WOMEN FARMERS IN UZBEKISTAN: EXPERIENCE DURING THE PERIOD OF INSTITUTIONAL REFORMS

Dinara Alimdjanova

Tashkent Gender Study Centre, Uzbekistan

In the agricultural sector in Uzbekistan, Government policy aimed at the improvement of women’s status and increasing women’s involvement in economic, political and social life is in conflict with the constraints of a patriarchal society. This paper presents the results of a gender analysis of the situation, based on the findings from focus group discussions with women-farmers from six regions of five districts of Uzbekistan. It highlights important and previously shadowy gender aspects of rural development and concludes that the potential of rural women’s economic status and involvement has not yet been reached. The data demonstrate that the processes of reform in rural areas have encountered difficulties and that rural women’s employment and education are still under the influence of gender stereotypes related to the women’s role in a patriarchal society. The specific features of rural women’s employment (low level of employment and economic activity, high unemployment, occupation of low paid positions) are in many respects related to women’s lack of professional education. Based on these findings, the paper makes some recommendations on how to increase the participation of women in rural development.

Key words: women farmers, gender stereotypes, Uzbekistan.
JEL classification: J710.

Introduction

In order to achieve the goal of national development as well as to meet the global aims specified in the Millennium Declaration and the Poverty Reduction Strategy, the Government of Uzbekistan has demonstrated its willingness to solve the problem of gender equality. A Decree of the President of the Republic of Uzbekistan 3434, of May 25, 2004 “On additional measures for the support of the activities of the Women’s Committee of Uzbekistan” addressed issues related to the development and implementation of national policy in the area of social and legal support for women, improvement of social and public activity of women, their participation in state building; development and implementation of measures and programmes directed to securing of women’s employment, improving working conditions and educating women (especially in remote areas), as well as attracting them to business activity; organising effective work in targeted areas (family, makhallas, workplaces, educational institutions), on explanation and observance of national traditions, and the realisation and protection of women’s constitutional rights.

According to available data, employment among women is lower than among men, but their share in the structure of formal employment remained stable at 44% from 2001 to 2006 (Statistical Office, 2007). However, there is an imbalance in the sectoral distribution of female labour. Women are mostly employed in low paid state sectors of the economy, such as education, health care and agriculture. The wide range of women’s duties in the household does not allow them to be active in the labour market and prevents them from looking for a job. In such conditions, women have a garden plot and market their own agricultural products, but in many areas such employment is not available due to lack of irrigation water (BWA, 2007).

The professional qualifications of the labour force do not meet the requirements and demands of local employers. There is a shortage of highly skilled workers and engineers in the industrial sectors, a lack of trained specialists in agricultural specialisations, such as agronomists, zootechnics and veterinary, hydromelioration, plant protection and sericulture (Statistical Office, 2007). Other sectors, such as construction and communication, housing and utilities, are also experiencing a lack of high quality specialists. Many of these specialties are gender ‘neutral’; however, under the influence of gender stereotypes, specifically in rural areas, these professions do not attract women (ADB, 2005).

Women’s role in the household economy is very low. Average income from women’s employment constitutes around 13%-14% of family income. Taking into account entrepreneurial activities and social benefits (which are, in most cases, given to women), women’s contribution to the family income may reach 20%. More than half of women’s contribution consists of social transfers (old-age pensions, disability pensions and children’s benefits) and all types of women’s incomes are lower than those of men, including income from hired employment: in the non-agricultural sector, which is less than half, and old-age and disability pensions for women, which are 1.5 times lower (ADB, 2008).
The lack of opportunities for effective and productive employment of rural women has an impact on poverty levels (UNDP, 2008). Under these circumstances, alternative types of individual and entrepreneurial activity are important and offer wide opportunities for the female rural population to be self-employed in the non-agriculture sector. The potential of rural women’s entrepreneurial activities is high. In the process of reforming the agricultural sector a trend of growth of remuneration in the sector emerged. However, the lower remuneration of rural women still remains: the salary of women in the sector is just 82% of the salary of men (ADB, 2007a).

Women constitute up to 52.6% of the population employed in agriculture but, out of 235,000 leasehold farms registered in Uzbekistan by January 2008, only 17,000 (7.2%) were led by women. These numbers show that reform in rural areas and mechanisms of reorganisation of shirkat farms to leasehold farms took place in a way which discouraged wide interest amongst women. The process of reorganising shirkats happened on the basis of tender where special attention was given to availability of initial capital and equipment for the persons who wanted to work in farming. Awareness of agricultural production was examined and priority was given to former shirkat members and inhabitants of the local area. Women could not everywhere participate equally in tenders because traditionally they do not have the required resources at their disposal (ADB, 2007c).

Women’s involvement in farming is higher in the regions where women occupied managerial/decision making positions during Soviet times and there is a positive stereotype of women’s capacity and work effectiveness in agriculture. For example, 95 private farms headed by women are registered in Ahangaran region, 84 women’s farms are registered in Piskent region (both regions are in Tashkent viloyat); whilst in one of the regions of Feghana valley (Mingbulak) 50 women are acting as private farmers. More successful female farmers are former leading kolkhoz (collective farm) workers, who started working in the fields after graduation from professional colleges and their average age varies from 45 to 70 years (ADB, 2007a).

This paper reports the results of a series of focusgroup discussions, structured into a number of topics, with women-farmers in Uzbekistan which were held to identify the status of women’s farming activities during institutional reforms in agriculture. Based on the findings, it makes some recommendations on how to increase the participation of women in rural development.

**Methodology**

The survey methodology included conducting focusgroup discussions with 35 female farmers in six regions of five districts of Uzbekistan (Table 1). The objectives of the discussions included (a) identifying the level of rural women’s involvement in farming activities, their participation in policy reforms in agriculture, and gender aspects of rural development in Uzbekistan and (b) developing recommendations for measures to increase women’s involvement in rural economic development. Thus, the questions were structured into five themes, namely: attitudes and experiences amongst women with regard to entering farming; crop production and processing, and farm profitability; land, labour and machinery resources available to women farmers; types of assistance available to women farmers; and financial and other constraints faced by women farmers.

**Table 1. Leasehold farms run by women and leasehold farms run by female heads of households, by region in Uzbekistan**

<table>
<thead>
<tr>
<th>Region</th>
<th>District</th>
<th>Number of registered leasehold farms run by women</th>
<th>Number of leasehold farms run by female heads of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Akhangaran</td>
<td>Tashkent</td>
<td>95</td>
<td>4</td>
</tr>
<tr>
<td>Pskent</td>
<td>Tashkent</td>
<td>84</td>
<td>5</td>
</tr>
<tr>
<td>Ak-Altyn</td>
<td>Samarkand</td>
<td>37</td>
<td>2</td>
</tr>
<tr>
<td>Mingbulak</td>
<td>Namangan</td>
<td>50</td>
<td>-</td>
</tr>
<tr>
<td>Kattakurgan</td>
<td>Samarkand</td>
<td>47</td>
<td>-</td>
</tr>
<tr>
<td>Zomin</td>
<td>Djjzzak</td>
<td>15</td>
<td>2</td>
</tr>
</tbody>
</table>

**Results**

The following answers, grouped under the headings above, were obtained to the questions.

**Attitudes and experiences amongst women with regard to entering farming**

♦ *In your opinion, how attractive is farming to women?* Most women stated that after the status of farmer has been obtained, they felt positive changes related to the reforms in agriculture sector. Specifically, women stated that having worked on their land they could see the tangible results of their work and gained an opportunity to improve the welfare of their families. Women talked with pride about the opportunity to pay the tuition of their sons’ study in prestigious universities of Uzbekistan. The opportunity to lead a leasehold farm independently generates a certain interest for women; however, most of the female farmers questioned represent an older generation (45-69 years). These are mostly former leading kolkhoz members who have long experience of land working and have relevant professional knowledge and diplomas from agricultural technical schools. Only one farmer among those questioned, who was 32 years old, combines working on her leasehold farm with working in the local branch of a bank. Only the female farmers of Zomin region pointed out an unpopularity of this type of activity among the women of the region.
♦ Approximately how many women work in farming in your regions? The results are shown in Table 1.

♦ When did you become a farmer? The date of registration of leasehold farms by women varies from 1997 to 2007. Women of Akhangaran region have longer experience of working on leasehold farms; they stated that they started farming in 1992 in the framework of the development of the cooperative movement. Most women of the region cited 1998 as the date of registration of their leasehold farms.

♦ What did you do before becoming a farmer? Most women stated that before farming they used work as kolkhoz workers. 84% of the questioned female farmers used to work in a kolkhoz, and than at shirkats, and used to be forewomen before becoming farmers. There was an accountant, a doctor, a bank worker, a worker at a shirkat storehouse and several housewives among the female farmers questioned.

♦ What difficulties did you encounter during the registration of your farm? Female farmers stated that they spent between one and one and half months registering their leasehold farm and did encounter particular obstacles in the process of formalising the required documents. Women also stated that when registering leasehold farms they obtained land with debts. For example, women in Akhangaran region had to pay the debts of shirkats of 4 million UZS for five hectares of land.

Crop production and processing, and farm profitability

♦ What crops do women farmers grow, how do you take decisions on what to grow and how? Women in all regions except Akhangaran stated that they grow basically cotton and wheat that produce products that can be sold to the government. All the interviewees admitted that they do not always support resolutions of the local administration prescribing the choice of crop and the methods of land use for the state order, since in many cases the land quality is more suitable for other purposes, like rice-growing, for example, rather than cotton-growing, which results in very low yields. On the other hand, irrational crop rotation leads to land deterioration and an annual drop in the crop capacity. Female farmers of Akhangaran region emphasized that they cultivate a large variety of crop on their land, including vegetables, grapes, corn, and even orchards. However it is sometimes difficult to sell their products as the number of purchasing organizations, which used to assist in sales of the production, has shrunk. The interviewees also noted that they would like to take up processing of agricultural products but they need credits to be extended for his purpose. However, in pursuance of the currently valid credit regulations, preferential loans can be extended for agricultural production only.

♦ Are you engaged in processing of your agricultural products? During the discussions, female farmers of Akhangaran region emphasised that they are interested in processing their agricultural production, mostly vegetables, fruit and grapes, but their initiative runs into certain difficulties. The women farmers of Pskent region initiated seed selection, since the quality of seeds supplied by relevant organizations on the state order basis appeared to be low. However those efforts were not supported by the local administration and the farmers were forced to purchase low quality seeds. The interviewees from Zomin, Mingbulak, Kattakurgan regions emphasised that they suffer too much restriction in processing agricultural products as local administration requires extra deliveries of products, which go beyond the state order. This year the farmers were deprived of the cotton-seed oil price concession, which they enjoyed in the past years: if the farmers supplied 15 tons of cotton, they were entitled to purchase 1.5 tons of cotton-seed oil at a price of UZS 1400 per kilogramme while the market price was UZS 2600 per 1 kg. Female farmers remarked that in the previous years they had allocated one hectare of land for vegetable growing as it had been a great help to them as they were able to produce their own product. However the local administration (khokimiyat) does not allow growing anything but cotton or grain.

♦ What makes your farming business profitable? Generally female farmers from all regions emphasized the unprofitability of grain cultivation in 2007 caused by the imbalance of the grain procurement prices fixed by the state and the actual production costs which were affected by a steep increase in the prices for power and oil lubricants (POL), chemicals, and relevant services. Most of the women highlighted that they had incurred debts for consumed POL and other services. In particular, female farmers of Akhangaran region suggested some figures, which reflect the wheat growing situation in 2007 (Table 2). The interviewees from Akhangaran region indicated that mainly they make profit on vegetable and grape growing. Female farmers of other regions expected to make profit on the raw cotton sales to the state. Farmers noted that cotton growing expenses could be recovered if the whole cotton yield was supplied to the state as Grade 1. However usually only 50% of the produce supplied by the farmers was considered Grade 1, while the other cotton was purchased by the state as Grade 2 and Grade 3 and consequently the prices were lower. Women farmers of Zomin region indicated profits earned from farming activities (Table 3: cotton yields in 2006, grain yields in 2007).

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Zomin region indicated profits earned from farming activities (Table 3: cotton yields in 2006, grain yields in 2007).

Table 2. Farm performance of four female farmers of Akhangaran region in 2007 harvest season

<table>
<thead>
<tr>
<th>Farmer</th>
<th>Cultivated area hectares</th>
<th>Total yield tons</th>
<th>Crop capacity metric cwt/ha</th>
<th>Sold (against state order), tons</th>
<th>Free in the market</th>
<th>Sales UZS 1000</th>
<th>Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td>No 1</td>
<td>7</td>
<td>14</td>
<td>20</td>
<td>14</td>
<td>-</td>
<td>1.680</td>
<td>-</td>
</tr>
<tr>
<td>No 2</td>
<td>14</td>
<td>28</td>
<td>20</td>
<td>28</td>
<td>-</td>
<td>3.500</td>
<td>-</td>
</tr>
<tr>
<td>No 3</td>
<td>45</td>
<td>110</td>
<td>20</td>
<td>110</td>
<td>-</td>
<td>12.980</td>
<td>-</td>
</tr>
<tr>
<td>No 4</td>
<td>7</td>
<td>13.2</td>
<td>18.8</td>
<td>13.2</td>
<td>-</td>
<td>1.557</td>
<td>-</td>
</tr>
</tbody>
</table>

Table 3. Farm performance of five female farmers of Zomin region in 2006 (cotton) and 2007 (wheat) harvest seasons

<table>
<thead>
<tr>
<th>Farmer</th>
<th>Crop</th>
<th>Cultivated area ha</th>
<th>Total yield tons</th>
<th>Crop capacity metric cwt/ha</th>
<th>Sold (against state order), tons</th>
<th>Free on the market</th>
<th>Sales UZS 1000</th>
<th>Profit</th>
<th>Accounts receivable</th>
</tr>
</thead>
<tbody>
<tr>
<td>No 1</td>
<td>wheat</td>
<td>13</td>
<td>10</td>
<td>14.2</td>
<td>10</td>
<td>-</td>
<td>1.180</td>
<td>-</td>
<td>UZS 17 million</td>
</tr>
<tr>
<td></td>
<td>cotton</td>
<td>7</td>
<td>13</td>
<td>18.5</td>
<td>13</td>
<td>-</td>
<td>4.992</td>
<td>1.500</td>
<td></td>
</tr>
<tr>
<td>No 2</td>
<td>wheat</td>
<td>20</td>
<td>47</td>
<td>19</td>
<td>38</td>
<td>-</td>
<td>4.484</td>
<td>-</td>
<td>UZS 15 million</td>
</tr>
<tr>
<td></td>
<td>cotton</td>
<td>12</td>
<td>24</td>
<td>20</td>
<td>24</td>
<td>-</td>
<td>9.216</td>
<td>-3.260</td>
<td></td>
</tr>
<tr>
<td>No 3</td>
<td>wheat</td>
<td>23</td>
<td>52</td>
<td>20.5</td>
<td>40</td>
<td>-</td>
<td>5.782</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>cotton</td>
<td>8</td>
<td>16</td>
<td>20</td>
<td>16</td>
<td>-</td>
<td>4.812</td>
<td>0.500</td>
<td></td>
</tr>
<tr>
<td>No 4</td>
<td>wheat</td>
<td>30</td>
<td>42</td>
<td>14</td>
<td>42</td>
<td>-</td>
<td>4.956</td>
<td>-</td>
<td>UZS 5 million</td>
</tr>
<tr>
<td></td>
<td>cotton</td>
<td>26.5</td>
<td>56</td>
<td>21.1</td>
<td>56</td>
<td>-</td>
<td>17.776</td>
<td>2.705</td>
<td></td>
</tr>
<tr>
<td>No 5</td>
<td>wheat</td>
<td>40</td>
<td>68</td>
<td>17.2</td>
<td>50</td>
<td>-</td>
<td>5.900</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>cotton</td>
<td>20</td>
<td>32</td>
<td>16</td>
<td>32</td>
<td>-</td>
<td>12.288</td>
<td>0.800</td>
<td></td>
</tr>
</tbody>
</table>

It is important to emphasize that female farmers of Zomin region take a weakly account of figures and financial indices reflecting their households businesses. Most of the farms suffer the burden of substantial debts because they received land encumbered with debts. According to the female farmers, the debts have increased even further due to a drop in the crop capacity, land deterioration, and insufficient water supply for crop irrigation and flushing salt loads. In many areas water has to be pumped in. Three out of five interviewees noted the problem of insufficient irrigation water in their areas. Female farmers of Zomin region emphasised that in pursuance of the regional khokim’s decision they are free to sell their extra products that are beyond the state order.

♦ How do you think the profitability of your leasehold farm can be increased? In answer to this question, the female farmers made the following points:
  • Firstly, the profitability of a leasehold farm can be increased by increasing its crop capacity, improving the crop rotation, and allowing the soil to rest.
  • Immediate availability of agricultural machinery is an important factor, which helps to prevent yield losses. It is vital to extend the possibilities of machinery acquisition by providing easy access to preferential credits.
  • It is necessary to counterbalance the selling price of the agricultural products intended for the state orders and the actual expenses related thereto.
  • The quality of rendered services, including POL, seeds, water supply, etc., calls for improvement.
  • The farmers should be provided with possibilities of processing their agricultural products.

• There is a need of consultation on doing agro business.

♦ Are you able to save money? The interviewees pointed out that currently, and in particular in view of the unprofitable grain growing results in 2006, savings are hardly an issue. Even so, all of them agreed that private farming offers good prospects for improving the welfare of the population. They emphasized that more freedom and independence would lead to more profitable farms and more rational use of land.

Land, labour and machinery resources available to women farmers

♦ How much land do you have at your disposal? 25% of the interviewed women manage up to 20 hectares of land, 14% of them have from 20 ha to 30 ha of land, 14% of them cultivate from 40 ha to 50 ha, and six women said that their farming areas exceed 50 ha. In general, land areas at the disposition of female farmers range from 3 ha to 112 ha.

♦ How many people does your farm employ? The number of family members involved in farming activities and helping female farmers in their work ranges from 3 (Akhangaran region) to 17-20 persons (Kattakurgan and Zomin regions), while the number of workers hired by female farmers varies from 1 to 25-30 persons. The largest numbers of workers are hired during the harvest period.

♦ What formal arrangements do you make with your employees? As a rule, hired workers enter into standard agreements.

♦ Who do you hire for the most part, men or women? Female farmers pointed out that they hire both wom-
en and men, although they prefer hiring families, which proves to be the best option. Female farmers are deeply concerned about the growing unemployment rates among the local population. They are committed to preserving families and suggest possible ways of retaining the local population. Female farmers believe that this could be achieved by permitting farmers to use part of the land (aside from the state order) for growing products marketable in the local market (vegetables, cucurbitaceous, rice, legumes, etc.) In their opinion, that would enable them to hire more workers and to keep land for growing various crops both for personal consumption and for sale. The requirement prescribed by a mandatory decision of the local administration to grow cotton and wheat on the farms leads not only to soil deterioration of fertility but also results in a serious decline in the social, economic, and demographic status of the rural area. Female farmers from some regions, where the low cotton yield rates and unprofitable grain growing activities ensue from the inconsistency between the purchasing prices and the actual wheat growing expenses, said that they had outstanding obligations to the Government but they were ready to do all they could to honour their obligations in order to keep the land, which is the only possible solution for retaining young people including their sons in the rural areas and preserving the integrity of families.

Do you experience a lack of working hands at your leasehold farm? The interviewed female farmers noted that they do not feel a lack of working hands. If they are not able to find workers in their village, they make agreements with educational institutions and with families from other regions and thus solve the problem of employees.

What machinery do you use for crop cultivation? It became evident that only five women have their own machinery: four of them own tillage tractors (including two respondents from Zomin region, one from Kattakurgan region and others from Akhangaran region), two women farmers from Akhangaran region own tractors-cultivators and one of them also possesses a grain harvester. Other women farmers use the services of machine tractor fleets (MTP) or hire machinery from private owners. It is largely inconvenient that the farmers cannot pay for the MTP services by bank transfer, which is not allowed under the Central Bank instructions.

The respondents from Ak-Altyyn region indicated that before 2003 they used the services of MTP, which were restocked under the ADB Project. However in recent years the machinery has been plundered and now the female farmers experience big difficulties in doing jobs involving machinery. MTP services were cheaper: they cost UZS 25,000 per 1 ha of land. Services provided by private owners are more expensive and they come up to UZS 35,000 per one hectare.

What other machinery do you need and why? Female farmers remarked that a persistent lack of spare parts for tractors and frequent machinery breakdowns and delays hold back the start of works on the farms and this makes a negative impact on crop yields. The respondents drew attention to the poor quality of the supplied machinery and the unsatisfactory quality of the tillage tractor Magnum.

Assistance available to women farmers

What are the organizations (governmental, non-governmental, cooperative, etc.) which provide you with assistance in your leasehold farm development. Female farmers specified the following organizations which were ready to render some kind of assistance in developing farming:

1. Regional agro-industrial associations (RAPO). The RAPOs are not sufficiently proactive in all the regions. Women even found it difficult to explain the functions of this organization.

2. Association of Dehkan and Leasehold Farms (ADLF). Only one female farmer from Akhangaran region noted that the ADLF’s performance of its distribution functions is satisfactory. Other interviewees noted a standard performance of the Association. Female farmers of Zomin, Pskent, Kattakurgan and Mingbulak regions pointed out the lack of proactive response from the Association of Dehkan and Leasehold Farms. In those regions, the activities of the ADLF are confined to collecting membership fees, reminding of the state order, and supervising the harvest deliveries. Moreover the women affirmed that they would appreciate the Association of Consultancy Services to help them with legal issues, the valid legislation regulating farming activities, and issues related to the reforms of the agricultural sector. They also need consultations from agricultural experts and assistance from the Farming Consolidation Development Association.

3. District branches of Uzdonmaksulot company. Female farmers from all focus groups pointed out the decreasing quality of seeds supplied by this organization, which gravely reduces wheat crop capacity.

4. Banks. The respondents have applied to the Micro-credit bank for credits and consequently one woman from Kattakurgan region was granted a credit in the amount of UZS 5 million and another woman from Mingbulak region received a credit of UZS 10 million. A respondent from Pakhtabank received a three-year loan at 16% annual interest rate, which was secured against her tractor and Damas micro-van. She needed the credit to build a water pump from the River Syr-Darya for soil irrigation on her land plot located at the end of an irrigation channel. The woman had to pay for installation of a 2-km-long electric cable. Moreover she had to apply to a local branch of Pakhtabank, but as her efforts were unsuccessful she was forced to re-apply to a city department of the bank. Women from other regions did not apply for credits as they have substantial debts and can not secure the loans nor can they afford high interest rates as their operations are unprofitable.
5. Water-Users Associations (What are your relations with the WUA? Are there women managers at the WUA? What land irrigation related problems do you face? What should be done to improve water supply to yours land?) Except for the female farmers of Ak-Altyn region, the participants of the focus groups stressed problems related to land irrigation. They talked about the poor quality of services provided by relevant organizations. In Pskent region the Association of Water Users operates under the local RAPO. The farmers have to pay for cleaning the internal channels, which supply water to their land plots. The female farmers claimed that the rates are very high. The amount charged per one hectare of land is equal to one minimum monthly salary. In many cases female farmers have to clean the internal channels at their own expense. Women of Zomin region noted that the local WUA provides assistance with irrigation. However, due to unauthorized (self-initiated) installations water does not reach the plots near the end of the channels. The local WUA is not capable of solving this problem. To get water, women have to seek water intake at night. They readily do this by themselves without asking their children or husbands to help in order to preclude major conflicts and violence. None of the regions has female membership at the WUA.

6. Cotton processing plants. The participants of the discussions noted that the deliveries of cotton harvest are often delayed. In Pskent region in particular, in September 2007 the farmers had not yet been paid for the harvest of 2006. Women encountered difficulties when calculating the costs related to the MTP and other services. The payments were late because of delays in calculation of income earned from delivered cotton and fines for overdue payments were imposed on the farmers.

7. Machine-tractor fleets (MTP). Most of the female farmers participating in the discussions pointed to the poor quality of MTP services. In particular, UZS 37,000 per 1 ha of arable land are charged for the MTP services in Mingbulak region whereas farmers provide this kind of services to each other for only UZS 10,000 per hectare. The MTP of Zomin region offers Magnum tractors which are hardly suitable for tillage operations where the depth of intertillage comes up to 400 mm. As a result, the soil turns into plaster and consequently the crop is damaged. Women would appreciate using machinery which is more suitable for this kind of soil and they even consider joining forces to purchase an Altay tractor. On the other hand, the MTP personnel require farmers to pay for spare parts for tractors and POL and this causes difficulties for female farmers. Kattakurgan region is implementing the ADB Project within the framework of which farmers can use credits to buy machinery. However female farmers of Kattakurgan region are bewildered by the fact that they are offered Chinese tractors at USD 221,000, while Russian tractors, which are more suitable for operation in the regions, cost up to USD 67,000.

Financial and other constraints faced by women farmers
- How much money do you need to borrow to be able to manage intensive agricultural operations? Have you applied for credits? What difficulties did you face when applying for credits? Female farmers of Mingbulak region emphasized that in order to keep their farms efficient they have to purchase machinery. They can not apply to the bank as they are not able to secure the credits. Although they could earn extra revenue from operations beyond the state orders, such as cattle breeding, crop cultivation, milling business, etc. However, in order to take up some other business activities they should make amendments to their statutory documents and have their initiatives approved by the local authorities.

1. Banks. As it was mentioned above, only 10% of all interviewees were successful in getting bank loans. Female farmers of Zomin region emphasized that their attempts to apply to a bank for credits have been unsuccessful. One woman tried to get a credit of UZS 5 million by approaching the local branch of Pakhtabank twice, but her application was rejected without giving the reason. Due to bureaucratic constrains, another applicant’s attempts to receive a loan were unsuccessful over a one year period. A visit to the bank located in the district centre costs UZS 8,000 and therefore having lost her hope to obtain the credit gave up.

2. Credit unions. Female farmers said that they did not apply to credit unions, since being dependant on the turnover they can not afford the high interest rates.

3. Relatives. Women also noted that they often ask their relatives for money and play-act the so-called “friendly society”.

- What knowledge do you lack for effective leasehold farm development? During the focus group meetings the female farmers noted that it is difficult to lobby their own interests. They do not have enough knowledge on legal issues. Women barely know the legislation related to the agricultural sector reform, they know little about their, as bank clients’, rights and obligations, and they lack knowledge on agricultural operations and pest control. The respondents expressed their interest in learning how to do business and run their farms. The women are willing to set up their own associations in order to support each other in crop cultivation or sales of their products. Particular concerns were related to the unemployment among young people residing in rural areas. The women expressed their readiness to take an active part in creating new work places, such as carpet manufacturing shops, cafeterias and cattle farms in order to retain young people in villages. That is why they need to acquire knowledge on how to manage business.
♦ Which aspects of farming legislation provide obstacles to your work or fail to sufficiently promote the development? The women of Zomin region noted that during the registration period in 2001 the land plots were given to the farmers under rent arrangements for a period not exceeding 10-20 years. Such term is definitely too short. Women of Pskent region remarked that according to the new rules of taxation the farmers, who registered their household farms in 2006, were granted a tax exemption for a period of up to five years. Those who registered their farms in 2005 were exempted for only a three-year period. Female farmers call for equal and uniform taxation rules for all farmers, regardless of the registration date. All female farmers stressed the necessity to comply with the Law on Quotas and to authorise free sales of extra products beyond the state order. The women are also interested in raising the efficiency of land tenure, improving soil fertility and consequently increasing crop capacity. However, the women are concerned that they are not able to apply crop rotation at their own discretion and in a rational manner because growing different crops could increase the profitability of a farm. It would also help to combat unemployment in the rural areas and reduce the migration trends.

♦ What exactly should be done to foster the development of female farming? The interviewees emphasised that they see no particular difficulties in working on their own farms but they are rather vulnerable to unjustified actions and non-effective and groundless decisions of the local authorities. In particular, under the circumstances when they fail to make deliveries of the state orders due to objective reasons such as unfitness of land for cotton cultivation or the existing imbalance between the selling prices and the actual costs of grain cultivation. Such developments cause major concern among female farmers since they may be deprived of their land as a result.

Discussion and recommendations

This paper revealed that the two diverse approaches towards the women’s role prevalent in Uzbekistan are incompatible: on the one hand, there is a Government policy requesting to enhance women’s status and to expand their involvement in economic, political and social life. On the other hand, the omnipresent patriarchal ideology is promoted at different levels which results in insufficient use of gender approach in the implementation of economic and social policies including the decision making level in general. Gender awareness among the local authorities, public servants, and community leaders is very low and they are not ready to deal with gender issues. Democratic reforms and modern changes are limited when they arrive at the local level and patriarchal relationships between sexes tend to prevail.

Rural women express their willingness to take up business activities, but they feel a lack of entrepreneurial skills, they are afraid of their ignorance of laws and regulations and the lack of mobility (BWA, 2007). On the other hand, the traditional Uzbek society does not encourage women’s empowerment and demonstrates a negative attitude towards women-entrepreneurs in communities. Kashkadarya district (27.4%) and Khorezm district enjoy the highest rates of rural women’s involvement in business activities; while the lowest involvement rates are found in Samarkand district (9.7%), Andijan district (11.7%) and Ferghana district (16.0%)\(^1\). The entrepreneurial activities of rural women are mostly focused on micro and small enterprises, cross border trade, subcontracting work at home or street vending. The integration of rural women into the formal sector is constrained by limited access to credits and property.

There are 1,407 WUA registered farms (1 January 2007) but very few of them involve women in water resource management. As there is no specific regulation on equal legal water distribution for dehkan farms under WUA, they are not sustainable. Women do not participate at the decision making level of WUA, but irrigation water conflicts are mostly linked with water supplies to dehkan farms where women’s involvement prevails. Priority is given to watering leasehold farms producing wheat and cotton under government orders and dehkan plots, which produce over 80% of the national agricultural output and provide households with food. Unauthorized watering of gardens is an endless problem and a cause of conflicts between private farmers, the population, and the WUA (BWA, 2007).

A particular obstacle on the way of the development of female farming lies in the women’s incapacity to provide collaterals for credits. According to the information of the State Statistics Department, in 2002 85% of microcredits were granted to men and only 15% were received by women. The present situation is considered to be similar. Even in the southern districts of Uzbekistan, where the micro-crediting programmes were rather successful, the percentage of women who were granted micro-credits does not exceed 26%.

Banks offer credits to agricultural enterprises on commercial terms. Such services account for 4% of the total banking system portfolio. Usually this entails loans to farmers who have already accessed directed credit for other activities or loans for agro-processing. Depending on the client, banks offer different interest rates, tenor and collateral coverage policies. Those can range from five-year loans at 14% on preferential credits for special clients to less than one-year loans at 20% for regular clients. The collateral coverage policy ranges from no collateral to coverage of up to 125%. Banks do not have any fixed loan terms: they tailor them depending on the business plans of

\(^1\) According to data of the Chamber of Commerce and Industry of the Republic of Uzbekistan (CCIU). Number of member-entrepreneurs registered with the CCIU, % by district (as at 1 January, 2006).
the farmer. In the agricultural sector, the average term of a loan is almost 42 months (ADB, 2007b).

Commercial credit terms are underpinned by the refinancing rate of the Central Bank which is currently at 14%. The extended credits usually come up to 80% of the value of the collateral. For example, Pakhtabank, Savdogarbank, and Gallabank require 120% coverage of the loan amount while the coverage ratio at Microkreditbank is 125%. According to the information of the Central Bank, in 2006 the distribution of commercial loans among sectors was as follows: industry: 58%, agricultural economy: 4%, transport and communications: 15%, construction: 3%, trade and public catering: 4%, material supplies: 1.2%, housing services: 3.2%, personal services to the citizens: 0.1%, foreign trade: 0.2%, and other sectors: 11.1%.

The analysis of the activities of local women’s organizations revealed that initiatives were mainly launched by the new developments of the Association of Business Women of Uzbekistan, such as the Credit Unions, which started their operations in 2002. Currently there are 45 registered Credit Unions. Agricultural sector represents a small percentage of the Credit Union portfolio: only 15% of loans are extended for agricultural purposes. Credit Unions still do not have sufficient resources in terms of assets and delivery systems to deal with the large number of small farmers seeking credits. Mostly female farmers take loans from credit unions in cash for a period of 3 to 4 months because they can get short-term credits within 2 or 3 days without exposing themselves to unnecessary difficulties. Owing to limited credit resources, the credit unions can satisfy only 7-8% of the exiting demand. Credit unions operating in Uzbekistan may not do transactions in foreign currency.

The following measures are recommended for enhancing women’s involvement in rural development:

1. To initiate a gender awareness campaign focused on understanding the women’s role of in the society and the importance of entrenching gender equality among the employees of the key institutions involved in the reforms of the agricultural sector, including the Women’s Committee of Uzbekistan, the Ministry of Economy, the Ministry of Agriculture and Water Resources, the Ministry of Finance, the Association of Dehkan and Leasehold Farms, the Water-Users Association, employees of water supply companies, representatives of regional Hokimiyats, and personnel employed with the financing of international donor organizations.

2. To provide assistance for the development of “bottom-up” initiatives on setting up regional Associations (co-operatives) of Women that would provide rural women with a possibility to deal collectively with emerging problems related to boosting the efficiency of their economic activities.

3. To support initiatives of female farmers on establishing associations, cooperatives, and unions for providing different services required by farmers.

4. To offer special training for female farmers/rural women on the following topics:
   1) establishment of cooperatives, unions;
   2) legal literacy; specific leasehold farm management methods: taxes, credits, legal framework of farming development;
   3) building agricultural awareness;
   4) business management;
   5) insurance system;
   6) business fundamentals and its development;
   7) business planning.

5. To establish continuous dialogue with women-farmers aimed at the identification of the female farming development problems and overcoming existing gender imbalance. It is suggested that a standing Forum of Women-Farmers should be initiated in cooperation with the Women’s Committee of the Republic of Uzbekistan. Furthermore, regional business women associations should be established and relevant organisations should be invited to help farming development in the context of the implemented reforms. The main objective is to get feedback and to secure flexibility in achieving the goals of the reforms of the agricultural sector, to foster rural development and to improve the status of women.

Conclusions

1. The Women’s Committee (a national mechanism on women’s issues) successfully deals with the issues related to enhancing women’s status and promoting their role in economic, political, and social fields. However, a well-defined policy on accomplishing gender equality has not yet been framed at the governmental level, and the concept of “gender” is quite frequently confused with women’s issues. This seriously complicates the activities towards promotion of gender equality at different levels. Women suffer marginalization on many occasions and they find themselves secluded in a separate, vulnerable civil category. At the same time, the issues of gender equality referring to the male population are not dealt with, which has a negative impact on the quality of the implementation of governmental projects, specifically those concerning the political reforms in the agricultural sector.

2. Women’s employment and education are very much under the influence of gender stereotypes related to the women’s role in a patriarchal society. Girls are more often encouraged by the family to learn professions that may be useful in the family, such as a teacher, a nurse, a seamstress, etc. For several reasons, such education provides little advantage in employment situations. On the one hand, there is an overabundance of medical and educational specialists with secondary professional education, which means a tough competition in this sector; on the other hand the field of employment for pedagogues and nurses with a secondary professional education is
limited due to an extremely small number of jobs in pre-

school and community medical establishments.

3. Women either occupy low-paid positions in the budget sector or do unqualified low-paid work in informal labour markets. Both open and latent female unemploy-

ment in rural areas keep growing, which manifests itself in the form of giving up the job search (the so-called “disap-

pointed unemployed”). Specific features of women’s em-

ployment (low levels of employment and economic activ-

ity, high unemployment rates, predominant engagement in low-paid jobs) are often related to the lack of profession training among women and the uncompetitive professional education they receive, which follows from the educational gender segregation at the basic level. Women have ex-

pressed their readiness to take an active part in creating new workplaces but they need to acquire knowledge on business management.

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3 Dr., Institute of Land Utilisation, Technology and Territorial Develop-

ment, Faculty of Agriculture, University of Debrecen Centre of Agricul-

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