MentorshipProgramme

on Entrepreneurship for Women and Youth in Tajikistan

Cash Tudy by UNDP's Aid for

Trade in Central Asia project







Supporting Development of Women Entrepreneurship:

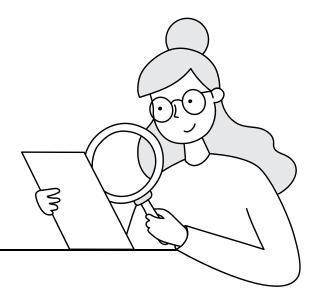
Mentorship Programme

Case study for Policy Makers, Development Partners, Business Associations and CSOs

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Foreword

This publication aims to document the knowledge, experience and lessons learned from the "Capacity Building and Mentorship Programme on Entrepreneurship for Women and Youth" implemented by the UNDP's "Aid for Trade in Central Asia" Phase IV project, as a case study that will be used for experience sharing and knowledge dissemination to ensure effectiveness of future programmes and projects of UNDP and other development partners. It is expected that this case study will be shaped as a knowledge product for publication offering new insights and analysis that advances learning or increases understanding about a development issue or a professional practice, produced for the purpose of informing or influencing decision-makers, professionals or the interested public, and leading to improved development policies, programmes, practices, products, skills and competencies.

We hope that this case study will serve to galvanise actions by the state agencies, private sector, civil society, and development partners to promote productive capacities and to provide quality and quantity of jobs, especially for women and young people living in rural areas, as the cornerstone of inclusive growth and sustainable development.

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DISCLAIMER:

The views expressed in this publication are those of the authors and do not necessarily represent those of the UNDP Tajikistan. This report has greatly benefited from valuable comments and suggestions of all stakeholders engaged in the focus groups discussion and series of interviews that helped shaping the Programme for Supporting Female Entrepreneurship in Tajikistan. Links contained in the present publication are provided for the convenience of the reader and are correct at the time of issue. UNDP Tajikistan takes no responsibility for the continued accuracy of that information or for the content of any external website. All rights to this publication and the accompanying material remain with the United Nations Development Programme (UNDP). Any part of the report may be freely reproduced with the appropriate acknowledgement. Deepest apologies are offered in advance for any inadvertent omissions or misspelled names of those who have given so much of their time, knowledge, and experience in support of this document.





Table of Contents

Foreword	3
ABBREVIATIONS & ACRONYMS	6
ECONOMIC DEVELOPMENT CONTEXT	7
KEY RESULTS	24
Stories	25
KEY LEARNINGS	29
ANNEX I: LINKS TO POSTS AND VIDEO REPORTS	32

ABBREVIATIONS & ACRONYMS

ADB Asian Development Bank

AFT Aid for Trade

BAs Business Associations

CEDAW Convention on Elimination of all forms of Discrimination against Women

CIS Commonwealth of Independent States

CSO Civil Society Organization

CWAF Committee for Women and Family Affairs under the Government of RT

DFID United Kingdom Department for International Development

DRS Districts of Republican Subordination

EBRD European Bank for Reconstruction and Development

GBAO Gorno-Badakhshan Autonomous Oblast

GoT Government of Tajikistan

GTFG Gender Task Force Group under the SCISPM of RT

MSME Micro and Small/Medium Enterprise

NDS National Development Strategy
NGO Non-Governmental Organization

OSCE Organization of Security and Cooperation in Europe

RT Republic of Tajikistan

SCISPM State Committee on Investment and State Property Management of RT

SDG Sustainable Development Goals

SMEs Small and medium-sized enterprises

SWOT Strengths, Weaknesses, Opportunities, and Threats analysis

TAJSTAT Agency of Statistics under the President of the RT

UN Women United Nations Development Fund for Women (transferred to UN Women)

UNDP United Nations Development Programme

UNICEF United Nation Children's Fund

UNIFEM United Nations Entity for Gender Equality and the Empowerment of Women

USAID US Agency for International Development

Economic Development Context

Across Tajikistan, women's low economic activity and unequal access to financing, legal and educational support exacerbated by impact of COVID-19 and effects of Russia-Ukraine conflict on remittances continue to limit women and young girls from entering the labor market and realizing their full potential.

Barriers to low rate of women's economic activity in the country (only 37% versus 63% for men's economic activity²) in the country mostly correlates to the age at which they leave the labor market, marry, start families, and undertake household obligations. Women at this age also perform lowest interest and participation at the capacity building activities (vocational trainings, masterclasses and etc.) provided by state governmental, non-governmental and international organizations. The employment situation is aggravated by the absence of childcare facilities (especially specialized facilities for children with disabilities), and gender stereotypes³. This results in generally lower level of education, lack of professional qualifications and weak employment among women. In 2019, women's earnings averaged only 20% of men's (146th out of 153 countries), and women were only 70% likely to hold technical or professional positions (108th out of 153 countries). 4 Moreover, many young girls age of 15-24 that are left in the country are not in employment, education or training (NEET). They compose 88,4% of all youth NEET (15-24) in the country⁵. In absolute numbers, there are about 384 962 girls (15-24) who are neither work not study in the country. This results in high levels of insecurity and financial dependence from women and their children and has even worse consequences when women are abandoned by her "migrant" husband and are forced to return to her parental house.6

According to the UN Women (2016)⁷ an increase in female labour force participation—or a reduction in the gap between women's and men's labour force participation—results in faster economic growth. In Tajikistan, promoting SMEs as part of a vibrant private sector can be a catalyst of economic growth and job creation. As a matter of fact, SMEs and individual entrepreneurs form the backbone of the private sector in Tajikistan providing 95% of employment in the private sector. In 2022, out of 32182.39 registered enterprises only 23.3% were women-headed enterprises. Moreover, the majority of these women, about 46.5%, are patent holders, and the simplified tax regime⁸ is provided only for small individual entrepreneurs. The larger the business, the less likely that it is run by a woman. Only 11.2% of legal entities are run by women⁹.



- ² World Bank Tajikistan Country Gender Assessment 2021. Source:
- ³ ADB Tajikistan Country Gender Assessment 2016.
- ⁴ World Economic Forum. 2019. Global Gender Gap Report 2020, data for Tajikistan. Geneva.
- ⁵ Labour Force Survey Tajikistan 2017.
- ⁶UNDP Tajikistan Country Programme Document 2020.
- ⁷ Retrieved from UN Women, Progress of the World's Women 2015-2016: Transforming economies, realizing rights Chapter 4, p. 199) https://progress.unwomen.org/en/2015/chapter4/
- ⁸The simplified taxation system for small businesses is a special tax regime, according to which small businesses pay corporate income tax or income tax for individual entrepreneurs in a simplified manner.
- ⁹The number of registered enterprises in 2022 account for only 9.3% of the total amount of taxpayers in the country. Other 41.5% are individual entrepreneurs, and 49.2 are dekhkan farms. (Source: "Baseline assessment of Women Entrepreneurship Development in Tajikistan" (EBRD 2021)).

Despite availability of statistical data on the number of the registered SMEs in the country, there is no or limited data available on the number of women and men working in the enterprises. According to the UN Statistics Division EDGE initiative¹⁰ measuring entrepreneurship from a gender perspective can provide a better understanding of how women contribute to the economy and of how to foster women's entrepreneurial activity. In this regard, there are ongoing discussions among concerned state institutions, development partners and public organizations about introduction of the legal term 'women entrepreneurship' in Tajikistan to enhance support to women entrepreneurs through more effective and targeted measures and policies. Furthermore, the results of the recently-held roundtable on "International experience in the legislative definition of women's entrepreneurship"11 has revealed that (a) it is crucial to develop a unified system of indicators of gender statistics on entrepreneurship (most importantly, the definition of criteria for women's entrepreneurship), and (b) to implement an effective mechanism for the systematic information exchange between ministries and departments that serve as a possible source of data on gender statistics on entrepreneurship.

Overall, development of women entrepreneurship requires an inclusive approach that in addition to the policy reform support reviewed above, should also provide solutions to overcoming challenges faced by women entrepreneurs on-the-ground. The general barriers for starting or expanding the existing business for women and girls in Tajikistan are characterized, but not limited, by following factors: access to knowledge and information about new technologies, markets, the state programs, financial, marketing and sales services. Finally, according to the precedent project analysis on "Support to Female Entrepreneurship" has revealed that all women entrepreneurs had one trait in common: the way in which they bear responsibilities influences the way they do business, including the choice of business to start with. Men spend considerably less time on household chores, childcare and more time in their businesses. As a result, women's businesses tend to be smaller, home-based, and often in low value-added sectors.

In this context, in 2020-2022 the UNDP's "Aid for Trade in Central Asia" Phase IV project has implemented the "Capacity Building and Mentorship Programme on Entrepreneurship for Women and Youth". The Mentorship Programme has provided targeted support to rural women of Tajikistan to start an entrepreneurial activity or to expand their existing business, to improve production methods and trade capacity. It has also contributed to female productive employment that supports decent living standards and social and economic integration. Prior to launching the Programme, the project has undertaken the SWOT analysis to assess the risks and opportunities associated with implementation of the Mentorship Programme on entrepreneurship for women and youth. Results of the analysis are presented in the Table 1 below.



¹⁰ Retrieved from the UNSD Evidence and data for Gender Equality (EDGE) initiative's methodology https://unstats.un.org/edge/methodology/entrepreneurship/

¹¹ The roundtable was held in May 2022 by the State Committee on Investment and State Property Management of RT with the support of the European Bank of Reconstruction and Development (EBRD).

¹² "Support to Female Entrepreneurship: Baseline Analysis" is a publication prepared by the UNDP Aid for Trade project in 2019. To obtain a copy of this publication, please contact the UNDP Tajikistan office.

SWOT analysis of the Mentorship Programme for Entrepreneurship for Women and Youth

Strengths

- Availability of entrepreneurs/mentors.
- Availability of girls and women who are willing to act as mentees.
- Willingness of mentors to share experience.
 Availability of Informal learning (experience transfer from master to mentee).
- Girls and women have business ideas and are willing to implement their business projects.
- Local authorities and residents support to conduct training activities for girls, especially in remote regions.

Table 1.

Opportunities

- State program (grants, and etc.).
- Availability of the development strategy.
- Development partners programmes (e.g., EBRD, UNDP, GEFF).
- Sales opportunities (incl. export).
- Availability of permanent consultants.
- Development of legislation in the area of support to women.
- Accelerators and business incubators.
- Concessional lending.
- Early childhood education and care institutions could provide opportunity for women to leave their children at a preschool institution while on work, and realize women's potential, improve self-esteem and bring additional income to the family.
- Shifts at national policy level to ensure equal rights and opportunities for women and men in the Republic of Tajikistan.
- Development of fourth industrial revolution as opportunity for women to access quality jobs in such areas as science, technology, engineering and mathematics (STEM).
- Development of gender-sensitive digital educational platforms.

Weaknesses

- Low awareness of obtaining financial services, marketing and sales, and advisory support.
- Weak financial literacy of the mentor and mentee (in rural areas).
- Low access to affordable financial resources.
- Local mentality and difficulties of involvement women and girls in entrepreneurship.
- Poor infrastructure.
- Remoteness of the regions and the lack of support programs in distant regions.
- Support programmes are mostly implemented in main cities and only in some district centers.
- Unavailability of pledge asset for receiving
- Business ideas are mostly basically "copied".
 - Lack of innovation in business and use of IT.
- Lack of knowledge and skills of running
- business
- Low access to trainings and knowledge new technologies.
- Unequal access to employment opportunities due to family-related factors (e.g., childcare and household chores, child marriage, restrictions imposed by male family members)

Threats

- Pandemic the inability to predict when borders will open, restrictions on participants engagement for mentorship and financial literacy trainings.
- The looming global economic crisis.
- Weak flow of remittances from Russian Federation.
- The tax burden may increase due to inappropriate tax administration.
- Volatility of the foreign exchange market (instability of the national currency Somoni against foreign currencies).
- Currently, pre-school enrollment rates are low.

2020

Women self -employment

(women entrepreneurs)

Rate **2.8**%

In 2020, the rate of women entrepreneurs in Tajikistan was 2.8%. The number of women of working age as of December 31, 2020 was 2,677.72 thousand people. The total number of women entrepreneurs was 77'331.

Women and Youth Entrepreneurship



Entrepreneurship provides a pathway for income generation, poverty reduction, and improvements in livelihoods and wellbeing. For Tajikistan development of particularly women entrepreneurship also means integrating building pathways to inclusive and sustainable economic growth, employment and decent work for all (SDG 8). 60% of the population are employed in the sub-region , but the number of individuals working in productive and "decent" jobs is small, especially among the rural populations, where small scale low productivity agricultural activities prevail. The country's labour abundant with relatively young and fast-growing population and the majority of the in-country labour is based in the agricultural or agri-industrial sector. In 2016, the agricultural and processing sector provided for 51.3 % of wage employment in Tajikistan.

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In the core of the "Aid for Trade in Central Asia" project are three overarching policy and principles:

Principle 1: Human Rights. The project supports governments to create decent jobs focusing on productive employment that support decent living standards and social and economic integration.

Principle 2: Gender equality and Women's empowerment. The issue of lack of self-confidence among women and female entrepreneurs in the sector, in addition to barriers such as affordable access to finance make it more difficult for women entrepreneurs to start and maintain productive enterprises that ensure a sustainable income, as well as upward mobility. To support gender issues the project uses a two-pronged approach:

- I. The project focuses both on the macro and micro level to integrate the gender concerns. It works with national partners, and dedicated gender mechanisms such as the interagency taskforce (GTFG) on women entrepreneurship in Tajikistan, to strengthen the voice of women on business environment in support of inclusive and gender-responsive approaches in its policies and implementation. Where the project works on policies, each step includes a gender lens to ensure that specific gender concerns are integrated into policies and later in implementation. At the micro level, the project ensures more active women's participation throughout the activities and especially in governance related processes.
- II. On a second level, the project focuses exclusively on gender issues. Findings from the project-conducted baseline analysis on female entrepreneurship (in 2019) are used to determine relevant activities, particularly:
- Capacity development activities focusing on women entrepreneurs.
- And women-centric job creation.



Principle 3: Environmental Sustainability. At the business level, the project supports activities that are environmentally sound and those that:

- 1. Decrease CO² emissions or
- 2. Ensure climate change mitigation/adaptation activities, or
- 3. Ensure sustainable natural resource management, or
- 4. Ensure disaster risks are considered and initiative's investments are protected from potential hits of disasters by decisions based on the information on available risks, vulnerabilities and capacities.

Prerequisites to the launch of Mentorship Programme. In 2019, the project has conducted a baseline analysis assessing the state of women entrepreneurship in Tajikistan. The assessment has looked at the broad range of issues related to development of women entrepreneurship in the country and has identified number gender-specific constraints to entrepreneurship. Namely, female entrepreneurs in Tajikistan are more likely to operate in the informal sector or in traditional female sectors. In the absence of other viable alternatives to provide for or supplement household incomes, entrepreneurship or self-employment is the only viable option¹⁰. Female-owned businesses in Tajikistan are characterized by types of businesses (mostly, in service sector) that require lower start-up capital and less experience. However, the downside of this is that these sectors also offer lower returns.

Furthermore, the assessment has outlined the needs or 'enabling factors' (see Table 1), which are crucial for women empowerment in rural areas and for their encouragement to start their own business.

Table 2: Needs for women entrepreneurship development in rural Tajikistan

Market-oriented approach to ensure that women are attracted to businesses that are profitable and sustainable.

Emphasis on the role of **family and community.** Rural women entrepreneurs tend to receive financial support, learn skills, and receive help and encouragement from family members and communities.



Identification of **gender specific business niches/ client demands** is a good way to ensure better female participation rates.

Increasing the entrepreneur's knowledge in the market, business skills, legal skills, taxation system and financial skills could have helped



Boosting **women's self-confidence,** particularly through mentorship Programmes to build up women's business skills, such as negotiation, selling, and presentation.

Arranging **knowledge exchange tours** (e.g., B2B, crafts fair, study tours and etc.) within the country and to other countries of Central Asia, covering different sectors allows entrepreneurs to strengthen their business skills and learn new approaches to running a business.



Trainings and support measures need to be conducted **close to their business** and **by women in local languages.**

Support access to available financing, investment and recourses. Support structures for loans to ensure women get expert advice for their businesses when they take out a loan.



And introduction of changes/amendments to trade policy need to include a gender lens.

In response to selected needs listed in the Table 2 above, in 2020 the UNDP has launched the sub-project "Capacity Building and Mentorship Programme on Entrepreneurship for Women and Youth" focusing on development of women and youth entrepreneurship in rural areas of Tajikistan. From mid-2020 through early 2022, the mentorship Programme has supported the rural women of Tajikistan in enhancing their business, production and trade capacity.

The Mentoship Programme has enabled women and youth entrepreneurs to create new jobs in priority sectors by producing green niche and export-oriented products, which have high added value and high potential in reaching quality markets. The implementation of the Mentorship Programme has also possibly contributed to number of SDG indicators, namely:



By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment (subtargets: 2.3.1 and 2.3.2)



2.4 By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that progressively improve land and soil quality (sub-target: 2.4.1)



5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life



8.5 By 2030 achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value (sub-target: 8.5.2)



17.11 Significantly increase the exports of developing countries, in particular with a view to doubling the least developed countries' share of global exports by 2020 (sub-target: 17.11.1)



The Mentorship Programme

The "Capacity Building and Mentorship Programme on Entrepreneurship for Women and Youth" was implemented between years 2020-2022 under the framework of the UNDP's "Aid for trade in Central Asia" project. The Programme aimed at equipping women and youth with necessary skills and knowledge on service provision, production, and product processing, including processing of 5 project selected products (mung bean, honey, peanuts, dried fruits, apricot kernel oil) in 5 target districts of the country (Mastchoh, Isfara, Lyakhsh, Hamadoni, and Shahritus). In a year from its launch, the Programme has been expanded to 10 districts and improved entrepreneurial skills through development of a mentee-mentor relationship, which proved to be an effective form of training for less experienced entrepreneurs' audience.

As part of the implementation of the "Capacity Building and Mentorship Programme on Entrepreneurship for Women and Youth", a "Mentorship Programme Guidance" has been developed as a guiding document for further application and replication. It is designed in a way that can be easily adopted and scaled up by other projects and/or women's entrepreneurship development interventions. The Programme includes the

step-by-step mechanism for implementing a mentorship programme for entrepreneurship development among women and young girls. It also contains the implementation methodology with needs analysis process, awareness raising campaigns for the target audience, establishment of the evaluation committee, and proposes an approach for results monitoring.

One of the key outcomes of the Mentorship Programme was development of the practical "Mentor's Guide" to work with mentees. The Guide is a 20-page document drafted in Tajik language that describes the two-way relationship of a mentor's guide with his or her mentee, that contributes to the effective implementation of a mentorship programme. It also helps to better understand the mentorship programme per se, and to attract educators from among experienced entrepreneurs who are interested in shaping and training young and inexperienced women and girls' entrepreneurs. The "Mentor's Guide" includes the complete set of documents required for successful implementation of the mentorship programme to support women entrepreneurs from rural areas. In particular, the set provides the following documents and samples:



¹¹ The "Mentorship Programme" is a 100-page document developed under the framework of UNDP "Aid for Trade Central Asia" project. To obtain a copy of the Programme, please contact the UNDP Tajikistan office.

¹² To obtain a copy of the "Mentor's Guide", please contact the UNDP Tajikistan office.

- 1. Announcement samples for the recruitment of mentors and mentees for the mentorship programme.
- 2. Application forms for mentor and mentee.
- 3. A guide for the mentor (including ethical norms for the mentor and rules
- 4. Work amid impacts of COVID-19 pandemic).
- 5. Mentor's statement of consent to participate in the mentorship programme.
- 6. Agenda of activities of the mentorship programme.
- 7. Agreement between mentor and mentee.
- 8. Report forms for mentors.
- 9. Reporting form for the mentee on the results of work with a mentor.
- 10. Programme and module of the 3-day Training for Trainers (TOT) for mentors.
- 11. Training assessment questionnaires for mentor and mentee.
- 12. Agenda and module of the 3-day training on "Business planning and entrepreneurial activity" for mentees.
- 13. And the monitoring plan for mentorship programme.





The fundamental condition for successful cooperation of a mentor-mentee pair is productive interaction. The mentee is required to be proactive and willing to get as much useful information as possible, which mentor is able and agrees to provide and in the form of recommendations, discussions and information to the mentee. The Mentorship Programme has engaged 43 experienced and successful entrepreneurs as mentors for the target audience (the mentees), represented by 81 selected women and girls' entrepreneurs or those who wanted to start an entrepreneurial activity. Seeking to promote positive role models of women entrepreneurs in the target regions of Tajikistan, the Mentorship Programme has provided assistance through professional entrepreneurs who acted as mentors and established 81 mentor-mentee pairs. Furthermore, the programme has ensured participation of various government agencies, public and non-profit organizations, representatives of business associations, and encouraged an active interaction of these structures in the development of women's and youth entrepreneurship in Tajikistan.

Social partnerships and networking with partner organizations are essential for outreach and awareness raising during project implementation. The Mentorship Programme accompanied the implementation of each activity with corresponding posts on the popular social platforms of the implementing public organization. Video reports were broadcasted on the local TV channel. In total, there were 38 posts and 2 video reports published during implementation of the programme.¹³

Implementation of series of trainings, consultations with participation representatives of the local authorities, the focus group discussions with the participation of entrepreneurs, representatives of dekhan farms, commercial and public organizations, were at the core of Mentorship Programme. The programme conducted 30 offline meetings and consultations with participation of 165 attendees (of which 114 were women), and online consultations for 12 participants. The meetings were attended by 7 state structures at the republican and regional levels, 15 public organizations working in the field of development and support of youth and women's entrepreneurship, 18 SMEs, 11 business associations and companies developing entrepreneurship in Tajikistan. These consultation meetings have revealed number of observations presented in the Table 3.



Table 3: Observations of the consultation meetings

There are only a few entrepreneurship support programmes in Tajikistan, including those for the development of women's and youth entrepreneurship, but they often work with the limited number of participants.

The mentoring programme is not common in Tajikistan. Most of the respondents from among the entrepreneurs and women in rural areas do not know about programmes aimed at increasing the capacity and informing women about entrepreneurship.



Most of the business support programmes are concentrated in large cities and regional centers of Tajikistan.

State programmes to support women's entrepreneurship are not advertised widely, processes are not transparent and information about the results of these programmes is not available to the general public.



As part of supporting women's entrepreneurship, lending institutions (banks and MFIs) issue preferential loans (repayable) at low interest rates, but the requirements for collateral remain unchanged and loans are not accessible.

Respondents from among representatives of state structures suggest holding more educational events on business and financial literacy in rural, including remote regions of Tajikistan.





In turn, the observations have contributed to preparation of the "Review of Support Programmes for Women and Youth Entrepreneurship in Tajikistan" ¹⁴, which outlines the following key findings:

- The ongoing gender policy in Tajikistan encourages women's participation in public life, including in entrepreneurial activities. One of the long-term measures that encourage women's entrepreneurship is the provision of Presidential grants on an annual basis.
- In recent years, the country has been implementing a large number of projects and programmes funded by international donors aimed at developing entrepreneurship and improving the investment climate.
- The low level of women's entrepreneurship is based on a number of factors related to the low level of women's education in entrepreneurship, the legal documents governing this area, the persistence of gender stereotypes in the family and in society.
- Women entrepreneurs are mainly represented in small business and do not have sufficient knowledge and sources of funding to expand it.
- Women entrepreneurs in rural areas are mainly engaged in entrepreneurial activities in the field of agriculture, that is, in sufficient labor-intensive business and there are always high risks for their business due to weather conditions and market needs.
- The lack of targeted information assistance, the lack of a targeted training programme on the topic of entrepreneurship are factors that reduce the involvement of women in entrepreneurial activities.
- Despite the fact that conditions for women's entrepreneurship are being created in the country and the Government is taking significant steps in this direction, these measures are not enough due to limited coverage, an insufficient number of implemented actions.

Based on the consultations and focus group discussions, an orientation trainings programme has been developed to promote strong and positive role models of women entrepreneurs, attract successful women entrepreneurs, women business leaders and trainers with experience in motivating start-up entrepreneurs from among women and youth to engage in existing value chains through the promotion of mentoring. These trainings were aimed at informing potential mentors, business coaches and entrepreneurs, representatives of key government structures working in the field of entrepreneurship and trade support about the mentoring programme, to acquaint them with successful and strong role models of women entrepreneurs, approaches of mentor and mentee interaction, and also to present the mentoring programme developed for the Mentorship Programme.

Considering that the target areas of the Mentorship Programme were located in rural areas and all activities were carried out for women entrepreneurs, including young female entrepreneurs, the following factors were taken into account:



- needs and interests of women and girls from rural areas.
- the potential of women and girls from rural areas in the field of entrepreneurship.
- involvement of trainers and mentors with successful entrepreneurial experience in similar areas of business activity and living in target regions.
- conducting educational programmes in several stages: for mentors on topics "Development of a business plan", "Ethics of a mentor and work with mentees/wards", and mentees "Financial literacy", "Business planning of entrepreneurial activity", "Psychology and motivation".

As a result of these trainings girls and women (mentees) acquired the following knowledge and skills:

- Ability to think critically.
- Ability to give and receive feedback.
- Improved communication and organizational skills.
- Ability to motivate others.
- Coaching and consulting skills.
- Knowledge of entrepreneurship and business development in the field chosen in their business plans.
- New contacts and connections.

Finally, the trainings conducted in all three target regions under the Mentorship Programme have led to the following outcomes:

- Informed the general public and stakeholders about the launch of a mentoring programme focused on supporting girls and women who wish to start or to develop entrepreneurial activities by consulting with successful entrepreneurs who act as mentors, and those who wish to gain new work skills and improve their image in the region where they live and work.
- Demonstrated practical examples of successful women entrepreneurs, who were able to self-actualize and improve their income-generation through entrepreneurship.
- Familiarized entrepreneurs who applied as mentors at the programme with key principles of mentoring and working with mentees.
- Provided networking and experience exchange opportunity for entrepreneurs from Sughd region (Isfara city, Bobojon Gafurov and Mastchoh districts), Khatlon region (Kulob city, Muminobod, Vakhsh, A. Jomi, Sh. Shohin, Hamadoni, and Shahritus districts), Regions of Republican Subordination (Lyakhsh, Rasht and Tajikobod districts). Examples include:

Example 1:

Khairiniso Rasulova, the public organization "Association of Women and Society", Khujand, invited entrepreneurs from Mastchoh to exchange experiences with self-help groups in the Asht region, which are also engaged in the cultivation of peanuts, and together think about what products can be prepared from peanuts for wide production.

Example 2:

Sulaimon Sultonov, from the city of Isfara, engaged in the promotion of goods on the Internet, including the development of mobile applications, invited participants to exchange contacts and submit samples of their products for display on the site for the sale of Tajik goods.

Example 3:

In Lyakhsh and Shakhritus regions, the participants became interested in ISO certification of products, which were voiced by the trainer Tilavova Farzona, who explained to the participants that certification is a necessary component for exporting products outside the Republic of Tajikistan.



Key Results

The "Capacity Building and Mentorship Programme on Entrepreneurship for Women and Youth" has yielded number of successful results:

- Developed the 'Mentorship Programme Guidance' available in Tajik and Russian languages.
- Conducted 6 orientation and information workshops to promote strong and positive role models of women entrepreneurs conducted in Khatlon, Sughd and DRS with participation of 174 people (143 women or 82%).
- The 3-days ToTs conducted for 54 (40 women or 74%) selected mentors, out of which 46 (32 women or 70%) mentors successfully passed the evaluation and had signed the statements on ethics and safeguard measures.
 - 6 Evaluation Committees (EC) formed in Sughd, DRS and Khatlon regions.
- The application form for participation at the mentorship Programme has been elaborated and disseminated through social networks (FB, Twitter), and networks of other partner organizations etc.
- In total **314 applications received from potential mentees,** out of which 183 mentees selected and mobilized (Sughd 54, DRS -43, and Khatlon 86).
- **184 selected mentees participated at the 13 trainings** on financial literacy, choosing of right direction for business doing, business planning, SWOT analyses, taxes and taxation, motivation, and inspiration for organizing business activities with successful examples of women who have achieved high results in entrepreneurship.
- Based on the results of the trainings, the most active, and with good business ideas, 81 mentees (22 DRS, 37 Khatlon, 22 Sughd) have been selected.
- **183 selected mentees participated at the 13 trainings** on financial literacy, choosing of right direction for business doing, business planning, SWOT analyses, taxes and taxation, motivation, and inspiration for organizing business activities with successful examples of women who have achieved high results in entrepreneurship.
- In total **40 business plans have been selected** by Evaluation Committees and recommended for further UNDP support.
- In total, the project supported 19 the best business plans by provision of necessary equipment and tools in order to help these women to establish the new businesses.
- At supported women businesses in total **110 (50 permanent and 60 seasonal) new jobs have been created** (as per OECD calculation 79 jobs) for women in the areas of: beekeeping and honey production, mungbeans cultivation, dried fruits processing and production of apricot kernels, sewing and production of bags for dried fruits and uniforms for dry fruits processing companies, fruits dryer and making snacks (sweet and salty) from peanuts, provision of computer services, confectionary, and etc.

Stories

Inspired by the stories of young women from rural area, who managed to start their own business as a result of participation in the "Capacity Building and Mentorship Programme on Entrepreneurship for Women and Youth". These stories are women's journeys to improved livelihood, their path to empowerment and self-sufficiency and for making their dreams come true.



Madina's Story 41 years old, from Chorkuh Jamoat Isfara, Sughd region, Tajikistan

Madina Mirmakhamedova is a young woman who lives in the remote village of Chorkuh (Isfara), bordering the Republic of Kyrgyzstan, where many girls, due to established traditions and circumstances, stay at home and do not work. Madina always dreamed of starting her own business, she felt that that starting your own business depending on what you are good at is the most viable option to support the family. However, she did not know how to approach this, where to start. She learned about the Mentorship Programme, which was aimed precisely at supporting and expanding women's entre-

preneurship in rural communities and decided to participate in it in order to increase her knowledge in business matters.

While participating in the Mentorship Programme, she studied financial literacy, marketing and how to correctly formulate her idea and develop a business plan, what points should be paid attention to when compiling it. Madina was interested in the fact that the mentorship programme involved experienced active entrepreneurs who acted as mentors and mentees, and she, as a mentee, was able to learn from their experience how to start a business, where to go, what needs to be done to officially register your business.

Madina drafted her business plan for organizing a sewing workshop in her village and submitted it to the Evaluation Committee. Madina's business plan was highly appreciated by the Evaluation Committee and recommended for UNDP support. When Madina learned that her business idea had been selected among many others, and that UNDP would provide her with the necessary equipment to organize a sewing workshop, she immediately began working on preparing the sewing workshop (negotiated the lease of the premises and made repairs to the premises), completing the necessary documentation, which would allow her to obtain the official status of an entrepreneur.

In October 2021, she received technical support from the United Nations Development Programme in the form of equipment and has registered as an individual entrepreneur. She invited 5 local girls from vulnerable families in the village of Chorkuh to work in her workshop, who had not previously worked and stayed at home. Now her workshop is already producing products, and 5 girls work with her in it, and 8 more girls are learning sewing as apprentices. Madina was able to quickly find buyers for her products, as medical disposable gowns, protective medical overalls, sleeves, etc. are in great demand in the local market. In addition, she began to produce overalls so necessary in

agriculture, and packaging - bags for dried fruits, which are also exported to Russia, but with local dried fruits.

Seeing the real result of her participation in the Mentorship Programme supported by the UNDP project "Aid for Trade in CA", Madina decided to share her experience with other girls who would like to open their own business, and already acted as a mentor in the second stage of the mentorship programme for the development of women's entrepreneurship, where she shared her experience and knowledge with several girls.

As Madina herself says, "When I submitted my application for participation in the Mentorship Programme in 2020, I did not even believe that my idea would be supported and that I would be able to make my dream come true. Thanks to the support of UNDP, I was able to realize my dream, to open a shop, where 5 other girls from our village are now working with me. We started to produce products and sell them. The money received for our work is a good help for our families. In addition, now UNDP consultants are also helping me with tax issues and creating new product designs, which will also help us increase orders, since in the future I would like to expand the sewing production in our village and recruit even more girls."





Nilufar's Story 29 years old, living in rural Saiyod village Shahritus district, Khatlon region, Tajikistan

Nilufar Rakhmanova is a young girl who lives in rural areas of Shahritus district, which is located on the border with Afghanistan. She is a single-mother who raises her little daughter by herself. Despite her young age, she is already the head of the Dehkan farm "Shohin-2014", in which 6 more members of the farm work together with her. On 3 hectares of dehkan farm land, they grow mungbeans, corn, cotton, onions, and sell the grown crops at local markets in their area. When she started working as a head of the Dekhkan farm, she realized that she still did not know much, and she needed to get

knowledge and skills somewhere in order to work successfully and develop.

In 2020, through friends, she learned about the Mentorship Programme implemented by the UNDP for the development of women's entrepreneurship in the country and decided to apply for participation in it. At the beginning of participation in the programme, Nilufar, like many rural women, was shy to express her opinion, hesitantly shared her thoughts, did not know how to formulate and present her idea correctly. After participating in personal growth trainings, Nilufar realized that in order to successfully run her business, she must not be shy to speak up and express her opinion and be more confident.



While participating in the Mentorship Programme, she prepared her business plan, which was aimed at expanding and improving the activities of her farm and submitted it to the Evaluation Commission established in the Khatlon region. Her business idea was highly appreciated by the Evaluation Committee and was among the other business ideas selected from the Sughd and Khatlon regions, and the districts of the Rasht Valley.

In 2021, she was supported by the UNDP "Aid for Trade in Central Asia" project. Nilufar received technical equipment from UNDP in the form of a seeder, rotary mower, and a trailer. The equipment provided by UNDP made it possible to mechanize manual labor and facilitate working conditions, especially for women and girls who work with her in the Dekhkan farm.

On the advice of her father, an agronomist by profession, Nilufar plans to plant new varieties of mungbeans in 2022, which will help to achieve higher yields of this crop on relatively small plots of land. As Nilufar noted, mungbeans is in high demand in the market and there is always a chance to sell mungbeans at a higher price.

Nilufar's dream is for her farm to expand and become one of the most successful dekh-kan farms in the region. She understands that for her dream to come true she needs to continue to learn a lot. Now, with the help of consultants from the UNDP "Aid for Trade in Central Asia" project, she has established documentation management in her dekhkan farm, was able to organize and plan activities in her farm for the next three years and is also exploring the possibilities of using online resources and social networks to promote her products, which she grows on her land.

According to Nilufar herself: "participation in the activities of this sub-project aimed at training in the field of entrepreneurship development and business planning gave me the opportunity not only to gain new knowledge in the field of entrepreneurship, but also to be confident, taught me to express my thoughts and present my ideas. Familiarity with the work of successful entrepreneurs also gave me an incentive to develop further and constantly work on myself."



Key Learnings

The 2-year work on the implementation of the "Capacity Building and Mentorship Programme on Entrepreneurship for Women and Youth" has yielded number of lessons learnt that are presented in an easy-to-read form. They describe existing thematic challenges followed by lessons learnt and associated recommendation. Moreover, the stories from the field of the young girls, who participated in the Mentorship Programme and managed to start their own business and make it successful.

Exisiting challenges

Lessons learnt

Recommendation

Low public awareness of available support programmes and low motivation Raising awareness about the mentorship programme at the local level resulsted in greater engagement of mentors from among local entrepreneurs in the Mentorship Programme.

Motivate entrepreneurs through capacity building consultations, study tours, involvement in information meetings and round tables.

Limited budget availability for attracting potential mentors from other regions and restrictions on payment for their services Successful entrepreneurs from the cities of Khujand and Dushanbe are also willing to act as mentors for women and youth from rural areas, including for a fee.

- The mentorship programmes budget should include costs of engaging successful entrepreneurs in the programme. In the context of Tajikistan, the peculiarity of the participation of successful entrepreneurs envisages remuneration for their services.
- 2. Identify well-thought-out motivation of mentors to work with their mentees in order to achieve more effective results

The level of knowledge and potential of entrepreneurs differs depending on the region of their residence and business

The training of entrepreneurs / mentors from three regions on the joint TOT enabled them to exchange experiences among themselves, to give recommendations to each other on how to work with mentee girls from rural communities.

Field consultations for entrepreneurs from regions, the stage of entrepreneurs to entrepreneurs from other regions of Tajikistan and neighboring countries, involvement in information meetings and round tables at the level of Dushanbe and Khujand, invitations to fairs, exhibitions, forums.

Exisiting challenges Lessons learnt Recommendation As part of training activities for The trainings for women women and girls, based on the remoteness of places of resiand girls participating in the Low/weak potential of women sub-project included sessions dence from regional and district and girls, especially from to increase their motivation, centers, develop and conduct remote rural areas, their with the invitation of experiseparate trainings, meetings, insecurity enced entrepreneurs business consultations on motivation. consultants. personal growth and instilling self-confidence. 1. Continue this approach to train women and girls involved in project activities in several The mentorship programme stages. was in several stages: training 2. In order to successfully study Weak/low capacity of entreactivities for women and girls in specialized areas, conduct preneurs, women and girls in were divided into stages, menconsultations for mentors and business planning tors were trained separately mentees on the topics of taxation and reporting, agricultural technologies, marketing and advertising, business planning basics. A) Consider the timing of the project on a long-term and ongoing basis B) Divide project activities into two separate sub-projects: 1. Training of mentors and/ or "School of Mentors" as a separate training programme The implementation of the for entrepreneurs from distant Limited time to increase the first and second stages of the regions who wish to act as capacity of entrepreneurs, sub-project in a short time was mentors, will be the basis for women and girls involved in carried out at an accelerated the development of a network project activities and compace, where the training proof mentors/mentors in rural bined into one sub-project of gramme was implemented in a regions of Tajikistan training activities compressed volume 2. A separate programme for the development, training and capacity building of women and girls mentees / wards is carried out on an ongoing and longterm basis, with the inclusion of the basics of entrepreneurship

and business planning in the educational programme.

Exisiting challenges Lessons learnt Recommendation The age of those who wish to participate in educational Age restrictions for women Consider increasing the age activities is over 35 years old, and girls included in project limits of project participants in most of whom were invited to activities. future projects. participate in the trainings of other organizations Organized round tables, infor-As part of the mentoring mation meetings, a mentorship programme, consider orgaprogramme, inviting consul-Women and girls have limnization of mentee meetings tants and motivators allowed ited opportunities with the with potential clients, other some of the participants to representatives of the local entrepreneurs, representatives receive advice on the develauthorities, entrepreneurs, and of local authorities and others opment of entrepreneurial consultants stakeholders on issues in the activities, providing recycling field of products, improving the production, including services, provision of services. and production.

Mentorship in Tajikistan is still a relatively new phenomenon. However, it already exists in one or another form in many training programmes and projects of various development partners and state agencies. The goal is to expand the mentorship practice that requires its mainstreaming among broader public, and most importantly among entrepreneurs, so they learn about the benefits and opportunities of mentorship programmes for entrepreneurs. Mentorship in entrepreneurship can be one of the types of successful support for small businesses, the essence of which is transfer of experience to a novice or less experienced entrepreneur by a successful entrepreneur with extensive experience and knowledge in the field of entrepreneurship. A mentor can be of a benefit at all stages of business development: from idea formation to its implementation. It possible that cooperation of mentor-mentee pairs will enable us to establish joint projects, help generating new business ideas. At the birth of a business idea, it is important to warn the inexperienced entrepreneurs (or 'first-timers') of possible odds and failures of an entrepreneurial activity. It is crucial to discuss the existing challenges of doing business with an experienced entrepreneur(s) from the same area (region, district and etc.). In addition, the role of a mentor is essential in shaping a positive image of a woman entrepreneur among young entrepreneurs, and in believing that women can be successful in business.

Finally, the mentorship programmes for entrepreneurs must be designed in step with the times and consider today's labour market demands. To be successful now and in the future, girls and women entrepreneurs will need to not only strengthen their existing soft skills, including leadership skills, communication, intra- and interpersonal skills; but to develop new innovative skills, such as recognition of increasing need for digital skills, creative thinking and growth mindset. Young girls' entrepreneurs with advanced digital skills are well-positioned to improve business operations, develop innovative business models and ideas, gather business intelligence and engage with customers and stakeholders. This will result in inclusive and trade oriented private sector development, as well as contribute to sustainable human development in the country.

ANNEX I: LINKS TO POSTS AND VIDEO REPORTS

Press release of Phase I of the Mentorship Programme posted on Facebook:

- 1. https://www.facebook.com/MIRTAJIKISTAN/posts/4411508955575601 Information of the launch of the Mentorship Programme
- 2. https://twitter.com/MIRTajikistan/status/1428320175519113220
- 3. https://www.facebook.com/MIRTAJIKISTAN/posts/4411758468883983

Announcements about the admission of mentees and mentors for the Mentorship

- 4. https://www.facebook.com/MIRTAJIKISTAN/posts/4402697916456705
- 5. https://www.facebook.com/MIRTAJIKISTAN/posts/4411535242239639
- 6. https://www.facebook.com/MIRTAJIKISTAN/posts/4411542252238938

Publications about Orientation Trainings

- 7. https://www.facebook.com/MIRTAJIKISTAN/posts/4432528500140313
- 8. https://www.facebook.com/watch/live/?ref=watch_permalink&v=883016792314040
- 9. https://www.facebook.com/MIRTAJIKISTAN/posts/4426535770739586
- 10. https://www.facebook.com/MIRTAJIKISTAN/posts/4448184385241391
- 11. https://www.facebook.com/TRKAzia/posts/3183651325204001

TV reports:

12. https://cm-1.tv/news/mentor-va-ment%d3%a3-kist/

Press release of Phase II of the Mentorship Programme posted on Facebook: The first stage of one-day trainings for mentees:

- 13. https://www.facebook.com/MIRTAJIKISTAN/posts/4562095223850306
- 14. https://www.facebook.com/MIRTAJIKISTAN/posts/4564930330233462
- 15. https://www.facebook.com/MIRTAJIKISTAN/posts/4568065793253249
- 16. https://www.facebook.com/MIRTAJIKISTAN/posts/4581131015280060

ToT for mentors:

- 17. https://www.facebook.com/MIRTAJIKISTAN/posts/4631387100254451
- 18. https://www.facebook.com/MIRTAJIKISTAN/posts/4631950700198091
- 19. https://www.facebook.com/MIRTAJIKISTAN/posts/4634668079926353
- 20. https://www.facebook.com/watch/live/?ref=watch_permalink&v=1226946077787410
- 21. https://www.facebook.com/MIRTAJIKISTAN/posts/4647409561985538

The second stage of two-day trainings for mentees:

- 22. https://www.facebook.com/MIRTAJIKISTAN/posts/4676812355711925
- 23. https://www.facebook.com/MIRTAJIKISTAN/posts/4651719534887874
- 24. https://www.facebook.com/MIRTAJIKISTAN/posts/4653742604685567
- 25. https://www.facebook.com/MIRTAJIKISTAN/posts/4654336064626221
- 26. https://www.facebook.com/MIRTAJIKISTAN/posts/4662907687102392
- 27. https://twitter.com/MIRTajikistan/status/1457234794501353474

Meeting of the Evaluation Commission and mentee presentations:

- 28. https://www.facebook.com/MIRTAJIKISTAN/posts/4889452424447916
- 29. https://www.facebook.com/MIRTAJIKISTAN/posts/4891527734240385
- 30. https://www.facebook.com/MIRTAJIKISTAN/posts/4899111663481992
- 31. https://www.facebook.com/MIRTAJIKISTAN/posts/4903977779662047

Round tables in the regions:

- 32. https://www.facebook.com/MIRTAJIKISTAN/posts/5020115518048272
- 33. https://www.facebook.com/MIRTAJIKISTAN/posts/5032777853448705
- 34. https://www.facebook.com/MIRTAJIKISTAN/posts/5048622391864251
- 35. https://twitter.com/MIRTajikistan/status/1494916067403218945
- 36. https://twitter.com/MIRTajikistan/status/1494920538938130436
- 37. https://twitter.com/MIRTajikistan/status/1496786114992091136

TV report:

38. https://youtu.be/nmRpn-RsEDw

Participation of the beneficiaries of the first phase at the International Trade Fair "Sughd-2021":

39. https://www.facebook.com/MIRTAJIKISTAN/posts/4609528615773633 Participation of the beneficiaries of the first phase of Mentorship Programme of the Women's Business Forum "Modern tools for the development of women's entrepreneurship":

40. https://www.facebook.com/MIRTAJIKISTAN/posts/4703199649739862

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