A. GENERAL INFORMATION

Geographic situation

Tajikistan is the smallest country in Central Asia. It borders on Kyrgyzstan to the north, Afghanistan to the south, China to the east, and Uzbekistan to the west. The autonomous region of Gorno-Badakhshan (GBAO) occupies 45% of the country’s territory.¹

Tajikistan is a landlocked country which has an extremely mountainous terrain. Mountains cover 93% of its 143,100-square kilometre surface area. As a result, about half of the country lies above 3,000 metres.² The major part of the Pamir Mountains, also known as the Roof of the World, lies in Tajikistan. Tajikistan’s mountains are home to numerous glaciers that supply its rivers and lakes, and its dense river network provides abundant water resources to the country. The country’s population is mostly concentrated in the lowland areas, which are situated in the river valleys.

Figure 1. Map of Tajikistan

The climate is continental, subtropical and generally semi-arid, but changes drastically according to elevation. Tajikistan’s difficult topographic, geographic and climatic conditions have given way to a range of natural disasters like floods, avalanches, mud flows, droughts, landslides and earthquakes. The most recent disasters that occurred were the extremely cold winter and droughts in 2008 and the heavy rainfalls in 2009 as well as mudslides and earthquake in January 2010.

picture 1. Family house destroyed by a landslide, Vanj district

Source: UNECE.

Political system

Tajikistan gained independence in September 1991 and officially adopted its Constitution in 1994, which serves as the legal framework for its political system. On the recommendation of the National Reconciliation Commission, established at the end of the civil war in 1997, major constitutional amendments were made. The Constitution was further amended after a national referendum in June 2003.

The Constitution outlines a Presidential form of governance with three branches of State power: executive, legislative, and judicial.

The Executive Body consists of the Office of the President and the Government. The President is the head of State and the Government. The President appoints and dismisses the Prime Minister, the heads of Government ministries, the chairs and deputies of the National Bank, the judges of the Constitutional Court and the Supreme Court, as well as the Prosecutor General, and the Governors of the oblasts. The President has the power to sign laws, formulate foreign policy and to sign international treaties.

The legislative body is made up of a two-chambered Majlisi Oli (Parliament) which consists of the Majlisi Namoyandagon (Chamber of Representatives), which functions on a regular basis, and the Majlisi Milli (Regional Chamber), which meets less frequently and functions on a convening basis. The Parliament is the highest organ of representation of Tajikistan. The Chamber of Representatives consists of 63 deputies directly elected through a secret ballot voting procedure. The Regional Chamber, with its 33 members (plus former Presidents who choose to become members), represents the regions. Twenty-five of the members are elected indirectly at a meeting of all local assemblies within that region, with the country’s four oblasts and the capital city each having five representatives. The remaining eight members are appointed by the President.

Tajikistan has a tripartite court system with no single centre of authority. The Constitutional Court,

3 Based on the Constitution of the Republic of Tajikistan.
Chapter I: Socio-economic conditions and housing institutional framework

the Supreme Court and the Higher Economic Court are separate from each other. The President submits the candidatures for judicial positions to the Majlisi Milli for election to the three courts and the Council of Justice, an executive body established by the 1999 constitutional amendment with various responsibilities within the judicial system. The Council of Justice administers all lower courts and recommends appointment and dismissal of judges. The Council of Justice reports to the President.

The country is divided into four administrative regions (Oblast): Gorno-Badakhstan Autonomous Oblast in the east; Khatlon Oblast in the south; Sogd Oblast in the north; and the Region of Republican Subordination in the centre. The capital of Tajikistan is Dushanbe, with over 600,000 habitants. The powers of GBAO are also regulated by the national laws of the Republic of Tajikistan.

The local government consists of representative and executive authorities (Hukumats). Their function is to ensure that the Constitution, laws and decrees by the Majlisi Oli and the President are implemented. The local representative authority consisting of people’s delegates from the oblast, towns and rayons form an assembly or majlis headed by a chair. The local executive authority is attributed to the President’s representative to the oblast, town or rayon. Local self-government in settlements and villages is formed by a local organization (Jamoat).

Overall economic development

Economic and social conditions in Tajikistan in the early 1990s reflected the severe difficulties the country experienced in its transition from a planned to a market economy. These difficulties were further exacerbated by the heavy impact of the withdrawal of subsidies from the Russian Federation after the break-up of the Soviet Union. Five years of civil unrest, which started less than a year after its independence, derailed the implementation of economic reforms and further aggravated the country’s difficult situation. The United Nations-led peace process resulted in a power-sharing agreement between concerned parties in 1997 and the General Agreement on the Establishment of Peace and National Accord in Tajikistan was signed.

Tajikistan’s economy was seriously weakened by the civil war. There was a drastic decline in gross domestic product (GDP) output between 1990 and 1994, averaging 20% per year (table 1). However, with the restoration of peace and stability after the signing of the 1997 peace agreement, Tajikistan entered into a new development phase. The economic, political and social situation started to improve through the execution of tight fiscal and monetary policies, credit monitoring, spending cuts, accelerated privatization, land reforms and disciplined social spending. GDP started growing and continued its positive trend until 2009. Growth between 2000 and 2008 was strong, averaging about 8% per year. Strong economic

<table>
<thead>
<tr>
<th>Year</th>
<th>Change in real GDP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990–1994</td>
<td>-20.2</td>
</tr>
<tr>
<td>1995</td>
<td>-12.5</td>
</tr>
<tr>
<td>1996</td>
<td>-16.7</td>
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<tr>
<td>1997</td>
<td>1.7</td>
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<td>1998</td>
<td>5.3</td>
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<td>1999</td>
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<td>2000</td>
<td>8.3</td>
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<td>2001</td>
<td>9.6</td>
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<td>2002</td>
<td>10.8</td>
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<td>2003</td>
<td>11.0</td>
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<td>2004</td>
<td>10.3</td>
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<tr>
<td>2005</td>
<td>6.7</td>
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<td>2006</td>
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<td>2007</td>
<td>7.8</td>
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<tr>
<td>2008</td>
<td>7.9</td>
</tr>
<tr>
<td>2009</td>
<td>3.4</td>
</tr>
</tbody>
</table>

Table 1. GDP growth rates, 1990–2009 (%)


growth since 2000 was not only influenced by the implementation of macroeconomic and structural reforms, but also by favourable external factors. These include high market prices for the country’s top export commodities, such as aluminium and cotton, and also high demand for migrant labour, especially

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4 Statistical Agency under the President of the Republic of Tajikistan, “Tajikistan in Figures 2009”.

from the Russian Federation. The significantly large amount of remittances from labour migrants played a significant role in boosting the economy of Tajikistan as well. The latest statistics show that economic growth in 2009 decreased to 3.4%, mainly because of higher oil prices, the global economic downturn and the severe energy shortages during the winter season.

At present, Tajikistan’s economy is still heavily dependent on the export of aluminium and cotton, as well as on remittances from its migrant workers. Aluminium and cotton together account for 80% of Tajikistan’s exports.

Due to its mountainous terrain, Tajikistan’s arable land is only about 7% of its territory and is confined to the lowland areas. Despite this, agriculture plays a very important role in the country’s economy, being the main source of livelihood for its rural population. The agricultural sector accounts for more than 20% of the country’s GDP (table 2) and employs nearly 67% of the population. Cotton is the main export crop, even though the cotton industry is generally burdened with debts and obsolete infrastructure.

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<td>22.8</td>
<td>21.3</td>
<td>18.4</td>
<td>12.5</td>
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<tr>
<td>Trade</td>
<td>18.3</td>
<td>19.1</td>
<td>19.9</td>
<td>11.2</td>
<td>16.1</td>
<td>16.2</td>
<td>16.9</td>
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<tr>
<td>Construction</td>
<td>3.4</td>
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<td>11.2</td>
</tr>
<tr>
<td>Other</td>
<td>27.4</td>
<td>27.6</td>
<td>27.9</td>
<td>31.5</td>
<td>33.8</td>
<td>35.2</td>
<td>34.3</td>
<td>37.7</td>
<td>35.9</td>
</tr>
</tbody>
</table>


Tajikistan’s main industrial facilities include a large aluminium plant, several hydropower facilities and a number of small plants engaged in light industry and food processing. Based on the data for the first three quarters of 2009, there was a sharp fall in the industrial sector’s performance compared with 2008. According to the Economist Intelligence Unit, the industrial sector contracted by 10% in the first three quarters of the year, although this trend had slowed down in the third quarter. This decline in output is attributed to the insufficient global demand for aluminium, the country’s top export commodity, accounting for 72% of all exports in 2008. The energy shortage in early 2009 affected aluminium production and so did the much lower demand and prices during the global economic crisis.

The country is also heavily reliant on export revenues from electricity, which in 2008 accounted for 4.2% of the country’s total exports. Tajikistan possesses plenty of water resources that enable irrigation of nearly 70% of its arable land and provide a huge hydropower generation opportunity. Some major hydropower projects are already lined up, but the Government is still seeking foreign investments. However, unfavourable economic conditions, geographical location, excessive administrative barriers, corruption and insufficient development of the public and private infrastructure impede the inflow of large investments. At the same time, the country continues to experience a severe shortage of electricity, especially during harsh winters.

Remittances from Tajik migrant workers, mainly in the Russian Federation, constitute another important factor to be considered in Tajikistan’s economy. From January to September 2009, there was a 35% decline in remittance inflows over the same period in the previous year. Remittances through the banking system were projected to fall by 27% by the end of 2009, from the record high of 54% of GDP in 2008.

The Government shows its commitment to maintaining macroeconomic and financial stability in the country by continuously initiating and implementing reforms and developing programmes and projects in cooperation with various organizations. Notable among these are the poverty reduction

7 Statistical Agency under the President of the Republic of Tajikistan.
programmes and the National Development Strategy for the period up to 2015 that have some references to housing and are aligned with the Millennium Development Goals (MDGs). The first poverty reduction programme, set out in the Poverty Reduction Strategy Paper (PRSP) for 2002–2006, was developed by the Presidential Working Group, established by a decree of the President in March 2000. Positive results from its implementation encouraged the drafting of the second PRSP, covering the period 2007–2009 (PRSP 2). The long-range programme — National Development Strategy of the Republic of Tajikistan for the period until 2015 (NDS) — was drafted at the same time. It focuses on achieving sustainable economic growth, expanding public access to basic social services, and reducing poverty.

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Natural disasters have plagued Tajikistan over the years and it is estimated that, between 2000 and 2006 alone, these disasters have caused the deaths of more than 180 people, damaged more than 48,000 houses and caused economic losses of more than $250 million. Between 1991 and 2002, 6 out of 10 large-scale disasters were due to floods. The Government has taken steps to address disaster risk management and, in its first PRSP, the drawing up and adoption of a national strategy on disaster management was listed as one of the main measures and actions to be undertaken in order to achieve the objectives of the programme. The Government has also collaborated with the United Nations Development Programme (UNDP) and other United Nations agencies and organizations that work in the area of natural disaster management. In 2004 a Disaster Risk Management Project, initially covering the period 2004–2006 was put in place. A second phase of the Project covered the period 2007–2009, and it is currently in its third phase, which will cover the period 2010–2015.

**Poverty, employment and migration**

The substantial progress made in achieving macroeconomic and financial stabilization was not enough to curb poverty. Although poverty levels have shown significant reduction since 1999, an estimated 60% of the population still lives in poverty. Statistics show regional disparities in the poverty situation. A significant share of the poor population live in the densely populated areas of Sogd Oblast and Khatlon. The people in these two areas account

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for 72% of the total poor population, with some 75% of the population in these areas living in extreme poverty.\textsuperscript{12} These two oblasts make up 65% of the country’s total population.

The population of Tajikistan was estimated to be 7.4 million at the end of 2008 (table 3), growing at a rate of 2.2% per year since 2000. More than 70% of the population live in rural areas. With the rapidly increasing population, the job creation process could help in reducing poverty, especially in the rural areas.

The Government recognizes the role that the private sector could have in contributing to reducing poverty, and therefore supports the increase in investments in the country’s private sector as well as the attraction of new investment. Improving the general business and investment climates for private investors by ensuring a favourable labour

<table>
<thead>
<tr>
<th>Year</th>
<th>Population, total</th>
<th>Population, urban</th>
<th>Population, rural</th>
<th>Net immigration (+) or emigration (-)</th>
</tr>
</thead>
<tbody>
<tr>
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<td>5,505.6</td>
<td>1,698.0</td>
<td>3,807.6</td>
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<tr>
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<tr>
<td>1994</td>
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<td>1995</td>
<td>5,701.4</td>
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<td>1996</td>
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<tr>
<td>1997</td>
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<td>1998</td>
<td>6,001.3</td>
<td>1,594.3</td>
<td>4,407.0</td>
<td>-15.4</td>
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<tr>
<td>1999</td>
<td>6,126.7</td>
<td>1,624.9</td>
<td>4,501.8</td>
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<td>2000</td>
<td>6,250.0</td>
<td>1,659.9</td>
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<td>-13.7</td>
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<td>2001</td>
<td>6,375.5</td>
<td>1,690.5</td>
<td>4,685.0</td>
<td>-12.4</td>
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<tr>
<td>2002</td>
<td>6,506.5</td>
<td>1,719.9</td>
<td>4,786.6</td>
<td>-12.5</td>
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<tr>
<td>2003</td>
<td>6,640.0</td>
<td>1,757.8</td>
<td>4,882.2</td>
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<tr>
<td>2004</td>
<td>6,780.4</td>
<td>1,791.9</td>
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<td>2005</td>
<td>6,920.3</td>
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<td>2006</td>
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<td>1,857.7</td>
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<td>2007</td>
<td>7,215.7</td>
<td>1,896.7</td>
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<td>-14.5</td>
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<tr>
<td>2008</td>
<td>7,373.8</td>
<td>1,941.3</td>
<td>5,432.5</td>
<td>-13.2</td>
</tr>
</tbody>
</table>

\textit{Source: Statistical Agency under the President of the Republic of Tajikistan.}

not match the demand for employment, resulting in high unemployment. The lack of employment opportunities and low wages, especially in the rural areas, have encouraged labour migration within and from Tajikistan. According to PRSP 2 estimates, more than 400,000 Tajiks left the country in 2004 to find jobs, mainly in the Russian Federation. The amount of remittances from migrant workers is so significant that it has become a source of economic growth for Tajikistan. If treated as an export commodity, the remittances would rank second to aluminium and would be ahead of cotton. Labour migration has market and privatization of State enterprises is one of the objectives in the PRSP. Most of the small and medium-sized enterprises have already been privatized, but the large companies are still under Government control. The investment climate has improved and the World Bank’s \textit{Doing Business 2010} report has placed Tajikistan among the top 10 reformers for improving the business environment in 2009. However, investing is still challenging for potential entrepreneurs because of corruption, the inadequate supply of electricity, poor infrastructure and unclear regulatory processes.\textsuperscript{13}


The country’s various natural disasters further complicate the poverty situation. The poor are more dependent on natural resources for their livelihood and thus most affected by disasters. In 2009 heavy rainfalls caused major damage to agriculture; and mudslides ruined many homes and a lot of infrastructure. Considering the importance of agriculture for about three quarters of the population, the effects of disasters such as this one are devastating.

Tajikistan’s food production is far from adequate to meet the demands of the growing population. Even where food is available, it is not affordable for most. Despite substantial food aid from the international community, food insecurity in Tajikistan is still a major concern.

Several basic infrastructure components that were destroyed during the civil war, such as schools, houses, medical clinics, roads and electricity supply systems, contributed to the increase in poverty. Improving access to basic social services is one of the main areas that the PRSP is focusing on and housing has also been given attention in Government programmes. However, there is very little information on the housing situation and no dedicated discussion on housing in PRSP 2. PRSP 2 states that the Government will seek to promote public housing construction projects and increased access to housing and municipal services for the low-income and socially vulnerable population. In 2009, the Government allocated 3.8% of its budget expenditures to housing and municipal services, a slight increase of 0.2 from the previous year’s allocation.14

Ensuring equal access for men and women to land in Tajikistan

Because of dominant patriarchal structures and gender stereotypes, women’s position in the society is rather weak, and the situation of women has also been damaged by the combined effect of the civil war and the hardships of the transition period. Tajik women living in poverty have limited access to essential resources such as land and credit, and many are unaware of their economic and legal rights, in particular the opportunities available to them as a result of the land reform that started in 1992, giving households, including those headed by women, the right to use and inherit land.

Box 1. Challenges in overcoming inequality between women and men

Promotion of gender equality, being one of the MDGs to be achieved by 2015, is recognized as a pressing issue by the Government and therefore has been integrated into the national development15 and poverty reduction strategies16. The Government’s National Plan of Action to Improve Women’s Position in Society and the State Programme on Basic Directions of the State Policy on Providing Equal Rights and Opportunities for Women and Men in the Republic of Tajikistan for 2001–2010 are two important instruments that have served as the principal gender policies in the country. To coordinate gender-related activities, the State Committee on Women’s and Family Affairs was created and entrusted with promoting women’s rights at the national and regional level.

Alongside gender-specific needs in health and education, elimination of domestic violence and access of women to decision-making and employment, Tajikistan’s national plan highlighted women’s rights and access to economic resources, including land and agro-extension services, as well as support for women’s entrepreneurship. Consequently, women’s needs are now being systematically integrated into planning and budgeting by the Government institutions responsible for land reform.

Important efforts are also being made by international organizations dealing with gender issues. Since 2003, the United Nations Development Fund for Women (UNIFEM) has been conducting the project Land Reform and Women’s Rights to Land in Tajikistan, aimed at broadening economic opportunities for rural women in the context of State land reform. In the course of the project the following, considerable results were achieved: 7 out of the 11 recommendations that were suggested for the Land Code were adopted by the Parliament and approved by the President; and additions, related to issues of guaranteeing women’s access to land, were adopted by the Government and approved by the President to be included in the State Programme on Basic Directions of the State Policy on Providing Equal Rights and Opportunities for Women and men in the Republic of Tajikistan in 2001–2010.17

As part of the UNIFEM project’s information campaign to raise the public awareness of women’s rights, and particularly economic rights, the project lent support to the production of “Women Land Life”, which was broadcast on local television.

14 Table 4 – Structure of State budget expenditures, PRSP 2, p. 61.
B. INSTITUTIONAL FRAMEWORK

The political system of Tajikistan is dominated by the Executive Body (figure 1), headed by the President. The Executive Body consists of the Government and the Presidential Administration (or the Executive Office of the President). The Government is the principal forum for creating policies and the highest executive body of Tajikistan.

**Figure 2. Executive Body of the Republic of Tajikistan**

The project also produced the information manuals “Women’s Land Rights: Questions and Answers” and “Women’s Rights in the Course of the Land Reform in the Republic of Tajikistan” that cover issues of land ownership, household management, leasing, property rights and management of inheritance.

The increase in the proportion of women owning family farms, from 2% to 14%\(^{18}\) between 2002 and 2008, is a clear indication that significant progress has been achieved by the project. However, improving women’s rights and opportunities remains a challenge to the country’s economic development. The Government and the UN Country Team believe that without concerted effort by both the Government and the international community Tajikistan will unlikely reach the MDG on promoting gender equality and empowering women by 2015.

**MAIN CHALLENGES:****

- Poverty and employment: low participation of women in the formal labour market; the ratio of women’s wages to those of men which is 72%; about 73% of women’s labour is not paid\(^{20}\); limited options for women to realize their labour potential as well as limited employment opportunities.
- Education: gender gap in school attendance in 2003 — 4% in primary, 10% in grades 6 to 9, 20%–21% in senior grades.\(^{21}\)
- Maternal and infant mortality and reproductive health: maternal mortality rate in 2003 was 120 maternal deaths per 100,000 live births and ranged from 126.3 to 842.1 per 100,000 live births in some regions; the infant mortality rate in 2000 was 89 per 1,000 live births (UNIFEM MICS data); more than 37% of pregnant women received no prenatal and postnatal care.
- Nutrition: 1 out of 10 women does not receive the daily recommended supply of calories\(^{22}\) resulting to in a poor diet that, in turn, leads to poor nutrition-related diseases, such as iodine deficiency, anaemia and vitamin A deficiency.
- Access to resources: less than 10% of the existing farms are headed by women and many female-headed households are left without land.\(^{23}\) According to Tajikistan’s population census of 2002, female-headed households represented 5% of the country’s total households.
- Discrimination and violence against women: around 30% of women reported having experienced some form of domestic violence.\(^{24}\)
- Gender sensitization: protection of women’s rights is adequately reflected in the country’s legislature but there are no mechanisms for providing effective protection to abused women.
- Women and politics: gender stereotypes persist; lack of training, and financial and other forms of support for women candidates; and a growing need for special education programmes on political rights of women and their responsibilities.

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18 Women’s Right to Land in Kyrgyzstan and Tajikistan: http://www.unifem.org/cedaw30/success_stories/.
20 Ibid.
21 Ibid, p. 76.
22 Ibid.
23 Ibid, p. 77.
Main national institutions responsible for housing policies and the housing sector:

The Agency for Construction and Architecture under the Government of the Republic of Tajikistan is mandated to carry out the functions of the former State Committee of Construction and Architecture of the Republic of Tajikistan. It is responsible for drafting laws and normative and legal acts of the President. It develops, approves and introduces norms and regulates construction and architectural activities and has control over their observance. It also issues licences to persons implementing economic activities in the field of construction and architecture.

The State Unitary Enterprise “Housing and Communal Services” (“Hojagii Manziliuy Omunaly”) is in charge of managing the operation of enterprises and housing and communal services’ organizations.

The Ministry of Economic Development and Trade (hereinafter, the Ministry of Trade) carries out the functions of the former Ministry of Economy.

Figure 3. Structure of State executive bodies responsible for housing policy

Source: Agency for Construction and Architecture under the Republic of Tajikistan


26 Decree of the President of the Republic of Tajikistan On Improving the Structure of the Central Bodies of the Republic of Tajikistan dated 30 November 2006 № 9.
and Trade, except for managing the Agency for Standardization, Metrology, Certification and Trade Inspection (Tajikstandart) and the functions of the former State Agency for Anti-monopoly and Support for Entrepreneurship under the Government, except for issues related to supporting entrepreneurship. Its mandate also includes carrying out functions connected to the tourism sector. The Ministry of Trade is responsible for developing Tajikistan’s social and economic development strategy and coordinating growth programmes for its regions and sectors within the economy.

The Ministry of Finance carries out functions related to the responsibilities of the former State Investment Insurance Company, Tajiksarmoyaguzor, under the Government, except for issues related to attracting investments. The Ministry of Finance is responsible for:

- Implementation of the unified financial, budget, tax and monetary strategy of the State; development and implementation of the State budget projects
- Development of the legal base and realization of a unified budget system
- Development of appropriate infrastructure for the securities market and creation of a favourable investment climate
- Development and introduction of international standards for accounting (financial reporting) and auditing.

The State Committee on Investments and State Property Management (hereinafter, the Investments Committee) carries out the functions of the former State Committee on State Property Management, the Aid Coordination Unit of the Executive Administration of the President, the functions of the former Ministry of Economy and Trade and the Ministry of Finance related to attracting investments, as well as the functions of the former Agency for Anti-monopoly and Support for Entrepreneurship related to supporting entrepreneurship.

The Investments Committee’s functions include:

- Attraction of investments
- Implementation of the unified State policy in the field of privatization
- Management of State property
- Organization and conduct of work on privatization of State property together with public management bodies
- Representing the interest of the State as an owner in the privatization of property
- Protecting property rights
- Elaborating a strategy for entrepreneurship development and drafting programme documents on development and support of entrepreneurship.

The State Committee for Land Management, Geodesy and Cartography (hereinafter, the State Committee for Land) is mandated to carry out the functions of the former National Space, Geodesy and Cartography Agency (Tajikkoinot). The Committee is responsible for developing and implementing the unified State policy in land tenure, land cadastre, land utilization, land relations, topography, geodesy and aerospace. It is also responsible for the State registration of land use rights and for defining the administrative borders of oblasts, regions, cities and villages.

The State Statistics Committee was reorganized in March 2010 into the Statistical Agency of the Republic of Tajikistan (hereinafter, the Statistical Agency) by decree No. 832 of the President on further improvement of central bodies of the executive government. The Statistical Agency is responsible for population censuses, household surveys, demographic statistics and a wide range of economic statistics, as well as prices, international trade, the national accounts, government finance, agricultural, labour and social statistics. It compiles social statistics from the administrative records of corresponding Ministries. The Statistical Agency produces official statistics on several topics, including construction. It publishes an annual yearbook Construction in Tajikistan which contains indicators of construction development in the country.

International organizations, non-governmental organizations and private institutions:

The United Nations Office in Tajikistan (United Nations Tajikistan) consists of several United Nations agencies collaborating with each other to assist the Government in attaining the MDGs. Among these agencies, the following are to different extents involved in activities related to housing:

- The United Nations Development Programme (UNDP) office in Tajikistan was opened in 1994 and is focused on activities aimed at eradicating poverty and achieving the MDGs by 2015. UNDP in Tajikistan collaborates with national counterparts, key donors, United Nations agencies and other international organizations and implements its projects with particular emphasis on sustainable development. It coordinates all United Nations activities in Tajikistan, including those related to the achievement of the MDGs.
• **The United Nations High Commissioner for Refugees** (UNHCR) is mandated by the United Nations to lead and coordinate international action for the worldwide protection of refugees and the resolution of refugee problems. UNHCR opened its office in Tajikistan in 1992 and started the repatriation, reconstruction and integration programme for Tajik returnees in 1993. Since then, it successfully reconstructed 25,000 destroyed houses. Based on a joint Swiss/UNHCR evaluation mission in March 1999, the project objectives for the repatriation/integration programme in Tajikistan were modified to reduce the emphasis on the shelter component.27

• **International Finance Corporation** is a member of the World Bank Group and in Tajikistan supports in the short and medium term the development of micro and small business enterprises as well as agricultural production and processing. Significant efforts are devoted to capacity and institutional building and the development of pilot initiatives.

• **Habitat for Humanity Tajikistan** (HFHT) was established in 1999, two years after the end of the civil war, and has been involved in building new houses, completion of unfinished house constructions, energy-efficient rehabilitations of buildings, complete remodelling of Soviet-era apartment blocks and installation of low-cost bio-sand water filters in remote rural areas. It works in partnership with NGOs and local and central governments. It has completed a disaster-response project in conjunction with Oxfam and is working with the Institute of Seismology in Tajikistan in support of the “mulberry branch” technology in housing construction, which can withstand earthquakes up to a magnitude of 9 on the Richter scale (see chapter II).28

• **Shelter for Life** (SFL) is a private relief and development organization established in 1979 that specializes in providing medium- to long-term shelter for internally displaced persons, refugees and disaster victims. It first came to Tajikistan in 1994, and has since been involved in various housing construction and shelter reconstruction programmes. Although SFL still implements some shelter and infrastructure projects, the primary focus is on enabling communities to be self-sustaining and ensuring that they are able to solve their problems without depending on outside assistance.29

• **The Open Society Institute** is a privately operating grant-distributing foundation that aims to shape public policy to promote democratic governance, human rights, economic, legal and social reforms. The Open Society Institute in Tajikistan was accredited by the Ministry of Justice on 13 August 1996 and by the Ministry of Foreign Affairs on 4 November 1996. In 2007, it was reaccredited with the Justice Ministry as a Branch Office of the International Organization of the Open Society Institute Assistance Foundation in the Republic of Tajikistan (hereinafter, Open Society Branch Office). In February 2009, a seminar for heads of housing and communal departments and organizations for utilizing and maintaining apartment buildings in Dushanbe, Khujand, Chkalovsk, Kurgan-Tube and Kulob was conducted with the support of the Local Government Initiative programme of the Open Society Branch Office. The seminar served as a platform for sharing experiences and bringing together the efforts of city authorities, citizens, and housing maintenance organizations in the maintenance of apartment buildings and addressing the issues of creating cooperatives of apartment owners as alternatives to the existing housing service offices managing apartment blocks. Its main objective was to contribute to the improvement and sustainable development of the system of maintaining housing in urban areas of Tajikistan.

• **The First Micro Finance Bank** (FMFB) in Tajikistan was established in 2003. It is the first commercial bank in Tajikistan focusing on microcredit lending. The Bank is affiliated with the Aga Khan Development Network and fully licensed by the National Bank of Tajikistan. It provides a comprehensive range of financial services to the poor throughout the country.30 In February 2008, the Bank launched a variety of housing microfinance products and currently offers three of these, including credit for the purchase, construction and refurbishment of homes and working capital for home improvement. The Bank also works with HFHT in a pilot project on home refurbishments, in which the Bank is responsible for disbursing the loans to the borrowers, and HFHT manages the purchase of materials and the refurbishment process itself.

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