

## ANALYZING THE DYNAMICS OF WOMEN'S ENTREPRENEURSHIP IN KAZAKHSTAN

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**ABSTRACT.** The main objective of the study is to identify the main factors contributing to the growth of women's entrepreneurship, as well as the barriers to its development, with a focus on the specifics of regions and distribution by sectors of the economy of Kazakhstan. In the global space, women's entrepreneurship plays an important role in economic development, social stability and innovation. It contributes to the creation of new jobs, increasing living standards and achieving gender equality. In the context of globalization, women entrepreneurs become key agents of change, contributing to the sustainable development and competitiveness of their countries.

The study of the dynamics of women's entrepreneurship development revealed key aspects of its support and revealed significant patterns. In particular, it found that women entrepreneurs in advanced industrialized countries are better able to access educational resources, capital, and financial services. These findings emphasize the importance of ensuring equal opportunities for women in business, which contributes to their success and to the development of entrepreneurship in general. In light of these observations, it seems crucial to explore and assess the potential of women's entrepreneurship in the context of the Republic of Kazakhstan. Given the significant resource and industrial potential of the country, such an analysis can open new perspectives for the development of local business and economy. Actualization of this issue contributes not only to strengthening the economic status of women in Kazakhstan, but also to the overall progress in the existence of business structures [1].

**KEYWORDS:** women's entrepreneurship, business, sustainable development, gender equality.

## ҚАЗАҚСТАНДАҒЫ ӘЙЕЛДЕР КӘСІПКЕРЛІГІНІҢ ДИНАМИКАСЫН ТАЛДАУ

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**АНДАТПА.** Зерттеудің негізгі мақсаты әйелдер кәсіпкерлігінің өсуіне ықпал ететін негізгі факторларды, сондай-ақ оның дамуына кедергі келтіретін, өңірлердің ерекшелігіне және Қазақстан экономикасының салалары бойынша бөлуге баса назар аудара отырып, кедергілерді анықтау болып табылады. Әлемдік кеңістікте әйелдер

кәсіпкерлігі экономиканың, әлеуметтік тұрақтылық пен инновацияның дамуында маңызды рөл атқарады. Бұл жаңа жұмыс орындарын құруға, өмір сүру деңгейін арттыруға және гендерлік теңдікке қол жеткізуге ықпал етеді. Жаһандану жағдайында кәсіпкер әйелдер өз елдерінің тұрақты дамуы мен бәсекеге қабілеттілігіне үлес қоса отырып, өзгерістердің негізгі агенттеріне айналады.

Әйелдер кәсіпкерлігінің даму динамикасын зерттеу оны қолдаудың негізгі аспектілерін анықтап, елеулі заңдылықтарын ашты. Атап айтқанда, дамыған индустриялық елдерде кәсіпкер әйелдердің білім беру ресурстарына, капиталға және қаржылық қызметтерге қол жеткізуге жақсы мүмкіндіктері бар екені анықталды. Бұл тұжырымдар әйелдердің бизнестегі тең мүмкіндіктерін қамтамасыз етудің маңыздылығын көрсетеді, бұл олардың табысқа жетуіне және жалпы кәсіпкерліктің дамуына ықпал етеді. Осы бақылауларды ескере отырып, Қазақстан Республикасы жағдайында әйелдер кәсіпкерлігінің әлеуетін зерделеу және бағалау өте маңызды болып көрінеді. Елдің елеулі ресурстық және өнеркәсіптік әлеуетін ескере отырып, мұндай талдау жергілікті бизнес пен экономиканы дамытудың жаңа перспективаларын аша алады. Бұл мәселені өзекті ету Қазақстандағы әйелдердің экономикалық жағдайының нығаюына ғана емес, сонымен қатар бизнес құрылымдарының өмір сүру саласындағы жалпы ілгерілеуге де ықпал етеді [1].

**ТҮЙІН СӨЗДЕР:** әйелдер кәсіпкерлігі, бизнес, тұрақты даму, гендерлік теңдік.

## АНАЛИЗ ДИНАМИКИ ЖЕНСКОГО ПРЕДПРИНИМАТЕЛЬСТВА В КАЗАХСТАНЕ

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**АННОТАЦИЯ.** Основной целью исследования является выявление основных факторов, способствующих росту женского предпринимательства, а также барьеров, препятствующих его развитию, с акцентом на специфику регионов и распределение по отраслям экономики Казахстана. В мировом пространстве женское предпринимательство играет важную роль в развитии экономики, социальной стабильности и инноваций. Оно способствует созданию новых рабочих мест, увеличению уровня жизни и достижению гендерного равенства. В условиях глобализации женщины-предприниматели становятся ключевыми агентами изменений, внося вклад в устойчивое развитие и конкурентоспособность своих стран.

Исследование динамики развития женского предпринимательства выявило ключевые аспекты его поддержки и раскрыло значимые закономерности. В частности, было обнаружено, что в развитых индустриальных странах женщины-предприниматели имеют лучшие возможности для доступа к образовательным ресурсам, капиталу и финансовым услугам. Эти выводы подчеркивают важность обеспечения равных возможностей для женской части населения в бизнесе, что способствует их успешной деятельности и развитию предпринимательства в целом. В свете данных наблюдений кажется крайне важным изучить и оценить потенциал женского предпринимательства в контексте Республики Казахстан. Учитывая значительный ресурсный и индустриальный потенциал страны, такой анализ может открыть новые перспективы для развития местного бизнеса и экономики. Актуализация этого вопроса способствует не только укреплению экономического положения женщин в Казахстане, но и общему прогрессу в области существования бизнес-структур [1].

**КЛЮЧЕВЫЕ СЛОВА:** женское предпринимательство, бизнес, устойчивое развитие, гендерное равенство.

**INTRODUCTION.** The focus of research is shifting to the fundamental role of women in the sustainable development of the economy and society as a whole, emphasizing their influence on progressive socio-economic change. Analysts point to the critical importance of improving

economic conditions for women as a means of achieving gender parity, reducing poverty in the female population (hereafter FP), and reducing the number of unemployed women. While progress in economic empowerment of FP does not in itself eradicate gender inequality, it plays a significant

role in this process. Improving the capacity to study the changing position of women in the economy continues to be at the center of attention as a necessary element in generating overall well-being and development [2].

In the context of Kazakhstan's aspirations to become one of the 30 most developed countries in the world, the indicators used by the countries of the Organization for Economic Cooperation and Development (hereinafter OECD) are becoming key, especially in issues related to guaranteeing equality between genders in education and employment. In this regard, the authors emphasize two important aspects of improving the situation of FP: their ability to make independent decisions and achieving social equality between the sexes. This also includes controlling one's own income and assets at marriage, highlighting the importance of education as an empowering factor for FP. In response to the need to strengthen gender equality, Kazakhstan has been actively developing and implementing measures to support women in business. This began with the issuance of a Presidential Decree in 1997 aimed at stimulating women's entrepreneurship (hereinafter referred to as WE), and then deepened with the adoption of a Resolution in 2000 to support this initiative. This process culminated in the adoption of a decade-long Gender Equality Strategy in 2006, which demonstrates the country's systemic approach to gender equality (hereinafter GE), especially in the field of WE.

In the Republic of Kazakhstan (RK), significant steps have been taken to strengthen GE, starting in 2006, when the National Plan for the Promotion of GE was initiated, which covered the period up to 2016. Progress in this direction was further developed in 2009 with the introduction of legislation ensuring equal rights and opportunities for women and men. An important part of these efforts was a microcredit program specifically aimed at supporting women entrepreneurs, which was active from 2009 to 2015. These initiatives were part of a broader effort enshrined in the National Plan for the Improvement of Women's Livelihoods in the Country, indicating a systematic approach to GR and women's participation in the national economy [3, 2, 4].

**LITERATURE REVIEW.** The high potential of women's entrepreneurship for the economy has been recognized by many business leaders and innovators, researchers and authors.

Important components of women's entrepreneurship have played an important role in the global economy, contributing to the diversification of the economy and increasing employment and Kanter R. M. in his work analyzed gender roles in the corporate environment and emphasized the importance of removing barriers

for women in business [5].

Other authors discuss how access to education and mentorship increases the likelihood of success for women entrepreneurs [6], while considering the current transformation of the impact of digitalization on women's entrepreneurship, it is worth emphasizing the growing role of online platforms in empowering women [7]. It is also worth considering the influence of cultural factors on the development of women's entrepreneurship, highlighting countries with favorable gender policies [8].

In the Global Entrepreneurship Monitor project, many researchers emphasize that government support and sustainable financing are key drivers of women's entrepreneurship [9].

Women's entrepreneurship in Kazakhstan shows positive dynamics, but there are still many challenges related to regional and sectoral differences. And yet domestic authors studying the sectoral structure of women's entrepreneurship note the dominance of women in the services sector 6, as well as the prospects for women's participation in innovative sectors such as IT and high technology 7

Focusing on the gender aspects of entrepreneurship, it is worth paying special attention to the key barriers faced by women, such as limited access to resources and the need to combine roles [10] while analyzing regional differences in women's entrepreneurship, focusing on the importance of infrastructure and support in business development in urban and rural areas [11].

Nauryzbaeva, G. in her paper assesses the impact of government programs, such as the Business Roadmap 2025, on increasing the number of women entrepreneurs in different regions of the country, which is the main objective of the study [12]. One study examines how institutional frameworks and social comparisons shape perceptions of gender inequality, focusing on the role of perceived effort. Using data from a national survey on gender inequality, it reveals the extent to which historical perspectives and current perceptions influence the view that women must exert more effort than men to achieve the same level of competence. In doing so, the results show that this view persists despite advances in equality policies. The study makes a significant contribution by identifying 'perceived effort' as a key driver of gender inequality in both corporate and business environments. These results provide practical information for public policy, emphasizing the need for targeted interventions to address not only structural differences but also deep-seated social perceptions [13].

In today's world, small towns, regions and rural areas play an important role in the development of a country's economy, so studying and scrutinizing the success factors and obstacles faced by rural

women entrepreneurs in the handicraft sector in 2020-2024 allows us to see the full picture and strategize further actions to improve and develop the economy. This importance is confirmed by a recent study that, through a comprehensive bibliometric analysis of academic databases, selected and analyzed 50 relevant articles that met predefined criteria. And the results show a dynamic and collaborative study with a focus on developing countries. It emphasizes the interplay of individual, social, structural and innovation factors as key determinants of entrepreneurial success.

Adoption of digital technologies and social innovation emerge as key factors, while traditional gender roles, poor infrastructure and discrimination remain significant barriers. The COVID-19 pandemic has exacerbated these challenges, prompting the need for innovative strategies to build resilience. This study contributes to a better understanding of the dynamics affecting the success of these entrepreneurs and emphasizes the need for holistic approaches that focus on skills development, access to resources, and promotion of innovation to empower rural women and promote sustainable development in their communities [14].

In today's world, where the boundaries of opportunity are increasingly expanding, the evolution of women's entrepreneurship has received particular attention. There has been a significant shift in expectations of women in business over the past decade. Women are attracted to entrepreneurship not only as an opportunity for material enrichment or to provide for their families. On the contrary, the focus of their interests is the desire to prove themselves, realize their potential and achieve social recognition. The desire for self-fulfillment and social success becomes a driving force for many women who decide to start their own business. This new perspective on entrepreneurship brings with it a higher level of business satisfaction. After all, when a business is built on the desire to realize one's potential and put all one's energy and knowledge into it, success has not only material but also deep personal significance. Kazakhstani businesswomen, many of whom held senior positions before starting their journey in entrepreneurship, demonstrate this trend. Repeatedly facing gender stereotypes and underestimation in the professional sphere, they have found in business a platform for full self-realization. For them entrepreneurship has become not just a job, but a mission and an opportunity to prove that achieving high results is possible thanks to their competencies, efforts and aspiration for economic justice. This shift in priorities and values in women's entrepreneurship opens a new page in the history of women's business. It is a story of how, through their commitment to realizing their own potential, women are making

a significant contribution to the economy and society, demonstrating high examples of leadership and innovation. They prove that success in business does not depend on gender, but is the result of talent, hard work and unwavering faith in their own strength [15, 16, 17].

In the world of WE, there are many approaches to doing business that differ not only by industry but also by the gender of the entrepreneur. Observations show that women and men approach the challenges they face differently. In particular, male entrepreneurs tend to minimize time spent discussing problems, preferring to focus on finding immediate solutions, while female entrepreneurs see more value in dialoguing and discussing complexities with colleagues and partners. One key difference is the ability of women entrepreneurs to build effective business networks. Not only are they open to learning and collaboration, but they actively discuss different aspects of the business in groups, which fosters a better understanding of problems and innovative solutions. This approach allows women to operate at a higher emotional level, where mutual understanding and empathy for partners and customers play an important role. This emotional engagement and willingness to share their thoughts and experiences becomes an integral part of their business style.

Critically, women tend to perceive entrepreneurship not only as a means to achieve financial goals, but also as an opportunity to realize creative ideas and make meaningful human connections. This capacity for creativity, emotional responsiveness and personalization of business processes provides women's entrepreneurship with a significant competitive advantage [18].

Hypothesis: further development of women's entrepreneurship requires comprehensive measures that include improving access to finance, creating educational opportunities, and strengthening government support. In-depth study of this topic contributes to a better understanding of the factors that influence women's success in business and helps to form effective strategies to support them.

Research Questions:

1. What is the current state of women's entrepreneurship in Kazakhstan?
2. How do government policies and initiatives support the development of women's entrepreneurship in Kazakhstan?

#### **MATERIALS AND METHODS OF RESEARCH.**

The research applied a comprehensive approach, including various methods of scientific analysis, such as comparative and statistical analysis of secondary data. The main focus was on the study of the dynamics of women's entrepreneurship in different regions of Kazakhstan and in key sectors of the economy. For the analysis, the data of regulatory

acts of the Republic of Kazakhstan, official databases of the Bureau of National Statistics, the Agency for Strategic Planning and reforms, as well as the results of studies of international organizations and analytical agencies were used. The main time period of the analysis covered 2018-2022, using additional data for the period from 2010 to 2020.

Main areas of research

1. Regional peculiarities of women's entrepreneurship:

- Identifying differences in women's entrepreneurial activity in urban and rural areas.

- Analysis of the impact of regional business support programs on the level of women's participation in entrepreneurship.

2. Sectoral structure of women's entrepreneurship:

- A study of dominant sectors such as retail, services and agriculture.

- Identify the prospects for women's participation in innovative sectors such as IT and high technology.

3. Barriers and Challenges:

- Analyze the obstacles faced by women entrepreneurs, including access to finance, lack of educational opportunities, and the difficulty of reconciling family and professional responsibilities.

4. State support and initiatives:

- Assessing the effectiveness of government programs and tools to support women's entrepreneurship.

- Analyzing the role of educational and financial programs to increase women's involvement in business.

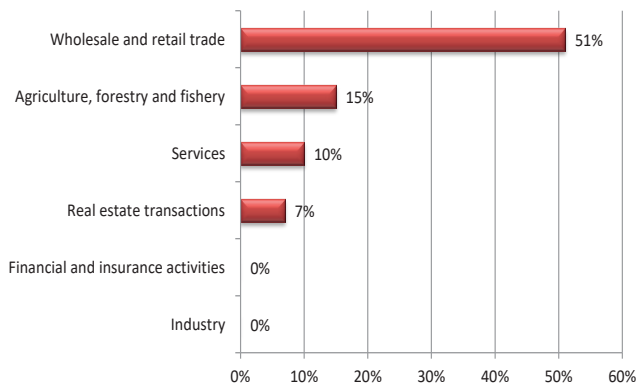
**RESULTS AND THEIR DISCUSSION.** In modern Kazakhstani society, FP faces many barriers to professional development and achieving leadership positions in business and government agencies. Gender stereotypes and established barriers significantly limit their opportunities for career advancement, resulting in unjustified differences in pay compared to men. These factors not only make the path to the top of power more difficult, but also encourage women in Kazakhstan to seek alternative paths to self-realization. In response to these challenges, many Kazakhstani women are turning to WE as a means of achieving professional independence and economic stability. According to the Global Entrepreneurship Monitor, in 2018, about 11.3% of women aged 18 to 64 in Kazakhstan had either already started their own business or were in the early stages of business development. This underscores the growing trend among women in the country towards self-employment and initiating their own business as a way to circumvent existing barriers in the traditional labor market. The transition to entrepreneurship offers FP an opportunity not only to realize their professional ambitions, but also contributes to breaking down

gender stereotypes in business and society as a whole. Starting their own business allows women to set their own rules of the game, thus becoming independent and economically sustainable. Ultimately, the path to WE and self-employment is proving to be not only a survival strategy in the face of gender discrimination, but also a powerful driver of social change. As more and more women in Kazakhstan take on leadership and innovation roles in business, they make a significant contribution to the country's economic development and promote the ideals of equality and justice in society [19].

In 2020, the share of female business leaders in Kazakhstan reached 28.3%, with small and medium-sized enterprises (hereinafter SMEs) making up the bulk. These businesses contribute to 31.4% of jobs in their sector and contribute to the country's economy at approximately 14.6% of total GDP. Increasing the economic activity and opportunities of SMEs plays a major role in promoting gender equality, reducing poverty among women and reducing female unemployment. In this context, Kazakhstan is actively developing policies to support women in business. In response to the challenges following the pandemic, efforts to support small and medium-sized businesses, especially among women entrepreneurs, have been intensified. Government measures had borne fruit: the percentage of businesses run by women had increased. Thus, in the period from 2010 to 2020, the share of enterprises headed by women in Kazakhstan increased from 26.1% to 28.3%, including by size of enterprises [20].

In modern Kazakhstan, where FP occupies more than half of the management positions in the SME sector, there is a noticeable trend towards their dominance in certain industries. This phenomenon can be explained by the way in which the country's business landscape has been shaped in a gender-sensitive manner. WE is particularly strongly represented in areas closely related to social and service sectors, including education, health care, real estate, and wholesale and retail trade. Interestingly, in areas such as education, health care, real estate transactions, accommodation and food services, women are not just running the business, they are setting standards of quality and innovation. This emphasizes their role in the development of the country's national economy through the SME sector. However, when it comes to larger enterprises or industries with high financial and technical barriers to entry, such as mining, electricity, construction, and transportation, the proportion of women among executives declines markedly. This points to existing structural boundaries and stereotypes in society that prevent FP from reaching the top in these categories.

It is important to note that the dominance of



**Figure 1 - Types of economic activities of WE by category**

to an increase in the number of women managers not only in small and medium-sized businesses, but also in large companies and less traditional industries for women. Thus, a gradual increase in the representation of FP in all business sectors will contribute to sustainable economic growth and social development of the country as a whole. The types of economic activities of WE by category are presented in Figure 1.

Research shows that SMEs run by women are dominated by companies with a small number of employees. Most of these companies have up to 20 employees, which is about 75% of the total. Separately, companies with between 21 and 100 employees account for about 18% of the market, while those with more than 100 employees account for only 6%. These statistics demonstrate several key aspects of WE. First of all, FP is more likely to choose for their business projects industries that do not require a large number of employees due to the specifics of the technologies used. In addition, if we compare the average number of employees at SMEs in Kazakhstan, which is 11 people, this figure is much lower at enterprises headed by women - only 3 employees. Thus, women-led businesses in Kazakhstan are characterized by smaller teams and a more compact structure. This may be due to both the choice of specialization of enterprises and the unique approaches to management inherent in women entrepreneurs. It is important to emphasize that this model of operation does not detract from efficiency or potential for growth, but rather highlights the specific characteristics of WE in the country.

As a result, it can be concluded that women at the helm of SMEs play an important role in the RK economy, while demonstrating unique approaches to business and management.

Three main cities stand out in the ranking of WE activity. At the top of the list is Almaty, where the number of companies run by young women has reached over two thousand, marking an increase

of over 13% over last year. The capital city follows Almaty with a total of 2,000 companies run by women, showing an increase of over 9.9% since last year. Although Shymkent boasts only 650 such companies, it has seen the highest annual increase of 23.1%, highlighting the dynamic development of the city's WE. By October 1, 2021, more than 80% of all open companies, predominantly owned by women, are active. This marks an increase of 15% compared to the same period of the previous year. Among regions, Karaganda and Almaty regions stand out with the highest number of female entrepreneurs, while the least popular regions for women's business are West Kazakhstan and North Kazakhstan regions [22].

In 2022, thanks to a series of successful reforms in the field of GE promotion, Kazakhstan shows significant progress, rising to 65th out of 146 possible positions in the international Gender Gap Index ranking. This improvement of fifteen positions is the result of positive changes in such areas as education, health care, women's economic participation and empowerment, as well as strengthening their role in the political life of the country. The country is also actively involved in international initiatives to combat gender-based violence, having become part of the Action Coalition organized within the framework of the Generation Equality Forum held in Paris. The Coalition aims to overcome key obstacles to achieving GE, in full alignment with global aspirations for sustainable development, defined as the desire to ensure that no one is left behind by 2030.

In recent years, Kazakhstan has made significant progress on GE and strengthening women's rights, which is reflected in its participation in the UN Human Rights Council from 2022 to 2024, where this issue is a priority. A new era is dawning in the country, in which FP not only gains financial and emotional independence, but also strives to achieve professional success, develop family values, as well as cultural and spiritual self-improvement. It is a time when women are actively involved in political life and corporate development, achieving significant success.

Statistics confirm the positive changes: while in 2010 women represented 52.7% of the total number of civil servants, by 2022 this figure had risen to 55.4%, with 39.2% in leadership positions.

**CONCLUSION.** The Government is now actively addressing the issue of increasing the presence of FP in management positions, especially in state-owned companies, with the goal of increasing their share to more than 29%. In order to achieve this goal, gender targets are being integrated into the development plans of joint stock companies, with a phased increase in female representation. To date, women already occupy significant positions in the

country's political sphere, including ministerial posts, leadership of important State agencies, top auditing bodies and even the Constitutional Court, not to mention deputy akims of provinces and cities. As for business, there is also a positive trend: while in 2011 the share of women in small and medium-sized businesses was 38.4%, by 2021 this figure has risen to 44.6%, and among business leaders, 30.8% are currently women. WE is receiving more incentives and support each year, which manifests itself in both financial and non-financial initiatives. In particular, financial support includes "interest rate subsidies" and "loan guarantees", which have supported 6,000 and 4,000 projects respectively [23].

Within the framework of the formation of sectoral specificity and economic dominance of WE, women face numerous obstacles, among which the lack of sufficient experience and problems in finding employment occupy a significant place. In addition, despite their desire and ambition to develop their own business, they are forced to combine it with household management and family responsibilities, which inevitably results in limited opportunities to expand and develop their business endeavors. These difficulties are particularly evident in the fact that one in five women entrepreneurs feel constraints in developing their business due to the need to devote time to family and household responsibilities. In addition to the barriers that already exist, one in ten women entrepreneurs face discrimination and prejudicial attitudes based on gender stereotypes. These biases prevent FP from being perceived as equal participants, alongside men, in the business community. This emphasizes the importance of overcoming gender stereotypes in society to create equal opportunities for all entrepreneurs regardless of gender. It is necessary to create conditions in which women can combine entrepreneurial activity with family responsibilities without compromising the development of their business. In addition, it is critical to change the public perception of women in business, which will require breaking down gender stereotypes and prejudices. However, the importance of overcoming them is evident not only for women entrepreneurs themselves, but also for society as a whole, as diversity and equality in business contribute to the creation of an innovative and strong economy.

The types of women entrepreneurs are summarized in Figure 2.

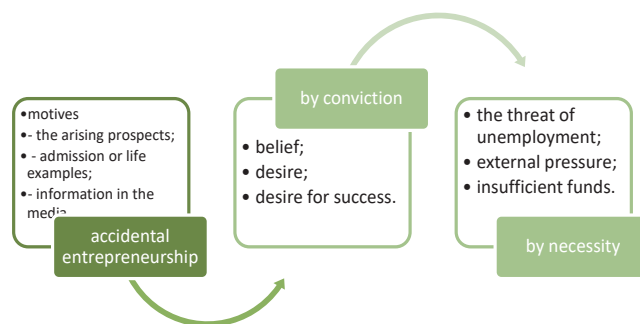


Figure 2 - Types of women entrepreneurs

The main findings of the study show that:

- Women's entrepreneurship shows growth in sectors such as services, education and agriculture. However, women's participation in innovative sectors such as IT remains low.

- Regional differences significantly affect the level of women's involvement in business, with urban areas showing greater activity compared to rural areas

-State support programs have a positive impact, but further adaptation of measures to sectoral and regional specifics is needed.

It is therefore recommended that:

- Strengthen educational programs aimed at enhancing women's entrepreneurial skills, especially in innovative and high-tech sectors.

-Develop and implement more targeted measures of state support for women in regions with low levels of entrepreneurial activity.

-Facilitate improved access to finance and credit for women entrepreneurs through the development of specialized financial instruments.

-Actively involve women in national and international forums, exhibitions and other events that facilitate the exchange of experience and expansion of business contacts.

In conclusion, it can be noted that the diversity of gender-specific approaches to entrepreneurship enriches the business environment, making it more flexible and adaptable to changing conditions. Given the distinctive characteristics of female entrepreneurship, such as eagerness to learn, openness to cooperation and emotional involvement, their important role in the development of an innovative and sustainable economy becomes evident.

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