



REPORT

**on the face to face interview results held in 2 000 (two thousand)
households among women in the territory of the Republic of
Azerbaijan within the project
"Support to the Small Enterprise Development in Azerbaijan"**

**March 14 – July 31 , 2014
Baku**

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The face to face interview results held in 2 000 (two thousand) households among women in the territory of the Republic of Azerbaijan within the project "Support to the Small Enterprise Development in Azerbaijan"

Summary

The face to face interview results held in 2 000 (two thousand) households among women in the territory of the Republic of Azerbaijan within the project "Support to the Small Enterprise Development in Azerbaijan" held on March 14 – July 31 , 2014.

The area of poll was agreed preliminary and covers 8 economic regions of Baku and Azerbaijan. The division on areas of poll and number of respondents is given in following table.

Table 1. Poll areas and number of respondents

№	Economic region	Name of settlement	Number of respondents
1.		Baku	400
2.	Absheron		187
		Sumgait	187
3.	Ganja-Gazakh		309
		Ganja	179
		Shamkir	112
		Dashkasan	18
4.	Sheki-Zaqatala		179
		Sheki	106
		Zagatala	73
5.	Lankaran		170
		Lankaran	117
		Astara	53
6.	Guba-Khachmaz		182
		Guba	88
		Khachmaz	94
7.	Aran		303
		Mingachevir	62
		Kurdamir	62
		Salyan	70
		Yevlakh	62
		Shirvan	47
8.	Upper Garabagh		182
		Aghdam	112
		Fuzuli	70

9.	Mountainous Shirvan		88
		Aghsu	38
		Shamakhy	50
	Total		2 000

Division of respondents on regions is based on data of the census held by State Statistics Committee in 2009 in Azerbaijan Republic.

Respondents were divided into three groups:

1. Women that are not engaged in entrepreneurial activity at all;
2. Women previously engaged in entrepreneurial activity but stopped activity now in this area;
3. Women who engaged in entrepreneurial activity at present.

The survey was carried out on the basis of questionnaire prepared in advance and approved by the working group of the project. The full text of the questionnaire is provided in Supplement 1. Questions contained in the questionnaire can be grouped as follows:

1. Personal information and information on household
2. Education
3. Labour and business activities
4. Resources and Opportunities

Implementation of the survey, collecting the necessary data, processing of survey data with special statistical software (SPSS) and participation of highly skilled professionals in the process of analyzing the results.

Terms

Frequency – number of respondents answered to the question.

Percent – percentage ratio of the respondents who chose the same answer to the overall number of respondents.

Valid Percent - percentage ratio of the respondents who chose the same answer to the number of respondents who answered the question.

Cumulative Percent - percentage of the total number of respondents who answered the questions, and the progressive.

No answer - respondents who did not answer the question for some or other reason.

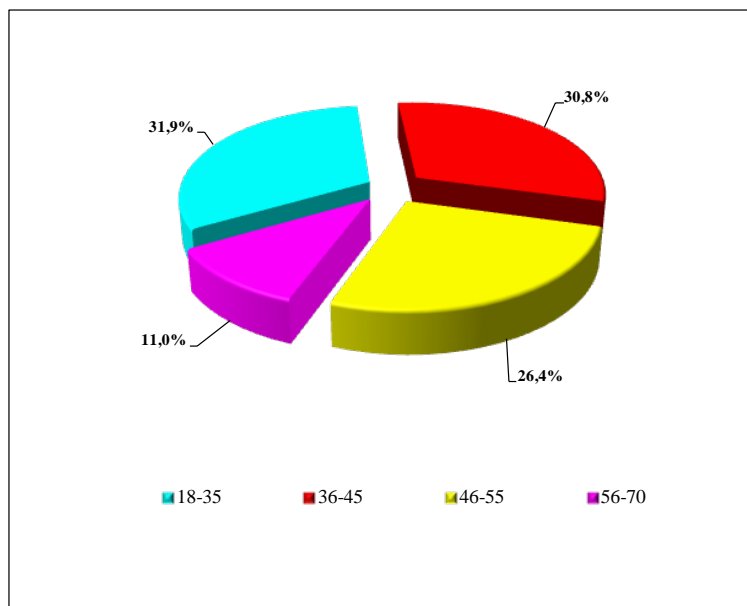
Results of face to face survey

As noted in the face to face survey was conducted among 2 000 respondents.

1. Please, tell what age group do you belong?

The was Question answered by 2000 respondents participated in the survey.

	Frequency	Percent	Valid Percent	Cumulative Percent
18-35	637	31.9	31.9	31.9
36-45	615	30.8	30.8	62.6
46-55	528	26.4	26.4	89.0
56-70	220	11.0	11.0	100.0
Cami	2 000	100.0	100.0	

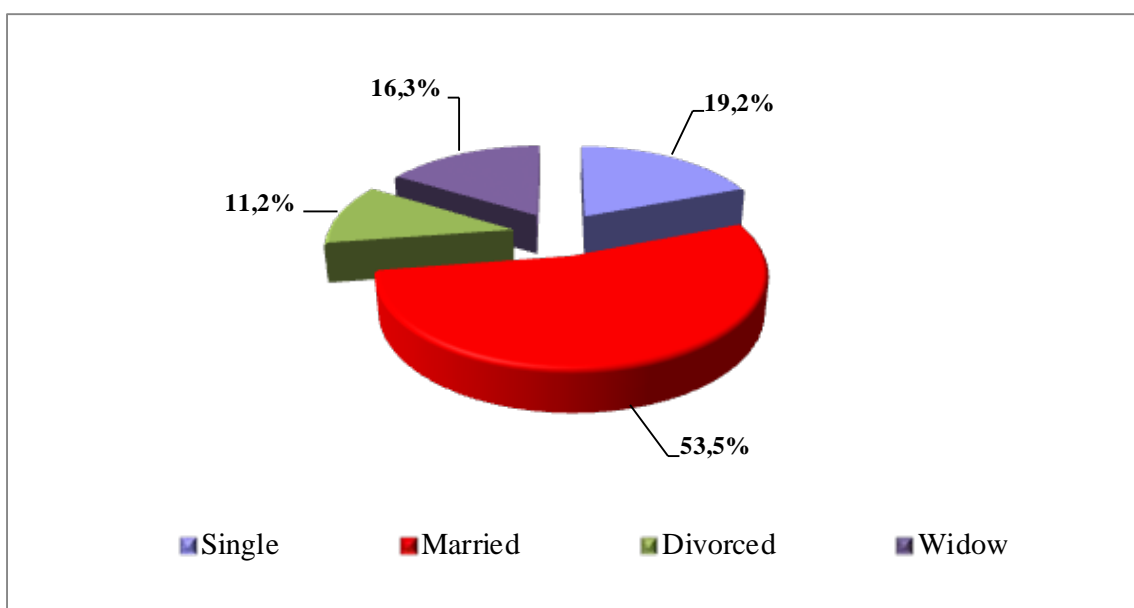


31.9% of respondents or 637 respondents belong to 18-35, 30.8% or 615 respondents to 36-45, 26.4% or 528 respondents to 36-45 and 11.0% or 220 respondents to the 56-70 age groups.

2. Marital status:

All respondents answered the question (2 000 respondents).

	Frequency	Percent	Valid Percent	Cumulative Percent
Married	1 069	53.5	53.5	53.5
Single	383	19.2	19.2	72.6
Widow	325	16.3	16.3	88.9
Divorced	223	11.2	11.2	100.0
Total	2 000	100.0	100.0	

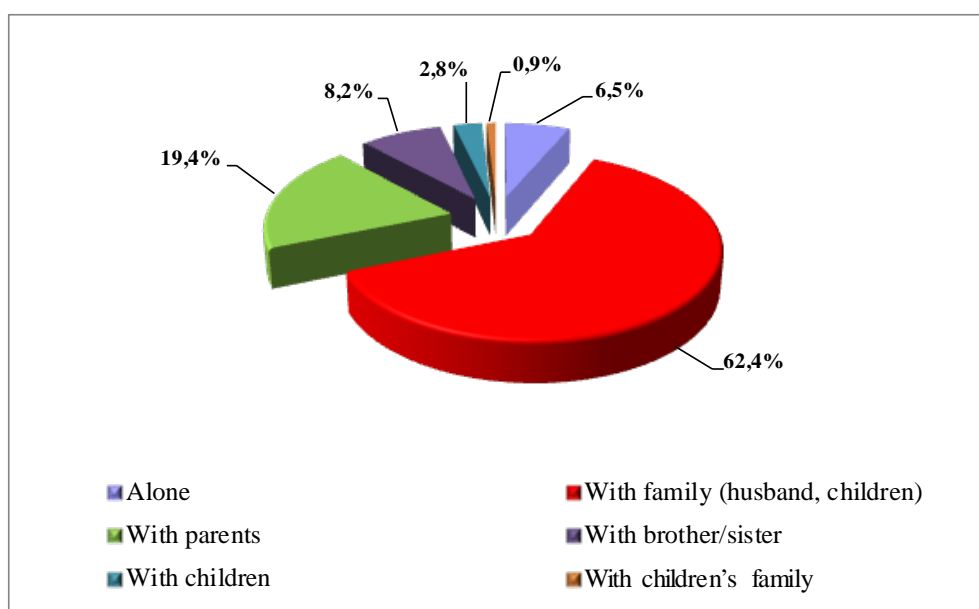


53.5% or 1 069 respondents were married, 19.2% or 383 of the respondents were single, 16.3% or 325 respondents widowed, 11.2% or 223 respondents were divorced.

3. Please, tell whom do you live with?

Question was answered by all respondents (2 000 respondents).

	Frequency	Percent	Valid Percent	Cumulative Percent
With family (husband, children)	1 247	62.4	62.4	62.4
With parents	387	19.4	19.4	81.8
With brother/sister	163	8.2	8.2	89.9
Alone	129	6.5	6.5	96.4
With children	56	2.8	2.8	99.1
With children's family	18	0.9	0.9	100.0
Total	2 000	100.0	100.0	

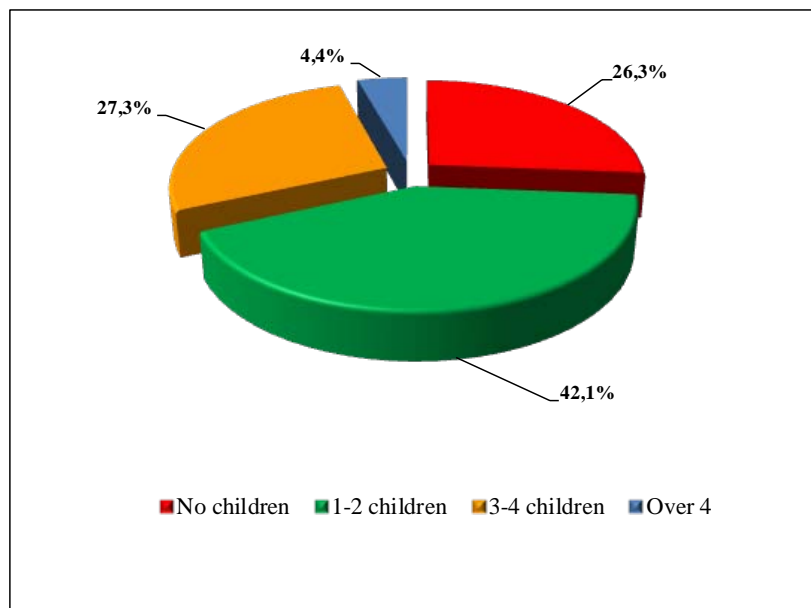


The vast majority of respondents 62.4%, or 1 247 respondents noted that they lived with family, 19.4% or 387 respondents said that they lived with their parents. Then 8.2% or 163 respondents chosen option of living with brother/sister, 6.5% or 129 respondents alone, 2.8% or 56 respondents with children and 0.9% or 18 respondents with son/daughter.

4. Please, tell how many children do you have?

2 000 respondents took part in answering the question.

	Frequency	Percent	Valid Percent	Cumulative Percent
1-2 children	842	42.1	42.1	42.1
3-4 children	546	27.3	27.3	69.4
No children	525	26.3	26.3	95.7
Over 4	87	4.4	4.4	100.0
Total	2 000	100.0	100.0	

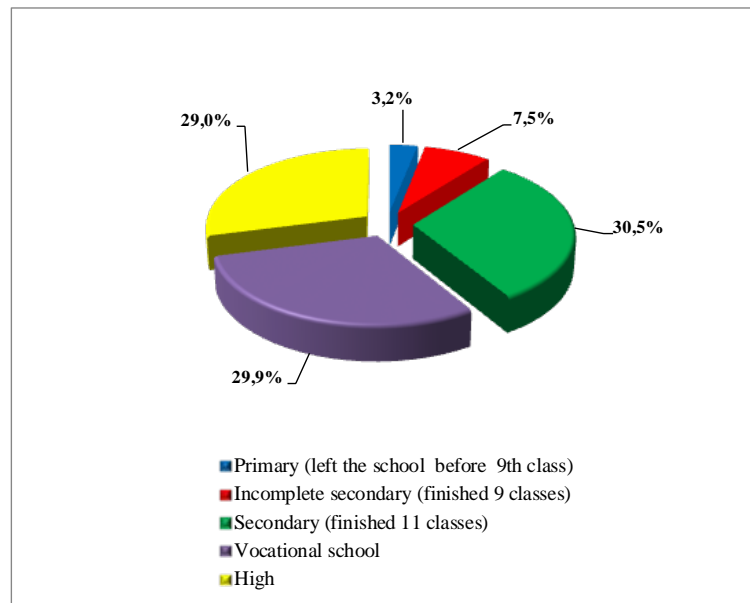


42.1% or 842 respondents who participated in the survey noted that they had no children. 27.3% or 546 respondents told that they have 3-4, 26.3%, or 525 respondents 1-2 and 4.4% or 87 respondents noted that they have more than 4 children.

5. Education

2 000 respondents answered this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Secondary (finished 11 classes)	610	30.5	30.5	30.5
Vocational school	597	29.9	29.9	60.4
High	580	29.0	29.0	89.4
Incomplete secondary (finished 9 classes)	150	7.5	7.5	96.9
Primary (left the school before 9th class)	63	3.2	3.2	100.0
Total	2 000	100.0	100.0	

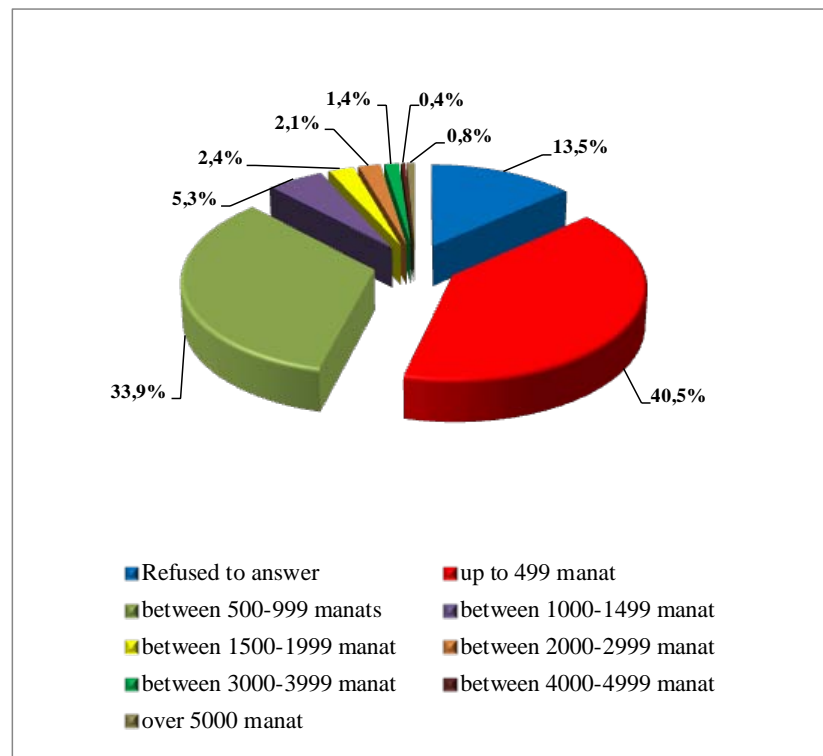


30.5% or 610 respondents answered "Secondary(finished 11 classes)", 29.9% or 597 respondents "Vocational school", 29,0% or 580 respondents "High", 7, 5% or 150 respondents "Incomplete secondary (finished 9 classes)" and 3,2% or 63 respondents "Primary (left the school till 9th class)".

6. What is your family's monthly income?

2 000 respondents took part in answering the question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Up to 499 manat	809	40.5	40.5	40.5
Between 500-999 manat	678	33.9	33.9	74.4
Refused to answer	270	13.5	13.5	87.9
Between 1000-1499 manat	105	5.3	5.3	93.1
Between 1500-1999 manat	47	2.4	2.4	95.5
Between 2000-2999 manat	41	2.1	2.1	97.5
Between 3000-3999 manat	27	1.4	1.4	98.9
Over 5000 manat	15	0.8	0.8	99.6
Between 4000-4999 manat	8	0.4	0.4	100.0
Total	2 000	100.0	100.0	

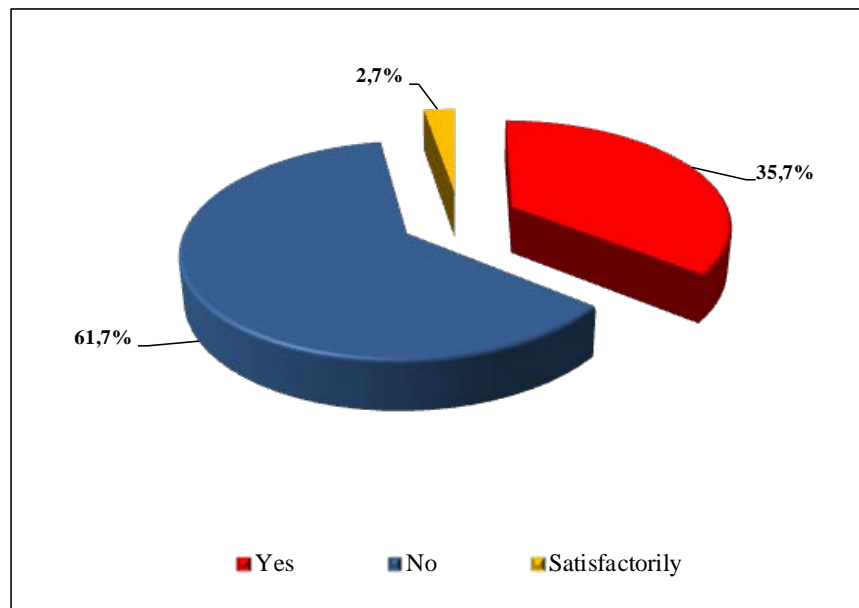


40.5% or 809 respondents told that the average family income is up to 499 manat, 33.9% or 678 respondents between 500-999 manat, 5.3% or 105 respondents between 1 000 - 1, 499 manat, 2.4% or 47 respondents between 1 500 - 1, 999 manat, 2.1% or 41 respondents between 2 000 - 2 999 manat, 1.4% or 27 respondents between 3 000 - 3, 999 manat, 0.8% or 15 respondents over 5000 manat, 0.4%, or 8 respondents between 4 000 - 4 999 manat. 13.5% or 270 respondents refused to answer the question.

7. Is this income is sufficient for your family?

Question was answered by 2 000 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
No	1 233	61.7	61.7	61.7
Yes	713	35.7	35.7	97.3
Satisfactorily	54	2.7	2.7	100.0
Total	2 000	100.0	100.0	



The vast majority of respondents who answered the question, 61.7% or 1 233 respondents noted that the average monthly household income is not enough. 35.7% or 713 respondents said the average monthly income is sufficient. Then 2.7% or 54 respondents considered satisfactory the average monthly income of the household.

8. Which of the following are among the your income sources:

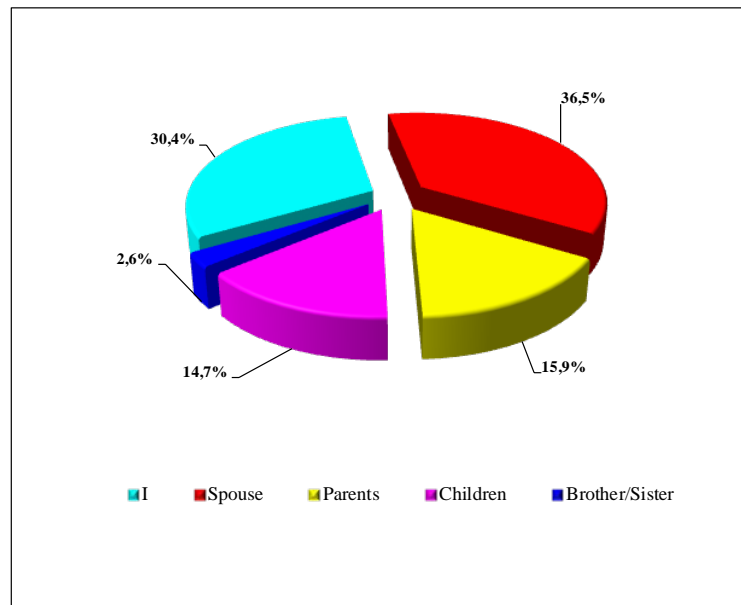
Respondents were allowed to choose multiple answers, answering a question. A question was answered by 2 000 respondents and in total 3 400 answers were received. 714 respondents answered 1 option 1172 respondents with 2 options, 114 respondents chose 3 options of answer.

		Number	Percent
1	Income of family members employed in the private or public company	1 088	32.0
2	Incomes of family members engaged in entrepreneurial activity	867	25.5
3	Incomes of family members receiving incomes from the public sector	785	23.1
4	Income of family members receiving a pension	508	14.9
5	Other sources	152	4.5
	Total number of respondents	2000	
	Total number of responses	3400	

9. Please tell, who earns most in your household?

This question was answered by all respondents who participated in the survey (2000 respondents).

	Frequency	Percent	Valid Percent	Cumulative Percent
Spouse	729	36.5	36.5	36.5
I	608	30.4	30.4	66.9
Parents	318	15.9	15.9	82.8
Children	293	14.7	14.7	97.4
Brother/Sister	52	2.6	2.6	100.0
Total	2 000	100.0	100.0	

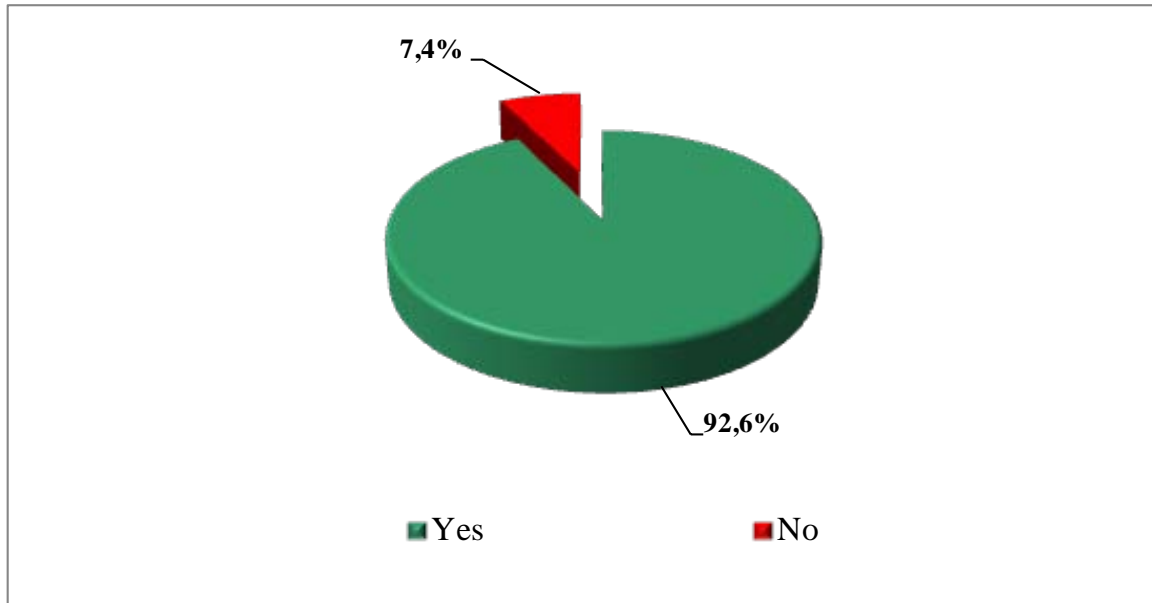


36.5% or 729 respondents chose the option of answer "My spouse", 30.4% or 608 respondents "I", 15.9% or 318 respondents "Parents", 14.7% or 293 respondents "Children", 2.6% or 52 respondents, "Brother/sister".

10. Would you like to increase your earnings or family income?

Question was answered by 2 000 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	1 852	92.6	92.6	92.6
No	148	7.4	7.4	100.0
Total	2000	100.0	100.0	

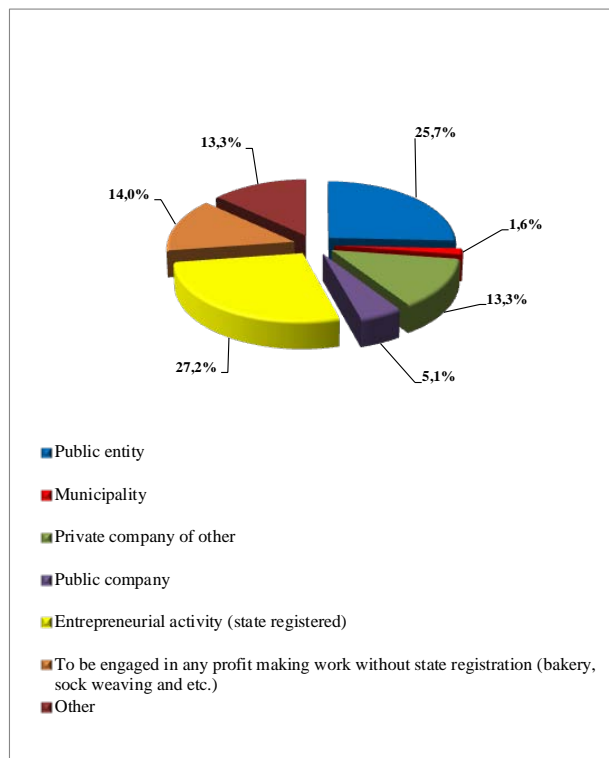


In accordance with the logic 92.6% or 1 852 respondents answered positively to this question with respect to revenue growth. Only 7.4% or 148 respondents chose "No" option.

11. Your workplace (engagement)?

2 000 respondents took part in answering this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Entrepreneurial activity (State Registered)	543	27.2	27.2	27.2
State agency	514	25.7	25.7	52.9
Being engaged in any kind (bread baking, knitting socks and etc)	279	14.0	14.0	66.8
Activities without state registration	266	13.3	13.3	80.1
Other's private company	266	13.3	13.3	93.4
Other	101	5.1	5.1	96.4
State-owned company	31	1.6	1.6	100.0
Total	2 000	100.0	100.0	



As we have seen 27.2% or 543 respondents chose the option of answer "Entrepreneurial Activity (State Registered)", 25.7% or 514 respondents "State agency", 14.0% or 279 respondents "being engaged in any kind (bread baking, knitting socks and etc)", each 13.3% or 266 respondents "other's private company" and 5.1% or 101 respondents "State-owned company" and 1.6% or 31 respondents "municipality".

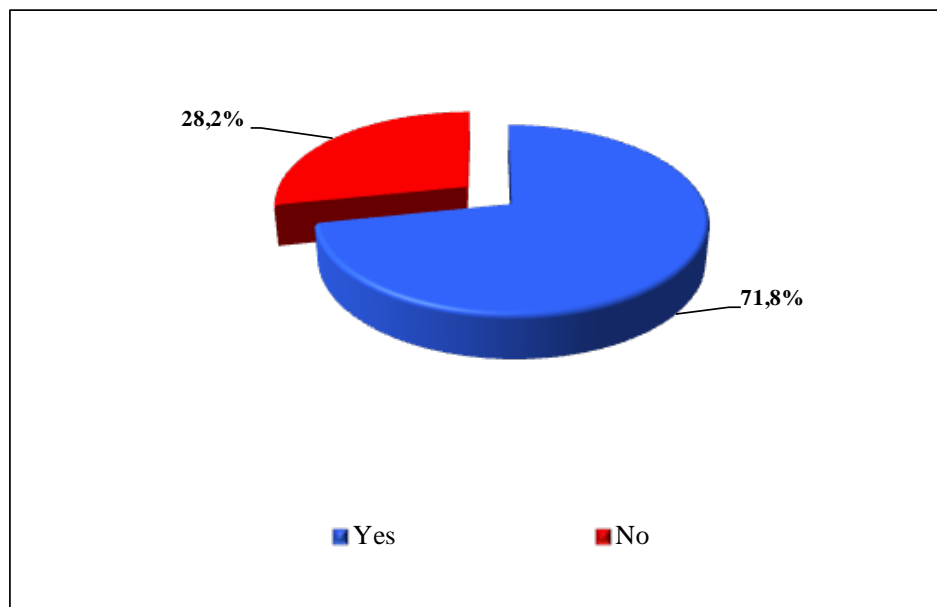
From the responses received, it becomes clear that the cities and towns where women are engaged in entrepreneurial activity is Baku city (50% respondents or 201 of 400 respondents who answered the question) with most engagement and least in the city of Sumgait (7% of respondents of respondents or 14 of 187 who answered the question).

Depending on the condition of Question 11, the survey was continued from Question 31 by those who selected "5. Entrepreneurial activity (state registered)".

12. Please, tell, if you wish to engage in entrepreneurial activity?

Thus, 1457 respondents answered this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	1 046	52.3	71.8	71.8
No	411	20.6	28.2	100.0
Total	1 457	72.9	100.0	
System missing	543	27.2		
Total	2 000	100.0		



71.8% of respondents who answered the question or 1 046 respondents chose the option of affirmative answer. Only 28.2% or 411 respondents, indicated that they did not want to engage in entrepreneurial activities.

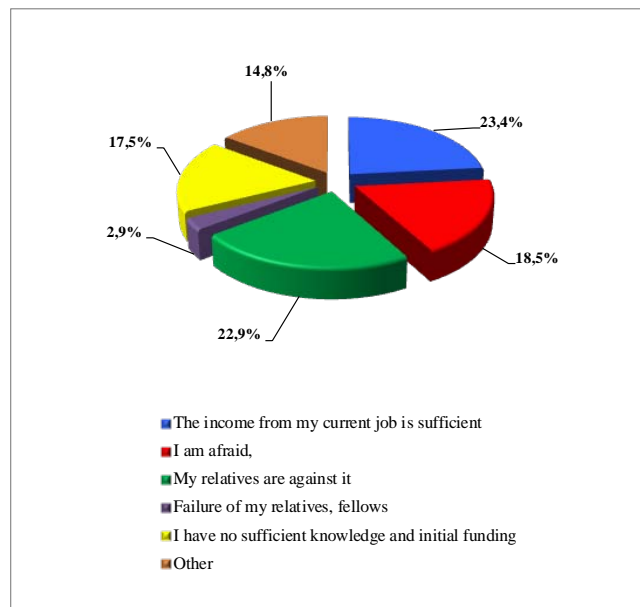
In cities and towns mostly in Kurdemir (93% of respondents who answered the question or 43 of 46 respondents) women expressed their will to be engaged in entrepreneurial activity and least in the city of Sumgait (14% of respondents or 24 of 173 respondents who answered the question).

Depending on the condition of the Question 12, the survey continued with respondents who selected the answer "Yes" from Question 15.

13. What is the reason of your decision not to engage in entrepreneurial activity ?

Question was answered by 411 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Incomes in the entity I work is sufficient	96	4.8	23.4	23.4
My relatives object	94	4.7	22.9	46.3
I am afraid	76	3.8	18.5	64.7
I have no knowledge and starting funding	72	3.6	17.5	82.2
Other	61	3.1	14.8	97.1
Failure of relatives, fellows	12	0.6	2.9	100.0
Total	411	20.6	100.0	
System missing	1 589	79.5		
Total	2 000	100.0		

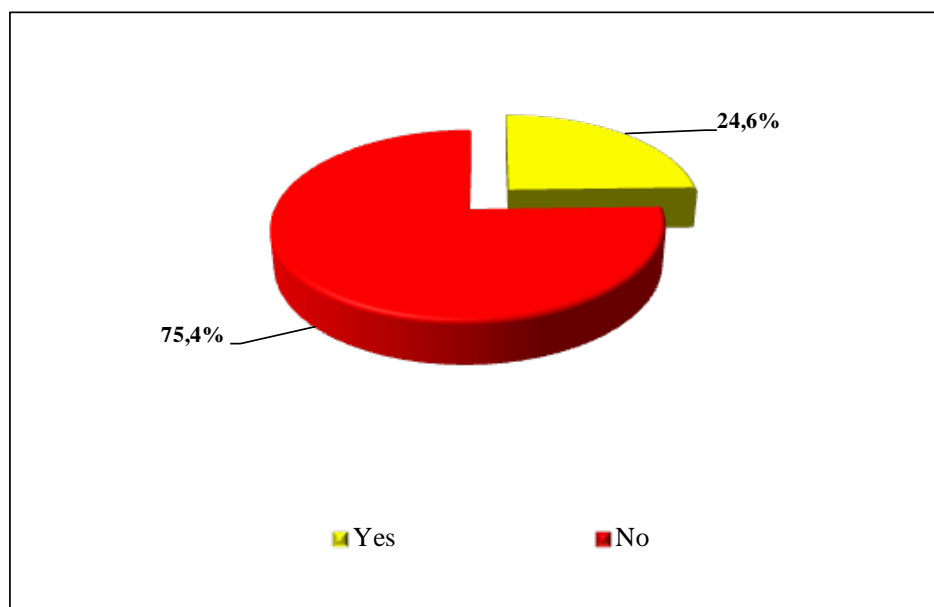


23.4% or 96 respondents who answered the question as the main reason for the decision not to engage in entrepreneurial activity with sufficiency of amount earned at present workplace, 22.9% or 94 respondents with objections of relatives, 18.5% or 76 respondents being afraid of it, 17.5%, or 72 respondents with lack of knowledge and starting funding, 2.9% or 12 respondents with failure of relatives, acquaintances. 14.8% or 61 respondents gave other answers.

14. If you are helped (in the acquisition of knowledge and initial funding) would you decide to get involved in entrepreneurial activities?

411 respondents participated in answering this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	101	5.1	24.6	24.6
No	310	15.5	75.4	100.0
Total	411	20.6	100.0	
System missing	1 589	79.5		
Total	2 000	100.0		



Only 24.6% or 101 respondents of respondents who participated in answering the question expressed an intention to engage in entrepreneurial activity in case of assistance. The other 75.4% or 310 respondents said they had no intention to be engaged in entrepreneurial activities.

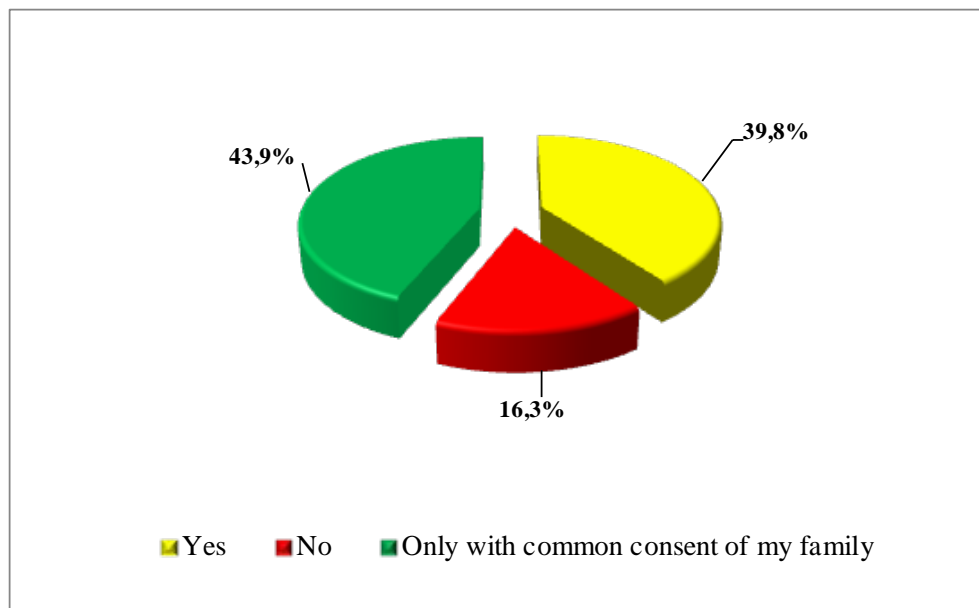
Among cities and towns mostly in Shamkir (67% of respondents who answered the question, or 18 of 27 respondents) women expressed their intention to be engaged in entrepreneurial activity in the case assisted and least in the city of Sumgait (0% of respondents or none of 149 respondents who answered the question).

In accordance with the terms of the survey is completed with respondents who selected the answer "No" to Question 14. Thus, 310 respondents will not participate in answering the following questions.

15. Please, tell can you make a decision solely on carrying out the entrepreneurial activity?

Question answered by 1147 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Only with common consent of my family	503	25.2	43.9	43.9
Yes	457	22.9	39.8	83.7
No	187	9.4	16.3	100.0
Total	1 147	57.4	100.0	
System missing	853	42.7		
Total	2 000	100.0		

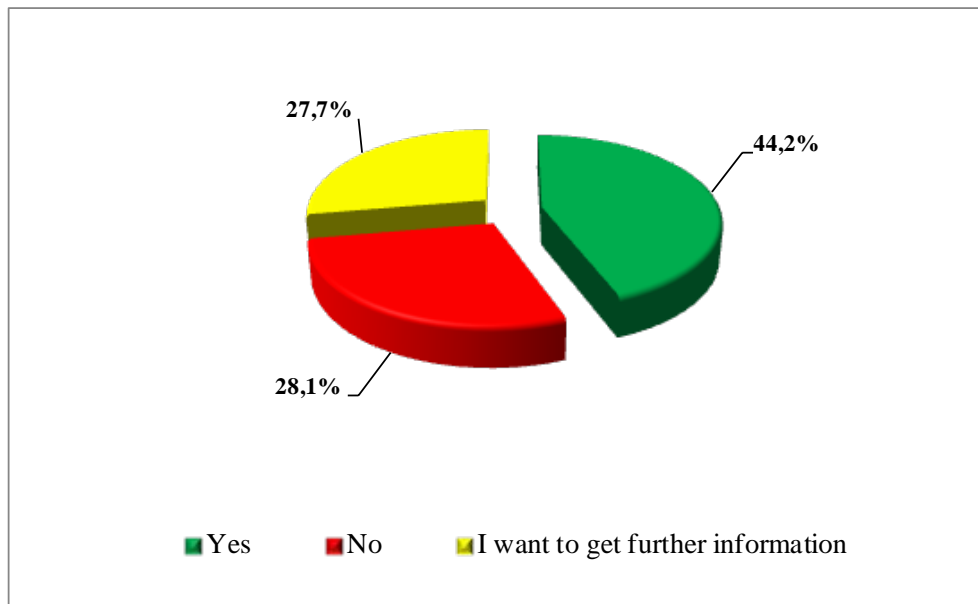


43.9% or 503 respondents said that they he had decided only with the consent of the family. 39.8% or 457 respondents expressed their capability on to make decisions independently on entrepreneurial activity. 16.3% or 187 respondents said they could not make the decision alone.

16. Please, tell if you know that the Constitution and other laws give you the right to engage in entrepreneurial activity?

Question answered by 1147 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	507	25.4	44.2	44.2
No	322	16.1	28.1	72.3
I want to get further information	318	15.9	27.7	100.0
Total	1 147	57.4	100.0	
System missing	853	42.7		
Total	2 000	100.0		



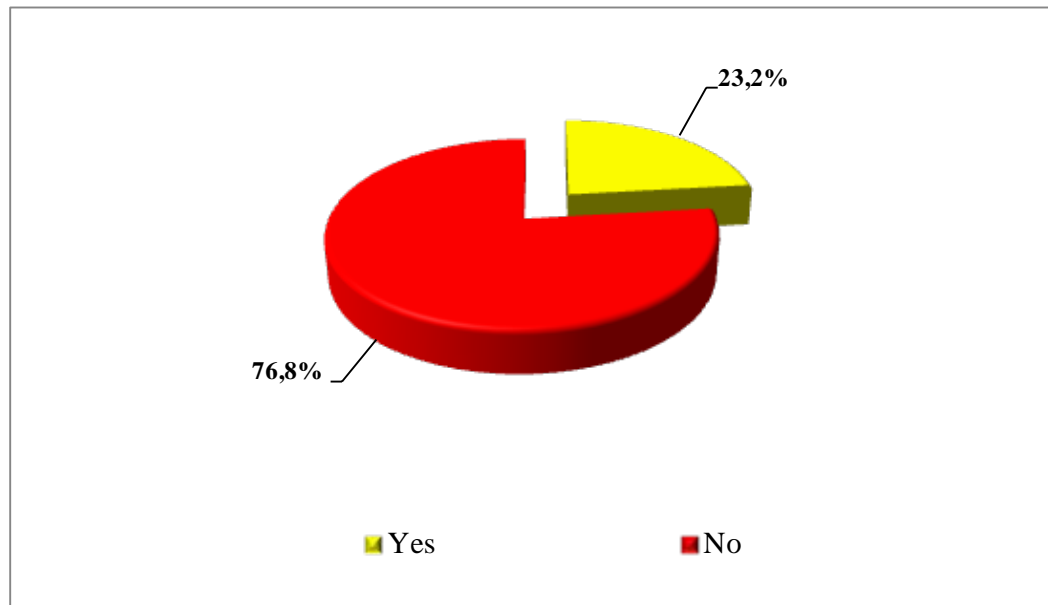
44.2% or 507 respondents said they were aware of their rights to be engaged in entrepreneurial activities by the Constitution. 28.1% or 322 respondents said they were unaware about it. The other 27.7% or 318 respondents said they wanted to get more information.

Among cities and towns mostly in Shirvan (80% of respondents who answered the question, 30 respondents of 36) women stated that they were aware about their constitutional rights for business engagement and least in Fizuli city (7% of respondents who answered the question or 3 of 45 respondents).

17. Have you ever been engaged in business in the past?

167 respondents answered this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	266	13.3	23.2	23.2
No	881	44.1	76.8	100.0
Total	1147	57.4	100.0	
System missing	853	42.7		
Total	2000	100.0		



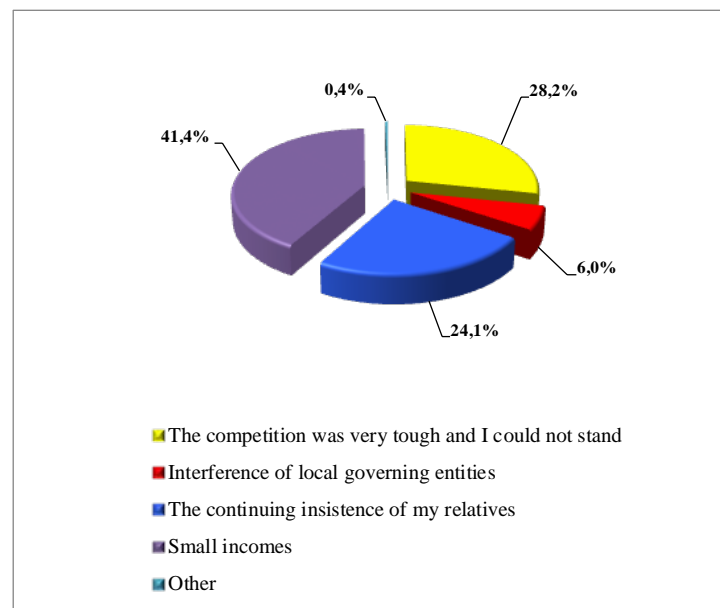
Only 23.2% of respondents who answered the question or 266 respondents said that they were engaged in the past. 76.8% or 881 respondents answered this question negatively.

The survey was continued with respondents who selected the response "Yes" in Question 17. The survey with respondents who selected "No" answer continued with question 20.

18. What was the main reason to stop entrepreneurial activity?

266 respondents took part in answering the question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Small earnings	110	5.5	41.4	41.4
Competition was very tough, I could not withstand	75	3.8	28.2	69.6
Constant persistence of relatives	64	3.2	24.1	93.7
The intervention of the local authorities	16	0.8	6.0	99.7
Other	1	0.1	0.4	100.0
Total	266	13.3	100.0	
System missing	1 734	86.7		
Total	2 000	100.0		

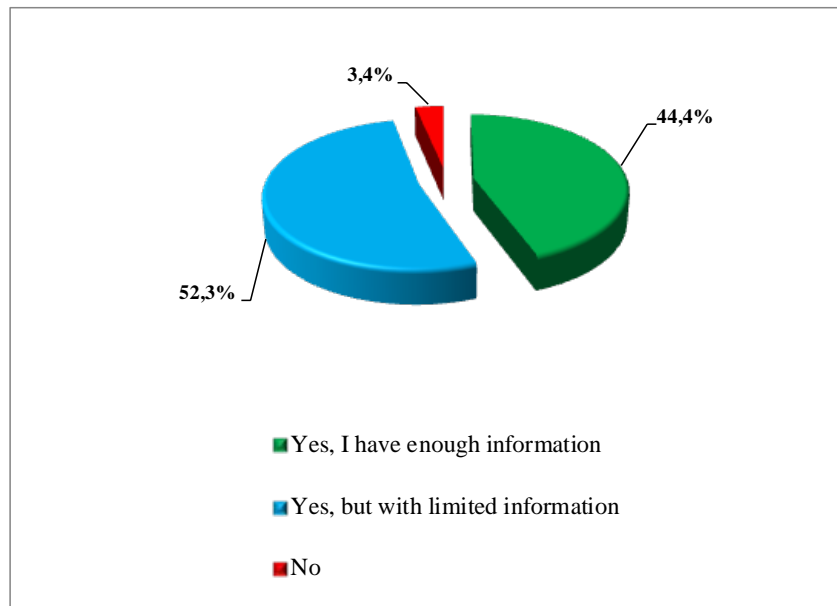


41.4% or 110 respondents of respondents who answered the question chose answer "Small earnings", 28.2% or 75 respondents "Competition was very tough, I could not withstand," 24.1% or 64 respondents "Constant persistence of relatives", 6,0 or 16% of the respondents "The intervention of the local authorities" and 0.4 or 1% of respondents "Other" options.

19. Do you know anything about entrepreneurship?

266 respondents took part in answering the question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes, but with limited information	139	7.0	52.3	52.3
Yes, I have enough information	118	5.9	44.4	96.6
No	9	0.5	3.4	100.0
Total	266	13.3	100.0	
System missing	1734	86.7		
Total	2000	100.0		



52.3% of respondents who participated in answering the question, or 139 respondents said they had insufficient knowledge about the entrepreneurial activity. 44.4% or 118 respondents reported having enough information about it. Only 3.4% or 9 respondents gave a negative answer to this question.

20. In your opinion, what factors do you need to have to build/develop your personal business activities?

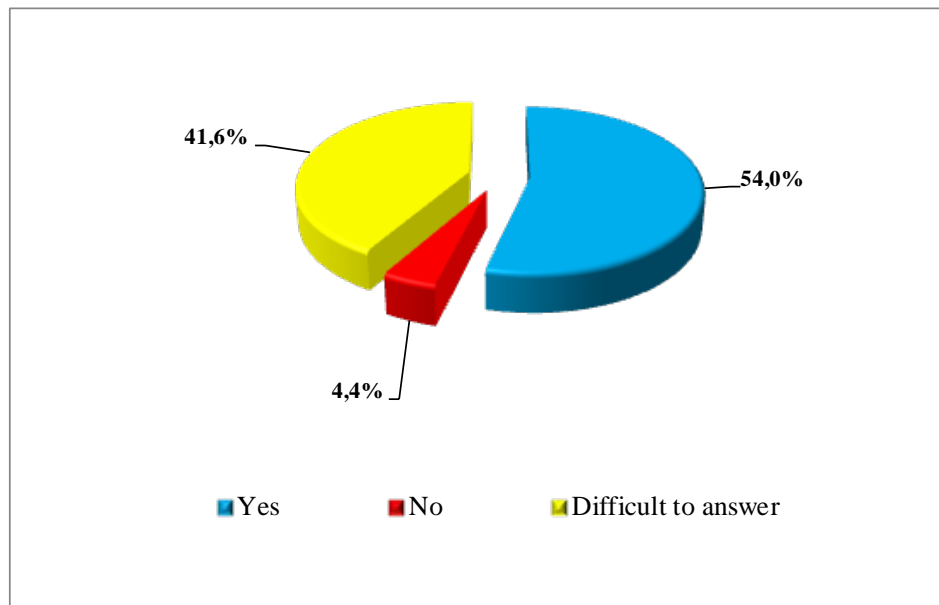
1 147 respondents answered this question. In accordance with the terms of the question, respondents were given the right to choose few answer options. A total of 2043 answers were obtained. 590 respondents chose Option 1, 243 respondents Option 2, 295 respondents Option 3, 13 respondents Options 4, 5, 6.

		Number	Percent
1	All of above-mentioned	572	28.0
2	Financial resources	486	23.8
3	Knowledge and skills	358	17.5
4	Support of my family	209	10.2
5	Extensive advertising campaigns	181	8.9
6	Support for local authorities	121	5.9
7	Personnel	116	5.7
8	Other (please ,write)	0	0.0
	Total number of respondents	1 147	
	Total number of responses	2 043	

21. If develop opportunity increase your skills in this area (entrepreneurship courses, training) is offered to you, would you accept it?

1 147 respondents answered this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	619	31.0	54.0	54.0
Difficult to answer	477	23.9	41.6	95.6
No	51	2.6	4.4	100.0
Total	1 147	57.4	100.0	
System missing	853	42.7		
Total	2 000	100.0		

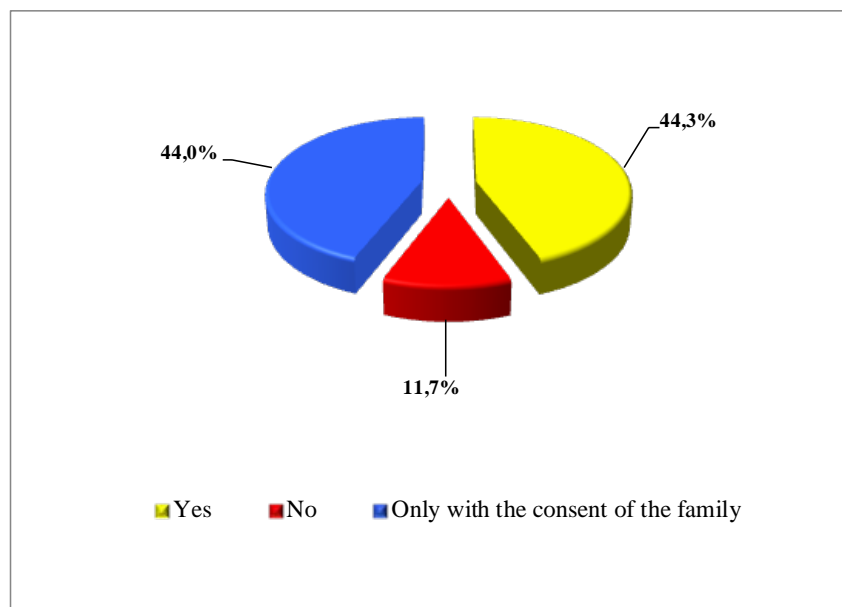


54,0% or 619 respondents who took part in answering questions welcomed as a positive offers related to the increase of knowledge. 41,6% or 477 respondents had difficulty answering this question. Only 4,4%, or 51 respondents replied "No".

22. Please, tell can make the decision alone regarding training (including short courses and training to increase knowledge and skills)?

Question answered by 1147 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	508	25.4	44.3	44.3
Only with the consent of the family	505	25.3	44.0	88.3
No	134	6.7	11.7	100.0
Total	1 147	57.4	100.0	
System missing	853	42.7		
Total	2 000	100.0		

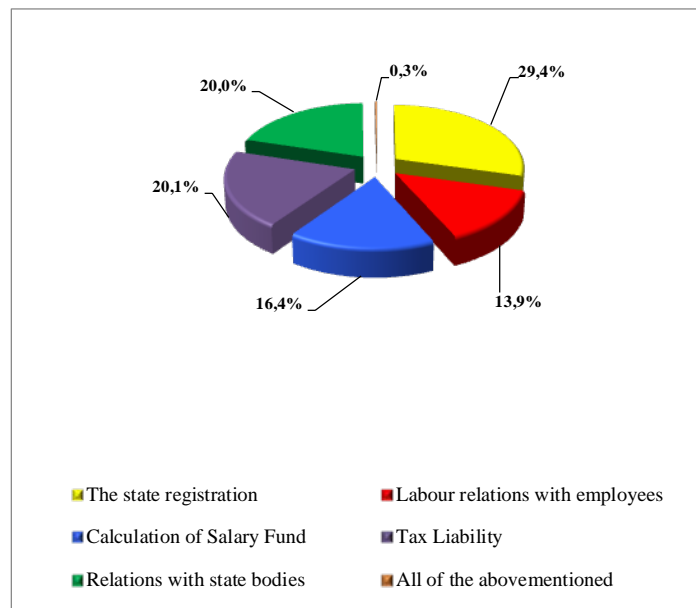


44.3% or 508 respondents who answered the question answered with “Yes” option. 44.0% or 505 respondents noted that they may make a decision only with the consent of family. The other 11.7% or 134 respondents said they were not able to make a decision on this issue.

23. Please, tell what further information about the rights of the owner would like to get?

1 147 respondents answered this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
The state registration	337	16.9	29.4	29.4
Tax Liability	230	11.5	20.1	49.5
Relations with state bodies	229	11.5	20.0	69.5
Calculation of Salary Fund	188	9.4	16.4	85.9
Labour relations with employees	160	8.0	13.9	99.7
All of the abovementioned	3	0.2	0.3	100.0
Total	1 147	57.4	100.0	
System missing	853	42.7		
Total	2 000	100.0		



29.4% or 337 respondents who participated in answering the question wanted to learn about state registration, 21% or 230 respondents about the tax liability, 20.0% or 229 respondents about relationships with government agencies, 16.4% or 188 about the calculation of the wage fund, 13, 9% or 160 respondents about labour relations, and 0.3% or 3 respondents about all of the above.

24. In which area do you have the knowledge and skills?

1 147 respondents answered this question. In accordance with the terms of the question, respondents were given the right to choose few answers. A total of 2507 answers were obtained. 364 respondents chose Option 1, 389 respondents option 2, 244 respondents Option 3, 117 respondents Option 4, 33 respondents selected Option 5.

		Number	Percent
1	Baking bread and sweets	470	18.7
2	Buying and Selling	416	16.6
3	Care of minor aged children	331	13.2
4	Dairy products (butter, yogurt, buttermilk, sour cream, cheese and other) production	281	11.2
5	Hair dressing	243	9.7
6	House cleaning	239	9.5
7	Dress sewing	230	9.2
8	Knitting socks	124	4.9
9	Carpet weaving	66	2.6
10	Basket making	51	2.0
11	Skills in the field of art	9	0.4
12	None	7	0.3
13	IT services	6	0.2
14	Medical field	5	0.2
15	Drugstore	5	0.2
16	Financial Services	4	0.2
17	Translator	4	0.2
18	Cook	3	0.1
19	Tutoring	3	0.1
20	Flower growing and sale	2	0.1
21	Publishing	2	0.1
22	Agriculture	1	0.0
23	Dance classes	1	0.0
24	Sports training	1	0.0
25	Photo Gallery	1	0.0
26	Carpet cleaning	1	0.0
27	Design, printing and advertising	1	0.0
	Total number of respondents	1 147	
	Total number of responses	2 507	

25. In which these areas would you like to be involved in entrepreneurial activities?

Question answered by 1147 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Buying and Selling	322	16.1	28.1	28.1
Hair dressing	171	8.6	14.9	43.0
Baking bread and sweets	147	7.4	12.8	55.8
Dress sewing	134	6.7	11.7	67.5
Care of minor aged children	90	4.5	7.8	75.3
Dairy products (butter, yogurt, buttermilk, sour cream, cheese and other) production	80	4.0	7.0	82.3
None	49	2.5	4.3	86.6
Knitting socks	38	1.9	3.3	89.9
Carpet weaving	37	1.9	3.2	93.1
House cleaning	24	1.2	2.1	95.2
Basket making	12	0.6	1.0	96.2
Skills in the field of art	7	0.4	0.6	96.7
IT services	6	0.3	0.5	97.2
Medical field	5	0.3	0.4	97.5
Drugstore	5	0.3	0.4	97.9
Translator	4	0.2	0.3	98.2
Cook	3	0.2	0.3	98.5
Tutoring	3	0.2	0.3	98.8
Flower growing and sale	2	0.1	0.2	99.0
Financial Services	2	0.1	0.2	99.2
Publishing	2	0.1	0.2	99.5
Agriculture	1	0.1	0.1	99.6
Dance classes	1	0.1	0.1	99.7
Sports training	1	0.1	0.1	99.9
Design, printing and advertising	1	0.1	0.1	100.0
Total	1 147	57.4	100.0	
System missing	853	42.7		
Total	2 000	100.0		

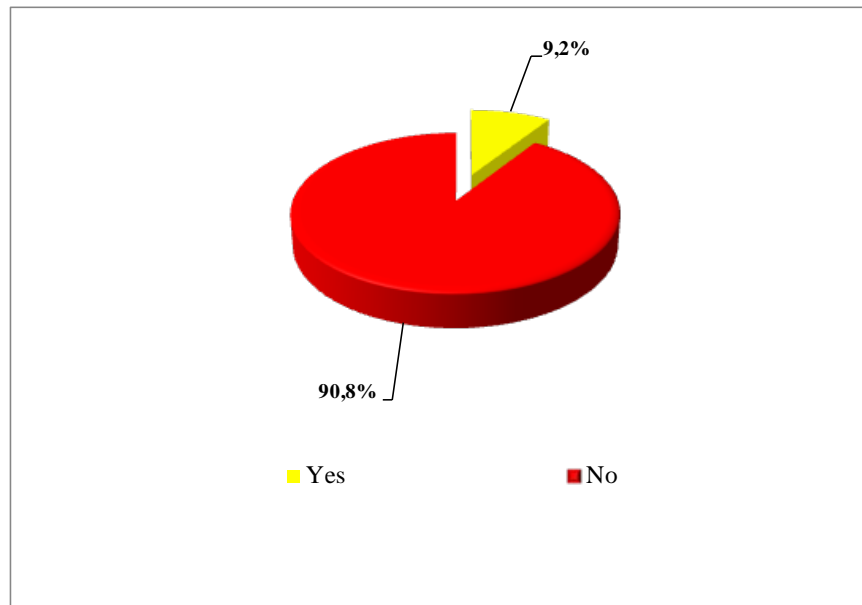
The following were the top five areas of business activity:

1. Buying and Selling – 322 respondents
2. Hair dressing – 171 respondents
3. Baking bread and sweets – 147 respondents
4. Cloth sewing – 134 respondents
5. Care of minor aged children – 90 respondents

26. Do you have free money to start up businesses?

Question was answered by 1 147 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	105	5.3	9.2	9.2
No	1 042	52.1	90.8	100.0
Total	1 147	57.4	100.0	
System missing	853	42.7		
Total	2 000	100.0		

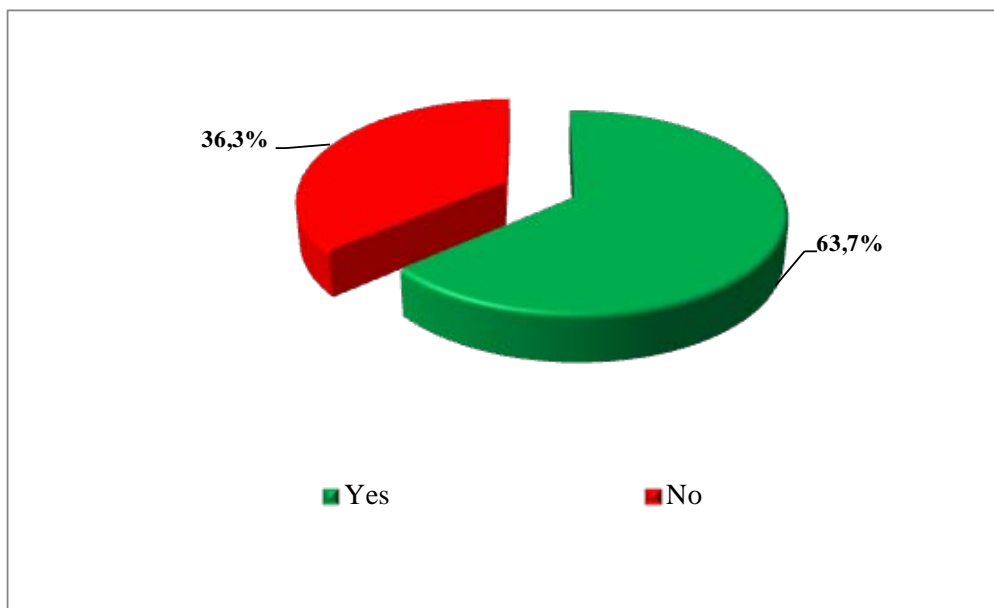


Only 9.2% or 105 respondents who answered the question had told that they have free money to start-up businesses. 90.8% or 1042 respondents answered the question negatively.

27. Please, tell do have the right to spend funds without the permission of the male members of your family?

1 147 respondents took part in answering this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	731	36.6	63.7	63.7
No	416	20.8	36.3	100.0
Total	1 147	57.4	100.0	
System missing	853	42.7		
Total	2 000	100.0		

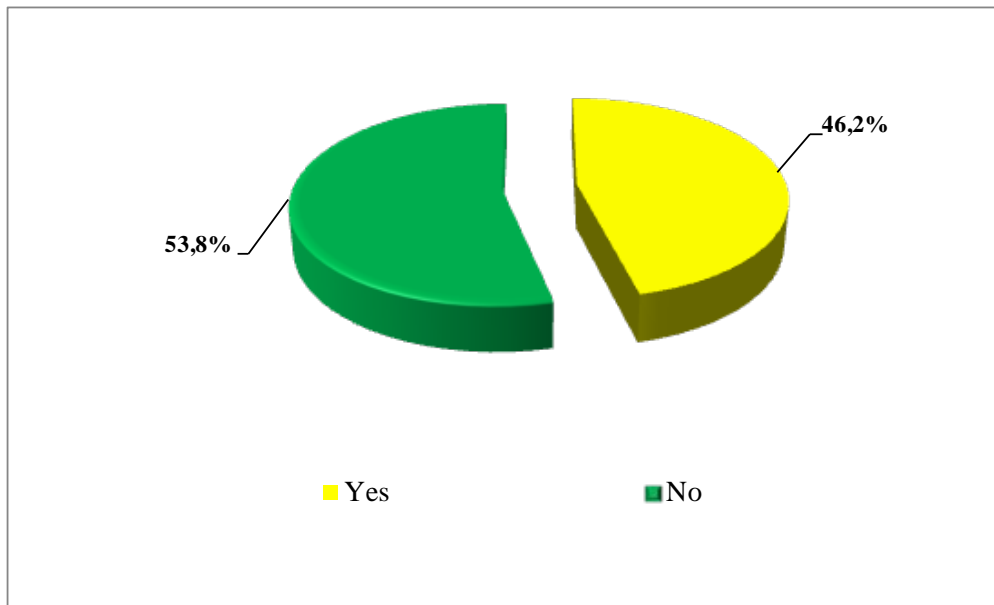


63.7% or 731 respondents who answered the question told that have the right to spend funds without the permission of male members of the family. On the contrary, 36.3% or 416 respondents said they were not entitled to it.

28. Please, tell what real estate do you own?

1 147 respondents answered this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	530	26.5	46.2	46.2
No	617	30.9	53.8	100.0
Total	1 147	57.4	100.0	
System missing	853	42.7		
Total	2 000	100.0		



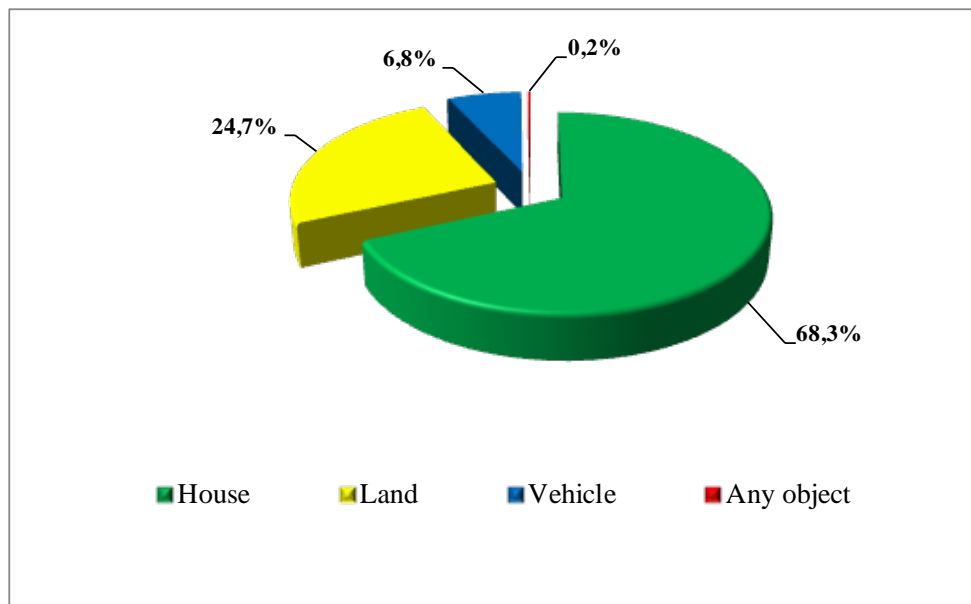
As seen 46.2% of the respondents who answered the question (530 respondents) reported having any kind of real estate. 53.8% or 617 respondents answered the question negatively.

29 -30 questions were given to respondents owning a real estate.

29. Please, tell me what is the real estate?

Question was answered by 530 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
House	362	18.1	68.3	68.3
Land	131	6.6	24.7	93.0
Vehicle	36	1.8	6.8	99.8
Any object	1	0.1	0.2	100.0
Total	530	26.5	100.0	
System missing	1 470	73.5		
Total	2 000	100.0		

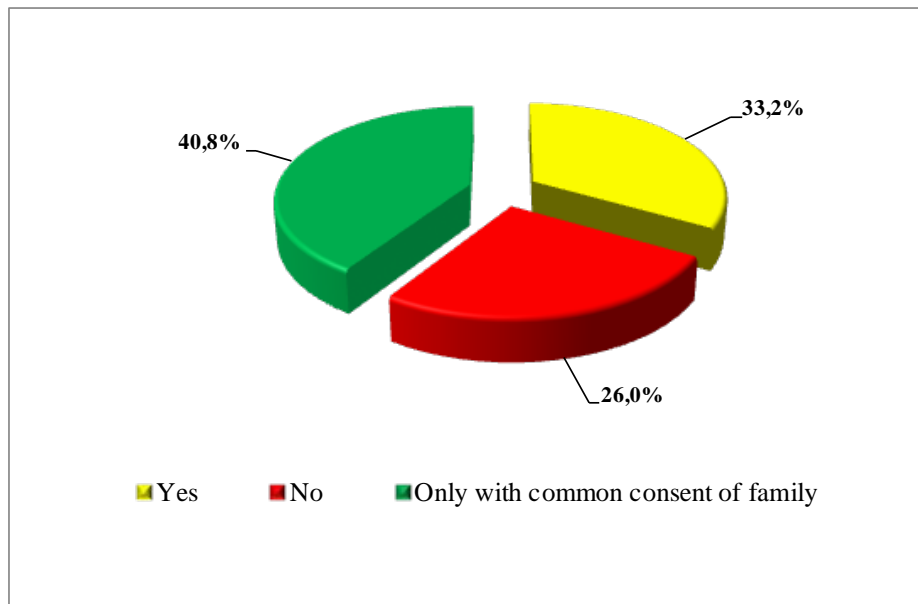


68.3% or 362 respondents noted that they have home as real estate, 24.7% or 131 respondents - land, 6.8% or 36 respondents – car, 0.2% or 1 respondent –any object.

30. Please, tell if you have a right to make decision on property alone (without the consent of family members)?

530 respondents took part in answering the question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Only with common consent of family	216	10.8	40.8	33.2
Yes	176	8.8	33.2	59.2
No	138	6.9	26.0	100.0
Total	530	26.5	100.0	
System missing	1470	73.5		
Total	2000	100.0		



40.8% or 216 respondents told that the decisions on property which they own is made with the consent of family members. 33.2% or 176 respondents avail this right alone. 26.0% or 138 respondents are deprived of this right.

Starting from Question 31 the next questions are asked from respondents who informed that they were engaged in entrepreneurial activity in Question 11.

31. In which area are you engaged in business?

543 respondents answered this question. According to the terms of this question, respondents were given the right to choose few answer options. A total of 554 answers were obtained. 534 respondents answered with Option 1, 7 respondents with Option 2, 2 respondents chose the Option 3.

		Number	Percent
1	Buying and Selling	245	44.2
2	Hair dressing	101	18.2
3	Dress sewing	54	9.7
4	Baking bread and sweets	33	6.0
5	Renting of wedding and evening clothes	15	2.7
6	The field of agriculture	10	1.8
7	Design, printing and advertising	9	1.6
8	Dairy products (butter, yogurt, buttermilk, sour cream, cheese and other) design	8	1.4
9	Catering services	8	1.4
10	Drugstore	8	1.4
11	Women's club	8	1.4
12	Care to minor aged children	5	0.9
13	Computer and Xerox services	5	0.9
14	Cafe	5	0.9
15	Carpet weaving	4	0.7
16	House cleaning	4	0.7
17	Press and Publishing	4	0.7
18	Arts and Handicrafts	4	0.7
19	Singer, musician and conductor	4	0.7
20	Dance school	3	0.5
21	NGO	3	0.5
22	Photo Gallery	3	0.5
23	Consulting service	3	0.5
24	Financial Services	2	0.4
25	Textile production	2	0.4
26	Knitting socks	1	0.2
27	Fuelling stations	1	0.2
28	Children's entertainment centre	1	0.2
29	Medical centre	1	0.2
	Total number of respondents	543	
	Total number of responses	554	

The following were the top five areas of business activity:

1. Buying-selling – 245 respondents
2. Hair dressing – 101 respondents
3. Cloth sewing – 54 respondents
4. Bread and sweet baking – 33 respondents
5. Renting of wedding and evening clothes – 15 respondents

32. Please, tell what kind of registration do you have for your own business?

Question was answered by 543 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Entrepreneurs without establishing a legal entity	439	22.0	80.8	80.8
Legal Entity	104	5.2	19.2	100.0
Total	543	27.2	100.0	
System missing	1 457	72.9		
Total	2 000	100.0		



As we have seen 80.8% or 439 respondents who answered the question, registered as entrepreneurs without establishing legal entity, 19.2% or 104 respondents as legal entity registered by the state.

33. Which challenges you face more often?

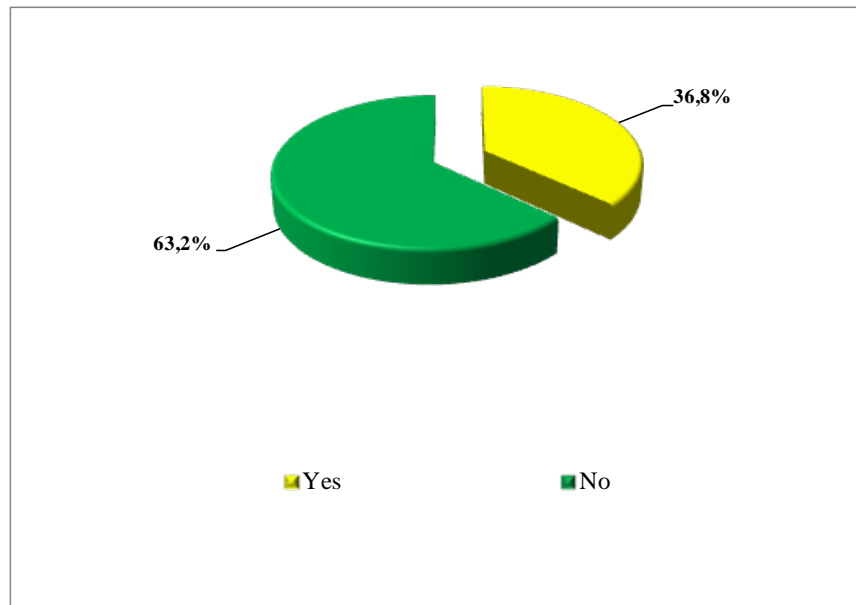
543 respondents answered the question. According to the terms of this question, respondents were given the right to choose a few answers. A total of 769 answers were obtained. 372 respondents answered with Option 1, 124 respondents with Option 2, 39 respondents with Option 3, 4, 8.

		Number	Percent
1	Lack of Finance	326	42.4
2	Lack of staff	163	21.2
3	Interference of public agencies	146	19.0
4	Unfair competition	112	14.6
5	Taxes	11	1.4
6	None	11	1.4
	Total number of respondents	543	
	Total number of responses	769	

34. Please, tell if family members were involved in your private businesses?

Question was answered by 543 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	200	10.0	36.8	36.8
No	343	17.2	63.2	100.0
Total	543	27.2	100.0	
System missing	1 457	72.9		
Total	2 000	100.0		



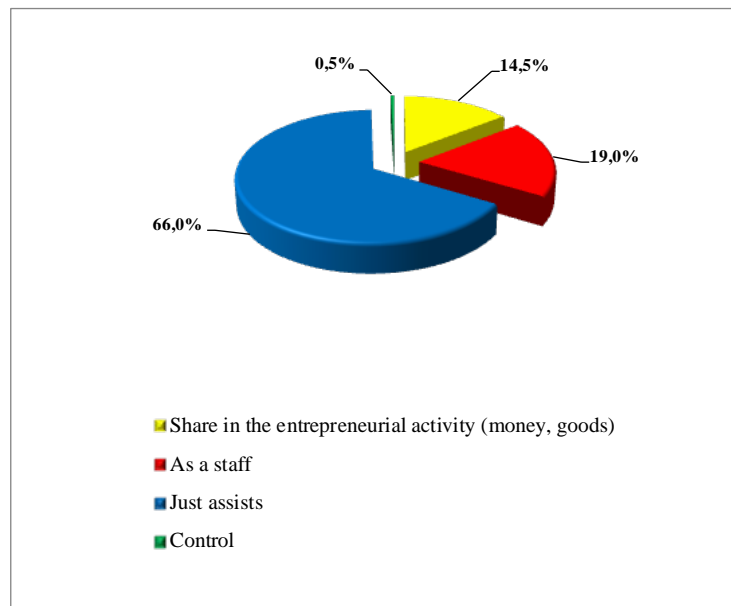
63.2% or 343 respondents of respondents who answered the question told that they did not involve family members in private business, 36.8% or 200 respondents in contrary said they have involved them.

Questions 34-35 were asked from the respondents who involved family members in private business.

35. Please, tell in what form household members are involved in entrepreneurial activity?

200 respondents answered this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Simply assists	132	6.6	66.0	66.0
Working as a staff	38	1.9	19.0	85.0
Possesses a share in entrepreneurial activity (money, goods)	29	1.5	14.5	99.5
Control	1	0.1	0.5	100.0
Total	200	10.0	100.0	
Total	1 800	90.0		
	2 000	100.0		

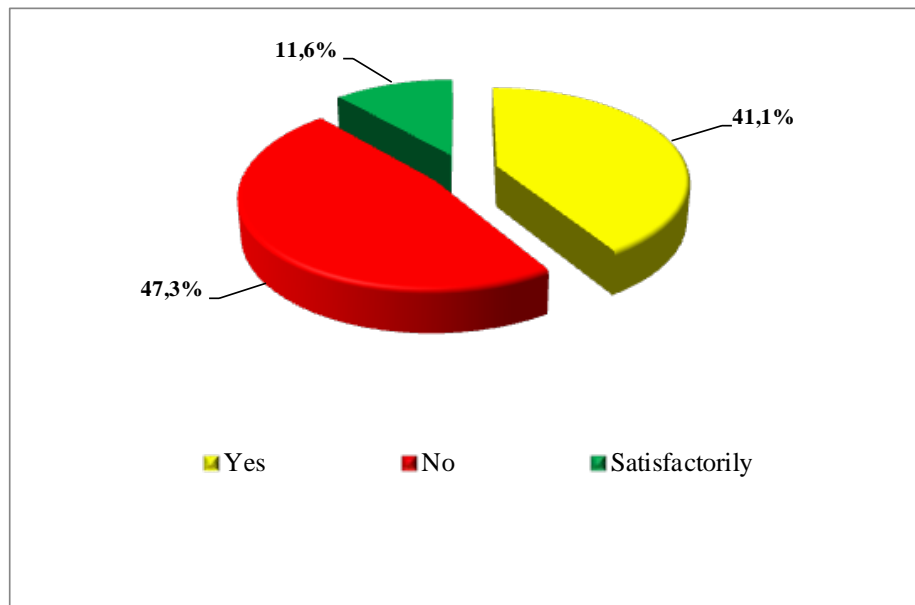


The majority of respondents 66.0% or 132 respondents noted that household members simply assist them. 19.0% or 38 respondents told that they work as an employee of household members, 14.5%, or 29 respondents as possessing the share in entrepreneurial activity (money, goods), and 0.5 or 1% of respondents said that participate as controlling person.

36. Please, tell if you are satisfied with the amount of income you're getting from personal entrepreneurial activity?

This question was answered by 543 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	223	11.2	41.1	41.1
No	257	12.9	47.3	88.4
Satisfactorily	63	3.2	11.6	100.0
Total	543	27.2	100.0	
System missing	1 457	72.9		
Total	2 000	100.0		

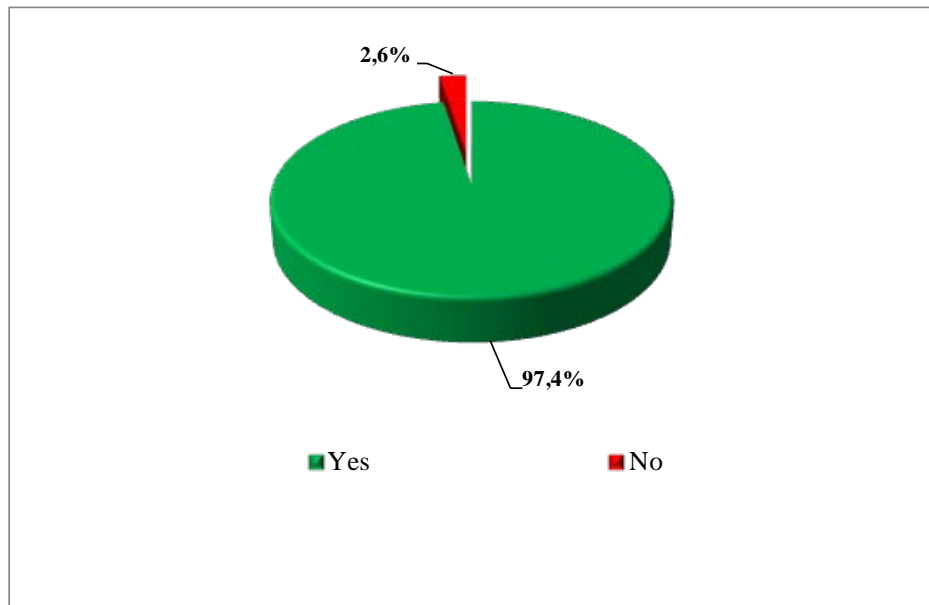


47.3% or 257 respondents told that they were not satisfied with the amount of income they receive. 41.1% or 223 respondents are satisfied with the amount of income received. Finally, 11.6% or 63 respondents considered satisfactory and amount of their income.

37. Would you like to expand your business activities?

543 respondents answered this question.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	529	26.5	97.4	97.4
No	14	.7	2.6	100.0
Total	543	27.2	100.0	
System missing	1 457	72.9		
Total	2 000	100.0		

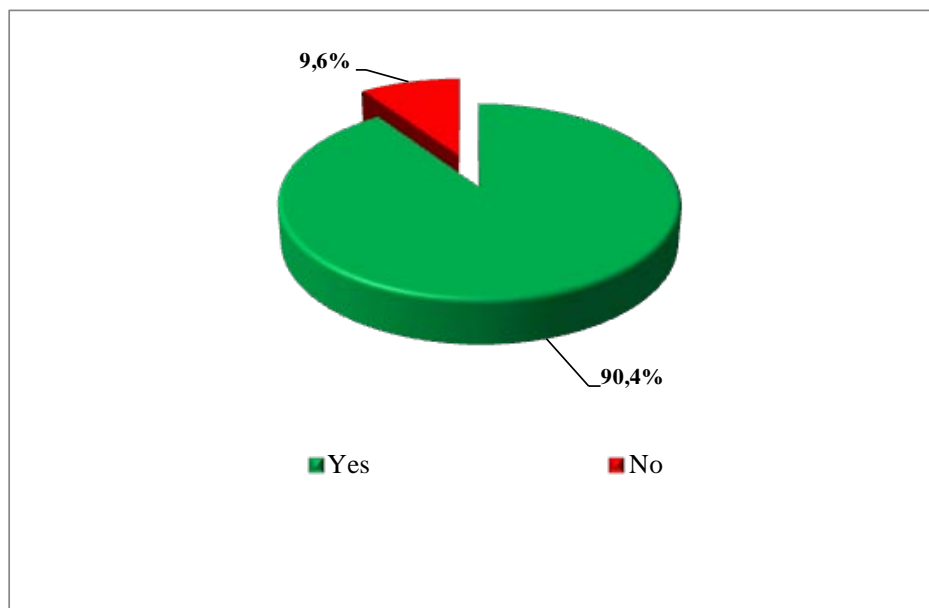


97.4% or 529 of respondents answered positively to the question. Only 2.6% or 14 respondents said they were not going to expand entrepreneurial activity.

38. Please, tell if you wish to develop your knowledge and skills?

Question was answered by 543 respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	491	24.6	90.4	90.4
No	52	2.6	9.6	100.0
Total	543	27.2	100.0	
System missing	1 457	72.9		
Total	2 000	100.0		



As you can see, the vast majority of respondents (90.4% or 491 respondents) are interested in developing their knowledge and skills. Only 9.6% or 52 respondents said they did not need it.

39. Please, tell in support of which body/department/organization do you need more while engaged in business?

543 respondents answered the question. According to the terms of this question, respondents were given the right to choose a few answers. A total of 724 answers were obtained. 412 respondents chose Option 1 as answer, 88 respondents answered with Option 2, 36 respondents with Option 3, and 7 respondents chose Option 4.

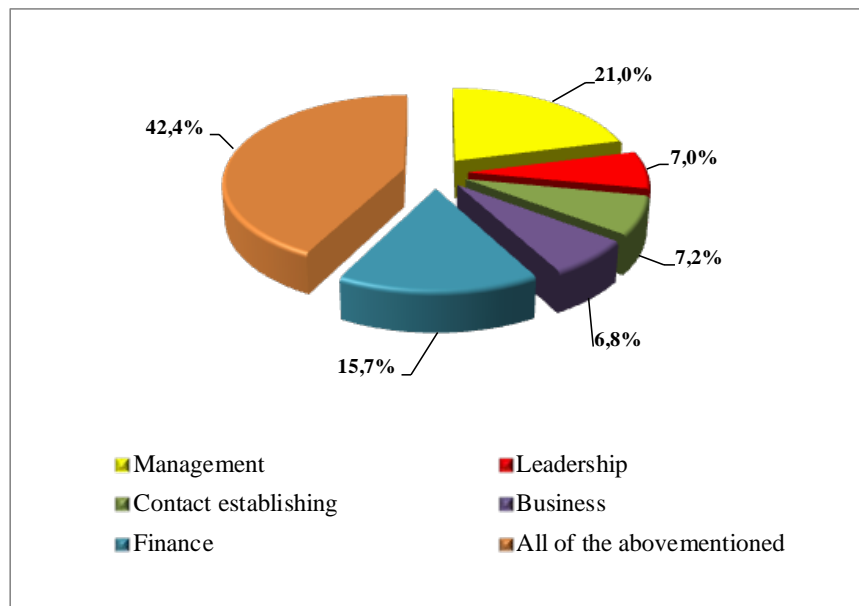
		Number	Percent
1	Executive Power	437	60.4
2	Municipal	110	15.2
3	Community	65	9.0
4	Mass media	56	7.7
5	Local civil society organizations	20	2.8
6	All state agencies	16	2.2
7	Department of taxes	14	1.9
8	Yoxdur	6	0.8
	Total number of respondents	543	
	Total number of responses	724	

As we can see, 60.4% or 437 respondents said they expect support from the local authorities. At the next place is the municipality (15.2% or 110 respondents), Media (9.0% or 65 respondents), local civil society organizations (7.7% or 56 respondents), the community (2.8% or 20 respondents), all state agencies (2.2% or 16 respondents) and the tax department (0.8% or 6 respondents).

40. Please, tell what knowledge and skills are important to develop for developing personal entrepreneurial activity?

543 respondents took part in answering the question.

	Frequency	Percent	Valid Percent	Cumulative Percent
All of the abovementioned	230	11.5	42.4	41.4
Management	114	5.7	21.0	63.4
Finance	85	4.3	15.7	79.1
Contact establishing	39	2.0	7.2	86.3
Leadership	38	1.9	7.0	93.3
Business	37	1.9	6.8	100.0
Total	543	27.2	100.0	
System missing	1 457	72.9		
Total	2 000	100.0		



The majority of respondents (42.4% or 230 respondents) noted that the development of knowledge and skills is important to develop their own entrepreneurial activities. 21.0% or 114 respondents preferred management, 15.7% or 85 respondents - finance, 7.2% 39 respondents – contact establishing, 7.0% or 38 respondents - leadership, and 6.8% or 37 respondents development of knowledge and skills in the field in business.

41. Please, tell what the information would you like to be easily accessed?

543 respondents answered this question. According to the terms of this question, respondents were given the right to choose a few answers. A total of 1 530 answers were obtained. 128 respondents chose Option 1 for answer, 91 respondents – Option 2, 161 respondents – Option 3, 295 respondents – Options 3, 96 respondents- Option 4, 49 respondents- Option 5, and 18 respondents chose Option 6.

		Number	Percent
1	Tax Liability	287	18.8
2	Financial opportunities (microcredit)	266	17.4
3	The opportunities and programs offered by government (central and local government)	249	16.3
4	Legislative and regulatory changes	191	12.5
5	Similar initiatives in Azerbaijan (other women's entrepreneurship)	138	9.0
6	All of the above mentioned	107	7.0
7	Licenses and permits	116	7.6
8	Foreign trade (import and export)	77	5.0
9	Certificates	60	3.9
10	Similar initiatives in other countries	39	2.5
	Total number of respondents	543	
	Total number of responses	1 530	

Respondents wanted to get more information on the tax liability. From all answer options 18.8% or 287 answers associated with the tax liability. Next place is the financial opportunities (microcredit) (17.4% or 266 respondents). Other information is the government (central and local government) programs and the opportunities (16.3% or 249 respondents). Finally, the data exceeded the limit of 10% is the legislative and regulatory changes (12.5 or 191 respondents).

42. Please, inform about other suggestions to assist you:

543 respondents took part in answering the question.

	Frequency	Percent	Valid Percent	Cumulative Percent
None	320	16.0	58.9	58.9
Financial Aid	41	2.1	7.6	66.5
Increase public support for the development of small businesses	40	2.0	7.4	73.9
Women entrepreneurs are provided for the convenience in granting preferential credits	27	1.4	5.0	78.8
To prevent the artificial rise of location fees	20	1.0	3.7	82.5
Assisting in purchasing of raw materials / utilities at low cost	20	1.0	3.7	86.1
Reducing the taxes	20	1.0	3.7	89.8
To arrange courses to eliminate lacks of staff	17	0.9	3.1	92.9
To prevent non-fair competition	12	0.6	2.2	95.1
Agree with all abovementioned	11	0.6	2.0	97.0
To provide the assistance for bringing necessary and modern equipment	8	0.4	1.5	98.5
To prevent unreasonable inspections by state agencies	3	0.2	.6	99.1
To assist in giving us production areas / facilities on favourable terms	1	0.1	.2	99.3
Take the necessary measures for the promotion and facilitation of exports	1	0.1	.2	99.5
Women entrepreneurs should be encouraged and supported	1	0.1	.2	99.7
To reduce customs duties	1	0.1	.2	100.0
Total	543	27.2	100.0	
System missing	1 457	72.9		
Total	2 000	100.0		

Conclusions

Face to face survey respondents' answers allows to get the following results:

1. First of all, it should be noted that the women respondents involved in the face to face survey demonstrated activity.
2. Some results have been obtained of the face to face survey conducted among 2000 women:
 - 57.4 percent or 1147 respondents (including those who are engaged in entrepreneurial activity without state registration - 280 respondents, those who were engaged in business activities in the past - 266 respondents and housewives and working in various fields - 601 respondents) are those who currently not engaged in entrepreneurial activity, but wish to be engaged in it after having the state registration.
 - 27.2 percent or 543 respondents are engaged in entrepreneurial activity after having the state registration;
 - 15.5 percent or 310 respondents are those generally having no desire to engage in entrepreneurial activity.
3. Research has shown that those who wish to engage in entrepreneurial activity among women is not less.
4. According to the results of face to survey, 16.1% or 322 respondents are unaware of their constitutional rights related to entrepreneurial activity.
5. The main reason for women who stopped business is small earning, strong competition, the continually persistence of relatives and intervention of local government agencies.
6. 80.8% or 439 respondents - women engaged in entrepreneurial activity (543 respondents) were registered as a legal entity without establishing a legal entity and 19.2% or 104 respondents act as entrepreneur registered by state as a legal entity.
7. Research has shown that women who engaged in entrepreneurial activities face the main problem in the lack of funding.
8. 90.4% of women engaged in entrepreneurial activity (543 respondents), expressed desire to increase their knowledge and skills in this area.

9. Women engaged in entrepreneurial activity (543 respondents) expressed that in most cases, they expect support from the local authorities.

10. Business women almost in all areas (management, finance, relationship-building, leadership and business) want to increase their knowledge and skills.

Appendix 1. Survey Questionnaire

DEAR LADIES OF AZERBAIJAN!

In order to clarify the priorities for developing entrepreneurship among women- family in the country a survey among woman is held with financial support from the United States Agency for International Development, the Entrepreneurship and Market Economy Development Fund and the Small and Medium Enterprises Development Centre within the project "The Support of Small Entrepreneurship Development". The recommendations to be developed basing on this survey and as well as analysis of the legislation will be presented to the government, the Parliament and the public.

You are requested to answer to the questions in this Questionnaire. Your answers will not be disclosed anywhere and only be used in summarising of answers of all participants (2000 respondents).

Contact numbers of poll workers and project manager are given hereunder for your attention: Phone (012-447-07-16) and e-mail addresses: info@sme.az

Thank you in advance for your participation and assistance in the survey.

REGION _____

QUESTIONNAIRE № _____

1. Please, tell what age group do you belong?

1. 18-35
2. 36-45
3. 46-55
4. 56-70

2. Family status:

1. Single
2. Married
3. Divorced
4. Widow

3. Please, tell whom do you live together?

1. Alone
2. With family (husband, children)
3. With parents
4. With brother/sister
5. Other (please, write) _____

4. Please, tell, how many children do you have?

1. No children
2. 1-2 children
3. 3-4
4. Over 4

5. Your education:

1. Primary (left the school before 9th class)
2. Incomplete secondary (finished 9 classes)
3. Secondary (finished 11 classes)
4. Vocational school
5. High

6. What is the average monthly income of your family?

7. Does this income satisfy needs of your family?

1. Yes
2. No
3. Other (please, write) _____

8. What are among your incomes from the below mentioned: (Few answers may be given)

1. Incomes of family members working in public bodies
2. Incomes of family members engaged in entrepreneurial activity
3. Incomes of family members working in private or public companies
4. Incomes of family members getting pension
5. Other sources

9. Please, tell who earn more in your household?

1. I
2. Spouse
3. Parents
4. Children
5. Other (please, write) _____

10. Do you want to increase family income or your earnings?

1. Yes
2. No

11. Your workplace (engagement)?

1. Public entity
2. Municipality
3. Private company of other
4. Public company
5. Entrepreneurial activity (state registered)
6. To be engaged in any profit making work without state registration (bakery, sock weaving and etc)
7. Other

Interviewer! If the reply is "5" to this question, then go to 31st question

12. Please, tell, do you want to be engaged in entrepreneurial activity?

1. Yes
2. No
3. Other (please, write) _____

Interviewer! Continue the questionnaire from Question 15 with respondents that chosen "Yes" option at question 12. With respondents chosen other answer options, continue the questionnaire with Question 13.

13. What is the reason of your refusal to be engaged in entrepreneurial activity?

1. The income from my current job is sufficient
2. I am afraid
3. My relatives are against it
4. Failure of my relatives, fellows
5. I have no sufficient knowledge and initial funding
6. Other

14. If you are helped (in the acquisition of knowledge and initial funding) then could you decide to get involved in entrepreneurial activities?

1. Yes
2. No

Interviewer! To continue questionnaire with respondents who chosen the option "Yes" in Question 14. The questionnaire is stopped with those respondents who chosen the option "No" reply .

QUESTIONNAIRE is finished here

15. Please, tell can you take a decision alone to be engaged in entrepreneurial activities?

1. Yes
2. No
3. Only with common consent of my family
4. Other (please, write) _____

16. Please, tell, do you know that our Constitution and other law entitle you to be engaged in entrepreneurial activities?

1. Yes
2. No
3. I want to get further information
4. Other (please, write) _____

17. Had you engaged in entrepreneurial activities in the past?

1. Yes
2. No

Interviewer! To continue questionnaire with respondents who chosen option of "Yes" reply in Question 17. With respondents chosen option of "No" reply to continue questionnaire with Question 20.

18. What was the basic reason of your suspending the entrepreneurial activities?

1. The competition was very tough and I could not stand
2. Interference of local governing entities
3. The continuing insistence of my relatives
4. Small incomes
5. Other

19. Do you know anything about entrepreneurship?

1. Yes, I have enough information
2. Yes, but with limited information
3. No

20. In your opinion, what factors are required to build/develop your personal business activities? (Several answers may be give)

1. Knowledge and skills
2. Staff
3. Financial resources
4. Family support
5. Local government agencies' support
6. Extensive advertising campaigns
7. All of the abovementioned
- 8 Other (please, write) _____

21. If an opportunity to develop your knowledge in this area (entrepreneurship courses, training) is offered to you, would you accept it?

1. Yes
2. No
3. Difficult to answer
4. Other (please, writ) _____

22. Please, tell can make the decision alone in regard of education (including short courses and training to increase knowledge and skills)?

1. Yes
2. No
3. Only with the consent of the family

23. Please, tell what further information on the rights of the owner would you like?

1. The state registration
2. Labour relations with employees
3. Calculation of Salary Fund
4. Tax Liability
5. Relations with state bodies
6. Other (please, write) _____

24. In which area do you have the knowledge and skills? (Several answers may be given)

1. Bread and pastry baking
2. Carpet weaving
3. Sewing of clothes
4. Knitting of socks
- 5 Dairy products (butter, yogurt, buttermilk, sour cream, cheese and other) production
6. Hair dressing
7. Basket making
8. Minor children's care
9. House cleaning
10. Sale/purchase
- 11 Other _____

25. In what areas given below would you like to be involved in entrepreneurial activities?

26. Do you have free money to start up businesses?

1. Yes
2. No

27. Please, tell do you have the right to spend funds without the permission of the male members of your family?

1. Yes
2. No
3. Other (please, write) _____

28. Please, tell what immovable property do you own?

1. Yes
2. No
3. Other (please, write) _____

29. Please, tell, what is this immovable property?

1. House
2. Land
3. Vehicle
4. Other (please, write) _____

30. Please, tell are you entitled to take a decision on property owned by you alone (without the consent of family members)?

1. Yes
2. No
3. Only with common consent of family
4. Other (please, write) _____

Interviewer! Attention! To continue the questionnaire with respondents chosen option of reply "5" in Question 11 from Question 31. The questionnaire is stopped with respondents chosen other answer options in same question.

31. In which area are you engaged in business? (Several answers may be given)

1. Bread and pastry baking
2. Carpet weaving
3. Sewing of clothes
4. Knitting of socks
- 5 Dairy products (butter, yogurt, buttermilk, sour cream, cheese and other) production
6. Hair dressing
7. Basket making
8. Minor children's care
9. House cleaning
10. Sale/purchase
11. Other _____

32. Please, tell what kind of state registration your own business has?

1. Legal Entity
2. Entrepreneurs without establishing a legal entity
3. Not registered at state agencies
- 4 Other (please, write) _____

33. What challenges do you face more often? (Several answers may be given)

1. Interference of public agencies
2. Lack of Finance
3. Lack of staff
4. Unfair competition
5. Other _____

34. Please, tell do your family members involve in your private businesses?

1. Yes
2. No

Interviewer! To continue questionnaire with respondents chosen option of "No" answer in Question 32 from the Question 36.

35. Please, tell in what kind your household members are involved in your private entrepreneurial activity?

1. Share in the entrepreneurial activity (money, goods)
2. As a staff
3. Just assists
4. Other (please, write) _____

36. Please, tell are you satisfied with the amount of income you're getting from personal entrepreneurial activity?

1. Yes
2. No
3. Other (please, write) _____

37. Would you like to expand your business activities?

1. Yes
2. No

38. Please, tell if you wish to develop your knowledge and skills?

1. Yes
2. No
3. Other (please, write) _____

39. Please, tell which body/ department/organization’s support do you need more while engaged in business? (You may choose few answer options)

- 1. Executive Power
- 2. Municipal
- 3. Community
- 4. Mass media
- 5. Local civil society organizations
- 6. Other (please, write) _____

40. Please, tell which knowledge and skills are important to develop for development of personal entrepreneurial activity?

- 1. Management
- 2. Leadership
- 3. Contact establishing
- 4. Business
- 5. Finance
- 6. All of the abovementioned
- 7 Other (please, write) _____

41. Please, tell what information would you like to be easily accessed? (Several answers may be given)

- 1. Legislation and amendments to it
- 2. State (central and local government) programs and opportunities offered
- 3. Financial opportunities (microcredit)
- 4. Tax Liabilities
- 5 Licenses and Permits
- 6. Foreign trade (import and export)
- 7. Certificates
- 8. Similar initiatives in Azerbaijan (other women's entrepreneurship activity)
- 9. Similar initiatives in other countries
- 10. All of the abovementioned
- 11 Other (please, write) _____

42. Please, express your views about other suggestions to assist you:

THANKS