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ASSESSMENT OF REGIONAL DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP: CASE-STUDY OF KAZAKHSTAN

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ABSTRACT

Research on the development and support of women's business in the context of developing countries requires special attention.

The purpose of this study is to analyze the features of the regional development of women entrepreneurs in Kazakhstan, a country with a developing economy and a leader among Central Asian countries, as well as the policy of state support for women's entrepreneurship in the post-pandemic period.

The methodology of the study as a basis covers statistical methods of statistical data analysis, cluster analysis.

Originality of the research. The study focuses on identifying the causes of uneven development of women's entrepreneurship in the regions of the republic and the implementation of state support.

Findings. The authors conclude that the socio-economic development of the regions directly affects the entrepreneurial activity of women in the regions. The economic unevenness of regional development is reflected in the social aspect of the level of development. The use of the economic potential of rural women is associated with the development of single-industry towns and infrastructure, as well as the development of programs that take into account the specifics of the regions. However, despite the existence of existing state programs to support entrepreneurship, there are not enough programs aimed at broad involvement of women in business and a number of measures should be taken to improve the country's entrepreneurial ecosystem.

Keywords: women's entrepreneurship, regions, Kazakhstan, public policy, gender economy.

INTRODUCTION

As it is known, the development of women's entrepreneurship in many countries is very different and diverse. This depends on many factors, including the development level of the country, the mentality, established traditions, and the implemented policy in the state which is based on the principles of ensuring gender equality, empowerment of women in general.

Indeed, a World Bank study showed that the increased role of women in the labor market played a significant role in reducing poverty by 30 % and reducing gender inequality over a ten-year period in Latin American countries [1].

Every year, in Kazakhstan's President K. Tokayev's message to the nation [2], the priority role of small and medium-sized businesses in the development of cities and the countryside is emphasized. Kazakhstan demonstrates a commitment to women's empowerment and support for women's entrepreneurship; however, several issues remain to be addressed.

The purpose of the study is to study the regional characteristics and differentiation of women's business development in Kazakhstan and to analyze state support for women's entrepreneurship. The study focuses more on identifying the causes of the uneven advancement of women's entrepreneurship in the country's administrative regions and the implementation of state support, with the help of which the government of many countries, as the most vulnerable entrepreneurs, tried to encourage women's business.

Literature review. The study of women's entrepreneurship helps to identify the problems faced by women in business. This is important to create conditions under which women can develop their business and be competitive. In addition, women's participation in business creates an economically diverse and sustainable environment, including in the social sphere.

Studies emphasized that women's entrepreneurship is of interest worldwide, thanks to a rapidly growing group of entrepreneurs and its distinctive features including household responsibilities and raising children, which contribute to the growth of the GDP of their countries through the creation of jobs, innovation, and involvement in various activities [3-5]. The well-known research group 'Diana' said that women's entrepreneurship is a new form of entrepreneurship [6].

Women's entrepreneurship has several characteristics and distinctive features. The following features of women's entrepreneurship are distinguished:

1) Industry peculiarity. Women entrepreneurs are mostly concentrated in socially oriented industries: education, services, healthcare, traditional handcraft and food, trade, etc. Accordingly, they are underrepresented in typically 'male' sectors such as industry, transport, and production. Conventionally, industries can be distinguished into 3 groups: industries with pronounced gender asymmetry (small trade, services, education, etc.); industries with a low proportion of women's participation (industry, transport, etc.) and industries with no significant difference (wholesale trade, agriculture, financial sector). For example, in Russia, an explicit 'women's business' is typical for retail, agriculture, catering, science, healthcare, and least of all for construction, transport, and industry [7].

2) Dimension of enterprises run by women. In connection with the focus of women on the family and business at the same time, in the non-capital-intensive service sector, which is a flexible organizational and legal form of organization (for example, an individual entrepreneur), due to the psychological characteristics of the social status, and, in addition, due to the presence of gender discrimination, associated with difficult career advancement, distrust of a woman leader, and other reasons, women are less represented in large business.

In addition, the dynamics of growth in the number of small enterprises in women's business is higher than the number of small enterprises in men's. So Barsukova S.Yu. [7] associates this trend to three factors. Women entrepreneurs are concentrated in those industries that do not require a large number of workers. Women are more concerned about the time distribution than paying all attention to the profits growth. Also, the small size of enterprises is conditioned by the insignificant 'age' of businesses led by women.

3) Such characteristics as turnover and the number of employees in the firm also have their differences. Women prefer to work with a small number of employees, however, due to the growth of women-led enterprises in the SMEs, they provide a significant share of jobs (for example, in Kazakhstan, the share of employment in the SMEs in women-led enterprises is about 30 % of the total number of jobs).

4) Informal shadow business. Some of the women who are forced to engage in entrepreneurship in micro and small businesses are often employed in unofficial businesses. This is due to the complexity of registration procedures, tax payments, the emerging demand in a market economy, but also the possibility of obtaining additional low income, characterized by instability and informal activities.

5) The image of a female entrepreneur is made up of personal characteristics, such as age, education, opportunities, and so on. In this regard, the image of a typical female entrepreneur will differ depending on the economic level of the country and the inducements that motivate her to run business.

6) The features of the relationship with partners and the peculiarities of doing business by women. Unlike male entrepreneurs, female entrepreneurs are less likely to encounter non-obligatory partners, are less involved in negative practices and are less prone to negative lifestyles. Their behavior with regular partners is situational. In addition, the specifics of the sectoral affiliation of women's business are typical for low added value industries, and, accordingly, low entrepreneurial risks, which leads to a low probability of obligation violations by partners.

The authors of this study support the view that women are more conservative, less prone to risk, and need support that will help minimize the risks associated with entrepreneurial activity [8].

7) Some scientists distinguish features at each stage of the entrepreneurial process. Different scientists differentiate these stages in various way, however, 4 main stages can be distinguished: idea generation stage; the stage of implementing the idea and assessing resources and capabilities; the stage of direct activity; and the stage of development, control and management. Barriers [9] for women at each stage are dissimilar and vary in countries with different levels of economic development.

One of the problems in the first phase is that women are not always able to search for opportunities due to cultural and national limitations. The gender component manifests itself as a restrictive belief [10].

According to Minniti [11], the level of the gender gap in start-up activities is much higher in countries with an average income per capita than in developing countries, where women start a business out of necessity, and they have more determination in their strengths, skills, and less fear of failure.

The authors agree that despite the fact that entrepreneurial abilities, experience and capital are important in the second stage and are needed everywhere, it should be borne in mind that in developing countries, due to gender discrimination, women do not have sufficient experience, as well as due to lack of knowledge and education, they may not have sufficient confidence in their ability to create a company [12].

An important role is played by the national government, which should pursue an effective policy to support women's entrepreneurship. Microcredit programs for women's businesses increase women's decision-making autonomy, as well as the overall well-being and consumption of households. Legislative regulation and 'ease of doing business' are also important at this stage. And at the last stage of maturity, the authors note slower growth in both sales and employment. This is owing to a number of factors such as women's lower entrepreneurial ability, employment in informal businesses, family networks, and constraining cultural institutions.

Now many global processes in the economy and other industries can be assessed both before and after the outbreak of the pandemic. The governments of the countries provide national support to entrepreneurs and the mechanism of state support for business continues to function actively and adapt to changing conditions.

The impact of the crisis on women's entrepreneurship can be viewed from different perspectives. Female entrepreneurs face a decrease in sales and loss of income by a third more often than men [13].

The authors A.Salamzadeh, Leo Paul Dana [14] identified financial issues, support mechanisms, human resource management, market mechanisms and anti-crisis management as problems faced by startups in Iran.

There are four problems faced by women entrepreneurs in Pakistan during the crisis - a decrease in sales, family income, a deterioration in the lifestyle and psychological state of women [15]. At the same time, the following strategies for business survival are proposed: 1) following the requirements of the market; 2) maintaining and improving effective communications with customers, building trust; 3) improving business management skills. There, the support provided by the government plays an important role.

Most often, men raise capital in the form of venture financing, loans or business-angels, while women mainly rely on government funding and support [16].

Along with negative consequences, some authors also note positive aspects. So, [17] note that during this time, women startups in Hungary went through a kind of filtering of viable projects that received further funding and at the same time rethought and improved their products and services.

The level of development of individual countries is different, so the measures of state support provided also differ. It is known that financial support is very important for supporting women. Financial instruments include subsidies, crowdfunding, investments, grants, leasing, social entrepreneurship.

Small grants are used as one of the tools of state policy to support women entrepreneurs in Croatia [18], aimed primarily at micro and small enterprises, not for the purpose of direct impact, but to cover the costs of

consultations, child care, training documents for obtaining external financing. Despite the small amount of grants, this government support tool has shown to be effective, the benefits of which exceed the costs, to a greater extent for more experienced women entrepreneurs.

Non-financial support is equally important. Through the acquisition of new skills in the digital space and knowledge in a changing environment, women were retrained in order to ensure the survival of the business [19].

For Kazakhstan, the problem of developing women's entrepreneurship is also relevant, including in the context of gender inequality.

Shedenova N.U. considered the priority areas of women's employment during the transitional economy, which was characterized by the structural nature of supply and demand, and participation in entrepreneurial activities is considered as an option for expanding women's employment [20].

The specifics of women's entrepreneurship in each country, including Kazakhstan, is associated with the conditions of its formation, with the patterns of economic transformation of the 90s and the emergence of the first merchants and entrepreneurs in various fields and industries [21].

So, Satpayeva Z. [22] considers the general state of women's entrepreneurship in Kazakhstan within the framework of the 5Ms concept proposed by Brush [23] Micro Environment, Mezo Environment, Money, Motherhood and Management.

In order to analyze the current state, Seilbekova S.D. and Nurbekova Zh.A. through a questionnaire and online survey, conducted a study on the topic 'Peculiarities of women's entrepreneurship in the Republic of Kazakhstan'[24]. More than 50 % of women spontaneously decide to become an entrepreneur. At the same time, the Western trend continues, in which the number of women's enterprises is growing, with small turnover and employed workers. Basically, the desire for independence determines the social expectations of women in business.

At the present stage Temirbekova Zh.A. pays attention in her work to the motivation of women, which encourages them to do business [25]. Nevertheless, the proportion of women focused on self-realization as individuals, social success and income generation is increasing [26].

The main obstacles faced by the business during the pandemic are financial losses, loan repayment arrears, lack of sales, low purchasing power of the population. At the same time, women's entrepreneurial activity was also affected by an increase in time for family and housekeeping, a lack of knowledge and skills in doing business in crisis conditions, including in working with information technology, participation in online marketplaces [27] and lack of awareness of state support measures [28].

In Kazakhstan, the heightened role of social and family relationships during the pandemic has placed an even greater burden on self-employed women as they tried to maintain a 'family-work balance' while acting as an entrepreneur. At the same time, during the pandemic, women increase their entrepreneurial aspirations by applying various strategies of role obligations, finding support in the family [29].

The importance of family support, especially parents [30], has been noted by many authors, and organizational endorsement for the family is also important, especially within the socio-cultural characteristics of regions or countries, including for informal sectors of women's business development [31]. Not only economic, but also social factors influence the self-employment of both men and women [32].

Women participation in labour force in Kazakhstan. Before the discuss multivariate statistical results, to provide a brief information about institutional environment and policies with respect to women entrepreneurship in the country can be helpful to better understand and interpret the results.

The development of women's entrepreneurship, as one of the forms of women's employment, is initially regulated by a number of international and state programs and documents for the implementation of gender policy. The Republic of Kazakhstan has adopted a number of documents that promote the development of women's entrepreneurship.

In 1998, the main Convention on the elimination of all forms of discrimination against women (CEDAW) was ratified [33]. In 2016, the concept of family and gender policy until 2030 was approved, which is a long-term strategic document with specific indicators. Prior to this period, from 2006 to 2016, the gender equality strategy was in force. A number of gender-oriented laws were adopted, including the law of the Republic of

Kazakhstan ‘On state guarantees of equal rights and equal opportunities for men and women’ [34], the law ‘on the prevention of domestic violence’ [35].

Women’s involvement in the political and economic development of the state stands out as the most crucial direction of the institutional mechanism of the national commission for women, family and demographic policy, a consultative and advisory body under the President of the Republic of Kazakhstan.

To develop women's entrepreneurship, the state programs ‘employment roadmap 2020’, ‘business roadmap 2020’, program ‘damu’ of the entrepreneurship development fund and programs of international organizations such as the European Bank for Reconstruction and Development, which implements the program ‘women in business’. The program uses three main support tools: project financing, providing access to training, and reducing credit risks by covering the risk of first losses [36].

In Kazakhstan, women make up about 52 % of the population. At the same time, about 42 % of the total number of entrepreneurs are women entrepreneurs. Even though there is an annual increase (about 4 % on average) in the number of entrepreneurs, the gap between registered and operating entrepreneurs is on average about 15 %, both in general and for women entrepreneurs. It should be noted that the number of operating enterprises is also growing, however in 2018 the share of operating enterprises among registered was 76 % on average, but it increased to already 85 % in 2021. This means that entrepreneurs, starting their activities, face several problems, such as bureaucratic procedures, the complexity of doing business, lack of funding, uncertainty in the chosen field, lack of relevant knowledge and so one. The impact of the pandemic is also felt, since the increase in registered enterprises has been small over the past year. However, the average annual growth among registered enterprises was 101.5 % and among operating enterprises it was 105 % on average (Table 1).

Table 1 – Dynamics of registered and operating enterprises of SMEs

	on 01.01.2018		on 01.01.2019		on 01.01.2020		on 01.01.2021	
	units	%	units	%	units	%	units	%
Registered enterprises, total	1540592	100	1577747	100	1603839	100	1610496	100
Including those headed by women	648 128	42,1	665 973	42,2	677 390	42,2	680 897	42,3
Operating enterprises, total	1145994	76,4*	1241328	80,6*	1330244	84,3*	135711	84,6*
Including those headed by women	492 166	42,9	536 270	43,2	575 524	43,3	587 284	43,3

*-calculated as a share of the previous year's indicator

Source: Elaborated by Authors based on data from women and men of Kazakhstan / statistical collection/ in Russian, www.stat.gov.kz

For Kazakhstan, small and medium-sized women's businesses are concentrated in wholesale and retail trade, services, agriculture, education, and real estate transactions. Such concentration in the service sector is due to low costs, high demand due to periodic or household needs, lack of borrowed capital, the ability to self-study and apply skills and abilities in business. About 78 % of women entrepreneurs are individual entrepreneurs, the rest is occupied by legal entities and peasant farms.

METHODOLOGY AND RESULTS

In this research, secondary data from the Bureau of National Statistics of the Republic of Kazakhstan were used, in particular, indicators of gender statistics. We considered demographic indicators for the number of men and women, the number of employed and directly indicators characterizing the development of small and medium-sized businesses in the context of women/men. Indicators were used for cluster analysis - the number of small and medium-sized enterprises run by women, the number of people employed in small and medium-sized businesses headed by women, gross regional product per capita and average amount of credit granted to

women. It should be noted that there are insufficient indicators of gender statistics and the further expansion of the list of these indicators will make it possible to better identify problems and stimulate changes to achieve gender equality.

In addition, the choice of variables for analysis is determined by a different combination of economic activity, financial stability and gender characteristics in the regions. As the authors show [22-24], these factors have a significant impact on the level of development of women's business in the country.

In the study, a comparative static analysis, and statistical methods, including cluster analysis as a grouping method is employed, correlation analysis.

To select the number of clusters from the available data, the Elbow method ('elbow method') was used. He considers the nature of the variation in the spread with an increase in the number of groups. For the analysis, a hierarchical type of clustering was used based on the Ward method, which uses methods of analysis of variance and minimizes the sum of squares for any two clusters that can be formed at each stage. As a visualization of hierarchical clustering, we built a dendrogram.

In preliminary analysis, an adjusted indicator is used. Since there was a scatter of values in the dataset across indicators, standardization was done based on the mean value and standard deviation using the formula:

$$z = \frac{x_i - \mu}{\sigma} \quad (1)$$

where z is the value of the indicator after standardization, x_i is the actual value of the indicator, μ is the mean value, σ is the standard deviation. Cluster analysis was carried out using the 'R' software, designed for statistical processing and data visualization.

The regions of the republic differ in terms of population, territory, and socioeconomic context in the country. To analyze regional characteristics and identify the relationship between the level of development of regions and the state of women's entrepreneurship, the regions of the Republic of Kazakhstan were clustered according to individual factors that characterize the ecosystem of women's entrepreneurship:

a) the number of small and medium-sized businesses run by women per 1,000 employable women, is an indicator of the aspect of decent employment, that characterizes the position of women in business. At the same time, small business entities are understood as individual entrepreneurs, without forming a legal entity with an average annual number of no more than fifty employees as well as legal entities engaged in private entrepreneurship with an average annual number of no more than fifty employees and an average annual value of assets for the year not more than sixty thousand times the monthly settlement indicator established by the law on the republican budget for the corresponding financial year. Medium-sized businesses include individual entrepreneurs and legal entities engaged in private business, regardless to small and large businesses [37]. For a more correct comparison in the territorial context, relative indicators per 1,000 employable women were used.

b) the number of people employed in small and medium-sized businesses led by women is the number of people working in operating SMEs led by women, per 1000 employed people.

c) gross regional product value per capita is an indicator that characterizes the economic performance of the region.

the average size of a loan issued to women is an indicator that characterizes the micro-crediting of women entrepreneurs and is calculated as the ratio of the amount of loans issued to women to their number by region according to the data of Joint-Stock Company the 'Damu Entrepreneurship Development Fund' (Bureau, Women and men of Kazakhstan / Statistical collection/).

In the optimal number k is three is selected since after three the curve begins to show diminishing returns.

A result of hierarchical type of clustering based on the Ward method is presented with a dendrogram below (Figure 1).

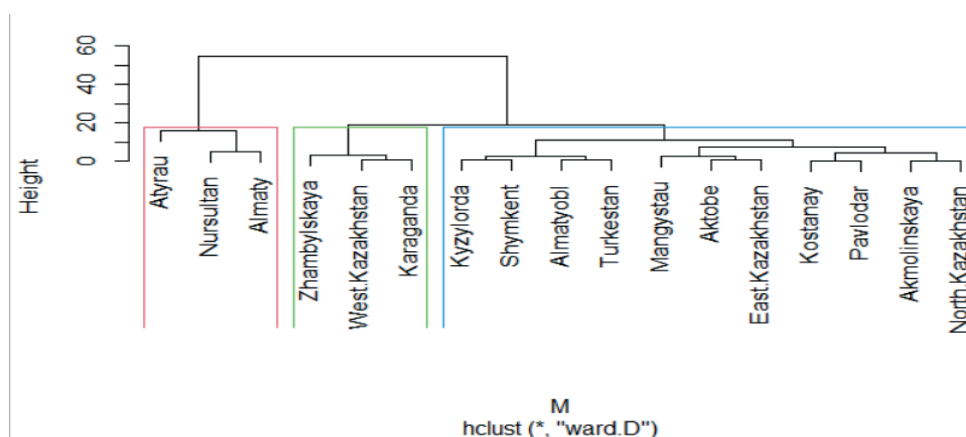


Figure 1 – Dendrogram of the distribution of regions by clusters

Note – compiled by the authors

The analysis results show that three clusters are formed. The first cluster includes the cities of Almaty, Astana and Atyrau. The second cluster included three regions: Zhambyl, West Kazakhstan and Karaganda. The third cluster is represented by the city of Shymkent, as well as Almaty, Kyzylorda, Turkestan, East Kazakhstan, North Kazakhstan, Kostanay, Akmola, Pavlodar, Aktobe and Mangystau regions.

Descriptive statistics show variation across regions in the number of businesses run by women. The smallest number is observed in the North Kazakhstan region (12.3 thousand units), and the largest number is expected in Almaty (85.3 thousand units, which is 7 times more). Accordingly, the number of employed in these regions is proportionally located.

Table 2 – Grouping of regions by the main indicators of cluster analysis as of January 1, 2021

№	Region	WH-SMEs*	EWHSMEs	GRP per capita	NoB	LW	ALW	NIoA
1	Atyrau	23 973	37 453	11883.2	37	625	16.8	215076
	Nursultan	65 064	116 564	6873.6	209	1 550	7.4	174396
	Almaty	85 363	258 394	6913	23	223	9.6	164721
	on average	58133.3	137470	8556.6	90	799.3	11.3	184731.0
2	West Kazakhstan	19 568	30 681	4151.2	141	3 115	22.1	112319
	Zhambylskaya	27 267	37 945	1675.8	142	4 339	30.6	80516
	Karaganda	42 245	70 455	4431.7	78	1 887	24.2	130552
	on average	29693.3	46360.3	3419.6	120	3113.7	25.6	107795.7
3	Akmolinskaya	20 674	34 949	3102.5	56	872	15.6	107224
	Aktobe	28 427	44 582	3329.8	91	775	8.5	98360
	Almatyobl	50 839	71 391	1805.2	953	1 105	1.2	86606
	Kostanay	24 054	52 517	3314.5	337	1 374	4.1	105856
	Kyzylorda	23 221	27 869	2033.3	1025	1 631	1.6	85142
	Mangystau	24 639	44 054	4335.1	48	623	12.9	141506
	Pavlodar	20 330	46 464	4151.4	117	891	7.6	119334
	North Kazakhstan	12 326	24 574	2877.7	87	1 553	17.8	103292
	Turkestan	45 344	57 370	1174.2	697	1 843	2.6	63443
	East Kazakhstan	42 394	75 130	3369.8	28	455	16.3	111632
	Shymkent	31 556	47 921	2360.3	1547	4 088	2.7	75725
	on average	29436.7	47892.8	2895.8	453	1382.7	8.3	99829.1
	Total	587284	1078313	-	5616	26949	-	-

Note – calculated by the authors (based on (Bureau, Regions of Kazakhstan in 2020 / Statistical yearbook / in Kazakh and Russian)

*note: WH-SMEs – number of SMEs headed by women, units; EWH-SMEs – the number of employees in SMEs headed; GRP per capita – GRP per capita, for 2020, thousand tenge; NoB – the number of borrowers; LW – the amount of loans granted to women, million tenge; ALW – the average size of the loan issued to women, million tenge; NIoA – nominal cash income on average for 2020, tenge.

Discussion. Consider each cluster separately. The first cluster includes Almaty, a large, economically developed, financial center with a population of more than 2 million people [38]; Astana is the capital and political center of the republic with a developed social and economic infrastructure, the functioning of small and medium-sized businesses, as well as the Atyrau region with rich oil and gas fields.

About a third of active women entrepreneurs are concentrated in this cluster, only 25 % of which are in two cities. More than 400,000 people or about 38 % of the total number of employees in enterprises headed by women are employed in these small and medium-sized enterprises. On average, almost 200 out of 1,000 employed people employ women, and there are about 175 women's enterprises per 1,000 able-bodied women, most of whom are self-employed.

This cluster forms more than 40 % of the country's gross domestic product, respectively, characterized by a high level of gross regional product per capita, exceeding other clusters by 2-2.5 times. At the same time, the largest share of the gross value added of SMEs in the formation of the GRP of the regions is in Astana and Almaty (56 % and 49 %, respectively). This is primarily due to the high volumes of industrial production (oil, gas, etc.) for the Atyrau region, the share of the business sector, the production of goods and services, and the volume of investments in the fixed capital of the two cities.

A correlation analysis of the relationship was carried out between the individual indicators. The higher the level of development of the region, the higher the nominal cash income per capita ($r = 0.966$), the greater the number of SMEs per 1000 people ($r = 0.642$). In regions where the income of the population is higher, there are more opportunities for the development of entrepreneurship, including the same dependence is observed both for all enterprises and for enterprises headed by women ($r = 0.6209$). At the same time, the lower the level of gross regional product per capita, the greater the proportion of the population with incomes below the subsistence level ($r = -0.518$).

For the first group of regions, the smallest number of women debtors is observed, while in Almaty the smallest number of loans issued to women with the smallest amount among other regions of Kazakhstan, less than 1 %. Compared to other regions, the proportion of women, especially in two cities, who resort to lending is relatively lower. The smallest share of the gross value added of SMEs in the GRP of the region is in the Karaganda region (17.9 %), and the largest is in the West Kazakhstan region (34.1 %), but more than 80 % is small business.

The second cluster is represented by Zhambyl, West Kazakhstan and Karaganda regions, which geographically represent the southern, western, and central parts of the republic. The manufacturing industry, retail trade and agriculture form a large part of the gross regional product of the Zhambyl region, the industrial orientation is typical for the West Kazakhstan region, the manufacturing and mining industry - for the Karaganda region.

These regions collectively account for about 20 % of all female entrepreneurs in the country (or 120 female-led entities per 1,000 able-bodied women) and 13 % of women employed in SMEs (on average, about 94 people per 1,000 employed people).

A characteristic feature is the high level of average lending to women entrepreneurs, on average about 25 million tenge, which is 2-3 times higher than the regions of other groups.

In the Zhambyl region, the low contribution of the gross regional product to the country's economy is correlated with a low level of income per capita, a high share of the self-employed population in comparison with other regions. Nevertheless, there are resources for the development of agriculture, trade, and the possibility of realizing the export potential.

The predominance of the mining sector of industry, typically 'male' industries is typical for the economy of the West Kazakhstan region. There is also a low level of vocational education, lack of awareness about the services of conducting and supporting entrepreneurial activities of women in the West Kazakhstan region [39].

The downward trend in the population associated with migration and the problem of the development of single-industry towns, dependence on large industrial enterprises can be identified as weaknesses for the Karaganda region [40]. These problems affect the quality of the labor market and the creation of new jobs. In this term, the expansion of the business sector by providing funding / subsidizing for women entrepreneurs through the implementation of the state programs 'Business Road Map – 2025', 'Economy of Simple Things' will contribute to the development of employment in single-industry towns.

The third cluster includes 11 regions. A characteristic feature of the economy of the northern and eastern regions is the development of industry, the manufacturing sector and agriculture. Given that many of them are industrial-agricultural regions, state support for the agricultural sector is relevant for them. The southern regions, whose economy is represented by mining, manufacturing, and agricultural development, are characterized by a high population density, active state support through the implementation of state programs to support the business activity of the small and medium business sector. The economy of the city of Shymkent is represented by the manufacturing industry and a developed trade sector, considering the needs of the population and business opportunities. A high demographic potential has been formed here due to natural as well as migration growth.

Pavlodar and Kyzylorda regions have the smallest share of gross value added of small and medium-sized businesses in the GRP of their regions (18.8 % and 17.6 %, respectively), the largest in Almaty region (32.4 %). The southern and northern regions have low rates of gross regional product per capita. For the Turkestan region, where a high proportion of the population with incomes below the subsistence minimum observed a low proportion of female entrepreneurs in the total number of entrepreneurs ($r = -0.7277$).

In terms of the number of women entrepreneurs, the third cluster includes more than 55 % of the total number, and half of those employed in women's enterprises. For Almaty and Turkestan regions, a significant proportion of women entrepreneurs, in addition to individual entrepreneurs, are peasant (farm) enterprises (25 % and 35 %, respectively).

It should be noted that for this group of regions, the average amount of a loan issued to a woman is 8.3 million tenge, but they represent almost 90 % of women borrowers from the total number. The fact that in the southern regions there are more women entrepreneurs, they often receive loans for amounts significantly less than representatives of other regions.

CONCLUSION

The analysis of women's entrepreneurship in the regions shows differences in the level of entrepreneurial activity of women in Kazakhstan. In addition, the analysis allows us to identify key aspects affecting women's entrepreneurship, which can become the basis for the development of individual support programs in each region. It is necessary to take into account the peculiarities of each region in order to effectively stimulate and develop women's business.

a) In Kazakhstan, there is differentiation by regions in terms of economic and social indicators. The economic uneven development of regions is reflected in the social aspect at the level of development. Almost all regions are characterized by problems of the self-employed population, spontaneous trade, high unemployment, poor IT infrastructure in rural areas [41]. The socio-economic development of the regions directly affects the entrepreneurial activity of women in the regions. The higher the standard of living of the population in the region, the more encouraged lending for large amounts, the larger the size of the loan. This is because of the opportunities for collateral, and the larger the enterprise in terms of the number of employees, the greater the level of the loan issued.

b) Women from rural areas require special attention. Insufficiency of financial resources, limited access to public resources and services, low collateral opportunities hinder the realization of women's economic potential. Emphasis should be placed on the development of single-industry towns and villages, and the development of the non-primary sector. To narrow the gap, it is necessary to develop special programs to improve indicators that consider the specifics of the regions, to revise regional programs in order to increase efficiency for small farms and women's micro-businesses.

c) Women's business is not focused on innovation and is more focused on meeting the needs of the local and local market, the share of women in large businesses is insignificant, which indicates a small participation of women entrepreneurs in the export of products. For bordering regions, it is necessary to use export opportunities, increasing the competitiveness of products.

d) In general, the proportion of women entrepreneurs needs to be increased, in this regard, the lack of funding and administrative barriers is one of the main problems in the regional aspect. Despite the existence of existing government programs to support entrepreneurship, there are not enough programs aimed at the broad involvement of women in business.

e) As the most demanded measure of state support, women used deferred payments [28], preferential loans, subvention of rent for premises owned by the state and the quasi-sector, exemption from pension and social contributions from the wage fund. Regional centers for the development of women's entrepreneurship were opened and began their work [42]. However, Kazakhstan still has to overcome a number of obstacles to improve the country's entrepreneurial ecosystem, such as unfavorable conditions for business, distrust of the current financial system in the republic and, accordingly, the passivity of entrepreneurs, which leads to a decrease in trust in the state and its structures [43].

Many countries are characterized by a developed network of entrepreneurial ecosystems [16], in this regard, Kazakhstan should also expand the development of the entrepreneurial ecosystem.

Women are still underrepresented in large business. In this term, there are stereotypes that some activities are purely male, and women can work in certain ones. However, the state is taking measures to train girls and women in technical specialties and in the STEM in general. To equalize the chances of men and women to build a career in the STEM industries, employment policy [44] should begin with the period of school vocational guidance.

It is necessary to take into account the socio-economic context of the region when forming strategies and programs to support women entrepreneurs. Given that government programs have an impact, it is necessary to consider the possibility of adapting such programs to single-industry towns, taking into account migration trends and labor market problems.

Changing and analyzing regional social and economic processes, such as migration, will make it possible to anticipate possible problems and respond to them in order to create conditions for the development of women's entrepreneurship.

Awareness should be raised and educational programs should be introduced that create equal opportunities for women in STEM professions.

Recommendations. The study provides to the empirical evince of women's entrepreneurship through the analysis of various scientific studies on the regional characteristics of women's entrepreneurship on the example of the Central Asian Republic of Kazakhstan, as well as on the resolution of the problems faced by women entrepreneurs in Kazakhstan. The results of the study can be used in the development of appropriate policies and programs to support women's business, and as shown the calculations, the role of women's business is significant both in the economy of many countries and in Kazakhstan.

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ӘЙЕЛДЕР КӘСІПКЕРЛІГІНІҢ ӨНІРЛІК ДАМУЫН БАҒАЛАУ: ҚАЗАҚСТАННЫҢ ЖАҒДАЙЛЫҚ ЗЕРТТЕУІ

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АНДАТПА

Дамушы елдер контекстінде әйелдер бизнесін дамытуға және қолдауға бағытталған зерттеулер ерекше назар аударуды қажет етеді. Бұл *талдаудың мақсаты* Қазақстандағы, экономикасы дамушы елдегі және Орталық Азия елдері арасындағы көшбасшы әйел кәсіпкерлердің өнірлік даму ерекшеліктерін, сондай-ақ пандемиядан кейінгі кезеңде әйелдер кәсіпкерлігін мемлекеттік қолдау саясатын талдау болып табылады.

Зерттеу әдістемесі негіз ретінде статистикалық деректерді талдаудың статистикалық әдістерін, кластерлік талдауды қамтиды.

Зерттеудің құндылығы. Зерттеу республика өңірлерінде әйелдер кәсіпкерлігінің біркелкі емес даму себептерін анықтауға және мемлекеттік қолдауды жүзеге асыруға бағытталған.

Зерттеу нәтижелері. Авторлар өңірлердің әлеуметтік-экономикалық дамуы өңірлердегі әйелдердің кәсіпкерлік белсенділігіне тікелей әсер етеді деген қорытындыға келеді. Өнірлік дамудың экономикалық біркелкілікті даму деңгейінің әлеуметтік аспектісінде көрініс табады. Ауыл әйелдерінің экономикалық әлеуетін пайдалану моноқалалар мен инфрақұрылымды дамытумен, сондай-ақ өңірлердің ерекшеліктерін ескеретін бағдарламаларды әзірлеумен байланысты. Алайда, кәсіпкерлікті қолдаудың қолданыстағы мемлекеттік бағдарламаларының болуына қарамастан, әйелдерді бизнеске кеңінен тартуға бағытталған бағдарламалар жеткіліксіз және елдің кәсіпкерлік экожүйесін жақсарту үшін бірқатар шаралар қабылдау қажет.

Түйін сөздер: әйелдер кәсіпкерлігі, өңірлер, Қазақстан, мемлекеттік саясат, гендерлік экономика.

ОЦЕНКА РЕГИОНАЛЬНОГО РАЗВИТИЯ ЖЕНСКОГО ПРЕДПРИНИМАТЕЛЬСТВА: КЕЙС КАЗАХСТАНА

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АННОТАЦИЯ

Исследования, посвященные развитию и поддержке женского бизнеса в контексте развивающихся стран, требуют особого внимания.

Целью исследования является анализ особенностей регионального развития женщин-предпринимателей в Казахстане, стране с развивающейся экономикой и лидере среди стран Центральной Азии, а также политики государственной поддержки женского предпринимательства в постпандемический период.

Методология исследования в качестве основы охватывает статистические методы анализа статистических данных, кластерный анализ.

Оригинальность / ценность исследования. Исследование направлено на выявление причин неравномерного развития женского предпринимательства в регионах республики и осуществление государственной поддержки.

Результаты исследования. Авторы приходят к выводу, что социально-экономическое развитие регионов напрямую влияет на предпринимательскую активность женщин в регионах. Экономическая неравномерность регионального развития отражается на социальном аспекте уровня развития. Использование экономического потенциала сельских женщин связано с развитием моногородов и инфраструктуры, а также разработкой программ, учитывающих специфику регионов. Однако, несмотря на наличие действующих государственных программ поддержки предпринимательства, программ, направленных на широкое вовлечение женщин в бизнес, недостаточно, и необходимо принять ряд мер для улучшения предпринимательской экосистемы страны.

Ключевые слова: женское предпринимательство, регионы, Казахстан, государственная политика, гендерная экономика.

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