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MICRO-ENTERPRISE SUPPORT PROJECT Women's Entrepreneurship Development Component

**Progress Report for Year 2, Quarter 1
July 1 – September 30, 2019**



*Picture Caption: July 3, 2019, Baku, Park Inn hotel, Nasimi room. Round Table on
“Providing women entrepreneurs with loans and leasing products”*

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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

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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 2 Quarter 1 Report in accordance with **Interim Working Plans for July 1 - September 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 5th quarter, a number of activities have been completed described in this report.

Outputs in the reporting quarters:

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.

Outputs that are expected in the next quarter:

1. At least 50 women businessmen received support in the creation or development of their businesses;
2. A conference on business education in Azerbaijan was held;
3. 10 media articles published;
4. At least 10 Internet TV discussions have been held.

2. PROJECT ACCOMPLISHMENTS

Accomplishments of the Women's Entrepreneurship Development Component of the MESP during the 5th quarter:

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 5th quarter, following activity were carried out:

1. Meeting with 20 female beekeepers from Sheki, Zagatala, Gakh and Beylagan;

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

In accordance with the Second Component, during 5th quarter, following activity was carried out:

1. Business plan trainings for shortlisted female participants of “Start Your Own Business” trainings;
2. Selection of the best business plans by the Competition Commission.

Component 3. Improving access to markets for women entrepreneurs

1. In accordance with the Third Component, during the reporting period, the Round Table on “Providing women entrepreneurs with loans and leasing products” was held.

3. DETAILED ACTIVITIES

3.1. ROUND TABLE ON “PROVIDING WOMEN ENTREPRENEURS WITH LOANS AND LEASING PRODUCTS”

On July 3, 2019, Round Table on “Providing women entrepreneurs with loans and leasing products” was held by the Entrepreneurship Development Foundation. Representatives of government agencies, banks, and international and local organizations attended the round table.

Samir Aliyev, expert of the Center for Support for Economic Initiatives, made a presentation on "Analysis of financial institutions providing women with loans and leasing products."

According to the research conducted by Samir Aliyev, the share of women entrepreneurs who got concessional loans has been under 9% over the past 6 years: “The share of women entrepreneurs who got loans increased from 1.7% in 2012 to 8.9% in 2015, but has again declined in recent years to 5.5% in 2016 and 4.5% in 2017 %” - he said.

He noted that the share of women in entrepreneurship rose to 14.3% in 2017, while 7.8% in 2012.

According to the study, up to 4200 women entrepreneurs have obtained concessional loans in the amount of 104 million manats.

Ulduz Babayeva, Representative of the Ministry of Economy made a speech on the topic. In her speech, she mentioned that there are no restrictions on women's entrepreneurship. “According to the latest data, there are 186,000 women engaged in entrepreneurial activities in Azerbaijan, 32% in Baku, 17% in Aranda, 16% in Ganja-Gazakh and 10% in Lankaran economic district. The rest are operating in other regions. She added that regulations on entrepreneurship have been liberalized.

The round table continued with discussions of experts and representatives of government agencies. In the end, a number of recommendations prepared for submission to relevant government agencies were discussed.



Agenda of the Round Table can be found in [Annex 1](#)

More information on the Round Table can be found:

http://edf.az/ts_general/eng/ksid/events/events_2019/event-4.htm

The Conference on media:

1. <https://ekspress.az/news/457-qadin-sahibkarlarin-pul-derdi-cixis-yollari-bakida-muzakire-olundu?fbclid=IwAR2OpXS8IYG8H5LqdfnVytqjz70vcSH2RPqMHZHSi7R3Qp4EuJAP9I17Cqc>
2. <http://media-fakt.info/?p=13759&fbclid=IwAR2IiivaCnHdEhGfsKWLXrna9-GOzs2PDSf7sOoTPpNVfHro0K-Z-Na55Io>
3. https://musavat.com/news/qadin-sahibkarlarin-pul-derdi-fond-50-qadinin-biznes-layihesine-destek-verecek_625472.html
4. <https://novator.az/2019/07/05/qadin-sahibkarin-probleml%C9%99rit%C9%99klifl%C9%99r/>
5. https://cebhe.info/qadin_sahibkarin_problemleri_teklifler-154825?fbclid=IwAR2YjCX53_unnIZM-vBtadIsVIQopaBrBKhvQstkz_RbpFKHKrRLIdjHxYM

3.2. BUSINESS PLAN TRAININGS FOR SHORTLISTED FEMALE PARTICIPANTS OF “START YOUR OWN BUSINESS” TRAININGS

Business Plan trainings were held for shortlisted female participants of “Start Your Own Business” trainings on July 6-7 in Baku and July 9-10 in Ganja. In total, 94 women from Baku and regions attended trainings, 46 women in Baku, 48 women in Ganja.

Azad Rahimov, Master trainier of the International Labour Organization trained women on writing business plans. Participants submitted their business plans to the Commission for final consideration.



July 6, 2019, Training in Baku



July 7, 2019, Training in Baku



July 9, 2019, Training in Ganja



July 10, 2019, Training in Ganja

3.3. SELECTION OF THE BEST BUSINESS PLANS

In July, 2019, the Competition Commission evaluated and selected best business plans among shortlisted business plans submitted by "Start and Improve Your Business" training participants. Selection of business plans was made by 7 members of the Commission according to their effectiveness and feasibility.

Competition Commission consists of 7 members:

1. Mr. Vugar Zeynalov, vice-president of the National Confederation of Entrepreneurs (Employers) Organizations of the Republic of Azerbaijan (ASK);

2. Mrs. Ulker Akberova, Project Management Assistant of the USAID/Azerbaijan
3. Mrs. Hijran Huseynova – chairwoman of the State Committee for Family, Women and Children’s Affairs;
4. Mr. Azad Rahimov, trainer of “Start Your Own Business” trainings, master trainer of the International Labour Organization;
5. Mrs. Jale Hajiyeveva, Executive Director of Azerbaijan Micro-finance Association (AMFA);
6. Mrs. Sakina Babayeva, chairwoman of the Association of Women Entrepreneurs of Azerbaijan;
7. Mr. Sabit Bagirov, President of the Entrepreneurship Development Foundation.

Commission selected 71 Business Plan (Annex 2).

3.4. MEETING WITH 20 FEMALE BEEKEEPERS FROM SHEKI, ZAGATALA, GAKH AND BEYLAGAN

On **September 4, 2019**, within the framework of the project, EDF met with 20 female beekeepers from Sheki, Zagatala, Gakh and Beylagan in "Honey House" in Gakh. The purpose of the meeting was to identify the challenges faced by female beekeepers and determine their needs for various equipment and accessories for beekeeping business. Within the framework of the project, female beekeepers will be provided necessary assistance. Galib Nabiyev, Regional Representative of the Agency for Development of Small and Medium-Sized Enterprises, Badraddin Hasratov, President of the Azerbaijan Beekeepers Association, and Sabit Bagirov, President of the Entrepreneurship Development Foundation attended the meeting.





WOMEN'S ENTREPRENEURSHIP DEVELOPMENT IN AZERBAIJAN PROJECT

Round Table

on

Providing women entrepreneurs with loans and leasing products

July 3, 2019, Park Inn hotel, Nasimi room

AGENDA

10.30 – 11.00 Registration

11.00 – 11.10 Opening: **Sabit Bagirov**, Entrepreneurship Development Foundation

11.10 – 11.50 **Samir Aliyev**, Analysis of financial institutions providing women with loans and leasing products

11.50 – 12.00 **Ulduz Babayeva**, Representative of the Ministry of Economy

Q&A, Discussion

13.00 – 14.00 Lunch

14.00 – 15.30 Preparation of recommendations to state bodies and financial institutions

Moderator: **Azer Mehtiyev**, Head of the Center for Support for Economic Initiatives

15.30 – 15.45 Final Notes: **Sabit Bagirov**

Qadın Sahibkarlığının İnkişafı Layihəsi

Biznes-Planların qiymətləndirilməsi

SEÇİLMİŞ BİZNES PLANLAR

	Soyadı, Adı	Əlaqə telefonu	Şəhər/ Rayon	Fəaliyyət sahəsi	Təkrar təlim	Tələb olunan məbləğ (ilkin)
1	Veysova Günel	708850733	Bakı	Toxuculuq	6	3762
2	Xəlilzadə Aytən	706173262	Bakı	RozSev moda markası	6	4940
3	Heydərova Gülyaz	507770925	Bakı	Dərzilik. "Baby Smile" Uşaq Geyimləri	6	1622
4	İbrahimova Amalya	503776984	Bakı	Dietik Şirniyyatlar	6	6014
5	Hüseynova Günel	503996636	Bakı	Gözəllik Salonu	6	3549
6	Əliyeva Ruhəngiz	507997465	Bakı	Milli ornamentlərdən ibarət geyimlər	7	2987
7	Əhmədzadə İnci	518131013	Bakı	Təhsil	7	13570
8	Rəhimova Afaq	503359224	Gəncə	Oyun zalı. Pleysteyşn	9	7650
9	Rəhimli Gülnar	516032051	Gəncə	Şirniyyat	9	8600
10	Rəhimova Sədaqət	2665855	Gəncə	Şirniyyat	9	7000
11	Fərzəliyeva Ludmila	2541967	Gəncə	Gözəllik salonu	9	7262
12	Sarıyeva Nuranə	554417091	Gəncə	Turizm	9	11486
13	Zeynalova Aysel	506800130	Gəncə	Turizm	9	7000
14	Səfərova Xuraman	557905569	Sumqayıt	Dekorativ əl işləri	6	2280
15	Səfərova Səidə	503069107	Sumqayıt	Sada Şirniyyat evi	7	4612
16	Hüseynova Sevdə	506929248	Sumqayıt	Dərzilik	7	3213
17	Hüseynova Lətifə	557142353	Sumqayıt	Dərzilik	7	7825
18	Süleymanova Arzu	553707779	Mingəçevir	Gözəllik salonu	9	3820
19	Məmmədova Dürdanə	558859491	Mingəçevir	Dərzilik	9	2071
20	Zeynalabdinova Əsli	503779780	Xırdalan	Psixoloji Mərkəz	6	4678
21	Ələsgərova Solmaz	504599910	Şamaxı	Gözəllik salonu	6	2393
22	Tahirova Dilarə	557409199	Şamaxı	Heyvandarlıq. Qoyunçuluq	6	4174

23	Tarverdiyeva Sülhiyyə	507206870	Şamaxı	Heyvandarlıq. İribuynuzlu	6	4706
24	İskəndərova Gülbəniz	709659288	Şamaxı	Heyvandarlıq. Qoyunçuluq	6	4228
25	Əlqamayeva Samirə	552510289	Şamaxı	Şirniyyat. Tortlar	6	4767
26	İsrafilova Afət	556084252	Xaçmaz	Gözəllik salonu	6	2630
27	Baratova Elmira	555725157	Xaçmaz	Gözəllik salonu	6	1984
28	Rəsulova Aytən	706792018	Xaçmaz	Gözəllik salonu	6	732
29	Məmmədova Fatma	705585154	Xaçmaz	Gözəllik salonu	6	1695
30	Mikayılova Aynur	556612067	Xaçmaz	Dərzilik. Milli geyimlərin tikilişi	6	11590
31	Həsənova Zamira	556602533	Xaçmaz	Aerobika zalı	6	3675
32	Dadaşova Sevinc	557058280	Şirvan	Heyvandarlıq. İribuynuzlu	7	3842
33	Kərimova İlahə	504424824	Şirvan	Heyvandarlıq. Qoyunçuluq	7	3450
34	Quluzadə Sevdə	555102695	Şirvan	Quşçuluq	7	3675
35	Bədəlova Vüsalə	553980695	Şirvan	Heyvandarlıq. İribuynuzlu	7	3520
36	Həsənova Əzizə	774203819	Hacıqabul	Quşçuluq	7	4558
37	Qadaşova Fəridə	706305270	Quba	Heyvandarlıq	7	3000
38	Hüseynova Rəna	505202295	Ağdam	Heyvandarlıq. Qoyunçuluq	10	4500
39	Hüseynova Mətanət	515737271	Ağdam	Heyvandarlıq. Qoyunçuluq	10	5000
40	Qəhrəmanova Səbinə	505767298	Ağdam	Heyvandarlıq. İribuynuzlu	10	4000
41	Quliyeva Arifə	503277363	Ağdam	Heyvandarlıq. İribuynuzlu	10	4200
42	Məmmədova Sayad	517840223	Ağdam	Heyvandarlıq. İribuynuzlu	10	4500
43	Ələsgərova Tərnarə	507329963	Ağdam	Heyvandarlıq. İribuynuzlu	10	4000
44	Şükürova Mehparə	507192170	Ağdam	Xalçaçılıq	9	1200
45	Əsgərova Reyhan	506734375	Ağdam	Heyvandarlıq. İribuynuzlu	10	3800
46	Allahverdiyeva Əminə	503774167	Ağdam	Heyvandarlıq. İribuynuzlu	10	3900
47	Rəhimova Nüşabə	553648942	Tovuz	Heyvandarlıq. Qoyunçuluq	10	6000
48	Məmmədova Solmaz	516615357	Tovuz	Mağar xidməti	10	12200
49	Nəbiyeva Mərziyyə	554966511	Tovuz	Heyvandarlıq. Qoyunçuluq	10	6000
50	Tağıyeva Firəngiz	503851955	Tovuz	Heyvandarlıq. İribuynuzlu	10	5000
51	Zeynalova Elnarə	555516662	Ağstafa	arıçılıq	10	2925
52	Salıfova Təranə	557945060	Ağstafa	arıçılıq	10	1500
53	Səmədova Nərgiz	515533775	Göyçay	Muncuqla əl işləri	9	2000

54	Mansurova Aybəniz	504336712	Göyçay	Xalçaçılıq	9	2568
55	Mürsəlova Səkinə	518320106	Göyçay	Mozaik suvenirlər	9	1124
56	Abdullayeva Fəxriyyə	556052518	Qax	Heyvandarlıq	9	4250
57	İsmayılova Arzu	553209084	Qax	Şirniyyat	9	2171
58	Mürşüdoğa Ayişə	774675174	Qax	Şirniyyat	9	4155
59	Bayramlı Lalə	706480960	Qax	Dərzilik	9	3436
60	Baliyeva Cənanə	503429416	Qax	Dərzilik	9	2187
61	Aydınova Günay	554823576	Qax	Dərzilik	9	4507
62	Abduləzimova Günel	502702926	Cocuq Mərcanlı	Heyvandarlıq. İribuynuzlu	9	1564
63	Quseynova Şəkura	505381329	Cocuq Mərcanlı	Heyvandarlıq	9	1514
64	Rüstəmovə Minurə	516748806	Cocuq Mərcanlı	Heyvandarlıq	9	1667
65	Ələsgərova Pərvanə	509861497	Cocuq Mərcanlı	Heyvandarlıq. İribuynuzlu	9	1664
66	Səfərova Tamella	509761114	Cocuq Mərcanlı	Heyvandarlıq. İribuynuzlu	9	1954
67	Namazova Sevinc	507908071	Cocuq Mərcanlı	Heyvandarlıq. İribuynuzlu	9	2134
68	Orucova Esmira	556025717	Cocuq Mərcanlı	Heyvandarlıq. İribuynuzlu	9	2134
69	Həsənova Rüxsarə	506705755	Cocuq Mərcanlı	Heyvandarlıq. İribuynuzlu	9	1914
70	Həziyeva Şəfa	504213075	Cocuq Mərcanlı	Heyvandarlıq. İribuynuzlu	9	2034
71	Məmmədova Aysurə	553488670	Cocuq Mərcanlı	Heyvandarlıq. İribuynuzlu	10	2000

