



Groundbreakers: The Fearless 15

Agribusiness Competitiveness Activity in Tajikistan



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CONTACT

The Branch of "Winrock International Institute for Agricultural Development" in the Republic of Tajikistan
48-Ayni Street, Business Center "Sozidanue"
4th floor, Block B
Dushanbe City, Tajikistan



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Adolat Berdieva



Savlatmoh Fayzova



Idimoh Khudoiberdieva



Uguloy Abdullaeva



Sharofat Abdulloeva



Mastura Mamasaidova



Firuza Saidova



Guldon Ergashev



Barno Qodirova



Jamila Ruzieva



Azizmoh Mahmadiyeva



Matluba Khushmatova



Ziyoda Ashurova



Lola Sanginova



Mairam Sa'dulloeva

CONTENTS

6	Foreword	36	Guldona Ergasheva
8	Adolat Berdieva	40	Barno Qodirova
12	Savlatmoh Fayzova	44	Jamila Ruzieva
16	Idimoh Khudoiberdieva	48	Azizmoh Mahmadiyeva
20	Uguloy Abdullaeva	52	Matluba Khushmatova
24	Sharofat Abdulloeva	56	Ziyoda Ashurova
28	Mastura Mamasaidova	60	Lola Sanginova
32	Firuzsa Saidova	64	Mairam Sa'dulloeva

Foreword

At USAID, we believe that when we increase incomes and opportunities for women, entire communities, economies, and countries benefit. We know that increasing female economic empowerment promotes economic growth, increases access to education, improves health outcomes, advances political stability, and fosters democracy. Investing in the economic empowerment of women, in all their diversity, builds resilient countries, because an investment in a woman is an investment in her community and her country.

Here in Tajikistan, USAID's Agribusiness Competitiveness Activity in Tajikistan (ACAT) is supporting agribusinesses to diversify product lines so that they may take advantage of promising domestic and international market opportunities, thus growing a competitive, inclusive, and resilient agricultural sector. In a field dominated by males, ACAT has sought out and worked with aspiring female entrepreneurs.

This photo book is a celebration of women entrepreneurs in Tajikistan who are carving out their own successful niches in the agribusiness sector. This book showcases female role models who are inspiring other women to take advantage of the new economic opportunities that are available in Tajikistan's growing agribusiness sector. Collectively, these entrepreneurs have added more than 215 new jobs to the Khatlon Region.

In the following pages of this book, we commemorate the tenacity, success, and fortitude of women who represent the evolution of agribusiness. I have the utmost respect and admiration for these women who had the vision to see what they could be, the drive to carry that vision forward, and the courage to break down barriers. Thank you for clearing a path for the agribusiness women entrepreneurs who will follow you!



William Hall
(Former) Director, General Development Office
USAID/Tajikistan



As part of the ongoing strategy to empower women in agribusiness and to address gender equity, the USAID Agribusiness Competitiveness Activity in Tajikistan (ACAT) has launched this photo book, *Groundbreakers: The Fearless 15*, to recognize the women entrepreneurs of the Khatlon region for their outstanding efforts to improve agribusiness and drive Tajikistan's sustainable economic growth. At ACAT, we believe agribusiness is paramount in increasing Tajikistan's business competitiveness. This photo book profiles 15 women business leaders who own and operate enterprises of all sizes across the agribusiness sector in the Khatlon region. These entrepreneurs are bold leaders who are processors, traders, and exporters in traditionally male-dominated sectors. We are honored to tell the story of their commitment to their businesses and their efforts in shattering the glass ceiling.

"Our project provides opportunities for men and women to succeed in business by investing in gender-smart business solutions," says ACAT's Sr. Inclusion, Advocacy, and Communication Manager, Ms. Khosiyat Komilova. The activity improves the lives of people in Tajikistan by fostering broad-based inclusive economic growth and unlocking the potential of participants, particularly women, who feel fully empowered to utilize their entrepreneurial talents.

Launching in July 2018, ACAT's activities allow USAID to invest in start-ups and emerging agribusinesses by providing essential resources to better manage their businesses, such as tools, skills training, and access to inclusive financial services. Identifying and addressing gender inequalities and disparities in business helps to foster sustainable results. To date, ACAT has helped unlock \$1.5 million in private capital for more than 100 agribusinesses in the dairy and horticulture value chains in Tajikistan. These efforts have benefitted more than 18,000 entrepreneurs with businesses of

various sizes, 40 percent of whom are women. By recognizing and working to eliminate gender inequalities in the private sector, women act as a powerful resource for development in Tajikistan.

ACAT, USAID's flagship agribusiness activity in Tajikistan, has raised the profile of agribusinesses in Khatlon and equipped entrepreneurs in the sector to test, innovate and succeed in implementing new products and services. Thanks to the efforts of USAID and the ACAT team, the number of women working in agribusiness is steadily growing and with that comes an emergence of a strong network of women-led businesses steering economic growth in Tajikistan.

On behalf of USAID's ACAT, I want to extend a special thank you to all men and women who are active in agribusiness in Khatlon. Thank you for believing in ACAT's mission to contribute to a competitive, inclusive, and resilient agricultural sector. Thank you for believing in yourselves and thank you for proving that in order for an economy to truly thrive, all people must have equal rights, exercise their own voices, and have the free will to contribute to its growth.



Lilia Tverdun
Chief of Party
USAID Agribusiness Competitiveness
Activity in Tajikistan (ACAT)





VISIONARY

POSITION

Head, Dehqan farm “Adolat”

LOCATION

Jaihun District
Khatlon Region

SPECIALTY

Fruit and vegetable processing

Adolat Berdieva



Adolat Berdieva's hands bear the history of agriculture. She holds them up and looks at them, years of toil coarsening the pads of her fingers. "How did my entrepreneurship journey start?" she asks, amusement in her voice. "From incredibly hard work. Behold, the skin of my hands is thicker than the skin of a crocodile. The reason is a lot of hard and unplanned work."

Sometimes Adolat sells dried fruit. Sometimes she sells herbs. Sometimes she sells vegetables. And, sometimes, she even sells dairy products. But one thing Adolat's personal inventory never lacks is the ability to spot the opportunity. She is always looking out for it.

For the last 30 years, Adolat engaged in small and non-industrial trade of agricultural products, and it was not always lucrative. In the early 2000s, Tajikistan began to reconstruct large SovKhozes (previous Soviet farms) as a strategy to reduce unemployment in the country. The lands of these large farmholds were divided from 1 to 5 hectares (2 to 12 acres) per family. Adolat became the owner of a dehqan farm. By 2011, the United States Agency for International Development (USAID) started funding several projects that supported the development of private agricultural businesses.

Adolat became an active participant in such programs two years later. All that knowledge would come in handy in April 2015, when an unexpected snowstorm wiped out 80 percent of harvests north of Tajikistan. "Due to the sudden snow in April, almost 80 percent of the harvest was lost in North of Tajikistan, and [established producers] rented most of the gardens in our area. At the same time, we were just witnesses of how the crop was harvested, dried, and taken away in large bales," recalls Adolat.

She used the time to observe their practices and study their harvesting routines. She participated in an official study tour hosted by USAID development partners.





“How did my entrepreneurship journey start? From incredibly hard work.”



When Adolat went on the study tour in the city of Isfara, she learned the proper method of drying apricots and how to improve their quality. It was the first time she had traveled outside of her village. Partnering with USAID's Agribusiness Competitiveness Activity in Tajikistan (ACAT) gave Adolat the idea to open a new business with her husband that would allow them to take advantage of available technical assistance. And so, they launched Private Entrepreneur Ermati Berdiev, named after her husband. Adolat realized owning their own facility would really set their business on a limitless course, so she designed



and invested in building a modern fruit drying factory for large-scale production. She was awarded a grant that allowed her to outfit the facility with new equipment for processing, packaging, and production of dried fruit. Her storage capacity increased to 20 tons. Private Entrepreneur Ermati Berdiev received a Registered Exporter system (REX) certification and can export its products to Europe. They now have 20 permanent employees and 100 seasonal positions. "I am an ordinary farmer," she says. Yes, that is true. But one with extraordinary vision.



IMAGINATIVE

Success is the result of foresight

POSITION

Head, LLC Savlati Mahmud

LOCATION

Jaihun District
Khatlon Region

SPECIALTY

Processing and storage
of agricultural products
(Refrigeration and canning shop)



Savlatmoh Fayzova

Savlatmoh Fayzova owns two modern, large, and well-equipped cold storages and a cannery in the Jaihun district of Khatlon province. It is one of the largest private enterprises headed by a woman and covers an area of 1.4 hectares (3.4 acres). Its cold storage holds more than 400 tons of agricultural products.

Her business career dates to Soviet times when a course titled "Young Entrepreneur" was hosted at the consumer society of the district. Back then, there were many centers for young people—a club for upcoming actors, a club for budding entrepreneurs, a club for novice singers, and more. Savlatmoh, like most youth, went to the center to develop her skills. Canned food production has always been in high demand in Tajikistan. The abundance of fruits and vegetables available per season made the industry profitable. However, the former fruit and vegetable processing plant in her district sat defunct due to the war. With its closing, came the loss of hundreds of jobs.

Due to the famine, its equipment was looted for scrap metal, and even the walls of the building were gone. What others saw as abandoned property, Savlatmoh saw as an opportunity. "I told my family about the idea of buying this factory and reviving it. I wanted everyone to support me, because I didn't have a lot of upfront money. Everyone laughed. Their laughter irritated me, and I said, 'Aren't you ashamed that there is a big factory in your neighborhood, empty? There is an abundance of agricultural products on your land, but our children and you work in Russia for a loaf of bread!' They were silent after that," Savlatmoh recalls. "I always dreamed that one day, I would restore the factory and return everyone to their homes. Everyone would have a stable job."





“I will always aim
for human dignity.”

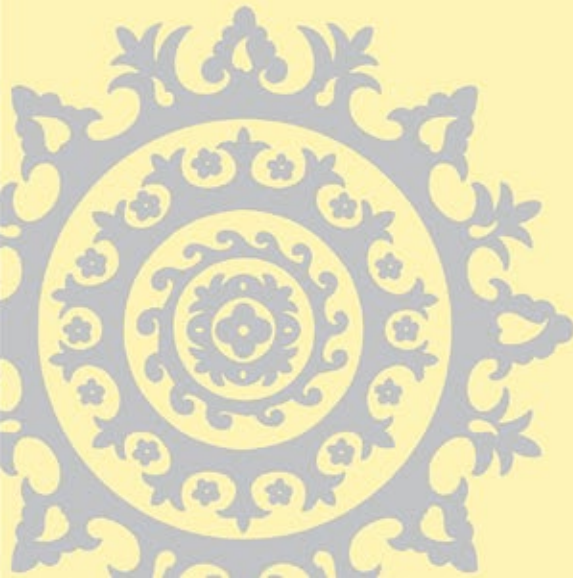


In 2014, she opened LLC Savlati Mahmud, on the site of the former cannery. Initially, she spent more than 70,000 USD to build a cold storage (90 meters long and 12 meters wide). Fortunately for her, USAID launched the Agriculture and Water Activity in Khatlon at the time, and Savlatmoh was accepted as a partner and awarded a fully equipped refrigerator.

"I was able to do it and employed several people who previously worked in the same plant during the Soviet period," Savlatmoh says proudly.

She used the proceeds from the cold storage to build a fruit and vegetable processing plant. In 2021, she was awarded a grant that allowed her to stock the building with modern machinery, such as vegetable washing tubs, cooking pots, equipment for the sterilization of glass containers, packaging machines, autoclaves, auto cranes, steam generators, and labeling machines. The plant produces up to 500 canned food items per day. In the next 3 years, that capacity will reach 5,000 jars per day.

To date, LLC Savlati Mahmud has 18 permanent employees and 30 seasonal workers.



PIONEER

POSITION

Head, Dehqan Farm "Khiromon"

LOCATION

Khuroson District
Khatlon Region

SPECIALTY

Pistachio Processing



Idimoh Khudoiberdieva



“Meaningful work not only boosts careers, it also gives us all a chance to live a decent life.”

Having a Registered Exporter System (REX) certificate is a source of pride for Tajik farmers who have the right to export goods to markets outside the country. Becoming a registered operator in the system allows business owners to benefit from European Union tariff preferences for developing countries. Idimoh Khudoiberdieva is one of the few women in Khatlon who has this designation. She received it in September 2021, with the support of the USAID's ACAT.

Idimoh has been a rural schoolteacher for 40 years and still teaches algebra and geometry. Teachers do not make very much money in villages, so to improve her and her children's lives, she decided to start a home-grown pistachio business.

She used to process pistachios by hand. Manual cleaning of raw pistachios is laborious and can be harmful to health. Raw pistachios can cause allergies and injuries to fingers when broken open. Idimoh and her family, which includes five women, were processing 10 kilograms of pistachios per day. To develop the business, Idimoh purchased pistachios at 50 somoni and distributed them to neighbors for cleaning at a price of up to 5 somoni per kilogram. By doing so, she made a name for herself in her village and for her company, Idimohkholai Pistachi.



At the tail end of 2019, Idimoh got word about a new activity through USAID called ACAT. They were looking for partners to promote industrial pistachio processing. Idimoh followed up quickly.

"The Activity introduced me to a series of workshops and seminars on the pistachio industry, the economic potential of pistachios, opportunities, and the future of pistachios in Tajikistan. As I am an algebra teacher, I was well acquainted with the economic possibilities of pistachios. [However,] the facts and figures impressed me when it came to industrialization. In our region, pistachios are wild, and we do not need to work hard to produce them. Therefore, I was so impressed, and I was eager to get a grant and modern equipment from the Activity," Idimoh says.

In February 2022, Idimoh received a full line of modern pistachio processing equipment. It is the first of its kind in the entire Bokhtar zone of the Khatlon region, making Idimoh a pioneer. The device performs three pistachio processing operations: sizing, breaking, and separating the pistachio. Idimoh can now process up to 100 kilograms of pistachios per day.

"I love my job as a teacher, and I will never give it up," she said. "But my business is what saved my family's need for labor migration."



A portrait of a woman with a serene expression, wearing a green dress with a white and purple geometric pattern and a brown headscarf. She is positioned on the right side of the frame. The background is a vibrant, out-of-focus pattern of red, yellow, and blue floral motifs. On the left, there is an orange vertical banner containing text and a small white decorative element at the bottom.

TRIUMPHANT

POSITION


Head, "Muhammadjon A"
Cheese Production Facility

LOCATION

Jaloliddini Balkhi District
Khatlon Region

SPECIALTY

Cheese production



Uguloy Abdullaeva



Uguloy Abdullaeva is the embodiment of the motto, "Falling is not failure, not getting back up is a failure." She does not like to take breaks or have lulls in time. She would rather be executing on an idea and proceeding into the next chapter of her business. Downtime is not suited for her. She wants to be busy, productive, and triumphant in her goals. Even at 62 years old, she has no plans to slow down.

The agribusiness entrepreneur and mother runs a successful dairy production facility, Muhammadjon A. A great feat for a woman in an industry and sector in Tajikistan predominantly headed by men. Following a partnership with USAID's ACAT, Uguloy abandoned the production of grain and melons and shifted entirely to dairy production. This market segment is fruitful, because of her vast access to dairy products and low competition.

She currently processes up to 700 liters of milk per day with the new advanced equipment she received from USAID as an in-kind grant and offered nine people employment with good salaries at the district level. The combination of technical assistance and equipment investment has been life-changing.

"Earlier, I didn't know what a business plan was, and I did not pay attention seriously to collaboration with international organizations. Now, I understand its importance. I learned how to communicate, which has brought me great benefits, as well as how to focus on the main revenue generator. Hence, despite the diversity of our dairy products, our most popular product is cheese."

In addition to the Balkhi Cheese dairy facility, Uguloy plans to open a dairy canteen that has the capacity to serve 200 customers per day. The basement will house cookie production and employ another seven women.





“ Any activity that does not result in kindness and helping others is not worth much, especially in business.”



She also rents out portions of her land for grain and vegetables at an affordable price and, most importantly, Uguloy says she is fulfilling her long-cherished dream of participating in philanthropy.

"Any activity that does not result in kindness and helping others is not of high value, especially in business," Uguloy says.

She is respected by many and is often an honored guest on holidays and at regional and district high-level events. In December 2021, she was awarded

a national letter of gratitude from the Minister of Agriculture of the Republic of Tajikistan for her work and contribution to the development of the sector.

Contributing to the local economy and supporting other women is a major driver in the work she does. It is one of the reasons she wanted to partner with ACAT in the first place. Providing youth and women with employment opportunities strengthens the region.



IMPLEMENTER

Work is the best weekend for me

POSITION

Head, Dehqan Farm "Aziza"

LOCATION

Vakhsh District
Khatlon Region

SPECIALTY

Fruit and vegetable processing



Sharofat Abdulloeva



Most people go out of their way to meet Sharofat Abdulloeva. Young children hurry to greet her on the road for a chance to receive one of the sweets she distributes from her backpack. Seasoned professionals wait in her yard to seek her advice on a matter. Her kind, wise eyes have the power to make those who believe they are insignificant feel seen.

People in her village, Yangiyor, value her opinion because they have witnessed her persistence and hard work in action. The former chemistry teacher and economist owns greenhouses for growing vegetables, and lemons, drying fruit, and to store needed equipment. Greenhouses were one of Sharofat's first forays into business. A large number of orchards in the area gave her a second enterprise idea: apricots. She could build a profitable business drying them, but first, she needed to understand the process.

"It's my torment. If an idea comes to my mind, no one and nothing can stop me from implementing it," Sharofat says.

The USAID Agribusiness Competitiveness Activity in Tajikistan (ACAT) provided her with training and opportunities to better understand the trade. She traveled to Khujand and Isfara three times, purchased 100 apricot seedlings of good quality and planted them in her garden. In March 2021, she received a fruit drying machine, desks, a fruit peeler, and a packaging machine through an in-kind grant, making her one of few owners of a modern fruit and vegetable processing plant in Vakhsh district. The equipment does 4 days of work in 1 hour and has increased the quality and value of the dry fruit.





“ It’s my torment.
If an idea comes to
my mind, no one and
nothing can stop me from
implementing it. ”



"According to my estimates, a full cycle of fruit and vegetable drying is three to four times more profitable than hand-made products. We also work less. For example, in 2021 we sold hand-dried apricots for 1 to 1.5 somoni, and apricots prepared in the equipment sell for 7 to 8 somoni," explains Sharofat.

While she did much of the work herself when first launching the business, she is happy to step more into her leadership role. With eight members of her family taking on the day-to-day responsibilities, she can focus on growth, something she wished more women business owners did.

"Entrepreneurship is not just production. Marketing is an important job requirement, and I am always looking for partners, not only in local markets but also in central supermarkets, in order to sell products and find regular customers," Sharofat says.





INSPIRATION

POSITION

Head, PO "Mehrgon"

LOCATION

Qubodiyon District
Khatlon Region

SPECIALTY

Qurut production



Mastura Mamasaidova



Mastura Mamasaidova was only 18 years old when the civil war broke out. It was 1992 and she was working as a nurse at Central Hospital in the Shahritus District. Fourteen newborns were abandoned at the hospital. She had no experience with babies, but she tried her best to care for them under the circumstances. Twelve survived. Word of Mastura's remarkable courage spread, and she became a hero among her peers. UNICEF recognized her heroism, and she was a guest at several of the organization's subsequent conferences. Her story was even captured in a film titled "The Role of Women in Society" by Central Television for a state-run TV channel.

Youths looked up to her as a role model. In fact, when village schoolchildren were surveyed and asked what they wanted to be when they grew up, 98 students across four classes wrote, "In the future, I want to be like Mastura Mamasaidova." While that would have been enough to cement her legacy, today, Mastura has started a new chapter in her life that has inspired other women in an entirely new vein — entrepreneurship. After her time at the Central Hospital, she continued her education by studying law and founding Mehrgon, a public organization that specializes in gender, agriculture, children with disabilities, and entrepreneurship in rural areas.

She says she is always ready to explore new horizons, because every great entrepreneur today was a "new" entrepreneur yesterday. With this motto in mind, in 2021, Mastura partnered with ACAT to explore the new business potential.







"Until now, I have worked on various agricultural projects, all of which were related to horticulture. There are more than 2,700 dehqan farms in the Qubodiyon district, and this work has become popular," Mastura explains. "The USAID Agribusiness Competitiveness Activity in Tajikistan showed me a new area of work — milk processing, which is not yet fully explored [here]. There are only two milk processing plants in Qubodiyon. However, the production of cow's milk is much higher and the raw materials for the production of qurut (a Central Asian cheese made from drained yogurt) are very abundant and available."

In March 2022, Mastura traveled to Uzbekistan for an ACAT-sponsored study tour to learn about large-scale production, market demand and competitiveness, and modern packaging. One month later, ACAT awarded her \$9,500 worth of state-of-the-art, automated equipment to produce qurut. Mastura is currently producing approximately 15 to 20 kilograms of qurut and has hired four workers. She is in sales talks with Faravon market, one of the capital's largest, in Dushanbe.

She ultimately wants to use some of her profit to support services benefitting children who live with disabilities. "I never give up. I don't take small problems or shortcomings to heart, and I always remember that saying 'no' or 'I can't' is not the right answer," adds Mastura.

“ I never give up. I don't take small problems or shortcomings to heart. ”





TENACITY

POSITION

Director, Micro Credit Fund
“Imkoniyat”

LOCATION

Bokhtar City
Khatlon Region

SPECIALTY

Banking (soft loans to small
businesses and farmers)



Firuzza Saidova



Firuza Saidova has always been tenacious. Despite a speech impediment, she did well in school. She steadily continued to strive for more — more knowledge, more understanding, and more practice.

"In the economics course [I took], I was probably the only student who was never late for class and didn't come to any subject unprepared," Firuza says.

She worked hard to improve her public speaking skills, completed her studies, and found work. She taught 17th to 11th graders English in her native Bokhtar city for more than 5 years. But, once again, she felt she could do more, so when Save the Children piloted a project in Central Asia in 1994, Firuza became a credit specialist for the organization. The project she worked on supported displaced women who fled with their families to Afghanistan during Tajikistan's 5-year civil war that began in 1992. Like many refugees, these women lost everything.



In those difficult times, Firuza was cognizant that any opportunity that could lead to a morsel of food was vital. She noticed the high-quality fabric used to package the project's flour supplies given to beneficiaries. She thought the fabric could be repurposed into small shopping bags for use at the market. She shared the idea with several project beneficiaries, who converted the fabric and sold the bags. Eventually, many women began to take out bank loans to grow their micro businesses. Firuza remembers dozens of women who became shop owners, cattle ranchers, beekeepers, goldsmiths, and gardeners.

Firuza partnered with Save the Children to create a public organization to increase access to loans for these micro businesses. Since 1995, the NGO has gone through several iterations, and today, is known as the Micro Credit Fund Imkoniyat. The Fund, led by Firuza as director, has grown from 450,000 somoni to 9 million somoni over the last 27 years. It serves more than 3,500 people annually, including a wide range of small businesses and farmers in 15 districts of the Khatlon region.





“All people have talents, but their lack of purpose, laziness, and sense of satisfaction can become an obstacle to their development.”

"Typically, banks make a profit from interest on loans. But often, the interest rates are very high," says Firuza. "In this case, I consider the loans of international organizations aimed at the development of small business and agribusiness very useful and fair."

USAID worked with the Fund to establish the Affordable loan program aimed at serving more women entrepreneurs. Thanks to Affordable, the Micro Credit Fund Imkoniyat provides up to 1.3 million somoni in affordable loans to customers at very low-interest rates.

"If two borrowers, one a man and the other a woman, come to me for a loan, and even if they have equal opportunities and conditions, I will give the woman the advantage of getting a loan. Because time has shown me that women have a higher sense of responsibility," Firuza says.





TRAILBLAZER

POSITION

Head, Dehqan Farm
"Khatloniyon"

LOCATION

Nosiri Khusrav District
Khatlon Region

SPECIALTY

Milk and meat production



Guldona Ergasheva



Rural communities in the Nosiri Khusrav district are traditional. Seeing a woman behind the wheel of a car, especially a truck, was a rare occurrence. That is until Guldona Ergasheva came along. It is not uncommon to see her driving through the district market. She has redefined what is possible for a woman to achieve. A "city girl" at heart, Guldona was raised in the capital with a mind for business.

She met her husband at university and settled on the borders of Afghanistan and Uzbekistan after they married. There, she noticed a lot of uncultivated, dry land around the village that would be the perfect spot for a meat and dairy business. It would be the first to be run by a woman. Neighboring men found the terrain too salty and unsuitable for agriculture and balked at her idea. But, Guldona applied to the state land committee to lease 60 hectares (140 acres) and was awarded the land when no one else came forward to claim it.

Like thorns to flowers, it transitioned from vacant land to dehqan farm, Khatloniyon. With the help of her family and friends, she was able to raise funds, rent equipment, and work the land. She eventually hired 10 permanent workers and employed up to 100 people seasonally. That first year, she planted watermelons, earned 70,000 somoni in net income, and covered half of her expenses. Within 10 years, half of the land was irrigated and about 20 hectares were planted with fodder. The rest of the land is reserved for natural pastures. Khatloniyon has 60 foreign pedigree cows, half of which are meat, and the other half are dairy.





“The only obstacle to progress is death. All other obstacles and problems are surmountable.”



"Success will not come to those who overthink and doubt. You just have to go forward, go where everyone is afraid to go," says Guldon. "And the result will surprise you. That is what happened to me. I am just lucky that at that moment, my husband believed in me and strongly supported me. Today, I have no regrets. After all, together we were able to create an oasis in the desert."

Guldon does her best to grow and protect what they have built, installing electric barbed cables to keep the cows inland while keeping out any unwanted cattle thieves. Thanks to ACAT, Guldon participated in the first study tour for women entrepreneurs and lives near one of the four new Milk Cooling Collection Points in the region. She provides 150 liters of milk daily to this cooling point and also plans to set up a small milk processing plant in her village to produce cottage cheese, cream, sour cream, and qurut.

A woman with a serene expression stands against a background of a richly patterned rug. She wears a dark blue headscarf with gold and red accents and a long-sleeved dress with a bold blue, white, and pink geometric pattern. The rug behind her features large, circular medallions in yellow, black, and white on a red field, with green floral motifs interspersed.

COMPASSIONATE

POSITION

Head, "Pistazori Khuroson"
Commercial Cooperative

LOCATION

Khuroson District
Khatlon Region

SPECIALTY

Pistachio processing



Barno Qodirova



When a devastating rain and mud flood washed away the homes of 30 families in the village of Khumdon in the spring of 2020, one woman put her livelihood on the line to help her neighbors. Barno Qodirova knew she had to do something to assist the village nearby. People in the Khumdon jamoat had already been suffering from a lack of medical facilities for years. The flood destroyed what little they had available to them. Barno and her Bakhtiyor farm staff sprang into action and were among the first to rush to the rescue with construction materials. She built a small rural medical center that could act as a first-aid post and serve patients with non-life-threatening injuries and conditions free of charge.

Her selflessness did not stop there. In every school in Tajikistan, along with a gym, there is also a canteen where children eat. The food there is prepared by local women and sold at an affordable price, although some schools offer free food. The canteen is very important for rural schools, because schoolchildren can often live up to 5 kilometers (3 miles) away and are very hungry by the time they get home. School #20 in the district did not have a canteen. Barno decided to renovate the old one for \$3,000. Because she spent her household's money on this, she explained to her family and staff that the canteen would benefit their own families as it will feed their children and grandchildren for years to come.

Until 2019, Barno was the head of the Bakhtiyor farm, one of the largest woman-led farms in the Khatlon region. In 2020, the farm transformed into the 130-acre Pistazori Khuroson Commercial Cooperative. The farm has 50 shareholders and although Barno successfully produces and sells cotton, wheat, rice, plants and flowers, lemons, vegetables, and various melons and gourds, her main claim to fame is pistachio processing. Thanks to the support of ACAT, the cooperative is on task to employ 80 to 100 seasonal workers.





“ If the children of the village refuse to migrate, and the working women help their families, it is ten times better than [receiving] one-time donations! ”





Today, the enterprise has modern equipment and the capacity to process pistachios through all its phases — cleaning, sorting, grinding, roasting, and packing. For now, Barno is focused on the future. She has entrusted the day-to-day running of the cooperative to her brothers and close relatives, who are always by her side. She is more involved in high-level activities such as innovating, communicating with partners, and expanding the scope of cooperation.

Since Barno is known for her generosity, her neighbors are happy to see her success. She hopes others will see the potential of the country and choose to stay and invest in the local economy rather than opt for migration. "We always have to fight not to be needy," she says. "Our country has all the conditions for success. If village children stop migrating and the working women can help their families, it is ten times better than [receiving] one-time donations!"





ORIGINATOR

POSITION

Head, Dehqan farm "Kurbonboy"

LOCATION

Qubodiyon District
Khatlon Region

SPECIALTY

Qurut and milk processing



Jamila Ruzieva



Women in southern Khatlon have been teaching their daughters the art of making qurut (dried yogurt balls, a sort of cheese in Central Asia) from generation to generation. It is the main ingredient in the celebrated national dish, qurutob. In the grocery and beer shops of Qubodiyon District, an uncommon qurut with a distinctive shape and taste was discovered 2 years ago. This unique qurut contains medicinal herbs, mint, basil, Bulgarian pepper, and a mixture of another spicy qurut. The locals, who love it, know that the delicious qurut is the work of Jamila Ruzieva.

There was a time when Jamila's focus was managing her family's Kurbonboy farm, where she oversees the cultivation and production of cotton and melons. Her husband was a teacher at a village school and after work, would rush home with their three children to help her with the daily chores. Maintaining that kind of work pace eventually leads to burnout.

"Life in the countryside is not easy, people are always busy and do not even know the meaning of recreation. Manual work is laborious, time-consuming, and inefficient," explains Jamila. "For a simple example, compare the collection of cotton manually versus mechanically. I decided to completely change my approach to everything and look for modern and easy solutions. [Now], I have time to relax. Like equipment, a person needs repairing. Otherwise, they will wear out quickly."

Two years ago, Jamila learned about ACAT from her business partner Mastura Mamasaidova, who runs the program Mehrgon.





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"In business, it is important to save time and know the end result. I realized this in the workshops and training [I attended] hosted by [ACAT]. When I changed my approach to farming, others imitated me, [which I was honored to see]," Jamila says.

Which brings us back to Jamila's well-known qurut. Prior to ACAT, it was something she did for her family, friends, and neighbors. She made it entirely by hand. She owned five cows and produced her own herbs and chakka (strained yogurt) and purchased additional dry yogurt from neighbors. When she began to understand the potential making qurut had as a business, she decided she had to act. She applied for a grant from ACAT in April 2022. The award allowed her to acquire processing equipment, which tremendously cut down production time while increasing the volume.

Jamila wants her contributions to the local economy to stretch beyond Kurbonboy. The street where she lives is inaccessible during the rainy season. Jamila wants to donate a gift to her village. She intends to pave the road with the proceeds from the sale of qurut.

"Everyone was created for some purpose — one for production, another for transportation, and a third for sale," Jamila adds. "To understand your goal during your life and to follow it is half of the success."





DETERMINED

A woman from a family of
hardworking people
(Mehnatqarin)

POSITION

Head, "Shirin-2" Commercial
Cooperative

LOCATION

Abdurahmoni Jomi District
Khatlon Region

SPECIALTY

Fruit and vegetable processing



Azizmoh Mahmadieva



Thanks to women like Azizmoh Mahmadieva, the idea that a woman's place is only in the home is a fading stereotype. When she first established her Shirin-2 Commercial Cooperative, in 2004, villagers laughed at her audacity. Her husband Nazir was on labor migration in Russia and her neighbors believed a rural woman would suffer and go bankrupt by becoming the head of a farm. But, Azizmoh would not be deterred.

"I believed I would establish the cooperative and start my work. I told myself, 'I will bring my husband from Russia and he will be my support,'" Azizmoh recalls.

Naming it "Shirin-2," Azizmoh allocated half of the 17 hectares (42 acres) for cotton cultivation and the other half for horticulture. In 2005, with the support of an international humanitarian organization, Azizmoh received 500 saplings. Her garden consists of 2,700 fruit trees, including apricot, plum, pear, and apple trees. She currently provides employment to eight permanent workers and 30 women during the season.

"Some veteran farmers told me that apricot cultivation is not profitable in our region. However, in the fourth year of growing apricots, the shareholders of our cooperative were convinced that if the seedlings are properly cultivated and the fruit of the garden is brought to the market on time, apricots would be our most profitable product," says Azizmoh.

In 2011, the President of the Republic of Tajikistan, Emomali Rahmon, visited to celebrate her philanthropic and economic contributions to the region, gifting her with a multifunctional tractor. She purchased another tractor in 2014. The following year, in cooperation with one of the USAID Agricultural Projects, she bought a third tractor on a 50-50 basis. "Not all farms have the capacity to buy a tractor. Every 20 to 25 farms have a need for a multifunctional tractor. Therefore, during the season, my sons provide services with tractors and earn enough to make a decent living. These funds will cover other expenses of our garden," says Azizmoh.





In July 2018, she partnered with the USAID Agribusiness Competitiveness Activity in Tajikistan (ACAT) for new opportunities and has participated in several training sessions and study tours. In October 2021, an ACAT grant gave the cooperative a set of technical equipment for garden preparation, including chainsaws, omega-cut grafting tools, and tree-cutting knives and scissors. The activity also provided an in-kind grant to Azizmoh to equip her mini-workshop with advanced equipment for processing and producing dried fruits, mainly persimmons. All finished products are packaged in special bags from 50 to 500 grams. With the new equipment, Azizmoh can produce dried fruits and fruit chips.

At 65 years old, she has cultivated a full life. Aside from being a nationally acclaimed, well-respected entrepreneur, she wears the proud title of mother to two daughters and three sons and grandmother to 18 grandchildren.

She draws upon the President of Tajikistan's words when explaining her love and sense of duty to her fellow neighbors. "Let's first ask ourselves what we have done or what we are going to do for the motherland and don't ask, 'What the motherland has done for us?'"

“Let's first ask ourselves what we have done or what we are going to do for the motherland and don't ask, 'What the motherland has done for us?'”





CULTIVATOR

POSITION

Head, Dehqan farm "Onajon"

LOCATION

Qubodiyon District
Khatlon Region

SPECIALTY

Qurut production



Matluba Khushmatova



Matluba Khushmatova can talk for hours about the benefits of broccoli and cabbage. As the first woman in Khatlon to adopt a new variety of cabbage for cultivation, she has a genuine love for the leafy green. Broccoli was introduced as a new vegetable crop in 2015, through USAID's Feed the Future Initiative. Matluba received funding to plant and cultivate seedlings, as long as she agreed to distribute them free of charge, if successful. Broccoli resulted in a bountiful harvest and was distributed to 65 households in 12 target districts.

Since then, Matluba's knack for growth has taken her business on an unplanned trajectory. In 2017, she partnered with USAID again. This time, the program offered her the opportunity to become the joint owner of a tractor. That type of equipment could do wonders for a micro-enterprise that had eight hectares (19 acres) of land to tend to like hers. Three vegetable greenhouses on the property take up 2 hectares alone. But first, she had to come up with the funds to purchase her half of the machinery.

"When I gathered all the members of my family and said I wanted to buy a tractor, they did not agree. Because paying 50 percent was very difficult for us," Matluba recalls.

To please her family, Matluba prepared a business plan and presented how much profit she would make over the next few years. More confident after seeing the projections, everyone agreed and they made the worthwhile purchase. In 2 years, the expense covered itself, plus began to turn a profit.

So, when USAID launched ACAT, it was a given that Matluba would be interested in the agricultural activity because she had a history of success with the organization.





“New knowledge
always leads to new
progress.”



By 2020, the farm had reached a level of sustainability that afforded her time to pursue other sources of revenue. ACAT opened her eyes to opportunities in the dairy sector. Matluba participated in training and study tours to learn more about the industry and expose her firsthand to the production of qurut. In 2022, an in-kind grant helped Matluba install a line of new equipment with the capacity to produce 40 kilograms of qurut per day.

She also turned a vacant house on her property into a milk processing workshop and outfitted it with qurut production equipment.

"Qurut is the only dairy product that is always 100 percent profitable, regardless of the season. 10 liters of milk cost 35 somoni. From 10 liters of milk 1.5 kg of qurut is produced, which costs 90 somoni," Matluba says. Thanks to Matluba's qurut workshop, about 30 families in her village are provided with daily income, as Matluba buys wholesale milk and dry yogurt from them.



A woman with dark hair, wearing a green headscarf and a short-sleeved dress with a vibrant green, red, and white geometric pattern, stands with her arms crossed. She is positioned in front of a large, ornate rug featuring a repeating diamond-shaped pattern with floral motifs in red, green, and gold. The background is a deep red fabric.

COACH

POSITION

Head, Dehqan Farm
"Rahmondod"

LOCATION

Jaihun District
Khatlon Region

SPECIALTY

Business, entrepreneurship,
coaching



Ziyoda Ashurova



Ziyoda Ashurova is the only rural woman in her area with three degrees. Before the civil war, she had a law degree. Her education had to go on hiatus during the war, but once it was over and she married, she later studied economics and arts.

She is known for her uplifting work with women. She founded Mohi Munir in April 2001. The organization caters to youth and adults of the district who want to learn new skills. Services include language centers and a variety of offerings in business planning. For women, there are sewing and cutting, confectionery, and cooking courses. Mohi Munir also provides legal services to those in need and a crisis center for victims of domestic violence.

Her district was one of the centers of the civil war that became home to many widows and homeless women when they returned from exile in Afghanistan. Ziyoda's work was fully aimed at providing psychosocial,



legal, and educational support to these women. It is still the only public organization in the district that has helped upwards of more than 400 citizens.

"I am not proud of the number, but of the women who graduated from our school and are successful today," Ziyoda says. She is speaking of women like Oimpocho Mahmadshoeva who benefited from the organization's services and now owns 10 hectares (24.7 acres) of orchards and employs up to 100 people during the season.

Ziyoda wanted to build upon this success by partnering with ACAT in 2019 to coach women on work and business planning, accounting, marketing, and trade. She understands what it takes to run an agribusiness, because the serial entrepreneur owns Rahmondod, a 3-hectare (7.4 acres) dehqan farm that produces grain, melons, clover, and has 10 cattle.

In April 2022, ACAT provided equipment to 10 qurut producers and Ziyoda works with all of them to find wholesale buyers from neighboring countries. Through Mohi Munir, which has collaborated with popular local projects such as Cross-Border Business Support Center, she has experience exporting agricultural products from different regions in Khatlon to Afghanistan.

While she has built a career out of molding remarkable women, at 58, she feels like she is just getting started. She continues to set her sights on new ways she can contribute to her region. She recalls her husband's favorite saying when talking about what lies ahead.

"The man on the road must always look ahead," says Ziyoda. "If he looks back too often, he will stumble."





“The man on the road must always look ahead. If he looks back too often, he will stumble.”



HUMANITARIAN

A good farmer must be
a smart entrepreneur

POSITION

Head, Dehqan farm "Nodir"

LOCATION

Kushoniyon District
Khatlon region

SPECIALTY

Fruit and vegetable processing



Lola Sanginova



Lola Sanginova's generosity has a ripple effect. The kindness she does for others lives beyond those one-on-one interactions to positively affect other members of the community. Her philanthropic reputation started years ago. In 2003, Lola distributed 10 hectares (24 acres) of her 14 hectares of land to her neighbors. Khatlon was completely destroyed after the civil war, and people in search of a better life left their homeland in droves, migrating to other cities for work. Lola wanted to help in some way.

In the mid-1990s, she began making perfumed soaps at home to support her large family and to supplement her husband's income as a doctor. She was able to purchase her soaps' leading ingredient, geranium oil, from her in-laws' hometown in the Jaihun district, where there was once a large geranium farm. These scented soaps were sold across the province by Lola and 10 of her relatives. On average, the lives of 50 to 60 people were improved by these sales alone. Revenue provided food, clothing, and educated eight family members.

Today, as the head of dehqan farm Nodir, she permanently employs five family members, has 30 workers on the farmlands, and feeds them three times per day. She is considered one of the most active taxpayers in the district and is referred to as the unofficial head of the neighborhood. Making sure her products employ others and can be distributed throughout the country has been key to her success.

"Although I sell some of the products directly from the ground, I send the rest for sale to the farthest corners of the country. For example, last year, I sent grapes to the market in Khorog, which is more than 600 kilometers away from our place of residence. Or in 2021, when the watermelon harvest in Khatlon was good, I bought watermelons from the neighbors and sent them to the markets of the Sughd region. A good farmer should be a smart entrepreneur," Lola says.





“Your reputation
is determined by
your actions.”



Lola has partnered with USAID over the years. She proudly displays memorable photos she took with one of the U.S. ambassadors in 2020 and adds that as a result of that collaboration, she was awarded the American-Tajik Friendship Medal.

"I have more than 40 years of experience, most people in my neighborhood know me. I have good cooperation with international organizations. I have received grants many times. Many foreigners have visited my house and farm. But, USAID ACAT is the first project that invited me to a study tour and took me out of my house," says Lola with gratitude. "It was as if I had just come out of an iron cage or iron jail."

The study tour opened up Lola's eyes to new ways to expand her business. These days, she is working on her additional streams of revenue: producing dried fruit and fruit pit processing.





ACCLAIMED

Winner of the contest
“Woman is a landowner”

POSITION

Head, Dehqan Farm “Yusufiyon”

LOCATION

Levakant District
Khatlon Region

SPECIALTY

Fruit processing



Mairam Sa'dulloeva



Mairam Sa'dulloeva has been lauded for her amazing contributions to agriculture over the last 10 years. She has won several awards such as the Best Woman Landowner title in 2014 and a grant from the Chairman of the Region. The Department of Agriculture of Khatlon has celebrated her success on countless occasions.

She was the first woman to teach others in her community how to manually make canned fruit juices. Women and girls come from villages near and far to learn the tools of the trade from her firsthand. However, it is Mairam's dehqan farm Yusufiyon that is receiving all of the attention these days. She has established a 1-hectare (2.47 acres) orchard that yields two to three times the produce of her competitors. She attributes much of her success to USAID. The organization offered her training that taught her how to maximize her efforts through intensive gardening, a form of companion planting that saves space and time by planting your crops close together.

"After participating in several training courses, I realized that intensive gardens are ten times better than traditional ones. Without any hesitation, I uprooted half of the trees in my old garden and planted dwarf trees. At the bottom, I installed a drip irrigation system," Mairam says.

USAID's ACAT changed her outlook on the operations side of the farm. "The project is equipping successful farmers with modern equipment. I also decided to study the activities of my garden and apply for something that will help me to grow," Mairam says.





She learned that her orchard's waste could also generate revenue. Prior to the harvest, most of the orchard's fruit fell to the ground and rotted. Mairam had no idea that these pieces of rotten fruit could be processed, the nuts shelled, and sold at a high price. She learned a lot about agribusiness by participating in ACAT's study tour to the Sughd region.

Today, Mairam is proud to support the development of other women. She encourages her peers to use a little rivalry in good fun to spur their ambitions further.

"Women have a more developed sense of

competition than men, and women always have in their hearts a sense of [lacking]. Sometimes this is a bad trait, but sometimes it leads to progress and success. I know a few women who have succeeded in competing with me. I am happy with their progress. But I consider healthy, serious, and impartial competition to be a success," she said.



“ I consider healthy, serious, and impartial competition as a success. ”





September 2022