



UNDERSTANDING THE NEXUS OF MIGRATION, GENDER, CLIMATE CHANGE AND AGRICULTURE IN TAJIKISTAN

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PURPOSE

- Climate change impacts (drought & severe water shortage) affect Tajikistan's rural population dependent on the agricultural sector.
- We need a better understanding of how women staying behind will respond to the opportunities and challenges arising from out-migration of male family members and how they would adapt to climate impacts.
- The project aims to ensure migration is mainstreamed in climate change adaptation policy and programmes and the adaptation needs of women staying behind are met.



BENEFICIARY-LEVEL PROJECT ACTIVITIES

1. Financial literacy and climate change adaptation trainings for 480 women beneficiaries in 8 villages.
2. Two types of extension support services:
 - In-person advisory support from extension workers in 4 villages.
 - Phone text messaging-based advisory support in 4 villages.



ACTION RESEARCH (AR) METHODOLOGY

In April 2021, a baseline survey was conducted among 720 households in 10 drought-affected villages.

The selected households were divided into two target groups and one control group:

- **Intervention group 1** (in-person village-level training and in-person advisory service);
- **Intervention group 2** (in-person village-level training and phone text message-based advisory service);
- Control group

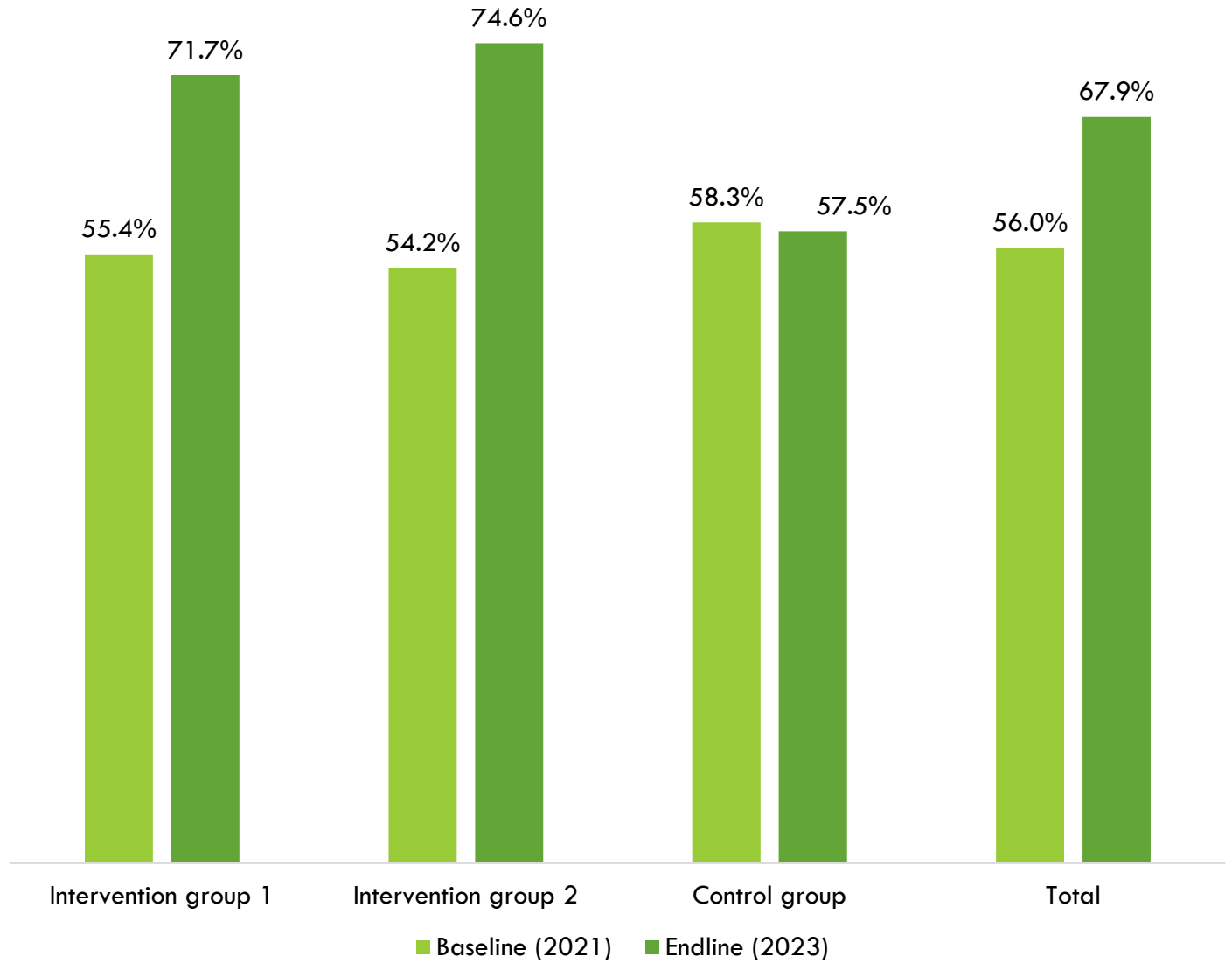
In February 2023, an endline survey was conducted in the same 10 villages.



KNOWLEDGE AND USE OF FINANCIAL SERVICES

Type of Intuitions	Endline				The difference between Baseline and Endline research			
	Intervention group 1	Intervention group 2	Control group	Total	Intervention group 1	Intervention group 2	Control group	Total
Savings account	49,8%	40,9%	21,7%	36,8%	↑32,3%	↑30,5%	↑11,7%	↑24,1%
Credit card	26,1%	26,0%	21,7%	24,5%	↑19,3%	↑19,2%	↑14,5%	↑17,6%
An unsecured bank loan	40,4%	37,9%	37,4%	38,5%	↑19,0%	↑16,5%	↑14,9%	↑16,8%
Microfinance loan	35,0%	39,6%	27,7%	34,0%	↑13,6%	↑18,2%	↑ 5,2%	↑12,3%
Remittance	52,7%	68,9%	61,7%	61,5%	↑ 5,1%	↑15,8%	↑ 1,9%	↑ 8,0%
ATM/DEBIT card	43,8%	50,6%	58,7%	51,4%	↑ 9,3%	↑12,1%	↑ 6,1%	↑ 9,4%
Mobile based payment	68,0%	70,6%	78,3%	72,5%	↑ 1,5%	↑11,2%	↑ 5,6%	↑ 6,1%

SAVINGS



HOUSEHOLD-LEVEL PLANS

- 70% of beneficiary households reported preparing a household-level finance plan.
- 50% of beneficiary households reported preparing a household-level adaptation plan.
- Over 60% in all groups reported needing more help developing their household adaptation plans.



BENEFICIARY FEEDBACK

“I am a mother of two children and divorced from my husband. My eldest son is a labour migrant in the Russian Federation. His earnings are the main income for our family. He usually sends ten to fifteen thousand Russian rubles [roughly USD 160-250] per month. We use the money for food and repairing our house and property. The climate here is changing, and we are getting ready for unexpected challenges.

By participating in the project, I have learned how to reorganize our priorities and finances for the future.”

- Tohirova Mohikhubon, Participant



BENEFICIARY FEEDBACK

“We have a garden where we grow crops, like carrots and onions for our own consumption and for sale. Before, we did not save much money. Now that we have learned how to better organize our spending, we have some savings. We’ve reduced our expenses. From the savings, we bought equipment to make dairy products. The climate has been gradually changing, and we have had periods of drought. The land needs water, and with our savings we managed to buy a pump and an axillary engine to irrigate our land, to grow potatoes and radishes.”

- Tohirova Gulchehra, Participant



WHAT CAN WE DO?

- Develop interventions that enhance women empowerment.
- Household level interventions to adapt to climate change could include a financial literacy component.
- Capacity building initiatives could include advisory services to complement training.
- Explore opportunities to integrate climate-smart livelihood practices into future programming.

