



# First National Conference on Financial Inclusion in the Republic of Tajikistan

15<sup>th</sup> of August, 2019, 09:00 – 16.00  
Hyatt Regency, Dushanbe

**Participants:** *Government of the Republic of Tajikistan, Majlisi Oli of RT, National Bank of Tajikistan, international financial organizations, donors and partners, credit organizations, mobile companies, business associations, entrepreneurs, consultants, mass-media.*

## Conference program

Registration of participants	
08:30 –09:00	
Opening and welcome speeches.	
09:00 – 09:30	<p><b>Representative of Government of the Republic of Tajikistan</b>  <b>Ms. Lola Salimova, Deputy Chairperson of the National Bank of the Republic of Tajikistan</b>  <b>Mr. Stefano Ellero, European Union Charge d’Affaires a.i.,</b>  <b>Dr. Ms. Pratibha Mehta Resident Representative of UNDP</b>  <b>Mr. Wulf-Hendrik Goretzky, Project Director, GIZ «TRIGGER»</b>  <b>Ms. Nigina Anvari, Deputy Chairperson of the State Committee on Investments and State Property Management</b></p>
Plenary session. «Financial Inclusion: analysis of the current situation and strategies for further development»	
<i>Moderator: Zarina Odinaeva, Project Manager for Electronic and Digital Services in Azerbaijan and Central Asia, IFC</i>	
9.30 - 11.00	<p><b>Ms. Sakshi Varma, Senior Financial Sector Specialist, IFC</b>            “Financial Inclusion: Current Status and Development Prospects”</p> <p><b>Ms. Lola Salimova, Deputy Chairperson of the National Bank of the Republic of Tajikistan,</b>  <b>Ms. Mohbonu Nakatova, Director, Research Institute, National Bank of Tajikistan</b>            «Issues of the need to develop a National strategy for financial inclusion in the Republic of Tajikistan»</p> <p><b>Mr. Jomi Chiniev, Economist, Office of the Permanent Representative of the IMF in Tajikistan</b>            «Regional economic review on financial integration of SME in the Middle East and Central Asia»</p> <p><b>Ms. Gulbahor Makhkamova, International Expert, «Financial Inclusion and Development», Founder, Chairperson of NABWT</b></p>



	<p>«The context of women’s financial inclusion: Challenges and opportunities»</p> <p><b>Mr. Pavel Shust, IFC Consultant, St. Petersburg, Russia</b> «Financial technologies and financial inclusion: trends and perspectives. Focus of Tajikistan».</p> <p><b>Ms. Kinga Dabrowska, Project Manager, MFC (Poland)</b> “Overview of mapping financial technology. The experience of Ukraine, Turkey and Poland.</p>
<b>11.00-11.30</b>	<b>Coffee break</b>
<b>11.30-13.00</b>	<b>Sectional discussions</b>
<b>Section 1. «Financial Inclusion and the key factors of its increase»</b>	
<i>Moderator: Nuriddin Lafizov, Head of corporate direction of JSC MDO «Alif-Sarmoya»</i>	
<b>11.30 – 13.00</b>	<p><b>Ms. Ulugbek Bozorov, Deputy Head of the Consumer Protection and Financial Services, National Bank of Tajikistan</b> «Consumer protection and financial literacy - key tools for expanding access to finance»</p> <p><b>Ms. Gulnora Beknazarova, analyst, IK «Tahlil va Mashvarat»,</b> <b>Ms. Zebunniso Fattidinova, Executive Director, AMFOT</b> «The main problems of financial inclusion in the mountainous regions of Tajikistan: The results of the survey and the results of the round tables held in the regions of the country».</p> <p><b>Mr. Khurshed Jaborov, Deputy Chairman, Mr. Konstantin Khamidov, Director of Financial Department, OJSC «Oriyonbank»</b> «Development and improvement of new products for corporate clients. Achievements and problems»</p> <p><b>Mr. Azamat Baltabaev, Leading bank consultant, EBRD Project «Regional Program for Small and Medium-Sized Businesses in Central Asia»</b> «The role of training and raising the level of skills of personnel of credit institutions in improving the availability of financial services»</p> <p><b>Mr. Nuriddin Lafizov, Head of corporate direction, JSC MDO «Alif-Sarmoya»</b> «Culture, people and technology– as factors for increasing financial inclusion»</p> <p><b>Ms. Shahnoz Ikromi, Director of Business Development, LLC MDO «Arvand»</b> "A course on trust: improving the quality of customer service and improving relationships with them"</p>
<b>Session 2 “Financial Inclusion: New tools and innovations for the development of Small and Medium-Sized businesses in Tajikistan”</b>	
<i>Moderator: Alisher Akbaraliev, Executive Director, AMFO Kyrgyzstan</i>	
	<p><b>Mr. Alisher Akbaraliev, AMFI, Executive Director, Kyrgyzstan</b> «Responsible financing: Experience of Kyrgyzstan»</p> <p><b>Mr. Lutfullo Saidmurodov, Academician of the Academy of Sciences of the RT, Director of the Institute of Economics of the Academy of Sciences of the</b></p>



	<p><b>RT</b> «The role of public-private partnerships in expanding access to financing»</p> <p><b>Mr. Gulos Rakhmatshoev , MCO “Madina va Hamkoron”, Deputy Director, GBAO</b> «Ways to solve the problems of the activities of credit unions in GBAO».</p> <p><b>Ms. Anna Martynes, Regional Project Development Manager, ACTED Kyrgyzstan / Uzbekistan / Tajikistan</b> «Cooperation of financial institutions and SMEs in the framework of ACTED Projects»</p> <p><b>Mr. Malik-Aidar Abakirov, OJSC «Guarantee Fund», Chairman of the Board, Kyrgyzstan</b> «Loan guarantee funds- the key to joint success of business and lending institutions»</p>
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**Session 3 «The role of financial technology in increasing financial inclusion»**  
Moderator: Ms.Nargis Podchoevasi

	<p><b>Mr. Pavel Shust, IFC Consultant</b> «Financial technologies: special financial products for micro and small businesses, IT solutions and innovative practices»</p> <p><b>Mr. Shukhrat Salohiddinov, Director of Payment Systems Department, National Bank of Tajikistan</b> "The regulatory environment and its role in the development of new banking technologies and increasing the volume of non-cash payments"</p> <p><b>Ms. Gulshat Akimdzhanova, KMF, Deputy Chairman of the Board, Kazakhstan</b> «The role of remote services in improving financial accessibility: Kazmicrofinance experience»</p> <p><b>Mr. Dilshod Iskhakov, Director of the Payment Cards Department, CJSC «Spitamenbank»</b> «Special financial products for SMEs based on the payment service «Spitamen-Pay»</p> <p><b>Mr. Firdavs Mayunusov, Director of Development, MDO «Humo»</b> «Innovations and their role in increasing financial availability»</p>
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**Session 4 «Financial Inclusion: Gender Issues»**  
Moderator: Gulbahor Makhkamova, International Expert, Chairman of NABWT

	<p><b>Ms. Sitara Babadzhanova, Regional Principal Manager EBRD and Daniela Wendhaus, Consultant EBRD</b> «EBRD project «Women in Business» in Tajikistan. Achievements and problems»</p> <p><b>Mr. Furkat Ismatulloev, Head of Marketing department of JSC «Bank Eskhata»</b> «The new credit products of the bank for women entrepreneurs»</p> <p><b>Ms. Gulnora Makhmudova, Chairman of the Association of Business Women</b></p>
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	<p><b>of Uzbekistan «Tadbirkor Ayol»</b> «Financial inclusion and gender issues. Uzbekistan's experience»</p> <p><b>Ms. Blerta Sela, Deputy Regional Director for Europe and Central Asia «UN – Women»</b> «Improving women's access to financial resources is one of the ways to achieve the Sustainable Development Goals. Analysis of the situation and world practice»</p> <p><b>Ms. Surayo Urakova, Chairman of the Council of Women Entrepreneurs under the Committee on Women's Affairs of the RT</b> «The role of state bodies in matters of women's financial involvement»</p>
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**Session 5 «Islamic banking in Tajikistan: review of the current situation and strategies for further development».**

*Moderator: Kibriyo Urakova, Head of Islamic Banking Department, National Bank of Tajikistan*

	<p><b>Ms. Kibriyo Urakova, Head of Islamic Banking Department, National Bank of Tajikistan</b> «The state of the issue of introducing the principles of Islamic banking in Tajikistan»</p> <p><b>Mr. Boymirzo Boymirzoev, Micro-loan fund «Imon»</b> «From classic lending to Islamic banking»</p> <p><b>Mr. Khurshed Mirakilov, CJSC «Tavhidbank»</b> «Mechanisms of transformation and implementation of the principles of Islamic finance»"</p>
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<b>13.00-14.00</b>	<b>Lunch</b>
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<b>14.00 -14.40</b>	<b>Plenary session</b>
<p><b>Speech by the Moderators of the sectional discussions with proposals to the final resolution of the First National Conference on Financial Inclusion in the Republic of Tajikistan.</b> <b>Adoption of the final resolution and Conference summary</b></p>	

<b>14.40-15.30</b>	<p><b>Ceremony dedicated to the 20th anniversary of the activities of microfinance organizations in the Republic of Tajikistan and the 15th anniversary of AMFOT</b></p> <p><i>Moderators:</i> <i>Lola Salimova, Deputy Chairman of the National Bank of Tajikistan</i> <i>Zebunniso Fattidinova Executive Director of AMFOT</i></p>
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<b>15.40</b>	<b>Closing of the Conference</b>
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Events held in parallel with the Conference	Responsible for conducting
<i>Presentation of the new collections of the business school of design and craft project NICE-TAK from Khujand, Dushanbe</i>	<i>Business School of Design and Handicraft</i>





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<i>and Bishkek</i>	
<i>Financial Products for Artisans Presentation, Women, Micro and Small Business.</i>	<i>Financial institutions, MFIs, etc.</i>