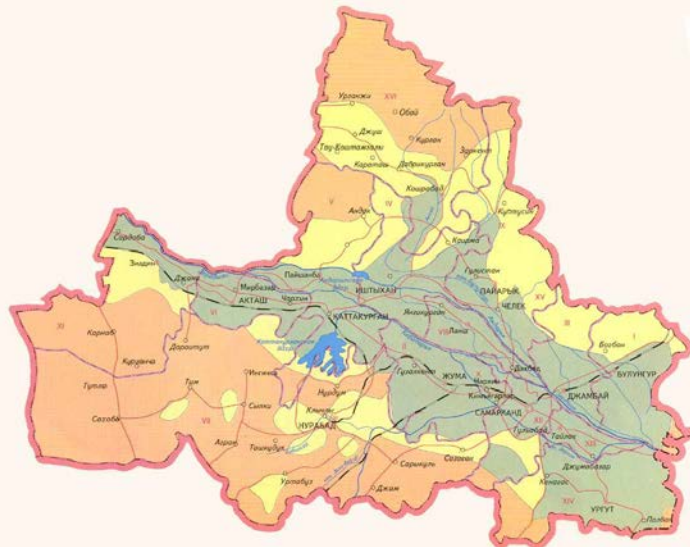


UZBEKISTAN



- Total land area of Uzbekistan is 447,800 sq.km
- Population 27.5 mln.
- Urban population – 40 %
- Dominant religion: Islam – 80 %
- Population younger than 30 years old – 68 %



Samarkand oblast

Total territory – 16.77 th.sq.km

Population 2322 th. people

Administration centre – Samarkand city – 2750 years old



“SABR” Socio-economic Development Centre of Samarkand oblast

Socio-economic development center “SABR” – is a voluntary non-governmental organization , which was founded in 1996.

Mission statement:

Organization aims to work for the target group’s socio economic situation improvement and for the protection of interests of most vulnerable layers of the society - women and children, providing support, encouragement and opportunities for independent life in a safe environment. We respect human rights and equal access to resources regardless of gender, faith and disabilities



From the experience of Socio-Economic Development Center “SABR”



As it was shown by SABR's experience structural changes presume changes of individual "oneself" in the first place, changes of social relations and socio cultural norms and which is most important - changes in gender relations.

All those factors grew stronger due to favorable financial and economic conditions, legal protection, cultural processes participation and women's increasing presence in policy.

SABR undertakes steps in empowering rural population, mainly women, aiming to improve their socio-economic development.

The use of empowerment how we understand it is very much in terms of facilitating the participation of communities, and especially women, in decision-making.

Sociological Surveys

- The results of sociological surveys carried out by SABR helped to develop further organizational strategy. Though it is hardly ever possible to change gender stereotypes for several years period of time, our surveys showed the process of bigger activity of women in economic sphere, which has its reflection upon their social status.
- It was revealed that family conflicts have economic roots. Women should be economically independent to gain gender equality, they should be confident in themselves, feel strength and independence in taking decisions. SABR did not invent anything new, neither a magic wand to help solving all financial problems within a family. We simply listened to our women and they were heard!

Experimental model of complex approach

We carefully studied international experience of microfinance services for low income and vulnerable people. But did not follow the way of the direct imitation and transformation of the world experience. Based on the best practices SABR put a very ambitious goal – create an experimental model of microfinance to most vulnerable rural people and disseminate it over the other regions of the country.

Microfinance products combined with social services make the basis of the model.

Microfinance and social programs mutually reinforce one another, contributing to improving the well-being of low-income people, reducing poverty, increasing legal and psychological literacy, thereby strengthening the socio-economic status of rural women and their empowerment.

Only through this approach can one speak of having a positive impact on the socio-economic position of the target groups.



Microfinance program

Microfinance benefits economic development and life of the communities. The very idea of microfinance is important.

“Micro credit organization of SABR” aims to disburse micro loans to low income layers of population of Samarkand oblast to raise their well being and empowerment.

22 904 clients used microfinance services since the start of the activity of the program. 70% out of them are women, they take loans mainly for agricultural activity, sewing, small trade services to population.

Together with women, their husbands started to address SABR. First it was interesting for them to learn what their wives were dealing with during trainings, then, after their wives received micro loans from SABR Microfinance program, they became more active in involving themselves into family business process. In this way whole families and even neighbors began to take part in small business activity. That is how we achieved self employment of population of the regions we worked in.

SABR’s clients after participating in social trainings and receiving microloans unite, women start to take active part in the lives of their communities and in decision making processes. Due to complex approach and empowerment they achieve the new level of development and become the clients of banks.



Case studies

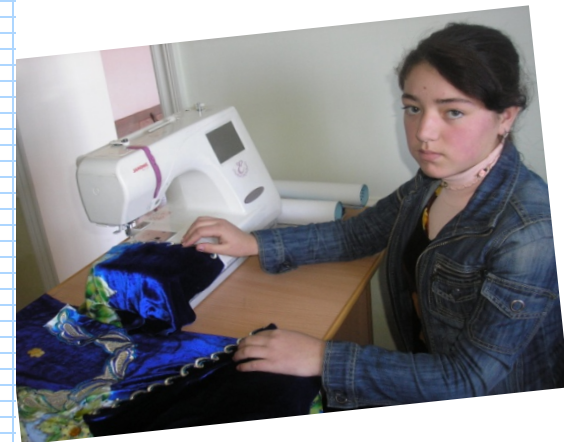
Many a time I talked to the clients of microfinance program of SABR. There are a lot of success stories that changed their lives due to the financial support. Rural people receive micro loans, open and develop their own small family business, allowing themselves much more in comparison with the time when they did not have opportunity to have that.

Last year my business changed greatly. Firstly, I expanded my production area. Secondly, “SABR” provided me with 13 sewing machines, 2 of them are modern multi operation machines, they helped me very much when I started up my business and now I am using them too. I purchased tables for sewing machines and other necessary inventory (scissors, threads etc.) At the beginning we could sell our produce in the market, but this became difficult because of the competitors.

During trainings on Marketing, we were taught how to run business correctly, and how to carry out market research. I went to the market (Urgut bazar) and learnt about people’s demands. I understood, that one should be more flexible, in order to gain profit. I improved the quality and design of my production to compete in the market.

We consulted about design of dresses, and started sewing national gowns using beads and golden threads. We also began to produce bed linen and income of the sewing workshop increased even more.

Mahbuba, Urgut region



Case studies

Due to a loan, which I received from SABR, I rented a premise for my future hairdressing saloon and repaired it. Now I am buying necessary hairdresser's tools and starting my independent business. I received a tax credit of 500 000 sums and went to Tashkent for presentation. There I saw a lot of beautiful and nice women, who run business successfully, I felt myself as if "On the seventh heaven", when they were talking to us. It was all happened due to SABR's work. I felt myself very important and understood that I can do much in my life. I also understood that people need me and my services and I became more active in my work, which I like very much. Hairdresser is the promoter of beauty and good mood, when women are striving after beauty, they will certainly change their minds concerning their appearance and beauty, they are able to pay for the services. As for me, I believe in myself, I believe that I can do things and can change the world around me.

Dilshoda Sharipova, Taylak district

We, deal with furniture production together with our sons. For several years I am receiving micro loans, due to it my business improved and developed. My sons grew; they are dealing with furniture production themselves now. Our life improved, as we receive many orders and requests for furniture every day. It is our family business and we see how we can help people, we think about benefits we gain from our business and it gives us strength, we respect ourselves, and what is most important - our two sons acquired professional skills and can earn for their families independently.

Farogat, the client of the program

Social program



Microfinance is indisputably a key aspect, but it does not work properly without social support: counseling, social and business trainings.

SABR social program deals with the following types of activity:

- Psychological and counseling support;
- Training and education activity;
- Vocational training of girls and young women from low-income families
- Sociological surveys
- Campaigns

Training and educating activity

Social program's independent direction is field trainings in rural area of Samarkand oblast, in makhallas and other institutions of the city.

Training topics:

- Reproductive health, women's reproductive rights protection
- Family conflicts prevention
- Family relations psychology
- Early marriage problems
- Gender and gender equality
- HIV/AIDS
- Preventive medicine basics
- Leadership skills development
- Advocacy training
- Entrepreneurship skills development

545 seminars and informational meetings were delivered for the period from 1996 to 2012, with 14 206 of participants.



Local Development Centers



To solve social and economic problems of women and girls from low income families (unemployment, early marriages, domestic violence). Local development centers for girls and young women were established in three target rural regions to develop sewing, golden embroidery, hairdressing and computer literacy skills. Due to this initiative low income women receive professional skills free of charge and ensure deserved living for themselves.

More than 600 girls and young women were trained in LDCs.

Of them, 84 young women received soft loans from microfinance program of SABR for the total sum of 20 000 \$ and started their own businesses. Due to it they also could train contemporaries in their place of residence.



SABR in the International Arena

It became a good tradition to review the results of partnership activity at International Forums which are held out by SABR every two years both at national and international levels.

Such Forums have taken place in London “Pearl of the East” women’s cultural and business forum (2009).

Prior to that in 2008 an International Forum entitled “Socio-Economic Initiatives of Women in Uzbekistan” was held in Samarkand.

It was organized in order to initiate a joint strategy of women leaders in modern Uzbekistan. The strategy encouraged their input into sustainable socio-economic development, national traditions preserve and support of women’s competitiveness at local and international levels.



CONTACT INFO



**Address: 74, Uzbekistanskaya str.,
140105, Samarkand city,**

Republik of Uzbekistan

Tel. (998- 66) 233-66-66, 233-76-90 (fax)

e-mail: sabrcenter@gmail.com

web: www.sabr.uz

