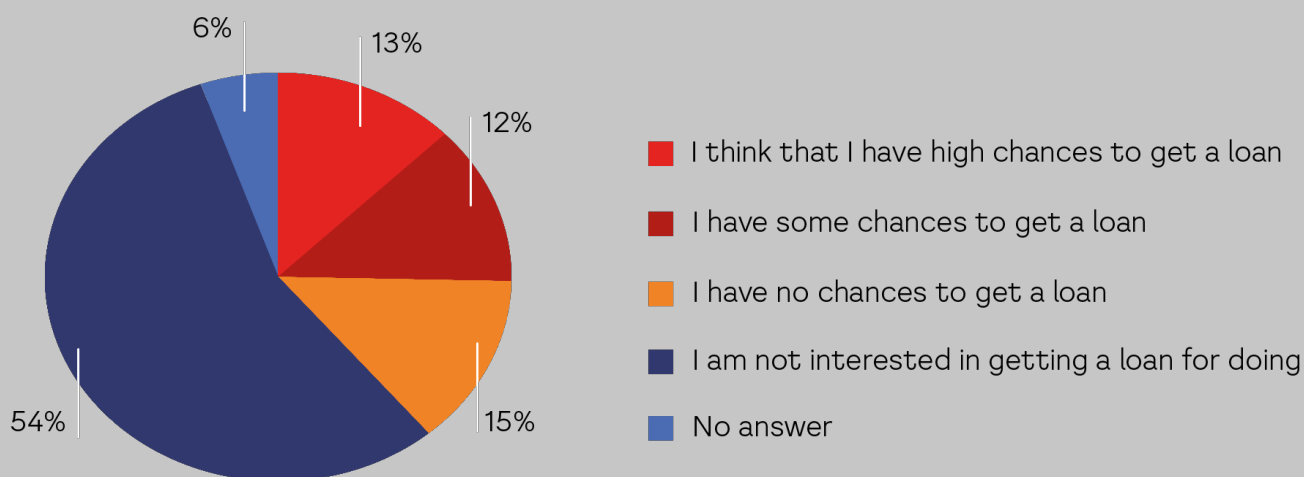
the distribution of influence in the family. The one who earns money believes it is possible to make decisions on income and expenses alone.

Access to resources and government employment programs

Based upon the materials of in-depth interviews, the lack of permanent income creates insurmountable barriers for the self-employed and unemployed to obtaining borrowed funds, reducing their opportunities for starting or developing business. As a result, this group often has very vague knowledge about loans having the experience of consumer lending (most often for the purchase of smartphones).

Only 40% of the total number of women interviewed consider it possible to obtain a loan from a bank or other financial institution to open or develop their business, but only 13% positively assess their chances. 54% of respondents are not interested in getting a loan at all.

Figure 17. Women's assessment of their opportunities to get a loan to start or promote a business

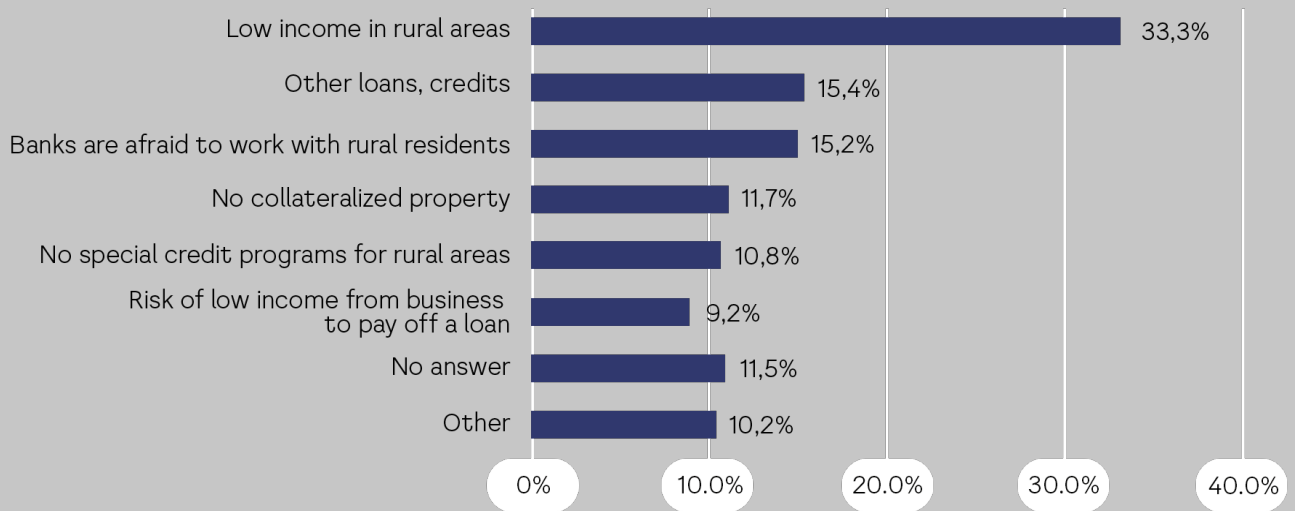


Source: AERC, 2019

The self-employed and temporarily unemployed have high interest in obtaining a loan for business development. However, they have a low estimate of their own ability to get a loan, believing that their chances are low or there is no chance at all. Unemployed women think that there is no chance to get a loan at all. Only

15% of self-employed and 5% of unemployed women estimate their opportunities as high. The main reasons for the low assessment of their capabilities among these two categories are the low income of the rural population and the related concerns of banks, as well as the lack of special credit programs for rural areas.

Figure 18. Reasons for inability to receive funding



Source: AERC, 2019

The majority of rural women were not covered by any of the measures to increase employment implemented within the state

programs: about 45% of respondents did not hear about any of them, the same number – heard, but did not participate.

«My neighbor entered the program, studied. She wanted to open a livestock farm. Even though she studied, she could neither take the loan nor in other ways. It turned out that this education was not useful.»

(a Kazakh woman, 37, secondary education, self-employed)

«Since I am unemployed, I went to the Employment Center, got registered. But the program also turns out to be useless. I thought that I will be registered in the Employment Center, I will be trained. I thought they will give allowance. I need to go to the district center. They told me that they will train me, but useless. I was attending the center for half a year. They didn't find any work to me»

(a Kazakh woman, 43, secondary vocational education)

About 9% of respondents said that they received a referral for free vocational training, but half of them believe that it was useless for them.

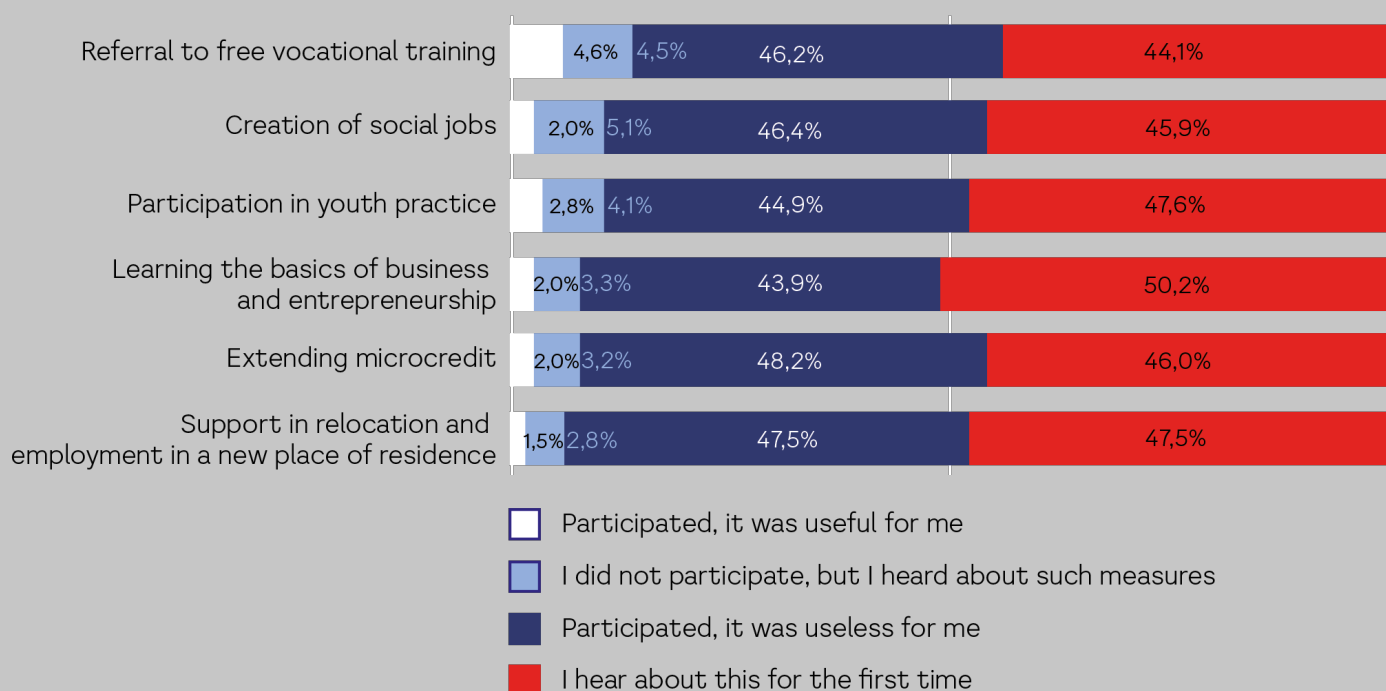
About 7% of respondents participated in the program called «Social jobs», but most of them considered it useless. The same number of respondents passed the youth practice; less than half of them are satisfied with their participation in the program.

Only 5.3% of respondents have completed the program of training the basics of

business and entrepreneurship, less than half of them consider it useful for themselves.

The dispersion analysis showed that the main target audience for employment promotion is 18-24 year-old single women, who are more likely to show awareness, interest and willingness to participate in the programs. Southern macro-region stands out from the regions, whose residents showed the lowest level of awareness of the measures taken by the state to increase employment.

Figure 19. Participation and evaluation of the effectiveness of measures to increase the employment participation



Source: AERC, 2019

Although the main target groups of state employment programs are unemployed and self-employed Kazakhstan people, the level of awareness of these groups about the measures being implemented has been rather low. Only half of the unemployed rural women know about such measures, about 60% - the self-employed women.

The highest level of awareness of the measures to increase the employment participation is noted among the workers of the public sector (about 70%), perhaps due to the fact that they are involved in the implementation of these measures.

Table 17. Level of awareness of employment measures by type of activity

Measures to ensure employment	All respondents	Private sector workers	Budget sector workers	Self-employed	Self-employed
Referral to free vocational training/education	55,3%	54,9%	71,8%	59,8%	59,1%
Creation of social jobs	53,5%	55,3%	70,6%	59,8%	52,3%
Participation in youth practice	51,8%	53,7%	69,3%	57,8%	48,9%
Business and entrepreneurship training programs	49,2%	52,9%	66,6%	51,0%	50,0%
Provision of microcredits	53,3%	58,0%	69,6%	60,8%	50,0%
Assistance in relocation and employment at a new place of residence	51,8%	49,4%	71,8%	48,0%	45,5%

Source: AERC, 2019

About 6% of unemployed respondents said that they received a referral for free vocational training, but one in five of them considers it useless. Taking into account that after such training all these respondents were left without job, the program does not help to solve the main problem – a lack of jobs.

About 5% of unemployed respondents participated in the program called «Social jobs», but most of them considered it useless. A little less unemployed respondents passed youth practice (4.4%).

Only 1.1% of unemployed respondents completed the business and entrepreneurship training program.

Domestic violence

Domestic violence is a quite sensitive issue for respondents which makes it difficult to identify the real picture. However, according to available data, it can be said that the problem is quite common.

64% of respondents noted that among their acquaintances there are no families where spouses use physical force. Supposedly, the remaining 36% either have such experience or have heard about it from others. Only 17% of respondents say directly that their acquaintances face domestic violence, and 3% - admit that this happens in their own family. About 16% of respondents refused to answer the question, choosing the options «I do not want to answer» or «No answer».

Answering the question of which strategy of behavior, a woman holds in case of husband's abuse, the share of the respondents personally encountered violence, was higher and amounted to 6.9%. Most of them, as a rule, do not seek help. One third of respondents who did not seek help explain this by the traditional pattern of behavior among women, «many women live and suffer». 28% of those who didn't report the abuse were afraid of publicity of the events in their family. One in five women who have

been subjected to domestic violence and have not reported it, believes that sometimes the woman herself is to blame.

2% of respondents say that they were subjected to domestic violence and sought help. Most often women report to their relatives, the police, to her husband's relatives. Only 1.8% of domestic violence victims who tried to solve their problem reported to public organizations, crisis centers.

8% of rural women have not experienced domestic violence, but are willing to seek help in such situations. Respondents of in-depth interviews note that young women are less likely to tolerate domestic violence and are more likely to contact the police in such situations.

Migration

Most of the surveyed rural women do not feel a great need to move from their village: 66% of respondents do not want to move anywhere.

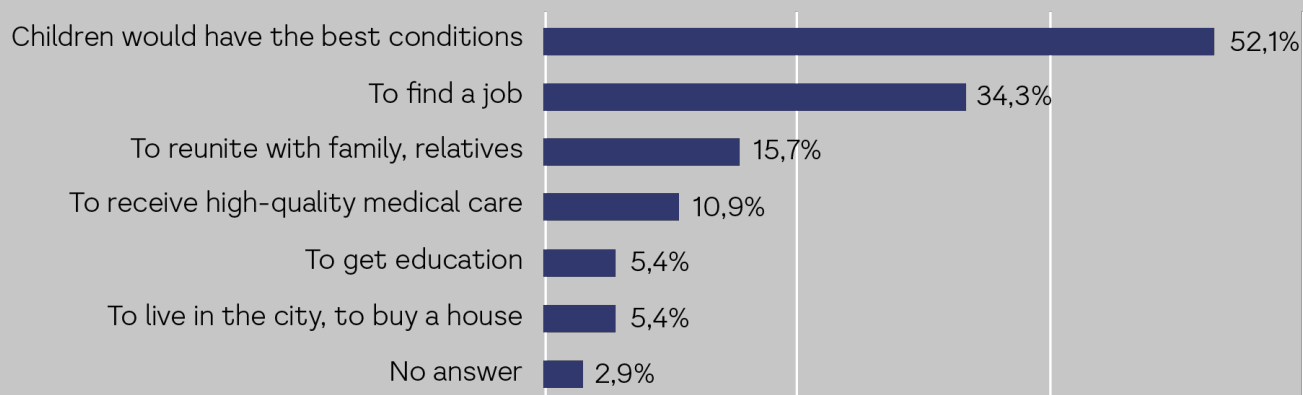
The largest share of those who do not feel the desire to leave the village – in the Turkestan Oblast (85%). On the contrary, residents of Zhambyl (51.6%), West Kazakhstan (46.4%) and Pavlodar (42.5%) Oblasts most often noted that they want to move somewhere.

Those who would like to change their place of residence are potential internal migrants: 9.7% of respondents would like to move somewhere within their region, 19.2% – to another region. The most attractive destinations in the country are the cities of Almaty and Nur-Sultan.

About 4% of respondents would like to move to a different country. The most popular destination is Russia. The main constraining factor is the lack of savings.

The majority (64%) of those who are determined to move home are dissatisfied with the living conditions in the countryside.

Figure 20. Reasons for migration (% of those who intend to move)



Source: AERC sociological research, 2019

Demands and expectations

The key demands and expectations of rural women in the first tier: necessary medical care, good housing, suitable job, health, leisure, state protection from the decline in the standard of living, the ability to fully spend holidays (these problems were indicated by more than 20% of women). Let's consider each demand in more detail.

Every fourth woman interviewed (25.4%) makes demands to provide the necessary medical care. The proportion of those who need appropriate medical care increases with aging: over 55 y.o. – 36%, women of retirement age – 39%.

Figure 21. Ranking of demands and expectations of rural women

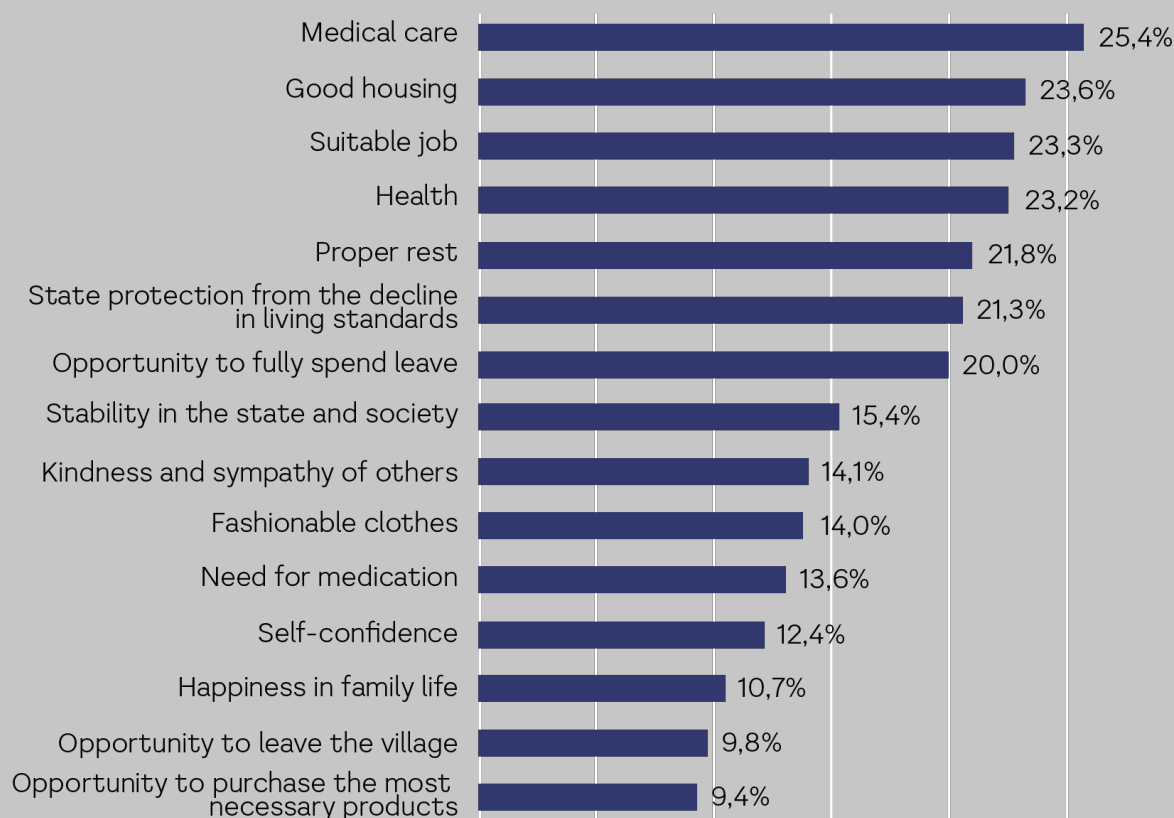
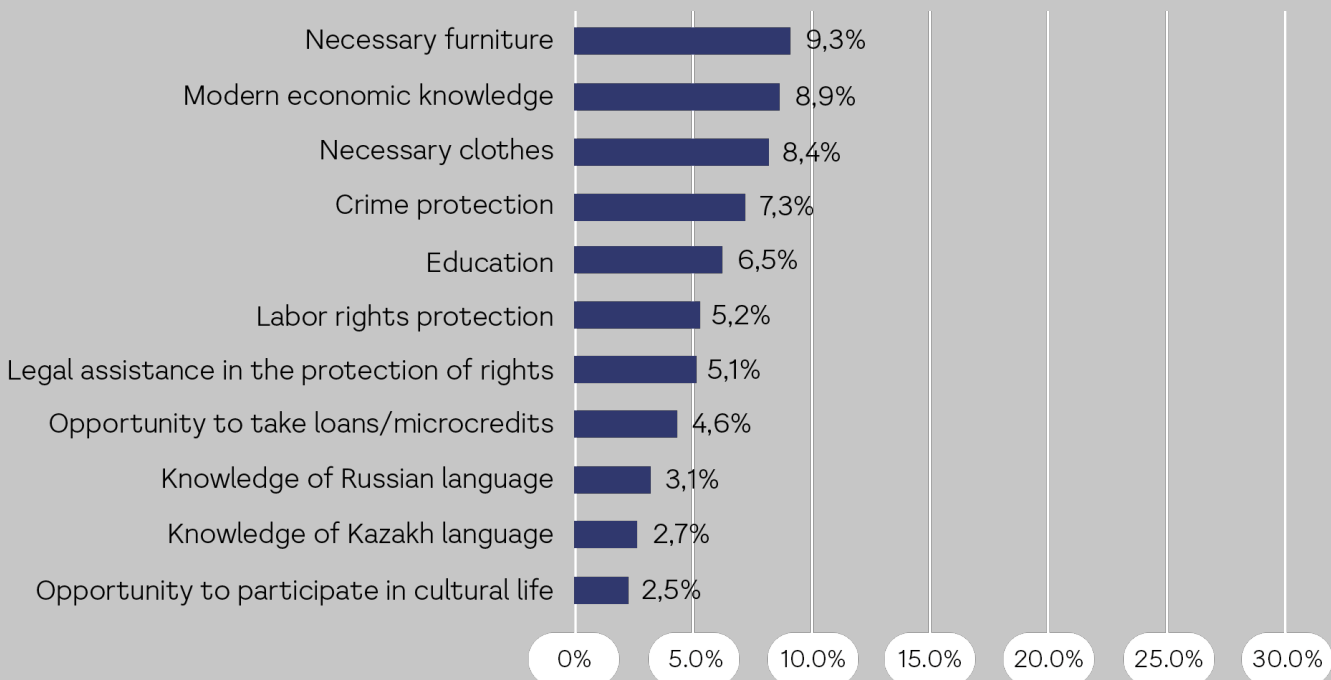


Figure 21. Ranking of demands and expectations of rural women (*continuation*)



Source: AERC, 2019

During in-depth interviews, some women assessed the health care system in rural areas as unsatisfactory. There were complaints about the low qualification of doctors,

negligent treatment of patients, corruption, as well as a limited range of medical services and specialists.

«Bad. Our doctors' education is very poor. They diagnose incorrectly, do not examine, negligent. I'm not afraid to say, there is a lot of corruption. In terms of service: we have free medical care, but it is poor. Many rural residents go to the city to be examined. I personally get health checkups in a city, because there have been cases that doctors diagnosed me wrongly.»

(a Kazakh woman, 32, higher education (Finance), Director of a Limited Liability Partnership)

«Not good enough. I can say that it is unsatisfactory... To be more precise, we have no place to deliver simple tests, no ultrasound rooms. We need to go to the district center... Yes, we need to have doctor's referral. In this regard, we are not satisfied... Well, we have a pediatrician. And, the same is for kids... We book dentist's appointment at the district center. We need a pharmacy, for example.»

(a Kazakh woman, 37, secondary education, self-employed)

«We have one out-patient clinic, we have no ultrasound rooms, no places to deliver tests. We ride to the district center. Even in the district center... well, in general, we do not have any conditions. Medical care is very poor. Doctors do not prescribe free drugs at all. Everything is in our district center. There is a queue and we have to go to paid procedures which is very expensive now. It is very expensive to get sick now.»

(a Turkish woman, 47, secondary vocational education, self-employed)

23.6% of women say they do not have a good house. The younger the respondent, the more frequently the demand for housing is made. If among those who are over 55 only 11.3% note a lack of good housing, among 18-24 – 36.6%. The higher the level of education, the more often women express the demand for good housing, i.e. more than a third of rural women with higher education cannot afford to buy housing that meets their needs.

23.3% of respondents noted the lack of a suitable job. The lower the level of education, the more women note the need for suitable job: women with secondary education – 30%, with secondary – 24%, with higher – 17%. There is a demand for good job among the unemployed (62%), self-employed (42%) and housewives (32.1%). The increased level of expectations in the latter two categories indicates hidden unemployment and unmet demand for employment among the self-employed and housewives, who often hesitate to call themselves unemployed. The lower the family income, the more often respondents talk about the lack of suitable job. 36% of women, whose income is only enough for food, notes a demand for a suitable job.

During in-depth interviews, self-employed women noted that they do not have a permanent job with a guaranteed income, fear for the future, do not have guarantees for pension provision, the instability of income, which is enough only for the most necessary.

21.3% of respondents expect state protection from the decline in living standards. Most often they are women with secondary education (29%), unemployed (39%) and self-employed (36%). The demand for state protection is increasing as family income declines.

Only 40% of rural women interviewed have pension contributions. Another 3% of respondents noted that they deduct pension only from part of the wage. One fifth of the respondents are most likely to work informally, the majority (17%) of them do not make pension contributions, and 4% – do not know exactly whether they make pension contributions or not. The majority of rural women interviewed do not receive any kind of social assistance – 82% noted this option. The most common types of social support among rural women were maternity payments and benefits (6.3%) and benefits for mothers with many children (5%).

In general, the key demands of rural women relate to the realization of basic needs for health care, housing, employment, which will allow to have a stable income, the state protection from the decline in the standard of living. The non-realization of basic needs leads to the fact that important development goals, such as obtaining additional education, modern economic knowledge, opportunities to get a loan, etc., are set aside.

Summary

- The majority of rural women (74%) are married or in a common-law marriage. Rural women tend to live in a large family, and the family size is not always related to the number of children. The average family size, according to the survey, was 4.39 people, while the number of minor children was 2.24 people. Large families are more typical for Kazakh women, residents of the Southern and Western megaregions. The average number of children is also higher in Kazakh women (2.37), while in Russian – 1.7.

- **Rural women demonstrate a high level of satisfaction with their lives – about 83%, mainly due to non-material factors.** The level of satisfaction is influenced by the age of the respondents, the level of education, the main language of communication. It should be noted that respondents aged 18-24, i.e. students or at the beginning of their career, were more likely to be satisfied with their lives (92.4%), while respondents of working age, who are already sufficiently free from family obligations and potentially at the peak of their working capacity, 35-44 year-olds, were more likely to be dissatisfied with life (19.4%). Education gives respondents a sense of self-confidence and satisfaction with their lives.

- **The level of purchasing power is another factor that determines the social well-being of respondents.** Rural women with above-average income have a 95% satisfaction rate, while the poor have 75%. Among the poor, the level of anxiety and uncertainty about the future is higher – 22.8% (for comparison: the level of anxiety among respondents with income above the average – 5.8%).

- **The economic situation of rural women is quite difficult.** 49% of respondents say that their income is enough for food and clothing, but not enough for durable goods. One in four does not have the opportunity to buy clothes, and 4% of them cannot even afford food. Thus, 74% of rural women do not have the opportunity to make savings, spending all their income exclusively on pressing issues. This is confirmed by other data. According to the survey, every second household in the village has an income per person less than the subsistence minimum (KZT29,698). 25% of respondents have an income per person up to KZT50 thousand, 13% – up to KZT100 thousand. The lowest level of income is observed in rural families of the Southern megaregion.

- **The economic situation is correlated with the average family size.** The larger the family, the lower the purchasing power of respondents. Respectively, Russian respondents often assess their purchasing power as average or above average. The highest proportion of the poor is among the respondents of other ethnicities. Kazakh women often chose the option «No answer».

- **The key source of income in most rural families is the husband's income** – this option was noted by 37% of respondents. In 21% of families both spouses earn equally, in 29% – the source of income is the wife's earnings or pension.

- **Woman often plays the role of the earner either before marriage or before the first child,** and perhaps immediately after getting education in the city. Respondents aged 35-44 with higher education have the opportunity to earn equally with the husbands. After the first children have reached the age when they can take care of themselves, women with education have the opportunity of self-realization, which they try to use. In families with a large number of young children the main source of income is the husband's earnings. As a rule, these are Kazakh families speaking predominantly Kazakh. Women in such families usually have only secondary education.

- **About 59% of rural women are economically active.** Most of them (27.7%) are employees in the public sector and in the civil service. 17.9% of rural women work in the private sector, and 7.2% are self-employed. About 37% of rural women are economically inactive. A large part of the working rural women are employed in education – 27.2%, and other 5.1% in preschool education. 16% of working rural women are involved in trade or warehousing. The most common areas of activity of rural women (5-7%) also include financial services, consulting, marketing; cleaning services; medicine, civil service. **Traditionally, only 6.2% of respondents are involved in rural areas.**

- **No permanent income creates insurmountable barriers for self-employed and unemployed people to access to borrowed funds,** which reduces their economic opportunities

for further development. Moreover, this group often has very vague knowledge about loans.

- **Only 13% of women interviewed consider their chances to take out a loan as high. 27% of women believe that these opportunities are very small or there is no at all.** Every third sees the reason in the low income of the villagers, 15% of women believe that due to low incomes, banks are afraid to give loans to the villagers. Another 15% of women note the high debt of the population. The self-employed and temporarily unemployed have high interest in obtaining a loan for business development. Some of the self-employed and unemployed who are interested in a loan have a reduced assessment of their own opportunities to get a loan. Only 15% of self-employed and 5% of unemployed women estimate their opportunities as high. The main reasons for the low assessment of their capabilities among these two categories are the low income of the rural population and the related concerns of banks, as well as the lack of special credit programs for rural areas.

- **The majority of rural women interviewed do not receive any kind of social assistance – 82%** noted this option. The most common types of social support among rural women were maternity payments and benefits (6.3%) and benefits for mothers with many children (5%).

- **The majority of rural women were not covered by any of the measures implemented in the framework of state programs to increase employment:** about 45% of respondents did not hear about any of them, the same number – heard, but did not participate. Although the main target groups of state employment programs are unemployed and self-employed Kazakhstan people, **the level of awareness of these groups about the measures being implemented has been rather low.** Only half of the unemployed rural women know about such measures, about 60% - the self-employed women. The highest level of awareness of the measures to increase the employment participation is noted among the workers of the public sector (about 70%), perhaps due to the fact that they are involved in the implementation of these measures.

- **According to the survey, the domestic violence is quite common in rural families.** About 36% of respondents either have such experience or have heard about it from others. But 17% of respondents are aware of such cases, 3% of rural women admit that this happens in their families. The majority of respondents who were subjected to domestic violence (74%) did not seek help. The most common reasons why women do not seek help: unwillingness to stand out («to suffer through all») and a sense of shame, fear of condemnation. Only 26% of the respondents who were subjected to domestic violence asked for help. Most often, women seek help from their relatives or nearest neighbors. Women seek help from the police or her husband's relatives much less.

- **Rural women think that the use of physical force during the fight cannot be justified by anything – 88.6%** of respondents. Only 3.3% of respondents hold the opposite point of view. However, a large share (8%) find it difficult to answer this question unambiguously, that is, they are not sure that domestic violence is absolutely unacceptable. The largest share of those who found it difficult to answer is among Kazakh women, respondents aged 18-24, Kazakh-speaking, respondents with incomes below average, residents of the Western and Southern megaregions.



CHAPTER 3

EMPIRICAL EVALUATION OF THE RESULTS

Methodology of empirical evaluation

In recent years, empirical methods of studying human life are based not only on official statistics, but also on information collected in the course of various field research and surveys. These research are already a source of information not only for the Humanities, but also for economists, including those engaged in behavioral economics.

To empirically study the results of this survey, we have put forward a number of the following questions:

- What determines the economic opportunities for rural women?
- What factors affect the low financial situation of the villagers?
- What are the reasons for dissatisfaction with life in the village?
- What causes poor expectations of the future for rural women?
- What are the factors to move out of the

village?

- What factors determine the existence of domestic violence against women in rural areas?

All factors were evaluated using a linear probability model (LPM) which is an ordinary least squares model in which the dependent variable Y is a dichotomous dummy, taking the values of 0 and 1. (Maddala, 1992). Responses to the survey were structured and prepared for this purpose. First of all, the results of the survey of rural women were combined into a single database for further analysis. All database factors were reorganized into logistic variables, where 1 means the presence of a certain quality and 0 means the absence.

This model is used to predict the probability of occurrence of events that we are interested in, depending on certain factors. The regression function has the following form:

$$E(Y_i | X_i) = \beta_0 + \sum_{n=1}^k \beta_n X_i + \varepsilon$$

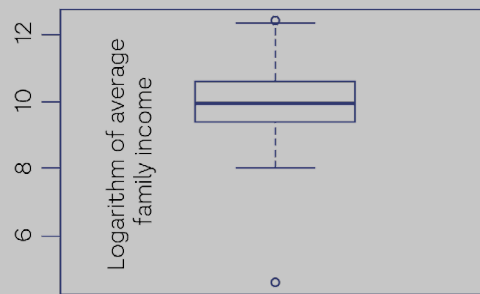
- Y_i Dependent factors
- X_i Vector determinant (factors), where $i \in [1;n]$
- β_0 Constant
- ε Error
- β_n Independent variable's coefficient

The database was structured and prepared for further analysis. An integer variable was added – a logarithm of the average household income per family member. The reason why the logarithmic value was chosen instead of the nominal value of income is explained by the fact that this method allows to interpret the results of the research in the percentage change in income. The second reason is that wages cannot be negative and, consequently, the

results could be distorted if absolute measures were used.

Outliers from the dataset were excluded (see Figure 22). In statistics, outlier is a measurement result that stands out from the total sample (Зайдель, 1965). An outlier may be due to variability in the measurement or it may indicate experimental error. In Figure 22, the outliers are marked with circular shapes.

Figure 22. Descriptive statistics of numerical indicators of the database cleared of outliers



Source: AERC

ANOVA test analysis was conducted to study the impact of several factors that explain the socio-demographic status of rural women on different dependent variables such as «desire to move out», «poor expectations of the future», «lack of money» and others. The dispersion analysis became widely known after the inclusion into the Fisher's «Statistical Methods for Researchers» book published in 1925. The objective of this test is to determine the dependencies between variables by examining the significance of differences in the mean values. For example, based on the results of the survey, all women can be divided into four groups by marital status: married, single, divorced and widowed. Dispersion analysis helps to determine whether there are differences between the average level of desire to move out in the study groups. The null hypothesis is the absence of differences between the mean values, while the alternative hypothesis states the opposite:

$$H_0 = \mu_1 = \mu_2 = \dots = \mu_j$$

$$H_1 = \mu_1 \neq \mu_2 \neq \dots \neq \mu_j$$

To evaluate the test results, the attention is paid to the Fisher criterion, that is, to F statistics:

$$F = \frac{MSv}{MSm},$$

where MS is the middle square, respectively, within the group and between them. If the F-ratio is greater than the critical value, then the F-test supports rejection of the null hypothesis. Therefore, in this example, the mean values of the desire to move statistically significantly

differ in groups with different family status. Thus, as a result of the dispersion analysis, we have selected a number of variables that can explain the dependent variables. To confirm the correctness of the selected variables, a Wald test was also performed. The Wald Chi-Squared Test, or simply the Wald test, is a way to find out if explanatory variables in a model are significant. In general, all econometric tests and models were carried out on the R platform using specialized packages for statistical data analysis.

The next step was to eliminate multicollinearity from the regression model. In econometrics, the presence of a linear relationship between explanatory variables is called multicollinearity. In regression, a correlation between variables may lead to an overestimation or underestimation of the influence of some factors on the explained variable. For these reasons, the Pearson Chi-Squared test was conducted. This type of analysis, which is considered one of the foundation stones of modern statistical analysis, was described by Pearson in 1900 (Cochran, 1952). The null hypothesis in this test is the independence of explanatory variables among themselves. The VIF test was conducted additionally. Thus, multicollinear factors were removed from the models.

Assessment of the economic opportunities for rural women

Decent average monthly income and life satisfaction may depend on many factors, but we are limited only by the results of sociological research. A number of dummy variables, such as financial literacy, infrastructure development, access to public services, public social support

and digital skills, were created for regression analysis. Financial literacy of rural women was determined by knowledge of the amount of their pension savings, keeping records of family budget expenditures, awareness of the principles of crediting and the package of social guarantees. To determine the infrastructure development, the assessment of the work of different types of institutions in the village on a five-point scale was used. The survey

also provided information on the availability of state measures, such as free vocational training, microcredit, assistance in moving to other regions and etc. Based on the answers to questions about the use of the Internet, the ability to use a smartphone and a computer, a digital skills variable was created.

The following functional assumptions about the degree of women's economic empowerment were formulated:

Average monthly income = F (financial literacy, infrastructure development, access to public services, public social support, digital skills, socio-demographic characteristics) (1)

Satisfaction = F (financial literacy, infrastructure development, access to public services, public social support, digital skills, socio-demographic characteristics) (2)

Theoretical assumptions of functions (1) and (2) have the following regression form (Table 18).

Table 18. Average monthly income model

Indicator	Coefficient	
Constant	10.291166 ***	(0.248503)
Financial literacy	0.087215 ***	(0.021474)
Infrastructure development	0.005057 ***	(0.001530)
Access to public services	0.032351	(0.028721)
State social support	-0.063665	(0.047519)
Digital skills	0.030262 ***	(0.004401)
Age	0.009567 ***	(0.001644)
No children under 18	-0.474298 *	(0.221225)
Up to 2 children	-0.649008 **	(0.221326)
From 3 to 4 children	-0.824636 ***	(0.223887)
More than 5 children	-1.092197 ***	(0.248713)
Northern region	-0.332078 ***	(0.064876)
Southern region	-0.677780 ***	(0.052669)
Western region	-0.282178 ***	(0.062164)
Married	-0.099274 *	(0.043030)
1,265 observations, R ² =0.3047, adjusted R ² =0.29, F=40		
., *, **, *** — significance at 10%, 5%, 1% and 0.1% level respectively		

Source: AERC

According to the analysis results, financial literacy, infrastructure development and the availability of digital skills among rural women has a positive effect on income growth. Digital skills increase family income by 3%. In contrast, married women's income is 10% lower than the average. Moreover, it has been statistically proven that the more minor children in the

family, the lower the income per family member. Women with two children have a discount of 65% of the average income, while the budget of a mother with 3-4 minor children is 82% lower than the average. Geographically, three regions turned out to be significant, among which the Southern region gives the biggest discount on profitability for each family member.

Table 19. Life satisfaction model

Indicator	Coefficient	
Constant	2.285684 ***	(0.109164)
Financial literacy	0.012878	(0.025496)
Infrastructure development	0.010629 ***	(0.001825)
Access to public services	0.106860 **	(0.034099)
State social support	-0.098198 .	(0.055090)
Digital skills	0.025005 ***	(0.004692)
Northern region	-0.327233 ***	(0.062266)
Western region	0.216866 ***	(0.055476)
Married / living together	0.403640 ***	(0.087736)
Single	0.381757 ***	(0.108369)
Widows	0.430257 ***	(0.111086)
1,265 observations, R ² =0.1197, adjusted R ² =0.1128, F=17.2		
., *, **, *** — significance at 10%, 5%, 1% and 0.1% level respectively		

Source: AERC

The results of the second model show a positive relationship between infrastructure development, availability of public services, availability of digital skills and satisfaction. It is noteworthy that women who participated in receiving state social support, feel 10% more satisfied with life.

Consequently, the improvement of financial literacy and digital skills of rural women, the development of infrastructure in rural areas and the increased availability of public measures have a positive impact on both the economic opportunities and the social well-being of rural women.

The next step of the study was to analyze factors of migration, domestic violence, financial difficulties and dissatisfaction with life. To determine statistical relationships, the

data were cleaned up, and all the requirements for building regression models described at the beginning of the section were confirmed.

After statistical tests, the following regression models were formed by the least-square method:

Desire to move out of the village = F (age, domestic violence, dissatisfaction with life, type of earnings, type of activity, hobby, family status, level of education) (1)

Domestic violence = F (age, occupation, marital status, educational level) (2)

Lack of financial resources = F (type of earnings, activity, hobby, number of children, level of education, megaregion) (3)

Dissatisfaction with life = F (type of family income, type of activity, level of material well-being, marital status, level of education, hobby,

life in the district center) (4)

In the analysis, women working in the public service with up to two children, having a secondary education, hobbies, and an average financial situation, were selected as a control group of linear regression.

Analysis of migration factors

The results find that one in three women living in rural areas wants to change their place of residence. However, only 4% of women among those who want to move out made a final decision. According to the respondents of in-depth interviews, the financial situation of the family and the lack of sufficient savings are often a limiting factor. For the purposes

of further analysis, women were divided into two groups: wishing to stay in the village, and wishing to move out of.

It should be noted that the social well-being of women who want to move out, differs markedly from the villagers who want to stay there. **42.2% of the unwilling and only 38.8% of those wishing to move out are fully satisfied with life.** However, while the majority of women considering moving out think that their financial situation will improve; among women wishing to remain in the village, the largest proportion of those who believe that their financial situation will remain the same.

Table 20. Comparative migration statistics

Characteristics	Wishing to stay in the village	Wishing to move out of the village
Fully satisfied with life	42,20%	38,80%
Looking to the future with anxiety and uncertainty	9,10%	18,90%
Believe that the financial situation will definitely improve	20,90%	27,30%
Believe that the financial situation will remain the same	38,50%	27,90%

Source: AERC

Based on the data obtained, it can be assumed that the main «drivers of migration» are the social well-being and economic status of women. The

results of the empirical analysis are presented in the following table.

Table 21. Dispersion analysis of the Desire to move out model

Indicator	Coefficient	Significance level
Age	< 2.2e-16	***
Domestic violence	0.002385	**
Dissatisfaction with life	7.169e-07	***
Type of family income	5.651e-07	***
Type of activity	0.004593	**
Hobbies	0.002653	**
Marital status	0.009964	**
Ethnicity	0.527357	
Number of minor children	0.427384	
Level of education	0.007948	**
Financial situation	0.736937	

Table 21. Dispersion analysis of the Desire to move out model (*continuation*)

Indicator	Coefficient	Significance level
Megaregion	0.127597	
District center	0.161845	
., *, **, *** — significance at 10%, 5%, 1% and 0.1% level respectively		

The results of the dispersion analysis showed that such factors as age, domestic violence, dissatisfaction with life, type of family income, activity, hobbies, marital status and level of education are the determining factors of migration for rural women.

Table 22. Desire to move out model

Indicator	Coefficient	Standard deviation
Constant	0.518760	0.108099
Age	-0.006721	0.001377
Domestic violence	0.115466	0.052938
Dissatisfaction with life	0.151673	0.036722
Parents' income	-0.117819	0.168836
Husband's earnings, income (leaves and works/trades in the city)	0.072765	0.052518
Husband's earnings, income (works in the village)	-0.042235	0.045473
My income (I leave, work/trade in the city)	0.187913	0.072349
My income (I work in the village)	0.027312	0.047708
We are financially helped by relatives, adult children	-0.018080	0.080734
Main income comes from our farm, etc.	0.079378	0.085142
My benefits, pension	0.053797	0.085003
Husband's benefits, pension	0.149378	0.113520
Temporarily unemployed	0.081568	0.085036
Housewife	-0.085992	0.068937
I do not work due to disability	0.068458	0.183828
Retired by age	-0.051752	0.094569
I work in a budget organization	-0.105988	0.061682
I work in a private sector	-0.097888	0.064346
Self-employed	0.087045	0.074757
Student	0.026746	0.160262
Married / living together	0.002765	0.057577
Not married	0.197650	0.072898

Table 22. Desire to move out model (continuation)

Indicator	Coefficient	Standard deviation
Divorced	0.047132	0.072016
Higher education	0.130758	0.036565
Incomplete higher education	0.108396	0.099993
Secondary special education	0.061847	0.031714
1,200 observations, $R^2=0.1321$, adjusted $R^2=0.1198$, $F=10.74$		

Source: AERC

It has been statistically proved that social well-being is the determining factor of desire to migrate for women in rural areas. For example, **dissatisfaction with life increases this probability by 15.1%**. According to the results of the regression analysis, domestic violence also plays an important role when there is a desire to move out. This factor increases the probability of migration by 11.5%.

The analysis also confirmed the hypothesis that the younger generation is more mobile, and it is easier for them to decide to move out of the village. With each passing year, the probability that a woman wants to move out is reduced by 0.6%. On the contrary, the level of education showed a positive relationship with the desire to move out. For example, women with higher education are 13% more likely to move than women with secondary education. Moreover, it has been proven that marital status also has a considerable effect to move out. Unmarried women are 19.7% more likely to move out than widows.

It is worth noting that the economic factors as «type of activity» and «type of family income» showed high statistical significance. Women working in the public or private sector, housewives and students are less likely to move out than the self-employed and the unemployed. This may be due to the fact that the unemployed villagers hope to get a job in the city. It was also determined that in families where one of the spouses travels, works or trades in the city, the probability of moving out is much higher than in families with other types of income.

Analysis of violence factors

The research analyzed the relationship between domestic violence and socio-demographic characteristics: age, ethnicity, level of education, number of family members and minor children. Remarkably, the prevalence of domestic violence is significantly higher among Kazakh women compared to representatives of other ethnicities. While **every third Russian woman who survived the beatings by her husband seek help, only 25% of Kazakh women ask for help. Furthermore, every fifth Kazakh woman refused or found it difficult to answer questions about this topic.**

Another important sociological factor in identifying the risk group of domestic violence is the material well-being of the family. The data show that less well-off families are more likely to experience domestic violence and are less likely to seek help. Women from families with a lack of money even for food were **twice as likely to refuse to give an answer compared to women who do not have financial difficulties.**

To further analyze the data, a new dummy variable called «exposure to violence» was introduced. The first group included women who answered the question «If you personally had cases of abuse, beatings by your husband, did you seek help?» with the answers «Yes, I sought help» and «No, I did not». Those who answered «No, I did not» were considered in the second group. The analysis results can be found in the following table. Women subjected to violence have less optimistic outlook on life. Only 28.6% of women subjected to violence are satisfied with their lives, while among women not subjected to violence the proportion of fully satisfied with the quality of life is noticeably higher at 42.2% (Table 23).

Table 23. Ratio of women subjected to and not subjected to violence

Indicators	Women who have experienced violence		Women not subjected to violence	
	Frequency	%	Frequency	%
Fully satisfied with the quality of life	28	28,6	445	42,2
Looking to the future with anxiety	20	20,4	117	11,1
Believe that their lives will improve	51	52	574	54
Want to move out of the village	48	49	329	31
The main income in the family brings a woman	23	23	190	18
If a woman is in trouble, there is a person she can rely on	83	84,7	947	89,8
Divorced	17	17,3	44	4,2
Justify the use of physical force	5	5,1	30	2,8

The results of the ANOVA test of the dependent variable called «domestic violence» are shown in the table below.

Table 24. Dispersion analysis of the Domestic Violence model

Indicators	Coefficient	Significance level
Age	0.2193047	
Type of family income	0.5569432	
Type of activity	0.0004498	***
Hobbies	0.0204663	*
Marital status	9.774e-06	***
Ethnicity	0.0042932	**
Number of minor children	0.4397668	
Level of education	0.7350074	
Financial situation	0.0963760	
Megaregion	0.0662967	
District center	0.1831980	
, , * , ** , *** — significance at 10%, 5%, 1% and 0.1% level respectively		

According to the test results, the regression model included such factors as activity, hobby, marital status and ethnicity. Other factors were not statistically significant. This means that domestic violence is not related to the woman's age and level of education, the financial situation and type of earnings of the

family. Although frequency tables have shown that domestic violence is more common in the Southern and Western regions, this factor has also not been sufficiently significant. The results of the probabilistic model are shown in the following table.

Table 25. The Domestic Violence model

Answer choice	Coefficient	Standard deviation
Constant	0.063467	0.049378
Temporarily unemployed	0.038694	0.044839
Housewife	-0.032101	0.036138
I do not work due to disability	-0.050647	0.096080
Retired by age	0.013188	0.040306
I work in a budget organization	0.005158	0.035741
I work in a private sector	-0.029141	0.036957
Self-employed	0.097016	0.042337
Student	-0.026955	0.074073
No hobbies	-0.037051	0.015101
Married / living together	-0.013531	0.028830
Not married	-0.077951	0.037641
Divorced	0.113985	0.038783
Kazakh	0.051183	0.022901
Russian	-0.001444	0.026526
1,142 observations, R ² =0.056, adjusted R ² =0.048, F=5.2		
., *, **, *** — significance at 10%, 5%, 1% and 0.1% level respectively		

Source: AERC

The table shows all the factors that significantly affect the presence of domestic violence. It was found that women working in budgetary organizations, self-employed and temporarily unemployed are more likely to be subjected to violence. On the contrary, female students, private workers, housewives and women who do not work because of disability are less likely to experience domestic violence.

The preliminary assumption that Kazakh women are more likely to be subjected to violence has been statistically significant at a high level. **Kazakh women are 5.1% more likely to be subjected to violence than women of other ethnicities.**

It was found that the existence of domestic

violence also depends on the woman's marital status. For example, single women are 8% less likely to be abused than widows, and this probability is 11.4% higher among divorced women.

Analysis of factors affecting financial difficulties

In this unit, a search for factors that explain the financial difficulties of rural women was conducted. The table below shows that the variables selected are statistically significant at different levels, and, therefore, are good explanatory factors for the low financial situation.

Table 26. Dispersion analysis of the Financial Difficulties model

Answer choice	Coefficient	Significance level
Age	0.361772	
Type of family income	6.944e-12	***
Type of activity	5.488e-12	***
Hobbies	0.000180	***
Marital status	0.187947	
Ethnicity	0.333490	
Number of minor children	0.003895	**
Level of education	5.072e-09	***
Megaregion	0.015872	*
District center	0.950179	
., *, **, *** — significance at 10%, 5%, 1% and 0.1% level respectively		

We can observe from the table 26 that factors such as marital status, ethnicity, age and life in the district centre do not affect the material well-being of rural women. Financial difficulties

may be a consequence of education, family income and occupation. Moreover, the number of minor children also affects the availability of financial difficulties for women in the village.

Table 27. The Financial Difficulties model

Answer choice	Coefficient	Standard deviation
Constant	0.12684	0.07817
Parents' income	0.01159	0.18466
Husband's earnings, income (leaves and works/trades in the city)	0.01715	0.05137
Husband's earnings, income (works in the village)	0.09617	0.04474
My income (I leave, work/trade in the city)	0.22524	0.06652
My income (I work in the village)	0.07966	0.04095
We are financially helped by relatives, adult children	0.13632	0.08043
Main income comes from our farm, etc.	-0.20377	0.08513
My benefits, pension	0.23742	0.08059
Husband's benefits, pension	0.16958	0.10985
Temporarily unemployed	0.38335	0.08394
Housewife	0.09498	0.07003
I do not work due to disability	0.04304	0.17808
Retired by age	-0.09748	0.09230
I work in a budget organization	0.02765	0.06281
I work in a private sector	0.01531	0.06546

Table 27. The Financial Difficulties model (*continuation*)

Answer choice	Coefficient	Standard deviation
Self-employed	0.15787	0.07601
Student	-0.15369	0.16581
No hobbies	0.08506	0.02703
More than 5 children	0.08884	0.08664
No children under 18	-0.08395	0.03078
From 3 to 4 children	0.03154	0.03621
Higher education	-0.25289	0.03569
Incomplete higher education	-0.06278	0.10008
Secondary special education	-0.11481	0.03097
Western region	0.14498	0.05031
Northern region	0.16282	0.05264
Central region	0.05540	0.07658
Southern region	0.13224	0.04388
1,128 observations, $R^2=0.17$, adjusted $R^2=0.15$, $F=8.2$		
., *, **, *** – significance at 10%, 5%, 1% and 0.1% level respectively		

Source: AERC

According to the analysis results, hobbies and higher education, earnings of both spouses, no children are negatively dependent on the lack of material resources. In other words, **a rural woman with a hobby, higher education and no children will experience less financial difficulties.** Moreover, pensioners and students are less likely to face a shortage of funds than women in other categories. The highest probability of having financial difficulties is observed among temporarily

unemployed women. The data show **a positive relationship between secondary education and the lack of money in the family.**

For example, the table shows that women with secondary special education are 11% more vulnerable to poverty than women with secondary education. The opposite trend is observed in women with higher education: they are 25% more likely to have no financial difficulties.

Analysis of factors affecting dissatisfaction with life

Social well-being is an additional measure of

the economic opportunities for rural women. The factors affecting dissatisfaction with life were analyzed.

Table 28. Dispersion analysis of the Dissatisfaction With Life model

Indicator	Coefficient	Significance level
Age	0.05944	.
Type of family income	5.092e-13	***
Type of activity	1.439e-12	***
No hobby	0.03341	*
Marital status	0.03012	*
Ethnicity	0.04560	*
Number of minor children	0.04807	*
Level of education	0.01184	*
Financial situation	1.736e-11	***
Megaregion	0.10762	
District center	0.00326	**
., *, **, *** — significance at 10%, 5%, 1% and 0.1% level respectively		

After the dispersion analysis, tests to check multicollinearity between variables, the final Dissatisfaction With Life model included a number of variables, such as the type of family

income, type of activity, level of material well-being, marital status, level of education, hobbies and life in the district center.

Table 29. Dissatisfaction with Life Model

Indicator	Coefficient	Standard deviation
Constant	0.0102285	0.0872519
Parents' income	0.0784171	0.1496794
Husband's earnings, income (leaves and works/trades in the city)	0.0914735	0.0411765
Husband's earnings, income (works in the village)	0.0727098	0.0360852
My income (I leave, work/trade in the city)	0.2253895	0.0585207
My income (I work in the village)	0.0328512	0.0378015
We are financially helped by relatives, adult children	0.1879177	0.0668803
Main income comes from our farm, etc.	0.0230778	0.0693854
My benefits, pension	0.1237940	0.0675951
Husband's benefits, pension	0.0737656	0.0883444
Temporarily unemployed	0.1700223	0.0691107
Housewife	-0.0429629	0.0569377
I do not work due to disability	-0.0059906	0.1440357
Retired by age	-0.0747593	0.0753264

Table 29. Dissatisfaction with Life Model (*continuation*)

Indicator	Coefficient	Standard deviation
I work in a budget organization	-0.0092452	0.0510848
I work in a private sector	0.0768934	0.0531026
Self-employed	0.0853095	0.0619940
Student	-0.0594749	0.1355806
No hobbies	0.0232344	0.0221478
Married / living together	0.0153205	0.0459620
Not married	0.0001031	0.0557870
Divorced	0.1274680	0.0570454
Kazakh	-0.0412747	0.0330201
Russian	-0.0628991	0.0377555
Higher education	-0.0355930	0.0299453
Incomplete higher education	-0.0887291	0.0806538
Secondary special education	-0.0244501	0.0254281
Not enough money even for food	0.3438738	0.0556629
There is enough money for food, but buying clothes causes difficulties	0.0762747	0.0253648
The income is enough for everything, except very expensive acquisitions	-0.0762335	0.0295447
We do not experience financial difficulties	-0.1085870	0.0565489
Village	0.0930847	0.0375803
1,125 observations, $R^2=0.18$, adjusted $R^2=0.1575$, $F=7.9$		
., *, **, *** — significance at 10%, 5%, 1% and 0.1% level respectively		

Source: AERC

The data show that dissatisfaction is largely related to the financial situation of women. Financial dependence on relatives and the presence of financial difficulties correlate positively with dissatisfaction. While dissatisfaction with life among those who find it difficult to buy clothes is 7.6% higher than the average, women with a shortage of funds even for food are 34.4% more prone to dissatisfaction.

The analysis also showed **a positive relationship between dissatisfaction and family income**. In families where the main income is the woman's earnings or her allowance, the probability of dissatisfaction is higher than in other families. It should also be noted that women who receive financial assistance from relatives or adult children are 19% more likely to feel dissatisfaction in contrast to the family,

where both spouses earn equally.

Another factor affecting the women's dissatisfaction is the type of activity. For example, temporarily unemployed women are often dissatisfied with life, while pensioners and students are less exposed to negative health.

The analysis showed that the satisfaction factors are: **life in the district center, hobbies and no financial difficulties**. For example, women who do not experience financial difficulties 11% higher feel satisfied with life.

The analysis revealed a number of statistically significant relationships for an even broader understanding of the socio-economic difficulties of rural women, and **should be understood by people making policy decisions in employment, social security, demography, etc.**

Summary

- **Every third woman wants to leave the village**, but the limiting factor is the lack of savings. Moreover, this probability is the highest for young and single women which indicates low expectations about the opportunity to earn and provide for themselves in rural areas.

- It was found that the women's socio-professional and marital statuses have a statistically significant relationship with the presence of domestic violence in the family. Interestingly, **Kazakh women apparently face domestic violence more often than women of other ethnic groups.**

- According to the analysis results, hobbies and higher education, earnings of both spouses, no children are negatively dependent on the lack of material resources. The highest probability of having financial difficulties is observed among temporarily unemployed women. The data show a positive relationship between secondary education and the lack of money in the family.

- Satisfaction factors are: **life in the district center, family income from earnings of both spouses and no financial difficulties.** It is worth noting that the analysis also showed a positive relationship between the lack of hobbies and dissatisfaction.



ANNEX. Research methodology

Objective of research: To draw a social portrait of rural women of Kazakhstan based on the results of sociological research.

Object of research: Women living in rural areas of the regions of Kazakhstan, aged 18 to 65 years.

Geographical coverage: The research covered rural women in 14 regions of Kazakhstan, followed by an analysis of the data broken down into five megaregions (North, South, East, West, Center).

Hypotheses of research

1. Due to the traditional way of life in rural areas, the lack of targeted support, rural women have limited employment opportunities compared to those living in urban areas.
2. Rural women have limited access to education and health services.
3. This category of the population, or almost a quarter of the population of the country, where mothers with many children and self-employed are widely represented, do not fully realize their economic and human potential.
4. Measures of state support to ensure productive employment and improve financial and business literacy are in high demand among this category of the population.

Research problem

1. Development of research methods and sampling a questionnaire survey;
2. Social portrait of rural women (age, education, marital status, income, occupation, etc.);
3. Analysis of key parameters of social well-being and economic situation of rural women;
4. Assessment of financial literacy and access to financial services;
5. Identification of external barriers to economic empowerment of rural women;
6. Identification of the needs and opportunities for rural women in educational, economic and social services;
7. Analysis of the effectiveness of existing social protection measures and their accessibility to rural women.

Method of research

Questionnaire-based survey

The method of collecting information was a survey of the population by the method of personal interview based on a strictly formalized questionnaire (face-to-face method) at the place of residence of respondents. The face-to-face method involves interviewing respondents by specially trained interviewers, during the survey the interviewers ask questions and mark the answers in the questionnaire. The survey was conducted in two languages: Kazakh and Russian (depending on the respondent's preferences).

The field phase of the survey was carried out from March 23, 2019 to April 05, 2019. The sample population of the survey was 1,424 female respondents over 18 years of age living in rural areas. The sample was calculated taking into account the representativeness, and was close to the corresponding proportions of the socio-demographic composition of rural women (according to the Committee on Statistics of the Ministry of National Economy of the Republic of Kazakhstan).

The research used a multistage stratified territorial random sampling. The selection of observation units was carried out in several stages using probabilistic sampling design. 14 oblasts of Kazakhstan were taken for the survey. At the first stage of selection, a stratification variable was a type of rural settlement: district center/village. In the regions, settlements, if there were more than two, were selected on the principle of a triangle to exclude the choice of villages in one direction. Given the climatic conditions of individual regions, very remote areas and villages were excluded.

Selection of respondents was carried out by interviewers. The second stratification variable – households – was selected by following the route from the starting point according to the «left hand» rule.

At the end points of the survey (at the place of residence of the respondents), the respondent was determined randomly - by the «last birthday». The respondents were selected by fixing the dates of birth of all women over 18 years of age living in the house. Names of women from the oldest to the youngest were recorded in a special form. The respondent whose birthday was closest to the date of the survey was selected. If the respondent selected in accordance with the methodology was unavailable at the time of the first visit, the interviewers shall make at least two repeated visits to this address.

The sample is as close as possible to the corresponding proportions of the population. The deviation of the average characteristics of the sample from the average characteristics of the population varied within $\pm 2.6\%$ at 95% CI.

7 in-depth interviews were conducted. The selection of participants was made taking into account the employment status of the respondents.

Socio-demographic characteristics of the target group

Table 30. Sample structure by region/oblast

Nº	Region	Total, number of respondents	%	Village	District center
1	Akmola Oblast	71	5,0	1	1
2	Aktobe Oblast	57	4,0	1	1
3	Almaty Oblast	284	19,9	2	8
4	Atyrau Oblast	68	4,8	1	1
5	EKO	100	7,0	1	2
6	Zhambyl Oblast	122	8,6	1	4
7	WKO	56	3,9	1	1
8	Karaganda Oblast	51	3,6	1	1
9	Kostanay Oblast	74	5,2	1	1
10	Kyzylorda Oblast	78	5,5	1	1
11	Mangystau Oblast	82	5,8	1	3
12	Pavlodar Oblast	40	2,8		1
13	NKO	56	3,9	1	1
14	Turkestan Oblast	285	20,0	2	8
TOTAL		1424	100	15	34

Macro-regions

Taking into account the peculiarities of the study group, the most represented was the Southern region – more than half of the respondents live in Almaty, Turkestan, Zhambyl and Kyzylorda Oblasts.

One fifth of respondents are representatives of the Western macro-region: Mangystau, Atyrau, Aktobe oblasts and WKO.

14% of respondents live in the Northern macro-region: Kostanay, Pavlodar oblasts, NKO.

Table 31. Sample structure by macro-region

Macro-regions	Number of respondents, pers.	Share, %
Northern	201	14,1
Western	263	18,5
Southern	769	54,0
Eastern	140	9,8
Central	51	3,6

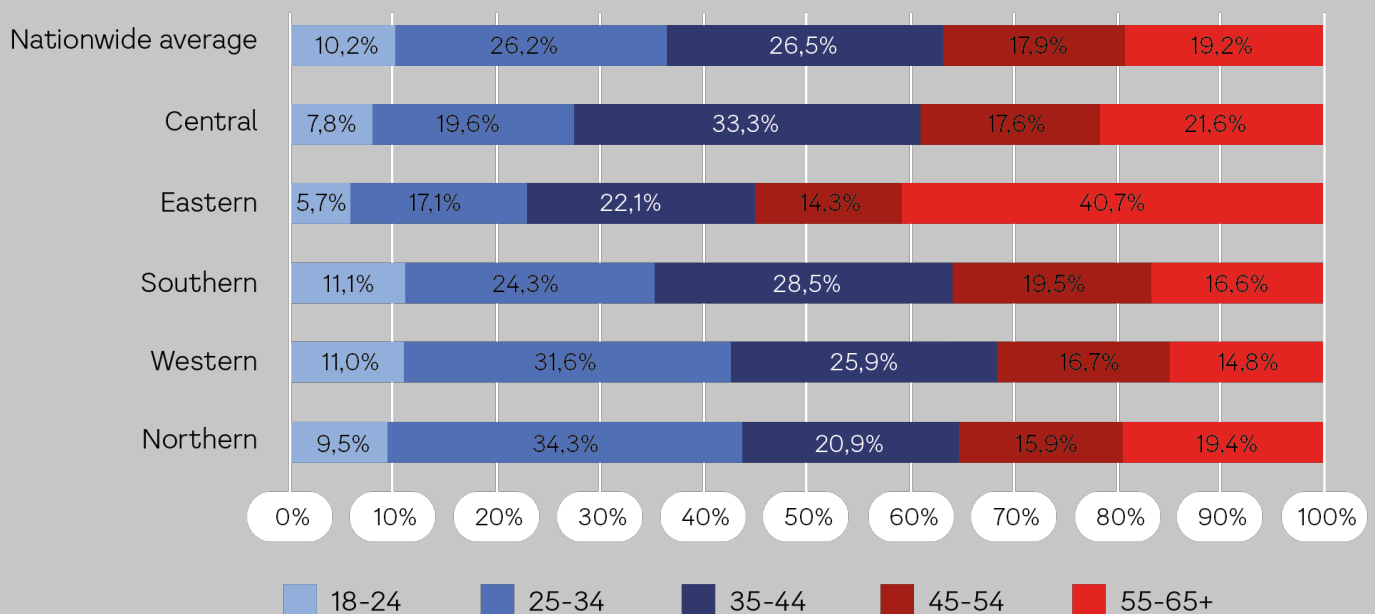
Eastern and Central megaregions include one region each and are the most urbanized, and, therefore, the share of respondents is only 9.8% and 3.6%, respectively.

Age

The majority of rural women are quite young – half of the respondents are 25-44. And the «youngest» was the Western megaregion. On average, the proportion of respondents aged 18-24 is about 10% in the villages of all regions.

The Eastern megaregion had the largest share of respondents aged 55 and older – 41% with an average of 19%.

Figure 23. Age structure of a sample

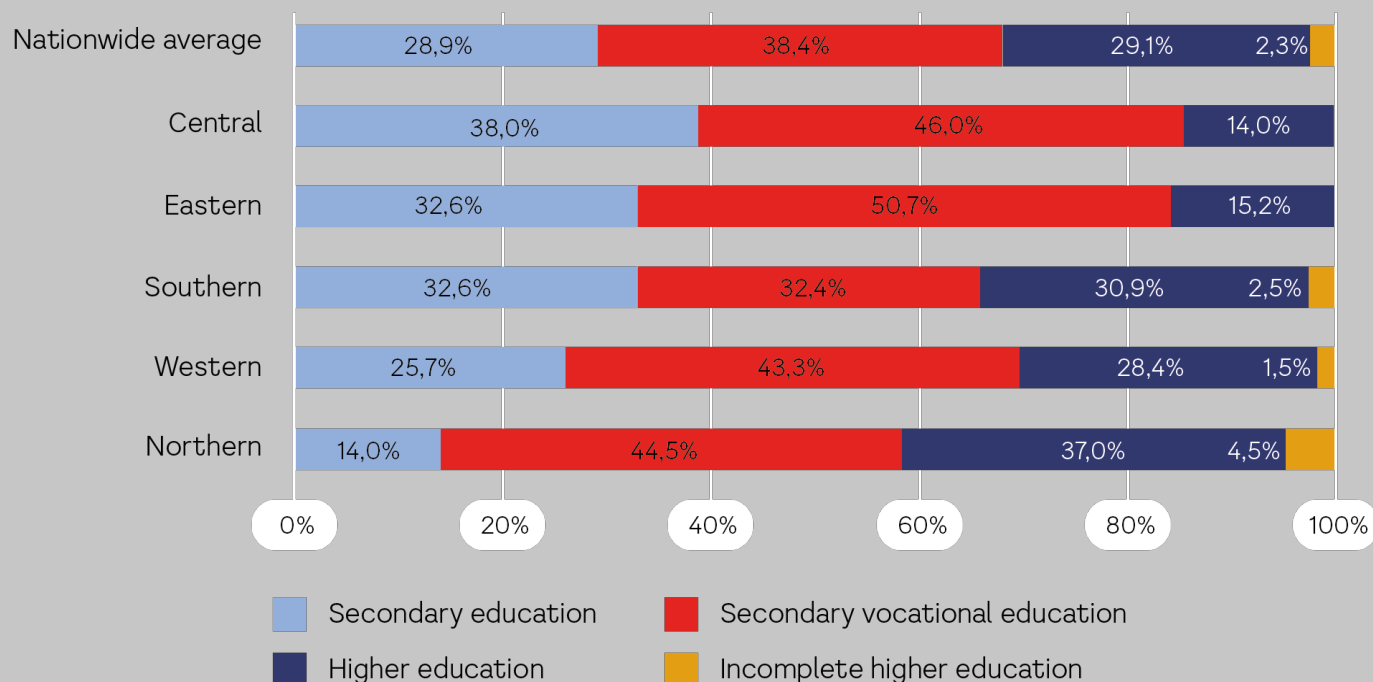


Education

The majority of rural women have specialized secondary education – 38.4%. Approximately 30% of the respondents have either higher education or only secondary education.

The Northern macro-region has the highest proportion of rural women with higher education – 37% against 29% on the national average.

Figure 24. Level of education



As can be seen from table 32, perceptions of the importance of higher education for rural women are changing.

Among older respondents, the share of those who have only secondary education was 42%, while among 18- to 24-year-olds this group is 20% less. The reverse situation is also observed: the enrolment ratio in higher education is 32% among young women in the village, while 13% - among respondents 55 years of age and older.

Table 32. Level of education by age group

Age	Secondary education	Secondary special education	Higher education	Incomplete higher education	Refuse to answer	Total
18-24 y.o.	20,8%	34,0%	31,9%	12,5%	0,7%	100,0%
25-34 y.o.	17,2%	36,6%	42,5%	1,9%	1,9%	100,0%
35-44 y.o.	31,4%	36,7%	29,3%	0,8%	1,9%	100,0%
45-54 y.o.	32,3%	39,8%	25,2%	1,6%	1,2%	100,0%
55-65+ y.o.	42,4%	44,3%	12,9%	0,0%	0,4%	100,0%

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**RESEARCH OF ECONOMIC OPPORTUNITIES FOR RURAL WOMEN
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SEPARATE CATEGORY OF SOCIALLY VULNERABLE POPULATION
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