

**Speech of Gulnara Baimambetova**

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In my speech I would like to tell you about women entrepreneurs working in the agricultural sector and about the access of women to land and other economic resources. Why do I want to tell you about the land? Because I come from Kyrgyzstan, a mountainous country, where 70% of the population live in the countryside. Kyrgyzstan, one of the first CIS countries to establish private land property. Very often land is the only basic source of life for family, that's why the problem of the access to land is so important. The life of countrywomen depends a lot on land.

Although juridically the men and the women have the equal rights to land, a lot of factors negatively influence the real access of women to land. There are the following obstacles: 1) domination of common law (adat) over the official one as regards the land or private property; 2) imperfection of laws of succession, sale and purchase, division of land, marriage-contracts; 3) limited information about the economic rights of women, especially concerning their rights to property and land.

How to support womens'entrepreneurial initiatives and help them in accessing important economic resources?

Since 2002 UNIFEM, together with some womens' non-governmental organisations of Kyrgyzstan, have been working on the project on womens'right to land. The Women Entrepreneurs Support Association (WESA) in Kyrgyzstan is the initiator and executive agency of this project. The project favours the observance of economic rights, providing equal access of women to land. A key element of the project consists in the solution of economic problems of countrywomen by themselves with the partnership of local authorities and activists of the villages. The consultants and experts of WESA, with the participation of other organisations working in the area of land reform, visit remote villages and organize legal advice there. In addition to this legal advice, WESA provides women to apply for credit and credit unions.

As a result of this project, over 10.000 countrywomen have received the legal assistance and legal advice. The confidence and competence of countrywomen in relations to their rights to land have increased. We have created in our country a network of local trainers and consultants who work on all issues related to women's access to land.

Considering the lack of information materials, the activities of the project included the two posters, a handbook on the rights of women to land, booklets and other preparation of materials. Twice per week the specialists of the project provide consultations in Russian and in Kyrgyzien languages through the broadcasted radio programm "Land and people". During 2002 twenty-one information pieces were published through the central and local mass media, seven television programmes were broadcasted.

We also prepared gender indicators in order to have a full picture of how women are informed about their economic rights. The first stage of basic investigation was realised in pilot villages and we collected a gender-dissaggregated data concerning the distribution of land during the land reform.

At the same time, access to land does not solve all problems of womens' employment. Financing is also needed, as most of unemployed women are interested in starting up their own small enterprises in order to maintain their families, and they are ready to take a risk. They grow fruit and vegetable, they process meat and milk, organize mini-enterprises, open small cafés and restaurants, they are engaged in the agriculture wholesale and retail trade. At the same time, women confess that their business is constantly on the verge of bankruptcy. Not easy conditions of lending – short-term loans, high interest rates, absence of liquid assets, high tax rates, do not give a chance to the women to develop and to enlarge their business. New entrepreneurs are short of starting capital, though a lot of them have excellent innovative business-ideas, which meet the needs of local markets (bakeries, mini-factories making spaghetti, canned food, dairy produces). Women want also to improve their farms, but they cannot receive loans because they have no information and small loans are not available. Also, most macro- and micro-crediting programs do not correspond to needs of rural areas. They also face the administrative barriers of local authorities.

Nineteen national and international credit lines are working now in Kyrgyzstan. The activities of the Agricultural Financial Corporation of Kyrgyzstan are considered as successful not only in Kyrgyzstan, but also in Central Asia. Nevertheless, the situation with the credit resources can be defined as follows: needs are unlimited, but resources are limited. According to the investigations of TACIS Project and of the non-governmental organisation “SBDC consult”, the biggest problem of Kyrgyzian entrepreneurs consists in the lack of financial resources. About 80% of entrepreneurs think that first of all the state must take measures to ensure loans with low, acceptable interest rates.

We think that partial measures and arrangements will not resolve the whole complex issue of the social-economic problems of women. We need strategical programs to maintain womens' entrepreneurial initiatives, supported by financial and technical resources.

Considering economic initiatives of women and the problems of access to the loans, international financial institutes, such as Asian Development Bank, European Development Bank and others should envisage to open special credit lines for women entrepreneurs within their loan programmes for countries and regions.