

Group: Shafag-R

Loan officer: Rahim Shukorov

Location: IDP settlement of Garvand of occupied Agdam Region.

Barda Branch

Theme: Increasing economic opportunities for six IDP women. These women live in a settlement of 150 families (less than 800 individuals) about two kilometers from the occupied region from which their families were driven in 1993. Three years ago, they moved from temporary shelter in boxcars to the simple homes built by the government. The families must find ways to support themselves from the hectare of land provided to them.

Before the occupation Zarifa Nasirova, the group leader, had been a businessperson in Agdam, traveling between the region and Russia. She has two older children who are married; she is the sole support for her two younger children. She is an energetic woman who identified seven other women in the settlement who had also started micro enterprises and who were anxious to improve the economic situation of their families. Zarifa invested her loan in inventory. She now takes fruits and vegetables to the capital Baku and recently rented a small bakery space in Barda.

She is very proud that she was able to assist her son in being admitted to the police school.



Zarifa can also be seen as a catalyst that has encouraged the other women to be more ambitious in their own lives. Each member of the group has used the loans to increase her family's income. Sabina's husband had gone to Russia to find work and she had started a small shop. With the money from her initial loan, she improved the income from the shop, so that her husband could return to the family. Together they now provide for their two children by raising cattle. Emeliya is a young, divorced mother of a little boy. She lives with her parents and used her loan to purchase sheep. Buying and selling sheep in the Barda bazaar contributes significantly to the family's income.

This solidarity group was formed eleven months ago. As they had no assets to pledge as collateral, each was not eligible for an individual loan but as group members, they guaranteed each other's loans. Initially they were eight members who borrowed 600000 AZM per member, for a period of four months in the first loan cycle. The group is now in its third cycle with four of the original members and two new members. In the current cycle they each have borrowed 1 000 000 AZM. The group has had a perfect repayment record and look forward to increasing the size of the loans. They are considering many possibilities for the future. Four of the women are considering a move to Barda where they feel they will have expanded business opportunities. Access to very small loans has provided options for these women, and given them choices for the future.