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Women's entrepreneurship – a promising potential for economic development

Abstract:

Object: The article describes the trends in the development of women's entrepreneurship in the second half of the 19th century and in the early 20th century, which are established on the basis of statistical materials, measures taken by the country's leadership, and facts of interest to readers. Ways of overcoming the identified barriers are suggested to enable women to realize their ideas and benefit the society.

Methods: When writing the article, a general scientific methodology was used to analyze the theoretical and practical materials on the development of women's entrepreneurship. Based on the assessment of the development of women's business in the historical aspect and comparative analysis, as well as using a systematic approach, an assessment is made of the role of women's entrepreneurship in the economy of Kazakhstan.

Findings: The active development of the social group of business women with equal participation in the market contributes to the effective promotion of a number of socio-economic and political tasks of the state and creates favorable conditions for the economic growth of the country's economy.

Conclusions: Statistical materials show that the development of women's business in the subsequent period was notable for its intensity regardless of objective and subjective reasons that created difficulties for female entrepreneurs. The entrepreneurial potential of women can significantly contribute to the implementation of new priority projects of socio-economic development.

Keywords: women's entrepreneurship, shuttle business, family business, small and medium business.

Introduction

Among the problems of small and medium-sized enterprises (SME), the development of women's businesses is of great importance. A woman can create new forms and reinforce old ones, self-selected dangers, ignoring differences in starting positions, different requirements for doing business (accumulation, influence, education) and the need for women to perform family and economic functions.

It is difficult not only for women, but also for men in small towns and villages that dominate the country. It is important to note that there is a global development trend of companies involving women, especially managers.

Women today are entrepreneurial, ambitious and in no way inferior to men in their entrepreneurial abilities (Raimanova Z.I., 2019). The entrepreneurial potential of women can make a significant contribution to socio-economic development. Women often run businesses in the sectors of household, education, social assistance, publishing, clothing, food, recreation and tourism – activities aimed at improving the quality of life. This determines the importance of women's entrepreneurship.

Many women who have become “entrepreneurial mothers” around the world not only work for themselves and their families, but also contribute significantly to local and national budgets. However, small business managers, including women, have learned how to prepare various development programs and report on the success of these programs. An important reason for maintaining this status is the interest of large companies, among which there are many foreigners. Small businesses are really small in size (Liñán, F., Jaén, I., & Martín D., 2022).

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Literature Review

Women's entrepreneurship emerged in the second half of the 19th century as a form of women's participation in public life, indicating their growing importance, especially in the field of entrepreneurship. The increase in the number of women in business was influenced by the law of June 10, 1857 “On allowing merchant's wives to issue certificates for their trade separate from their husbands” (Law of June 10, 1857). Three groups of women were allowed to engage in business: merchant widows (the most numerous), married merchant women, unmarried merchant daughters. After a series of radical reforms that Alexander has undergone since the age of 19, February, 1961. Over the years and with each step in economic development, Alexander Elder became more and more active in business, Ailder destroyed his business prospects. So already in 1884 for 27,235 years, out of 27,235 companies, women owned 1,454 companies, or 5%; in 1887; 1684 out of 34 723 (also 5%). The number of companies run by women increased by 16%. The proportion of women factory owners was highest in the food and textile industries, at 9.2% and 7.7% respectively in 1884 and 1897 years – 10.6% and 6.9% of all factory owners (Gregori, 2003). In the early 20th century, women were among the most attractive in the world.

This was contributed by changes in the status of women in society, increasing the level of education, household and business culture and the introduction of women's rights to personal property ownership. Entrepreneurship, or business, as it was then called, was engaged in by nobles, merchants, burghers, wealthy peasant women and other categories of people with capital. Since many entrepreneurs are starting businesses in their former profession, and the State social security system in these countries is dominated by women, it is expected that the number of women entrepreneurs will increase after the privatization of the State social security system. Women's entrepreneurship not only provides a livelihood for women themselves and their children, but also provides a good education not only for sons, but also for daughters (Tilmar M. et al., 2022).

Methods

High growth of entrepreneurship in 19th century has attracted many new entrepreneurs to its economic program, including women entrepreneurs who have contributed to the economy and gained influence in the global market. For example, the beginning of market reforms with the approval of Presidential Decree 65.29 in neighboring Russia in 1992-1996 influenced the emergence of a service center among women entrepreneurs, January 1992. The struggle for Freedom (Decree of the President of the Russian Federation of January 29, 1992) according to experts, up to 10 million jobs has been created at all levels of service implementation. In addition, transport dealers have stepped up the work of travel agencies using all types of transport within the country and abroad. In addition, the problem of the lack of public services in the country at that time was taken very seriously. The service annually imports consumer goods worth up to 5-7 billion yen. A brave and persistent husband, more than half of whom were women of various professions and educational standards, who worked in extremely difficult conditions without the help of the government, after which they decided to start their own business with employees.

It should be noted, as noted by the sociologist S.Y. Barsukova, that the main reasons for the prioritization of services and trade in the development of women's entrepreneurship include the following:

- Women's previous experience, including homework, develops sufficient skills and knowledge to work in these areas;
- Women are less likely to get a technical education, which prevents them from starting a business in construction, transport and industrial production;

It is difficult for women to borrow money, which means that “non-traditional” industries need more initial capital than women;

- Personal dignity of the “Motherland” in relations with colleagues, traditions.

It is important that with the collapse of the USSR, all spheres of life in Kazakhstan, as in other post-Soviet countries, fell into a deep recession that was overcome in the early 2000s. Historically, such developments have been imposed.

The socio-economic sphere in Kazakhstan is characterized by a dynamic combination of progressive and traditional features, which is also manifested in the principles of the choice of industries by women entrepreneurs. A unique feature of women's entrepreneurship in Kazakhstan is its one-time nature. Wayne's wife is an oracle who works for himself and appoints himself, but he is forbidden to do so. This is a lobby “rich place”, but at the same time very unreal. Thus, according to 2020 data, the unemployment rate among women in Kazakhstan was 5.4 %, with the overall unemployment rate for the country at 4.9 %. This is evi-

dence of patriarchal traditions in Kazakhstan's society and, among other things, gender discrimination: employers prefer to hire men; therefore there is a higher unemployment rate for women than for men.

There is labour discrimination against women, which in turn is confirmed by data on the ratio of men's to women's wages (Table) (<https://gender.stat.gov.kz>).

Table. Ratio of women's wages to men's wages

Republic of Kazakhstan	Unit	Year											
	%	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
		34,0	32,0	30,5	32,2	33,0	34,1	31,4	32,2	34,2	32,2	25,0	21,7

Analyzing statistical data, we note that the average gender wage gap in the Republic of Kazakhstan is 21.7%

At the current stage of economic development the labour market is influenced by the depressed state of the regions and a number of socio-economic factors.

The regional economies are characterized by:

- severe distortion of commodity and resource markets
- lack of consumer and producer information;
- process of radical structural transformations in the economy and society;
- unbalanced prices, supply and demand;
- low incomes (and a low standard of living);
- dependence on agricultural production and fuel and raw material exports
- subordinate position, dependence and vulnerability in the system of international relations.

A women's company can attract relatives and employees. In addition, this is a distinctive specification. Women's business is mainly focused on various types of services, pink trade and nutrition, light activity and other sectors of the national economy. A business woman has a huge and widely promoted socio-economic and political potential. The fact is that a society can be healthy and efficient if it has a large middle class that deprives economic and political stability. The main honor of the middle class is in small and medium-sized businesses. This is where women's entrepreneurship can play a major role in the development of the domestic economy and society as a whole. In practice, women read weaker sex articles all the time. At this time, the investigation carefully leads the woman into the family and exposes the opposition to the common life. Remember the activities of women during the Second World War, both at the front and behind. Physically and psychologically, they were older than men. Nature has endowed them with additional physiological functions deprived of a person, limiting the development of their aesthetic potential. And in 2012, a study by the international consultant McKinsey & Company found that companies work by women, they have 56% more nailed than those who work by men. In 2016, the international auditing firm Ernst & Young, based on the collections of financial results of 22,000 public companies in 91 pages, found an organization with 30 percent female in its management team that received an additional 6 cents of net profit.

The functions of women entrepreneurs in the modern world are seen in strengthening the social orientation of the business sphere and in increasing the stability of the economy by introducing into the business sphere a number of feminine qualities that perform a stabilizing role. It should be noted that enrichment of the business environment with fundamentally new elements of doing business inherent in female psychology can be considered in the classical sense of innovation.

In our practice, women entrepreneurs are a relatively new socio-professional group in the social structure of society, defined both by objective criteria: they are engaged in a common professional activity – entrepreneurship in the structure of the social division of labor, and by subjective ones (identifying themselves as members of this group, having common professional interests, employment motives, etc.). Entrepreneurship is still a predominantly male field of activity. Initially, as mentioned above, most entrepreneurs in southern China are engaged in small business. In addition, there is a division of labor based on gender: 1) the construction and transport industries are the least developed by women; 2) the industrial sector, agriculture, wholesale trade, market functioning activities, the financial sector do not have a pronounced gender component; 3) retail trade, catering, science, culture, and healthcare are the most actively mastered by women (Barsukova S.Yu., 1999).

Support for women's entrepreneurship is one of the world's socio-economic trends. The UN is a pioneer in this field. The Beijing Platform for Action, adopted by the Fourth World Conference on Women in 1995,

highlighted the need to increase support for women entrepreneurs, including by providing access to official financial instruments in the vocational training markets.

The results of 2017 surveys show that 98% of women are positive about running their own businesses. Minors, people with disabilities, residents of mono cities and villages are the most vulnerable women in this situation. The unsatisfactory demographic situation, the instability of family relations, the increase in divorces, especially in recent years, and low wages are pushing women to start their own business that can provide financial well-being. The development of women's entrepreneurship is negatively affected by imperfect legislation, in which even the term “women's entrepreneurship” is missing. The essence of entrepreneurship in general form completely ignores the specifics of its female segment, which can play a significant role. People who do not have the necessary funds want to engage in small business, especially women's entrepreneurship. The lack of initial capital, which is the basis for starting your own business, “eradicates” a significant number of men and women who can become productive businessmen.

In most countries, women's business is a distinct segment of the entrepreneurial sphere, which has received a lot of attention. It is created with multi-faceted government support, reducing women's unemployment and social tensions in society. In many countries comprehensive support is given to women with minor children. In the UK, there is even a new term “mumpreneur” – working mother.

Mumpreneurs of the UK, who run the Campus for Mums programme, have been established. As a result, 300 thousand business mums bring about 7.4 billion pounds annually to the British economy (Bazhenov, A. Yu. 2018). As practice shows abroad, the most successful niches of entrepreneurial ideas for mothers are services related to solving children's problems, handicrafts, personalized baby products and social services.

In general, it should be noted that women's entrepreneurship in Kazakhstan faces the classic problems of small and medium-sized businesses. The established Fund for Sustainable Development and Support of Women's Entrepreneurship, which was established in June 2018 within the framework of the IV Congress of the Council of Business Women of NCE RK “Atameken” is a good tool in development. The Foundation was created due to the great desire of the founders to build a sustainable platform for the implementation of effective mechanisms to support women's entrepreneurship.

The Foundation implements projects aimed at empowering women who want to implement their ideas in entrepreneurship, create new jobs and increase family income.

It should be noted that at the International Congress of Women's Entrepreneurship in Astana, Prime Minister of the Republic of Kazakhstan Alikhan Smailov stressed that today women make up almost 50% of the workforce in the country. The number of legal entities headed by women increased by more than 9% and reached 625,100 by the end of 2021. The contribution of women's entrepreneurship today is about 40% of the country's GDP. Kazakhstan ranked 65th among 146 countries in the World Economic Forum's Gender Gap report, which is 15 positions better than in 2021. Significant progress has been made in the section “Economic participation and opportunities”, where Kazakhstan has risen from 47th to 29th place.

Women's Entrepreneurship Support Centers were opened in every region of the country to help empower rural women and promote their sustainable economic growth.

More than 7 thousand women have applied for consultations; more than 30% of clients are from a socially vulnerable category of the population who are just planning to start their own business.

Within the framework of the Congress of the Council of Businesswomen of NCE RK “Atameken”, a Memorandum was signed between the People's Bank of Kazakhstan and the Council of Businesswomen of NCE RK “Atameken” on launching a Women's Business Lending Program from 5 to 7% per annum. Women can receive up to 10 million tenge in one hand for the development of their business without restrictions on the fields of activity. The maximum loan term is 7 years. Applications for a loan are accepted in the Regional Councils of Businesswomen of NCE RK “Atameken”, which today is a good support for women.

The Council of Businesswomen of NCE RK “Atameken” with the support of the Asian Development Bank has launched an educational project “Development of women's entrepreneurship in rural regions” since 2019. The aim of the educational project is to develop women's entrepreneurship in rural regions, increase access to finance, provide incentives for women's entrepreneurship to engage in business, increase gender equality in the economic sphere and increase women's employment in rural regions.

It is important to note that over the past few years, work has been carried out to support and develop women's business, the transformation of the economy orients the population to active promotion, but at the same time there are socio-gender features associated with the traditional patriarchal way of Kazakhstan society (G.S. Akybayeva, A.O. et al., 2022).

Results

As a result, it should be noted that at the International Congress of Women's Entrepreneurship in Astana, Prime Minister Alikhan Smailov emphasized that today women make up almost 50 % of the labour force in the country. The number of legal entities headed by women increased by more than 9 % and reached 625,100 by the end of 2021. The contribution of women's entrepreneurship today is about 40 % of the country's GDP. Kazakhstan ranked 65th among 146 countries in the World Economic Forum's Gender Gap report, which is 15 positions better than in 2021. Significant progress has been made in the section "Economic participation and opportunities", where Kazakhstan has risen from 47th to 29th place.

Discussions

Women's entrepreneurship is now on the global agenda of all major international organizations. In order to promote women's entrepreneurship and raise the profile of women entrepreneurs, the UN has created Women's Entrepreneurship Day (WED), celebrated every year in 144 countries since 2014 on November 19.

The most interesting, in our opinion, is the experience of the development of small and medium-sized enterprises in China, which not so long ago was considered a hopelessly underdeveloped country by historical standards, and which is now "on the heels" of the United States. The main thing is that they control large amounts of capital and actively contribute to socio-economic processes in the country. To promote women's business, the Chinese government uses mostly well-known means and methods, weakening or strengthening them in different combinations depending on the changing market conditions. State and civil society organizations are effectively engaged in this work. According to Forbes magazine, in 2017, of the 88 richest women in the world, with a fortune of more than \$1 billion, two-thirds were Chinese women. Chinese women, for the most part, clearly demonstrate that it is not connections and money from close relatives that lead to business success, but rather daily hard work and constant creative thinking. For example, one of the world's top 20 billionaires is Zhang Yin, a Chinese woman who created her business at the age of 28 thanks to landfills in the US.

The finished products, in the form of cardboard packing boxes, were in high demand as the volume of Chinese shipments to the US and other countries increased. Today, Zhang Yin, 60 years old, has a fortune of more than \$4 billion. If the right conditions are created for our enterprising women, they will turn out thousands of huge mounds of rubbish around cities and towns, where useful recyclables abound in a short time.

To further develop and support women's entrepreneurship, it is necessary to take the following measures:

- Creation of a law or a department to support women's entrepreneurship;
- A comprehensive program of assistance to women's entrepreneurship based on cooperation between the government, society and the business sector;
- Creation of a special unit for the promotion and support of women's entrepreneurship in regional programs for the development of small and medium-sized businesses;
- In small towns, villages and rural areas, it is difficult for women to find a job that gives tax benefits to single mothers and mothers with many children;
- Promotion of distance learning, employment of women and other forms of entrepreneurship.

You don't need to be an expert to understand that small and medium-sized businesses and employees have problems. They have no hope; they create conditions for small foreign companies, provide them with a high standard of living and invest heavily in the state budget we have planned. But it is easy to organize favorable conditions for this work (J.S. Bulhairova, et al., 2022).

Conclusions

The study has shown that the role of women in modern society is changing rapidly. With the dynamic development of economic relations, the essence of women entrepreneurs is steadily increasing.

Thus, support for women wishing to engage in entrepreneurial activity is one of the most important trends of our time, which is reflected in the relevant laws of international law, as well as in the legislation of individual foreign countries. Various mechanisms to support women's entrepreneurship are widely represented in world practice.

Despite the considerable number of various programmes and measures for the development of women's entrepreneurship, many problems remain unresolved. Unyielding red tape and bureaucracy create many difficulties in setting up enterprises, in their operation, and even in closing them down. Due to state budget cuts, spending to support small businesses, including women's businesses, has also decreased; women's participa-

tion in various areas of public life contributes to both the spread and the selection of new ideas. The rationale is that when women have an effective voice, the diversity and quality of information and ideas received by decision makers increases. Policies and even important decisions in the private sector are not formulated by political or business leaders in a vacuum, but are shaped through interaction with interest groups, experts and the media (Dahlum, S. et al., 2022).

Women's entrepreneurship today is very much in need of future development and improvement, hence the development of special programmes for state support for women entrepreneurs. Measures need to be developed to implement relevant state policies in this area.

As it became known, these barriers are both internal and external. It is therefore necessary to minimize these barriers in order for women's entrepreneurship to develop properly on the existing business platform. It is necessary to minimize thresholds so that women are not afraid to open their own business structures, are not afraid to implement their ideas and bring benefit to the society all managerial measures should be aimed at solving problems of entrepreneurship development, which are typical for women's business, and at the same time should be systematic.

In general, it should be noted that modern economic realities complicate the practice of entrepreneurship, but at the same time women are actively involved in these processes. Women entrepreneurs are a relatively new socio-professional group in the social structure of society, which in turn solves a number of socio-economic problems of the state.

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Әйелдер кәсіпкерлігі — экономиканы дамытудың перспективалық әлеуеті

Аңдатпа:

Мақсаты: Мақалада XIX ғасырдың екінші жартысы мен XX ғасырдың басындағы әйелдер кәсіпкерлігінің даму тенденциялары ұсынылған, олар статистикалық материалдар, ел басшылығы қабылдаған іс-шаралар және

оқырмандарды қызықтыратын фактілер негізінде анықталған. Әйелдердің өз идеяларын жүзеге асырып, қоғамға пайдасын тигізуі үшін анықталған кедергілерді еңсеру жолдары ұсынылған.

Әдісі: Мақала жазу кезінде әйелдер кәсіпкерлігін дамыту бойынша теориялық және практикалық материалдарды талдаудың жалпы ғылыми әдістемесі қолданылды. Тарихи аспект пен салыстырмалы талдаудағы әйелдер бизнесінің дамуын бағалау негізінде, сондай-ақ жүйелі тәсілді пайдалана отырып, Қазақстан экономикасындағы әйелдер кәсіпкерлігінің рөлін бағалау берілді.

Қорытынды: Іскер әйелдердің әлеуметтік тобының нарыққа тең қатысумен белсенді дамуы мемлекеттің бірқатар әлеуметтік-экономикалық және саяси міндеттерін тиімді ілгерілетуге ықпал етеді және ел экономикасының экономикалық өсуіне қолайлы жағдайлар жасайды.

Тұжырымдама: Статистикалық материалдарды талдау кәсіпкерлер үшін қиындықтар туғызған объективті және субъективті себептерге қарамастан, кейінгі кезеңде әйелдер бизнесінің дамуы қарқынды түрде сипатталғанын көрсетеді. Әйелдердің кәсіпкерлік әлеуеті әлеуметтік-экономикалық дамудың жаңа басым жобаларын жүзеге асыруға елеулі үлес қосуға қабілетті.

Кілт сөздер: әйелдер кәсіпкерлігі, алып-сатарлық бизнесі, отбасылық бизнес, кіші және орта бизнес.

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Женское предпринимательство — перспективный потенциал развития экономики

Аннотация

Цель: В статье представлены тенденции развития женского предпринимательства во второй половине XIX – начале XX вв., которые установлены на основе статистических материалов, мероприятий, предпринятых руководством страны, и фактов, представляющих интерес для читателей. Предложены пути преодоления выявленных преград, для того чтобы женщина смогла реализовывать свои идеи и приносить пользу обществу.

Методы: При написании статьи использовалась общенаучная методология анализа теоретического и практического материала по развитию женского предпринимательства. На основе оценки развития женского бизнеса в историческом аспекте и сравнительном анализе, а также с использованием системного подхода дана оценка роли женского предпринимательства в экономике Казахстана.

Результаты: Активное развитие социальной группы бизнес-women с равноправным участием на рынке способствует эффективному продвижению ряда социально-экономических и политических задач государства и создает благоприятные условия экономическому росту экономики страны.

Выводы: Анализ статистических материалов показывает, что развитие женского бизнеса в последующий период отличалось интенсивностью независимо от объективных и субъективных причин, создававших трудности предпринимательницам. Женский предпринимательский потенциал способен внести значительный вклад в реализацию новых приоритетных проектов социально-экономического развития.

Ключевые слова: женское предпринимательство, челночный бизнес, семейный бизнес, малый и средний бизнес.

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