Empowering Rural Women Entrepreneurs in Kazakhstan



MFI: ACF

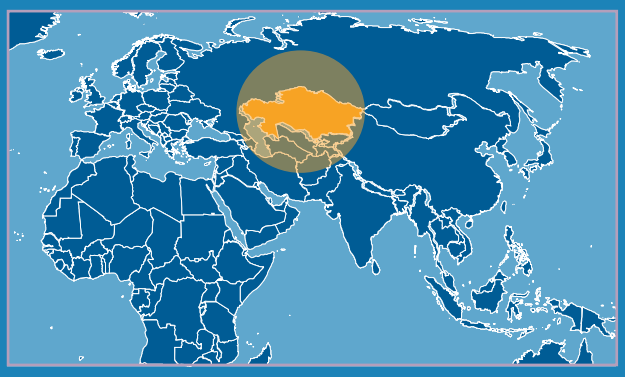
Established in 1997, ACF is one of Kazakhstan's leading microfinance institutions, with more than 28 years of experience promoting financial inclusion and rural development. It has disbursed over 374,000 microloans totaling more than USD 417 million, supporting rural households and small businesses across the country. ACF operates through 14 branches and 70 service offices in 10 regions, with 89% of its network in rural areas and 58% of its borrowers being women. Beyond lending, it invests in financial education through initiatives like the ALAU project, which trained over 1,100 rural entrepreneurs in the past year, reflecting a mission focused on responsible, client-centric services for rural communities, particularly women.

MSME: Aitolkyn Yerkynovna Beisenbayeva

In the rolling hills of East Kazakhstan, 35-year-old Aitolkyn Yerkynovna Beisenbayeva has turned a modest family initiative into a thriving dairy business. She lives with her husband and four children in Kapai Batyr village, in the Zharma district, and once worked at a local clinic. Realizing her salary was not enough to support her growing family, she began livestock farming in 2022 with just two cows. Her enterprise is a collective one. Her husband, a schoolteacher, helps sell butter, cottage cheese, milk and kurt at weekend markets; his parents, who live nearby, contribute experience, tractors and haymaking equipment; and even her young children pitch in, making it truly a family business.

A loan of 1,500,000 KZT (around USD 2,900) over 36 months allowed Aitolkyn to purchase livestock feed, a milk separator and a milking machine. The investment helped her grow her herd from two to twenty animals, improve hygiene standards, and maintain a consistent supply of high-quality products to nearby towns. "The health of the nation begins with clean, natural products," she says proudly. Her business strengthens local food security, sustains other farmers in the dairy value chain, and contributes to SDGs 2 (Zero Hunger), 8 (Decent Work and Economic Growth) and 12 (Responsible Consumption and Production).

Kazakhstan Key Figures	
Population	**$20.6 M**
GDP per Capita (USD)	**$14,005**
Human Development Rank (UNDP)	**60/191**
Real GDP Growth	**4.8%**



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