



GENDER, ENTERPRISE AND MARKETS IN TAJIKISTAN: BUILDING RESILIENCE, EMPOWERING LIVES



DUSHANBE, TAJIKISTAN

DISCLAIMER: The Gender, Enterprise and Market project was implemented by **OXFAM IN TAJIKISTAN** in partnership with **NEKSIGOL MUSHOVIR** and the **LEAGUE OF WOMEN LAWYERS OF TAJIKISTAN**, both local public organizations, and the financial support of **DFID**.

While this document has also been produced with the financial assistance of DFID, the views expressed herein cannot be taken to reflect the official views or opinions of DFID. Any errors and omissions are our own.

PREPARED BY:

SEYED FAIZ HAYAT – Economic Justice Program Manager, Oxfam GB in Tajikistan

EDITED BY:

MIRANDA MORGAN - Learning Adviser, Women's Economic Empowerment, Oxfam GB, Oxford

BARRIE HEBB – Country Funding Coordinator, Oxfam GB in Tajikistan

OXFAM

Oxfam is an international confederation of 19 organizations networked together in more than 90 countries, as part of a global movement for change, to build a future free from the injustice of poverty. Please write to any of the agencies for further information, or visit www.oxfam.org

© Oxfam International October 2019

This publication is copyright but the text may be used free of charge for the purposes of advocacy, campaigning, education, and research, provided that the source is acknowledged in full.

The copyright holder requests that all such use be registered with them for impact assessment purposes. For copying in any other circumstances, or for re-use in other publications, or for translation or adaptation, permission must be secured and a fee may be charged. E-mail policyandpractice@oxfam.org.uk. The information in this publication is correct at the time of going to press.

FIGURE 1 MAP OF TAJIKISTAN



TABLE OF CONTENTS

GENDER, ENTERPRISE AND MARKETS IN TAJIKISTAN: BUILDING RESILIENCE, EMPOWERING LIVES	1
LIST OF FIGURES	5
ABBREVIATIONS	6
FOREWORD	7
GEM IN TAJIKISTAN: CONTEXT, RATIONALE AND OVERVIEW OF STRATEGY	9
TAJIKISTAN'S AGRICULTURAL SECTOR.....	11
RATIONALE FOR GEM STRATEGY	12
GEM APPROACH IN TAJIKISTAN.....	13
KEY ELEMENTS OF GEM STRATEGY	14
GEM THEORY OF CHANGE	15
WOMEN FARMER PRODUCER GROUPS: BUILDING BLOCK FOR WOMEN'S ECONOMIC EMPOWERMENT	17
STRATEGY FOR SHF AGRICULTURE.....	20
OVERALL ACHIEVEMENT ON BUILDING FARMERS' INSTITUTIONS	22
PG LINKAGE WITH MARKETS AND ENTERPRISE DEVELOPMENT.....	24
SAVINGS FOR CHANGE: DEEPENING RESILIENCE, BUILDING WOMEN'S LEADERSHIP ...	27
SFC UNDER GEM: INNOVATION FOR EMPOWERMENT AND SUSTAINABILITY.....	28
PURPOSE AND DESIGN OF SFC	29
OXFAM INNOVATION IN SFC.....	30
STRONG BEGINNING: PRELIMINARY RESULTS FROM SFC	31
CHALLENGES AND FUTURE	34
SECURING LAND RIGHTS FOR WOMEN THROUGH LEGAL SUPPORT	35
LEGAL CLINICS UNDER GEM	35
HOW LEGAL CLINICS WORK	36
KEY RESULTS AND ANALYSIS.....	37
INFLUENCING AND ADVOCACY	39
REFLECTIONS AND LESSONS	41
STRATEGIC LESSONS	41
BIG LESSONS: PROGRAMME (FIGURE 19).....	42

LIST OF FIGURES

FIGURE 1 MAP OF TAJIKISTAN	3
FIGURE 2 THE STEP UP STRATEGY	13
FIGURE 3 VALUE CHAIN DEVELOPMENT	15
FIGURE 4 GEM THEORY OF CHANGE	16
FIGURE 5 MAIN CHALLENGES FACING SHFS IN KHATLON	19
FIGURE 6 DIMINISHING RETURNS TO SHFS IN KHATLON	20
FIGURE 7 FINANCIAL SERVICES AND BDS	21
FIGURE 8 PG/CLUSTER ENTERPRISE DEVELOPMENT	22
FIGURE 9 SAVING FOR CHANGE PROGRAMME CYCLE.....	29
FIGURE 10 SFC MAIN OBJECTIVES	29
FIGURE 11 NUMBER OF MEMBERS OF SFC PROGRAMME.....	32
FIGURE 12 AVERAGE SAVINGS PER MEMBER	32
FIGURE 13 ATTENDANCE RATE AND RETENTION.....	33
FIGURE 14 LEGAL CLINIC FUNCTIONS	36
FIGURE 15 PG MEMBERS VISITING LEGAL CLINICS	37
FIGURE 16 TYPE OF LEGAL SERVICES	38
FIGURE 17 TYPE OF LEGAL SERVICES CON'T.....	38
FIGURE 18 GEM CONTEXT BOUNDARIES	41
FIGURE 19 PROGRAMME PROMOTION	42

ABBREVIATIONS

AKF	Aga Khan Foundation
AROL	Annualized Return on Investment
B2B	Business to Business
CBO	Community Base Organisation
CBT	Community-Based Trainer
CBSG	Community-Based Saving Groups
CSO	Civil Society Organization
DFID	Department of International Development Government of the UK
DV	Domestic Violence
FA	Facilitating Agency
FFS	Farmer Field School
GDP	Gross Domestic Products
GBAO	Gorno -Badakhshan Autonomy Oblast
GEM	Gender, Enterprise and Market
LC	Legal Clinic
LWL	League of Women Lawyers of Tajikistan
MEAL	Monitoring, Learning, Accountability and Learning
MFI	Microfinance Institution
MIS	Management Information System
NGO	Non-Governmental Organization
PI	Promoting Institution
PG	Women's Producer Group
PMEAL	Project Monitoring Evaluation Accountability and Learning
SFC	Saving for Change
SHF	Smallholder Farmer
SME	Small and Medium Enterprise
TOC	Theory of Change
TJS	Tajik Somoni
VAM	Village Advisory Model
VC	Value Chain

FOREWORD



OXFAM envisions a **Tajikistan** with empowered rural communities of women and men who know and proactively claim their rights for better living conditions, free from the cycle of poverty, free from discrimination, free from gender-based violence and inequities, who are responsible, accountable and have adequate access to resources for making decisions over their own lives. We believe that these positive outcomes can be achieved by supporting poor people and especially women to initiate collective action to claim their rights and access to safe water and sanitation, business and employment opportunities, legal services and relevant capacity building initiatives. Coupled with better access to markets, resources, and financial services, this support will help to reduce poverty, improve governance,

accountability, and strengthen an enabling environment for building sustainable resilient local communities with greater control over their own futures.

It is with these aims and objectives in mind that Oxfam initiated the three-year **GENDER, ENTERPRISE AND MARKETS (GEM)** programme in Tajikistan in 2014 with financial support from the Department of International Development (DFID), Government of the UK. The main goal of the programme was to ensure that poor women and men in rural communities have better and sustainable livelihoods through gendered strategies for inclusive and sustainable agricultural businesses, income and fair employment development. The rural poor in Tajikistan have endured severe hardship during the past several decades and, in our view, would continue this way without relevant high-quality development assistance for a variety of reasons, such as lack of access to markets, a lack of access to finance and relevant financial services, poor infrastructure, and limited access to land, productivity improving techniques and inputs. With an initial investment in resources, techniques, relevant capacity building and support, we think these communities can achieve their greater potential, improve local and national food security, and have greater resilience to the specific challenges and risks they face.

During these past three years, **OXFAM'S GEM PROGRAMME** has laid a solid foundation for building sustainable livelihoods for the rural poor in the Khatlon region of Tajikistan, one of the poorest regions in the country. Focussing on the agriculture sector, which forms the backbone of the country's rural economy, GEM has fostered institutions to enhance the role of women and their leadership in the economy thereby strengthening their voices in decision making at all levels. The programme strived to introduce bold innovations in many sectors such as enhancing financial literacy through saving groups, the use of IT for deepening extension services, facilitating networks of women farmer institutions to trying out new models for linking small farmers to more distant markets. At the macro level, GEM attempted to build trade linkages between Khatlon and the rest of the country, especially with the Sughd region in the north, which resulted in widening and deepening an exchange of knowledge, skills and services between these two regions. Supported by field-based evidence, solid research work and backed by sustained dialogue among stakeholders, Oxfam also conducted policy advocacy and influencing in domains like women's land rights, business development for smallholder farmers and enhancing the role of the private sector in agricultural value chains in the Khatlon region. The GEM approach offers a new

perspective on building resilience in the fragile economic context of Tajikistan. The programme drew on wide ranging support from the government of the Republic of Tajikistan, development partners, civil society institutions and market players across the country in addition to building on lessons learned elsewhere.

THE GEM PROGRAMME has been an enriching experience with valuable lessons that we believe are of seminal importance for Oxfam and its partners both in Tajikistan and beyond. This learning document is an attempt to consolidate and share our experience and learning in GEM with Oxfam partners. We hope the reflections will stimulate meaningful dialogue and partnership around gender inclusive sustainable agricultural development in Tajikistan and provide insights for developing approaches to improve livelihoods for rural poor in other contexts; leveraging conditions for success while avoiding the replications of errors, contributing to better practices and tools for improving the lives of the poor more generally.

SHOVCAT ALIZADEH

Country Director, Oxfam GB in Tajikistan

GEM IN TAJIKISTAN: CONTEXT, RATIONALE AND OVERVIEW OF STRATEGY



TAJIKISTAN, a land-locked country, emerged as an independent nation for the first time in 1991 following collapse of the Soviet Union. Having no history of self-governance or political statehood, the country faced enormous challenges in creating a functional state. A civil war that soon ensued and lasted until 1997 brought enormous devastation in terms of human lives, hardship and infrastructure along with economic collapse.

By 2014, the country was still recovering from its turbulent past and is still today in the process of fundamental structural reforms and transition towards a more market-oriented economy. For Tajikistan's nine million people, poverty is officially reported to have substantially decreased from 70% in the early 2000, to 47% in 2009. The last official estimate is 30.3% during the third quarter of 2016 based on the national poverty line¹ (still positioning Tajikistan as the poorest of post-Soviet republics). It should be highlighted that the risk of impoverishment is still significant and has recently increased again due to economic crises. Many remain hovering just above the poverty line; not considered to be in as drastic a situation as those living below, but technically still experiencing similar conditions, hardships and challenges.

People in Tajikistan are also at risk for their health, life and livelihoods due to exposure to various other conditions, among which are food insecurity, lack of access to energy, natural disasters and climate

change. In the absence of adequate public coping mechanisms and preventative measures and mitigation strategies it has been impossible to reduce the combined effects of these issues on the Tajik people. While the Tajik economy has been growing at a relatively high rate in recent years, the country is still forecast to remain far behind, with inadequate income levels to achieve significant reductions in poverty and hardship. Tajikistan's economy remains poorly diversified with basic consumption levels fueled by remittances, with little revenue for the state to re-distribute and limited opportunity for the population – and even less for women – to engage in economic activities. For the foreseeable future, these conditions mean that Tajikistan is structurally dependent on development assistance in order to achieve any meaningful progress for the majority of those left behind close to or below the poverty line.

A unique feature of Tajikistan is its dependency on other economies as sources of employment and income. It is officially the most remittance dependent economy in the world with close to half of its GNP coming from remittances, mostly from Tajik migrants to Russia. More than a million Tajik work abroad, 90% in Russia, supporting their families back home. Due to protracted economic downturn in Russia over



the past few years, the average value of remittance has declined by 21%.² This drop has drawn attention to the risk many face in terms of being able to meet basic needs from foreign income sources. Khatlon and GBAO remain by far the poorest regions in Tajikistan and due to the high population density in Khatlon, it is likely safe to conclude that it is the most affected area in the country. According to the World Bank's 2009 Living Standards Measurement Study, Khatlon has become the poorest region in the country with a 54% poverty rate. This is where Oxfam's main programmes, including GEM and its regional office are, consequently, located.

There is an obvious dichotomy in terms of gender issues in Tajikistan. There have been noteworthy inroads made by the Government in terms of ensuring constitutional and legislative guarantees of gender equality and for the protection of women's rights. However, little has been done to enforce the laws due to a lack of resources, understanding and willingness. In parallel, regressive trends have been observed, especially in rural areas, where a mixture of traditions, interpretations of religion and poverty

have created several informal obstacles for women to enjoy basic freedoms and equal rights. The common problems are women's poor participation in public life and decision making, low access to resources and assets, limited access to justice, gender-based violence (GBV), a low level of self-awareness and legal literacy.³

TAJIKISTAN'S AGRICULTURAL SECTOR

While most of Tajikistan's population resides in rural communities, and nearly half of its formal workforce works in agriculture, productivity remains low while poverty and food insecurity rates high; targeting and sustaining a boost in agricultural productivity in poor rural agricultural communities should help reverse these trends.

IN TAJIKISTAN, agriculture accounts for 45% of formal employment, but only 25% of GDP, suffering from low productivity and wages, with erratic growth and exposure to climate change risk. Despite the proportion of human resources devoted to farming activities, the country remains food insecure. Tajikistan imports 60% of its food and is therefore also at risk in times of high foreign prices or exchange rate fluctuations to meet basic food needs. While less than 7% of the land in Tajikistan is arable, with cotton traditionally being the most important crop, there is a declining trend in per capita land availability due to a high population growth rate; 2.4% in 2016, adding further pressure to get more from the limited amount of land available. Further, the agricultural sector has the lowest average monthly wage rate (around TJS 250) and is declining, although currently agricultural income is being used in part to make up for a drop in remittances. There is also a declining trend in agricultural sector employment (by 3.2% from 2014-15) due to factors such as a high cost of input supply, immigration and urbanization. In spite of this, in the past year, there were signs of renewed interest of households in agriculture as the result of a fall in other employment opportunities. A noticeable and significant shift, however, in the sectoral composition in near future is unlikely due to systemic weaknesses economy wide. This sector is also highly sensitive to climate change, and is especially ecologically fragile in the agriculture ecosystems in mountainous regions (like GBAO).

Agricultural production overall is, as is most commonly heard, 'inconsistent', and stuck at low levels. Tajikistan's population remains essentially rural, but women and men's participation in domestic food production remains scattered. Smallholder farming is still under-promoted and land not intensively used, let alone with the latest techniques. The whole sector also continues to be dominated by Soviet era infrastructure (single crop, irrigation, extension services), with incomplete transition from state-led approaches towards higher value added market ones.

These conditions, however, can be addressed. Recent growth of non-cotton agriculture exports shows potential for agro-processing which remains largely untapped. While it's a complex picture, there is potential for improving the quality of life for the rural poor and reducing food insecurity, on the basis of improving agricultural productivity and mitigating risks caused by climate change. Infrastructure can be improved, new techniques and approaches adopted, and land used more intensively. This suggests that Tajikistan's agricultural sector is not necessarily destined to remain in such a poor state and has a greater potential.

RATIONALE FOR GEM STRATEGY

Agriculture and private sector development is not yet reaching its potential, but a combined approach to market system development could lead to a sustainable reduction in poverty.

DESPITE CHALLENGES in Tajikistan to create, open and operate businesses, private sector development through small to medium-sized enterprises (SMEs) offers most potential and opportunities for employment. If in the right sector, it even makes employment accessible to those most disengaged and excluded from economic activities.

In Tajikistan, options for fair employment are limited. Labour law in the industrial and construction sectors that provide higher paid employment is discriminatory against women; while the limited access to education and the quality of the education that is available further constrains the opportunities for women and youth to gain waged employment in services. Agriculture is usually not the sector favored by large development actors for economic development (as a low-skill, labor-intensive and low value sector), yet it remains in Tajikistan the main source of livelihoods (about 70% of the population lives in rural areas; 70 to 80% of women are involved, formally or informally, in agricultural work), and is essentially the main entry point for improvement of women's conditions and food security.



Agriculture also has the most potential to achieve development and growth. There is a substantial margin to improve productivity in Tajikistan's agriculture with corresponding income-earning potential for women and men small holder farmers, but also viable investment opportunities for capital providers. This is all the more ironically true in the most populated and poorest, low-land Khatlon region, which provides over 40% of Tajikistan's agricultural products, but has a very limited number of agricultural SMEs.

Parallel programmes have been operating with the aim to catalyze private sector development on the one hand, and support agricultural development on the other. Investment in the market segment of agricultural SMEs would support both aims and could have the potential to create system level change. A business-orientated approach, with mandatory outreach to women and men in rural communities, could achieve a significant impact in poverty reduction.

GEM APPROACH IN TAJIKISTAN

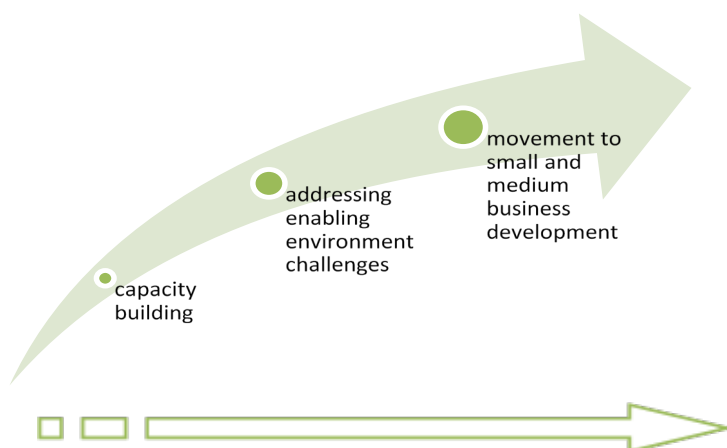
THROUGH GEM Oxfam is seeking to address vulnerability and risks in lives and livelihoods of rural poor, especially women, in Khatlon, which is among the poorest regions of Tajikistan. Building long-term resilience to financial, livelihood and climate shocks underpins the GEM strategy. Oxfam sees GEM as an opportunity to promote agriculture value chain approaches based on innovative models for farmers' cooperation focusing on women for accessing inputs, extension services and markets. The main goal of GEM is to **'GENERATE INCOME AND EMPLOYMENT THROUGH A GENDERED ECONOMIC EMPOWERMENT ('STEP UP') STRATEGY ADDRESSING THE AGRICULTURAL 'MISSING MIDDLE': UPGRADING SELECTED GROUPS OF WOMEN SMALLHOLDER FARMERS (SHFS) INTO AGRICULTURAL BUSINESS ENTITIES ABLE TO INTEGRATE AND PERFORM IN THE MARKET AND SUSTAINABLY DEVELOP AS SMES.**



The Step-Up strategy, as demonstrated by **FIGURE 2**, integrates the *idea of women and men smallholder farmers as agents gaining control of their livelihood strategies in the market and their communities*. This is in line with Oxfam's vision of enabling women and men in poverty to proactively claim their rights to better living conditions and reflects a resilience perspective. Building

upon the potential of existing pieces of value chains (what is working at some level of scale), GEM strives to empower women and men smallholder farmers to make the market work for them (rather than artificially creating or forcing economic mechanisms in unsustainable either pro-poor or pro-private sector approaches). By **agency** it is understood that women and men participating in our programme are at the centre of the interventions, taking actions and responsibilities to assess their options, manage risks

FIGURE 2 THE STEP UP STRATEGY



and make progress towards achieving their objectives. By **EMPOWERING** smallholder farmers to increase their agency, we mean working on increasing women and men's ability to identify and increase or consolidate their knowledge and assets while becoming more knowledgeable about market mechanisms and the ways in which they can participate for greater benefit. Another key element in the GEM strategy is to transform and build an enabling environment related to market systems, institutional arrangements and social norms, to address structural constraints that impede women and smallholder farmers in building a sustainable agri-business base.

KEY ELEMENTS OF GEM STRATEGY

➡ At the core of the strategy Women's Producer Groups (and Producer Groups in general) consolidated their position and ability to work together, capacity to make good decisions, and realize their legitimacy as economically active women, including legally and as negotiators with service providers, lenders and others. Building on **INCREASED LEGITIMACY** and seeing the opportunities for aggregation, they increased their agency in the household, the community and the market.

➡ Producer Groups were supported in their effort to improve their production through models to **FACILITATE ACCESS** to services in a market-driven, self-help/sustainable approach.

➡ Given the non-mature and potentially disrupted condition of the market, it is crucial to create an enabling environment. To that end, an effort was made in GEM to work with and for the institutions – understood as the elements (formal, informal, static, dynamic, etc.) that can structure **PEOPLE'S ABILITY TO DECIDE AND ACT** upon their assets and capabilities – that will be supportive of positive transformational change for the benefit of women and men smallholder farmers.

➡ Community-based organizations (CBOs) have been seen, with the proper support (including to promote gender justice objectives), as legitimate and well accepted channels to represent and promote communities' interests outside the community. Community-based organizations were integrated into the strategy with a view to graduate into a more comprehensive **ECONOMIC ENABLING CAPACITY** building programme (with local authorities, systematically tackling technical income pieces such as land use planning, addressing policy issues, etc.).

Illustration of Step up strategy:

- Value chain development, as shown in **FIGURE 3**, through which SHFs are capacitated, registered and banked, gain fair and secure access to market;
- Education for agricultural market development – standards, business development (including financial literacy), climate resilience, processing as well as representation in various platforms such as public-private partnerships etc.

SURVIVING THE LEAN PERIOD

'Post-winter is the hardest time when most of the households run out of food stock.'

'In lean period, our diet also changes. Children are mostly fed on sugary tea for breakfast, others survive on stored vegetables like carrot, pumpkins, beet, turnip; meat vanishes from our daily menu.'

'Late winter we start selling our livestock to get food, buy seeds and fertilizers for farming and for renting agriculture machinery.'

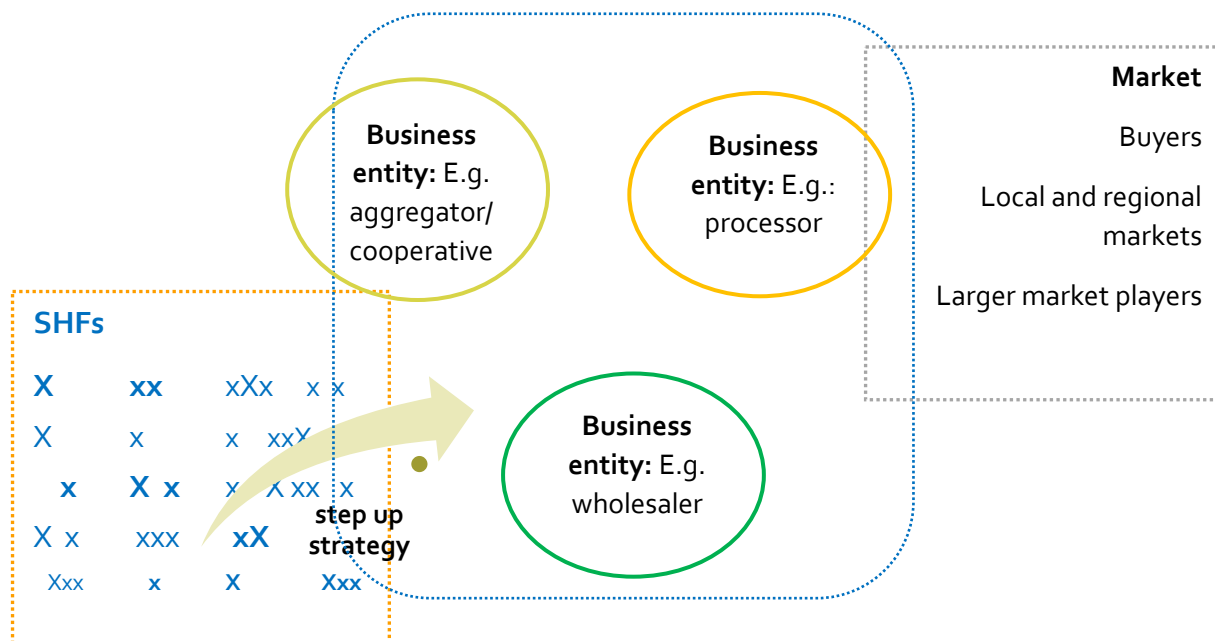
'< 90% of households have to sell their livestock to buy food and survive after winter.'

'Families receiving remittances or members with a steady government/private job cope better. It is difficult for families engaged only in farming.'

'Compared to decade back, we now consume more food, more variety as well. However, lack of adequate storage facility for perishable food forces us into hard time.'

- Gendered employment, with women farmers being trained and engaged to participate in agricultural production and improvement under fair conditions: women hiring other people for a fee to work on the land, help in harvest and land care, hiring a tractor to till the land, a transport truck or taxi to deliver goods to market / processing, etc.

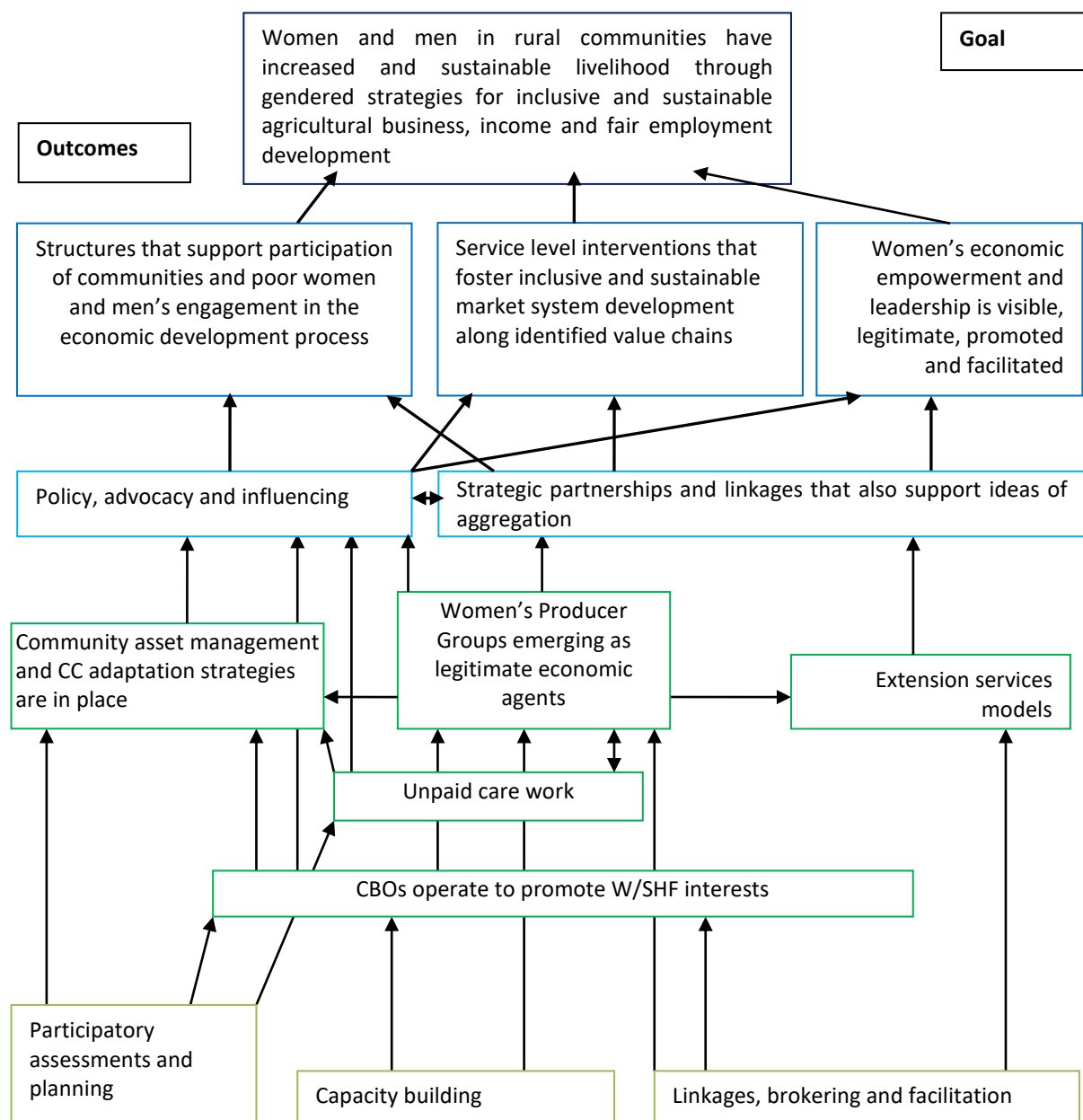
FIGURE 3 VALUE CHAIN DEVELOPMENT



GEM THEORY OF CHANGE

The GEM Theory of Change (ToC) in **FIGURE 4** essentially shows the inter-connected elements in the change process, highlighting how change happens one step after another leading to the final goal of the project – sustainable livelihoods, incomes and employment for men and women. The ToC shows that inclusive value chain promotion in agriculture for SHF requires a **HOLISTIC APPROACH**, where investments in productivity enhancement and business development have to go hand in hand with efforts towards building enabling the social-political environment such as participatory business planning through trained women PGs, awareness creation of unpaid care work by women, leveraging CBOs for community mobilization and influencing stakeholders for concerted action.

FIGURE 4 GEM THEORY OF CHANGE



CASE STUDY 1: MIDOEVA SAYLIGUL



Midoeva Sayligul tends to her farmland in the Khatlon Region. After receiving training from Oxfam, she applied for a plot of land from the government, learned new agricultural techniques and improved her yields.

Life for Midoeva Sayligul was often a daily struggle for survival.

As the primary breadwinner for her five children and twelve grandchildren, she felt trapped in a cycle of subsistence living with no safety net to cushion any fall.

‘Every day I worked so we could just get by. I couldn’t see any way for us to improve our situation. It was tough until things changed,’ said the 45-year-old woman, who lives in a small village, Voseobodi Kalon, in the Vose district of the Khatlon Region, considered the poorest province in Tajikistan and characterized by vulnerable rural households and high rates of malnutrition. This change came three years ago when she was introduced to Oxfam’s GEM project to empower women smallholder farmers to achieve more equitable and prosperous rural livelihoods. GEM mobilized over 1200 women small holder farmers under the umbrella of Producer Groups (PG) in the five districts of the Khatlon region. Women members of PGs were provided training on governing their groups, developing business plans and to carry out joint farming on plots of land that were mostly allotted to them by the local government authorities. To enhance agriculture productivity, the project promoted a range of extension services by establishing Training and Demonstration Centres, networks of Farmer Field Schools (FFS) and promoting low cost greenhouses. Women farmers were also provided with access to the latest information on weather, cropping techniques and markets through media channels, mobile apps and SMS services.

For women such as Midoeva Sayligul, this new-found knowledge has been the key to unlock the door to a better life. 'My eyes have been opened to new opportunities I didn't even know existed. I've learnt so much,' she said.

This three-year Oxfam project is important for women like Midoeva Sayligul in Tajikistan, where gender inequality remains ingrained and traditional migration patterns translate into a high number of male household heads travelling to work in Russia – leaving women behind as caregivers and rural income earners. However, societal norms have shut the door on women accessing productive inputs, assets and services; further exacerbating an already challenging and difficult situation.

This is especially critical in a rural province such as Khatlon, one of the largest marketplaces in the country, yet with its greater potential stunted by poor business frameworks and opportunities for sustainable and profitable market development.

In response, Oxfam works in the province to address traditional barriers to women's economic empowerment through supporting smallholder farmers to run profitable fruit and vegetable businesses with value addition to products and market access.

For Midoeva Sayligul, as one of the 1,200 smallholder farmers who are part of the project, this meant a transfer of knowledge to apply for a small plot of land from the government, acquire new agricultural techniques and optimum seeds and fertilizer for improving her yields, and, ultimately, her livelihood and sense of security for her and her family.

As a member of a newly-formed PG, a small cooperative of smallholder farmers, Oxfam provided support for opening a small marketplace to sell fruit and vegetables locally without having to find buyers in the distant provincial capital.

With increased yields and buyers translating into a sustainable income, Midoeva Sayligul can now generate a modest profit to better meet her family's needs.

'We are in a better position than before, I am very happy,' she said.

A key ingredient in the project's success, and Midoeva Sayligul's enhanced livelihood options, was the legal aid provided by Oxfam's partner organization, The League of Women Lawyers in Tajikistan (LWL), which established a network of legal clinics in the GEM project area. This community-based organization of more than 100 paralegals and lawyers provides support to people participating in the project, for example in areas such as securing land rights through legal aid, providing counselling to families, especially women on family issues, and supporting victims of gender based violence.

In providing legal support, the league 'helps ensure their rights are protected and they can make more informed choices for a better life,' said Midoeva Sayligul.

WOMEN FARMER PRODUCER GROUPS: BUILDING BLOCKS FOR WOMEN'S ECONOMIC EMPOWERMENT

Women's Producer Groups (PG) are playing a pivotal role in integrating smallholder farmers (especially women farmers) in inclusive agriculture value chains. GEM has enabled women farmers to improve their agricultural productivity and income by building a network of extension services, conducting training, deepening the agri-input supply chain and linking small holder farmers to local and regional markets.

PRODUCER GROUPS promoted by GEM have spawned a new generation of women farmers and agri-entrepreneurs, paving the way for stable economic development, climate-resilient livelihoods and women's economic empowerment in the region. In GEM, Oxfam focussed on building agriculture value chains for Small Holder Farmers⁴ (SHF) in the Khatlon region with a view to improve income, productivity and employment, especially for women farmers, while seeking to build long-term climate resilience in the agricultural sector. Before designing the project, field assessments carried out in the action areas shows following main issues confronting small holder farmers, summarized in **FIGURE 5**

FIGURE 5 MAIN CHALLENGES FACING SHFS IN KHATLON

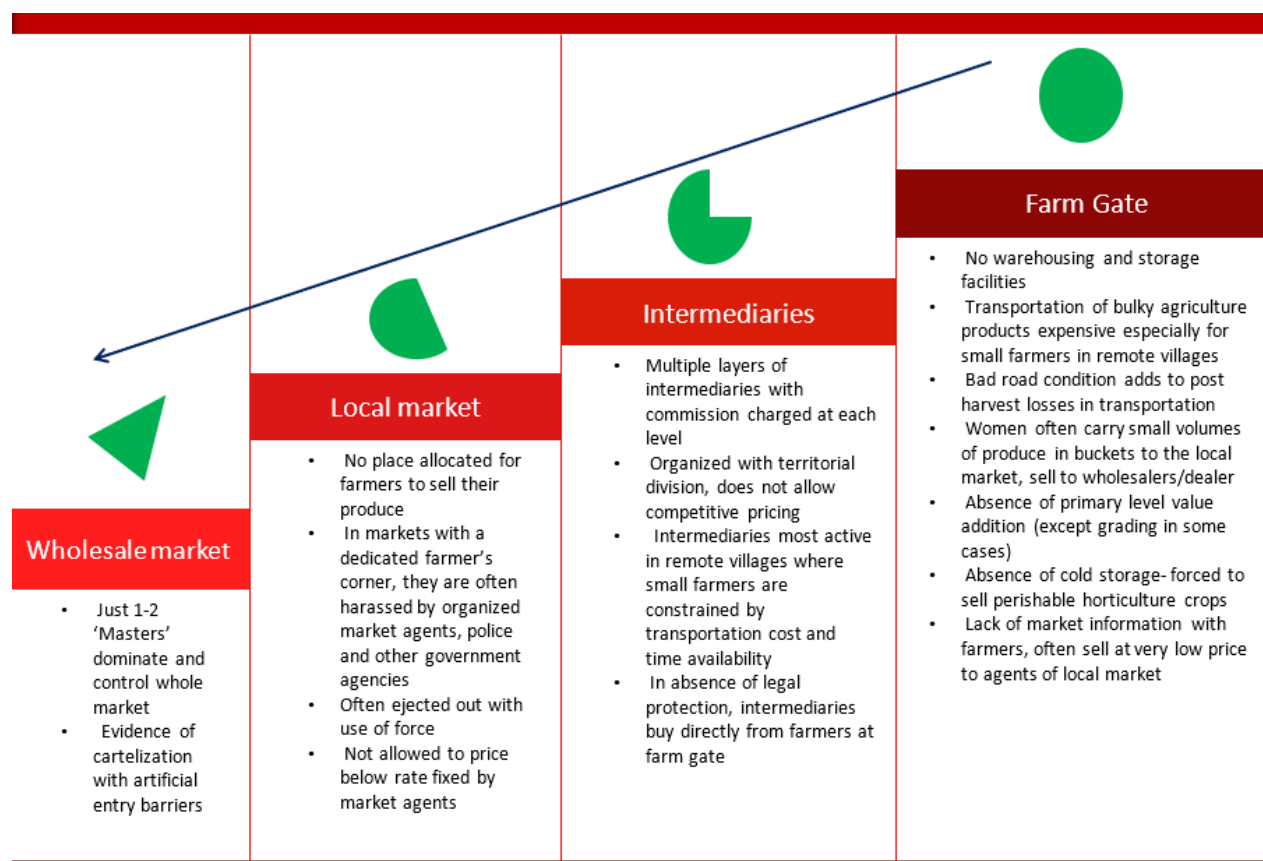
Key issue	Challenges	Implications
1 Quality and Certification	<ul style="list-style-type: none"> • Quality-certified seeds not available • Absence of licensed sellers, no guarantee on seed • No local labs or related infrastructure to test seeds • Weak regulatory environment to regulate markets • Limited production of quality seeds locally 	<ul style="list-style-type: none"> • Low output, frequent crop failures • Loss of assets from monetary loss (distress sale), pushes households in deeper poverty
2 Affordability	<ul style="list-style-type: none"> • High and rising price of key inputs • High interest rates charged by banks on crop loans and term loan deters investment • Formalities for securing bank loan cumbersome • No savings opportunity available to farmers to make self investment in farming 	<ul style="list-style-type: none"> • Use of lower than prescribed amount of fertilizer, lowers crop output • Farmer forced to sell their livestock to buy input • Heavy indebtedness from bank loan, fuels forced migration
3 Accessibility	<ul style="list-style-type: none"> • Inefficiency in supply chain for fertilizers and seeds; last mile delivery weak • Multiple layer of middlemen, inflates price and distorts market signals • Market information scarcely available to consumers 	<ul style="list-style-type: none"> • Increased cost of transportation • Rent seeking behaviour from local input supplier agents • Evidence of cartelisation
4 Extension and support services	<ul style="list-style-type: none"> • Indiscriminate use of chemical fertilizers and pesticides • Limited extension support to farmers on use of inputs • Dilapidated irrigation infrastructure, absence of warehouses, lowers output despite investment in crop input 	<ul style="list-style-type: none"> • Increased soil salinity and reduced crop productivity • Misuse of pesticides; increased susceptibility to pest attacks

In the baseline research conducted by Oxfam,⁵ less than 30% of the farmers reported having access to any sort of agriculture extension services, and just over 20% had access to village shops for agricultural input supplies. However, the awareness of sustainable agricultural practices, the use of bio-fertilizers and

bio-pesticides were relatively high with over 60% of households reporting an understanding of these issues. From the assessment, it was clear that due to weak supply-chain networks and accessible financial services, SHFs were unable to raise their productivity; if true, addressing these issues should result in higher levels.

Similarly, agriculture market systems are weak where SHFs derive diminishing returns from their produce mainly due to a highly-skewed distribution of market power – see **FIGURE 6**. Women farmers are doubly disadvantaged as they have less mobility and therefore mostly depend on the male members of the households to access and negotiate with market system.

FIGURE 6 REASONS FOR DIMINISHING RETURNS TO SHFs IN KHATLON

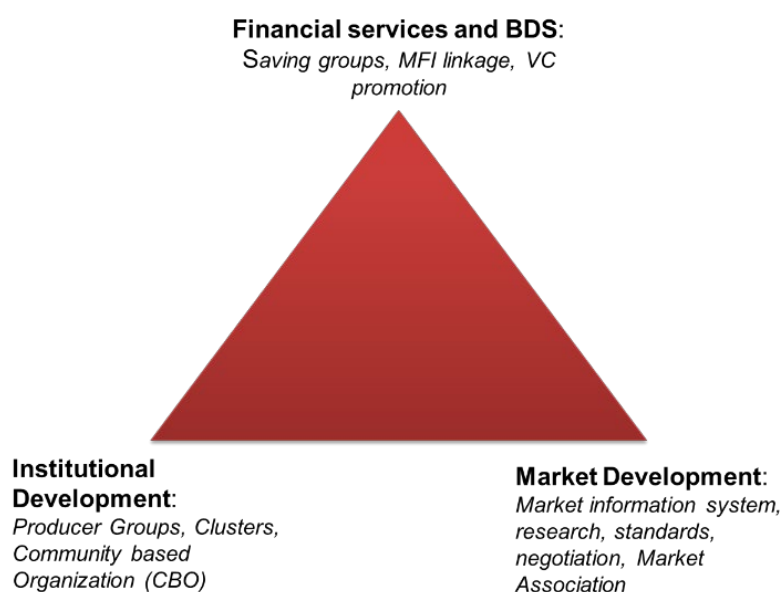


STRATEGY FOR SHF AGRICULTURE

For building agriculture value-chains for SHFs, Oxfam's strategy revolved around the 'TRIAD' approach – i) Institutional development, ii) Market Development, iii) Livelihood / Financial Services and Business Development Services (BDS). The livelihood triad provides a holistic perspective that is essential for generating sustainable impact at scale.

INSTITUTIONAL DEVELOPMENT: Farmers' Organizations, like PGs and their federated structures, can be a useful organizational mechanism for mobilising farmers' collective **SELF-HELP ACTION** aimed at improving their own economic and social situation and that of their communities. They could operate at different levels, from the local to the national.

FIGURE 7 TRIAD FOR SHF AGRICULTURE DEVELOPMENT



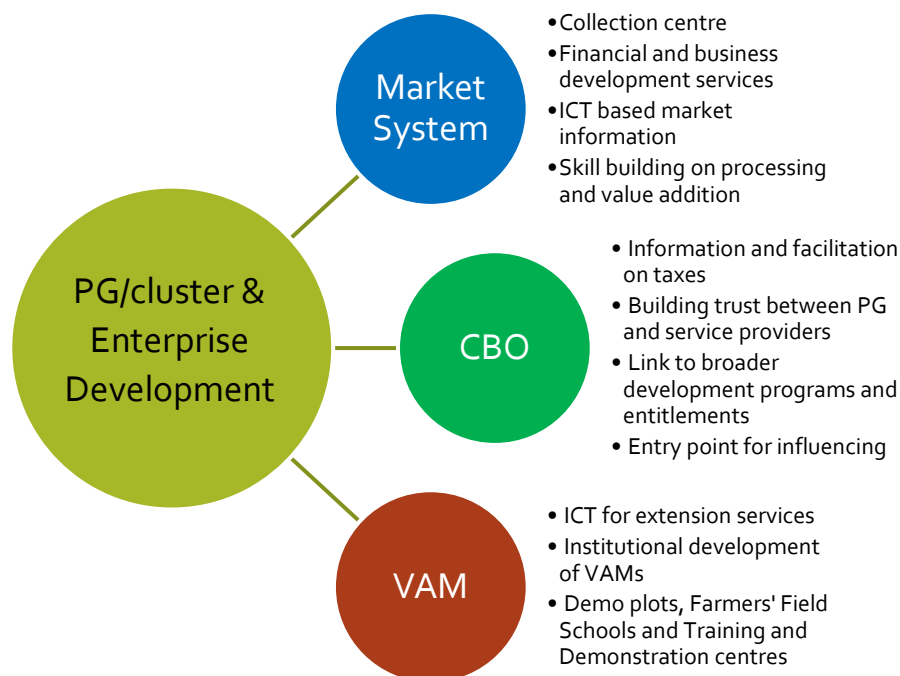
Farmers' organizations of all types have an important role in development. They provide space for participation, which contributes to group members' ownership of the issue on the one hand as well as any solutions on the other. This in turn builds group cohesiveness, solidarity and promotes mutual support. They can be the platform for building a sense of community, a social support system, increasing self-confidence, learning together and providing a sense of equality. Through women's PGs, emphasis is also extensively put to empowering rural women to gain increased agency in the household and the community through

advocacy for women's participation in decision-making and access to assets and resources for business development; legal support; and participatory advocacy for recognition, reduction and redistribution of unpaid care work.

Under GEM, Producer Groups have helped women SHFs to secure access to services that individuals cannot, such as training and extension services, access to land, improved access to market, community based micro-finance, infrastructure, etc. Individual women farmers generally lack adequate support on any one of these vital elements. This is particularly the case where farmers organize as a response to marketing concerns, as there are clear economic benefits of working in groups. These include the ability of groups to buy inputs in bulk, access more distant markets and access to information. Working together can increase members' bargaining power, which helps to share, and lower, risks and costs. In areas, such as in Khatlon, where farmers are scattered geographically, and transport and communications are difficult, the importance of such organizations is even greater.

In GEM, the PG served as fulcrum for linking women SHF to market systems and extension services through the Village Agronomy Model (VAM) and to community-based organizations (**FIGURE 8**).

FIGURE 8 PG/CLUSTER ENTERPRISE DEVELOPMENT



OVERALL ACHIEVEMENT ON BUILDING FARMERS' INSTITUTIONS⁶

In GEM, 1084 women were organized into 50 PGs in the Khatlon region. Most of the women were first generation farmers with limited experience of farming outside household plots. The GEM strategy was focussed on building women farmers' capacity to work collectively, claim the right to collectively farm from the local authority and adopt new farming techniques to improve productivity in select horticulture value chains for apples and apricots. The selection of crops was done after extensive market mapping in Khatlon while keeping in mind the potential for inclusive promotion.

Oxfam and its partners conducted structured training for all PGs based on a PG training manual developed specifically for this project. The training included a combination of classroom sessions on group governance and demonstrations of new farming techniques, establishing greenhouses and land-water management. Members were **LINKED TO REPUTED PRIVATE SECTOR COMPANIES** for practical training in processing and primary-level value addition. Such trainings incorporated key elements of building business skills for business planning where members participated in practical sessions with business entities to understand the method of organizing collective businesses. To address gender specific issues, the training structure included specific modules on building women's leadership skills in business, where participants learnt to employ personal skills towards autonomous, independent and empowered functioning.

As a typical pathway for any institution to evolve, women PGs in GEM went through the four stages: i) forming: the initial phase for group mobilization with members getting a sense of the purpose on working in groups; norms and governance starts to evolve ii) storming: debate and discussions intensify in group, members have clarity on expectations, cost-benefit of associating with the group, norms and structures start to mature, leadership emerges, groups members take steps to common action based on agreed



agenda iii) norming: rules and governance processes are fully matured, groups act as cohesive entity towards common purpose iv) performing: groups become independent, autonomous and dynamic entities, proactively taking steps for group development and anticipate challenges.

Keeping track of the performance of PGs through the GEM MIS revealed that some members were leaving the group in the post-group formation stage in the storming process, where the group's internal power dynamics and a lack of clarity of purpose of the group caused

some members led to drop-out. The norming stage – when group norms take shape and members start to have trust in each other and start functioning together – generally took more than a year. The last stage, the performing stage where the group works as a cohesive entity to achieve its common purpose usually took more than 18 months of intensive training and capacity building. In GEM, once access to land was secured by women PGs, the motivation of the members increased and the group started to function with greater purpose. In areas where land access was not secured, groups struggled to 'perform' in a sense that they could not see any tangible benefit to their income and livelihoods as a result of group membership. Using MIS data, GEM regularly tracked the performance of PGs and ensured intensive support to groups facing different challenges.

PG LINKAGE TO THE VILLAGE AGRONOMY MODEL (VAM): Reliable extension services on crops selected by GEM for VC promotion were mostly non-existent in Khatlon. Over the years, Oxfam developed a network of extension services almost from scratch, using resources from different projects including from GEM. In GEM, the delivery of extension services was designed around three channels to improve uptake of new farming techniques, optimize cost and build a base for technology-driven approaches. These three approaches were:

- i) **Traditional hub and spoke model of extension:** A Training and Demonstration Center (TDC) was established as a hub where on-farm demonstration, training and innovation was carried out. Links were established with Kulyab University's agriculture department for participation in demonstrations which helped in seeding enhanced capacity in the local academic institution. The TDC conducted training and exposure for farmers around the region and developed new techniques and seed varieties through greenhouses and other methods, for both sale and demonstration. A network of five Farmers Field Schools (FFS) was established to decentralize extension services in remote areas. FFS were managed by women PGs, linked to TDS for input supply, training and trial of new technology.
- ii) **VAM linked to PGs:** Twenty VAMs were established by Oxfam under different projects to support deepening of input supply and extension services in the region were leveraged for providing services GEM-PG. In the VAM model, village level agro- entrepreneurs set up shops for agri-input supply and employed village-based agronomists to provide advisory services to farmers. VAM complemented TDS-FFS in augmenting the extension services network.

While there is an obvious similarity between VAM and the TDC led hub-spoke model, the former is more oriented towards entrepreneurship approach, where focus is on financial returns and business sustainability, while the latter was based on a subsidized project model. The choice of using VAM or TDC was taken based on geographical location of PGs and VAM structures and choice of crops.

- iii) **IT-based extension services:** GEM introduced IT-based extension services where members of PGs subscribed for advisory input on farming techniques, weather alerts and input supply networks. Keeping in mind the growth in use of smart-phones in rural areas, GEM invested in designing appropriate IT-based apps that provided detailed advisory to 1750 farmers on advanced farming techniques at low cost. The channel holds great promise for further expansion of extension services where reaching out through traditional extension services is challenging and expensive.

PG LINKAGE WITH MARKETS AND ENTERPRISE DEVELOPMENT⁷

As noted earlier, linking PGs with markets was a big challenge due to the inchoate agriculture market infrastructure of Khatlon (which often permits rent-seeking behavior), weak physical infrastructure, an absence of matured commerce and trade institutions, and limited linkages of the region to relatively more developed regions like Sughd in north. PGs trained under GEM for adoption of new high-yielding farming techniques that could improve their productivity by 50-70% in selected crops, and were also doing primary value addition like grading, sorting, packaging and so on. However, market constraints were limiting the remunerative return for the producers. GEM adopted a multi-pronged approach to facilitate market linkages:



- i) **Market Information System:** A new mobile app-based MIS was developed for sharing latest market information with the 560 farmers. Subscribers to the app could access the latest market information and take decisions on selling produce more efficiently. In addition, a regular newspaper bulletin was circulated to farmers of the region on market updates.

ii) **Tapping the local market:** PGs with support from Oxfam negotiated market space in agriculture markets spread over Khatlon. As a result, PGs established their retail outlets in market selling directly to the consumer.

iii) **Trade linkage to regional and international markets:** GEM built the regional market connectivity between Khatlon and Sughd regions. Through a series of negotiations facilitated by Oxfam, 50 PG members participated in 28 regional and international trade fairs and B2B meetings to sell their bulk produce. As a result, flows of goods and services picked up between the two regions; where an estimated 254 tons of dry apples and tomatoes were sold to regional market buyers in the previous year through the PG. Oxfam provided a platform for building backward linkages in agriculture input chains where PGs negotiated bulk purchases of 12 inputs from businesses in the Sughd region. More importantly, due to GEM efforts, prominent input suppliers from Sughd established their supply network in Khatlon for the first time (Eg. Arshi Somon and Neksigol established a network of agro shops in Vose and Vaksh districts) and have started to provide extension services (3 FFS were established by these two companies). Over the next years, the penetration of companies from Sughd in the Khatlon region is likely to increase as a result.

iv) **Establishment of a collection-processing centre:** GEM established an exclusive collection-processing centre for PGs in Muminabad, Khatlon, to support the collective marketing of select agriculture/ horticulture produce. To ensure sustainability, private sector entities were roped in to support the centre and PGs were facilitated to negotiate marketing arrangements. The centre served as a collection point for PGs' produce across the region and serve as enterprise development hub. The centre, though only one year in existence, is already serving 525 women PG members who have used the its services for value addition and marketing. In the past year, more than 180 tonnes of dry apples were sold to a processing company by the GEM-PG. Based on this experience the processing company has signed a 5-year agreement with PGs for purchasing dry apples where the latter have agreed to supply 300 tonnes every year.

v) **PG link with the CBO:** The GEM PGs exist as part of a network of local institutions, especially the CBOs. CBOs as village level governance institutions, mandated by the constitution of the country are a vital link in providing legitimacy and public support for the functioning of PGs. Oxfam has used CBO intervention as an entry point activity for all local community development programmes. PGs formed under GEM were instituted as a sub-committee of CBOs to leverage support from the former in implementing activities. Further, for extensive outreach of interventions designed to serve larger farmer communities, CBO structures were used as a promotional and information dissemination platform. Market information on input supplies, sale of produce and dissemination of extension activities was carried out using the CBO platform. This helped in expanding the outreach of the project in a significant way since the CBO helped in spreading awareness and providing critical local support to programme implementation.

CASE STUDY 2: GULNAMO, AGRONOMIST: BUILDING A FOUNDATION FOR A NEW GENERATION OF WOMEN SMALL-HOLDER FARMERS IN RURAL TAJIKISTAN

GULNAMO IS A 47-YEAR-OLD WOMAN from the village of Rudaki in the Vose district of the Khatlon region. The wait for her husband seemed endless. For the past eight years, he was in Russia. This meant she was left to take care of her large family of nine: two children, a parent-in-law, three sisters-in-law and three brothers-in-law. Her husband would send some money from Russia, but irregularly, making it difficult to cover basic household expenses. 'My childhood was so happy. My parents and neighbors still remember me as a young girl full of energy. With years of hardship, facing vulnerability and a situation of a near absent husband, I was only left with deep despair. I wanted my two children to go to university for higher education but all that seemed a distant dream.' She often found herself cutting back on her own food and clothing expenses to try to afford school fees for her children.

Her life took a turn for the worse in 2013-14. Because of an economic recession in Russia, Gulnamo's husband returned home, jobless, like thousands of other returning migrants. 'We were totally shattered. There was no hope, no one from my family or friends came to help us.' She started working as an agricultural labourer in the field of a Dekhan farmer, earning a small amount of money that supported her family in such dire straits.

OXFAM'S GEM PROGRAMME STARTED MOBILIZING POOR WOMEN in 2014 into women Producer Groups (PG). 'A women's PG, 'Mehnat' (or labour) was initiated by Neksigol Mushovir in our village. I was among the first members to join the group', recalled Gulnamo, 'to me it seemed a ray of hope to end my misery'. Neksigol community mobilizers and trainers organized women farmers, provided training to start their own farming and set up new agricultural enterprises. The training modules, spread over a year, introduced new farming and value addition techniques (like drying, sorting and packaging) for select agriculture and horticulture crops like apples and apricots. Neksigol supported PG members in getting land certificates from the local authorities for collective farming. A range of extension services were started which included setting up a network of on-site demo plots, improving access to seed and other input supplies and facilitating regular flow of information on whether and pest attacks. 'The learning was intense and I could see how this will help poor aspiring farmers like us. I especially liked the training component on agronomy which can help increase productivity from our small farming plots', said Gulnamo. She participated in master trainings for agronomists, visited different parts of the Khatlon region to learn improved tomato farming techniques, disease management and ways to reduce post-harvest losses. 'After six months of training, I believed, I am ready to now offer my services to small farmers like me to help them increase yield and profits. It was a big change in my life. I had new-found independence and mobility. I go around village to village to train and advise my farmer clients on improving their farming technique. I personally trained more than 150 women on new ways to grow vegetables.' Gulnamo did not stop at this as she now aspires to become a full-fledged agro- entrepreneur who offers a whole range of agricultural services.

Oxfam organized a large business to business meeting of agriculture input suppliers in Khatlon to help improve supply chains in remote rural areas. Gulnamo quickly latched onto this opportunity, signed an agreement with a large private input supplier firm to become its local agent. 'Since then I have been among the leading suppliers of high-yielding seeds, fertilizer, pesticides etc. for tomato, watermelon and carrots to farmers in my own and neighboring villages'. From a financially vulnerable situation, she now has a steady income stream that comes from fees for advisory services and supplies of agriculture inputs.

Gulnamo, after reaching a stable condition with her agronomist work, enrolled in the Kulyab Agrarian University to pursue courses on agronomist-technologies. 'Attending classes after many years was a deeply gratifying experience for me. It helped me learn more and increase my knowledge. My practical experience as an agronomist was a good contribution to the course as well.' While making giant strides to achieve her own dream, Gulnamo was also aware that many women continue to face deep discrimination when it comes to legal access to land.

'MOST OF THEM DO NOT KNOW THEIR LEGAL RIGHTS OVER LAND, ESPECIALLY WOMEN who have been separated from their husbands. They don't think it is possible to get their due share in land by seeking professional legal services.' Here she came to know of Oxfam's legal clinic in Vose's Jamaot office that provides free legal aid to women and families on a range of issues including on land related matters. Over the past year, she motivated more than 45 women from neighboring villages to come to legal clinics for support on claiming their rights over land.

Thanks to her persistent efforts, the clinics have been able to help these women get nine hectares of land to carry out farming. Reflecting on her last three years, Gulnamo says proudly, 'From a small beginning I have come a long-way now. And now I think the energetic child in me is back.'

SAVINGS FOR CHANGE: DEEPENING RESILIENCE, BUILDING WOMEN'S LEADERSHIP

The Savings for Change (SfC) programme has led to a deepening of financial inclusion for the poor, especially poor women, in remote rural areas of Khatlon. With improved access to basic financial services like savings, credit and social insurance, members of SfC now have enhanced financial resilience and improved capacity to invest in livelihood and asset creation. Above all, SfC is bringing transformative changes in women's roles in villages where they now have stronger voice within households and beyond.

SFC UNDER GEM: INNOVATION FOR EMPOWERMENT AND SUSTAINABILITY



TO DELIVER ON THE ECONOMIC EMPOWERMENT AGENDA

of the GEM programme, Oxfam launched SfC as a long-term financial inclusion strategy with a view to address gaps in basic financial services for poor households and to support women. Oxfam realizes that building financial resilience through community led financial inclusion platforms like SfC is a necessary pre-condition for enabling poor households to make long-term investments in agriculture and other livelihood activities. In the absence of accessible financial services, poor

people remain vulnerable to financial shocks and to multiple risks to their livelihoods which often push them deeper into poverty. This is especially true in context of Tajikistan where the penetration of formal financial services remains abysmally low (the lowest in the region based on the World Bank's Findex data⁸), and as a result **MOST OF THE SMALL HOLDER FARMERS ARE OFTEN FORCED TO BORROW AT A MUCH HIGHER RATE FROM INFORMAL SOURCES WITH HEAVY COLLATERAL.**

The baseline assessment carried out in the GEM project region in early 2016 confirmed the findings of this context. Less than 10% of the surveyed households in 16 villages reported savings in any form. Credit penetration from formal sources was also low with only 28% of the interviewed households having taken out a loan during the past three years (average loan size of TJS 4745), mostly for consumption purposes (only 26% of loans outstanding were for agricultural purposes). For households with loans outstanding, the source of credit was mostly formal – banks and MFIs (80%) while the rest was from friends and relatives. Evidence from the same study conducted suggests a link between savings opportunities and food security. Households with savings have a smoother cash flows and are therefore in a stronger position to survive lean income seasons when food availability is lowest within the year. Further, the evidence also shows that households that are part of existing savings groups⁹ programmes are more likely to access savings and credit services from diverse sources.

PURPOSE AND DESIGN OF SFC

IN KHATLON, Oxfam promoted SFC programmes as time-bound, distributing, accumulating savings and credit associations. An SFC is typically a self-selected group of about 15 to 25 people who meet regularly (usually once in a week), under a set of rules, framework, or a constitution. Usually the outline of the constitution is given to them by a *facilitating agency* (FA), often an international or local NGO, which helps the groups organize. Some of the elements of the constitution are fixed as a condition of training.

FIGURE 9 SAVING FOR CHANGE PROGRAMME CYCLE

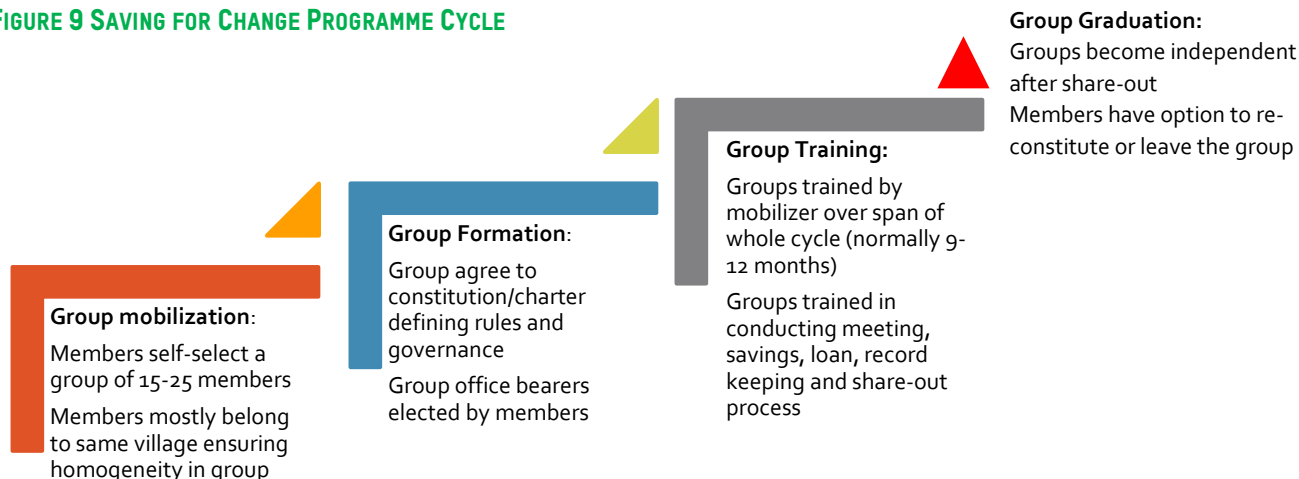
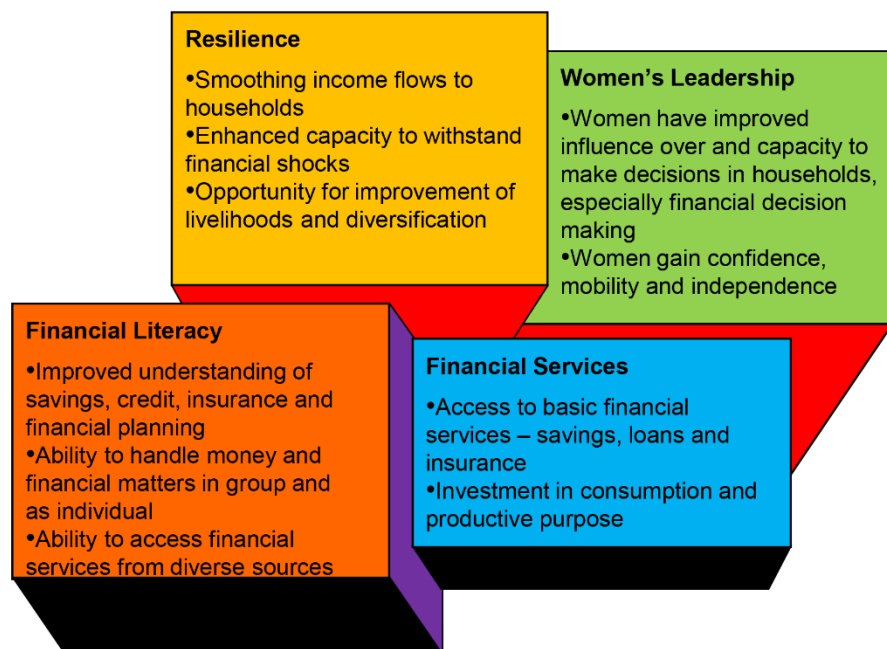


FIGURE 10 SFC MAIN OBJECTIVES

The main objectives for initiating the SFC programme were as follows (**FIGURE 10**):



i) **Building resilience:** SFC builds the resilience of poor people by improving their capacity to withstand financial shocks, which are quite common. They are often caused by the loss of income from crop failure, unstable cash flows from remittances or due to sudden health emergencies in family. Often under these circumstances the poor must borrow from informal sources with high interest rates and heavy collateral. As a result, the ability of the households

to make long-term planning for their livelihoods and for life cycle finance is severely impaired. SfC is designed to smooth cash flows to households and meet credit requirements from members' own savings which eventually helps them to plan for investment in livelihoods and for productive purposes.

ii) **Financial literacy:** Women in rural areas have less exposure to financial decision making and therefore are generally left out financial decision making in the family. Assessments carried out by Oxfam in Khatlon show that women are often excluded from discussing financial matters in their families (only 40% participated in financial decision making within their family). Membership of SfC provides education for women on financial issues ranging from savings, credit, financial planning to life cycle financial management. This enhances their capacity to participate in financial decision making and in taking effective decisions on financial matters.

iii) **Women's leadership:** Women members of SfC develop leadership skills by participating in group meetings and discussions. SfC is designed with the purpose to provide broad-based opportunity for women to develop leadership skills as office bearers in their group – President, Box-keeper, money counter, and record keeper. In traditional communities where women have limited prospect to step out of their home, the SfC offers the opportunity to develop individual capabilities by building their confidence, mobility and independence. There is evidence to suggest that women members acquire an increased ability to participate in community development issues and increase their representation in governance institutions.

iv) **Financial services:** SfC helps members to save and then obtain loans from the group to meet their diverse credit requirements and basic needs. SfC is especially relevant to meet small credit requirements (the purchase of an agricultural input, educational expense for children, health expenses for family, travel expenses, etc.) that is generally not available from MFIs and banks. As the amount of savings grows so does the capacity to take larger loans; members increasingly take larger loan amounts for productive purposes like purchase of livelihood assets, diversifying income sources and so on.



OXFAM INNOVATION IN SFC

SAVINGS FOR CHANGE is well established as a concept and programme around the world. In Tajikistan SfC was pioneered by the Aga Khan Foundation (called Community Based Saving Groups – CBSG) during 2007-2011 when 2500 SfCs were established in different regions of the country, including in Khatlon, with a reported survival rate of 80%.¹⁰ Apart from the objective of further expanding the outreach of SfC in rural areas of Khatlon, another primary objective of Oxfam's pilot in SfC was to introduce and test innovations geared towards building greater cost-efficiency and sustainability in the programme. With this purpose in mind, Oxfam introduced key innovations to build a proof of concept for a new approach. Some of the important innovations were:

i) **ELIMINATE SUBSIDIES TO REDUCE COST.** Learning from the experience of Promoting Institutions (PI), Oxfam decided to cut all

subsidies where the new groups were motivated to pay for the savings box and the savings kit. This reduced implementation costs and built group ownership through equity investment. As a result, the per member cost of the SfC promoted by Oxfam is US\$30 (expected to come down further as new groups

are formed by Community Based Trainers or CBTs) compared to an average cost of promotion of US\$35 as reported by other PIs. Another reason for introducing this approach was to ensure the complete independence of the group from the beginning and once they graduate, as they will not depend on PI for supply of kits and boxes.

ii) **INTRODUCE VIDEO-BASED TRAINING.** Oxfam has introduced video-based training for the groups to reduce the cost of training, standardize training methodology and ensure quicker replication that can be facilitated by interested agencies or individuals CBTs.

iii) **COMMUNITY-BASED TRAINER (CBT) LED NEW GROUP MOBILIZATION.** To achieve large-scale replication with lower costs, CBT led expansion has been introduced during the second phase of Oxfam's SFC programme. CBTs are volunteers, initially trained by Oxfam on group mobilization and training using the video-based training methodology. In case the CBT achieves the projected scale, then by the end of two years up to an estimated 50000 members could be mobilized for less than US\$22 per member facilitation cost.

iv) **GROUPS AS PROMOTIONAL PLATFORMS.** Oxfam proposes to use SFC as promotional platforms for disseminating messages and training on important issues like women's land rights, agriculture promotion and financial literacy. The result of use of groups as promotional platforms in other country contexts has been mixed. Oxfam plans to introduce this promotional component after a detailed review and assessment.

STRONG BEGINNING: PRELIMINARY RESULTS FROM SFC¹¹

The first phase of the pilot programme of SFC has achieved remarkable results with rapid growth in the programme's portfolio. In the short time period of one year, and up to February 2018, the project has been able to mobilize 116 groups consisting of 1600 members in total, 93% of which are women with total savings exceeding half million TJS (**FIGURE 11**). The average savings per member has shown a consistent increase (**FIGURE 12**) indicating growing confidence of the members across the groups' savings activities. As an indicator of the satisfaction of the membership, the retention rate of members and the attendance rate in the savings meeting has been high (**FIGURE 13**). From the perspective of financial performance, not only has the savings rate shown rapid growth, the Annualised RoI (ARoI) is 6.4%, and the loan uptake (currently nearly 20% of members have a loan outstanding; nearly 46% of gross savings) has shown a rising trend indicating the profitability of the group and serving the financial services demand of members. From the programme efficiency point of view, an overall cost per member mobilization of US\$30 is low compared to similar programmes in Tajikistan. This is possible due to a cut in subsidies and by deploying community-based volunteers for group mobilization and training.

FIGURE 11 NUMBER OF MEMBERS OF THE SFC PROGRAMME

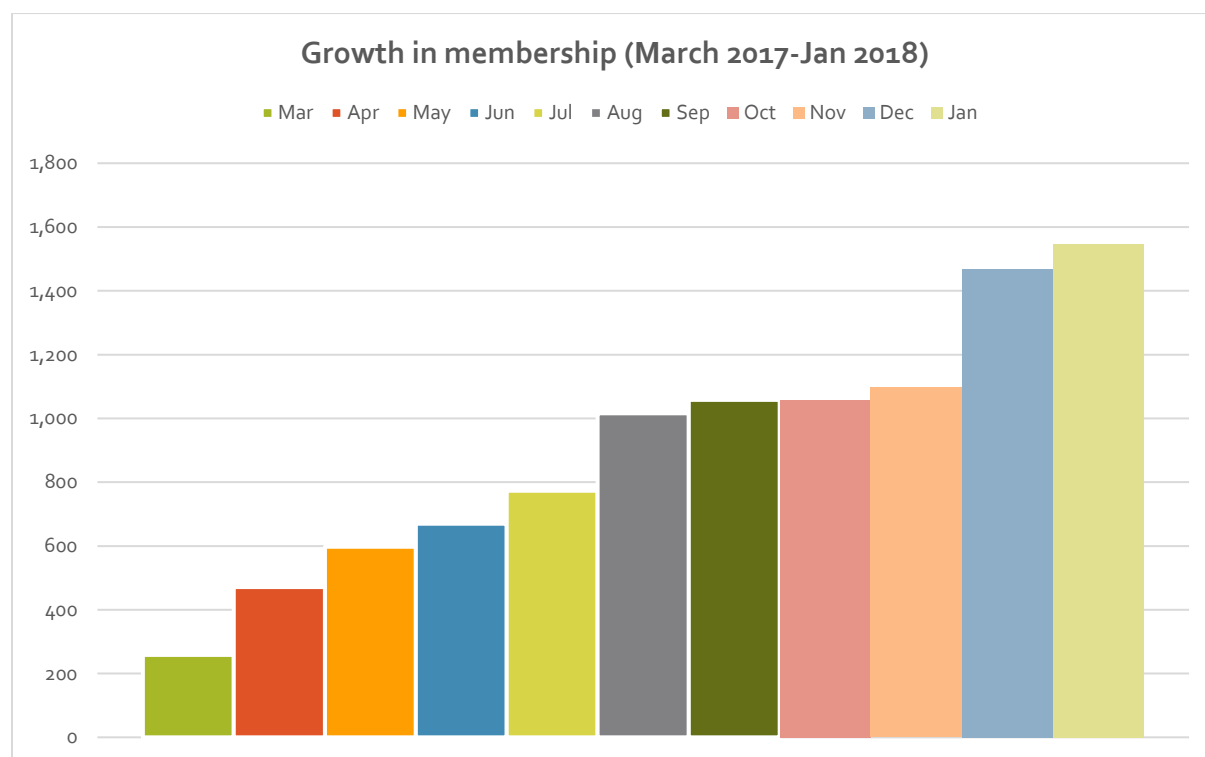
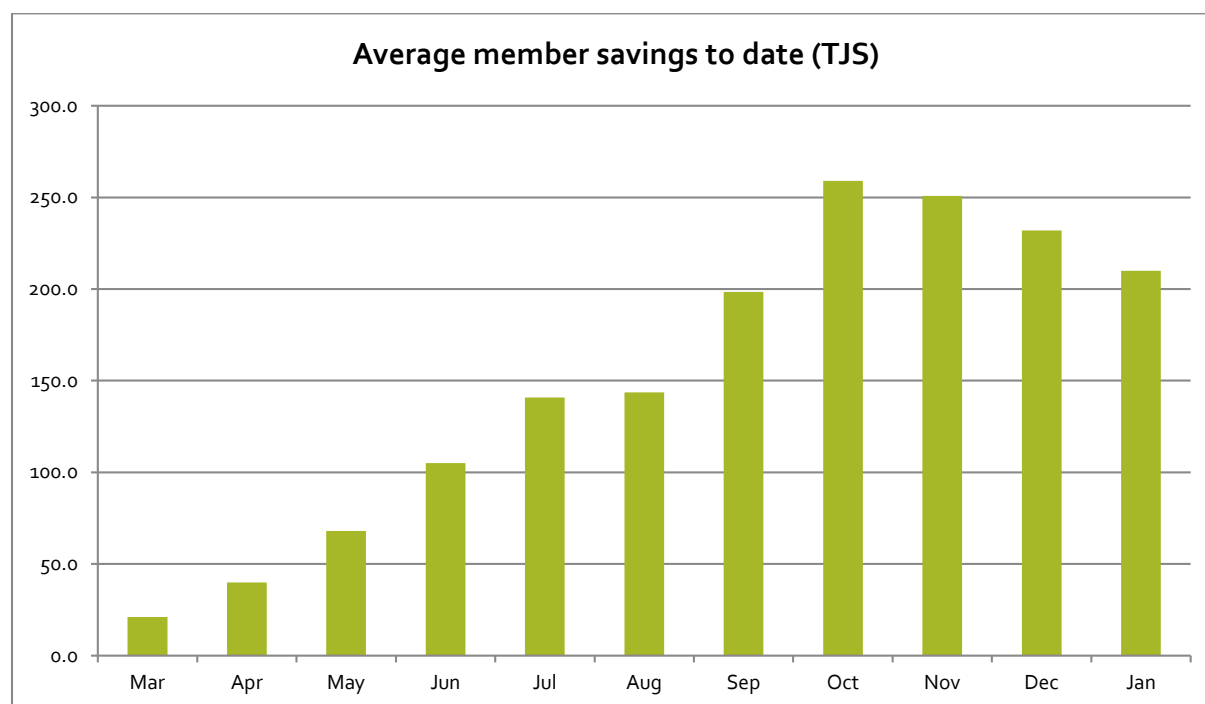


FIGURE 12 AVERAGE SAVINGS PER MEMBER

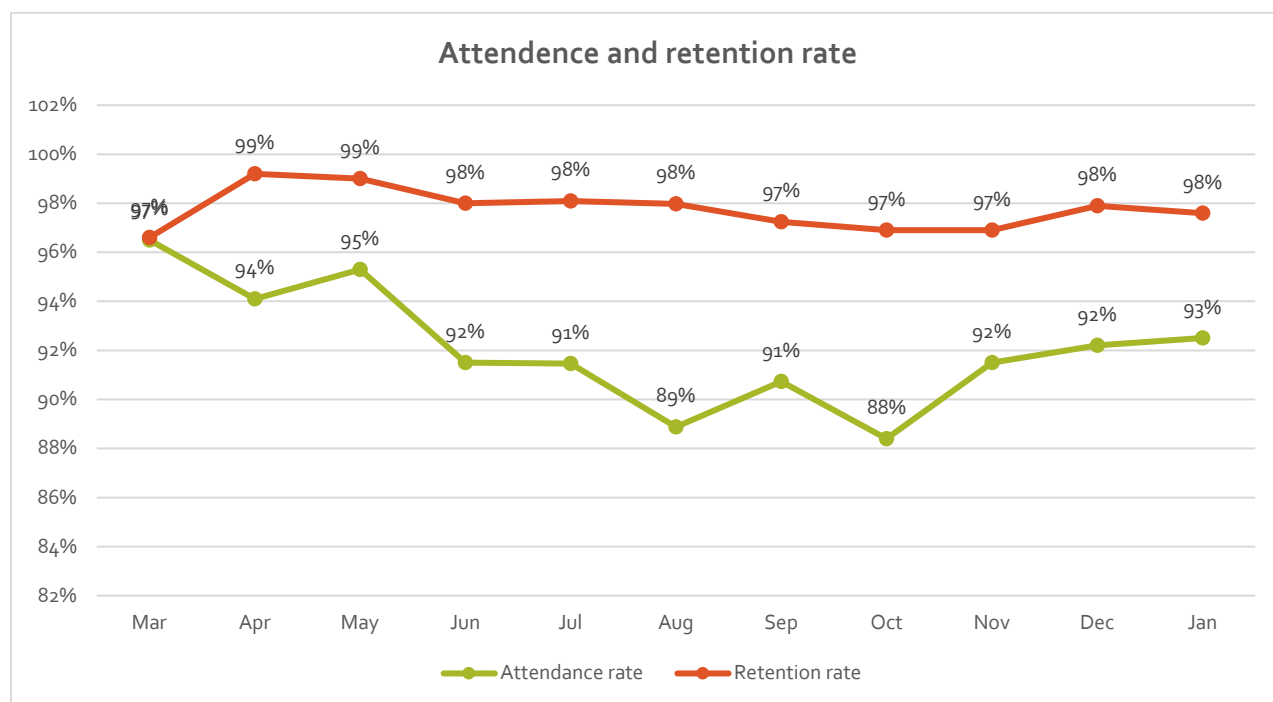


The share out for the first cycle started in November 2017 and will continue until March 2018. Of the total groups mobilized so far, 35 groups have already graduated and have reconstituted for second cycle and are now functioning independently. From experience, it is expected that after the share out, the

confidence of members in group savings will increase further bringing an upsurge in demand for the new cycle of SfC and the formation of new groups.

Beginning in November 2017, GEM rolled out the CBT model for groups mobilizing new groups and using the video training methodology. In the short span of four months, 16 CBTs mobilised 40 groups, which is very encouraging considering a global benchmark for similar volunteer led programmes. If the model reaches its projected target and outcome, it will not only reduce cost of mobilization further but will also seed the entire region with community-based trainers that can continue to mobilise groups beyond the project period.

FIGURE 13 ATTENDANCE RATE AND RETENTION



CHALLENGES AND FUTURE

SfC has prepared ground for basic financial services in the region by seeding local capacity on mobilizing and training groups. However, as a stand-alone financial inclusion platform, they are not capable of meeting higher levels of financial service requirements for their members. Since there is no external fund injected in the group and members' savings alone serve to provide credit source, the rate of capital formation in the SfC is slow. Asset creation for higher livelihoods is not generally possible through SfC in

the early cycles. Having said that, this is not a weakness of SfC but only an indication that low income people in remote regions need a robust ecosystem of financial services where SfC provides for savings and small credit needs, and other channels like MFIs, banks and insurance firms complement these basic services by catering to diverse financial service needs. A financially literate client of SfC is empowered to make the right financial choices and therefore can be a potential client for other financial service providers. In addition to this, the SfC model, as a strategy to promote financial literacy and financial inclusion has not received formal legal recognition from the National Bank and therefore lacks policy support at this stage.



SECURING LAND RIGHTS FOR WOMEN THROUGH LEGAL SUPPORT

Securing land rights for women in Tajikistan is vital for ensuring their equitable share and participation in agriculture value chains. A network of legal clinics established in remote rural areas of Khatlon have provided legal aid to families and women, helping them secure their entitlements and land rights. Action research, advocacy and influencing has led to further strengthening of legal framework pertaining to women land rights in the country.

LEGAL CLINICS UNDER GEM

A NETWORK OF LEGAL CLINICS was established under the GEM project in remote Jamoats/sub-districts of Khatlon to provide legal assistance to women and families. These legal clinics were purposely housed in the Jamoat offices of the region to ensure cooperation from the local authorities and to mainstream legal counseling services in the local government system. A trained lawyer managed the legal aid services at the clinic with support from Jamoat officials. Women and families from neighboring villages access these clinics for a variety of legal counseling ranging from issues related to land recertificates, registration and entitlements; registration of birth and death to settlement of family disputes. As part of their role, the lawyers in legal clinics spend at least two days per week in the villages to establish direct contacts with the community for disseminating information on services of legal clinics.

Over the course of GEM, the legal clinics have built a reputation for providing professional legal counseling services in areas where such services are scarcely available, especially for poor women. The integration of the legal clinics in the offices of local authorities has built awareness and knowledge and cemented collaboration between Oxfam and government in making joint effort on securing land rights.

The legal clinics have supported the advocacy and influencing agenda of Oxfam. Evidence-based analysis of data from clients has provided vital support to the research, knowledge building and advocacy in the domain of land rights. The clinics maintain a rich repository of data, updated every month, which supports decision making and tracking of performance.

In past years, the clinics have evolved from being a stand-alone legal counseling Centre to a 'hub and spoke' model of service provision to expand outreach. Under this, the clinics proactively campaigned with

TESTIMONIES FROM JAMOAT

'Since last year, divorce rate has increased. After divorce, the woman is put in the street with children and then she is alone with her problem'

'Currently women are forced to work in field as hard as men where women entirely manage the land, harvest and family and fate of their children. Almost 20% of households are run by women but main problems are solved by men'

'Due to less education for women, men do not allow them to be leaders or let them access land. At the same time, they let their wives work in cotton fields in hot weather; collecting and lifting heavy bales'

'In any family when a woman has to go somewhere either to visit relatives or friends or take part in events, she has to take permission from her husband or mother in law'

'Women sow potatoes, collect harvest, work day by day but men own property, sell the product and take the profit'

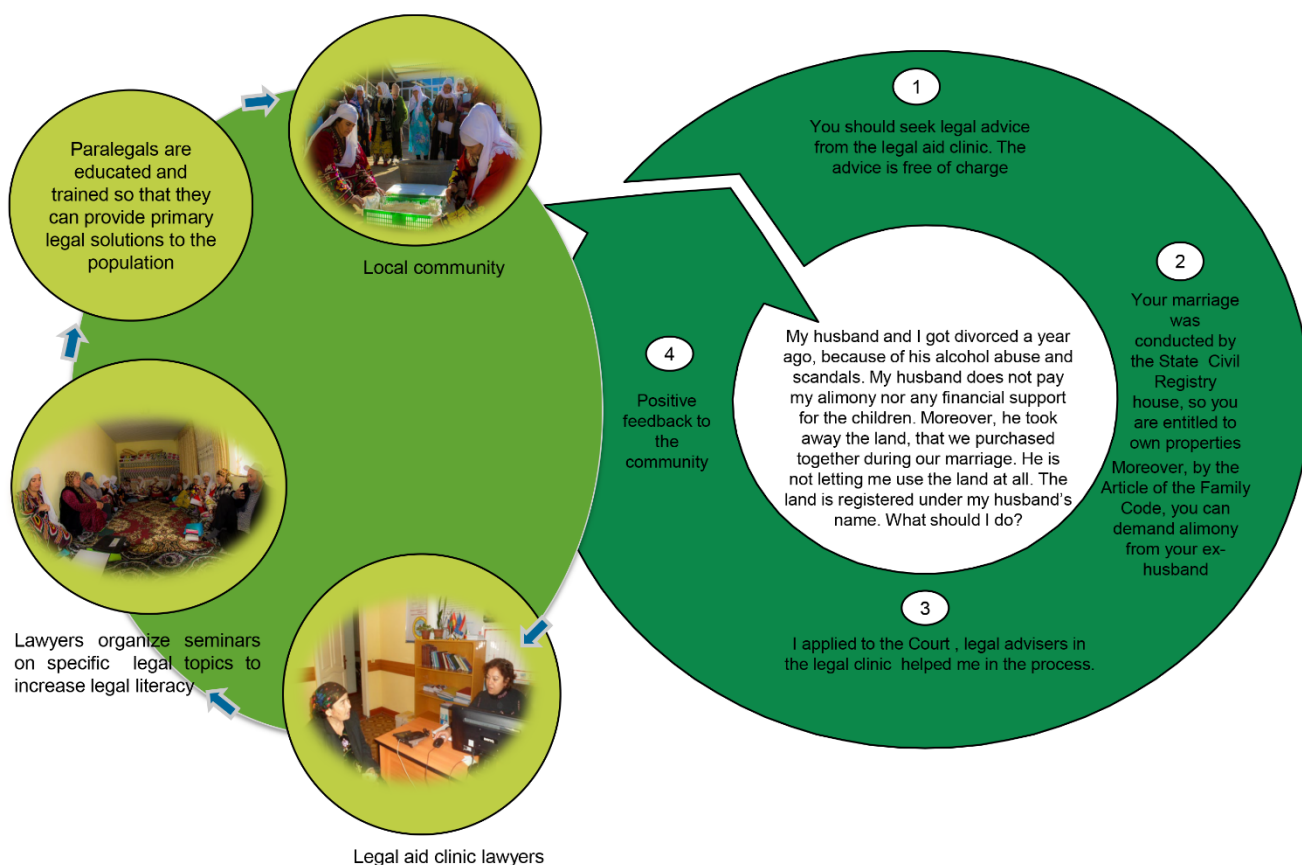
local authorities and village communities for mass dissemination and awareness-building on gender land rights. The clinics further expanded outreach of services by rolling-out mobile legal service where camps were established in remote villages to spread awareness and provide on-the-spot support. The mobile legal clinics reached out to nearly 500 villages which not only deepened the outreach but also increased the number of clients coming to the clinics due to increasing awareness.

Finally, the sensitization and awareness building through the training of authorities and village communities contributed significantly **TO IMPROVED LEGAL LITERACY**. In the past year, lawyers from legal clinics have trained over 1150 local authority officials and 362 from the village community.

HOW LEGAL CLINICS WORK¹²

FIGURE 14 illustrates the functioning of the legal clinics. A feedback loop integrated in the functioning of the clinic ensures sustained engagement with the community and quality assurance to the clients. A vital element in the functioning of the clinic is a structured flow of information from the community/clients to the database of the clinic and then upwards. The database is tracked and analyzed at a central office monthly to respond to changes in the operational environment and also feed into ongoing research activities.

FIGURE 14 LEGAL CLINIC FUNCTIONS

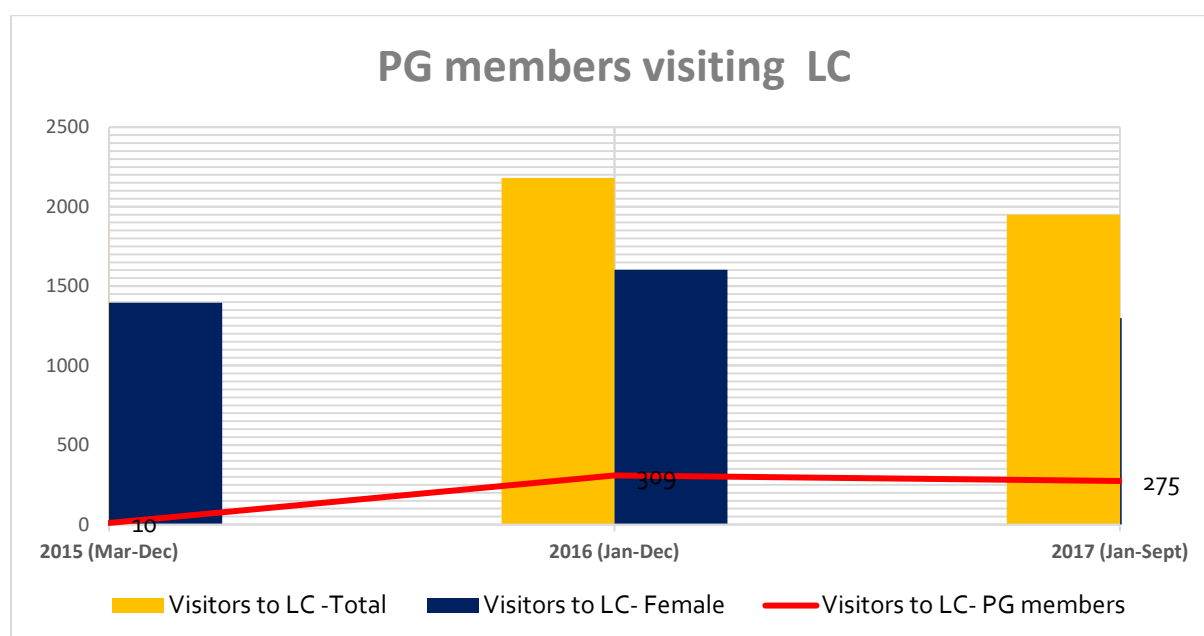


KEY RESULTS AND ANALYSIS

Tracking and analyzing data from over 8000 clients of legal clinics over the past three years highlights important trends and results that can serve to inform the current gender land rights scenario in the country. Some of the salient results of the analysis are:

➡ There has been steady increase in demand for the legal services for over the past year (**FIGURE 15**). This may be first attributed to unmet needs and then to a spread in legal literacy. The client coverage of the clinics improved significantly after the legal literacy campaign was launched in the villages. On average, nearly three quarters of the clients were women showing greater demand for services from female members of the community. Access of PG members was initially weak, but picked up in the second year. There was no attempt to promote the services exclusively for PGs (mostly women), but considering the increasing proportional access over past year one can surmise that the PG platform provided an opportunity to raise women's awareness and knowledge of rights and that spurred increased demand for legal services.

FIGURE 15 PG MEMBERS VISITING LEGAL CLINICS



➡ Nearly half of the clients came to legal clinics for agriculture and land related issues, followed by housing related cases (nearly 30%). This is consistent with the observed condition in rural areas where land for agriculture is a dominant issue in court litigation. Housing land is also major area. This together points to widespread legal challenges on land entitlements **FIGURE 16**.

FIGURE 16 TYPE OF LEGAL SERVICES

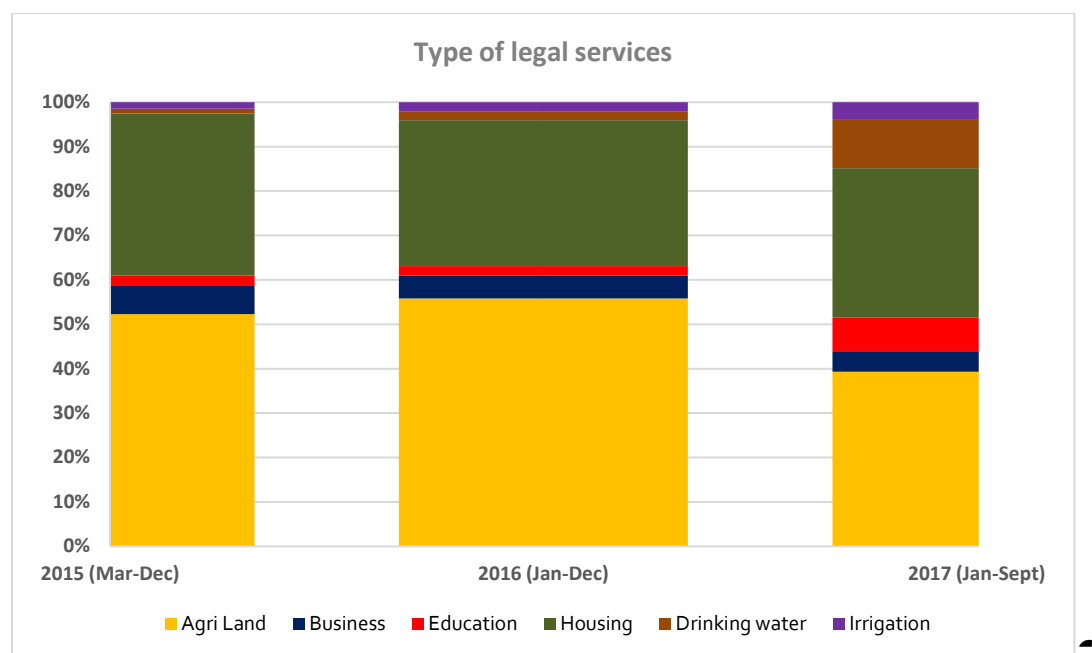
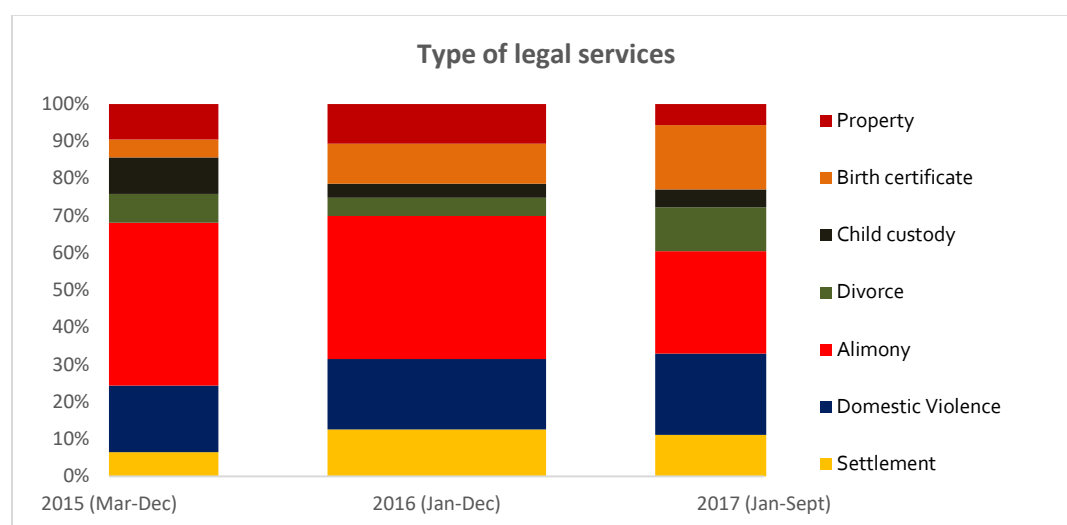


FIGURE 17 TYPE OF LEGAL SERVICES CONTINUED



➡ In family cases, shown in **FIGURE 17** there are many interesting trends and observations. Alimony cases are the highest, but showing declining trends over the past year from high of nearly 50% in 2015 to nearly 25% by 2017. The number of divorce cases have almost doubled, increasing from 5-7% in 2015 to 10% in 2017. Cases of domestic violence have also increased from 15 to 25%, in two years from 2015. Records of interviews with victims of DV indicate economic stress as a main driver but in addition some women believed the increase in DV was due to a backlash from their spouse from their increased participation in community platforms like PG. Overall the trends show increasing vulnerability of women to injustice and violence perpetrated by complex regressive social norms and due to reasons like a large number of returning male migrants to villages, with families facing an uncertain economic future.

INFLUENCING AND ADVOCACY

GEM carried out seminal research on policy and legal frameworks related to women's land rights in Tajikistan. The research findings were corroborated by emerging evidence from field-based activities. Together this informed the influencing and advocacy strategy of Oxfam which was rolled out over two years. Based on evidence from the field, a series of dialogues and information exchanges on emerging scenarios and contexts of women's legal land rights was carried out with government, partners and CSOs. The research carried out by Oxfam and analyses of existing legislation on women's rights to land and property, and other research on the social and economic status of rural women in the Khatlon region generated fresh perspectives on the subject and contributed to changes in the legal code pertaining to farming law, under the code number 3.15. The new code made it explicit that in case of divorce/separation,¹³ men and women have equal rights to the land property, and it does not matter to whom land belonged in the first instance prior to marriage. The code has long-term and deep implications for securing the legal rights of women on land.

CASE STUDY 3: AMINAH, A LEGAL ENTREPRENEUR: PAVING THE WAY FOR WOMEN'S LAND RIGHTS IN RURAL TAJIKISTAN

AMINAH IS A LAWYER working with the League of Women Lawyers of Tajikistan (LWL), a partner of Oxfam. She is one of the five lawyers who works with Legal Clinics (LC) in Kulyob as part of Oxfam's Gender, Enterprise and Markets (GEM) programme in Tajikistan. LCs offer a range of legal assistance to the rural population, especially poor women, such as legal counselling, petitioning and representing clients in court litigation. The LC operate from the local Jamoat office as part of an agreement between Oxfam and the regional authorities. 'Being part of the Jamoat office structure brings legitimacy to our activities and helps in building knowledge and awareness among the officials of the Jamoat on legal issues. Because of our three years of collaboration, we could mainstream legal support in the operations of Jamoat center' says Zebo Sharifova, Executive Director of the LWL.

As a young lawyer hired by LWL to manage the LC, Aminah received trainings and capacity building support to help her sharpen and upgrade her skills. 'After three years of rigorous training and practical exposure, today I can claim to be a specialist lawyer on family matters and on women's land rights' she said with a sense of confidence. With the support of Oxfam, LWL in collaboration with the National University and Ministry of Justice conducted 12 training programs on women's land rights for 150 young graduate lawyers. Building up a cadre of specially trained lawyers has helped in further deepening the outreach of legal support to the poor in the country who would otherwise lack access to legal services and representation.

Aminah's LC office in the Jamoat is generally full of poor people waiting for assistance. In the lounge, a gallery of information materials ranging from posters, banners, hand-outs and brochures to the constitutional rights of women, including land rights, protection against domestic violence and so on, are prominently displayed. A quality assurance policy on the bulletin board also informs clients on quality standards for services and the contact details of authorities for grievance redressal. 'The Clinic has really evolved over the past three years. Initially it took time for us to spread the word on services offered by the clinic. Women were at first reluctant to come to the clinic and discuss family issues. But now there is a distinct shift. Young women, often victims of domestic violence or facing hardship after separation, now come in increased numbers to consult with us,' says Aminah.

OXFAM'S SUPPORT TO WOMEN FARMER PRODUCER GROUPS also helped to encourage women to come to the clinics in increasing numbers to settle land related legal issues. Zarkambi said 'Earlier we were mostly tied to our homes and families. Oxfam started to mobilize us through PGs, helped build our skills and capability to do farming on our own land or land provided by CBOs. It's a great feeling to be able to contribute to the livelihood of our family'. Aminah believes that, 'while the demand for legal services was always there in rural areas, the real big jump in people coming to the LC happened 1.5 years ago. To expand the outreach of clinic, we started a large-scale campaign in villages all around Jamoat holding sessions on women's rights to land. We also conducted trainings for officials from the Hukumat and Jamoat on issues related to land rights to raise their awareness and knowledge. After the campaign, the number of clients approaching the LC almost trebled in four months. We also thought the LC should step out of the Jamoat office and reach out directly to the village community. The idea of mobile legal clinics came out of that. Today we do mobile LCs in different villages at least once per week'. LWL covered over 360 villages and trained 298 officials of local authorities as part of the campaign to spread awareness on legal land rights of women. LWL's Zebo stated that 'in the past three years our network of LCs has directly reached to over 8000 clients, has helped at least 4,516 women to get land certificates, 1200 petitions were filed in the court and 2000 family matters were resolved.'

Looking back over her three-year journey, Aminah believes that a solid foundation has been established to **STRENGTHEN WOMEN'S RIGHTS TO LAND** in Tajikistan, yet gender discrimination is so deeply entrenched that it will require even greater effort and more time to make significant, lasting, progress. 'While there has been a steady rise in the number of women clients to my clinic, which is a positive development; we also see a disturbing trend in the rise of cases of domestic violence. I see two reasons for this spike: an increasing number of returning male migrants from Russia and women getting more assertive about claiming their rights and challenging traditional norms and attitudes in their families. Regressive attitudes in society need to change and this challenge continues to inspire me in my daily work.'

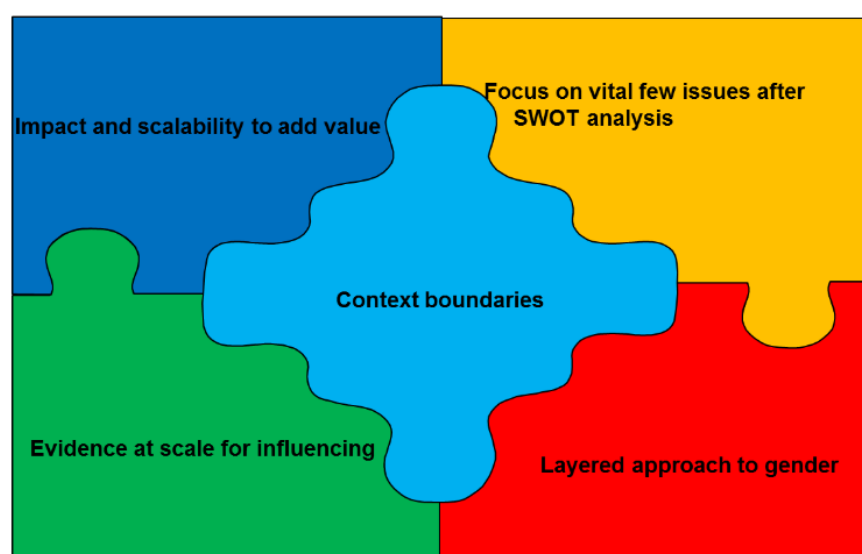


REFLECTIONS AND LESSONS

GEM is an ongoing journey. There are lessons, milestones and a road ahead that offers pathways to a new frontier. The main learnings are that integration of gender is a big challenge, markets in fragile political environments are difficult to access, and exit conditions were not in place within the short timeframe of the GEM project.

OXFAM'S RIGHTS-BASED APPROACH towards building equitable social and economic systems free from poverty and suffering is doubly challenged in a country like Tajikistan due to the fragile political environment and a lack of defined entitlements and rights that citizens can seek and hold government accountable for. For example, in GEM, making inroads into agriculture markets where infrastructure and

FIGURE 18 GEM CONTEXT BOUNDARIES



the rule of law is poorly defined was deeply challenging. Banking infrastructure and financial institutions in the country are almost

dysfunctional due to a weak economy, making the flow of agriculture finance grossly insufficient. There is a near absence of public investment in agricultural research and extension services and as a result the new farming laws permitting freedom to grow made little impact on improving productivity as support institutions to promote agriculture were largely absent. Due to a weak economy (especially in Khatlon), attracting private

sector players for investment in agriculture input supplies and enterprise was also a daunting task. Finally, in the rural context where progressive social values are in retreat, making a strong pitch for gender equity is likely to cause conflict around gender attitude and practices.

Based on the contextual boundaries described above, some of the strategic lessons from GEM are:

STRATEGIC LESSONS

i) **Focus on specific issues after detailed SWOT analysis.** The lesson here is to spend more time in appraisal and research before setting out to design the project. GEM was the first attempt of Oxfam in the country to work in a market system with a market-based approach. A detailed and strategic analysis of institutional Strengths, Weaknesses, Opportunities and Threats, (or SWOT analysis), could have shed more light on the specific possibilities and constraints within this operational environment. An analysis of the comparative advantage of the sector, enabling environment for businesses, legal and property rights framework and maturity of key institutions of market and commerce is essential to anticipate challenges and set realistic goals. There are potentially many ways to bring change; how we determine an effective strategy and efficiency should be the subject of robust research that can inform project design. The context of Tajikistan demanded a graded approach to market and institutional reform. The GEM framework in this case was out of step with the realities that existed on ground.

ii) Layered approach to gender. Markets are intrinsically gender agnostic. Therefore, building gender as a core in GEM required a 'layered approach' where gender specific interventions – like land rights, vulnerability to domestic violence and building leadership, were treated as a foundation for the next progressive steps towards women participating in the markets and then shaping and influencing them. In GEM the layered approach was not taken and gender interventions were not fully and organically integrated into the agricultural value-chain. As a result, though economic empowerment of women progressed, deep issues on gender justice remain largely unresolved.

iii) Evidence at scale is important for influencing. At best, influencing policy in a stable political environment is uncertain, and at worst in the fragile context of Tajikistan is fraught with varied risks and deep indeterminacy, due to diffuse power structures and related dynamics. The best chance for successful influencing can come from demonstrating evidence of scale. The demonstration should take place in close collaboration with stakeholders and include a solid agenda for research. In GEM, the status research on women's legal access to land returned credible impact on government steps towards legal reform. This was due to a synergistic approach of generating evidence from the ground up (through a network of legal clinics) while at the same time engaging with the national government. Such coordinated research on women's roles in agriculture value chains and emerging evidence on PGs leading women entrepreneurs was not as strong and therefore lacked similar impact.

iv) Impact and scalability to add value. In most scenarios, Oxfam cannot and should not scale-up interventions on its own but should ideally demonstrate evidence for scalability and impact while influencing and leveraging partners and stakeholders. Value addition comes from innovation (process, product, design) that is relevant to the need of core constituents. SfC in GEM demonstrated scalability, without scaling-up, through a new approach that brings solid evidence of impact on unmet need of the community. The scalability of institutions like PGs and LCs under GEM is not self-evident and as a result scaling up of the model will be challenging. The influencing of partners and stakeholders in Khatlon was done effectively but was not scaled up at the national level. This remains an unfinished task of GEM that should be taken up in the next phase.

BIG LESSONS: PROGRAMME (FIGURE 19)

DEVELOP A CLEAR THEORY OF CHANGE (TOC): While the GEM programme had defined objectives, it did not have a clear Theory of Change (ToC) to demonstrate how this would happen. Change is deeply embedded in the political environment and therefore a deep understanding of power dynamics at all levels, roles of stakeholders and networks of formal and informal institutions is critical to determine a strategy for change. Due to the ambiguity in the ToC, the roles and structures of the institutions spawned under GEM emerged inorganically. For example, the thinking around PGs' roles evolved from the village-level women farmer platform for boosting agricultural productivity to their taking advanced roles in

FIGURE 19 PROGRAMME PROMOTION



enterprise development and trade and business. Ideally, the progressively higher-end VC functions (value addition, business development) should have come from specialized institutions nested within the PG framework. Similarly, the project design did not have a coherent strategy on access to finance and business development services, which is vital to VC promotion. This made it difficult to make strategic choices to address these gaps.

EXIT CONDITIONS: While the GEM project defined the key intervention parameters for the project, the exit conditions were not clearly defined. Ideally exit conditions should be established before the commencement of the project. To start from the desired goal and work backwards from there to work out how to achieve it is critical to and getting the key messages right. The strategy for exit for PGs and Legal clinics were appended later to the project plan and the consequence is risk to the sustainability of these institutions. In contrast to this, in the SFC component, the exit conditions are well defined which has proved very useful in terms of building sustainability and making a responsible exit.

DEPENDENCY IS NOT EMPOWERMENT: Though it sounds obvious, most of the development programmes



end up creating dependency within the community and stakeholders on subsidized products and services that are delivered during the implementation phase. This is why it's important to plan to break this link after building self-sufficiency, with a defined exit strategy. The main aim should be towards a complete transfer of skills, resources and institutions to the stakeholders in the community before exit. Development agencies should not hold back anything that might limit further expansion of the programme beyond the

project period. Keeping this in mind, the SFC intervention made a clear attempt to develop the skills of community-based trainers to expand the programme outside of this specific project/intervention and, further, the training material and expertise was widely disseminated to ensure crowding-in of agencies taking up the model for further replication.

ADDRESS VULNERABILITY FIRST: Poverty is the result of inequality in society. Working on poverty reduction without addressing the contextual power structures can only have a limited and unsustainable effect. In this situation, reduction of social, financial and livelihood vulnerability should be part of the first stage so that people can build resilience to withstand shocks before undertaking new ventures. Support of the people we work with to improve livelihoods and income generation through agriculture VCs must integrate buffering small farmers to cope with crop loss from climate events, for example, or through building savings to create longer-term financial stability. GEM built climate resilience by promoting climate-smart agriculture and financial resilience through savings groups to help ensure a solid foundation for enterprise development. Due to the design limitations of GEM, however, the sequencing of these stages was not well developed, and this should be improved in future to create better results.

DEVELOP A STRATEGY THAT LINKS EFFECTIVENESS TO EFFICIENCY TO SCALE-UP: A robust programme framework is based on tried and tested strategies backed by evidence to demonstrate their positive results. This typically takes the linear pathway of first testing effectiveness (does something work well?), followed by efficiency (is it cost effective?) to finally scale-up which should ideally be done by the replication of principles, standards and practices by government or stakeholder institutions. GEM had already been successfully promoted by Oxfam in other programmes, but the main question was with regards to whether it could be scaled-up. Strategies for replication had not been thought through as advocacy capacity to influence other actors to replicate the model was limited. Market system development in GEM could prove their effectiveness by building linkages between PGs and markets but their scaling-up through independent PGs is less certain. Legal Clinics did demonstrate their suitability for scale-up after successful demonstration of results, but this was constrained by uncertainty in budget support from government to expand the activities.

DESIGN AND IMPLEMENT A ROBUST PMEAL SYSTEM: This is critical to track and measure programme performance. One of GEM's biggest successes was in this domain – where a strong PMEAL system was developed by the team and implemented deep down within the programme's structure. This has led to the reliable measurement of success and failure which is important for developing the next phase of the programme. Further, much of the evidence for policy advocacy was generated from the MEAL system, making it possible to bring strong argument for change. The rigorous baseline carried out was instrumental in instituting a robust endline evaluation and making concrete measurements of change that may have come from the project.

EXAMINE ROLE OF SUBSIDIES: This remained a grey area in the GEM strategy with belated steps taken to address their impact on sustainability, which limited effectiveness. For example, to promote PGs, subsidies in the form of planting materials, inputs and greenhouses were given to project participants. This was done to kick-start the process of change where the first generation of women farmers start to participate in farming. Similarly, GEM sponsored business trainings, trade events, and on farm demonstrations. This has built the foundation for improved productivity and income, but furthering these interventions by the current set of actors and institutions post-GEM will require the gradual tapering approach to subsidy as a sudden withdrawal can risk sustainability.

ENSURE SUSTAINABILITY OF SUPPORT MODELS: This can serve as a benchmark for measuring the impact of GEM. GEM has expanded the outreach of legal services to reach poor women and offer support with regards to understanding land rights, business, and savings. However, in order to be sustainable there needs to be support for a change process beyond GEM to ensure that this programme becomes self-sustaining. The institutions and ecosystem of services spawned under GEM are at various stages of maturity, some are ready to go into self-replication mode (like SfC), some need further institution building support (like PG and their supporting market institutions) while a few are in nascent stage of evolution (like enterprise development) and will require long-term intervention to take root.

NOTES

- ¹ The World Bank. (2017). *Tajikistan: Country economic update, spring 2017*. Available at: <http://pubdocs.worldbank.org/en/543471500543123667/ECA2017-TJK-003.pdf>
- ² The World Bank. (2015). *Listening to Tajikistan survey*. Available at: <http://documents.worldbank.org/curated/en/624621538136672723/pdf/130293-WP-PUBLIC-ListeningtoTajikistanHouseholdSurvey.pdf>
- ³ FAO. (2016). *National gender profile of agriculture and rural livelihoods – Tajikistan*. Available at: <http://www.fao.org/3/a-i5766e.pdf>
- ⁴ Defined as farmers with less than one hectare of arable land.
- ⁵ Oxfam GB. (2016). *Socio-economic baseline in Khatlon*. Unpublished, internal document. Survey based on mixed methods – a qualitative and quantitative household survey covered nearly 2000 households in Khatlon
- ⁶ The figures on achievement include contribution from diverse Oxfam projects in the region under the umbrella of Economic Justice programme.
- ⁷ For PG links to financial services, see chapter on saving groups
- ⁸ See website: <http://datatopics.worldbank.org/financialinclusion/country/tajikistan>
- ⁹ Most of the existing Savings Groups in Khatlon, called Community based Savings Groups are promoted by Aga Khan Foundation.
- ¹⁰ Reported by AKF-MSDSP in Oxfam’s workshop in Dushanbe on ‘Savings for Change: building block for financial resilience in Tajikistan (Dec 2017)
- ¹¹ The results and figures presented in the section pertains to 11 months of implementation of SfC pilot (March 2017-Jan 2018)
- ¹² Based on the research carried out by Leah Kim, Intern, Cornell University, USA, for Oxfam on the topic ‘Evaluation of legal clinics in Tajikistan’.
- ¹³ Official statistics show high divorce rate in Tajikistan (14.3% in 2012) and is increasing over the years. Source: <http://www.bbc.com/news/av/world-asia-19944766/tajik-women-face-rising-divorce-rates>