

MICRO-ENTERPRISE SUPPORT PROJECT

Women's Entrepreneurship Development

Component

Progress Report for Year 1
July 1, 2018 – June 30, 2019



Picture Caption: June 25, 2019, Baku, Holiday Inn Hotel. Conference on "Forbidden professions for women: isn't it time to remove the prohibitions?"

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MICRO-ENTERPRISE SUPPORT PROJECT (MESP)

Women's Entrepreneurship Development Component

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The author's views expressed in this publication do not necessarily reflect the views of the U.S. Agency for International Development or the United States Government.

ACRONYMS

USAID	United States Agency for International Development
MESP	Micro Enterprise Support Project
EDF	Entrepreneurship Development Foundation

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1. PROJECT OVERVIEW

EDF is pleased to present the **Women's Entrepreneurship Development Component of the Micro-Enterprise Support Project (MESP)** Year 1 Report in accordance with **Interim Working Plans for July 1, 2018 - June 30, 2019, USAID Cooperative Agreement Number: AID-112-A-12-00001.**

According to these Interims Plans, the planned activity can be combined into the following components:

1. Building capacity of key local partners to better serve and improve enabling environment for women entrepreneurs:

- a. Survey among 500 business women in 10 regions to inform about needs and barriers;
- b. Advocacy and policy recommendations to alleviate most common administrative barriers;
- c. Gender focal point training;
- d. Access to funding (work with financial intuitions);
- e. Conducting conferences on women entrepreneurship issues.

2. Increasing women economic participation through capacity building, vocational trainings and new business start-ups:

- a. Leadership trainings;
- b. Entrepreneurial skills training;
- c. Mentorship;
- d. Business start-ups

3. Improving access to markets for women entrepreneurs:

- a. To improve access to useful information through cellphone applications and EDF website;
- b. Promote women networking platforms to increase women-entrepreneurs awareness on ongoing initiatives supporting women owned businesses and other topics.

In the reporting 1st Year, a number of activities have been completed described in this report.

Outputs in the reporting year:

1. Face-to-face survey was conducted among 500 (five hundred) women-owned small businesses in the territory of the Republic of Azerbaijan;
2. Trainings were conducted on "Gender equality and entrepreneurship development" for 31 gender focal points (representatives of government and private companies);
3. The conference on "Women's Entrepreneurship Development" was held within the Global Entrepreneurship Week with participation of all stakeholders;
4. Analysis of financial institutions providing women with loans and leasing products was conducted by the partner organization Support for Economic Initiatives Public Union;
5. "Start and Improve Your Business" Trainings were held for 392 women who want to start their own business representing 21 cities and districts of Azerbaijan.
6. The Competition Commission was established for evaluation and selection of business plans submitted by "Start and Improve Your Business" training participants;
7. Programs of vocational trainings for at least 45 women in 3 fields (tailoring, beekeeping and dried fruit production) were prepared;
8. Conference on "Forbidden professions for women: isn't it time to remove the prohibitions?" was held;
9. Competition Commission made a decision on business plans submitted by "Start and Improve Your Business" training participants;
10. Vocational training was held for seamstresses in Guba;
11. Vocational training was held for beekeepers in Gakh.

Outputs that are expected in the next year:

1. Round Table on "Providing women entrepreneurs with loans and leasing products";
2. Meeting with 20 female beekeepers from Sheki, Zagatala, Gakh and Beylagan;
3. Business plan trainings for shortlisted female participants of "Start Your Own Business" trainings;
4. Selection of the best business plans among shortlisted business plans submitted by "Start and Improve Your Business" training participants;
5. At least 50 new women-owned businesses will be created;

6. Mentor's support will be provided for all start-ups;
7. Articles dedicated to women's entrepreneurship will be published in media;
8. Leadership trainings for women will be held in Baku, Ganja and Sheki;
9. Study tour will be organized to Turkey;
10. A conference will be held following the study tour.
11. Edition of the booklets for women entrepreneurs:
 - a. Booklet for beekeepers;
 - b. Booklet for manufacturers of dried fruits;
 - c. Booklet for seamstresses;
 - d. Booklet for hairdressers;
12. Developing the new design of EDF's Websites - www.edf.az and www.sahibkarol.biz and updating of the EDF Websites.

2. PROJECT ACCOMPLISHMENTS

Accomplishments of the Women's Entrepreneurship Development Component of the MESP during the 1st Year:

Component 1. Building capacity of key local partners to better serve and improve enabling environment for women entrepreneurs

In accordance with the First Component, during the 1st Year, following activities were carried out:

- 1) Survey among 500 business women in 10 regions to inform about needs and barriers;
- 2) Gender focal point trainings for 31 gender focal points (representatives of government and private companies);
- 3) Analysis on access to funding (work with financial intuitions);
- 4) Conferences on women entrepreneurship issues with participation of all stakeholders (52 representatives of local and foreign governments, parliament, women business association, international finance institutions, women entrepreneurs, NGOs);
- 5) Analysis of financial institutions providing women with loans and leasing products;

- 6) The Competition Commission was established for evaluation and selection of business plans submitted by "Start and Improve Your Business" training participants;
- 7) The Conference on "Forbidden professions for women: isn't it time to remove the prohibitions?" was held with the participation of all stakeholders;
- 8) The Competition Commission made a decision on selection of business plans submitted by "Start and Improve Your Business" training participants.

Component 2. Increasing women economic participation through capacity building, vocational trainings and new business start-ups

In accordance with the Second Component, during the 1st Year, following activities was carried out:

- 1) Entrepreneurial skills trainings for 392 women who want to start their own business representing 21 cities and districts of Azerbaijan;
- 2) Programs of vocational trainings for at least 50 women in 3 fields (tailoring, beekeeping and dried fruit production) were prepared;
- 3) Vocational training for seamstresses launched in Guba in April 02, 2019;
- 4) Vocational training for beekeepers was held in Gakh during May 13-15, 2019.

Component 3. Improving access to markets for women entrepreneurs

In accordance with the Third Component, during the 1st Year, following activities was carried out:

- 1) Special section was designed for Women Entrepreneurship Development Component;
- 2) News and Economy and Entrepreneurship sections were updated weekly.

3. DETAILED ACTIVITIES

3.1. SURVEY

Face-to-face survey among 500 (five hundred) women-owned small businesses in the territory of the Republic of Azerbaijan

Face-to-face survey among 500 (five hundred) women-owned small businesses in the territory of the Republic of Azerbaijan within the framework of the "Women

Entrepreneurship" Component of the Micro Enterprise Support Project was conducted during 24 September - 15 October 2018.

The survey area covers previously agreed areas: Baku and 7 economic regions of Azerbaijan. The distribution of locations and number of respondents is indicated in the table below. It should be noted that the data of the State Statistical Committee of the Republic of Azerbaijan was used regarding the number of small enterprises for the distribution of respondents by settlements. At the same time, face-to-face interviews with all female respondents were conducted at workplaces and only after they were identified as entrepreneurs.

Table 1. Locations and number of respondents

№	Economic Region	Settlement	Number of respondents	Interviewed	Refused
1.		Baku	190	201	11
2.	Absheron		29	32	3
		Sumgayit	29	32	3
3.	Ganja-Gazakh		81	88	7
		Ganja	60	66	6
		Tovuz	21	22	1
4.	Sheki-Zagatala		37	37	-
		Sheki	37	37	-
5.	Lankaran		32	41	9
		Lankaran	32	41	9
6.	Guba-Khachmaz		31	32	1
		Guba	31	32	1
7.	Aran		88	100	12
		Mingachevir	30	34	4
		Kurdamir	14	16	2
		Salyan	14	17	3
		Shirvan	30	33	3
8.	Mountainous Shirvan		12	15	3
		Shamakhi	12	15	3
	Total		500	546	46

Highly qualified professionals have been involved in the survey conduction, collection of necessary data, processing the data acquired as a result of the survey with the Statistical Package for the Social Sciences (SPSS) and the data analysis process.

The Survey Results were sent to major stakeholders. Among them:

1. Ministry of Economy;
2. Agency for Development of Small and Medium-Sized Enterprises under the Ministry of Economy
3. Association of Women Entrepreneurs;
4. National Confederation of Entrepreneurs (Employers) Organizations

Policy recommendations will be developed on the results of the survey in January 2019, and will be submitted to the government.

As an outcome, Policy Recommendations based on the survey results will increase awareness of government agencies about problems of women entrepreneurs, they will pay more attention to the solution of the problems and that will lead to more favorable business environment for women entrepreneurs.

Survey Results can be found in [Annex 1](#)

More information on the results of the survey can be found:

[http://edf.az/ts_general/eng/ksid/downloads/SME%20Survey%20Report%20\(500\)%2015.10.18%20\(en\).pdf](http://edf.az/ts_general/eng/ksid/downloads/SME%20Survey%20Report%20(500)%2015.10.18%20(en).pdf)

3.2. GENDER FOCAL POINT TRAINING

Training on "Gender equality and entrepreneurship development" for gender focal points (representatives of government and private companies)

In December, three-day training on "Gender equality and entrepreneurship development" was held for 2 groups of gender focal points (representatives of government and private companies). The training was held on December 12, 13, 14, 18, 19, 20, 2018, in Baku, in Holiday Inn Hotel. In total, 31 representatives of government and private companies who deal with gender-related issues attended the training.

Sadagat Gahramanova, Deputy Chairman of State Committee for Family, Women and Children Affairs and Alimammad Nuriyev, Constitution Research Foundation welcomed participants and made their notes.

There were eight modules in the three-day training, their themes are as follows:

5. Existing Women's Policy
6. National legislation to ensure gender equality
7. Combating stereotypes for ensuring gender equality
8. CEDAW" (Disclosure of the Convention and the activities of the CEDAW Committee)
9. Gender issues in entrepreneurship in Azerbaijan
10. How to develop gender policies in companies?
11. How can state agencies support women's entrepreneurship?
12. How can big companies support Women's Entrepreneurship?

Q&A and discussion sessions were held after all modules.

Trainers made presentations for gender focal points on business, CEDAW (Committee on the Elimination of Discrimination against Women), gender problems, gender equality issues.

At the end of the training, Sadagat Gahramanova, Deputy Chairman of State Committee for Family, Women and Children Affairs and Sabit Bagirov, Entrepreneurship Development Foundation presented certificates to participants.

Participants of trainings represented:

1. Association of Women Entrepreneurs (1 participant);
2. Executive Power of districts (participants from Executive Power of Sabail, Surakhani, Nizami, Nasimi, Khatai, Yasamal, Narimanov, Sumgayit, Absheron districts)
3. International Bank of Azerbaijan (1 participant);
4. Bakcell (1 participant);
5. Asan Service (1 participant);
6. State Committee for Family, Women and Children Affairs (2 participants);
7. Ministry of Economy (1 participant);
8. Ministry of Taxes (1 participant);
9. ABAD Public Legal Entity (1 participant);
10. State Insurance Company (1 participant);
11. Ata Holding (1 participant);
12. Azer Khalcha (1 participant);
13. Khalg Bank (1 participant);

14. Central Bank of Azerbaijan (1 participant);
15. Intellectual Property Agency (1 participant);
16. Azer Turk Bank (1 participant);
17. The Council on State Support to Non-Governmental Organizations (1 participant);
18. Association of Women Entrepreneurship Development (1 participant);
19. NGOs;
20. Other companies.

As an outcome, it is expected that, participants will benefit from the knowledge they gained in trainings and will use it in their activities. Trainings will contribute to development of company policies and internal guides for ensuring gender equality and equal opportunities for women and men in recruitment and career.

Banks are expected to issue concessional loans for women entrepreneurs, which will contribute positively to their entrepreneurial activities.



The Agenda can be found in [Annex 2](#)

More information on the training can be found:

http://edf.az/ts_general/eng/ksid/events/events_2018/event-2.htm

3.3. ANALYSIS ON ACCESS TO FUNDING (WORK WITH FINANCIAL INSTITUTIONS)

Analysis of financial institutions providing women with loans and leasing products

The analysis covers the period from September to December, 2018. The following activities were carried out during the reporting period:

1. Statistical analysis of the level of provision of loans and leasing products for women.

The official bulletins of the State Statistical Committee were used as references. It also refers to the sources of international financial institutions such as the World Bank, the IMF and the Asian Development Bank.

2. Existing legal and regulatory documents have been analyzed.

For this purpose, www.e-qanun.az, the legal database of the state, was taken as a basis. During the research, national legislation on entrepreneurship was analyzed from gender perspective and factors that prevented the development of women entrepreneurship were analyzed.

3. The opinion of female entrepreneurs has been studied.

For this purpose, interviews and in-depth interviews were used. Face-to-face survey was conducted among 500 women by the Small and Medium Enterprise Development Support Center.. The survey also assessed women's access to loans and leasing services. In addition, interviews with women entrepreneurs were conducted within the framework of the research. (Interview questions were added)

4. The services provided to female entrepreneurs by financial institutions operating in Azerbaijan have been analyzed.

Initially, meetings and in-depth interviews were held with leading banks operating in the country and non-bank credit organizations. Meetings with experts from Rabitabank, Pashabank, International Bank, Bank Respublika, Accessbank, Finance for development non bank organization were held. (Interview questions were added)

5. The opinions of leasing companies operating in the country are studied.

The list of companies to be discussed for this purpose (Aqrolizing, ANSAR Leasing, Grand Motors, Gunay Leasing, Qafqaz Leasing, MCB Leasing, Pareks Leasing and Factoring LLC) has been set up and time for meeting has been appointed. Meetings with some companies have taken place, in-depth interviews have been conducted, and meetings with others will be completed by the end of December. (Interview questions were added)

6. Meetings with international financial institutions operating in Azerbaijan have been identified.

Negotiations with international financial institutions such as IFC, EBRD and ADB have already been held and meetings will be held in the coming weeks.

7. International experience is studied.

International experience on providing women with loans and leasing products (Russia, Kazakhstan, Germany etc.) has been studied and successful practices have been studied for Azerbaijan. In addition, OECD standards have also been studied.

As an outcome of the analysis, Policy Recommendations will be developed and sent to all stakeholders (government, international organizations, banks, business entities and NGOs)

Interview questions for banks, leasing services and entrepreneurs can be found in Annex 3

3.4. CONFERENCE ON WOMEN'S ENTREPRENEURSHIP ISSUES

The conference on "Women's Entrepreneurship Development" was held within the Global Entrepreneurship Week

On November 14, 2018, the conference on "Women's Entrepreneurship Development" was held in Baku within the Global Entrepreneurship Week with the support of the USAID. Women entrepreneurs from Baku and regions, representatives of women's business associations, ministries, diplomatic missions, European Bank for Reconstruction and Development, USAID, National Confederation of Entrepreneurs (Employers') Organizations of the Republic of Azerbaijan, government and civil society representatives, journalists and experts attended the conference. More than 50 participants attended the conference.

U.S. Chargé d'Affaires William Gill welcomed the participants and gave speech about the importance of women entrepreneurship development.

As an outcome of the Conference, all stakeholders (government, business entities, business associations, NGOs) will cooperate closely for development of entrepreneurship in Azerbaijan.



The Agenda and Press Release of the Conference can be found in [Annex 4](#)

More information on the Conference can be found:

http://edf.az/ts_general/eng/ksid/events/events_2018/event-1.htm

The Conference's video clips are available on:

1. <https://www.youtube.com/watch?v=Wojs0xaodt8>
2. <https://www.youtube.com/watch?v=wt0KrNOOgFM>

3. 5. ENTREPRENEURIAL SKILLS TRAININGS

"Start Your Own Business" Training for Women Entrepreneurs

15 two-day "Start Your Own Business" Trainings for women entrepreneurs were held for women from 21 cities and districts.

Female participants were from:

- 1) Baku,
- 2) Absheron,
- 3) Guba,
- 4) Khachmaz,
- 5) Sumgayit,
- 6) Shirvan,
- 7) Hajigabul,
- 8) Neftchala,
- 9) Jojuq-Marjanli,

- 10) Fuzuli
- 11) Mingachevir,
- 12) Shamakhi,
- 13) Gabala,
- 14) Ismayilli,
- 15) Gakh,
- 16) Balakan,
- 17) Tovuz,
- 18) Gazakh,
- 19) Agstafa,
- 20) Ganja.
- 21) Agdam

Participants were registered in the registration lists for the first and second day of the training separately.

392 women attended the first day of the training, **343 women** attended the second day of the training.

The following table shows the dates of trainings and the number of participants:

No	Location	Date	Number of participants, 1 st day + 2 nd day
1	Baku - Absheron	October 08-09	15+15
2	Guba - Gusar	October 10-11	24+20
3	Khachmaz	October 12-13	29+21
4	Sumgayit	October 15-16	48+34
5	Baku (2 nd)	November 10-11	26+20
6	Shirvan – Hajigabul - Neftchala	November 12-13	29+29
7	Jojug Marjanli - Fuzuli	November 14-15	19+10

8	Mingachevir	November 16-17	27+27
9	Shamakhi	December 8-9	26+25
10	Gabala - Ismayilli	December 10-11	27+26
11	Gakh - Balakan	December 15-16	27+26
12	Tovuz - Gazakh - Agstafa	December 17-18	28+27
13	Ganja	December 24-25	30+30
14	Baku (3 rd) – Sabunchu district	February 6-7	17+13
15	Agdam	February 12-13	20+20

TOTAL:

392+343

The preparation for trainings started in **August 2018**. The training program included such components as:

1. business ideas;
2. entrepreneurship;
3. how to start and register a business;
4. time management;
5. financial management;
6. business plan;
7. innovation;
8. taxes;
9. investment.

The activity was started with writing the training program. The program was prepared in partnership with UNDP, Counterpart, and the Confederation of Entrepreneurs. Trainer was Azad Rahimov - International Labor Organization's Start and Improve Your Business (SIYB) master trainer.

1. "Start Your Own Business" Training in Baku. October 08-09, 2018



2. "Start Your Own Business" Training in Guba. October 10-11, 2018



3. "Start Your Own Business" Training in Khachmaz. October 12-13, 2018



4. "Start Your Own Business" Training in Sumgayit. October 15-16, 2018



5. "Start Your Own Business" Training in Baku (2nd). November 10-11, 2018



6. "Start Your Own Business" Training in Shirvan – Hajigabul – Neftchala. November 12-13, 2018



7. "Start Your Own Business" Training in Jojuq-Marjanli. November 14-15, 2018



8. "Start Your Own Business" Training in Mingachevir. November 16-17, 2018



9. "Start Your Own Business" Training in Shamakhi. December 8-9, 2018



10. "Start Your Own Business" Training in Gabala. December 10-11, 2018



11. "Start Your Own Business" Training in Gakh. December 15-16, 2018



12. "Start Your Own Business" Training in Tovuz. December 17-18, 2018



13. "Start Your Own Business" Training in Ganja. December 24-25, 2018



14. "Start and Improve Your Business" Training in Sabunchu district (February 6-7)



15. "Start and Improve Your Business" Training in Agdam (February 12-13)



Training Agenda can be found in [Annex 5](#)

More information on "Start Your Own Business" Trainings and Participant Lists can be found:

http://edf.az/ts_general/eng/ksid/events/events_2018/event-3.htm

3.6. UPDATING EDF'S WEBSITE

During the reporting period, EDF website was updated regularly. Special section was designed for Women Entrepreneurship Development Component.

The section includes information on:

1. Components of the project
2. Partner organizations
3. Events held within the framework of the Component
4. Surveys
5. Policy Papers

News and Economy and Entrepreneurship sections were also updated weekly.

The section includes:

1. Decrees of the President on economy and entrepreneurship;
2. Orders of the President on economy and entrepreneurship;
3. Decisions of the Cabinet of Ministers on economy and entrepreneurship;
4. Laws on economy and entrepreneurship.

3.7. ANALYSIS OF FINANCIAL INSTITUTIONS PROVIDING WOMEN WITH LOANS AND LEASING PRODUCTS

During the reporting period, analysis of financial institutions were carried out by the Union for Public Support to Economic Initiatives (SEI).

Analysis on financial institutions can be found in Annex 6

3.8. ESTABLISHMENT OF THE COMPETITION COMMISSION FOR EVALUATION AND SELECTION OF BUSINESS PLANS

During the reporting period, The Competition Commission was established for evaluation and selection of business plans submitted by "Start and Improve Your Business" training participants. Business Plans

3.9. CONFERENCE ON “FORBIDDEN PROFESSIONS FOR WOMEN: ISN’T IT TIME TO REMOVE THE PROHIBITIONS?”

On June 25, 2019, the conference was held by the EDF with the support of the USAID on "Forbidden professions for women: isn't it time to remove the prohibitions?". The U.S. Ambassador Earle Litzenberger, The USAID Azerbaijan Mission Director Jaidev Singh, MP Vahid Ahmadow, women entrepreneurs, representatives of government agencies, women's business associations and NGOs, lawyers attended the conference. In total, 44 participants attended the Conference.

Conference had 2 panel discussions: the current situation with the ban on some professions for women in Azerbaijan; and discussions on which professions prohibited for women are valid today and how to remove these prohibitions.

The U.S. Ambassador Earle Litzenberger welcomed the conference participants and emphasized that, it is time to remove the prohibitions for women.

Mr. Hafiz Hasanov – lawyer, head of the Legal Development Center made a presentation on forbidden professions for women. He mentioned that, under Resolution of the Cabinet of Ministers of the Azerbaijan Republic of October 20, 1999 No. 170 "About approval of the List of productions, professions (positions), and also underground works with heavy and harmful working conditions on which application of work of women is forbidden", women's labor in 678 professions in 38 fields is prohibited in Azerbaijan.

During his presentation, he gave examples of international experience in this field and noted that, there is a tendency of decreasing the number of forbidden professions for women in the world. He said that, women should be given the choice of deciding whether they want to work in these jobs or not.

Sabit Bagirov – president of the Entrepreneurship Development Foundation, noted that, the EDF conducted a survey among 50 people, among them 37 managing directors and 13 entrepreneurs who have employees working in their company. The survey revealed that, only 6% of them are aware of the Resolution of the Cabinet of Ministers and forbidden professions for women.

Shahla Ismayil – Women's Association for Rational Development, stressed that restrictions on women's rights and professional stereotypes for women should be eliminated.

Other speakers also emphasized the need for elimination of prohibitions, or at least

decreasing number of forbidden professions for women. Some of participants state that, prohibitions should be applied only to pregnant women.

At the end of the conference, S. Bagirov made the following statement: "In my opinion, freedom of choice should be provided . That is, a woman herself must decide when choosing a profession. But, the employer should be responsible for creating the appropriate working conditions, introduce them specifications of the job, problems they may face, etc. There must be relevant explanatory documents. But the women should be free to choose. The trend is that from year to year, the number of jobs banned for women decreases in the world. It is not good that Azerbaijan is in the last place among the post-soviet countries with 678 prohibited profession. Image of Azerbaijan should be important for us. We will try to solve these problems. Because, of course, this is not a good situation either for our country, or for ladies. Our ladies should have freedom of choice".

Conference Agenda can be found in [Annex 7](#).

More information on the Conference can be found:

http://edf.az/ts_general/eng/ksid/events/events_2019/event-3.htm

The Conference on media:

1. <https://www.amerikaninsesi.org/a/az%C9%99rbaycanda-38-sah%C9%99d%C9%99-678-i%C5%9F-yeri-%C3%BCzr%C9%99-qad%C4%B1n-%C9%99m%C9%99yinin-t%C9%99tbiqu-qada%C4%9Fand%C4%B1r-/4972741.html>
2. <https://www.amerikaninsesi.org/a/az%C9%99rbaycanda-38-sah%C9%99d%C9%99-678-i%C5%9F-yeri-%C3%BCzr%C9%99-qad%C4%B1n-%C9%99m%C9%99yinin-t%C9%99tbiqu-qada%C4%9Fand%C4%B1r-/4972842.html>
3. <https://www.contact.az/ext/news/2019/6/free/Social/az/81923.htm>
4. <https://www.contact.az/ext/news/2019/6/free/Social/ru/81923.htm>
5. <http://www.turan.az/ext/news/2019/6/free/Social/az/81923.htm>
6. https://musavat.com/news/azerbaycanda-qadinlara-harada-islemek-qadagandir_623818.html
7. <http://manevr.az/iqtisadiyyat/52633-azrbaycanda-qadnlara-harada-ilmk-qadaandr.html>
8. <http://media-fakt.info/?p=13737>
9. <https://teleqraf.com/news/toplum/214337.html?fbclid=IwAR0ZWpLztN2cjb9U8yK7kppNYaLrsN8iNjU51KaXjZEQjeYodSYXJbQeMI>

10. https://ekspress.az/news/208-qadinlarin-emek-huquqlari-ile-bagli-konfrans-kecirilib-foto?fbclid=IwAR2cJXE-eh2XSAeSmqnK06_OMt2UWP-nEjQoN8al12jvqv0UkAWeCIqsil4
11. <https://fed.az/az/news/69228/azerbaycanda-38-sahede-678-is-yeri-uzre-qadin-emeyinin-tetbiqi-qadagandir>

Photos from the Conference



3.10. DECISION OF THE COMPETITION COMMISSION ON SELECTION OF BUSINESS PLANS

In June, the Competition Commission made a decision on selection of business plans submitted by "Start and Improve Your Business" training participants. Commission shortlisted 105 successful business plans out of 264 business plans for final consideration.

Commission decided that, women who developed these business plans will be invited to consultations which will be held in Baku (July 6-7, 2019) and Ganja (July 9-10, 2019). After the consultation, the Competition Commission will select the best business plans for financial support.

3.11. VOCATIONAL TRAINING FOR SEAMSTRESSES

Vocational training for seamstresses launched in Guba in April 02, 2019. The training will be completed on July 15, 2019. During 2-month trainings 16 seamstresses will acquire knowledge of tailoring business.

Training covered the following topics:

- Information on fabric, threads, ironing;
- Preparation of workplace and information on necessary equipment;
- Introduction and working with a sewing machine;
- Colors selection and sewing technology;
- Design and Pattern Preparation;
- Measuring the body for pattern drafting;
- Pattern preparation for blouses;
- Sleeve design;
- How is the fashion created, information on models, change of models over the years;
- How to use a pattern for other models.

Program of the training can be found in [Annex 8](#)

More information on the training can be found:

http://edf.az/ts_general/eng/ksid/events/events_2019/event-1.htm

Video clip of the training:

https://www.youtube.com/watch?list=PLk5558GGDuW_NDpn3JT_yqPSAUEuZtLip&v=H5wDUKGo2Ng

Photos from the training:



3.12. VOCATIONAL TRAINING FOR BEEKEEPERS

Vocational training for beekeepers was held in Gakh during May 13-15, 2019. During 3-day trainings, 20 beekeepers acquired knowledge of beekeeping business. Trainer was Badraddin Hasratov - chariman of Azerbaijan Beekeepers Association.

Training covered the following topics:

1. Important role of beekeeping in ecology and economy;
2. Who can be engaged in beekeeping;
3. Honey bee colony structure (queen bee, worker bee, drone);
4. Preparation of the bee garden;
5. Caregiving techniques for a honey bee colony;
6. Colony Expansion;
7. Reproduction of honey bees (through natural germination and artificial separation);
8. Honey gathering;
9. Importance of relocation of honey bees;
10. Honey filtration and preparation for sale;
11. Plants, honey and flower powder, improve the feed base;
12. Honey bee diseases and pests and fighting diseases;
13. Procurement and processing of other bee products;
14. Income and expense in beekeeping;
15. Marketing.

Program of the training can be found in [Annex 9](#)

More information on the training can be found:

http://edf.az/ts_general/eng/ksid/events/events_2019/event-2.htm

Video clip of the training:

<https://www.youtube.com/watch?v=rOcoaLXZj08>

Photos from the training:



3.13. MONITORING AND EVALUATION PLAN

During the reporting year, Monitoring & Evaluation Plan of Women's Entrepreneurship Development Component of the Micro Enterprise Support Project was prepared by EDF.

Monitoring & Evaluation Plan with results of EDF activities during first year can be found in [Annex 10](#)



Entrepreneurship Development Foundation

Small and Medium Enterprise Development Support Center

REPORT

on the results of the face-to-face survey conducted among 500 (five hundred) women-owned small businesses in the territory of the Republic of Azerbaijan within the framework of the "Women Entrepreneurship" Component of the Micro Enterprise Support Project

September 24 - October 15, 2018

Baku

Face-to-face survey conducted among 500 (five hundred) women-owned small businesses in the territory of the Republic of Azerbaijan within the framework of the "Women Entrepreneurship" Component of the Micro Enterprise Support Project

SUMMARY

Face-to-face survey among 500 (five hundred) women-owned small businesses in the territory of the Republic of Azerbaijan within the framework of the "Women Entrepreneurship" Component of the Micro Enterprise Support Project was conducted during 24 September - 15 October 2018.

The survey area covers previously agreed areas: Baku and 7 economic regions of Azerbaijan. The distribution of locations and number of respondents is indicated in the table below. It should be noted that the data of the State Statistical Committee of the Republic of Azerbaijan was used regarding the number of small enterprises for the distribution of respondents by settlements. At the same time, face-to-face interviews with all female respondents were conducted at workplaces and only after they were identified as entrepreneurs.

Table 1. Locations and number of respondents

№	Economic Region	Settlement	Number of respondents	Interviewed	Refused
1.		Baku	190	201	11
2.	Absheron		29	32	3
		Sumgayit	29	32	3
3.	Ganja-Gazakh		81	88	7
		Ganja	60	66	6
		Tovuz	21	22	1
4.	Sheki-Zagatala		37	37	-

		Sheki	37	37	-
5.	Lankaran		32	41	9
		Lankaran	32	41	9
6.	Guba-Khachmaz		31	32	1
		Guba	31	32	1
7.	Aran		88	100	12
		Mingachevir	30	34	4
		Kurdamir	14	16	2
		Salyan	14	17	3
		Shirvan	30	33	3
8.	Mountainous Shirvan		12	15	3
		Shamakhi	12	15	3
	Total		500	546	46

Highly Qualified Professionals Have Been Involved In The Survey Conduction, Collection Of Necessary Data, Processing The Data Acquired As A Result Of The Survey With The Statistical Package For The Social Sciences (Spss) And The Data Analysis Process.

RESULTS OF THE SURVEY

As mentioned above, the survey was conducted among 500 respondents.

1. What type of entrepreneurship are you engaged in?

The question was answered by 500 respondents who participated in the survey. Depending on the question, the respondents were given the option to select several answers. In total, 500 respondents answered 501 possible answer options: 1 answer - 499 respondents, 2 answer - 1 respondent.

		Number	Percentage
1	Pharmacy	46	9,2
2	Trade	44	8,8
3	Bakery and confectionery	38	7,6
4	Tailoring	36	7,2
5	Wedding Dress Rental	32	6,4
6	Medical Services	29	5,8
7	Women's club	28	5,6
8	Carpet weaving	28	5,6
9	Public catering services	27	5,4
10	House cleaning	26	5,2
11	Hair styling	25	5,0
12	Computer and Xerox services	17	3,4
13	Sock Knitting	17	3,4
14	Childcare	16	3,2
15	Handicrafts	13	2,6
16	Design, polygraphy and advertising	11	2,2
17	Singer, musician and presenter	11	2,2
18	Dance school	11	2,2
19	Dairy products (butter, sour milk, buttermilk, sour cream, cheese and other)	9	1,8
20	Agriculture	7	1,4

21	Entertainment center for children	7	1,4
22	Public catering	6	1,2
23	Press and Publishing	5	1,0
24	Photo / Video Services	5	1,0
25	Financial services	4	0,8
26	Textile	3	0,6
27	Consulting service	0	0,0
	Total number of respondents	500	
	Total number of responses	501	

2. What are the reasons for engaging in entrepreneurship?

The respondents answered all the questions (500 respondents). Depending on the question, respondents were given the option to select several answers. In total, 500 respondents answered 688 possible answer options: 1 answer - 332 respondents, 2 answers - 168 respondents.

		Number	Percentage
1	Additional support for family / budget	298	44,6
2	I love this activity	271	40,6
3	I have no other skills	97	14,5
4	Lack of finance	2	0,3
	Total number of respondents	500	
	Total number of responses	668	

3. In what form do you carry out your personal entrepreneurial activity?

500 respondents answered the question

		Number of responses	Percentage
1.	As an entrepreneur, without creating a legal entity	374	74,8
2.	Legal entity	3	0,6
3.	Unregistered	123	24,6
	Total	500	100,0

74.8% of respondents or 374 respondents stated that they were entrepreneurs without establishing legal entities. 24.6% or 123 respondents noted that their entrepreneurial activity was unregistered. 0.6% or 3 respondents said they were functioning as legal entities.

4. What challenges do women face when they start their own business?

500 respondents answered the question. Depending on the question, the respondents were given the option to select several answers. In total, 500 respondents answered 551 possible answer options: 1 answer - 449 respondents, 2 answers - 51 respondents.

		Number	Percentage
1	Family opposes	309	56,1
2	Lack of finance	199	36,1
3	Lack of entrepreneurial knowledge	42	7,6
4	Public censure	1	0,2
	Total number of respondents	500	
	Total number of responses	551	

5. What challenges did you face more in the last year?

500 respondents answered the question. Depending on the question, respondents were given the option to select several answers. Totally, 500 respondents answered 771 possible answer options: 1 answer - 251 respondents, 2 answers - 227 respondents, 3 answers - 22 respondents.

		Number	Percentage
1	Lack of finance	259	33,6
2	Personnel shortage	178	23,1
3	Unfair competition	111	14,4
4	Tax burden	109	14,1
5	Complexity of legislation regulating entrepreneurship	70	9,1
6	Interference of public authorities	44	5,7
	Total number of respondents	500	
	Total number of responses	771	

6. Are your family members involved in your business?

500 respondents answered the question

		Number of responses	Percentage
1.	Yes	59	11,8
2.	No	441	88,2
	Total	500	100,0

88.2% or 441 respondents gave negative answer, 11.8% or 59 respondents gave positive answer to the question.

7. How do you assess the aspiration of Azerbaijani women to engage in entrepreneurship?

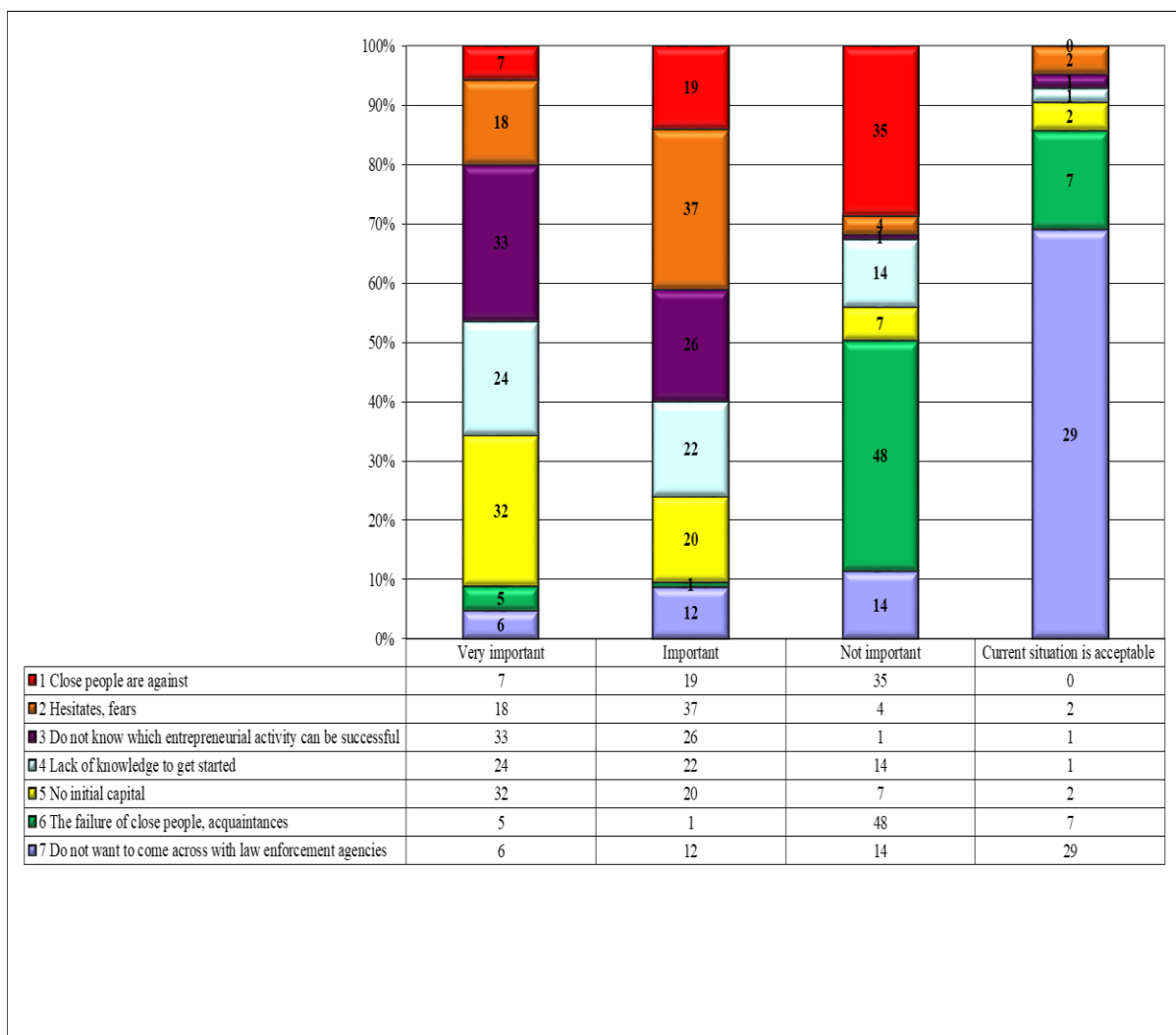
500 respondents answered the question.

		Number of answers	Percentage
1.	High	429	85,8
2.	Medium	40	8,0
3.	Low	21	4,2
4.	Difficult to answer	10	2,0
	Total	500	100,0

85.8% of respondents or 429 respondents assessed the aspiration of Azerbaijani women to engage in entrepreneurship as high, 8.0% or 40 respondents as average, 4.2% or 21 respondents as low. 2,0% or 10 respondents said they found it difficult to answer the question.

8. Indicate reasons for low or medium aspiration of Azerbaijani women to engage in entrepreneurship

Question was answered by all 61 respondents, except for respondents who chose "High" and "Difficult to Answer" options in Question 7.



The reasons for low and medium level of aspiration of Azerbaijani women to engage in entrepreneurship as follows:

1. Do not know which entrepreneurial activity can be successful (33 out of 61 respondents)
2. No initial capital (32 out of 61 respondents)
3. Lack of knowledge to get started (24 out of 61 respondents)
4. Hesitates, fears (18 out of 61 respondents)
5. Close people are against (7 out of 61 respondents)
6. Do not want to come across with law enforcement agencies (6 of 61 respondents)
7. The failure of close people, acquaintances (5 of 61 respondents)

9. What do you think, for whom the entrepreneurial environment in Azerbaijan is more favorable?

500 respondents answered the question

		Number of answers	Percentage
1.	Men	15	3,0
2.	Women	96	19,2
3.	There is no difference, the environment is the same	234	46,8
4.	Difficult to answer	155	31,0
	Total	500	100,0

Majority of respondents (46.8% or 234 respondents) selected the answer option "There is no difference, the environment is the same". 31.0% or 155 respondents said they found it difficult to answer the question. 19.2% or 96 respondents noted entrepreneurial environment is favorable for women entrepreneurship, 3.0% or 15 respondents think environment is more favorable for men.

10. How do you assess the current situation for your business?

The question was answered by 500 respondents who participated in the survey.

		Number of answers	Percentage
1.	Very favorable	59	11,8
2.	Favorable	210	42,0
3.	Not good, not bad	183	36,6
4.	Unfavorable	13	2,6
5.	Very unfavorable	3	0,6
6.	Difficult to answer	32	6,4

	Total	500	100,0
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42.0% of the respondents or 210 respondents noted the current situation as favorable for business. In the next place, 36.6% (or 183 respondents) answered "Not good, not bad". In the third place, 11.8% (or 59 respondents) answered "Very favorable ", in the fourth place - 6.4% (or 32 respondents) answered "Difficult to answer", in the fifth place - 2.6% or 13 respondents) answered " Unfavorable " and in the sixth place, 0.6% (or 3 respondents) answered " Very unfavorable ".

11. Was your business expanded over the past year?

This question was also answered by all respondents (500 respondents).

		Number of answers	Percentage
1.	Yes, a lot	66	13,2
2.	Partially	195	39,0
3.	Not expanded, and have not become smaller	219	43,8
4.	Difficult to answer	20	4,0
	Total	500	100,0

As we can see, people who thinks their business remains unchanged prevails (43.8% or 219 respondents). Respondents whose business partially expanded are 39.0% (or 195 respondents). 13.2% or 66 respondents said their business has significantly expanded. Only 4.0% of respondents or 20 respondents said they found it difficult to answer the question.

12. Are you planning to expand your business activities?

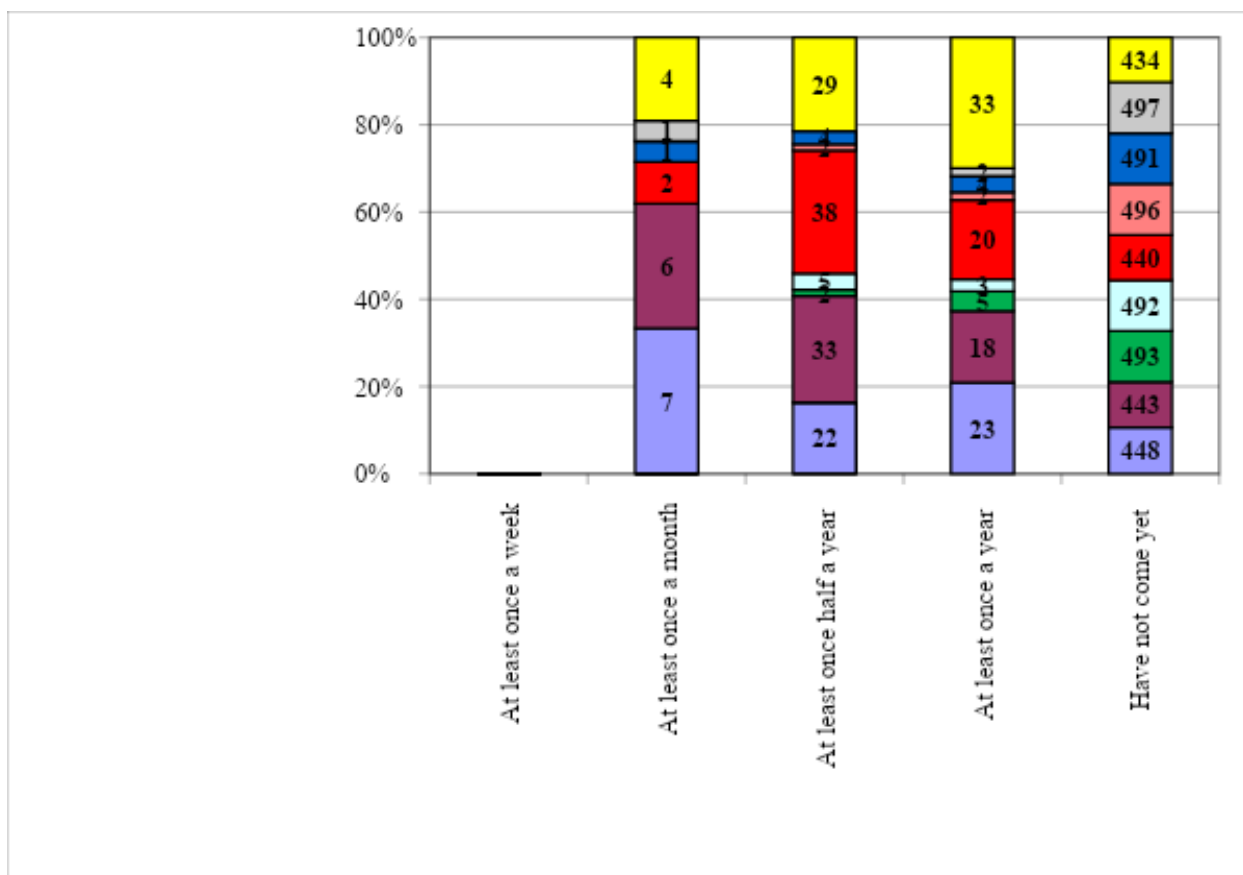
500 respondents answered the question

		Number of answers	Percentage
1.	Yes, within the next three months	39	7,8
2.	Yes, within six months	39	7,8
3.	Yes, within a year	27	5,4
4.	No	258	51,6
5.	Difficult to answer	137	27,4
	Total	500	100,0

51.6% of respondents or 258 respondents said they did not plan to expand their business in the near future. 27.4% or 137 respondents said they found it difficult to answer the question. In the following places, 7.8% (or 39 respondents) with the answer " Yes, within the next three months ", 7.8% (or 39 respondents), " Yes, within the next six months " and 5.4% (or 27 respondents) answered " Yes, within a year".

13. Did officials frequently come to your office for inspection in the last year?

500 respondents answered the question



Sanitary-epidemiology service lead the list of “at least once a month”. Ministry of Economy is in the list of “Have not come yet”.

The following list describes the names of the state bodies that visit the most for inspection purposes, according to answer options.

1. At least once a month, Sanitary-Epidemiological Service (33.3% or 7 respondents out of 21 answers)
2. At least once half a year - Police (28.1% or 38 respondents out of 135 answers)
3. At least once a year - the Ministry of Taxes (30.0% or 33 answers out of 110 answers)
4. Have not come yet - Ministry of Economy (11.2% or 497 respondents out of 4,234 answers)

Another rating has been provided according to the question. This rating reflects public authorities which didn’t visit for inspection. Respondents' answers allowed to get the following results (in all cases, response options of 500 respondents were taken into consideration):

1. Ministry of Economy (99.4% or 497 respondents);
2. State Agency for Control of the Antimonopoly and Consumer Market of the Republic of Azerbaijan (99.2% or 496 respondents);
3. Ministry of Ecology and Natural Resources (98.6% or 493 answers);
4. State Security Service (98.4% or 492 answers);
5. Ministry of Emergency Situations (98.2% or 491 respondents);
6. Sanitary-Epidemiological Service (89.6% or 448 respondents);
7. Executive Power of a district (88.6% or 443 answers);
8. Police (88.0% or 440 respondents);
9. Ministry of Taxes (86.8% or 434 respondents)

14. According to your observations, what was the purpose of the visit of officials (not only you, but generally) in the last year?

1,000 respondents answered the question. Depending on the question, the respondents were given the option to select several answers. Totally, 500 respondents answered 502 possible answer options: 1 answer - 498 respondents, 2 answers - 2 respondents.

		Number	Percentage
1	Difficult to answer	286	57,0
2	Legal inspection	210	41,8
3	Monthly or annual unofficial payment claim	6	1,2
	Total number of respondents	500	
	Total number of responses	502	

15. A number of serious steps have been taken by the government to reduce corruption in the area of entrepreneurship since the beginning of 2016. Did you feel the decrease in bribe demand in the last year?

500 respondents answered the question.

		Number of answers	Percentage
1.	Yes, the situation has improved considerably	159	31,8
2.	The situation has improved partially	255	51,0
3.	The change is not yet felt	40	8,0
4.	Difficult to answer	46	9,2
	Total	500	100,0

51.0% of respondents or 255 respondents noted that the situation was partially improved. 31.8% or 159 respondents noted that the situation improved considerably, 8.0% or 40 respondents had not yet felt the change. 9.2% of the respondents or 46 respondents said they found it difficult to answer the question.

16. What do you think, what percentage of total expenses of your competitors do the unofficial payments constitute?

500 respondents answered the question.

		Number of answers	Percentage
1.	0-10 %	70	14,0
2.	10-20 %	156	31,2
3.	20-40 %	155	31,0
4.	40-60 %	68	13,6
5.	60-80 %	5	1,0
6.	Difficult to answer	46	9,2
	Total	500	100,0

The answer options are sorted as follows:

1. 10-20% - 31.2% or 156 respondents
2. 20-40% - 31.0% or 155 respondents
3. 0-10% - 14.0% or 70 respondents
4. 40-60% - 13.6% or 68 respondents
5. Difficult to answer - 9.2% or 46 respondents
6. 60-80% - 1,0% or 5 respondents

17. How do you assess competitive conditions in the sector you worked in the last year?

This question was also answered by all respondents (500 respondents).

		Number of answers	Percentage
1.	Quite fair	103	20,6
2.	Somehow fair	333	66,6
3.	Somehow unfair	11	2,2
4.	Quite unfair	1	0,2
5.	Difficult to answer	52	10,4
	Total	500	100,0

66.6% of respondents or 333 respondents consider the competition conditions are partially fair. 20.6% or 103 answers said that competition conditions quite fair. 2.2% or 11 respondents noted competition conditions were somehow unfair was partly unfair, 0.2%, or 1 respondent assess the competition conditions as quite unfair. 10.4% or 52 respondents said they found it difficult to answer the question.

18. Did you obtain a license for your business activity in the past year?

500 respondents answered the question.

		Number of answers	Percentage
1.	Yes	91	18,2
2.	No	409	81,8
	Total	500	100,0

Only 18.2% of respondents or 91 respondents who answered the questionnaire said they had to obtain a license.

Question 19 was given to respondents who answered were they were required to obtain a license in Question 18. Starting with question 21, the survey was continued with respondents who chose another response option.

19. Was it hard for you to obtain a license?

91 respondents answered this question.

		Number of answers	Percentage
1.	Yes	23	4,6
2.	No	68	13,6
	Total	91	18,2

As we have seen, only 25.3% or 12 respondents noted that they faced certain difficulties in obtaining a license.

In accordance with 20th question, the question was given to the respondents who said they faced certain difficulties in obtaining a license in Question 19. Starting with question 22, the survey was continued with respondents who chose another response option.

20. What were the difficulties?

23 respondents answered the question. Depending on the question, the respondents were given the option to select several answers. Overall, 23 respondents chose 46 possible answer options: 2 answer variants - 23 respondents.

		Number	Percentage
1	Spending a lot of time for obtaining a license	16	34,8
2	The rules are ambiguous and unclear	14	30,4
3	Procrastination in the relevant government agency while issuing a license	11	23,9
4	Collection of reference documents from various government agencies for obtaining a license	5	10,9
	Total number of respondents	23	
	Total number of responses	46	

21. In your opinion, is it possible to obtain a license or any kind of permit for entrepreneurial activity without paying bribes?

91 respondents answered the question.

	Number of answers	Percentage
Yes	80	16,0
Yes, but it is not easy, you lose lots of time and nerves	10	2,0
No	1	0,2
Total	91	18,2

The absolute majority of respondents (87.9% or 80 respondents) noted that it is possible to obtain a license without paying bribes. 2,0% or 10 respondents stressed that this was not easy. Only 0.2% or 1 respondent reported that it was not possible to obtain a license without paying bribes.

22. Did you have to register a real estate regarding your entrepreneurial activity over the past year?

500 respondents answered the question

		Number of answers	Percentage
1.	Yes	5	1,0
2.	No	495	99,0
	Total	500	100,0

Only 1,0% of respondents or 5 respondents noted that they registered their real estate.

The 23nd question was given only to respondents who noted on the 22nd question that they registered their property. Survey was continued starting with Question 26, with respondents who selected another response option.

23. Was it difficult to register your real estate?

5 respondents answered the question.

	Number of answers	Percentage
Yes	4	0,8
No	1	0,2
Total	5	1,0

80.0% of the respondents or 4 respondents who registered their property noted that they faced some difficulties during registration.

24th Question was given to respondents who noted in Question 23 that they faced difficulties while registering their property. Survey was continued starting with Question 25, with respondents who selected another response option.

24. What were the difficulties?

The question was answered by 4 respondents. Depending on the question, the respondents were given the option to select several answers. In general, 4 respondents answered 7 possible answer options: 1 answer variant - 1 respondent, 2 answers - 3 respondents.

		Number	Percentage
1	Procrastination in the relevant government agency	3	3,0
2	Collection of reference documents from various government agencies for obtaining a license	3	3,0
3	The rules are ambiguous and unclear	1	1,0
	Total number of respondents	4	
	Total number of responses	7	

25. Is it possible to register a real estate for entrepreneurial activity without paying bribes?

5 respondents answered the question.

	Number of answers	Percentage
Yes	2	0,4
Yes, but it is not easy, you lose lots of time and nerves	1	0,2
No	2	0,4
Total	5	1,0

The number of respondents who said they were able and unable to register their property without paying bribes is equal - 40.0% or 2 respondent. 20.0% or 1 respondent said it was not easy, they lost lots of time and nerves.

26. Which source do you usually use to get financial resources for your business?

500 respondents answered the question.

		Number of answers	Percentage
1.	Banks	423	84,6
2.	Friends-acquaintances	69	13,8
3.	At my own expense	8	1,6
	Total	500	100,0

84.6% of the respondents or 423 respondents said they applied for banks. 13.8% or 69 respondents preferred their friends and acquaintances. 1.6% or 8 respondents considered it to be appropriate to solve their financial problems at their own expense.

27. What terms you are not satisfied with regarding loans offered by banks?

All respondents (500 respondents) answered the question. Depending on the question, the respondents were given the option to select several answers. In total, 500 respondents answered 680 possible answer options: 1 answer - 324 respondents, 2 answers - 172 respondents, 3 answers - 4 respondents.

		Number	Percentage
1	Annual interest rates are high	484	71,2
2	Guarantor is required	105	15,4

3	Many documents are required	58	8,5
4	Loans are for a short period of time	15	2,2
5	Collateral is not properly assessed	16	2,4
6	Can not get a loan in time	1	0,1
7	Loans are not offered in national currency	1	0,1
	Total number of respondents	500	
	Total number of responses	680	

28. Did you apply for a loan from The National Fund for Entrepreneurship Support in the last year?

500 respondents answered the question

		Number of responses	Percentage
1.	Yes	6	1,2
2.	No	314	62,8
3.	Have not heard of such a fund	180	36,0
	Total	500	100,0

500 women entrepreneurs were involved in the survey, and only 1.2% of the respondents or 6 respondents applied for the National Fund for Entrepreneurship Support. 62.8% or 314 respondents did not apply for this fund, 36.0% or 180 respondents have not heard of such a fund.

The 29th question was given only to respondents who chose the "Yes" option in Question 28. Questionnaire with respondents who selected the other response option was continued from Question 31.

29. What challenges do you face when getting a loan from the Fund?

6 respondents answered the question.

		Number of responses	Percentage
1.	Too much documentation	5	1,0
2.	I can not get a loan as much as I want	1	0,2
	Total	500	100,0

83.3% of the respondents who applied for the fund or 5 respondents noted that it requires too much documentation and, 16.7% or 1 respondent said she could not get receive enough funds.

30. Were additional payments (bribes) required by the agent bank of ANFES while receiving a loan?

6 respondents answered the question.

		Number of responses	Percentage
1.	No	5	1,0
2.	I refuse to answer	1	0,2
	Total	500	100,0

83.3% or 5 respondents noted that additional expenses (bribes) were not required. 16.7% or 1 respondent refused to answer the question.

31. How much additional payment (bribe) is required to get a loan from banks?

500 respondents answered the question

		Number of responses	Percentage
1.	1. 0 - 2 % of the loan amount	6	1,2
2.	2. 2-5 % of the loan amount	177	35,4
3.	3. 5-10 % of the loan amount	305	61,0
4.	4. 10 to 20 percent of the loan amount	11	2,2
5.	5. More than 20 % of the loan amount	1	0,2
	Total	500	100,0

The answer options are sorted as follows:

1. 5-10 % of the loan amount – 61,0% or 305 respondents
2. 2-5 % of the loan amount – 35,4% or 177 respondents
3. 10 to 20 percent of the loan amount – 2,2% or 11 respondents
4. 0 - 2 % of the loan amount – 1,2% or 6 respondents
5. More than 20 % of the loan amount – 0,2% or 1 respondents

32. Did you use leasing services in the last year?

500 respondents answered the question

		Number of responses	Percentage
1.	Yes	1	0,2
2.	No	494	98,8
3.	Difficult to answer	5	1,0
	Total	500	100,0

Only 0.2% or 1 respondent positively responded. 98.8% or 494 respondents selected "No", 1.0% or 5 respondents selected "Difficult to answer" response options.

Question 33 is given to the respondents who answered the "Yes" in Question 32. Questionnaire with the respondents who selected "No" answer option was continued from the 35th questionnaire, and the questionnaire with the respondents who selected "Difficult to answer" answer option was continued starting with Question 36.

33. Regarding the service, what are not you satisfied with?

Only 1 respondent answered the question and stated that the conditions were severe.

Question 34 is given to the respondents who selected the "No" answer option in Question 32.

34. Would you mention the reason?

494 respondents answered the question.

		Number of responses	Percentage
1.	I have never heard of this service	219	43,8
2.	The terms are complex	275	55,0
	Total	500	100,0

If 56.1% or 275 respondents answered that the conditions were severe, 43.9% or 219 respondents said they did not have information about this service.

35. Do you feel protected from the arbitrariness of officials over the past year?

500 respondents answered the question

		Number of responses	Percentage
1.	Yes	131	26,2

2.	Partially	304	60,8
3.	No	18	3,6
4.	Difficult to answer	47	9,4
	Total	500	100,0

60.8% of the respondents or 304 respondents stated that they were partially protected from official arbitrariness. 26.2% or 131 respondents stated that they were fully protected, while 3.6% or 18 respondents said they were not protected at all. 9.4% or 47 respondents said they found it difficult to answer the question.

36. In your opinion, what needs to be changed in the tax system?

500 respondents answered the question. Depending on the question, respondents were given the option to select several answers. Totally, 500 respondents answered 832 answer variants: 1 answer - 175 respondents, 2 answers - 318 respondents, 3 answers - 7 respondents.

		Number	Percentage
1	1. Lower tax rates	257	30,9
2	2. Reduce the number of taxes	261	31,4
3	3. Change the staff	7	0,8
4	4. There is no need for change	127	15,3
5	5. Expanding rights of taxpayers	146	17,5
6	7. Difficult to answer	34	4,1
	Total number of respondents	500	
	Total number of responses	832	

37. Did you deal with foreign trade during the last year?

The question was answered by 500 respondents who participated in the survey.

		Number of responses	Percentage
1.	Yes	61	12,2
2.	No	432	86,4
3.	Not now, I did in the past	7	1,4
	Total	500	100,0

As we can see, the absolute majority of respondents (86.4% or 432 answers) reported that they were not engaged in foreign trade operations. 1,4% or 7 respondents said that they were dealing with foreign trade operations in previous years. Only 12.2% or 61 respondents emphasize that they are dealing with foreign trade operations.

Question 38 is given to respondents who have chosen only the "Yes" response option in Question 37. Respondents, who had selected other responses, continued the questionnaire starting from Question 39.

38. How do you assess the number and complexity of the procedures for documenting foreign trade transactions?

61 respondents answered the question.

		Number of responses	Percentage
1.	Too much	8	1,6
2.	Normal	53	10,6
	Total	500	100,0

86.9% or 53 respondents evaluated the documentation procedures in foreign trade transactions as normal, while 13.1% or 8 respondents said there were too many procedures.

39. Did you have to obtain any construction permit in the last year?

The question was answered by all respondents (500 respondents) who participated in the survey.

		Number of responses	Percentage
1	Yes	30	6,0
2	No	470	94,0
	Total	500	100,0

Only 6.0% or 30 respondents who responded to the questionnaire stated that they should obtain permission for construction.

Questions 40 and 41 were given to respondents who answered the question "Yes" in the 39th question. Respondents who answered "No" in Question 39 continued the questionnaire from Question 42.

40. How much time did you need to obtain a permit?

30 respondents answered the question.

		Number of responses	Percentage
1.	1 month	14	2,8
2.	3 months	14	2,8
3.	6 months	2	0,4

	Total	500	100,0
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46.3% or 14 respondents obtained a license within 1 month and 46.3% or 14 respondents obtained a license within 3 months. In the next place, 6,7% (or 2 respondents) obtained a license within 6 months.

41. In your opinion, is it possible to obtain a construction permit for an entrepreneurial activity without paying bribes?

This question was also answered by 30 respondents.

		Number of responses	Percentage
1.	Yes	28	5,6
2.	No	2	0,4
	Total	500	100,0

Only 6.7% of respondents or 2 respondents stated that it was impossible to obtain a permit for construction without paying bribes.

42. Could you get timely information about decisions made by government on entrepreneurship over the past year?

500 respondents answered the question.

		Number of responses	Percentage
1	Yes	408	81,6
2	No	92	18,4
	Total	500	100,0

81.6% or 408 respondents gave positive answer, 18.4% or 92 respondent gave negative answer.

43. How do you get the information about the decisions made by government on entrepreneurship?

500 respondents answered the question. Depending on the question, respondents were given the option to select several answers. Totally, 500 respondents answered 953 possible answer options: 1 answer - 47 respondents, 2 answer - 453 answers.

		Number	Percentage
1	Television	432	45,3
2	Newspapers	304	31,9
3	Fellow entrepreneurs	194	20,4
4	Web pages of government agencies	16	1,7
5	Social network	6	0,6
6	During inspections	1	0,1
	Total number of respondents	500	
	Total number of responses	953	

44. Is it possible to be engaged in business in Azerbaijan without violating the law?

The question was answered by all respondents (500 respondents).

		Number of responses	Percentage
1.	Yes, it is possible	391	78,2
2.	Yes, but it is difficult, and it is easier to pay a bribe and work	11	2,2

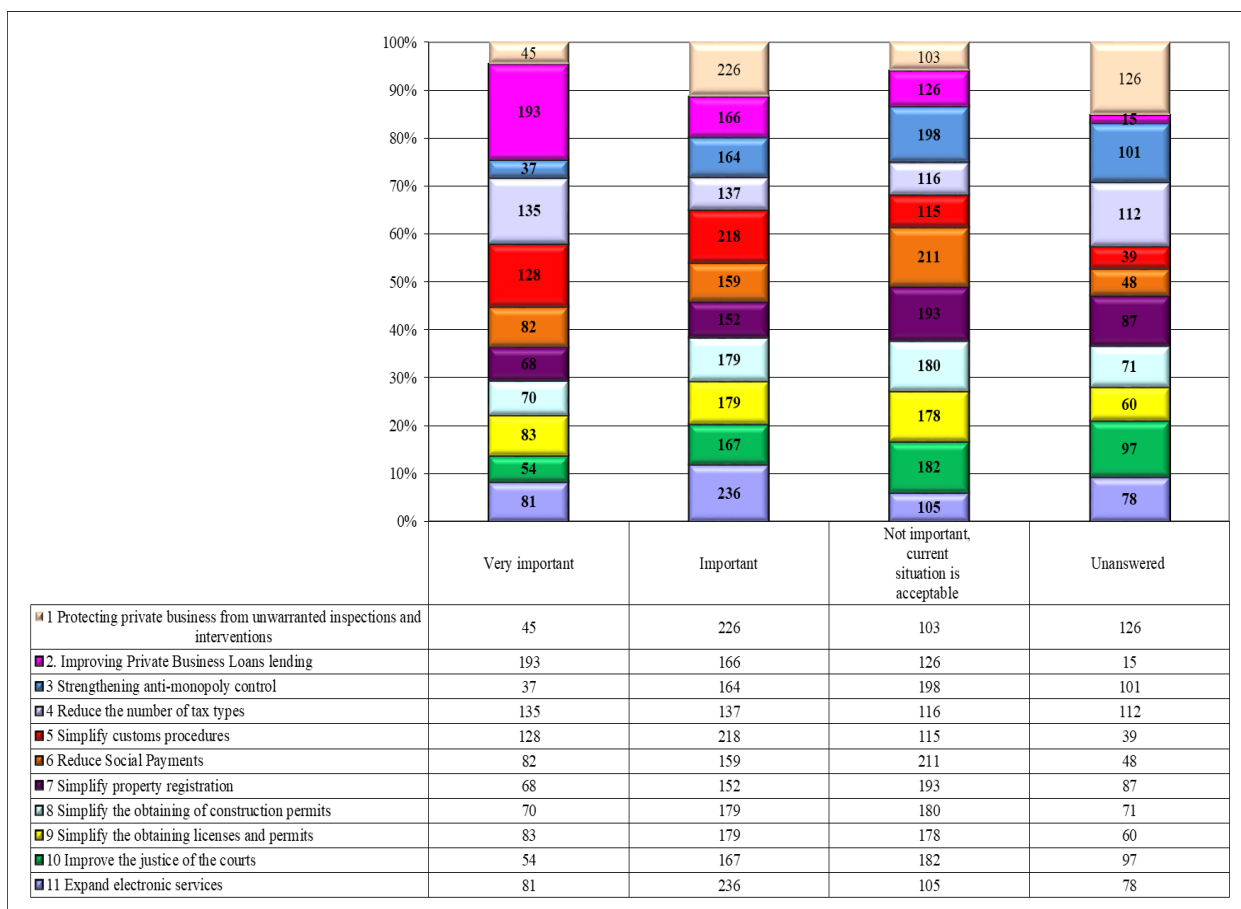
3.	No, it is impossible	7	1,4
4.	Difficult to answer	91	18,2
	Total	500	100,0

As we can see, only 1.4% or 7 respondents stated that they could not work without paying bribes. 78.2% of respondents or 391 respondents noted that it is possible to work without paying bribe. 2.2% or 11 respondents chose the answer option “Yes, but it is difficult, and it is easier to pay a bribe and work”. Finally, 18.2% or 91 respondents said it was difficult to answer the question.

45. What areas needs more efforts to accelerate the development of private business in Azerbaijan (*very important - 1, important - 2, not important, current situation is acceptable - 3, unanswered - 4*)

All (500) respondents answered the question.

In accordance with the terms of the questionnaire, respondents assessed all response options.

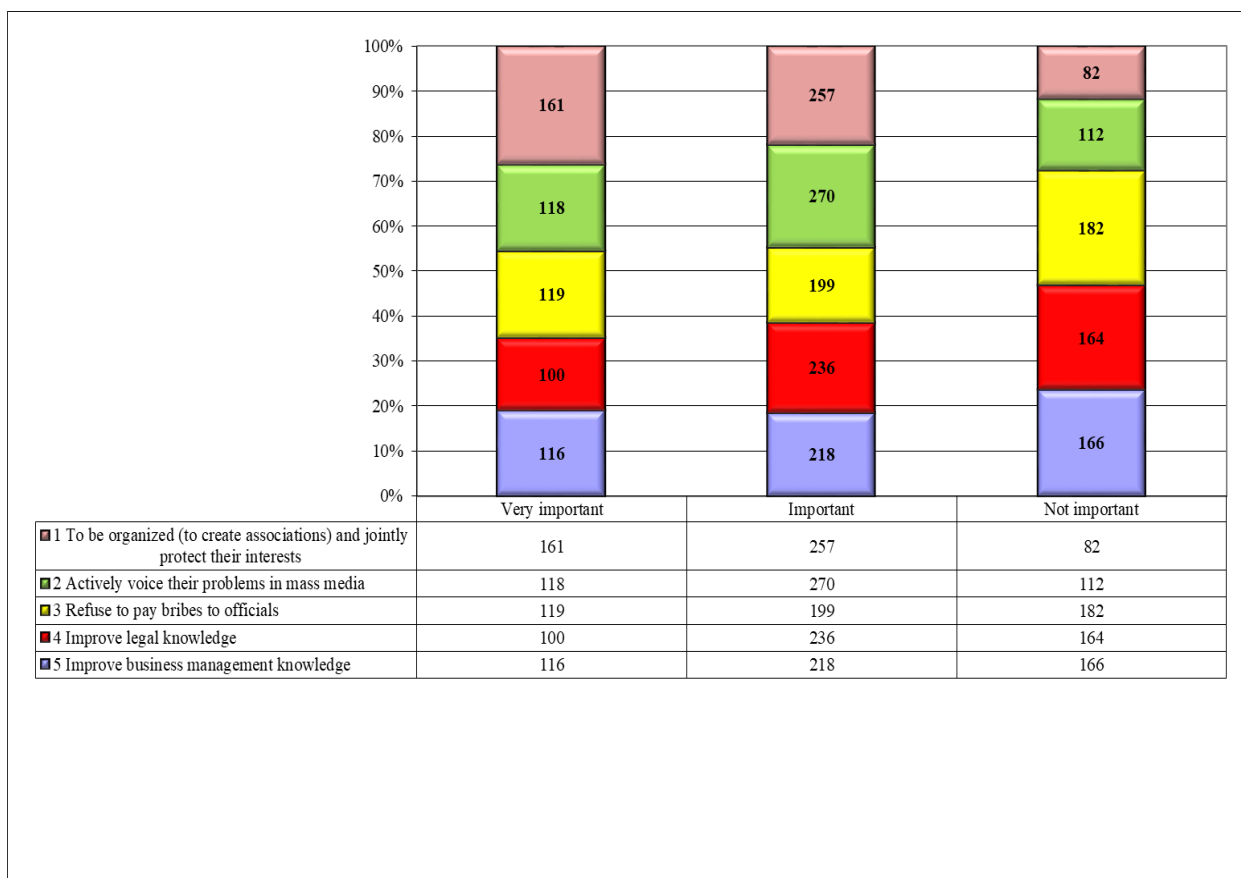


The areas where efforts are to be increased to maximize the development of private businesses are as follows:

1. Improving Private Business Loans lending (193 out of 500 respondents)
2. Reduce the number of tax types (135 out of 500 respondents)
3. Simplify customs procedures (128 out of 500 respondents)
4. Simplify the obtaining licenses and permits (83 out of 500 respondents)
5. Reduce Social Payments (82 out of 500 respondents)
6. Expand electronic services (81 out of 500 respondents)
7. Simplify the obtaining of construction permits (70 out of 500 respondents)
8. Simplify property registration (68 out of 500 respondents)
9. Strengthening judicial independence (54 out of 500 respondents)
10. Protecting private business from unwarranted inspections and interventions (45 out of 500 respondents)
11. Strengthening anti-monopoly control (37 out of 500 respondents)

46. What should entrepreneurs do to improve the business environment in the country? (very important - 1, important - 2, not important - 3)

This question was also answered by 500 respondents. As the previous question, respondents have evaluated all the answers options.



Answers to the question “What should entrepreneurs themselves do to improve the business environment in the country?” is listed as follows according to their importance:

1. To be organized (to create associations) and jointly protect their interests (161 out of 500 respondents)
2. Refuse to pay bribes to officials (119 out of 500 respondents)
3. Actively voice their problems in mass media (118 out of 500 respondents)
4. Improve business management knowledge (116 out of 500 respondents)
5. Improve legal knowledge (100 out of 500 respondents)

47. Where do you prefer to file a complaint if local departments of the government agencies or some officials make trouble for you?

The question was answered by all 500 respondents.

		Number of responses	Percentage
1.	To the Court	64	12,8
2.	Leadership of the relevant ministry (government agency)	4	0,8
3.	To the President	359	71,8
4.	All above-mentioned addresses	10	2,0
5.	Nowhere. I try to find a common language with the relevant agency	63	12,6
	Total	500	100,0

Majority of respondents, 71.8% or 359 respondents chose the "To the President" option. 12.8% or 64 respondents appealed to the court, 12.6% or 63 respondents tried to find a common language with the relevant agency, 2.0% or 10 respondents complained to the leadership of the relevant ministry (government agency) and finally 0.2% or 4 respondents complained to all above-mentioned bodies.

48. What were the major 3 difficulties that you faced in the last year in your area of entrepreneurship?

500 respondents answered the question. Depending on the question, respondents were given the option to select several answers. In total, 500 respondents chose 501 possible answer options: 1 answer - 499 respondents, 2 answers - one respondent.

		Number	Percentage
1	Faced no challenge	489	97,6
2	Difficulties due to obtaining a license	6	1,2
3	Difficulties arising during registration of real estate	3	0,6

4	Lack of finance	2	0,4
5	Difficulties arising during export	1	0,2
	Total number of respondents	500	
	Total number of responses	501	

49. If you are a member of any entrepreneurial union, please, specify:

The question was answered by all respondents (500 respondents). All respondents stated that they were not members of any entrepreneurial union.

As a continuation of Question 49, respondents were asked about the reason. 500 respondents answered the question.

		Number of responses	Percentage
1.	You are not informed to become a member	338	67,6
2.	You do not believe such unions are useful	162	32,4
	Total	500	100,0

67.6% or 338 respondents explained that they were not informed to become a member, 32.4% or 162 respondents do not believe such unions are useful.

50. Would you like to improve your knowledge and skills?

The question was answered by 500 respondents.

			Number of responses	Percentage
	1.	Yes	116	23,2
	2.	No	384	76,8

	Total	500	100,0
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As we can see, only 23.2% or 116 respondents would like to improve their knowledge and skills.

51. What body's / office's / organization's support do you need more when you are engaged in an entrepreneurial activity?

500 respondents answered the question. Depending on the question, respondents were given the option to select several answers. In total, 500 respondents chose 715 possible answer options: 1 answer - 285 respondents, 2 answers - 215 respondents.

		Number	Percentage
1	Local executive power	357	49,9
2	Central government agencies	317	44,3
3	Communities	24	3,4
4	Municipalities	14	2,0
5	Civil society organizations	2	0,3
6	Mass media	1	0,1
	Total number of respondents	500	
	Total number of responses	715	

52. What knowledge and skills do you need to be improved for development of your entrepreneurial activities?

500 respondents answered the question. Depending on the question, respondents were given the option to select several answers. In total, 500 respondents chose 919 possible answer options: 1 answer - 81 respondents, 2 answers - 419 respondents.

		Number	Percentage
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1	Finance	303	33,0
2	Management	290	31,6
3	Sales	160	17,4
4	Building relationships	90	9,8
5	Leadership	66	7,2
6	Digital technologies	10	1,1
	Total number of respondents	500	
	Total number of responses	919	

INFORMATION ON THE SURVEY RESPONDENT

Entrepreneurial experience

	Number of answers	Percentage	Real Percentage	Percentage increase
1 year	5	1,0	1,0	1,0
2 years	44	8,8	8,8	9,8
3 years	94	18,8	18,8	28,6
4 years	46	9,2	9,2	37,8
5 years	66	13,2	13,2	51,0
6 years	38	7,6	7,6	58,6
7 years	80	16,0	16,0	74,6
8 years	32	6,4	6,4	81,0
9 years	13	2,6	2,6	83,6
10 years	10	2,0	2,0	85,6
11 years	23	4,6	4,6	90,2
12 years	28	5,6	5,6	95,8

13 years	9	1,8	1,8	97,6
14 years	9	1,8	1,8	99,4
15 years	1	0,2	0,2	99,6
16 years	1	0,2	0,2	99,8
20 years	1	0,2	0,2	100,0
Total	500	100,0	100,0	

Number of employees

	Number of answers	Percentage	Real Percentage	Percentage increase
1 employee	10	2,0	2,7	2,7
2 employees	70	14,0	18,7	21,4
3 employees	115	23,0	30,7	52,1
4 employees	111	22,2	29,7	81,8
5 employees	48	9,6	12,8	94,7
6 employees	10	2,0	2,7	97,3
7 employees	7	1,4	1,9	99,2
8 employees	1	0,2	0,3	99,5
12 employees	1	0,2	0,3	99,7
15 employees	1	0,2	0,3	100,0
No employee	126	25,2	100,0	
Total	500	100,0		



Women's Entrepreneurship Development Component

Micro Enterprise Support Project

Trainings for gender focal points (representatives of government and private companies)

Program

of the

Training on

"Gender equality and entrepreneurship development"

December 12, 2018. Holiday Inn Hotel

10:00-10:30	Opening
	<ul style="list-style-type: none"> - Sadagat Gahramanova, Deputy Chairman of State Committee for Family, Women and Children Affairs - Alimammad Nuriyev, Constitution Research Fundation
10:30 - 10:40	Introduction: participants
10:40 – 11.10	<u>First Module</u> . Theme: "Existing Women's Policy"
11:10 – 11:30	Q&A, Discussions
11:30 - 11:50	Coffee break
11:50 - 12:30	<u>Second Module</u> . Theme: "National legislation to ensure gender equality"
12:30 - 13:00	Q&A, Discussions
13:00 – 14:00	Lunch
14:00 - 15:00	<u>Third Module</u> . Theme: "Combating stereotypes for ensuring gender equality"
15:00 - 15:30	Coffee break
15:30-16:30	Group work

December 13

10:00-11:00	<u>Fourth Module.</u> Theme: “CEDAW” (Disclosure of the Convention and the activities of the CEDAW Committee)”
11:00 – 11:30	Q&A, Discussions
11:30 - 11:50	Coffee break
11:50 - 12:30	<u>Fifth Module.</u> Theme: “Gender issues in entrepreneurship in Azerbaijan”
12:30 - 13:00	Q&A, Discussions
13:00 – 14:00	Lunch
14:00 - 15:00	<u>Sixth Module.</u> Theme: “How to develop gender policies in companies?”
15:00 - 15:30	Coffee break
15:30-16:30	Group work

December 14

10:00-11:00	<u>Seventh Module.</u> Theme: “How can state agencies support women's entrepreneurship?”
11:00 – 11:30	Q&A, Discussions
11:30 - 11:50	Coffee break
11:50 - 13:00	Group work
13:00 – 14:00	Lunch
14:00 - 15:00	<u>Eighth Module.</u> Theme: “How can big companies support Women's Entrepreneurship?”
15:00 - 15:30	Coffee break
15:30 - 16:20	Group work
16:20 – 16:30	Final notes and presentation of certificates <ul style="list-style-type: none"> - Sadagat Gahramanova, Deputy Chairman of State Committee for Family, Women and Children Affairs - Sabit Bagirov, Entrepreneurship Development Foundation

Trainers: Nigar Safarova (Bakı State University), Jeyran Rahmatullayeva, Taliya Ibrahimova, Aynur Veysalova-Abbasova

Interview questions for the research on access to loans and leasing services for women entrepreneurs

(banks)

a) Name of credit organization:

1. Women's share of bank accounts?
2. How many percent of accounts on business loans belong to female entrepreneurs?
3. Do women entrepreneurs frequently apply?
4. How many percent of clients are women?
5. How many percent of respondents received positive response?
6. Are there any visible differences between women entrepreneurs and male entrepreneurs?
7. What mistakes are made in the application by women entrepreneurs?
8. Do women entrepreneurs have some privileges?
9. What type of loans are usually preferred by woman entrepreneurs? Large or small? Short-term or long-term?
10. What should women entrepreneurs need to take into account to get a loan?
11. Which region do women entrepreneurs represent that apply to you

Research on access of women entrepreneurs to loans and leasing services

Interview questions

(Leasing companies)

a) *Name of the leasing company:*

b) *Interviewer:*

1. How many of your clients are women entrepreneurs? Which regions do they cover?
2. What is the share of women entrepreneurs in the total number of clients?
3. Do women entrepreneurs often apply to you?
4. How many percent of applying women received positive responses?

5. Do women entrepreneurs and male entrepreneurs have any noteworthy differences in content, preparation or application?
6. Do you have any concessions on your services with respect to women entrepreneurs?
7. Are there any situations in which you cannot fulfill your leasing order?
8. What kind of leasing services do women Entrepreneur usually want to use?
9. What do women entrepreneurs need to pay attention to, in order to benefit from your leasing services?
10. What problems can be noted throughout the country for entrepreneurs to take advantage of leasing services more efficiently?
11. How do you see the ways to solve these problems?

Research on access of women entrepreneurs to loans and leasing services

Interview questions

(women entrepreneurs)

a) Name:

b) Scope of activity:

c) Activity type:

d) The region you represent

e) Individual entrepreneur or an enterprise

f) Average annual number of employees

g) Annual turnover

h) How many years do you work?

1. Do you use loans for your business?
2. If the answer is positive, what part of the fund is a loan? (What's your commitment?)
3. Which source do you get the loan from?
4. For what purposes do you get loans?
5. In what form do you get loans? (credit, lombard, leasing, usury) Why?
6. How often do you get a loan?
6. When did you get a loan last time?
7. What problems do you face during getting loans?
8. Are you satisfied with the terms of loans offered by banks?

9. Unlike men, what specific obstacles do you face that prevent your access to bank loans?
10. Which (how many) banks have you applied for a loan?
11. If you got a refusal, what were their justification and what were the main reasons?
12. Can you get as much credit as you need?
13. For how long do you need a loan?
14. How long does it take to get a loan? Can you get a loan on time?
15. Are the loans you receive on concession or on commercial terms?
16. Have you already applied for the National Fund for Entrepreneurship Support? If the answer is negative, please, specify the reason
17. What difficulties do you face while getting a loan from the National Fund for Entrepreneurship Support?
18. What problems can you note while getting a loan?
19. What kind of suggestions do you have to solve the problem?
20. Do you have any information on leasing?
21. Do you generally use leasing services? If yes, in what form? (rent or full purchase)
22. What is your purpose for using leasing products?
23. Which agencies do you get leasing from?
24. What challenges do you face with leasing?
25. Did you apply for Agrolizing? How was your application responded? What challenges did you face?
26. Can you find the equipment you need in leasing companies?
27. What do you think which terms should be simplified for leasing?

Research on access of women entrepreneurs to loans and leasing services

Interview questions

(financial institutions)

a) Name of credit organization:

1. What is the level of accessibility of women to credit resources and leasing services in the country? Do you have such an assessment or an observance?
2. What problems do women usually face?
3. Is there any visible difference between female entrepreneurs and male entrepreneurs?

4. What mistakes are made in the application by women entrepreneurs?
5. Do you think any privileges should be imposed on women entrepreneurs?
6. What kind of loans do women entrepreneurs usually prefer? Large or small? Short-term or long-term?
7. What should women entrepreneurs need to pay attention to, in order to get a loan?
8. What amendments should be made to the legislation? Does your organization have any proposal for this?
9. What is the international experience in this issue?



GLOBAL ENTREPRENEURSHIP WEEK

Azerbaijan

November 14, 2018

DEVELOPMENT OF WOMEN'S
ENTREPRENEURSHIP

IN AZERBAIJAN

Conference

Baku, Park Inn, Dan Ulduzu



2018

AGENDA

(Languages: Azerbaijani, English)

09.30 – 10.00	Registration. Coffee, Tea
10.00 – 10.05	Opening. <i>Sabit Bagirov, Entrepreneurship Development Foundation</i>
10.05 – 11.20	<p>Panel 1: Development of Women’s Entrepreneurship in Azerbaijan: Where we are and challenges</p> <p>Chairman: <i>Vahid Ahmedov, Member of Parliament</i> Speakers:</p> <ul style="list-style-type: none"> - <i>H.E. William R.Gill, Charge d’Affaires, USA Embassy</i> - <i>Nadir Adilov, Deputy Chairman of Small and Medium Business Agency</i> - <i>Sakina Babayeva, Chair, Women Entrepreneurs Association</i> - <i>Representative of Ministry of Economic</i> - <i>Representative of Ministry of Agriculture</i> <p>Q & A</p>
11.20 – 11.50	Tea/Coffee Break
11.50 – 13.30	<p>Panel 2: Development of Women’s Entrepreneurship in Azerbaijan: tasks for the near future and ways sustainable development</p> <p>Chairman: <i>Sabit Bagirov, president of Entrepreneurship Development Foundation</i> Speakers:</p> <ul style="list-style-type: none"> - <i>Jale Hajieva, Executive Director of Azerbaijan Microfinance Association, Member of Board of National Confederation of Entrepreneurs</i> - <i>Natavan Mammadova, Executive Director of American Chamber of Commerce in Azerbaijan (AMCHAM)</i> - <i>Natalia Otel Bilan, Deputy Director for Europe, Eurasia, and South Asia, Center for International Private Enterprise (CIPE), USA</i> - <i>Murat Şukru Soykan, Representative of KOSGEB, Turkey</i> - <i>Nargiz Mukhtarova, Head of Masalli Women Resource Center</i> - <i>Ilkin Garayev, director of Small and Medium Enterprises Development Center – Results of Survey among 500 business-woman of Azerbaijan (MESP Project)</i> <p>Q & A</p>



GLOBAL ENTREPRENEURSHIP WEEK

Azerbaijan

November 14,

2018

DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP IN AZERBAIJAN

Conference

Baku, Park Inn, Dan Ulduzu

PRESS RELEASE

Baku, Park Inn Hotel, **November 14, 2018** - The conference on "Women's Entrepreneurship Development" was held within the Global Entrepreneurship Week with the support of the USAID.

Women entrepreneurs from Baku and regions, representatives of women's business associations, ministries, diplomatic missions, European Bank for Reconstruction and Development, USAID, National Confederation of Entrepreneurs (Employers') Organizations of the Republic of Azerbaijan, government and civil society representatives, journalists and experts attended the conference. More than 50 participants attended the conference.

Sabit Bagirov – president of the Entrepreneurship Development Foundation welcomed conference participants. The first panel of the conference was devoted to the development of women entrepreneurship in Azerbaijan. Member of Milli Majlis Vahid Ahmedov chaired the panel.

U.S. Chargé d'Affaires William Gill welcomed the participants and gave speech about the importance of women entrepreneurship development.

In the first panel, Nadir Adilov - Deputy Chairman of the Board – Small and Medium Business Development Agency of the Republic of Azerbaijan, Sakina Babayeva - chairwoman of the Association of Azerbaijani Women Entrepreneurs, representatives of the Ministry of Economy and Ministry of Agriculture spoke about the development of women's entrepreneurship in Azerbaijan.

The second panel of the conference was dedicated to the ways of development of women's entrepreneurship in Azerbaijan. This panel was chaired by Sabit Bagirov - president of the Entrepreneurship Development Foundation.

In the second panel, Jala Hajiyeveva - Executive Director of Azerbaijan Micro-finance Association and Member of the Presidium of the National Confederation of Entrepreneurs, Natavan Mammadova - Executive Director of American Chamber of Commerce (AmCham) in Azerbaijan, Natalia Otel Belan - Deputy Regional Director of Center for International Private Enterprise, Murat Shukru Soykan - Director, International Relations Directorate, Small and Medium Enterprises Development Organization (KOSGEB) of the Republic of Turkey, Nargiz Mukhtarova - Chairwoman of Women Resource Center in Masalli spoke about the ways of development of women entrepreneurship in Azerbaijan.

Then, Ilkin Garayev - the Director of the Small and Medium Enterprise Development Support Center presented the results of the survey conducted among 500 entrepreneurs.

At the end of the conference, Question & Answer session was held among conference participants and speakers.

Lunch was provided for the participants of the conference.



The National Confederation of Entrepreneurs (Employers) Organizations of the Republic of
Azerbaijan

Entrepreneurship Development Foundation

Micro Enterprise Support Project

TRAINING AGENDA

1st day	
10:00 – 10:30	Introduction. Rules. Expectations
10:30 -11:30	Business, small business concepts. Types of small business
11:30 – 11:45	Coffee break
11:45 – 13 :00	Who is an entrepreneur? Entrepreneurial activities. Steps to start a business
13:00 – 14:00	Lunch
14:00 – 15:30	What is a business idea? How does a business idea arise?
15:30 – 15:45	Coffee break
15:45 – 16 :45	Basic structure and elements of business plan
16:45 – 17:00	Final Notes
2nd day	
10:00 – 11:30	Market research. Marketing
11:30 – 11:45	Coffee break
11:45 – 13 :00	Monthly sales plan. Purchase plan. Human Resources (Employees)
13:00 – 14:00	Lunch
14:00 – 15:30	Financial plan. Different costs and how to adjust them

15:30 – 15:45	Coffee break
15:45 – 16 :45	Legal forms of business. Characteristics of individual entrepreneurship. Legal Responsibility. Registration of a small business. Taxes, tax declaration for small businesses, reports to SSPF and State Statistics Committee
16:45 – 17:00	Completion of the training. Evaluation. Presentation of certificates

Analysis of financial institutions providing women with loans and leasing products

There is no gender analysis of access to credit resources in official statistical data. These reports are limited to general information about distribution of credit resources by sectors and by currency composition. Low accessibility to credit resources suggests that the situation is even more difficult for women entrepreneurs. There is no single database of leasing services. It is possible to estimate the gender distribution of concessional loans allocated by the state. Women entrepreneurs are provided with financial support by the National Fund for Entrepreneurship Support. In 2012-2017, the share of female entrepreneurs in the loans granted to entrepreneurs by the Fund did not exceed an average of 5%. The level of accessibility to credit resources was assessed on the basis of an opinion poll. Face-to-face survey was conducted among 500 women-owned small businesses in the territory of the Republic of Azerbaijan. Women in the survey noted the lack of funding as the second major problem when they started their entrepreneurial activity and indicated the banks as a source of finance. The survey showed that women's participation in the state's preferential loans program is very limited, and they generally do not use the leasing service. Public policy and legislation have also been analyzed in the study. Research of the legal base showed that Azerbaijani legislation does not restrict the activities of women in the business sphere and gives them equal rights with men. Discrimination is forbidden in normative acts regulating procedures ranging from the establishment of business to sales of finished goods and tax liabilities. Legislation supports women's entrepreneurial activities, but does not include specific stimulus measures. The law regulating leasing activities - the Law on Leasing Service was adopted in 1994, although it was later abolished. At present, the main normative act regulating leasing issues in Azerbaijan is the Civil Code and there are many gaps in this area. One of the priority areas in the "The Strategic Roadmap for the production of consumer goods at the level of small and medium entrepreneurship" is the development of the leasing market, adoption of the Law on Leasing, regulation of leasing activities and concessions. In the framework of the research, financial institutions providing women with loans and leasing products were analyzed. Meetings were held with banks, non-bank credit organizations and leasing companies, and conducted in-depth interviews with them.

Interviews focused mainly on gender balance of bank and leasing clients, frequency of female entrepreneurs' appeal and recent trends, comparison of male and female as entrepreneurs, and gender policy of credit organizations and leasing companies. As a result of the interview we found out that the share of female clients in the bank accounts of the credit organizations participating in the interview varies between 20-35%. However, the share of women entrepreneurs in business loan accounts is lower. This figure is between 10% and 15%. In addition, 15 interviews were

conducted in Baku and three different economic regions of the country (Absheron, Guba-Khachmaz, Ganja-Gazakh) to assess the women entrepreneurs' access to credit resources and leasing services and to cover the problems in this area. Analysis of interviews has shown that women mainly use loans as debt, and in particular, leasing is not included in the debt instruments used by them. Women entrepreneurs usually say that they have not faced serious bureaucratic procedures in obtaining funds after applying to commercial banks for a loan. International experience in providing women entrepreneurs with access to finance has also been studied. For this purpose, besides developed countries such as Germany, France, Italy, USA, the experience of developing countries such as Russia and Kazakhstan, as well as Southeast Asian Countries has been studied.

The following recommendations will be presented as a result of the research:

- Development of diagnostics and strategy for financial inclusion that reflects gender aspects. An effective strategy should be based on a thorough diagnosis aimed at elimination gender inequality in small and medium-sized enterprises, including access to financial resources;
- Development of favorable legal and regulatory environment to ensure gender equality;
- Adoption of the Law on Leasing Service;
- Strengthening the access of SMEs, including women entrepreneurs to the judicial system and the application of alternative mechanisms for dispute resolution;
- Strengthening the capacity of financial institutions to improve the service for women entrepreneurs;
- Ensuring inclusiveness of public-private dialogue through increased capacity for women's networks and associations to achieve active participation in political dialogue;
- Strengthening human capital in women entrepreneurship through education and vocational training;
- Implementation of concrete goals and incentives to increase public procurement of goods and services produced by women-owned enterprises, especially SMEs;
- Establishing a gender sensitive and sustainable database on women's businesses and access to finance;
- Inclusion of female entrepreneurs into a separate customer group by banks and other credit institutions to increase women's access to finance, and provide them with concessional loans.



Forbidden professions for women: isn't it time to remove the prohibitions?

Conference

Baku, Holiday Inn, Baku I

June 25, 2019

AGENDA

AGENDA

(Languages: Azerbaijani, English)

09.30 – 10.00	Registration. Coffee, Tea
10.00 – 10.05	Opening. <i>Sabit Bagirov, Entrepreneurship Development Foundation</i>
10.05 – 10.15	Welcome notes: <i>USA Ambassador Earle Litzenberger (confirmed)</i>
10.15 – 11.30	<p>Panel 1: The current situation with the ban on some professions for women in Azerbaijan</p> <p>Chairman: <i>Vahid Ahmadov, Member of Parliament (confirmed)</i></p> <p>Speakers:</p> <ul style="list-style-type: none"> - <i>Hafiz Hasanov, Lawyer, Head of Legal Development Center (confirmed)</i> - <i>Elgun Safarov, Head of Department, The State Committee for Family, Women and Children's Issues (confirmed)</i> - <i>Representative of Ministry of Economy (confirmed)</i> <p>Q & A</p>
11.30 – 12.00	Tea/Coffee Break
12.00 – 13.00	<p>Panel 2: Discussions on which professions prohibited for women are valid today and how to remove these prohibitions</p> <p>Chairman: <i>Sabit Bagirov, Entrepreneurship Development Foundation</i></p> <p>Disputants: Representatives of state bodies and CSO</p> <ul style="list-style-type: none"> - <i>Sakina Babayeva, Chair, Women Entrepreneurs Association (confirmed)</i> - <i>Shahla İsmayil, Women's Association for Rational Development (confirmed)</i> - <i>Rubaba Murshudova, director, "Granit" LLC (confirmed)</i> - <i>Mehriban Rahimli, GMF (confirmed)</i> - <i>Dilara Efendiyeva, APWR of D. Aliyeva (confirmed)</i> <p>Q & A</p>
13.00 – 13.15	Conference recommendations and closing of Conference
13.15 – 14.15	Lunch



Women's Entrepreneurship Development Project
Program
 of the
"Essence of Tailoring" Training

May – July 2019, Guba

N o	Subject	Theory (hours)	Weekly (days)	Practica 1 training (hours)	Weekly (days)	TOTAL (hours)	
						Theory	Practice
1	Getting to know each other, Information on fabric, threads, ironing	1	2	1	2	2	2
2	Hand stitches	1	2	2	2	2	2
3	Preparation of workplace and information on necessary equipment	1	2	1	2	2	2
4	Introduction and working with a sewing machine	1	2	1	2	2	2
5	Colors selection and sewing technology	1	2	1	2	2	2
6	Design and Pattern Preparation	1	2	1	2	2	2
7	Checking the results	1	2	1	2	2	2

8	Measuring the body for pattern drafting	1	2	0	0	2	0
9	Patterns	2	2	0	0	2	0
10	Tracing patterns onto fabric	1	2	1	2	2	2
11	Pattern preparation for blouses	1	2	0	0	2	0
12	Sleeve design	1	2	1	2	2	2
13	Skirt sewing	2	2	1	2	2	2
14	How is the fashion created, information on models, change of models over the years	1	2	0	0	2	0
15	How to use a pattern for other models	2	2	0	0	2	0
16	Women's trousers	1	2	1	2	2	2
17	Transition to more sophisticated details of trousers	1	2	1	2	2	2
18	Discussions	1	2	0	0	2	0
19	Organizing a competition	1	2	1	2	2	2
20	Attendance. Model selection	1	2	1	2	2	2
21	Attendance	1	2	1	2	2	2
	TOTAL					42	30



**Women's Entrepreneurship Development
Program
of the
"Essence of Beekeeping" Training
May 13-15, 2019, Gakh**

Day 1:

10.00 – 11.30 *Introductory*

- The history of beekeeping in the world and Azerbaijan;
- Important role of beekeeping in ecology and economy;
- Who can be engaged in beekeeping;
- Honey bee colony structure (queen bee, worker bee, drone).

11.30 – 11.50 *Coffee break*

11.50 – 13.00 *Continuation*

- Necessary beekeeping equipment;
- What kind of bee breeds should you choose?
- Preparation of the bee garden;
- Preparing the bee garden after winter;
- Caregiving techniques for a honey bee colony.

13.00 – 14.00 *Lunch*

14.00 – 15.00 *Continuation*

- Assistance to disadvantaged honey bee colonies;
- Heating nests and feeding honey bees;
- Spring inspection of honey bee colonies;
- Helping honey bee colonies without queen bee.

15.00 – 15.20 *Coffee break*

15.20 – 16.30 *Continuation*

- Colony Expansion;
- Expansion with new beehive frames;

- Excluding inactive beehives;
- Feeding honey bees in spring.

Day 2:

10.00 – 11.30 Introductory

- Breeding of a queen bee.

11.30 – 11.50 Coffee break

- Reproduction of honey bees (through natural germination and artificial separation).

13.00 – 14.00 Lunch

14.00 – 15.00 Continuation

- Honey gathering;
- Importance of relocation of honey bees;
- Honey filtration and preparation for sale.

15.00 – 15.20 Coffee break

15.20 – 16.30 Continuation

- Feeding in winter;
- Inspection of beehives in autumn;
- Prepare nests for winter;
- Wintering bees.

Day 3.

10.00 – 11.30 Introductory

- Plants, honey and flower powder, improve the feed base.

11.30 – 11.50 Coffee break

11.50 – 13.00 Continuation

- Honey bee diseases and pests and fighting diseases.

13.00 – 14.00 Lunch

- Procurement and processing of other bee products.

15.00 – 15.20 Coffee break

15.20 – 16.30 Continuation

- Income and expense in beekeeping;
- Marketing.

16.30 Closing the Training Session



Program: Women's Entrepreneurship Development Component of the Micro Enterprise Support Project

Monitoring & Evaluation Plan

PROGRAM GOAL: Expanding economic opportunities for women

OBJECTIVE 1: Building the capacity of key local partners to better serve and improve the enabling environment for women entrepreneurs

Ind.	Indicators	Definition of Indicator	Method and frequency of data collection; frequency of analysis and reporting	Disaggregation	Base-line		Year 1	Year 2	Total	Notes / Description
Output indicators										
1.1	Number of female business enabling environment policies drafted and presented to the government with USG assistance	Policy recommendations to the government are produced on the basis of the financial market assessment	Receiving of the Package of Policy Recommendations from the performer at the end of research		None	Target Actual Variance	1 1 0	0 0 0	1 1 0	
1.2	Number of Round Tables, Conferences, Business Forums, Press Conferences	Round Tables, Conferences, Business Forums, Press Conferences will be dedicated to the different aspects of women's entrepreneurship development in the country and its problems	Receiving of the report from the performer at the end of events		None	Target Actual Variance	2 2 0	5 0 -5	7 2 -5	
1.3	Number of media outlets featuring the articles	Articles dedicated to women's	Receiving of the articles and links to them at media		None	Target Actual Variance	3 14 +11	7 0 -7	10 14 +4	

	produced under the activity	entrepreneurship will be published in media								
1.4	Number of gender focal points attended "Gender equality and entrepreneurship development" Trainings	Calculations of gender focal points attended "Gender equality and entrepreneurship development" Trainings	Receiving of the report from the performer at the end of events		None	Target Actual Variance	30 31 +1	0 0 0	30 31 +1	
OBJECTIVE 2: Increasing women's economic participation through capacity building, vocational trainings and new business start-ups										
Output indicators										
2.1	Number of conducted entrepreneurship skills trainings	"Start and Improve Your Business" trainings aims to improve women's entrepreneurial skills and provide women with the basics of entrepreneurship, financial literacy and leadership. Trainings will be held in 13 cities and districts of the Republic of Azerbaijan	Receiving of the report from the performer at the end of all trainings		None	Target Actual Variance	15 15 0	0 0 0	15 15 0	
2.2	Number of participants attended "Start and Improve Your Business" entrepreneurship skills trainings	Women from 22 cities and districts of Azerbaijan attended "Start and Improve Your Business" entrepreneurship skills trainings	Receiving of the report from the performer at the end of all trainings		None	Target Actual Variance	400 392 -8	0 0 0	400 392 -8	
2.3	Number of participants at all vocational trainings through USG assisted programs	Vocational training programs that will be designed for women who are engaged in beekeeping, dried fruits production and tailoring. Vocational training sessions are expected to further build on women's obtained skills and increase	Receiving of the reports from the performer at the end of each training		None	Target Actual Variance	32 36 +6	14 0 -14	46 36 -10	

		women's income generation.								
2.4	Number of women trained in leadership skills through USG assisted programs	Leadership trainings for women are expected to be held in Baku, Ganja and Sheki. The goal of leadership training is to improve women's leadership skills and encourage them to become decision-makers and successful leaders. Trainings will cover such modules as Leadership, Communication skills, Presentation skills, Negotiating and Advocacy. Participants will include both business women and representatives of NGOs working on women's issues.	Receiving of the report from the performer at the end of all trainings		None	Target Actual Variance	0 0 0	60 0 -60	60 0 -60	
2.5	Number of business start-ups	Business plans submitted by women who attended "Start and Improve Your Business" Trainings will be evaluated by the Business Competition Commission. The	Contracts and acts signed with women who have received support (equipment, materials, etc.) to create their business		None	Target Actual Variance	0 0 0	50 0 -50	50 0 -50	

		Commission will selected the best business plans among them. Producers of best business plans will receive in-kind support and will start their own businesses								
2.6	Number of effective mentor-mentee relationships	Experienced mentors will be assigned to women entrepreneurs and mentors will provide consultation to women entrepreneurs throughout the business start-up period, assist them to set action and business plans, register businesses and handle all related official procedures including taxes, employment contracts. Effectiveness of mentor-mentee relationships will be assessed by the EDF	Assessment on the basis of reports of female mentees and their mentors		None	Target Actual Variance		50 0 -50	50 0 -50	
2.7	Percentage of viable businesses at the end of the project	Viability of businesses will be measured by its long-term survival and its ability to sustain profits over a period of time	Calculation of the percentage of viable businesses at the end of the project		None	Target Actual Variance	0 0 0	75% 0 -75%	75% 0 -75%	

2.8	Number of individuals with increased earnings following completion of USG-assisted training programs	Following completion of USG-assisted training programs, women are expected to increase their earnings using the knowledge and experience acquired through participation in the training programs	Calculation of the number of individuals with increased earnings following completion of USG-assisted training programs		None	Target Actual Variance	0 0 0	50 0 -50	50 0 -50	
OBJECTIVE 3: Improving access to markets for women entrepreneurs										
Ind.	Indicators	Definition of Indicator	Method and frequency of data collection; frequency of analysis and reporting	Disaggregation	Base-line		Year 1	Year 2	Total	Notes / Description
Output indicators										
3.1	A conference held to present recommendations and outcomes of the study tour	A conference will be held following the study tour. Recommendations based on the results of the study tour and outcomes of the study tour will be presented in the Conference	Receiving of the report from the performer at the end of events		None	Target Actual Variance	0 0 0	Yes 0 -1	Yes 0 -1	
3.2	Number of updated women pages on EDF's websites	Women pages will include information on various aspects of entrepreneurship and access to markets for women-owned start-ups	EDF websites		None	Target Actual Variance	0 0 0	2 0 -2	2 0 -2	