



Investing in rural people



Uzbekistan

**Rural entrepreneurs: growing bigger
and creating job opportunities**

Agriculture Diversification and Modernization Project

The Agriculture Diversification and Modernization Project (ADMP) strives to enhance the incomes and sustainability of rural people throughout the Fergana Valley, specifically in the regions of Andijan, Fergana and Namangan. The project helps identify ways to increase the productivity and inclusivity of selected value chains while simultaneously promoting improved natural resource management. The ADMP operates on a demand-driven approach, examining the various steps of the value chain and investing in areas that have the potential to improve the profitability and competitiveness of rural value chain players.

The project focuses its influence on rural low-income households on Dehkan farms, small private horticulture and livestock farmers, and agribusinesses. Special attention is given to ensuring the participation of the women-headed Dehkan and private farming households, as well as rural youth.

The ADMP encompasses three interrelated components: inclusive value chain development, which aims to enhance the capacity, sustainability and performance of stakeholders, while fostering a productive environment for agribusiness; inclusive rural finance, designed to increase productivity and efficiency among targeted smallholders and attract investments from various actors; and climate-resilient rural infrastructure, focused on modernizing the inter-farm irrigation network operated by water consumer associations to diversify agricultural production, increase land productivity and improve water management.





Umzakov, 45, has five siblings. Led by their mother, the family took a loan from IFAD through the ADMP to expand their family farm in the Norin district in Namangan and increase its resources. In 2022, with the help of the loan, they acquired 96 cows that gave birth to 88 calves. The company began with five workers, but as the farm's capacity grew, it expanded to employ 10 permanent workers. The milk they produce in the farm not only serves the district, region and local community, but it has also opened doors to selling their products to larger companies.

“Our dedication to producing clean and high-quality milk has garnered recognition from the milk factory in the form of bonuses. These bonuses will be reinvested in the farm to improve the conditions for our dedicated workers.”

Ismailov, a 50-year-old from the Norin district in the Namangan region, has been working on the farm for six months. The father of three manages the daily milking routine ensuring the cows are milked twice a day, once in the morning and again in the evening. Each cow produces between 17 and 20 litres daily.

“I am content with the salary, and there’s even a surplus. We produce over 1 ton of milk daily, with an average of 100 cows being milked each day.”





A few metres away from the milking station, Khorsan, 51, and Rano, 33, two permanent workers in Umzakov's family farm, rush to load the cargo motorcycle with feed for the farm animals before nightfall.

Khorsan is married with two sons and one daughter and lives in Norin district in Namangan. He has been working on the farm for four years, during which his living conditions have significantly improved. His monthly earnings have doubled from his previous job, now reaching UZS 5 million (approximately US\$406).

Rano is also married with a five-year-old son and lives in Norin. She has been working on the farm for the last four years, focusing on feeding the cattle.

"I am happy with the convenience of working close to my house in the same village," Rano says.

"Before the farm, I worked in sewing. While there's not a significant salary difference, improved working conditions and a good relationship with the farm owner makes it better for me."

Komiljanov, a 25-year-old entrepreneur in Namangan, started a greenhouse business with his family in 2021, using a US\$121,000 loan from the IFAD-supported ADMP and a US\$75,000 personal investment. The funds supported the establishment of an agricultural enterprise spanning two hectares and consisting of six greenhouses. The greenhouses created employment opportunities for 10 permanent workers, all of whom are women. It also allowed the family to diversify their cultivation. They started with cucumbers and tomatoes and now also grow strawberries. Being able to control the temperature inside the greenhouse allows them to grow the produce in winter as well. When the work increases, Komiljanov hires more temporary workers.

“Our next goal is to develop and expand our greenhouses. Currently, we export cucumbers and tomatoes to Russia, and sell strawberries in the domestic market,” Komiljanov says.

“In the future, our focus is to provide domestic markets with more fresh fruits in winter and summer, while continuing trade in the export direction. Since receiving the IFAD loan, our business has improved, and we have been able to employ 10 more female workers.”



Nizomiddin, 48, an entrepreneur from the Uchkurgan district of Namangan, is married and has three children. He manages a business that involves storing, cultivating, selling and exporting agricultural products, as well as running a bakery and a bread shop.

With the support of a loan from the ADMP, Nizomiddin acquired a 350-ton refrigerator that can store fruit and vegetables safely for up to 10 months. The refrigerator not only provides farmers with a means to securely store their produce, but also allows the produce to be sold at higher prices out of season. Nizomiddin makes a profit both by selling crops that he purchases from other farmers and by providing storage services for a fee.

His refrigerator, which currently contains 300 tons of sorted carrot products, ensures safe winter storage and distribution in the spring, with surplus for export. Nizomiddin's organization now features bread shops and a bakery, enabling him to provide more community members with jobs and enhanced living conditions. Monthly earnings for employees range from UZS 3 to UZS 4 million (US\$245 to US\$325). He eventually plans to expand the refrigerator's capacity from 350 tons to 500 tons.

Sanjarbek, a 37-year-old baker from Namangan, is married with two children. As one of the permanent workers at Nizomiddin's bakery, he is an instrumental member of a team that produces 1,000 to 2,000 loaves of bread each day.



“We got a US\$125,000 loan from IFAD and added US\$70,000 from our own funds. These investments have led to an increase in the number of employed workers from 6 to 15, positively impacting living conditions and incomes.”




Dekhkanov, 38, born in the Baghdad district in Fergana, is the head of the North Baghdad Fishing Farm. He is married and has two boys who are now studying in school. He started the fishing farm in 2011, turning 5 hectares of saline land, offered by the government and deemed unsuitable for agriculture, into an artificial lake for fish farming. In December 2022, he took a US\$125,000 loan from IFAD through the ADMP, which helped him expand the farm, increase fish production and increase employment.

“We invested in feed, nitrogen, and phosphorus products, along with medicines for our fish. The initial five hectare fish lake has now been expanded to 25 hectares. We initially had only two workers, now we have six permanent employees. We employ seasonal workers in January and February, hiring at least six more workers during fishing and freezing periods. Additionally, in September, we hire seasonal workers for fish spawning, employing 10 to 15 more workers throughout the month.”

The fishing farm has been important in supplying clean fish products to the local population. The original 2 hectares have expanded to 25, resulting in an annual fish production increase from 10 to 60 tons.

He also engages in regular meetings with neighboring fish farmers, discussing the optimal timing for releasing fish products to the market to align with the demands of the local population. These meetings serve not only to share knowledge, but also to collectively address challenges, such as preventing fish diseases.

A man wearing a dark blue cap and a black quilted jacket over a blue shirt stands outdoors near a body of water. The background shows a calm lake with some trees and a clear sky. The man is smiling slightly and looking towards the camera.

“The loan helped us revitalize our lakes.”



Rahmatov, 44, is married and has two sons and one daughter. He has been employed in the North Baghdad Fish Farm for 10 years and carries out various tasks, including making holes in the frozen lake so enough oxygen can reach the fish.

He is passionate about his work, and his monthly income of UZS 5 million (US\$405) helps him support his family.

The support that Rahmatov received from IFAD allowed him to expand his farm, increase production and consequently, his monthly income.

“If I don’t do this, the fish won’t be able to breath.”

Rahmonov, 56, manages his family farm in Fergana. He is married and has a son and a daughter, both of whom are married and settled. His son aspires to be his partner, and is currently pursuing higher education in veterinary school.

The farm was established in 2006. In the summer of 2021, the family obtained a US\$247,000 loan from the ADMP, which enabled them to import 99 breeding cattle from Austria. They also invested in a mixer wagon to mix feed for the cattle.

The farm's current 427 cattle produce over 2 tons of milk daily, of which more than 1.5 tons are sold to a large milk company. After receiving the loan, they hired seven women and three men, creating 10 new jobs and increasing the farm's workforce. They also utilize their 200-hectare livestock land for growing corn, alfalfa and crops such as selus, senay and rosh. The livestock farm not only sells milk but also raises and sells calves to individuals and farms. Today, the farm has 30 workers, hiring locals and people from neighbouring villages.





Rahmanov, a 47-year-old father of four, and Abdelhamid, a 65-year-old father of five and grandfather to 15, are integral members in Rahmanov's family farm. They both collaborate in operating the feed mixer, which the farm acquired the IFAD loan. Rahmanov has dedicated 10 years to the family farm while also managing his own small farm. For Abdelhamid, despite being retired and receiving a pension, his passion for farm work remains strong, contributing to his well-being and bringing him joy.

Mahmudova, aged 30, is a mother of two girls, aged eight and two. She works in the farm alongside her father-in-law. Her happiness stems from her family, and she takes pride in supporting them.

Engaged in the daily operations on the farm, she is involved in the process of milking the cows, as well as feeding them to ensure they remain properly nourished.

“I want to see my children obtaining higher education but I want them to have the freedom to choose where to study.”










Kurbanov, a 36-year-old entrepreneur from Andijan, has been involved in poultry farming since 2018. He is married with three children. In 2023, he received a loan of UZS 1.8 billion (US\$146,000) from IFAD, enabling him to purchase essential resources such as feed, chicks, a refrigerator and equipment for his farm. These investments helped him expand his poultry farming business, increasing the number of chickens from 3,000 to 20,000. The loan also allowed him to increase his workforce, which is now comprised of 20 seasonal workers, half of whom are women, and five permanent workers. He primarily sells his poultry products in the Andijan markets but also supplies to Tashkent and Fergana through established partnerships.

Olimov, a 19-year-old from Tugatchy, Andijan, is one of the workers employed by Kurbanov on the farm. He dedicates his days to caring for the chicks, ensuring they are well-fed and medicated. Olimov usually only returns home once a week, spending long nights tending to the farm to support his family.





International Fund for Agricultural Development
Via Paolo di Dono, 44 - 00142 Rome, Italy
Tel: +39 06 54591 - Fax: +39 06 5043463
Email: ifad@ifad.org
www.ifad.org

 facebook.com/ifad
 instagram.com/ifad_org
 linkedin.com/company/ifad
 x.com/ifad
 youtube.com/user/ifadTV

January 2025

Text: Ahmed Salah Abdelhady, Mohamed Adam
Photographs: Elyor Nemat