

Developmental Prospects of Women Entrepreneurs in Azerbaijan and an Analysis of the Problems They Face

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Abstract: The greater the size of entrepreneurship in a country's economy, the economy of that country is considered so strong. For this reason, many developing countries pay great attention to entrepreneurship in the process of the transition to a market economy. One of the main problems facing the transition to a market economy is the creation of a suitable work environment and a business environment. The main challenge for these countries is to reduce poverty and achieve prosperity. One of such strategies in the modern world is the growth and development of women's entrepreneurship. It is great importance to explore the subject in the country, which separates the Soviet Union from a planned economy to a market economy, which is a country where entrepreneurial ideas have begun to be formed.

50.1% of the population of Azerbaijan Republic, which is one of the countries where market economy is newly established, consists of females. This study examines their entrepreneurial activities, their role in the economy and the problems they face.

The article discusses the possibilities of applying the experience of countries in this field in the world. In addition, the current situation of women's entrepreneurship in Azerbaijan, development prospects, the role of women in the country's economy, the problems faced by women entrepreneurs have been investigated and analyzed. For this purpose, a survey was conducted for women entrepreneurs, and analyzes were performed using IBM SPSS Statistics 24.0. At the end, suggestions were made based on theoretical and statistical indicators and analyzes, and a developmental perspective was shown.

Keywords: *Terms-entrepreneurship, women's entrepreneurship, development of women's entrepreneurship*

I. INTRODUCTION

The entrepreneurship is one of the most important means in the employment growth, the improvement of the level of prosperity, the poverty reduction in society, and generally in the development of the national economy.

Economic and social development requires entrepreneurial agents, therefore a growing interest both on the part of government authorities for encouraging entrepreneurship, and researchers with the ultimate

objective of uniting understanding of this phenomenon [1].

Entrepreneurship means the creation of new businesses and the activity of introducing new products and processes into existing companies [2], business entity creates jobs, intensifies competition and drives innovation.

There are some perspectives of studies related to the entrepreneurship. We can see changes in their approaches by passing time, ranging from an economic approach, with Schumpeter, to a behavioral and managerial approach, with Drucker, McClelland and other current theorists, who seek to understand the phenomenon from a more holistic viewpoint, such as corporate entrepreneurship studies and gender studies [3].

Women entrepreneurship is functional in the matters such as creation of new work places, the promotion of economic and social development, and the activation of human capital assets, so its research is of great importance. Although the matter we mentioned is very urgent, the wide researches have not been carried out in Azerbaijan, that's why it is needed to research this matter, and to carry out analyses. The immediacy of the problem is of great importance to research it in Azerbaijan as a country separating from the Soviet Union, passing from the planned economy to the market economy, and where the business ideas and thoughts begin to form newly.

The purpose of the research is to reveal the current state of the women entrepreneurship in Azerbaijan, its development prospects, the role in country economy, and the issues confronted by the women entrepreneurs. For this purpose, the questionnaire has been applied to 316 respondents, and the analyses have been carried out through the program IBM SPSS Statistics 24.0.

Learning of the women entrepreneurship issues through this research, to draw attention to the problem areas, the ways of their solution, as well as, the ways of development of the women entrepreneurship have been studied.

II. Literature Review

Entrepreneurship is an important part of the transformation from a centralised planned economy to a market economy [4]

It is now widely recognized that entrepreneurial talent is important for economic growth, innovation and job creation although entrepreneurship has been largely ignored or treated in a highly simplified way in endogenous growth theory, [5] [6]

As mentioned by Berg [7], “the material and the socio-cultural contexts in which entrepreneurship takes place, are also gender-related”. Since at the economic level scholars can claim that women’s entrepreneurial activity can make a significant contribution towards GDP [8], women entrepreneurs’ contribution is affected by specific socio-cultural contexts.

The approach of the present research is behavioral in nature [9], and criticizes the rational view according to which entrepreneurship is a universal phenomenon and immune to gender.

Academics and practitioners emphasize that female entrepreneurship plays a significant role within the context of socio-economic development [10] [11]. Women entrepreneurs create jobs and innovation, and contribute to the GDP of various economies not less than their male counterparts. However, the contributions women entrepreneurs make to society are even more compelling. There is growing evidence that women are more likely to reinvest their profits in education, their family and community [12]. Moreover, the studies showed that women are more eager to start businesses with both social and economic goals and even hybrid ventures [13]. Many studies provide evidence which says about the prominent character of female entrepreneurship in relation to poverty reduction [14] and tend to point out its huge impact on local communities and their surroundings [15].

Women play a significant role in both business creation and generation of workplaces at global level, by contributing effectively to the economy, despite their contribution remains mostly hidden because of the gender bias that exists in both the labour force and society [16].

However, characteristics of women that are thought to be typical of their sex can comprise a major hinder to their career choices, as well as their decision to involve in entrepreneurship. Additionally, as stated by Marlow and Patton [17], associating stereotypical behaviors with either the masculine or the feminine often serves to privilege the former over the latter, thus supporting a hierarchical valuation of habits and characteristics

The research practice related to the women entrepreneurship from the different world researches and their results have been mentioned in the following TABLE I

TABLE I:

<p>1. Leyla Sarfaraz, Nezameddin Faghih and Armaghan Asadi Majd (2014)</p>
<p>The research work analyses that the degree of entrepreneurship’s impact on the economy depends on numerous factors, including the quality, gender composition, and type of entrepreneurial activity. Gender equality and female entrepreneurship are main factors in economic development. This paper studies relations between gender-related economic development and women entrepreneurial activity. They showed the relationship between gender-related development indices (introduced by the United Nations) and different stages of women entrepreneurial activity (created by Global Entrepreneurship Monitor, GEM). It was noted that female entrepreneurial activity is not significantly correlated with gender equality [18].</p>
<p>2. Jennifer E. Jennings, Candida G. Brush (2013)</p>
<p>The research was based on three main goals in this study. The first goal was to document the development of the work known as women’s entrepreneurship research. The second was to evaluate the contributions of this work and third was to discuss both challenges as well as opportunities for scholarship on female entrepreneurs. Another point was that despite many women entrepreneurship research has ostensibly focused on topics similar to those studied by general entrepreneurship scholars. The collected work about female entrepreneurs revealed that entrepreneurship is a gendered phenomenon, that entrepreneurial activity is embedded in families and can result from necessity as well as opportunity, and that entrepreneurs often pursue goals beyond economic gain [19].</p>
<p>3. Ekesionye E. N and Okolo A. N (5 January, 2012)</p>
<p>Investigated women empowerment and participation in economic activities as tools for self-reliance and development of the Nigerian society. This study concludes that major economic activities were crop farming, trading, craft, and food processing, hairdressing and poultry production. These economic activities were funded by women on account of personal savings, family, charities, cooperative societies, loan and credits. Absence of government support, corruption, cultural restrictions, family burden, husband influence and illiteracy were recorded as obstacles faced by women in economic activities. Provision of sustainable land tenure system, soft loans and credits, training Andre-training programmers, establishment of co-operative society would increase women participation in economic activities and societal development in Nigeria [20].</p>

<p>4. Syed Shah Alam, Mohd Fauzi MohdJani, Nor Asiah Omar (May 2011)</p>	<p>growth, relative to the contributions of the entrepreneurs 'counterparts, i.e. the 'control group ', (iv) the role of entrepreneurship in increasing individuals 'utility levels. This study concluded that entrepreneurs have a very important and specific function in the economy. They engender relatively much employment creation, productivity growth and produce and commercialize high quality innovations. However, women cannot be neglected as they account for are relatively high value of GDP, a less volatile and more secure labor market, higher paid jobs and a greater number of innovations and they have a more active role in the adoption of innovations [24].</p>
<p>Searched the key factors which affects the success of women entrepreneurs in Southern region in Malaysia. The findings suggested that family support, social ties and internal motivation affect positively and significantly to the success of women entrepreneurs in the small business. It had also shown that in the past, women rarely went into business not because of lack of interest but because of lack of opportunities A study done in the United Kingdom concluded that the gap between male and female entrepreneurs in the region was disappearing due to the wide opportunities which are being created all over the world for women entrepreneurs to open up businesses [21].</p>	<p>8. Glen Cain's (1966)</p>
<p>5. Hackler, Darrene, Harpel and Mayer, Heike (2008)</p>	<p>The following key findings were revealed: Higher unemployment negatively affected women 's labour force participation rate. The statistics said that wives of unemployed men were more likely to be in the labour force to support family income, than those of employed men. He also analyzed that wage was not as strong a positive determinant of women 's choice to join the labour force. However, wage was still a stronger determinant in comparison to the proportion of wife 's earnings in family income (which itself affects the participation rate in a negative manner). Other important determinants were market wage rate for other family members and number of young children in the household which negatively affected women 's decision to join the labour force [25].</p>
<p>Performed a study on finding the relationship between elements of human capital and self-employment among women. The study showed that self-employed women differ on most human capital variable as compared to the salary and wage earning women and the fact that the education attainment level is faster for self employed women than that for other working women. The percentage of occupancy of managerial job is found to be comparatively higher in case of self employed women as compared to other working women. Self-employed men and women differ little in education, experience and preparedness. However, the main difference lies in occupational and industry experience. The percentage of population holding management occupation is lower for self employed women as compared to self-employed men. Also the participation levels of self-employed women are found to be less than of self-employed men in industries like communication, transportation, wholesale trade, manufacturing and construction [22].</p>	<p>9. Torch Burch (Nov 18th 2013),</p>
<p>6. Debra Efrogmson, Buddhadeb Biswas, and Shakila Ruma (September 2007)</p>	<p>It is assumable that women entrepreneurs see the world through a different lens and, in turn, do things differently. Though the women are operating new businesses, yet they face a huge equality gap. Only in seven countries like Panama, Thailand, Ghana, Ecuador, Nigeria, Mexico and Uganda women take part in business on equal level as men; in some countries, like Pakistan, they rarely take part at all. Even when women are active business owners, they do not reach their potential. Women face particular hurdles, from a lack of collateral to discriminatory regulations and ingrained gender bias when the matters relates to finance. Financial institutions must do a better job of banking on women 's potential by thinking creatively and forging partnerships, to give more women an access to the resources that can enable them to start up or scale up. Narrowing the gender gap in employment will increase global income per person.</p>
<p>In their research attempted to quantify what work women do and the amount of time they spend working, estimate the economic value of that work, and thereby assess the contributions women make to the country 's social development through their unpaid work. This study concludes that women are involved in a tremendous amount of work that has significant value to family, society, and the nation. Men are able to engage in paid labor because of all the work that women do in the home: cleaning the home, washing clothes, preparing food, washing dishes, and engaging in all the task involved in bearing and raising children [23].</p>	<p>(Torch Burch, 2013) [26]</p>
<p>7. C. Mirjam van Praag, Peter H. Versloot, (August 2007)</p>	<p>10. Tambunan, Tulus, (2009)</p>
<p>Examined the claim that entrepreneurship has important economic value. Hence, a systematic review provided the answers to the question: What is the contribution of entrepreneurs to the economy in comparison to non-entrepreneurs? In this study, there is a contribution of entrepreneurs to the economy based on four measures that had been studied empirically are, (i) employment generation and dynamics, (ii) innovation, and (iii) productivity and</p>	<p>In his article mainly focused on women entrepreneurs in small and medium enterprises based on data analysis and review of recent basic literature. This study established that in developing countries of Asia, Small and Medium Entrepreneurship is gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also defined the fact that women entrepreneurs are represented in this region relatively low due to factors like low level of education, lack of capital and cultural or religious constraints[27].</p>

III. DESIGN/METHODOLOGY/APPROACH

The statistical factors of the country related to the women entrepreneurship, the international researches have been researched theoretically and systematically. At the same time, the questionnaire have been applied to 316 women entrepreneurs and T-test, Anova, Descriptive Statistics analysis have been carried out in the program IBM SPSS Statistics 24.0.

IV. WOMEN ENTREPRENEURSHIP IN AZERBAIJAN

The Republic of Azerbaijan is an independent state with 86.6 thousand km² territory, with 9 million populations. 4 938 000 persons are man, and 4 960 100 are women according to the reports of the beginning of the 2018th year[28]. The conflicts between Azerbaijan and Armenia since 1990 were resulted with the cease-fire in May of 1994. In the result of the economic and technological changes happening in the transition stage have offered some new economic opportunities. But not every man and woman has derived benefit equally from the economic growth. The society members of both

genders should understand their opportunities and use them in order to achieve the efficiency of the economic and social development, and to derive benefit from the economic development and growth. It is impossible to gain it without provision the women participation in the social, economic, political and cultural life of the society (National report on women entrepreneurship in Azerbaijan [29]).

Interest in researching entrepreneurship has been growing recently. It has been proven that entrepreneurship has a positive impact on economic growth and development.

The transition process has undoubtedly resulted in profound and dramatic changes to the economic, political and social landscapes in the former countries of the Soviet empire. There was the severe crisis in the economy of the Republic of Azerbaijan upon the breakup of the USSR, the occupational level was decreased distinctly. The slowdown in economy was stopped in the second half of the 1990th year in Azerbaijan, and the interest of population in small and medium business was increased. During the period after the independence,

Development stages of the entrepreneurship					
Stages	Features	Results	Demands of the economic growth	Stages	
Stage before 1993	<ul style="list-style-type: none"> Delays in the realization of reforms Lack of system in the episodic measures taken 	<ul style="list-style-type: none"> Reduction of the developmental parameters level Domination of instability in the financial and manufacturing fields 	<ul style="list-style-type: none"> Necessity to begin the systematized reforms in the direction of market economy Realization of privatization Formation of state protection system of entrepreneurship creation 	Stage before 1993	
Years 1993-2002	Years 1993-1996	<ul style="list-style-type: none"> Provision of necessary conditions for real reforms Achieving the political and macroeconomic stability First measures in the direction of entrepreneurship creation 	<ul style="list-style-type: none"> Prevention of GDP reduction Provision of the minimum level of inflation 	<ul style="list-style-type: none"> Speed-up of reforms realization on basis formed 	Years 1993-1996
	Years 1996-2002	<ul style="list-style-type: none"> Formation of state protection system for entrepreneurship development <ul style="list-style-type: none"> Privatization Structural change in management 	<ul style="list-style-type: none"> Growth dynamics of the main macroeconomic parameters Strong growth of the business entities number Foreign investments flow 	<ul style="list-style-type: none"> Realization of the structural changes in area, regional and technological point of view with the purpose of complete realization of the country potential 	Years 1996-2002
Years 2002-2015	<ul style="list-style-type: none"> Fundamental changes in the state protection system of entrepreneurship development: <ul style="list-style-type: none"> financial supply state regulation infrastructure protection of rights development of human capital 	<ul style="list-style-type: none"> Production oriented development propensity in the entrepreneurship Reconstruction of economic activity in the regions Strengthening the position of the entrepreneurs in the society 	<ul style="list-style-type: none"> Employment supply Realization of the regional potential: <ul style="list-style-type: none"> industry agrarian sphere tourism Realization of export potential Formation and development of innovation entrepreneurship 	Years 2002-2015	

		<ul style="list-style-type: none"> · Study of the young talents in the advanced countries with the purpose of supply the personnel proper to the developed economy 		
Stages after the year 2015	<ul style="list-style-type: none"> · Fundamental reforms in the direction of development of the non-oil sector: <ul style="list-style-type: none"> - licensing - cessation of inspections - industrial or Technologies parks, industrial regions - formation and support of export and investment - STRATEGIC ROAD MAPS - support of local production due to the grants · Place of the social projects in the centre of attention 	<ul style="list-style-type: none"> · Rating advance of the country in the international reports · High results on non-oil industry in the economy, especially in export · Sharp decrease in the number of the licenses and documents required connected with it · Cessation of the inspections carried out in the field of entrepreneurship up to 2021. 	<ul style="list-style-type: none"> · Electronization of services rendered to the entrepreneurs · Production of the competitive and value-added products · Regular valuation of the reforms realization 	Stages after the year 2015

Source: Ministry of Economy of Azerbaijan 2014 [30].

As it is seen in the TABLE II, the works in the direction of the economic progress, the substantial reforms and business support have been accelerated since 1993 in the Republic of Azerbaijan. The improvements such as prevention of GDP reduction, interest in entrepreneurship, and the inward investment to the country have been taken place in the results of the reforms carried out. The break of inspection, the severe reduction of the Licenses and documents required connected with it have been observed with the purpose of supporting the entrepreneurship since 2015. In recent years the improvement was happened significantly in the labor market in the result of the reforms carried out in the country economy. In recent years, the relative share of the women among the jobless people was decreased, and it was 36, 3 percent in 2017 compared with 51, 6 percent in 2005. The number of the economic active population was 5073, 8 thousand persons according to the information of the 2017th year, and the number of the women engaging in economy was 2319, 3 thousand persons [28].

Although studies on female entrepreneurship have been conducted since the 1970s around the world and addressed diverse topics, highlighting the profile of women entrepreneurs [31]. But the women entrepreneurship began to develop in Azerbaijan after getting independence.

It was intended to open 5183 new work places due to the privileged credits extended to the women entrepreneurs during the years 2002-2015, as well as, 255

new work places due to the credits extended during 6 months of the 2016th year. The participation of women entrepreneurs are always provided in the measures taken abroad with the purpose of researching the international experience during the entrepreneurial activity. So, according to the memorandum signed between the Ministry of Economy of the Republic of Azerbaijan and the Federal Ministry of Economic Affairs and Technology, the country entrepreneurs including 57 women entrepreneurs from 277 entrepreneurs and 3 women entrepreneurs from 21 entrepreneurs year were sent to the advanced training courses in Germany within the program “Of advanced training of staff in the field of business management” in the I half year of the 2016th.

50,1% of the population are women in the Republic of Azerbaijan, and the number of women capable to work is 3349.7 thousand persons according to the calculations of the 2018th year. The number of the women engaging in private entrepreneurship is 170934 persons as reported by the State Statistical Committee of Azerbaijan [28].

TABLE III: GENDER DISTRIBUTION OF PRIVATE ENTREPRENEURS ON ACTIVITY TYPES AT THE DATE OF JANUARY 01, 2018
(PERSON AND GENDER DISTRIBUTION, TOTALLY IN PERCENT)

Types of activity	Women		Men	
	number	percent	number	percent
Agriculture, forest industry and fishery	60227	35.2	162626	26.1
Mining industry	30	0.0	642	0.1
Processing industry	2932	1.7	14222	2.3
Electric power, gas and steam production, distribution and supply	5	0.0	57	0.0
Water supply, wastewater treatment and processing	24	0.0	231	0.0
Construction	114	0.1	5928	1.0
Commerce; repair of the means of transport	41641	24.4	159480	25.6
Transport and storage industry	1140	0.7	83434	13.4
Tourists accommodation and public catering	5499	3.2	31980	5.1
Information and communication	1128	0.7	5341	0.9
Financial and insurance activity	419	0.2	1300	0.2
Operations related to real estate	3359	2.0	8794	1.4
Professional, scientific and technical activity	4520	2.6	8896	1.4
Delivering the administrative and ancillary services	898	0.5	2023	0.3
Education	3353	2.0	1891	0.3
Delivering of health and social services for population	935	0.5	1598	0.3
Activity in the field of recreation, entertainment and art	1221	0.7	9649	1.5
Provision of services in other fields	38414	22.5	110740	17.8
Household activity; the activity on goods and services produced by the household for the private consumption	5075	3.0	14675	2.3
Total	170934	100	623507	100

Source: <https://www.stat.gov.az/source/gender/> [28].

As it is seen in the TABLE III, the number of the women entrepreneurs is very lower in comparison with the male entrepreneurs. 35,2% women entrepreneurs is engaged in agriculture, forest industry and fishing, 24.4% in commerce, repair of the means of transport, 22.5% in other fields of services, and 3.0% in household activity, and the activity on goods and services produced by the household for the private consumption.

The men contain 58,8 and the women 41,2 percent of the wage workers on economic activity types. The women are represented mostly in the fields of education, health and art. The women contained 71,4 percent of the employees working in the field of education, 76,6 percent in the field of health and social services, 63,6 percent in the field of recreation, entertainment and art (the State Statistical Committee of Azerbaijan).

No any restriction is intended for the women in the entrepreneurial activity in the legislation of the Republic of Azerbaijan, at the same time, no any extra discount and privileges are not determined in relation to the women. The economic agents are equally entitled to realize their rights without determining the gender differences and advantages in the matters such as the provision of the license and permissions along with the state registration of the entrepreneurial activity, tax obligations, auditing, the restoration of violated rights and etc. [32].

The actions taken related to the women entrepreneurs in the Strategic Road Map on national perspective of the

Republic of Azerbaijan certified under the Decree No. 1138, dated December 06, 2016 of the President of the Republic of Azerbaijan:

Action 4.4.1: The development of the stimulative mechanism on women entrepreneurship growth will review the development of the stimulative mechanism intending the crediting, taxation and other discounts for women entrepreneurs. These mechanisms will determine more perspective directions of the female employment especially in the villages, and the proper measures will be taken.

Action 4.4.2: The development of the information support for women entrepreneurship. The different actions will be taken with the purpose of provision of the information access necessary connected with the women entrepreneurship in order to provide the women entrepreneurs the information support.

Action 4.4.3: The formation of women business incubators. The formation of the special women business incubators will be reviewed with the purpose of supporting the women entrepreneurship.

Action 4.4.4: The formation of women entrepreneurship associations and professional organizations will encourage the formation of women entrepreneurial associations and professional organizations to contribute to the development of women entrepreneurship [32].

V. RESULTS AND DISCUSSIONS

TABLE IV: GENERAL INFORMATION ON WOMEN ENTREPRENEURS PARTICIPATING IN THE QUESTIONNAIRE

		Frequency	Percent	Valid Percent	Cumulative Percent
Age	18-24 years old	81	25,6	25,6	25,6
	25-34 years old	145	45,9	45,9	71,5
	35-44 years old	48	15,2	15,2	86,7
	Older by 45 and 45 years	42	13,3	13,3	100,0
	Total	316	100,0	100,0	
Education	Secondary speciality	33	10,4	10,4	10,4
	Complete secondary	27	8,5	8,5	19,0
	Bachelor level	160	50,6	50,6	69,6
	Master /Doctoral degree	96	30,4	30,4	100,0
	Total	316	100,0	100,0	
Marital status	Single	107	33,9	33,9	33,9
	Married	189	59,8	59,8	93,7
	Other	29	6,3	6,3	100,0
	Total	316	100,0	100,0	
Children number	No children	135	42,7	42,7	42,7
	1	83	26,3	26,3	69,0
	2	80	25,3	25,3	94,3
	3 and more	18	5,7	5,7	100,0
	Total	316	100,0	100,0	
Period of entrepreneurial activity	0-3 years	204	64,6	64,6	64,6
	4-7 years	67	21,2	21,2	85,8
	8-11 years	23	7,3	7,3	93,0
	more than 12 years	22	7,0	7,0	100,0
	Total	316	100,0	100,0	
Monthly salary?	0-300 azn	76	24,1	24,1	24,1
	301-600 azn	65	20,6	20,6	44,6
	601-900 azn	50	15,8	15,8	60,4
	901-1200 azn	37	11,7	11,7	72,2
	1201 azn and more	88	27,8	27,8	100,0
	Total	316	100,0	100,0	

TABLE V: T-TEST ANALYSIS OF CHARACTERISTICS AND MARITAL STATUS OF WOMEN ENTREPRENEURS

	Marital status?	N	Mean	Std. Deviation	Std. Error Mean
I am self-confident	Single	107	1,3364	,47472	,04589
	Married	189	1,1640	,42474	,03090
I am courageous	Single	107	1,4112	,56557	,05468
	Married	189	1,2593	,43939	,03196
I rely on my experience	Single	107	1,4112	,56557	,05468
	Married	189	1,5450	,54023	,03930
I am diligent	Single	107	1,3645	,48355	,04675
	Married	189	1,1640	,42474	,03090
I am sociable	Single	107	1,3364	,54848	,05302
	Married	189	1,4815	,68099	,04953

INDEPENDENT SAMPLES TEST

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
I am self-confident	25,501	,000	3,214	294	,001	,17243	,05364	,06685	,27800
			3,117	200,617	,002	,17243	,05532	,06334	,28152
I am courageous	24,679	,000	2,570	294	,011	,15196	,05912	,03561	,26831
			2,399	179,031	,017	,15196	,06333	,02698	,27693
I rely on my experience	,035	,853	-2,012	294	,045	-,13376	,06648	-,26460	-,00292
			-1,987	211,909	,048	-,13376	,06733	-,26649	-,00103
I am diligent	32,030	,000	3,708	294	,000	,20046	,05406	,09407	,30686
			3,578	197,571	,000	,20046	,05603	,08996	,31097
I am sociable	7,599	,006	-1,884	294	,061	-,14503	,07699	-,29656	,00650
			-1,999	260,071	,047	-,14503	,07256	-,28792	-,00215

In the result of this analysis, the single women entrepreneurs state that, they are self-confident, courageous and diligent. The married women entrepreneurs state that, they rely on their experience and

they are sociable persons.

TABLE VI: T TEST ANALYSIS BETWEEN THE ENTREPRENEURSHIP CHARACTERS AND THE QUESTIONS “I HAD PROBLEMS DURING MY ENTREPRENEURIAL ACTIVITY AS I WAS A WOMAN”

GROUP STATISTICS

I had problems during my entrepreneurial activity as I was a woman.		N	Mean	Std. Deviation	Std. Error Mean
I am patient	Yes	80	1,6500	,96914	,10835
	No	236	1,9237	1,09278	,07113
To take a risk	Yes	80	1,4500	,59321	,06632
	No	236	2,0508	1,04655	,06812
I am courageous	Yes	80	1,4000	,49299	,05512
	No	236	1,2754	,48421	,03152
I can make logical decision	Yes	80	1,4000	,49299	,05512
	No	236	1,5593	,59132	,03849

INDEPENDENT SAMPLES TEST

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
I am patient	,032	,858	-1,990	314	,047	-,27373	,13753	-,54432	-,00314
			-2,112	152,262	,036	-,27373	,12962	-,52981	-,01765
To take a risk	6,890	,009	-4,873	314	,000	-,60085	,12329	-,84344	-,35826
			-6,320	242,788	,000	-,60085	,09508	-,78813	-,41357
I am courageous	5,821	,016	1,980	314	,049	,12458	,06293	,00076	,24840
			1,962	134,289	,052	,12458	,06349	-,00100	,25015
I can make logical decision	7,897	,005	-2,167	314	,031	-,15932	,07351	-,30395	-,01469
			-2,370	161,900	,019	-,15932	,06723	-,29208	-,02657

In the result of the analysis it has been determined that, the women entrepreneurs saying “I am patient, I take a risk and I can make logical decision” had not problems during their entrepreneurial activity as they were women, and the

women entrepreneurs saying “I am courageous” had problems during their entrepreneurial activity as they were women.

TABLE VII: T-TEST ANALYSIS HAS BEEN CARRIED OUT BETWEEN THE QUESTIONS “WHAT DIFFICULTIES HAVE YOU COUNTERED?” AND “DO YOU RECOMMEND OTHER WOMEN TO BE ENTREPRENEUR?”

GROUP STATISTICS

Do you recommend other women to be entrepreneur?		N	Mean	Std. Deviation	Std. Error Mean
Unable to find a place	Yes	300	3,0567	1,32387	,07643
	No	16	4,0000	1,26491	,31623
Inexperience	Yes	300	3,1133	1,14522	,06612
	No	16	2,0000	,73030	,18257
Economic crisis	Yes	300	2,9733	1,41396	,08164
	No	16	1,2500	,44721	,11180

INDEPENDENT SAMPLES TEST

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Unable to find a place	,284	,595	-2,783	314	,006	-,94333	,33897	-1,61028	-,27639
			-2,900	16,801	,010	-,94333	,32533	-1,63035	-,25632
Inexperience	6,587	,011	3,844	314	,000	1,11333	,28965	,54344	1,68323
			5,734	19,176	,000	1,11333	,19418	,70717	1,51950
Economic crisis	25,735	,000	4,856	314	,000	1,72333	,35491	1,02503	2,42164
			12,449	34,762	,000	1,72333	,13844	1,44223	2,00444

It is seen in the T-test analysis that, the women entrepreneurs recommending other women to be engage in the entrepreneurial activity come across with the economic crisis and inexperience. At the same time, the women

entrepreneurs encountering with the problem of inability to find a place does not recommend other women to be engage in the entrepreneurial activity.

TABLE VIII: ANOVA ANALYSIS OF THE AGES WITH THE PROBLEMS CONFRONTED BY THE WOMEN ENTREPRENEURS

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
I have not been countered with any difficulty	45,604	3	15,201	9,195	,000
	515,798	312	1,653		
	561,402	315			
Family dissatisfaction	24,304	3	8,101	5,133	,002
	492,443	312	1,578		
	516,747	315			
Husband's dissatisfaction	8,669	3	2,890	2,369	,071
	380,521	312	1,220		
	389,190	315			
Lack of financial means	75,187	3	25,062	15,942	,000
	490,484	312	1,572		
	565,671	315			
Thought of failure in business	55,009	3	18,336	11,959	,000
	478,371	312	1,533		
	533,380	315			
Unable to find a place	103,618	3	34,539	23,532	,000
	457,935	312	1,468		
	561,554	315			
Impossibility to receive information	63,707	3	21,236	13,781	,000
	480,787	312	1,541		
	544,494	315			
Difficulty and confusion of documentation affairs	94,857	3	31,619	22,494	,000
	438,570	312	1,406		
	533,427	315			
Inexperience	22,149	3	7,383	5,805	,001
	396,825	312	1,272		
	418,975	315			
Not to find time because of housekeeping	50,410	3	16,803	9,830	,000
	533,311	312	1,709		
	583,722	315			
Economic crisis	42,066	3	14,022	7,245	,000
	603,833	312	1,935		
	645,899	315			

The women 40 years old or older stated that, they do not encounter difficulty and they had no problem in finding a place rather than the other 3 groups.

The women 25-34 years old have chosen the answers

such as – Family dissatisfaction, the lack of financial means, inability to find a place, Impossibility to receive information and difficulty and Confusion of documentation affairs rather than the other 3 groups.

TABLE IX: ANOVA ANALYSIS HAS BEEN CARRIED OUT AMONG THE WOMEN ENTREPRENEURS SAYING “I BEGAN THE ENTREPRENEURIAL ACTIVITY BECAUSE OF UNEMPLOYMENT” IN RESPONSE TO THE QUESTION “IN WHAT AREA ARE YOU ENGAGED IN ENTREPRENEURIAL ACTIVITY?”

ANOVA

UNEMPLOYMENT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	58,868	7	8,410	6,301	,000
Within Groups	411,106	308	1,335		
Total	469,975	315			

UNEMPLOYMENT

In what area do you engage in entrepreneurial activity?		N	Subset for alpha = 0.05			
			1	2	3	4
Tukey HSD ^{a,b}	Health	15	2,5333			
	Other	68	3,2353	3,2353		
	Dress-goods industry	78	3,3590	3,3590	3,3590	
	Service	82		3,6585	3,6585	3,6585
	Tourism	16		3,7500	3,7500	3,7500
	Construction	16		4,0000	4,0000	4,0000
	Agriculture	16			4,3750	4,3750
	Education	25				4,4000
	Sig.			,211	,302	,051
Scheffe ^{a,b}	Health	15	2,5333			
	Other	68	3,2353	3,2353		
	Dress-goods industry	78	3,3590	3,3590		
	Service	82	3,6585	3,6585		
	Tourism	16	3,7500	3,7500		
	Construction	16		4,0000		
	Agriculture	16		4,3750		
	Education	25		4,4000		
	Sig.			,069	,099	

The majority of the women entrepreneurs saying that, they began the entrepreneurship because of unemployment work in the field of agriculture. At the same time, the women entrepreneurs working in the field of education because of unemployment prevail the

women entrepreneurs working in the field of dress-goods industry. And the women working in service industry because of unemployment prevail the women working in the field of health.

TABLE X: ANOVA ANALYSIS ON ENTREPRENEURIAL ACTIVITY BEING ENGAGED IN BY THE WOMEN ENTREPRENEURS CONFRONTING WITH THE ECONOMIC CRISIS.

ANOVA

ECONOMIC CRISIS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	64,854	7	9,265	4,911	,000
Within Groups	581,044	308	1,887		
Total	645,899	315			

ECONOMIC CRISIS

In what area do you engage in entrepreneurial activity?	N	Subset for alpha = 0.05		
		1	2	3
Tukey				
HSD ^{a,b}				
Agriculture	16	1,6250		
Health	15	2,0667	2,0667	
Construction	16	2,2500	2,2500	2,2500
Dress-goods industry	78	2,7949	2,7949	2,7949
Other	68		2,8824	2,8824
Tourism	16		3,0000	3,0000
Education	25		3,2400	3,2400
Service	82			3,3659
Sig.		,067	,065	,096
Scheffe ^{a,b}				
Agriculture	16	1,6250		
Health	15	2,0667	2,0667	
Construction	16	2,2500	2,2500	
Dress-goods industry	78	2,7949	2,7949	
Other	68	2,8824	2,8824	
Tourism	16	3,0000	3,0000	
Education	25		3,2400	
Service	82		3,3659	
Sig.		,105	,156	

According to the result of the anova analysis, the economic crisis has caused less problem for the women entrepreneurs working in the dress-goods industry rather than the women entrepreneurs working in service industry, but it influenced more to the entrepreneurs working in health industry. The economic crisis

influenced more to the education industry rather than the agricultural industry. Generally, the women entrepreneurs who suffered from the economic crisis least of all are the entrepreneurs working in the agricultural industry.

TABLE XI: ANOVA ANALYSIS HAS BEEN CARRIED OUT BETWEEN THE WOMEN ENTREPRENEURS ASKING THE QUESTION “HOW MANY CHILDREN DO YOU HAVE?” AND THE QUESTION ANSWERED AS “I AM COURAGEOUS, I AM RESPONSIBLE, AND I RELY ON MY EXPERIENCE”.

ANOVA

I AM COURAGEOUS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4,574	3	1,525	6,732	,000
Within Groups	70,651	312	,226		
Total	75,225	315			

I AM RESPONSIBLE

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5,097	3	1,699	8,671	,000
Within Groups	61,140	312	,196		
Total	66,237	315			

I RELY ON MY EXPERIENCES

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6,453	3	2,151	5,592	,001
Within Groups	120,013	312	,385		
Total	126,465	315			

The women having 3 or more children have stated that, they believe their experience rather than others, while the women entrepreneurs having no children claim that, they

are more responsible and courageous rather than the women with 1 and 2 children.

TABLE XII: ANOVA ANALYSIS HAS BEEN CARRIED OUT IN THE QUESTIONNAIRE BETWEEN THE QUESTIONS ABOUT “YOUR EDUCATION” AND “SELF-CONFIDENCE”.

ANOVA

I AM SELF-CONFIDENT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	,847	3	,282	1,368	,253
Within Groups	64,353	312	,206		
Total	65,199	315			

I AM SELF-CONFIDENT

		N	Subset for alpha = 0.05	
Education?			1	
Tukey HSD ^{a,b}	Complete secondary	27	1,1111	
	Secondary speciality	33	1,1515	
	Master/ Doctoral degree	96	1,2500	
	Bachelor level	160	1,2688	
	Sig.		,329	
Scheffe ^{a,b}	Complete secondary	27	1,1111	
	Secondary speciality	33	1,1515	
	Master/ Doctoral degree	96	1,2500	
	Bachelor level	160	1,2688	
	Sig.		,414	

The women entrepreneurs with secondary education participating in the questionnaire have stated that, they are less courageous in comparison with other women.

TABLE XII: ANOVA ANALYSIS OF MONTHLY INCOME AND THE ENCOUNTERED DIFFICULTIES OF THE WOMEN ENTREPRENEURS

ANOVA

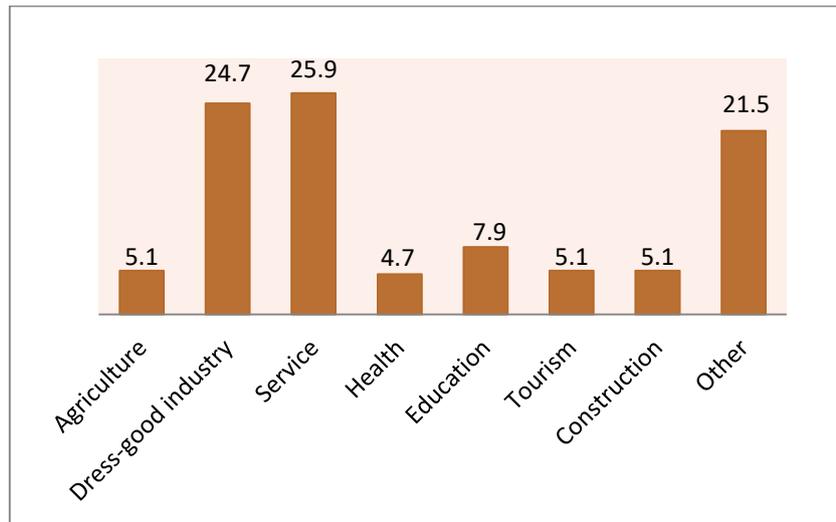
	Sum of Squares	df	Mean Square	F	Sig.
I have not encountered difficulties	72,063	4	18,016	11,450	,000
	489,339	311	1,573		
	561,402	315			

I HAVE NOT ENCOUNTERED DIFFICULTIES

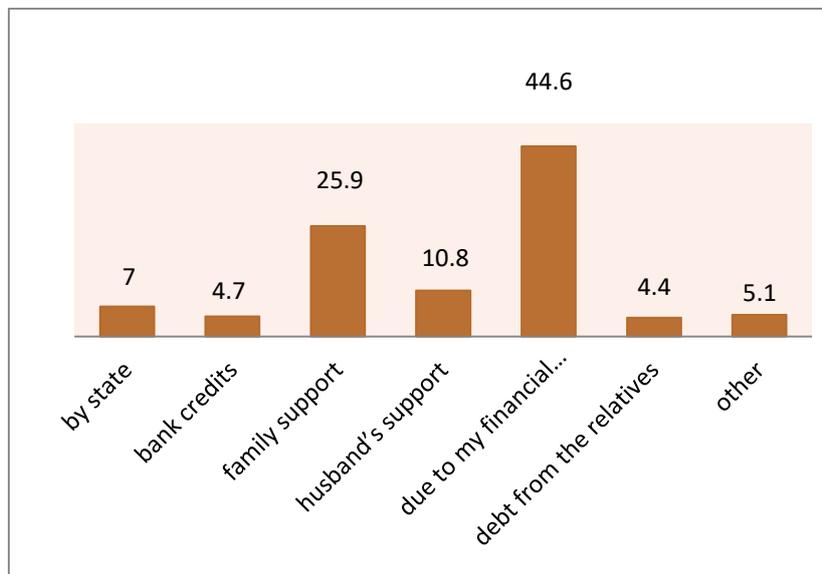
		N	Subset for alpha = 0.05			
Monthly salary?			1	2	3	4
Tukey HSD ^{a,b}	0-300 azn	76	2,7895			
	301-600 azn	65	2,9385	2,9385		
	601-900 azn	50		3,5600	3,5600	
	1201 azn and more	88			3,6364	3,6364
	901-1200 azn	37				4,2162
Sig.			,969	,063	,998	,098
Scheffe ^{a,b}	0-300 azn	76	2,7895			
	301-600 azn	65	2,9385	2,9385		
	601-900 azn	50		3,5600	3,5600	
	1201 azn and more	88			3,6364	3,6364
	901-1200 azn	37				4,2162
Sig.			,982	,066	,099	

The women entrepreneurs earning 0-300 azn monthly income stated that, they had encountered with less difficulties. And the women entrepreneurs earning 600-

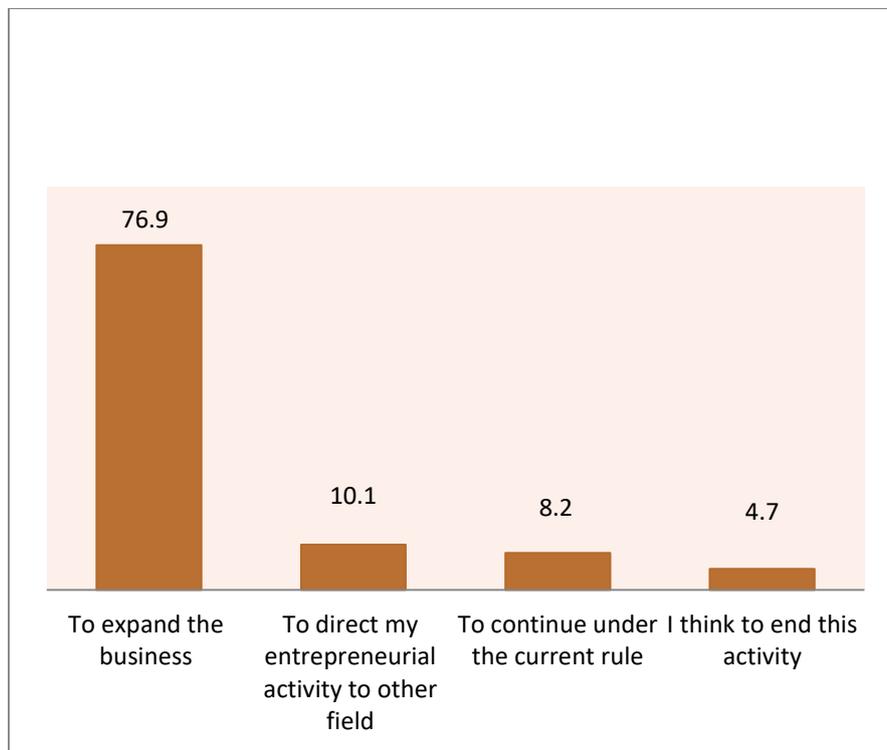
900 azn monthly income stated that, they had encountered with more difficulties.



Figures 1. In what area do you engage in entrepreneurial activity? (in percent)



Figures 2. Where did you get capital while building your business? (in percent)



Figures 3. What is your future plans about your current entrepreneurial activity? (in percent)

VI. CONCLUSION AND RECOMMENDATIONS

Women's entrepreneurship continues to grow worldwide. As per the GEM (2016) report on women's entrepreneurship and entrepreneurial activity among women increased in total for 10 per cent, and it led to narrowing the gender gap by 5 per cent over 2014.

There is no any legal difference between the women and men in the laws of the Independent Republic of Azerbaijan, no any special prohibition or discount is applied for women as they are women when they begin the entrepreneurial activity officially because of them. If we take into account

that, the number of the female entrepreneurs is lower 58% than the male entrepreneurs according to the reports of the State Statistical Committee of Azerbaijan, we can see that, the women containing the half of the country population and having the potential act very little in the entrepreneurship. We can see that, the majority of women entrepreneurs work in the field of Agriculture and Commerce.

The signs of influence of 70 years Soviet Union still remain in the economy. Although entrepreneurial activity has developed in our country, we need the fast development of women entrepreneurship, the formation of entrepreneurial thought, entrepreneurial culture, and the competition culture. This stereotype remaining from

the past was the main factor preventing the women's engaging in entrepreneurship, so it has been considered as the negative case by the society. But today we see the women beginning newly the entrepreneurial activity, their desire to join the economy. 316 respondents have been participated in the questionnaire applied among the women entrepreneurs acting in Azerbaijan, and during the analysis we researched that, the majority of women began the entrepreneurial activity 0-3 years, and a lot of them were satisfied with it, and recommended other women to be engage in entrepreneurial activity. During the analysis we also researched that, more than 81% of the women entrepreneurs have been studied in higher educational institutions, more than 74% do not encountered the difficulties as they are women. 29,4% from 316 women stated that, they have not encountered with any difficulties, but 21,2% had problems because of family dissatisfaction, 50,3% because of lack of financial means, 31,9% because of impossibility to receive information, 33,2% because of difficulty of documentation affairs, 33,6% because of inexperience, 43% because of economic crisis, and 43,7% because of thought of failure in business. 50,3% women have noted the lack of their financial means, and their families have supported them (25,9%) when they began the entrepreneurial activity, and 44,6% stated that, they have built a business due to their financial means. 39,6% stated that, they have worked in the private sector, 24,7%

in state sector, 10,1% were housewife, 8,9% were looking for job, and 15,5% have studied before the entrepreneurial activity. 78,5% of the women participating in the questionnaire stated that, they have directed to this field because of “flexible time” in the entrepreneurial activity, 21,6% because of unemployment, 79,4% because of desire not working under the direction of anybody.

The offers given in the article for the prevention of the issues after analyzing the existing state of women entrepreneurs and the issues they encountered:

1. The expansionary actions should be taken connected with the women entrepreneurship. The special legislation should be prepared by the state. The plans about the women entrepreneurship in the Strategic road map of the Republic of Azerbaijan should be expanded and its application should be speeded-up.

2. The public awareness campaigns should be realized in order to increase the spirit of entrepreneurship in women. So, the active projects should be realized in the universities, secondary schools, as well as, in the civil societies (NGO).

3. Generally, different credits are extended connected with the entrepreneurship, but if the special discounts will be applied for the women entrepreneurs, it will push the speedy development of this field.

4. The former traditions, the influence of the set of mind on women should be decreased, the definite plan of actions should be prepared in order the parents should not lay obstacles for their children’s engaging in entrepreneurial activity.

5. With the purpose of the institutional activity of the women entrepreneurship, it is necessary to offer special opportunities in order to supply them the business services.

6. The trainings should be realized in the regions with the purpose of increasing the number of women entrepreneurs in other fields besides the agriculture.

7. The supporting programs should be organized for rejoining to the work environment of the entrepreneurs withdrawn from the entrepreneurship after a delivery of a child birth, and for their active role in the economy.

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