

## Expanding Opportunities for Women Entrepreneurs in Rural Districts of Tajikistan



Shiringul Nurova, beneficiary of the Agriculture Commercialization Project from the Shahrinav district of Tajikistan (photo by Nozim Kalandarov for the World Bank).

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Agriculture plays an important role in the Tajik economy. In spite of that only 7% of land is arable; agriculture provides 48% of employment and 23% of Tajikistan's GDP.

However, problems such as limited access to improved technology, finance, the market, basic agricultural inputs such as seeds and fertilizers, and insufficient training do not allow small farmers to develop their businesses, increase incomes and take full advantage of domestic and export markets. This is especially true for women entrepreneurs who have additional work in terms of childcare and housekeeping. In Tajikistan, due to limited economic opportunities, every tenth citizen, mostly men, works abroad. Moreover, women farmers in Tajikistan are less likely to own assets and have access to inputs and services than men.

That's why for Shiringul Nurova, a small-scale farmer from Shahrinav district, access to finance for her farm has become a decisive factor. She applied for a loan from a local microfinance institution and was also awarded with a matching grant from the World Bank-funded Agriculture Commercialization Project.

By supporting farmers and small and medium-sized enterprises in rural areas of Tajikistan through access to loans, grants and knowledge, the Project promotes economic opportunities, entrepreneurship and job creation.

With the support provided by the Project, Shiringul Nurova has built a greenhouse for herself, where she now grows cucumbers.

“I have 1.5 hectares of land, and before my husband and I grew vegetables there only in the warm season. Now, due to the greenhouse, we have the opportunity to grow vegetables all year round. We can sell our products in both warm and cold months and earn income all year round,” - says Shiringul.

7 people are employed in the greenhouse, three of which are women who live in her village.

“Often men go on labor migration to earn money, and it is difficult for women to keep house. I am glad that I was able to support three women, my neighbors, by providing them with work. I also provide them with hot meals for lunch,” - says Shiringul.

Umed Ulugov, head of the local PO “Peshsaf”, emphasizes the importance of showing the success, like Shiringul Nurova, who serves as an example for other women in the community who have business ideas but hesitate to apply for funding. PO “Peshsaf”, along with two other partner organizations, supports the implementation of the Project by raising awareness of the Project target population, such as youth, women and people with disabilities, about funding opportunities, providing support in the development of business plans and assisting applicants in the application process.

“The project activities contribute to the sustainability of the agricultural sector, contribute to the creation of jobs in rural areas and help people to improve their lives and their financial situation,” - says Umed Ulugov.

“Tajikistan has a lot of potential for entrepreneurship development that is not being fully exploited,” says **Teklu Tesfae, head of the Agriculture Commercialization Project**. “That is why we have expanded the Project from its original focus on primary agriculture, that is, to increase production, productivity and commercialization, to create business opportunities for vulnerable populations, including youth, women and people with disabilities, through funding entrepreneurship training and business development services component. This approach has increased business knowledge and skills, thereby stimulating new

start-ups and allowing existing businesses to expand and eventually create new and better paying jobs.”

Since 2017, the Project has supported 130 start-ups for a total of US\$1.8 million through matching grants, including 90 start-ups by youth, 35 by women and 5 by people with disabilities. In addition, with the support of the Project, more than 2,800 farmers, including more than 1,300 women, received grants in amount of US\$4 million to increase crop yields, expand businesses, and improve access to domestic and regional markets.



Shiringul Nurova could built a greenhouse and hire 7 people by support of the Agriculture Commercialization Project (Photo by Nozim Kalandarov for the World Bank)

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Through the Agriculture Commercialization Project, thousands of women-small farmers like Shiringul Nurova are expanding their business opportunities, creating jobs and re-investing in their households, thus ensuring a brighter future for their families and communities.

“We get a good income from the greenhouse. In winter, vegetable prices rise, so we can earn more and improve our financial situation,” says Shiringul. “My dream is to be able to give all my children a higher education, especially to my daughters.”

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Shiringul says that her dream is to educate all of her children, especially her daughters to be educated and have a profession. (photo by Nozim Kalandarov for the World Bank)

The source of information :

<https://www.vsemirnyjbank.org/ru/news/feature/2022/03/08/expanding-business-opportunities-for-women-farmers-in-tajikistan.print>