

Central Asia: Women Lead the Workforce

Female Entrepreneurs Get Helping Hand From NGOs

Times in Central Asia are tough, especially for women. In addition to suffering from the economic and political woes of the 1990's, they must also deal with the negative aspects of the resurgence of traditional values. The rights they enjoyed under Soviet rule are being eroded, replaced with the idea that a woman's role is one subservient to men. While this is the general trend, however, it is not the rule, and a growing number of non-governmental organizations (NGOs) run by and for women are working to empower women and bring them to the forefront of their countries' development.

The Eurasia Foundation (EF) has been working with organizations dedicated to improving women's social and economic standing since 1997, awarding over thirty grants to women's support organizations in Tajikistan and Uzbekistan.

EF Program Manager Dinara Alimjanova explains the foundation's targeting of women's initiatives. "Despite women's unequal treatment in Central Asia, they have demonstrated greater strength, flexibility, and openness to change in the post-Soviet transition. Most NGO's in Central Asia are founded and run by women. Women are a driving force in the post-Soviet development of the region." In the Central Asian countries of Tajikistan and Uzbekistan, Business Women's Associations (BWAs) have become the primary force in improving women's place in business by providing counseling, training and microcredit.

"Unemployment is the biggest problem in Tajikistan now," says, Sanavbar Sharipov, Executive Director of the National Association of Business Women of Tajikistan (NWBWT), one of the many such BWAs. Founded in 1996 in Khujand as a consulting center for women entrepreneurs, the BWA now encompasses a number of branches throughout the country and has expanded their business advising as well as counseling services for abused women.

An EF grant in 1999 allowed NWBWT to develop a training program on how to build sustainable microfinance institutions and manage credit. Furthermore, it has since become a microlending institution itself, working with Mercy Corps and UNIFEM to provide small loans to women entrepreneurs. "The initial grant we received from EF [to establish their consulting center] in 1996 was really the foundation for all we are doing now," Sanavbar says. "Everything we have done since then has been built on that first grant."

The Business Women's Association of Bukhara, in Uzbekistan, has also become a pioneer microlender.

Founded in 1995 as an independent branch of the organization, the Bukhara BWA has received four grants from EF since 1996 to help it expand into one of Uzbekistan's premier economic development and consulting centers. According to the Director of this organi-

zation, Dillbar Akhmedova, the biggest obstacle to women in Uzbekistan is knowledge. "Most entrepreneurs are not natural businesspeople, so we need to help them through every stage of learning." With branches in several neighboring towns, a cultural center, and crisis counseling services, the Bukhara BWA provides a comprehensive range of services to assist entrepreneurs.

Since 1997 the Bukhara association has become one of the country's leading credit unions, with over 700 members throughout the oblast and a bank account of close to \$15,000. "Many banks don't loan to women," Akhmedova says, "so they come to us and we help them get credit. The banks tell us that we're not working by the book." In 2002 alone, this BWA helped 170 people receive credits for their small businesses.

The NGO's in this region that contribute to the improvement of women in business are not limited to BWAs, though. "A great part of what we do is improving

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-Dillbar Akhmedova, director, Development Center



women's working conditions," says Women and Society Chairperson Muyassari Bobakhanova. A 2001 EF grantee, this organization conducted market research in Khujand and published their results in an economic atlas of the city. This innovative book provides a business map of the metropolis, showing which businesses are located where. This not only helps the government formulate economic development strategies, but also helps entrepreneurs plan their businesses based on consumer demand.



Women and Society, much like the previous two BWAs, is currently running a pilot microcredit program, offering limited loans of \$20 per person for Khujand's poorest citizens to open family businesses. Eighty people have already received credits to help them invest in their enterprise. "It's aimed at families," Bobakhanova explains. "Each family member over sixteen can receive twenty dollars, which is then pooled together to help the family start up small enterprises."

One family from the village of Kostakoz used the money to buy cucumbers, which they pickled and then sold in the market the following winter. "They identified a real demand and have become quite successful," Bobakhanova says.

The success of these organizations lies in the fact that they do not devote their attention to one specific problem, but have a deliberately multisectoral outreach. Says Akhmedova, "We cooperate heavily with both government and non-governmental organizations to provide women with entrepreneurial assistance." As such, Association members meet twice yearly with state and local government representatives to discuss pressing problems.

In Khujand, Women and Society's economic atlas has been adopted by local policymakers to help formulate the region's yearly economic development strategies. "Part of our strategy is to improve the conditions of small-scale traders," Muyassari Bobakhanova notes. In one instance, Women and Society worked with the Khujand

government to open additional market-space. "We identified an unused building which could be used as market space for over 100 merchants. The city renovated it and leased it to people who had until then been selling on the street."

Their efforts are also garnering these NGOs influence over policy in their countries, with more organizations being consulted by their governments with

regards to legislative and regulatory changes.

In 2002 the Bukhara BWA worked with the Uzbek parliament to help draft the recent law on credit unions. Dilbar Akhmedova participated in direct discussions with members of parliament on how to shape the law. "The Oliy Majlis (Uzbek parliament) used our credit union as a model for the country," she proudly says. Another Uzbek women's organization, Dilbarim, provided the Oliy Majlis with recommendations for a law on businesses that support charitable causes, being considered this year, while the National Association of Business Women of Tajikistan is also working with the government as part of a commission to draft a new law on microfinancing. This legislature is expected to be submitted to the Tajik parliament later this year. Such work cannot help but have a positive impact on businesswomen in the region.

While women in Central Asia have faced many trials since the fall of the Soviet Union, these obstacles have given women the opportunity to show their strength and determination. Proving themselves to be powerful agents of change, BWAs and other NGOs have displayed a dynamism and dedication that has improved the lives of thousands of women and men. Times may be tough, but the women of this region are tougher.