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Zh. Smailova¹, G. Taspenova²¹Ablai Khan Kazakh University of International Relations and World Languages;²Al-Farabi Kazakh National University, Republic of Kazakhstan**FEMALE ENTREPRENEURSHIP DEVELOPMENT TRENDS
IN KAZAKHSTAN**

Abstract. Today, female entrepreneurship has a special structure of business motivation, which differs from the motivation of men. This gender difference allows it possible to consider female entrepreneurship as a special type of business activity. This article discusses the female and male business styles, it is noted that the female business model is characterized by a tendency to smooth out conflicts, the ability to see all the details at once and combine several activities.

There was revealed the gender motivation of women to run an entrepreneurial activity.

Modern development trend analysis of female entrepreneurship in Kazakhstan has been carried out and the main barriers influencing the development of female entrepreneurship in Kazakhstan have been highlighted as well. Recommendations for further improvement of women's entrepreneurship support systems in Kazakhstan are given.

Keywords: female entrepreneurship, small and medium entrepreneurship, gender aspect.

Introduction

In the context of the current radical reform of social relations in Kazakhstan, the role of women in society is changing dramatically, and their social functions are defined differently. Women are actively involved in various activities related to the needs of the market economy, including the business system

The gender aspect of modern market economic relations is particularly important due to the fact that women not only continue to be one of the decisive factors of social production as a whole, but also because today female entrepreneurship development creates opportunities for building the innovative potential of the modern economy of Kazakhstan.

In the modern economy, the share of female entrepreneurship is a dynamic part of small and medium enterprises. According to statistics, more than 25 percent of new business structures around the world are created by women. A quarter of all firms in France and the UK, a third of all German firms are run by women. This figure in Japan is 23%, in the US - 38%. [1]

As it is known, the physiological difference between men and women determines their specific motivation to carry out different types of activity in various spheres of life and human relations, including in the field of entrepreneurship.

There are different practice areas, where women succeed to a greater extent, achieve more significant success. For example, a "masculine" business is more than a "feminine" one. It is based on the stereotypes of the fighting to the finish, determination, risk taking, persistence, "iron" logic, responsibility, callousness, disregard of personal consumer interests in favor of entrepreneurial.

On the contrary, the "feminine" business is more emotional, communicative, it is characterized by a tendency to cooperate, discuss problems, accuracy, restraint and tact. Usually in the "feminine" business the altruistic principle is more represented, in the "masculine" business the egoistic beginning.

Special studies lead to the conclusion about the existence of "masculine" and "feminine" styles of conducting entrepreneurial business [2]. Gender features are in the basis of all styled differences.

Methods

Researchers from Yale University had conducted a study that resulted in the conclusion that the male brain and the female brain function differently. For example, it was found that in women, when performing certain intellectual operations, both sides of the brain are activated whereas in men, only one left side brain. In addition, the functional connection between the brain hemispheres in women is more active than in men, which not only makes women's speech more fluent, but also enhances the integrative capabilities of the brain. The brain of the average man is organized in such a way that it is possible to focus on only one activity at a given point in time. Therefore, men often become narrow specialists of a high level. The women's brain is also adapted to the simultaneous management of several affairs [3].

Women have a wider panoramic vision than men, whereas men have narrowed vision. This contributes to the fact that women become more attentive when observing objects. This is manifested in the ability to notice the details of facial expressions, movements, clothes of a partner, as well as in tactical thinking. Men - in strategic thinking, that means in the orientation towards more global goals. In addition, the female brain is focused on the process, and the male - on the final result [4].

The business development assessment in Kazakhstan shows that over the past few years women have made a great contribution to the field of entrepreneurship in our country. However, it is noted that the personal qualities of each entrepreneur play a larger role than their belonging to a particular gender.

The increase in women's economic initiatives in Kazakhstan, their representation in a wide range of socio-economic development of small and medium enterprises, as well as from the point of employment is very important.

Mainpart

According to the Global Entrepreneurship Monitoring (GEM), about 163 million women in 74 countries of the world started their business in 2017, while 111 million women have already managed their existing business. Such figures speak not only about the relevance of women's entrepreneurship issues, but also show the impact that women in business will have on the economic processes in the world [5].

Kazakhstan is the part of this global trend. At present, the share of women creating companies in the field of SME is more than 50%. At the same time there is even more women among individual entrepreneurs - 66%.

In absolute terms, it is 640.5 thousand SMEs. At the same time in such parts as Kostanay and Karaganda regions the share of SMEs managed by a woman reaches 48%. Separately, among all individual entrepreneurs, the share of women is exactly half (50%): out of 1,086.5 thousand individual entrepreneurs, i.e. 542.9 thousand are women. At the same time, the number of women entrepreneurs prevails over men in 8 regions and in the cities as Astana and Almaty.

It is noteworthy that the number of SMEs headed by women is growing faster than the total number of SMEs. If in 2011-2013 the total number of SMEs increased by 26% then the number of SMEs under the guidance of women increased by 28% [6].

The main and traditional types of activities for women entrepreneurs are:

- Education - 64% is the share of women in the total number of SMEs in the industry,
- Accommodation and food services - 64%,
- Household activities - 64%,
- Real estate transactions - 60%,
- Wholesale and retail trade - 58%,
- Health and social services - 52%.

It is important to note the contribution of SMEs under the direction of women in employment. According to the latest data, women in the SME sector provide 794.5 thousand jobs or 30% of all jobs in SMEs in Kazakhstan.

There is a huge potential for the development of women's entrepreneurship in Kazakhstan, an increase in the number of women entrepreneurs in medium and large businesses, as well as in the sector of innovation and production that is most important for us. This global phenomenon in economics cannot be ignored and much less so state that gender parity is not important in business.

There is no gender in business. These biases may carry a very substantial cost of the issue. According to McKinsey, if women can participate in business equally with men around the world, global GDP can

grow by \$ 28 billion by 2025. Women's contribution to our country's GDP is already 40%, and this figure can only grow with the increasing role of women in entrepreneurship.

Women have their own particular view of things, they look at the world differently (not better or worse), but just differently. Accordingly, their ideas and talents can give a strong impulse to innovation in the economy. We can notice that a woman usually goes into business in order to solve the problem which she faces in life. She lacks cosmetics - and she decides to bring her favorite brand to Kazakhstan, and tomorrow she can plan developing her own production. She cannot choose a diet cake for her child with allergies, and she has to study this question and create a company with hypoallergenic products. She cannot find a dress for her body and creates her own line of clothes for women "with forms". In this way the legendary Coco Chanel, Tori Birch, Elizabeth Arden, or Sarah Blakely began.

Women reinvest more than 90% of their income in their families and in the education of their children. Thus, investing in women's business creates a greater contribution to the development of society. By supporting one woman, we support hundreds. Women spend all money (tenge-national currency) they earn to maintain the family budget and buy a grocery basket, clothes, to pay for private kindergartens, schools, children's development courses, travel and travel, thereby supporting this private business.

Women's entrepreneurship can reduce poverty and unemployment in the country. The figures on the level of poverty are quite contradictory in Kazakhstan. Official statistics gave data about 5%, while the World Bank reports that almost 20% of people in the country live below the poverty line.

From the experience of the 90s, we know that women always take responsibility at a difficult time for their families. We cannot remain indifferent to the fact that our children can suffer without adequate nutrition and development. This maternal instinct can be the impetus for entrepreneurship. The more women come into business, starting with small trade and small business, the more families in Kazakhstan will be able to reach a decent standard of living.

Women's entrepreneurship, in contrast to the "male", performs to a large extent and significant socially significant functions. First, it is the development of women's business that helps to overcome the phenomenon of poverty and improve the well-being of the family. Secondly, women's business, due to the inherent forms of women's domestic behavior and recreation, is less prone to various negative forms of "burning life" (feast, sauna, etc.). Third, the areas of business activity of most women are directly related to improving the quality of life, with the creation of comfortable conditions for work and leisure. Finally, fourthly, women's entrepreneurship, according to the majority of entrepreneurs and managers interviewed, has undeniable advantages due to the fact that "women's" management technologies are more adapted to the current conditions of instability and uncertainty characteristic of Kazakhstan.

According to the data provided by the entrepreneurship development Fund "Damu", among business people who have used the options of a Single program of support and business development "Business road map-2020", about a third are women. There have been subsidized 3432 projects, which are being implemented by 2,621 private "women's" enterprises on January 1, 2018. In total, the fund issued subsidies for 11,186 projects implemented by 7,919 entrepreneurs on above specified date. Another instrument — the guarantee of "Damu" reported the following statistics. The Fund issued 3 662 guarantees for a total amount of 56 163 million tenge (total amount of supported loans — 129 915 million tenge). Among the projects 1,271 - projects of women entrepreneurs, its share in the total number of who have benefited from the guarantee is 34.7%.

As part of the fund programs for conditional placement of funds, financial support in the amount of more than 1,670.90 billion tenge was received by 35,530 private entrepreneurs. Among them 20 175 are businesswomen. Thus, the number of women in this statistics who received financial support is 57%.

Experts of the Fund "Damu" noticed that most often women open studios, beauty salons, shops. Also "typically female" areas of entrepreneurial interest are health, nutrition and tourism.

The preferences are as follows. First of all, it is wholesale and retail trade - 940 women who opened a business in this area received the support of the fund. In second place is the manufacturing industry - 859 businesswomen working in this area are our customers. In third place is transport and warehousing, 587 women contacted us from this industry" reported in detailed statistics in the fund.

In terms of the scale of business, women entrepreneurs most often open small enterprises (3036), in second place in preferences - medium business (790), microbusiness - in the third (447), the smallest number of large enterprises opened by women (70). These are companies from the list of the clients of Damu.

In the practice of the fund, the most active entrepreneurs were in East Kazakhstan, Zhambyl and Aktobe regions. The average amount for which business women take out a loan is 142.8 million tenge [8].

To provide financial support, Damu Entrepreneurship Development Fund JSC (hereinafter referred to as Damu Fund) has been implementing the Program of conditional allocation of funds in second-tier banks for the subsequent micro crediting of female entrepreneurship, which is developed in accordance with the instructions of the President of the Republic of Kazakhstan N. Nazarbayev., This instruction was mentioned at the V Women's Forum Kazakhstan March 5, 2009. During the implementation of this program, 1,469 entrepreneurs received loans in total about KZT 10,662.4 million.

In addition, since the end of 2011, the Fund "Damu" has been implementing a program of financing SMEs through a loan from the Asian Development Bank, in which one of the target indicators is to maintain the financing of women entrepreneurs at the level of at least 24% of the total number of loans. On 01.01.2015, the partner banks financed 956 borrowers, of which 269 borrowers (28.1%) are women entrepreneurs.

In general, over the last 7 years, 5,203 projects of women entrepreneurs have been funded through all the programs of the Damu Fund through the second-tier banks.

Within the framework of the "Business Roadmap 2020" program, a subsidy to the rate of interest rate receives 1,103 projects of women entrepreneurs (23% of the total number of projects). Under the guarantee of the Damu Fund, 239 loans were issued for entrepreneurial purposes to women (34%).

As part of the work to strengthen the entrepreneurial potential of the state, a complex of training and consulting programs is being implemented. This work includes the project "Business Advisor" (a two-day express course in basics). The total number of students of the course was 71,297 people (01/01/2015) among them 36,303 women (51%). Another important educational project is the "School of a Young Entrepreneur" (a two-week educational program). There have been trained 2,109 people since the project began among which 946 women (45%).

Existing entrepreneurs who work in priority sectors of the economy have the opportunity to improve their qualifications by studying at the Nazarbayev University, where well-known professors from leading universities of the world are invited as lecturers. 1263 people took part in this project, including 499 women (40%).

There were 2253 entrepreneurs including 924 women (41%) took part in the "Business Connections" project (complex of business training and internships at foreign enterprises).

There has been created a multi-level infrastructure of entrepreneurship supporting to provide operational consulting support to entrepreneurs under the auspices of the "Business Road Map 2020" program.

At the regional level – business service centers; at the level of the monotown and district centers – business support centers; at the level of villages and towns, countryside – mobile entrepreneurship support centers. Today, more than 131 thousand people have applied to these centers, 44% of them are women.

The Damu Foundation also provides support to entrepreneurs with disabilities under the Damu-Komek Program. There was provided support to 1,250 entrepreneurs, among them 744 were women (60%) on January 1, 2015.

In Kazakhstan, 1.2 million individual entrepreneurs were registered by the end of the first month of 2018, which is 0.8% (9.8 thousand) more than at the end of January 2017[8].

Of these, 560.9 thousand individual entrepreneurs are under the leadership of women - this is 1.1% (6.3 thousand) more than a year earlier. Their share in the total number of registered individual entrepreneurship was 47% (a year earlier, 46.9%).

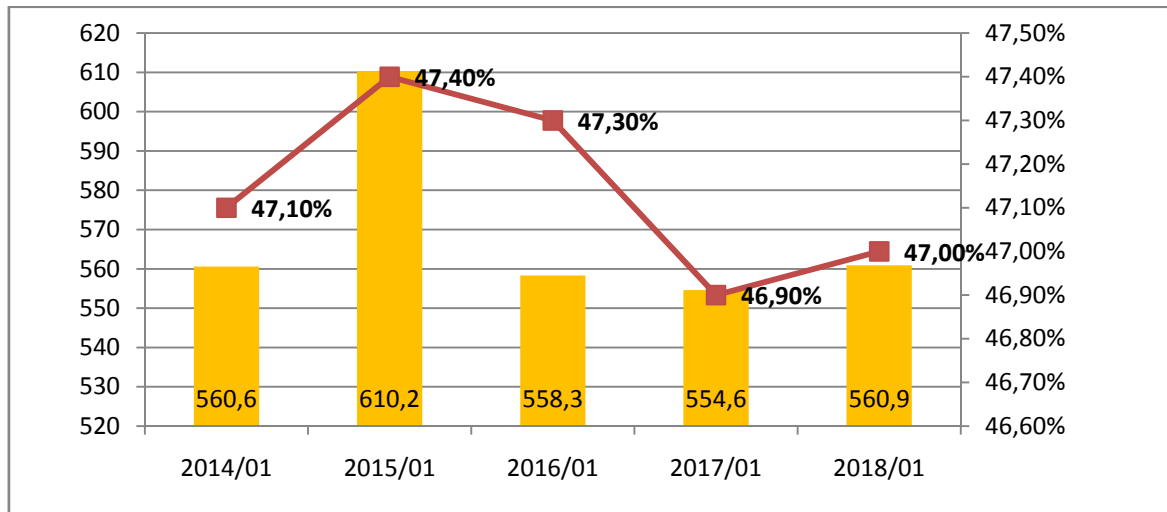


Figure 1-Entities of individual female entrepreneurship.

January 2018 (thousand units)

(- total units, - % the share from all registered entities of individual entrepreneurs)

The number of operating individual entrepreneurship with women executives amounts to 438.5 thousand units, or 78.2% of all registered individual enterprises under female leadership. The share of women in business among the total number of existing individual entrepreneurship in Kazakhstan is 46.5%.

The highest concentration of female executives among all existing individual entrepreneurship is in the field of education (73.5% is 5.1 thousand). Then there are state government and defense, and compulsory social security is 69.2% (however, these are only 9 individual enterprises), and TOP-3 ends the sphere of real estate operations - 64.5% (44.9 thousand enterprises).

The lowest rate of women's involvement in management among existing individual enterprises is in the field of transport and warehousing. Its amount is 14.8% (9 thousand) of all existing individual enterprises in the country.

There are offered two programs to support women's entrepreneurship by the Fund "DAMU":

- Actions for supporting women's entrepreneurship with the funds of the European Bank for Reconstruction And Development ("Women in business»);
- The program of microlending of women's entrepreneurship.

Kazakh women will be able to receive up to 10 million tenge as a credit for business development. Credit condition is very attractive – it will be given at a very low rate – 5% per annum. Such program to support women's entrepreneurship was proposed by the Halyk Bank, together with the national chamber of entrepreneurs (NCE) and the Council of businesswomen.

There are involved 2 second-level banks - ForteBank and Bank Center Credit in the program "Women in Business"

9 second-tier Banks (STB) participated in the women's entrepreneurship micro-credit program.

The volume of financing projects for women's entrepreneurship by the bank increased to 2 billion tenge. The initially announced limit of 1 billion tenge was used ahead of schedule - by the end of August of this year.

Since the launch of the program (end of June 2018), about 750 women entrepreneurs have been consulted, 249 of whom have applied for loans. By today the program has issued 81 targeted loans intended for the implementation of business projects in various sectors of the economy. They are medicine, trade, transport and domestic services. Currently, the bank is considering 85 applications.

To complete the picture of working women "Капитал.kz" decided to ask what is the situation in the labor market - how women who do not go into business, but prefer to work for hire feel themselves in terms of wages and job search [10].

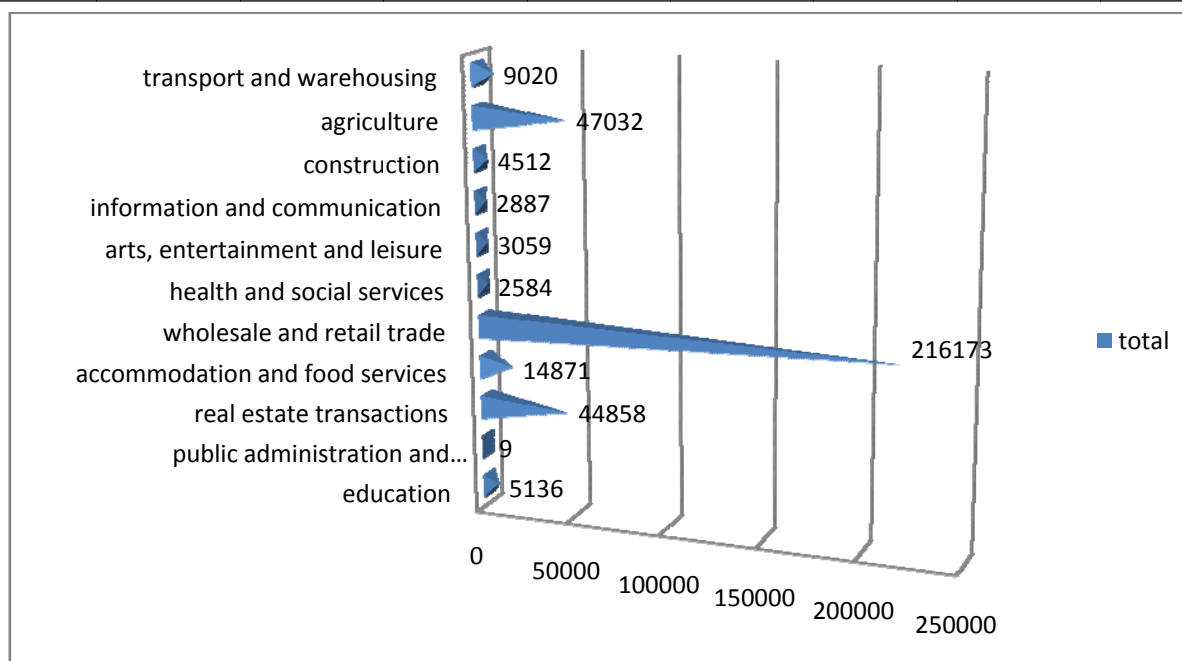


Figure 2 - Entities of individual female entrepreneurship in the Republic of Kazakhstan. January 2018 (thousand units)

HeadHunter reported: in 2017, among candidates for vacant positions, 53% of women were recorded, while there were more women who wanted to find a new job, plus 57% compared to 2016. To get an idea about the income of working women, the company's experts analyzed five sectors of the economy and concluded that the division of wages by gender is not observed. And there were given such data for 2017. In the financial sector, the maximum monthly salary was 560 000 tenge with an average of 111 815 tenge. In the field of media, marketing, advertising, BTL, PR, design and producing the maximum received salary -496 966 tenge, the average was 119 274 tenge. Workers in the field of "medicine, pharmaceuticals, and pharmacies" could earn 635,712 tenge, the average - 119,274 tenge. Representatives of the "telecommunications and communications" sphere could count on a maximum of 496,966 tenge, average salary - 121,088 tenge. Companies from the oil and gas industry offered a maximum of 504,000 tenge, the averagemeaning in this area - 119,275 tenge. In the list of top 5 professional areas, according to the information which was provided by Head Hunter, the percentage of employed women is as follows: the beginning of a career - 13%, accounting - 9.6%, sales - 7.3%, administrative staff - 6.6%, banks - 2.4%.

Today in our country the following obstacles to the development of female entrepreneurship are [11]:

1. Economic barriers: not clear and often changing legal provisions relating to the opening and development of business; extremely high; insufficient start-up capital and difficulty in accessing financial resources; competition from large domestic or foreign companies; limited access to foreign markets due to non-compliance with standards established by more developed countries; high costs required to promote business to these markets; unfavorable government policy towards business development; lack of support from side of the government.

2. Educational barriers: limited access to counseling services for those who wish to open their business or promote it; limited access to knowledge and information; the high cost of professional training provided on the market (only a few countries are developing programs to refinance the costs of participation in training for entrepreneurs, including Poland); limited opportunities in continuous learning.

3. Cultural barriers become even stronger for women from the moment they decide to start their own business. The reason for this is the fact that entrepreneurship has always been associated with men. Women are not part of the informal networks that help to gain positions in business, so they are more likely than men to feel helpless, unprotected, insecure in themselves and in their success [12].

Theobtainedresults (conclusions)

Based on the identification and systematization of the above data in the development of women's entrepreneurship, it can be concluded that it needs further appropriate improvement.

In this sense, management activities should, on the one hand, have a systematic character, covering all the main areas of management, and on the other hand, should be aimed at solving problems in the development of entrepreneurship that are specific to women's business.

Today we have a number of favorable factors for the development of women's entrepreneurship – the political will of the country's leadership, support for women's public organizations, the level of competence of women, many free niches in the consumer market, interaction with SME support structures.

The improvement of women's business should be carried out precisely in those areas where it has indisputable advantages it relies on the specific "feminine" features of behavior, psyche, mentality, etc.

It is not necessary to take the path of balancing the spheres of business activities of women and men. The development of women's business should be a response to the peculiarities of the rapid development of business in our country.

In conclusion, we would like to quote the words of Zeynalabdin Tagiyev, oil magnate of the beginning of the 20th century from Azerbaijan: “By educating one boy, you get one educated person, and educating one girl, you get an educated family.” Based on his words, one can say that women are an essential part of the formation of a nation, which is an integral part of each state accordingly its development in all spheres and directions. The correct understanding and maintenance of this issue can significantly play on the further development of the country's economy.

Our task is effectively using these factors!

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ҚАЗАҚСТАНДА ӘЙЕЛДЕР КӘСІПКЕРЛІГІНІҢ ДАМУ ТЕНДЕНЦИЯЛАРЫ

Аннотация: Бүгінгі күні әйелдер кәсіпкерлігі ерлер мотивациясынан ерекшеленетін бизнеспен айналысу мотивациясының ерекше құрылымына ие. Бұл гендерлік ерекшелік, әйелдер кәсіпкерлігін кәсіпкерлік қызметтің ерекше түрі ретінде қарауға мүмкіндік береді. Бұл мақалада бизнесті жүргізудің әйелдер және ерлер стилі қарастырылған, бизнесті жүргізудің әйелдер моделі жанжалдарды реттеуге, барлық мәліметтерді бірден көруге және қызметтің бірнеше түрін біріктіруге бейімділігімен ерекшеленеді. Мұнда әйелдердің кәсіпкерлік бизнесті жүргізудегі гендерлік мотивациясы ашық көрсетілген. Қазақстандағы әйелдер кәсіпкерлігінің қазіргі даму тенденциясына талдау жүргізілді және ҚР-ғы әйелдер кәсіпкерлігінің дамуына кедергі келтіретін тосқауылдар айқындалды. ҚР-ғы әйелдер кәсіпкерлігін қолдау жүйесін одан әрі жетілдіру бойынша ұсыныстар берілді.

Түйінді сөздер: әйелдер кәсіпкерлігі, шағын және орта кәсіпкерлік, гендерлік аспект.

УДК 332.6

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ТЕНДЕНЦИИ РАЗВИТИЯ ЖЕНСКОГО ПРЕДПРИНИМАТЕЛЬСТВА В КАЗАХСТАНЕ

Аннотация: На сегодняшний день женское предпринимательство имеет особую структуру мотиваций занятий бизнесом, которое отличается от мотиваций мужчин. Это гендерное отличие позволяет рассматривать женское предпринимательство как особый вид предпринимательской деятельности.

В данной статье рассмотрены женский и мужской стиль ведения бизнеса, отмечено, что женская модель ведения бизнеса отличается склонностью к сглаживанию конфликтов, умением видеть все детали сразу и совмещать несколько видов деятельности. Здесь раскрыта гендерная мотивация женщин к ведению предпринимательского бизнеса.

Проведен анализ современной тенденции развития женского предпринимательства в Казахстане и выделены основные барьеры, препятствующие развитию женского предпринимательства в РК. Даны рекомендации по дальнейшему совершенствованию системы поддержки женского предпринимательства в РК.

Ключевые слова: женское предпринимательство, малое и среднее предпринимательство, гендерный аспект.

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