

RESEARCH ON GENDER CHARACTERISTICS OF WOMEN ENTREPRENEURSHIP



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LIST OF ABBREVIATIONS

ES	Enterprise Survey
IPO	Initial Public Offering
JSC	Joint Stock Company
TSA	Targeted Social Assistance
EOB	Equality Oriented Budgeting
GDP	Gross Domestic Product
EKO	East Kazakhstan oblast
GRP	Gross Regional Product
WEF	World Economic Forum
IDI	In-Depth Interview
GRB	Gender Responsive Budgeting
BRM	Business Roadmap
UNT	Unified National Testing
UCP	Unified Cumulative Payment
ECE	UN Economic Commission for Europe
FGS	Female Gender Socialization
WKO	West Kazakhstan oblast
OBI	Open Budget Index
IE	Individual Entrepreneur
IFS	Institute for Fiscal Studies
AOC of the RoK	Administrative Offences Code of the Republic of Kazakhstan
KOPF	Classifier of Organizational and Legal Arrangements
CS	Committee on Statistics of the Republic of Kazakhstan
ECC	Equity Compliance Committee
PE	Peasant Enterprise
MIA	Ministry of Internal Affairs of the Republic of Kazakhstan
LEB	Local Executive Bodies
MCO	Microcredit Organization
MNE	Ministry of National Economy of the Republic of Kazakhstan

LIST OF ABBREVIATIONS

MCI	Monthly Calculation Index
SMB	Small and Medium-sized Businesses
SME	Small and Medium-sized Entrepreneurship
MLSP	Ministry of Labor and Social Protection of the Republic of Kazakhstan
RI	Research Institute
NC	National Commission
LSI	Laws and Statutory Instruments
NGO	Nongovernmental organization
NCE	National Chamber of Entrepreneurs
UN	The United Nations
OF	Official Fund
OECD	Organization for Economic Co-operation and Development
IIDP	Industrial and Innovative Development Program
UNDP	United Nations Development Programme
JERP	Joint Economic Research Program
RoK	Republic of Kazakhstan
NKO	North Kazakhstan oblast
Media	Mass Media
AP	Agricultural Producer
LLP	Limited Liability Partnership
Parole	Release on Parole
FGD	Focus Group Discussions
PSC	Public Service Center
MDG	Millennium Development Goals
SDGs	Sustainable Development Goals
RSA	Republic of South Africa
LE	Legal Entity

INTRODUCTION

The involvement of women in entrepreneurship is recognized as important on a global scale, which is evident from decisions taken even at the UN level. Kazakhstan has obligations to the UN Committee on the elimination of discrimination against women. In terms of expanding women's entrepreneurship, these obligations would necessitate the removal of discriminatory gender stereotypes that limit the role of women in domestic work and child care, undermining efforts to empower women in the economic, social and political spheres".¹ A woman entrepreneur, due to her more active economic and social position, can overcome some types of discrimination typical of ordinary women. Examples of this would be by increasing her income, setting a more flexible work schedule, not needing benefits for the poor and allowing herself better medical care. However, at the stage of formation, many issues (such as access to infrastructure, education, medical and social services) are even more acute for businesswomen.

Women entrepreneurs face discrimination from society and institutions when choosing their business field, applying for funding, contacting business partners, and dealing with property and collateral issues. Compared with men, women entrepreneurs are more likely to balance business activities with family responsibilities, education and their leisure time.

This report covers the situation of women entrepreneurs in Kazakhstan. Despite approximate demographic equality and higher levels of education, only 29% of companies are headed by women. These companies are generally less profitable, but more transparent and socially oriented. At the same time, women entrepreneurs are more law-abiding and less susceptible to corruption and risk. In this sense, the involvement of women in business is highly beneficial to society, since it contributes to stability, legality, and reduction of corruption.

Therefore, society is faced with the question of what can serve as a driving force for women's involvement in business, and what markers can be used to judge the development of women's entrepreneurship. We know that the development of general entrepreneurship is always driven by reduced regulation, access to infrastructure, and financing. However, it is important to understand that traditional values, certain institutional attitudes, and sometimes physical conditions can place restrictions on women's access to entrepreneurship. This report has tried to identify the indicators that are responsible for the development of women's entrepreneurship, as well as to suggest ways to measure them comprehensively, thus providing the possibility to track progress in this direction.

In addition to examining the situation with women's businesses, this report provides a broader range of recommendations in various areas, from legislation to business practice.

1 The fifth periodic report on the implementation of the Convention on the elimination of all forms of discrimination against women <https://undocs.org/ru/CEDAW/C/KAZ/5>

1. SUMMARY

In Kazakhstan, according to statistics, out of the total number of entrepreneurs standing at 239,969, only 29.2% are headed by women. In small businesses there are 29.4%, in medium sized 16.6% and 13.3% in large. According to the form of ownership, independent women entrepreneurs comprise 52.6%, women who are heads of legal entities 27.8% and owners of peasant enterprises, 22.8%. The proportion of new businesses headed by women significantly exceeds the proportion of new businesses headed by men. One of the significant factors affecting women's entrepreneurship is the combination of business activities with child care. Women start businesses to earn money for their retirement, that is, they start them when they are middle aged. Women are more willing to register a business (70%) than men (58%), but for those women who do not want to, the main reason is low incomes. Men's main reasons for refusing to register their businesses are the necessity to pay taxes and submit reports. According to official statistics, women spend 4 hours and 14 minutes on unpaid services, while men only spend 1 hour and 28 minutes.

Gender does not affect the rating of government support of business: nearly 76% of entrepreneurs of both genders believe that the state supports them, but the opinion of self-employed people is divided. 63% of women believe that the government supports their business, but only 52% of self-employed men agree.

Men are less likely to support policies that increase women's access to land, develop women's entrepreneurship in rural areas, and provide equal access to the labor market and financial resources – the difference is about 10%. The maximum difference is observed on issues of representation in elected authorities and gender budgeting – the difference is 12-15%, which requires concentration on working with the male part of society. At the same time, there is a large difference in the level of awareness by region - low in Zhambyl (24%) and North Kazakhstan (28%) oblasts, Nur-Sultan City (34%), higher in Almaty City (46%) and the highest in Aktope oblast (59%).

Women entrepreneurs have a more marked need to learn the basics of business.

Men entrepreneurs have slightly more access to financial products than women (58.4% vs. 55.4%). Women are more likely to talk about barriers in obtaining funding than men, indicating high percentages (59.4 vs. 55), multiple checks (14.2 vs. 11.5), lack of financial knowledge (8.3 vs. 5.6) and discrimination (0.9 vs. 0.8). At the same time, women are less likely than men to mention bureaucracy (17.1 vs. 19.6), opaqueness (8.2 vs. 11.9), review of deadlines (14.6 vs. 18.3) and corruption (6.6 vs. 10.4). Women, as a rule, represent small businesses with a small financial turnover and low-profit areas of activity.

Sources of business financing differ in that men are more likely to take government subsidies, while women take micro loans. The gender difference is observed for individual funding goals: women are less likely to borrow money for equipment (8.1 vs. 24.4%), but more often, for the purchase of fixed assets (12.2 vs. 8.1) and ready-made objects (5.4 vs. 4.4).

There is a gender difference among entrepreneurs in the use of new technologies. Women lag behind in almost all areas of their use: in acquiring the latest technologies (6-9%), in offering a unique product on the market, in spending on research and development, and to a lesser extent in using innovations and mastering new technologies. At the same time, women are more advanced in using social networks and online shopping. In terms of mobile phone usage, there is almost no gender difference (99.6% of women and 99.4% of men).

The younger the women's children are, the less accessible are the commercial infrastructure and domestic market, including the services of accountants and lawyers, and it is more difficult to defend interests in court. Women use the services of business associations, technology parks, scientific organizations, and partners less than men. For

women entrepreneurs, high competition, high cost of rent, advertising and low consumer demand are more noticeable, while for men they are transport costs, unfair competition and lack of sales. In relation to physical infrastructure, women are more sensitive to the availability of communications (telephone, high-speed internet), water supply, electricity, public transport, kindergartens and medical services. Men, to the quality of roads and waste disposal.

By sectors, women are more engaged in housing and food services, education (more than 72-79%), trade, finance and manufacturing (57-64%), while agriculture, construction, transport and logistics, mining, etc. remain typical for men. Health and social services have a 50:50 gender ratio.

Women are mostly engaged in less profitable businesses. Among them, 67.4% have an income of less than 3 million tenge per year (less than 8 thousand dollars), whereas with men it is less than 50%. In higher-income groups, men entrepreneurs significantly outperform women. In small towns, women are more active than men – the proportion of new entrepreneurs is significantly higher. There is also a significant proportion of businesses with more than 3.5 years of experience.

Women make more rational business decisions and are more law-abiding. Women's businesses are characterized by compliance with contractual obligations. Women are also more likely to create a friendly work environment. In women's businesses, motherhood is a significant factor. Children encourage women to become entrepreneurs. 2.5% of businesswomen experienced discrimination, and 0.6% experienced sexual harassment. These percentages double among self-employed women. 0.2% of women entrepreneurs experienced violence. The presence of women inside businesses among the informally employed is half as much, because they are more inclined to officially register their activities as a business. Women have a more intolerant attitude to corruption, and they face less corruption in their activities than men. Women entrepreneurs are half as likely to be subject to unofficial payments (7.6%) than men entrepreneurs (14.7%) with an average amount of 72 thousand tenge, which is 16% less than men. Women entrepreneurs are less likely (16.3%) to believe that corruption is an integral part of business than businessmen (21.4%); among self-employed women, corruption is 4.3 times less than among self-employed men, while this difference is only 1.4 times among entrepreneurs. Corruption is most common in Almaty and Zhambyl oblast, where it is also more often considered an integral part of business activities.

The markers of successful women's entrepreneurship, which can be used to judge the success of a business, were expansion plans and awareness of the need for financial knowledge. At the same time, predictors of success, according to the survey results, can be access to communications, electricity, the absence of rejected applications for funding, and children's educational institutions. The Entrepreneurship Index offers 5 components that showed statistical reliability, namely: access to infrastructure, business expansion plans, access to funding, and access to social infrastructure. These components will allow trends to be assessed in the development of women's businesses, and not just business as a whole.

The research was conducted in 5 regions (Nur-Sultan City, Almaty City, Aktobe, North Kazakhstan and Zhambyl oblasts), 6 FGD, 20 in-depth interviews, 1373 respondents, including 1,018 entrepreneurs and 355 self-employed.

2. RESEARCH

METHODOLOGY

Purpose of Research:

The purpose of this research was to identify barriers to the development of women's entrepreneurship in the country. The research aims to address existing data gaps and, more importantly, to provide conclusions and recommendations that will enable political and policy measures to increase women's entrepreneurship and economic opportunities in the country.

Tasks of Research:

1. To develop a methodology for collecting and analyzing statistical data on gender in entrepreneurship in accordance with international norms and standards for collection of data. Also to identify the barriers and success factors at political and institutional level for men and women entrepreneurs in Kazakhstan.
2. To develop a list of specific measures to eliminate the identified barriers to the development of women's entrepreneurship at both institutional and legislative levels. The main task is to develop a set of specific recommendations for the government to ensure equal opportunities for men and women to develop entrepreneurship.
3. To perform an analysis of the availability of public services and state support for small and medium-sized enterprises that differ by gender, place of residence, age, disability, and property status.
4. Based on the research, to develop a map to assess gender needs and needs of rural and single-industry towns in the field of employment and access to basic social services (for further integration into lists of priority areas of support for small businesses).
5. To conduct a desk review of relevant national and international research on the subject, available data, guidelines and policies, country reports, etc. Based on the desk review, the research methodology should be developed, as well as final recommendations.
6. Based on the methodology, to develop a detailed work plan for data collection in the pilot regions of the country (as agreed by UN women), including research stages, data collection (a combination of qualitative and quantitative methods), analysis, structure and time frame for the preparation of the final report.
7. To analyze the factors that influence women's employment in the informal sector, to unfold the arguments for and against (especially in terms of vulnerability and discrimination).
8. To prepare a comparative table with the identified systemic barriers at legislative and institutional levels, as well as proposed measures to eliminate them, taking into account international experience and examples provided by an international expert.
9. Based on the data obtained in the course of the research, to add indicators and possible changes to the development of women's entrepreneurship in the documents developed by UN women in 2018 about the introduction of gender-oriented budgeting in the country, namely:

- Specific proposals for making additions and amendments to regulatory legal acts in order to improve them, taking into account gender-based approaches;
- Specific proposals for making additions and amendments to government plans and programs in order to improve them, taking into account gender-based approaches;
- Specific proposals for making additions and amendments to the Development Programs of the territories of the pilot oblasts to improve them, taking into account gender-based approaches.

10. To hold an expert meeting with central and local authorities, as well as with business associations and micro-credit organizations, to discuss the possibility of introducing gender-oriented budgeting and planning of state programs in the field of women's entrepreneurship development, taking into account the needs of socially vulnerable groups of women. To present at the meeting the proposed changes to national legislation and policy documents with the purpose of their validation;

11. To present the results of the study and preliminary recommendations to all key partners from government agencies, the private sector, civil society, and development organizations, and to prepare a final agreed list of recommendations based on the results of the discussion;

12. To provide a final report in Russian with appropriate appendices, if any, describing the work done during the task performance.

Stages of Field Work

Desk study, preparatory phase

During this stage of the research, the following activities were performed:

1. A desk review was conducted of relevant national and international research on the subject, available data, guidelines and policies, country reports, etc.
2. Indicators on gender equality and women's entrepreneurship were identified and discussed (105 indicators). The list of gender indicators was compiled based on an analysis of national and international entrepreneurship research. This list includes selected indicators from the minimum set of gender indicators (IAEG-GS)² and SDG gender indicators³ recommended for national production and international collection of gender statistics. This list was later adapted based on the results of the research and will be discussed with representatives of the working group. Based on the analysis of international experience, possible barriers to the development of women's entrepreneurship were also identified, which was taken into account when developing research tools.
3. Based on a desk study, a formulated list was prepared of women's entrepreneurship and gender equality, a set of research tools and guides for local Sange coordinators and interviewers.
4. The Research Methodology has been developed, which includes methods of data collection, selection, and a detailed work plan for data collection in five pilot regions of Kazakhstan.
5. To collect the available disaggregated data from a gender perspective, requests were presented to the ministries and organizations of the RoK: "KazAgro" Holding" JSC, "National Information Technologies" JSC, "Damu" Entrepreneurship Development Fund" JSC, and the Committee on Statistics.

2 The United Nations Minimum Set of Gender Indicators. A product of the Inter-agency and Expert Group on Gender Statistics. United Nations Statistics Division, 30 April 2019

3 Gender-relevant SDG indicators (80 indicators). (updated on 14 Mar 2018)

Field Stage of the Research

Data was collected in five pilot regions using quantitative and qualitative research methods.

Qualitative research methods—focus group discussions and in-depth interviews.

Focus group discussions.

In order to identify the difficulties and obstacles that women face when creating and running a business, their causes, and to formulate specific proposals for their elimination. As part of the research, 6 focus group discussions (FGD) were conducted with women entrepreneurs and the population (self-employed) in 3 pilot regions - (Almaty, North Kazakhstan oblast, Zhambyl oblast).

TABLE 1. Number of FGD participants

	Almaty City	Zhambyl oblast	North Kazakhstan oblast
Entrepreneurs	8	8	10
Self-employed	5	9	6

The focus group discussions were attended by a total of 46 representatives of small and medium-sized businesses, as well as informal sector workers (self-employed).

Issues that were submitted for discussion at the FGD:

- 1) Women's attitude to entrepreneurship;
 - a. The attitude to entrepreneurship;
 - b. Motives for entrepreneurship.
- 2) Conditions of entrepreneurship development;
 - a. Access to funding;
 - b. Government policies;
 - c. Government programs;
 - d. Education and training;
 - e. Entrepreneurship and new technologies;
 - f. Commercial infrastructure;
 - g. Physical infrastructure;
 - h. Cultural and social aspects.
- 3) Summary and Conclusions
 - a. Strengths and weaknesses of entrepreneurship;
 - b. Recommendations and specific measures.
- 4) Portrait of a woman entrepreneur
 - a. Life principle;
 - b. The qualities necessary for a successful business-woman.

Focus groups examined systemic barriers at the legislative and institutional levels in women's entrepreneurship. It was also found how responsibilities are distributed between men and women in the joint management of an enterprise.

Expert Interview

Also, 20 in-depth interviews were conducted to receive proposals for making additions and amendments to regulatory legal acts, government plans and programmes, and territorial development programmes in 3 pilot regions: (Almaty City, North Kazakhstan oblast, Zhambyl oblast) and Nur-Sultan City at the national level. Out of 20 interviews, 12 were conducted at the national level.

Expert interviews were conducted with deputies of the Mazhilis of the Parliament (2 interviews), with representatives of local authorities (3), also with civil society (8 interviews), namely:

- regional divisions of the National Chamber of Entrepreneurs "Atameken",
- Council of Business Women,
- Associations of business women of Kazakhstan,
- expert from the Institute of World Economics and Politics at the Foundation of the First President,
- representative of a micro-credit organization.

Interviews were also conducted with entrepreneurs from vulnerable groups – those with many children, those with disabilities, etc. (5 interviews).

In-depth interviews were conducted on the following list of questions:

- 1) Attitudes to women's entrepreneurship in the country. Features of women's entrepreneurship.
- 2) Systemic barriers at the legislative and institutional levels:
 - a. Access to funding;
 - b. Government policies;
 - c. Government programs;
 - d. Education and training;
 - e. Entrepreneurship and new technologies;
 - f. Commercial infrastructure;
 - g. Physical infrastructure;
 - h. Cultural and social aspects.
- 3) Factors that deter and encourage women's entrepreneurship.
- 4) Gender budgeting.
- 5) Recommendations and specific measures for the development of gender equality in business activities: in regulatory legal acts, government plans and programs for their improvement with a view to gender-based approaches, and Territorial Development Programs.

Quantitative research methods – conducting a questionnaire survey

Before starting the field work, a pilot stage of the research was undertaken to determine the level of perception of questionnaire questions in Russian and Kazakh, their assessment for simplicity, clarity of presentation, the level of understanding of questions by respondents and the ability to achieve goals and tasks. The pilot stage was conducted in Almaty City and Nur-Sultan City, as well as a village near Nur-Sultan City. It was assumed that there would have been one wave of questionnaire piloting undertaken, but it was necessary to pilot the questionnaires twice, since there were many corrections after the first stage. The developed tools were adapted and discussed with the Customer, an international consultant and a representative of the Committee on Statistics of the MNE of the RoK.

The field stage of the research (questionnaire survey) was conducted in accordance with the developed methodology in all regions simultaneously. For conduction of the field work the following people were involved: the regional Sange coordinator, his assistants, local Sange coordinators in 5 regions of the RoK and interviewers. Monitoring of field work was carried out by the regional project coordinator, local Sange coordinators and their assistants through the use of various tools: 10% call-up of respondents, personal control at the interview site and analysis of questionnaires. Prior to the field work, training was conducted for local coordinators and interviewers and instructions were sent out.

Within the research, control was conducted on the proper treatment of respondents, ensuring information security and confidentiality of methods and forms, confidentiality of responses, data, qualifications of survey personnel, compliance with the code of ethics, etc.

Based on the developed indicators on gender equality and women's entrepreneurship, focus group discussions, and in-depth interviews, the question pools were developed for conducting a questionnaire survey. Two types of questionnaires were developed – for entrepreneurs and the self-employed.

Selection

Within the survey, entrepreneurs and self-employed respondents aged 18 and over (men and women) in urban and rural areas were interviewed, according to the specified quotas (see the selection).

The respondents were selected using a stratified random selection based on available business directories. If they were not available, for example, in rural localities, respondents were selected based on the location of the enterprise/entrepreneur by the sections/clusters into which each locality was divided, and then by random selection of entrepreneurs according to the specified quotas.

According to the World Bank's enterprise survey (ES) methodology for assessing the level of entrepreneurship in countries around the world, for countries such as Kazakhstan (countries with an average economy size), a selection of 1,000 enterprises for the whole country provides data with a 90% confidence probability with an error in the industry section of 7.5%.⁴

In this survey, the total selection size was 1,373 respondents in five pilot regions (corresponding geographically to five regions of Kazakhstan: West, Center, North, South, South-East): 1,018 entrepreneurs, 355 self-employed. This made it possible to extrapolate data for the whole of Kazakhstan, taking into account the peculiarities of the regions, such as the mentality of local residents.

4 Enterprise Survey And Indicator Surveys Sampling Methodolgy/ <https://www.enterprisesurveys.org/>

To conduct the questionnaire survey, the following regions were selected:

- Nur-Sultan City (capital of the Republic, well-developed entrepreneurship, center),
- Almaty (as the region with the most developed entrepreneurship, South-East),
- Aktobe oblast (medium-developed entrepreneurship, West),
- NKO (weak business development, North),
- Zhambyl (medium development, South).

The pilot regions where focus group discussions and expert in-depth interviews were conducted, in addition to the questionnaire survey of entrepreneurs were: Almaty, NKO and Zhambyl oblast.

Each region was supposed to have the same number of respondents (260-270 in each region). However, in Aktobe oblast, the number was slightly higher.

The survey was conducted both among entrepreneurs and the self-employed.

TABLE 2. Selection in the Context of the Region

Region	Entrepreneurs	Self-employed	Total
Nur-Sultan City	190	73	263
Almaty City	185	75	260
Aktobe	244	71	315
Zhambyl	198	72	270
NKO	201	64	265
Total	1018	355	1373

TABLE 3. Selection in the Context of the Industry. Number of respondents, %.

Region		Nur-Sultan City	Almaty City	Aktobe	Zhambyl	NKO	Total Average
Services *	#	86	87	116	47	95	431
	%	32.7	33.5	36.8	17.4	35.8	31.2
Agriculture, Forestry and Fisheries	#	2	7	53	21	53	136
	%	0.8	2.7	16.8	7.8	20	9.6
Wholesale and retail trade; repair of cars and motorcycles	#	74	72	86	55	80	367
	%	28.1	27.7	27.3	20.4	30.2	26.7
Prof., scientific activity, education, public health and social services	#	37	30	22	68	14	171
	%	14.1	11.5	7	25.2	5.3	12.6
Industry**	#	5	23	31	20	23	102
	%	1.9	8.8	9.8	7.4	8.7	7.3
Construction	#	49	27	15	42	14	147
	%	18.6	10.4	4.8	15.6	5.3	10.9
Financial and insurance activities; real estate activities with own property	#	19	14	11	14	3	61
	%	7.2	5.4	3.5	5.2	1.1	4.5
Activities of households	#	3	7	3	10	3	26
	%	1.1	2.7	1	3.7	1.1	1.9
Total Responses	#	275	267	337	277	285	1415
Average	%	19.2	18.9	22.9	19.7	19.3	100

*Services include:

- Electricity, gas, steam supply and air conditioning
- Water supply; sewerage system, control over waste collection and distribution
- Transport and warehousing
- Accommodation and food service
- Information and communication
- Activities in the area of administrative and support services
- Arts, entertainment and leisure
- Provision of other types of services
-

** Industry includes:

- Oil and gas sector
- Mining and quarrying
- Manufacturing industry
-

In the city/village section

In the city/village section, to identify problems that exist at all levels of the strata, it is assumed to divide into three categories: regional city, small city, village/remote village. In this section, to identify the presence of a particular feature, it is assumed to apply a proportional distribution of the selection in equal parts.

TABLE 4. Selection in the city/village section

Region		Oblast center	Small town	Village	Total
Nur-Sultan City	#	263	0	0	263
	%	100	0	0	100
Almaty City	#	260	0	0	260
		100	0	0	100
Aktobe	#	123	100	92	315
		39.0	31.7	29.2	100
Zhambyl	#	87	91	92	270
		32.2	33.7	34.1	100
NKO	#	116	71	78	265
		43.8	26.8	29.4	100
Total	#	849	262	262	1373
Average		61.7	19.2	19.1	100

Both women and men were interviewed as part of the study.

TABLE 5. Selection in the context of gender

Respondent		Entrepreneurs	Self-employed	Total
Nur-Sultan City	#	133	130	263
		50.6	49.4	100
Almaty City	#	108	152	260
		41.5	58.5	100
Aktobe	#	134	181	315
		42.5	57.5	100
Zhambyl	#	136	134	270
		50.4	49.6	100
NKO	#	129	136	265
		48.7	51.3	100
Total	#	640	733	1373
		46.6	53.4	100

By size of enterprises, the selection was divided into four groups, according to the representation in general totality, which will cover all strata by the size of enterprises and identify the presence or absence of gender inequality in the context of the company size.

TABLE 6. Selection by company size

Region	Large (more than 250 employees)	Medium (51-250 employees)	Small (1-50 employees)	Self-employed	Total
Nur-Sultan City	2	38	150	73	263
Almaty City	5	55	125	75	260
Aktobe	5	22	217	71	315
Zhambyl	2	37	159	72	270
NKO	4	13	184	64	265
Total	18	165	835	355	1373
Average	1.8%	16.2%	82.0%		100%

3. GENDER FEATURES OF ENTREPRENEURSHIP IN KAZAKHSTAN

3.1 Quantitative assessment of women's entrepreneurship in the country

In Kazakhstan, as in other countries, women's economic opportunities are expanding, but problems with high gender gaps and imbalances remain relevant. Thus, according to WEF estimates, indicators in the sphere of socio-economic participation in Kazakhstan have an average level of gender gaps. In the long term this may affect the competitiveness of national human capital.

Gender gaps in entrepreneurship lead to lower income and overall productivity. Such gender gaps in OECD countries result in an average of 15% reduction in income, with 40% of this decline due to entrepreneurship gaps.⁵

Accordingly, it is necessary to identify problems in the quantitative assessment of women's entrepreneurship. Currently there is insufficient data to assess women's economic opportunities. More extensive data on gender equality is needed to assess the achieved progress, informing policymakers about legal barriers to women's economic empowerment.

- Currently, the following indicators are sources of information on gender entrepreneurship:
- Number of enterprises headed by women (by legal entity size, by industry, by type of business activity);
- The proportion of employees in enterprises and SMEs, including those headed by women and men;
- The proportion of new enterprises operating for 3.5 years, including those headed by women and men;
- The proportion of employed women by type of economic activity;
- Independent workers (self-employed) women in employment;
- Helping (unpaid) employees of family businesses, including self-employed women;
- Average number of hours spent on unpaid domestic work;
- Operating enterprises with women's ownership, in the form of entrepreneurial activity;
- The proportion of women in the adult population who own land;
- Women owners of registered vehicles;
- The proportion of women mobile phone users;
- Proportion of women internet users;
- Number of loans issued to women entrepreneurs under the programs of "Damu" Entrepreneurship Development Fund" JSC (Committee on statistics based on the data of "Damu" Entrepreneurship Development Fund" JSC);
- The total amount of loans issued to women entrepreneurs under the programs of "Damu" Entrepreneurship Development Fund" JSC (Committee on statistics based on the data of "Damu" Entrepreneurship Development Fund" JSC);
- Number of loans issued to women entrepreneurs under the programs of "KazAgro" JSC (Committee on statistics based on the data of "KazAgro" JSC); The total amount of loans issued to women entrepreneurs under the programs of "KazAgro" JSC (Committee on statistics based on the data of "KazAgro" JSC)

⁵ Women, business and the law 2018. Main conclusions. World bank group. (Gonzales et al. 2015)

The total amount of loans issued to women entrepreneurs under the programs of "KazAgro" JSC (Committee on statistics based on the data of "KazAgro" JSC);

TABLE 2. Selection in the Context of the Region

Indicator	Women		Men	
	Total	Total	Total	Total
Operating legal entities (hereinafter referred to as legal entities) as of January 1, 2019, headed by women	69,953	29.2	170,016	70.8
Small enterprises (operating legal entities) headed by women	69,380	29.4	166,893	70.6
Medium-sized enterprises (operating legal entities) headed by women	412	16.6	2,069	83.4
Large enterprises (operating legal entities) headed by women	161	13.3	1,054	86.7
Operating SME entities as of January 1, 2019	536,270	43.2	705,058	56.8
Operating legal entities (SMEs) headed by women	65,120	27.8	168,825	72.2
Operating individual entrepreneurs (SMEs) headed by women	425,849	52.6	383,266	47.4
Operating peasant (farm) enterprises (SMEs) headed by women	45,301	22.8	152,967	77.2
Number of employees in operating SMEs headed by women as of January 1, 2019	1,035,107	31.2	2,277,350	68.8
Number of employees in legal entities (operating SMEs) headed by women, as of January 1, 2019	450,324	26.2	1,266,446	73.8
Number of employees in operating individual entrepreneurs headed by women as of January 1, 2019	526,493	40	788,669	60
Number of employees in peasant enterprises (operating SMEs) headed by women as of January 1, 2019	58,290	20.8	222,235	79.2
Self-employed women, among the employed	288,264	6.8	270,637	6
Self-employed women in rural areas, among the employed	252,619	14.7	233,537	11.9
Helping (unpaid) employees of family businesses, including self-employed	2,675	0.9	6,160	2.3
The proportion of informal employment in the non-agricultural sector		8.7		9.2
Average number of hours spent on unpaid domestic work (unpaid household services and care for household members)	4h.14min		1h.28min	
The proportion of women mobile phone users;		94.4		
The proportion of women internet users;		81.1		
Operating legal entities, branches and representative offices with the participation of women as the owner, according to KOPF as of 01.01.2019	177,224			
Operating individual entrepreneurs with the participation of women as the owner, according to KOPF as of 01.01.2019	456,995			
New enterprises, age of operating legal entities, branches and representative offices up to 3.5 years as of 01.01.2019	32,610	30.8	73,129	69.2
The proportion of adults who own land (2018) * According to the Land Management Committee of Ministry of Agriculture of the Republic of Kazakhstan		2.61		9.70

Indicator	Women		Men	
	Total	Total	Total	Total
Registered vehicles in 2018-2019 to male and female owners	337,668	24.5	1,039,864	75.5
Number of loans issued to women entrepreneurs under the programs of "Damu" Entrepreneurship. Development Fund" JSC (Committee on statistics based on the data of "Damu" Entrepreneurship Development Fund" JSC);	10,268			
Total amount of loans issued to women entrepreneurs under the programs of "Damu" Entrepreneurship. Development Fund" JSC (Committee on statistics based on the data of "Damu" Entrepreneurship Development Fund" JSC), KZT mln.;	43,050			
Number of loans issued to women entrepreneurs under the programs of "KazAgro" JSC (Committee on statistics based on the data of "KazAgro" JSC)	7,042			
Total amount of loans issued to women entrepreneurs under the programs of "KazAgro" JSC (Committee on statistics based on the data of "KazAgro" JSC), KZT mln.	17,090.1			
	Headed by women		Headed by men	
	#	%	#	%
Volume of products produced, work performed and services rendered of large and medium-sized enterprises in 2018 (thous. tenge for 3,715 enterprises)	1,522,856,391	6.6	21,556,671,158	93.4
Revenue from sales of products and services of large and medium-sized enterprises in 2018 (thous. tenge for 3,715 enterprises)	2,266,580,785	6.7	31,510,428,466	93.3
Volume of products produced, work performed and services rendered of small enterprises in 2018 (thous. tenge for 48,370 enterprises)	832,511,489	11.2	6,598,415,587	88.8
Revenue from sales of products and services of small enterprises in 2018 (thous. KZT for 48,370 enterprises)	1,407,019,412	12.7	9,709,982,785	87.3
"Damu". The proportion of women borrowers under the program of conditional placement of funds (preferential loans) in 2018	The proportion of women who received loans	51.6		
"Damu". Loans under the program of conditional placement of funds (preferential loans) in 2018	Of the total amount of loans issued, %	16.5		
Damu. Women's project subsidies, % in 2018	The proportion of women who received loans	31.5		
Damu. Amount of women's subsidy loans, % in 2018	Of the total amount of loans issued, %	26.6		
Damu. Women's project guarantee, % in 2018	The proportion of women who received loans	30.56		

Indicator	Women		Men	
	Total	Total	Total	Total
Damu. Women's loan guarantee amount, % in 2018	Of the total amount of loans issued, %	25.23		
Damu. Distance learning registered on the website edu.damu.kz in 2018, %	Percentage of women who were trained	39.7		
Damu. Project "Training of top management of SMEs" in 2018, %	Percentage of women who were trained	45.3		
"Agrarian credit corporation" JSC	The proportion of women who received loans	17.2		
	Of the total amount of loans issued, %	16.8		
"Fund for financial support of agriculture" JSC	The proportion of women who received loans	33.5		
	Of the total amount of loans issued, %	30.9		
KazAgroFinance JSC	The proportion of women who received loans	12.3		
	Of the total amount of loans issued, %	9.2		

3.1.1. Women running businesses

According to the data of CS of the RoK, as of January 1, 2019, women led 239,969 operating enterprises (legal entities), which comprise 29.2%. Mostly women managers are represented in small businesses – 29.4%. In medium and large businesses, there are significantly fewer women – 16.6% and 13.3%, respectively.

TABLE 8. Operating legal entities headed by women managers⁶

	Total	of these, the managers are women	
		#	%
Republic of Kazakhstan	239,969	69,953	29.2
Small	236,273	69,380	29.4
Medium	2,481	412	16.6
Large	1,215	161	13.3

The largest number of enterprises headed by women are located in the major Metropolitan areas of the country in Almaty (19,797) and Nur-Sultan City (12,837).

Among the pilot regions, a lower representation of women in business can be noted in the North Kazakhstan oblast – 22.6%, while in Zhambyl oblast – 27% and Almaty – 32.5%.

TABLE 9. Operating legal entities headed by women managers by regions

	The Number, N				Shares, %			
	Total	Small	Medium	Large	Total	Small	Medium	Large
Kazakhstan	69,953	69,380	412	161	29.2	29.4	16.6	13.3
Akmola	1,891	1,880	10	1	24.7	25	8.8	2.9
Aktobe	2,519	2,498	17	4	24.7	24.9	18.7	7.8
Almaty	3,262	3,231	22	9	28.6	28.9	14	17.3
Atyrau	2,005	1,976	18	11	27.9	28.1	18	13.9
WKO	1,588	1,575	9	4	25.4	25.7	10.3	10.5
Zhambyl	1,747	1,737	8	2	27	27.1	14.5	9.5
Karaganda	5,097	5,054	29	14	28.3	28.5	16.3	16.1
Kostanay	2,025	2,004	18	3	26.1	26.4	13.1	5.6
Kyzylorda	1,894	1,883	11	0	30.2	30.4	19.3	0
Mangystau	2,393	2,372	17	4	27.6	27.8	20.2	8.9
Pavlodar	2,744	2,724	16	4	27.7	27.9	15.5	10.3
NKO	1,274	1,269	4	1	22.6	23.2	3	4.5
Turkistan	2,052	2,041	8	3	26	26.1	14.8	9.7
EKO	3,362	3,329	23	10	28.3	28.6	13.5	17.5
Nur-Sultan City	12,837	12,770	49	18	31.2	31.4	19	10.9
Almaty City	19,797	19,604	127	66	32.5	32.7	21.5	18.4
Shymkent City	3,466	3,433	26	7	27.2	27.3	23	14

⁶ Main indicators of the number of legal entities, individual enterprise entities and branches of foreign legal entities in the Republic of Kazakhstan as of January 1, 2019 //stat.gov.kz

As of January 1, 2019, 536,270 operating SMEs were headed by women, which is 43.2%. Women predominate among the workers in individual enterprises – 52.6%.

TABLE 10. Operating SME entities headed by female managers in the form of entrepreneurial activity organization⁷

	Total	of these, the managers are women	
		#	%
Republic of Kazakhstan	1,241,328	536,270	43.2
Legal entity	233,945	65,120	27.8
Individual entrepreneurs	809,115	425,849	52.6
Peasant (farm) enterprises	198,268	45,301	22.8

The largest number of SMEs headed by women, except Almaty City (78,080) and Nur-Sultan City (56,140), is concentrated in Almaty (47,519), East Kazakhstan (40,785), Turkistan (40,372) and Karaganda (39,692) oblasts.

TABLE 11. Operating SME entities headed by female managers in the form of entrepreneurial activity organization by regions⁸

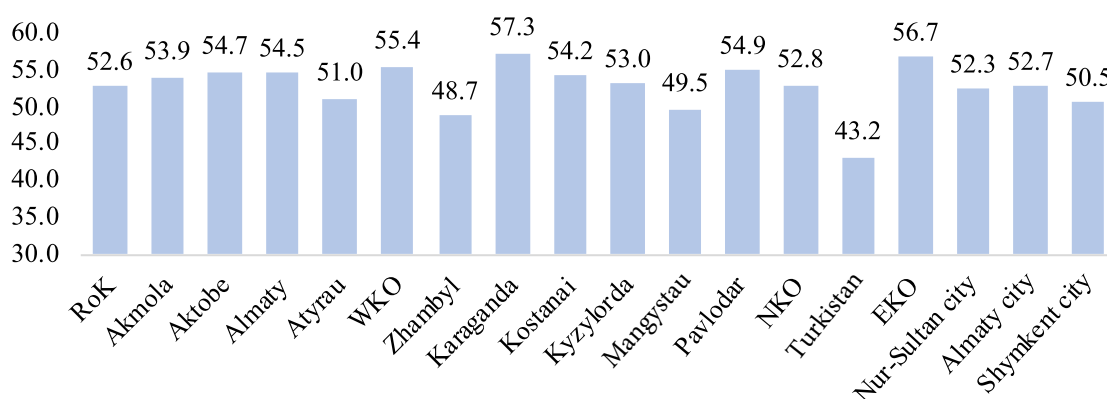
	Number of SMEs headed by women	including		
		LE	IE	PE (farmers)
Republic of Kazakhstan	536,270	65,120	425,849	45,301
Akmola	20,026	1,696	17,352	978
Aktobe	24,701	2,379	21,158	1,164
Almaty	47,519	2,786	32,754	11,979
Atyrau	21,395	1,900	18,933	562
WKO	18,103	1,418	15,463	1,222
Zhambyl	25,114	1,458	19,826	3,830
Karaganda	39,692	4,723	33,249	1,720
Kostanay	23,843	1,840	20,578	1,425
Kyzylorda	19,104	1,383	16,233	1,488
Mangystau	22,863	2,277	20,100	486
Pavlodar	20,149	2,442	17,154	553
NKO	12,470	997	10,650	823
Turkistan	40,372	1,842	23,604	14,926
EKO	40,785	2,866	34,677	3,242
Nur-Sultan City	56,140	12,491	43,588	61
Almaty City	78,080	19,371	58,488	221
Shymkent City	25,914	3,251	22,042	621

⁷ https://gender.stat.gov.kz/page/frontend/detail?id=107&slug=1-2018-2&cat_id=6&lang=ru

⁸ ib.

In all regions of Kazakhstan, women IEs predominate, except for Turkestan (43.2%), Zhambyl (48.7%) and Pavlodar (49.5%) oblasts.

DIAGRAM 1. The proportion of women IEs by region, %



The most common areas of activity among women IEs are:

- education (73.2%)
- accommodation and food services (62.6%)
- wholesale and retail trade (62.2%);
- real estate transactions (64.5%);
- health and social services (58.7%);
- provision of other types of services (51%).
-

Women's entrepreneurship makes a significant contribution to the creation of jobs and employment for the country's population: 30% of all employees work in enterprises headed by women (who created 1,035,107 job opportunities).

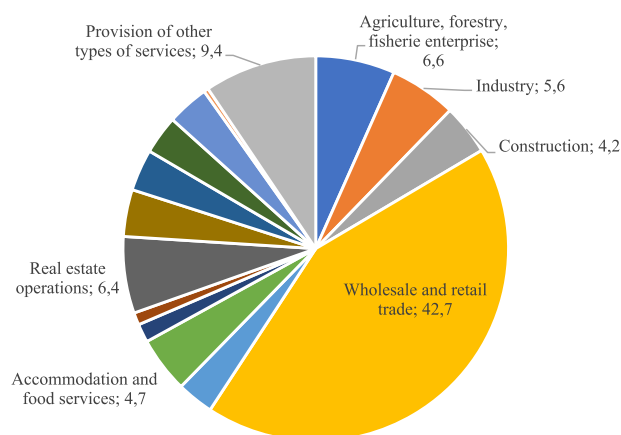
526,493 people, or 40% of those employed in small businesses, work for women individual entrepreneurs. 20.8% of those employed in peasant enterprises work in PEs headed by women. 26.2% of all employees in the enterprises of LLP, JSC (legal entities) work under the leadership of women.

TABLE 12. . Number of employees in operating SMEs headed by women as of January 1, 2019

	Total	of these, headed by women	
		#	%
Republic of Kazakhstan	3,312,457	1,035,107	31.2
Legal entity	1,716,770	450,324	26.2
Individual entrepreneurs	1,315,162	526,493	40
Peasant (farm) enterprises	280,525	58,290	20.8

The largest proportion of employees in enterprises headed by women is in wholesale and retail trade – 42.7% or 442,416 jobs. From 4 to 10% are employed in such areas as accommodation and food services, real estate operations, agriculture, forestry, fisheries, industry, construction and other services.

DIAGRAM 2. Number of employees in operating SMEs headed by women, by industries



3.1.2. Age of the enterprise

The growth of new enterprises indicates entrepreneurial activity, positively affects employment opportunities in the country and modernizes its economy. Therefore, it is important to monitor the age of enterprises and the duration of operating enterprises. If this indicator shows a temporary surge in activity, companies do not reach maturity. Conclusions about the problems of new business survival can then be drawn.

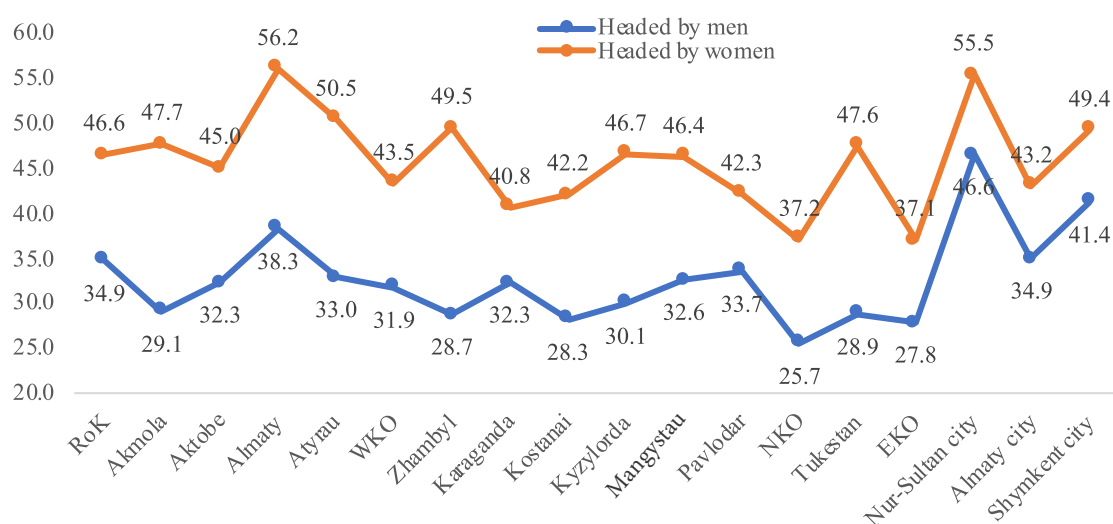
As of January 1, 2019 there are 105,739 new enterprises (legal entities) operating for up to 3.5 years, including 73,129 headed by men and 32,610 headed by women. In absolute terms, there are more new enterprises headed by men.

In the total number of enterprises, new enterprises headed by men (under 3.5 years) amount for 34.9%, and those headed by women, 46.6%. Women are more prone to entrepreneurial activity. The highest level of entrepreneurial activity of women is in Almaty oblast (56.2%) and Nur-Sultan City (55.5%). There is less entrepreneurial activity in NKO and EKO (37%). But this is only data on legal entities, which does not give a complete picture.

TABLE 13. New enterprises headed by men/women, age of operating legal entities, branches and representative offices up to 3.5 years as of 01.01.2019

	Total	Men	Women
Republic of Kazakhstan	105,739	73,129	32,610
Akmola	3,223	2,321	902
Aktobe	4,244	3,110	1,134
Almaty	5,942	4,108	1,834
Atyrau	3,210	2,197	1,013
WKO	2,719	2,029	690
Zhambyl	2,798	1,933	865
Karaganda	7,198	5,118	2,080
Kostanay	3,167	2,313	854
Kyzylorda	2,625	1,740	885
Mangystau	3,588	2,477	1,111
Pavlodar	4,212	3,052	1,160
NKO	2,065	1,591	474
Turkistan	3,318	2,341	977
EKO	4,334	3,086	1,248
Nur-Sultan City	21,831	14,710	7,121
Almaty City	25,297	16,746	8,551
Shymkent City	5,968	4,257	1,711

DIAGRAM 3. The proportion of new enterprises headed by men/women in the total number of



3.1.3. Self-employed population

According to official statistics, there are 2,082,522 self-employed people in the country.

The self-employed population includes:

productively employed

- a) employers;
- b) on an individual basis (registered and active), with incomes above the minimum subsistence level;
- c) in a personal subsidiary farm, production of products for sale (exchange), with incomes above the minimum subsistence level;
- d) members of a production cooperative with incomes above the minimum subsistence level;

unproductively employed

- e) on an individual basis (inactive among registered and non-registered);
- f) unpaid employees of family enterprises (households);
- g) on an individual basis (registered and active), with incomes lower than the minimum subsistence level;
- h) in a personal subsidiary farm, production of products for sale (exchange), with incomes lower than the minimum subsistence level;
- l) members of a production cooperative with incomes lower than the minimum subsistence level;

Employees who are employed on an individual basis and members of a production cooperative are formally employed population. As part of the research, only individual informal workers (hereinafter referred to as self-employed) were included in the group of self-employed:

productively employed

- a) in a personal subsidiary farm, production of products for sale (exchange), with incomes above the minimum subsistence level;

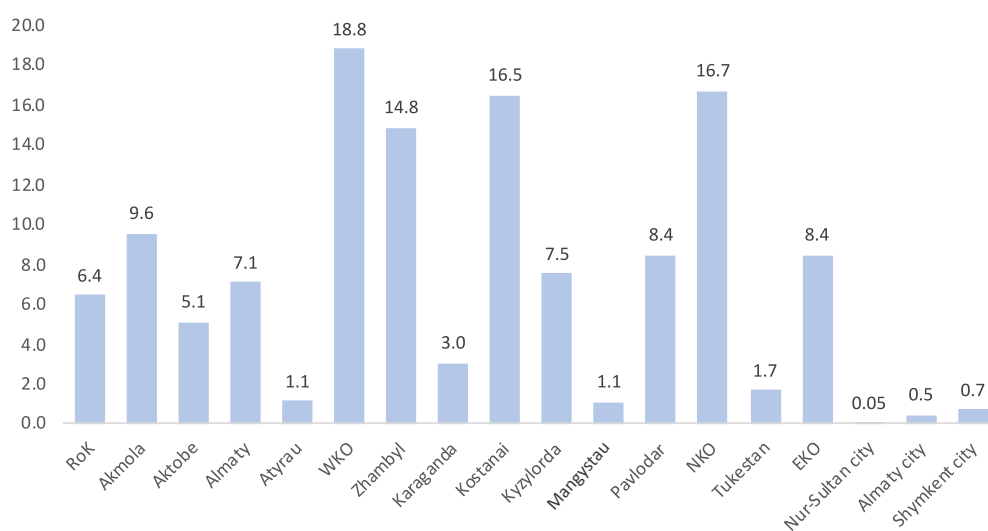
productively employed

- b) on an individual basis (inactive among registered and non-registered);
- c) unpaid employees of family enterprises (households);
- d) in a personal subsidiary farm, production of products for sale (exchange), with incomes lower than the minimum subsistence level.

The self-employed (informally employed) population is 558,901. The self-employed comprise 6.4% of the employed population (men - 6%, women - 6.8%). In the regional context, there are significant differences in the proportion of self-employed among the employed population.

According to official statistics, a significant proportion of self-employed people is in West Kazakhstan, Zhambyl, Kostanay and North Kazakhstan oblasts (15-19%). In fact, it is difficult to navigate according to official statistics, since it does not fully reflect the real situation of informal employment. Since the beginning of 2019, the Unified Cumulative Payment (UCP) has been in effect for the self-employed population. But many people still do not know what the UCP is, or do not understand why it is needed.

DIAGRAM 4. Self-employed among the employed population*



*Excluding the employees hired on an individual basis, members of a production cooperative

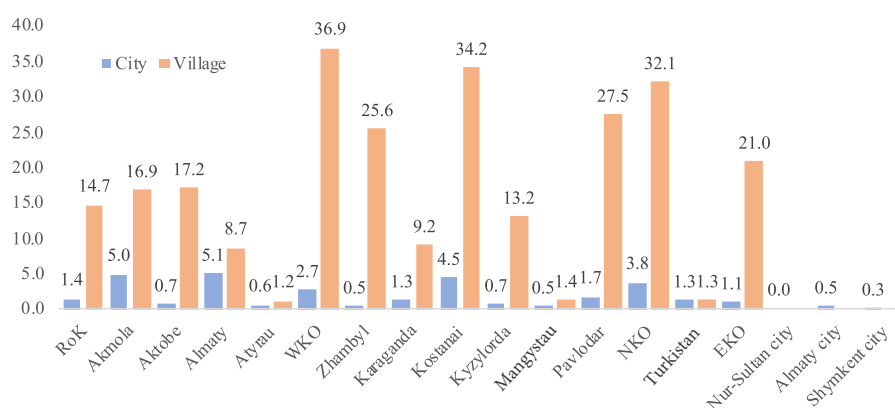
TABLE 14. Self-employed population in 2018*

	Self-employed, people	Self-employed among the employed, %	Self-employed among the employed, %		Self-employed women among the employed, %	
			Men	Women	City	Village
Kazakhstan	558,901	6.4	6	6.8	1.4	14.7
Akmola	39,046	9.6	8.2	11	5	16.9
Aktope	21,325	5.1	4.9	5.3	0.7	17.2
Almaty	70,668	7.1	6.4	7.9	5.1	8.7
Atyrau	3,485	1.1	1.4	0.8	0.6	1.2
WKO	60,268	18.8	18.2	19.3	2.7	36.9
Zhambyl	75,070	14.8	14.2	15.4	0.5	25.6
Karaganda	19,772	3	3.1	2.9	1.3	9.2
Kostanay	80,451	16.5	14.7	18.3	4.5	34.2
Kyzylorda	25,085	7.5	7.5	7.6	0.7	13.2
Mangystau	3,256	1.1	1.1	1	0.5	1.4
Pavlodar	33,163	8.4	7.6	9.2	1.7	27.5
NKO	49,415	16.7	13.7	20	3.8	32.1
Turkistan	13,300	1.7	2	1.3	1.3	1.3
EKO	57,371	8.4	8.6	8.3	1.1	21
Nur-Sultan City	238	0	0.1	0	0	
Almaty City	4,199	0.5	0.4	0.5	0.5	
Shymkent City	2,789	0.7	1.2	0.3	0.3	

*Excluding the employees hired on an individual basis, members of a production cooperative

According to official statistics, the self-employed population is concentrated in rural areas (13.2% of the employed population), while in urban areas, the self-employed make up 1.4%. Judging by women, there is active self-employment in West Kazakhstan, Kostanay, North Kazakhstan, East Kazakhstan, Pavlodar and Zhambyl oblasts – 20-30% of the number of people employed in rural areas.

DIAGRAM 5. Self-employed women, the number of employed by regions in urban and rural areas, %



3.1.4. Helping (unpaid) employees of family enterprises (households)

The number of unpaid employees of family enterprises (households) is 8,835, mainly in rural areas – 6,360 (72%).

Helping (unpaid) women workers made up 0.9% (men - 2.3%) among the self-employed. In urban areas, this category of self-employed is smaller, but their proportion is higher (2.9%) among self-employed urban women than among rural women (0.6%).

The average number of hours spent by women on unpaid domestic work (unpaid household services for the household and its members) is 4 h. 14 min.. It is 3 times more than that for men (1 h. 28 min.)

TABLE 15. Unpaid employees of family enterprises (households), 2018

	Unpaid employees of family enterprises (households)	Among the self-employed, %		Unpaid employees		Among the self-employed women, %	
		Men	Women	City	Village	City	Village
Republic of Kazakhstan	8,835	2.3	0.9	2,475	6,360	2.9	0.6
Akmola	42	0	0.2	21	21	0.4	0.1
Aktobe	348	1	2.3	108	240	5.5	2
Almaty	1,331	2.2	1.6	19	1,312	0.3	1.9
Atyrau	85	3.8	0	0	85	0	0
WKO	666	1.2	1	83	583	3.2	0.8
Zhambyl	517	0.9	0.5	0	517	0	0.5
Karaganda	1,992	10.8	9.1	1,953	39	24.9	0.2
Kostanay	72	0.1	0.1	0	72	0	0.1
Kyzylorda	0	0	0	0	0	0	0
Mangystau	0	0	0	0	0	0	0
Pavlodar	310	1.3	0.7	152	158	2.4	0.4
NKO	0	0	0	0	0	0	0
Turkistan	2,901	33.2	2.1	0	2,901	0	2.5
EKO	527	1	0.8	95	432	1.1	0.8
Nur-Sultan City	0	0	0	0	0		
Almaty City	44	2.3	0	44	0		
Shymkent City	0	0	0	0	0		

3.1.5. Access to financial resources

There is no available information about the amount of business financing and the number of loans issued for business development. Therefore, there is no quantitative data on business access to financial resources for gender equality analysis. The scale of financing can be judged by the limited "Information on loans issued to women entrepreneurs under conditional placement programs (According to "Damu" Entrepreneurship Development Fund" JSC) and "Information on loans issued to women entrepreneurs by subsidiaries of "KazAgro" National Managing Holding" JSC in 2018 (According to "KazAgro" National Managing Holding" JSC) in the collection of the Committee on Statistics of the MNE of the RoK "Men and women".

10,268 loans were issued to women entrepreneurs under the programs of the "Damu" Entrepreneurship Development Fund" JSC, and the total amount of loans issued was 43,050 mln KZT

TABLE 16. Information on loans issued to women entrepreneurs under conditional placement programs (according to "Damu" Entrepreneurship Development Fund" JSC), 2018

	Quantity	Amount, mln kzt.
Republic of Kazakhstan	10,268	43,050
Akmola	161	9,882
Aktobe	220	1,107
Almaty	1,735	2,122
Atyrau	47	3,810
West Kazakhstan	89	1,427
Zhambyl	1,844	0.396
Karaganda	197	1,179
Kostanay	109	1,101
Kyzylorda	719	1,269
Mangystau	30	0.575
South Kazakhstan	3,786	5,239
Pavlodar	205	2,095
North Kazakhstan	70	0.429
East Kazakhstan	424	0.483
Nur-Sultan City	168	3,184
Almaty City	482	10,634

In general, 7,042 loans in the total of 17,090 million tenge were issued under the programs of "KazAgro" JSC.

Without the total number of issued loans and the total amount of issued loans, it is difficult to assess support for women's entrepreneurship. Moreover, this information is not fully provided. Therefore, more complete information was obtained by requesting it from these organizations (see further the chapter on state support).

TABLE 17. The number of loans issued under the programs of "KazAgro" JSC and the total amount of loans issued to women entrepreneurs

	KAF JSC		FFSA JSC		AGKK JSC	
	Q-ty	Amount, mln kzt	Q-ty	Amount, mln kzt	Q-ty	Amount, mln kzt
Republic of Kazakhstan	184	6,461.90	5,591	4,226	1,267	6,402.2
Akmola	13	1,136.20	283	1,177.7	108	8,721.6
Aktobe	8	73.7	309	1,319.4	159	9,045.5
Almaty	18	1,830.60	396	2,811	231	14,405.3
Atyrau	5	28.1	171	644.5	27	172.7
West Kazakhstan	18	244.3	326	1,249.7	40	437.8
Zhambyl	10	144	245	1,620.5	91	616.6
Karaganda	14	159.6	332	1,773.3	66	666.9
Kostanay	17	588.5	281	994.1	99	2,674
Kyzylorda	3	451.1	232	931.3	33	200.3
Mangystau	-	-	97	381.6	0	0
South Kazakhstan	29	276.4	2,338	1,227.8	252	3,801.3
Pavlodar	9	387.7	91	500.8	70	746.1
North Kazakhstan	14	722.4	217	763.7	60	887.8
Turkistan	-	-	1	10	-	-
East Kazakhstan	24	365.1	272	1,259.8	31	1,188.8
Nur-Sultan City	1	46.4	-	-	-	-
Almaty City	1	7.8	-	-	-	-
Shymkent City	-	-	-	-	-	-

3.1.6. The income of enterprises

Statistics on the annual income of enterprises are not available, as enterprises are not identified by the gender of the owner.

According to the data of 3,715 enterprises (where according to the statistical business register it is possible to determine the gender of the head and appeared in the sampling selection, the Committee on statistics of MNE of RK), the volume of production, executed work and rendered services of large to medium enterprises headed by women was 1 522,8 billion tenge and 2,266. 5 billion tenge revenue was from sales of products and services. This is about 6-7% of the total volume.

The volume of produced products, performed work and rendered services by women's entrepreneurship (small enterprises headed by women) is represented by the results of 48,370 enterprises – 832.5 billion tenge in 2018. Revenue from sales of products and services is 1,407 billion tenge. 11.2% of the total volume of products produced and 12.7% of the total revenue from sales is from women's entrepreneurship.

TABLE 18. Individual indicators of business activities in 2018

	Women		Men	
	KZT thous.	%	KZT thous.	%
The volume of produced products, performed work and rendered services of large and medium-sized enterprises in 2018 (for 3,715 enterprises)	1,522,856,391	6.6	21,556,671,158	93.4
Revenue from sales of products and services of large and medium-sized enterprises in 2018 (for 3,715 enterprises)	2,266,580,785	6.7	31,510,428,466	93.3
The volume of produced products, performed work and rendered services of small enterprises in 2018 (for 48,370 enterprises)	832,511,489	11.2	6,598,415,587	88.8
Revenue from sales of products and services of small enterprises in 2018 (for 48,370 enterprises)	1,407,019,412	12.7	9,709,982,785	87.3

3.1.7. Access to assets

Strong protection of property rights allows women to effectively use assets for economic benefits. The property management indicator measures women's ability to acquire, access, manage and dispose of the property. Access to the property provided by these mechanisms can increase women's financial security and provide them with the necessary property guarantees to start their own businesses.

The proportion of women relative to men who own a tangible asset (land, property, enterprises, IE, etc.) is given as target indicators in the concept of family and gender policy in the Republic of Kazakhstan until 2030. But such data is not available in full to the public yet.

The data on the percentages of adults who own land (2018) is shown below. The proportion of men who own land is significantly higher (13.9%) compared to women (4.93%). Only in Kostanay oblast, the proportion of women who own land reaches 12.04%.

In Pavlodar oblast, the proportion of women who own land is only 0.32% (men – 29.36%), in Kyzylorda oblast – 0.19% (men - 6.33%). In Mangistau oblast, in general, quite a small proportion of the population own land, especially women (0.01%).

TABLE 19. The proportion of adults who own land (2018), according to the Land Management Committee of The Ministry of Agriculture RoK

	Total, %	Men, %	Women, %
Republic of Kazakhstan	5.95	9.70	2.61
Akmola	7.41	12.43	2.88
Aktobe	6.33	6.99	5.74
Almaty	10.44	19.32	2.08
Atyrau	3.06	4.48	1.76
West Kazakhstan	10.28	14.86	6.19
Zhambyl	4.05	7.02	1.32
Karaganda	6.87	10.10	4.12
Kostanay	11.70	11.32	12.04
Kyzylorda	3.22	6.33	0.19
Mangystau	0.81	1.65	0.01
Turkistan	15.27	30.12	2.69
Pavlodar	13.85	29.36	0.32
North Kazakhstan	3.14	5.17	1.10
East Kazakhstan	8.76	13.19	4.93

More than 4 million vehicles are registered in the country. In 2018-2019, there were 1,377,352 vehicle registered. Vehicle owners account for 24.5%, with 337,668 registered vehicles. 75.5% of vehicle owners are men, who own 1,039,532 vehicles.

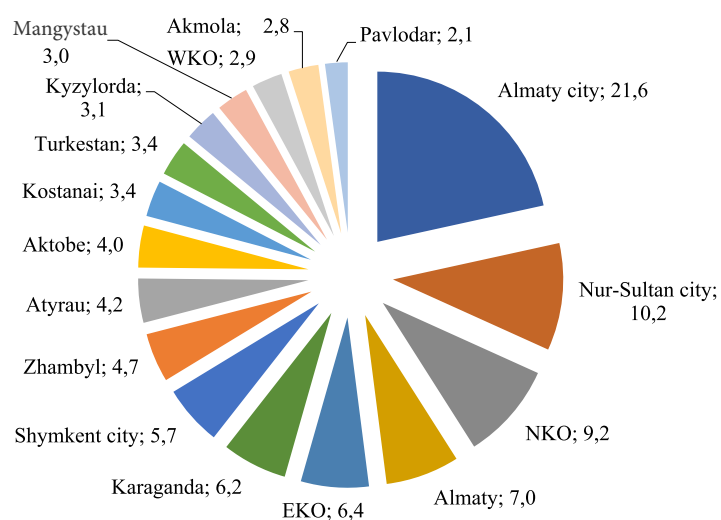
Among vehicle owners, the largest proportion of women is in major cities of Kazakhstan – Nur-Sultan City (29.7%), Almaty City (29%) and Shymkent City (25%).

The largest number of vehicle owners is concentrated in Almaty City (21.6%) Nur-Sultan City (10.2%), North Kazakhstan (9.2%) and Almaty (7%) oblasts. Accordingly, the main factor affecting the distribution of vehicles owned by women is living in urban areas. Shymkent takes the third position in terms of the proportion of women who registered vehicles over the past two years, despite the fact that there are 5.7% of their total number there (for comparison, NKO – 9.2%).

TABLE 20. The vehicles registered in 2018-2019 according to the data of MIA of the RoK

	Men	Women	%, women
Akmola	31,560	7,668	19.5
Aktobe	42,714	12,146	22.1
Almaty	75,142	21,117	21.9
Atyrau	45,109	12,625	21.9
WKO	31,381	8,517	21.3
Zhambyl	49,404	14,914	23.2
Karaganda	65,150	19,746	23.3
Kostanay	37,467	9,856	20.8
Kyzylorda	33,741	9,205	21.4
Mangystau	31,773	9,675	23.3
Turkistan	99,385	27,791	21.9
Pavlodar	37,012	9,882	21.1
NKO	23,308	6,256	21.2
EKO	68,031	20,734	23.4
Nur-Sultan City	98,734	41,650	29.7
Almaty City	210,87	86,162	29
Shymkent City	259,08	19,724	25
12 Total	11,039,864	337,668	24.5

DIAGRAM 6. Vehicle owners by region, %



According to the Classifier of Organizational and Legal Arrangements (KOPF), as of January 1, 2019, there are 177,224 active legal entities, branches, and representative offices with women as owners. There are 456,995 active IE with women participating as owner.

TABLE 21. Operating legal entities, branches, representative offices and individual entrepreneurs with women participating as owners, according to KOPF as of 01.01.2019

	LE	IE
Republic of Kazakhstan	177,224	456,995
Akmola	14,013	18,319
Aktobe	5,964	21,918
Almaty	8,769	44,728
Atyrau	4,148	19,488
West Kazakhstan	5,103	16,666
Zhambyl	5,978	23,017
Karaganda	13,099	34,825
Kostanay	7,344	21,962
Kyzylorda	5,607	17,269
Mangystau	4,121	20,554
Pavlodar	7,005	17,619
North Kazakhstan	12,878	11,272
Turkistan	9,871	26,951
East Kazakhstan	11,244	37,759
Nur-Sultan City	23,822	43,649
Almaty City	29,458	58,709
Shymkent City	8,800	22,290

Thus, women are represented primarily among the subjects of individual entrepreneurship. In the pilot regions, there is less representation of women in business in the North Kazakhstan oblast. The largest number of SMEs headed by women, except for Almaty City and Nur-Sultan City, is concentrated in Almaty, East Kazakhstan, Turkistan and Karaganda oblasts.

The most common areas of activity among women are: education, accommodation and food services, wholesale and retail trade, real estate transactions, health and social services, and other types of services.

In enterprises headed by women, 30% of the employees, or 1,035,107 jobs have been created. The largest proportion of employees in enterprises headed by women is in the wholesale and retail trade.

The level of women's presence in business lags behind that of men, as it does around the world. One of the positive aspects is the entrepreneurial activity of women. The proportion of new businesses headed by women significantly exceeds the proportion of new businesses headed by men.

There are difficulties in assessing the self-employed population, in particular the informally employed. There are significant problems in accounting for these statistics. In the regional context, there are significant differences in

the proportion of informal employment among the employed population (excluding employers hired on an individual basis, members of a production cooperative). Helping (unpaid) workers make up 1.6% of the self-employed, mostly in rural areas (more than 70%). This category prevails in the number of self-employed urban women when compared with rural women.

Women spend 3 times more time engaged in unpaid domestic work (unpaid household services and care for the household and its members). One of the significant factors affecting women's entrepreneurship is the combination of business activities with child care. In this direction, data are needed in the context of women with children, in particular of preschool age, up to 3 years old.

There is limited data on business access to financial resources and business income. The business register does not enable identification of owners of companies by gender.

There are restrictions on women's access to property. Women owners of vehicles comprise 24.5%. The proportion of women in the adult population who own land is 4.93 % (compared to 13.9% of men).

The proportion of women relative to men who own a tangible asset (land, property, enterprises, IE, etc.) is given as target indicators in the concept of family and gender policy in the Republic of Kazakhstan until 2030. But such data is also not available to public.

Thus, there are problems in disaggregated data from a gender perspective. Therefore, within the framework of this research, work has been carried out to develop statistical indicators that will provide an opportunity to assess the development of women's entrepreneurship, the impact on women's entrepreneurship and to take measures to expand entrepreneurship.

3.2. The role of women's entrepreneurship in society

3.2.1. The attitude to entrepreneurship

The attitude to entrepreneurship in society is the basis for how entrepreneurship itself will develop in the coming years. After all, if society believes that entrepreneurship is the key to a successful career, that an entrepreneur is prestigious, then more and more people will strive to open their own business. Numerous researches have shown that "in cultures where entrepreneurship is highly valued, entrepreneurial intentions are likely to be higher".⁹ According to the Global Entrepreneurship Monitoring report in 2017, 59.7% of respondents viewed entrepreneurship as a good career choice.

In this research, three-quarters (74.4%) of the self-employed and entrepreneurs said that it is prestigious to be an entrepreneur in Kazakhstan. The proportion of women who believe that it is prestigious to be an entrepreneur is 5.7% higher than men (77.1% and 71.4%, respectively).

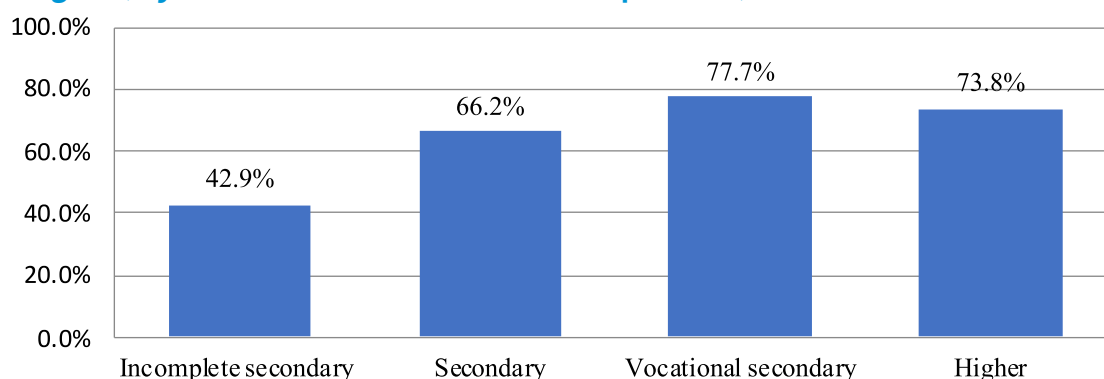
According to the survey results, the situation has started to change in recent years: *"Recently, it is prestigious to be an entrepreneur. If it was 10 years ago, I would have said no. Because it was strongly condemned. Well, I'm talking about my region, because they say "a woman should stay at home". If you marry a southerner, you will feel for yourself"* (Gulzhan, 49 years old, Almaty, entrepreneur).

In terms of education, there are differences in the assessment of the prestige of entrepreneurship: among those

9 Global entrepreneurship monitor. National report: Kazakhstan 2017/2018

who have incomplete secondary education, only 42.9% consider entrepreneurship to be prestigious, and among those who have a professional education, 77.7% agree.

DIAGRAM 7. The proportion of respondents who believe that an entrepreneur is prestigious, by the level of education of the respondent, %



Thus, people with professional education are more likely to appreciate the prospects of doing business.

For many, being an entrepreneur is just a necessity to make money: *"5-10 years ago it would have been prestigious, but now it is just a necessity, a need"* (FGD with women entrepreneurs, mothers with many children, Almaty City).

At the same time, many respondents said that prestige depends on the size of the business: *small business is about earning a living, but large business is prestigious: "It depends on the size of the business. If it is large, like "BI group", then it is prestigious"* (FGD, women entrepreneurs, mothers with many children, Almaty City).

During in-depth interviews, respondents noted: *"I think that being an entrepreneur is, first of all, independence. You can implement your plans, control the process and make decisions yourself. I think this is not only prestigious, but necessary since you regulate and manage your time, your finances, and your opportunities."* Gulzhan, 49 years old, Almaty, entrepreneur.

Those who consider entrepreneurship prestigious often mentioned in in-depth interviews, that it is independence for them:

«Yes. To be independent. I'm a single mother, I have four children, and I'm used to earning my own money." Aizhanat, 35 years old, entrepreneur, Zhambyl oblast.

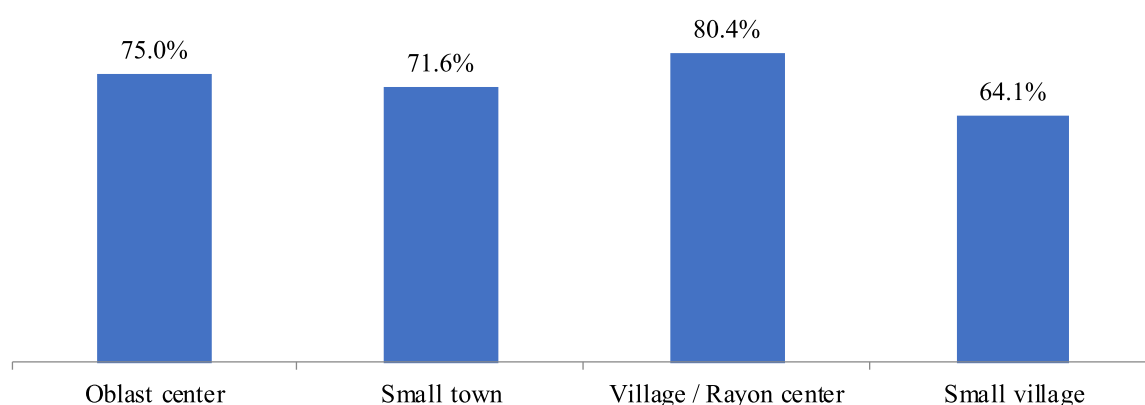
"Yes, of course. You're the owner of your own business. You set your own weekends and workdays." Dilya, entrepreneur, Zhambyl oblast, village.

Entrepreneurs from the North Kazakhstan oblast said that entrepreneurship is not so much prestige as independence- *"It is not prestige. First, you are free, you are your own master and you manage your own time.....I don't consider it prestigious, to be honest."* FGD with entrepreneurs, NKO, Petropavlovsk City

At the same time, entrepreneurs at the FGD in Zhambyl oblast, said that entrepreneurship is prestigious for a woman only when she manages everything at home and has a profit: *"Yes, it is not prestigious for a woman. But if a woman has time at home for cooking and washing, then why not do it. If women do business together, it's also good. For example, if you open a store, there will be some profit, it helps you move on. But in society, it is prestigious for a woman to do business."* FGD with entrepreneurs, Zhambyl oblast, Tuimekent village.

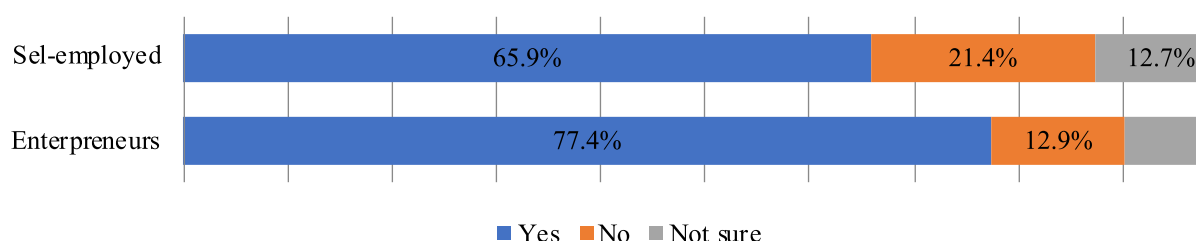
A noticeable difference in the assessment of the attractiveness of the "entrepreneur" status is observed among rural residents: residents of district centers are more optimistic (80.4% noted that entrepreneurship is prestigious) while among representatives of small villages there are fewer than 16.3%). This difference is more likely due to the fact that the population of small villages considers entrepreneurship not from the point of view of realizing opportunities, some kind of growth, but as a necessity due to the lack of other earning options, the lack of job opportunities.

DIAGRAM 8. The proportion of respondents who believe that an entrepreneur is prestigious, by the level of education of the respondent, %



During focus group discussions held in the framework of this research, self-employed people said that an entrepreneur in rural areas is not prestigious: "Well, if it is some beauty salon or store in the city... (then it is prestigious – moderator's note), but in the village, one needs to work hard." FGD with the self-employed, NKO, Kyzylzhar district, Baysal village. But large farm enterprises are "more prestigious" among entrepreneurs, the proportion of those who feel their prestige is higher than among the self-employed.

DIAGRAM 9. The proportion of respondents who believe that an entrepreneur is prestigious, by the level of education of the respondent, %



3.2.2. The role of women's entrepreneurship

In general, respondents highly appreciated the role of women's entrepreneurship in society: "In these times, as we know, women's entrepreneurship is one of the main priorities in the development of small and medium-sized businesses. ... Because currently our society is being formed, priorities are now mostly given to women. Women's entrepreneurship is welcome everywhere and we have a large number of women doing business in our oblast." IDI with a representative of the Department of Entrepreneurship under Akimat of Zhambyl oblast.

"Of course, women's entrepreneurship plays a big role in society, at least for one simple reason: a woman is a creator. No matter what women do, no matter what business they do, they do not put money as the priority. We can't pass trouble by, so women's business is more inclined to charity, to social projects. If a woman acts, she wants to educate, not just earn, share and tell; we are more sociable. Men are more determined to compete, to see who is stronger and more important, who earns more money among them." IDI with the Chairman of the Council of Businesswomen of Zhambyl oblast.

"My personal belief is that our women's entrepreneurship is highly active. Women are very actively involved." from IDI with the Chairman of NCE "Atameken", Almaty City.

"I recently read this opinion in an article that says that 'Countries with a high level of women's entrepreneurial activity are more resilient to financial crises, and less susceptible to economic downturn,' I think this phrase answers your question in general. It shows how important the role of women's entrepreneurship is in society." from IDI with a representative of the Council of Businesswomen, Nur-Sultan City.

"Women are good. Men can't always do something. Something new... Women are great about this. They never stop. Even at crucial moments, you know. Women always create something out of nothing. Yes, they won't stay at home." Zulfiya, 54 years old, EKO, disabled, entrepreneur.

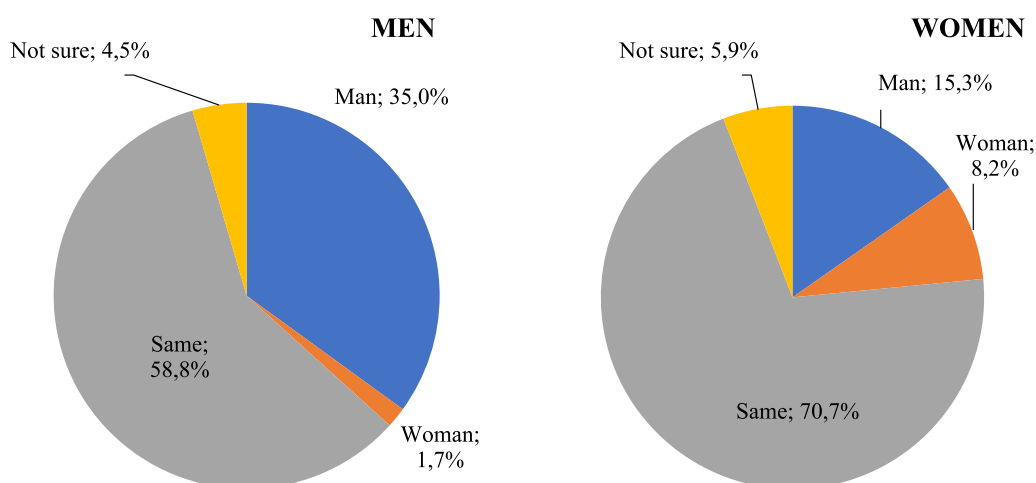
3.2.3. Assessment of the entrepreneur's status

70.7% of surveyed women believe that there is no difference in the entrepreneur's status between men and women. The proportion of men who believe that the status of an entrepreneur is not divided by gender is less than almost 12%. At the same time, a third of men still tend to believe that the status of a man entrepreneur is higher in society than the status of a woman entrepreneur.

Among entrepreneurs and the self-employed, there is no difference in the assessment of the status of a man entrepreneur and a woman entrepreneur.

At the same time, 35% of men believe that a man entrepreneur has a higher status, while only 15.3% of women agree with them. 58.8% of men and 70.7% of women stated that there is no difference in the status of an entrepreneur between men and women.

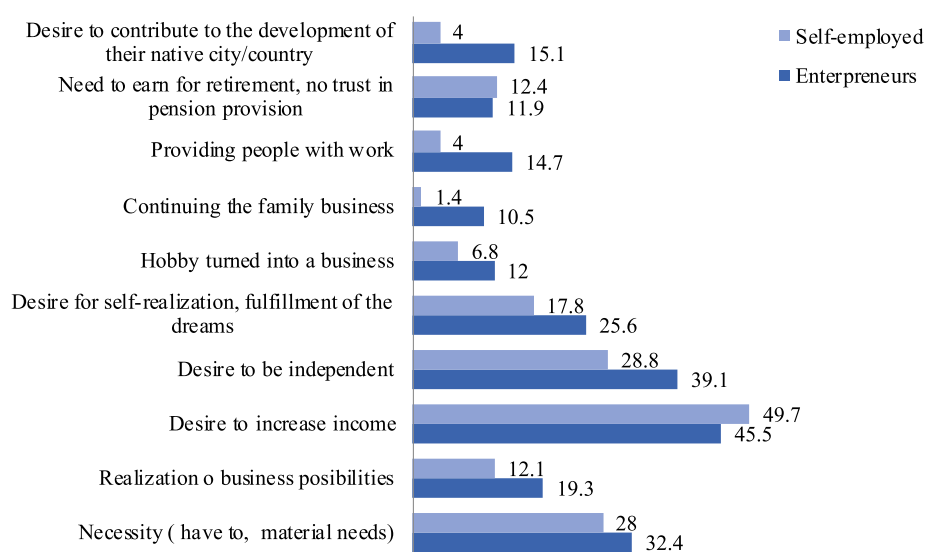
DIAGRAM 10. Distribution of answers to the question: "Who has a higher social status in society as an entrepreneur?" by gender of the respondent, %



3.2.4. Reasons for starting a business

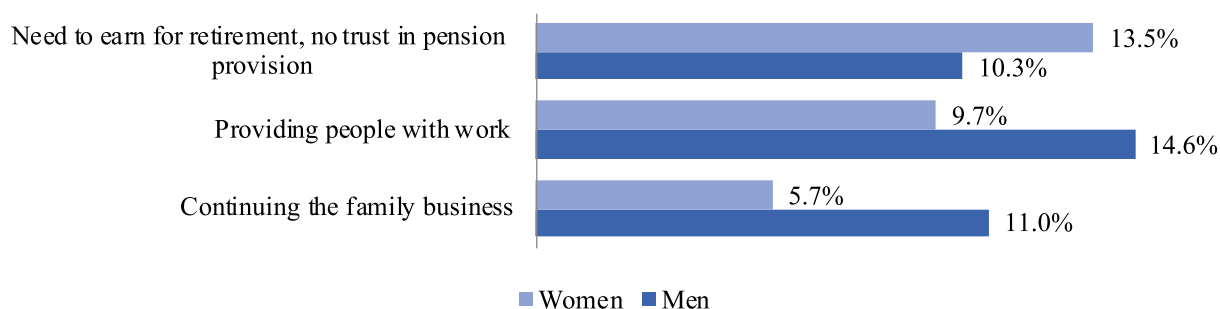
There are many reasons for starting a business. They differ between entrepreneurs and the self-employed. So, if the desire to increase their income was pursued almost equally by both the self-employed and entrepreneurs (49.7% and 45.5%, respectively), the desire to contribute to the development of their native city/country among entrepreneurs (15.1%) is almost 4 times higher than among self-employed (4.0%). This difference is most likely due to the size of business income. The desire to be independent as a reason for starting a business was mentioned by entrepreneurs 35% more often than by self-employed. Almost a third of respondents indicated that they opened a business out of necessity (forced to, material need).

DIAGRAM 11. Reasons for starting a business, self-employed and entrepreneurs, %



According to the survey results, there is a difference in the reasons for starting a business between men and women. Women are more likely to think about what you need to earn for retirement, while men are more likely to mention the reasons like: "providing people with work", "continuing the family business." For other reasons, there is no difference by gender.

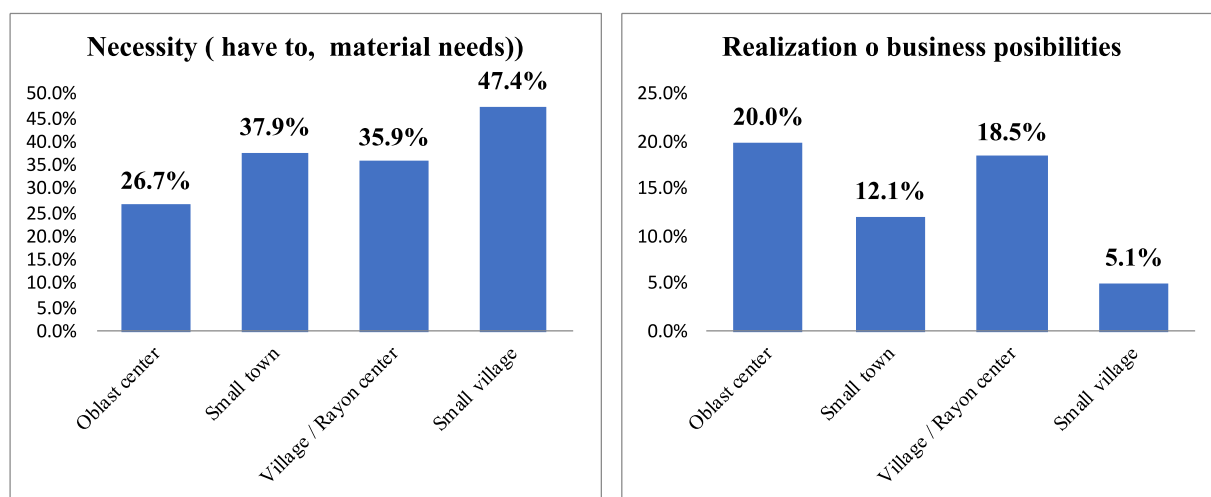
DIAGRAM 12. Reasons for starting a business by gender, %



During the IDI, entrepreneurs said that starting a business is an opportunity to be financially independent: "...but it is very important for a woman to have financial independence so that she can work herself. And if you work for yourself, start something of your own, I think it is very encouraging. It's easier than working for someone else, if the sphere allows you to open something of your own. And women should have financial independence, even if the woman is married or she lives with his family. If she lives with her husband or partner and something terrible happens, even if the man is violent, she can't escape, she can't leave." IDI with an entrepreneur, Almaty oblast.

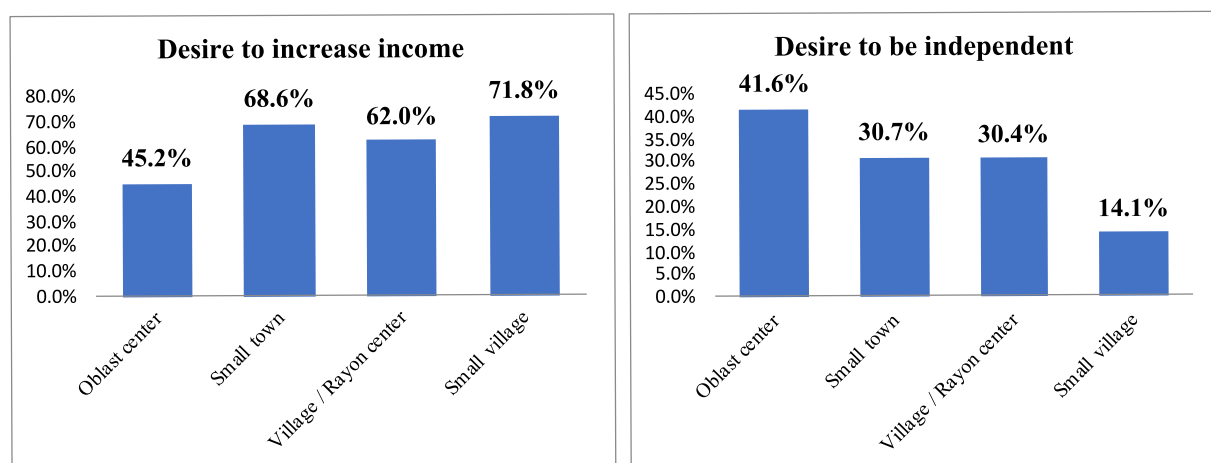
There is a difference in reasons for starting a business in the context of the type of settlement: if in large cities only 26.7% of respondents mentioned material necessity as the reason, then among residents of small villages, it was almost half of them (47.4%). Every fifth respondent who lives in a large city and oblast center stated about the implementation of business opportunities, but in a small village only 5% did.

DIAGRAM 13. Reasons for starting a business: material necessity and implementation of business opportunities by type of settlement, %



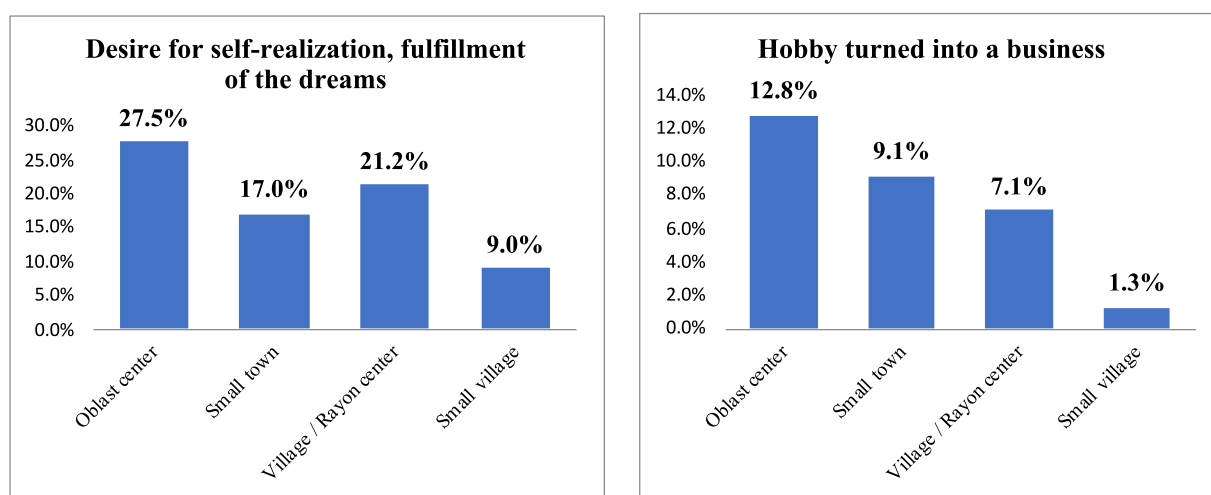
The desire to increase their income more often drove people living in small towns and villages, while the desire for independence is clearly evident in cities. In small villages, it was 3 times less common than in large cities.

DIAGRAM 14. Reasons for starting a business: the desire for independence and increased income by type of settlement, %



Every eighth respondent who lives in the city reported that their hobby turned into a business, while in a small village, it was only 1 in 100. In the city, the desire for self-realization, for fulfillment of their dreams, drives people to open their own businesses more than in the village. This is most likely due to the fact that the standard of living in rural areas is lower, so first of all, basic needs play an important role there.

DIAGRAM 15. Reasons for starting a business: the desire for self-realization by type of settlement.



Thus, the unattractiveness of small businesses, which was mentioned by respondents during focus groups and in-depth interviews, is more likely due to the fact that small business incomes are not high. As a result, small businesses are less attractive as a career choice compared to getting a job in an existing company. In addition, a third of respondents were involved in business out of necessity, material need, so owning a small business was viewed with some condescension as an unattractive occupation. Therefore, successful entrepreneurs are owners of innovative enterprises or large companies, not small business owners.

3.2.5. Attitude of the informally employed to the official registration of business activities.

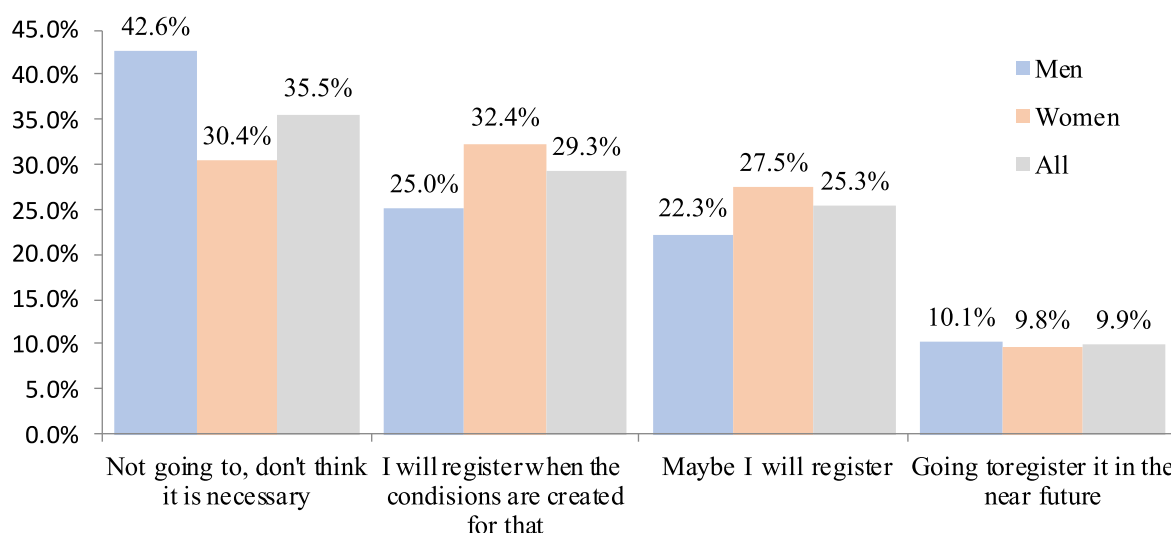
13% of the self-employed hire employees, of which 19.3% are informally employed men and 8.3% are women.

According to the results of the survey, 95% of the self-employed provide services or sell goods to individuals. Also, 22.3% of the informally employed provide services/goods to individual entrepreneurs, legal entities and/or hire employees. In other words, this is the category of informally employed people who do not register their activities officially. This category comprises 31% for men and 15.6% for women.

In general, about 10% of respondents are going to register their activity as a business in the near future. 25% of the self-employed may register their activities as a business and 29.3% are waiting for more favourable conditions for this. Women are more likely to officially register their business activities. 27.5% will probably register their activities as a business and 32.4%, under more favourable conditions.

35% of all informally employed people do not plan to officially register their activities. Men constitute 42.6% and women, 30.4%.

DIAGRAM 16. Ready to register their activity officially as a business



The main reasons for the reluctance to legalize their activities for the self-employed are low (31.8%) and unstable incomes (35.2%), the need to pay taxes (34.9%) and reporting, inspections of government agencies (36.9%). Only 15.5% of them are not sure about their business prospects.

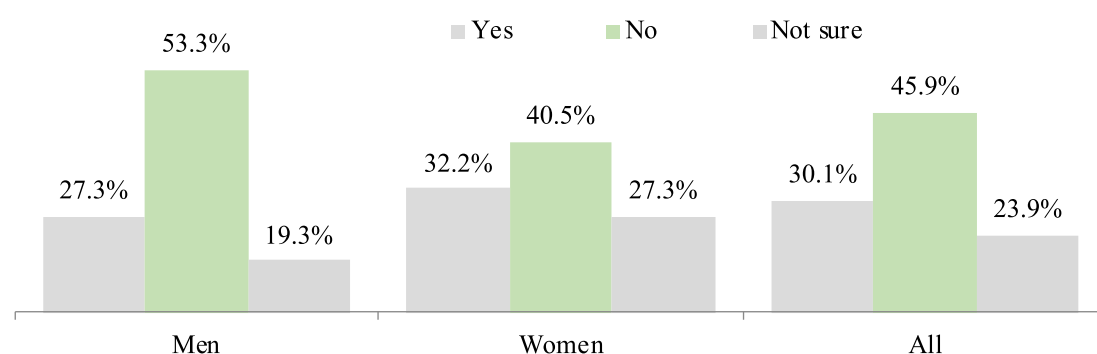
Gender differences are evident in the fact that women are more likely to refer to low incomes (40%), and men, to taxes and reporting (42.7%), inspections of government agencies (40%).

TABLE 22. Reasons for unwillingness to register (legalize) their activities

	Men	Women	Total
Not sure about the prospects of their business activity	17.3%	14.1%	15.5%
Low income	20.7%	40.0%	31.8%
Unstable income	36.7%	34.1%	35.2%
The need to pay taxes	42.7%	29.3%	34.9%
Reporting, inspections of government agencies	40.0%	34.6%	36.9%

A small part – 30% of respondents agree that official registration will contribute to the successful development of their business activities. Almost half of them have the opposite point of view regarding the official registration of their activities (45.9%).

Women are slightly more optimistic about this issue. 32.2% consider the question of registering their activities positively, and among them there are also more of those for whom it was difficult to answer (27.3%).

DIAGRAM 17. Official registration will contribute to the successful development of the business

Since the beginning of 2019, Unified Cumulative Payment (UCP) for the self-employed population has been introduced, which provides for a simplified procedure for registering the activities of informally employed people in the tax authorities.

39.9% of respondents know about UCP, 43% of men and 37.7% of women. In small towns and villages, the population is less informed about UCP. Only 11.3% of the self-employed pay it (13.4% of men and 9.8% of women).

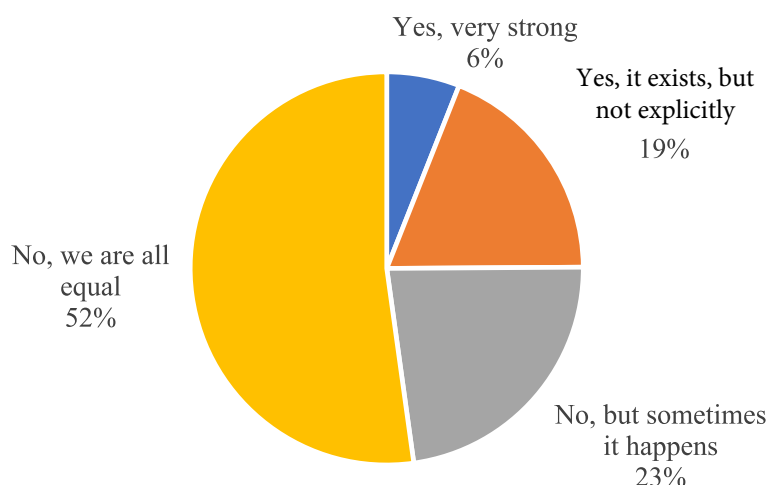
3.2.6. Cultural and social aspects of women's entrepreneurship

Cultural aspects of women's entrepreneurship are reflected in persistent beliefs and stereotypes about gender roles. Being the product of a rough generalization that does not always reflect the real situation, they can nevertheless be a serious deterrent to a woman's self-realization.

The results of the research showed that respondents recognize the existence of such beliefs, as well as other cultural difficulties that create obstacles for the development of women's entrepreneurship. 48.3% of respondents recognize the existence of barriers related to stereotypes, of which 6.9% consider them very serious.

Assessing the position of women in society as a whole, most respondents believe that there is gender equality in Kazakhstan (52%). The study of the perception of this issue in different groups showed that the gender of the respondent is not a sign that was sensitive to the issue of inequality. There is only a small difference in the responses - 54% of men and 50% of women believe that everyone is equal in society.

DIAGRAM 18. Do you think there is inequality between men and women in Kazakhstan?
N=1,307



As for different age groups, there is a clear trend – the younger the respondents, the more often they note inequality of opportunities. That means that the perception of the situation is seriously refracted through the respondents' mental representations, which depend on life experience, the external environment, and a number of other factors.

Respondents of the age of 50 and older are carriers of cultural stereotypes, from the position of which a woman is fairly equal. In this age group, 65.8% agree that "everyone is equal". It may be that each generation puts its own meaning on the concept of equality and has its own criteria for assessing its existence. The 18-29 age group already has a different mindset, and they see the problem where the older generation doesn't notice it. Perhaps this is a reflection of the fact that young people have broader ambitions and demands, for which they need more equality of opportunities and freedom from stereotypes, than the level that suits their parents' generation.

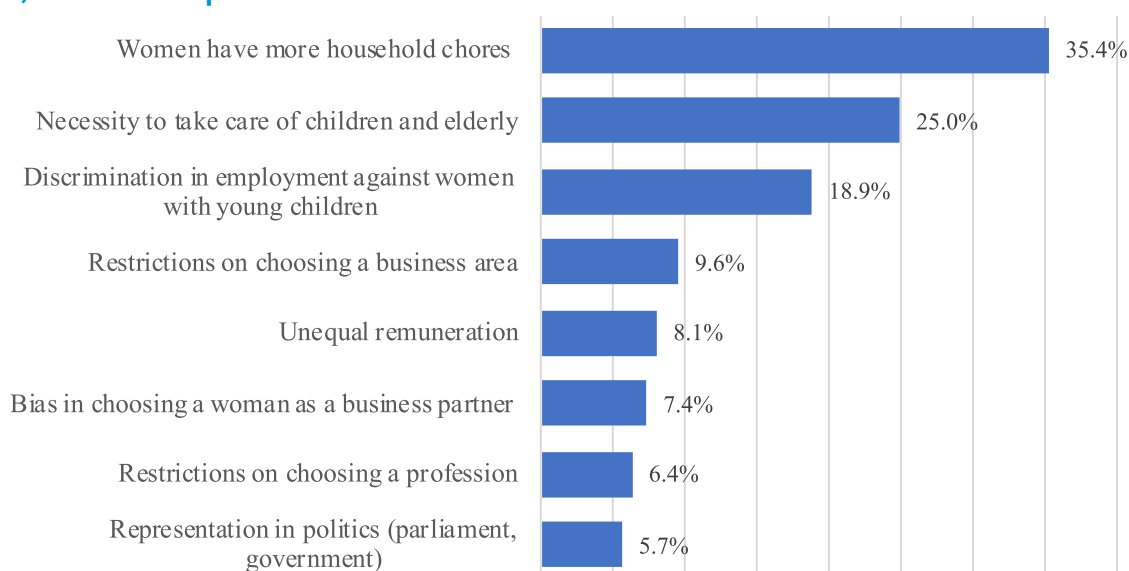
Thus, we have a certain gap in the perception of women's opportunities. Perhaps, when measuring changes in the gender situation, it would be correct to focus on the opinions of those who are more sensitive to these issues and are able to recognize the presence of inequality.

TABLE 23. Do you think there is inequality between men and women in Kazakhstan?
Responses by age groups. N=948

	18-29	30-49	50 and older	All ages
Yes, very strong	11.3	5.4	2.2	5.7
Yes, it exists, but not explicitly	20	16.7	14.9	16.9
No, but sometimes it shows	14.9	21.7	17.1	19
No, we are all equal	53.8	56.2	65.8	58.4

By evaluating the various aspects in which inequality can emerge between men and women, it is possible to see when the situation of inequality is most often obvious to entrepreneurs.

DIAGRAM 19. Do you think there is inequality between men and women in Kazakhstan?
If so, what is it expressed in? N=1259



First of all, it is the workload of household chores and child care, which is indicated by 35.4% and 25% of respondents, respectively. Household management and child care can be considered as separate activities, the economic significance of which is not always adequately assessed. Nevertheless, it is obvious to many that a woman whose time is fully occupied with the household and children is significantly limited in resources for developing additional income. Even when she is looking for these opportunities and enters the labor market in search of earnings, according to 18.9% of respondents, she faces discrimination because of having young children.

From interviews with women entrepreneurs: *No matter how much a woman wants to combine work and family, there is still a lack of a mother, a woman in the house. For all I know, with reference to my mother who is a businesswoman, her attention was not enough for the family and this was noticeable. It's impossible to be perfect in both ways. Somewhere you will be imperfect.*

Well, you see, I don't have such opportunities, only because I'm tied up with children, since my children are school children, and I can't act without authority. If it were a man, of course, he can quickly pack up and leave and study there for a year or two. And in my case, if I'm away for a week – it's a big deal! You know, it would be a great breakthrough if

I were away from home for a week!

Other restrictions are related to the choice of business sphere, unequal remuneration, and profession. These problems exist, but are not always perceived by entrepreneurs as a serious obstacle to a woman's self-realization. If there is strong motivation, a woman can overcome them. Comparing the responses of men and women to the above judgments, there is some discrepancy, indicating that in the perception of men, the assessed situation looks more favorable. More often than women, they indicate only restrictions in the choice of profession (8.2% vs. 4.9%). For all other points, they are a little less likely to see a problem. The analysis by age group shows that the sensitivity of men to gender problems is related to the age of respondents.

It is worth highlighting women at the age of 18-29, whose responses in some points differ significantly from other age groups. This group of young women has probably not faced the realities of business yet, but is experiencing restrictions on the choice of business areas and the workload of household chores.

TABLE 24. Do you think there is inequality between men and women in Kazakhstan? If so, what is it expressed in? By gender and age group. N=1,249

	Gender	Age groups			All ages
		18-29 years old	30-49 years old	50 and older	
Unequal remuneration	Men	10.3	5.7	5.6	6.8
	Women	7.7	9	10.3	9
The necessity to care for children and elderly relatives	Men	27.4	27.9	19.6	25.7
	Women	24.9	28.3	20.6	25.6
More household chores for a woman	Men	34.9	32.2	31.5	32.7
	Women	37.3	41.1	33.3	38.3
Restrictions on choosing a business area	Men	11.6	7.4	6.3	8.2
	Women	16	10.2	7.3	10.9
Restrictions on choosing a profession	Men	11.6	6.4	8.4	8.2
	Women	4.7	5	4.8	4.9
Bias in choosing a woman as a business partner	Men	8.2	5.7	7	6.6
	Women	6.5	10.2	4.2	7.8
Discrimination in employment against women with young children	Men	18.5	17.7	12.6	16.6
	Women	17.2	24.8	17	21
Representation in politics (parliament, government)	Men	4.1	2.1	0.7	2.3
	Women	7.1	12	3	8.6

From interviews with women entrepreneurs: *A woman is able to work anywhere, at the mine, and she can fly to space, and to the moon, if there is a desire. I am personally ready for anything, the rest is stereotypes. When there is a need for money, no matter if it is a man or a woman, this person will be ready for anything.*

When I worked with equipment, it was generally abnormal. The fact that a girl knows what oil seals are is generally strange. For a very long time, people have adapted to the fact that I understand technology. I also worked at the cement-concrete plant, which is also an abnormal thing for people, and when I first came to the base, everyone's attitude towards me was that I was someone's mistress there. Then eventually they start to understand. You have to defend your point of view for a long time and generally prove yourself persistently. I spent about six months proving to people that I know something.

Recognizing the opportunities and rights of women to self-realization in business, society prefers that family values remain a priority for women. Even women involved in entrepreneurial activity emphasize the importance of role models such as mother and "homemaker", with business and professional self-realization in second place. Or they expect women to be equally effective in both areas, thereby setting fairly high standards of success.

This position, which has the character of imposing a gender role on a woman, may limit her right to self-determination, to choose a way to self-realization. This can be both external obstacles that emerge in the attitude of the immediate environment to what she is doing, also in her own doubts, uncertainty and anxiety about the fact that she is making the right decisions.

From an in-depth interview with a woman entrepreneur: *"I think that a smart and competent woman will not allow either side to suffer. With the right actions, you can manage your business successfully, without forgetting about your need and importance in the family. You may have to delegate your authority somewhere, either at work or at home, but I think you can find a balance. As the saying goes, make sure that, 'Both the wolves have eaten much and the sheep have not been touched!'"*

"There were cases when my husband said, 'Stay at home, I want to come home from work and have my dinner ready with the kids taken care of.' On the one hand, I understand him. And the woman understands that these children need to be fed, taken to some study clubs and for this we must strive to do everything. We had a girl, she was so eager to get this grant, but her husband set a condition that it had to be only at home. Buy some tools, make some bakery, or something, but you can't rent it anywhere. And she said, 'How can I do that, I live in the back of beyond, how will I promote it there? She understands that she needs publicity so that there are customers, and then she is desperate. There were such cases, of course."

"We usually think that a woman should slave around a stove and should not work. This is wrong, not only men can do business. I don't think so, women are capable of more. Men appreciate self-sufficient and independent women, but do not always give a woman the opportunity to become such. They seem to want to, but they are not ready to give it away, my wife should stay at home."

"You know, today we kind of know that a man and a woman should be equal. Today let's say, it is like that, but my personal opinion is that probably there must be a little bit for men and women. After all, a woman is naturally created soft, kind, a little unprotected, and men are still the core, the earner, they always have our back."

"I think there should be purely men's jobs, for example, miners and metallurgists. Such complex work should probably be for men. There are a lot of women in leadership positions nowadays. At this level, probably, it should be the same, a woman can lead in the same way as a man. A woman should probably put her family, home, children, husband in first place, and then her favorite job and favourite occupation."

"I talked to a female taxi driver. She said, 'I couldn't work, my husband forbade me. I left the firm, we had a lot of men there. He beat me up, and forced me to quit. And I have two children. My husband does not work, I have no options, I went to drive a taxi.' Well, I say, but you work. She says, 'I only take women. She works for Indriver, she says, 'I look who orders. I take only women, I don't take men, because my husband will scold me. That is, her husband sets her such a narrow framework, that is, 'Do not go here, do not go there.' In this regard, it turns out that despite the fact that she earns her own money, she is basically self-employed, but she has such a defined framework."

"I think it's either a career or a family. But this is my personal understanding, that the earner is a man and a man should be stronger. Now we work together. We just date, we live together, but there are no children yet. I understand that when there are children, it will be necessary to clean the house, to cook, and to feed them."

From an interview with a representative of a public organization: *"... when a woman earns more than a man, usually, as a rule, the family falls apart. The woman begins to mention it at home! I think it's a little bit like, you know, a smart woman should regulate it. Families should not fall apart because of the confidence gained by women. They start smoking confidently, start drinking confidently, start going to the places where men go. In this regard, they should restrain themselves a little bit. No one is holding you back, but you must hold yourself back. Because by nature, biologically, woman was born. We should not forget about this... you are a woman entrepreneur at the same time as you are a mother and a wife."*

From an interview with a government authority representative: *Industries that are dominated by women's enterprises are mainly related to solving social problems that women often face when running a household. They do not require technical education, a large number of employees and large capital. At the same time, the mentality of society leaves its mark on the development of women's businesses. So, in addition to the 8 hour working day, women are assigned responsibilities for raising children, creating a family home and caring for family members. Often such a load leads to a violation of the physical and psycho emotional state of a woman and, subsequently, to divorce.*

According to 7.4% of respondents, there is a bias in choosing a woman as a business partner. The figure is relatively small, which may indicate that society has a well-established idea that a woman can be a successful and reliable business partner. Society treats a woman's attempts to develop her business with tolerance, if not favourably. But at the same time, 35.9% of respondents perceive the propensity for entrepreneurship as an exclusively men's trait. Almost half of the men (49.7%) claim an advantage in this issue, but women are significantly less likely to agree with this statement (22.8%). Perhaps already accumulated experience allows women to insist that they can be no less successful in this area.

At the same time, men are not much less likely than women to indicate that it is more difficult for women to do business in Kazakhstan – 24.9% and 26.4%, respectively. Perhaps there is a desire among men to preserve entrepreneurship as their prerogative.

Men are less likely than women to agree that the country supports such qualities as self-sufficiency, independence and the personal initiative of women (25.2% and 41.8%). Probably, the responses of men who deny this (74.8%) reflect their own position and desire to see a woman in a more passive role.

These data indicate that most of the carriers of gender stereotypes are men. If there are already changes in women's minds and there is an idea that their gender is not a restriction for self-realization, then part of the male population has yet to accept this fact. And unlike other questions, the age of men here does not greatly affect their positions – both men at the age of 18 and 50 tend to insist that they are more capable of entrepreneurship than women (49.3%, 50.2%, 49% - in all age groups). Although the younger generation at the age of 18-29 is more likely to point out that women are limited by their own destiny.

TABLE 25. Assessment of the status of women in Kazakhstan, % of respondents who agree with the above statements. "Yes" answers by gender and age groups. N=1298

	Gender	Age groups			All ages
		18-29 years old	30-49 years old	50 and older	
Men are more capable of entrepreneurship than women	Men	49.3	50.2	49.0	49.7
	Women	21.1	23.7	22.9	22.8
It is more difficult for women to do business in Kazakhstan	Men	26.4	24.1	25.2	24.9
	Women	28.1	25.6	26.5	26.4
Women's entrepreneurial risk is encouraged in Kazakhstan	Men	14.2	7.7	11	10.1
	Women	11.7	11.5	10.6	11.4
Kazakhstan supports such qualities as self-sufficiency, independence and personal initiative of women	Men	29.7	22.1	27.1	25.2
	Women	45.6	42.5	36.5	41.8
In Kazakhstan, women are limited in their own destiny (choice of husband, profession, access to education, etc.).	Men	22.3	14.4	16.8	16.9
	Women	15.8	20.3	20	19.1

At the same time, it is recognized that women's entrepreneurship has its own specifics, both in the choice of fields of activity and in the way of doing business. Women are more likely to engage in business in areas in which they are better oriented, have an interest, and find opportunities for creative self-realization.

From interviews with women entrepreneurs: *In general, if we take the scope of recycling, that's where women usually do not just launch into this market, because they will say that the market is already divided, and it will be harder to work in this field for the woman compared to the man to enter the women's business sector such as beauty salons, education, or etc. I mean, I think it's easier for a man to enter women's businesses than for a woman to enter men's businesses.*

Well, in my experience, I have not come across this, but, of course, there is an unspoken understanding that with a large business, such as construction or a security agency, everyone does not take a woman manager seriously. For example, I had a friend from a security agency and when there were tenders, everyone was laughing like, "What are you going to guard there?" But that's not the point. And the fact is how to manage a company; it is a completely different thing. For construction, it is the same. For example, there is the same unspoken understanding that road repair is purely a man's business; it still exists.

I think that such services as beauty salons, cosmetology, training centers, and so on, they are headed mainly by women. There are dressmakers and so on. But the construction of roads, for example, the sale of equipment, cars, etc., is more for men. And it can also be considered as a layer – this is a family business, a man and a woman have their place.

I wouldn't go down a mine, to be honest. But, anyway, there's the right to choose. If we are talking about a state governed by the rule of law, then there should probably be the right to choose. It really undermines. I think they can't be builders or loaders, they can't do hard work. For a woman, I guess everything should be feminine, enjoyable.

At the same time, business is not perceived as an activity that provides a prestigious position in society, but rather as a necessity for achieving certain economic well-being, as respondents often note in in-depth interviews.

When discussing the topic of discrimination, the issue of domestic violence often arises. It is difficult to imagine a woman entrepreneur as a victim, since the desire to do business is based on an active life position, making a woman less tolerant of neglect and discrimination. However, this problem permeates through all segments of society and can occur, regardless of the financial condition of a woman, due to the lack of effective protection and prevention mechanisms.

From an interview with a female entrepreneur: *Women, even those who have a business and are quite well-known in society and in their community, may be subjected to violence from their husband. That is, we have a problem as well.*

This problem is at the state level. This problem must first be identified, recognized, and properly investigated. Because we don't recognize such problems, their existence at the state level. And we find out about it through some terrible, shocking cases when we read on social networks that somewhere in SKO a girl was raped, kidnapped, and so on. In fact, this is a big systemic problem. In fact, this problem is being hushed up, but we need to develop some kind of strategy at state level, work on this problem, and work in terms of improving the economic situation, namely, to raise cultural issues, moral issues, and ethical issues. This is something that has not been done in recent years at all.

There may also be moments of discrimination where management issues arise. A woman can be the engine of a business, perform a large amount of operational management, but not always be the one who is allowed to solve strategic issues. Even in the answers of women respondents, it is possible to track statements that a woman must have special qualities in order to work on an equal basis with men.

From an interview with a female entrepreneur: *A woman can lead and compete with men. It depends on how much she can raise her consciousness, how much she can evolve.*

I believe that our women mostly work in beginner and intermediate roles. As for the top roles in society, as for large companies, the Directors of these companies, then of course there are fewer women. I believe that the number of women should definitely increase there, because the larger the company, the more resources it has and the greater the gender imbalance is. Men predominate in leadership roles, while all the main basic roles and basic work are performed by women.

Bank lending can also be an area of gender discrimination. This may be reflected in the amount of lending that a woman can count on.

From an interview with a female entrepreneur: *The same men managers who are in banks, even women, they always believe that a woman will not be able to cope with loans and so on. There are just subjective things, although statistics confirm that a woman pays more steadily and repays the loans. Nevertheless, there are such statistics. Women speak at our forum, they say that for some reason women are given less. But in recent years, the policy has changed, especially where women lead.*

In general, there are indications that existing stereotypes about women as weak, passive and defenseless may contribute to external pressure on her business.

From an interview with a representative of a public organization: *I do not have such statistics, but judging by conversations, even hijacking a woman's business is very common. She is weaker and will give up her business faster. Men who do this will go to a woman first. I even have women in my circle who have suffered greatly from this business hijacking. They had to give up part of the business, but, nevertheless, they did not give up and continue to work. Although they could have achieved even greater results and created more jobs.*

Thus, it can be summarized that society imposes special requirements on a woman engaged in business, which include the possession of certain personal qualities and competencies. Based on the situations described by the respondents and the requirements listed by them, the following list can be made:

- emotional stability;
- strategic thinking, ability to plan and predict risks;
- mobility, flexibility, ability to adapt to changing conditions;
- determination and perseverance;
- constancy, stability;
- ability to defend her interests;
- learning ability, the ability to master a new skill in a short time;
- courage and independence in decision-making;

These requirements are essentially universal. These skills are equally important for successful business management, regardless of gender. But these points are often heard in in-depth interviews, which may indicate that there is a certain lack of these qualities, which makes a woman vulnerable and puts her business at risk if she does not possess them sufficiently.

From interviews with women entrepreneurs: She must be realistic, that is, she should not hope that, "Oh, I will open up, and everything will go well." She must always weigh up the risks and losses. She must be mentally prepared for this and she should not break down. Because some people start a business with hope, confidently thinking that everything will go well, and then it turns out that it does not go so well and there is stress, depression, fear and loss. Self-confidence, moral stability

...a modern woman entrepreneur must have such qualities as adaptability. She should be flexible, but at the same time, she must have perseverance and determination. It must be easy to learn for her; she should constantly improve and never stop there. She also needs to be realistic and know her capabilities. She has to be honest in business and trust people. It may become a bad joke, but I trust people.

And she, a female entrepreneur, should not have such qualities as weakness. By the way, she needs to get rid of qualities such as pity. I already experienced it. Once I pitied someone, and then they took advantage of me. You can not panic in any situation, learn to restrain yourself. And right, you still need to learn to say "No".

Women are not patient. They are more emotional and start throwing temper tantrums. The attitude towards men is more serious, even when I worked with school principals. If a man in a suit came in, the school principal immediately stood up, gave his hand, everything was serious. When I went in alone, he did not even get up from his seat. Unofficially, the attitude to a man is quite different, it is clear. A dialogue can be formed further along.

It is important to understand what they want, to know their goal. Because many people want money, but they don't know what they want. Then they have to act like a manager. If you promised someone that you would do something, you have to do it. Once I had a situation when I took my car to a service station, paid in advance, and came after the New Year to collect it. The car was not ready as the owner said that the workers had quit and ran away. That's a big minus of unregulated business. Now I don't want to deal with someone without a contract.

Men are more disciplined and tough by nature, and I think where there is discipline, business is more successful. The rules are the same for everyone. In any business, first of all, there must be discipline. I just saw people who have discipline, everything is all right with them.

Well, mostly quality, how to say, today I want one thing, tomorrow another, it is changeable. Of course, if you didn't do anything, how will you get income? Men are more disciplined and tough by nature, and I think where there is discipline, business is more successful.

There must be the strength of character, the ability to say "No", a cold mind, masculinity and callousness. A businesswoman is the one who will stop at nothing. A man is a man, he still retains his qualities. There must be some kind of ruthlessness. Therefore, you need to do all this with men.

Softness also has two sides, let's say. It is the ability to flirt and if you are a single businesswoman, it can help you. However, if you are a married businesswoman, it can destroy your family. And hysteria, I hate hysterical women, it affects their life, not only business.

I think that being an entrepreneur is, first of all, independence. You can implement your plans, control the process and make decisions yourself. I think this is not only prestigious, but necessary since you regulate and manage your time, your finances, and your opportunities. I think it's the same for both men and women.

As I said above, women's entrepreneurship is hindered by "mental" obstacles. In most cases, women are insecure and afraid of being judged by who is around them. This is a big obstacle for women's entrepreneurship. Well, it is necessary to overcome mental barriers so that they are not afraid and take the initiative, but this is purely individual.

At the same time, there are many indications that a woman has a certain advantage in running a business due to women's personal qualities. These include the following features mentioned in the interview:

- consistency, the desire to follow the rules;
- thoroughness, attention to detail;
- caring attitude to the staff;
- openness to new things, the desire to learn;
- activity, sociability;
- flexibility, ability to negotiate;
- ability to take responsibility;
- creative approach;
- emotional involvement.

From an interview with a female entrepreneur: Men, I think, are not as emotional as women. They are more cold-blooded, perhaps. Women are softer and more flexible. I think it's easier for them to negotiate than for men. Women are often met halfway. Women can use some tricks of their own, maybe charm, and if she has intelligence, then a woman can achieve a lot!

Women are more hardworking, they are focused and she knows what she is going for and she has the necessary resources.

A woman can think several steps ahead of a man, she is a strategist, she has developed maternal instincts, she is more accurate and more reserved in her decisions and has more privileges. With her attractiveness and intelligence, she achieves more success.

"My personal belief is that our women's entrepreneurship is highly developed. Women are involved." This year, 9,600 people were trained in the basics of entrepreneurship course. 65% of them were women.

Therefore, men are more spontaneous. They are drawn to challenging, undefined projects. Women have a systematic, measured approach and think more. We cook pilaf at home, my wife and I, she does everything according to the recipe, and I do everything approximately. It is also the same in business. Women are more likely to observe and comply with rules, norms, and laws.

Because we see that a woman is more responsible, more serious. When a woman opens up a business, she is doing it because she likes it but for a man, he does it because he is forced to provide for his family.

Women always choose a business that they know. Therefore, they are less susceptible to bankruptcy. They run a longer-term business because it is well planned. However, they are not included in the business bracket where there are high earnings because women always have a sense of responsibility to the family and society, probably, so they go only where they know and begin from there.

Discussion in in-depth interviews of restrictions based on the cultural and social attitudes of society showed that this is a serious problem.

1) One of the main resources that are less available to a woman for developing her own business is time. Official statistics on the distribution of the daily time fund of the population in the RoK indicate that the time spent on unpaid household services for women is significantly longer – 3 hours 36 minutes, in comparison with 1 hour 9 minutes for men, and along with family care services it is 4 hours 14 minutes for women and 1 hour 28 minutes for men.

The lack of time that she experiences also has a cultural background, since it is about how responsibility is distributed in the family, in accordance with the ideas about the role of women. There are expectations that a woman will always find time to take care of children and the household, and all other needs are secondary.

From an interview with a female entrepreneur: *I don't have any children now, so I can devote more time to learning something new. And if I were a mother with five children, then it seems that men have more chances, and he is focused on earning money, unlike women. It's just that women really have fewer opportunities because of household chores and so on. No matter how much we talk about gender equality, they still think that washing dishes is a woman's duty, and I have to do it every day. And I say, let's buy a dishwasher and put the dishes there, and you and I can push the button. That is, in the family I go to equality, but at the same time he says, then take a screwdriver and tighten the screw yourself. There are still differences, no matter how hard we try.*

TABLE 26. Average number of hours spent on unpaid domestic work by the employed population at the age of 15 and older, broken down by gender. Data for 2018. (hours-minutes)

	Total	By gender	
		men	women
Daily time fund	24-00	24-00	24-00
including by type of occupation:			
Employment and other activities related employment	05-04	05-29	04-34
Production of goods for own use	00-21	00-29	00-11
Unpaid household services for the household and its members	02-16	01-09	03-36
Unpaid services for the care of members of the household	00-28	00-19	00-38
Unpaid volunteer and other unpaid work	00-01	00-01	00-01
Training	00-03	00-02	00-04
Socialization and communication, participation in associations and religious practice	00-45	00-49	00-41
Culture, leisure, media and sporting events	02-43	03-16	02-03
Personal hygiene and self-care	12-20	12-27	12-12

*Based on sample survey data. Source: <https://gender.stat.gov.kz/>

From an interview with a female entrepreneur: *I don't have any children now, so I can devote more time to learning something new. And if I were a mother with five children, then it seems that men have more chances, and he is focused on earning money, unlike women. It's just that women really have fewer opportunities because of household chores and so on. No matter how much we talk about gender equality, they still think that washing dishes is a woman's duty, and I have to do it every day. And I say, let's buy a dishwasher and put the dishes there, and you and I can push the button. That is, in the family I go to equality, but at the same time he says, then take a screwdriver and tighten the screw yourself. There are still differences, no matter how hard we try.*

2) Religious beliefs also play a role, in which, as a rule, the role of women in the family is quite strictly regulated.

From an interview with a representative of a public organization: *Many decided that it is "Haraam" (sin) to engage in, for example, baking, so that all products are observed there. Alcohol is not allowed, there is such a narrow specialization.*

Plus another religious point is that, for example, taking a loan is Haraam. Therefore, many people rushed to get these grants, because this is not a loan. Well, and then how to develop further? This is also a problem.

They mostly leave, they do not stay. If, for example, 78 women have received grants, maybe 10% of them stay. But they still come here, some even hide that they come here. We also have courses for makeup artists, manicures, pedicures, hairdressers. They come here with pleasure and use makeup and everything, then feverishly wash it all off and go home. And this also happens. In any case, women should take care of themselves, they should wear makeup. But they believe that a woman can only wear makeup for her husband, so that others do not look at her.

3) Difficulty in making independent financial decisions. If the family has a patriarchal way of life, it is difficult for a woman to do business without the approval and support of relatives and others. This is especially true for villages and traditional families.

Yes, because most often there is no collateral, most often all the property we have is registered to men. Therefore, a woman is not able to take a loan unless she has collateral. Firstly, it is a less profitable position. Secondly, even the banks already know, and we know the statistics. When we had representatives of Agro-finance, they said that there are 7-8% of problem loans among women, for men it is 30-40%. That is, a woman always understands that she must pay on time, because the family will suffer from this, and so on. If there is some collateral, there is some business that has become collateral, she can't sacrifice it. Therefore, a woman is more responsible and can not afford not to pay the loan on time.

Thus, we can say that there are certain cultural stereotypes and mental barriers to women's entrepreneurship, which are expressed in the following:

1. The purpose of a woman is home and family, everything else is secondary.
2. If a woman is successful in business, this is achieved at the expense of family well-being.
3. A woman is emotionally unstable, subject to change and external influence.
4. A woman can be successful in business only with the support of a man and other close associates.
5. Women are reluctant to take risks, and they are more effective as performers than managers and strategists.
6. Women have less access to financial resources for business development.
7. A woman is careful and does business only in a familiar area.

The stability of these stereotypes is ensured by the fact that they are confirmed in individual experience or in personal observations. At the same time, they are a rough generalization that can influence decision-making. Their presence is significantly dependent on gender and age. Young women are less susceptible to these stereotypes, and men at the age of 50 and older are more likely to support them.

This situation requires certain steps towards recognizing the capabilities of women such as research and dissemination of experience that the existing ideas refute.

The main tool for overcoming stereotypes and prejudices is education, which can take the following form.

1. To work on the creation of a diverse image of a woman entrepreneur, which can be very different – from the mother of a large family to a young, independent girl.
2. In promoting women's business ideas, it is important to use flexibility and promote different business models that can cover a wide range of needs and opportunities for the women's community.
3. To conduct research and educational activities aimed at creating gender sensitivity in employment issues, also availability of various resources (time, finance, infrastructure) for business development.
4. Ensure the availability of business education with the active support of a variety of successful experience.

It is also important not to ignore the opinion of respondents who point out that when implementing policies aimed at gender equality, it is important to keep in focus the universal values, rights and freedoms that belong to everyone, regardless of gender. A systematic approach is important, in which all elements of society are considered as closely related. Otherwise, gender policy may result in the implementation of formal indicators – the percentage of representation, the number of people involved, etc.

From an interview with a female entrepreneur: *We can't speak one-sidedly now, so let's do a women's business and that's it... Men's field of activity – it will then be in the red because not all men can afford it. And please note that any man to a large extent is a symbiosis, in the same family there is the same woman. Therefore, if it comes to a family business, or at least family relations, I think that any entrepreneur in our state should have benefits. There may be a certain period, for example, one period for a certain field of activity, a year or so for another. A year for women's entrepreneurship, the next year for support of men's entrepreneurship. In my opinion, this is how it should be. Because I have a possible field in which there are men, you know?*

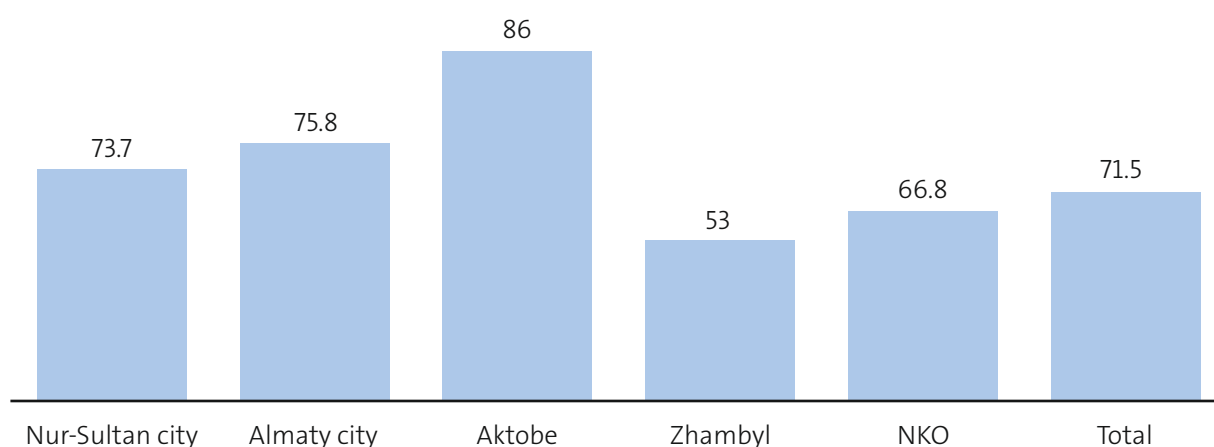
3.3. Conditions of entrepreneurship development

3.3.1. Government policies

According to the survey, an average of 71.5% of respondents believe that government policies support business activities.

In the context of the regions that participated in the research, there is some variation in opinions. Particularly in Zhambyl oblast, about half of the respondents agree with this statement, while in Aktobe, the proportion of such respondents is one and a half times higher, which is 86%.

DIAGRAM 20. Opinion on the government policies of supporting entrepreneurship, % of respondents who believe that the state supports entrepreneurship



Note that respondents from small towns and small villages are less likely to believe that government policies support business development. In particular, the difference between the proportion of positive responses of respondents from remote villages (52.6%) and respondents from oblast and district centres (76% on average) is approximately 20 percentage points. Thus, it can be argued that entrepreneurship in remote rural areas is discriminated against, without receiving adequate support for development.

Among the self-employed, the proportion of respondents who believe that government policies support the development of entrepreneurship is lower compared to the same share of entrepreneurs. 58.4% of positive responses from the self-employed population, while among entrepreneurs, it is 76.1%.

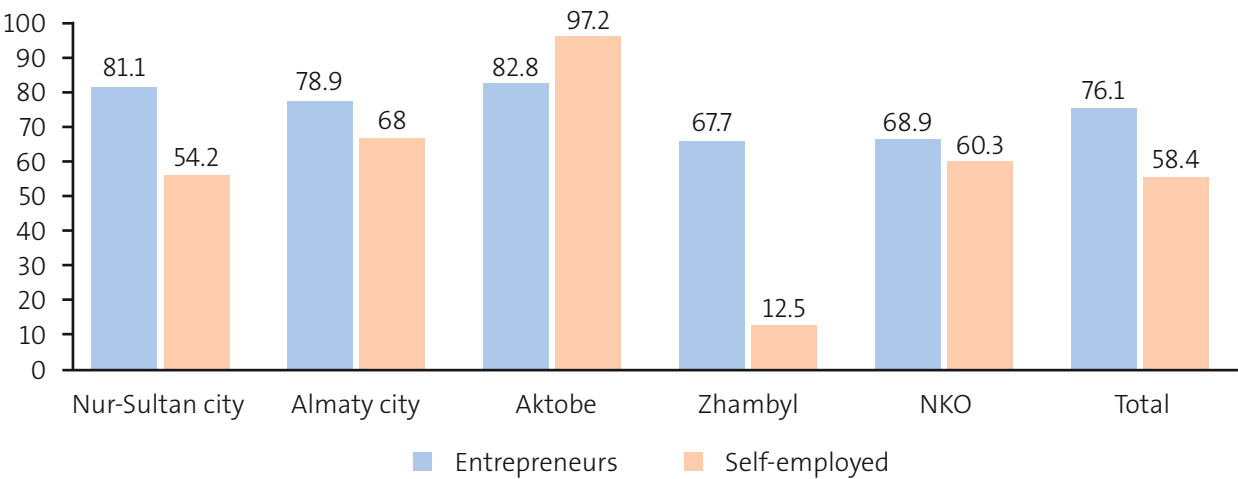
The most critical are the self-employed in Zhambyl oblast; only 12.5% of respondents agree that business is

supported by the government. In Aktobe oblast, the opposite picture is observed: the percentage among self-employed is 97.2%.

Among entrepreneurs, the lowest proportion of those satisfied with the business support policies is observed in Zhambyl oblast (67.7%) and NKO (68.9%). In other regions, the picture is much better, with a positive response rate of about 80%.

Among the surveyed entrepreneurs, business leaders who are not owners are more inclined to this opinion (the proportion of positive responses is 88.5%), while business owners and co-owners are less reserved. The proportion of those who agree with the presence of government support is on average 74%.

DIAGRAM 21. Opinion of business and self-employed on the government policies of supporting entrepreneurship, % of respondents who believe that the state supports entrepreneurship



Analysis in the context of gender does not reveal a significant difference between the opinions of women and men entrepreneurs, while there is a difference among the self-employed.

Judging by the gender differences among the self-employed, we can say that at the moment the government is more actively pursuing a policy of supporting self-employed women.

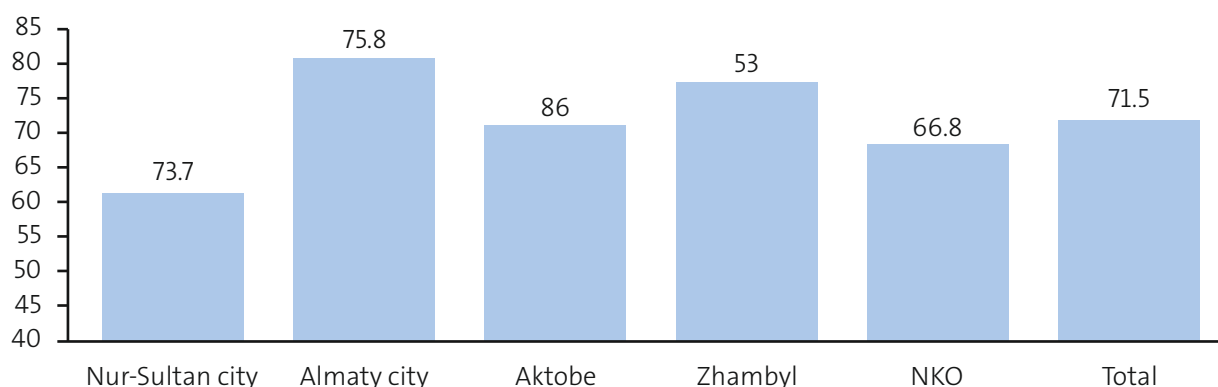
DIAGRAM 22. Opinion of business and self-employed on the government policies of supporting entrepreneurship, % of respondents who believe that the state supports entrepreneurship



An important criterion for gender equality in the development of entrepreneurship is the indicator of the government's equal treatment of women and men as entrepreneurs. According to the survey, 72% of respondents do not see gender discrimination in the government's business development policies. The opinions of men and women on this issue do not differ.

By regions, there is an obvious difference, in particular, Nur-Sultan City (61.1%) and NKO (68.3%) show lower proportions of respondents who agree that government policies promote gender equality in business.

DIAGRAM 23. Opinion on the government policies of equality of men and women in business, % of respondents who believe that the state promotes gender equality in business



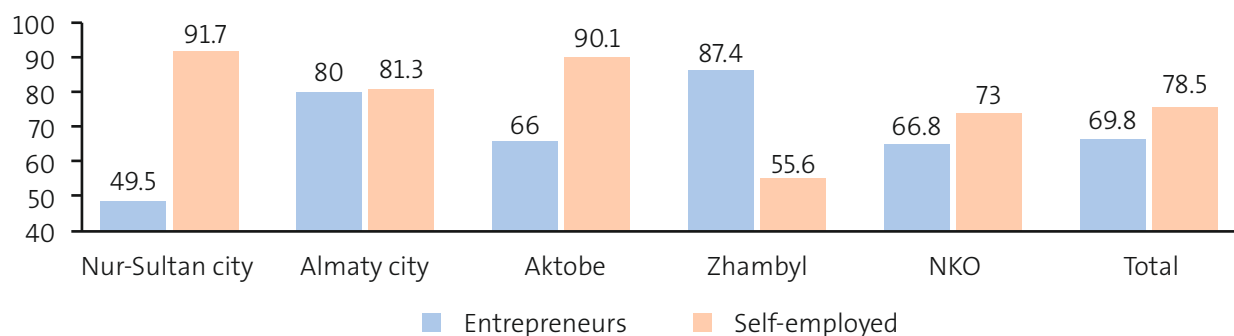
Compared to all respondents, respondents from small towns stand out, where only 63% believe that the ratio of government policies is equal on the basis of gender, while in oblast centres and rural areas, the proportion of such is higher by 10 or more percentage points.

Analysis of the opinion of entrepreneurs and self-employed people shows that there are fewer people in the active business environment who are inclined to talk about the presence of the principle of equality in government policies in relation to businesswomen and businessmen. In particular, on average, only 69.8% of entrepreneurs believe that government policies promote gender equality in business. The lowest percentage of those who agree with this statement is observed in Nur-Sultan City (49.5%).

There are differences between business owners and managers (non-owners). In particular, the former are more critical in their assessment, of which only 64% agree that government policies are equal to women and men entrepreneurs, while non-business owners, in their absolute majority (84%) agree with this statement.

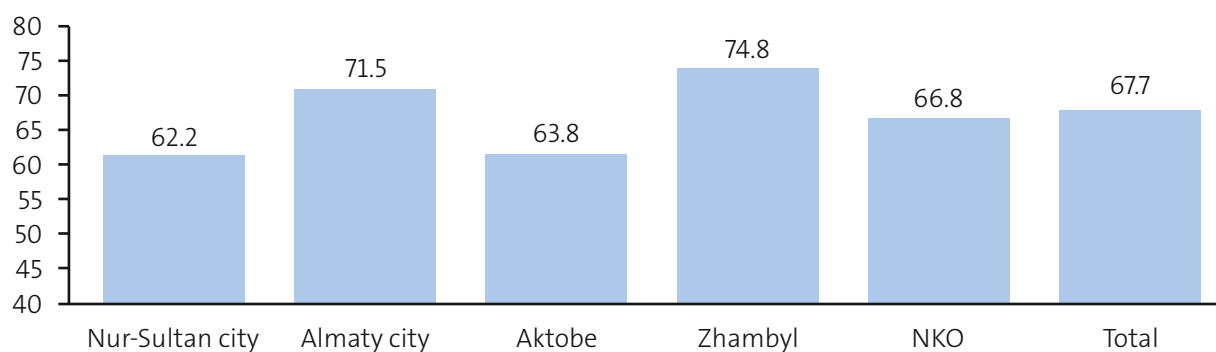
The self-employed view on this aspect is optimistic. 78.5% agree with the existence of gender-equal policies in entrepreneurship. Self-employed people from Nur-Sultan City and Aktope oblast are more likely to agree with this statement. The most skeptical are the self-employed in Zhambyl oblast (55.6%).

DIAGRAM 24. Opinion of business and self-employed on the government policies of equality of men and women in business, % of respondents who believe that the state promotes gender equality in business



In addition to the fact that there are government policies to support business, various local initiatives are being implemented in the regions. In fact, the policies of local authorities should reflect the government policies in this direction. However, according to the survey data analysis, not all respondents agree that local government initiatives promote gender equality in business. If an average of 67.7% positively assesses the work of local authorities in this direction, then in Nur-Sultan City and Aktope oblast, the proportion of positive responses is lower than the average.

DIAGRAM 23. Opinion on the government policies of equality of men and women in business, % of respondents who believe that the state promotes gender equality in business



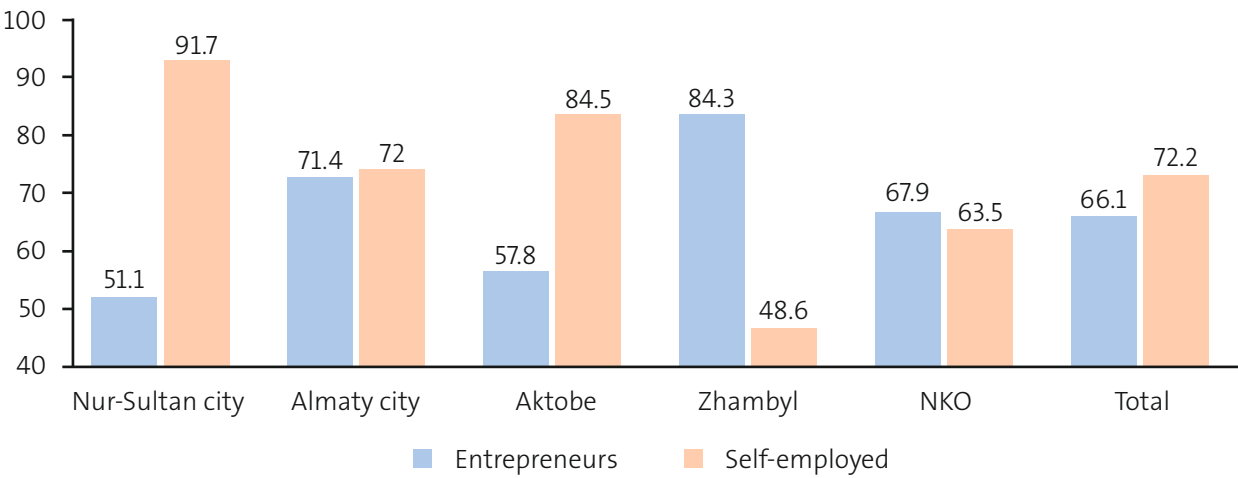
The opinion of men and women on this issue among entrepreneurs and the self-employed does not differ. There are differences between business owners and managers (non-owners). In particular, the former are more critical in their assessment, of which only 63% agree that the local government policies does not have gender preferences towards entrepreneurs, while among non-business owners the proportion of such is 81.7%. It should be emphasized that among the respondents who are both managers and co-owners of businesses, there are least of those who agree with the statement about the equal approach of local authorities to this aspect (55.8%).

In general, there is a slight difference between the opinion of entrepreneurs and self-employed on this issue. 66.1% of entrepreneurs believe that local authorities promote gender equality in business, and the proportion of self-employed people is 72.2%. In general, there is a slight difference between the opinion of entrepreneurs

and self-employed on this issue. 66.1% of entrepreneurs believe that local authorities promote gender equality in business, and the proportion of self-employed people is 72.2%.

However, there is a significant difference in the regions, in particular, the self-employed in Nur-Sultan City and Aktobe oblast (91.7% and 84.5%, respectively) feel more equal attitude of local authorities to business, regardless of gender. The opposite is true in Zhambyl oblast, where entrepreneurs (84.3%) speak more about gender equality in business than the self-employed, whose proportion is 48.6%.

DIAGRAM 21. Opinion of business and self-employed on the government policies of supporting entrepreneurship, % of respondents who believe that the state supports entrepreneurship



Awareness of the activities of organizations that promote women's entrepreneurship

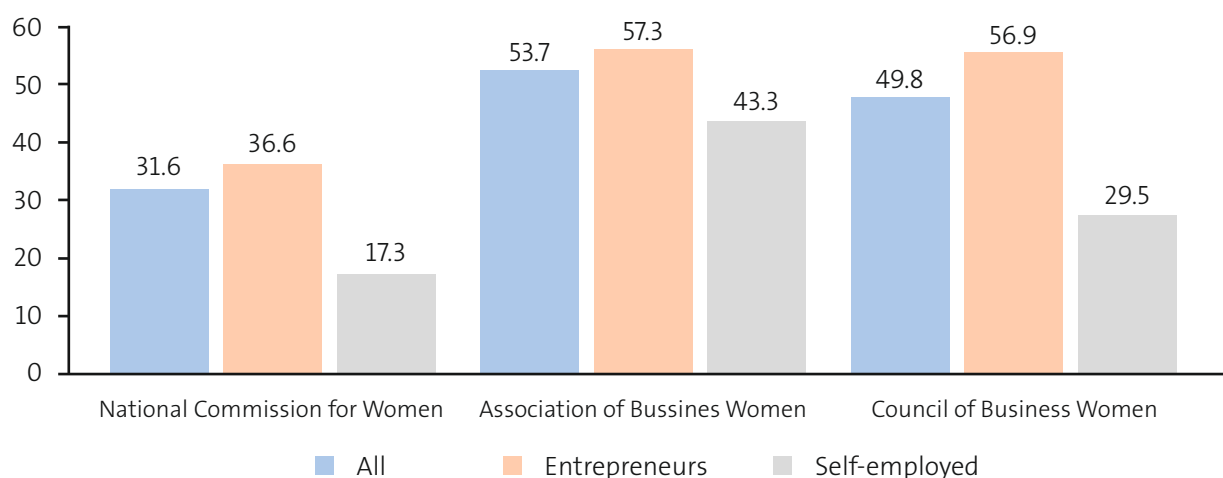
One of the measures of entrepreneurship support is the creation and development of business mentoring in the form of organizations that provide consulting, human rights, marketing, and other types of support. There are various organizations in the country that provide such services. One of the aspects of this research was to assess the awareness and performance of these organizations.

According to the results of the research, awareness about the organizations that contribute to the development of women's business is not high enough. On average, awareness about these organizations is 45%. The respondents know the most about the Businesswomen Association; there are 53.7% who know about this organization. 49.8% of respondents know about the Council of Business Women of NCE "Atameken". There is the lowest awareness about the National Commission for Women (31.6%).

Entrepreneurs, in the course of business activity, show a slightly better awareness of these organizations compared to the self-employed, approximately at the level of the average indicator, while the proportion of people who are aware among the self-employed is about 1.5 times lower.

Therefore, if the government policies are aimed at involving the self-employed in active business, these organizations need to concentrate their efforts not only in working with active businessmen, but also with potential entrepreneurs.

DIAGRAM 27. Awareness about organizations that promote women's business development, % of informed respondents

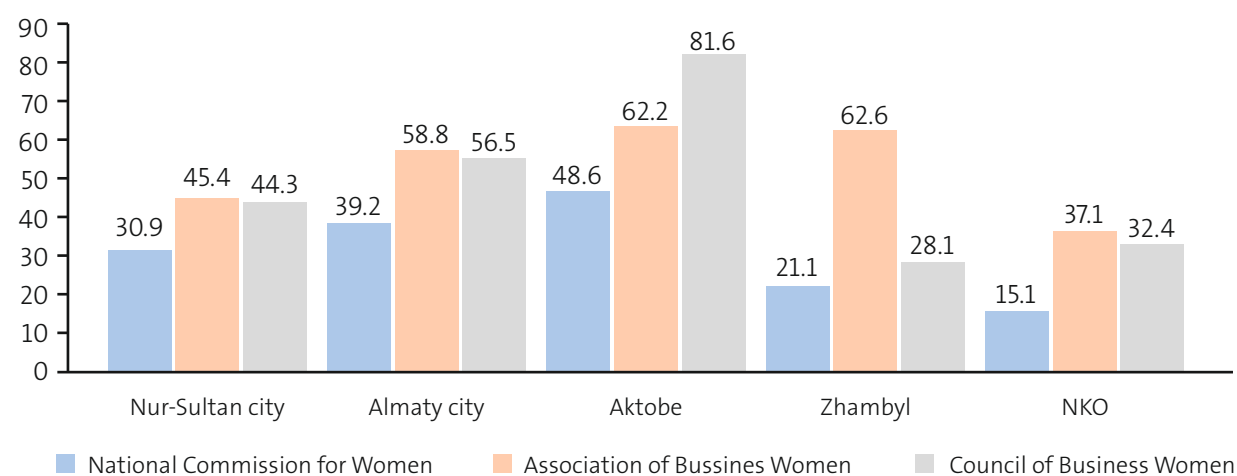


Taking into account the fact that the business support organizations under consideration are more focused on the development of women's entrepreneurship, it was assumed that there is a greater awareness of them among the businesswomen surveyed. However, as the analysis showed, there is almost no significant difference in the awareness of men and women, only women are slightly more aware of the Council of Business Women of NCE than men, a difference of 10 percentage points (55% and 45%, respectively).

Respondents who are hired managers of companies show more awareness than business owners; on average, 70% of respondents in this category know about these organizations, while among owners, awareness is on average 46%.

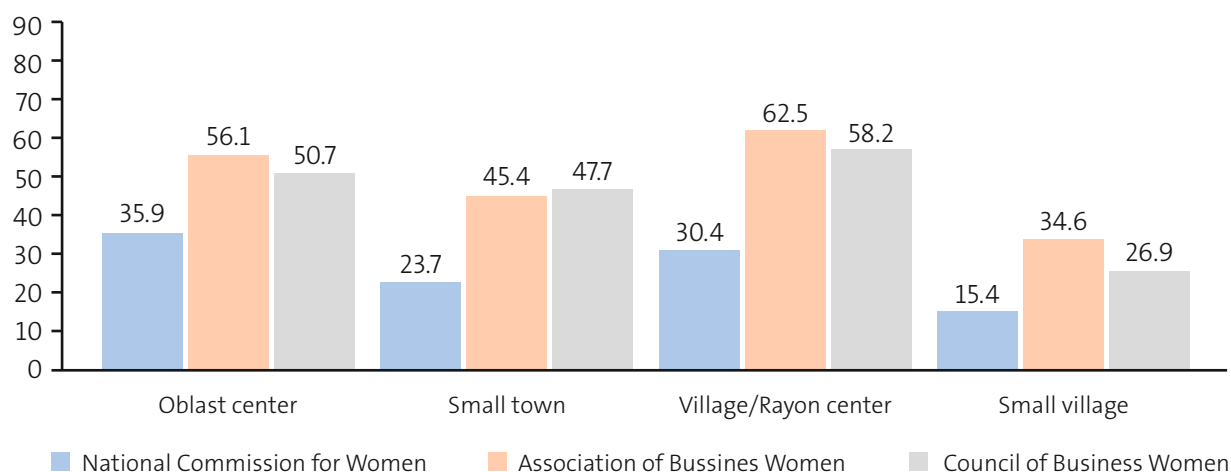
In the regional context, the least awareness about organizations that support women's business is observed in the NKO. According to the data, the Association of Business Women is very active in Zhambyl oblast (62.6% are aware). In Aktope oblast, the Council of Business Women of NCE is noticeably ahead in awareness (81.6%).

DIAGRAM 28. Awareness in regions about organizations that promote women's business development, % of informed respondents



The diagram below clearly demonstrates how discriminated entrepreneurs and self-employed people in small villages and small towns are in information, advisory and other types of support. Relatively low awareness about existing organizations that support women's businesses indicates that these organizations are not active enough and show little interest in these settlements.

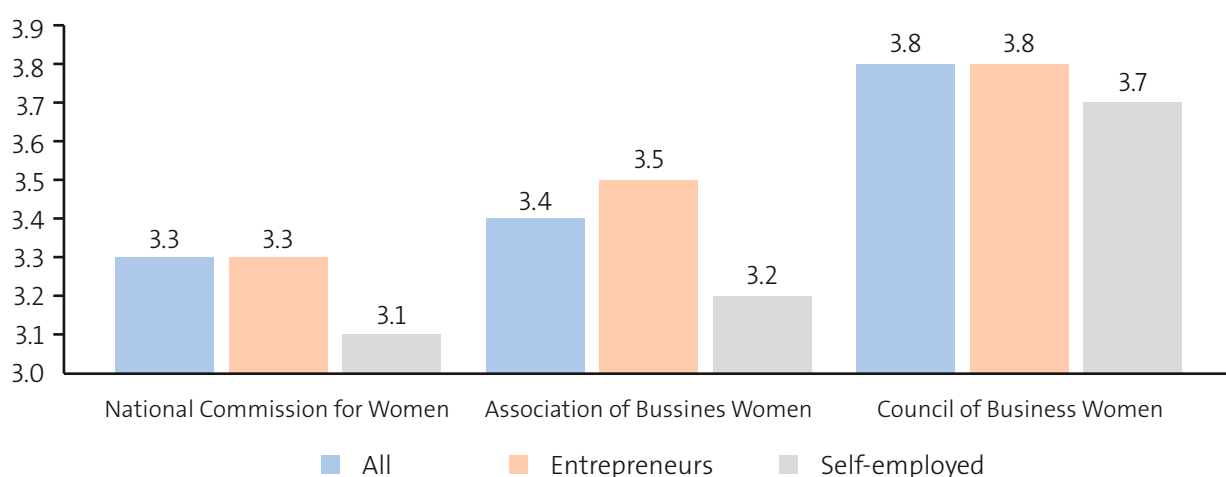
DIAGRAM 29. Difference in awareness about organizations that promote women's business development depending on the type of locality, % of informed respondents



Performance efficiency of organizations that promote women's entrepreneurship

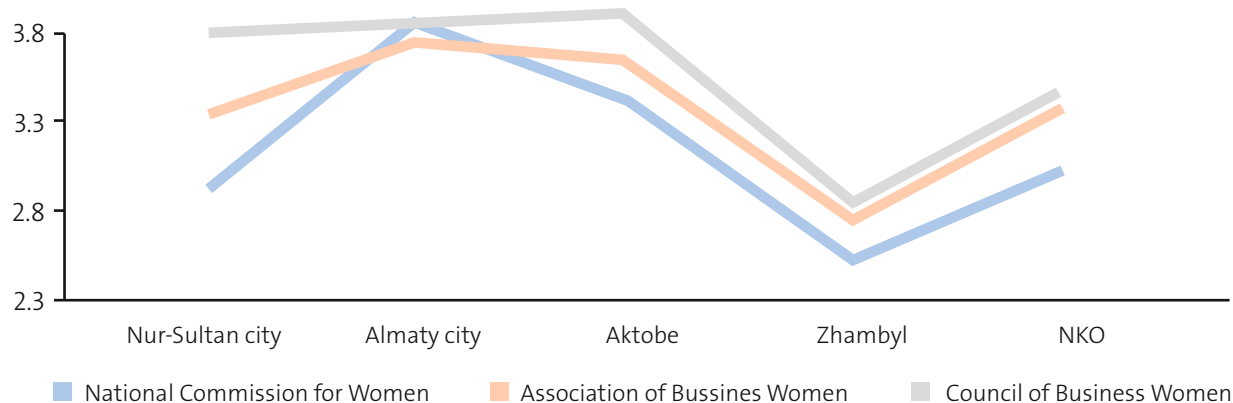
On average, the efficiency of business support organizations is within 3 points. Respondents rated the work of the Council of Business Women of NCE relatively higher, with an average score of 3.8. Estimates of entrepreneurs are slightly higher compared to the self-employed.

DIAGRAM 30. Efficiency of women's business development organizations, average score out of 5 possible



In the regional context, there is a low assessment of the efficiency of all organizations in Zhambyl oblast (less than 3 points). More stable ratings are in Almaty City (closer to 4 points), in Nur-Sultan City, from 2.9 points for assessment of the work of the National Commission for Women Affairs and up to 3.8 points for the work of the Council of Business Women of NCE.

DIAGRAM 31. Evaluation of regions of efficiency of women's business development organizations, average score out of 5 possible



Awareness about government measures to achieve equal rights and opportunities for men and women

The government takes various measures to achieve gender equality in various economic and social spheres. The research was intended to identify the level of awareness of gender equality measures being implemented. As the analysis showed, in general, the level of awareness about the implemented gender equality measures is low, in the range of 26-46%, with the exception of measures to raise the retirement age for women, where awareness is 74%. At the time of its adoption, this measure caused a wide response in society, and according to the survey, only 8.9% of respondents support it. This measure does not find a positive response among the population.

About half of the respondents know that men have the right to go on maternity leave with a cash payment, but half of the respondents support this measure (24.2%).

Half of the respondents have a positive response to measures aimed at developing women's entrepreneurship in rural areas and increasing the proportion of women who own material assets (52% and 54.2%, respectively).

There is relatively low awareness (just over a quarter) of women's equal access to the labour market and financial resources, and the lifting of the ban on women's access to heavy professions. The first two measures are especially important for the population, and 47.7% of respondents support them. Low positive response to the measure to lift the ban on women in heavy professions (39.1%).

TABLE 27. Awareness and support of implemented government's gender equality measures, % of positive responses

	I know	I support
Increasing the proportion of women who own land, property, enterprises, IE, etc.	37.5	52.0
Development of women's entrepreneurship in rural areas	30.3	54.2
Women's equal access to the labour market	26.9	47.7
Lifting the ban on women in heavy professions	28.9	39.1
Women's equal access to financial resources	26.8	47.7
Raising the retirement age for women	74.0	8.9
Maternity leaves and benefits for men	46.1	24.2
30% of women's representation in government bodies and deputies	34.9	42.4
Gender approach in the system of government and budget planning	28.2	42.9

The level of awareness of entrepreneurs is on average twice as high as that of the self-employed, which is quite understandable since entrepreneurs become participants in some support measures.

If we talk about support for these measures, with the exception of measures to raise the retirement age, entrepreneurs are somewhat skeptical, there is no high approval. The range of approval responses is 25%-53%. In comparison, the self-employed, who know less about the measures being implemented, express the same approval, and on some points even more, a range of 23%-68%. Measures such as increasing the share of women who own material assets, developing women's entrepreneurship in rural areas, and women's access to the labour market and financial resources are perceived by the self-employed as an opportunity to improve their economic and social situation.

TABLE 28. Awareness and support of implemented government's gender equality measures by entrepreneurs and self-employed, % of positive responses

	Entrepreneurs		Self-employed	
	I know	I support	I know	I support
Increasing the proportion of women who own land, property, enterprises, IE, etc.	44.8	46.4	16.4	68.3
Development of women's entrepreneurship in rural areas	34.7	52.7	17.6	58.6
Women's equal access to the labour market	31.1	45.6	15	53.8
Lifting the ban on women in heavy professions	32.6	38.8	17.6	39.9
Women's equal access to financial resources	30.8	45.2	15.3	54.7
Raising the retirement age for women	75.6	9.8	69.4	6.5
Maternity leaves and benefits for men	48.5	24.5	39.4	23.2
30% of women's representation in government bodies and deputies	36.7	39	29.7	52.1
Gender approach in the system of government and budget planning	32.4	40.8	16.1	49

Comparison of men's and women's awareness of gender equality measures showed somewhat high awareness of men, and somewhat low support for these measures on their part.

There is almost no difference between men and women only in three measures - raising the retirement age for women, maternity payments for men and lifting the ban on heavy work. All of these measures are mostly disapproved of by both men and women.

Men, in comparison with women, are more aware of such measures as increasing the proportion of women who own material assets, gender-oriented budget and government programs, equal access to financial resources and the labour market and development of women's business in rural areas. The difference with women's awareness is in the range of 5-8%.

With better awareness, men express less approval of gender equality measures being implemented. Men especially do not approve of the policy of increasing the share of women in the ranks of civil servants, deputies, as well as the use of a gender approach in the system of government and budget planning (the proportion of supporting men is approximately 35%). More specific, targeted measures that directly improve the situation of

women, such as the development of women's entrepreneurship, access to material assets, finance and the labour market, received higher support from men (more than 40% of positive responses).

It is fair to say that in general, more than a third of men are gender-oriented and tolerant of the fact that women should be in the same line as men.

In the case of women, in general, despite the high level of support for the measures being implemented compared to men, about half of women do not approve of these measures. It is likely that women and men are cautious. To be sure of the benefits of these initiatives, they need specific examples.

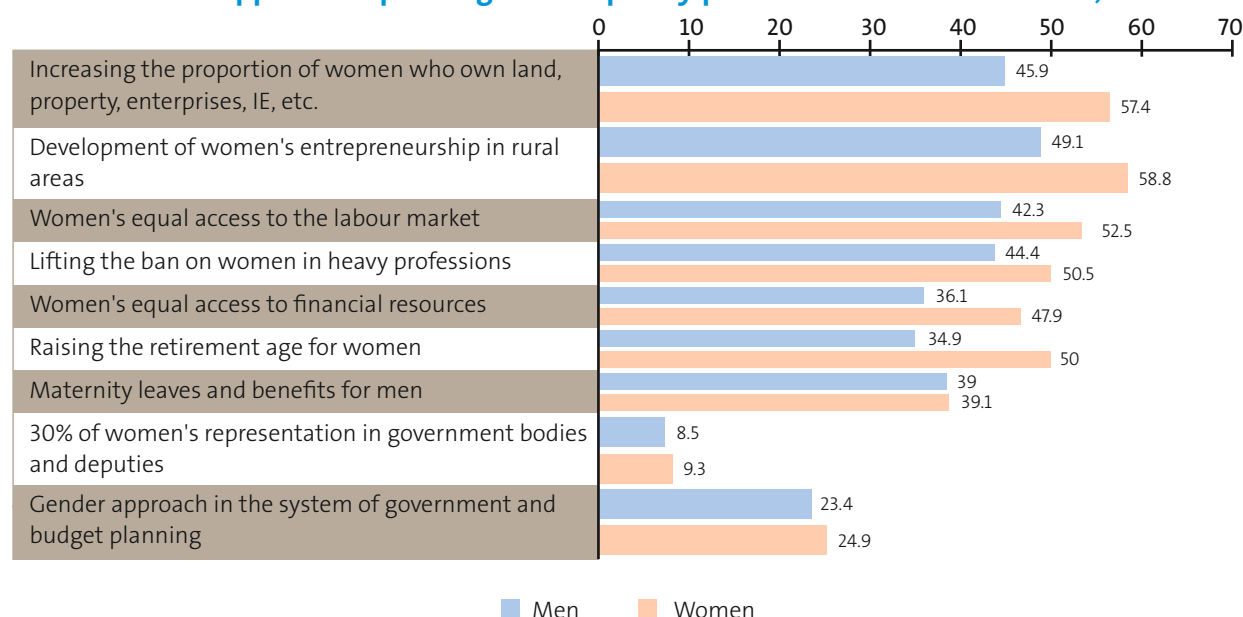
And it's worth noting that women entrepreneurs have fewer positive responses than self-employed women, a difference of 10 percentage points on average.

TABLE 29. Gender differences in awareness and support of government measures for gender equality, % of positive responses

	Men		Women	
	I know	I support	I know	I support
Increasing the proportion of women who own land, property, enterprises, IE, etc.	41.2	45.9	34.2	57.4
Development of women's entrepreneurship in rural areas	33.2	49.1	27.7	58.8
Women's equal access to the labour market	29.6	42.3	24.6	52.5
Lifting the ban on women in heavy professions	30.3	39	27.3	39.1
Women's equal access to financial resources	30.1	44.4	23.9	50.5
Raising the retirement age for women	75.5	8.5	72.7	9.3
Maternity leaves and benefits for men	45.9	23.4	46.3	24.9
30% of women's representation in government bodies and deputies	36.1	36.1	33.9	47.9
Gender approach in the system of government and budget planning	32.4	34.9	24.5	50

Women and men are more in agreement on the retirement age for women (only 9% support raising it), maternity leave for men (only 23% of men and 25% of women support it), and the ban on heavy professions (39% support lifting the ban). In other areas, men hold more traditional views than women. Men are less likely to support policies on the necessity to increase women's access to land, develop women's entrepreneurship in rural areas, and provide equal access to the labour market and financial resources – the difference is about 10%. The maximum gender difference is observed in terms of representation in elected authorities and Gender Responsive Budgeting – 12-15%. And, since men usually make decisions, it is quite difficult to break these stereotypes in the implementation of policies, that is, work should be done with women rather than men.

DIAGRAM 32. Support for specific gender equality policies for men and women, %



In the regional context, there is low awareness of the implemented measures of equality in gender policy in Zhambyl oblast. Against the background of low awareness, respondents show high support for all government measures, with the exception of measures to raise the retirement age for women (1.1%).

Respondents from Nur-Sultan City show relatively low awareness, even to the extent of raising the retirement age for women (53.4%). The level of support is relatively low. In contrast to the rest of the regions, there is relatively high support for late retirement for women (16.4%), and a low percentage of those who approve of maternity leave for men (6.9%).

NKO demonstrates a low level of awareness of the measures being implemented, and a low level of support.

There is a significant difference in awareness of the measures being implemented in gender policies between small villages, cities and regional and oblast centres. In particular, the awareness of residents of small villages is significantly lower compared to rural district centers, approximately in the range of 11-17%, with the exception of resonant information about raising the retirement age. There is an opinion that information on these measures does not go further than district centers, although the government policies are aimed at developing women's potential in rural areas.

TABLE 30. Regional differences in awareness and support of government measures for gender equality, % of positive responses

	Nur-Sultan City		Almaty City		Aktobe		Zhambyl		NKO	
	I know	I support	I know	I support	I know	I support	I know	I support	I know	I support
1.	49.2	31.3	44.2	48.8	49.2	59	9.6	80.7	33.6	37.8
2.	26	38.5	38.8	52.7	39.4	63.2	14.8	75.2	31.3	39
3.	21	40.8	39.6	47.3	32.7	44.4	10	68.9	30.9	37.1
4.	20.2	34.7	44.2	34.2	30.8	36.5	15.9	64.4	32.4	25.1
5.	26	43.1	40.4	50.4	31.1	40.3	8.1	71.5	28.2	33.6
6.	53.4	16.4	80.4	6.9	68.9	14.3	90	1.1	78	5
7.	46.6	6.9	56.2	29.6	56.8	23.8	27.8	32.6	41.7	27.8
8.	40.1	32.1	39.2	43.8	35.2	41.9	26.3	70.4	34	22.8
9.	24	32.1	34.6	42.3	32.7	46.7	15.6	68.1	33.6	23.6
10.	34.1	30.7	46.4	39.6	41.9	41.1	24.2	59.2	38.2	28.0

1. Increasing the proportion of women who own land, property, enterprises, IE, etc.

2. Development of women's entrepreneurship in rural areas

3. Women's equal access to the labour market

4. Lifting the ban on women in heavy professions

5. Women's equal access to financial resources

6. Raising the retirement age for women

7. Maternity leaves and benefits for men

8. 30% of women's representation in government bodies and deputies

9. Gender approach in the system of government and budget planning

10. Average

Against the background of low awareness, small villages have a relatively high level of support for all government's gender equality initiatives. Villagers see in each of the initiatives a hope for improving their well-being.

TABLE 31. Differences in awareness and support of government's gender equality measures implemented in different settlements, % of positive responses

	Oblast center		Small town		District center		Small village	
	I know	I support	I know	I support	I know	I support	I know	I support
Increasing the proportion of women who own land, property, enterprises, IE, etc.	44.2	48.8	49.2	59	9.6	80.7	33.6	37.8
Development of women's entrepreneurship in rural areas	38.8	52.7	39.4	63.2	14.8	75.2	31.3	39
Women's equal access to the labour market	39.6	47.3	32.7	44.4	10	68.9	30.9	37.1
Lifting the ban on women in heavy professions	44.2	34.2	30.8	36.5	15.9	64.4	32.4	25.1
Women's equal access to financial resources	40.4	50.4	31.1	40.3	8.1	71.5	28.2	33.6
Raising the retirement age for women	80.4	6.9	68.9	14.3	90	1.1	78	5
Maternity leaves and benefits for men	56.2	29.6	56.8	23.8	27.8	32.6	41.7	27.8
30% of women's representation in government bodies and deputies	39.2	43.8	35.2	41.9	26.3	70.4	34	22.8
Gender approach to the system of government and budget planning	34.6	42.3	32.7	46.7	15.6	68.1	33.6	23.6

3.3.2. State programs to support entrepreneurs

To ensure long-term, sustainable economic growth that would allow Kazakhstan to catch up with more developed countries relatively quickly in terms of living standards, government programmes were developed for the development of entrepreneurship, such as Business Roadmap 2020, Employment Roadmap 2020, Programme for the Development of Women's Entrepreneurship, Programme of micro crediting of women's entrepreneurship, etc. The government also pledged to ensure equal access to financial services for all citizens by 2030, and to create training centres focused on supporting businesses.

To date, various programmes are being developed and implemented to support the opening and development of women's businesses. At the same time, the number of women involved in business and their share of participation in the economy is increasing accordingly.

To ensure equal opportunities for women in the development of entrepreneurship, it is necessary to ensure gender equality and develop a strategic plan for implementing gender approaches at the government level, building a sustainable platform for implementing effective mechanisms to support women's entrepreneurship in the implementation of state programmes.

- *"The state needs to get more involved. It can make special grants to support and train women to entrepreneurship. Because who will support it? UN and NCE will support, but I have never seen, in any grant of our state, that there was such a topic as training women for entrepreneurship, taking into account the needs of women. There must be real assistance"*—says an employee of a micro-finance organization.

Despite the fact that state programmes are relevant for both women and men, it is important to take into account family policy, as well as all aspects of a woman's social life. It should be noted that today women are quite widely represented in small and medium-sized businesses, while the proportion of women heading large businesses is still low. It can be seen that women are mainly engaged in business activities in the tertiary sector of the economy. The ethno-cultural specificity of Kazakhstan's society also leaves its mark on the development of women's business: women are charged with the need to care for family members and manage household issues. A woman entrepreneur, being engaged in enterprise management, is forced to combine this with the functions of raising children and running a household.

- *"If we are talking about involving women in entrepreneurship, we need to think about the fact that they initially have very few opportunities. I just thought during the conversation that if women were released from home life and given the opportunity to really study, it would be a completely different outcome. Whether you will run away or try to negotiate with someone to sit with the children"* - from an interview with a representative of the Institute of World Economy.
- *"Because many of us are tense, some are insecure. There is fear because there is really no support in raising a child; a woman must do the housework. We create it ourselves, so we work as we can. Many mothers lack psychological support, time and knowledge"* - from an interview with women entrepreneurs in Almaty City.
- *"We already have the impression, the foundations, the views that a woman should work in the service sector, which is what is happening. Production, and the processing industry, it is the sphere where a woman should break through. You look at the women who are engaged in production - they are necessarily strong, masculine, always in trousers, with a huge voice, but it shouldn't be that way. It means that we are forced to fight our way through"* - says the Civil Society expert.

Women's businesses suffer from insufficient financial, labour, and time expenditures, which ultimately leads to the fact that women's businesses do not develop in sufficient volume. An important issue is to change the trends of specialization of women's business by setting a course for big business. There is a need to create business schools for women, where they can learn business skills and expand access to the technical, information, and manufacturing industries, where there is an extreme imbalance in gender inequality. The state also needs to provide grants for training and financing start-ups to increase the number of women among the company's managers.

Features of the programmes of the Fund "Damu" and "KazAgro" JSC

Currently, Kazakhstan has institutions for the development of entrepreneurship, including women's entrepreneurship. One of them is the business support programmes of "Damu" Entrepreneurship Development Fund" JSC, as well as the agricultural support programmes of "KazAgro" JSC.

The Fund "Damu" provides financial and non-financial assistance to support small and medium-sized businesses in Kazakhstan. As part of the financial support, entrepreneurs can get preferential loans, subsidies and guarantees. Non-financial support includes free seminars and master classes in core business areas, as well as consulting and service support.

For 11 months of 2019, 17,264 entrepreneurs received loans in the amount of 209.4 billion tenge within the framework of preferential lending. The number of women entrepreneurs amounted to 6,947 people who received loans for 30 billion tenge. In the regional context, the largest number of entrepreneurs who participated in the programme is observed in Turkistan oblast, where 5,077 people received more than 11 billion tenge. In gender ratios, the proportion of men exceeds the proportion of women by 2.5 times.

TABLE 32. The number of entrepreneurs who participated in the programme of preferential lending and the loan amount

	Number of lendeeds, in person	Amount of loans, in billion tenge
11 months of 2019 total	17.264	209.4
11 months of 2019 women entrepreneurs	6.947	30.7

Subsidies under state programme Business Roadmap – 2020, were received by 2,396 projects in the amount of 154.4 billion tenge, of which the proportion of projects of women entrepreneurs was 802 people; the loan amount was 42.4 billion tenge. The largest number of projects was registered in Pavlodar oblast – 243, including 84 with the participation of women.

TABLE 33. Number of entrepreneurs who participated in the subsidy programme and loan amount

	Number of lendeeds, in person	Amount of loans, in billion tenge
11 months of 2019 total	2.396	154.4
11 months of 2019 women entrepreneurs	802	42.4

Under the state programme Business Roadmap 2020, guarantees can be obtained, that is, the provision of a partial guarantee as collateral for Bank loans. 1,813 projects participated in this programme; the share of women entrepreneurs was 487.

TABLE 34. Number of entrepreneurs who participated in the subsidy programme and loan amount

	Number of projects, in units.	Amount of loans, in billion tenge	For 1 project on average, million tenge
11 months of 2019 total	1.813	81.3	44.84
11 months of 2019 women entrepreneurs	487	18.1	37.17

7,972 entrepreneurs received distance learning in 2019. Compared to 2018, the number of participants increased by 9%. Of them, 2,957 are women entrepreneurs. 432 people took part in the project "Training of Top Management of SMEs", the proportion of men was twice more. Compared to the previous year, the number of participants slightly increased. By region, most of the training took place in the cities of Nur-Sultan (70) and Almaty (64).

TABLE 35. Number of entrepreneurs who received non-financial support and training

	Distance learning	Project "Training of Top Management of SMEs"
2018 total	7,237	424
2018 women entrepreneurs	2,870	192
2019 total	7,972	432
2019 women entrepreneurs	2,957	221

Women entrepreneurs are also offered services under the Business Adviser Programme. Within the framework of the Business Roadmap 2020 programme, service support was provided to women entrepreneurs, in which specialized business services were provided free of charge to support business processes, to teach business basics and to improve skills. Within the framework of the Business Adviser Programme, two-day training courses were organized and conducted, with an entrepreneurial initiative and existing entrepreneurs. About 60% of attendees are women.

"KazAgro" JSC implements government policy on stimulation and development of the agro-industrial complex. In 2019, "Agrarian Credit Corporation" JSC issued 7,727 loans in the amount of 237,115 billion tenge. Of these, the proportion of women agricultural producers was 13% of the total number of recipients. The total amount of loans issued to women is more than 20 billion tenge. Compared to 2018, the loan amount has halved, while the number of loans issued for women has decreased by only 20% compared to 2018.

TABLE 36. Number of entrepreneurs who received loans under the programme of "Agrarian Credit Corporation" JSC

"Agrarian credit corporation" JSC	Total		Including women	
	number of AP	amount of issued loans, billion	number of AP	amount of issued loans, billion
2018	7,368	258,688	1,267	43,565
2019	7,727	237,115	1,038	20,689

"Fund for financial support of agriculture" JSC issued 12,149 loans in 2019, including 4,107 of them to women, in the amount of more than 16 billion tenge. In total, over the past 2 years, 22,565 entrepreneurs have received loans under this programme, amounting to more than 110 billion tenge. About a third of them are women.

In 2019, KazAgroFinance JSC allocated 96.7 billion tenge for 2,215 rural entrepreneurs, including more than 12 billion tenge allocated to 295 women. Compared to the previous year, the amount of loans issued to women has doubled.

TABLE 37. Number of entrepreneurs who received loans under the programme of KazAgroFinance JSC

KazAgroFinance JSC	Total		Including women	
	number of issued loans	amount of issued loans, billion	number of issued loans	amount of issued loans, billion
2018	1,502	70,075.2	184	6,462
2019	2,215	96,737.2	295	12,575.8

The state programme for the development of productive employment and mass entrepreneurship for 2017-2021 "Enbek" is aimed at supporting entrepreneurial initiatives, providing the population with productive employment and training young people to get their first profession.

As of August 1 of this year, 16,531 people applied to the employment authorities, of which 13,985 people were included in the Programme (unemployed – 8,669 people (61.9%), self-employed – 1199 people (8.6%), job seekers – 4117 (29.4%). The proportion of women among the Programme participants is 51.0% (7,145 people), low income – 12.3% (1,719 people), and disabled – 3.3% (465 people).

One of the effective mechanisms of the programme is to support business initiatives. In three years, 180 billion tenge was allocated. About 33 thousand citizens have started their own businesses under the programme, the majority of which are rural residents. The number of micro-credit recipients increases every year. In three years, a total of 27,000 additional jobs were created.

In order to support the opening of a business for low-income citizens, large families, and young people, a mechanism for issuing state grants has been provided since 2018. This year, 38 thousand grants are planned to be issued, and 14 thousand grants have been issued so far.

As part of the research, it was revealed that 84.3% of the surveyed businessmen know about the programmes of the Fund "Damu", of which 13.6% took part in them. 62.5% of entrepreneurs know about the programmes of "KazAgro" JSC in support of rural business, of which 7% participated in them.

The analysis showed that the self-employed are less aware of state programmes than entrepreneurs. Slightly more than half of the respondents - 56.7%, have heard about the programmes of the Fund "Damu", and only 0.6% have participated in them. 37.7% of the self-employed are aware of the programmes of "KazAgro" JSC, and 0.8% participated in them.

DIAGRAM 33. The proportion of entrepreneurs who know about business support and development programmes, %

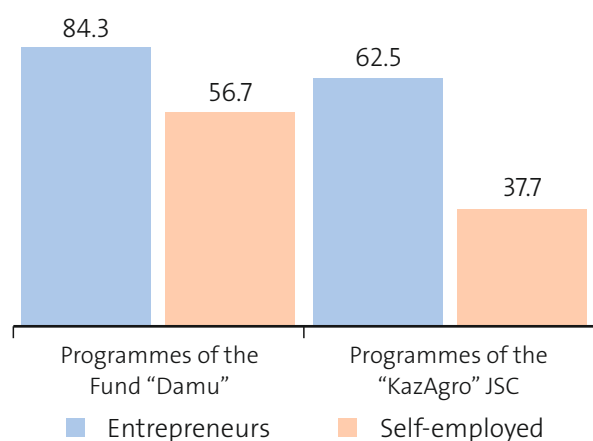
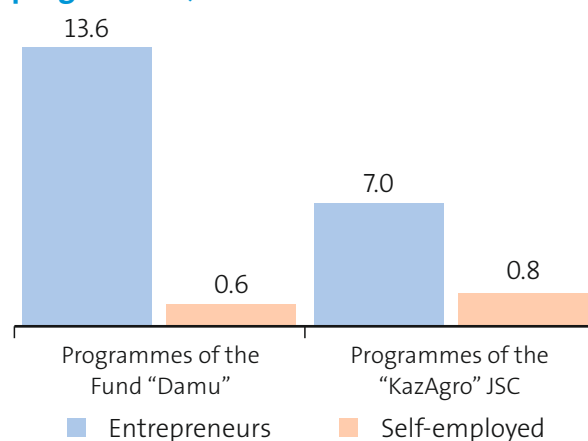


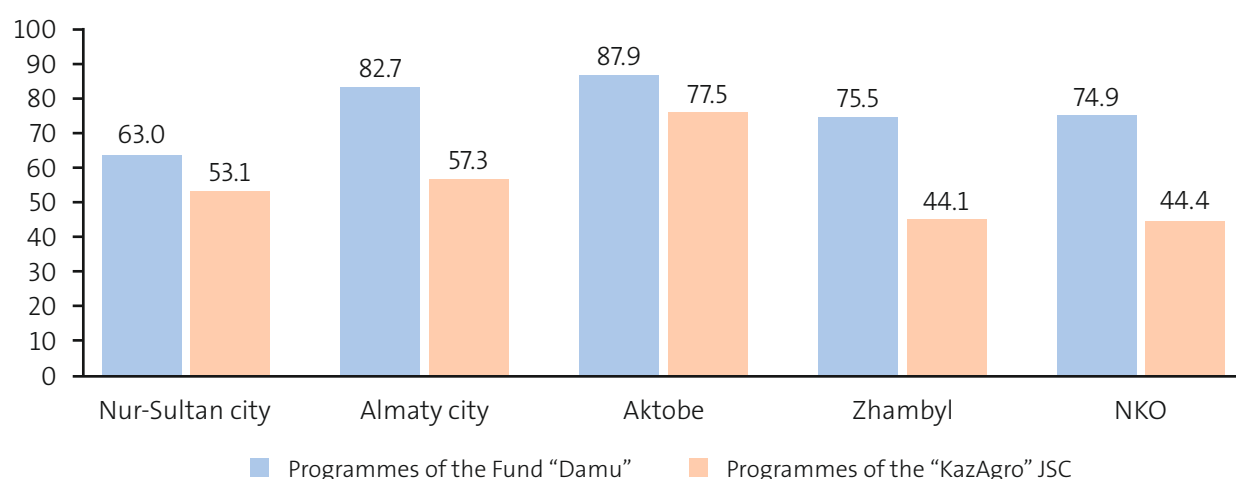
DIAGRAM 34. The proportion of entrepreneurs who participated in business support and development programmes, %



In the regional context, the highest indicators of awareness about the programmes of the Fund "Damu" and KazAgro JSC are in Akto be oblast – 87.9% and 77.5%, respectively. Entrepreneurs in Nur-Sultan City are least informed, where 63.0% know about the programmes of the Fund "Damu", and another 53.1% know about agricultural support programmes. In Zhambyl and North Kazakhstan oblasts, less than half of respondents know about the rural programmes of KazAgro JSC (44.0%).

Representatives of Akto be oblast (14.9%) and North Kazakhstan oblast (13.5%) participated in the programmes of the Fund "Damu" the most. In Almaty City, only 2.3% of the surveyed entrepreneurs participated in the programmes. 12.7% of respondents in Akto be oblast participated in KazAgro programmes. The least of all are in Zhambyl oblast, where the share of entrepreneurs was less than 1%.

DIAGRAM 35. The proportion of entrepreneurs who know about business support and development programmes by region, %



85.9% of the surveyed entrepreneurs of large villages and district centers have heard about the "Damu" programmes, of which 16.8% took part. In remote villages, 60.3% of respondents confirmed that they know about them and only 6.4% participated in them.

The programmes of KazAgro JSC are designed to support rural entrepreneurs, but at the same time only half of all respondents are aware of them, and to a lesser extent representatives of remote villages – 55.1%.

Awareness of the programmes of the Fund "Damu" is available to both women and men in almost the same proportion. According to the survey, 79.2% of men and 75.4% of women know about the programmes. KazAgro programmes are less known to women, only 51.2%, while the proportion of men was 61.6%.

There is also not much difference in the gender ratio when taking part in the "Damu" programme, but in the KazAgro programme, the proportion of women in 4.5%, was inferior to the share of men in 6.4%.

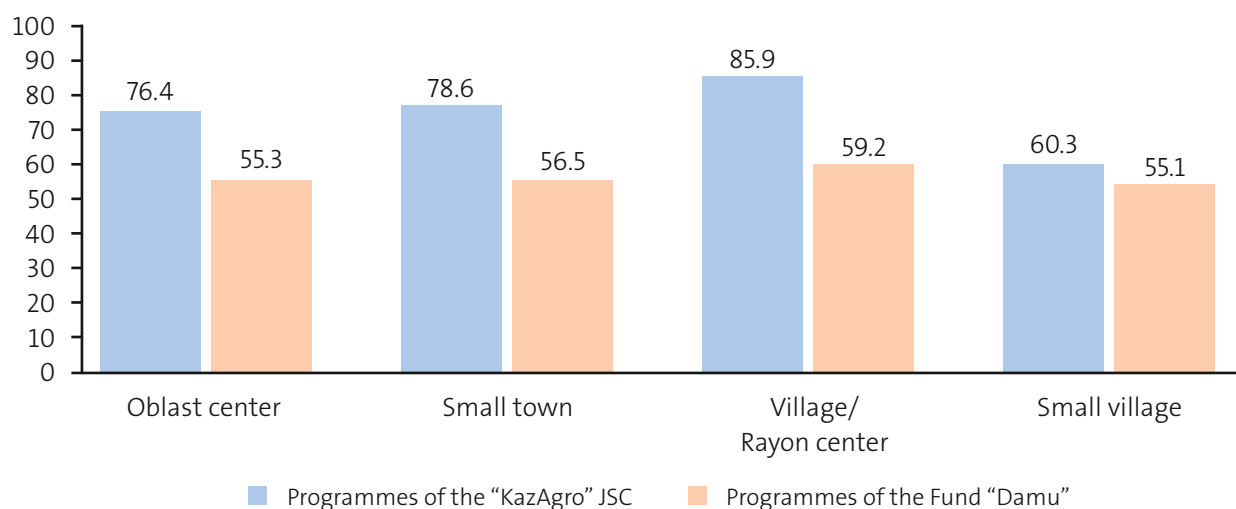
The problem of awareness is more relevant for women entrepreneurs living in remote and small villages. Often, even if respondents have heard about state programmes, few people really know what they provide.

- From the interview with the Chairman of the Council of Businesswomen in oblast, low awareness can be noted in villages about the programmes: *"In the process, we talk about state support, that some support is provided by the Chamber of Entrepreneurs, because it happens that there are many women who don't even know that entrepreneurship is taught and that it is possible to get a grant. Many don't even know what a grant is, what is free."*
- *"Our women don't know much. I'm a member of the Council of Business Women, and I'm learning about these programmes. And it seems to me that for ordinary women it should be advertised more widely,"* said an entrepreneur from Zhambyl oblast.
- *"I tried when I wanted to get involved with cattle. I heard about the Fund Damu, but I didn't understand what was needed there. Probably there is little information. I just didn't know about these programmes. They don't seem to talk much about it, but I'm interested in it."* - from an interview with the self-employed.

It is also important to understand how information about state programmes reaches entrepreneurs. Employees who conduct explanatory procedures are not always competent. From an interview with a woman entrepreneur in Almaty city: *"They came to us, there was so much noise in the hall, so many objections. They can't really explain it. It's a yes, no question, they need to clearly explain why they came. They should make sure if information has reached people correctly. They came for the sake of a tick. If they came, then well done."*

"Well, I try to participate. We have a Council of Business Women. The Chairman tries to inform us. But when there are grants from the Akimat, there is no information. We participated in the contest when there were 2 days left. Can you imagine how insulting it was? We prepared quickly. I'm telling you this for sure, because I've experienced it myself. They seemed to have prepared normally, but they didn't explain it to us correctly. We wanted to get a grant, but it didn't work out. I told them to their faces that it was all their fault. That they didn't specifically prepare us. Absolutely, they don't need it. They don't know anything, they just try. When you start calling them, they probably look for it from the internet," complained an active entrepreneur from a village in Zhambyl oblast.

DIAGRAM 36. The proportion of entrepreneurs who know about business support and development programmes by settlement, %



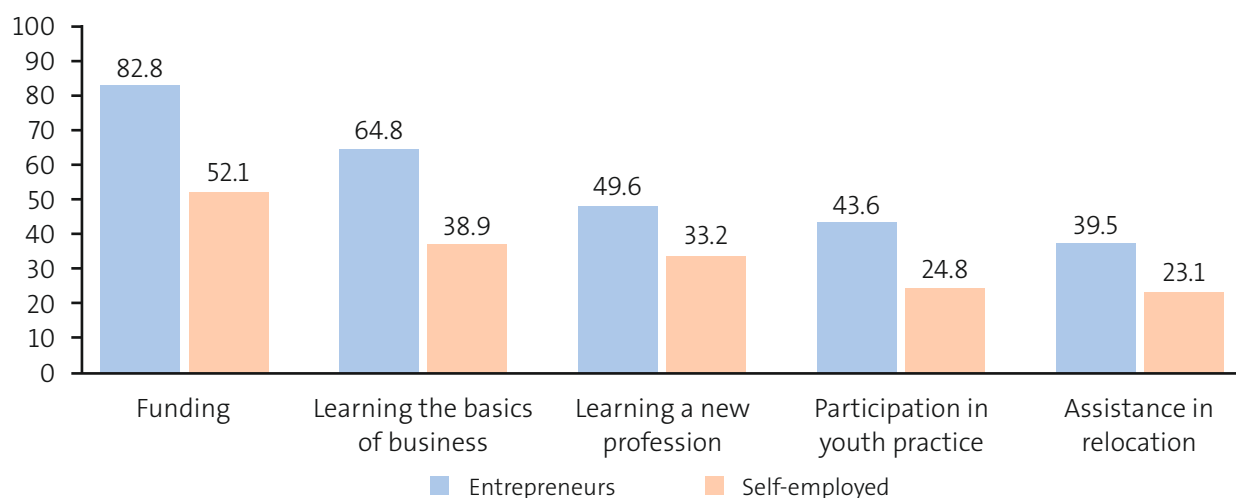
It should be noted that in general, not all respondents who know about state programmes are informed about the range of services they provide. Gender analysis does not reveal a significant difference in responses between women and men.

The majority of respondents are aware that funding can be obtained under the programme – 74.9%. Of these, the proportion of entrepreneurs is 82.8%, while the proportion of self-employed is only 52.1%.

58.0% of all respondents heard that you can learn the basics of business, but the proportion of self-employed is 38.9%, which is almost half the number of active people.

45.3% of respondents know that it is possible to learn a new profession, 38.7% have heard about the possibility of participating in youth practice, and another 35.2% have heard that programmes can help in moving from settlements with low potential to centers of economic growth. The proportion of self-employed respondents who know about these conditions is relatively lower compared to active entrepreneurs.

DIAGRAM 37. Awareness of respondents about the provision of services within the framework of state programmes, %



By regions, there is high awareness of funding under state programmes in Aktobe (84.5%) and Zhambyl oblasts (84.8%). 81.0% of entrepreneurs in Aktobe oblast know about the possibility of learning the basics of business, while in NKO their percentage was 51.9%. Zhambyl oblast (21.5%) and Nur-Sultan City (27.8%) have the smallest number of entrepreneurs who are aware of assistance in moving from a settlement to economic growth centres.

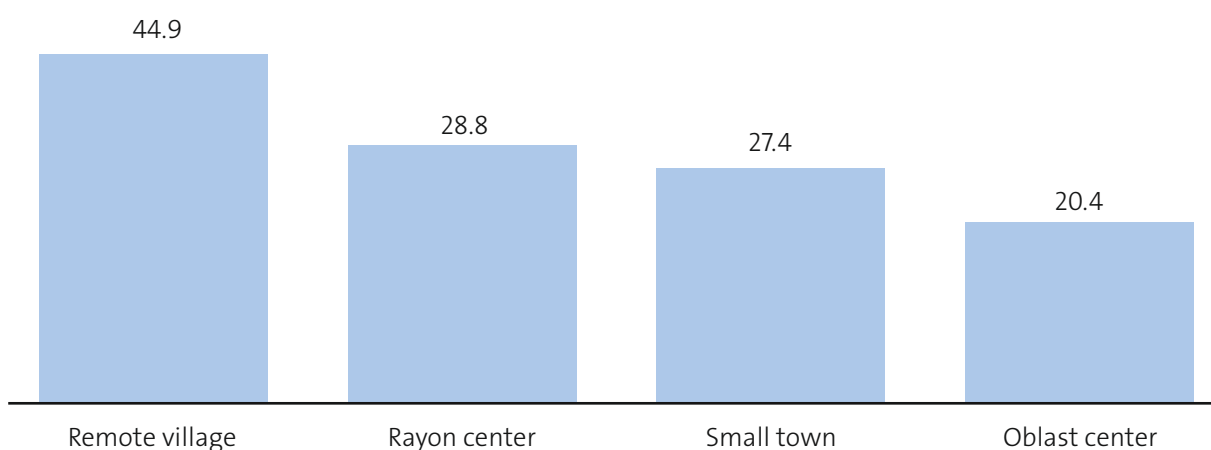
TABLE 38. The proportion of respondents who know what can be obtained from state programmes to support entrepreneurs in the regional context, %

	Nur-Sultan City	Almaty City	Aktobe	Zhambyl	NKO
Funding	57.0	72.2	84.5	84.8	72.3
Learning the basics of business and entrepreneurship	43.0	67.1	81.0	43.0	51.9
Learning a new profession	36.1	57.3	53.1	35.2	40.4
Participation in youth practice	39.2	46.3	50.9	23.0	31.9
Assistance in relocation from the settlements to the centers	27.8	53.7	42.9	21.5	29.2

The need for financing under the state programme is indicated by 24.3% of the surveyed entrepreneurs in general, of which the highest indicators are noted in Zhambyl oblast – 43.3%, then in Nur-Sultan City – 23.6%. Representatives of NKO need the least financial support – 13.8%.

In small and remote villages, there is a high need for funding. Almost half of the surveyed entrepreneurs say that they need it – 44.9%. In oblast centres, there is the lowest number of respondents in need of funding which is 20.4%.

DIAGRAM 38. The proportion of entrepreneurs in need of funding under state programmes, by type of settlement, %



14.8% of respondents have a need to learn the basics of business and entrepreneurship, of which 20.3% are mostly self-employed. According to the data, women are more likely to talk about the need for business introduction skills – 16.6%, while the proportion of men was 12.8%. In the regional context, the cities with the highest indicators are Nur-Sultan City (24.3%) and Almaty City (18.8%). The respondents of NKO need training the least – 6.9%.

Entrepreneurs in district centres and rural areas have difficulty in getting training for the basics of business and a new profession. First of all, this is because training takes place in large cities or regional centres, and there is no opportunity in a small village. *"It was suggested to young women to go to the districts to get training, and they asked how they would go there every single day. If a group was created in the village, the teacher could have come to visit them in the village. At least for a week, not for a month. I think they would have agreed,"* says a self-employed person in a village.

DIAGRAM 39. The proportion of entrepreneurs who need to learn the basics of business, by type of entrepreneur, %

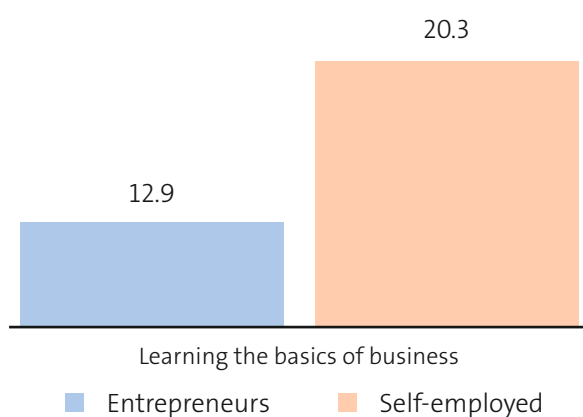
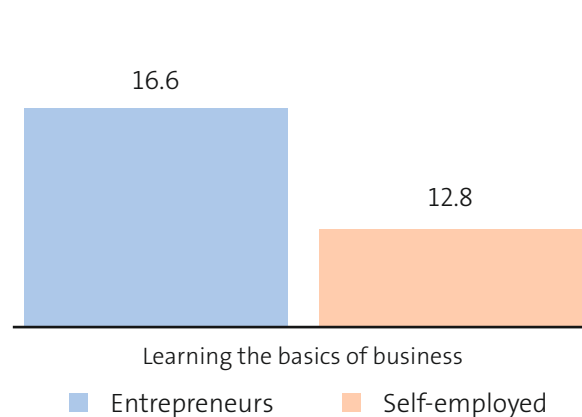


DIAGRAM 40. The proportion of entrepreneurs, those who need to learn the basics of business, by gender, %



According to the data of KazAgro JSC in 2019, "Agrarian Credit Corporation" JSC issued 7,727 loans in the amount of 237,115 billion tenge. Of these, the proportion of women agricultural producers was 13% of the total number of recipients. The total amount of loans issued to women is 20 billion tenge. Compared to 2018, the loan amount has halved, taking into account that the number of loans issued for women has decreased by only 20% compared to 2018.

"Fund for financial support of agriculture" JSC issued 813 loans in 2019, including 285 of them to women, in the amount of more than 1 billion tenge. KazAgroFinance JSC allocated 96 billion tenge for rural entrepreneurs, including more than 12 billion tenge allocated to women.

Thus, it should be noted that respondents often hear about the programmes of the Fund "Damu", and to a lesser extent about the programmes provided by KazAgro JSC. It should be noted that the proportion of self-employed people who know about state programmes is significantly lower compared to entrepreneurs. Most of the respondents know that funding can be obtained through the programmes, but few know that the programmes provide training for business, a new profession, or participation in youth practice. There was also a problem revealed with providing information, especially in rural areas, where respondents cannot get high-quality and competent information about programmes.

As part of these programmes, the state should pay special attention to providing information for entrepreneurs, and at the same time, it should be understood that the self-employed in rural areas have limited access to competent advice.

In rural areas, women work on an equal basis with men, and they spend much more time doing household chores, given that many have their own private households, gardens, etc. Restrictions on getting basic business training

are due to the fact that many villages are located far from cities or district centres. Perhaps more emphasis should be placed on providing training in the villages because in that case, women will not have to travel outside their settlement.

State programmes to support women entrepreneurs and the vulnerable segment of the population

In order to support women's entrepreneurship, state programmes are currently being implemented, such as "Women in Business" and "Development of Entrepreneurial Skills of Women with Disabilities".

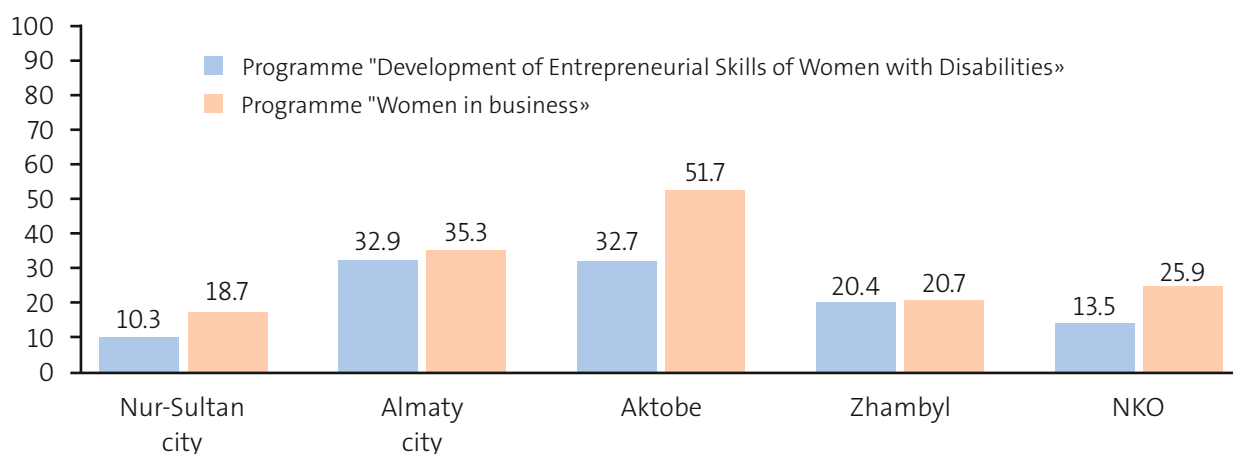
Data analysis showed that 31.2% of the surveyed entrepreneurs know about the "Women in business" programme, of which the proportion of women is 35.6%, while the proportion of men is 26.3%.

It should be noted that the number of entrepreneurs informed about the programme (36.3%) is twice the number of self-employed (16.6%). In the regional context, the greatest awareness is noted in Aktope oblast – 51.7%, then in Almaty City – 35.3%.

Recently, the country has increased attention to family problems. For successful support of socially vulnerable families, state programmes aimed at improving the status of the social institution of the family have become particularly relevant. New forms of business support with a focus on social aspects are being actively introduced, as well as creating businesses for large and low-income families.

22.3% of entrepreneurs know about the programme aimed at supporting socially vulnerable groups of women, "Development Of Entrepreneurial Skills of Women with Disabilities". The self-employed are also less informed about it – 13.5% vs. 25.4% of active entrepreneurs. The proportion of men slightly exceeds the proportion of women - 22.8% vs. 21.9%. This programme is also more well-known for entrepreneurs in Almaty City (32.9%) and Aktope oblast (32.7%), the lowest percentage is noted in Nur-Sultan city – 10.3%.

DIAGRAM 41. The proportion of respondents who are aware of programmes to support women's entrepreneurship, by region, %



According to the data from the National Chamber of Entrepreneurs, the Business Bastau programme launched in Almaty, which provides training for the basics of entrepreneurship for different segments of the population, including mothers with many children. Under this programme, 830 mothers with many children were trained. Based on the results of training for the basics of entrepreneurship, mothers with many children have the opportunity to receive grants from the state. So, this year, 1,045 grants in the amount of 527.7 million tenge were approved in Almaty City for disabled people who can take up employment, mothers with many children and members of low-income families.

Regarding the effectiveness of the programme, in-depth interviews were conducted with participants of the Business Bastau programme, in particular with women who received assistance under the project.

- *"This is a good start, I really want to say thank you. Of course, it does not solve all our problems 100%, but it really is a step, promotion, some kind of desire, incentive, motivation that wakes us up,"* said a participant from the programme.

In general, the surveyed participants had a good experience, but they also faced some problems. Having opened IE, they immediately lost their right to benefits. Business at first does not bring income, as there is preparation, rent, etc. It turns out that women were left for several months without basic means of subsistence.

"By the way, one of the tasks was for these women to be refused TSA. In my opinion, the government stepped on a rake. They took all their benefits and TSA, and the segment of mothers with many children in the period from 2017-2019 did not receive even that meager allowance. And you had to prove that you were in a difficult life situation. And you know that led to fictitious divorces, hiding income, etc. And so we needed women to consciously refuse TSA, because the grant implies the opening of IE. Once you open IE and it is already your income, you lose TSA. We had a big problem with that. We showed the real picture that targeted social assistance is just temporary assistance. Now the format of this TSA has changed dramatically starting from this year. Of course, not everyone wants to move, they are afraid, they are afraid of taxes."

The programmes are primarily aimed at involving citizens in entrepreneurship. Under the programmes, women can get training, receive government grants and micro-credits to start a business. It is worth noting that the programmes really gave women the opportunity to improve their living conditions. However, when implementing programmes, there are still shortcomings that need to be taken into account.

The problem with the information content of entrepreneurs in general about programmes aimed at supporting women and the socially vulnerable segment of the population, remains one of the most urgent. Women's general lack of understanding of the purpose of programmes leads to women abandoning them. The reluctance of women to work and to correct their own life situation should also be taken into account. "Very often there were answers like "Why are you trying to teach me at all, etc., I get up at 10 o'clock in the morning when I want to, then I'll drink tea. I have TSA in the amount of 160,000 and in principle, why should I bother myself?" - says a Civil Society expert.

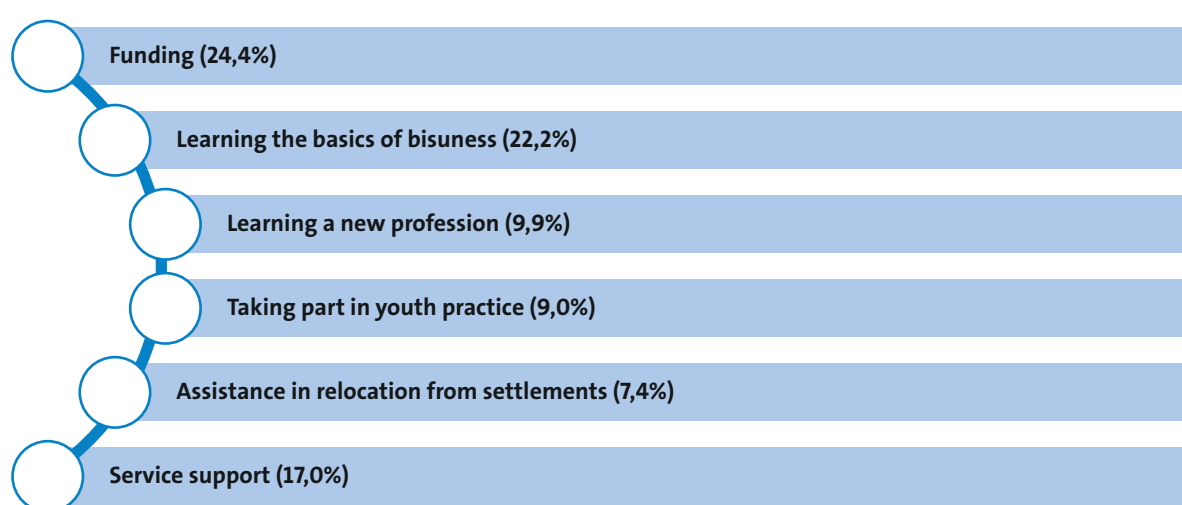
When planning the programme, it is necessary to take into account that women do not receive income from business for the first months and that there is a danger of relegating women to the category of vulnerable. "Loan programmes could be thought up with preferential conditions, first of all, the provision of holidays for the first years or months, some interest rates and commissions, some preferential conditions," says the expert of a micro-credit organization.

Evaluating the effectiveness of state programmes

Within the framework of state employment and entrepreneurship support programmes, 24.4% of respondents received funding over the past 5 years, and another 22.2% learned the basics of business. Of these, the largest number of entrepreneurs was from district centers which is 35.3% of respondents who received funding and 30.4% of business basics training. The least support was received by the surveyed residents of small villages – 9.0%.

9.9% of all surveyed entrepreneurs were able to learn a new profession and 9.0% took part in youth practice. The majority of them are from regional centers – 13.4% and 12.5%, respectively. Assistance in moving from settlements was also used by 7.4% of respondents, most of them from regional centers – 10.8%.

PICTURE 1. The proportion of respondents who were participants of programmes to support entrepreneurs, %



In Aktobe oblast, 46.3% of the surveyed entrepreneurs received funding under state programmes, and another 42.9% learned the basics of business and entrepreneurship. In Zhambyl oblast, there is the smallest proportion of entrepreneurs who received funding which is 5.6%, and 3.3% have studied business. 23.6% of entrepreneurs in Almaty City have mastered a new profession. Participation in youth practice was mainly used by entrepreneurs of Nur-Sultan City – 15.6%, and Almaty City – 18.1%. Service support was provided to 39.0% of respondents in Aktobe oblast and 27.8% in Almaty city.

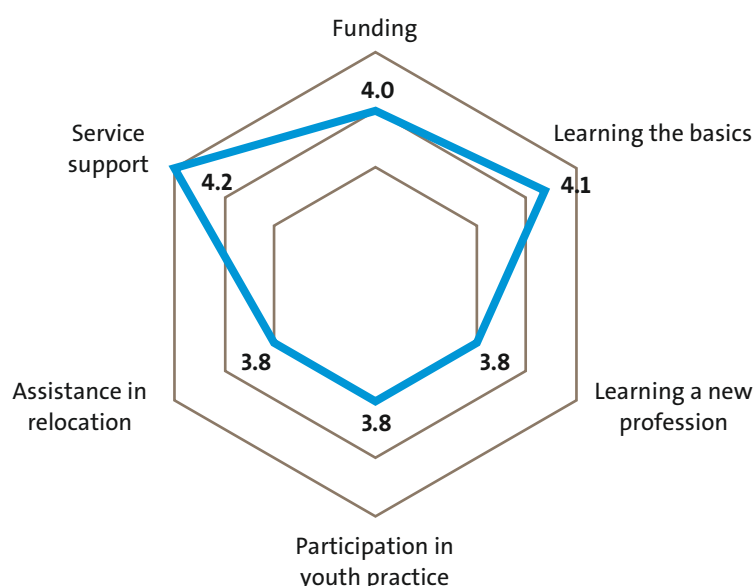
TABLE 39. The proportion of respondents who were participants of programmes to support entrepreneurs, by regions, %

	Nur-Sultan City	Almaty City	Aktobe	Zhambyl	NKO
Funding	20.9	24.7	46.3	5.6	20.4
Learning the basics of business and entrepreneurship	20.9	28.2	42.9	3.3	12.3
Learning a new profession	12.5	23.6	9.2	0.4	4.6
Participation in youth practice	15.6	18.1	7.6	0	4.2
Assistance in relocation from the settlements to the centers	8.7	23.2	3.8	0	2.3
Service support	7.6	27.8	39.0	0.7	5.8

Participants of state programmes on employment and business support evaluated their effectiveness on a five-point scale, where 1 is ineffective and 5 is highly effective. According to the results of the survey, respondents rated funding under the state programme at an average of 4.0 points. Respondents give the highest rating – 4.2 points to service support, including various consultations, legal services, development of business plans, etc., which they received during participation in one of the programmes. The surveyed entrepreneurs who received training for the basics of business rated its effectiveness at 4.1 points. The average rating of 3.8 points was given to such programmes as training for a new profession, assistance in moving to economic growth centers, as well as participation in youth practice.

From an interview with an entrepreneur from a village: *"We have a three-month training programme on a scholarship, but in the district center, it is a little bit difficult. People sign up, but in fact nothing is really done. Instead of it, other pockets are filled. It would be good to tighten control over these processes. The state does not just pay for training, it is necessary to control whether a woman comes to class or not, and the district center is negligent in such training."*

DIAGRAM 42. Evaluation of the effectiveness of state programmes by participants, average value



It should be noted that in the context of the type of settlement, the highest scores for all programmes are given by respondents of district centres. The residents of a small city rated service support as high as possible – 4.7 points, but at the same time, they estimated the effectiveness of the programme of assistance in moving from settlements to centres of economic growth twice as low – 2.0 points.

TABLE 40. Evaluation of the effectiveness of state programmes by participants by type of settlement, average value

	Oblast center	Small town	District centers	Small village
Funding	3.8	4.2	4.5	3.7
Learning the basics of business	3.7	4.6	4.6	4.2
Learning a new profession	3.8	3.8	4.2	3.3
Participation in youth practice	3.8	3.5	4.6	3.2
Assistance in relocation from the settlements to the centers	3.9	2	3.6	2.7
Service support	4	4.7	4.6	3.9

Civil society experts are dissatisfied with the effectiveness of the programmes. In their opinion, the state does not make proper efforts to develop women's entrepreneurship. They believe that when developing them, they do not take into account many factors that affect their overall need and effectiveness in the future.

"There is no overall effectiveness in these programmes. There is a big bias in this direction, because what the state reveals, declares and what it actually does are different things. A lot of projects are to show-off and are inefficient. I am sure that good money was allocated for these programmes, and some tasks were set, but efficiency is very important here. Because when planning such programmes, real performance indicators are laid there, but there are no normal indicators by which we can evaluate them. And whether this programme worked or not, there should also be performance indicators"—from an interview with a representative of the Council of Business Women.

"Well, first of all, there is support for various state programmes, but I want to say that on the one hand they seem to exist, but on the other, they are so inefficient. But to do this, we really need to identify such women who really need support. They need to be properly trained, retrained and given some resources so that they can open their own businesses. It is necessary to clearly understand the needs of the economy, where more enterprises and skills are required. Accordingly, women are trained not just to open another beauty salon, but if, for example, they need to apply those needs in a particular area, for example, in the garment industry or something else. That is, their needs and demand for the products that this woman can make or offer," says an expert from civil society.

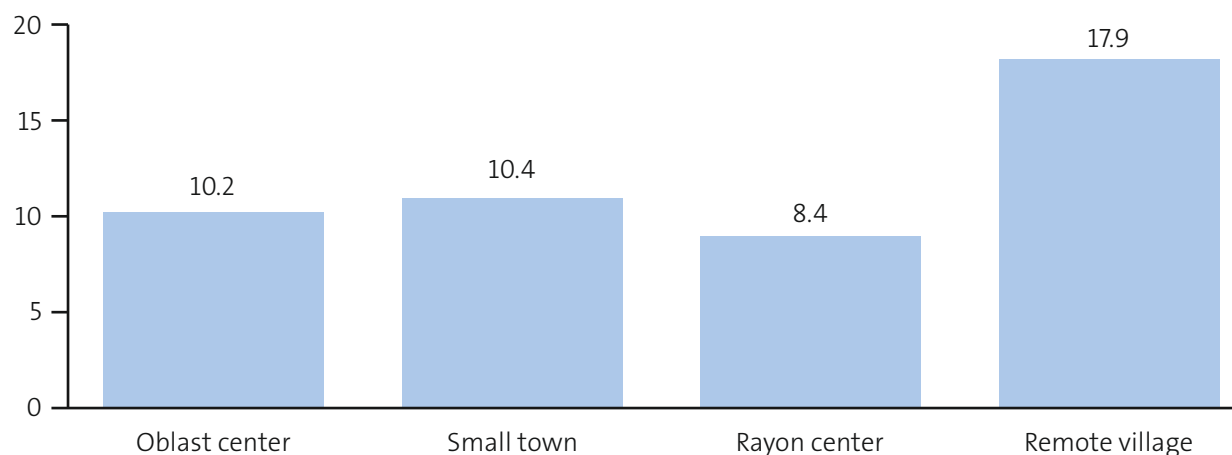
Often, entrepreneurs who want to participate in state programmes face rejection of the application for a variety of reasons. Data analysis has shown that over the past 5 years, 10.5% of respondents have encountered this problem. The largest number of people is registered in Nur-Sultan City—15.6%, and in Zhambyl oblast—11.9%.

Entrepreneurs often complain about the problem associated with collateral. Women entrepreneurs often face the fact that they do not have their own real estate, or it is already mortgaged. *"I say, well, I'm sorry, I don't have collateral, but I need money, here I am, an entrepreneur, acting, what can you give me? They can act only if they have collateral. It is stupid, honestly. They opened the building, the employees are working there, they pay salaries and so what? Indeed, there is no such assistance,"* says an entrepreneur from Almaty city. *"I know about "Damu", I even went there, but they ask for collateral. There are no privileges for women's entrepreneurship. But my apartment is already mortgaged. There are obstacles everywhere. They say: "Close the mortgage, then come back."*

Poor loan history is also a reason for refusing to participate in state programmes. *"Yes, I went, I went. I have kept going for 5-6 years. I wanted to open my own restaurant. I am blacklisted everywhere. They say there should be a perfect history. But history is not"* - from an interview with an entrepreneur from Zhambyl oblast.

The urgency of the issue is primarily observed in small and remote villages, where the number of surveyed entrepreneurs is 17.9%. This is a fairly high figure, given that in district centers, this problem is faced by half as many respondents – 8.4%.

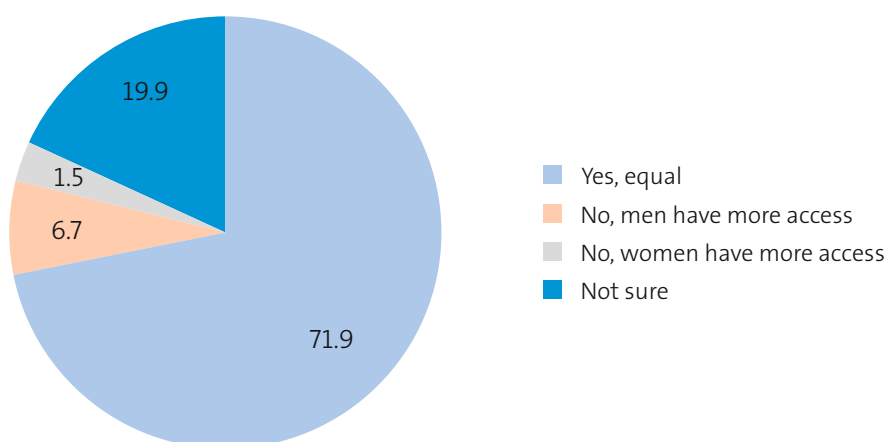
DIAGRAM 43. The proportion of respondents who have rejected applications for participation in programmes by type of settlement, %



During the sociological survey, respondents were asked whether men and women have equal access to state programmes to support entrepreneurs, to which 71.9% answered positively. The proportion of respondents who believe that men have more access to programmes was 6.7%. The main reasons why respondents came to this opinion is due to the fact that women have less time than men. They have to deal with home, children and domestic problems. Men have more free time in this regard, so they are more often given preference. Also, according to some respondents, our mentality is not yet ready to perceive a woman as a leader or entrepreneur.

On the contrary, only 1.5% of the surveyed entrepreneurs say that women have more access to state programmes. According to them, women are more persistent and diplomatic in comparison to men. Also, a woman is driven by maternal concern about the need to feed her children.

DIAGRAM 44. The proportion of respondents who answered the question whether women and men have equal access to the programme, %



In Aktobe oblast, the number of respondents who believe that men and women have equal access to programmes is significantly higher than in other regions – 85.7%. In Nur-Sultan City, only 57.3% share this opinion. According to 18.7% of entrepreneurs in the capital city, men have an advantage in accessing business support programmes compared to women.

Conclusions and recommendations

According to the received data of sociological survey and analysis of in-depth interviews with experts, entrepreneurs are generally aware of the existence of state programmes. However, the proportion of self-employed is significantly less than the proportion of entrepreneurs. Therefore, it is worth paying special attention to the availability of information in general for the entire population. Insufficient awareness further affects the fact that entrepreneurs do not participate in state programmes, assuming in advance that their daily activity does not fit the programme. Many entrepreneurs are afraid of document collection procedures because of excessive centralized bureaucratic system.

With regard to participation in state programmes, not all respondents have an idea of what can be obtained under the state programme. Problems related to getting competent advice, especially in small villages and district centers, have a strong impact on citizens concerned with state programmes.

To improve efficiency in developing state programmes and identifying clear strategies and mechanisms, civil sector experts and entrepreneurs should be involved. It is also necessary to create a comprehensive system of The effectiveness of programmes depends on clear mechanisms for accountability and evaluation of authorities. At the local level, during the implementation of the programmes, it is necessary to conduct continuous inspections that include public structures.

3.3.3. Access to funding

Description of the general situation

Access to financing is one of the key challenges in business development. According to the received data, only 57% of respondents stated that they have access to loans or other financial resources. Including the proportion of entrepreneurs who have access to loans which is 64%, self-employed 37.3%. The self-employed are the most disadvantaged in funding. Lack of access to funding is one of the main barriers for the development of sustainability of self-employed people and their transition to entrepreneurship.

Among entrepreneurs, large and medium-sized businesses have the best opportunities to obtain financing. The share of positive answers is 71%, while small businesses have 62.4%.

It should be noted that there is no significant difference in access to financial products between men and women. Thus, the proportion of men who have access to funding is 58.4%, and the proportion of women is 55.8%. But taking into account that small businesses have fewer opportunities to access funding, and the fact that there are more women in small businesses, consequently, women from small businesses are more restricted in access to funding. In the regional context, Aktobe oblast is noticeably positive, where 72.7% of respondents noted the access to funding. Conversely, low access was noted by respondents of Nur-Sultan City – 47.3%. In other regions, the proportion of positive responses is in the range of 50-57%.

There is a difference in the possibility of obtaining various financial products between the respondents of small villages and rural district centers. In particular, among the former, the proportion of those who have the opportunity to receive funding from external sources is 45%, while among the respondents of district centers, the

proportion of such is 71.7%, a difference of 26.9 percentage points. Respondents in oblast centers and small towns have about the same percentage of positive responses, 55%. Thus, there is a better picture in access to funding in district centers.

In general, we note that 57% of those who have the opportunity to get funding for their business through loans or other financial sources, is a low indicator.

Access to financial resources for women

It was noted above that in general, 55.8% of surveyed women said that they have access to financial resources to organize their activities.

In the context of women entrepreneurs and self-employed women, it should be noted that the availability of finance is naturally higher in the first group (63.8%), while for the second group it is almost twice lower (35.1%). The age profile of surveyed women did not show significant differences in access to funding, but it is still worth emphasizing that the proportion of women at the age of 30-49 has a higher proportion of positive responses (59.4%), compared to women aged before and after the specified age range, where the proportion of positive responses is approximately 53%.

It is interesting to see data on the access to loans for women with different personal qualities.

According to data, women need to be able to take risks in order to successfully obtain financing, as 71% of women having this personality trait noted that they have access to funding.

Also, more access to finance is available to women who know how to "present themselves" (a striking look), who don't violate the law, are tactful, persistent in achieving the goal, assertive, receptive to innovation and willing to provide financing to a new, interesting, innovative product.

Without detracting from other personal qualities, we note that they are also important, although they have a slightly lower proportion of positive responses.

Accordingly, when training women for franchising, it is necessary to talk about those aspects of the personality that will help to successfully find a source of funding for their activities.

DIAGRAM 45. Personal qualities of women who have access to funding



Barriers to obtaining funding

Overall, 25% of respondents indicated that they had no obstacles in obtaining funding. 28% of entrepreneurs and 15% of self-employed people. There is no significant gender difference. We also note that in general, only 0.9% agree with the opinion that there is a barrier to obtaining funding in the form of discrimination against women's businesses, of which 0.9% are women and 0.8% are men.

Let's consider the barriers that entrepreneurs and the self-employed face when getting funding.

In general, the top 3 barriers to obtaining funding are high interest rates (57.3%), difficulties with providing collateral (35.6%), and bureaucracy associated with collecting documents (18.3%).

- 1. High interest rates 57.3%**
- 2. Difficulties with providing collateral 35.6%**
- 3. Bureaucracy 18.3%**

and also:

Terms of consideration 16.4%

No information about loans 15,3%

A lot of inspections 12,9%

There is no transparency in reviewing applications 9.9%

Larger projects are funded 9.1%

Corruption 8.4%

It is difficult to make a business plan 7.7%

Lack of financial knowledge 7.1%

Discrimination against women's businesses 0.9%.

Such barriers to obtaining financing, such as lack of information, red tape, lack of transparency in loan disbursements, long application lead time, low financial awareness of borrowers causing corruption in financial

institutions or among grants and concessional loans operators. 8.4% of respondents faced corruption when applying for funding.

Barriers to obtaining financing by entrepreneurs

High interest rates – the barrier is relevant for 54.9% of entrepreneurs. Entrepreneurs, even with a profitable business, find it difficult to pay high interest rates on loans. Respondents also note that the remaining funds after paying loans, taxes, and rent are not enough to solve the tasks of further development and expansion of the business.

Loan collateral is the second business problem (37.5%). In this requirement of banks, respondents face strict restrictions on the quantity and quality of collateral. Respondents note that the collateral they provide for obtaining a loan often has a low estimated value. This is especially true for respondents in rural areas whose businesses or homes are of low liquidity.

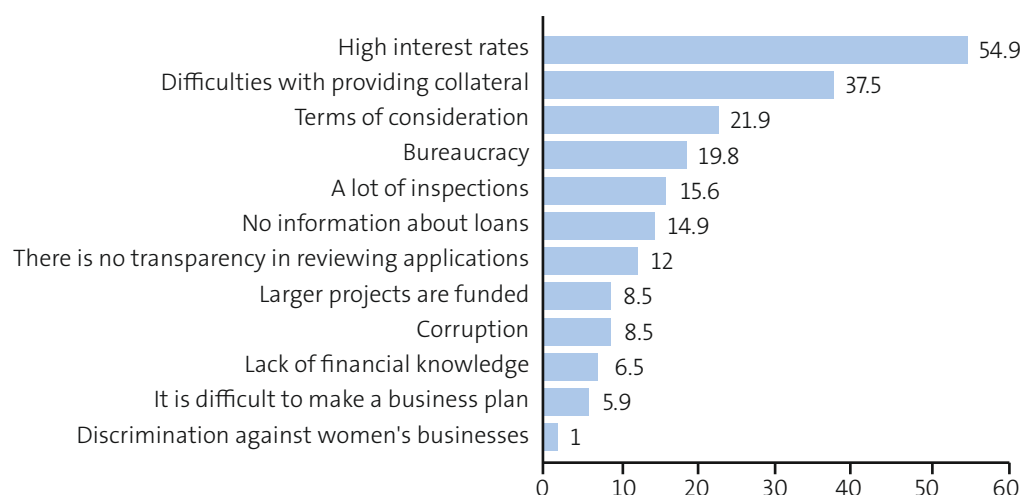
About a fifth of entrepreneurs noted that application consideration took a long time, plus bureaucratic red tape in the form of collecting numerous documents required by banks to obtain loans, as well as revision by banks of submitted applications.

For about 15% of the surveyed entrepreneurs, the problem of lack of information about loans is relevant, which leads to non-transparency in the consideration of applications for loans, as well as corruption.

A small part of entrepreneurs need assistance in drawing up business plans and financial advice, as lack of knowledge in this area leads to problems with obtaining funding.

The problem is that the banking sector nowadays is more interested in large projects, or projects with a quick payback. Thus, small businesses with a small turnover, start-ups, are experiencing financial hunger, which results in either suspension of activity or closure of business.

DIAGRAM 46. Barriers to obtaining financing by entrepreneurs, %



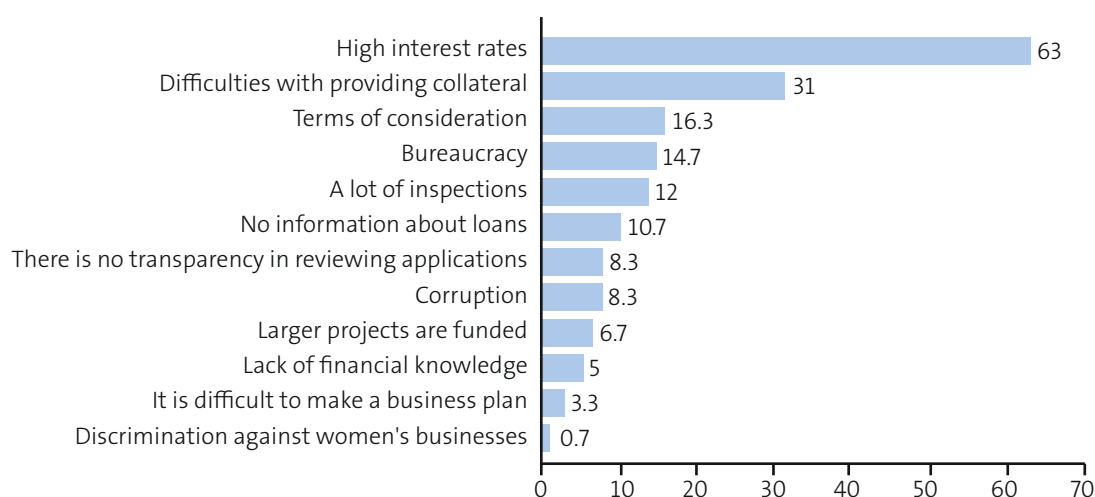
Barriers to obtaining financing by self-employed

High interest rates (63%) and difficulties in providing collateral (31%) are two of the most pressing problems faced by the self-employed when applying for funding to various financial institutions. These problems are also relevant for entrepreneurs, but they are more urgent for the self-employed. For example, the self-employed who have irregular income are not able to get a loan at a lower interest rate, because the category of borrowers with a lack of stable high income belong to the "risk" group on loan default, and banks refuse to provide loan to such borrowers. Or in order to minimize risks, they give them loans at high interest rates that require highly liquid collateral.

16.3% of self-employed note that there is no information on loans. About 15% note that there is bureaucracy in bank lending.

In comparison with entrepreneurs, the self-employed have somewhat more acute problems with drawing up business plans (12%) and lack of financial knowledge (8.3%), which also leads to loan refusal.

DIAGRAM 47. Barriers to obtaining financing by self-employed, %



There are no significant differences in obtaining funding between men and women. However it should be noted that compared to men, women have slightly higher interest rates on loans, an increased number of bank checks to obtain approval for the loan and lack of financial awareness.

We also note that even though the problem of "bank funding of larger projects" has a difference in the proportion of positive responses from men and women of only 1.1%, it is quite relevant for women start-ups whose business formation is just beginning. In individual interviews, women noted that banks practically do not lend to start-ups, since there is no scale, there is still no turnover, and there is a high risk of non-repayment of issued loans.

Men more often than women noted the problem of corruption, long deadlines, lack of transparency in the consideration of applications, and bureaucracy.

In in-depth interviews, it was often noted that banks lend less to women because they believe that women, as a rule, are more representative of small businesses with small financial turnover, low-profit areas of activity, and therefore: "... naturally, the same banker does not care if it is a man or a woman. First of all, he cares about the risk of his loan, he needs it to be returned, and to be returned with 100% probability. Naturally, they want to provide a loan

to those who are more solvent. And women are often less solvent, they are in low-profit areas, the volume of business is small" (from an interview with an expert).

TABLE 41. Barriers to obtaining funding for men and women, %

	Men	Women	Difference between women and men
High interest rates	55	59.4	4.4
A lot of inspections	11.5	14.2	2.8
Lack of financial knowledge	5.6	8.3	2.7
Larger projects are funded	8.5	9.7	1.1
No information about loans	15.2	15.4	0.2
Discrimination against women's businesses	0.8	0.9	0.1
It is difficult to make a business plan	8.3	7.2	-1.1
Difficulties with providing collateral	36.7	34.5	-2.1
Bureaucracy	19.6	17.1	-2.5
There is no transparency in reviewing applications	11.9	8.2	-3.7
Terms of consideration	18.3	14.6	-3.7
Corruption	10.4	6.6	-3.8

Women are more likely to talk about barriers in obtaining funding than men, indicating high percentages (59.4 vs. 55), multiple checks (14.2 vs. 11.5), lack of financial knowledge (8.3 vs. 5.6) and discrimination (0.9 vs. 0.8). At the same time, they are less likely to mention bureaucracy (17.1 vs. 19.6), opaqueness (8.2 vs. 11.9), review of deadlines (14.6 vs. 18.3) and corruption (6.6 vs. 10.4).

In the regional context, it should be noted that respondents of Zhambyl oblast and Almaty city (68.4% and 64.6%, respectively) were more likely to face the problem of high interest rates when receiving funding.

The respondents of Zhambyl and Aktobe oblasts had more difficulties providing collateral (63.6% and 50%, respectively).

Little information is provided about the possibility of obtaining funding for business development in Zhambyl oblast, where there are the largest proportion of respondents compared to other regions (37.4%). Also in this region, respondents most often note the problem of bureaucratic procedures in banks (39.6%). In the region, the problem of corruption in obtaining loans is twice more marked (18.7%).

Respondents of Nur-Sultan city and Zhambyl oblast were twice as likely to face the closed process of reviewing applications for loans.

In Nur-Sultan city, 18.4% of respondents noted that banks are more interested in lending to large projects, which is almost two or more times more than the proportion of respondents in other project regions.

Respondents from two cities of national significance, Almaty and Nur-Sultan, most often noted the problem of complexity in drawing up a business plan. It is likely that there are at least 3 reasons: (1) stricter requirements of banks for business plans of these cities, (2) projects of respondents in these cities are more complex, which requires more thorough business planning, (3) or, respondents really do not have sufficient financial knowledge (this conclusion is confirmed by a relatively high proportion of this barrier in the cities under consideration).

If we talk about the discriminatory attitude towards women's entrepreneurship in obtaining funding, then in comparison with other regions, in Nur-Sultan City, there are 2% of those who agree with this statement, in the rest it is two or more times lower.

TABLE 42. Barriers to obtaining financing in regions, %

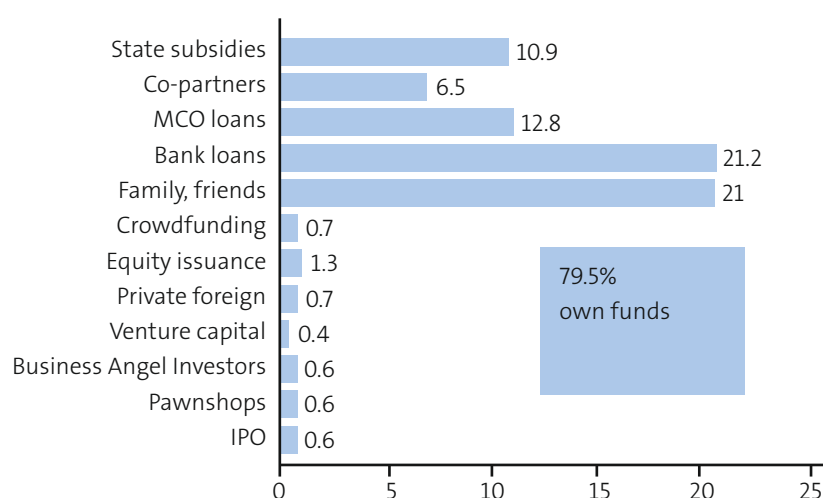
	Nur-Sultan City	Almaty City	Aktobe	Zhambyl	NKO
Difficulties with providing collateral	19.7	26.3	50	63.6	21.6
No information about loans	18	9.1	5.9	37.4	5.7
Terms of consideration	18	15.2	23.3	13.9	10.2
High interest rates	59.8	64.6	43.6	68.4	49.4
There is no transparency in reviewing applications	15.2	7.1	4	15.5	6.8
A lot of inspections	16.8	19.7	10.9	3.2	12.5
Larger projects are funded	18.4	9.6	3.5	3.7	8
Bureaucracy	7.8	16.7	10.9	39.6	20.5
Corruption	9.8	7.1	2.5	18.7	4
Lack of financial knowledge	7	11.1	5.9	4.3	6.8
It is difficult to make a business plan	11.5	7.6	4	8.6	6.3
Discrimination against women's businesses	2	0.5	1	0.5	0

Source of funding

The main source of funding for the activities of the respondents is their own funds; 79.5% indicated this source of funding. For a much smaller number of the population, the sources of finance are bank loans (21.2%), relatives and friends (21%). Approximately 11-13% of respondents use loans from micro-credit organisations and state subsidies. 6.5% of respondents had experience of co-partnership as a source of funding.

Thus, excluding own funds, there is a rather narrow range of funding sources, with a small number of respondents using them.

DIAGRAM 48. Source of funding, %

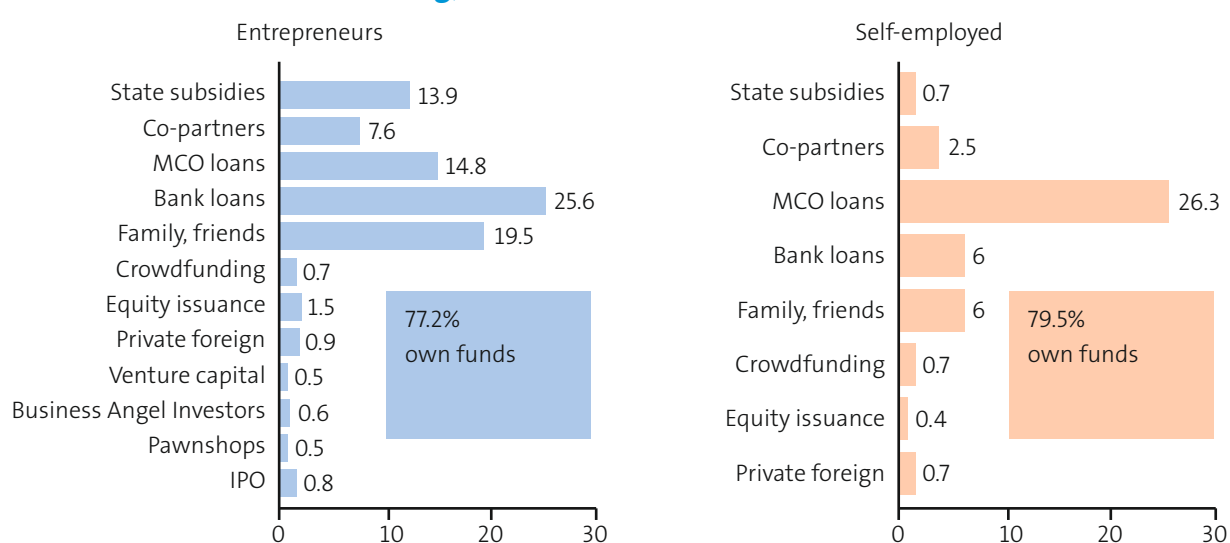


The sources of finance for entrepreneurs are more diversified compared to the self-employed. In particular, in addition to their own funds, entrepreneurs attract bank loans (25.6%), funds from family and friends (19.5%), MCO loans (14.8%), and state subsidies (13.9%) to develop their businesses.

Self-employed people basically use their own funds (87.4%) and ask their family and friends for financial help (26.3%), they call this option "borrowing". Only 6% of respondents use loans.

The low share of attracting loans from banks and MCO indicates that this financial source is practically inaccessible to the self-employed, due to the lack of collateral, high interest rates of banks, and the lack of confirmation of a permanent source of income for the borrower. For more information, see the section "Funding barriers".

DIAGRAM 48. Source of funding, %



There is no statistically significant difference in the sources of funding for men and women, but it is worth noting that women are more likely to attract their own funds and loans for the development of their activities.

While men are somewhat more likely to attract state subsidies, as well as to seek support from family and friends.

TABLE 43. Sources of funding for men and women, %

	Men	Women	Difference between women and men
Own funds	77.5	81.2	-3.7
State subsidies	12.7	9.4	3.3
Co-partners	6.9	6.1	0.8
MCO loans	10.8	14.5	-3.6
Bank loans	20.7	21.6	-0.9
Family, friends	22.7	19.6	3.2
Crowdfunding	0.7	0.7	0
Equity issuance	1.7	1	0.7
Private foreign	1.2	0.3	0.9
Venture capital	0.7	0.1	0.5
Business Angel Investors	1	0.1	0.9
Pawnshops	0.3	0.7	-0.4
IPO	0.5	0.7	-0.2

In the regional context, it is important to consider the situation for the main sources of funding. According to the data, the use of own funds is noticeable in Aktobe oblast, where 91% use this source of funding. Also, in this region, there is a relatively large proportion of respondents using state subsidies (16%), compared to them in Zhambyl oblast and Almaty City, where this type of source is not widespread.

Nur-Sultan respondents are more likely to refer to their co-partners (12.7%). Also in this city, the largest proportion use bank loans (32.6%), MCO (22.6%), and financial support from family and friends (42.1%).

TABLE 44. Sources of funding in the regions, %

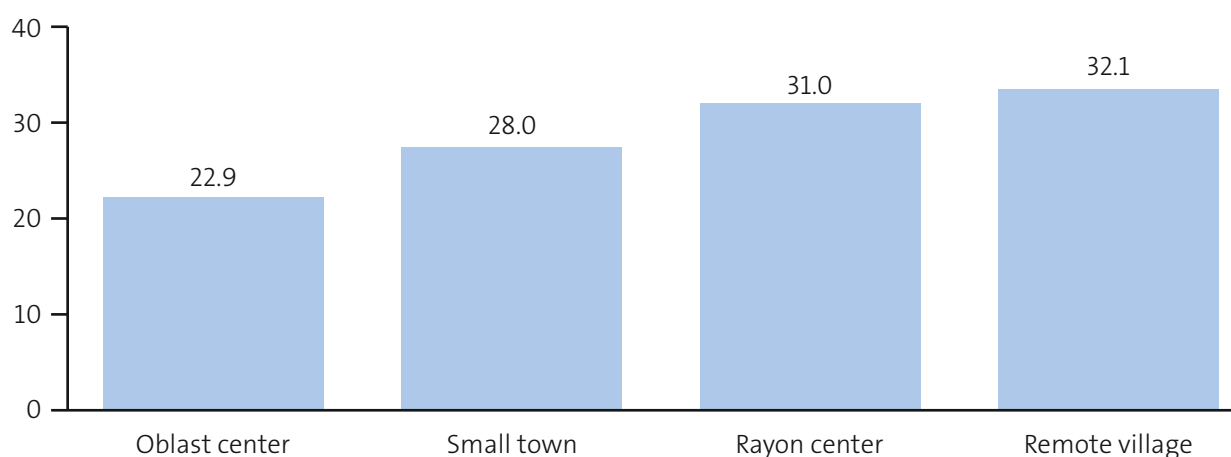
	Nur-Sultan City	Almaty City	Aktobe	Zhambyl	NKO
Own funds	60.6	77.5	90.9	76.2	87.3
State subsidies	12.7	6.1	16	7.7	11.2
Co-partners	12.7	7.4	6.5	1.6	4.8
MCO loans	22.6	9	20.8	7.7	3.2
Bank loans	32.6	16.4	17.3	22.2	19.5
Family, friends	42.1	27.5	5.5	24.6	11.6

In addition to the considered types of financial sources, in interviews with respondents, as well as with experts, attention was drawn to grant support for women's entrepreneurship. In particular, the expert of the Agricultural Union of Women of Kazakhstan notes that grant support is the most stable and acceptable for women in rural areas, and especially for the self-employed, since often rural women do not have collateral. Most often the property is registered to men. Also there is no permanent salary to confirm their ability to repay the loan. One of the conditions for providing grants is the investment in the opening and development of business.

b. Applying for business financing

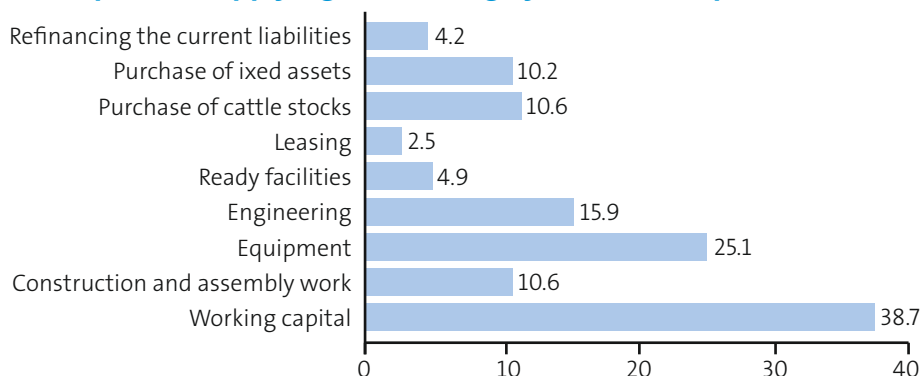
During the year, 25.5% of all respondents applied for funding, including 27.8% of entrepreneurs and 18.9% of self-employed. There is no significant difference by gender. More than 30% of entrepreneurs in small villages and district centers applied for loans, to a lesser extent, respondents in regional centers – 22.9%.

DIAGRAM 50. The proportion of respondents who applied for funding during the year by type of settlement, %



Most often, active entrepreneurs applied for funding in order to replenish working capital (38.7%). 25.1% of the respondents took it for equipment, 15.9% for technical devices. 4.2% applied to a bank for refinancing the current liabilities, and 4.9% for purchase of a ready facility.

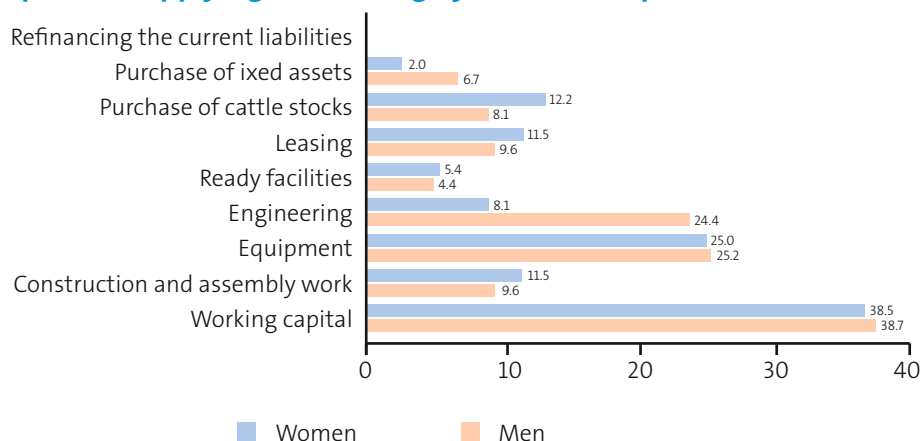
DIAGRAM 51. Purposes of applying for funding by active entrepreneurs, %



By regions, it should be noted that respondents from Nur-Sultan City (52.2%) and Almaty City (53.6%) were more likely to apply for working capital replenishment. 38.1% of businessmen from Zhambyl oblast applied for financing for equipment. The high proportion of entrepreneurs of NKO applied for the purchase of equipment – 23.6%. A large proportion of respondents from Aktobe oblast (27.9%), applied for the purchase of cattle stocks.

There is no significant difference between the goals of applying for working capital and equipment by gender. 12.2% of women applied for the purchase of fixed assets, while the proportion of men was 8.1%. The number of requests from men (24.4%) to buy equipment was three times higher than the number of requests from women (8.1%).

DIAGRAM 51. Purposes of applying for funding by active entrepreneurs, %



Sources of business financing differ in that men are more often financed from state subsidies, while women are financed from micro-credit organisations. The gender difference is observed for individual funding goals: women are less likely to borrow money for equipment (8.1 vs. 24.4%), but more often, for the purchase of fixed assets (12.2 vs. 8.1) and ready-made objects (5.4 vs. 4.4).

34.9% of the respondents were faced with refusal of their funding application. The bank has the right not to explain to the borrower why they were refused funding. It may be a low level of income, a negative credit history, insufficient collateral, etc. Often, banks may even refuse because of an undesirable industry, i.e. the Bank exceeded the limits of loans issued for a particular industry.

"Neither the bank nor an investor would give me a loan. If only I had connections. I have just started the business. There is no turnover, no collateral, no money."

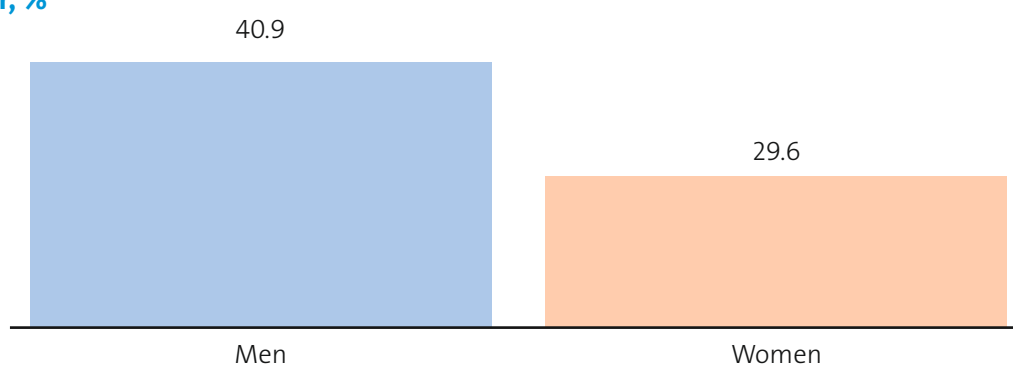
"Yes, you must be able to pay. In order to take a loan, you need to have some income, you need to know the loan system. It is very, very unprofitable and inaccessible to us regular people."

"You know, my mother, daughter and sister had an accident in 2009. I had a loan in ZhilStroy bank; we took out a loan in 2007. And for 3-4 months this loan was not paid when they were in hospital and died. 5-6 months passed, and I was called to court, the case went to court. This single loan ruined my whole history. And now I can't get any loan anywhere. I take it through registration, through friends."

The self-employed (38.8%) are more likely to be denied a loan compared to entrepreneurs (33.9%). There can be a number of reasons for refusal, but in most cases, one of the main problems that the self-employed face is the business which is not registered officially. Accordingly, the borrower cannot prove its financial stability.

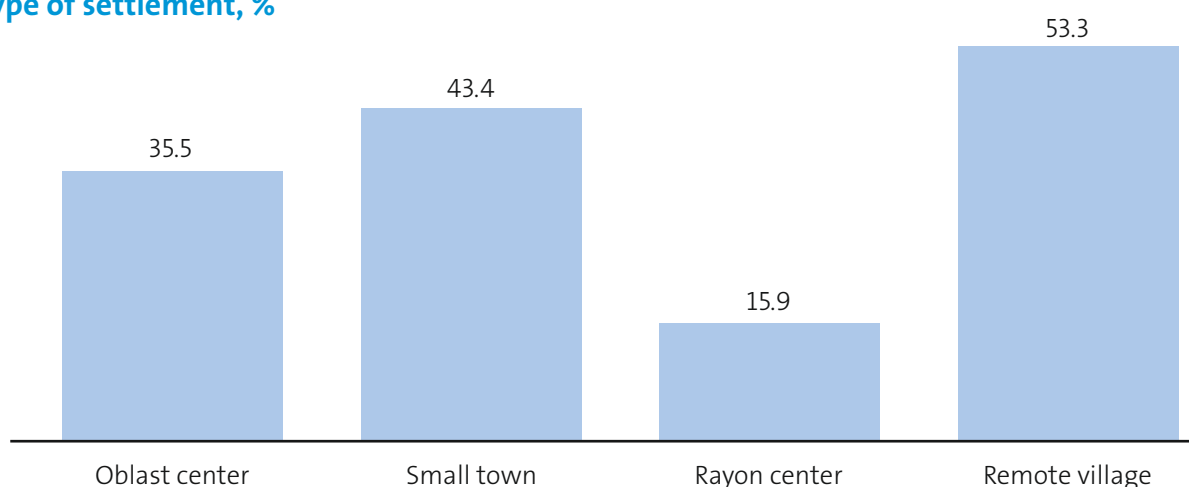
Analysis by gender shows that men faced more cases of rejection than women. Thus, the proportion of women is 29.6%, while the proportion of men is 40.9%.

DIAGRAM 53. The proportion of respondents who have faced refusal of financing by gender, %



There is a substantial difference in the regional context, in particular in Zhambyl oblast (66.2%) and Nur-Sultan City (53.0%). In Aktope oblast, the lowest number of finance refusals was recorded - 8.4%. In small and remote villages, more than half of the interviewed entrepreneurs who applied for financing (53%), were rejected.

DIAGRAM 54. The proportion of respondents who have faced refusal of financing by type of settlement, %



As of this date, bank financing is of paramount importance in any state that solves problems facing the entire economic system. The data analysis showed that 25.5% of respondents surveyed had recourse to financing during the last year, most of them due to working capital financing. However, loans may not always be available to entrepreneurs and the general public. One third of all applicants were denied funding.

If we consider an issue of lending from the viewpoint of the entrepreneurs surveyed, it can be said that the main problems arise from the strict conditions and high cost of the loan itself. "Well, it would it be better to have more lenient conditions in terms of lending by second-tier banks, because the requirements are very strict there, as you can appreciate" - says a village entrepreneur.

A significant problem is the lack of collateral. This is the reason why entrepreneurship and self-employed persons are getting refused for loans.

"So I have frequent trips to the districts, mainly in villages, mostly in the city, and in case you ask in whose name the apartment or house is registered, the answer is always the same - in the name of the husband. So what kind of funding can a woman dream of? And what can be adopted at the legislative level in order to support women-led businesses? She can't get funding on the security of the property because she doesn't own it. He either doesn't give her permission for that, or he has already mortgaged and remortgaged this house. His business didn't work out, maybe he doesn't have an entrepreneurial mindset. She succeeds in baking, sells kurt and milk, but she can not get funding for a business. Well, it's legislatively possible. Even though they somehow decide to start a business, they will face an issue of financing for women-owned businesses providing these kind of services. And she still has no collateral, the owner of the collateral is her husband. Then yes, I think it will develop. Here they have one more thing to discuss. All the institutions, banks, the World Bank in particular, mention that women are significantly more loyal and more responsible in terms of credit payments. Anyway, sometimes a bad apple spoils the whole barrel, right? This problem should not have a negative impact on other women who want to take out a loan. So they need to consider it."

It's proving difficult to call the banking system effective for entrepreneurial development. At all stages, bank financing instruments do not fully meet business needs. The lack of key sources of funding leads to a slow rate of growth and development of entrepreneurship in the country. It is necessary to use credit measures that would allow extending credit relations with enterprises.

Cashless transactions and bank accounts are now an integral part of a person's daily life and a core ingredient in the system of business relations. Regardless, among self-employed persons surveyed, those who have a bank account or card is 70.8%. In the gender profile, more than half card and account-holders are women – 75.3%; men stands at 64.5%. Administrative centres have a high proportion of those who use cards and accounts compared to villages. The use of electronic means significantly simplifies the Cashless Transaction Management. With this view, to date, automatic teller machines and electronic funds transfer are available. However, in rural areas, especially in remote areas, these services are not always provided.

Summary

Access to finance is one of the key challenges in business development. According to the received data, only 57% of respondents stated that they have access to loans or other financial resources. This indicator is not positive in such a key question as financing, without which it is difficult to develop business.

Self-employed people are the most disadvantaged in financing, as only 37.3% said they have the opportunity to receive financial support. This barrier is one of the main ones for the development of sustainability of self-employed people and their transition to entrepreneurship.

Among entrepreneurs, large and medium-sized businesses have the best opportunities to obtain financing. The share of positive answers is 71%, while small businesses have 62.4%. Taking into account that small businesses are mostly women-owned, women with small businesses are more disadvantaged in access to finance.

Women need to be able to take risks in order to successfully obtain financing, as 71% of women having this personality trait noted that they have access to finance. Also, more access to finance is available to women who know how to "present themselves" (a striking look), who don't violate the law, are tactful, persistent in achieving the goal, assertive, receptive to innovation and willing to provide financing to a new, interesting, innovative product.

The main barriers to obtaining financing are high interest rates, difficulties in providing collateral, and red tape associated with collecting documents. The problem of high interest rates and lack of collateral is more pressing for self-employed people. The category of borrowers with lack of income security is at default risk. Banks often refuse to lend to such borrowers or, in order to minimize the risks, give them loans at high-interest rates and require highly liquid collateral.

Such barriers to obtaining financing, such as lack of information, red tape, lack of transparency in loan disbursements, long application lead time, low financial awareness of borrowers causing corruption in financial institutions or among grants and concessional loans operators. 8.4% of respondents faced corruption when applying for funding.

Compared to men, women have slightly higher interest rates on loans, increased number of bank checks to obtain approval for the loan and a lack of financial awareness. In in-depth interviews, it was often noted that banks grant fewer loans to female entrepreneurs, as they believe that women tend to own small businesses with small turnover or low-profit margin businesses.

The main sources of finance for respondents is their own funds. Furthermore, but for a much smaller number of respondents, the sources of finance are bank loans, relatives and friends.

The sources of finance for entrepreneurs are more diversified compared to the self-employed. In particular, entrepreneurs, in addition to their own funds, attract loans from banks and MCOs, borrow money from family and

friends, and apply for state subsidies for the development of their business.

Self-employed people basically use their own funds and ask their family and friends for financial help; this option they call "borrowing".

The low availability of loans from lenders such as banks and micro-credit organisations to self-employed people indicates that they have no steady source of income, no negotiable security.

According to the survey data, women more often attract their own funds and credits for business development. While men are somewhat more likely to attract state subsidies, as well as to seek support from family and friends. A quarter of all respondents have applied for financing during the last year, most of them due to working capital financing. However, loans may not always be available, and just over a third of those who applied for external funding were denied.

The self-employed are more likely to be denied a loan than entrepreneurs. There are a number of possible reasons for rejection of a credit application, but in most cases, one of the main problems faced by self-employed people is non-registration as a legal entity, and therefore the borrower can not prove their financial solvency.

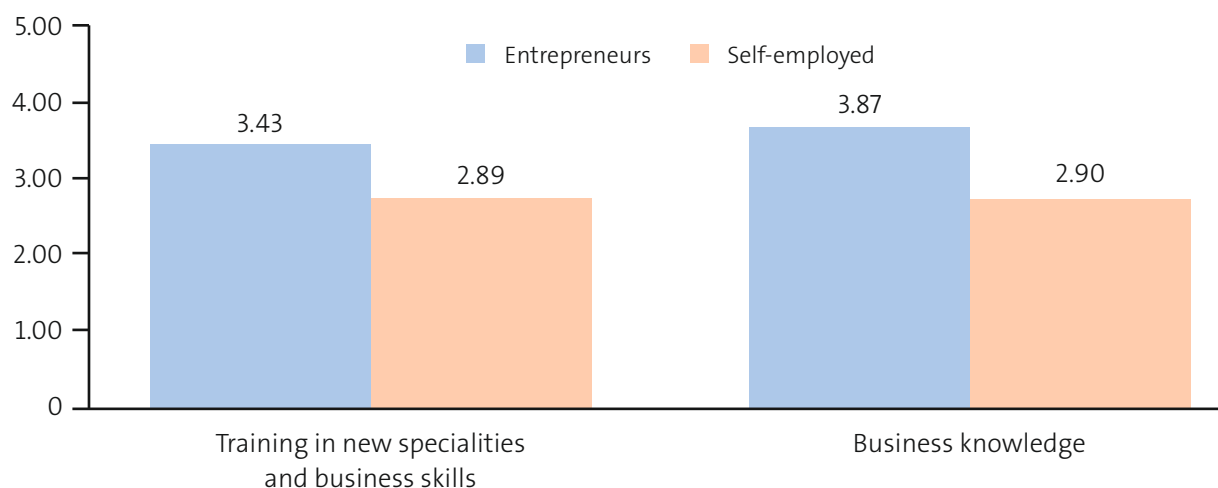
Recommendations:

- *Providing grants for the self-employed*
- *Financial awareness trainings for women's business development*
- *Personal development training to achieve skills that contribute to business success*
- *Development mentoring for self-employed and nascent entrepreneurs*
- *Improve the quality and quantity of information on entrepreneurship support, and especially on access to finance.*
- *Special attention shall be given to small villages, where all the identified problems in access to funding are a more urgent concern: "in small villages there are many people who want to work and be independent, but there are no opportunities, even to study."*

3.3.4. Education and training

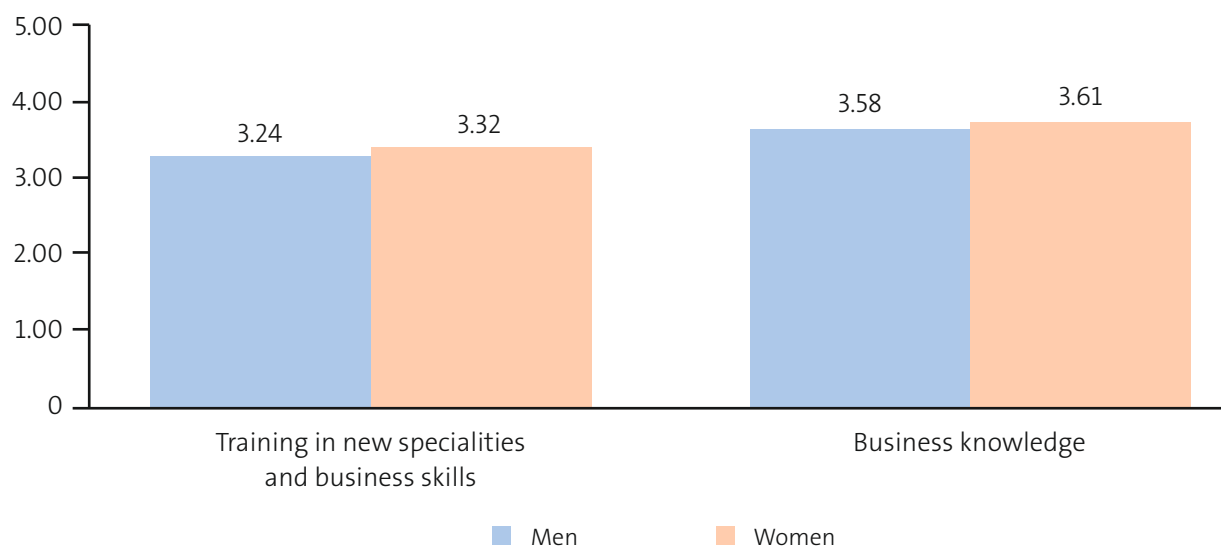
Training for new professions and business skills is more accessible for entrepreneurs - 3.87 points on a five-point scale (above average) than for self-employed - 2.9 points. If self-employed people have the same moderate access to knowledge and training, then for entrepreneurs it is more accessible.

DIAGRAM 55. Availability of training in new specialities, business knowledge



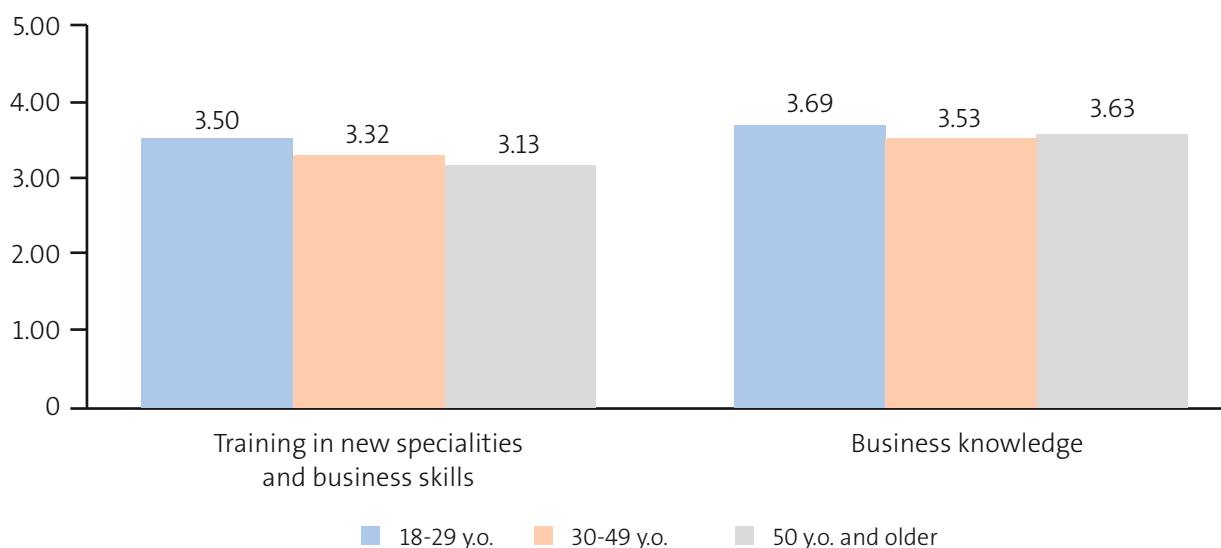
Women noted a higher level of access to business knowledge (3.61 points) and training in new specialties (3.32 points) than men.

DIAGRAM 56. Availability of training in new specialties, business knowledge



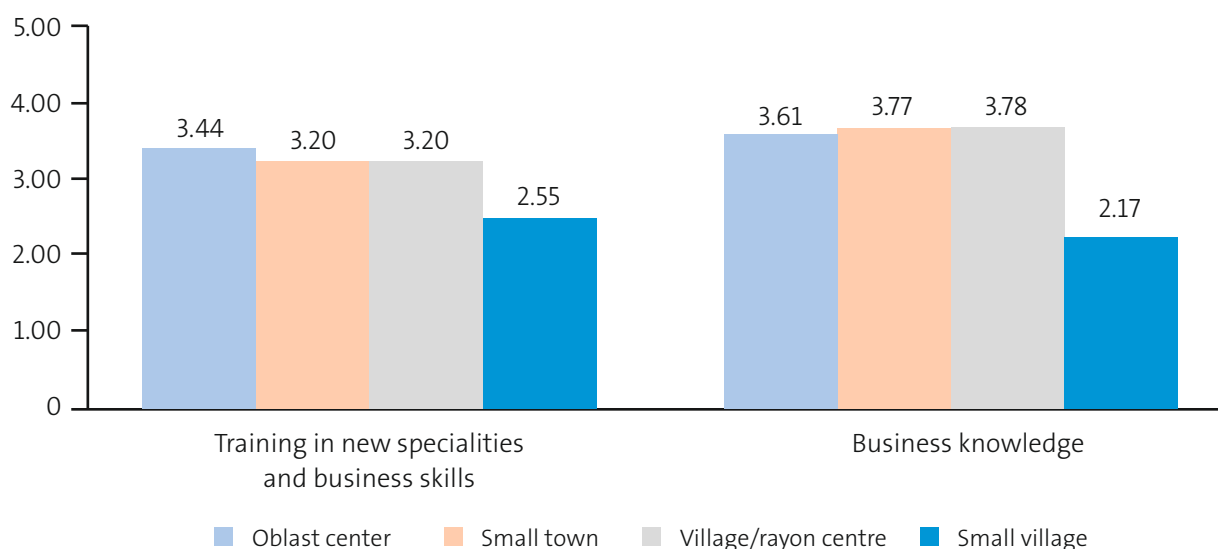
If training in new specialties becomes less accessible with age, then business knowledge is available to all age groups of women.

DIAGRAM 57. Availability of training in new specialties and knowledge for women by age group



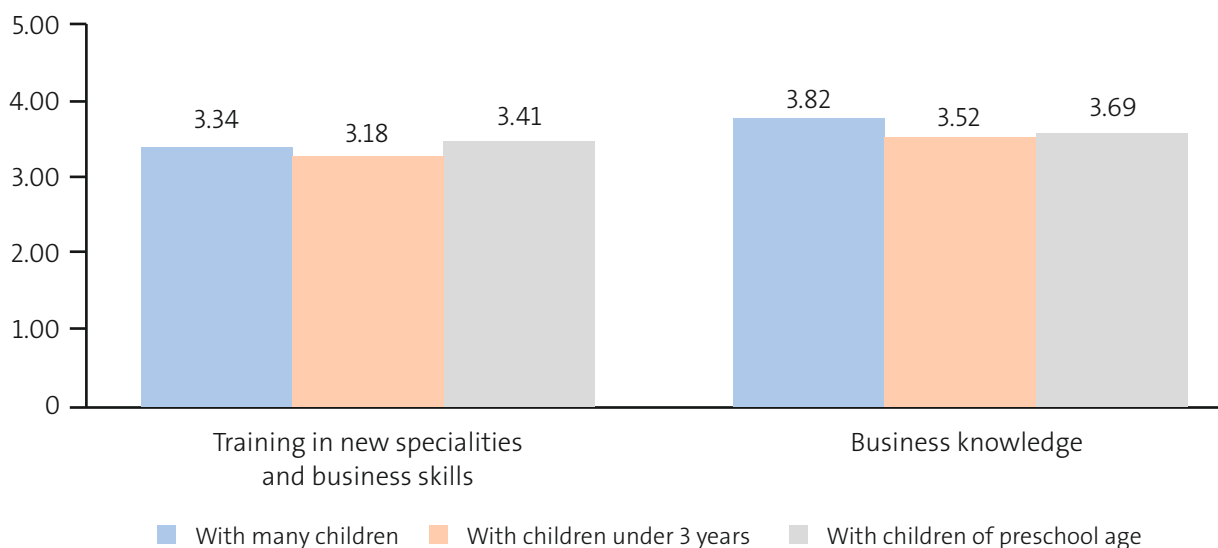
In small villages, training women in new professions and knowledge of doing business is more difficult.

DIAGRAM 58. Availability of training in new specialties and knowledge for women by type of settlement



Among women with children, the most vulnerable group is the group of women with children under three years who are less likely to get access to training in new specialties (3.18 points), and in business knowledge (3.52 points).

DIAGRAM 59. Availability of training in new specialties and business knowledge for women with young children



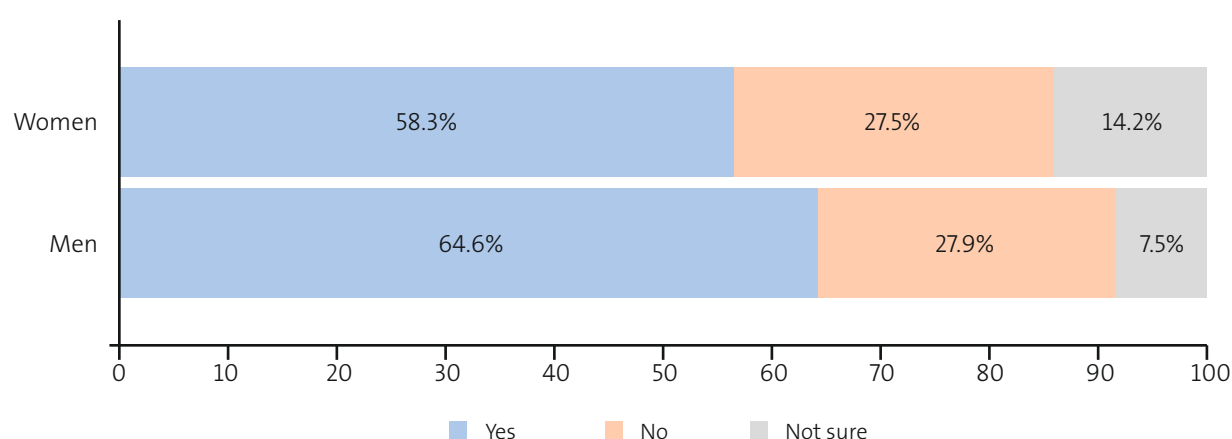
Self-employed women with entrepreneurial intentions and entrepreneurial potential have found training in new specialties more accessible. Business knowledge is considered more accessible by established entrepreneurs and new entrepreneurs.

TABLE 45. Groups of entrepreneurs and self-employed women on the availability of training in new specialities, business knowledge, average on a five-point scale

	Training in new specialities	Business knowledge
Established business (more than 3.5 years)	3.38	3.86
New entrepreneurs (up to 3.5 years)	3.50	3.95
Having entrepreneurial intentions	3.71	3.72
Potential entrepreneur	3.66	3.55
Those who closed business, don't plan to start, have fears or see obstacles	2.53	2.40

It should be noted that training for women is of higher relevance than for men, as 58.3% of women have, in their opinion, the necessary professional skills in their particular field to start a business against 64.6% of men.

DIAGRAM 60. Those, having the necessary professional skills in the particular field to start a business (self-employed)



The analysis of in-depth interviews with entrepreneurs has shown that neither the secondary education system nor the higher-education system contributes to the full development of professional and entrepreneurial activities: *"The school education arouses concern. Our school is for children. Here teachers don't have enough time due to red tape, therefore, the children are not taught anything. They are not even able to hold a needle and thread, let alone knowledge. Principals and teachers are constantly being forced to meet with Committees. And children are not given knowledge at all. Absolutely not. The knowledge is not required and is not given."* (IDI, Zhambyl oblast, Dilya, an entrepreneur from the village), *"After graduating from the University, a student is not ready to work at all. I mean, I hire him, I need to train and retrain him."* (IDI, Zhambyl, Shakhista, an entrepreneur from the city, trade, building and construction, construction of cable channels, polyethylene pipe production).

Moreover, well-established SMEs believe that the level of education is not important for an entrepreneur.

I graduated from the Applied Higher Educational Institution. I am an economist, Faculty of Economics and Construction Management; my education is completely and utterly irrelevant. It's just a paper, nobody needs it. I

never provided it and never told anyone about my background as though I didn't have an education at all (IDI, NKO, Galina, a village entrepreneur, trade, bakery, funeral arrangements, paving stone production).

But at the same time, for upcoming entrepreneurs, the profile of educational background and previous work experience most often determines the sphere of business: *"I worked in Astana. Well, it was a good position. International Education Manager. I hold a degree in chemistry and I am currently studying translation for my second university degree."* (IDI, NKO, Saule, a village entrepreneur, educational services, cattle breeding)

Experts, representatives of the Council of Businesswomen of NCE Atameken believe that the basics of entrepreneurship education should be given to children from school days, but this subject should not be taught by teachers: *"Well, teachers do not have an entrepreneurial mindset, how they will explain it to the child? There should be more practice and this is not the case either. Then I also think that meetings with entrepreneurs are not held properly. They need to show students about small businesses. Small businesses don't hire lawyers or accountants, and, of course, they don't have guides either. The owners try to do everything by themselves. But students will then see what it means to toil alone when the cook or cleaner has not come to work. And the business owner needs to be with students, to show how he deals with all that. To demonstrate what entrepreneurship really means."* (IDI, Zhambyl oblast, Chairman of the Council of Businesswomen of NCE Atameken).

Entrepreneurs believe that at this time a special role should be given to extended education and practice: *"Development of business education among girls may include some enhanced training for upcoming female entrepreneurs. It will be useful to take courses to improve education in finance (accounting, investment project development, business planning, etc.), legal matters (Commercial Code, Labour Code, Tax Code, etc.) and computer literacy (internet businesses, social networks, etc.)"* (IDI, Zhambyl oblast, Executive Director of the Association of Business Women of Kazakhstan).

Barriers to entrepreneurial education

- Village entrepreneurs claim that enrollment in the training programmes is unfair: *"We have a three-month training programme with a scholarship, but it might be a bit difficult to participate in it. The people are registered for a course just to make money. It is necessary to tighten control over these processes."* (IDI, Zhambyl Oblast, a city entrepreneur, Ayzhanat, pawnshop, trade).
- Lack of information about grants and educational courses: *"Unfortunately, not everyone knows about courses. Actually, they offer lots of opportunities: grants are allocated, all sorts of educational courses, subsidies are available. But people still do not know how to join these programmes. At least, not those who really need it."* (IDI, Zhambyl oblast, Gauhar, a city entrepreneur, education sector).
- Inactive population: *"There are some social problems in the capital. Here, for example, we have mothers with many children or people without a college degree who want to start a business. We offer them different options. I have already mentioned that we have 4 directions within the framework of the business project including subsidies and non-financial support which is performed by Atameken. They teach completely free of charge. The only barrier I see is that people in most cases are simply too lazy to leave home and do something"* (IDI, Nur-Sultan, expert of the Business Support and Development Department).

The knowledge do female entrepreneurs and the self-employed need:

- Financial awareness training
- Tax report preparation

"I do not even know how to make a report or what types of reporting I should submit." (FGD, Almaty, female entrepreneurs)

- Creating a business plan
- Getting new knowledge and information about their own business activity
- Practical training, obtaining and sharing professional experience with representatives of foreign countries

"I would like to upgrade my cooking skills or make improvements to agriculture and cow breeding. But I don't know where to do it in Kazakhstan, it is probably necessary to go somewhere. To Australia or Switzerland, where they breed purebred cows." (IDI, Zhambyl oblast, a village entrepreneur, Gulsin, agriculture).

- Proficiency in languages
- Keeping of accounts
- Working with government agencies
- Conducting training on personal development

"I want to know more about running a business, managing a business, everything related to business and self-development. I want to be useful. Training on personal development is necessary because lack of self-confidence is a pretty common thing." (IDI, Zhambyl oblast, Gauhar, a city entrepreneur, education sector).

- Business administration, business management
- Marketing
- Training on public speaking and project presentation

Recommendations

- Introduction of the Financial awareness subject:

Financial awareness should be developed, we have absolutely no financial literacy in the country. We need to introduce this subject. I mean not only finance and audit but financial awareness. (IDI, Almaty, Veronika, catering, car service station).

- Training courses with the possibility of obtaining scholarships.
- Carrying out field training on business management, including training in villages:

"It would be nice if people like you came here. Someone who would gather rural women, conduct trainings, teach them, open something here" (FGD, Zhambyl oblast, self-employed women from the village)

- Conducting training on personal development
- Online business courses.

"Again, regarding small villages, here are a lot of people who want to work, but there is no opportunity even to study. One of these solutions is online courses. Quite recently, the Deputy Minister of Labour and Social Protection visited us; we discussed IT areas. It was concluded that online training is critically important. We can help many more people this way. While only 20 people can attend the class, online training allows us to interact with 200 people all over Kazakhstan" (IDI, Nur-Sultan, a woman entrepreneur from a vulnerable group, head of the Mama Pro OF).

- Availability of business information and training in Kazakh
- Adapt the training programme to an accessible, understandable language

"I have already mentioned that it is necessary to adapt this training programme. It is critical to assess if it is clear and understandable. It needs to take into account that it concerns a Kazakh language, it concerns villages. Rural population in the majority is Kazakh-speaking, and we need to find a way how this programme can suit them". (IDI, Nur-Sultan, expert of The Institute of World Economy and Politics under the Foundation of the First President).

3.3.5. Entrepreneurship and emerging technologies

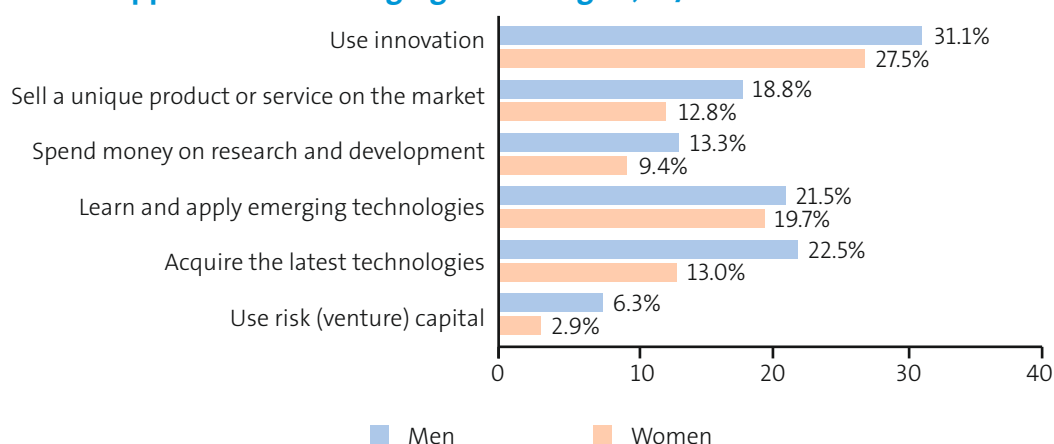
About 29.2% of respondents use innovation in their business activities. 20.6% of entrepreneurs learn and apply emerging technologies. 17.6% acquire the latest technologies. To a lesser extent, respondents sell unique products or services, spend money on research and development, and are less engaged in risk (venture) capital activities. Application of emerging technologies is more affordable for larger companies, as it requires significant resources.

TABLE 46. Application of emerging technologies

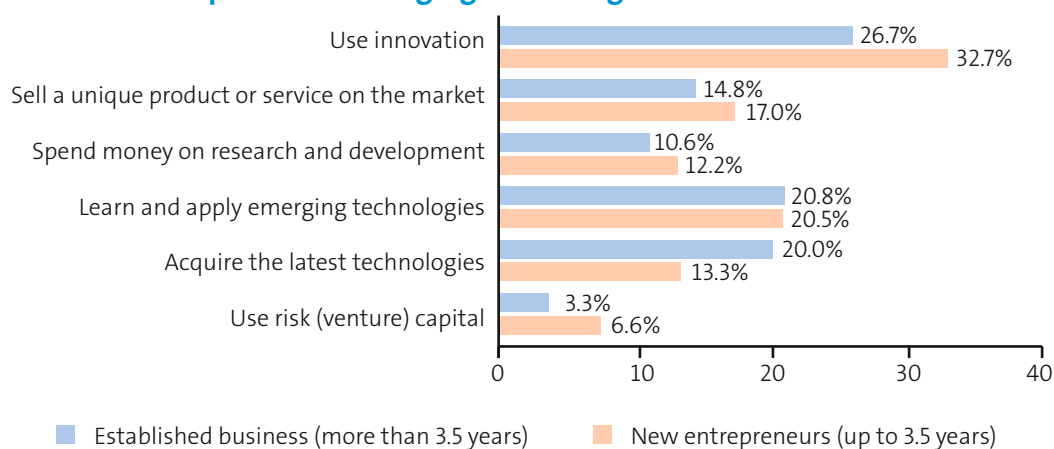
	Total	Large (more than 250 employees)	Medium (51-250 employees)	Small (1-50 employees)
Use innovation	29.2	50.0	27.3	29.2
Learn and apply emerging technologies	20.6	66.7	30.9	17.5
Acquire the latest technologies	17.6	66.7	29.1	14.2
Sell a unique product or service on the market	15.7	50.0	26.1	12.9
Spend money on research and development	11.3	38.9	20.6	8.8
Use risk (venture) capital	4.5	11.1	10.3	3.3

The survey revealed that women are slightly behind men when using innovations in business. There is a greater difference in the acquisition of the latest technologies (22.5% of men and 13% of women) and sales of unique products in the market (18.8% of men and 12.8% of women).

DIAGRAM 61. Application of emerging technologies, M/W



The results of the research show that new entrepreneurs are more willing to innovate in business: use innovation, sell unique products and services and use risk capital.

DIAGRAM 62. Development of emerging technologies

Entrepreneurs from the largest cities of Kazakhstan, Nur-Sultan and Almaty, are more open to innovations. Business in Almaty is more forward-looking in this direction. Entrepreneurs in Nur-Sultan are more likely to use risk capital.

TABLE 47. Application of emerging technologies

	Nur-Sultan City	Almaty City	Aktobe	Zhambyl	NKO
Use innovation	53.7%	32.1%	29.1%	9.6%	23%
Sell a unique product or service on the market	18.4%	34.2%	18.4%	0.5%	7.7%
Spend money on research and development	18.9%	17.4%	15.2%	0%	4.6%
Learn and apply emerging technologies	23.7%	31.0%	21.3%	6.6%	20.9%
Acquire the latest technologies	21.6%	23.4%	14.8%	13.1%	16.3%
Use risk (venture) capital	11.1%	3.3%	5.7%	0%	2.6%

The state programmes actively encourage entrepreneurs with innovative business ideas: "... there are 4 directions of the Business Roadmap 2025, including the issue of state grants for innovative business ideas." (IDI, Nur-Sultan, expert of Business Support and Development Department).

Among the entrepreneurs surveyed, there are those who do not apply innovations in their activities because of well-established production processes: "People have been working with me for many years, and they know how to provide quality. I wouldn't take a chance that could probably worsen this quality. I didn't take those chances, although it was a very favourable offer for me. I still believe that first of all we need to maintain our reputation in order to retain customers who have trusted us for many years. It's the main purpose." (FGD, Zhambyl oblast, city women entrepreneurs).

Entrepreneurs have pointed out Webkassa, the innovative software product for small businesses: "I am satisfied, I purchased this device. Firstly, it's available for purchase by instalments. It works via web; I can use my phone to make out a receipt and send it via WhatsApp. This receipt is valid, it's a fiscal sales receipt. In addition, the QR code and all other codes are available there. It's generally convenient to use, no problems at all. Secondly, I don't keep a cashbook, the device automatically makes out all the reports completely, at 10 pm after closing" (FGD, NKO, female entrepreneurs).

More than half of the respondents (64.7%) have a user level of skills in technology (social networks, e-mail, online shopping, etc.) Advanced level (computer skills) is 19.1% and professional level (specialist software applications) is 9.6%. Those who do not have the skills are 6.6%.

In general, there is no significant difference between men and women, but among self-employed women, the advanced level of skills is above average - 28.1%. The share of women with computer skills at the user level is higher among entrepreneurs.

TABLE 48. Technology, information and communication skills (entrepreneurs, self-employed)

	Entrepreneurs		Self-employed	
	Men	Women	Men	Women
User level (social networks, email, online purchases, etc.)	65.7%	67.1%	62.2%	58.6%
Advanced level (computer programmes)	17.7%	17.1%	18.2%	28.1%
Professional level (specialist software applications)	10.5%	9.4%	12.8%	5.4%
No computer skills	6.1%	6.5%	6.8%	7.9%

There are more people who do not have computer skills among the self-employed (7.4) than among entrepreneurs (6.3). The availability of skills depends on the area of residence. In rural areas and small towns, respondents are more likely to lack skills in technology, information and communication: in oblast centers - 3.8%, in small towns - 7.4%, in rural areas - 14.7%.

Among upcoming entrepreneurs, there is a more advanced level than among business representatives with more than 3.5 years of experience. It should be noted that most commonly those who don't have advanced or professional skills tend to start their own business. These are more often people with user skills (74.4%), who have entrepreneurial intentions.

TABLE 49. Technology, information and communication skills (groups among entrepreneurs and the self-employed)

	Entrepreneurs		Self-employed		
	Established business (more than 3.5 years)	New entrepreneurs (up to 3.5 years)	Having entrepreneurial intentions	Potential entrepreneur	Those who closed business, have no intention or are in fear of obstacles
User level (social networks, email, online purchases, etc.)	69.2%	60.9%	74.4%	57.6%	57.2%
Advanced level (computer programmes)	14.4%	22.4%	10%	19.6%	29.6%
Professional level (specialist software applications)	10.1%	10.4%	7.8%	18.5%	3.8%
No computer skills	6.4%	6.3%	7.8%	4.3%	9.4%

Entrepreneurs note that communications serve a positive purpose: *"Nowadays communications are of utmost importance, especially in the age of digitalization. There is no business without the Internet. If you don't have an internet connection, then you're already in trouble."* (IDI, Zhambyl oblast, Shakhista, a city woman entrepreneur, trade, building and construction, construction of cable channels, polyethylene pipe production).

Entrepreneurs use innovation in technology, not only in the course of business activity but also to facilitate many services: *"I've been an individual entrepreneur for 4 years. During all this time I attended the tax agency 2-3 times. Why? Because I do everything via the internet, I do everything at home. Once it was necessary to go there just because I had to submit the application for renaming. Unfortunately this service is still provided only there. That's all. The rest I know: our legislation system, what kind of regime to choose, how to get rid of unnecessary expenses, how to pay less and just focus on work."* (FGD, NKO, female entrepreneurs).

99.4% of respondents have cell phones.

TABLE 50. Have cell phones, %

	Men	Women	Total
Entrepreneurs	99.4	99.6	99.5
Self-employed	100	98.5	99.1
Total	99.5	99.3	99.4

Almost all entrepreneurs (97.7%) and self-employed (93.5%) have access to the internet.

TABLE 51. Internet access, %

	Men	Women	Total
Entrepreneurs	97.3	98.1	97.7
Self-employed	90.6	95.6	93.5
Total	95.7	97.4	96.6

In Aktobe, Zhambyl and North-Kazakhstan oblast, 92-96% of respondents who have access to the internet at the expense of informal sector employees.

TABLE 52. Internet access, %

	Nur-Sultan City	Almaty City	Aktobe	Zhambyl	NKO
Entrepreneurs	99.5%	98.9%	97%	98%	95.3%
Self-employed	100%	100%	95.8%	76.4%	95.2%
Total	99.6%	99.2%	96.7%	92.2%	95.3%

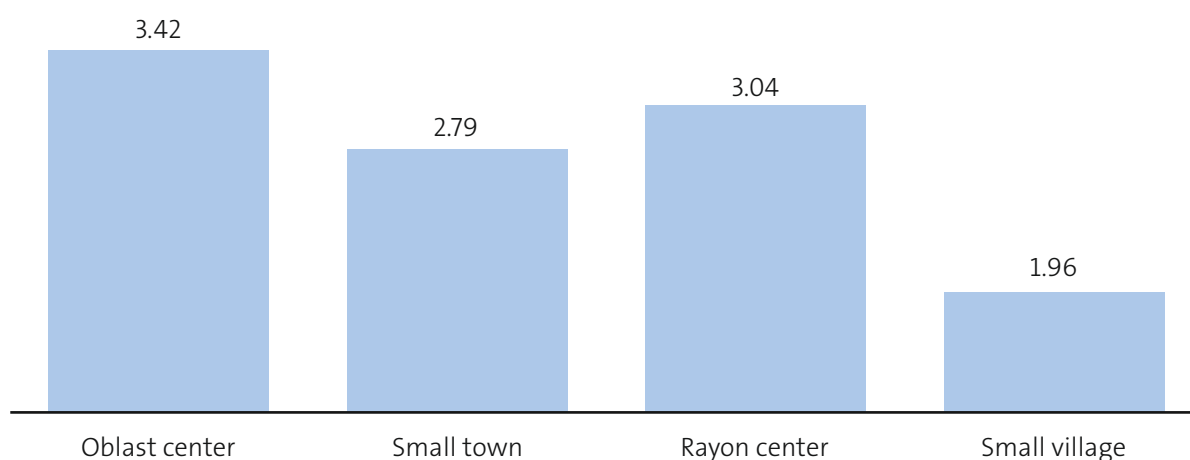
TABLE 53. Internet access, %

	Entrepreneurs		Self-employed	
	Men	Women	Men	Women
Facebook	35.4%	35.3%	25.2%	31.5%
Instagram	62.8%	78.1%	60.5%	77.5%
Twitter	12.1%	9.8%	3.4%	2.5%
WhatsApp	91.6%	95.8%	89.8%	94%
Telegram	28.2%	23.3%	28.6%	32.5%
YouTube	52.3%	58.2%	49.7%	65.5%
Vk	29.9%	32.1%	34.7%	34%
Odnoklassniki	24.3%	30.7%	16.3%	14%
TikTok	0.6%	1%	2%	0.5%
LinkedIn	1.5%	1%	2%	0%
Snapchat	2.1%	3.8%	6.1%	5.5%
Other	2.3%	0.8%	0.7%	2%

To date, respondents have assessed the general availability of emerging technologies and innovative processes in entrepreneurship activities of an average of 3.16 points on a five-point scale. Women rated 3.18 points and men 3.14 points.

Emerging technologies are more affordable for entrepreneurs (3.31 points) than for self-employed people (2.78 points). There is a higher level of access to emerging technologies and innovation processes for young people aged 18-29 (3.39 points) compared to the 30-49 age group (3.11 points) and older respondents (3.02 points).

In oblast centres, emerging technologies are available above average - 3.42 points and on average - 3.04 points in rural district centres. Emerging technologies are less accessible in small towns (2.79 points) and almost inaccessible or a rather serious barrier in small villages (1.96 points).

DIAGRAM 63. Availability of emerging technologies, average

Accordingly, the area of residence has an impact on women's entrepreneurship.

TABLE 54. Availability of emerging technologies, average

	Entrepreneurs		Self-employed		Average
	Men	Women	Men	Women	
Oblast center	3.60	3.53	3.11	3.05	3.42
Small town	2.69	3.19	1.74	2.35	2.79
Village/rayon centre	2.95	2.87	4.20	3.87	3.04
Small village	2.76	1.88	1.64	1.76	1.96
Average	3.31	3.32	2.65	2.87	3.16

Barriers to adopting emerging technologies

The following barriers were identified by entrepreneurs:

- The main barrier to adopting emerging technologies is the lack of finances
"There is money, there will be new innovative equipment. There is no money - there will be no equipment"
(Questionnaire, NKO, a male village entrepreneur).
- There is no access to high-quality consumables and raw materials
- Poor connection quality, lack of high-speed internet access
- Water supply problems, power outages
- Shortage of qualified personnel

Recommendations

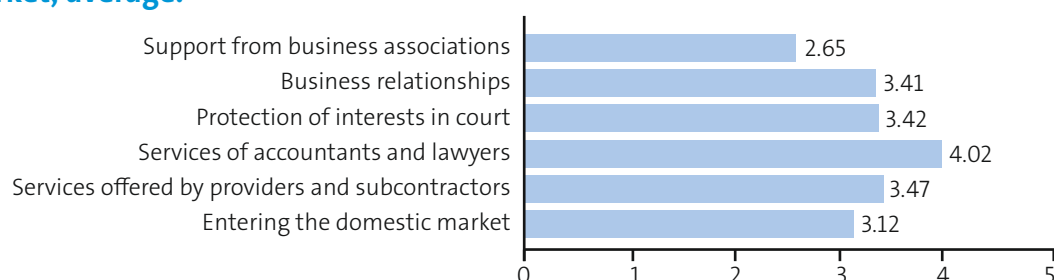
- Development of new programmes to support entrepreneurs to facilitate the purchase of emerging technologies and innovative equipment, as 4.5% of entrepreneurs have the opportunity to use venture capital.
- Exchange of best practices with other countries; inviting professionals from other countries that are successful in a particular field.
- Encourage entrepreneurs who have environmental protection as their core principle of business standards, who produce environmentally friendly products and use safe technologies.

3.3.6. Commercial infrastructure and domestic market

The availability of commercial infrastructure for respondents is above average – 3.4-4 points on a five-point scale. The most affordable services are accountants and lawyers – 4.02 points. Availability of services offered by providers and subcontractors is at 3.47 points. The proper level of protection of interests in court received 3.42 points. The business connections are at the level of 3.41 points. Low level of support from business associations (2.65 points).

Entry to the domestic market at the average level – 3.12 points.

DIAGRAM 64. Availability of commercial infrastructure and openness of the domestic market, average.



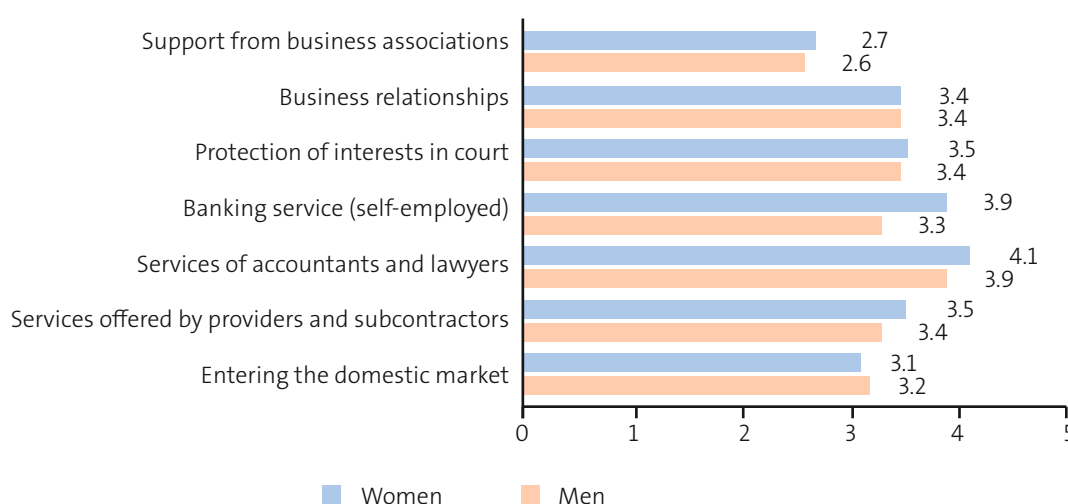
The survey found that commercial infrastructure is more accessible for entrepreneurs than for self-employed people as they are more familiar with it.

TABLE 55. Availability of commercial infrastructure and openness of the domestic market for entrepreneurs and self-employed, average.

	Entrepreneurs	Self-employed
Entering the domestic market	3.28	2.69
Services offered by providers and subcontractors	3.64	3.03
Services of accountants and lawyers	4.20	3.52
Banking service		3.90
Protection of interests in court	3.67	2.81
Business relationships	3.74	2.55
Support from business associations	2.83	2.18

According to the survey results, the difference in the availability of commercial infrastructure is insignificant. Women assessed the infrastructure an average of 0.1 points higher in terms of services of accountants, lawyers and judicial protection. Women are more likely than men to work with business associations, but the level of support from business associations is rather low. Business relationships and the domestic market are more accessible to men.

DIAGRAM 65. Availability of commercial infrastructure and openness of the domestic market by gender, average



The services of accountants and lawyers are available to all the respondents except those who live in small villages (2.82 points). In small villages there is a rather serious problem with access to commercial infrastructure - it does not reach 3 points.

In large cities and large villages, the commercial structure is more accessible for women, as settlements are oblast and rayon administrative centres.

The protection of interests in court is slightly different. In the small town (3.73 points) and the rayon centre (3.87 points), women assessed protection of their interests in court higher, while in the oblast centre it was slightly more difficult (3.34 points).

Women in rural rayon centres rated support from business associations higher than in other settlements (3.19 points).

TABLE 56. Availability of commercial infrastructure and openness of the domestic market for women by type of area, average.

	Oblast center	Small town	Village/rayon centre	Small village
Entering the domestic market	3.12	3.00	3.28	2.62
Services offered by providers and subcontractors	3.67	3.25	3.67	2.50
Services of accountants and lawyers	4.08	4.24	4.22	2.82
Protection of interests in court	3.34	3.73	3.87	2.70
Business relationships	3.48	3.24	3.59	2.21
Support from business associations	2.72	2.57	3.19	1.89

The younger the children a woman has, the less accessible the commercial infrastructure and the domestic market is. Widespread services of accountants and lawyers are less accessible to them (3.29 points). For women with children under three years, protecting their interests in court is more difficult (2.74 points) than for other women.

Domestic market entry and services offered by providers and subcontractors are less accessible to women with many children (2.77 and 2.78 points).

TABLE 57. Accessibility of commercial infrastructure and openness of the domestic market for female entrepreneurs with children, average.

	With many children	With children under three years of age	With children of preschool age
Entering the domestic market	2.77	2.81	3.13
Services offered by providers and subcontractors	2.78	2.94	3.48
Services of accountants and lawyers	3.67	3.29	4.06
Protection of interests in court	3.00	2.74	3.46
Business relationships	2.65	2.63	3.34
Support from business associations	2.23	2.43	2.89

Services offered by accountants and lawyers, by providers and subcontractors, protection of interests in court and business relationships, are more accessible for new entrepreneurs and potential female entrepreneurs who see business opportunities and have the potential to start their own business, but have no entrepreneurial intentions. For self-employed women having entrepreneurial intentions - services offered by accountants and lawyers, services offered by providers and subcontractors.

TABLE 58. Accessibility of commercial infrastructure and openness of the domestic market for women by business group, average.

	Entering the domestic market	Services offered by providers and subcontractors	Services of accountants and lawyers	Protection of interests in court	Business relationships	Support from business associations
Established business (more than 3.5 years)	3.08	3.53	4.19	3.49	3.67	2.69
New entrepreneurs (up to 3.5 years)	3.40	3.81	4.26	3.95	3.69	3.11
Having entrepreneurial intentions	3.37	3.71	3.80	3.41	3.31	3.00
Potential entrepreneur	3.34	3.68	4.08	3.64	3.60	2.90
Those who closed business, don't plan to start, have fears or see obstacles	2.42	2.68	3.58	2.51	1.84	1.82

When conducting business activities it is not just important to have partnering relationships with many companies, but also with other organizations. The survey showed that women apply to NCE Atameken, Kazakhstan Taxpayers Association and business women's organizations (Association of Business Women of Kazakhstan, Council of Businesswomen of Kazakhstan) for support. Men also apply to these organizations, but more often than not, women apply to investment promotion agencies and business incubators for support.

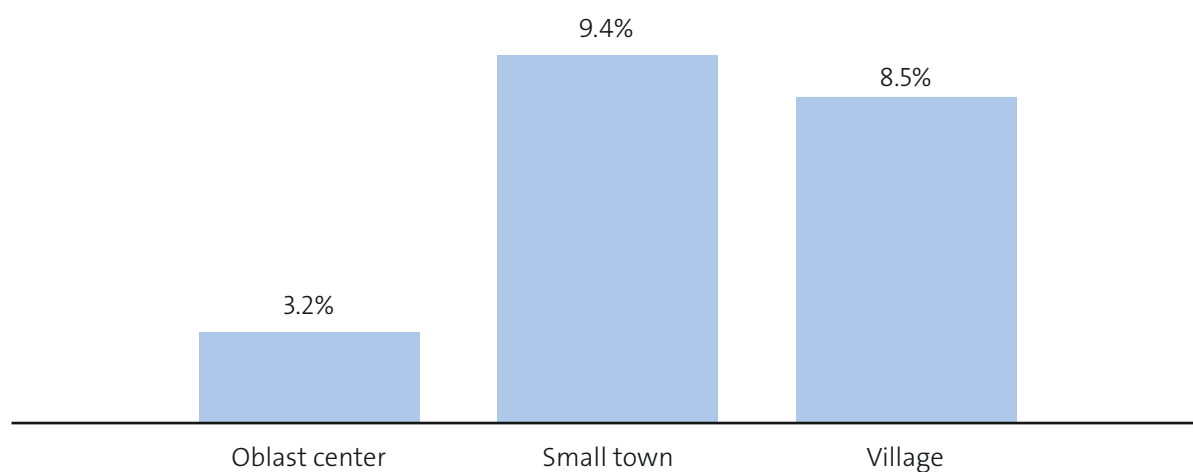
TABLE 59. Support from organizations, by gender %

	Men, %	Women, %
Industry associations	3	2.2
Business incubators, technology parks, etc.	5.1	3.2
Scientific organizations in the field of emerging technologies and innovations	2.4	0.8
Investment promotion agencies	5.9	2.8
Business women's associations	1.6	5.4
NCE Atameken, Kazakhstan Taxpayers Association and other business support organizations	24.1	28.9
Partnering business relationships with many companies	14.3	9.9
International organization	1.3	2

Unfortunately, organizations that are designed to help women in business are not popular enough among women. 6.3 percent of female entrepreneurs and 3.4 percent of self-employed people mentioned support from women's organizations.

Women in small towns (9.7%) and villages (8.5%) feel more support from these organizations than in oblast centres (3.2%).

DIAGRAM 66. Support from women's organizations, women



On the difficulties of entering the domestic market in Zhambyl Oblast: "My LLP satisfies the requirements and is highly competitive in order to enter the market. We have strong product market competition. If I want to enter the rayon market, I will not be able to, because the market is oversaturated. (IDI, Zhambyl Oblast, a city woman entrepreneur, Aizhanat, pawnshop, trade).

TABLE 60. Barriers to entry to the domestic market, according to a survey of entrepreneurs and self-employed by gender, %

	Average	Men	Women
High competition	43.6	42.5	44.6
No barriers	23.3	25.7	21.1
High cost of retail and industrial space	22.2	18.9	25.1
High production cost	14.5	14.9	14.1
High transport costs	14.3	16.8	12
Low consumer demand	12.9	10.8	14.7
Unfair competition of some companies	11.7	13	10.5
High cost of advertising	11.7	10.5	12.8
Market capture by intermediaries/ multilevel marketing	10.2	10.3	10.1
No distribution network	5.6	7.1	4.2
Other	4.4	4.3	4.5
Low quality of products (services)	3.5	3.3	3.6

According to the results of the survey, it was found that female entrepreneurs feel more intense competition and high costs of rent and advertising, whereas men mentioned transportation costs, unfair competition and weak distribution network.

In addition to these barriers to market entry, during the implementation of qualitative methods, entrepreneurs indicated the following:

- Agreement on a fixed price:

"The only barrier is one price for everyone. Someone came up with this price, set it and that's it. And no one will pay more. Well, probably, they will sell the product cheaper. But it means that there's something wrong with the product. Fixed price". (IDI, Zhambyl Oblast, a village entrepreneur, Gulsin, agriculture).

- Filling the market with products made in China

"Well, a lot of product experts used to work here. Many of them left. So, for example, it's almost impossible to find a glassmaking expert in Kazakhstan. We used to manufacture unique products. Glassblowers did everything themselves. Then China started to fill the market with cheap products, and our production stopped. Since then, we don't manufacture glass. And now, of course, China provides a lot of goods, all at low prices. The problem is we can not sell at such low prices because it's not worth it, it will not pay off. Well, so we had to close the business." (FGD, Zhambyl Oblast, female entrepreneurs from the city).

25.7% of men and 21.1% of women surveyed noted that they have no barrier to entering the domestic market.

The services of accountants are more available to female entrepreneurs, to a great extent, because they are engaged in accounting themselves: "I'm just lying on the sofa at home and make tax payments via Kaspi wallet (Kaspi Bank application). I'm so excited that I can do it in this way. It's awesome that this is possible. (IDI, NKO, Galina, a village entrepreneur, trade, bakery, funeral arrangements, paving stone production).

Entrepreneurs who have been working for many years have established the services offered by providers: *"Banking representatives often call me because I have a huge property. I guess they have information on people's property. They offer me a loan, but as my son says, there are two types of credit: smart credit and a bank loan. I use smart credit - this is a reputation earned over the years among partners. I do not pay interest or any penalties; my partners don't charge extra interest. If I took a loan from the bank and I couldn't pay it because, for example, I was in hospital, the bank would foreclose on my property very soon. They would do it without any delay, for sure. That's why I don't take any loans" (IDI, NKO, Galina, a village entrepreneur, trade, bakery, funeral arrangements, paving stone production).*

11.5% of entrepreneurs (11.5% men, 11.4% women) do not have access to the services offered by providers and subcontractors.

Entrepreneurs note the barriers associated with the services offered by providers and subcontractors:

- Lack of quality services offered by providers and subcontractors: "There are no quality services offered by providers. There is no quality material from China, we have to buy from Russia" (Questionnaire, NKO, male entrepreneur).
- Lack of quality raw materials required for production in Kazakhstan: "I just told you that we buy raw materials from Russia. Because there is no such raw material in Kazakhstan that is necessary for our work. Well, we have some problems with it for sure." (FGD, Zhambyl Oblast, female entrepreneurs from the city).
- Expensive transport costs: "There are many things necessary for my work in Bishkek, it's nearby. But every time some new products are introduced on the market, the delivery takes so long and also prices increase. So, it's just unprofitable to work with it. I wish it were more affordable. Recently, our garment industry workers signed a Memorandum with Chinese suppliers. Well, to be honest, we were waiting for that cooperation. Even basic fittings are expensive and they are required every single day. In fact, fabrics and new materials are too far away. And after delivery, the price of these goods is too expensive. It's just unprofitable. It turns out that you can make some money only by providing your own services or goods. Introducing some innovations does not bring any income" (FGD, Zhambyl Oblast, female entrepreneurs from the city). "You know, I am an entrepreneur in the manufacture of clothes. The critical problem I face is the shortage of raw materials. That means I have to overpay for the raw materials that I buy from other countries. Well, yes, I have one more option - to buy from local resellers 4 times more expensive". (IDI, Zhambyl oblast, Shakhista, a city entrepreneur, trade, building

- and construction, construction of cable channels, polyethylene pipe production).
- High duty on imported raw materials

Recommendations for improving access to commercial infrastructure

- Reducing the number of documents required for obtaining a bank loan.
"It would be good if the bank demanded less paperwork. This way people could start their own small business in the village." (IDI, Zhambyl Oblast, a village entrepreneur, Elya).
- Low interest rate for an emerging entrepreneur.
- Provision of loan consulting services by banks, delivery of detailed and clear information on loans.
"We need a proper informational background to understand the process in detail. We are still afraid of taking out a loan. The information properly explained." (IDI, Zhambyl Oblast, Victoria, a city entrepreneur, trade).
- Flexible lending conditions for women's entrepreneurship.
- Personalized bank services to document review: *"Nevertheless, banks provide funding, it's actually the only way. Banks may develop some specialized conditions for entrepreneurs, for example, for the first 3 years. In turn, entrepreneurs may submit some detailed plans for business development or provide collateral. In other words, such projects should be also considered. Sometimes they are so unique and are being rejected only because they cannot be. These projects just can't comply with the framework's requirements."* (IDI, Zhambyl oblast, Shakhista, a city entrepreneur, trade, building and construction, construction of cable channels, polyethylene pipe production).
- Introduction of reduced payments or duty-free taxes for the import of raw materials: *"Green corridors", duty-free taxes for the import of raw materials would support entrepreneurs. Some benefits can be provided in order to get raw material for the same cost as, for example, in Turkey. If we at least meet these conditions, we can somehow compete. But, as for now, we can't compete and we will never be able to compete with them until we solve the issue of raw materials. That's our main problem, consumer goods manufacturers."* (IDI, Zhambyl oblast, Shakhista, a city entrepreneur, trade, building and construction, construction of cable channels, polyethylene pipe production).

The survey found that commercial infrastructure is more accessible for entrepreneurs than for self-employed people as they are more familiar with it. Support is needed for the self-employed with entrepreneurial intentions, as opposed to the self-employed with entrepreneurial potential, as they have less access to commercial infrastructure.

3.3.7. Physical and social infrastructure

Numerous studies confirm the hypothesis that physical and social infrastructure defines the development of entrepreneurship, including women's entrepreneurship. Developed infrastructure gives a competitive advantage to the region, which contributes to the encouragement of investments.¹⁰ By providing access to economic benefits and information and by reducing transaction costs, the profit of economic agents increases. This promotes the growth of entrepreneurial activity and attracts new economic entities. Thus, for example, the results of the research conducted by D. Nurusheva showed that the low level of infrastructure development is one of the key obstacles in the development of small and medium businesses in Atyrau: "No global projects will be successful in the absence of the most important basics - infrastructure and good roads"¹¹.

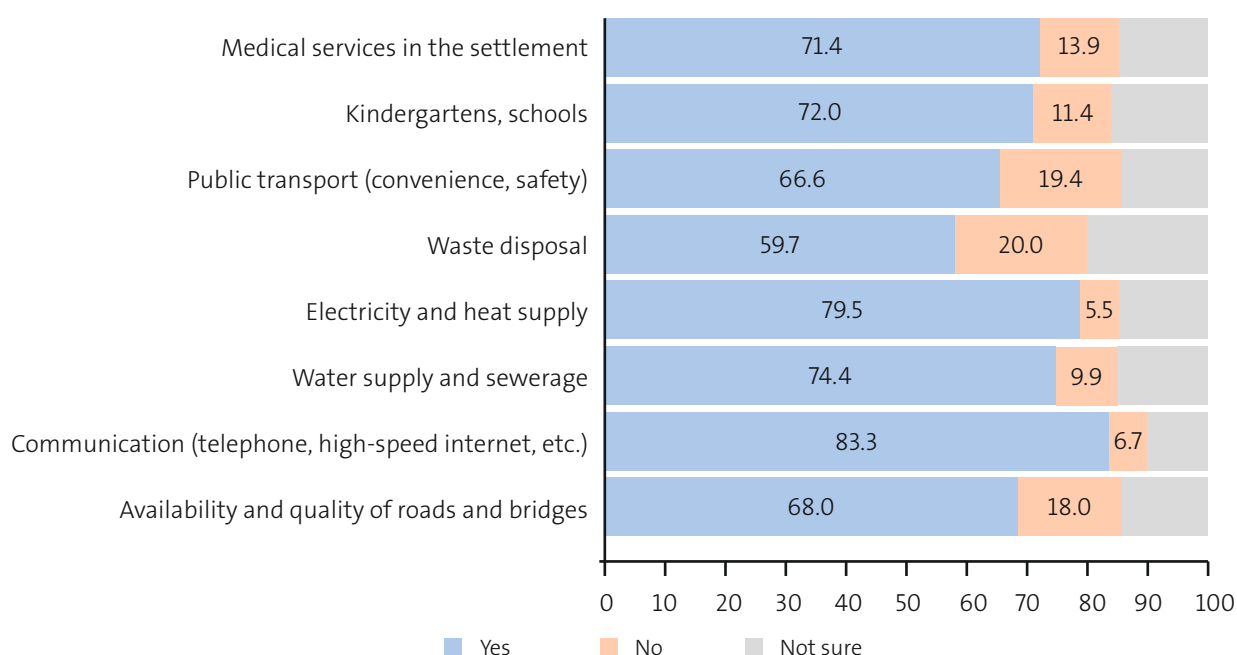
In this regard, entrepreneurs and self-employed people were asked to assess the extent to which the physical and social infrastructure in their region contributes to entrepreneurship development. As for the physical

10 Shekhovtsov R.V., Avakyan O.S. The role of infrastructure in the region's social and economic development // Financial research No. 4 (53) 2016

11 D. Nurusheva. SME development in Kazakhstan: Atyrau practice, 2015
https://www.soros.kz/wp-content/uploads/2015/10/development_of_sme_Atyrau.pdf

infrastructure, electricity, heating and communication cause the least difficulties for the respondents: less than 7% of respondents mentioned that these types of infrastructure do not contribute to entrepreneurship development. One in five respondents noted that the availability of roads and bridges, their quality, public transport and waste disposal also do not contribute to the development of entrepreneurship.

DIAGRAM 67. Distribution of responses to the question about the impact of physical and social infrastructure on entrepreneurship development, %



By **gender**, there is no significant difference in the assessment of the impact of infrastructure on entrepreneurship development. Women are more sensitive to the availability of communications (telephone, high-speed internet), water supply, electricity, public transport, kindergartens and medical services. Men, to the quality of roads and waste disposal.

TABLE 61. Assessment of the impact of social and physical infrastructure on business development (percentage of respondents who noted that it contributes to)

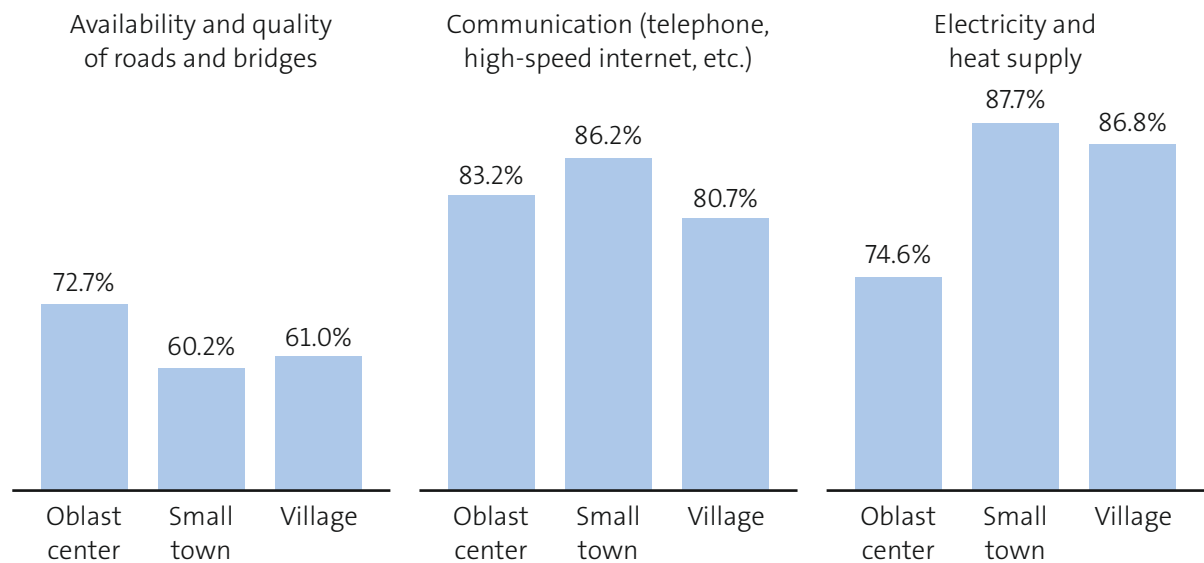
	Men, %	Women, %
Availability and quality of roads and bridges	69.1%	67%
Communication (telephone, high-speed internet, etc.)	80.3%	86%
Water supply and sewerage	73.1%	75.5%
Electricity and heat supply	78.1%	80.7%
Waste disposal	61.2%	58.3%
Public transport (convenience, safety)	65.6%	67.6%
Kindergartens, schools	70.3%	73.4%
Medical services in the settlement	69.2%	73.2%

In terms of the type of settlement, there are differences in the assessment of the impact of the level of infrastructure development on business development.

In large cities (most likely, due to better infrastructure development), a large share of respondents said that the existing roads and bridges contribute to entrepreneurship development (72.7%), while in small towns and villages the share of such respondents is noticeably lower (60.2% and 61.0% respectively).

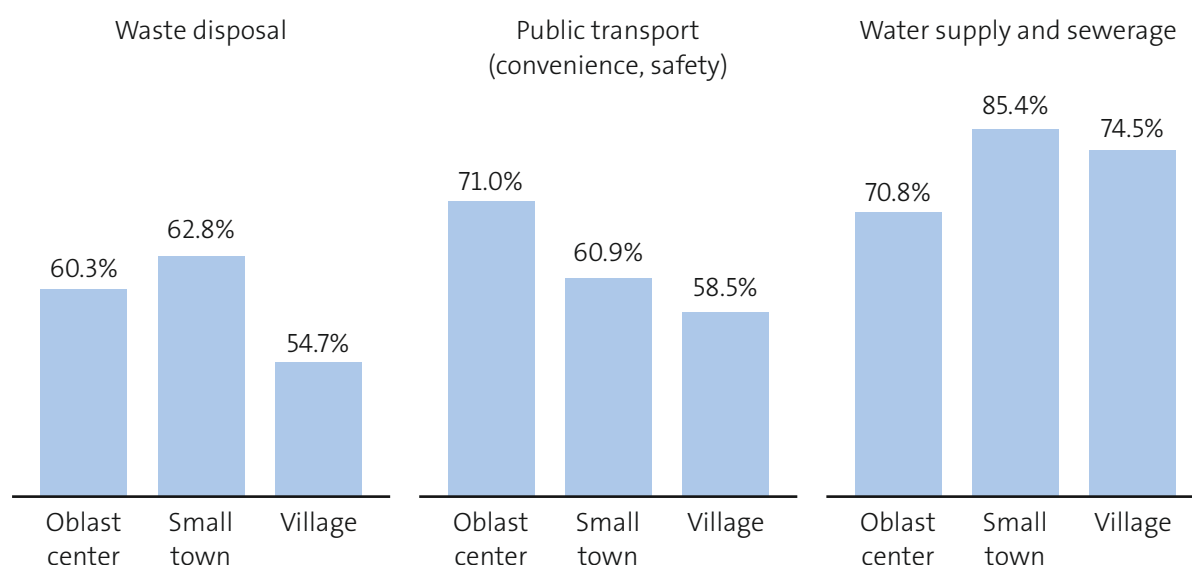
In large cities, a much smaller share of respondents (74.6%) than in small towns and villages (87.7% and 86.8%) believe that electricity and heat supply contributes to business development.

DIAGRAM 68. Influence of roads, communications, electricity and heat supply on business development by type of settlement, %



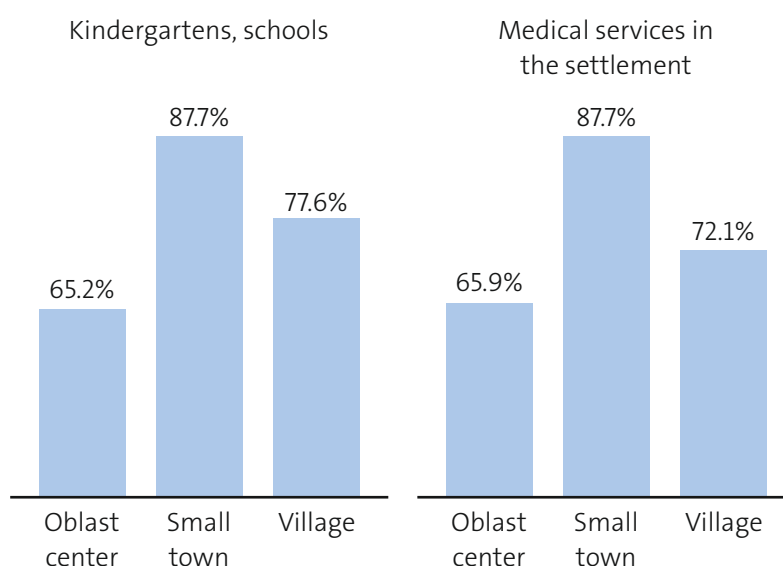
Only half of the surveyed villagers (54.7%) believe that the existing waste disposal contributes to the development of entrepreneurship; in the city the share of such respondents is more than 60%. There is a strong difference in the assessment of the impact of public transport. Most likely, this difference is due to the level of infrastructure development.

DIAGRAM 69. Impact of waste disposal, public transport, water supply and sewerage on business development by type of settlement, %



The social infrastructure in the form of kindergartens and medical institutions is less developed in large cities (official statistics show that there are not enough places in kindergartens), and the situation is better in small towns.

DIAGRAM 70. Impact of social infrastructure on business development by type of settlement, %



The physical and social infrastructure largely determines the degree of entrepreneurship development in the region. Therefore, special attention should be paid to infrastructure development issues. There are no differences in infrastructure assessments by gender, i.e., we can assume that men and women have the same access to infrastructure facilities. There are differences in the settlement type. For example, in rural areas, respondents who believe that the condition of roads contributes to the development of entrepreneurship are noticeably lower. While electricity, heat and water supply issues are more of a concern for urban entrepreneurs, despite the fact that the situation in cities with these issues is much better. Here we are talking about the level of "adequacy" of benefits for each business entity.

3.4. Features of women's entrepreneurship and factors affecting unreported employment

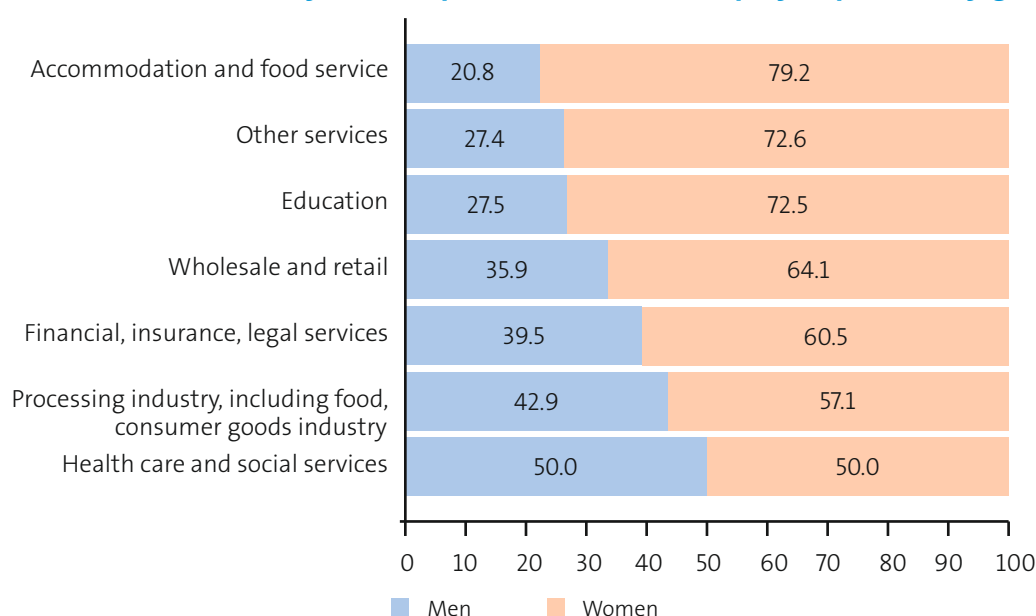
3.4.1. Women in business

According to official data, female managers are more engaged in small business. There are significantly fewer women in medium-sized and large-scale businesses, and the number of employees in enterprises headed by women is lower (30%). Women slightly predominate among the individual enterprise (52.6%).

The main reason for the high representation of women in small businesses is the line of female-led business.

Thus, according to the results of the study, women entrepreneurs and self-employed women represent economic activities related to accommodation and food service (79.2%), education (72.5%), wholesale and retail trade (64.1%) and other services.

DIAGRAM 71. Field of activity of entrepreneurs and self-employed persons by gender, %



The lowest number of female business entities and self-employed women are in such areas as "Agriculture, forestry and fisheries" (32.4%), "Building and construction" (20.4%), "Transport, logistics and warehousing" (17.4%), "Mining and quarrying" (14.3%), "Electricity supply" (11.1%) and other technical activities.

Among the most popular women's area of activity: trade is more prevalent in NKO (38.2%); education in Nur-Sultan (16.2%) and Zhambyl oblast (15.7%); accommodation and food service, as well as food and consumer goods industry, are more common in Aktoobe oblast, 13.8% and 11.6% respectively; art is more widely spread in Nur-Sultan - 10.8%.

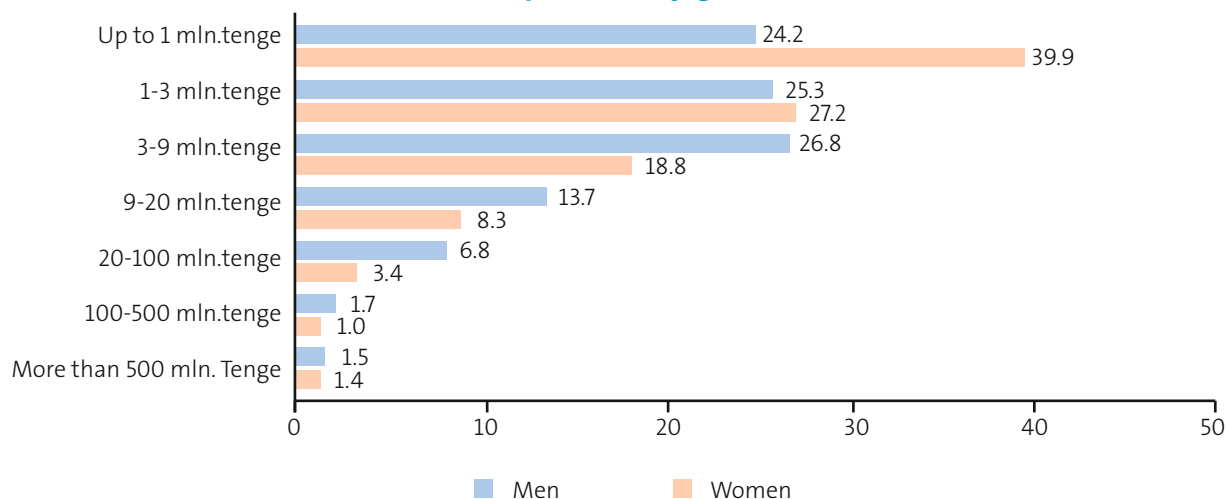
TABLE 62. Popular women's area of activity by region, % of women

	Wholesale and retail trade	Education	Accommodation and food service	Food and consumer goods industry	Art, design, recreation and entertainment
Nur-Sultan City	30.0	16.2	3.8	3.1	10.8
Almaty City	29.6	7.9	7.2	4.6	4.6
Aktobe	24.9	2.8	13.8	11.6	2.2
Zhambyl	29.1	15.7	9	9	0.7
NKO	38.2	2.2	2.2	4.4	7.4
Total	30.0	8.5	7.6	6.8	4.9

3.4.2. Income in women's entrepreneurship

According to a survey of entrepreneurs, women who mostly run small businesses, get a little income. Almost 40% of women have an annual income of less than 1 million tenge, taking into account that for 82% of these women, this business is the primary source of income.

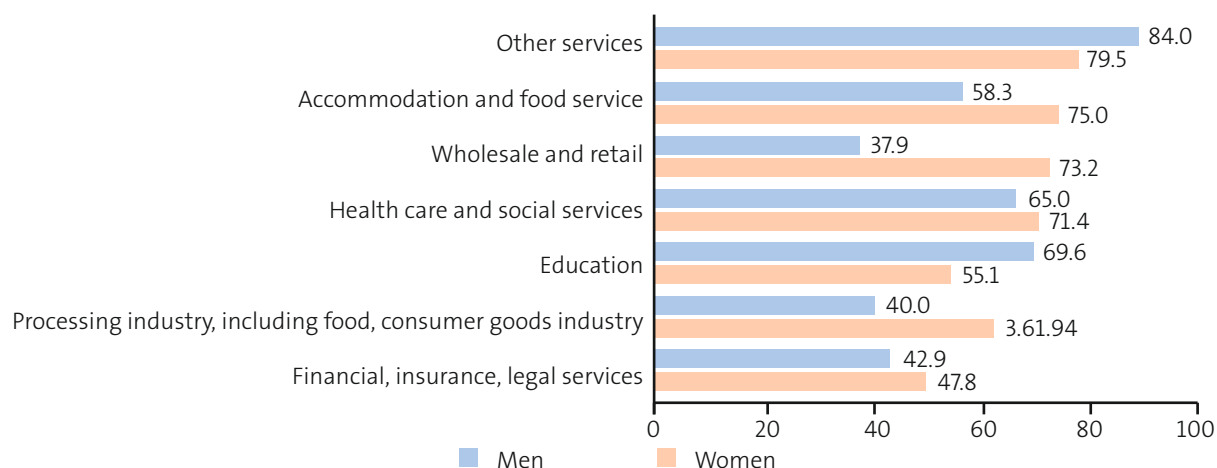
DIAGRAM 72. Annual income of entrepreneurs by gender, %



Women are mostly engaged in less profitable businesses. Among them, 67.4% have an income of less than 3 million tenge per year (less than 8 thousand dollars), whereas with men it is less than 50%. In higher-income groups, men entrepreneurs significantly outperform women.

In the most common area of activities among women, more than half of them have an annual income of less than 3 million tenge. These activities include accommodation and food services, education, health and social services, wholesale and retail. In comparison with men, the share of women (with annual income up to 3 million tenge) in these industries is more, especially in wholesale and retail trade (37.9% of men and 73.2% of women).

DIAGRAM 73. Annual income of entrepreneurs up to 3 million tenge by industry, %



According to the survey results by regions, the highest rate of low income is in Aktope oblast. 68.8% of women entrepreneurs in this region receive up to 1 million tenge per year. For 79.7% of women entrepreneurs with such profit, this business is the primary source of income. Data for Almaty and Nur-Sultan are different; women have more income from their business activities. For example, in Nur-Sultan, 31.7% of women receive an income of between 1 and 3 million tenge, 37.5% receive between 3 and 9 million tenge from business. In Almaty, these indicators are 36.7% and 21.1%, respectively.

TABLE 63. Annual income of entrepreneurs by regions, %

	Nur-Sultan City		Almaty City		Aktope		Zhambyl		NKO	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Up to 1 million tenge	14.3	13.6	16.2	33.4	29.4	68.8	25.8	32.7	31.1	37.8
1-3 million tenge	26.5	31.7	31.0	36.7	11	11.4	35.5	30.8	25.9	32.2
3-9 million tenge	35.7	37.5	41.9	21.1	22.0	7.6	17.2	20.2	20	13.3
9-20 million tenge	18.4	13.6	6.8	3.3	21.1	6.1	9.7	11.5	9.4	7.8
20-100 million tenge	3.1	3.5	2.7	2.2	12.8	1.5	7.5	3.8	5.9	6.7
100-500 million tenge	2			1.1	0.9	0.8	4.3	1	1.2	2.2
More than 500 mIn tg			1.4	2.2	2.8	3.8			3.5	
Total	100	100	100	100	100	100	100	100	100	100

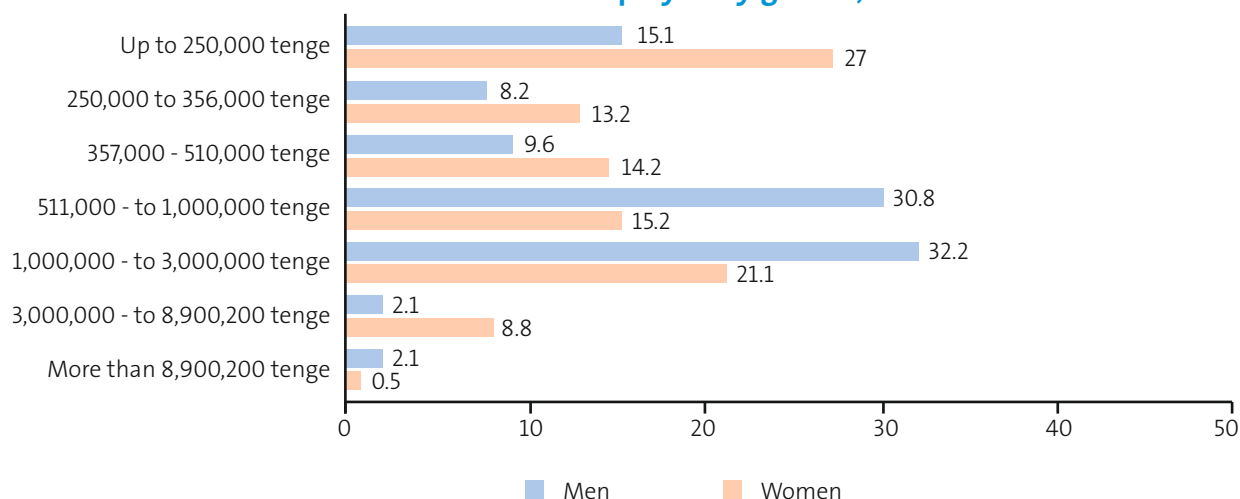
TABLE 64. Annual income of entrepreneurs by type of settlement, %

	Oblast center		Small town		Village/rayon centre		Small village	
	Men	Women	Men	Women	Men	Women	Men	Women
Up to 1 million tenge	15.8	25	35.9	64.5	38.0	58.7	42.1	50.0
1-3 million tenge	24.0	31.3	26.9	21.8	27.8	20	26.3	20
3-9 million tenge	35.0	25.7	11.5	6.5	15.2	11.4	15.8	20
9-20 million tenge	15.2	11	16.7	2.4	7.6	7.1	5.3	10
20-100 million tenge	5.7	3.7	6.4	4	10.1	1.4	10.5	
100-500 million tenge	2.5	1	1.3	0.8		1.4		
More than 500 mIn tg	1.8	2.3	1.3		1.3			
Total	100	100	100	100	100	100	100	100

In the most common area of activities among women, more than half of them have an annual income of less than 3 million tenge. These activities include accommodation and food services, education, health and social services, wholesale and retail. In comparison with men, the share of women (with annual income up to 3 million tenge) in these industries is more, especially in wholesale and retail trade (37.9% of men and 73.2% of women).ess. In Almaty, these indicators are 36.7% and 21.1%, respectively.

3.4.3. Income of self-employed women

According to the survey of the self-employed, 69.6% of women have an annual income of less than 1 million tenge, 27% of whom have up to 250 thousand tenge per year, mainly providing services in the beauty industry. The male self-employed income ranges from 500,000 to 3 million tenge per year. Their business activities are concentrated mainly in construction, transport, logistics and warehousing.

DIAGRAM 72. Annual income of the self-employed by gender, %

Self-employed women have low incomes. More than half of the self-employed women surveyed (54.4%) have an annual income of less than 510 thousand tenge or on average less than 42.5 thousand tenge per month (32.9% among men).

- The share of self-employed women with an annual income of up to 250 thousand tenge is 27%, compared to men, 15.1%. These are women who have an average income of less than 20.8 thousand tenge per month. 20.8 thousand tenge from April 1, 2019 is defined as a poverty threshold (70 percent of the minimum subsistence level).¹²
- The share of self-employed women with an annual income of 250-356 thousand tenge is 13.2%, compared to men, 8.2%. These are women who have a monthly income on average less than the minimum subsistence level. From January 1, 2019 the minimum subsistence level for calculating basic social payments is 29,698 tenge.¹³
- The share of self-employed women with an annual income of 357-510 thousand tenge is 14.2%, compared to men, 9.6%. These are women who have an average income less than the minimum wage (minimum wage from January 1, 2019 is 42,500 tenge per month).¹⁴

For self-employed women in Nur-Sultan, income starts from 500 thousand tenge per year and more. In other regions, there are women who receive up to 500 thousand tenge per year from their business. For example, in NKO, 48.4% of women's annual income does not exceed 250 thousand tenge, in Aktobe 43.7% and in Zhambyl 41.5%.

TABLE 65. Annual income of the self-employed by regions, %

	Nur-Sultan City		Almaty City		Aktobe		Zhambyl		NKO	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Up to 250,000 tenge	6.1			11.1	18.2	43.7	30.2	41.5	10	48.4
250,000 – 356,000 tg			5.6	16.7	18.2	12.5	2.3	24.1	20	15.2
357,000 – 510,000 tg				22.2	9.13	14.6	23.3	17.2	6.7	15.2
511,000 – up to 1 mln tg	6.1	2.5	66.7	29.6	1.8	12.5	39.5	17.2	23.3	9.1
1 mln – 3 mln tg	84.8	60	27.7	18.5	18.2	12.5	4.7		26.7	9.1
3 mln to 8,900,200 tg	3	37.5		1.9	4.5	4.2			3.3	
More than 8,900,200 tg									10	3
Total	100	100	100	100	100	100	100	100	100	100

TABLE 66. Annual income of the self-employed by type of settlement, %

	Oblast center		Small town		Village/rayon centre		Small village	
	Men	Women	Men	Women	Men	Women	Men	Women
Up to 250,000 tenge	7.7	10.3	18.2	65.7	40	53.3	32.1	57.1
250,000 – 356,000 tg	8.7	11	4.5	15.6		20	10.7	19
357,000 – 510,000 tg	3.3	14.8	27.3	3.1	20	20	14.3	23.9
511,000 – up to 1 mln tg	27.5	18.4	31.9	15.6	20	6.7	42.9	
1 mln – 3 mln tg	47.3	31.6	13.6		20			
3 mln to 8,900,200 tg	3.3	13.2						
More than 8,900,200 tg	2.2	0.7	4.5					
Total	100	100	100	100	100	100	100	100

12 Order of the Minister of Labour and Social Protection of the population of the Republic of Kazakhstan dated September 27, 2019 No. 523. On amending Order of the Minister of Labour and Social Protection of the population of the Republic of Kazakhstan dated August 31, 2017 No. 290 "On determining the poverty threshold"

13 Established by the [Law of the Republic of Kazakhstan](#) "On the Republican budget for 2019 - 2021" dated November 30, 2018 No. 197-VI

14 Established by the [Law of the Republic of Kazakhstan](#) "On the Republican budget for 2019 - 2021" dated November 30, 2018 No. 197-VI

For 74% of self-employed women, their activities are their primary source of income. 8.3% of women, being self-employed, hire employees for their business.

3.4.4. Potential entrepreneurs and self-employed with entrepreneurial intentions.

Women make more rational business decisions and are more law-abiding. Self-employed people who have entrepreneurial intentions (plan to start a business within 3 years) is a larger share (27.7%) of women compared to men (24%). However, the number of potential entrepreneurs who see business opportunities and have potential, is higher among men (28%). And among women, there are fewer respondents who do not plan to start a business, had a business in the past, have fears in relation to business or see obstacles to start a business (45.6% vs. 48% of men).

TABLE 67. Groups of self-employed by gender

	Men, %	Women, %
Having entrepreneurial intentions	24%	27.7%
Potential entrepreneur	28%	26.7%
Those who closed business, have no intention or are in fear of obstacles	48%	45.6%

Accordingly, there are more new entrepreneurs (39.8%) in female-owned businesses who have been in business for no more than 3.5 years, than in male-owned business (36%). To a greater extent, this revealed when a woman fulfils functions more as a manager than an owner.

TABLE 68. New entrepreneurs (no more than 3.5 years) by category of entrepreneurs

	Men, %	Women, %
Owner (co-owner) of the company, non-manager	66.7%	62.5%
Manager and co-owner	44.4%	47.9%
Sole proprietor-entrepreneur	36.1%	39.8%
Manager, non-owner	16.9%	25%

According to the survey results, 22.3% of informally employed people hire employees and/or provide services/goods to individual entrepreneurs and legal entities. This category of self-employed people is 31% among men and half as large among women - 15.6%. That is, the number of women in the underground economy is half as much, for the reason that they are more inclined to officially register their activities as a business.

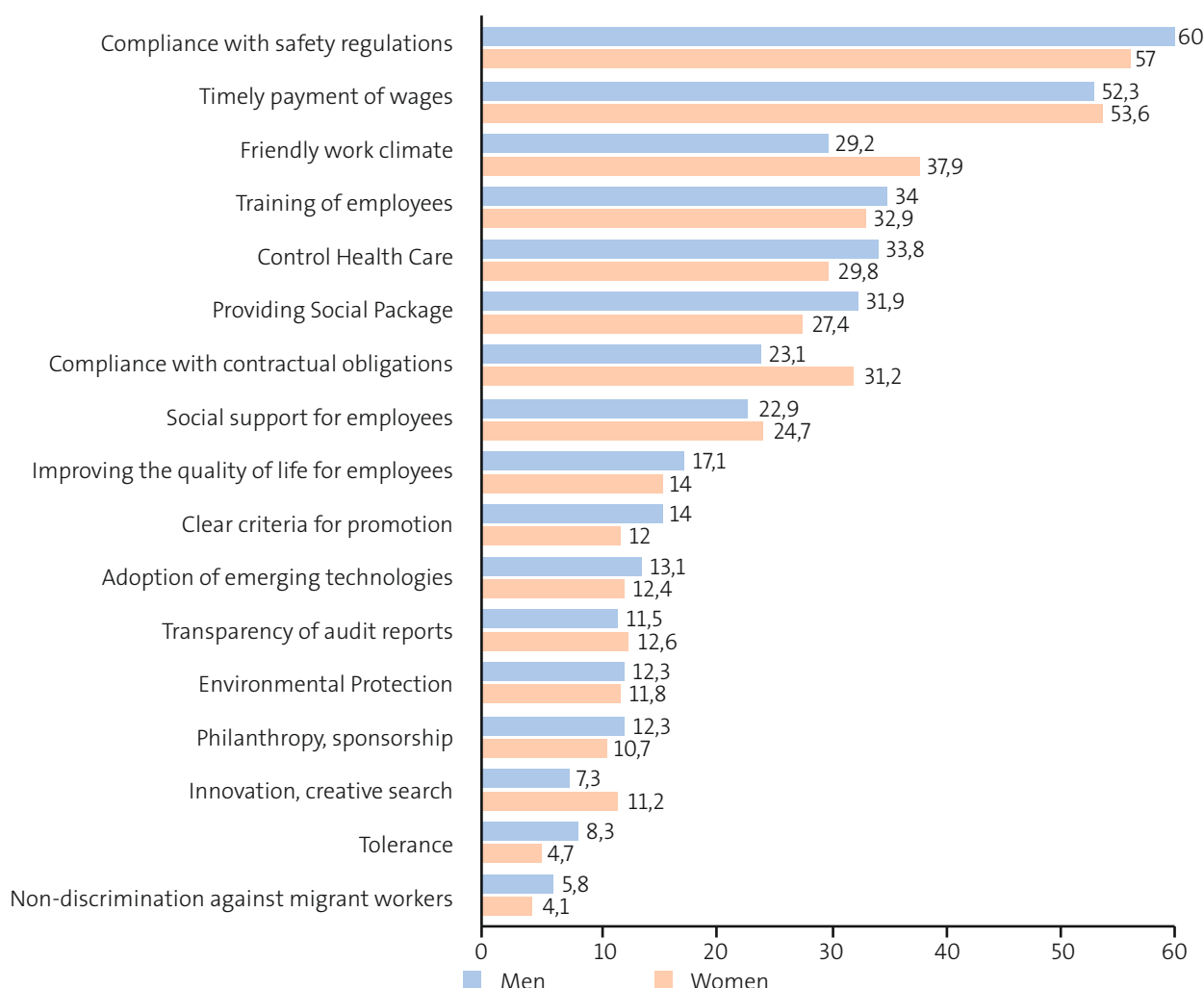
3.4.5. Standards of business conduct

The priority for both men and women is compliance with safety regulations and timely payment of wages.

Women's businesses are more likely to comply with contractual obligations (31.2% and 23.1%). Women are more inclined to create a friendly work climate (37.2% women, 29.2% men), most often when they are sole managers or managers and co-owners.

Innovation and creative activity are two of the attractive aspects of women's businesses, especially in enterprises operating up to 3.5 years (16% for women, 7% for men) when women work in a team performing non-owner managers' functions, or they are the owner (co-owner), but not a manager.

DIAGRAM 73. Annual income of entrepreneurs up to 3 million tenge by industry, %



Women face less corruption in their activities than men. This trend is observed both among entrepreneurs and self-employed people. Women are more intolerant of corruption in their activities. Those who consider the provision of unofficial payments and informal services as an integral part of entrepreneurial activities is 16.4% among women entrepreneurs (21.5% among men) and 11.3% among self-employed women (17.4% among men). Corruption issues are discussed in more detail below.

3.4.6. Joint management in women's businesses

Out of all respondents, 73.7% are sole proprietors-entrepreneurs, where it is clear who influences business conduct. The rest of the enterprises have joint management of men and women to a different extent.

If there is joint management by several people in business activities with equal positions, **in women's business the right to vote belongs more to men than women**. If the owner (co-owner) of the enterprise (non-manager) is a man, the right to vote is 16% of cases. If a woman, the right to vote is 9.5% of cases. If a man is a co-owner and manager, everything is decided by men in 71.4% of cases. If a woman is a co-owner, then women make decisions in 25.7% of cases. There is a similar pattern under the manager who is a non-owner - 45.5% for men and 12.9% for women.

Women try to **maintain more balance in business management - the right to vote is given equally to men and women** (76.2%). In contracts, male owners (co-owners) and non-managers are given an equal right to vote (66.7%). If a woman is a manager, the situation remains - 61.3% against 50%. This is more evident when the respondent has more powers - performing functions of a manager and co-owner of the enterprise. The balance of men and women in management is maintained at 68.6% in the survey of women and 23.8% in the survey of men.

TABLE 69. Who has the right to vote

	The right to vote or a controlling interest belongs to	Respondents	
		Men	Women
Owner (co-owner) of the company, non-manager	Women	16.7%	9.5%
	Men	16.7%	14.3%
	Equally to men and women	66.7%	76.2%
Manager and co-owner	Women	4.8%	25.7%
	Men	71.4%	5.7%
	Equally to men and women	23.8%	68.6%
Manager, non-owner	Women	4.5%	12.9%
	Men	45.5%	25.8%
	Equally to men and women	50%	61.3%

3.4.7. Joint management in women's businesses

In women's businesses, motherhood is a significant factor. Women with children under 18 is a larger proportion of the respondents' categories, such as upcoming entrepreneurs (57.9%) and those with entrepreneurial intentions (54.7%). Children encourage women to become entrepreneurs.

Detailing by the type of settlement does not allow to give statistically significant data, but this trend remains at the level of urban and rural areas.

TABLE 70. Children inspire women's entrepreneurial activity (% of respondents with children)

	Men	Women	Total
Established business (more than 3.5 years)	45.7%	48.6%	47.1%
New entrepreneurs (up to 3.5 years)	43.2%	57.9%	51.1%
Having entrepreneurial intentions	42.9%	54.7%	50%
Potential entrepreneur	65.9%	37.3%	50%
Those who closed business, have no intention or are in fear of obstacles	46.5%	45.3%	45.9%

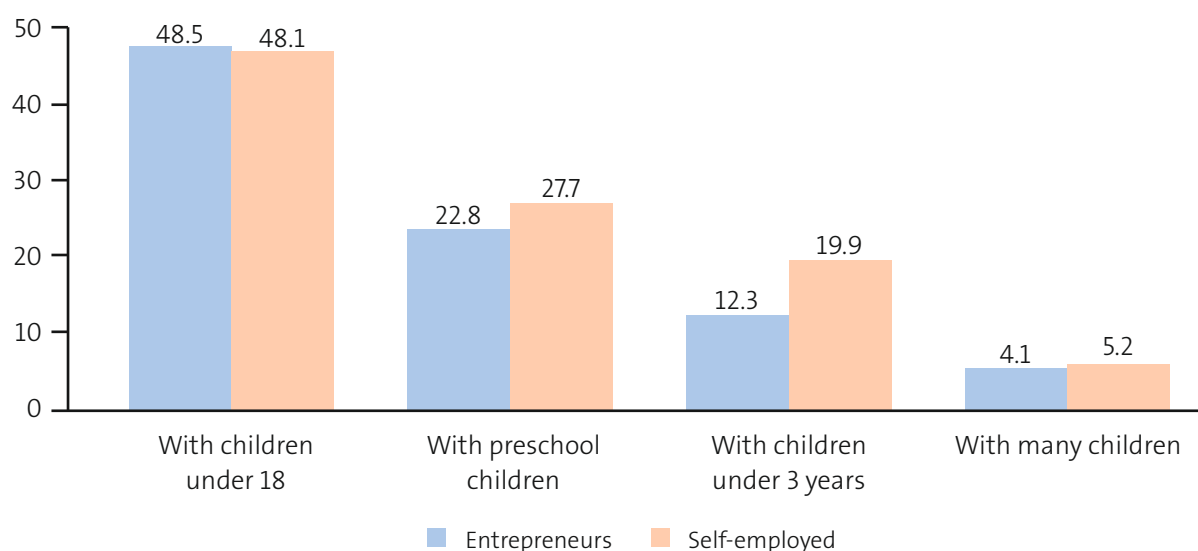
Detailing by the type of settlement does not allow to give statistically significant data, but this trend remains at the level of urban and rural areas.

In the oblast centre, a large proportion of women with children have entrepreneurial intentions. In small towns and villages, a large proportion of women with children are new entrepreneurs who have closed their businesses, have fears and obstacles, and do not plan to start a business.

While women with children under 18 account for about half of the respondents (50.5%), women with pre-school children are at 24.8%. Among the respondents, women with children under three years of age are 12.9%. Respondents with many children accounted for 4.4%.

Among the self-employed, the proportion of women with young children and large families is higher. Despite the fact that having children under 18 encourages entrepreneurial activity, **the need to care for young children is one of the factors that affects employment in the informal sector.**

DIAGRAM 56. Availability of training in new specialities, business knowledge



3.4.8. The impact of cities and villages on women's entrepreneurship.

In rural areas, the share of established businesses is higher than average (25% of men and 18% of women). Despite the relatively high share of those with entrepreneurial intentions (27.8% of men and 24.1% of women), there are few upcoming entrepreneurs in rural areas among men (17.9%) and even less among women (13.2%). This indicates that there are constraining factors in rural areas for the development of women's entrepreneurship.

In small towns, women are more active than men - the share of new entrepreneurs is much higher (25.4%). The share of potential entrepreneurs is higher among men (21.4%), who see business opportunities and abilities to start a business, but entrepreneurial intentions are at a lower level (13.9%).

The situation in oblast centres is similar, but women are less active. Upcoming entrepreneurs are more common among men (69.4%) and potential entrepreneurs among women (71.2%).

TABLE 71. Settlement as a factor influencing the development of entrepreneurship

	Oblast center		Small town		Village/rayon centre		Total	
	Men	Women	Men	Women	Men	Women	Men	Women
Established business (more than 3.5 years)	56.5%	58.4%	18.5%	23.2%	25%	18.4%	100%	100%
New entrepreneurs (up to 3.5 years)	69.4%	61.5%	12.7%	25.4%	17.9%	13.2%	100%	100%
Having entrepreneurial intentions	58.3%	59.3%	13.9%	16.7%	27.8%	24.1%	100%	100%
Potential entrepreneur	61.9%	71.2%	21.4%	13.5%	16.7%	15.4%	100%	100%
Those who closed business, have no intention or are in fear of obstacles	65.3%	65.2%	12.5%	18%	22.2%	16.9%	100%	100%
Total	61.5%	61.1%	16.2%	22%	22.3%	16.9%	100%	100%

Thus, under more favourable conditions for business activity in rural areas, there is a very high probability of growth of new enterprises. In small towns, more support is needed to develop entrepreneurship. In oblast centres, the need to withstand higher competition contributes to the growth of new businesses among women to a lesser extent than among men.

3.4.9. Personal traits

Community, ability to get along with people, professional behaviour and willingness to take risks, are the most necessary personal attributes that facilitate entrepreneurship in the opinion of both male and female entrepreneurs (more than 40% of responses). However, women place higher emphasis on these qualities. That's the reason why women entrepreneurs are more sociable, able to build relationships with people and are more professional if they take up the business.

Men and women are equally willing to take risks and equally value organization and time-management.

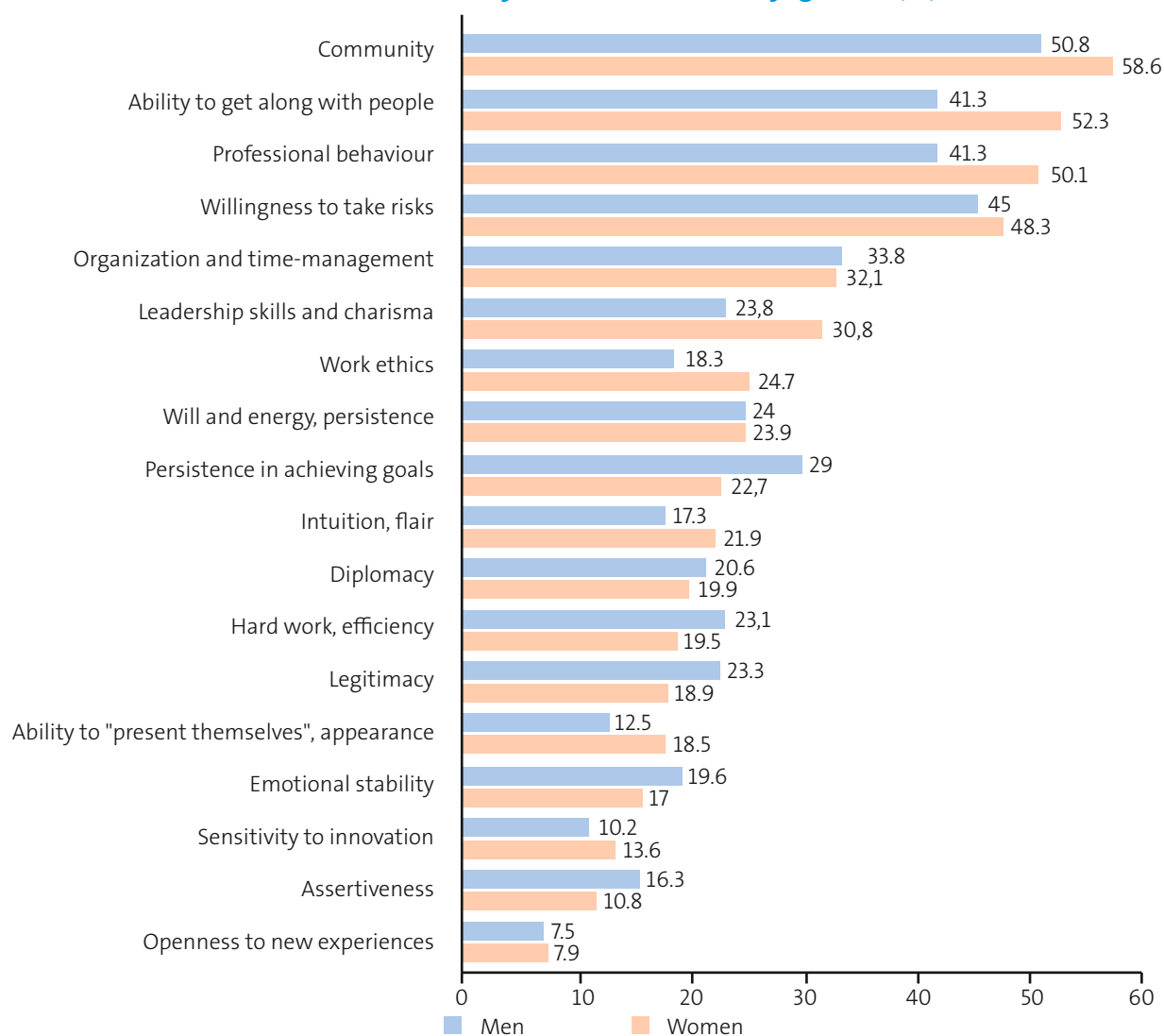
The image of a woman entrepreneur can be complemented by personal traits that are more typical for women's businesses - leadership skills and charisma, work ethics, intuition, flair, the ability to "present themselves" and an attractive appearance.

among men (17.9%) and even less among women (13.2%). This indicates that there are constraining factors in rural areas for the development of women's entrepreneurship.

In small towns, women are more active than men - the share of new entrepreneurs is much higher (25.4%). The share of potential entrepreneurs is higher among men (21.4%), who see business opportunities and abilities to start a business, but entrepreneurial intentions are at a lower level (13.9%).

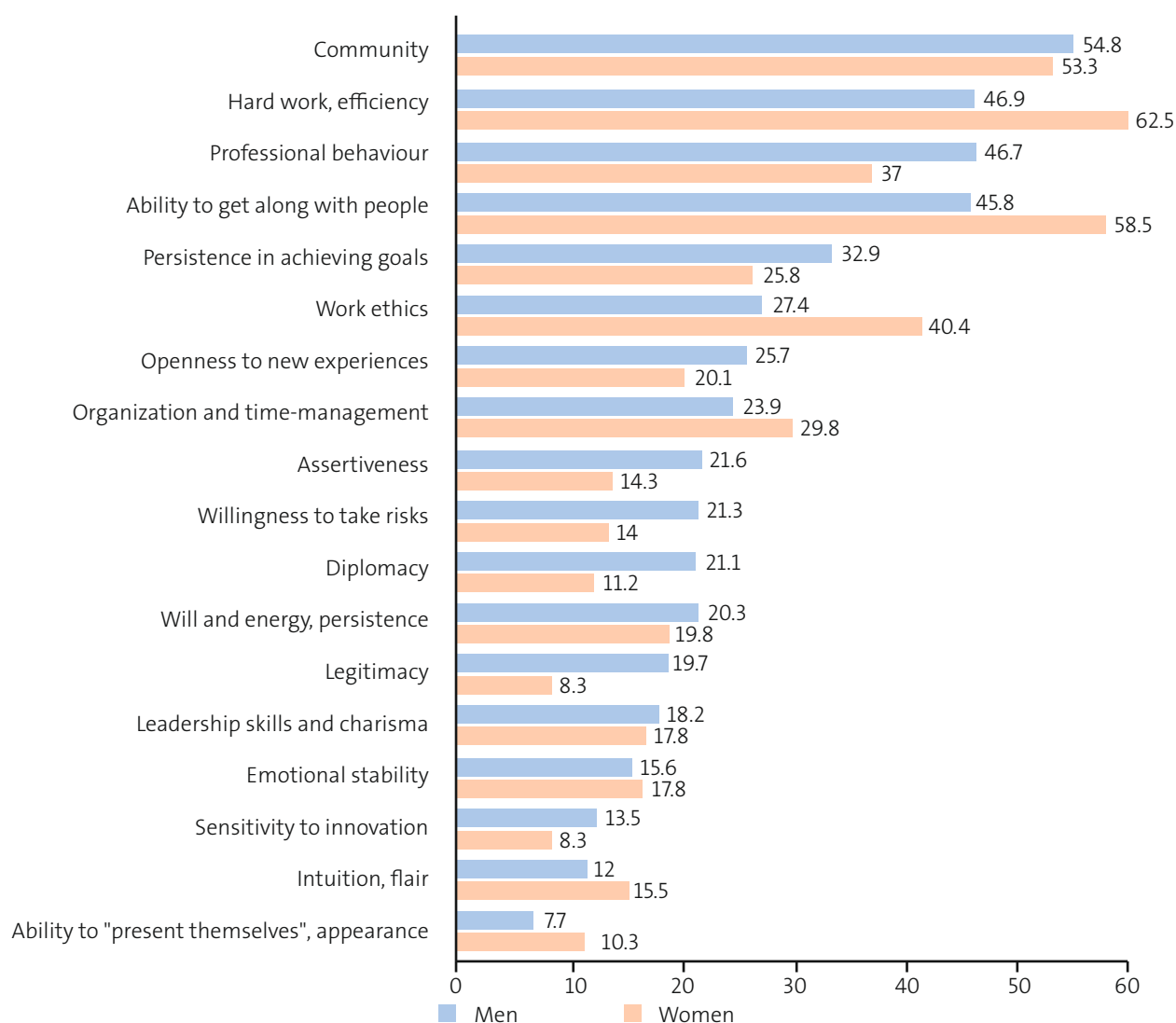
The situation in oblast centres is similar, but women are less active. Upcoming entrepreneurs are more common among men (69.4%) and potential entrepreneurs among women (71.2%)

DIAGRAM 77. Personal traits necessary for business activity, gender (%)



The self-employed believe that for successful business activity, hard work comes first, followed by the ability to get along with people. Comparative analysis of answers of entrepreneurs and self-employed people on this issue gives an opportunity to assess the traits missing from self-employed people in relation to entrepreneurial activity - professional behaviour, persistence in achieving goals, openness to new experiences, willingness to take risks, diplomacy and assertiveness.

DIAGRAM 78. Personal traits necessary for entrepreneurial activity, entrepreneurs and self-employed (%)



3.4.10. Discrimination, sexual harassment

According to the survey's results, there are cases of not only discrimination but also sexual harassment. Discrimination was experienced by 3.1%, sexual harassment by 0.9%, and violence by 0.1% of women surveyed. Self-employed women are more vulnerable in this regard.

TABLE 72. Discrimination and sexual harassment

	Entrepreneurs, N=471	Self-Employed, N=197	Total, N=668
Discrimination	2.5%	4.6%	3.1%
Sexual harassment	0.6%	1.5%	0.9%
Violence	0.2%	0%	0.1%

Discrimination occurs in both urban and rural areas. Urban women report cases of sexual harassment. And the percentage of women who refused to answer these questions is also higher in cities - from 2% in rural areas to 6% in the oblast centre. In urban areas, there is a greater risk for women to be victims of sexual harassment.

TABLE 73. Discrimination and sexual harassment, locality

	Oblast centre, N=411	Small town, N=152	Village, N=105	Total, N=689
Discrimination	3.4%	2.6%	2.9%	3.1%
Sexual harassment	0.7%	2%		0.9%
Violence	0.2%			0.1%

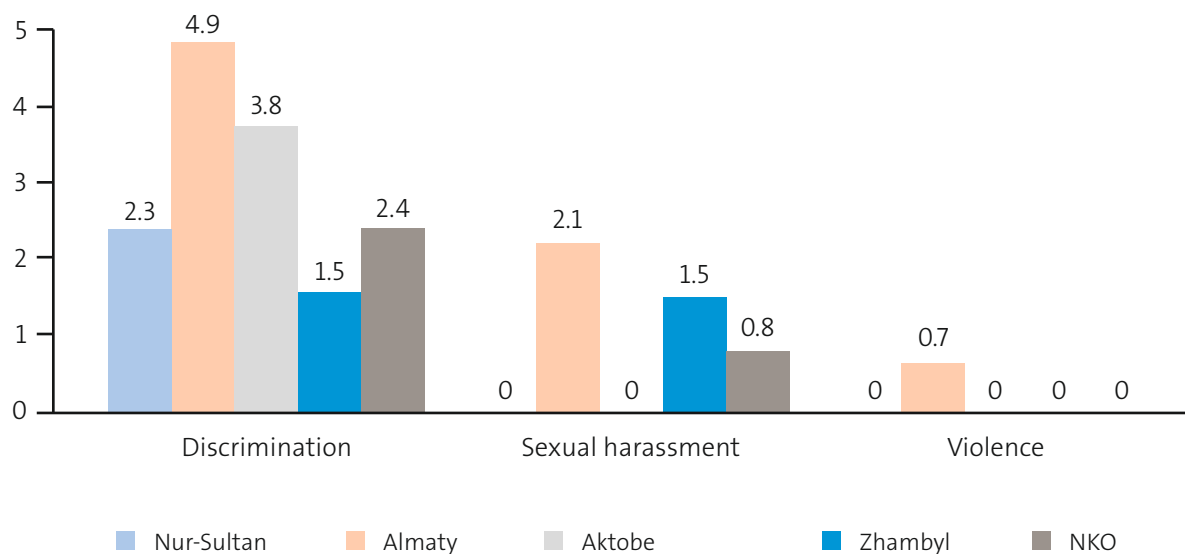
Discrimination and sexual harassment that occur in business activities contribute to the lack of entrepreneurial intent among self-employed people.

TABLE 74. Discrimination and sexual harassment, business and self-employed groups

	Established business (more than 3.5 years)	Upcoming entrepreneurs (up to 3.5 years)	Having entrepreneurial intentions	Potential entrepreneur	Those who closed business, have no intention or are in fear of obstacles
Discrimination	2.5%	2.7%	-	9.8%	4.8%
Sexual harassment	0.7%	0.5%	-	2%	2.4%
Violence	-	0.5%	-	-	-

Almaty is a city where women are more likely to encounter discrimination (4.9%) and sexual harassment (2.1%) than in other regions (less than 2%).

DIAGRAM 79. Discrimination and sexual harassment, business and self-employed groups



Established entrepreneurs at the early stage of their business met with discrimination on the basis of gender: *"In 2008, when I started my business, gender inequality was in front of my eyes. At that time there was no legal or tax support, we did everything ourselves. I had to make agreements with lots of people. Well, there were many propositions like, 'Can we have dinner together?' or 'Let's drink some tea?' Now there are more women anyway and there is no such discrimination, but still, it takes place. They say, 'If I help you now, you can help me later.' Moreover, I am a single mother."* (IDI, Zhambyl oblast, Aizhanat, a female entrepreneur from the rayon centre).

"I wouldn't allow that to happen to me." (IDI, Gulzhan, Almaty, an entrepreneur). *"In business, I think it's a woman's choice. Regarding the career ladder, there are a lot of examples when a married man wants to have an affair. Such men usually promise a high salary, good job position and so on. And I'm convinced that in business it is still a woman's choice."* (IDI, Almaty, a female entrepreneur, mother with many children, head of social centre).

Women themselves sometimes justify sexual harassment by men: *"I have not heard of such cases. But I think that a woman's inappropriate behaviour causes this. For example, if a woman wears skimpy outfits. That depends on a woman. If a woman does not behave inappropriately, there will be no harassment."* (IDI, NKO, chairman of the Council of Businesswomen).

More often women entrepreneurs use their sex to their own favour.

"If I were sexy, skinny and beautiful, maybe I would have been harassed. But taking into account the fact that I am a former police captain and can stick up for myself, nothing like this happened. But there is such a fine balance. When you want to achieve your goals, of course there is discrimination. For instance, if I need some document, I have to take the long route of submitting an application and waiting for the answer. Or I have another option. I could just make a call, for example, 'Bake (Kazakh respectful address), what's the problem?' 'I'm a weak woman, I can't do it myself. Could you help me?' Then my problem is solved much faster. Actually, that's very good. There are only men in the Committee. It is easier to go there and agree on something rather than to wait for ages. Of course, a woman should tell charm and brashness apart." (IDI, Zhambyl oblast, Gauhar, a city entrepreneur).

"The fact that I'm a woman helps me. For example, my husband and I have a family business. Basically, our customers are men from large companies. I usually go to negotiations alone, because they are somehow more loyal to a woman. They treat me with some respect. Especially if they see that a person is competent in that particular field. And if it is a woman, they are even more well-disposed." (IDI, Nur–Sultan, a female entrepreneur from a vulnerable group)

3.4.11. Conclusions

Thus, the following characteristics of women's entrepreneurship can be highlighted:

1. Women are more likely to represent small businesses, namely less profitable areas of activity, services including wholesale and retail, education, accommodation and food services. Financial, insurance, and legal services are among the most profitable ones. Women's businesses are rarely linked to productive activities, except in the food and clothing industries.
2. Incomes of self-employed women are lower than incomes of self-employed men. More than half of the self-employed women surveyed (54.4%) have an annual income of less than 510 thousand tenge or on average less than 42.5 thousand tenge per month (32.9% among men). These include those with incomes below the poverty line and below the minimum subsistence level, which are also prevalent in relation to men.
3. Women make more rational business decisions and are more law-abiding.
4. There are more upcoming entrepreneurs in women's businesses who have been in business for no more than 3.5 years.
5. Women's businesses are characterized by such business rules as compliance with contractual obligations. Women are also more likely to create a friendly work environment. Innovation and creativity are attractions of women's businesses, especially in new enterprises.
6. If there are equal positions in business activities (there is a joint management of several people), in women's businesses, the right to vote belongs more to men than to women. Women also try to maintain a better balance in business management - the right to a vote is given equally for men and women.
7. In women's businesses, motherhood is a significant factor. Children encourage women to become entrepreneurs. Detailing by the type of settlement does not allow to give statistically significant data, but this trend remains at the level of urban and rural areas.
8. Despite the fact that having children under 18 encourages entrepreneurial activity, the need to care for young children is one of the factors that affects employment in the informal sector.
9. In rural areas, the share of established businesses and those with entrepreneurial intentions is above average. There are few new entrepreneurs in rural areas among men and even less among women. This indicates that there are constraining factors in rural areas for the development of women's entrepreneurship.
10. In small towns, women are more active than men – the proportion of new entrepreneurs is significantly higher. There is also a significant proportion of businesses with more than 3.5 years of experience.
11. The situation in oblast centres is similar, but women are less active. Upcoming entrepreneurs are more prevalent among men and potential entrepreneurs are more common among women who see business opportunities and have abilities to start a business, but entrepreneurial intentions are at a lower level.
12. Women entrepreneurs are more sociable, able to build relationships with people and are more professional if they take up business. The image of a woman entrepreneur can be complemented by such personal traits as leadership skills and charisma, work ethics, intuition, flair, the ability to "present themselves" and an attractive appearance. Men and women are equally willing to take risks and equally value organization and time-management.
13. Personal traits that self-employed people underestimate as contributing to entrepreneurship are professional behaviour, persistence in achieving goals, openness to new experiences, willingness to take risks, diplomacy and assertiveness.

14. The presence of women inside businesses among the informally employed is half as much, because they are more inclined to officially register their activities as a business.
15. Women have a more intolerant attitude to corruption, and therefore they face less corruption in their activities than men.
16. According to the survey's results, there are cases of not only discrimination but also sexual harassment. Self-employed women are more vulnerable in this regard. Discrimination occurs in both urban and rural areas. In urban areas, there is a greater risk for women to be victims of sexual harassment.

4. Gender Responsive Budgeting

4.1. International practice and definitions

In August 2010, the Fawcett Society filed a lawsuit seeking judicial review of the UK government's actions, as it ignored gender equality duty when preparing the "UK Emergency Budget" presented earlier that year. In its claim, the Fawcett society referred to the results of an analysis carried out by the House of Commons library staff at the request of MP Yvette Cooper, which showed that out of the £8 billion that would be raised as a result of tax and benefits changes, £ 5.8 billion would be paid by women¹⁵. That is, in the UK in the first decade of the 21st century, it was found that 72.5% of taxes would have to be paid by women as a result of taxation and benefit changes. The Fawcett society lost the case, but the judge encouraged the study of this issue.

In early 2011, the same Fawcett Society commissioned the The Institute for Fiscal Studies (IFS) to conduct an analysis on the impact of all tax and benefit measures to be introduced between 2010 and 2015 on women and men. **The findings of the analysis showed that single mothers would be most hit by these changes¹⁶.**

Gender Responsive Budgeting issues were first debated and signed into law in two countries: Australia and South Africa. In 1984, Australia became the first country to introduce Gender Responsive Budgeting. Throughout the 1980s and 1990s, this initiative was expanded to include all budgets at the Federal, state, and territorial levels. The results of the analysis were published as "Womens Budget Group reports" and became an integral part of the official budget documentation that was submitted to Parliament for discussion. The End of Apartheid (1994, the election of Nelson Mandela as President of South Africa) and the subsequent establishment of new democratic structures of government in South Africa, provided an opportunity to adopt various equity-focused strategies, including Gender Responsive Budgeting. The methodologies used in these two countries were adapted as a framework, which subsequently became the basis for training programmes on Gender Responsive Budgeting (hereinafter - GRB)¹⁷.

It is important **for decision-making purposes in the Kazakhstan** government, that the results achieved in Gender Responsive Budgeting in advanced countries of the world are examined. This is particularly important for efficient budget execution on the development of women's entrepreneurship in the country, taking into account the needs of socially vulnerable groups of women.

For example, in this study of Kazakhstan, a woman entrepreneur (mother with many children, head of a social centre in Almaty) suggests to introduce preferential taxation for the category of large families: *"According to the practice of foreign countries, a parent has the right to work only half a day, still holding his position of employment."*

15 Equality Responsive Budgeting, expert paper produced for the Northern Ireland Equality Commission by Sheila Quinn, 2013. (thereinafter – ERB, Quinn, 2013) For reference only. The Russian version was prepared for publication by the UN Women Multi-Country Office in Central Asia (Kazakhstan). Kazakhstan, Almaty, 2017. The paper is based on Section 75 of the Northern Ireland Act, which states, among other things, that designated public authorities are required to have due regard to the need to promote equality of opportunity:

(a) between people of different religious beliefs, political opinions, racial groups, age, marital status or sexual orientation;
 (b) between men and women generally;
 (c) between people with a disability and without;
 and (d) between people with dependants and without.

16 ib.

17 ib.

We do not have such a benefit. A woman can't work formally half a day. Even in government agencies.» This statement applies to both parents and is related to large families, fathers and mothers alike. Equality is taken into account not on the basis of gender, but on the basis of the number of children in the family. But at this stage it is important to take into account the traditions of the country - in most cases, this applies to women, mothers. It still has gender consideration.

In a broad sense, Gender Responsive Budgeting shall be applied both to the women and men, as well as to the **equality** of different social groups in general. Thus, the GRB is a part of the long-term general project "Equality Oriented Budgeting" (hereinafter - EOB).

This report will introduce the definition of Gender Responsive Budgeting and outline the main ideas and global standards.

Gender Responsive Budgeting is the application of a gender approach to the budget process. This means **a gender-responsive budget assessment that is gender-sensitive at all levels of the budget process and restructures revenues and expenditures to ensure gender equality**.¹⁸ Instead of Gender Responsive Budgeting, the terms "gender-sensitive", "gender-dependent or gender-sensitive budget" and "women's budget" can be used as synonyms. Gender Responsive Budgeting **does not mean an autonomous budget for women**. It is not limited to the budgetary appropriation process aimed at equal opportunity policies or the promotion of women but **covers the entire budget, income and expenditures**.

Gender Responsive Budgeting is an integral part of gender mainstreaming, and budgets shall be considered in conjunction with policy. The gap between policy and resource allocation that has been identified in almost all Gender Responsive Budgeting initiatives to date, **and budget and policy development, must be provided in close coordination**.¹⁹

Gender Responsive Budgeting areas:

- to promote accountability and transparency in fiscal planning;
- to increase gender-sensitive participation in the budget process, for example, by taking measures to involve women and men equally in budget formation;
- to promote gender equality and women's rights.²⁰

Example of responsibility distribution for Gender Responsive Budgeting and statistics in Austria (fiscal year 2013)²¹:

- Promote the reconciliation of work and family life: Ministry of Finance; Ministry of Economy and Family; Supreme Court
- Promote women's participation in the labour market: Ministry of Labour and Social Affairs, Ministry of Economy and Family; Ministry of Transport, Innovation and Technology
- Reduce the gender pay gap: Ministry of Finance
- Protection of women against violence: Federal Chancellery; Ministry of Internal Affairs
- Poverty reduction among women: Ministry of Labour and Social Affairs
- Improve the representation of women in state institutions: Federal Chancellery;
- Ministry of Defence; Ministry of Science; Ministry of Economy and Family; Ministry of Finance
- Improve databases on gender (statistics): Court of Accounts; Ministry of Labour and Social Affairs; Ministry of Healthcare; Ministry of Transport, Innovation and Technology
- Raising public awareness for gender equality: Parliament; Federal Chancellery; Ministry of Foreign Affairs.

18 <https://rm.coe.int/1680596143>

19 <https://rm.coe.int/1680596143>

20 Next – ERB, Quinn, 2013. For more information, see above.

21 https://www.un.org/en/ecosoc/newfunct/pdf/vpd_steger.pdf

Influence on Kazakhstan's position in international rankings

Improvements in gender indicators and the inclusion of a statistical gender dimension in all strategic and budget documents, will result in an improved position in line with the UN's Sustainable Development Goals (SDGs)²² for all rankings, including the SDGs' indices themselves.

Sustainable Development Goals index (SDGI)

The Sustainability Report is an annual document that calculates a rating of 115 indicators, and²³ Kazakhstan ranks 77th with 68.7 points in the Sustainability Report 2019. Between Bahrain (76th place with the same score), Armenia (75th place, 68.8 points) and Mexico (78th place, 68.5 points). Denmark is in first place with 85.2 points. Kyrgyzstan is 48th with 71.6 points, Russia is 55th with 70.9 points; Belarus is 23rd with 77.4 points. On page 256 of the report, you can see detailed information on Kazakhstan for each indicator.

In September 2015, Kazakhstan joined the UN SDGs, where 12 of the 17 goals are gender-sensitive. This means that almost all programmes at all levels of management should include gender indicators, keeping track of which corresponding improvements should lead not only to an increase in the country's position in the world ranking, but also to real improvement in development.

The rankings of the Sustainability Report include an index for assessing and measuring government efforts to implement the SDGs. There are only a few indicators, and there is an indicator such as "In the latest central/federal budget document, are the SDGs mentioned?": the answer to the question **"Are the terms "Sustainable Development Goals", "SDGs" and "Agenda 2030" accepted?"**²⁴ is also taken into account. The following question "if yes, are the SDGs mentioned for domestic implementation and/or international cooperation?", and the placement of such provisions in the annual budget is primarily the responsibility of the Ministry of Finance, Ministry of National Economy and Parliament. There is also an indicator: "Over the past year, has any official statement been made by a high-ranking official (Head of State and/or Cabinet Member) endorsing the implementation of the SDGs at the national level?" - this is the responsibility of the President and his administration, or the Prime Minister.

An important question also concerns the following: "Has the National Statistical Institute or any mandated central/ federal institutions identified official key national indicators to monitor implementation of the SDGs?", and, "If yes, how many indicators are in this list of official national indicators?"

The last indicator concerns interaction with the public: "Have comprehensive stakeholder engagement mechanisms been developed to inform the implementation of the SDGs?"

Improving Kazakhstan's position in the Open Budget Index (OBI)

Every two years, countries are evaluated and ranked according to the Open Budget Index²⁵. The assessment includes, among other things, determining whether the country's 8 main budget documents are gender-oriented. Including the division of budgets by men and women in each of these documents will increase the country's rating by 1 point, which means only 8 points. This index is included in the Millennium development goals (MDGs) and is included in the SDGs²⁶. An increase in the OBI indirectly affects the investment attractiveness of countries.

Kazakhstan's position in the IOB is 53 points. It is located between Honduras at 54 and Nepal, 53. Russia's IOB is 72, Kyrgyzstan, 55 and Georgia is in the top five in the world at 82 (New Zealand is in first place at 89).

²² <https://www.un.org/sustainabledevelopment/ru/sustainable-development-goals/>

²³ https://s3.amazonaws.com/sustainabledevelopment.report/2019/2019_sustainable_development_report.pdf

²⁴ [ib.](#)

²⁵ <https://www.internationalbudget.org/>

²⁶ <https://www.internationalbudget.org/international-advocacy/sustainable-development/>,

<https://www.internationalbudget.org/wp-content/uploads/Budget-Brief-From-Numbers-to-Nurses.pdf>

4.2. International practice and definitions

4.2.1. Plans and reports on implementation of GRB

Gender Responsive Budgeting (GRB) is implemented in many OECD countries. According to the "Concept of family and gender policy of the Republic of Kazakhstan until 2030" in 2016 ²⁷(hereinafter – the Concept), **it was planned to introduce Gender Responsive Budgeting** in the formation of state bodies' budgets. In this document, the goals of the State Gender Policy prescribe the achievement of equal rights, benefits, responsibilities and opportunities for men and women in all areas of society's activities, and **overcoming all forms and manifestations of discrimination on the basis of sex**. In particular, in order to achieve the goal of the State Gender Policy, it is necessary to fulfil the following objectives: 9) the examination and assessment with a view to introducing gender approaches into the system of state and budget planning and taking them into account when developing regulatory legal acts aimed at ensuring equal rights and opportunities for men and women; 4.2. Strategy for the implementation of family and gender policies - the strengthening of the gender equality institution through state regulation and introduction of a gender impact assessment in the system of state and budget planning, and taking it into account when developing regulatory legal acts.

The Concept also stated that:

- An authorized body will be appointed to provide leadership and intersectoral coordination in the field of gender policy, thus the institutional framework of the National Commission will be improved.
- Gender approaches (including gender statistics) will be integrated into the system of state and budget planning. The developed gender approaches will be taken into account when working out regulatory legal acts aimed at ensuring equal rights opportunities for men and women.
- The issues of introducing Gender Responsive Budgeting will be considered in the formation of budgets for state bodies.
- Regarding the strategic plans of state bodies, the main direction of the Concept will be monitored in terms of its target indicators.
- The implementation of the Concept will be assessed on the basis of accomplishment of its goals and objectives.
- The provisions of the Concept will be implemented in stages through the Action Plan approved by the Government of the Republic of Kazakhstan. The Government of the Republic of Kazakhstan, on an annual basis, will submit a consolidated report on the progress of implementation of the Concept to the President of the Republic of Kazakhstan. In addition, the National Commission will hear central and local executive bodies regarding the implementation of the Concept at its quarterly meetings.

A plan for the implementation of the Concept was drawn up and published²⁸. The National Commission for Women, Family and Demographic Policy (hereinafter referred to as the NC) acted as the Central Agency for gender issues. The above notwithstanding, there is nothing about gender budgeting and gender statistics in its objectives and powers²⁹ according to reports on the website and in the media. The members of the Commission are not interested in gender budgeting and may not have sufficient competence³⁰ to implement such a large project as the introduction of Gender Responsive Budgeting in full. However, the OECD Review (OECD Review of Gender Policy Delivery in Kazakhstan), conducted as part of the work programme of the OECD Public Governance Committee, shows³¹ that "in Kazakhstan, the National Commission (NC) plays a key role in promoting targeted work to ensure gender-responsive budget planning at the government wide level." Among others, in the initial Action Plan for the Concept implementation, where the change agent was the NC, there were items that could promote both the GRB and gender policy in general, as:

²⁷ <https://egov.kz/cms/ru/law/list/U1600000384>

²⁸ https://tengrinews.kz/zakon/pravitelstvo_respubliki_kazahstan_premier_ministr_rk/bpak_i_semya/id-P1700000106/

²⁹ https://egov.kz/cms/ru/law/list/U0600000056_

³⁰ https://massaget.kz/laws/rus/docs/U0600000056_#z16 Composition of the Commission on women's affairs

³¹ http://www.oecd.org/gov/Russian_Gender_Kaz.pdf

- The Concept of the draft Law "On introducing amendments and additions to some legislative acts of the Republic of Kazakhstan on issues related family and gender policies" to align with the SDGs and the concluding observations of the UN Committee on the elimination of discrimination against women, as well as the standards of OECD countries.
- Study the practice of introducing Gender Responsive Budgeting in countries with similar state and budget planning systems. Develop a draft plan for introducing gender budgeting into the current state and budget planning system (June 2019).
- Ensure the integration of target indicators of the Concept of Family and Gender Policies until 2030 in the relevant documents of the state planning system.
- Ensure the integration of target indicators of the Concept of Family and Gender Policies until 2030 in the relevant documents of the state planning system (December 2017)
- Introduction of the draft consolidated report of the Government on implementation of this Plan; the coordinator is The Ministry of Labour and Social Protection of the Population of the Republic of Kazakhstan.

But many items of the plan were not fulfilled. In the Report on the Plan³² prepared by The Ministry of Labour and Social Protection of the Population, the specified reason is "the long-term activities and indicators. **However, the gender budgeting targets stated in the 2017-2019 Plan become irrelevant**³³, which indicates the lack of the country's support in this issue, or the low competence of the National Commission members.

4.2.2. The system of state planning

In the system of state planning, for which the Ministry of National Economy is responsible, there is a Government Decree No.790 dated November 29, 2017: "The system of state planning in the Republic of Kazakhstan", which describes the requirements for plans at various levels, including the requirements for indicators of programme results³⁴. This document describes in reasonable detail the hierarchy of state planning, shown in figure 1.

At the first level, documents with a long-term vision of the country's development with key priorities and guidelines are presented. At the second level – documents defining the parameters of economic development of the country, oblast, city of national significance, capital, as well as documents of intersectoral and interdepartmental nature. At the third level – documents that determine the ways to achieve the goals of the documents of the state planning system based on the segmentation of the first and second levels.

SCHEME 53. The hierarchy of the State Plan

Level 1 - the Development Strategy of Kazakhstan up to 2050, Strategic Development Plan of the Republic of Kazakhstan up to 10 years inclusive, The Forecast Scheme of Territorial and Spatial Development of the country, National Security Strategy of the Republic of Kazakhstan.

Level 2 – the Forecast for the Socio-Economic Development for 5 years, **State programmes** in the areas of development for a period of at least 5 years.

Level 3 - Strategic plans of state bodies for 5 years, **programmes of Territorial Development** for 5 years, development strategies for 10 years of national management holdings, national holdings and national companies.

32 <https://www.enbek.gov.kz/ru/node/362022>

33 http://dsm.gov.kz/sites/default/files/pages/plan_mer_rus_0.doc

34 https://economy.gov.kz/ru/pages/sistema-gosudarstvennogo-planirovaniya-v-respublike-kazahstan?theme_version=special

Each document at each level should present gender indicators and intentions according to the SDGs, but they do not. They should be repeated at each level, but this is not the case either. There are not enough statistics on gender. Needless to say, such an important document that defines all strategic planning of the country, as the "System of State Planning in the Republic of Kazakhstan", does not contain any provisions that would require the inclusion of gender indicators in all areas of development.

Within the framework of this report and limited time and financial resources, the existing programmes, tools, and mechanisms for setting goals and aligning with the SDG goals were reviewed.

The table below illustrates the approach and principles for developing a gender analysis for one area, for example, **business development and entrepreneurship**, and only one SDG indicator for that area.

For **SDG goal 8**: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work **for all**, (one of the objectives - 8.3): To promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro, small and medium-sized enterprises, including access to financial services. Combined with SDG Goal 5: Ensure gender equality and empower all women and girls, one of the objectives of **SDG Goal 5** is: To Implement reforms to provide women with **equal rights to economic resources**, as well as access to ownership and disposal of land and other forms of property, **financial services**, inherited property and natural resources in accordance with national laws. Several programmes and areas of development in Kazakhstan correspond to these indicators.

For example, on December 31, 2019, the <https://tengrinews.kz/zakon/docs?ngr=P1900001050 - z12> **State programme of Industrial-Innovative Development (SPIID)** of the Republic of Kazakhstan for 2020-2025 was adopted³⁵. Section 4 of the Goals, Objectives, Targets and Performance Indicators programme states the following:

Goal: competitive manufacturing industry in the domestic and foreign markets.

Objectives:

- 1) deepening industrialization by increasing the potential of industrial entrepreneurship;
- 2) increase in production volumes and expansion of the range of processed goods that are in demand in domestic and foreign markets;
- 3) Increase industrial capacities by promoting the development of basic production facilities and implementation of strategic projects;
- 4) technological development and digitalization of manufacturing industries.

The achievement of the programme goal will be measured by the following target indicators (Table 1):

- 1) real growth of labour productivity in the manufacturing industry by 1.6 times against the level of 2018;
- 2) growth of the volume of manufacturing industry exports by 1.9 times against the level of 2018;
- 3) index of physical volume of investments in fixed assets of the manufacturing industry by 1.6 times against the level of 2018;
- 4) increase in the number of operating manufacturing enterprises per 1000 people of economically active population by 1.5 times against the level of 2018;
- 5) increasing the place in the Economic Complexity Index (Harvard) from 78 to 55 (level from -0.31 to 0.14)

As can be seen, there are no gender targets for this programme, and all the indicators are given in general, not disaggregated by sex.

Let's consider the State programme of business support and development "Business Roadmap-2025"³⁶, which aims to ensure sustainable and balanced growth of regional entrepreneurship, as well as to maintain existing and

35 <https://egov.kz/cms/ru/law/list/P1900001050>

36 http://base.spinform.ru/show_doc.fwx?rgn=121920#A5OP0MLJXN

create new permanent jobs, with the objectives:

1. Increase access to financing for entrepreneurs in rural settlements, small towns and monocities.
2. Increase production capacities of entrepreneurs in rural settlements, small towns and monocities.
3. Increase the volume of manufactured products of the manufacturing industry.
4. Create new competitive products.
5. Prevent the transformation of currency risks into credit exposures due to foreign currency fluctuations.
6. Information and analytical support for entrepreneurship.
7. Develop the competence of entrepreneurs.
8. Expand business relationships.

Target indicators:

1. Bring the share of SMEs in GDP to at least 33.8%.
2. Increase tax revenues from programme participants by 2 times from the level of 2017.
3. Create 30 thousand new jobs by programme participants.
4. Bring the share of manufacturing industry in the GDP structure to at least 13.4 %.
5. Bring the share of medium-sized businesses in the economy to at least 13.7 %.

Similarly to SPIID, there are no gender indicators for the programme's goals, objectives and targets. But they are easy to implement by adding a mandatory gender division to the reporting tables of the Committee on Statistics (CS). For example, the website of the CS of the Ministry of National Economy, provides tables on entrepreneurship that do not contain a gender component³⁷. Tracking gender against already available indicators can significantly improve SDGs monitoring. Moreover, it is better to track by specific indicators.

Also, the CS website provides the Gender Inequality Index³⁸, calculated on the basis of official statistics on the UNDP methodology published in the Human Development Report 2011, but does not explicitly include the Female Entrepreneurship Index or the Female Economic Activity Index (it would be reasonable to suggest inclusion to encourage the development of women's entrepreneurship).

All the data collected is presented in the table below.

This table shows that when decomposing SDG goals to lower levels, the situation for monitoring is difficult for the country, oblast and rayon. The SDG goals and objectives themselves are not always relevant and indicative for Kazakhstan. Share of informal employment in the non-agricultural sector, by gender

The statement of goals and objectives of SDG No. 8 covers several areas of human economic activity (employment and entrepreneurship, and, on the whole, living standards), so they are decomposed according to several indicators. But if the proposed SDG indicator is included in all lower-level programmes, it will be possible to follow the UN proposals. However, insufficient elaboration of goals, objectives and indicators has a strong impact on the achievement of goals across the entire vertical: from the UN to the rayon (and village).

It is clear that the proposals from Sange on the formulation of objectives are approximate. The figures will need to be replaced by relevant wording and clarification in general, to work on the development of objectives and indicators with consultants at different levels.

All indicators, even existing ones, shall be "broken down" by gender and shall also be provided in a specific form (one woman, one man, one person) where it makes sense.

³⁷ <https://gender.stat.gov.kz/ru/category/6>

³⁸ <https://gender.stat.gov.kz/ru/category/12>

TABLE 75. Example of one SDG indicator with gender breakdown (under Goal 8: economic development, by 1 indicator)

International level	Republican level	Regional level (For example, NKO)	Local level (for example, Mamlyut rayon)
SDG – selective goal for Quality Education ³⁹ : until 2030. By 2030, SDG 8: Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro, small and medium-sized enterprises, including through access to financial services ⁴⁰ .	Strategic programmes and goals. SPIID ⁴¹ : Competitive manufacturing industry of the Republic of Kazakhstan in the domestic and foreign markets. (note by Sange: the Goal is not specific and does not directly relate to the SDG goal). The same applies to the objectives of this programme. "Business Roadmap - 2025" ⁴² : ensuring sustainable and balanced growth of regional business, as well as maintaining existing and creating new permanent jobs. (note by Sange: the Goal is not clear, but related to the SDG goal) In the context of this SDG goal, goals specified in one of the following programmes can be included: Increase the share of small enterprises with turnover of more than 10 million per year (by percentage specified). Increase the share of informal employment in the non-agricultural sector (by percentage specified). And gender goal: To increase the proportion of women entrepreneurs among medium and large businesses (by percentage specified). etc.	The programme of Territorial Development. The programmes of Territorial Development of the NKO for 2016-2020 ⁴³ Goals listed (including): -Sustainable development of the oblast economy; -Development of competitive industry in the region, which ensures the development of manufacturing industries; -Creation of conditions increasing the competitiveness of agro-industrial complex subjects; -Creation of favourable conditions for small and medium-sized business development in the region; -Industrial and innovative development of the region (Note by Sange: the Goals are not specific at all, but there is no mention of jobs related to the purpose of the SDGs).	The programme of Territorial Development, Karasay rayon development programme for 2016-2020 ⁴⁴ -Sustainable development of the rayon's economy; -Development of competitive industry in the region, which ensures the development of manufacturing industries; -Creation of conditions increasing the competitiveness of agro-industrial complex subjects; -Creation of favourable conditions for small and medium-sized business development in the region; -Industrial and innovative development of the region; (Note by Sange: the Goals are not specific at all, but there is no mention of jobs related to the purpose of the SDGs. Exact duplication of NKO goals) They should be similar to the Republic's goals and indicators, but at the district, city and village levels.
Example of an indicator: Proportion of informal employment in non-agriculture employment, by sex (%) ⁴⁵ Share of informal employment in the non-agricultural sector, by gender	There is no clearly defined target indicator corresponding to the SDG indicator According to the above proposed objectives, the following can be proposed: The share of small businesses with a turnover of more than 10 million per year, 50% of which were founded by women. The share of informal employment in the non-agricultural sector (by percentage specified). The proportion of women entrepreneurs among the enterprises of medium-sized and large businesses. The SDG indicator shall be kept: Share of informal employment in the non-agricultural sector, by gender	The indicators similar to the republic indicators but at the rayon level shall be presented. Random selected indicators, which are relevant to the SDG Goal: - Share of SMEs in GRP, % of GVA in GRP; - Share of medium-sized businesses in the economy, % of GVA in GRP; - Investment in fixed assets by 2016, %; - Unemployment rate, %; - Youth unemployment rate, %; - Share of unproductively employed, as a percentage of total self-employed; - Share of income of the least wealthy 40% of the population, % in total population income	The indicators similar to the republic indicators but at the rayon level shall be presented. Random selected indicators, which are relevant to the SDG Goal: - Share of operating small and medium-sized business entities in the total volume of registered, % - Share of outward direct investments in the total volume of investments in fixed assets; - Share of innovatively active enterprises out of the number of operating enterprises, % - Unemployment rate, % - Percentage of employed persons who applied for employment, % - Percentage of employed people with a permanent job from the target group of applicants, %

4.2.3. The statistics for SDGs in Kazakhstan

The statistics for SDGs in Kazakhstan

In spite of the fact that now there are no goals and targets for the GRB in the plans, the Committee on Statistics of the Ministry of Economic Development of the Republic of Kazakhstan developed a national platform for reporting

39 <https://www.un.org/sustainabledevelopment/ru/education/>

40 This is a very vague objective, but you can find an indicator for each direction (note by Sange).

41 <https://egov.kz/cms/ru/law/list/P1900001050>

42 http://base.spinform.ru/show_doc.fwx?rgn=121920#A5OP0MLJXN

43 http://uebp.sko.gov.kz/page/read/Programma_razvitiya_territorii_SKO_na_20162020_gody.html?lang=ru

44 http://maml.sko.gov.kz/page/read/Gosudarstvennye_programmy.html?lang=ru

45 <https://sustainabledevelopment.un.org/sdg8#targets>

on the SDGs within the framework of the Joint Economic Research programme project. Under this, a preliminary analysis of the availability and gaps in data on the SDG indicators was conducted; a system of indicators for monitoring the SDGs out of 297 indicators was developed together with members of 5 Inter-agency Working Groups established under the Coordination Council for Sustainable Development Goals:

- 163 global indicators adopted without changes;
- 58 global indicators include small changes;
- 41 alternative/proxy indicators are proposed;
- additional 35 national indicators were included.
-

More detailed information on each indicator can be found in subsections of The 17 Sustainable Development Goals on the national reporting platform on the SDG developed by the Committee on Statistics of the Ministry of Economics of the Republic of Kazakhstan, which is under development and available at: <https://kazstat.github.io/sdg-site-kazstat/>.

The Committee on Statistics of MNE RK plays a key role in establishing the SDGs monitoring system. It coordinates and cooperates closely with all data producers and users in the process of SDG data collection and dissemination. Even a special structural unit has been created to carry out data collection and dissemination - the Statistics Office on the SDGs⁴⁶. Statistics on the SDGs, which keeps statistics disaggregated by gender and age (for children).

An interdepartmental Working Group on the development and implementation of the SDG monitoring system was established, which included all stakeholders (government agencies, local executive authorities, private sector, national companies and holdings, trade unions, research institutes, NGOs, political parties, UN agencies, development banks). **It assessed the readiness of the national statistical system to provide global indicators for SDG monitoring based on the UNECE assessment table; work is still in progress.**

GRB situation in the field of entrepreneurship

- UN SDG Goal 8 states: Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all, with targets including the following:
- 8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro, small and medium-sized enterprises, including through access to financial services.
- 8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and people with disabilities, and equal pay for work of equal value.
- 8.6 By 2020, substantially reduce the proportion of youth not in employment, education or training.
- 8.8 Protect labour rights and promote safe and secure working environments for all workers, including migrant workers (in particular women migrants), and those in precarious employment.
- 8.10 Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.
- 8.b By 2020, develop and operationalize a global strategy for youth employment and implement the Global Jobs Pact of the International Labour Organization.

All tasks in this area are highly gender-sensitive and require different approaches for men and women and, accordingly, the maintenance of gender statistics.

Since the development of the Concept Paper on Gender Policy, Kazakhstan has adopted the following programmes, which include issues related to entrepreneurship:

Strategy "Kazakhstan-2050", State programme "Digital Kazakhstan", State programme for Infrastructure

46 https://www.unescap.org/sites/default/files/Session4_Kazakhstan_SDG_indicators_Russian.pdf

Development "Nurly zhol", State programme for Industrial and Innovative Development (Industrialization programme), but in none of them, except for the strategy "Kazakhstan-2050", which has an entire section related to women, no indicators for women's entrepreneurship and no gender breakdown is presented. Accordingly, there is no gender breakdown in shifts to lower planning levels (for example, in programmes of Territorial Development). It is very important to use the existing indicators of the Committee on Statistics on the SDGs to deliver the right goals in these programmes. Extensive training of specialists is required.

Indicators of discrimination or equality would be indicators, for example, on access to and use of DAMU loans separately by men and women.

For the above indicators, as an example, 8.3.1 Proportion of informal employment in non-agricultural sectors by gender⁴⁷, where regional differences can be seen - by age, among other things, which helps to determine the youth policy, including the gender aspect. In this way, it is possible to find information and justify setting goals at any level, in accordance with the SDGs.

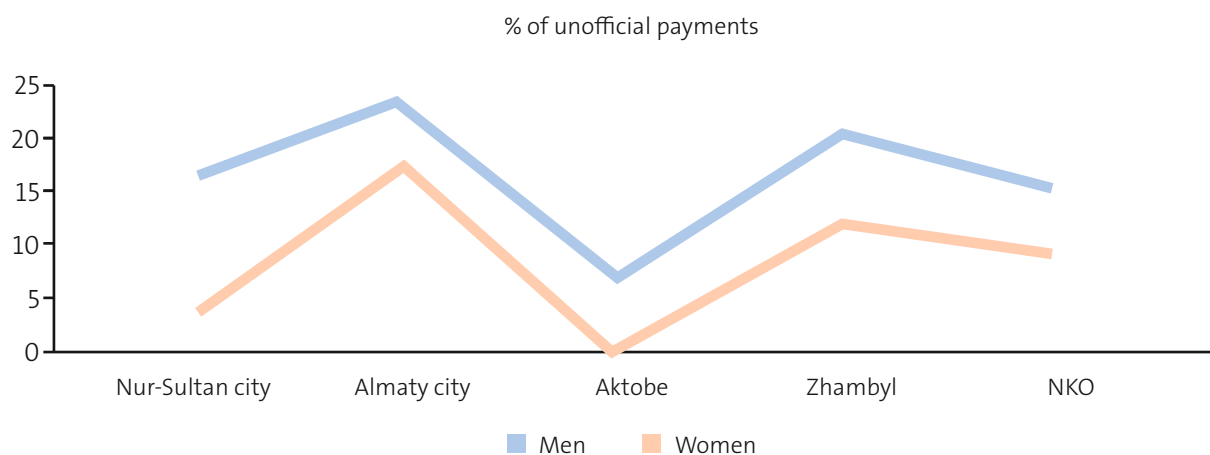
5. Barriers to women's entrepreneurship development

5.1. Corruption as a barrier to the development of women's entrepreneurship

According to the results of the conducted research, 11% of the surveyed entrepreneurs and self-employed have encountered cases of unofficial payments in their business activity. 78% of respondents noted that they have not encountered such cases at all. 11% found it difficult to answer this question or refused. It is possible that those who were not willing to answer this question participated in unofficial payments, then the share of those who faced cases of corruption would increase to 22%.

Entrepreneurs and self-employed people in Almaty City (18%) and Zhambyl oblast (16%) report more frequent cases of corruption than in other regions. Less cases of corruption than in other regions has been noted in Aktobe oblast (2.5%). However, judging by the situation based on the proportion of those who have not encountered cases of unofficial payments, the worst situation is observed in Nur-Sultan, especially among men in this city.

DIAGRAM 80. Cases of corruption by gender and region, % of unofficial payments.



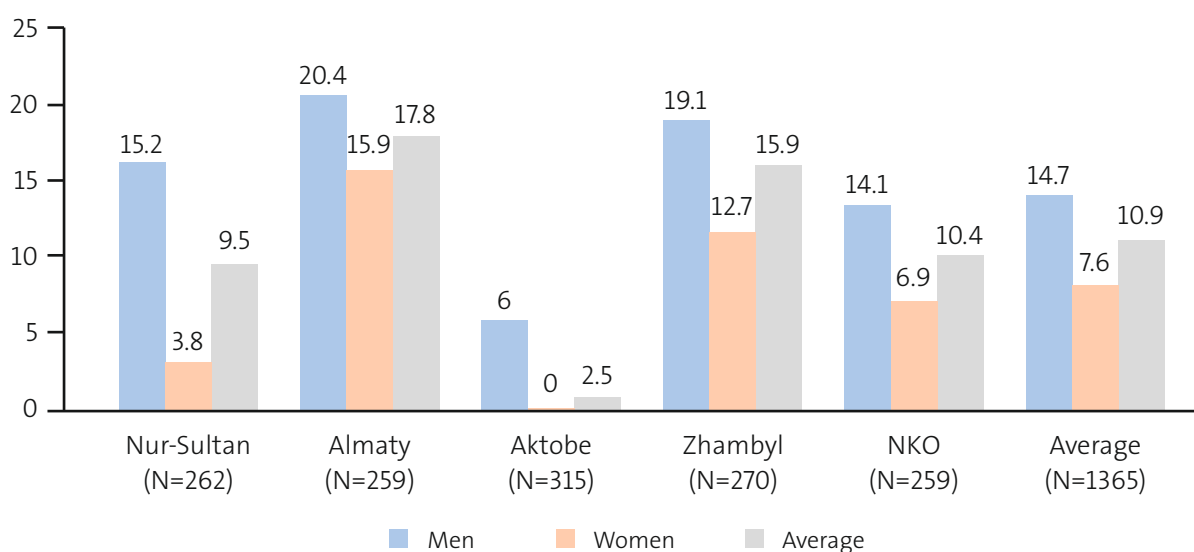
47 https://old.stat.gov.kz/faces/wcnav_externalId/R_SDG_goals-8?_afLoop=11283121114659884#%40%3F_afLoop%3D11283121114659884%26_adf.ctrl-state%3D12y0naaw38_35

TABLE 76. Have you encountered any cases of unofficial payments in your business activities? Results of answers to the question, %

Region	Answer	Men	Women	Average
Nur-Sultan (N=262)	Yes	15.2	3.8	9.5
	No	54.5	77.7	66
	Not sure	30.3	18.5	24.4
Almaty (N=259)	Yes	20.4	15.9	17.8
	No	72.2	76.2	74.5
	Not sure	7.4	7.9	7.7
Aktobe (N=315)	Yes	6	0	2.5
	No	90.3	92.3	91.4
	Not sure	3.7	7.7	6
Zhambyl (N=270)	Yes	19.1	12.7	15.9
	No	77.2	82.8	80
	Not sure	3.7	4.5	4.1
NKO (N=259)	Yes	14.1	6.9	10.4
	No	71.9	79.4	75.7
	Not sure	14.1	13.7	13.9
Average (N=1365)	Yes	14.7	7.6	10.9
	No	73.4	82.3	78.1
	Not sure	11.9	10.2	11

Men are more likely than women to face corruption cases both on average in the Republic of Kazakhstan (11.9% and 10.2%, respectively), and in individual pilot regions. And the biggest difference between answers of men and women is observed in Nur-Sultan City (11% difference).

DIAGRAM 81. Prevalence of unofficial payments. Percentage of residents of pilot regions who reported encountering unofficial payments in their business activities, %



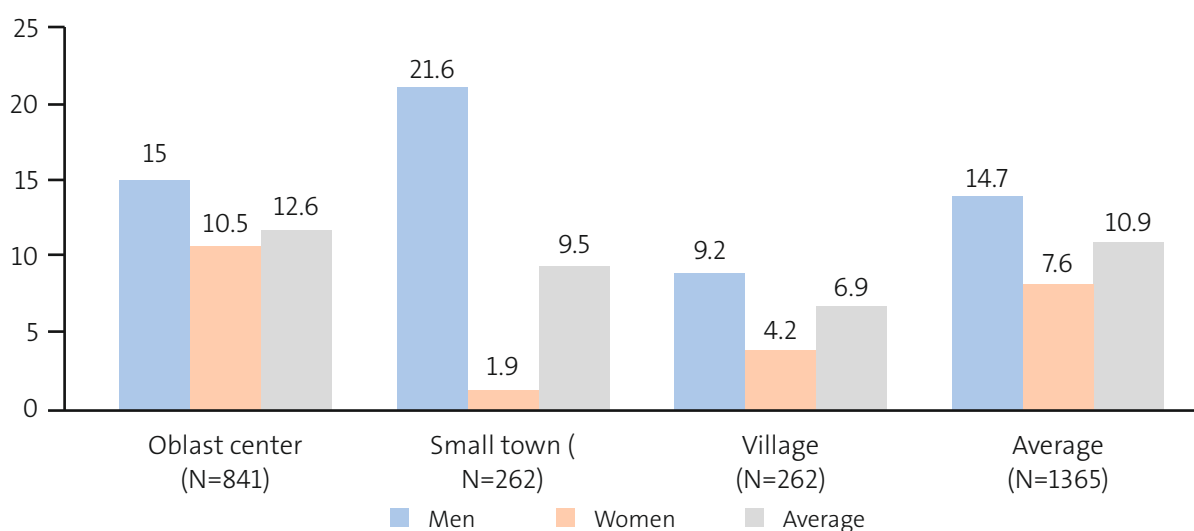
On average, self-employed people are more likely to face corruption cases than existing entrepreneurs (14% and 10% respectively), and this difference is even greater among men (26% and 12% respectively). The opposite situation is observed among women: self-employed women face unofficial payments less often than women entrepreneurs.

DIAGRAM 82. Prevalence of unofficial payments. Share of entrepreneurs and self-employed people who mentioned that they had encountered cases of unofficial payments in their business activities, %



Unofficial payments are most often encountered by respondents of oblast centres (13%), followed by residents of small towns (9.5%), with the least number of such situations occurring in rural areas (7%). Men in small towns suffer more than others from unofficial payments (22%), women in these same small towns suffer less than others (2%).

DIAGRAM 83. Prevalence of informal payments, by type of settlement. Share of entrepreneurs and self-employed people who mentioned that they had encountered cases of unofficial payments in their business activities, %



On average, entrepreneurs and self-employed pay unofficially about 81,000 tenge (minimum amount is 1,000, maximum is 500,000 tenge). Unofficial payments for women are on average slightly less than for men (72,114 tenge and 85,452 tenge, respectively).

TABLE 77. Amount of unofficial payments, tenge

Gender	Average, tenge	#	Minimum	Maximum
Men	85,452	42	1,000	500,000
Women	72,114	22	1,500	500,000
Average	80,867	64	1,000	500,000

The average amount of unofficial payments is higher in Aktope oblast which is an oil and gas region (252,500 tenge on average) and in the republican centres: Nur-Sultan City (103,750 tenge) and Almaty City (133,160 tenge). The lowest unofficial payments are in Zhambyl oblast (24,071 tenge).

TABLE 78. Amount of unofficial payments, broken down by region, tenge

Region code	Average, tenge	#	Minimum	Maximum
Nur-Sultan City	103,750	4	30,00	387,000
Almaty City	133,160	25	5,000	500,000
Aktobe	252,500	2	5,000	500,000
Zhambyl	24,071	21	1,000	100,000
NKO	35,083	12	5,000	100,000
Average, sum for N	80,867	64	1,000	500,000

"Every month, the district police officer takes 10,000 tenge, ecologist, 5,000 tenge and firefighters, 5,000..."

"from 10% to 30% of the tender amount"

"30% of the tender amount"

"2,000 tenge and above"

"favour for a favour"

17.5% of the interviewed entrepreneurs and self-employed consider that unofficial payments, gifts or informal services is an integral part of entrepreneurial activity, i.e. they have accepted this situation. 63% of respondents disagreed with this opinion. 20% found it difficult to answer or refused to answer.

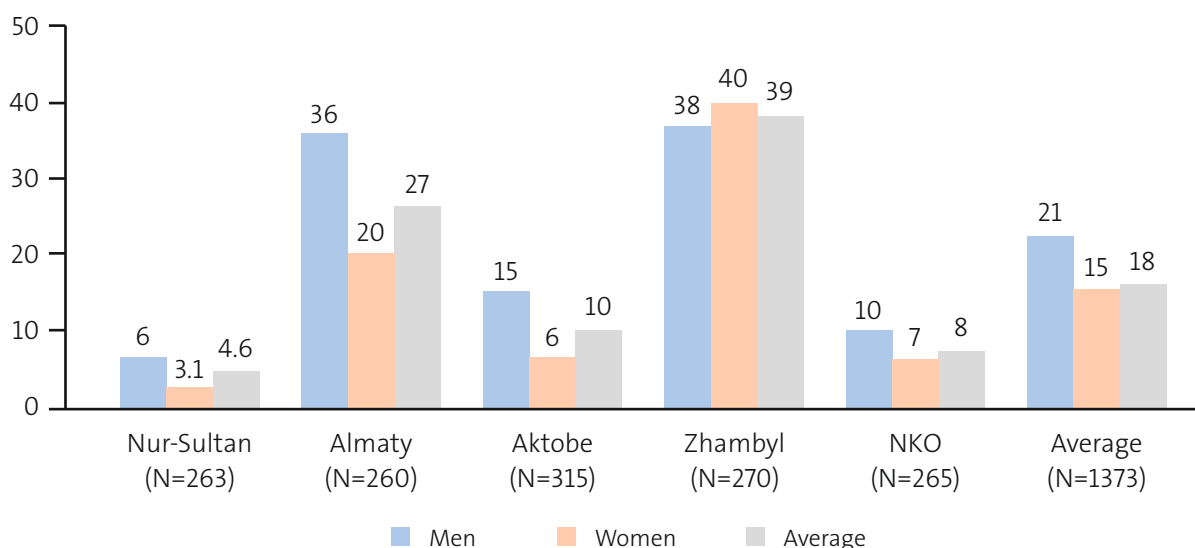
Men are more likely to accept corruption than women. Entrepreneurs are more tolerant of corruption than self-employed people.

TABLE 79. Convinced that the provision of unofficial payments, gifts or informal services is an integral part of business activity, %

	Men	Women	Average
Entrepreneurs (N=1018)	21.4	16.3	18.8
Self-Employed (N=355)	17.3	11.2	13.8
Average (N=1,373)	20.5	14.9	17.5

Among entrepreneurs and self-employed, residents of southern regions are more tolerant of corruption, while northern and western regions are less tolerant. For example, 39% of respondents in Zhambyl oblast and 27% in Almaty believe that providing informal payments, gifts or informal services is an integral part of business activity. While in Nur-Sultan, North Kazakhstan oblast and Aktobe oblast, this share of respondents is 10% or less.

DIAGRAM 84. Convinced that the provision of unofficial payments, gifts or informal services is an integral part of business activity, by region, %



Thus, it can be concluded that self-employed people are more likely to participate in corruption schemes, although they are less tolerant of corruption. Women are less likely than men to participate in unofficial payments and are less likely than men to believe that the provision of unofficial payments, gifts or informal services is an integral part of business activities. If we compare the regions, it can be noted that residents of southern regions are more tolerant of corruption than northern regions and face it more often.

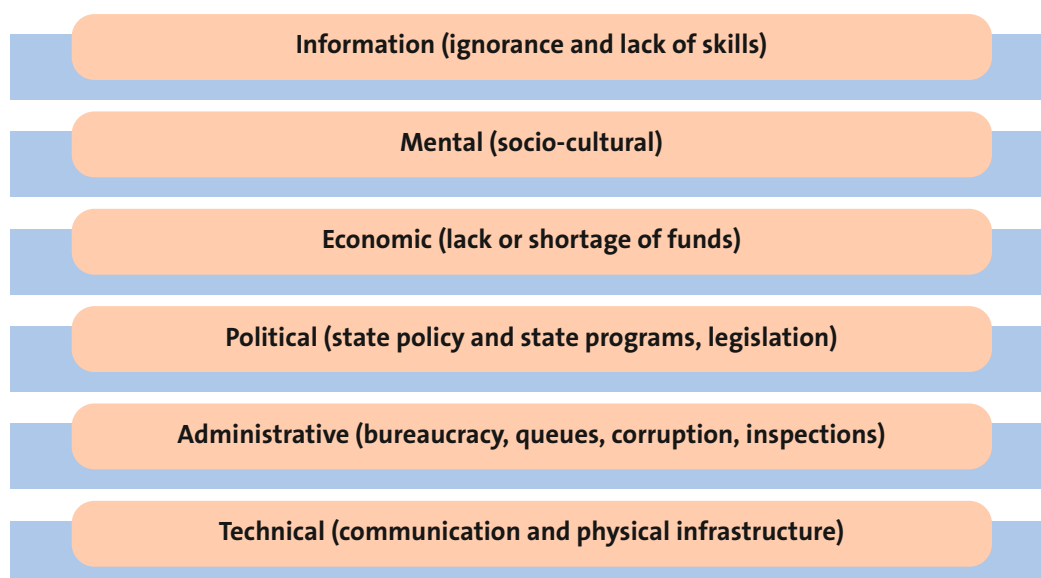
5.2. Systemic barriers at the legislative and institutional levels

Based on the analysis of the expert interviews, several groups of barriers to women's entrepreneurship development in Kazakhstan were identified:

- Information
- Mental
- Economic
- Political
- Administrative
- Technical

Among entrepreneurs and self-employed, residents of southern regions are more tolerant of corruption, while northern and western regions are less tolerant. For example, 39% of respondents in Zhambyl oblast and 27% in Almaty believe that providing informal payments, gifts or informal services is an integral part of business activity. While in Nur-Sultan, North Kazakhstan oblast and Aktobe oblast, this share of respondents is 10% or less.

Types of barriers



Information barriers are related to the lack of information about existing programmes and support measures, as well as the lack of necessary knowledge and skills for doing business.

"Everything has been implemented long ago, but not everyone knows about it. Now the main problem is awareness. The access to information is everywhere. People just need to make use of it" (IDI, NCE Atameken, Nur-Sultan).

"It can be felt in the village, there is no awareness, no self-confidence" (IDI, Council of Businesswomen, Akmola oblast).

Lack of specialized business courses in most villages:

"We don't have any business courses in our village. I suggested that young women go to the districts to get training, and they said, "Are you reallyyy going there every single day?" (IDI, an entrepreneur, EKO).

Mental (socio-cultural) barriers stem from the norms and values of the social environment and include value orientations and behavioural attitudes that make it difficult or even impossible for women to pursue careers and businesses. According to such attitudes, a woman should primarily care for her family and do the housework. Moreover, she can do business and build a career only with the permission of her husband. These attitudes are not dominant, but still take place in Kazakhstani society. According to experts, they are particularly common in rural areas.

"There are lots of mental barriers; it works even better than laws. It is not a secret that for the Kazakh-speaking population, especially in the southern regions, sometimes it is not acceptable for a woman to work much less running a business. Especially if you take the example of relatives" (IDI, an entrepreneur, Nur-Sultan).

"That seems to be the only barrier that exists. For example, when I was in the Mangystau oblast, young women told me that they have such a tradition: women should stay at home. Even if they want to start their own business, their mother-in-law and family will not allow it. That's a mental barrier" (IDI, Member of Parliament, Nur-Sultan).

According to the research results, cultural stereotypes and mental barriers to female entrepreneurship are as follows:

1. The purpose of a woman is home and family, everything else is secondary.
2. If a woman is successful in business, this is achieved at the expense of family well-being.
3. A woman is emotionally unstable, subject to change and external influence.
4. A woman can be successful in business only with the support of a man and other close associates.
5. Women are reluctant to take risks, and they are more effective as performers than managers and strategists.

The stability of these stereotypes is ensured by the fact that they are confirmed in individual experience or in personal observations. At the same time, they are a rough generalization that can influence decision-making. This situation requires certain steps towards the recognition of women's opportunities, research and dissemination of experience that refutes existing ideas.

The main tool for overcoming stereotypes and prejudices is education, which can take the following form.

1. To work on the creation of a diverse image of a woman entrepreneur, which can be very different – from the mother of a large family to a young, independent girl.
2. In promoting women's business ideas, it is important to use flexibility and promote different business models that can cover a wide range of needs and opportunities for the women's community.
3. To conduct research and educational activities aimed at creating gender sensitivity in employment issues, also availability of various resources (time, finance, infrastructure) for business development.
4. Ensure the availability of business education with the active support of a variety of successful experience.

Economic barriers are related to the lack or absence of funds for doing business.

According to a gender expert, women initially have less economic opportunities to start and develop their businesses. Banks often treat them with prejudice; it is believed that women find it more difficult to repay the loan. It is much harder for women to find money to start a business, because even if a woman works, according to statistics her salary is 30% lower than that of men.

"Those who do not earn enough feel that they will not be able to get a loan. They will not even try to get a loan to develop their business." It is initially such an "internal" attitude, which is basically due to external reasons - the lower your income, the less likely you will be given a loan. Women do not earn that much if we talk not only about rural women, but also those living in cities. When we talk about the difference in wages, we have a 32% difference between men and women's wages" (IDI, a Gender Expert on Local Economic Development, Nur-Sultan).

It is often difficult for women to take out loans because they lack the necessary collateral:

"She wants to take a loan, but the bank does not give it, because there is not enough collateral. And the chamber of entrepreneurs won't support her, because she needs a large sum" (IDI, Council of Businesswomen, Akmola oblast).

Political barriers are defined by features of the state policy, difficulties in legislation, and limitations in a number of state lending programmes.

The programmes that DAMU provides are somewhat unrealistic. I don't think they really exist. You mentioned the Soft Loan Facilities and the lower interest rates. But a budding entrepreneur, for example, a 25 year old girl, can't comply with the requirements of that programme (IDI, an entrepreneur, Nur-Sultan).

According to the received data of sociological survey and analysis of in-depth interviews with experts, entrepreneurs are generally aware of the existence of state programmes to support women entrepreneurs. However, awareness is much lower among potential entrepreneurs. Therefore, it is worth paying special attention to the availability of information in general for the entire population. Insufficient awareness further affects the fact that entrepreneurs do not participate in state programmes, assuming in advance that their field of activity does not fit the programme. Many entrepreneurs are afraid of document collection procedures because of excessive centralized bureaucratic system.

With regard to participation in state programmes, not all respondents have an idea of what exactly can be obtained under the state programme. Obtaining competent consultation, especially in small villages and rayon centers, is problematic, which greatly affects the trust of citizens.

To improve efficiency in developing state programmes and identifying clear strategies and mechanisms, civil sector experts and entrepreneurs should be involved. It is also necessary to create a comprehensive system of economic, legal and psychological support for families and women in business.

The effectiveness of programmes depends on clear mechanisms for accountability and evaluation of authorities. At the local level, during the implementation of the programmes, it is necessary to conduct continuous inspections that include public structures.

Public Policy Evaluation

According to the results of the survey, it can be noted that respondents have a rather positive opinion of the business support policy (71.5%). The majority (72%) believe that the implemented state policy of business support applies equally to both businessmen and businesswomen. As for the local government policy in support of gender-oriented approach in business, the share of positive answers is slightly lower (67.7%), which suggests that there is a certain gap between the state and local government policies, which should not exist.

An important aspect is that entrepreneurs have a lower assessment of the implemented state and local policies that support gender equality in business than self-employed people. The share of entrepreneurs satisfied with the state policy that promotes gender equality in business activity is 69.8%, and the share of entrepreneurs satisfied with the local government policy in this matter is 66.1%.

Obviously, the self-employed people's opinion is formed only on the basis of the advertised support measures for women's SMEs; they themselves did not personally experience this support, while entrepreneurs who actually come across different support programmes are more realistic and critical about the evaluation.

Administrative barriers include problems of administrative nature (bureaucracy, corruption, queues, inspections, fines, problems related to taxation, filling out reporting documentation).

The red tape and the fears associated with it, are one of the most common administrative barriers:

"Young and upcoming entrepreneurs think that the most difficult thing is the red tape related to taxes, opening accounts; they are just afraid of documentation" (FGD, Council of Businesswomen, NKO).

Entrepreneurs mentioned corruption that has recently affected them; some said that such cases are systematic: *"I do not wish to particularize certain bodies, but the officers said it straight, "If you do not pay that particular sum of money, the process will not go further"* (IDI, an entrepreneur, Nur-Sultan).

One of the respondents described a case of corruption that occurred a year ago at customs. She had to pay a bribe because she was threatened with a fine and an indefinite delay of her parcel. This problem does not have a gender aspect and is common for both sexes of entrepreneurs.

I had an order from Germany for 569 euros. According to my calculations, I should have received the order at the end of December 2018. But, for some reason, the parcel was delayed longer than usual at customs. I didn't think much of it, since it was the New Year holidays, and I thought the delay was related to this. Thus, on the first working day after the holidays, I received a call from the customs and was told to drive over to them. I did not know that from January 1st, the new rules for buying from abroad were adopted, and the limit was reduced from 1,000 euros to 500 euros. I tried to prove that the order was made last year and it is easy to trace that it arrived at customs on December 27th. Actually, there were no violations. But they didn't listen to me. I was threatened with a fine of 30% of customs duty and a delay of the parcel at customs for an indefinite period. I tried to find friends who could help me in this situation, but everyone told me it was easier to give them what they asked for. I even had to bargain. Eventually, my parcel was released for a certain fee" (IDI, Almaty, an entrepreneur).

In order not to pay a large amount of taxes, businesswomen can work as individual entrepreneurs instead of opening an LLC.

"Under LLC there is 20-30% more taxes. So I temporarily closed the LLC and now work as an individual entrepreneur" (IDI, an entrepreneur, Nur-Sultan).

Technical barriers include problems related to infrastructure (electricity, gas, water, road quality) and the quality or lack of communication.

According to entrepreneurs, there are often problems of a technical nature when filling in and sending the reporting tax documentation to the state authorities.

System failure is a big problem. A lot of entrepreneurs try to submit the tax reports in the nick of time. "All the accountants and enterprises enter the system exactly at the end of the month. Therefore, the system is overloaded. We have discussed this with the tax agency, but the problem still exists." (IDI, Council of Businesswomen of NCE Atameken, Nur-Sultan).

Common problems in rural areas are quality of roads and difficult access to drinking water in some regions: *"The problems in the village include bad roads and lack of access to an improved water supply. I mean, people still use old hand water-pumps"* (IDI, Chairman of the Council of Businesswomen, Akmola oblast).

Insufficient and difficult access to necessary resources in rural areas:

"We don't even have a compound feed. What's the reason to keep hens if we can't feed them?" (IDI, an entrepreneur, EKO).

Barriers to adopting emerging technologies

The following barriers were identified by entrepreneurs:

- The main barrier to adopting emerging technologies is the lack of finances
"There is money, there will be new innovative equipment. There is no money. there will be no equipment"
 (Questionnaire, NKO, a male village entrepreneur).

- There is no access to high-quality consumables and raw materials
- Poor connection quality, lack of high-speed internet access
- Water supply problems, power outages
- Shortage of qualified personnel

Necessary:

- Development of new programmes to support entrepreneurs to facilitate the purchase of new technologies and innovative equipment, as only 4.5% of entrepreneurs have the opportunity to use venture capital.
- Exchange of best practices with other countries; inviting professionals from other countries that are successful in a particular field.
- Encourage entrepreneurs who have environmental protection as their core principle of business standards, who produce environmentally friendly products and use safe technologies.

Information barriers

Implemented gender equality policy measures do not find a proper positive response from respondents. One of the reasons is low awareness of these measures. Lack of information about the implemented support measures has a negative impact on the opinion about the support provided, since ignorance and misunderstanding leads to doubts about the importance and necessity.

In addition to awareness, practical evidence of the effectiveness of gender equality measures implemented by the government is also important.

Therefore, it is necessary not only to publicize the measures but also to implement them in practice. The population shall be able to see the pros and cons of each proposed measure.

Awareness of organizations that support women's entrepreneurship averages 45%. Respondents are most aware of the Association of Business Women. Least awareness surrounds the National Commission for women. The effectiveness of women's business support organizations was evaluated in the range of 3 points out of 5 possible.

Based on the data, it can be noted that these organizations' policy is more focused on working with existing businesses than with potential entrepreneurs. This follows from the fact that entrepreneurs show somewhat better awareness of these organizations than the self-employed.

Organizations involved in the development of women's entrepreneurship demonstrate discrimination in support of entrepreneurs and self-employed from small villages and small towns. Relatively low awareness about existing organizations that support women's businesses indicates that these organizations are not active enough and show little interest in these settlements.

5.3. Factors of restraint and promotion of women's entrepreneurship development

At present, a number of measures are being taken at state level to support women's entrepreneurship. There are a number of factors that promote the development of women's entrepreneurship:

- Availability of Soft Loan Facilities
- Allocation of grants for business projects
- Conducting various training, seminars and training courses
- Holding mass events to interact, share experiences and increase women's motivation
- Existence of organizations supporting women engaged in entrepreneurial activities
- Development of gender equality policy
- Information technologies development

Availability of Soft Loan Facilities:

One of the most common and popular support measures is Soft Loan Facilities, some of which are common for both men and women. Since last year, the programme of concessional lending "Economics of simple things" is being implemented. The programme coordinator is the Chamber of Entrepreneurs, Atameken. They fully support the projects under this programme:

"Last year we started a new programme on soft lending, "Economics of simple things". The Republic has been allocated about 600 billion tenge on its implementation. For entrepreneurs, the interest rate is 6% and the maximum amount is unlimited. The programme was designed to develop local production and local content in public procurement" (IDI, Department for Entrepreneurship Support and Development, Nur-Sultan).

The advantage of this programme for entrepreneurs is the absence of restrictions on the maximum amount. However, the limitation for women is that it applies mainly to production.

The programme itself considers only the priority sectors of the economy. For example, ordinary grocery stores or hairdressing salons will not comply with the requirements. The main purpose of this programme, announced by the First President of the Republic of Kazakhstan, was to support local production (IDI, Department for Entrepreneurship Support and Development, Nur-Sultan).

At the moment, manufacturing is a niche where women are almost not involved (except tailoring and textile industry). Therefore, women are less likely to receive loans under this programme.

But there are also programmes without industry restrictions, the most advantageous being the Enbek programme.

"The programme is called Enbek. It works to provide micro-loans at 6% without industry restrictions. Under this programme, we have the maximum loan amount - 8,000 Monthly Calculation Index. There are no industry restrictions" (IDI, Department for Entrepreneurship Support and Development, Nur-Sultan).

Another programme without industry restrictions is the Astana-Business 2 programme, but it has a higher interest rate than the Enbek programme.

"Under this programme, the maximum loan amount is up to 100 million tenge, the interest rate for entrepreneurs is 8.5%. It is also without industry restrictions. The entire budget is allocated from the local budget and the Damu Fund also co-finances" (IDI, Department for Entrepreneurship Support and Development, Nur-Sultan).

Also, Soft Loan Facilities aimed at supporting women have been developed. One of such programmes is the Women in Business programme under the European Bank for Reconstruction and Development.

"There is a programme called Women in Business under The Entrepreneurship Development Fund. There are some preferential conditions. This loan is provided for women-owned businesses" (IDI, an employee of a micro-credit organization, Nur-Sultan).

However, the nominal interest rate for this programme starts from 14-15%, depending on the Bank.

Another programme, Lending to Women's Entrepreneurship, has more favourable conditions,

"There is a programme Lending to Women's Entrepreneurship by Halyk Bank. At 5-7% per annum, and women could receive up to 10 million tenge for one person to develop their business. And without restrictions on the areas of activity. And the maximum loan term was 7 years. Since they were passing through the Regional Council, the Regional Chamber of Entrepreneurs was aware of it. They could immediately learn all the programmes that we have on Atameken. If there were more such financial credit programmes, it would be great" (IDI, Council of businesswomen, Nur-Sultan).

However, it should be noted that some men can register their business with female relatives, in order to obtain a Soft Loan.

Allocation of grants for business projects

Another common support measure is the allocation of grants for business projects, most of which are not gender-specific: both men and women have equal opportunities to receive grants.

"If you are an upcoming entrepreneur under the Zhas Kasipker state programme, if you are a young entrepreneur, you can get up to 505,000 tenge. If you are an upcoming entrepreneur, you can get a grant of 250,000 tenge for starting and developing your business under the Bastau programme. There is also credit financing, where at 6% you can get credit and develop your business" (NCE, Atameken, Nur-Sultan).

"The Business Roadmap 2020 programme is over, we now have new rules. There is the Business Roadmap 2025 and conditions were slightly changed. We used to have grants of up to 3 million tenge; now the maximum amount is 5 million tenge. Our next grants are scheduled to be given around May and June" (IDI, Department for Entrepreneurship Support and Development, Nur-Sultan).

Conducting various training, seminars and training courses

A significant part of training is supported by the National Chamber of Entrepreneurs of the Republic of Kazakhstan. From the example of Atameken, entrepreneurs can learn and find partners for further cooperation.

"We have 4 directions within the framework of the business project. There is a financial measure of support and also a non-financial measure of support. This support is carried out by Atameken. They teach completely free of charge. They have a training course and more than 5 different projects including 2 days, 2 weeks and 2 months' training." (IDI, Department for Entrepreneurship Support and Development, Nur-Sultan).

"The programmes that the National Chamber of Atameken are currently running are for everyone, both women and men. As part of the Business Roadmap 2020, we have a business school project and business project training. We also have Business Relationships as part of the BRM. The Senior project includes all the programmes for both budding and existing entrepreneurs, including women entrepreneurs who want to start a business. Under the Senior project, there are a lot of senior experts who come from Canada and Germany and share their experience" (NCE, Atameken, Nur-Sultan).

The Council of Businesswomen and its regional subdivisions focus on training and advising women on business issues:

Much attention is paid to the education of women in the field of entrepreneurship, starting from the elementary basics: what is entrepreneurship, how one can start a business, what knowledge is needed, and naturally, we, first of all, teach financial awareness, drafting and developing a business plan. This is the main goal. We conduct all kinds of training courses, we promote and mentor businesses. For example, some members of our Council lead our start-up entrepreneurs in the development of their business from the beginning. It's related mainly to small businesses (IDI, Council of Businesswomen, Nur-Sultan).

Holding mass events to interact, share experiences and increase women's motivation

Such events can include forums, conferences, workshops and any events for women in business, where they can share experiences and exchange contacts for further cooperation. Such events serve not only to expand the network of business contacts, but also for motivation and inspiration.

"Motivation for women is a big incentive. We have a lot of conferences now. Why is this done? In order to educate. We are well guided by these large events. Conferences, forums" (IDI, NCE Council of Businesswomen, NKO).

Availability of organizations supporting women engaged in entrepreneurial activities: the Council of Businesswomen and its regional subdivisions under the NCE Atameken, the Association of Business Women of Kazakhstan, the Public Foundation Mama Pro.

"The Council was established to support women's entrepreneurship, and it is a public work, not a commercial organization. The main task is to attract more women to entrepreneurship" (IDI, Council of Businesswomen, Nur-Sultan).

First, there is funding in the Council of Businesswomen. State support for business is very good. There are women from wealthy families and there are women who start small and promote their business (FGD, an entrepreneur, Zhambyl oblast, the city).

There are organizations for mothers of children with disabilities that help them start their own businesses.

«The foundation's activity is to train women in the basics of entrepreneurship, so that they can earn money either remotely or start their own business with minimal investment. That is, what they know how to do is to monetize. Basically we work with mothers of children with disabilities. Almost no one has ever worked in this category before. Other funds also supported us after some time. But if we are approached by large families, single mothers - we do not refuse them" (IDI, PF Mama Pro, Nur-Sultan).

The Mama Pro Fund has a children's room and tutors who look after the children while their mothers are taught the basics of business.

The role models are women who have successfully realized their potential in business.

"In fact, the most motivating factor is the women leaders themselves. I believe that one of the main points which will motivate young girls is meeting women leaders of Central Asia, who have opened and are developing businesses. This is the motivation taken from gurus, women gurus who were able to create, open and develop their own businesses" (IDI, NCE Atameken, Nur-Sultan.).

Development of gender equality policy

The gender equality policy in Kazakhstan is manifested in the presence of special indicators for gender equality and the desire to comply with them and have the control to comply. There is also an increase in women in state bodies.

"We pay close attention to monitoring how various indicators are being achieved. We have special gender equality indicators and we are monitoring the gender equality rating. We are better here than our neighbours, but nevertheless, it's not all that good. We are in 56th place. I know that all government agencies have Gender Equality Management in their functions. 10% of women were in Parliament before, now 24-25%" (IDI, a Gender Expert on Local Economic Development, Nur-Sultan).

"Well, even if we look at politics, we see that there are more and more women in leadership positions" (IDI, Council of Businesswomen, Akmola oblast).

However, in the expert's opinion, most of these indicators are declarative, and the deep-rooted patriarchal system opposes the establishment of gender equality in every possible way.

"In a declarative way we are trying to achieve this, and in fact, it happens with a lot of difficulty, with brakes, because it is a very serious patriarchal system that does not want to move, which does not like it" (IDI, a Gender Expert on Local Economic Development, Nur-Sultan).

Information technologies development

The development and popularity of information technologies has greatly simplified the conduct of business, so you can start your business without leaving your home and remotely solve a number of issues.

"Now you can open your IE from home in a minute" (IDI, Council of Businesswomen, Akmola oblast).

"As long as we have opened the Public Service Centers where electronic machines are available, it is already easier, much easier than it was when we started the business. Now you can do many things using the internet. Just press a button." (IDI, Council of Businesswomen, Nur-Sultan).

The prevalence of social networks makes it possible to disseminate information about products and find consumers.

"At our courses, they are trained how to promote products on Instagram. How the product should be presented, what texts would help to sell" (IDI, PF Mama Pro).

At the same time, there are a number of factors that hinder the development of women's entrepreneurship.

Factors that hinder the development of women's entrepreneurship include:

- Internal (personal) factors
- The need to look after children, household family chores
- Cultural conditioning in certain niches in business, affecting women's involvement
- The primary role of men in decision-making in some families
- Sales problems
- Sometimes it is difficult to meet the requirements of Soft Loan Facilities.
- High interest rates in second-tier banks

- Infrastructure, especially in rural areas; problems with access to an improved water source
- The language of training and training courses is difficult for ordinary people to understand.
- Domination of patriarchal attitudes in society

Internal (personal) factors are associated with the personal traits of the person himself, with the lack of motivation, hard work, confidence, determination, and desire for development.

"The most important problem, it seems to me, is to make a person wish to work. It is easy to say: "The state does not give, akimats do not work" (IDI, Council of Businesswomen, Akmola oblast).

Among internal barriers, experts often refer to the lack of confidence in their abilities, especially among rural women.

"But for business development, for example, we go to rayons, meet women, talk. Many women want to open a business but face some barrier, like fear or self-doubt" (IDI, Council of Businesswomen, Akmola oblast).

The restraining factors..I'm not sure. I just think that women themselves may think that they will not succeed, or something else. I believe the problem is in the person himself" (IDI, NCE Atameken, Nur-Sultan).

The need to look after children, household family chores

"A man is, as a rule, free from domestic life. Accordingly, a woman with low income and many children has a much more difficult situation. This is not taken into account when we talk about equality. We are trying to provide equal opportunities, but we forget that there is this big obstacle" (IDI, a Gender Expert on Local Economic Development, Nur-Sultan).

Cultural conditioning in the employment of women in certain niches in business (personal services, food, beauty industry, tailoring, design). At the same time, many support programmes are focused on priority sectors: manufacturing, production, IT (there are relatively few women in these areas) and few are focused on services, catering, and trade, where women are most often involved.

"We don't have a single programme that supports services. We support food production, the processing industry, agriculture, anything. There are no services. But almost all of the women provide services" (IDI, Council of Businesswomen, Zhambyl oblast).

The Business Roadmap itself is mainly implemented in the priority sector. "Our priority sectors are manufacturing, healthcare, education, and IT" (IDI, Department for Entrepreneurship Support and Development, Nur-Sultan).

Often, women are concentrated in low-income areas. Women often go there because they are more accessible, rather than more attractive and prestigious.

"It's a cost in our society, some stereotypes that have become social norms, and whether we want it or not, it turns out that most of us follow it. Many have come to terms with it, they believe "I will never succeed there, it's a purely male world, I can't cope" and so on, so they go to those areas which are low-income and not very profitable. Here we can see inequality and imbalance.

The primary role of men in decision-making in some families:

In some families, women are not able to make their own decisions to go into business even if they want to, because

- they are not allowed by their husbands. Such situations are most common in rural areas, but they also occur in cities.

There are such situations when the wife wants to run the business, but the husband does not allow it. Even in the city. I see that the wife is inspired, her eyes are alight. Then I'm trying to talk to her husband because she can't raise this question. Usually, he answers something like, "No, she has enough things to do at home" (IDI, Council of Businesswomen, Akmola oblast).

The sales problem is a common problem for entrepreneurship in general, especially in rural areas.

"Problems of agricultural development, for example, are sales. This is what is missing. We need cooperatives, to create a chain from the households to the consumer. Once again, they need to make standardized products. We do not have this" (IDI, Agrarian Union of Women of Kazakhstan, Nur-Sultan).

Sometimes it is difficult to meet the requirements of Soft Loan Facilities.

Soft Loan Facilities have a number of requirements that women may have difficulties to meet, such as the availability of collateral or a certain turnover for existing enterprises.

"Probably, the most important limitation is the availability of collateral, taking into account that there are special requirements for this collateral and not each property could be pledged. Moreover, there should be an enterprise operating for 3-5 years. But sometimes only turnover matters (IDI, an entrepreneur, Nur-Sultan)."

"In the case of the Damu programme, which was developed in cooperation with the Asian Development Bank exactly for women, there is a problem that Damu grants credit very rarely. They have too many requirements and you need to submit a lot of paperwork. Furthermore, they usually support only those who already have some production. Regarding large-scale business, it generally requires a lot of investment, especially at the beginning. Usually, women do not have such resources. Women are engaged in providing services where it's not necessary to spend a lot for the development." (IDI, a Gender Expert on Local Economic Development, Nur-Sultan).

High interest rates in second-tier banks and the difficulty of obtaining a loan.

"The interest rates that we have in second-tier banks are of course quite high" (Agrarian Union of Women of Kazakhstan, Nur-Sultan).

In terms of banking services, when a woman has maternity leave, she receives a minimum income. That means that she will have a minimum pension contribution. So, when she comes to the bank to take a loan for development, they will check her pension savings and say, "Sorry, you have such a small amount." Well, there will be 9,000-11,000 tenge, this is at best. Of course, they can not give a loan for business development or starting the business" (IDI, a Gender Expert on Local Economic Development, Nur-Sultan).

Infrastructure, especially in rural areas, problems with access to an improved water source.

"One of the weaknesses is the infrastructure. It's necessary to lay water supply pipes. It's expensive and it takes a lot of effort and too much time. We have faced this; it is very costly. This takes about 3-4 months. Of course, if you want to set up some workshop or if you buy or rent an existing one, there is no problem. Everything is ready to work. But if you want to produce something yourself and you need to put all this infrastructure there, this is a problem, a big problem. And you need to remember about corruption, which should be included in your expenses as well" (FGD, an entrepreneur, Zhambyl oblast).

The language of training and training courses is difficult for ordinary people to understand.

According to an expert and her experience with businesswomen, the material they teach on the courses is often very complicated for them, and the terminology they use is unclear. This problem is particularly relevant for rural women.

"These courses are quite complex, difficult even for an educated person who lives in the city and reads a lot. Because there are all sorts of concepts, it's very difficult. You need to prepare a person who lives in a village and has never read anything. Well, if you really want to develop entrepreneurship, so that a fool could understand training programmes, I mean, at least the simplest things, there is no need to complicate it. This person is not going to open a corporation. It will be just a small business, a store or something. It is necessary to adapt this training programme. It is critical to assess if it is clear and understandable. It needs to take into account that Kazakh language is needed in villages. The majority of the rural population is Kazakh speaking, and we need to find a way how to explain it to them."

Domination of patriarchal attitudes in society

It is important to note that despite a number of forward-looking measures taken at the state level to support and develop women's entrepreneurship and strengthen gender equality in the Republic of Kazakhstan, patriarchal attitudes dominate among the majority: civil servants, deputies, representatives of organizations supporting women, entrepreneurs themselves.

It is noteworthy that a significant part of our interviewed experts is dominated by strongly pronounced patriarchal attitudes.

Thus, according to an expert interviewed, a man should "wear the pants". If he does not allow a woman to do business, it is not necessary to achieve gender equality. The woman should persuade and convince a man to allow her to work.

We created a group where we discussed and came up with a strategy for the ways to convince a mother-in-law, and they gave interesting examples. One of them, for example, said, "My husband repeats everything my mother-in-law says. In the evening, when I drank tea with her, I gave the example of a neighbour. I told her how well they were doing, because the daughter-in-law was running a business." It will be a mental response to a mental confrontation (IDI, MP).

The proposed strategy is based on the inequality between men and women. It turns out that to do what the woman wants, she needs to persuade someone and resort to cunning. The need to resort to cunning arises only when there is no opportunity to make decisions independently.

According to another expert interviewed, men and women have different natural aptitudes and traits. Even though women often occupy less profitable areas of business, it is not a problem, because they are naturally attracted to it.

But in my opinion, probably, there should be male and female areas. A woman by nature is soft, kind, a little unprotected. And a man is a 'bread winner' and supporter of the family. Probably, I think there should be purely male professions, for example, miners and steelworkers. Such complex work should probably be performed by men" (IDI, representative of the organization for the support of women's business).

A representative of an organization for the support of women's businesses believes that a woman should put family first.

"A woman should probably put her family, home, children and husband in first place, and then her favourite job, her favourite occupation should follow." (IDI, representative of the organization for the support of women's business).

It is not necessary to achieve gender equality – it is enough to convince men to meet women halfway, because they are men and therefore should support women.

"We need to talk not so much about gender equality now; we need to talk about gender identity, we lack it. If a man feels like a real man, he will never hurt a woman on the basis of sex." (IDI, representative of the organization for the support of women's business).

The above quotations of some of the interviewed members of parliament, officials, heads of organizations on the support of women's businesses, testify to the presence of patriarchal attitudes. It turns out that people who should contribute to the development of women's entrepreneurship do not share the idea of gender equality, believing that men and women have different natural aptitudes, abilities and opportunities. They believe that women should persuade men to allow them to develop in business, not to achieve equal rights and opportunities. For the successful development of women's entrepreneurship, it is important that all members of society share the ideas of gender equality, from civil servants and top managers to women entrepreneurs.

Thus, factors promoting and developing women's entrepreneurship can be divided into two groups:

- 1) common for entrepreneurs in general, regardless of gender;
- 2) specific to women (usually related to gender roles and social expectations of women).

For the successful development of women's entrepreneurship, it is important not only to work with the tsrfi group of factors, but also to work thoroughly with women cficeps-deterrents, from patriarchal attitudes at the top management level to infrastructure that facilitates business for women and mothers.

6. Recommendations for promoting gender equality in entrepreneurship

6.1. Women Entrepreneurship Index as a tool for assessing barriers and decision making.

In international practice, there are several approaches to compiling an index that reflects different aspects of women's entrepreneurship. The most typical is a reflection of the attributes of entrepreneurship, divided by gender and based on primary data. This approach was used, for example, in the Global Entrepreneurship Management (GEM) survey. This survey in 83 countries identifies an attempt to start a business as a dependent variable (final indicator), and independent variables included fear of failure, perception of abilities and opportunities and inclusion in the entrepreneurial environment (linkages with other entrepreneurs) among women.

The OECD gender portal publishes data from a survey of entrepreneurs in 35 economies. This tracks the share of women owning or working in a business, the difference in earnings, the share of working business owners, the share of investors, the attitude to entrepreneurial risk, the capacity of self-employment, the proportion of respondents taking loans to start a business and access to training.

The Evidence and Data for the Gender Equality (EDGE) project is based on a survey in seven pilot countries undertaken in 2015. It tracks the percentage of women-owned companies and the percentage of working women

among employers. The independent variables define the proportion of women who take out loans, the proportion of landowners, the gender difference in wages, the proportion of kindergarten children under 3 years of age, and the female equality index in education.

The second approach is based on secondary data. This is, for example, the Women's Entrepreneurship Development Assessment from 31 countries taken from the level of female startups, startups with higher education focused on growth or market expansion. Independent variables include legislation, access to education, access to banking services, equality of legal rights and access to gender training.

The Female Entrepreneurship Index also calculated on the basis of statistical data, taking as a final indicator the ratio of women to men in the TEA (Entrepreneurship activity), depending on equal rights and the size of the market, the share with secondary education, business risk, access to kindergartens, support for small and medium businesses, the gender ratio in the labour force, the cost of scientific research and its financing.

Using the data from these studies, F. Meunier, Y. Krylova and R. Ramalho⁴⁸ in their article "Women's entrepreneurship : how to measure the gap between new female and male entrepreneurs?" concluded that women's entrepreneurship is mostly low-margin and concentrated in individual entrepreneurship, while in the larger businesses, less than one third of women are represented. This situation is typical for developing countries. Institutional factors such as access to finance, education, and legal knowledge play an essential role. In this report, it is important to emphasize that in at least two of the five studies, access to kindergartens has become a defining indicator, along with other institutional factors. It is quite possible that other studies simply ignored this indicator. In any type of analysis it is very important to separate the overall effect of the development of entrepreneurship as a whole from the level of women's entrepreneurship. Regression analysis allows to do this.

Unfortunately, the set of regions surveyed in Kazakhstan was limited to five. However, even this set allowed us to draw some conclusions. In our analysis, we took the share of women's entrepreneurship in small businesses from official statistics as a dependent variable (final indicator). The best predictors of it at an extremely high level in one of the models were the share of female entrepreneurs with business expansion plans (positive coefficient), staff plans (negative coefficient) and financial knowledge (positive). In this model, both R² and R²adj appeared to be at the level of 99%, and separately the three independent variables included in the equation had much stronger explanatory power. The equation is as follows:

$$Fembusiness = 31.9 + 0.81 expansion - 0.64 staff + 0.19 fin knowledge needs (R^2=99.8\%),$$

which can be interpreted as an increase in the number of women who want to expand their business and gain financial knowledge while reducing the number of employees is a reliable indicator of a successful business. In other words, a business can develop only in conditions of productive employment, and not imposed employment requirements.

In another model, the indicator of successful women's businesses is women's plans to expand their business and the absence of rejected applications.

$$Fembusiness = 31.34 + 0.25 expansion - 0.187 decline appl (R^2=91.8\%),$$

In this case, it can be said that in order to develop business, it is necessary to increase the ability of women to receive funding so as not to have rejected applications.

The third model draws our attention to the connection between business success, access to communications and large numbers of children with a negative coefficient.

48 F.Meunier, Y.Krylova, R.Ramalho, Women's Entrepreneurship. How to measure the Gap between New Female and Male Entrepreneurs?, 2017. <https://www.doingbusiness.org/content/dam/doingBusiness/media/Special-Reports/Womens-Entrepreneurship.pdf>

$Fembusiness = 30.17 + 0.486 \text{ communication} - 0.032 \text{ multichildren}$ ($R^2=97.9\%$),

In this model, it is important to understand that women's businesses are very much tied to communication, while at the same time many children hamper successful entrepreneurship. This is also important because encouraging mothers with many children as entrepreneurs is not sustainable in terms of business development.

Access to communications $R^2=90\%$, absence of rejected requests, $R^2=72\%$, access to electricity $R^2=65\%$, and less access to kindergartens $R^2=57\%$ also proved to be good predictors in models with one variable (of course, with the necessary degree of reliability).

In turn, plans to expand women's businesses are reliably related to access to water supply and sanitation ($R^2=91.6\%$), ($R^2=57.3\%$).

As it turned out, neither household chores nor the existence of inequality or sexual harassment can serve as a marker of whether a woman is a successful entrepreneur or not. These are most likely typical problems for women, regardless of their involvement in business. Also, complaints about children's care, large number of children, and absence of children under 18 were not specific to the division of women into entrepreneurs and non-entrepreneurs. In other words, an entrepreneur may be a woman with many children, as well as a woman who does not have many children or has already raised them.

This leads to the conclusion that the creation of good infrastructure as kindergartens, reliable water supply and sewerage systems, and public transport can be a motivational factor for women's entrepreneurship. Financial availability, measured by the number of rejected applications, is an important factor. Increasing vocational training opportunities for women, as well as improving financial awareness, can also contribute to the development of women's businesses. Literacy in family planning, i.e. having no more than 2 children, is also seen as an important factor.

Therefore, it is proposed to introduce into the Women's Entrepreneurship Index (which can be used to track the creation of an enabling environment for women's businesses), access to kindergartens, accepted financial applications, family planning, access to communications, electricity, public transportation and vocational training opportunities.

Thus, the Entrepreneurship Index may consist of 5 components:

1. Infrastructure: access to electricity and water.
2. Social infrastructure: child welfare institutions, medical services
3. Education of women entrepreneurs: financial training
4. Economic incentives: accepted valid applications from women.
5. Technologies: access to communication.

These indicators, which explain a lot about the development of women's businesses, can be used in the Entrepreneurship Index, by which you can differentiate regions and predict the success of the business.

6.2. Recommendations to regulatory legal acts

Create a pool of female investors who consider the potential of women entrepreneurs' ideas.

Development of social communications between women, development of connections to discuss new projects,

ideas, approaches, mutual promotion and support

Create a law on social entrepreneurship

The basic human need is security. In its absence, other needs related to self-realization, including in labour and business activities, recede into the background.

According to the expert, this is not directly related to entrepreneurship, but nevertheless, in the absence of security, a woman would prefer to stay at home and not risk going into business when she has small children at home. Men themselves often tell their wives to stay at home, to take care of the family and the child. *"The main task of a woman, in this case, is to take a child to school so that the child is safe. That is why the regulations should also be introduced."* (Agrarian Union of Women of Kazakhstan, Nur-Sultan).

In some cases, women are not able to realize their potential professionally and conduct business activities because they are forbidden by their husbands/cohabitants, even if the woman herself expresses a desire to do so.

"Women, even those who have a business and are quite well-known in society and in their community, may be subjected to violence from their husband. That problem also exists." (IDI, Agrarian Union of Women, Nur-Sultan).

There are situations where women run a family business, often registered to them, but are unable to manage their income and are completely economically dependent on men.

"Often a woman works for free. She is engaged in entrepreneurial activities with her husband, but does not receive the money herself. All the money is spent on him or home needs. She works day and night in this business, but does not receive anything and still has to do all the household chores. The situation I describe is the lives of my younger sister and my mother. My mother was always in business, she did everything with her husband. But she never had access to the money, she always walked around and was just a free labour force." (An entrepreneur, Almaty oblast).

It is necessary to identify and suppress such cases because, in fact, they are economic violence - *"deliberate deprivation of a person of housing, food, clothes, property, funds, to which he/she has a legal right"* (Article 4 of the Law of the Republic of Kazakhstan "Concerning Prevention of domestic violence").

It is proposed to make changes and additions to the law "On public procurement" to simplify the process of participation for women.

"In government procurement, there are tools or requirements that do not allow women to participate, because women's businesses are smaller, and procurement always has large government buyers participating" (IDI, an entrepreneur, Nur-Sultan).

It is also proposed to provide repayment holidays and introduce a moratorium on tax payments.

"Announcement of a moratorium for some period on payment of taxes for women" (IDI, an employee of a micro-credit organization Nur-Sultan).

"Providing a repayment holiday for the first few months, some lower interest rates and commissions, well, favourable conditions in general" (IDI, an employee of the microcredit organization in Nur-Sultan).

It is proposed to create conditions for business legalization:

"It is necessary to create conditions, not to make them legalize, but to make them want to legalize themselves. For

example, VAT tax, it may be that the buyer will pay it, not the seller. There is the same situation in Germany, the "tax free" system. Also in China, they return VAT at the expense of the state" (FGD, an entrepreneur, Zhambyl oblast, city).

6.3. Recommendations to state plans and programmes to improve them with gender sensitive approaches:

Development of statistical indicators on the representation of women in various spheres and on projects in progress.

"You should be involved everywhere, both in the media and in analytical societies. You should look for any events, any projects. We don't even have statistical indicators." (IDI, NCE Atameken, Zhambyl oblast).

Lower interest rates on lending programmes for women and with more favourable conditions:

"To have lower interest, less documents to submit...this is a great support for women. So that they can start their own small business, especially in a village. In addition, maybe free rent should be given for 2 months, or at least 1 month, so that they could show their aptitude. in rural areas." (IDI, Council of Businesswomen, Zhambyl oblast).

"We need a lower interest rate and proper information to understand the process in detail. We are still afraid of taking out a loan. The information should be explained in an effective manner. And providing favourable conditions would support women because they are afraid of taking out a loan. There should be some special conditions for women." (FGD, an entrepreneur, Zhambyl oblast, city).

"To support women's entrepreneurship, we still need to look at other interest rates, it should be much lower. Let's say we have within 12-16%, for those women who do not have collateral property. Then we should give much less micro-credits, and the rate does not exceed 5%." (IDI, Agrarian Union of Women, Nur-Sultan).

"It is possible to provide really affordable loans for entrepreneurs, with an acceptable interest rate. The National Bank could reduce the prime rate. This interest rate causes the need for everything else to be either subsidized by the government or to pay unacceptable interest rates. If it was reduced to 3-5%, because there is nothing to prevent our government from reducing this interest rate, then of course our economy would have developed much faster." (IDI, an entrepreneur, Nur-Sultan).

It seems to me that at such levels, state and republican, there are more women, women who know their business from the basics, women who can really help, as a mother, as a woman, as a wife and as a sister. There are women in Parliament; they can stand for a post so that there are places for women in leadership positions." (IDI, an entrepreneur, Zhambyl oblast, the city).

6.4. Recommendations for programmes of Territorial Development:

It is common for men to prohibit women from doing business and pursuing careers, especially in rural areas. That is why one of the interviewed female entrepreneurs recommends holding workshops on gender equality in regions.

"To conduct workshops where the men will be explained the basics of gender equality." (IDI, an entrepreneur, Zhambyl Oblast).

It is recommended to improve infrastructure in the regions, especially roads and internet connection:

"We need better roads; our internet is also weak. We need it to give an opportunity to our women to communicate

on the internet, promote their business, and put some goods on sale online. Probably, we need more support from the rural akimats. If they could give us access to some land plots so that we could build something, arrange it. It would be great if they gave us at least minimal support." (IDI, Council of Businesswomen, Zhambyl oblast).

Training rural women in their place of residence, not only to acquire skills but also to increase their motivation.

"But there are no women who have succeeded, to be honest. It would be nice if people like you came here. Someone who would gather rural women, conduct training, teach them, open something here." (FGD, an entrepreneur, Zhambyl oblast, village).

"It is necessary to motivate the regions. We actually have a lot of unique personalities living in big cities, in Shymkent, Nur-Sultan, Almaty, and in the rest of the cities. There are some individuals, but they need to learn how to present themselves and to present their ideas. I believe that women leaders should go to villages and even be appointed as akims for 3-4 days. They can hold meetings and training to give motivation to women to change their mindset there." (IDI, NCE Atameken, Nur-Sultan).

It is recommended to encourage support for women on the basis of gender.

"It is necessary to encourage support for women and vice versa, and to punish those who do not encourage women and obstruct them. This should come from top managers, the management of a large company, for example. They should encourage women to be promoted and show it." (IDI, a Gender Expert on Local Economic Development, Nur-Sultan).

"It is important that the mental perception of top managers changes so that they then spread it to everyone else. As soon as they start to demonstrate such behaviour themselves, the others will copy it." (IDI, a Gender Expert on Local Economic Development, Nur-Sultan).

"Grant support is the most convenient and acceptable support for women. Because they don't have any collateral, all of them know that they don't have any permanent salary to repay the loan, especially with high interest." (IDI, Agrarian Union of Women, Nur-Sultan).

To start a business it is recommended to eliminate queues in official structures, in particular, in akimats.

"We don't want to spend a lot of time in a queue in the akimat. That's the first barrier." (IDI, a self-employed person, NKO, Petropavlovsk).

"First of all, we need to pay attention to education and providing proper information." Many people do not accept gender policy. It should be said that gender is related to social policy; it's when decisions are not made on the basis of gender.

6.5. General recommendation

Gender equality education in schools, especially in rural areas.

"Education for girls should be implemented in schools, in Kazakh language schools, in the regions and in rural areas. I really think that this is very important because girls now don't have even a basic understanding of simple things. I have faced it a lot. When they grow up and become adults, they start working and doing business, but the problem is they don't understand the concept. I think that in many Kazakh language schools, it is necessary to introduce the gender equality subject, or the subject that would explain what gender inequality is and so on." (IDI,

Council of businesswomen, Almaty).

The cultivation of responsibility and hard work from childhood in the family.

"I think that in order to build a business, we should start with the Institute of Family. We need to teach children to be responsible, and work hard." (IDI, Council of Businesswomen, Akmola oblast).

Dealing with the consequences of female gender socialization.

One participant focused on the need for psychological work with women. In her opinion, such a need is a result of the dominance of patriarchal attitudes and female gender socialization (FGS) in society. In her opinion, women are brought up as weaker and less confident than men; they need to be cared for and can't look after themselves. These beliefs are widely broadcast in our society, but according to some experts, it can obstruct the realization of women's potential in business.

"In order not only to be taught finance and how to run a business but also to make a psychological adjustment, it would be nice if a woman understood what FGS means. It's necessary to work with mental problems and only after that to go ahead. A woman can learn finance, taxes and laws only when she is ready for that information." (IDI, an entrepreneur, Akmola oblast).

A rural entrepreneur offers weekly business courses for women in villages.

"If the group was created in the village, and the teacher would come to the village to teach them... At least for a week, not for a month. I think they would have agreed." (IDI, an entrepreneur, EKO).

Videos about successful women entrepreneurs

It is necessary to develop a series of videos about successful women entrepreneurs to psychologically support women who want to start their own businesses, to convey experience as a guide to action. During the analysis of the internet, a lot of success stories were found. These included step-by-step instructions and rules of success for women entrepreneurs in developed countries including Russia. But there were no such videos from Kazakhstan. But for a woman who has decided to go into business, for example, from a faraway village, it is important to hear the recommendations of a successful woman from a village, who has also faced the same problems.

Development of new financial instruments for agricultural development.

"For the development of agriculture, we need to develop new financial instruments. For instance, to create with Russia its own agricultural bank or soil bank. That would support the development of women's entrepreneurship." (IDI, Agrarian Union of Women, Nur-Sultan).

Providing opportunities for free cooperation with civil servants.

"There should be simplicity in communication with civil servants, with the possibility of free access to the office of a civil servant." (IDI, Council of Businesswomen, Akmola oblast).

Conducting training on the basic issues of doing business, including the preparation of a business plan, reporting, tax and tender documentation.

"There should be training workshops where women can develop. The consulting institute should be developed,

because questions often arise, for example, on how to draw up a business plan.

Creation of career guidance and motivational courses for high school girls, based on voluntary attendance.

"I think it is necessary to start it from school days. I mean 9-10-11th grade. A special programme for girls should be developed which would help them to understand where to go, what to do. Girls need to get rid of all stereotypes. And in fact, the most important problem is the person. This person must constantly work on himself, must understand that there are no obstacles that can limit him." (IDI, NCE Atameken, Nur-Sultan).

Thus, it is necessary to work in two main areas:

- providing conditions for business as a whole (commercial and physical infrastructure, legislation);
- providing specific conditions for women with respect to their needs (kindergartens, opportunities to conduct business remotely, co-working centers for mother entrepreneurs with a children's room and tutors, monitoring compliance with gender equality principles in government and financial institutions).

7. Recommendations for implementing Gender Responsive Budgeting in the country

7.1. General vision of necessary changes

In order to improve the legislation in the field of GRB, recommendations were made to the institutional environment and legislation of the republic.

In particular, through interviews for this research, it was possible to define recommendations and effective measures to promote gender equality in entrepreneurship.

On the basis of proposals from experts in this study, as well as on the basis of international practice, it is proposed to take the following measures:

- Consolidate politically and legislatively the project on formation of result-oriented and gender-oriented budgets in State programmes of different levels, programmes of territorial development, messages, etc.
- Organize an institute responsible for gender equality, and subsequently, for the observance of all types of equality and elimination of discrimination for the execution of Article 14 of the Constitution of RK (No one shall be subject to any discrimination for reasons of origin, social, property status, occupation, sex, race, nationality, language, attitude towards religion, convictions, place of residence or any other circumstances). This institution could be the Equity Compliance Committee (ECC), whose main contribution would be the analytical evaluation of equality, starting with gender, as the most statistically clear instrument of statistics. The ECC should include civil society representatives from among experts. The work in the ECC should be paid from the budget, but not dependent on the work of any of the ministries and agencies.
- An initial analysis of the relationship between fiscal and general government policy should be carried out, with a balanced analysis of the reasons for which the GRB and EOB should be taken into account in budget processes and in the development of government policy.
- To make changes concerning the gender aspect in the document "State Planning System of the Republic of Kazakhstan."
- Make appropriate changes to policy and strategic documents at all levels of government planning.
- At the same time, make appropriate amendments to the Budget Code of Kazakhstan.
- Contribute to the state budget the costs of the ECC and related analytical and research work, as well as the implementation of software to detail and consolidate the budgets with gender in mind, as well as the

subsequent stages of the approval of equality. Include public information about these approaches in the budget.

- Inform civil society about changes in the principles of budget formation and to increase citizen participation in the budget formation and results evaluation, as well as in the budget process.
- Together with civil society, develop programmes to train civil servants in goal setting, linking them to the budget, conducting gender analysis, and requiring mandatory gender statistics.
- Influence the processes related to budget preparation. It is important how budget decisions are made, on the basis of what assumptions, who makes decisions, who influences those decisions, and who has no opportunity to influence them. Involve civil society in these processes.

7.2. Institutional factors and analytics

Analytical center and Gender Decision-making Centre

Establish a real working agency to implement GRB. In Australia, for example, there is a Department of Women's Affairs, and it promotes this issue. The supervisory body may be the Accounts Committee or the Statistics Committee, an organization that understands the importance of indicators and their implementation. In case it is impossible to create a separate state body at the republican level, it is possible to form a "Equity Compliance Committee (COE) and the Committee on introduction of GRB", not only for women's affairs, but with all the powers to audit budgets for gender sensitivity, the main tasks and functions of which will be the following:

- Include in the planning and reporting, rules of the Ministry of Economy at the level of formation of any document and plan (based on indicators on the SDGs), with the division by gender and other features.
- Develop and implement rules for detailing budgets and reporting of the Ministry of Finance at the level of forming the national budget, with division by gender and other characteristics at all levels.
- Take part in the development of the terms of reference and implementation of software at all levels (local, oblast and national) of the results-based budgeting system (EOB), which also includes other indicators, such as gender assessment for all SDG indicators.
- Monitor the openness and transparency of budgets.
- Accumulate experience and expertise in the field of budgeting in an information system that will be open to everyone.
- Develop measures, systems, procedures, and tools of the state to implement a fully functional results-based planning and budgeting system, including a gender component.
- Launch a pilot project on GRB in certain regions.
- Monitor the performance of gender-sensitive budgets.
- Develop a system for assessing budgets at all levels for gender sensitivity, and then conduct it at the national and regional levels:
 - assessment of the provision of public services and budget priorities by beneficiaries by gender;
 - analysis of the distribution of public expenditure by gender;
 - assess the performance of government agencies and programmes with a gender perspective, in particular, to assess the extent to which they:
 - contribute to the transformation;
 - have a wide influence;
 - contribute to reducing gender inequality;
 - are related to work in the regional administration.
 - budget analysis in terms of time use by gender;
 - analysis of the medium-term economic policy concept with a gender perspective;
 - analysis of distribution of state revenues by gender.
 - Publish a Women's budget report
 - Issue an annual Budget Circular, which specifies the basic principles of the GRB and norms for each

- agency and gender comments on each article.
- Involve civil society organizations for:
 - informing about the basic principles of GRB;
 - demonstration of analytical tools;
 - engaging political forces to ensure accountability of governments;
 - public education initiatives;
 - implementation of lobbying;
 - carrying out work on calculating expenses;
 - training and consulting services for government officials;
 - development of tools and manuals;
 - preparation of alternative reports and other monitoring activities.
 - Working with parliamentarians is a key component of the work of civil society groups.

Budget analysis should take into account the impact of efficiency and effectiveness costs in general, and then assess the impact on the distribution of public goods by gender, for example, the cost of one unit of public service per person and by gender, for example, the cost of one child in elementary school (disaggregated by girls and boys), the cost of hospital beds per day, and the cost of one person participating in an entrepreneurship programme - also taking into account the gender breakdown.

This will determine to what extent the budget matches the needs of recipients; how gender needs and roles of recipients affect the level of satisfaction; to what extent the budget has contributed to reducing, aggravating or perpetuating the current level of gender inequality; whether there is a gap between programme goals (especially in the area of gender equality) and budget expenditures, etc.

On the basis of gender-sensitive analysis, the ECC has the right to indicate the need for and demand restructuring of budget lines of expenditure to implement a gender equality strategy, including the area of entrepreneurship and access to financial instruments.

Strategies, state plans and programmes, and principles of GRB policy formation.

It is important to shift the emphasis from the processes of budget programmes implementation to achieving specific results. Therefore, one or more quantitative gender equality goals should be set for each agency. Then plan relevant activities and provide budget funds to achieve them. Each goal should be analyzed for performance: why this goal is chosen; what is planned to achieve the goal; what will be the successful result. To begin with GRB, it is believed that adding just 1-2 goals to development programmes at any level will already bring some results.

For example, it is possible to set goals in the area of gender imbalance in education based on indicators: the proportion of girls and boys who pass to grade 10, or the average score of girls and boys in UNT in different disciplines. This analysis can affect different population groups. For example, in Austria, the introduction of GRB has led to discussions about men; increased access for ethnic minorities; work on youth inequality; improved understanding of sexual orientation issues; and better forecasting of the needs of people with disabilities.⁴⁹

It is very important to understand that all targets, programmes, activities and budget should be linked in one information system where gender-sensitive indicator tests can be performed as data accumulates. At present, reporting and statistical tools on SDGs are a very popular product for governments in many countries. Optionally, the experience of Austria in gender budgeting and New Zealand in budget transparency and public involvement, should be used for this purpose.

⁴⁹ Next – ERB, Quinn, 2013. For more information, see above.

Legislation

The following amendments are proposed to the regulatory legal acts of the Republic of Kazakhstan.

1. Make requirements for setting goals in the decomposition of gender in each document in the Government Decree No. 790 dated November 29, 2017 "The system of state planning in the Republic of Kazakhstan", and then to develop and make amendments according to the indicators presented in the "Methodology for the development of The Strategic Development Plan of the Republic of Kazakhstan, the forecast scheme of territorial and spatial development of the country, state programmes, strategic plans of state bodies and programmes of Territorial Development"⁵⁰.
2. Amendments to the Budget Code of Kazakhstan shall relate to the following:
 - Prescribe budget orientation at:
 - results
 - gender
 - other aspects of equality, in accordance with article 14 of the Constitution.
 - Introduce items on the method of determining the limit of expenses of a government agency, separately on current and capital expenses.
 - Introduce mandatory provisions for the obligations of departments and the presentation of the budget according to gender stratification and other aspects of equality, including for large families, for example.
3. Oblige the Committee on Statistics to provide all SDG indicators in a single information system, with a gender perspective, and government agencies to use these indicators as mandatory and gender disaggregated.

"We have standards for serving people with disabilities, for WWII participants, Afghans, and the military. But there are no special social services and stfienebfor large families. This is because they were never categorized, and they never had the status of vulnerable groups. And only after sad events, when an accident has happened, they began to raise the question." (A female entrepreneur, mother of many children, head of a social center, Almaty).

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