Switzerland and Tajikistan: cooperation for development

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Family without violence

Today in Tajikistan the problem of domestic violence has acquired a national scale. Almost every third woman is subjected to violence by a husband or his relatives.

Dear Reader,

Welcome to the Swiss Cooperation Office in Tajikistan. Our Office has been officially present since 1998, the time when Tajikistan only started recovering from the aftermath of severe civil war, which tortured the country throughout five and was discontinued by the Reconciliation Treaty signed between the Government and the Opposition. This major breakthrough became a turning point in the newest history of the country.

Since 1993, Tajikistan along with Kyrgyzstan, Azerbaijan, Poland, Serbia, Turkmenistan and Uzbekistan has been a member of the Swiss-led constituency group in the Bretton Woods Institutions. The status of a Constituency Group leader grants Switzerland the post of an Executive Director in the World Bank, the IMF and the EBRD. In turn, Switzerland represents the interests of its constituency members in the Executive Board of these institutions. This special relationship was among the reasons for identifying the countries of Central Asia, Tajikistan in particular, as focal partners.

The tight and friendly relations between our two countries have been established and further strengthened by numerous political consultations and interstate bilateral agreements aimed at intensifying economic and development cooperation to the mutual benefit and maintaining favourable conditions for investments.

Since 2001 the Cooperation Office accommodates a Swiss Consular Agency, which is an outpost of the Swiss Embassy to Kazakhstan and Tajikistan, based in Astana.

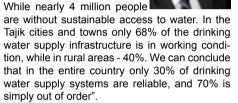
Switzerland invests about USD 15 million a year in promoting economic development and combating poverty in Tajikistan. Two federal offices have been mandated by the Government to coordinate international development cooperation on behalf of the Swiss Confederation: The Swiss Agency for Development and Cooperation (SDC) and the State Secretariat for Economic Affairs (SECO). Switzerland's official development cooperation activities aim at improving living conditions for the world's most disadvantaged people. In this special edition we would like to acquaint you with selected Swiss funded projects run in Tajikistan, so that you have a general picture of how Switzerland and Tajikistan share the path to development. And taking this opportunity we would like to acknowledge our project partners' efforts which they put for the sake of development and prosperity of Tajikistan, as well as thank them for their valuable assistance in creating this publication.

To whom is water flowing?

Tajikistan ranks 4th in the world and 1st in Central Asia on water reserves. However, the majority of the population of the "water power" does not have access to drinking water.

In December 2010, an informal survey was carried out to collect basic data about the state of water supply systems in villages of Tajikistan. The results showed that most people have no access to water. This research was conducted by SUE "Hochagii manziliyu communali" and the State Agency of Statistics, with financial support from SDC, Oxfam and USAID Project on Local Development Initiatives.

Alimurod Tagoymurodov, Director General of State Unitary Enterprise "Hochagii manziliyu communali": "Only 3.7 million people, i.e. 48% of the population have access to drinking water supply systems.



So far, Tajikistan recorded the lowest level of access to drinking water. In rural areas most residents collect water from ponds, canals, rivers and other unsafe sources.

Specialists of Oxfam estimated that every day the majority of rural families without access to running water spends more than 4 hours to collect water. Typically, water is collected by women and children. The time spent by them in collecting water could be used more efficiently, such as women could busy themselves with more pleasant household chores, and children could have more time for school or sports. But most importantly, lack of safe drinking water increases the risk of catching a water-borne disease. Infectious disease doctors state that 3 out of 5 patients seeking help at the clinic suffer from acute intestinal diseases, which is the source of poor drinking water.

As a result, there are systematic seasonal outbreaks of diseases transmitted through water - typhoid fever, hepatitis, dysentery and polio. All these diseases are a threat to public health. Labor force with poor health state and education is less productive than a healthy and well-educated nation.

SDC has been active in the sector of rural water supply in Central Asia since 1998 when the International Secretariat for Water launched the first project on water management and hygiene in the Ferghana Valley. In those times was introduced a new approach of community management with rural Water Committees as a key element.

In 2009 SDC funded and launched the Tajikistan Water Supply and Sanitation project with a budget of 4 million Swiss francs. The aim of the project is to foster sustainability of rural water supply and sanitation and to ensure sustainable access to safe drinking water for rural communities in Tajikistan, thereby reducing the poverty rate. The project is implemented by

Oxfam GB. Ghazi al-Kelani, Project Manager, Water Supply and Sanitation, Oxfam GB in Tajikistan: "We completed two important steps: first, the Interdepartmental Coordinating Council, a new legal



mechanism and governance structure of rural water supply. Secondly, the project realizes a change in policy and water management practice. We have two pilot projects: Rudaki district, located near the capital, and rural area of Muminobod, located on the border".

Before starting to lay water pipes it is required to lay the foundation first. That is, to establish a legal mechanism for transparency in the management of water and sanitation, to agree on tariff policy, management structure, determine the level of responsibilities between public and non-state actors, build capacity and technical skills of distributors and companies providing services. Funding comes from the principle of 70% - SDC through Oxfam and 30% - local and national budget.

Water is the commodity, and not god's gift. Or how a drop saves somoni ...

Today, in the rural areas of Tajikistan centralized drinking water is provided only to 20% of the population. The remaining 80% consume water from various sources - springs, wells with hand pump, irrigation ditches, canals, accumulated rainfall, etc. All of these sources do not have adequate level of health indicators.

Here is how the government explains the situation: "The existing water utilities are unable to fully contain and maintain existing facilities, and the situation is aggravated by delayed payment for services on water use by water users. Water utilities are considered by the population







as a continuation of the political system, as the executive body of state power, rather than in terms of technical efficiency and economic activity. Higher authorities exercise control through heads of subordinate organizations in the field of water utilities through distribution of subsidies, capital investments, investment and other means. As a result, subordinate organizations have to maintain rates, estimated at a low level. which does not correspond to actual operating costs, thereby working to the detriment of their operations".(excerpt from the program "Improving the security of the population of the Republic of Tajikistan with clean drinking water for 2007-2020" approved by the Government of the Republic of Tajikistan in December 2, 2006, № 514).

Now, the best and cost effective technologies in the aspects of installation and distribution of pipelines, as well as management of collecting payment for water is demonstrated by the Rural Water Supply and Sanitation project in Sughd. With financial assistance of SDC (the current phase of the budget: 5.6 million US dollars) and the technical implementation of the project by the International Secretariat for Water, in Sughd they introduce elements of automated water distribution. As a result, the efficiency of distribution has significantly improved concurrently decreasing water losses. Now, Water Users Associations (WUA) are being established on the farm level, which are responsible not only for the operation of water, but also for collecting subscription fees.

The pilot project started its operation in January 2007. This is the first project of its kind in Tajikistan. 6 pilot villages of Kanibadam districts had been selected: Galchamullo, Pakhtakor, Mahram, Lohuti, Karakchikum and Jigdalik, with the total population of 25 thousand people. In almost all these villages, except the last one 840 drinking water points and 156 km of water pipe network have been installed.

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Light for Pamir

Tajikistan is rich with various natural energy resources: coal, oil, natural gas, water, solar energy, thermal waters and winds. However, for effective development of industrial systems of energy complex having large reserves of resources is not sufficient. It is required to have a new infrastructure of production, processing and transformation of raw materials into energy. A special place in the natural energy resources belongs to hydropower, which accounts for 80% of the country's energy resources. Today they use up to 30% of the economically viable hydropower. The average annual performance of the Tajik hydropower is 16-17 billion kWh. While the needs of the population makes up 22-24 billion kWh. In winter, the deficit makes up 5 billion kWh, but in summer there are surpluses of at least 2 billion kWh. Today, on a par with Nurek, Baipazin-skaya and Sangtuda HPP stands Pamir HPP.

Pamir Private Power Project has now reached increased electricity production and improved distri-bution in GBAO, which is in the east of Tajikistan, and the Afghan Bada-khshan. The project, developed by the International Development Agency (IDA), International Finance Corporation (IFC) and Aga Khan Foundation for Economic Development (AKFED), also co-financed by the Swiss State Secretariat for Economic Affairs (SECO) in the form of subsidies to the so-called 'subsidized tariffs" of \$ 5 million for a period of 10 years. The project has a pilot character as a "joint public-private project" in Tajikistan. The company "Pamir Energy" has contracted a Swiss engineering company to provide basic services in technical consulting and management.

The administrative center of GBAO - the city of Khorog is situated at an altitude of 2300 meters above sea level in the most remote, mountainous and poor region of the republic with long and severe winters. This greatly complicated the task fulfillment. In addition to restoring and building the capacity of hydroelectric power plant "Pamir-1" from 14 to 28 MW, two turbines were replaced and a regulatory dam on Lake Yashikul was constructed, as well as various hydropower plants, transmission lines have been rehabilitated and control of a private company "Pamir Energy" restored. The authorities have concluded an agreement on concessions with the company "Pamir Energy" for 25 years, which was founded through attracting foreign investments, and will later on become the property of Tajikistan. Besides Tajik citizens the electricity is delivered to residents of Afghan Badakhshan as well.

Daler Jumaev, Director General,

Company "Pamir Energy": "The Company" Pamir Energy "delivers electricity to 28,191 customers in GBAO and 1,080 customers Shugnan district of Afghan Badakhshan province. Both last winter and currently 70% of electricity consumers, i.e. Khorog residents and nearby Shugnan, Roshtkala areas and some consumers in Rushan and Ishkashim districts are provided with electricity around the clock, and residents of the rest of GBAO receive electricity for 18-20 hours a day. The average maximum tariff for consumers in GBAO since 2010 is 3.25 cents (by decision of the Board of Directors of "Pamir Energy" in the 2011-2013 electricity prices for consumers in GBAO will remain at the level of 2010). Also tariffs for residential customers make up 2.75 cents, for non-domestic consumers - 5.16 cents. Rates for consumers in the district of Shugnan of IRA, tov which "Pamir Energy[®] provides electricity, now make up 3.25 cents. With the generous assistprovides electricity, now make up ance and support of the Government of Switzerland, every citizen of GBAO since the formation of the Company receives a subsidy that allows them to pay for electricity almost the same nount as in other parts of the country. It is gratifying to note that the Swiss Government decided to continue with the subsidy mechanism and provided the necessary funds for 2012-2014".

The billing system introduced by the company in 2008, provides consumers with information not only on energy consumption, but also on all payments and arrears for one year, as well as on penalties, the frequency of inspections, all the more so over 30 kinds of other information. Virtually 100% of Khorog and 28% of consumers in other districts of the province have been provided with new electronic meters.

It is a socially complicated project, as the population of GBAO has to get used to the fact of timely payment for electricity. Currently, more than 86% of the province residents have access to electricity, and electricity tariffs are subsidized so that the poorest households have access to the electricity.

Complicated remain the issues of fees and reducing energy losses. Attention should be paid to deteriora-tion of the distribution network, and



therefore many difficulties arise at cutting the non-payers from the electric-ity supply. Therefore, accelerating the program of installing electronic meters not only has a positive impact on the level of fees, but will also help simplify the process of outages. In connection with this the company is grateful to the Swiss Government for allocating funds required for acquisition of the remainder of modern electronic meters.

...kilowatts should be calculated!

The hydropower sector is the backbone of the Tajik economy and the most readily available source of heat and light for 8 million people, as well as a promising export potential of the country. However, the Tajik compa-nies on sales of electricity and gas to the population are constantly in debt. They cannot cover the incurred costs and fund new projects to improve the quality of services. Deteriorated infrastructure (wires, transformers, pipes and pumping stations), inefficient tariff policy and outdated system of mutual settlements between the companies and subscribers, all these factors hamper the process of development and expansion of the system.

The Energy Loss Reduction Project was launched in June 2005 and will run until the end of 2011. For this Project the World Bank (WB) allocated USD 18 million, of which 15 million in the form of a loan, and 3

million as a grant. Then, in response to the request of the Government of Tajikistan, Switzerland through SECO agreed to co-finance the project, having granted USD 8 million. This project meets the strategic position of SECO, which focuses on rehabilitation and development of the sector, and reforming the energy policy course. The project consists of three components: 1) electricity, 2) gas and 3) assistance to the Government. The electric component of the project receives USD 15 million loans and grant funds, and USD 2 mil-lion is contributed by "Barki Tajik." Of these funds as of January 1, 2011 USD 10 million had been disbursed.

The Swiss grant is spent on the purchase of electric meters, supplies, design, delivery and launch of the billing system, as well as services of consulting firms on engineering, manage ment and monitoring assistance.

The Tajik authorities and donors are confident that this project will ensure the financial sustainability of the energy sector. 160 thousand meters for residential and industrial customers have been already installed. Neverthe-less, the issue of illegal use of electricity still exists. Specialists of "Barki Tajik" state that such thieves, unfortunately bear only the administrative responsibility for the reason that electricity is not vet recognized as a commodity.

Mahmadamin Aminov, executive director of the Project, OAXK

"Barki Tajik":

"We hope that the electricity would be considered a commodity. To date it is referred to as a category of services. We say electricity "is produced" and not "is delivered". Goods are produced and services are delivered. And delivery of electricity from producer to consumer is in fact - delivery of services. As long as such a strict distinction between "commodity" and "service" is not in place, electricity will be stolen by unscrupulous subscribers. And sustainable development and reconstruction of electric networks will be under threat".

The project is going on. Current-ly, we are working on the launch of a common billing system of payment and prepayment for subscribers in Dush-anbe. In turn, the World Bank considers the current financial position of the energy sector, including "Barki Tajik, as unstable. Indicators of operational activities: high losses, low collection rates do not meet the sector standards. In the recent past some steps have been taken, and they led to improvements in billing in Dushanbe. However, the Government of Tajikistan and the management of "Barki Tajik" need to take urgent and concrete measures to improve the performance of the sector in all aspects.

Water is the commodity, and not god's gift. Or how a drop saves somoni ...

... from p.1



Nishoboy Mamadov, director of the WUA, village Pakhta-

In addition to the construction of water systems in villages, the project seeks to promote and educate all members of the WUA to transparent governance system at the local level to ensure sustainable operation and maintenance of new or renovated systems



Human Rights programme with Tajikistan

In 2009 Switzerland engaged to the Human Rights Programme with Tajikistan. It was launched by Federal Minister of Foreign Affairs Micheline Calmy-Rey in 2009 and consists of one annual round of consultations as well as numerous complementary activities (exchange of experts, joint projects). The first round of consultations was held in Dushanbe on 22 June 2010 where four areas were defined: 1) Reporting with a focus on the Universal Periodic Review on human rights (UPR), 2) Migration, 3) Women's Rights and do-mestic violence, 4) Death Penalty and Detention. Consultations also aim at sensitizing the governmental institutions on respect of human rights as being the legal precondition for a stable political, social and economic situation of a country.

2nd round of human rights consultations around the same topics took place in May (12-13) in Berne, Switzerland. During this visit Government of Switzerland arranged several thematic visits focusing on domestic violence, activities of the Human Rights Committee on complaints on violation of human rights, national preventive mechanism on tortures and alike for the Tajik delegation in Zurich on 13 May. As to complementary activities Switzerland in the framework of its Human Rights programme supported in cooperation with its partners - UNHCHR and OSI - several activities aimed at building capacities of Government and NGOs' coalition on drafting of national and alternative UPR reports. In the framework of this activity Switzerland organized a study tour for members of the UPR Working group and NGOs' coalition to Geneva to attend Human Rights Council on UPR Georgia. Under the death penalty direction, HR programme supported local NGO Nota Bene to sensitize the government and civil society on the abolition of the death penalty. Another important activity supported by Switzerland under this theme was the International conference "Central Asia free from Death Penalty" conducted by the NGO League of Women Lawyers and Soros Foundation on 17 May 2011 in

Tajikistan. For this purpose, it did involve International Commission against Death Penalty (ICDP) that undertook its first mission since its establishment to Tajikistan in May 2011. Delegation was chaired by Ms. Ruth Dreifuss, member of the ICDP and former President of Switzerland. In the field of Migration/Gender, the International Organization for Migration (IOM) implemented the pilot project focusing on legal support of abandoned women of labour migrants in the Kulyab area and Vose district. Besides, HRd is engaged in building capacities of journalists on domestic violence reporting and supporting the Working Group on domestic violence law through the SDC-funded Project on Domestic Violence (PDV) implemented by GOPA Consultants.

These activities are possible thanks to the long term involvement of Switzerland in the country, especially in the do-

kor

"Over 70 years of Soviet power we had no access to drinking water. It used to be brought to us in tanks or we would have to collect it from Great Fergana Canal. In other words, we would collect water how we could. Children and adults health state left much to be desired - hepatitis, typhoid, and diarrhea. But now we have been enjoying our own water stand. The population is more than happy. The water is clean; one can even drink from the tap with no fear of catching a disease".

A special role in the project is given to introduction of new hygiene and decontamination technologies. This is facilitated by the construction of roofed serpentine tanks with points of chlorination and sterilization of water with ultraviolet radiation.

Olivier Normand, director of the regional project on Rural Water Supply and Sanitation: "Tariffs for water in rural WUAs are less costly than in Khujand - the first installment is 30 Somoni, meaning on average 2.5 Somoni per person per month. The price is formed as follows: 60% depreciation of equipment, 25% for WUA staff, 10% of the cost of electric power, and 10% for regular maintenance. We explain the whole mechanism of calculation to people before installing water pipes. "

main of human rights. Since 2000 to 2006 Switzerland through SDC was involved in building national capacities on timely and quality reporting under the international treaties ratified by Tajikistan. It provided assistance to Inter-ministerial Commission on Human Rights in drafting national reports under core international treaties on human rights. Civil society representatives were engaged to the government drafting groups. Besides, the Project builts capacity of civil society organizations in drafting shadow reports under the mentioned international treaties. This Project ensured visits of civil society and government to the sessions of treaty bodies to participate in the hearings of the reports and contributed to establishment of system of human rights treaty reporting in Tajikistan.

Currently, the HR program and consultations between Switzerland and Tajikistan brought positive results. Both HR program and consultations between the two Governments are transparent and trustful. Switzerland supported activities aimed at resolution of relevant problems in the field of human rights in Taiikistan.

Family without violence

Today in Tajikistan the problem of domestic violence has acquired a national scale. Almost every third woman is subjected to violence by a husband or his relatives. The main this inequality between men and women in the society was caused by the Civil War (1992-97), difficult economic situation of most people in the country and weakening status of women in the society.

Unfortunately, in Tajikistan there is a lack of crisis centers and hotlines offering counseling and legal protection for victims of domestic violence. Therefore, access to skilled care for the most needy, especially those living in remote areas, is limited.

This is why since 1999the Government of Switzerland through SDC has been supporting the fight against domestic violence (DV). In January 2009 a new phase of the project "Prevention of Domestic Violence» (PDV) was launched, and is implemented by «GOPA Consultants», Germany. The total budget of the project amounts to 2,43 million Swiss francs.

The aim of the project PDV is to reduce domestic violence in Tajikistan, and strengthen public awareness about this problem as a human rights violation.

One of the tools used to implement this objective is an active propaganda against all forms of domestic violence in the society, involving the project partners: local and international NGOs, government bodies (the Committee on Women and Family Affairs, the Ministry of Interior, the city executive committees, district and mahalla authorities), and the clergy.

The project operates in the city of Dushanbe and Khatlon oblast. The project activity at the local level is car-



ried out by five partners: 2 Crisis Centres (CC) and 3 NGOs.

CC "Bovary" in Dushanbe and "Ghamkhori" in Kurgan-Tube provide DV victims psychological and legal counseling at no charge and on a confidential basis.

According to statistics of the two crisis centers "Bovary" and "Ghamkhori" for the period from December 2009 through November 2010 they received 2360 DV victims, including 2210 women and 150 men. Moreover, the lawyers had 237 trials, of which 175 resulted in favor of complainants, and the rest cases were transferred to a retrial.

Three NGOs - "Mahbuba" in Vakhsh district, "Dilafruz" in Kurgan-Tube and "Hamroz" in Bokhtar work directly with the population. The organizations have staff lawyers, social workers, and trainers on working with male, female and teen groups, and also cooperate with spiritual leaders.

The project implements a behavior change campaign (BCC), in frames of which weekly articles in local newspapers are published and radio programs are broadcast, and TV regularly airs cartoons on the theme of social prevention of DV. Contests for best articles, radio and television broadcasts on the subject are regularly announced.

However, the most vivid and comprehensive for citizens and villagers tool in the campaigning is a theatrical action. In remote areas, not always accessible to the media mobile theaters demonstrate performances on DV.

Also project activists disseminate comics and memos with a list of addresses where DV victims can receive counseling, as well as information sheets on employment, other visual and practical literature; on busy highways billboards are installed.

Moreover, SDC and PDV promote lobbying the law on domestic violence in Tajikistan in Parliament, and initiate a political dialogue in the society.

Gulnara Petrova, Project Manager PDV: "The situation with domestic violence in the country remains very difficult. In Tajikistan there is yet no "law on domestic violence" whose adoption is direly needed. For this efforts of public and international organizations are not enough, we need the full support of the Government of Tajikistan. Recently, in Dushanbe opened the first ever crisis center funded by the state. In the near future, on the basis of this center it is planned to create a Shelter a refuge for victims of DV. Such government involvement in addressing DV is very important".

In addition, PDV together with the

Islamic Institute and educated Imam-Khatibs plans to hold training sessions on DV for students - the future spiritual leaders who will be able to influence conflict situations in families based on Shariah, and explain congregants domestic violence is not only a crime, but is also an act blamed by Islam.

Domullo Saiddzhalol Gadodean of ev, the mosque of Marifat mahalla, Dushanbe: "Islam condemns domestic violence as a whole. In the Holy Quran,



Almighty Allah through the Prophet Muhammad said: "We have established the primacy of men in the family, not for him to be the head of the family through physical force, but to lovingly care for those who depend on him". We, the clergy try to educate our members through preaching. After all, ignorance begets violence, but does not free from responsibility. Islam and Shariah require complying with divine and worldly laws".



Protecting constitutional rights of dehkans

Khatlon oblast, Kabadian district - this all is fertile Vakhsh valley. However lots of land does not mean that it is for everyone. Unfortunately, local authorities are reportedly violating rights of farmers. Thus, for example land committees refuse to allot land plots farmers are entitled to, or if they do allocate lands they force farmers to plant cotton only. Since 2000, the Public Association "Shakhnoza" functioning in Kabadian and Shahrituz, protects the rights of farmers, and is a member of "Rushdi Dehot." According to the director of NGO "Shakhnoza" Olufta Sayfiddinova, the main target group of the organization is low-income families, women and children, to whom the union delivers legal and consultative services to protect their constitutional rights.

The land rights of farmers are recovered through legal proceedings. There are dozens of such processes. The story of Kadriddin Rasulov is one of them. In 2000, head of the horticultural farm, "Bahor" received documents for 4 hectares of land for a garden plot. However, the land was seized by a farmer of the farm "Kudrat Bobo". Throughout 7 years Rasulov had sent money from Russia to pay taxes for land and water. But his family never enjoyed the grape harvest. Throughout 7 years Rasulov was paying for nothing. In 2007, Rasulov returned home and appealed to the public organization "Shakhnoza" for help. According to Olufta Sayfitdinova, first they had reached a settlement agreement between the two farms - the invader "Kudrat Bobo" and the complainant "Bahor" on dividing the harvest into two halves. But then it turned out that the head of the farm "Bobo Kudrat" systematically deceived Rasulov by paying him a miserable amount. After the trial and verdict in favor of the farmer Rasulov 4 hectares of vineyard came into his full disposal. Kadriddin Rasulov, head of the horticultural farm "Bahor", Kabadian district:

PO "Shaznoza" and "Rushdi Dehot" I became the owner of the land. I advise everyone, if you do not know your rights, go and look for those who will help you! "

PO "Rushdi Dehot" (Rural Development) was launched in September 2008. Its mission is to improve the lives of rural people by improving their legal awareness. "Rushdi Dehot" was established on the basis of Legal Aid Centers (LAC) of the Land Reform and Market Development Project, funded by the US Agency for International Development. This project began its activities in Tajikistan in 2005. In the beginning there were only five LACs involved in the project activity, and by 2008 their number increased to 9. The Network helps lobby for necessary changes and amendments to the existing land laws.

Today the Network "Rushdi Dehot" is funded by the Swiss Agency for Development and Cooperation SDC, through the Swiss Association for International Cooperation «HELVETAS».

Fariddun Gaibov, Project Coordinator NET LAC, HEL-VETAS: "The main objective of the project is to ensure respecting and protecting the rights of the poor and vulnerable groups in Tajikistan, which are mostly located in rural areas. Important task of the project is to strengthen the rule of law in the courts and reinforce measures to improve the judicial system".



Credit bureau - a panacea from systemic risks and the catalyst of credit sphere

Credit Bureau - is a link or an organization that helps banks and microfinance institutions to share credit information. Creating a database of individuals and legal entities of borrowers and potential clients on the stories of payments and balances of outstanding loans, the bureau helps lenders make faster and more weighed decisions on loans, thereby lowering the rates of bad loans and increasing lending volumes.

Efficiency of the banking system in the national economy depends on improving the quality and availability of such services as credit, and most importantly, on the factor of public confidence in it. That is why, in 2009 the International Finance Corporation (IFC) with funding from the Swiss State Secretariat for Economic Affairs (SECO) launched a project to strengthen the financial infrastructure in Central Asia and Azerbaijan with a budget of USD 2'400,000 for all recipient countries. On the Tajik side a key role is played by the National Bank, in collaboration with the Association of Microfinance Institutions, the Association of Banks and other financial institutions.

Anastasia Marina, Project Manager IFC on strengthening the financial infrastructure in Central Asia and Azerbaijan

"In Tajikistan, with the active support of the National Bank of Tajikistan and the entire financial sector, we now have the following accomplishments: • First, in 2009, was laid the legal framework for the information sharing practice, when the Parliament passed the Law of Tajikistan № 492 from 26.03.2009 "On Credit Histories." It is important to note that Tajikistan is the second country in Central Asia, after Kazakhstan, having passed such a law;



 Second, in 2010, was founded the first credit bureau in Tajikistan - the "Credit Information Bureau of Tajikistan" (KIBT), which has picked a progressive path of development - involvement of an international technical partner;



"Knowledge of one's constitutional rights – this is the key to success. I used to have 4 hectares of land on paper, but in reality another person was enjoying it. But thanks to the legal protection

Лоихаи шабакаи ёрии хукук Rural Legal AID Network NETLAC арік маблантузорії карля NYNYNNERS AND DENDER ANN METRO

The first part of the project is carried out by local NGOs that provide free legal assistance to most vulnerable populations, and, if necessary, represent them in court. Now the network is actively expanding in the south, Khatlon oblast. The second part concerns the Judicial Training Center at the Council of Justice, where judges are trained in competence and professionalism so that they deliver justice in line with law. The third part of the project is to provide assistance to the Government of Tajikistan for the effective preparation of reports to UN Committees on Human Rights. And most importantly, this project will provide support to local NGOs who wish to prepare alternative reports on human rights, land and legal reforms.

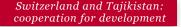
• Third, members of KIBT along with the banks are microfinance institutions (MFIs). Since MFIs provide loans mainly to the poor, their involvement in credit information sharing will allow bringing about major benefits of KIBT - improving access to financing to the entire population of Tajikistan. "

Example: A businessman D. took credit to purchase a car in the bank "A" plus a second loan to purchase an HDV-TV in the bank "B". A year later, Mr. D. decided to take out a loan in the bank "C" to buy an apartment. This is where the credit bureau comes forward! Bank "C" applies to the credit bureau with the request for information (on past and current obligations and discipline of loan repayment) of the businessman D. the Credit Bureau collects information from banks "A" and "B", in other words, his entire credit history, and after having properly analyzed the collected information forwards to the bank "C". the latter then decides whether to issue a credit to a potential borrower D or not.

Benefits for banks and microfinance institutions from the credit bureau activity are evident. The bank has an opportunity to weed out law-abiding customers from fraudsters to avoid unnecessary risks. Thus, the bank will retain the "healthy portfolio," and this is a key to the successful and dynamic financial sector development. Having a well designed and well-functioning system of credit information sharing is particularly important in times of financial crisis that leads to reduction in lending.

Activities of the credit bureau also benefit a bank customer. By timely repaying the loans the borrower increases his reputational pledge, and his credit history becomes positive. In the presence of well-functioning system of credit information sharing, a client may receive more favorable access to credit, and on more favorable terms.

The practice of credit information sharing is being promoted in developing countries around the world. This is done through capacity building of the credit



Conference on training

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Family medicine - a step towards european standards .

The term "family medicine" emerged in Taiikistan in 1998, after issuance of the Order #236 of the Ministry of Health of Tajikistan "On a phased transition to organization of primary health care as per the principle of a general practitioner (family doctor)." In 2005, during the international conference of doctors was adopted a single model of family medicine for the republics. In 2003, with financial support of SDC the Project Tajik-Swiss healthcare reform and family medicine support was launched. The project is also known as "Sino" - in honor of the great scholar and philosopher Abu Ali Ibn Sina (Avicenna) (980-1037). Third phase of the project "Sino" with a budget of CHF 4,145.750 began in April 2009 and will last until 2012.

The project aims at improving the health state of the population of Tajikistan, expanding the range of access to health services, especially for the poor and marginalized populations. The aim is to develop, test and practically apply sustainable and financially efficient for the state models of primary health care and family medicine services in the pilot areas, which will be equally accessible to all. Advisory on introduction of foundations of family medicine in the country is performed by the Swiss Tropical Institute / Swiss Centre for International Health (STI) in partnership with the Ministry of Health of Tajikistan, the World Bank, "ZdravPlus», UNICEF, WHO, the Aga Khan. The project covers

four areas: Varzob, Dangara, Tursunzade and Shahrinav Dr. Didi Burchard, an international consultant of the project "Sino": "Family medicine is widespread in Europe



and America. General practitioners make correct diagnosis in 75-80% of cases. Giving general education in medicine is more effective than preparing narrowly fo-

Children are the most vulnerable social group in Tajikistan. Difficult economic situation has led to impoverishment and social degradation. Unemployment in the country is pushing the male population to go abroad in search of work every year. This has led to the emergence of singleparent families, child abandonment and juvenile delinquency. Today, struggling to survive teenagers are forced to overstep the law - stealing, robbery, fraud and drug trafficking.

The head of state Emomali Rahmon expressed deep concern about juvenile crime speaking at a recent gala concert on the occasion of Children's Day. He said: "Since the beginning of this year juveniles have committed 142 crimes. Our society should prevent this negative phenomenon in every possible way. "

Today, difficult children and adolescents are dealt with by the Juvenile and Youth Delinquency Service (JYDS) under the Ministry of Interior. Our officers go on raids on markets and other public places to prevent children and Prevention adolescents from committing crimes around the clock. Lieutenant Colonel Latif Zakirov cused specialists. After all, villagers living in remote and poor areas cannot afford specialists".

Tursunzade district is one of the most densely populated areas in western Tajikistan. Residents are mostly dispersed in rural areas and engaged in cultivation of cotton, fruits, vegetables and livestock. Here is located the Central Asia's largest steel company - Tajik Aluminum Plant. That is why SDC had chosen to implement its third phase of the pilot project "Sino" here. For example, one rural health center of Juma Rakhmonov jamoat serves 25 thousand inhabitants. Currently there are 2 family doctors working here.

Dr. Abdunazir Alimov, head physician of the rural health center of Juma Rakhmonov Jamoat, Tursunzade district: "The "Sino" train our doctors and make them universal professionals. Thus, we penetrate into the most remote villages. The network of access to primary health care services is expanding. And in terms of practicality, for rural residents it's much cheaper to be served the health center and medical facilities than going to the district center. People are saving money".

Every family doctor who has undergone a refresher course in "general medicine" was certified and received a set of medical equipment: stethoscope, device for measuring blood pressure, portable blood glucose meter, haemostatic tourniquet, neurological hammer, otoscope, ophthalmoscope, medical examination gloves (pair), electronic thermometer, rapid diagnostic tests, and disposable injection syringes.

With such a unique medical set a family doctor can quickly and efficiently make a preliminary diagnosis of a patient, or observe a postoperative patient.

According to the **family doctor Jumaboi Yuldashev** of the village Dolonsoy, high performance of graduates of the project "Sino" is assessed directly by residents.



One of the achievements of the project, as noted in its assessment by independent experts, is working closely with the Ministry of Health and other international and local partners working in the field of health care reform, which makes it easier to coordinate activities in this field and make effective use of available resources.

A similar program is being implemented in the Gorno-Badakhshan region of Tajikistan - in the most remote and hardly accessible area. Mountainous terrain, with a wide spread of small population is an obstacle to creating cost-effective and efficient health services. However, thanks to the project Community Based Family Medicine, doctors and nurses working at primary health care level have received retraining in family medicine, and afterwards received essential medical equipment. The 1st phase of the project is implemented in GBAO in 2006. For the 2nd phase (2009-2013) SDC has allocated 1.94 million Swiss francs. The project is implemented by Aga Khan Health Service in partnership with the Ministry of Health

of Tajikistan and the health department in GBAO.

The main objective of the project improving the health status of the population of GBAO through ensuring access to quality, cost effective and community-oriented primary health care, based on the model of family medicine.

According to Dr. Noziramo in frames of the project, on the base of the Clinical Training Center of Family Medicine in Khorog were trained 26 family physicians and 45 nurses. It also prepared five trainers - for doctors and nurses. Currently there is a 6-month course of conversion of 17 health care workers. Until the end of 2011 it is planned to prepare 10 nurses. The positive shift is observed in terms of infant mortality after implementation of the project: compared with 2007, infant mortality fell by 3%.

The only ones who have not been yet covered by the project are Kirgiz nomads living in Murghab. However, according to the plan of development of Family Medicine in GBAO, by the end of 2012 family doctors are expected in 7 medical facilities.

EDUCATION OF FAMILY DOCTORS

Since 2002 the Tajik government is making efforts to introduce family medicine, to make medical services more accessible, efficient and effective. With the support of international organizations the family medicine model was developed and tested in 13 pilot areas, covering about 40% of the total population of Tajikistan.

The healthcare reform has of course touched the very foundation of the system - medical education. Thus, in 2007 the Ministry of Health together with the management of TSMU developed the concept of medical education reform, which in October 2008 was approved the Government, thereby giving it a legal status. This project is supplementary to the already ongoing health program funded by SDC as a whole, and to the introduction of family medicine in particular. For these purposes SDC has allocated 1 million Swiss Francs.

Today retraining of practitioners to family doctors is financed from foreign sources at the professional post-graduate level.

But for the dissemination of family medicine throughout the country, and meet the needs of the population, a significant part of the Tajik State Medical University (TSMU) at the earliest, undergraduate level is essential. That is, TSMU should prepare such specialists who, at the postgraduate level, could practice family medicine. For this purpose the outdated curriculum of the university, teaching methodology and assessment should be gradually changed into more advanced. In other words, the educational system should integrate into the global educational system. And what is important to start translating best medical literature and textbooks into Taiik.

Jamshed Dodhoev, head of science department, TSMU named after Abu Ali Ibn Sino: "The administration and faculty of TSMU are actively engaged in revision and correc-



tion of training programs aimed at modernizing the educational process. Our main task is to teach students to effectively gather information from the patient, reasonably pick up additional methods of investigation to determine the correct diagnosis. Then, determine the amount of medical care. Our GPs treat all outpatient cases. In a serious disease that requires specialized care, the family doctor should act as a coordinator of the treatment process, referring patients to specialists".

Development of family medicine will increase the country's capacity to prepare practitioners of general practice, which will create a sustainable system of primary health care to people living in rural and remote mountainous areas.

Judge or pardon!



This project has been implemented by UNICEF since 2004. This year the Swiss Government has allocated 1.09 million dollars. Liberalization of legislation achieved through the active work of lawyers of the project. Important amendments to the Criminal Code were introduced in 2004. (Articles 89-92), which state that if a child was found guilty for a minor offense, imprisonment should not be used. Moreover, in the edition of the Criminal Procedural Code of the Republic of Tailkistan of 2010 a chapter 44 was added "Proceedings of juvenile crimes". According to the Article 436 of the CPC RT, the law provides for withdrawal of prosecution of a minor, and even his release. Finding a guilty verdict the court has the right to release a minor defendant from punishment and apply measures of educational influence, prescribed by Part 2 of Article 89 of the Criminal Code. A copy of the verdict is sent to the Commission on Child Rights. Nevertheless, the CPC RT does not fully meet international norms and standards. JJAP project supports innovative non-stationary rehabilitation services. The centers are located in the state-run Children and Youth centers at the district level or in the premises of local NGOs. The teams of social workers, psychologists and lawyers develop individual programs of psychosocial and practical support for

each rehabilitated child and members of his / her family. Children and young people aged 10-18 who have committed or likely to commit an offense may be directed by police, prosecutors, courts and the Commission on Minors to these centers, where the alternative sentence is applied.

Hongwei Gao, Head of UNICEF in Tajikistan: "From 2004 to 2010 our centers of additional education rehabilitated 413 minors, and only 10 of them violated the law again. Reduction of crime by 42% is identified in areas where the project JJAP works. Now in the country there are 13 centers, but by the end of 2012 we plan to open 3 more. We believe children should not be judged just like adults!"

Credit bureau - a panacea from systemic risks and the catalyst of credit sphere

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bureaus. Since the world has gained vast experience in establishing credit bureaus, there is no need to "reinvent the wheel", but use technical solutions as well and «business know-how» of the largest and most successfully operating credit bureaus. In the development of credit information sharing it is also important to raise awareness about the goals, objectives, and positive effects of credit bureaus for the stable development of the banking sector and the economy as a whole. Today, the donor (SECO) and the project implementer (IFC) are happy with the pace of development of the Credit Bureau in Tajikistan with the exception of the National Bank of Tajikistan. The main claim lays in the fact that after one year from the date of state registration the KIBT has not worked on its intended purpose, i.e. collection of credit histories, their systematic recording and presentation of credit reports is not done as yet.

Valeri Řím, Deputy Chair of the Association of Banks in Tajikistan: "The claims of the National Bank of Tajikistan can be understood. Rapid development and adoption of the law "On Credit Histories" created expectations about launching the Credit Bureau activity as soon as possible.

Unfortunately, for some objective reasons it's been impossible to live up to these expectations. In particular, it is important that at the time of its formation the Bureau bases on information technologies that have passed testing and are recognized in international practice".

Of course, the appropriate software could have been developed on our own. However, due to the fact that national experts in the field of information technology lack experience in operating credit-information agencies, expecting the development of high-quality software that meets the Data Protection Act within tight deadlines, is merely possible.

At the same time, it should be noted that in order for the Bureau to func-

heads the capital reception center for 10 years. He says that most minors are ar-

rested for vagrancy and petty theft in the markets and supermarkets.

Zakirov Latif, head of the reception center of Dushanbe, JYDS

Mol RT: "The juvenile justice alternative project (JJAP) we are actively cooperating with helps avoid ruining children's future. In recent years we have really felt positive changes in the implementation of this program jointly with UNICEF). In 2010 we dealt with 609 minors. I would stress that most of them committed mild administrative offenses. We were able to return home, meaning to the society 573 teens, the rest were refereed to other vocational schools and boarding schools".

With the support of UNICEF Tajikistan has adopted a National Action Plan to reform the juvenile justice system from 2010 to 2015. In March 2011 a department of juvenile justice was established under the Ministry of Justice. An interdepartmental group has been formed to implement the national plan. All the efforts of government agencies and international organizations in implementing the "Juvenile Justice Alternative Project are aimed at preventing crime by children and adolescents, and rehabilitate those who have stumbled. The executive branch guided by the adopted laws should remember that "Children should not be judged, but pardoned"!

tion efficiently, in addition to selection of a technical partner a number of related issues should be addressed. These problems can be summarized as follows:

1. Performing parallel operation of credit institutions to prepare their own technical facilities and staff to ensure rapid adaptation of the information exchange system with the Bureau;

2. The development and adoption by the National Bank of Tajikistan as a regulatory and supervisory authority, and other relevant regulations;

Implementation of training programs for employees of credit institutions on working with the Bureau.

Currently, a tender to attract an international technical partner who will introduce the software for rapid data collection and secure distribution among Credit Bureau customers, i.e. commercial banks and microfinance institutions is coming to an end. 3 companies of international renown have been short-listed: CRIF (Italy), Creditinfo Schufa (Iceland-Germany) and DUN & BRAD-STREET (INDIA). Now the tender commission is analyzing the financial constituent of the contract with a foreign partner, as the software installation and training on operation is to be paid for.

Bahrom Sharifov, Board Member KIBT: "As a representative of the board of the Credit Bureau, the first one in Tajikistan, I'm happy that the process of selecting a technical partner in accordance with international best practices is rapid and finally approaching its logical conclusion in line with the approved schedule. We believe that the entire financial sector in Tajikistan and the National Bank will be satisfied with cooperation of the Credit Bureau with our technical partner. We hope that KIBT will serve its main goal - reducing the risks of active portfolio of all financial institutions and increasing credit availability to all segments of the population, and will perform the important social mission - to help expand access to financial resources for everyone in our country. We sincerely hope for support from all market participants at the operational launch of KIBT.