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# GEFF TAJIKISTAN NEWSLETTER

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OCTOBER - DECEMBER 2022



**WELCOME TO THE 13<sup>TH</sup> ISSUE OF THE GEEF TAJIKISTAN NEWSLETTER!**

2022 was an interesting and fruitful year for GEEF Tajikistan, with the following highlights:

- To date, more than 3,279 Tajik farmers, businesses and individuals have adopted resource efficient solutions and accessed finance and technical assistance services provided by the GEEF Tajikistan. Over 720 of them have also received investment grants provided by the European Union to reduce the cost of investments for their projects;
- As of December 2022, GEEF Tajikistan operations have led to energy savings of more than 17,304.71 MWh, carbon savings of 4021.12 t/CO2 and water savings of 3,677,042 cubic meters;
- We also delivered 20 training sessions and workshops for PFIs and their women clients, broadcasted new radio

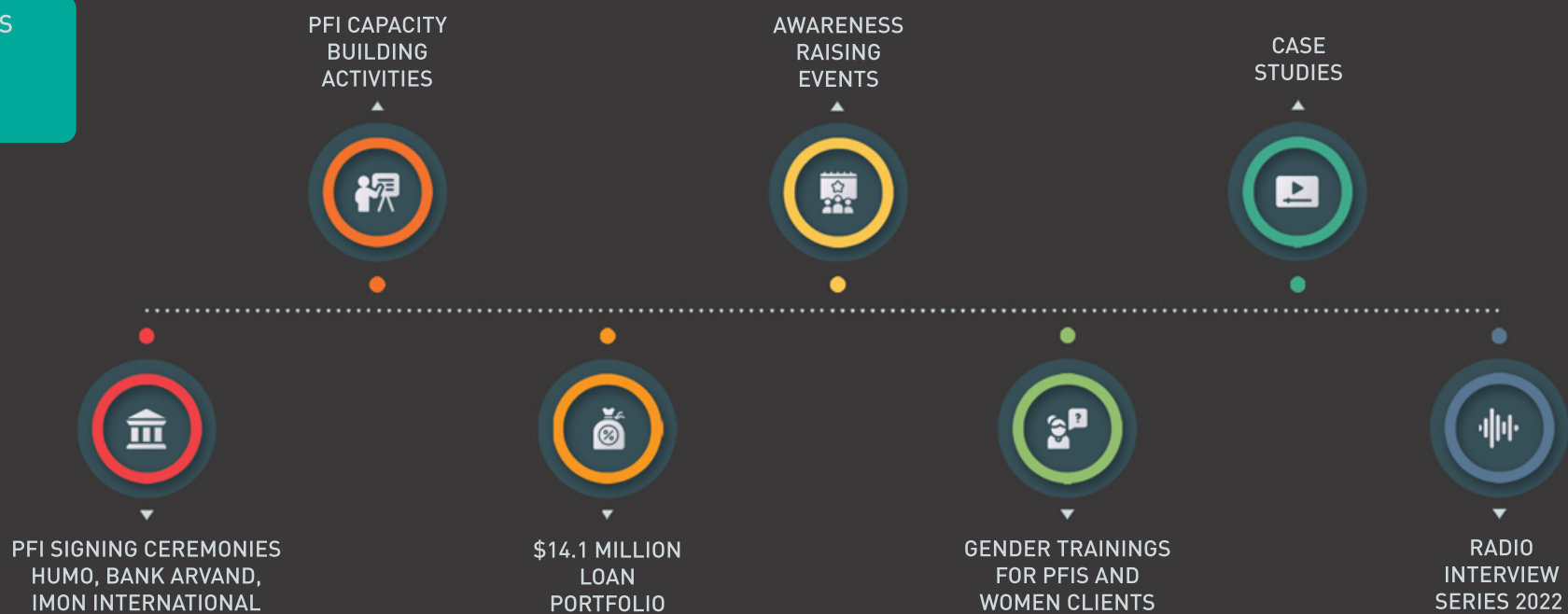
interviews and participated in the various awareness raising events.

In December 2022, we were pleased to welcome Mr. Damin Chung, an EBRD Economist and Operations Leader for GEEF Tajikistan. Mr. Chung visited Tajikistan with the objective to deepen understanding of the Tajik green economy, including business and cultural aspects and ways to scale up green finance in Tajikistan. Mr. Chung also visited several GEEF sub-projects and attended a workshop for Tajik farmers, organized in Hisor city.

Lastly, we would like to thank our GEEF Tajikistan stakeholders and partners for your unwavering support throughout the year. It has given us strong motivation to continue our activities and we look forward to a fruitful future cooperation.

**MR. KAIRAT SHALABAY**  
GEEF TAJIKISTAN PROJECT MANAGER

**KEY ACTIVITIES UNDER GEEF TAJIKISTAN IN 2022**



Mr. Damin Chung  
EBRD Economist and Operations  
Leader for GEEF Tajikistan

Rajabov Nuziliddin  
Head of Dehkan Farm  
«24 solagii istiqloliyat»

Jamshed Boboaliev  
GEEF Tajikistan  
Agri-finance Expert

Usmonkul Boturov  
GEEF Tajikistan Deputy  
Project Manager



## GENDER TRAINING FOR BANK ESKHATA AND THEIR CLIENTS

GEFF Tajikistan continues mainstreaming gender equality in its activities, in particular supporting equal access to green finance for both men and women. A gender-specific approach aims to address the root causes of gender inequality and aspires to create equitable financial systems that enable everyone, regardless of their gender, to improve their lives on equal terms. As part of our gender action plan, we organize gender-awareness and financial literacy trainings for all program PFIs and their women clients.

The gender awareness training session for Bank Eshkata's senior management, branch personnel and their clients were conducted in October 2022, in Khujand

and Shahritus cities, which were attended by 45 PFI's employees and female clients.

The purpose of this training was to familiarize the Eshkata Bank team with gender-responsive approaches to green finance, improve understanding of the women's client segment, their different needs, priorities and preferences. The separate session for female clients of Bank Eshkata aimed at improving of financial literacy, in which 20 women from the Shakhritus district learned about climate change issues and the impact on the agricultural sector, as well as technological solutions and available green technologies for climate change adaptation and mitigation in this sector.

### TOPICS:



Climate change  
impacts on  
agricultural sector



Climate  
adaptation  
strategies



Green technologies  
to improve  
climate resilience



Cases from  
GEFF Tajikistan  
projects



### GENDER MULTIMEDIA PRODUCT

GEFF Tajikistan promotes gender equality by studying the existing barriers, financial priorities and needs of women,



as well as by conducting gender awareness and financial literacy seminars, organizing various events, creating knowledge materials including multimedia products. Recently, we produced the gender multimedia product, which aims at stimulating a general sensitivity to gender issues and promotes gender equality. Also, it highlights our contribution to improved access to finance and knowledge for Tajik women. The gender multimedia product is published in our [website](#) and [Facebook](#) page and shared with partners to reach out to target audience.

GEFF Tajikistan is committed to gender equality and women's empowerment and throughout the project lifetime will continue contributing to improved climate resilience of women by addressing gender gaps in access to finance in Tajikistan and actively building awareness of climate change and organizing gender-responsive activities.



## PFIS LOAN OFFICER AWARD CEREMONY

The GEFF Tajikistan operates through local Participating Financial Institutions (PFIs) and the project success directly depends on the contribution and commitment of the talented PFIs' credit staff. Each partner has its own experiences in mainstreaming climate finance into their core business and has own dedicated approach for

attracting new customers via networking, direct meetings and selling. The PFIs' credit staff play an essential role in the timely utilisation of GEFF funds and work closely with clients to identify their needs and to determine the best loan product fitting their needs and objectives.



To recognise PFIs' credit staff achievements the GEFF Tajikistan regularly conducts award ceremonies. Up to now, we organized 13 ceremonies at the PFIs HQs and branches and awarded more than 50 Loan Officers from different regions of the country. The awards are available in four categories:

The most distinguished PFIs Loan officers and Branch Managers who made an invaluable contribution to the implementation of the GEFF Tajikistan received certificate and prize. For more details, please visit our [Facebook page](#).



Loan portfolio award



Loyalty award



Special Gender award



Manager award

*«A transition to a more resource efficient technology can contribute to environmental sustainability. The GEFF makes an important contribution to prevent the climate change. I am proud to be part of this project».*

Loan Officer from Sughd region



Such activities help to stimulate the growth of GEFF portfolio and to encourage PFI staff to promote innovative technologies. We would like to congratulate all the winners and wish them success in their lives.

We express our deep gratitude to the PFIs team for the outstanding work in promoting green finance and hope that our fruitful cooperation will continue in the future.





**EBRD AT THE  
UN CLIMATE CONFERENCE – COP27**

The 27th Conference of the Parties (COP 27) to the UNFCCC hosted by Egypt in Sharm el-Sheikh from 6-18 November 2022. The event brought together countries from around the world to increase ambition and implement existing goals and strengthen commitments. The COPs are the biggest and most important annual climate-related conferences on the planet. This

conference is key to delivering enhanced ambition on climate action. COP27 objective (designed) to accelerate global climate action through emissions reduction, scaled-up adaptation efforts and enhanced flows of appropriate finance, recognizing that 'just transition' remains a priority for developing countries worldwide.

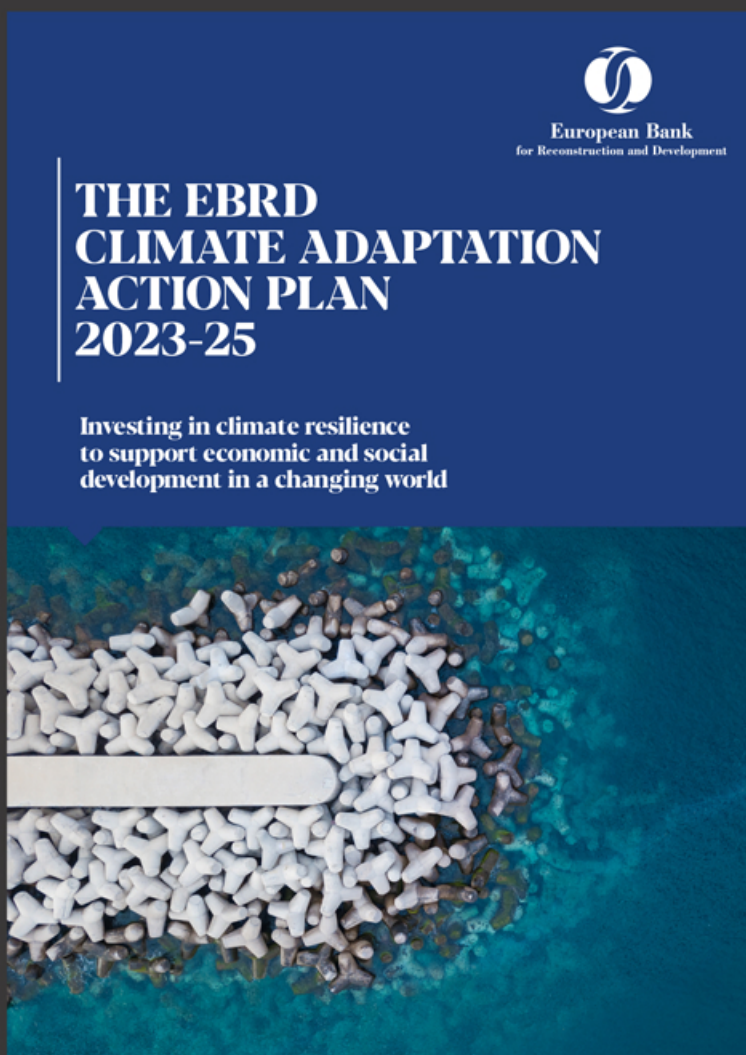


*"...the MDB system is climate finance's largest single delivery channel. Our work to create environments favourable for generating green investments is at the core of what we do..."*

*Odile Renaud-Basso  
President of the European  
Bank for Reconstruction and  
Development*

The European Bank for Reconstruction and Development (EBRD) participated in COP27 and demonstrated its leading role among multilateral development banks (MDBs) as a pioneer in the delivery of climate finance. The EBRD has committed to increase the proportion of its

green investments to at least 50 per cent of the total by 2025. It comes to COP27 as it finalises its pledge to align all its operations with the goals of the Paris Agreement by 1 January 2023. As it moves to increase its climate adaptation finance, the EBRD has launched the EBRD Climate Adaptation Action Plan (CAAP) at COP27. Building on long history of investment in resilient development and successes and learnings in the climate adaptation space, EBRD have developed a three-point action plan leveraging EBRD's private-sector focus and collaborative operating model to accelerate climate resilience in our countries of operation.



Action 1: Accelerated mainstreaming and policy integration



Action 2: Partnerships and capacity building for enhanced impact



Action 3: Proactive business development and private sector mobilisation



## ORCHARD ON A HILL SLOPE

To build an orchard on a hill slope is an efficient and often the only solution for hilly farmlands. The importance of such farming goes far beyond cultivating lands that are not suitable for agriculture otherwise. Furthermore, terrace farming prevents soil erosion and contributes to soil conservation.

One of the important tasks in agriculture is to increase the production of fruit and berry crops. The cultivation of fruit trees is especially important in mountainous countries where there is a lack of arable land. Farmers are familiar enough with the method of growing crops on sides of hills or mountains by planting on graduated terraces built into the slope. Orchards on hill slopes were not so popular

because of problems in irrigation. Farmers had to irrigate the orchard manually.

The cost of an orchard on a hill slope purely depends on farmer's preferences. Trees cost from 15 TJS to 50 TJS and roughly 200-250 of trees are needed per 1 hectare of the land, if someone intends to plant them on a conventional manner. Modern orchard consists of roughly 2500 trees per 1 hectare of the land. And lucerne would cost something in the order of 350-450 TJS per 1 hectare of land. Agro-technical works require roads and moderate steepness, otherwise all cultivation and plantation works must be done manually. All these factors must be taken into account and they vary in price from region to region.

### BENEFITS OF BUILDING AN ORCHARD ON A HILL SLOPE



The benefits of building an orchard on a hill slope are quite numerous, which proves its importance for humans and nature. In particular, terrace agriculture:

However, there are relative disadvantages of this farming method as well. Thus, certain challenges include:



Increases farmability and land productivity of sloped fields



Contributes to water conservation: slows down and reduces water runoffs, improves rainwater harvesting



Prevents soil erosion by decreasing rill formations



Boosts soil conservation



Reduces sedimentation and water pollution. Water stays long enough for heavy particles to settle down and prevent downstream sedimentation and pollution of water bodies, but short enough not to harm crops



Increases food production by adjusting hilly land for farming



Adds to ecosystem diversity



Specific machinery to push and level the soil



High labour and cost input



Land disturbance that often requires additional treatment



Preliminary soil testing (slipping soils are not suitable)

If you have any questions or you need consultation, and if you need more detailed information about the building an orchard on a hill slope, please, [call or mail](#) us and we will contact you to establish further effective interaction.