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MICRO-ENTERPRISE SUPPORT PROJECT

Women's Entrepreneurship Development Component

Progress Report for Year 1 Quarter 1 and 2
July 1 – December 31, 2018



Picture Caption: November 14, 2018, Baku, Park Inn Hotel. Conference on "Women's Entrepreneurship Development" within the Global Entrepreneurship Week

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MICRO-ENTERPRISE SUPPORT PROJECT (MESP)

Women's Entrepreneurship Development Component

DISCLAIMER

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
SEI	Support to Economic Initiatives
SMEDS	Small and Medium Enterprise Development Support

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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 Quarter 1 and 2 Report in accordance with **Interim Working Plans for July 2018 – October 2018 and for November 2018 – January 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 to 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 2 quarters, a number of activities have been completed described in this report.

Outputs in the reporting quarters:

1. Face-to-face survey among 500 (five hundred) women-owned small businesses in the territory of the Republic of Azerbaijan;
2. Trainings 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" within the Global Entrepreneurship Week with participation of all stakeholders;
4. Analysis of financial institutions providing women with loans and leasing products by the partner organization Support for Economic Initiatives Public Union;
5. "Start Your Own Business" Trainings for 330 women who want to start their own business representing of 20 cities and districts of Azerbaijan. .

2. PROJECT ACCOMPLISHMENTS

Accomplishments of the Women's Entrepreneurship Development Component of the MESP during the 1st and 2nd quarters:

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

In accordance with the First Component, during the 1st and 2nd quarters, 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).

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 and 2nd quarters, following activity was carried out:

- 1) Entrepreneurial skills trainings for 330 women who want to start their own business representing 20 cities and districts of Azerbaijan.

Component 3. Improving access to markets for women entrepreneurs

In accordance with the Third Component, during the reporting period, EDF website was updated regularly. Special section was designed for Women Entrepreneurship Development Component. News and Economy and Entrepreneurship sections were also 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 Fundation 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

13 two-day "Start Your Own Business" Trainings for women entrepreneurs were held for women from 20 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.

Trainings in Nakhchivan, Agdam and Baku (3rd) will be held in the next quarter.

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

355 women attended the first day of the training, **310 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	Jojuq-Marjanli – Fuzuli	November 14-15	19/10
8	Mingachevir	November 16-17	27/27
9	Shamakhi	December 8-9	26/25
10	Gabala – İsmayilli	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	Nakhchivan	January	
15	Agdam	January	
16	Baku (3 rd)	January-February	

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



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



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



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

3.5. 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.

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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.

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		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?

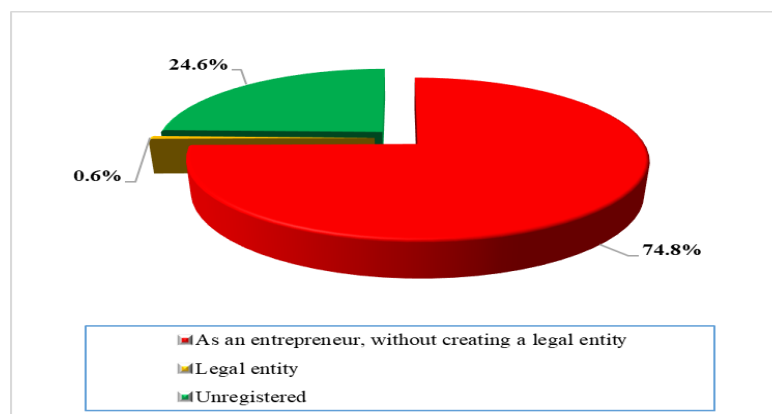
The respondents answered all the questions (500 respondents). Depending on the question, respondents were given the option to select several answers. In total, 500 respondents answered 688 possible answer options: 1 answer - 332 respondents, 2 answers - 168 respondents.

		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?

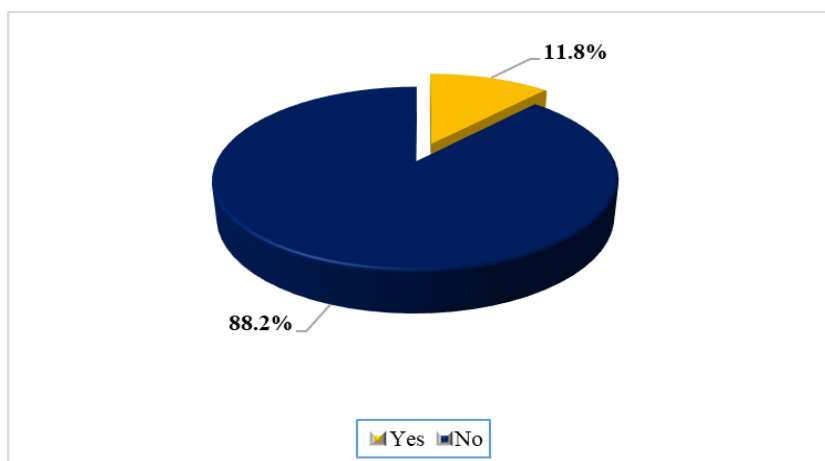
500 respondents answered the question. Depending on the question, respondents were given the option to select several answers. Totally, 500 respondents answered 771 possible answer options: 1 answer - 251 respondents, 2 answers - 227 respondents, 3 answers - 22 respondents.

		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

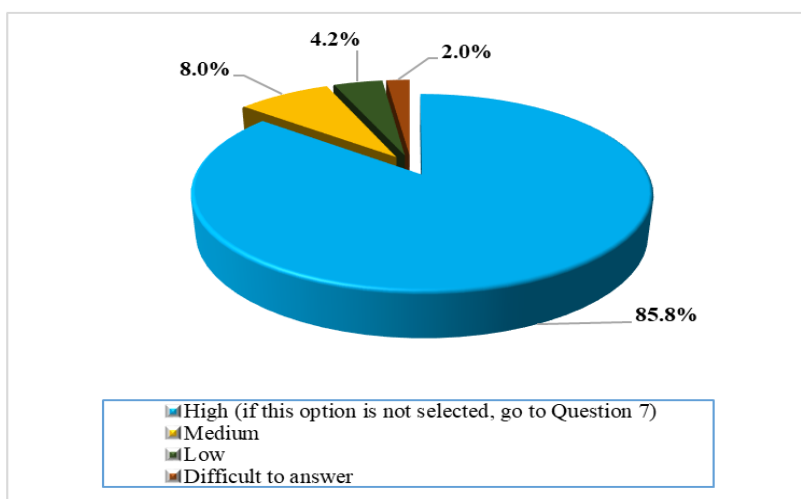


88.2% or 441 respondents gave negative answer, 11.8% or 59 respondents gave positive answer to the question.

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

500 respondents answered the question.

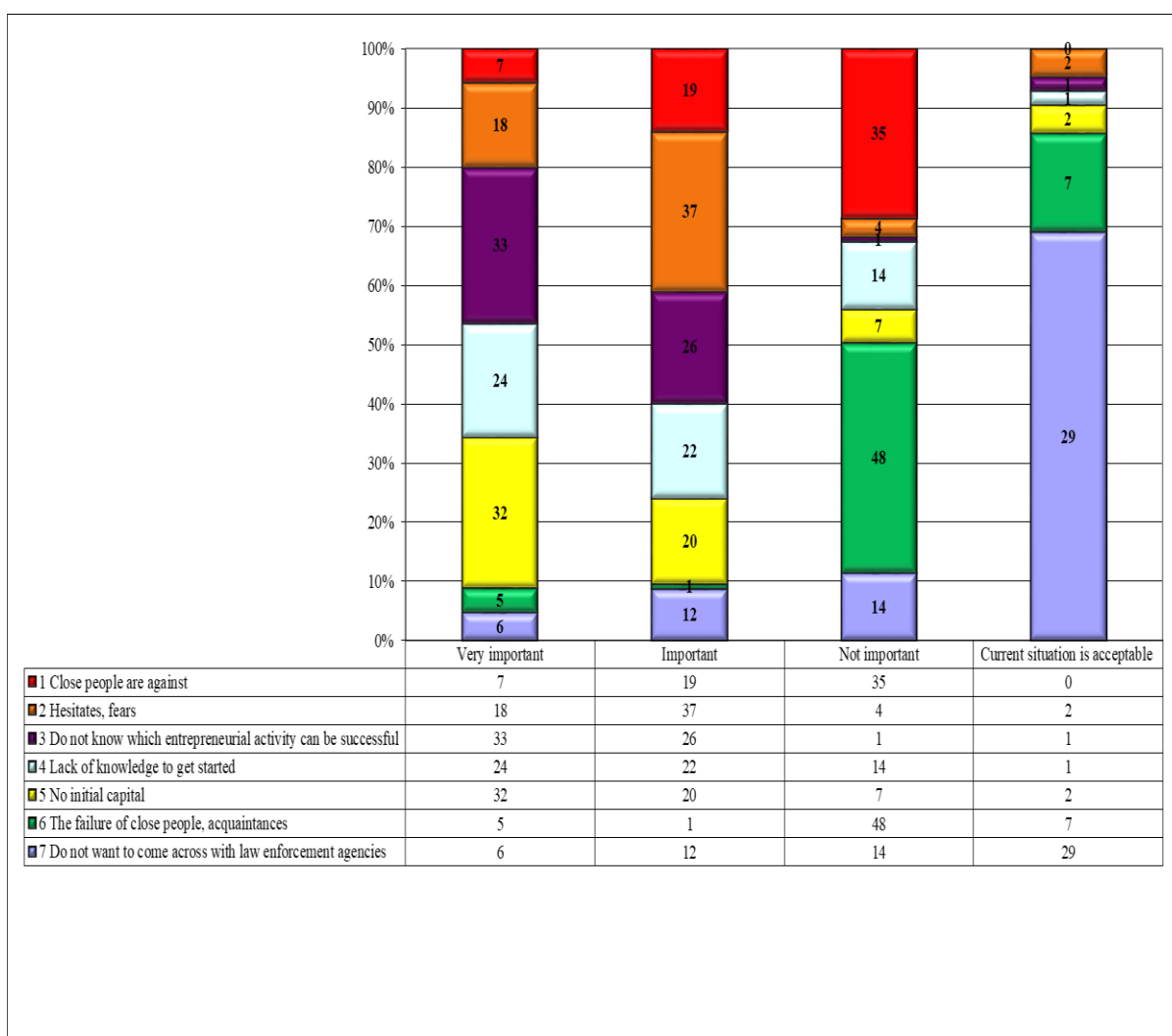
		Number of answers	Percentage
1.	High	429	85,8
2.	Medium	40	8,0
3.	Low	21	4,2
4.	Difficult to answer	10	2,0
Total		500	100,0



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.



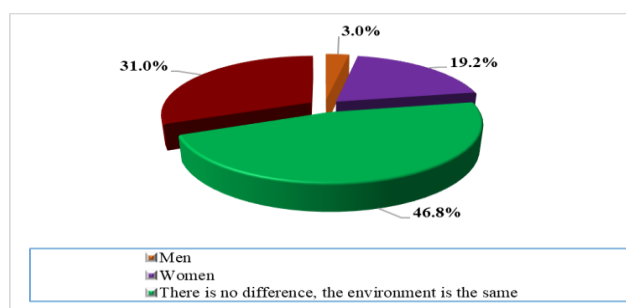
The reasons for low and medium level of aspiration of Azerbaijani women to engage in entrepreneurship as follows:

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

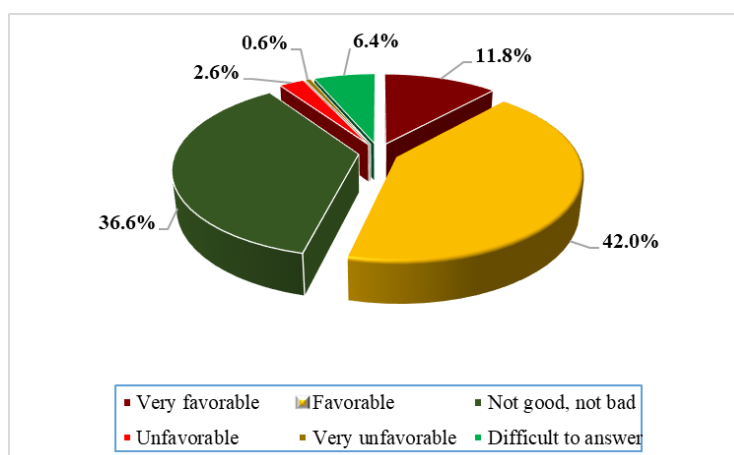


Majority of respondents (46.8% or 234 respondents) selected the answer option "There is no difference, the environment is the same". 31.0% or 155 respondents said they found it difficult to answer the question. 19.2% or 96 respondents noted entrepreneurial environment is favorable for women entrepreneurship,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

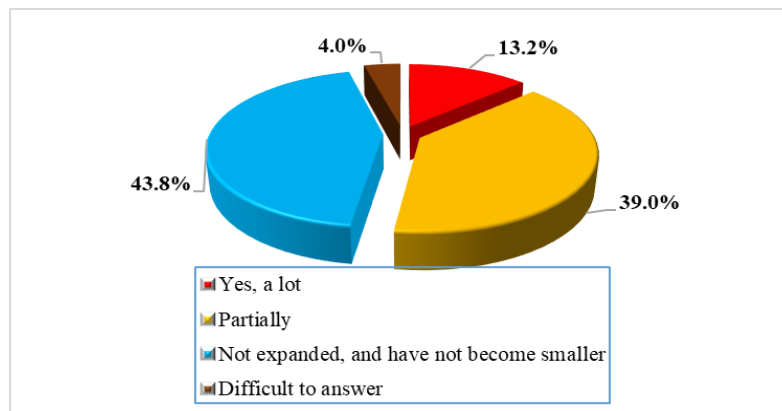


42.0% of the respondents or 210 respondents noted the current situation as favorable for business. In the next place, 36.6% (or 183 respondents) answered "Not good, not bad". In the third place, 11.8% (or 59 respondents) answered "Very favorable", in the fourth place - 6.4% (or 32 respondents) answered "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



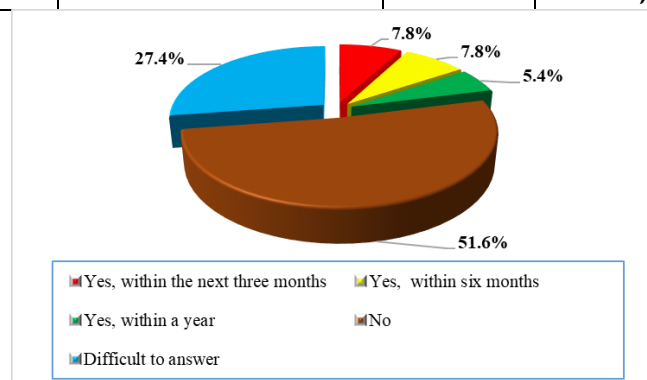
As we can see, people who think their business remains unchanged prevails (43.8% or 219 respondents). Respondents whose business partially expanded are 39.0% (or 195 respondents). 13.2% or 66 respondents said their business has significantly expanded. Only 4.0% of respondents or 20 respondents said they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

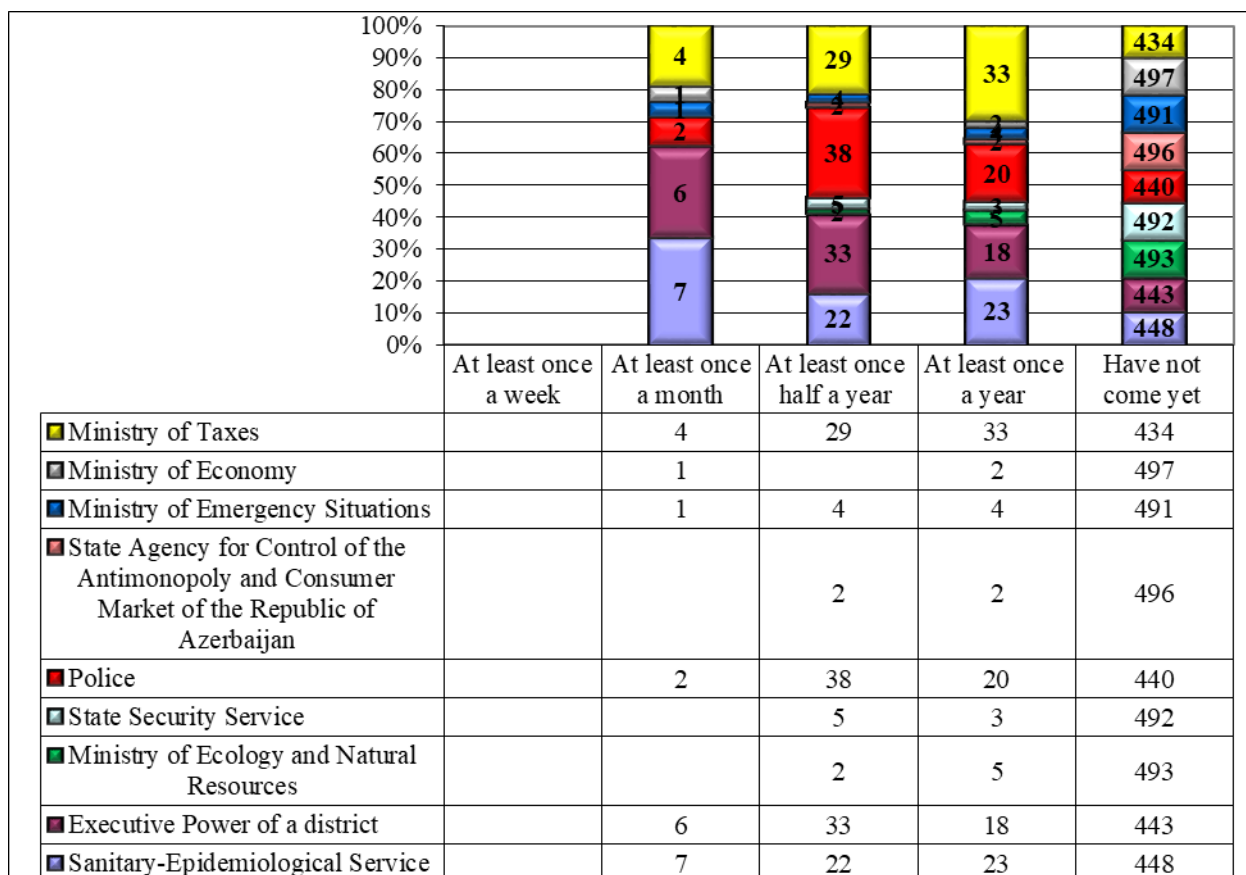
3.	Yes, within a year	27	5,4
4.	No	258	51,6
5.	Difficult to answer	137	27,4
	Total	500	100,0



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?

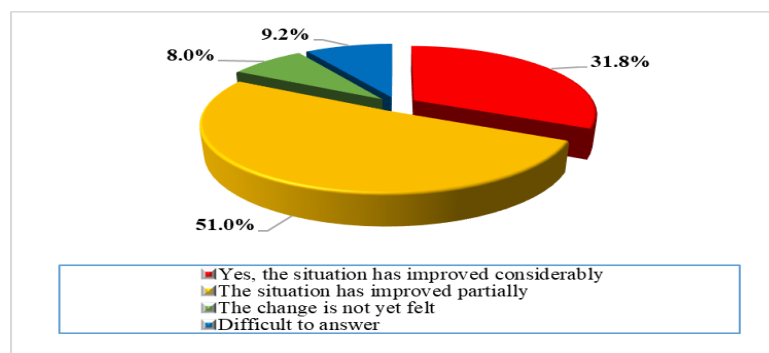
1,000 respondents answered the question. Depending on the question, the respondents were given the option to select several answers. Totally, 500 respondents answered 502 possible answer options: 1 answer - 498 respondents, 2 answers - 2 respondents.

		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

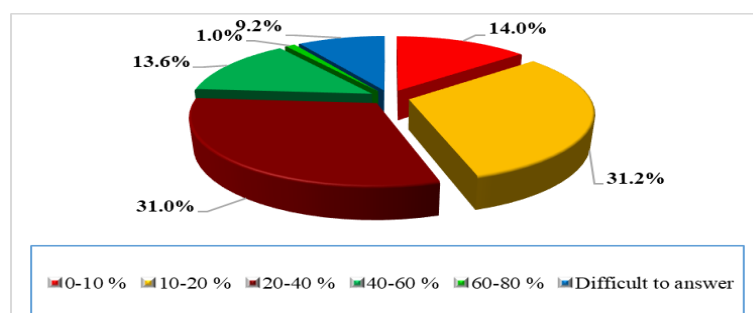


51.0% of respondents or 255 respondents noted that the situation was partially improved. 31.8% or 159 respondents noted that the situation improved considerably, 8.0% or 40 respondents had not yet felt the change. 9.2% of the respondents or 46 respondents said they found it difficult to answer the question.

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



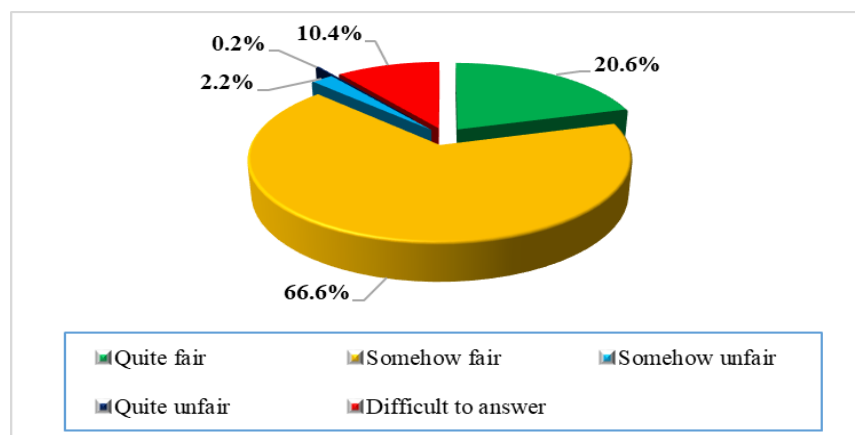
The answer options are sorted as follows:

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

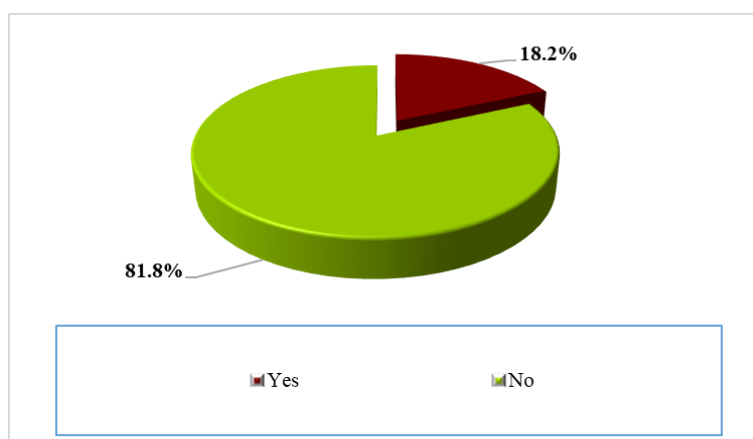


66.6% of respondents or 333 respondents consider the competition conditions are partially fair. 20.6% or 103 answers said that competition conditions quite fair. 2.2% or 11 respondents noted competition conditions were somehow unfair was partly unfair, 0.2%, or 1 respondent assess the competition conditions 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



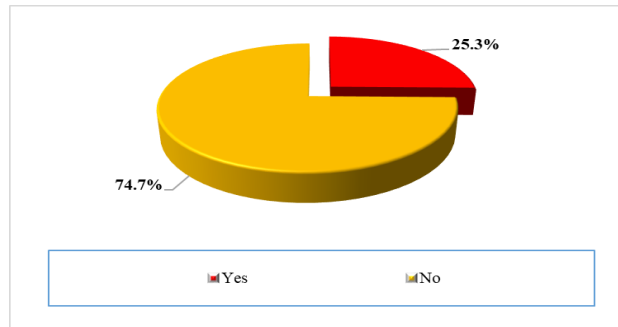
Only 18.2% of respondents or 91 respondents who answered the questionnaire said they had to obtain a license.

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?

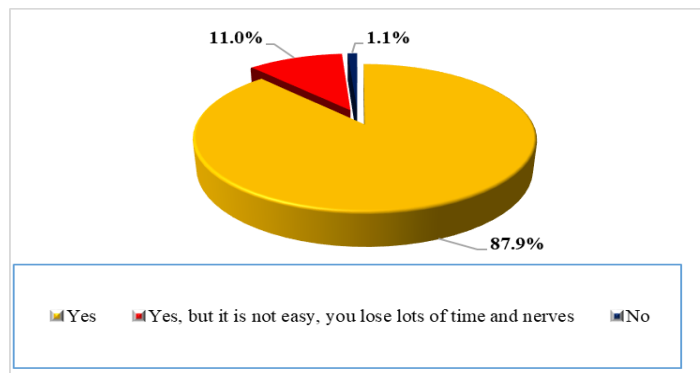
23 respondents answered the question. Depending on the question, the respondents were given the option to select several answers. Overall, 23 respondents chose 46 possible answer options: 2 answer variants - 23 respondents.

		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

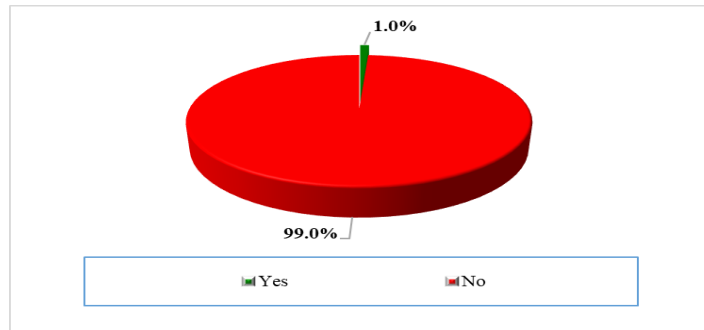


The absolute majority of respondents (87.9% or 80 respondents) noted that it is possible to obtain a license without paying bribes. 2,0% or 10 respondents stressed that this was not easy. Only 0.2% or 1 respondent reported that it was not possible to obtain a license without paying bribes.

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



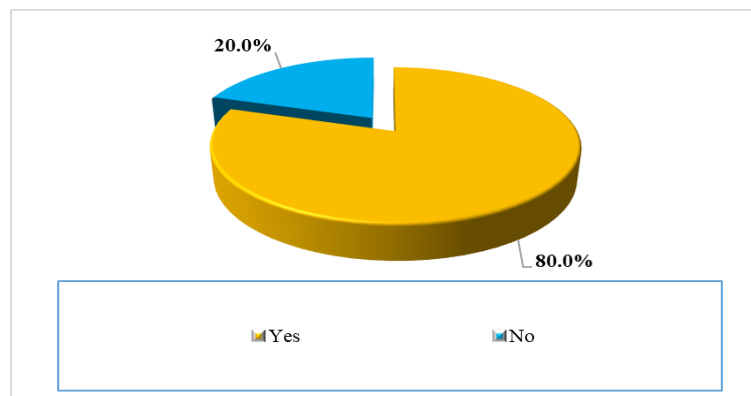
Only 1,0% of respondents or 5 respondents noted that they registered their real estate.

The 23rd 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?

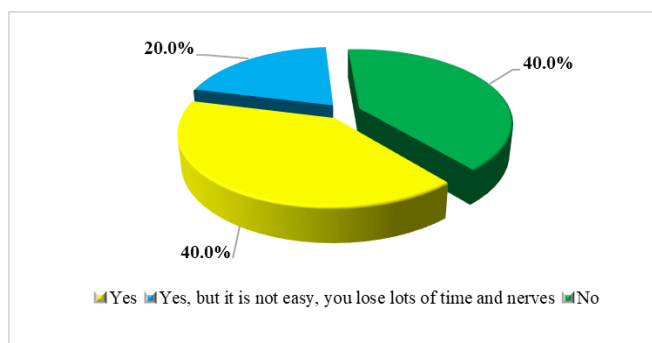
The question was answered by 4 respondents. Depending on the question, the respondents were given the option to select several answers. In general, 4 respondents answered 7 possible answer options: 1 answer variant - 1 respondent, 2 answers - 3 respondents.

		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

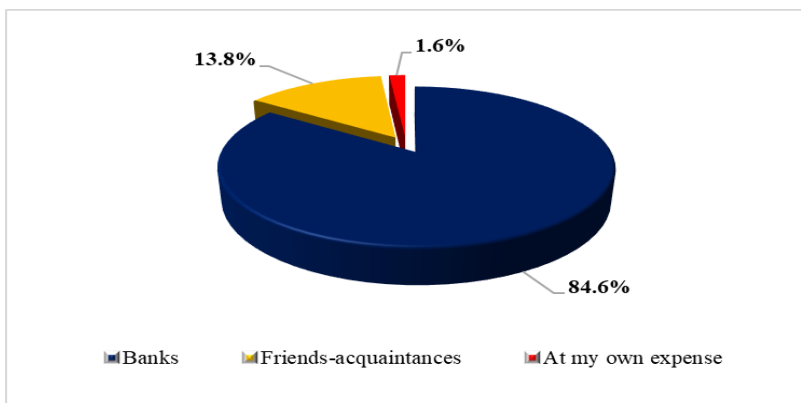


The number of respondents who said they were able and unable to register their property without paying bribes is equal - 40.0% or 2 respondent. 20.0% or 1 respondent said it was not easy, they lost lots of time and nerves.

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?

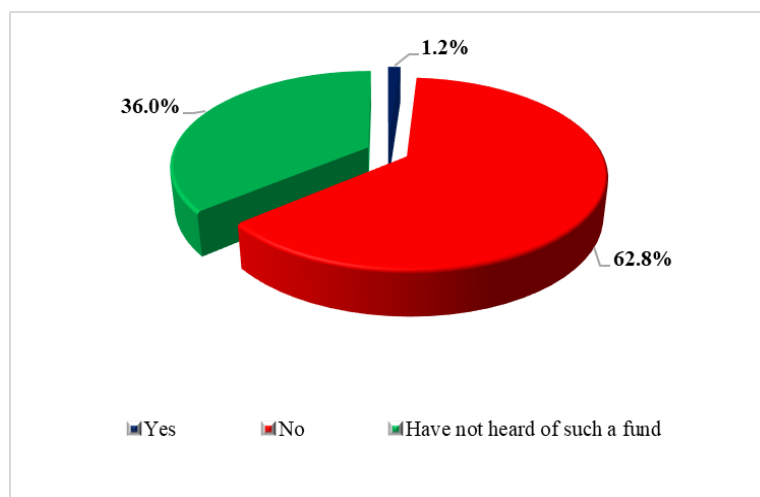
All respondents (500 respondents) answered the question. Depending on the question, the respondents were given the option to select several answers. In total, 500 respondents answered 680 possible answer options: 1 answer - 324 respondents, 2 answers - 172 respondents, 3 answers - 4 respondents.

		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.

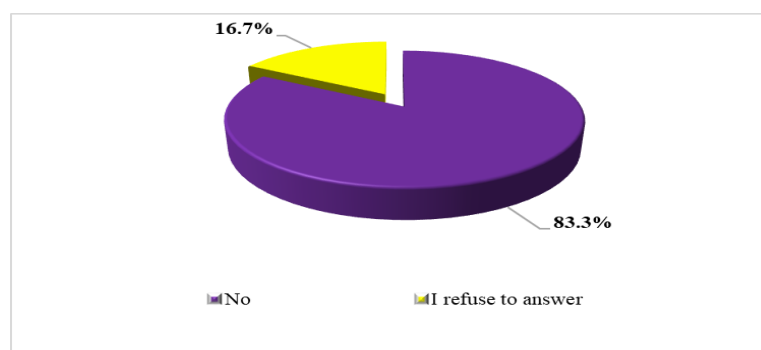
		Number of responses	Percentage
1.	Too much documentation	5	1,0
2.	I can not get a loan as much as I want	1	0,2
	Total	500	100,0

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

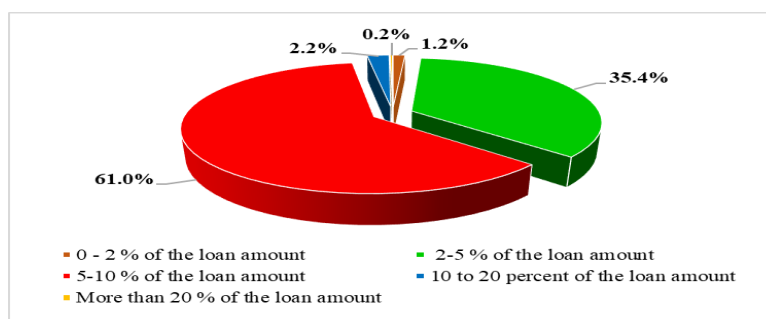


83.3% or 5 respondents noted that additional expenses (bribes) were not required. 16.7% or 1 respondent refused to answer the question.

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



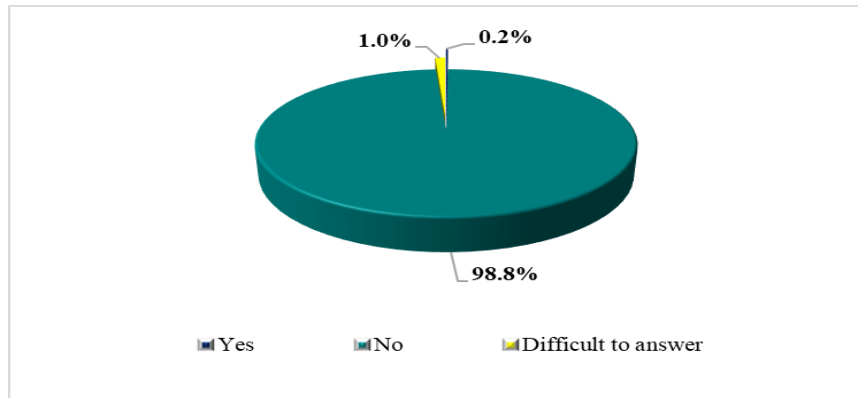
The answer options are sorted as follows:

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?

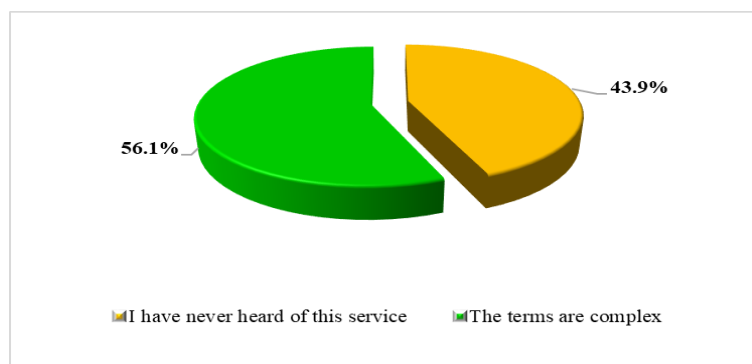
Only 1 respondent answered the question and stated that the conditions were severe.

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

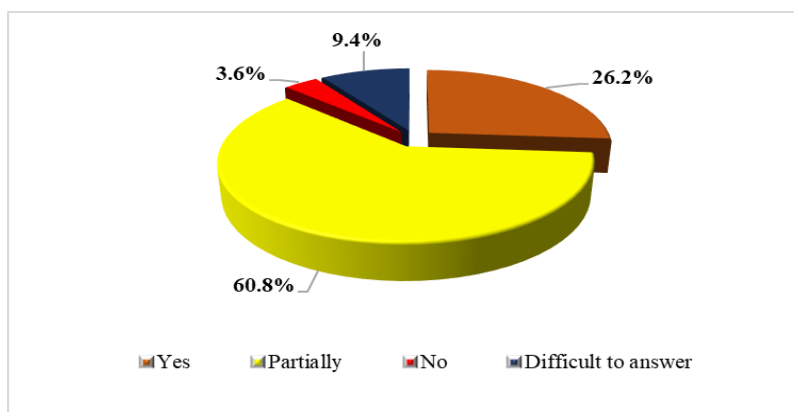


If 56.1% or 275 respondents answered that the conditions were severe, 43.9% or 219 respondents said they did not have information about this service.

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?

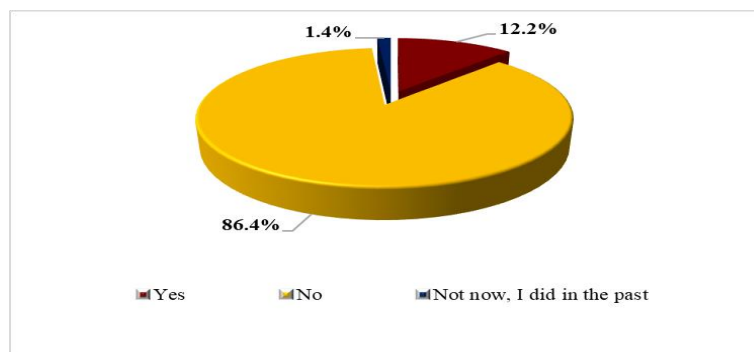
500 respondents answered the question. Depending on the question, respondents were given the option to select several answers. Totally, 500 respondents answered 832 answer variants: 1 answer - 175 respondents, 2 answers - 318 respondents, 3 answers - 7 respondents.

		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

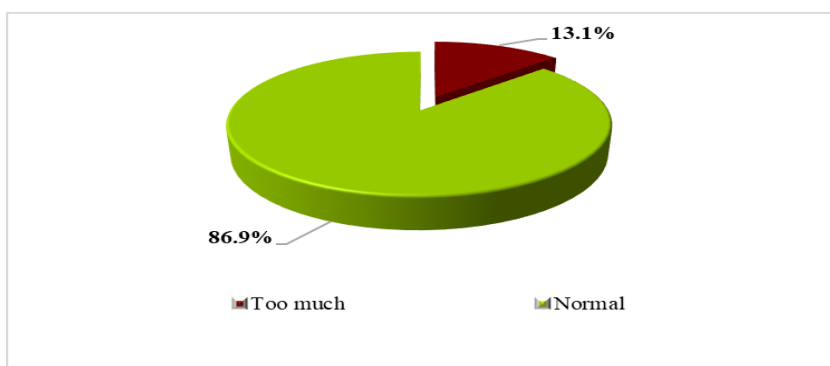
were dealing with foreign trade operations in previous years. Only 12.2% or 61 respondents emphasize that they are dealing with foreign trade operations.

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

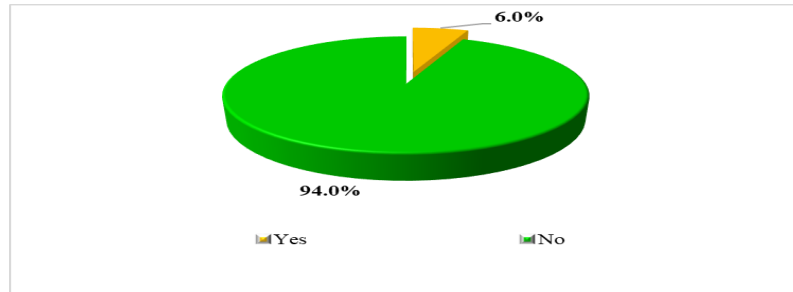


86.9% or 53 respondents evaluated the documentation procedures in foreign trade transactions as normal, while 13.1% or 8 respondents said there were too many procedures.

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



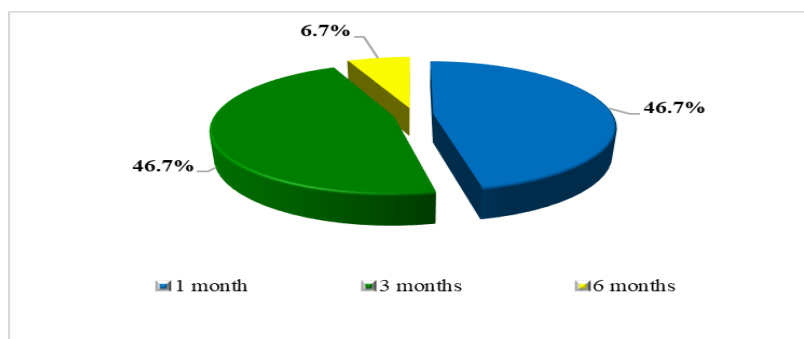
Only 6.0% or 30 respondents who responded to the questionnaire stated that they should obtain permission for construction.

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

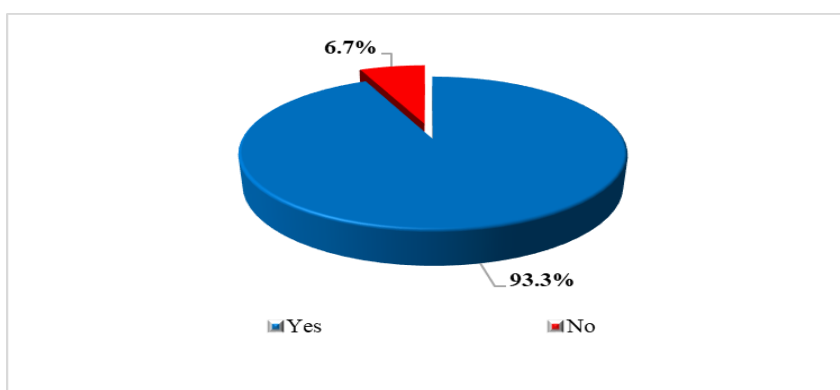


46.3% or 14 respondents obtained a license within 1 month and 46.3% or 14 respondents obtained a license within 3 months. In the next place, 6,7% (or 2 respondents) obtained a license within 6 months.

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

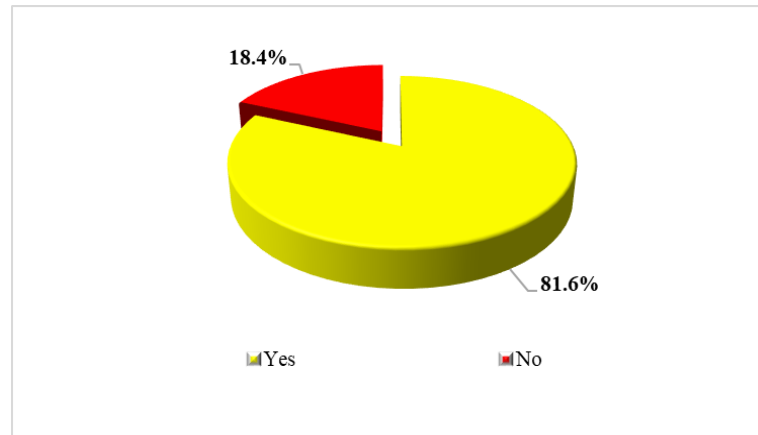


Only 6.7% of respondents or 2 respondents stated that it was impossible to obtain a permit for construction without paying bribes.

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?

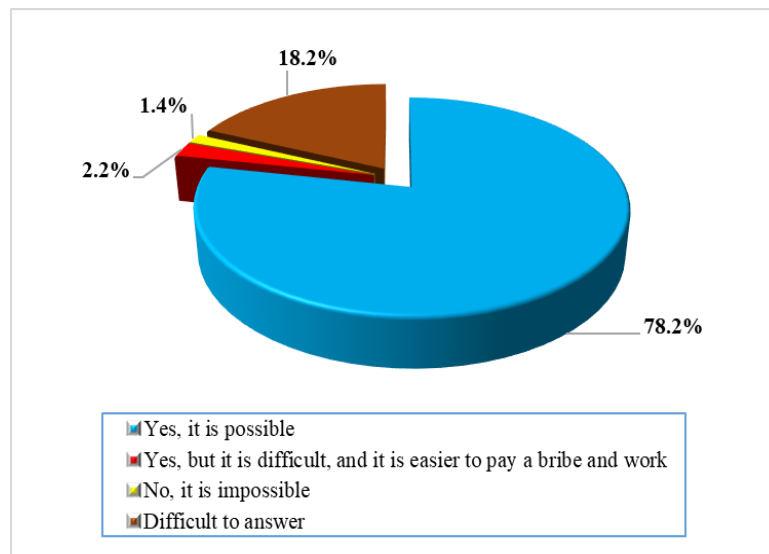
500 respondents answered the question. Depending on the question, respondents were given the option to select several answers. Totally, 500 respondents answered 953 possible answer options: 1 answer - 47 respondents, 2 answer - 453 answers.

		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

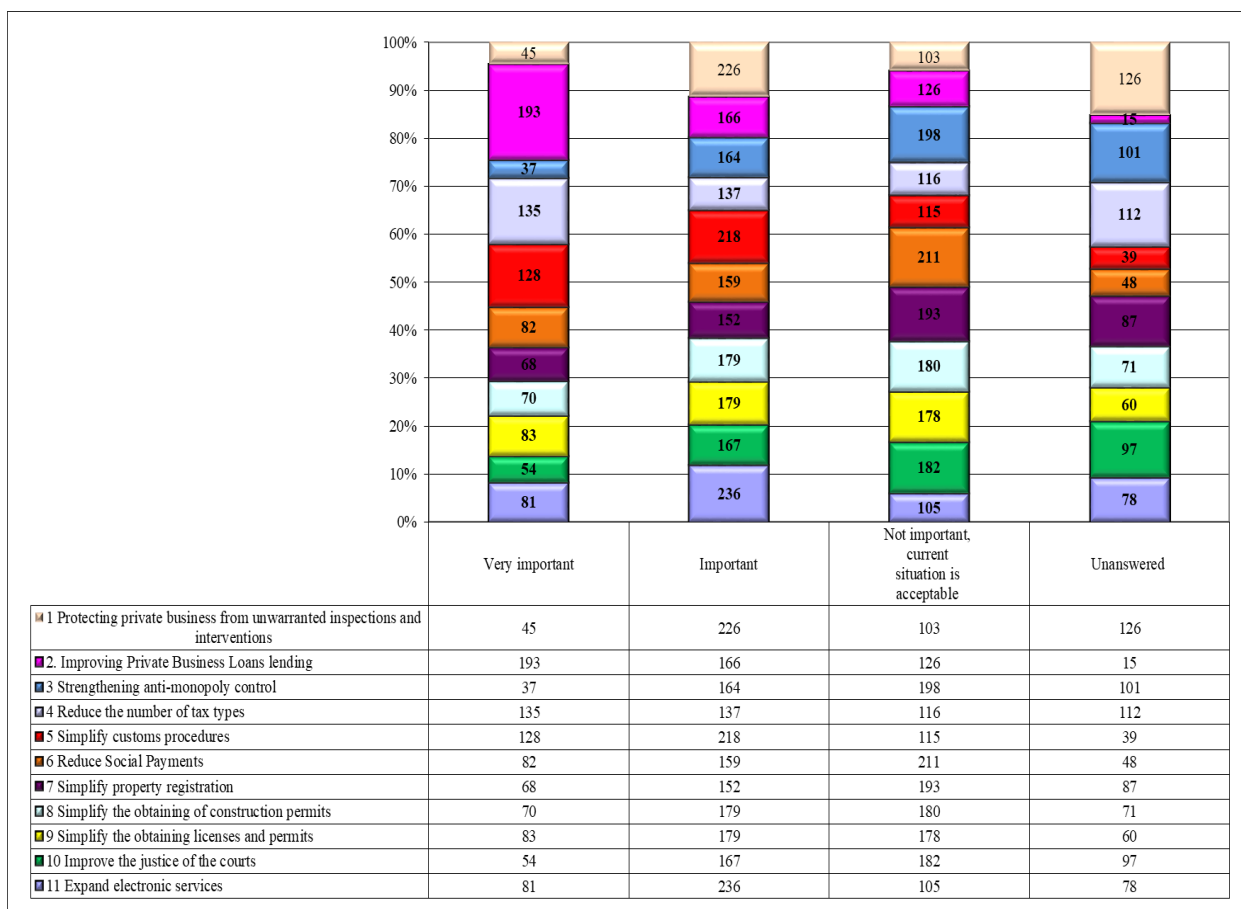


As we can see, only 1.4% or 7 respondents stated that they could not work without paying bribes. 78.2% of respondents or 391 respondents noted that it is possible to work without paying bribe. 2.2% or 11 respondents chose the answer option “Yes, but it is difficult, and it is easier to pay a bribe and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

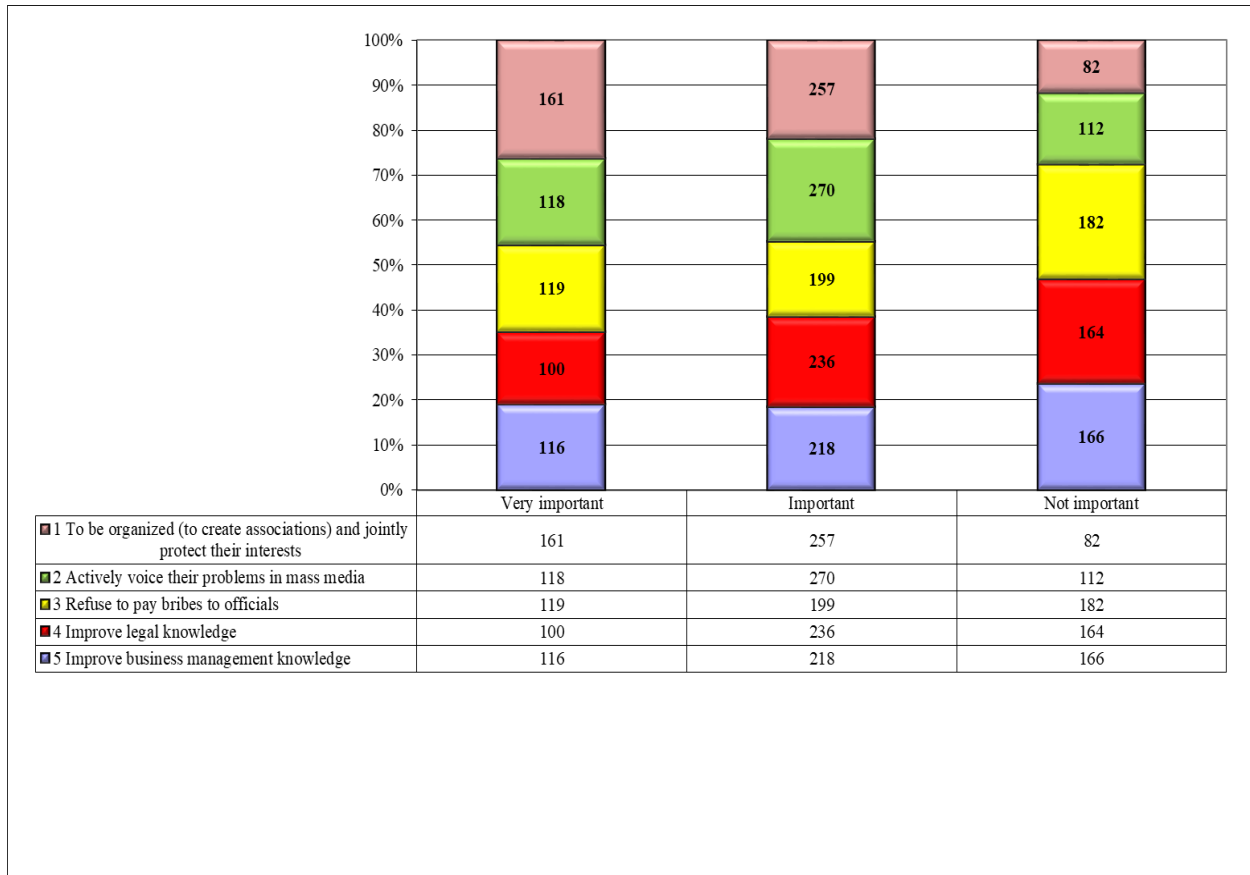


The areas where efforts are to be increased to maximize the development of private businesses are as follows:

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.



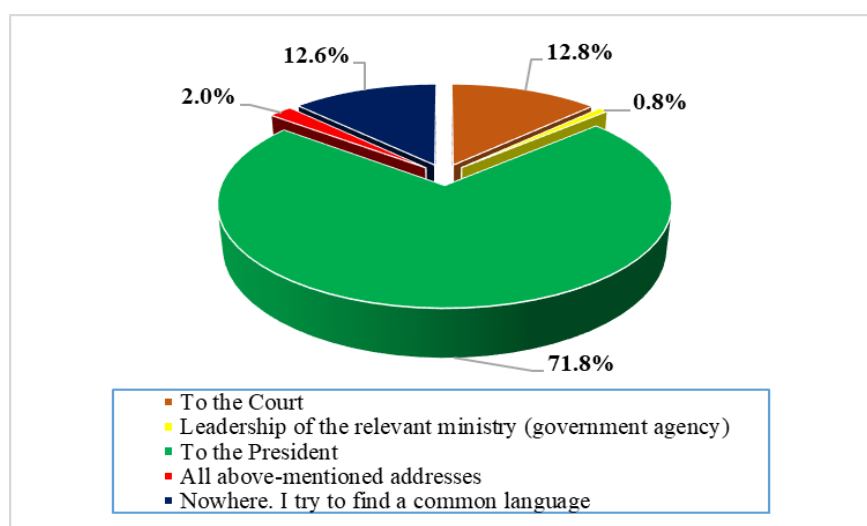
Answers to the question “What should entrepreneurs themselves do to improve the business environment in the country?” is listed as follows according to their importance:

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.

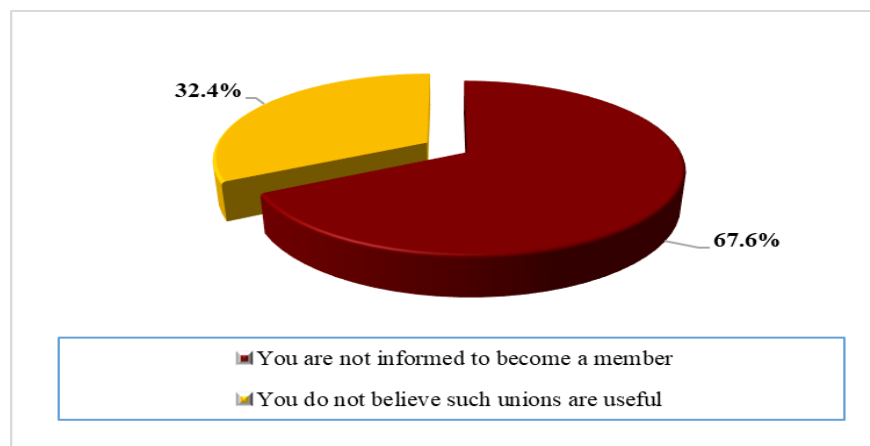
		Number	Percentage
1	Faced no challenge	489	97,6
2	Difficulties due to obtaining a license	6	1,2
3	Difficulties arising during registration of real estate	3	0,6
4	Lack of finance	2	0,4
5	Difficulties arising during export	1	0,2
	Total number of respondents	500	
	Total number of responses	501	

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

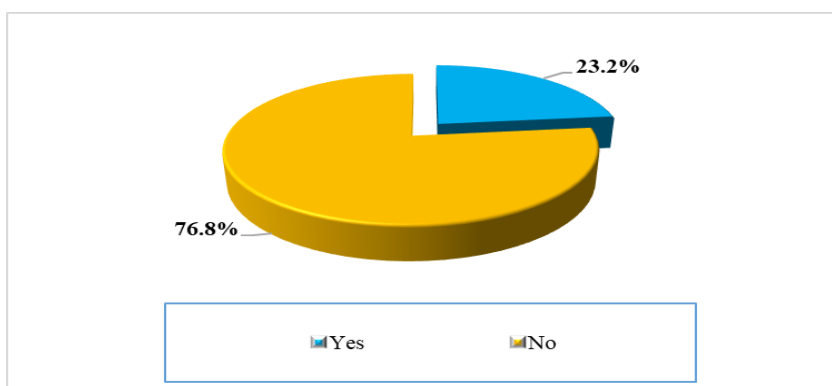


67.6% or 338 respondents explained that they were not informed to become a member, 32.4% or 162 respondents do not believe such unions are useful.

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



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
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 Foundation
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 - Sadagat Gahramanova, Deputy Chairman of State Committee for Family, Women and Children Affairs

	- Sabit Bagirov, Entrepreneurship Development Foundation
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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?

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GLOBAL ENTREPRENEURSHIP WEEK

Azerbaijan

November 14, 2018

DEVELOPMENT OF WOMEN'S
ENTREPRENEURSHIP

IN AZERBAIJAN

Conference

Baku, Park Inn, Dan Ulduzu



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></p> <p>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></p> <p>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>
13.30 – 14.30	Lunch



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 Hajiyeve - 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