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POUR L'EUROPE КОМИССИЯ FOR EUROPE

## **Policy Seminar Women's Entrepreneurship Development in Central Asia**

**Monday, 19 September 2011, 10am-6pm  
Palais des Nations, Salle XI, Geneva**

### **SUMMARY REPORT<sup>1</sup>**

#### **Introduction**

1. The Beijing Platform for Action, adopted at the Fourth World Conference on Women in Beijing in 1995, highlighted the importance of promoting women's economic rights and independence. It called on governments to ensure equal access to and control over economic resources for women and men and encouraged the provision of business services, training and access to information and communication technologies. The fifteen-year review of the implementation of the Beijing Platform for Action by the United Nations Economic Commission for Europe (UNECE) in 2009 highlighted important gaps in the economic realm. The Chairperson's Conclusions of the Beijing +15 Regional Review Meeting which took place on 2-3 November 2009 in Geneva therefore called for further efforts to strengthen women's situation and opportunities.
2. In line with these recommendations and the mandate of UNECE to focus on economic aspects of gender equality, activities since Beijing + 15 have focused on enhancing women's economic independence, specifically through supporting women's entrepreneurship. With the financial support of the governments of Finland and Sweden, UNECE conducted two national assessments of the Business Environment for Women's Entrepreneurship development in Tajikistan and Kazakhstan in 2010/2011.
3. The United Nations Economic Commission for Europe organized a one-day policy seminar on Women's Entrepreneurship Development in Central Asia in cooperation with the United Nations Development Programme, Regional Office for Europe & CIS,

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<sup>1</sup> The views expressed in the summary report represent the views of the presenters and participants and are not necessarily the view of the United Nations

Bratislava to discuss the findings and policy implications of the research assessing the business environment for women entrepreneurs in Central Asia.

4. The seminar was held on 19 September 2011 at the Palais des Nations in Geneva, Switzerland.
5. The seminar was attended by 45 policy makers, representatives from women's business associations, gender and finance experts from Afghanistan, Azerbaijan, Kazakhstan, Kyrgyzstan, Tajikistan and Uzbekistan, as well as experts from international and regional organizations.

### **Opening Session**

6. The seminar was opened by Mr. Andrey Vasilyev, Deputy Executive Secretary of UNECE and Ms. Koh Miyaoi, Gender Practice Leader, UNDP Regional Centre for Europe and CIS. Ms. Malinka Koparanova, Senior Social Affairs Officer and Gender Focal Point at UNECE delivered the opening statement to the seminar.
7. In his welcome address Mr. Vasilyev stressed the importance of the role of women's entrepreneurship as a key part of economic development in the region. Women's economic development paves the way for gender equality in all realms of life including parity in educational achievement, access to healthcare, and political participation. He outlined UNECE's three-fold approach to supporting women's economic empowerment in Central Asia. Firstly, UNECE works to improve awareness regarding the situation of women entrepreneurs in the region and supporting a gender-sensitive policy environment by sponsoring research, data collection, and open policy dialogue. Secondly, UNECE fosters capacity-building regarding women's entrepreneurship development by supporting women's business associations and providing networking opportunities for women entrepreneurs. Thirdly, UNECE promotes gender-sensitive policy making through good practice research and by making evidence-based policy recommendations to the governments of its member states.
8. In her welcome address on behalf of UNDP, Ms. Koh Miyaoi noted that although economic development, financial frameworks, and government institutions in Central Asia are currently in the process of transforming themselves to be more democratic, inclusive, and market-oriented, women in the region remain substantially less visible and less vocal in this economic and political development process. Thus, it is of utmost importance to UNDP, who views women's economic empowerment as central to human development in general, to address women's needs in this area to ensure that they are given the same opportunities to pursue economic activities and development as are men.
9. Ms. Miyaoi enumerated the many initiatives that UNDP has undertaken to support women's rights and women's political and economic empowerment in the region, and expressed optimism regarding being able to share some of UNDP's achievements over the course of the Policy Seminar as well as her interest in learning from the experiences of all the participants present. She urged all of the participants to continue to fulfill their personal commitments to gender equality and to do everything in their power to help integrate women and girls fully into the economic, political, and social spheres of society. She then wished the participants an enlightening and productive discussion, and gave the

floor to Ms. Malinka Koparanova to deliver the Policy Seminar's Opening Statement on behalf of UNECE.

10. In her opening statement, Ms. Koparanova provided an overview of women's entrepreneurship in Central Asia. She highlighted major obstacles affecting women's entrepreneurship development as part of the transformation of these economies to market-based structures and stressed that a gender lens needs to be applied to both the analysis and policies supporting women's entrepreneurship.
11. Women entrepreneurs continue to face obstacles in the legal, economic and social environment within which they start and develop their businesses as well as obstacles related to the entrepreneurship process itself. Compared to men, women own less property and have less access to finance. Gender stereotypes and gender role expectations often mean that women receive less family and social support for entrepreneurial activities than men. Lacking child and eldercare services are an additional barrier.
12. Ms Koparanova stressed that refocusing development policies through a gender lens is crucial for efficient support to women entrepreneurs. There is a need for targeted policies to address gender-based barriers and to create an enabling environment for women at national, regional and municipality levels. Institutional support for women is needed, including through specialized support services for business start-ups and equal access to the financial capital needed to start up and develop their own businesses. The promotion of women's entrepreneurship development to close the existing gender gap should further include targeted education and training programmes to strengthen business skills, enhance networking opportunities for women and stimulate a more positive attitude towards women as entrepreneurs in society at large, for example through the provision of positive role models.
13. She concluded that preconditions for an enabling business environment are that the voices of women entrepreneurs are heard, that policies are gender-sensitive at all levels, taking the different needs and realities of women and men into account. The institutional and policy environment should facilitate both business set up and development through coherent and coordinated measures, which are forward-looking and address emerging new challenges.

## **1. Business Environment for Male and Female Entrepreneurs in Central Asia**

14. The first thematic session was chaired by Ms. Koh Miyaoi, Gender Practice Leader at the UNDP Regional Centre for Europe and CIS in Bratislava. The aim of the session was to draw policy-oriented conclusions on how to promote women's entrepreneurship based on empirical evidence from research conducted in Kazakhstan, Kyrgyzstan, Tajikistan and Uzbekistan.
15. Ms. Tatiana Bozrikova, Chairperson of the Public Organization "Panorama," presented the results of a survey of 500 male and female entrepreneurs conducted as part of the UNECE project Assessment of the Business Environment for Women's Entrepreneurship Development in Central Asia to assess the business environment for male and female entrepreneurs in Tajikistan. Her presentation highlighted opportunities and barriers to women's entrepreneurship development that emerged from the perceptions of women

entrepreneurs captured by the survey. Enabling characteristics of the business environment in Tajikistan include that procedures involved in setting up a business have been simplified with the establishment of an advisory council for improving the environment for entrepreneurship. New legislation is currently being drafted to enhance support for entrepreneurs. Key barriers which emerged from the survey included a lack of oversight of the fulfilment of contracts, the lack of gender-disaggregated data on national employment statistics, and very high taxation on small businesses which makes it disproportionately more difficult for women to sustain their entrepreneurial projects than for men given the gender gaps in access to capital.

16. Ms. Bozrikova drew attention to the broader socio-cultural environment in Tajikistan, which plays a role in discouraging women from becoming entrepreneurs. There are strong social norms with respect to the level of educational attainment and the kind of economic activities considered to be acceptable for women. In this context women are less likely to obtain a high level of education and more likely to shy away from the “high risk” production side of industry – both factors that perpetuate the gender gaps in entrepreneurship development.
17. She stressed the importance of effective policy based on reliable statistics as key to progress in the area of women’s entrepreneurship development. Currently there is insufficient sex-disaggregated statistical information on the situation of women entrepreneurs. More specific indicators are needed to effectively monitor men’s and women’s situation and contribution to the economy, to be able to identify gender gaps and to adequately address them. She further recommended targeted strategies to make women entrepreneurs more competitive in the market such as encouraging higher levels of financial literacy and access to funding (including through the development of micro-finance programmes), providing advisory services, education and training to women and to facilitate networking opportunities.
18. The second speaker, Ms. Dono Abdurazakova, Independent Consultant, presented the results of an assessment of the business environment for women and men entrepreneurs conducted by UNDP in Uzbekistan. She emphasized that besides various positive developments in Uzbekistan, such as economic growth and the establishment of new institutional structures, such as credit unions, challenges to women’s entrepreneurship development are still significant.
19. In Uzbekistan there is a growing recognition of the important economic role women play but relatively little is still known about the situation of women in the economy and existing gender gaps. There is little research on the topic and a lack of sex-disaggregated official statistics that would allow systematic monitoring and evidence-based analysis.
20. Among the key challenges to women entrepreneurs are prevailing stereotypes with respect to women’s role in society, persistent patriarchal family structures, and unequal access to assets, resources and business opportunities. There is a biased assumption that entrepreneurs are male. Women entrepreneurs are less visible. Policies and programmes directed at the formal economy benefit men who predominate in the formal sector. The burden of domestic responsibilities including the care of children and elderly family members is predominantly borne by women. There is a lack of preschool institutions which makes it difficult for mothers to engage in entrepreneurial activities when their

children are young. Complicated and lengthy registration procedures are a further obstacle to women who therefore tend to stay in the informal economy. These constraints are stronger in rural areas, where women get married at an early age and become part of the husband's family. They do not have ownership and control over their husbands' resources. This makes it difficult for them to obtain bank loans that require collaterals.

21. Ms. Abdurazakova recommended that an integrated and comprehensive, cross-cutting approach to women's entrepreneurship development is needed in which women's entrepreneurship is not considered as a narrow area apart but as an integral part of development. Women's access to education and training needs to be improved, especially in rural areas. Efforts need to involve a wide range of actors and institutions, including at the grass roots level in rural areas to reach out to the most vulnerable women. Finally, she stressed the importance of monitoring the impact of a proactive gender approach.
22. The third speaker, Ms. Gulbanu Aubekerova, Chairperson of the West Kazakhstan Branch of the Independent Association of Entrepreneurs, presented the results of an assessment of the business environment for women entrepreneurs that she coordinated in Kazakhstan. Her presentation highlighted the gender-segregated nature in the choice of economic activity: men predominantly work in the construction, agriculture and fishing industries whereas women are more strongly represented in service industries and retail.
23. In her presentation she highlighted high tax rates as a key barrier to the further development of women's entrepreneurship. Women who tend to earn less than men are particularly affected by high tax rates, which do not allow entrepreneurs to build up capital, which they could reinvest in their business. For women, in rural areas in particular, it is important to increase access to credits to reduce dependence on the financial support from family members, to which many turn to borrow money to set up their business.
24. Ms. Mira Djangaracheva, Poverty Reduction Programme Manager with UNDP Kyrgyzstan, presented an overview of the employment trends for men and women in both urban and rural areas in Kyrgyzstan. She reviewed legislative trends in supporting entrepreneurship and current institutional support mechanisms for women's entrepreneurship development, focusing specifically on support for women in rural areas. The key challenge to the development of women's entrepreneurship in Kyrgyzstan is the weak implementation of legal frameworks in this area. Current legislative and institutional strategies to promote entrepreneurship are not working to benefit rural women in Kyrgyzstan. They lack access to land and mainly work as family workers, which results in a lack of control over their working conditions and benefits and does not allow them to build up the necessary capital to start their own businesses. Women continue to predominate the services and in the small business sector where wages are not high. Thus in times of crisis women are most vulnerable since the service sector tends to be first affected. High tax rates and corruption are other important obstacles.
25. Ms. Djangaracheva advocated the promotion of gender equality in a more decisive way than has been done so far to achieve better outcomes for women. Women's entrepreneurship development should be central to the framework for economic development in Central Asian. She called for special sessions to be held regularly to assess the status of women entrepreneurs in the region, from which there must be a call to

upgrade the national mechanisms for reaching gender equality and more extensively involve parliaments and governments in making progress in this area.

26. Mr. John Cassidy, Deputy of Management at the School of Business and Law, University College Dublin, Ireland, concluded the first session by summarizing the participants' remarks and synthesizing the key themes that emerged from the discussion that took place during the session. Ensuring that there is a legal system in place to protect the rights of women entrepreneurs during the process of creating and scaling up business ventures was of paramount importance to the presenters. Mr. Cassidy highlighted the need for a focal point to ensure that these laws are actually implemented in practice, and that gender mainstreaming in terms of policy making is done across all sectors. All of the participants made it clear that the appropriate data to assess the situation of women entrepreneurs in this region is lacking, and that the appropriate questions need to be asked. It further emerged from the discussion that there is a need to focus on the micro level with regard to the organization and mobilization of women's business associations, access to training, access to mentoring, having the appropriate educational qualifications in place and ensuring that there are support centres for women entrepreneurs. Regarding the much-discussed gender disparities in access to finance, collateral, and credit, it was concluded that there are no answers to these questions as of yet, and they are key issues that must be addressed.
27. Ms. Zulfiya Tukhtakhodjaeva, the Deputy Chairperson of the Businesswomen Association of Uzbekistan (Tadbirkor Ayol) responded specifically to the presentation on the projects being implemented in Uzbekistan by Ms. Dono Abdurazakova earlier in the session. Ms. Tukhtakhodjaeva expressed optimism about the situation of women entrepreneurs in Uzbekistan, as 12 documents have recently been passed by the Parliament of Uzbekistan with the aim of improving the situation for women entrepreneurs via creating more favourable conditions for small business owners and eradicating bureaucratic barriers to promote more freedom in the business sector. However one concern of note is the decline in the percentage of women entrepreneurs using credit due to the difficulties women face when attempting to navigate and get access to credit unions in order to obtain the cash necessary to develop their small businesses. Ms. Zulfiya Tukhtakhodjaeva's recommendations in this area, based on joint research conducted previously with ILO and UNECE, were to create a working group on gender within the Cabinet of Ministers and to support the creation of gender-disaggregated indicators for women's entrepreneurship development at the national level. Ms. Tukhtakhodjaeva called for the creation of more advisory and training centers, the strengthening of financing and crediting systems, and the expansion of information communication technology training and usage for women, especially in rural areas.

## **2. Key challenges to women entrepreneurs in rural areas**

28. The second session was moderated by Ms. Dono Abdurazakova, Independent Consultant from Uzbekistan. It gave the floor to women's business associations to highlight the challenges for women entrepreneurs, particularly in rural areas, and to discuss how women's business associations can and are addressing these in the region.

29. Ms. Gulnara Baimambetova, Chair of the Board of the Women Entrepreneurs Support Association in Kyrgyzstan presented an overview of the challenges faced by rural women entrepreneurs in Kyrgyzstan, and identified opportunities for increased support of their entrepreneurial activities from either businesswomen's associations in the region or the Kyrgyz government. Ms. Baimambetova noted that rural women work within a very weak infrastructure; that they work in very small enterprises and/or the informal sector which deprives them from any access to resources and credits; and that rural women mostly work in worse conditions than their urban counterparts.
30. The Women Entrepreneurs Support Association in Kyrgyzstan tries to help these rural women grow their businesses and become more stable. Ms. Baimambetova's recommendations were that the government should develop special programmes specifically for rural women entrepreneurs and that much work should be done on local level - primarily focusing on the eradication of administrative barriers for those who want to start up their businesses. She noted that the rural areas of the country provide a wide range of activities for all types of organizations and associations involved in the development of women's entrepreneurship, therefore her key recommendation in this area was that family business in rural areas should be institutionalized (should receive assistance in transitioning from the informal to the formal economy). She concluded her presentation by noting that rural women now achieve almost the same level of economic activity as urban women and with a bit of assistance there is a lot that they can do in terms of contributing to the economy. Women in rural areas are an untapped resource of wonderful interesting and new ideas who simply need the information and resources regarding how to implement their ideas.
31. Ms. Muiyasar Bobokhonova, Chairperson of the Association "Women and Society" in Tajikistan presented an overview of the challenges faced by rural women entrepreneurs in the country, and identified opportunities for increased support of their entrepreneurial activities from either businesswomen's associations in the region or the government. Ms. Bobokhonova explained that her organization, "Women and Society" concentrates primarily on three areas: creating a favourable climate for trade development between Tajikistan and Kyrgyzstan; helping to achieve economic stability for the families of labour migrants; and the development of entrepreneurship in rural areas through small-scale agricultural projects such as sustainable rabbit breeding.
32. She noted that the key barriers for rural women to become engaged in entrepreneurship are: the difficulty women face in acquiring start-up capital; a low level of knowledge about technology that can be used in the processing of agricultural products; lack of appropriate sources of energy; low level of knowledge about taxation; the lack of professional training in entrepreneurial activities; and the lack of preschool institutions to assist in reconciling work and family life.
33. Ms. Bobokhonova's recommendations for creating a more supportive business environment for women in Tajikistan going forward were: to develop cooperatives in rural areas on the local level which will help women work together and network; improve the financial literacy of women involved in entrepreneurship; promote investments in women's cooperatives in rural areas; promote efforts to improve quality of products to be suitable for international markets and diversify the type of products that they are able to

produce; and finally to encourage the government to institute tax exemption status for start up businesses for a period of three years.

34. Ms. Mavlyuda Shirinova, Director of the Socio-Economic Development Centre “SABR”, Uzbekistan presented an overview of the challenges faced by rural women entrepreneurs in Uzbekistan and identified opportunities for increased support of their entrepreneurial activities from either businesswomen’s associations in the region or the government. The research conducted by Ms. Shirinova’s centre (SABR) showed that rural women lack economic and social support, thus her organization’s activities are dedicated to increasing both types of support for women entrepreneurs in rural areas. She also noted that women in rural areas generally lack even the basics of financial knowledge, which is crucial in terms of doing business, and as such rural women need educational programmes which will give them the practical knowledge they need regarding how to start up their own businesses.
35. After 2001, SABR began promoting its micro crediting programme which offered microcredit loans together with social support to rural vulnerable women with the philosophy that rural women should not be only given financial resources but also education and skills improvement in doing business, filling out business plans, etc. An area of concern, however, is the young age at first marriage for women in rural areas because these women cannot continue their education after being married at age 16-17. SABR is beginning to conduct vocational trainings for young women in this situation so that they might have a chance to participate in the economy.
36. Ms. Shirinova’s recommendation going forward was that there should be further research conducted regarding the amount of economic activity conducted by women at home (informal labour), and what impact that labour could have on the development of the economy of the country if it were brought into the formal economy (though SMEs). Ms. Shirinova anticipated that the result of such an analysis would highlight how much the economy could potentially gain by developing women’s engagement in small and medium-sized enterprises.
37. Comments from the floor following the presentations included that information and communication technologies (ICT), e-business, and e-literacy play an important role in business development nowadays and that it is crucial to introduce ICT from early ages and that it will be a topic of emerging interest and importance for women entrepreneurs in the region.
38. It was further noted that there are two different types of entrepreneurship: opportunity and necessity entrepreneurship. The Global Entrepreneurship Monitoring Report publishes the ratio of these two types with regards to men and women engaged in entrepreneurial activities, and it has been shown that in many countries there are many more women who become entrepreneurs out of the necessity than men. The majority of men go into business because of the opportunity that it offers. The representative stressed the importance of ensuring that we promote opportunity entrepreneurship.
39. A key theme identified was the issue of changing mindsets about gender stereotypes raised by the panellists, which should be addressed through education. Education plays a crucial part in the development of women’s entrepreneurship. Furthermore it is important

to address how the issue of women's entrepreneurship is tackled from the macro economic perspectives, on the national regional and local levels.

### **3. Closing the Gender Gaps in Entrepreneurship: support at the country level**

40. This session was chaired by Ms. Mazal Renford, Director of the Golda Meir Mount Carmel International Training Centre. This session provided space for the presentation of successful projects and initiatives to strengthen women's entrepreneurship in rural areas in the region.
41. Ms. Meerim Satkeevam, Head of the Nonbank Licensing Division at the National Bank of the Kyrgyz Republic presented examples of successful initiatives undertaken in the country to strengthen women's entrepreneurship in rural areas. She began her presentation by noting that 33 per cent of the population is poor, and that the government priority in this sense is to create good conditions to stimulate self-employment and for the development of the SME sector where financing is the key factor. Very often due to the lack of start-up capital, low income, lack or absence of collateral, and/or the absence of bank infrastructure near their living or working place, women entrepreneurs cannot fulfil their potential. Development of micro crediting has a positive affect in terms of supplying the financial market with necessary resources which then become available for women entrepreneurs. This, in its turn has a positive influence for the self-employment of women, and development of small and medium-sized businesses in the country. Ms. Satkeeva explained that, thus, support to the microfinance sector, which is an important instrument in economic development, is a priority task for the government and for the National Bank of the Kyrgyzstan. She noted that the microfinance sector in Kyrgyzstan began to develop in 1994 thanks to international donors, and she recommended that, going forward, the government should place an emphasis on attracting international investment in this sector to further its expansion.
42. Mr. Arman Sultanbek, Director of the Corporate Fund "Social micro credit organization Delta-Credit" in Kazakhstan presented examples of successful initiatives undertaken in Kazakhstan to strengthen women's entrepreneurship in rural areas. Mr. Sultanbek highlighted the crucial role that SMEs play in economic development, however noting that for rural areas there is often a lack of infrastructure to support SMEs and there is also a significantly lower income level in rural versus urban areas implying there is often a lack of the necessary start-up capital to support SME development as well. He explained that his organization was developed with the goal of bridging the gap between rural and urban markets because cities possess the market for the potential products of the rural population.
43. People in rural areas need investments, consultancy and technology. The Corporate Fund "Social micro credit organization Delta-Credit" provides technological support to rural entrepreneurs for their production, investments, and the guarantee of the sale of their products. He believes it is crucial, given the poor regional infrastructure, to guarantee the sale of the products of rural entrepreneurs; thus his organization offers the dual positive return of helping rural entrepreneurs in supplying their products in cities and also guaranteeing the return of money for the investors. Going forward, Mr. Sultanbek noted that the establishment of a rural-urban trade network in Kazakhstan will provide a

platform for women entrepreneurs to more effectively bring their products to the formal market, thus encourage more women to become entrepreneurs.

44. Ms. Viloyat Mirzoeva, National Project Coordinator for UN Women in Tajikistan, presented examples of successful initiatives undertaken to strengthen women's entrepreneurship in rural areas in Tajikistan. She highlighted the issue of civic registration as a barrier to women's entrepreneurship development, as having proper documentation is a necessary precursor for women to own land, apply for loans, and register their businesses. Ms. Mirzoeva described a successful program implemented by UN Women that established a network of regional information centres targeting women to ensure that they were aware of the documentation process, conducted outreach, and offered legal counselling and civic registration on-site. The following recommendations were made regarding the promotion of women's entrepreneurship development in Tajikistan: there should be a gender specialist in each ministry in order to mainstream gender issues across the board in all governmental sectors; the knowledge gap among civil servants must be filled by ensuring that all civil servants receive gender-sensitive training including those working on land reform; and as Tajikistan is currently working on reforming its tax code, the inclusion of a provision that offers tax incentives for women entrepreneurs in order to promote business development is essential.
45. Ms. Gulsara Kenenbaeva, Project Specialist for EBRD Business Advisory Services (BAS) in Kyrgyzstan, presented examples of successful initiatives undertaken in Kyrgyzstan to strengthen women's entrepreneurship in rural areas in the region. Ms. Kenenbaeva enumerated the successes of the programme of EBRD on Business Advisory Services, noting that at present more than 500 projects in Kyrgyzstan have received consultations thanks to this project and among them are 169 gender projects and 65 regional rural projects. Ms. Kenenbaeva explained that one of the biggest challenges that the consultants who work for the programme face is the lack of awareness regarding small business needs and general financial literacy. The programme has sought to address these issues by holding various educational trainings and seminars in the region, as well as launching consultancy campaigns that raise awareness about how hiring a consultant might benefit one's entrepreneurship venture. Ms. Kenenbaeva called attention to the fact that over the course of these campaigns, their programme has run into issues with rural entrepreneurs not having proper registration and accounting documents for their businesses thus rendering them unable to obtain the programme's subsidies and consultancy support. It is important that the latter is addressed by the government in order to increase the number of women entrepreneurs in the rural areas of Kyrgyzstan.

#### **4. The way ahead: policy strategies for women's entrepreneurship development**

46. This session was moderated by H.E. Ms. Madina Jarbussynova, Ambassador at Large at the Ministry of Foreign Affairs in Kazakhstan. It gave the floor to policy makers from Central Asia to present policy measures and strategies to promote women's entrepreneurship, especially in rural areas, and to discuss the key policy challenges ahead.
47. Ms. Sadagat Gahramanova, Deputy Chairperson of the State Committee for Family, Women and Children Affairs of the Republic of Azerbaijan presented an overview of

the current economic and policy climate for women entrepreneurs in Azerbaijan. The Parliament of Azerbaijan has recently adopted several documents that will serve to support women entrepreneurs going forward. Within the social realm there was a special measure put in place within gender equality legislation to prevent women from being victims of domestic violence. It specifically designated “economic violence” - keeping women economically disadvantaged or inhibited at home - as a form of violence. In the economic realm, the state budget for creating jobs has recently placed an emphasis on helping the most disadvantaged populations, including women and children.

48. Ms. Gahramanova noted that although the policy environment for women entrepreneurs looks promising, there are still significant barriers to women’s achievement in this area. Women entrepreneurs in Azerbaijan tend to be concentrated in the agricultural sectors, and there is a substantial population of women who work primarily from the home who are producing goods yet have trouble transitioning to selling these products in the formal market. To target these two issues, the State Committee for Family, Women, and Children’s Affairs has begun a UNDP affiliated research project to analyze the issues facing women entrepreneurs in the informal sector, and has created a special fund to assist women in bringing their home-based products to the formal market so that they will be able to be formally classified as “employed” and thus receive social security benefits. Ms. Gahramanova concluded her presentation by proposing that a subsequent regional Policy Seminar be held in Azerbaijan, so that participants get acquainted with women-owned businesses in the country.
49. Ms. Sayeda Mojgan Mostafavi, Technical and Policy Deputy Minister at the Ministry of Women's Affairs of Afghanistan presented an overview on the targeted programs for women in the country which focuses on shaping the social environment to promote women’s interests regarding ‘economy, work, and poverty.’ The specific programs within the broader strategy for women’s advancement are: (a) improvement of access to education, vocational training and employment, (b) legal protection under commercial, family, inheritance, labour and trade laws, (c) promote awareness to increase recognition of women as economic agents, (d) develop and adopt a national population policy, (e) women’s leadership in the economic sector, (f) addressing needs of women in informal economy. Each are challenges in their own right and there are still many barriers to women’s participation in the labour force such as deeply ingrained cultural norms against women’s social mobility, pervasive illiteracy, and difficulty attracting investors to the country in general.
50. Ms. Mostafavi’s recommendations going forward given these challenges were that: in light of the Afghani private sector being relatively new, the recently established businesswomen’s association must ensure that its role in promoting women entrepreneurship grows along with the private sector itself; businesses that are thriving should be encouraged to give preferential access to women in their recruitment; and that the government should encourage local industries (such as tourism) to employ a larger share of women.
51. Ms. Zhamilya Nurmagambetova, Chief expert at the Department of Entrepreneurship Development in the Ministry of Economic Development and Trade of the Republic of Kazakhstan presented an overview of the current economic and policy climate for women entrepreneurs in Kazakhstan. Ms. Nurmagambetova expressed optimism regarding the

recent trends in legislation aimed at eliminating gender discrimination in Kazakhstan, as several gender parity laws have been ratified by the government and many programs have been adopted to promote gender equality. The National Office of Statistics is currently developing an action plan to disaggregate its data by gender. In the economic sector, the trends indicating an increase in the number of active NGOs in the country that help women start their own businesses (by promoting economic literacy and conduct ICT training sessions, etc) is encouraging as well.

52. Ms. Nurmagambetova's main concerns, however, were that women are underrepresented in large-scale businesses and that there needs to be more cooperation between independent business organizations and the government going forward to address women's lack of participation in such businesses. There were three challenges outlined and solutions proposed to overcome the difficulty that women have in doing so in Kazakhstan. Firstly, there is the problem of how women see themselves in terms of their lack of confidence about breaking into the more traditionally male-dominated economic sectors. Ms. Nurmagambetova's proposed solution to this issue was an increase in "hard science" emphasis training programs for women entrepreneurs. Secondly, there is the cultural issue of changing the mindset or stereotype that a women's place is in the home. The proposed solutions for targeting traditional gender role stereotypes were improving public school systems in Kazakhstan (especially at the lower level) so that women have more free time early in their children's lives for pursuing their own occupational interests, and developing SMEs because they tend to be a more attractive option for women to be involved in the economy when they cannot pursue economic activity outside the home. Lastly, women's economic literacy is still somewhat low, even at the higher educational levels, so Ms. Nurmagambetova proposed an increase in training seminars aimed at improving economic literacy in higher level educational programs that are conducted by women for women.
53. Ms. Gulbukhor Gulyamova, Chief Specialist at the Ministry of Economic Development and Trade in Tajikistan presented a brief overview of the current economic and policy climate for women entrepreneurs in Tajikistan. The government implements a state program every year that includes a package of measures targeted at women with the goal of helping women fit into the labour market. This includes, for example, providing targeted vocational training, skill and qualification enhancement; and also enabling women to develop their own businesses by offering interest-free credit and making presidential grants available for women who want to start their own companies. In 2006, one such program helped more than 2,000 women get part-time jobs and 54 get full-time jobs within the first year of being implemented.
54. Ms. Gulyamova noted that Tajikistan must devise a more long-term strategy to improve women's business skills and levels of qualification that has a component in which a clear accountability-for-implementation mechanism is defined. She also called for an increase in gender-sensitivity and gender-sensitive policymaking among civil servants through more widespread gender education and training.
55. Ms. Aina Mambetova, Expert in the Section of Gender Issues in Ministry of Labour and Employment in Kyrgyzstan presented an overview of the current economic and policy climate for women entrepreneurs in the country. She noted that the government has ratified many international instruments on women's rights, including the UN Convention

on the Elimination of all forms of Discrimination against Women and the Beijing Program of Action. The government has two national plans intended to promote and to achieve gender equality for the country. The new constitution has a guarantee for men and women to have equal rights and equal opportunities, as it sets out a whole range of measures relating to family life - and to marriage in particular - all of which has been in the interest of women. In 2009, the government set up a body that was attached to the Ministry of Employment to focus specifically on the issue of gender and that will coordinate all state gender policy going forward.

56. Ms. Mambetova noted that although she is optimistic about the positive direction that gender relations in Kyrgyzstan are headed, the Ministry of Justice has recognized that there is need for further work to be done, therefore it convened an international symposium on gender equality in the country that looked at how capacity building can be promoted (particularly of rural women). Going forward, there is a need to ensure that social partnerships are created in the country in order to ensure employers and workers work together to achieve gender equality in entrepreneurship.
57. Ms. Mambetova explained that the government is currently trying to enhance the way that state structures recognize gender issues and trying to make sure gender is integrated into all state policies as well as that those policies are adopted all the way down to the grassroots level. The government has the goal of raising the status of women by making sure women are appointed to higher level civil service positions, and in general that women are appointed to higher level management posts throughout the country. The current situation for women entrepreneurs in Kyrgyzstan is such that there are plans and programs in place (they have been ratified) to promote women's entrepreneurship throughout the country and it will be the government's responsibility to oversee and ensure implementation of the measures that they have adopted.

## **Conclusions and Policy Recommendations**

58. In the concluding session, Ms. Koparanova summarized the key themes and policy-oriented recommendations, which had been brought forward by presenters and participants during the seminar.
59. There are positive developments in the business environment for women entrepreneurs in central Asia that provide ground for optimism. Economic growth and a dynamic private sector in the last few years have provided opportunities for women. Furthermore, there is increased recognition of the important contribution of women entrepreneurs to economic and human development in the region.
60. Throughout Central Asia there have been legislative reforms and programmes aimed at stimulating enterprise development. They provide support to small and medium sized enterprises and outlaw gender-based discrimination. Women's business associations and other civil society and private sector organisations are actively working to provide support to women entrepreneurs in rural areas. They provide access to finance, including through micro-credit schemes, increase access to information and training, provide consultancy services and networking opportunities for women who wish to set up or develop their business.

## **Challenges**

61. However, it clearly emerged from the presentations that important challenges remain for women entrepreneurs in all countries of the region.
62. Effective implementation of new laws and policies is a problem, which maintains barriers for entrepreneurs.
63. The business environment presents hurdles to women wanting to set up and grow their business including high taxes and complicated and lengthy registration procedures.
64. Women encounter greater barriers in access to finance. They own less land and property than men, resulting in lack of capital and collaterals needed for bank loans. They tend to work in lower-paying industries than men, which reduces their ability to save and reinvest in their businesses.
65. Many women lack access to information and business education, especially in rural areas. The lack of knowledge about what is required to set up and run a business is a major barrier to entrepreneurship development. This includes knowledge of and access to information and communication technologies.
66. Time burdens associated with business registration and administration greater burden for women entrepreneurs who are already more stretched for time/strong barrier for women to move from the informal to the formal economy
67. Prevailing gender stereotypes are a key challenge to women's entrepreneurship development. Certain activities and sectors are considered appropriate for women, others for men. Those sectors, which are considered appropriate for women (for instance services and retail) provide more limited opportunities for women in terms of business development and earnings. Gender stereotypes limit perspectives and opportunities.

68. Women carry the bulk of family responsibilities. They spend significantly more time on unpaid family care and domestic chores than men and the resulting time constraints can be a barrier to entrepreneurial activity and business growth.

### **Recommendations**

69. There is a clear need for enhanced knowledge about the situation and needs of women entrepreneurs which can be obtained through the collection and analysis of gender-sensitive statistics to assess the impact of the business environment on women and men. There is a need for more differentiated data to adequately monitor gender gaps in entrepreneurship. New statistical indicators need to be developed to monitor women's entrepreneurship development in comparison to men's.
70. For women to fully benefit from new policies and programmes aimed at stimulating enterprise development, it needs to be ensured that gender needs assessments are carried out and inform policy making, and that new policies and programmes are designed in a gender-sensitive way.
71. Registration procedures for businesses should be facilitated to enable more women to move from the informal to the formal economy to increase their opportunities. Measures such as tax exemptions during the first years after business set-up would reduce financial barriers for women and facilitate this move.
72. Women's legal literacy and understanding of relevant procedures needs to be strengthened.
73. Gender trainings for policy makers are crucial to improve awareness of the different situations and needs of men and women entrepreneurs and understanding that supposedly gender-neutral measures can have unequal outcomes for women and men.
74. It is further important not to assume that women are a homogenous group. Different groups of women have different needs, which require targeted policy responses. An example is the provision of childcare services to enable mothers to work.
75. National mechanisms for gender equality have an important role in facilitating gender mainstreaming in government departments. They should be more closely involved in economic policy making processes.
76. Policies to promote women's entrepreneurship development need to be comprehensive and integrated (taking into account social dimensions as well as economic dimensions of entrepreneurship development).
77. There is a need to change mind-sets, which discourage women from setting up and developing their own businesses (prevailing gender stereotypes and lack of confidence). These can be tackled through gender sensitive education in schools and in higher education, the promotion of role models of successful businesswomen in the media and mentoring programmes.
78. Women's access to the resources needed to start-up and grow their businesses has to be improved. This can be approached by increasing supply by expanding the availability of micro-credits and other financial services, ensuring that these are equally available to

women and men. Furthermore there this a need improve women's financial and legal literacy so that they can use of the options available to their benefit.

79. Women's access to business education, training, and information needs to be further improved, including access to information and communication technologies, particularly in rural areas; this can be done by strengthening organisations that deliver support services to women entrepreneurs.
80. Support to entrepreneurs needs to be delivered locally to reach women in rural areas. In the implementation of policies and programmes aimed at stimulating entrepreneurship it is therefore important to work with actors at the local level, including local government and local branches of business associations.
81. Business advisory services and trainings could facilitate the introduction of new production methods to improve the quality of products to make them suitable for international markets as well as diversification of products.
82. Cooperatives should be developed in rural areas to facilitate collaboration and networking between women.
83. Initiatives, such as trade networks guaranteeing the sale of products for rural producers can enhance access to urban markets.
84. With respect to women's double burden of working for their businesses and caring for children and other family members, support services are needed such as pre-school institutions to enable women to work. Men should further be encouraged to take equal responsibility for domestic and family responsibilities to achieve a more equal sharing of paid and unpaid work between women and men.
85. Participants at the policy seminar felt that there was a need to develop an agenda for further action to promote women's entrepreneurship development, including in rural areas, and that a network of actors should be set up to work together to identify key areas for action and monitor progress on a regular basis.

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