Information and Communication Technologies for Women Entrepreneurs
Prospects and Potential in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan

In a fast-paced world where information, resources, and markets are within reach with a swipe of a finger, access to information and communication technologies (ICTs) is essential to business development and growth. This study assesses the need for and use of ICTs by women entrepreneurs in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan. It exposes the gaps between ICTs and the development of women entrepreneurship within the context of legal and regulatory frameworks, policy and leadership coordination, financial services, business development support, capacity building and use promotion, and women’s participation in public dialogues. Finally, this work recommends ways to use ICTs to help women start and grow their own businesses.

About the Asian Development Bank

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INFORMATION AND COMMUNICATION TECHNOLOGIES FOR WOMEN ENTREPRENEURS

Prospects and Potential in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan
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Currency Equivalents
(As of 1 September 2014)

Currency Unit – Azerbaijan manat (AZN)
AZN 1.00 = $1.27486
$1.00 = AZN 0.78440

Currency Unit – Kazakhstan tenge (T)
T 1.00 = $0.00550
$1.00 = T 181.90019

Currency Unit – Kyrgyz Republic som (Som)
Som 1.00 = $0.01889
$1.00 = Som 52.94260

Currency Unit – Uzbekistan sum (SUM)
SUM 1.00 = $0.00043
$1.00 = SUM 2,348.02414
Economic opportunities and the role of entrepreneurship in Central and West Asian developing member countries (DMCs) changed significantly following the transition to market economies in the 1990s. Entrepreneurship took a more prominent role in fostering economic development and social inclusion, creating jobs, and allowing wealth accumulation. Sustainable development requires economic participation of both men and women. In several Central and West Asian DMCs, however, women’s entrepreneurial potential remains underutilized. Women are less likely to become entrepreneurs and their businesses are more likely to be informal, stay small, generate less revenue, and employ fewer staff.¹ Their participation is well below their presence in the labor market or their educational qualifications.

There is ample evidence about the potential of information and communication technologies (ICTs) such as mobile phones, computers, and the internet to support economic growth. ICT use by micro and small enterprises has led to improvements not only in business performance but also in living conditions.² Women lag behind men in access to technology and use ICT differently. Some studies have looked at the gender divide, either globally or regionally.³ However, there is a knowledge gap in relation to the situation of Central and West Asian DMCs, and so this report was commissioned to focus on the potential of ICT to catalyze women’s entrepreneurship in that region.

Within the portfolio of the Central and West Asia Department of the Asian Development Bank (ADB), ICT can be included as a component of public sector management, finance, private sector development, education, social protection, infrastructure (i.e., transport, water, energy, etc.), and agriculture interventions to leverage greater benefits for women. It would thus be useful to gain a better understanding of gender differences in access and use, and of how these tools could be best used to promote women’s entrepreneurship and enhance economic activity. ICT is a fast-changing area that can provide new opportunities to catalyze women’s economic development.

In 2013, ADB’s regional technical assistance project, Promoting Gender-Inclusive Growth in Central and West Asia Developing Member Countries, undertook a research study to explore the potential of ICTs in fostering women’s businesses in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan. This publication draws from that research.

This publication is a product of the Asian Development Bank (ADB) regional technical assistance project (RETA), Promoting Gender-Inclusive Growth in Central and West Asia Developing Member Countries, which is managed by team leader Shanny Campbell, senior social development specialist (gender and development [GAD]), with the support of Wilma Silva-Netto Rojas (GAD specialist consultant and RETA coordinator).

The analysis is drawn from a report written by Thao Nguyen (international consultant), with inputs from Inmaculada Martinez (ADB private sector development specialist), who was instrumental in reviewing the final draft of this work.

A team of coordinators and researchers provided invaluable in-country support during the data-gathering and validation stages of this research: Ketevan Chkheidze (RETA GAD specialist and implementation consultant) and Tarana Jafarova (national consultant) in Azerbaijan; Manshuk Nurseitova (economics officer, ADB Kazakhstan Resident Mission) and Zaure Adilova (national consultant) in Kazakhstan; Gulfia Abdullaeva (RETA GAD specialist and implementation consultant) and Elena Chibigaeva (national consultant) in the Kyrgyz Republic; and Mekhri Khudayerdiyeva (senior social development officer, ADB Uzbekistan Resident Mission) and Azizbay Mambetkarimov (national consultant) in Uzbekistan. ADB is also grateful to the nongovernment organizations and women’s community associations who participated in the key informant interviews and public consultations that greatly informed this research.

Jennifer Verlini edited this report. Muriel Ordoñez and the publishing team, and administrative support staff, including Leah Luna, provided invaluable support.
Women’s entrepreneurship development (WED) is an important strategy for increasing gross domestic product, creating jobs, and narrowing the gender gap in a country. However, statistical data show that women entrepreneurs in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan are not reaching their full potential. The majority of women entrepreneurs in these countries own micro or small businesses in low-income, low-growth sectors. Even in Kazakhstan, which has the highest gender equality rating of the four countries, women still lag behind men in management positions in business, representation in legislative and executive bodies, labor force participation, and access to jobs.

Information and communication technologies (ICTs), in particular mobile phones, the internet, and computers, play an important role in accelerating business growth. ICTs are particularly suitable to help overcome constraints that are unique to women entrepreneurs, or that affect them to a greater extent than men, including limited access to skills training; limited time (double time burden of family duties and business); mobility restrictions; limited access to information, markets, and finance; and attitudinal and cultural barriers such as perceptions of the role of women and entrepreneurship. The governments of Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan appear to recognize the importance of ICTs for business and some are making significant investments in projects that improve ICT infrastructure.

This study uses the assessment framework and guide of the International Labour Organization (ILO)/United Nations Conference on Trade and Development (UNCTAD) ICTs for Women’s Entrepreneurship Development (ICT4WED) to assess the extent to which the countries’ environments are conducive to leveraging ICTs for WED, identify gaps in the environment, highlight the unmet needs of women entrepreneurs, and make evidence-based recommendations to address these gaps. The assessment followed the six conditions of the ILO/UNCTAD ICT4WED framework and guide:

(i) gender-sensitive legal and regulatory environment that favors the economic empowerment of women;
(ii) effective WED policy, leadership, and coordination;
(iii) access to gender-sensitive financial services;
(iv) access to gender-sensitive business development support (BDS);
(v) access to markets, and access, ownership, and use of technology; and
(vi) representation of women entrepreneurs and participation in policy dialogue.

The assessment was conducted over 6 months, between June and December 2013, with fieldwork undertaken in each of the four countries. Data were collected through a systematic review of relevant existing data and reports, 57 interviews with 115 key informants, 24 focus groups with 207 women entrepreneurs, and 60–80-minute surveys with 422 women entrepreneurs. The data were used to generate evidence-based recommendations for effective policies that meet the needs of women entrepreneurs.

Findings show that in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan, ICTs are seldom leveraged in ways that would fully enable women to start and grow businesses. Furthermore, women entrepreneurs only use ICTs for their businesses to a limited extent, and risk missing out on the opportunities presented by the technology. Four key factors seem to be holding them back. First, an enabling environment for ICTs for WED is lacking. Second, women entrepreneurs, especially those in rural and peri-urban areas, often lack access to, and ownership of the ICT tools, or connectivity to them. Third, even in cases where women own the devices and have good connectivity, they are often unable to use them fully for their businesses because they lack skills and are not aware of the technology’s full capabilities. Fourth, and most importantly, there is a gap between women entrepreneurs in urban areas and those in peri-urban and rural areas in terms of access, ownership, and use of ICTs. Finally, in the case of Azerbaijan, cultural barriers are also another constraining factor.

This study is the first of its kind to provide data on women’s access to, and use and ownership of ICTs in urban, peri-urban, and rural areas. The study also explores women’s access to ICT-related support, their preferences for support, and their willingness and ability to pay for the supporting services. It is worth noting that survey results across the four countries show women’s low awareness of and confidence in the different ways that ICTs could be used for their businesses. However, results also show their great willingness and interest to learn how to use ICTs for businesses. Interest in the type of ICTs (internet, computers, mobile phones) varies depending on women entrepreneurs’ access, ownership, and usage.

Recommendations derived from the data include cross-country actions that address the common gaps identified in the four countries, as well as additional country-specific recommendations.

**Cross-Country Recommendations**

- Developing campaigns to raise awareness of new ICT-enabled business opportunities for women entrepreneurs
- Enabling women entrepreneurs to use e-commerce to start and grow businesses, especially in industries with growth potential such as ICT or tourism

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5 See Appendix 1 for the list of organizations approached for key informant interviews in each of the four countries. Appendix 2 contains information about the location of the focus groups in urban, rural, and peri-urban areas in each country. Appendix 3 is a sample of the questionnaire used in all four countries during the study. Further unpublished raw data from this consultation phase are in T. Nguyen. Matrix for Mapping of Stakeholders by Theme for Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan; T. Nguyen. Detailed Analysis of Findings From the Women Entrepreneurs Survey; T. Nguyen. Focus Group Summary for Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan. All data in this report are derived from the above sources.
• Creating ICT-enabled mentoring programs for women entrepreneurs to grow successful businesses
• Establishing SMS-based information alert services for women entrepreneurs
• Creating loan programs for women entrepreneurs to enable them to set up businesses in the ICT service industry and online business (e.g., women-only internet clubs, internet marketing, ICT training services, ICT support services), or to invest in ICT-related equipment
• Providing ICT capacity-building skills and support for women entrepreneurs to effectively use ICTs in their business and start ICT-related service businesses
• Maximizing ICTs specifically for BDS in conjunction with access to finance initiatives for women entrepreneurs
• Creating WED focal points in government, women entrepreneur associations, and nongovernment organizations that work with women entrepreneurs so that they can leverage ICTs to increase effectiveness
• Leveraging ICTs to enable access to gender-sensitive financial services and alternative access to finance especially for women in rural and peri-urban areas
• Improving infrastructure through, for example, affordable broadband with 100% coverage, electronic payment systems, and mobile money

**Additional Country-Specific Recommendations**

1. **Azerbaijan**
   • Implementing campaigns to address the attitudinal barriers to women’s internet usage in rural areas
   • Leveraging ICTs to enable a gender-sensitive legal and regulatory environment that favors the economic empowerment of women
   • Leveraging ICTs to enable access to gender-sensitive BDS and deliver flexible BDS for women entrepreneurs
   • Leveraging ICTs to enable women entrepreneurs’ access to supply chains

2. **Kazakhstan**
   • Promoting e-government services and e-licensing services to women entrepreneurs
   • Creating a one-stop-shop website with information and resources for women entrepreneurs

3. **Kyrgyz Republic**
   • Leveraging ICTs to enable a gender-sensitive legal and regulatory environment that favors the economic empowerment of women
• Creating a one-stop-shop website for women entrepreneurs
• Leveraging ICTs to enable access to gender-sensitive BDS and deliver flexible BDS for women entrepreneurs
• Enabling women entrepreneurs’ access to markets, including the export market

4. Uzbekistan

• Leveraging ICTs to enable a gender-sensitive legal and regulatory environment that favors the economic empowerment of women
• Enabling effective WED policy, leadership, and coordination through ICT leveraging
• Promoting access to gender-sensitive financial services and alternative access to finance through ICT use
• Enabling access to gender-sensitive BDS and delivering flexible BDS to women entrepreneurs
• Providing access to markets, including the export market, through leveraging ICTs
Introduction

Background

Women’s entrepreneurship development (WED) is recognized by international organizations and governments worldwide as an important strategy for creating jobs, developing the economy, reducing gender inequality, and contributing to family well-being.6

Women entrepreneurs in developing countries, however, tend to have small or micro enterprises; be overrepresented in low-income, low-growth sectors; and constrained by barriers that are either unique to women entrepreneurs or affect them to a greater degree than their male counterparts. These barriers include limited access to skills training; limited time (the dual burden of balancing family duties and business); mobility restrictions; limited access to information, markets, and finance; and attitudinal and cultural barriers such as perceptions of the role of women and entrepreneurship.7

Information and communication technologies (ICTs), especially mobile phones, computers, and the internet have become essential tools for business operation and competitiveness. The increased accessibility and affordability of ICT, together with innovations, and the dramatic increase in adoption rates of mobile phones, even in rural populations, present extraordinary opportunities for all entrepreneurs, regardless of gender, to start and grow businesses. The International Telecommunication Union (ITU) estimated that the price of ICT services dropped by 30% globally between 2008 and 2011, with the biggest decrease in fixed broadband internet services, where average prices have come down by 75%. They also state that mobile broadband internet subscriptions rose to 1.1 billion in 2011 and doubled to 2.1 billion by the end of 2013, with more than three quarters of the growth in developing countries. Phone subscriptions are also increasing, with an estimated 6.8 billion subscriptions worldwide by the end of 2013—a figure almost as large as the world’s entire population.8

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Statistics show that women are lagging behind in their access to, and usage and ownership of ICTs, especially for business activities, which puts them at risk of missing out on the ICT revolution. In 2013, the ITU and UNESCO reported 200 million fewer women internet users than men worldwide—a rapidly widening gap in the developing world. Women worldwide are also 21% less likely to own a mobile phone than men.9

Objectives and Methodology of the Study

This study aimed to

• assess the current environment for ICTs for WED in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan;
• explore the potential for leveraging ICT to support women’s entrepreneurship;
• better understand women entrepreneurs’ access to and usage and ownership of ICT, and explore their support needs and preferences (highlighting urban, peri-urban, and rural differences); and
• recommend ways to leverage appropriate ICT tools for WED.

To meet the objectives of the study, the framework and guide of the International Labour Organization (ILO)/United Nations Conference on Trade and Development (UNCTAD) ICTs for WED were used.10 This methodology allows practitioners, specialists, and policy makers to systematically assess the current status of gaps in and opportunities for leveraging ICTs so that an improved environment, conducive to women’s entrepreneurship, may develop in a country. This improved environment might include leveraging ICTs to stimulate greater participation in existing business development support (BDS) services and financing programs by women; improving women entrepreneurs’ access to and use and ownership of ICTs; increasing women entrepreneurs’ participation in mainstream business networks and public–private policy dialogue; and strengthening the capacity of businesswomen and entrepreneurs’ associations, and their innovative use of technology for WED.

The assessment framework contains six conditions for assessing the extent to which ICTs are being leveraged effectively for WED:

(i) a gender-sensitive legal and regulatory environment that favors the economic empowerment of women;
(ii) effective WED policy, leadership, and coordination;
(iii) access to gender-sensitive financial services;
(iv) access to gender-sensitive BDS;
(v) access to markets, and access, ownership, and use of technology; and
(vi) women entrepreneurs’ representation and participation in policy dialogue.

The study was conducted over 6 months, between June and December 2013, and involved fieldwork in the four target countries: Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan. Because of the lack of sex-disaggregated data on women entrepreneurs’ ICT access, usage, and ownership in rural areas, the study gathered quantitative and qualitative in-depth data on the needs of women entrepreneurs in urban, peri-urban, and rural areas. In addition to a systematic review of relevant literature and data from international organizations, and from each country’s statistical office, the study gathered primary data through key informant interviews with relevant stakeholders to WED and ICTs, focus group discussions with women entrepreneurs, and 60–80-minute surveys with women entrepreneurs in the four countries.11

Key informants were identified through a stakeholder and initiative mapping process, which included individuals from government, quasi-government, nongovernment organizations, and the private sector. Between 3 June and 23 July 2013, 57 interviews were conducted with 115 key informants in all four countries. Six focus group discussions per country (two urban, two peri-urban, and two rural) were conducted with 207 women entrepreneurs in nine urban, peri-urban, and rural locations. Following on from this, 60–80-minute surveys were conducted with 422 women from urban, peri-urban, and rural areas in the four countries between 1 August and 3 September 2013. The surveys used a structured questionnaire containing 77 multiple choice and open-ended questions based on the ILO/UNCTAD ICT4WED methodology and consistent with the ITU’s household survey indicators,12 and incorporating questions that explored themes emerging from the focus groups and key informant interviews.

The findings and recommendations from the study will be presented to relevant stakeholders for consideration in their policy and programming, and to the Asian Development Bank for its work in leveraging ICTs to support women entrepreneurs.

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11 See Appendix 1 for the list of organizations approached for key informant interviews. Appendix 2 contains information on the location of the focus groups in urban, rural, and peri-urban areas in the four countries. Appendix 3 is a sample of the questionnaire used in all four countries during the study. Further unpublished raw data from this consultation phase are in T. Nguyen. Matrix for Mapping of Stakeholders by Theme for Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan; T. Nguyen. Detailed Analysis of Findings from the Women Entrepreneurs Survey; T. Nguyen. Focus Group Summary for Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan. All data in this report are derived from the above sources.

Women Entrepreneurs in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan

Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan share many common characteristics, although there are significant differences between the four countries. Table 1 shows all have high adult literacy rates of 99%–100%. Azerbaijan and Kazakhstan are upper-middle–income economies, while Uzbekistan is in the lower-middle–income bracket, and the Kyrgyz Republic is considered to be a low-income country. In gender equality, however, Azerbaijan ranks low at 99th out of 135 countries in the World Economic Forum’s Global Gender Gap Index for 2012, while Kazakhstan ranked 31st and came 5th within the group of upper-middle–income countries. In the same year, the Kyrgyz Republic ranked 54th. Uzbekistan, not ranked in 2012, came in 58th in 2009.

Limited gender–disaggregated statistical data were available for monitoring and evaluating women entrepreneurs’ contribution in the economic development of the countries. Table 2 shows that across the countries being studied, women trailed behind men in important economic empowerment indicators such as business bank account ownership, labor force participation rates, and savings at a financial institution. The gap in business bank account ownership between men and women was most stark in Uzbekistan, although in all four countries, the rate of bank account use among men in business was greater than among women. Female labor force participation was highest in Kazakhstan, with nearly three-quarters of the female population of 15–64 years old employed. Uzbekistan lagged with only a little over half of its female work population employed. However, even in Kazakhstan, the female labor force participation rate was lower than that of men. Finally, in three of the four countries, with the Kyrgyz Republic being the exception, women had fewer savings with financial institutions than men.

Although women make up more than 51% of Azerbaijan’s population and their educational level is high, women’s share in overall entrepreneurship is relatively low. Although there are no official statistics, October 2013 figures from the Azerbaijan Statistics Committee indicated that women constituted only 17.6% of entrepreneurs.

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15 The actual scores were as follows: Azerbaijan scored 0.655 in 2012; Kazakhstan scored 0.721; the Kyrgyz Republic scored 0.701. Uzbekistan scored 0.691 in 2009.
Table 1  Characteristics of Participating Countries  
(2011 data unless otherwise indicated)

<table>
<thead>
<tr>
<th>Country</th>
<th>Population (million)</th>
<th>Area (km²)</th>
<th>Rural (%)</th>
<th>Per capita GNI, Atlas Method ($)</th>
<th>GDP Growth, 2000–2005 and 2005–2011 (average annual %)</th>
<th>Adult Literacy Rate (% ages 15 and older)</th>
<th>WEF Gender Gap Index Score (0.00 = inequality, 1 = equality)</th>
<th>WEF Gender Gap Rank (out of 135 countries; 1 = best, 135 = worst)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Azerbaijan</td>
<td>9.17</td>
<td>86,600</td>
<td>47.8</td>
<td>5,290</td>
<td>13.0</td>
<td>100</td>
<td>0.655</td>
<td>99</td>
</tr>
<tr>
<td>Kazakhstan</td>
<td>16.56</td>
<td>2,727,300</td>
<td>41.0</td>
<td>8,260</td>
<td>5.8</td>
<td>100</td>
<td>0.721</td>
<td>31</td>
</tr>
<tr>
<td>Kyrgyz Republic</td>
<td>5.51</td>
<td>199,951</td>
<td>63.4</td>
<td>900</td>
<td>4.8</td>
<td>99</td>
<td>0.701</td>
<td>54</td>
</tr>
<tr>
<td>Uzbekistan</td>
<td>29.74a</td>
<td>447,400</td>
<td>63.1</td>
<td>1,510</td>
<td>8.5</td>
<td>99</td>
<td>0.691b</td>
<td>58b</td>
</tr>
</tbody>
</table>

GDP = gross domestic product, GNI = gross national income, km² = square kilometer, WEF = World Economic Forum.
a Population data for Uzbekistan is from 2012.
b Uzbekistan score is from 2009 data.


Table 2  Country Economic Empowerment Indicators, 2011

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Azerbaijan</th>
<th>Kazakhstan</th>
<th>Kyrgyz Republic</th>
<th>Uzbekistan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Account used for business purposes (% age 15+)</td>
<td>2.8</td>
<td>5.3</td>
<td>9.5</td>
<td>11.7</td>
</tr>
<tr>
<td>Labor force participation rate (% of population ages 15–64)</td>
<td>66.8</td>
<td>72.6</td>
<td>74.2</td>
<td>81.4</td>
</tr>
<tr>
<td>Ratio of female labor force participation rate (as % of male)</td>
<td>89.9</td>
<td>86.3</td>
<td>70.6</td>
<td>63.9</td>
</tr>
<tr>
<td>Saved any money in the past year (% age 15+)</td>
<td>9.2</td>
<td>12.6</td>
<td>21.1</td>
<td>22.9</td>
</tr>
<tr>
<td>Saved at a financial institution in the past year (% age 15+)</td>
<td>1.3</td>
<td>1.9</td>
<td>6.3</td>
<td>7.2</td>
</tr>
</tbody>
</table>

in the country. Women entrepreneurs in Azerbaijan tend to be overrepresented in low-growth, low-profit sectors such as food processing, textiles, agriculture, beauty care, and handicrafts. Women in rural areas engage mainly in business relating to retail trade, personal services, restaurants and catering, and agriculture.\footnote{Republic of Kazakhstan, Statistics Agency. Unpublished Country Data for 2013.}

As of 2012, women run almost 40\% of registered small and medium-sized businesses in Kazakhstan, owning 50\%–65\% of businesses in accommodation and food service, wholesale and retail trade, education, and agriculture.\footnote{Ibid.} Kazakhstan women entrepreneurs can also be found in other sectors such as vehicle repair; real estate; manufacturing; transportation and storage; information and communication; professional, scientific, and technical activities; and administrative and support services.\footnote{Ibid.}


At the end of 2010, individual entrepreneurs in Uzbekistan totaled 161,000, of whom only 38.3\% were women. One-third of all women entrepreneurs were engaged in retail trade services and the food industry.\footnote{Ibid. The breakdown is 16.5\% in retail trade services, and 14.4\% in the food industry.} Women entrepreneurs in the country were concentrated in urban areas and mainly in the capital city of Tashkent.\footnote{Ibid.}

Studies and reports\footnote{ADB. 2013. Country Gender Assessment. Manila; Sabarwal and Terrell. 2008. Does Gender Matter for Firm Performance? Evidence from Eastern Europe and Central Asia. World Bank.} on women and entrepreneurship in the region highlighted barriers constraining women’s entrepreneurship, most notably patriarchal gender stereotypes in families and communities; unequal distribution of family roles for men and women; limited access to resources—credit, technology, and equipment; and weaknesses in the social capital of women and lower levels of training. As a social group, women are also less mobile than men.
The Global Information Technology Report 2013 ranked Kazakhstan’s Networked Readiness Index at 55th place out of the 144 economies. Azerbaijan was ranked 61st and the Kyrgyz Republic 115th. Uzbekistan was not ranked in the report. However, given that the country performed worse than the Kyrgyz Republic on almost all selected information and communication technology (ICT) indicators, with the exception of “Domestic mobile traffic” and “Individuals using the internet” (Table 3), one could expect Uzbekistan’s ranking to be lower than or, at best, on a par with the Kyrgyz Republic.

The International Telecommunication Union (ITU) collected indicators in 2011 (Table 3) to highlight the affordability, quality, accessibility, and usage of ICT in the four countries being studied. All have good mobile coverage—Azerbaijan has full coverage nationwide, and the other three countries have 93%–97% coverage. Kazakhstan has the highest rate of mobile phone subscriptions, followed by the Kyrgyz Republic. Nearly half of all households in Kazakhstan own a computer and have internet access, placing the country on top in these two categories. Azerbaijan comes second in computer ownership and home internet access, although, interestingly, the percentage of households with internet access is greater than the percentage of households who own a computer. This could be attributed to the use of mobile devices for internet access. Ownership of a household computer and household access to internet remain very low in the Kyrgyz Republic and Uzbekistan.

Kazakhstan and Azerbaijan appear committed to and have been investing in ICT infrastructure and e-government initiatives, while the Kyrgyz Republic and Uzbekistan are lagging behind in internet infrastructure and corresponding internet usage. Table 3 shows that internet speed is fastest in Kazakhstan—fixed broadband accounts for nearly 95% of internet subscriptions, and international internet bandwidth is almost 22,000 bits per second. In Azerbaijan, over three-quarters of internet subscriptions are for fixed broadband, and the country’s international bandwidth of just over 19,000 bits per second is only slightly slower than that of Kazakhstan and Azerbaijan have been investing in information and communication technology infrastructure and e-government initiatives

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26 The country scores were 4.32 in Kazakhstan, 4.11 in Azerbaijan, and 3.09 in the Kyrgyz Republic.

of Kazakhstan. Of all four countries, Azerbaijan boasts the largest percentage of individuals using the internet—50% of the population. Kazakhstan comes a close second while Uzbekistan and the Kyrgyz Republic lag significantly behind. The Kyrgyz Republic and Uzbekistan also lag significantly behind Azerbaijan and Kazakhstan in the percentage of broadband subscriptions and the speed of the international internet bandwidth. Of the two, Uzbekistan has the lowest figures for both indicators. Broadband internet appears to be most affordable in Azerbaijan and extremely expensive in Uzbekistan. On the other hand, Uzbekistan has the cheapest rates for mobile phones, while those in Kazakhstan are the most expensive. While the data make no distinction between male and female ICT users, or urban and rural dwellers, data available in the region, and findings from this study indicate that figures for women's ICT use and ICT use in rural areas are likely to be lower.

According to the Ministry of Communications and Information Technologies (MoCIT) of Azerbaijan, the largest ICT infrastructure project being implemented in Azerbaijan is the fiber optic network project for developing the broadband internet network in the country (2013–2015). Funded by the State Oil Fund of the Republic

### Table 3  Selected Country Information and Communication Technologies Indicators, 2011

<table>
<thead>
<tr>
<th>Sector Performance</th>
<th>Azerbaijan</th>
<th>Kazakhstan</th>
<th>Kyrgyz Republic</th>
<th>Uzbekistan</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Access</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed-telephone subscriptions (per 100 people)</td>
<td>18.1</td>
<td>26.3</td>
<td>9.3</td>
<td>6.9</td>
</tr>
<tr>
<td>Mobile-cellular telephone subscriptions (per 100 people)</td>
<td>108.7</td>
<td>155.7</td>
<td>116.4</td>
<td>91.6</td>
</tr>
<tr>
<td>Fixed (wired)-broadband subscriptions (per 100 people)</td>
<td>10.73</td>
<td>7.36</td>
<td>0.69</td>
<td>0.53</td>
</tr>
<tr>
<td>Households with a computer (%)</td>
<td>21.5</td>
<td>46.0</td>
<td>4.0</td>
<td>3.2</td>
</tr>
<tr>
<td>Households with internet access at home (%)</td>
<td>35.3</td>
<td>44.0</td>
<td>3.6</td>
<td>n/a</td>
</tr>
<tr>
<td>(ii) Usage</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>International voice traffic, total (minutes/subscription/month)</td>
<td>6.4</td>
<td>3.9</td>
<td>6.9</td>
<td>n/a</td>
</tr>
<tr>
<td>Domestic mobile traffic (minutes/subscription/month)</td>
<td>110.5</td>
<td>68.4</td>
<td>78.7</td>
<td>154.3</td>
</tr>
<tr>
<td>Individuals using the internet (%)</td>
<td>50.0</td>
<td>45.0</td>
<td>20.0</td>
<td>30.2</td>
</tr>
<tr>
<td>(iii) Quality</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population covered by a mobile-cellular network (%)</td>
<td>100</td>
<td>95</td>
<td>97</td>
<td>93</td>
</tr>
<tr>
<td>Fixed (wired)-broadband subscriptions (% of total internet)</td>
<td>75.7</td>
<td>94.6</td>
<td>32.1</td>
<td>3.2</td>
</tr>
<tr>
<td>International internet bandwidth (bits per internet user)</td>
<td>19,102</td>
<td>21,939</td>
<td>1,726</td>
<td>579</td>
</tr>
<tr>
<td>(iv) Affordability</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed-telephone sub-basket ($/month)</td>
<td>2.5</td>
<td>2.7</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Mobile-cellular sub-basket ($/month)</td>
<td>8.8</td>
<td>12.2</td>
<td>3.6</td>
<td>3.4</td>
</tr>
<tr>
<td>Fixed broadband sub-basket ($/month)</td>
<td>12.5</td>
<td>23.9</td>
<td>54.6</td>
<td>200</td>
</tr>
<tr>
<td>(v) Applications</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online service index (0–1, 1 = highest presence)</td>
<td>0.37</td>
<td>0.78</td>
<td>0.42</td>
<td>0.5</td>
</tr>
</tbody>
</table>

of Azerbaijan, and implemented by the MoCIT, the project aims to provide high-speed fiber optic internet to the entire population, including rural users. Azerbaijan was also a catalyst in the planned Trans-Eurasian Information Super Highway, a regional project aimed at laying a transnational fiber optic line covering Eurasia, from Western Europe to East Asia. The country is also implementing an e-government project as part of its E-Azerbaijan Program, and creating a state fund for ICT development through a Presidential Order dated 15 March 2012. The purpose of the fund is to assist in implementing the state's ICT policy: to support entrepreneurship, stimulate innovative and scientific research projects, support the development of a modern infrastructure, provide financial support to small and medium-sized enterprises, and attract domestic and foreign investment to this area.

The Government of Kazakhstan recently launched the Program for Information and Communication Technologies Development in the Republic of Kazakhstan for 2010–2014. The program aims to create the infrastructure and conditions for developing ICTs in Kazakhstan, for its transition to an innovative information and economy, and to allow the formation of an export-oriented ICT sector. A state program, Information Kazakhstan – 2020 was approved by Presidential Decree No. 464 on 8 January 2013, which aims to ensure the efficiency of the state administration system and accessibility of information and communication infrastructure; establish an information environment necessary for the social, economic, and cultural development of society; and develop the national information space. In 2010, eGov.kz was launched and can now be accessed through multiple channels, including the internet, mobile phones, and public access points.

In the Kyrgyz Republic, the Democratic Governance Program of the United Nations Development Programme is supporting the government in e-government implementation and capacity building for government bodies, enabling them to make better use of ICT. At the Donors’ Conference for the Kyrgyz Republic in July 2013, the minister of transport and communication presented ICT projects such as the development of fiber-optic networks in the Kyrgyz Republic to connect the north and the south of the country.

In Uzbekistan, a national program for further introduction and development of ICT is being implemented from 2012 to 2014, which aims to train, retrain, improve skills, improve government websites and interactive services, ensure internet security, and promote ICT usage among the public, especially the rural population.

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Except in Kazakhstan, mobile banking and electronic payment services appear to be limited. Major banks in Azerbaijan offer online and mobile banking (limited to a number of basic operations such as short messaging service (SMS) alerts of bank balance). Limited mobile services for bill payments are being offered. However, the national payment systems are being used widely. In the Kyrgyz Republic, as of 2013, mobile banking service had no specific legal basis. In Uzbekistan, electronic payments by individuals are currently restricted to those using debit cards, which are used for payments via a network of point of sale terminals available throughout the country. Several banks offer internet and mobile banking, focusing on information alerts through SMS to clients.

Women Entrepreneurs and Information and Communication Technologies: Access, Ownership, Usage, Needs, and Programming Considerations

This section synthesizes the results of key informant interviews, focus group discussions, and surveys of women entrepreneurs in the urban, peri-urban, and rural areas of the countries being studied, and explores information and communication technology (ICT) usage, ownership, training needs, and support preferences. It also explores each country’s environment for women’s entrepreneurship development (WED) and ICTs, and the extent to which existing initiatives leverage ICTs to address women’s needs.36 The analysis also considers the practical considerations in designing ICT programs for women entrepreneurs, including the type of ICT support needed, effective information channels for promoting programs, and overall affordability.

Azerbaijan

1. Information and communication technology ownership and business usage

Survey results show women entrepreneurs’ limited ICT ownership and usage in Azerbaijan. While many women own and regularly use mobile phones (without internet connections), few own other kinds of ICT tools or services (such as computers, internet on computers, internet-enabled laptops or handheld tablets), and even fewer use the more advanced features. Four aspects of this limited ICT usage and ownership are of interest when planning ICT-based interventions.

Many women in Azerbaijan own and regularly use mobile phones (without internet connections), but few own other kinds of information and communication technology tools or services

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36 Approximately 105 women entrepreneurs in urban, peri-urban, and rural areas from each of the four countries participated in the survey, and six focus group discussions were held with women entrepreneurs in urban, peri-urban, and rural areas. See Appendix 1 for the list of organizations approached for key informant interviews. Appendix 2 contains information about the location of the focus groups in urban, rural, and peri-urban areas in the four countries. Appendix 3 is a sample of the questionnaire used in all four countries during the study. Further unpublished raw data from this consultation phase are found in T. Nguyen. Matrix for Mapping of Stakeholders; T. Nguyen. Detailed Analysis of Findings; T. Nguyen. Focus Group Summary.
First, ICTs are not being used to their full potential for business activities. For example, while 41% of women entrepreneurs surveyed had internet-capable mobile phones, only 16% had activated internet services on their phones, and only 6% used those services for business activities (Figure 1). Similarly, although 55% of women entrepreneurs had a computer, only 27% used it for business activities. Focus group discussions and survey results attribute low ICT usage to women entrepreneurs’ lack of understanding of the capabilities of their devices, which suggests the need for training programs.

Second, survey results revealed the purpose for which women entrepreneurs use their devices. Figure 1 shows making phone calls to be the most common, followed by using the internet on computers. Using mobile phones for short messaging service (SMS) or internet access is minimal. Focus groups indicated two reasons for this: (i) lack of useful ICT-enabled services for women entrepreneurs (for example, despite the low SMS usage, when asked if they would be interested in a service that delivered useful information to women entrepreneurs via SMS, the majority of respondents (79%) would be interested).
said they would; and (ii) women entrepreneurs’ lack of capacity to operate their devices. Hence, they use their phones for only the most basic functions: making and receiving calls.

“There are many women who... can’t use functions other than making and receiving calls.”

The third finding relates to their reasons for using ICT. Women entrepreneurs surveyed used the internet mostly for basic and personal activities such as getting information related to health or health services, telephoning over the internet and/or voice over internet protocol (VOIP), and using social media (Figure 2). Many business activities could have been done over the internet but are not, indicating untapped

Figure 2: Azerbaijan: Participants’ Information and Communication Technology Activity in the Last 12 Months

<table>
<thead>
<tr>
<th>Activity</th>
<th>Internet on mobile phone</th>
<th>Internet on computer</th>
<th>SMS</th>
<th>Calls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting information related to health or health services</td>
<td>50%</td>
<td>50%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Social media, e.g., Facebook</td>
<td>40%</td>
<td>30%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Telephoning over the internet/VOIP</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Getting information about goods or services</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Downloading movies, images, music, watching TV or video</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Getting information from government organizations</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Sending or receiving e-mail</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Getting information for business decision making</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Networking or participating in business/sector associations or groups</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Daily business operation</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Promoting your products or services</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Finding suppliers</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Getting information on business support services</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Communicating with customers or suppliers</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Learning skills and attending training</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Purchasing or ordering goods or services</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Finding customers</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Reading or downloading online news</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Electronic banking, electronic payment</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Using chat sites, blogs, news groups, online discussion forums</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Posting information or instant messaging (chat)</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Interacting with government organizations</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Education or learning activities (formal)</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Selling your products or services online</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Fulfilling compliance requirements with the government</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Downloading software</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Playing or downloading video games or computer games</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Education or learning activities (informal)</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

SMS = short messaging service, VOIP = voice over internet protocol.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, questions 28 and 29.
potential and missed opportunities. Respondents appeared to prefer doing business over the internet rather than by making phone calls, as seen in their usage figures (e.g., networking or participating in business and/or sector associations or groups; getting information from government organizations, or information for business decisions such as compliance issues, products or competitors, and learning skills). This suggests a potential to further develop this trend of preference to widen the range of internet activities and increase the number of users. Focus group findings further support this with a strong indication that women entrepreneurs want to expand the range of internet activities for business.

“I would like to use the internet or ICT for online educational purposes like upgrade the skills and knowledge of my staff, so for that I would love to have some online educational programs... or bring some experts over here. Or, no, since it costs a fortune to do that, it would be much cheaper to do online education and training to upgrade the level of staff expertise.”

Fourth, as Figure 3 shows, women entrepreneurs in peri-urban and rural areas risk missing out on the opportunities ICTs present, with only about one-third of them using the internet compared with women entrepreneurs in urban areas. This is consistent with the 2010 gender-disaggregated data of the International Telecommunication Union (ITU) for Azerbaijan, which shows that (i) women in rural areas lag behind those in urban areas in internet usage (20.7% versus 50.4%); (ii) overall, women lag behind men in internet usage (36.5% versus 55.6%); and (iii) the inequality in internet usage is most pronounced between urban males and rural females (66% versus 20.7%).

Thus, the main findings indicate that the key constraints to ICT ownership and usage in Azerbaijan include women entrepreneurs’ limited ICT skills, and their lack of awareness of and low confidence in using mobile phones, computers, and the internet for business (Figure 4). Lack of interest is not a reason for the low usage, as the participants showed strong interest in learning the skills to use their mobile phones, computers, and the

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internet for their businesses. Affordability may not be a reason for limited ICT usage. The ITU’s data for the affordability of ICT services in Azerbaijan show that in 2011, Azerbaijan’s ITU ICT Price Basket\(^\text{38}\) was at 1.8% of gross national income per capita, putting it within the group of 57 countries where ICT services pricing is considered affordable.

In addition to limited ICT skills, and lack of awareness and confidence, rural women entrepreneurs are further constrained by attitudinal barriers that lead to low ICT ownership and usage. A strong theme emerging from focus group discussions was the common perception that it is improper for women to use the internet because it is seen as a tool for meeting men online (through online chat). Internet cafés are off-limits to women as there would be men there, so their husbands, fathers, or brothers would not permit them to go. In Baku, women can go to women-only internet clubs, which do not exist in peri-urban or rural areas.

“…Another thing is attitude, local people’s attitude toward women who want to use the internet. They will start gossiping about this woman. They will start gossiping as this woman is chatting and dating. When a woman uses the internet, people’s attitude is that she does that to chat with other men.”

\(^{38}\) ITU. 2012. *International Communications Union: The Information Society 2012*. Geneva. Table 3.1. 76. The ITU ICT Price Basket benchmarks the cost and affordability of telecommunication and information and communication technology services.
Steps should be taken to remove the stigma associated with internet usage by women in rural areas, and possibly to create women-only public internet access points.

Finally, key informant interviews and focus group discussions indicated a lack of local content and localized ICT services relevant to women entrepreneurs. Even when these services do exist, they do not seem to be effectively promoted to women entrepreneurs. This is confirmed by women entrepreneurs’ replies to a survey question to name any website, online service, or application on mobile phone that they thought would be useful for businesses. Only 2 respondents out of 93 were able to name a local service, while a few others named international services like Facebook, YouTube, and Google.

2. The potential for better integration of information and communication technologies

When asked about their plans for growing their business in the next year, women entrepreneurs in Azerbaijan cited four most common areas of planned growth: (i) expanding their range of products and services, (ii) expanding into new markets, (iii) investing in new equipment, and (iv) integrating information technology into the business to improve efficiency and marketing capability (Figure 5). The fact that ICT was among the more frequently mentioned areas of planned growth indicates that this is an area of interest and need.

Women entrepreneurs cited five key constraints in growing their businesses: accessing financing; finding customers; using ICTs for business; finding advisors, consultants, and mentors to give growth advice; and accessing new markets (Figure 6). Given that respondents cited high interest rates, high collateral requirements, and the short term...
of loans as key constraints to accessing finance, ICT is not likely to make a difference in these areas. However, as outlined in later sections, ICTs can certainly be used to help women entrepreneurs overcome constraints in finding customers; using ICTs for business; finding advisors, consultants, and mentors to give growth advice; and accessing new markets.

When designing relevant and useful ICT training programs for women entrepreneurs, understanding the kind of support and the topics that are needed is crucial. Knowing the appropriate information channels for program promotion is also important for program outreach, especially when targeting women entrepreneurs in peri-urban and rural areas whose mobility and access to information is limited. Finally, information about affordability is useful when considering the pricing and sustainability of services.

Education and/or training was the most common type of ICT support requested. Figure 7 lists the most requested ICT training topics: ways to use the internet for business, ways to use the internet to promote products and services, and ways to make better use of the computer for business.

Cross-tabulation analysis of responses showed that setting up and operating online stores is a topic more frequently required by respondents in urban areas rather than those in rural or peri-urban areas. On the other hand, how to promote your products
or services using the internet is a topic that receives significantly more interest from all groups, including urban respondents, and those in peri-urban and rural areas.40

Figure 8 shows that only a small percentage of respondents had participated in business support programs designed specifically for women entrepreneurs. Of those who did not participate, 64% stated that they were not aware that such programs existed.41 This suggests either a shortage of such programs, or a failure to effectively promote them to women entrepreneurs.

When asked about the most effective way to obtain business information, respondents mentioned television, family, friends, and neighbors (word of mouth), other female business owners, and the internet and mobile phones as being the most frequently used (Figure 9). These channels should be used when targeting information for women entrepreneurs.

For program sustainability, knowing if and how much participants would be willing to pay for the services provided by the program is important. Peri-urban and rural participants’ level of affordability appear to be noticeably less than those in urban

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40 Respondents in urban areas were most interested in how to set up and operate online stores (86%). Participants in peri-urban areas (93%) and rural areas (73%) were most interested in how to promote products using the internet. This was also important to urban respondents (83%). T. Nguyen. Detailed Analysis of Findings. p. 48.

**Figure 8** Azerbaijan: Participation in Business Support Programs for Women Entrepreneurs

“Have you ever participated in business support programs that were offered specifically to women entrepreneurs?”

<table>
<thead>
<tr>
<th>Service Provided</th>
<th>Yes</th>
<th>No</th>
<th>No response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business counseling or mentoring program for women entrepreneurs</td>
<td>22%</td>
<td>68%</td>
<td>10%</td>
</tr>
<tr>
<td>Women’s trade fair or exhibition (regional, national, or international)</td>
<td>21%</td>
<td>75%</td>
<td>4%</td>
</tr>
<tr>
<td>Entrepreneurship (or self-employment) training program for women entrepreneurs</td>
<td>15%</td>
<td>79%</td>
<td>6%</td>
</tr>
<tr>
<td>Loan program for women entrepreneurs</td>
<td>6%</td>
<td>89%</td>
<td>6%</td>
</tr>
<tr>
<td>Government procurement program targeted to women business owners</td>
<td>1%</td>
<td>92%</td>
<td>7%</td>
</tr>
<tr>
<td>Services of a women’s business support or enterprise center</td>
<td>1%</td>
<td>91%</td>
<td>8%</td>
</tr>
</tbody>
</table>

Note: Numbers may not add up to 100% due to rounding.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 19.

**Figure 9** Azerbaijan: Sources of Business-Related Information

“Where do you get most of your information on business-related matters?”

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Yes</th>
<th>No</th>
<th>No response</th>
</tr>
</thead>
<tbody>
<tr>
<td>TV</td>
<td>74%</td>
<td>70%</td>
<td></td>
</tr>
<tr>
<td>Family, friends, and neighbors</td>
<td>57%</td>
<td>43%</td>
<td></td>
</tr>
<tr>
<td>Other business owner (female)</td>
<td>49%</td>
<td>51%</td>
<td></td>
</tr>
<tr>
<td>Internet (on computer)</td>
<td>11%</td>
<td>89%</td>
<td></td>
</tr>
<tr>
<td>Mobile phone (SMS or calls)</td>
<td>1%</td>
<td>99%</td>
<td></td>
</tr>
<tr>
<td>Business development or enterprise center</td>
<td>9%</td>
<td>91%</td>
<td></td>
</tr>
<tr>
<td>Internet (on mobile phone)</td>
<td>6%</td>
<td>94%</td>
<td></td>
</tr>
<tr>
<td>Other business owner (male)</td>
<td>4%</td>
<td>96%</td>
<td></td>
</tr>
<tr>
<td>Mentor</td>
<td>3%</td>
<td>97%</td>
<td></td>
</tr>
<tr>
<td>Business association</td>
<td>3%</td>
<td>97%</td>
<td></td>
</tr>
<tr>
<td>Newspapers</td>
<td>3%</td>
<td>97%</td>
<td></td>
</tr>
<tr>
<td>Independent professional business adviser</td>
<td>1%</td>
<td>99%</td>
<td></td>
</tr>
<tr>
<td>Lawyer or attorney</td>
<td>1%</td>
<td>99%</td>
<td></td>
</tr>
<tr>
<td>Radio</td>
<td>0%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Accountant</td>
<td>0%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Chamber of commerce or industry</td>
<td>0%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Government publications</td>
<td>0%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

SMS = short messaging service.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 44.
Information and Communication Technologies for Women Entrepreneurs

areas, implying the need for a sliding pricing scale for services to women entrepreneurs in urban, peri-urban, and rural areas. Participants were asked how much they would be willing to pay per month for an SMS information service. The most common responses were AZN2 or AZN5, with the amount varying according to the location of the business. Respondents from urban areas were willing to pay more than those in peri-urban and rural areas. On average, respondents from urban areas were willing to pay AZN58, while those in peri-urban and rural areas were willing to pay AZN13 and AZN14, respectively. Respondents were also asked how much, on average, they spent on mobile phone costs, as an indication of their actual willingness and ability to pay for training services.

For mode of delivery, respondents in all locations preferred face-to-face training, with 89% requesting it. The second most popular method of training, with 26% of respondents listing it, was learning through the internet on a computer. Of these, the majority (56%) were from urban areas. None of the respondents expressed interest in business training through the internet by mobile phone or SMS. The primary reasons cited for preferring face-to-face training were (i) not having access to a computer at home, (ii) not knowing how to use the internet, and (iii) finding a face-to-face explanation clearer and easier. Those who preferred to learn through internet on a computer said that this format gave them flexibility and convenience, allowing them to stay home and to balance their other responsibilities.

Clearly the findings from the women entrepreneurs in Azerbaijan show that training and support programs need to be designed for face-to-face delivery with the option of flexible delivery through the internet, so that participants can choose the mode that suits them best. Such programs for women in peri-urban and rural areas will meet their preference for face-to-face support and interaction.

Kazakhstan

1. Information and communication technology ownership and business usage

Figure 10 shows that women entrepreneurs from Kazakhstan appear to have better access to and ownership of ICTs than those in the other countries under review. The table shows that the mobile phone is the ICT device most commonly owned. However, the majority of women entrepreneurs also have access to the internet and computer. Nearly half of them have access to the internet on mobile phones. This is consistent with available ICT data for Kazakhstan, which shows that, as of 2011, Kazakhstan had a mobile phone subscription rate of 155.7% per population, higher than the average of 92.4% for upper-middle-income countries. In the same survey, 46% of households were estimated to have a computer, and of these, 44% had internet connection (Table 3).

The data on business location, however, show that the rural population still lags behind. The majority of respondents with businesses in rural areas reported that they had either not used a computer (86%) or the internet on a computer (70%). In

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44 World Bank and ITU. 2013. The Little Data Book.
45 Ibid.
In rural areas, 86% of respondents had not used a computer, and 70% had not used the internet on a computer in the past year. During the same period, all urban respondents and 97% of peri-urban respondents reported using a computer and the internet.

Figure 11 shows that women entrepreneurs in Kazakhstan use the internet on computers reasonably frequently for a diverse range of activities. However, most of the activities are still relatively basic or personal, such as use of social media, purchasing or ordering goods or services, and sending e-mail, even when women entrepreneurs are using more advanced ICT tools such as internet on computers and internet on mobile phones. Business activities requiring more advanced ICT skills—such as selling products or services online, promoting products or services using ICTs, or finding customers—are undertaken most infrequently by those with

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Figure 11  Kazakhstan: Participants’ Information and Communication Technologies Activity in the Last 12 Months

SMS = short messaging service, VOIP = voice over internet protocol.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, questions 28 and 29.
advanced ICT devices, who conduct their businesses most frequently through basic ICT tools such as making phone calls. Only 15% of respondents reported having a website for their business. This combination of high ownership of advanced tools but basic usage points to training opportunities to help women entrepreneurs leverage ICTs more effectively for their businesses.

Figure 12 indicates that lack of skills is one of the key reasons for the ICT usage pattern described above. The majority of respondents are aware of how ICT tools can be used for business, have a high interest in learning the skills to do so, but low confidence in their ability to do it. This is confirmed when the women were asked to list the difficulties they encountered when using computers, mobile phones, and the internet. The most common response was lack of training (44%), with businesses in rural areas suffering more as a result than the other two groups.\(^47\)

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**Figure 12** Kazakhstan: Perception of Information and Communication Technology Skills

"Do you agree or disagree with the following statements about your skills in using mobile phones, computers, and the internet?"

<table>
<thead>
<tr>
<th>Statement</th>
<th>Disagree</th>
<th>Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am confident about my skills in using the internet for my business</td>
<td>2.2%</td>
<td>97.9%</td>
</tr>
<tr>
<td>Computers: I am aware of the different ways in which I can use a computer in my business</td>
<td>4.2%</td>
<td>95.8%</td>
</tr>
<tr>
<td>Mobile phones: I am aware of the different ways in which I can use a mobile phone in my business</td>
<td>6.3%</td>
<td>93.8%</td>
</tr>
<tr>
<td>I am interested in learning the skills to use the internet for my business</td>
<td>19.6%</td>
<td>80.4%</td>
</tr>
<tr>
<td>I am interested in learning the skills to use a computer in my business</td>
<td>24.7%</td>
<td>75.3%</td>
</tr>
<tr>
<td>I am interested in learning the skills to use mobile phones in my business</td>
<td>25.8%</td>
<td>74.2%</td>
</tr>
<tr>
<td>I am confident about my skills in using a computer for my business</td>
<td>30.1%</td>
<td>69.9%</td>
</tr>
<tr>
<td>I am confident about my skills in using a mobile phone for my business</td>
<td>29.2%</td>
<td>70.8%</td>
</tr>
<tr>
<td>I am confident about my skills in using the internet for my business</td>
<td>20.4%</td>
<td>79.6%</td>
</tr>
</tbody>
</table>

Note: Numbers may not add up to 100% due to rounding.

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 47.

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2. The potential for better integration of information and communication technologies

When asked about plans to grow their businesses in the next 12 months, and the constraints on growth (Figures 13 and 14), many women entrepreneurs in Kazakhstan expressed the desire to expand their businesses directly through the use of ICT (Figure 13)—for example, 36% wish to better integrate ICT into their

**Figure 13  Kazakhstan: Areas for Future Business Development**

- Not planning to make any changes: 86%
- Expand the range of products/services: 77%
- Don’t know: 74%
- Expand into new markets: 50%
- Increase the number of workers: 39%
- Invest in new equipment or technology for the business: 38%
- Implement practices to be more environmentally sensitive: 36%
- Integrate information technology to improve the efficiency and marketing capability of the business: 36%
- Improve the employment conditions for workers: 34%
- Develop a website to do more of my sales online: 27%
- Move to larger premises: 20%
- Reduce the range of products/services: 0%
- Decrease the number of workers: 0%

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 62.

**Figure 14  Kazakhstan: Perceived Constraints on Business Growth**

- Accessing financing: 48.2%
- Finding qualified and trusted workers: 47.4%
- Finding advisors, consultants, and mentors to give growth advice: 41.1%
- Using ICTs for my business: 40.0%
- Finding a more suitable business location: 34.3%
- Finding customers: 32.9%
- Finding information on new markets: 31.1%
- Accessing new markets: 21.1%
- Dealing with government regulations and compliance costs: 20.0%
- Taxation issues: 12.5%
- Transportation issues: 12.0%
- Getting support from my family: 8.1%
- ICT = information and communication technology.

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 63.
business, and 27% wish to develop a website and/or online sales)—or through avenues where ICT could play a greater role (e.g., accessing financing, finding qualified and trusted workers, and finding customers). However, the fourth most common constraint on business growth, as mentioned by 40% of respondents, was their inability to successfully use ICTs in their business. This conflicting data suggests a real need for ICT training programs that help women entrepreneurs leverage ICTs to grow their business and overcome the constraints they face.

Most participants requested education and training so that they could use ICTs more effectively in their business.\textsuperscript{48} Consistent with the findings outlined in Figures 13 and 14, when asked about the specific business tasks they would like to learn to undertake with ICT tools, women entrepreneurs in Kazakhstan showed the highest interest in ways to promote products and services using the internet, ways to use the internet for business, and ways to use computers for business (Figure 15). This finding points to a need for programs that help women entrepreneurs learn to use the internet for market access.

For modes of training delivery, respondents from Kazakhstan, regardless of location, listed face-to-face training for computer-based topics as their preferred option, with 57% listing it as their first choice. However, nearly a third of participants are interested in online learning through the internet on a computer, indicating that there are opportunities for delivering training online as well.\textsuperscript{49}

\textbf{Figure 15} \hspace{1em} Kazakhstan: Information and Communication Technology Skills Training

\textit{“Which specific computer/ICT skills training topics are you interested in?”}

\begin{itemize}
  \item How to promote your products or services using the internet: 77.3%
  \item How to use the internet for business: 69.4%
  \item How to use computers more for business needs: 52.8%
  \item How to do market research online: 47.0%
  \item How to use mobile phones more for business needs: 37.5%
  \item How to search for suppliers online: 36.4%
  \item How to set up and operate online stores (e-commerce): 36.4%
  \item How to use the internet on mobile phone: 31.9%
  \item How to do research for production technologies (e.g., design, recipes, etc.) online: 22.7%
  \item How to send and receive SMS: 4.2%
\end{itemize}

ICT = information and communication technology, SMS = short messaging service.

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, questions 48 and 49.

\textsuperscript{48} The percentage of requests for education/training ICT support was 72%. Other requests included better connections (19%) and financing (9%). T. Nguyen. Detailed Analysis of Findings. p. 106.

Figure 16 shows that the majority of women entrepreneurs had never participated in any business support programs for women entrepreneurs primarily because they either did not know these existed (76%), or felt they had no need for them (20%). This finding points again to an opportunity to promote existing schemes more effectively and to adapt them more specifically to women entrepreneurs’ needs.

As for promoting training programs and communicating effectively with women entrepreneurs in Kazakhstan, Figure 17 shows that the top channel for reaching them appears to be the internet, followed by newspapers, television, and word of mouth.

**Figure 16  Kazakhstan: Participation in Business Support Programs for Women Entrepreneurs**

"Have you ever participated in business support programs that were offered specifically to women entrepreneurs?"

- Government procurement program targeted to women business owners: 99% No, 1% Yes
- Women’s trade fair or exhibition (regional, national, or international): 98% No, 2% Yes
- Services of a women’s business support or enterprise center: 96% No, 4% Yes
- Business counseling or mentoring program for women entrepreneurs: 96% No, 4% Yes
- Loan program for women entrepreneurs: 95% No, 5% Yes
- Entrepreneurship (or self-employment) training program for women entrepreneurs: 78% No, 22% Yes

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 53.

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Figure 17  Kazakhstan: Sources of Business-Related Information

"Where do you get most of your information on business-related matters?"

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet (on computer)</td>
<td>43.1%</td>
</tr>
<tr>
<td>Newspapers</td>
<td>42.2%</td>
</tr>
<tr>
<td>TV</td>
<td>36.3%</td>
</tr>
<tr>
<td>Family, friends, and neighbors</td>
<td>22.5%</td>
</tr>
<tr>
<td>Other business owner (female)</td>
<td>21.6%</td>
</tr>
<tr>
<td>Business association</td>
<td>18.6%</td>
</tr>
<tr>
<td>Internet (on mobile phone)</td>
<td>16.7%</td>
</tr>
<tr>
<td>Business development or enterprise center</td>
<td>14.7%</td>
</tr>
<tr>
<td>Government publications</td>
<td>11.8%</td>
</tr>
<tr>
<td>Mobile phone (SMS or calls)</td>
<td>9.8%</td>
</tr>
<tr>
<td>Radio</td>
<td>8.8%</td>
</tr>
<tr>
<td>Other business owner (male)</td>
<td>6.9%</td>
</tr>
<tr>
<td>Accountant</td>
<td>5.9%</td>
</tr>
<tr>
<td>Independent professional business adviser</td>
<td>4.9%</td>
</tr>
<tr>
<td>Lawyer or attorney</td>
<td>2.0%</td>
</tr>
<tr>
<td>Mentor</td>
<td>1.0%</td>
</tr>
<tr>
<td>Chamber of commerce or industry</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

SMS = short messaging service.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 44.

Kyrgyz Republic

1. Information and communication technology ownership and business usage

Figure 18 shows that mobile phones remain the ICT tool of choice among women entrepreneurs from the Kyrgyz Republic, with the vast majority owning a regular mobile phone and about a third of those surveyed owning internet-capable mobile phones. Only a few women own computers. This is consistent with the ITU’s 2012 data estimates, which show that only 21.72% of the people of the Kyrgyz Republic use the internet.\textsuperscript{51} However, Table 3 shows that 116.4% of the population have mobile phone subscriptions. Although almost one-third of respondents own an internet-capable mobile phone (Figure 18), only a little over 12% actually use the internet on their phone, which could be due to a combination of factors, including lack of skills, connectivity issues, and costs.

\textsuperscript{51} ITU. 2013. ICT Facts and Figures.
Mobile phones enable women entrepreneurs in the Kyrgyz Republic to start and grow businesses. Most women entrepreneurs have access to mobile phones, but not to the internet and a computer.

Respondents do not use their ICT devices to their full potential. Figure 19, for example, shows that more advanced use of ICTs for e-commerce or e-learning is missing, and the majority report not having a website and not using mobile or online financial services. Key informant interviews, focus group discussions, and interviews with women entrepreneurs point to a combination of factors to explain this: women entrepreneurs' limited ability to use ICTs, the limited range of readily available services, and the lack of awareness about and poor promotion of existing services.

Women entrepreneurs in urban areas appear to be much more likely to have internet on their mobile phone (43%), have internet on a computer (40%), and own a laptop (37%) or a computer (34%), compared with those in peri-urban and rural areas, where only 5% to 19% own such tools. The majority of respondents in rural areas (78%) and peri-urban areas (74%) reported that they had not used a computer in the last year. Similarly, the majority of respondents with businesses in rural areas (70%) and peri-urban areas (80%) reported that they had not used the internet in the last year. These findings are echoed in the questionnaire results (Figure 20). This implies that

---

Figure 19  Kyrgyz Republic: Participants’ Information and Communication Technology Activity in the Past 12 Months

- Sending or receiving e-mail
- Telephoning over the internet/VOIP
- Promoting your products or services
- Downloading movies, images, music, watching TV or video, or listening to radio or music
- Finding customers
- Social media
- Reading or downloading online newspapers, magazines, or electronic books
- Selling your products or services online
- Daily business operation
- Posting information or instant messaging (chat)
- Getting information about goods or services
- Getting information for business decision making
- Networking or participating in business/sector associations or groups
- Getting information on business support services
- Learning skills and attending training
- Communicating with customers or suppliers
- Downloading software
- Education or learning activities (informal)
- Purchasing or ordering goods or services
- Playing or downloading video games or computer games
- Getting information from government organizations
- Getting information related to health or health services
- Finding suppliers
- Posting messages or other information to chat sites
- Electronic banking, electronic payment
- Education or learning activities (formal)
- Interacting with government organizations
- Fulfilling compliance requirements with the government

SMS = short messaging service, VOIP = voice over internet protocol.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, questions 28 and 29.
Women entrepreneurs’ high interest levels, moderate awareness, and low confidence in their skill level indicate that they would likely be receptive to skills training programs designed specifically for them.

The mobile phone is the most suitable ICT tool for enabling women entrepreneurs in the Kyrgyz Republic to start and grow businesses, given that the majority of women entrepreneurs in rural and urban areas have access to this tool, but limited access to the internet and computers.

As seen in Figure 21, survey participants in the Kyrgyz Republic say they are interested to learn the skills to use mobile phones, computers, and the internet in their businesses. They consider themselves moderately aware of the different ways these tools can be used in business. However, confidence in their ICT skill level for business is low. Women entrepreneurs’ high interest, moderate awareness, and low

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**Figure 20** Kyrgyz Republic: Use of Information and Communication Technologies in Business Activities

“Do you use any of the following tools for your business activities?”

<table>
<thead>
<tr>
<th>Tool</th>
<th>Rural</th>
<th>Peri-Urban</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular mobile phone</td>
<td>39.3%</td>
<td>43.2%</td>
<td>40.0%</td>
</tr>
<tr>
<td>Mobile phone that can access the internet</td>
<td>27.1%</td>
<td>14.3%</td>
<td>48.6%</td>
</tr>
<tr>
<td>Internet on computer</td>
<td>17.8%</td>
<td>34.3%</td>
<td></td>
</tr>
<tr>
<td>Radio</td>
<td>16.8%</td>
<td>24.3%</td>
<td>14.3%</td>
</tr>
<tr>
<td>Computer</td>
<td>16.8%</td>
<td>8.6%</td>
<td>28.6%</td>
</tr>
<tr>
<td>Laptop</td>
<td>13.1%</td>
<td>31.4%</td>
<td></td>
</tr>
<tr>
<td>Internet on mobile phone</td>
<td>12.1%</td>
<td>5.4%</td>
<td>22.9%</td>
</tr>
<tr>
<td>Internet café (internet club)</td>
<td>5.6%</td>
<td>5.4%</td>
<td>11.4%</td>
</tr>
<tr>
<td>Handheld tablets (e.g., iPad)</td>
<td>4.7%</td>
<td>14.3%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 14.
Figure 21  Kyrgyz Republic: Perception of Information and Communication Technology Skills

“Do you agree or disagree with the following statements about your skills in using mobile phones, computers, and the internet?”

<table>
<thead>
<tr>
<th>Skill Description</th>
<th>Disagree</th>
<th>Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am interested in learning the skills to use mobile phones in my business</td>
<td>15.0%</td>
<td>85.0%</td>
</tr>
<tr>
<td>I am interested in learning the skills to use the internet for my business</td>
<td>24.5%</td>
<td>75.5%</td>
</tr>
<tr>
<td>I am interested in learning the skills to use a computer in my business</td>
<td>28.0%</td>
<td>72.0%</td>
</tr>
<tr>
<td>Mobile phones: I am aware of the different ways in which I can use a mobile phone in my business</td>
<td>43.9%</td>
<td>56.1%</td>
</tr>
<tr>
<td>I am confident about my skills in using a mobile phone for my business</td>
<td>54.2%</td>
<td>45.8%</td>
</tr>
<tr>
<td>Computers: I am aware of the different ways in which I can use a computer in my business</td>
<td>29.9%</td>
<td>70.1%</td>
</tr>
<tr>
<td>The internet: I am aware of the different ways in which I can use the internet for my business</td>
<td>28.0%</td>
<td>72.0%</td>
</tr>
<tr>
<td>I am confident about my skills in using a computer for my business</td>
<td>24.3%</td>
<td>75.7%</td>
</tr>
<tr>
<td>I am confident about my skills in using the internet for my business</td>
<td>21.5%</td>
<td>78.5%</td>
</tr>
</tbody>
</table>

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 47.

Confidence in skill level indicate that there are opportunities for creating skills training programs for them, since their attitude indicates that they would likely be receptive to such programs.

2. The potential for better integration of information and communication technologies

Similar to women entrepreneurs in Azerbaijan, those from the Kyrgyz Republic listed their top four priorities in growing their business: (i) to expand their range of products and services; (ii) to expand into new markets; (iii) to invest in new equipment or technology for the business; and (iv) to integrate information technology to improve the efficiency and marketing capability of the business (Figure 22). Two of these areas relate to ICTs, signifying its importance to women entrepreneurs. In Figure 23, the top of the list of perceived constraints on business growth are those in which ICTs can make a direct difference: accessing financing, taxation issues, finding information on new markets, and accessing those markets.

When asked about their overall ICT support needs, almost half of the women entrepreneurs from the Kyrgyz Republic listed ICT education and training as their top priority. The most requested ICT training topics (Figure 24) were how to promote products or services using the internet, how to use the internet for business, and how to use the internet on mobile phone. Nearly half of women entrepreneurs want

Information and communication technologies can make a direct difference to the perceived constraints on business growth—accessing finance, taxation issues, finding information on new markets, and accessing those markets.

---

54 The most common support requested was for education and training (47%). T. Nguyen. Detailed Analysis of Findings. p. 157.
Figure 22  Kyrgyz Republic: Areas for Future Business Development

Expand the range of products and services  82.1%
Expand into new markets  52.1%
Invest in new equipment or technology for the business  45.3%
Integrate information technology to improve the efficiency and marketing capability of the business  41.5%
Improve the employment conditions for workers  40.4%
Implement practices to be more environmentally sensitive (conserve energy and water, reduce, reuse, recycle)  38.7%
Increase the number of workers  37.2%
Not planning to make any changes  35.3%
Move to larger premises  26.9%
Develop a website to do more of my sales online  16.5%
Don't know  14.3%
Decrease the number of workers  5.4%
Reduce the range of products and services  0.0%

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 62.

Figure 23  Kyrgyz Republic: Perceived Constraints on Business Growth

Accessing financing  64.5%
Taxation issues  59.4%
Finding information on new markets  57.5%
Accessing new markets  55.7%
Dealing with government regulations and compliance costs  55.7%
Finding customers  54.3%
Finding qualified and trusted workers  51.9%
Using ICTs for my business  50.5%
Finding advisors, consultants, and mentors to give growth advice  47.2%
Finding a more suitable business location  38.3%
Transportation issues  35.2%
Getting support from my family  7.5%

ICT = information and communication technology.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 63.
to learn how to use mobile phones for their business needs. Mobile phones remain the most commonly available ICT tool, while ownership of and access to other ICT tools is limited.

The majority of participants had never taken part in any type of business support programs for women entrepreneurs (Figure 25). When asked why, 76.4% said they did not know such programs existed, highlighting that programs should be better promoted to women entrepreneurs.

Face-to-face training for computer-based topics was the training location of choice for 82% of respondents. As in Azerbaijan and Kazakhstan, learning through the internet on a computer was the second most preferred option for women entrepreneurs in the Kyrgyz Republic (21%). Of these, 48% were from businesses in urban areas. Training through SMS was selected by 19% of respondents, of whom 44% were from rural locations where many had no access to computers or the internet, and had simple mobile phones. This indicates that to reach the rural population using ICTs in the Kyrgyz Republic, SMS-based programs would be most suitable for now and most likely to have the widest reach. When asked whether women entrepreneurs would be interested in an information service that delivers useful information to their mobile phone by SMS, the majority (84%) of respondents said they would be.

Of the three channels respondents obtain business-related information from, newspapers are the best for promoting programs to women entrepreneurs in the Kyrgyz Republic, followed by television and word of mouth (Figure 26).

56 Ibid. pp. 163–164.
57 Ibid. p. 166.
Figure 25  Kyrgyz Republic: Participation in Business Support Programs for Women Entrepreneurs

"Have you ever participated in business support programs that were offered specifically to women entrepreneurs?"

- Entrepreneurship (or self-employment) training program for women entrepreneurs: 26.4% No, 73.6% Yes
- Loan program for women entrepreneurs: 21.5% No, 78.5% Yes
- Women’s trade fair or exhibition (regional, national, or international): 14.0% No, 86.0% Yes
- Business counseling or mentoring program for women entrepreneurs: 12.3% No, 87.7% Yes
- Services of a women’s business support or enterprise center: 11.2% No, 88.8% Yes
- Government procurement program targeted to women business owners: 4.7% No, 95.3% Yes

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 53.

Figure 26  Kyrgyz Republic: Sources of Business-Related Information

"Where do you get most of your information on business-related matters?"

- Newspapers: 47.7% Response (%)
- TV: 46.7%
- Family, friends, and neighbors: 43.0%
- Other business owner (female): 42.1%
- Internet (on computer): 24.3%
- Radio: 15.9%
- Other business owner (male): 15.0%
- Mobile phone (SMS or calls): 14.0%
- Internet (on mobile phone): 14.0%
- Independent professional business adviser: 8.4%
- Mentor: 6.5%
- Business development or enterprise center: 5.6%
- Accountant: 3.7%
- Business association: 3.7%
- Chamber of commerce or industry: 3.7%
- Government publications: 0.9%
- Lawyer/attorney: 0.0%

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 44.
To find out how much participants would be willing to pay for services, they were asked to provide their average monthly mobile phone costs. Participants paid an average of Som200–Som300, which varied depending on the location of the business, with urban respondents willing to pay more than those in peri-urban or rural locations. For an SMS information service, most respondents were willing to pay Som50–Som100 monthly. This indicates the range that could be charged for the service.

**Uzbekistan**

1. Information and communication technology ownership and business usage

The ITU in 2011 estimated (Table 3) that although more than 90% of Uzbekistan’s population had mobile phone subscriptions, only a little under one-third used the internet. A small percentage of households (3.2%) had a computer but no data was available on how many had internet at home. However, women entrepreneurs from Uzbekistan who were surveyed for this study appeared to have relatively good access to and ownership of ICT technologies (Figure 27). The majority of respondents reported owning an internet-enabled mobile phone and having access to the internet using

**Figure 27 Uzbekistan: Participants’ Ownership and Usage of Information and Communication Technologies**

<table>
<thead>
<tr>
<th>Ownership Usage</th>
<th>Ownership Usage</th>
<th>Ownership Usage</th>
<th>Ownership Usage</th>
<th>Ownership Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet kiosk</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Telecenters</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>TV</td>
<td>98.1%</td>
<td>47.6%</td>
<td>39.0%</td>
<td>33.3%</td>
</tr>
<tr>
<td>Computer</td>
<td>61.0%</td>
<td>61.0%</td>
<td>64.8%</td>
<td>34.3%</td>
</tr>
<tr>
<td>Radio</td>
<td>33.3%</td>
<td>64.8%</td>
<td>34.3%</td>
<td>33.3%</td>
</tr>
<tr>
<td>Laptop</td>
<td>33.3%</td>
<td>34.3%</td>
<td>33.3%</td>
<td>33.3%</td>
</tr>
<tr>
<td>Handheld tablets (e.g., iPad)</td>
<td>7.6%</td>
<td>6.7%</td>
<td>7.6%</td>
<td>6.7%</td>
</tr>
<tr>
<td>Internet café (Internet club)</td>
<td>3.8%</td>
<td>4.8%</td>
<td>3.8%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Internet on mobile phone</td>
<td>48.6%</td>
<td>61.9%</td>
<td>48.6%</td>
<td>61.9%</td>
</tr>
<tr>
<td>Internet on computer</td>
<td>51.4%</td>
<td>56.2%</td>
<td>51.4%</td>
<td>56.2%</td>
</tr>
<tr>
<td>Regular mobile phone</td>
<td>57.1%</td>
<td>61.0%</td>
<td>57.1%</td>
<td>61.0%</td>
</tr>
<tr>
<td>Mobile phone that can access the internet</td>
<td>58.1%</td>
<td>67.6%</td>
<td>58.1%</td>
<td>67.6%</td>
</tr>
</tbody>
</table>

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, questions 14 and 25.

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both a mobile phone or a computer. However, it is important to note that because of time and resource constraints, the sample of participating women entrepreneurs from Uzbekistan consisted of women who were more established in their businesses (more than 40% of respondents were members of the Chamber of Commerce and Industry, an organization that focuses on larger, more established businesses than the microenterprises that make up the majority of businesses owned by women). As a result, rural women entrepreneurs surveyed for this study did not appear to lag behind their urban or peri-urban counterparts. Interviews with key informants, however, including businesswomen’s associations indicate that the average rural woman entrepreneur in Uzbekistan is more in line with the rest of the region (i.e., rural women tend to have simple mobile phones, rather than internet-enabled mobile phones, and are less likely to have access to computers and the internet).

The majority of business activities (such as receiving information on business support services or decision making, promoting goods and services or getting information about them, fulfilling compliance with government requirements, finding or communicating with customers, daily business operation, and finding suppliers) were being carried out with phone calls (Figure 28). Internet on computers and mobile phones were

![Figure 28 Uzbekistan: Participants’ Information and Communication Technology Activity in the Last 12 Months](image)

**Figure 28 Uzbekistan: Participants’ Information and Communication Technology Activity in the Last 12 Months**

Sending or receiving e-mail

Telephoning over the internet/VOIP

Downloading movies, images, music, watching TV or video

Electronic banking, electronic payment

Reading or downloading online newspapers or magazines

Downloading software

Playing or downloading video games or computer games

Social media (e.g., Facebook)

Posting information or instant messaging (chat)

Posting messages or other information to chat sites, blogs, newsgroups, online discussion forums

Selling your products or services online

Interacting with government organizations

Purchasing or ordering goods or services

Getting information on business support services

Getting information for business decision making

Getting information from government organizations

Learning skills and attending training

Education or learning activities (informal)

Promoting your products or services

Getting information on business support services

Fulfilling compliance requirements with the government

Education or learning activities (formal)

Networking or participating in business/sector associations or groups

Finding customers

Getting information related to health or health services

Communicating with customers or suppliers

Daily business operation

Finding suppliers

Note: SMS = short messaging service, VOIP = voice over internet protocol.

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, questions 28 and 29.
used mainly for personal activities (for example, sending and/or receiving e-mail, downloading movies or music, and downloading online magazines or newspapers). Only 15% of respondents reported having a website for their business. When asked why, almost one-third said they did not feel a need for it. This makes sense given the low level of computer and internet usage among the population as a whole.

When considering women entrepreneurs’ perceptions of their ICT skills, respondents are strongly interested in learning to use mobile phones, the computer, and the internet for their business (Figure 29). The majority of respondents indicated that they are aware of the different uses of a mobile phone in their business, and are confident in using these functions. However, few of them are aware of the business potential of the internet on computers, and do not feel confident about their ability to use such tools for their businesses. This points to opportunities for training programs.

Figure 29 Uzbekistan: Perception of Information and Communication Technology Skills

"Do you agree or disagree with the following statements about your skills in using mobile phones, computers, and the internet?"

- I am interested in learning the skills to use mobile phones in my business: 7.6% agree, 92.4% disagree
- I am interested in learning the skills to use a computer in my business: 11.4% agree, 88.6% disagree
- I am interested in learning the skills to use the internet in my business: 13.3% agree, 86.7% disagree
- Mobile phones: I am aware of the different ways in which I can use a mobile phone in my business: 29.5% agree, 70.5% disagree
- Computers: I am aware of the different ways in which I can use a computer in my business: 41.9% agree, 58.1% disagree
- I am confident about my skills in using a mobile phone for my business: 45.2% agree, 54.8% disagree
- I am confident about my skills in using a computer for my business: 53.4% agree, 46.6% disagree
- The internet: I am aware of the different ways in which I can use the internet for my business: 54.3% agree, 45.7% disagree
- I am confident about my skills in using the internet for my business: 30.8% agree, 69.2% disagree

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 47.

---

Although only 15% of respondents reported having a website for their business, there were slight differences depending on the location of the business. Only 6% of both peri-urban and rural respondents reported having a website, compared with 34% of urban respondents. T. Nguyen. Detailed Analysis of Findings. p. 205.
2. Potential for better integration of information and communication technologies

The planned areas for business development for women entrepreneurs in Uzbekistan are to (i) expand the range of products and services; (ii) integrate information technology to improve the efficiency and marketing capabilities of the business; and (iii) increase the number of workers in their business (Figure 30).

Regarding perceived constraints on business growth, respondents believed that problems would most likely be found in accessing new markets, finding customers, and taxation issues. These are constraints that ICTs could help overcome. It is worth noting, however, that more than half of the respondents mentioned the use of ICT in their businesses as an area constraining their future growth. The poor quality and slow speed of internet connections were the most frequently mentioned problems when using ICTs for their business (Figure 31). For peri-urban and rural respondents, the cost of usage was also mentioned. All these point to the need for reduced costs and improved infrastructure in the country, in addition to ICT training programs.

Women entrepreneurs from Uzbekistan are keen to improve their ICT knowledge. When discussing ICT skills training, they most frequently ask for topics such as how to use the internet for business, how to make better use of mobile phones for business, and how to promote products and services using the internet (Figure 32). This is in line with the previously mentioned top constraint for growing business (accessing new markets)—a useful guide for planning training programs.

**Figure 30  Uzbekistan: Areas for Future Business Development**

- Expand the range of products and services: 72%
- Integrate information technology to improve the efficiency and marketing capability of the business: 51%
- Increase the number of workers: 51%
- Invest in new equipment or technology for the business: 51%
- Expand into new markets: 50%
- Develop a website to do more of my sales online: 50%
- Improve the employment conditions for workers: 48%
- Implement practices to be more environmentally sensitive: 30%
- Move to larger premises: 23%
- Not planning to make any changes: 13%
- Don’t know: 6%
- Reduce the range of products and services: 2%
- Decrease the number of workers: 1%

Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 62.
Figure 31  Uzbekistan: Perceived Constraints on Business Growth

<table>
<thead>
<tr>
<th>Constraint</th>
<th>Response (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessing new markets</td>
<td>77.9%</td>
</tr>
<tr>
<td>Finding customers</td>
<td>74.0%</td>
</tr>
<tr>
<td>Taxation issues</td>
<td>74.0%</td>
</tr>
<tr>
<td>Finding information on new markets</td>
<td>70.2%</td>
</tr>
<tr>
<td>Dealing with government regulations and</td>
<td>67.3%</td>
</tr>
<tr>
<td>compliance costs</td>
<td></td>
</tr>
<tr>
<td>Transportation issues</td>
<td>63.5%</td>
</tr>
<tr>
<td>Finding qualified and trusted workers</td>
<td>61.5%</td>
</tr>
<tr>
<td>Accessing financing</td>
<td>55.8%</td>
</tr>
<tr>
<td>Using ICTs for my business</td>
<td>53.9%</td>
</tr>
<tr>
<td>Finding a more suitable business location</td>
<td>50.0%</td>
</tr>
<tr>
<td>Finding advisors, consultants, and mentors</td>
<td>49.0%</td>
</tr>
<tr>
<td>to give growth advice</td>
<td></td>
</tr>
<tr>
<td>Getting support from my family</td>
<td>26.0%</td>
</tr>
</tbody>
</table>

ICT = information and communication technology.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 62.

Figure 32  Uzbekistan: Information and Communication Technology Skills Training

“Which specific computer/ICT skills training topics are you interested in?”

<table>
<thead>
<tr>
<th>Skill Training Topic</th>
<th>Response (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>How to use the internet for business</td>
<td>76.2%</td>
</tr>
<tr>
<td>How to use the mobile phone more for business needs</td>
<td>68.3%</td>
</tr>
<tr>
<td>How to promote your products or services using the internet</td>
<td>67.3%</td>
</tr>
<tr>
<td>How to set up and operate online stores</td>
<td>59.6%</td>
</tr>
<tr>
<td>How to use computers more for business needs</td>
<td>51.5%</td>
</tr>
<tr>
<td>How to do research for production technologies online</td>
<td>48.1%</td>
</tr>
<tr>
<td>How to do market research online</td>
<td>47.1%</td>
</tr>
<tr>
<td>How to search for suppliers online</td>
<td>35.6%</td>
</tr>
<tr>
<td>How to use the internet on mobile phone</td>
<td>34.7%</td>
</tr>
<tr>
<td>How to send and receive SMS</td>
<td>6.9%</td>
</tr>
</tbody>
</table>

ICT = information and communication technology, SMS = short messaging service.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, questions 48 and 49.
As with the majority of women entrepreneurs in the other three countries, most women in Uzbekistan had never participated in business development support (BDS) programs for women entrepreneurs (Figure 33), for which they gave similar reasons: 72% said they did not know that such programs existed, indicating that programs are not effectively promoted to women entrepreneurs in Uzbekistan.

When asked whether they would be interested in an information service that delivers useful information for women entrepreneurs by SMS to their mobile phone, 82% of respondents, regardless of location, said they would be. When asked how much they would be willing to pay per month for such a service, most respondents said they would prefer it free.

When promoting programs and outreach to women entrepreneurs, it is important to know that most women entrepreneurs use television, newspapers, the internet, and word of mouth as popular sources of information regarding business-related matters (Figure 34). These channels would likely be the most effective for reaching them.

**Figure 33  Uzbekistan: Participation in Business Support Programs for Women Entrepreneurs**

“Have you ever participated in business support programs that were offered specifically to women entrepreneurs?”

<table>
<thead>
<tr>
<th>Program</th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government procurement program targeted to women business owners</td>
<td>10.5%</td>
<td>89.5%</td>
</tr>
<tr>
<td>Services of a women’s business support or enterprise center</td>
<td>21.0%</td>
<td>79.1%</td>
</tr>
<tr>
<td>Women’s trade fair or exhibition (regional, national, or international)</td>
<td>26.7%</td>
<td>73.3%</td>
</tr>
<tr>
<td>Loan program for women entrepreneurs</td>
<td>28.6%</td>
<td>71.4%</td>
</tr>
<tr>
<td>Business counseling or mentoring program for women entrepreneurs</td>
<td>37.1%</td>
<td>62.9%</td>
</tr>
<tr>
<td>Entrepreneurship (or self-employment) training program for women entrepreneurs</td>
<td>53.3%</td>
<td>46.7%</td>
</tr>
</tbody>
</table>

Note: Numbers may not add up to 100% due to rounding.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 53.

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Figure 34  Uzbekistan: Sources of Business-Related Information

“Where do you get most of your information on business-related matters?”

- TV: 58.1%
- Newspapers: 45.7%
- Internet (on computer): 38.1%
- Family, friends, and neighbors: 33.3%
- Internet (on mobile phone): 24.8%
- Radio: 17.1%
- Other business owner (female): 17.1%
- Other business owner (male): 9.5%
- Business association: 9.5%
- Mentor: 8.6%
- Accountant: 8.6%
- Independent professional business adviser: 7.6%
- Lawyer or attorney: 5.7%
- Mobile phone (SMS or calls): 4.8%
- Business development or enterprise center: 3.8%
- Chamber of commerce or industry: 3.8%
- Government publications: 3.8%

SMS = short messaging service.
Source: Data generated from Appendix 3: Women Entrepreneurs’ Interview Questionnaire, question 44.
Information and Communication Technologies for Women’s Entrepreneurship Development: Country Assessment

The assessment framework and methodology for information and communication technologies for women’s entrepreneurship development (ICT4WED) of the International Labour Organization (ILO)/United Nations Conference on Trade and Development (UNCTAD) were used to collect extensive field data from each of the four countries being studied. The assessment was conducted over 6 months, between June and December 2013, with fieldwork undertaken in each country. Data were collected through a systematic review of relevant existing data and reports, 57 interviews with 115 key informants, 24 focus group discussions with 207 women entrepreneurs, and 60–80-minute surveys with 422 women entrepreneurs. The data were used to generate evidence-based recommendations for effective policies that meet women entrepreneurs’ needs.

Figure 35 provides an overview of the results of the ILO/UNCTAD ICT4WED scoring, and indicates areas where there are opportunities for improving the information and communication technology (ICT) environment for women’s entrepreneurship development (WED) in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan.

According to the results, Kazakhstan has the most favorable ICT environment for WED by a significant margin. However, given that the overall scoring is out of a total possible score of 5, all four countries scored on the low side, giving them ample opportunities to improve their ICT environment for WED. This is particularly true for areas such as “ICTs for representation of women entrepreneurs and participation in policy dialogue,” and “ICTs for access to markets, and access, ownership, and usage of ICTs.” In both areas, all four countries scored less than 1. “ICTs for access to gender-sensitive financial services” is another area in which all countries except Kazakhstan scored less than 1.

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63 Further information about the organizations approached for the key informant interviews can be found in Appendix 1. Appendix 2 contains information on the locations of the interviews in the urban, peri-urban, and rural areas. Appendix 3 is a sample of the questionnaire used in all four countries during the study. For the raw data gathered during the study, see: T. Nguyen. Matrix for Mapping Stakeholders; T. Nguyen. Detailed Analysis of Findings; T. Nguyen. Focus Group Summary.
Figure 35  Country Scores on the Six Framework Conditions for Information and Communication Technologies for Women’s Entrepreneurship Development, as Set Forth by the International Labour Organization/United Nations Conference on Trade and Development

Framework Condition 1: Gender-Sensitive Legal and Regulatory Environment

A gender-sensitive legal and regulatory environment enables women entrepreneurs to access and claim the same laws and rights as male entrepreneurs. It also ensures that specific laws that may relate to customary practice are clear so that women may benefit by starting and consolidating businesses in the formal economy.

In the legal systems of Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan, women have the same property and inheritance rights as men. Information on

ICT = information and communication technology, WED = women’s entrepreneurship development.
Source: The data are generated from a combination of key informant interviews, focus group discussions, and questionnaires. See Appendix 1 for the list of organizations approached for key informant interviews. Appendix 2 contains information about the location of the focus groups in urban, rural, and peri-urban areas in the four countries. Appendix 3 is a sample of the questionnaire used in all four countries during the study. Further unpublished raw data from this consultation phase are found in T. Nguyen. Matrix for Mapping of Stakeholders by Theme for Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan; T. Nguyen. Detailed Analysis of Findings from the Women Entrepreneurs Survey; T. Nguyen. Focus Group Summary for Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan.
women’s property and inheritance rights, and any procedural requirements to gain access to these rights are also available online in all countries except Uzbekistan. However, women can only carry out administrative tasks online to claim their property and inheritance rights as well as any procedures needed to gain access to these rights in Kazakhstan (Table 4).

### Table 4  Condition 1: Information and Communication Technologies for a Gender-Sensitive Legal and Regulatory Environment that Favors Economic Empowerment of Women

<table>
<thead>
<tr>
<th>Condition</th>
<th>Azerbaijan</th>
<th>Kazakhstan</th>
<th>Kyrgyz Republic</th>
<th>Uzbekistan</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Labor Laws and Regulations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information on women’s equal employment rights, labor laws, regulations, and compliance requirements are available online.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Women are made aware of equal employment rights, labor laws and regulations, and compliance/reporting requirements through several ICT channels: TV, websites, mobile phone, SMS.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Women can comply with labor laws, regulations, and compliance/reporting requirements online.</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Women can submit complaints for redress online when their employment rights are violated.</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Women can submit complaints through several ICT channels for redress when their employment rights are violated.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>(ii) Business Registration and Licensing Regulations and Procedures</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women can register a business without the legal requirement to have their husband’s permission; information on how to do this is available online.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Women can register businesses online in an efficient, user-friendly process.</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Government makes special efforts to ensure that women are made aware of business registration and licensing procedures through several ICT channels.</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Business registration offices have women’s desks. An online/mobile services alert system is available for easy tracking or reminding during the registration process.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Women can obtain a business license online for all types of businesses, including those types of businesses more traditionally started by women.</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>(iii) Property and Inheritance Rights</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women have the same property and inheritance rights as men according to the laws of the country, and this information is available online.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Information on women’s property and inheritance rights, as well as any procedural requirements to gain access to these rights are available online.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Women and men in urban and rural areas are made aware of women’s property and inheritance rights through several ICT channels.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Women can carry out administrative tasks to claim their property and inheritance rights as well as any procedural requirements to gain access to these rights online.</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Women and men have the same property and inheritance rights by law: these are enforced, and women can apply through several ICT channels for assistance with legal recourse to gain these established economic rights.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

ICT = information and communication technology.
Source: Data generated from key informant interviews, focus group discussions, and detailed questionnaires (Appendixes 1–3).
1. Azerbaijan

In 2008, the Government of Azerbaijan, with International Finance Corporation support, introduced the “one-stop-shop” system for business registration, which significantly simplified the process for entrepreneurs to register a business, allowing it to be done within 3 days. Entrepreneurs can now use the Ministry of Economic Development’s Electronic Portal of Permission\(^\text{64}\) to apply for permits online. However, it is still not possible to obtain licenses for all types of businesses including those traditionally started by women, and it is still difficult for women to submit complaints either online or through other ICT channels when their employment rights are violated. Also, although women have the same property and inheritance rights as men and this information is available online, alternative ICT channels such as mobile phones have not been employed to make women, especially those in rural areas who may not have internet access, aware of those rights. Finally, it is not possible for women to carry out administrative tasks to claim these rights online, or to apply for means of redress when the rights are violated.

2. Kazakhstan

The National Commission for Women’s Affairs, Family and Demographic Policy under the President of the Republic of Kazakhstan, is a consultative–advisory body set up to encourage economic equal opportunities for men and women. Although the legal and regulatory system in place is the best of the four countries being studied, there is still room for improvement in the mechanisms currently used to deal with women’s complaints about employment violations, and for disseminating information about property and inheritance rights.

3. Kyrgyz Republic

ICTs are leveraged for the legal and regulatory environment of the Kyrgyz Republic to a lesser degree than in Azerbaijan and Kazakhstan. Since ICT is less integrated into the society as a whole, this is perhaps unsurprising. While information about labor laws is available online, it is not possible for women to use online facilities to comply with labor laws and regulations, and it is not possible for them to obtain licenses for all kinds of businesses. Neither can they make complaints about unfair employment treatment through ICTs. Finally, as with all of the countries studied, ICTs tend not to be used to promote awareness of women’s property and inheritance rights.

However, at least two organizations are working to make legal information available to women: the Women Support Center\(^\text{65}\) and The Forum of Women’s NGOs of Kyrgyzstan.\(^\text{66}\)

4. Uzbekistan

At the time of conducting the research, women from Uzbekistan could not register businesses online in an efficient, user-friendly way.\(^\text{67}\) Although they can carry out


\(^{66}\) The Forum of Women’s NGOs of Kyrgyzstan. http://forumofwomenngos.kg/

\(^{67}\) According to the Ministry of Economy, and the State Committee for Communication, Informatization and Telecommunication Technologies of the Republic of Uzbekistan, online registration of businesses were to be introduced in early 2014.
parts of the tasks online, such as checking whether a company name they choose is available on the website of the State Statistics Committee and reserving the company name, and downloading all the documents required for registration and filling them out on the same website, the registration still needs to be completed in person at the district hakimiyats (governance bodies).

Women entrepreneurs in Uzbekistan are also unable to use ICTs to submit complaints about unfair treatment in employment; neither can they comply with labor laws and regulations online. As in the other three countries, ICTs are underutilized to alert women entrepreneurs to business registration and licensing procedures, or to keep them informed of their property and inheritance rights.

In summary, in all four countries, ICTs could be used to fill gaps in information, to enable a gender-sensitive legal and regulatory environment for women entrepreneurs. All four countries could make better use of ICTs to improve the provision of business, property, and inheritance information. In addition, although women can register a business online in all four countries, none of them provides a women’s desk or an online one-stop-shop to deal with the particular issues women entrepreneurs face. Overall, complaints procedures could be improved with greater integration of ICT into the legal and regulatory structures.

Framework Condition 2: Women’s Entrepreneurship Development Policy, Leadership, and Coordination

WED is a key strategy that aims to create jobs, empower women economically, and reduce poverty. It is implemented by numerous ministries and includes social development, skills development, economic development, rural development and trade, and women’s affairs. Clear policy, leadership, and coordination can improve the use of resources, and can facilitate the sharing of lessons learned and the emergence of policy recommendations that respond to specific needs. ICTs can be leveraged to increase the reach and effectiveness of the policy coordination body, and promote collaboration and cooperation, links, and active consultations.

Table 5 shows how the four countries fare under Condition 2 of the framework methodology, which focuses on effective leadership and implementation of WED policies, programs, and measures at the national level. A quick glance shows that none of the countries have managed to integrate ICT into WED. Kazakhstan is the only country with a WED-dedicated government website and Uzbekistan appears to be the only country that has managed to use ICT to consult with women entrepreneurs.

1. Azerbaijan

The main government agency advocating for women entrepreneurs’ needs and issues is the State Committee for Family, Women and Children Affairs. The committee does not have a website that disseminates information for women entrepreneurs, although one is being planned. From time to time, the committee uses TV, radio, and their website, to disseminate policy-related information to women entrepreneurs. However, an organized mechanism that allows the committee to actively consult with women entrepreneurs, especially those in rural areas who do not have a chance to come to meetings and gatherings to be heard on issues that matter to them, appears to be missing. ICTs could be particularly useful in facilitating this.
Table 5  Condition 2: Information and Communication Technologies for Women’s Entrepreneurship Development Policy, Leadership, and Coordination

<table>
<thead>
<tr>
<th>Country</th>
<th>Azerbaijan</th>
<th>Kazakhstan</th>
<th>Kyrgyz Republic</th>
<th>Uzbekistan</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is a national focal point for WED within government that has a website with information on the organization and its activities.</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>The national focal point for WED within government uses several ICT channels to disseminate policy-related information to women entrepreneurs to ensure that the information reaches those in urban and rural areas.</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>The national focal point for WED within government uses the internet and websites to ease collaboration and cooperation as well as links with stakeholders.</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>The national focal point uses e-mail to actively consult with women entrepreneurs to identify their needs and issues.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>The national focal point uses a combination of ICT tools to actively consult with women entrepreneurs including those in rural areas.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

ICT = information and communication technology, WED = women’s entrepreneurship development.

Source: Data generated from key informant interviews, focus group discussions, and detailed questionnaires (Appendixes 1–3).

2. Kazakhstan

The Government of Kazakhstan provides a national focal point for WED with a website giving information on the organization, its activities, and reports. Kazakhstan could consider using a combination of ICT tools (e.g., e-mail, mobile phones, radio, hotline) to actively consult with women entrepreneurs, including those in rural areas, and identify their needs and issues. Similar techniques could be used to enable them to collaborate with the government to increase cooperation between departments and projects.

3. Kyrgyz Republic

Although the Kyrgyz Republic does not score on any criteria under this condition, there have been some positive developments. The Ministry of Economy of the Government of the Kyrgyz Republic was in the process of developing a WED strategy but there seemed to be no centralized online resource that provides policy-related information to urban and rural women entrepreneurs. Despite that, however, ICTs appear to be used to enable women entrepreneurs, including those in rural areas, to provide feedback on their needs and issues.

4. Uzbekistan

As mentioned in the introduction, Uzbekistan seems to have successfully integrated e-mail and other ICT tools to communicate effectively with women entrepreneurs, including those in rural areas. Although it does not score on the other three criteria
The Women’s Committee of Uzbekistan has created a large countrywide network of support for women entrepreneurs, providing protection of women’s rights and legal interests, ensuring the efficiency of women’s public organizations, and further strengthening women’s socioeconomic status.

In this category, it has, through the Women’s Committee of Uzbekistan (WCU), which is chaired by the deputy prime minister of Uzbekistan, managed to create a large countrywide network of support for women entrepreneurs. The committee provides protection of women’s rights and legal interests, ensuring the efficiency of women’s public organizations, and further strengthening the socioeconomic status of women. Its mandate includes WED. The committee’s broad network of branch offices provides services and support through its head office, 208 provincial branch offices (including 14 regional and 194 city and district branch offices), which are further subdivided into 42,000 grassroots and/or community branch offices.

Showing its awareness of the importance of ICTs in enabling effective WED policy, leadership, and coordination, the committee is working to collaborate effectively with its branch offices and other government organizations through its website and e-mail.

Framework Condition 3: Gender-Sensitive Financial Services

Although all entrepreneurs, regardless of gender, face challenges in accessing capital and other financial products, women entrepreneurs (in particular those with little income, in rural areas, or operating in developing and transitioning economies) face attitudinal barriers as well as a mismatch in service provision for their business needs. Gender-sensitive financial services take into account women entrepreneurs’ specific needs while delivering services in an environment where gender bias is nonexistent. The outcome of this would ultimately be the equitable participation of women-owned enterprises in financial services.

ICTs can be leveraged to enable women entrepreneurs’ participation in generic financing programs, for example, by making complete information on the programs and loan application process readily available online, and enabling partial or full online loan applications. ICTs could also be used effectively for financing programs specifically targeted to women-led micro, small, and medium-sized enterprises (MSMEs), including alternative financial services suitable for micro enterprises. Examples of such alternative programs are making women-targeted credit (micro financing and commercial bank financing) and equity (seed and venture capital) programs accessible through ICT-enabled solutions such as mobile money. ICT-enabled financial literacy training, and educating women on credit, savings, and ways to maximize their chances of obtaining loans, could benefit women entrepreneurs, especially those in rural areas with limited access to information and financial literacy. Finally, using innovative approaches to assess borrowers’ financial risks such as ICT-enabled psychometric testing of their personal qualities to gauge their ability and willingness to pay back loans (instead of the traditional model of using collateral), could be extremely helpful to women entrepreneurs whose collateral, if it exists at all, tends to be of low value.

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68 Presidential Decree “On Increasing the Role of Women in State and Social Construction” dated 2 March 1995 resulted in the founding of the Women’s Committee and Presidential Decree “On Measures to Further Support the Activities of the Women’s Committee of Uzbekistan” dated 25 May 2004 further empowered the Women’s Committee.
Mobile money could make it easier and more secure for women to save money, or to receive money from family and friends. This is usually one of the main sources of financing for women-owned microenterprises in developing countries. Mobile money is used increasingly in developing countries, such as in the East African Community, with encouraging results. Research has indicated that for small and micro businesses, mobile money saves time, makes logistics more efficient, allows for better record-keeping, and increases safety—factors that would benefit women entrepreneurs.

1. Azerbaijan

Table 6 shows that gender-sensitive access to finance for women entrepreneurs seems to be limited in Azerbaijan. It appears that ICTs have not been used effectively to provide women entrepreneurs with information for accessing suitable financial programs or financial literacy training. The portal of the Ministry of Economy and Industry National Fund for Entrepreneurship Support gives information on the National Funds for Entrepreneurs, including online loan applications and the list of participating financial institutions. However, no financial literacy training initiatives that leverage ICTs through radio, TV, or mobile phones have been identified.

### Table 6 Condition 3: Information and Communication Technologies for Gender-Sensitive Financial Services and Alternative Access to Finance

<table>
<thead>
<tr>
<th></th>
<th>Azerbaijan</th>
<th>Kazakhstan</th>
<th>Kyrgyz Republic</th>
<th>Uzbekistan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial institutions are implementing innovative ICT-enabled tools to allow women entrepreneurs access to finance without collateral.</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Generic financing programs as well as tailor-made loans and financial service products are actively promoted to women entrepreneurs through a variety of ICT channels.</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Both women-targeted credit and equity programs are accessible to urban and rural women through ICT.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>A one-stop-shop website provides information on the different financing programs and options available for entrepreneurs, including those that are specifically for women entrepreneurs, with features that enable them to select the most suitable loans and links to banks and online loan applications.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Different ICT tools are used to increase women’s financial literacy.</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

**ICT** = information and communication technology.

Source: Data generated from key informant interviews, focus group discussions, and detailed questionnaires (Appendixes 1–3).

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2. Kazakhstan

Kazakhstan has created a system to promote programs and loans to women entrepreneurs through ICT. Although the DAMU Entrepreneurship Development Fund reported that only 30% of its clients are women, they do have special loan programs for women—for example, DAMU’s special financing program on conventional allocation of funds in second-tier banks for on-lending of female businesses for 2010–2015. The program involves local banks: Centercredit Bank, Eurasian Bank, Temirbank, Tsesnabank, and Delta Bank. Kazakhstan does not score on any other criteria in this section.

3. Kyrgyz Republic

Beyond microfinance, few programs that give women entrepreneurs access to finance have been identified. However, the Kyrgyz Republic has managed to leverage ICTs in a number of ways to give women access to finance and to increase their financial literacy through education about credit and savings. Financial service products have been available to them, providing ways to increase the likelihood of getting credit; information about their rights and obligations as borrowers; and explanations of how banks and credit programs work. At present, however, there is no one-stop-shop website with information on the different financing programs and options available for entrepreneurs (including women entrepreneurs), with features that enable them to select the most suitable loans.

4. Uzbekistan

Although Uzbekistan scored only on the “one-stop-shop” website criteria (Table 6), interviews with key informants indicate that women entrepreneurs in Uzbekistan can gain access to gender-sensitive finance through a number of programs. Uzbekistan implements several year-long national programs. The State Program for 2013, “The Year of Wellbeing and Prosperity” (Section 7 of the Program), has provisions that facilitate women entrepreneurs’ access to preferential loans. The project entitled “Involving Women into Entrepreneurship to Ensure Wellbeing and Prosperity of Families” provided preferential micro-loans to 5,000 women farmers and entrepreneurs. Foreign capital was provided for loans to women by the International Development Association, GIZ (German Savings Bank), the World Bank, UNDP, and UNWOMEN. Mikrokreditbank, Women’s Committee, and UNWOMEN are implementing the second phase of their project “Economic Empowerment of Women” to provide loans for start-up capital to women. The Social Initiatives Support Fund has approved 5,000 applications and business proposals of women entrepreneurs and women farmers for preferential micro-loans so far in 2013. All commercial banks are raising awareness in communities on how to access loans, and the kinds of loans that exist for different types of businesses, including those preferred by women.

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72 Key informant interview. DAMU Entrepreneurship Development Fund. 13 June 2013. See Appendices 1 and 2 for further information.
73 Uzbekistan implements several year-long national programs. The State Program for 2013, “The Year of Wellbeing and Prosperity” (Section 7 of the Program), has provisions that facilitate women entrepreneurs’ access to preferential loans. The project entitled “Involving Women into Entrepreneurship to Ensure Wellbeing and Prosperity of Families” provided preferential micro-loans to 5,000 women farmers and entrepreneurs. Foreign capital was provided for loans to women by the International Development Association, GIZ (German Savings Bank), the World Bank, UNDP, and UNWOMEN. Mikrokreditbank, Women’s Committee, and UNWOMEN are implementing the second phase of their project “Economic Empowerment of Women” to provide loans for start-up capital to women. The Social Initiatives Support Fund has approved 5,000 applications and business proposals of women entrepreneurs and women farmers for preferential micro-loans so far in 2013. All commercial banks are raising awareness in communities on how to access loans, and the kinds of loans that exist for different types of businesses, including those preferred by women.
Framework Condition 4: Gender-Sensitive Business Development Support

Business development support (BDS) includes advisory services, mentoring, coaching, information, entrepreneurship, and management training. Market-driven BDS that is gender-sensitive, accessible, and relevant to the needs of women entrepreneurs can enable women-led businesses to be sustainable, competitive, and provide decent employment. However, women entrepreneurs’ uptake of BDS is low. In managing their businesses, they often face obstacles related to balancing domestic and business responsibilities, mobility, and time management because of their roles, lack of self-confidence, and problems arising from other people’s negative attitudes to their capacity as entrepreneurs. Many of these issues are not addressed in mainstream BDS provision.

ICTs are being used to enable women’s access to mainstream BDS, and to make mainstream BDS more sensitive to women entrepreneurs’ needs by promoting and making programs available through a variety of ICTs such as radio, mobile phones, and online delivery (Table 7).

1. Azerbaijan

Since Azerbaijan scores on only one of the assessment criteria, ICTs appear not to be used to their full potential for enabling women access to BDS and for BDS providers to deliver ICT access to women entrepreneurs.

The Baku Business Training Center (BBTC) within the Ministry of Economic Development provides training, consulting, marketing services, distance training courses, and business-related educational services for entrepreneurship.

| BDS providers offer courses and services that can be accessed through the internet. | Azerbaijan | Kazakhstan | Kyrgyz Republic | Uzbekistan |
| BDS providers offer courses and services that are accessible through several ICT channels. | No | No | No | No |
| Initiatives are in place to gender-sensitize and gender-mainstream BDS organizations and create broader awareness among women entrepreneurs of their services, including through the use of ICTs and businesswomen’s networks. | No | Yes | No | No |
| A national system of business support is organized for women entrepreneurs with flexible access for women entrepreneurs through a variety of channels. | No | No | No | No |
| A one-stop-shop website with all related resources and services is available for women entrepreneurs, actively promoted to urban and rural women entrepreneurs through various ICT channels. | No | No | No | No |
development, but none specifically target women entrepreneurs. A BBTC representative said that they did notice that women entrepreneurs’ participation in their courses was significantly less than that of men, and so they became interested in developing courses for women entrepreneurs.

Women entrepreneurs do not participate in training mainly because they are unaware of them. These findings are borne out by reality in Azerbaijan. There appears to be no organized national system of business support for women entrepreneurs accessible through a variety of ICT channels. The Ministry of Economic Development does have a national system of business support for entrepreneurs that is likely to benefit from better promotion to women entrepreneurs, as the majority of those interviewed were not aware of its hotline or available support.

2. Kazakhstan

Of the four countries being studied, Kazakhstan fared best in its use of ICT to support women entrepreneurs and BDS. DAMU has initiatives to provide training and support for entrepreneurs with flexible access to its services. For example, it has mobile entrepreneurship support centers, which are buses that take consultants to rural areas. It has online webinars, some of which include prerecorded videos. Business connection programs assist SMEs in finding partners overseas. These initiatives benefit women entrepreneurs, but are not specifically targeted at them, and the full range of ICT tools does not appear to be used. This could exclude rural women entrepreneurs who have no e-mail or internet access.74

A national system of business support has been organized for women entrepreneurs, but there is no one-stop-shop website for women entrepreneurs that is accessible through a variety of ICT tools.

3. Kyrgyz Republic

In the Kyrgyz Republic, some BDS providers offer courses and services that can be accessed through the internet. However, given the poor internet coverage in the Kyrgyz Republic, it is important that other ICTs be used. A national system of business support for women entrepreneurs providing access through a variety of channels, including a one-stop-shop website and a hotline, is needed.

4. Uzbekistan

Several stakeholders in Uzbekistan provide training workshops for women entrepreneurs, such as the Women’s Committee of Uzbekistan (WCU), the Central Bank of Uzbekistan, and the Joint-Stock Bank “Mikrokreditbank.” The Chamber of Commerce and Industry holds workshops for women and female graduates of vocational schools who wish to start their own business. The Women’s Committee, along with the Chamber of Commerce and Industry, also provides women entrepreneurs with training on how to obtain preferential loans, how to register a small or family business, and how to optimize a family budget.75 Similarly, banks are providing training workshops for women entrepreneurs on access to finance. However, ICTs have not been used effectively in ensuring that women entrepreneurs

74 Key Informant Interview. DAMU. 13 June 2013. See Appendix 1.
75 Key Informant Interview. Women’s Committee of Uzbekistan. 16 July 2013. See Appendix 1.
have flexible access to these workshops so that they can offset their constraints of limited mobility and time.

A one-stop-shop website that has all the related resources and services for women entrepreneurs is not yet available. Although the Chamber of Commerce and Industry has electronic information kiosks in local government offices in 15 regions giving information on organizing and doing business, women entrepreneurs still need to travel to get to them, which may be inconvenient or not possible given women’s mobility constraints. It would be markedly easier for them to have access from a local internet café, for example. In a key informant interview, the WCU indicated that it was planning to create a web portal specifically for women entrepreneurs. This website could become the one-stop-shop needed. It will be important to ensure that the website is promoted actively to women entrepreneurs in rural and urban areas through the information channels that these women currently use.

Although the Chamber of Commerce and Industry has an internet portal in Uzbek and Russian that gives information relating to doing business in Uzbekistan,76 it seems that this portal is not promoted to women entrepreneurs. More than 40% of the women entrepreneurs surveyed for the study were members of the Chamber of Commerce and Industry, but few could recall the website. The Chamber of Commerce and Industry says that they have developed mobile applications that would be useful to entrepreneurs, such as the mobile-based payment system and an application for accessing information on loans provided by banks (Uzsat), 77 but do not yet have the resources to promote them.

**Framework Condition 5: Effective Use of Information and Communication Technologies for Women Entrepreneurs**

Women entrepreneurs need access to markets and ICT to strengthen their entry into growth sectors and new market opportunities. Women entrepreneurs tend to remain concentrated in low-entry, low-exit, and low-yield markets. Supporting their access to growth sectors can help them create jobs, and be competitive and sustainable.

ICT tools such as computers, the internet, or mobile phones can be used in innovative ways to enable women to gain information on the export market, and to access new export markets, including marketing and selling their products and services overseas (e.g., micro work or business process outsourcing services via the internet). In this context, the availability of electronic payment systems that enable micro businesses and individuals to easily and affordably receive overseas payment may have an important implication for women entrepreneurs’ export promotion, given that the majority of them own micro businesses or are in informal sectors of the economy.

Governments in many countries establish public procurement contracting goals to open up procurement markets to MSMEs. ICTs can be used in innovative public procurement contracts to develop women-owned enterprises and reduce poverty (e.g., outsourcing the state government’s information technology (IT)—related

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76 Chamber of Commerce and Industry. businessinfo.uz
77 Key Informant Interview with the Chamber of Commerce and Industry of Uzbekistan. 18 July 2013.
services to women-owned enterprises). In an effort to reduce poverty through WED, the state government of Kerala, India, outsourced IT training, data entry, digitization, and PC assembly and maintenance to enterprises formed by women from below-poverty-line families. Assessment of the initiative found positive effects on the women entrepreneurs in the approximately 200 women-owned enterprises created under the scheme, including the women’s increase in financial, human, social, and political capital as well as physical assets.\(^78\)

MSMEs, particularly women-owned enterprises, tend to struggle to implement new forms of information technology, since they may lack awareness of its application or access to training on the use of ICT tools. Furthermore, women often lack access to the required resources, such as finances and experts, to invest and learn how to use these tools effectively. Although there are anecdotal examples of women using certain tools that are appropriate to their knowledge level and business needs, reports show that ICTs have largely remained an untapped opportunity for women entrepreneurs. In low- and middle-income countries, women are found to be less likely to own mobile phones than men\(^79\) and less likely to use mobile phones for business\(^80\) (Table 8).

### Table 8 Condition 5: Information and Communication Technologies for Women Entrepreneurs’ Businesses, for Their Access to Markets Including the Export Market and Supply Chain, and for Business Start-Up and Growth

<table>
<thead>
<tr>
<th></th>
<th>Azerbaijan</th>
<th>Kazakhstan</th>
<th>Kyrgyz Republic</th>
<th>Uzbekistan</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Women entrepreneurs have access, ownership, and effective usage of ICTs for business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women entrepreneurs own mobile phones that give them access to the internet at home or at work.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Flexible, effective, hands-on capacity-building courses on using ICT for business are available online and actively promoted to women entrepreneurs through a variety of channels.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>“Helpdesk” support for women entrepreneurs to use ICTs in their business is easily accessible through a variety of channels.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Women-friendly public internet access points are available throughout the country, including rural areas.</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
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<td>Affordable broadband coverage in 100% of the country</td>
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A variety of ICT channels are leveraged to enable women entrepreneurs’ access to markets including the export market and supply chain.

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A variety of ICT channels are leveraged to ensure that women-owned enterprises are aware of export readiness, supply chain linkage programs, and capacity-building programs.

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Supply chain initiatives for women-owned enterprises are being implemented across many sectors in which women-owned enterprises are dominant, and in different parts of the country. The initiatives integrate the use of multiple ICT tools to facilitate access nationwide and to increase participation opportunities for women-owned enterprises in urban and rural areas.

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ICTs are used to promote export opportunities and seek the participation of women-owned enterprises in government-sponsored trade missions/fairs.

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There is a comprehensive national export promotion program for women entrepreneurs. ICTs are used to raise awareness of, and enable women entrepreneurs to access the program.

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E-procurement is available, with online training courses on how to access public procurement opportunities. Both e-procurement opportunities for women and the training courses are actively promoted to women entrepreneurs through SMS, mass media, and internet/e-mail.

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Special financing programs enable women entrepreneurs to purchase new ICT equipment or funds that support women-owned enterprise start-ups in businesses in the ICT sector.

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Campaigns showcasing success stories of women entrepreneurs who leverage ICTs to grow their current business, or start new businesses in profitable, high-growth sectors including the ICT sector.

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Women entrepreneurs are targeted for inclusion in technology upgrades, modernization programs, and programs focused on integrating ICT-enabled solutions.

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Initiatives are being implemented to actively encourage women entrepreneurs to start businesses in higher-growth and innovative sectors of the economy, including the ICT sector.

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ICT = information and communication technology, SMS = short messaging service.

Source: Data generated from key informant interviews, focus group discussions, and detailed questionnaires (Appendixes 1–3).
1. Azerbaijan

ICTs do not appear to be leveraged sufficiently to enable women entrepreneurs’ access to export markets and supply chains, since the country only scores on the first criteria of the condition—ownership of mobile phones. The vast majority of women entrepreneurs do not have a website for their business although many expressed interest in having one, and many are not selling or promoting their products or services using ICTs.

Although the government is focusing on the ICT sector, women do not appear to be able to take advantage of the opportunities for business start-ups in this area. There are also no special initiatives to address this gap by encouraging women to start and grow businesses in the ICT services sector. For example, Azercell—Barama Innovation Center is an ICT incubator founded by Azercell in December 2009. The key purpose of the project is to support young talented people and develop ICT by encouraging individual entrepreneurship for economic development in the country. The Barama Incubation Center is dedicated to commercializing innovative ideas by providing mentorship, infrastructure, and networks. Women participants there are significantly fewer than men. Of 932 start-up ideas sent to Barama since its launch in 2009, only 23% (215 ideas) were sent by women. Of the total number of Barama members (37), only 9 are women. To date, Barama has organized eight competitions, and 1,243 people have participated in them, of whom women make up only 16% of the participants. It also seems that e-procurement, with training courses on how to access public procurement opportunities, is not available online.

2. Kazakhstan

Although Kazakhstan fares only slightly better under Condition 5, having wide mobile phone usage and a system of e-procurement in place, women entrepreneurs are already using ICTs for business, including using mobile phones to access the internet. Women-friendly public internet access points are available throughout the country. However, ICT-enabled hands-on capacity-building business courses are needed. Affordable broadband coverage is not yet available across all of the country.

3. Kyrgyz Republic

Although the vast majority of women entrepreneurs from the Kyrgyz Republic own mobile phones, access to computers and the internet is limited. It also appears that women entrepreneurs use only a few of the capabilities of their mobile phones, computers, and the internet. Affordable broadband coverage needs to be accessible across all of the country.

Community-Based Tourism in the Kyrgyz Republic is an effective initiative, which combines mobile phones and a website, and enables women entrepreneurs to operate guesthouses. However, no other initiatives have been identified where ICTs are being leveraged to enable women entrepreneurs’ access to markets, including export markets and supply chains.

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82 The Kyrgyz Community-Based Tourism Association. http://www.cbtkyrgyzstan.kg
4. Uzbekistan

Although many women entrepreneurs own mobile phones and have reasonable access to the internet, their use of ICT tools is limited to basic functionalities. Survey findings strongly indicated a need for women entrepreneurs to be trained in how to use ICT tools effectively for business.

The lack of an efficient e-commerce payment system that allows e-commerce sites to accept international payments affects women entrepreneurs’ ability to access international markets. In interviews and focus group discussions, women entrepreneurs noted that even if they have a website selling handicrafts and received a good number of orders, they would need to be registered with the Ministry of Foreign Affairs and with a bank to receive any payment in US dollars. During focus group discussions, many participants said that these procedures were so cumbersome that they had simply given up.

Initiatives that actively encourage women entrepreneurs to start businesses in higher-growth and innovative sectors of the economy such as ICT (e.g., start-up incubation program for women-owned enterprises) are not being implemented. This is definitely a missed opportunity, as women appear to be very interested in ICT-related opportunities. According to the Ministry of Labor and Social Security, at the ministry’s national training center in Tashkent, where unemployed people can undertake 7-month programs and be trained in machine building, car services, and ICTs, 80% of participants in the ICT stream were women. However, as the training center is in Tashkent, it is not possible for women in rural or peri-urban areas to participate. Initiatives like this need to be flexible to provide greater access for women.83

Framework Condition 6: Use of Information and Communication Technologies in Women Entrepreneur’s Participation in Policy Dialogue

Women entrepreneurs’ active participation in policy discussions affecting their businesses is essential. ICTs could be leveraged to give women a “voice” and be represented in mainstream business/sector associations (e.g., through supporting remote/online participation in meetings). ICTs could be used to increase the presence of women entrepreneurs’ associations and networks, enabling them to engage and interact with all members, including those in rural areas through e-mail and online discussion groups, social media, call-in radio programs, and SMS alerts and campaigns. Finally, ICTs could be used to capture and share concerns, and coordinate advocacy initiatives, enable representation, and influence women entrepreneurs in public–private sector policy dialogue. None of the countries in this study performed well under this criteria, suggesting much scope for development in this area (Table 9).

1. Azerbaijan

Although several organizations represent women entrepreneurs and participate in policy dialogue on their behalf, none appear to use ICT consistently and effectively. Azerbaijan, as with Kazakhstan and Uzbekistan, did not score at all on any of the criteria in this assessment area. While there appears to be a strong interest in how ICTs could be leveraged more effectively in supporting women entrepreneurs, no active measures have yet been taken to implement change.

Currently, members of women entrepreneur associations and networks cannot use ICT to participate in the activities of associations and networks.

2. Kazakhstan

Two main organizations—the Union of Women Entrepreneurs of Kazakhstan and the Kazakhstan Business Women’s Association—represent women entrepreneurs in Kazakhstan.

ICTs are not leveraged effectively to represent women entrepreneurs and encourage their participation in policy dialogue. As mentioned above, Kazakhstan scored in only one criterion—members of women entrepreneur associations are able to participate in activities via ICT channels. However, the networks of women entrepreneur associations are not actively using the various ICT and radio channels to attract new members, including those who live in rural areas, and the associations do not routinely use ICTs to solicit and capture feedback from members.
3. Kyrgyz Republic

In the Kyrgyz Republic, the organizations representing women entrepreneurs that were identified during the study, use ICTs in a number of formats—Facebook, phone calls, and radio—to reach out to women entrepreneurs. However, poor internet access restricts their reach. The organizations that use phone calls and radio cited problems with limited capacity, preventing them from reaching out to and serving a larger population, and getting feedback from women entrepreneurs.

ICTs are also not being used to make it easy for urban and rural women to join associations and networks for women entrepreneurs (for example, membership registration via a mobile phone application). ICTs are not used to ensure that women's voices are heard through remote and online participation in meetings or solicitation of their feedback. Based on the interviews with associations, the constraint seemed to be their capacity to set up and operate such a service.

4. Uzbekistan

As with Azerbaijan, Uzbekistan did not score in any of the criteria in this section, even though it has a strong representative body for women entrepreneurs, with a wide national reach that provides useful services for women. The organization is the Business Women's Association of Uzbekistan, one of the first national women's nongovernment organizations (NGOs) in Central Asia, with 14 regional and 96 district branches. It has representation in 178 districts and over 12,000 members. The organization provides capacity building for women, consulting services, research and publishing activities for NGOs, assistance to businesses in receiving credits and loans, and lobbying and advocacy services.

The organization has a website, and information centers that allow women entrepreneurs to call in. They also hold forums and roundtables for women entrepreneurs and use phone calls and short messaging service to send information to members about these events. Potential members can call by phone to apply for membership.

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Recommended Actions

This section provides practical cross-country and country-specific recommendations for how information and communication technologies (ICTs) could be leveraged to address the gaps identified in the report and to improve the conditions for women’s entrepreneurship development (WED) in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan.

Cross-Country Recommended Actions

1. Campaigns to raise awareness of new information and communication technology–enabled business opportunities for women entrepreneurs

As illustrated throughout the report, women across all four countries are concentrated in low-growth, low-profit sectors. Regardless of the nature or the location of the businesses, however, there are diverse ICT-enabled business opportunities for women such as freelancing and professional services, e-commerce, community-based tourism, and ICT-service provision (e.g., online marketing, website design, helpdesk support).

The Kyrgyz Community-Based Tourism Association is a good example of a company that has successfully used ICTs in their business. They have been able to create business opportunities for women in rural and remote areas who do not have direct access to the internet, but do have mobile phones. This allows them to be connected to the association, which uses a combination of tools, including the internet, to market and manage homestay services for the women entrepreneurs.

However, the vast majority of women entrepreneurs in the countries being studied, and the majority of organizations working in women’s economic empowerment are unaware of such opportunities. They are often equally unaware of possible support and programs that are already available such as training, financing, mentoring, and BDS. Public awareness campaigns that use ICTs such as TV, radio, mobile phones, and the internet to alert women entrepreneurs to such programs could be effective. Potential implementing partners could include WED focal points in the government (e.g., the State Committee for Family, Women and Children Affairs of the Republic of Azerbaijan), women entrepreneur associations, NGOs working in women’s economic empowerment, BDS suppliers, universities, and vocational schools.

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86 For details of stakeholders in each country, see Appendixes 1 and 2, and T. Nguyen. Matrix for Mapping Stakeholders.
2. E-commerce for women entrepreneurs

One of the forms of support most frequently requested by women entrepreneurs who took part in the study was learning how to sell their products and services online. Having limited access to markets remains one of the key issues constraining their growth. Even in Kazakhstan, which appears to be the most advanced country in ICT for WED, women entrepreneurs in focus groups expressed their wish to set up websites for their companies, but had no idea how to do it themselves and believed it would be too expensive to have a local company develop it for them. While online marketplaces or online service providers could set up online stores for free or for a small fee, women entrepreneurs were either unaware of these services or did not know how to use them. To bridge this gap, practical, hands-on programs that help women set up online “store fronts” to sell products or services in either local or the international marketplace are needed.

Helping women entrepreneurs set up an online presence can expand their market reach to regional and international markets. By capitalizing on the Central Asia Regional Economic Cooperation (CAREC) Program, women entrepreneurs could benefit from the increased trade and tourism that it brings.

Programs that help women set up an online business can employ pre-packaged, e-learning modules that are delivered in face-to-face or online-only modes. These can be tailored to meet the specific requirements and concerns of each country (for example, the most appropriate platform for selling online, customized requirements for fulfilling orders, the most appropriate payment systems for receiving money, or the most appropriate channels for promoting the products or services) (Box 1). Pre-packaged modules allow for cost-effective delivery of content, and enable a degree of quality control. Face-to-face or online-only modes of delivery give women entrepreneurs a choice. They can participate in the programs in a purely online, self-directed mode with a local hotline to provide them with assistance and troubleshooting when needed. This enables women entrepreneurs with limited time or mobility to participate. Face-to-face modes using online material will involve women entrepreneurs in setting up online selling with the help of a local agent. This local agent could be a women’s association, a training center, an information center, an internet café or other public internet access point, or even a network of specially trained agents. In rural areas, local agents could even provide a “full service” module, whereby the agent follows module guidance to set up an online presence for the woman entrepreneur and helps her manage it. This would be particularly useful when the woman does not have internet access but only mobile phone access. The “full service agent” could set up her online presence and communicate with customers through the internet on her behalf, and send her SMS messages, alerting her to complete the transactions.

87 The Central Asia Regional Economic Cooperation, or CAREC Program is a partnership of 10 countries (Afghanistan, Azerbaijan, Kazakhstan, the Kyrgyz Republic, Mongolia, Pakistan, the People's Republic of China, Tajikistan, Turkmenistan, and Uzbekistan). They work together to promote regional cooperation in four priority areas: transport, trade facilitation, energy, and trade policy. http://www.adb.org/countries/subregional-programs/carec
88 Depending on the country, different electronic payment methods are available for online freelancers on marketplaces such as Elance.com (Box 1). While freelancers based in Uzbekistan cannot open an account through PayPal, they can open an account with Skrill, another online payment system. They can receive their payment for their work on O-Desk into their Skrill account in US dollars, and also withdraw the money.
A technical assistance project could be set up to develop and coordinate all aspects of the scheme from designing the content of the pre-packaged, localized program, to setting it up and training local providers. The existing networks of local businesswomen’s associations, local training centers, and BDS providers could be used to run and promote the program. Sustainability could be achieved through working in partnership with the local agent to develop an appropriate business model for the service. For example, the program could become one of the services offered by the businesswomen’s association for a fee, or could be a course offered in the portfolio of the local training center, or a service offered at the internet café or public access point for an affordable fee. Interviews and focus group discussions with women entrepreneurs across all four countries indicated that women entrepreneurs are willing to pay a fee for online services provided that the services are practical and useful to them.

3. Information and communication technology–enabled mentoring program for women entrepreneurs to grow successful businesses in the information and communication technology sector

ICT-enabled businesses, such as online business services and tourism with online bookings, represent an excellent opportunity for women, including those in rural areas, to participate in a sector with growth potential. This is especially relevant, because the CAREC transport infrastructure in this region is expected to facilitate tourism and trade, and this will, of course, include e-commerce. However, as online businesses and ICT-enabled businesses are a new field, ongoing support is essential, and mentoring programs with a duration of 6 months to a year provide a good structure for ensuring women entrepreneurs’ growth and business success.
While mentoring can be a powerful learning experience for women entrepreneurs, the reality of running a business means that without proper training and a structure, the mentor and mentee may not end up interacting effectively. A structured, focused mentoring program with training and support materials for mentors and mentees gives them a chance of success. The program could consist of face-to-face workshops in multiple locations where mentors and mentees receive training and meet regularly, via ICT-enabled interactions to enable women in peri-urban and rural areas to participate. Mentors could be women owners of ICT-enabled businesses, or at the beginning of the program, mentors could be trained program staff. Subsequently, program alumni who manage successful businesses can then become a new group of mentors. Online, pre-packaged content could be used for mentors and mentees for training prior to undertaking the program. Support for mentors, including provision of a knowledge base and access to technical assistance to do their job effectively would be needed. The program could be implemented with local stakeholders who are involved in BDS services for women entrepreneurs, including local ICT incubators or BDS suppliers and women entrepreneurs’ associations; ideally, this would involve those with a network, reaching outside the urban areas. This model has been used successfully elsewhere; a helpful case study is the Cherie Blair Foundation for Women (Box 2).

### 4. SMS-based information alert service for women entrepreneurs

The majority of women entrepreneurs surveyed said they would be interested in a service that delivers useful information to their mobile phones by short messaging service (SMS). One of the key issues for women's entrepreneurship associations and organizations that have services useful to women entrepreneurs—organizations with training programs, ministries and organizations, and financial institutions with special financing programs—is how best to disseminate information to women entrepreneurs, especially those in rural and peri-urban areas and how to reach them in a cost-effective manner. Although mobile phones have a high penetration rate in the countries being studied, and all women can read SMS on basic phones, it is surprising that access to information remains a key unmet need for women entrepreneurs in rural areas. SMS-based information alert services could be set up to address this need and enable women’s business associations and government focal points to send key information directly to women entrepreneurs. This would be especially effective in rural areas and would allow women to leverage the opportunities of the existing SMS-based infrastructure and services, and mobile phone penetration.

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89 Further information about specific stakeholders in each country can be found in Appendix 1 and also in T. Nguyen. Matrix for Mapping Stakeholders.
Box 3 describes a women’s information center that was set up in Dar es Salaam, Tanzania, to provide women with business information. A similar information center could be set up in the region of study, through which information could be disseminated by SMS to ensure it reaches women entrepreneurs in the most cost-effective manner.

Businesswomen’s associations and/or government focal points for WED could implement the service. The center established by these organizations could gather and disseminate the information to women entrepreneurs through SMS. Setting up the service to ensure it meets the women entrepreneurs’ information needs, has buy-in from stakeholders, and is a sustainable business model could be carried out as a form of technical assistance. Focus group discussions with women entrepreneurs showed that the focal point that disseminates the information needs to be a credible source that the women can trust; it also needs to be a visible source so that others who have relevant information can participate easily. The information being delivered to women entrepreneurs would be based on the needs and preferences they expressed in the surveys. The service could be set up in different ways: using Twitter to send an SMS, using bulk SMS, using a content service provider and/or telecom service where users pay to subscribe and, thus, help make the service sustainable. Funding from relevant stakeholders, or by selected advertisers that have useful information to disseminate to women entrepreneurs could make the service sustainable. Women entrepreneurs in the survey indicated that they would be willing to pay a monthly subscription fee for such a service.\(^9\)

**Special loan programs could be created for women allowing them to either start ICT-based businesses, or to invest in ICT-related equipment**

Although women-focused financing programs exist in Kazakhstan, the Kyrgyz Republic, and Uzbekistan, there are no special financing programs that encourage women entrepreneurs to leverage ICTs in their businesses, or support women-owned business start-ups in the ICT sector. Special loan programs could be created for women allowing them to either start ICT-based businesses, or to invest in

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\(^9\) For details on women’s information needs and their affordability, see T. Nguyen. Detailed Analysis of Findings.
ICT-related equipment. This could be implemented in conjunction with national entrepreneurship funds, suitable financial institutions, or business incubators such as the Barama Innovation/Incubation Center in Azerbaijan.

6. Information and communication technology skills capacity, and support to use information and communication technologies in business

In surveys across the four countries, women entrepreneurs said they were not confident of their skills and knowledge in using ICTs for their business, and most frequently requested training in these skills.

Training could include short workshops (either face-to-face or online) on how to use the technology for their business and information on relevant online services locally and internationally. More advanced modules could include the use of ICTs for specific objectives such as accessing domestic and export markets, or short-term training modules for IT-related professional services (such as Photoshop, graphic design, project management) that equip women with the tools to offer professional services online. The courses should be actively promoted through a variety of channels such as flyers where women congregate, SMS, TV, and newspapers. In addition to the courses, support services for women entrepreneurs in using ICTs in their business need to be established; these services should be accessible through a variety of channels (e.g., helpline, hotline, trained people at public internet access points providing women entrepreneurs with a helpdesk service).

Mobile network operators and the government can be brought on board as their interests align: telecom companies clearly want more uptake of their mobile internet services, and governments want adoption of “e-gov” services. This would close the gender gap in ICTs. Women entrepreneurs represent a group with large potential but it is constrained by lack of skills and knowledge. The Cherie Blair Foundation for Women reported 300 million fewer female mobile phone subscribers than male subscribers globally, representing a $13.3 billion missed marketing opportunity for MNOs. Similarly, most women entrepreneurs’ limited skills and knowledge of the different ways they could use mobile phones and the internet more effectively represents lost revenue for the MNOs. Key informants with the MNOs in the four countries expressed interest in participating in ICT initiatives promoting services that offer special assistance such as giving free air time, discounted handsets, and having their call centers provide helpdesk service for course participants. Box 4 highlights a successful partnership between the Union of Kazakhstani Women Entrepreneurs and the telecoms company, JSK Kcell, who together, coordinated training courses for women entrepreneurs on the best ways to use their mobile phones for business.

BDS suppliers could incorporate training, including the basic ICT skills module and the more advanced modules, as a part of their course offerings to women entrepreneurs.

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Mobile network operators and the government can be brought on board as their interests align: telecom companies clearly want more uptake of their mobile internet services, and governments want adoption of “e-gov” services. The result: closing the gender gap in information and communication technologies.
7. Leveraging information and communication technologies for business development support, in conjunction with access to finance initiatives for women entrepreneurs

It is important to have access to gender-sensitive finance initiatives or special financing programs for women. However, it is equally important to make sure that women, particularly those in rural areas, know how to access finance and have the capacity to use them appropriately. For example, in Azerbaijan, the Asian Development Bank is extending a $50 million loan to AccessBank Azerbaijan, to support micro, small, and medium-sized enterprises (MSMEs) operating outside of the capital, Baku. ICTs could play an important role in promoting this opportunity to women entrepreneurs through suitable channels to ensure that they benefit, and could provide the appropriate BDS to build women entrepreneurs’ capacity to effectively use the loan.92

ICTs could be leveraged to (i) help address barriers to accessing finance, such as a lack of awareness or a lack of financial training, or financial literacy; (ii) promote BDS to women; and (iii) provide flexible access to BDS (through mobile phones or the internet). This could be done in partnership with women entrepreneurs’ associations, BDS suppliers, and financial institutions targeting women entrepreneurs. SMS or Internet-based financial literacy training should include, for example, educating women on credit, savings, how to maximize their chances of obtaining loans, how to evaluate the loan’s terms and conditions, and how to apply for loans that are available. It is also essential to promote women’s awareness of relevant loan programs through the information channels that women entrepreneurs cited as their main source of information news and advice (TV, word of mouth, the internet, or mobile phone).

8. Capacity building for government-based women’s entrepreneurship development focal points, women entrepreneurs’ associations, and nongovernment organizations that work with women entrepreneurs to increase effectiveness of information and communication technologies

Interviews with governments’ WED focal points, businesswomen’s associations, and NGOs that work in WED revealed that while there is strong interest in leveraging

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ICTs for their activities, at the moment, ICTs are being used in a limited manner through websites, making calls, person-to-person SMS, and in consulting members on their needs through forums and face-to-face meetings. These are all positive initiatives, but ICTs could enable them to undertake the same activities with a wider reach and in a more cost-effective way. In particular, they could reach women in rural areas by, for example, sending bulk SMS alerts to their member base, using mobile-based applications for increasing the member base, and consulting their members more effectively by using ICT tools such as SMS to poll opinions. ICTs could also assist the organizations in developing and operating websites with information about them, their activities, and reports, using multiple ICT channels (e.g., websites, the internet, mobile phones, radio, or TV); disseminate policy-related information; and ensure that the information reaches urban and rural women entrepreneurs. Actively using a combination of ICT tools (e.g., e-mail, mobile phones, radio, hotline) to consult with women entrepreneurs, including those in rural areas, is most important.

Capacity building, training, and technical assistance could be provided to these organizations to enable women in urban and rural areas to join women entrepreneur associations and networks and participate in multiple ways: contacting members through SMS, calls, or online; actively using channels such as TV, SMS, and websites to attract new members, including those in rural areas; enabling members of women entrepreneur associations and networks to engage, interact, and participate in activities through SMS, social media, websites, and e-mail; and soliciting and capturing inputs from members to ensure that women’s voices are heard. Box 5 illustrates the successful use of mobile phones and SMS to contact and communicate with farmers in remote parts of Fiji.

Box 5  Leveraging Mobile Phones to Build Membership and Provide Information to Farmers in Fiji

The Fiji Crop and Livestock Council (FCLC) represents farmers in Fiji, and has a mission to be Fiji’s voice for efficient agriculture. Although it has only four staff members, the organization aims to reach out to all farmers in Fiji, including those in the remote islands. As the council is based in Lautoka, which many farmers may not visit, and it has limited resources, it was decided early on to leverage ICTs extensively for its membership outreach activities. Its farmers tend to have access only to mobile phones rather than the internet so the organization decided to extensively leverage mobile-based applications. As a technical assistance project funded by the European Union and implemented by the International Trade Center, a mobile-based membership application has been developed for the FCLC: any farmer in Fiji can dial *605# to send a request to the FCLC to become a member. The request then goes to a web-based customer relationship management system that the FCLC uses to manage its membership and send out targeted SMS alerts to specific member groups depending on its communication needs. The mobile-based membership registration system and the short code number are operated for free by Vodafone Fiji under the company’s corporate social responsibility program. The FCLC purchased bulk SMS from an online service provider at a discounted cost. The customer relationship management system allows the FCLC to send an SMS to a large group of hundreds of members at a time allowing it to communicate with members in a cost-effective and efficient manner.

Source: Personal e-mail communication with the author.
9. Leveraging information and communication technologies to enable access to gender-sensitive financial services and alternative access to finance, especially for women entrepreneurs in rural and peri-urban areas

Lack of awareness of, education about, and accessibility to finance are key factors that can constrain women entrepreneurs. ICTs could be used to address these issues.

The government focal point in WED could carry out awareness and education initiatives in cooperation with businesswomen’s associations, appropriate financial institutions, and NGOs that have a women’s economic empowerment component in their program. These initiatives should include creating a one-stop-shop website, or mobile-based application with information on the different financing programs and options available for entrepreneurs, with features that enable them to select the most suitable loans (e.g., objective reviews and ratings, loan comparisons, loan selection tools), and links to banks and online loan applications.

ICTs could also be leveraged by financial institutions with loan programs for women entrepreneurs to better reach and service them, particularly banks like AccessBank with its new loan program targeting businesses outside of Baku, in Azerbaijan. To make sure women entrepreneurs in peri-urban and rural areas benefit, it is important to keep in mind that mobility restrictions and lack of access to information and collateral affect these groups more severely. ICTs could be used to ensure that women are aware of the programs by actively promoting financing programs, tailor-made loans, and other financial service products through a variety of ICT channels that were found in the research to have an extensive reach to women entrepreneurs such as TV, mobile phones, and the internet. ICTs could also be used to help women overcome mobility restrictions by making women-targeted credit (microfinancing and commercial bank financing) and equity (seed and venture capital) programs accessible to women, especially those living outside urban areas, through ICT-enabled solutions such as online loan applications. To help women entrepreneurs address the problem of lack of collateral, institutions could implement innovative ICT-enabled tools to assess borrowers’ risks and help ease the requirements for collateral (e.g., scoring system, ICT-enabled psychometric screening tools).

10. Infrastructure issues

Infrastructure issues are outside the scope of this study. However, they are important to the effectiveness and the feasibility of ICTs for WED.

While Azerbaijan and Kazakhstan are working to provide 100% broadband coverage, all four countries have relatively low internet broadband coverage. Making affordable broadband internet connection available across the country is an important enabling factor for businesses, including those owned by women.

An efficient international payment system to enable cost-effective remittance of money from overseas into the country to promote international e-commerce is also important. Women who participate in online business opportunities can benefit greatly from this infrastructure.
Finally, for women in rural areas who may not have access to the internet or banking systems, establishing mobile money in the country could have a great impact. It would give rural women entrepreneurs access to finance to carry out business transactions and the business opportunities that come with doing so.

**Additional Country-Specific Recommended Actions**

1. **Azerbaijan**

**Campaigns to address the attitudinal barriers against women using the internet in rural areas**

Lack of access to the internet due to local attitudinal barriers may seriously impede women entrepreneurs in rural areas, who would otherwise stand to gain significantly from the internet in gaining access to information, skills training, and new business opportunities. To remove this barrier, an awareness-raising campaign should be implemented that links the internet with the ideas of being a good mother and a good entrepreneur. Consideration should be given to using role models and success stories of women who use the internet for their business and for their family, for instance, by accessing health information, information on how to raise children, and so on.

The campaign can also showcase success stories of women entrepreneurs who leverage ICTs to grow their business, or to start new businesses in profitable, high-growth sectors, including ICTs.

**Leveraging information and communication technologies to enable a gender-sensitive legal and regulatory environment that favors the economic empowerment of women**

Based on the gaps already identified in this report, several actions could be carried out by government agencies (the Ministry of Communications and Information Technologies [MoCIT], the Ministry of Economic Development) in conjunction with the State Committee for Family, Women and Children Affairs and the Businesswomen Associations to address gaps in leveraging ICTs (see section iv):

- Enable women to carry out administrative tasks to claim their property and inheritance rights and complete any procedural requirements (if applicable) to gain access to these rights online.
- Enable women to apply through multiple ICT channels (e.g., online, hotline, mobile phone) for assistance with legal recourse to gain property and inheritance rights.
- Increase women’s awareness of useful e-government services for women entrepreneurs and relevant regulations, and promote them through the multiple ICT channels shown in this study as the key sources through which women get information: TV, word of mouth, the internet, or mobile phones (SMS alerts).
Leveraging information and communication technologies to enable access to gender-sensitive business development support and deliver flexible business development support for women entrepreneurs

BDS suppliers could carry out the following actions:

- Promote BDS courses and services to women entrepreneurs through TV, the internet, mobile phones, and businesswomen's networks.
- Create flexible access for women entrepreneurs to the national system of business support (e.g., a women's desk in government MSME agencies, women's enterprise or business resource centers, entrepreneurial training programs for women, among others) through a variety of channels: the internet, mobile phones, public access points, and a hotline.
- Create a one-stop-shop website that has all the related resources and services available for women entrepreneurs. This should be actively promoted to women entrepreneurs in rural and urban areas through a variety of ICT channels, including the internet, mobile phones, TV, and radio.

Leveraging information and communication technologies to enable women entrepreneurs to access supply chains

The MoCIT, the Ministry of Economy and Industry, and the Women's Committee of the Azerbaijan National Confederation of Entrepreneurs (ASK) could carry out the following initiatives:

- Implement ICT-enabled initiatives to integrate women entrepreneurs into the supply chains across many sectors in which women-owned enterprises are dominant, and in different parts of the country.
- Integrate the use of multiple ICT tools in the initiative to facilitate access nationwide and to increase participation opportunities for women entrepreneurs in urban and rural areas.
- Implement e-procurement, with training courses on how to access public procurement opportunities available online.
- Promote e-procurement opportunities for women and the training courses to women entrepreneurs through TV, SMS, the internet, and e-mail.

2. Kazakhstan

Promoting e-government services and e-licensing services to women entrepreneurs

Although Kazakhstan has an excellent system for e-government and online business registration, which have won awards and have multichannel access, statistics on the e-government portal (egov.kz) in the second quarter of 2013 showed that women make up only 23% of the service users.
women made up only 23% of the service users. Findings indicate that what is missing is active promotion of the portal to women especially those in rural areas, and flexible training to ensure that they know how to use it. In focus groups, women entrepreneurs complained specifically that they missed face-to-face training.

**Creating a one-stop-shop website with information and resources for women entrepreneurs**

A one-stop-shop website could be created for women entrepreneurs that has all the related resources and services available to them, including information and access to online BDS courses and information on loans and access to online loan applications; this should be actively promoted to all women entrepreneurs through a variety of ICT channels.

### 3. Kyrgyz Republic

**Leveraging information and communication technologies for a gender-sensitive legal and regulatory environment that favors the economic empowerment of women**

The following initiatives should be carried out to address the identified gaps:

- Enable women to register businesses online in an efficient, user-friendly way.
- Ensure that women are made aware of business registration and licensing procedures through multiple ICT channels: TV, mobile phones, the internet.
- Use ICT tools, including TV, websites, mobile phones, and SMS to make women and men in urban and rural areas aware of women’s property and inheritance rights.
- Enable women to carry out administrative tasks to claim their property and inheritance rights and complete any procedural requirements (if applicable) to gain access to these rights online.
- Allow individuals to obtain a license online for all types of businesses, including those more traditionally started by women.
- Enable women to apply for assistance with legal recourse to gain these established economic rights through multiple ICT channels (e.g., online, hotline, mobile phone).

**Creating a one-stop-shop website with information and resources for women entrepreneurs**

It would be beneficial to create a centralized online resource (a one-stop-shop website) that provides policy-related information to women entrepreneurs to ensure that the information reaches them, with a mechanism for women entrepreneurs to give feedback and submit questions. This could be via an SMS alert function to which women entrepreneurs can subscribe to receive alerts. The same website could also include information on the different financing programs and options available for entrepreneurs, including those specifically for women entrepreneurs, with features that women entrepreneurs could use to select the most suitable loans (e.g., objective

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reviews and rating, loan comparison, loan selection tool), and links to banks for further information and application. An SMS alert function could also be included so that women in rural areas would benefit from the updates.

**Leveraging information and communication technologies to enable access to gender-sensitive business development support and deliver flexible business development support for women entrepreneurs**

BDS providers are offering courses and services that can be accessed through the internet. However, given the low internet coverage in the Kyrgyz Republic, other forms of ICTs should be used to provide women entrepreneurs with flexible access to services.

**Enabling women entrepreneurs’ access to markets including access to the export market**

ICTs could be leveraged to enable women entrepreneurs’ greater access to markets in several ways:

- A variety of ICT channels could deliver capacity-building programs such as training women entrepreneurs on how to use ICTs to access markets, including export markets and/or supply chain links.
- Various ICT channels could ensure that women-owned enterprises are aware of export readiness, supply chain link programs, and capacity-building programs to improve their ability to export and supply the supply chain.
- Supply chain initiatives for women-owned enterprises need to be implemented across many sectors in which women-owned enterprises are dominant, and in different parts of the country. The initiatives should integrate the use of multiple ICT tools to facilitate access nationwide and to increase participation opportunities for women-owned enterprises in urban and rural areas.
- ICTs, including e-mail, mobile phones, websites, and TV should be used to promote export opportunities to women-owned enterprises, such as actively seeking participation in government-sponsored trade missions and fairs.

**4. Uzbekistan**

**Leveraging information and communication technologies to enable a gender-sensitive legal and regulatory environment that favors the economic empowerment of women**

ICTs can be leveraged to enable a gender-sensitive legal and regulatory environment for women entrepreneurs to

- obtain business licenses online;
- carry out administrative tasks to claim their property and inheritance rights, and complete any procedural requirements (if applicable) to gain access to these rights online; and
- apply for assistance with legal recourse through multiple ICT channels to gain their established economic rights.
Leveraging information and communication technologies to enable effective women’s entrepreneurship development policy, leadership, and coordination

The Women’s Committee of Uzbekistan (WCU) is developing a web portal for women entrepreneurs. It is recommended that the WCU coordinate the flow of information related to the women’s entrepreneurship, and that relevant policy issues on the web portal be viewable on a mobile phone, with the option of an SMS alert function to allow women entrepreneurs to be updated of changes. The website should be actively promoted to women entrepreneurs through multiple ICT channels (e.g., websites, the internet, mobile phones, radio, TV) to disseminate policy-related information and ensure that the information reaches urban and rural women entrepreneurs.

Leveraging information and communication technologies to enable access to gender-sensitive financial services and alternative access to finance

A variety of ICT channels (e.g., radio, mobile phone services, and social media) could be used to disseminate financial information to women entrepreneurs in several ways:

- Make information on the different financing programs and options (including those that are specifically for women entrepreneurs) available to entrepreneurs. The programs and options should enable women entrepreneurs to select the most suitable loans (through, for example, objective reviews and ratings, loan comparisons, or loan selection tools). These could be included in the web portal that the WCU is developing for women entrepreneurs.
- Promote through multiple ICT channels the mobile-based applications developed by the Chamber of Commerce and Industry to provide information on the different access to finance options for women entrepreneurs.
- Employ ICT tools such as SMS, TV, radio, and the internet to deliver courses on financial literacy, enabling rural women who do not have access to workshops, or cannot attend because of time constraints, to access the courses.

Leveraging information and communication technologies to enable access to gender-sensitive business development support and deliver flexible business development support to women entrepreneurs

ICTs could be used to create a one-stop-shop website that has all the related resources and services available for women entrepreneurs and to ensure that it is actively promoted to women entrepreneurs in rural and urban areas through a variety of ICT channels such as the internet, mobile phones, TV, and radio. The website being planned by the WCU could be this one-stop-shop. Although the Chamber of Commerce and Industry has electronic information kiosks in local government offices in 15 regions with information on organizing and doing business, women entrepreneurs still have to travel to them. It would be markedly easier if they could have access from a local internet café.

ICTs could also be used to promote the Chamber of Commerce and Industry’s internet portal: businessinfo.uz as well as its mobile-based tools, which are useful for women entrepreneurs.
Leveraging information and communication technologies to enable women’s access to markets, including the export market

As a part of the government’s effort to promote women entrepreneurs, the following recommendations could increase women’s access to markets, including the export market:

• Leverage a variety of ICT channels to deliver capacity-building programs that include training women entrepreneurs how to use ICTs to access markets, including export markets and supply chain linkages.

• Leverage ICT channels to ensure that women-owned enterprises are aware of export readiness, supply chain link programs, and capacity-building programs to improve their ability to export and supply the supply chain.

• Implement supply-chain initiatives for women-owned enterprises across many sectors in parts of the country where women-owned enterprises are dominant. The initiatives integrate the use of multiple ICT tools to facilitate access nationwide and to increase participation opportunities for women-owned enterprises in urban and rural areas.

• Use ICTs such as e-mail, mobile phones, websites, and TV to promote export opportunities to women-owned enterprises, and use these channels to actively seek participation in government-sponsored trade missions and fairs.

• Make e-procurement available, along with training courses on how to access public procurement opportunities online and in face-to-face formats. Ensure that e-procurement opportunities for women and training courses are actively promoted to women entrepreneurs through SMS, mass media, the internet, and e-mail.

• Create special financing programs that enable women entrepreneurs to purchase new ICT equipment, or obtain funds that support women-owned enterprise start-ups in ICT businesses.

• Include women entrepreneurs in technology upgrade and modernization programs, and programs focused on integrating ICT-enabled solutions (e.g., management information systems, online marketing, e-commerce). Initiatives are not being implemented to actively encourage women entrepreneurs to start businesses in higher-growth and innovative sectors of the economy, including ICT (e.g., start-up incubation program for women-owned enterprises in ICT).
Appendix 1:  
Organizations Approached for Key Informant Interviews during the Assessment Process  

Azerbaijan (3–12 June 2013)  

During 3–12 June 2013, 15 meetings were held with 22 key informants, including those from government, quasi-government, nongovernment organizations (NGOs), international organizations, and the private sector. The table below lists the organizations approached.

<table>
<thead>
<tr>
<th>Category</th>
<th>Organization</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>Ministry of Communications and Information Technologies</td>
<td>5 June</td>
</tr>
<tr>
<td></td>
<td>State Committee for Family, Women and Children Affairs</td>
<td>6 June</td>
</tr>
<tr>
<td></td>
<td>Ministry of Economic Development</td>
<td>7 June</td>
</tr>
<tr>
<td></td>
<td>Azerbaijan National Fund for Entrepreneurship Support</td>
<td>9 June</td>
</tr>
<tr>
<td>Quasi-Government</td>
<td>Baku Business Training Center</td>
<td>9 June</td>
</tr>
<tr>
<td></td>
<td>Azerbaijan National Confederation of Entrepreneurs</td>
<td>4 June</td>
</tr>
<tr>
<td>Nongovernment Organizations</td>
<td>Forum of Azerbaijan Women Entrepreneurs</td>
<td>3 June</td>
</tr>
<tr>
<td></td>
<td>Digital Development</td>
<td>4 June</td>
</tr>
<tr>
<td></td>
<td>Women’s Association for Rational Development</td>
<td>5 June</td>
</tr>
<tr>
<td></td>
<td>Clean World Public Union for Aid to Women</td>
<td>8 June</td>
</tr>
<tr>
<td>Private Sector</td>
<td>Aygun World of Carpets Association in Guba</td>
<td>9 June</td>
</tr>
<tr>
<td></td>
<td>Azercell Barama Innovation Center</td>
<td>10 June</td>
</tr>
<tr>
<td></td>
<td>Women Café Mandarin, Baku</td>
<td>12 June</td>
</tr>
<tr>
<td>International Organization</td>
<td>Asian Development Bank</td>
<td>3 June</td>
</tr>
</tbody>
</table>
Kazakhstan (12–22 June 2013)

During 12–22 June 2013, 10 meetings were held with 23 key informants, including those from government, quasi-government, NGOs, international organizations, and the private sector. The table below lists the key organizations approached.

<table>
<thead>
<tr>
<th>Category</th>
<th>Organization</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>National Commission for Women Affairs and Family-Demographic Policy under the office of the President of the Republic of Kazakhstan</td>
<td>20 June</td>
</tr>
<tr>
<td>Quasi-Government</td>
<td>DAMU Entrepreneurship Development Fund</td>
<td>13 June</td>
</tr>
<tr>
<td></td>
<td>National Infocommunication Holding (ZERDE)</td>
<td>20 June</td>
</tr>
<tr>
<td>Nongovernment Organizations</td>
<td>Union of Women Entrepreneurs of Kazakhstan</td>
<td>19 June</td>
</tr>
<tr>
<td></td>
<td>Business Women Association</td>
<td>20 June</td>
</tr>
<tr>
<td></td>
<td>Center for Gender Studies Almaty</td>
<td>14 June</td>
</tr>
<tr>
<td>Private Sector</td>
<td>Halyk Bank of Kazakhstan</td>
<td>13 June</td>
</tr>
<tr>
<td></td>
<td>JSK Kcell</td>
<td>14 June</td>
</tr>
<tr>
<td>International Organizations</td>
<td>UN Women Sub-Regional Office for Eastern Europe and Central Asia</td>
<td>14 June</td>
</tr>
<tr>
<td></td>
<td>ADB’s Kazakhstan Resident Mission</td>
<td>21 June</td>
</tr>
</tbody>
</table>

ADB = Asian Development Bank.

Kyrgyz Republic (3–12 July 2013)

During 3–12 July 2013, 18 meetings were held with 35 key informants, including those from government, quasi-government, international donors organizations, NGOs, and the private sector. The table below lists the key organizations approached.

<table>
<thead>
<tr>
<th>Category</th>
<th>Organization</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>Ministry of Economy</td>
<td>4 July</td>
</tr>
<tr>
<td></td>
<td>Ministry of Transport and Communication</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ministry of Social Development</td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Communication Agency under the Government of the Kyrgyz Republic</td>
<td>12 July</td>
</tr>
<tr>
<td>Quasi-Government and International Organizations</td>
<td>Women’s Leadership in Small and Medium Enterprises Program in the Kyrgyz Republic supported by the United States Agency for International Development</td>
<td>3 July</td>
</tr>
<tr>
<td></td>
<td>World Bank</td>
<td>5 July</td>
</tr>
<tr>
<td></td>
<td>United Nations Development Programme ICT for Development Program</td>
<td>9 July</td>
</tr>
<tr>
<td></td>
<td>International Trade Centre</td>
<td>9 July</td>
</tr>
<tr>
<td></td>
<td>Information program of the Soros Foundation–Kyrgyzstan</td>
<td>10 July</td>
</tr>
<tr>
<td></td>
<td>UN Women</td>
<td>12 July</td>
</tr>
<tr>
<td></td>
<td>Asian Development Bank</td>
<td>12 July</td>
</tr>
</tbody>
</table>

continued on next page
Organizations Approached for Key Informant Interviews during the Assessment Process

Table continued

<table>
<thead>
<tr>
<th>Category</th>
<th>Organization</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>NGOs</td>
<td>The Roza Otunbayeva Initiative International Public Foundation</td>
<td>4 July</td>
</tr>
<tr>
<td></td>
<td>Women Entrepreneurs Support Association, Kyrgyz Republic</td>
<td>5 July</td>
</tr>
<tr>
<td></td>
<td>Women’s Forum “Kurak”</td>
<td>9 July</td>
</tr>
<tr>
<td>Private Sector</td>
<td>Alfa Telekom LLC (operates under the Megacom trademark)</td>
<td>10 July</td>
</tr>
<tr>
<td></td>
<td>Nikita Mobile LLC</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sky Mobile LLC (operates under the Beeline trademark)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>MFB Bai-Tushum and Partners, CJSC</td>
<td>10 July</td>
</tr>
</tbody>
</table>

ICT = information and communication technology, NGO = nongovernment organization, UN = United Nations.

Uzbekistan (14–23 July 2013)

During 14–23 July 2013, the mission team held 14 meetings with 35 key informants, including those from government, quasi-government, NGOs, international organizations, and the private sector. The table below lists the key organizations approached.

<table>
<thead>
<tr>
<th>Category</th>
<th>Organization</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>State Committee for Communication, Information and Telecommunication Technologies of the Republic of Uzbekistan</td>
<td>16 July</td>
</tr>
<tr>
<td></td>
<td>Chamber of Commerce and Industry of Uzbekistan</td>
<td>18 July</td>
</tr>
<tr>
<td></td>
<td>Ministry of Labor and Social Security of the Republic of Uzbekistan</td>
<td>19 July</td>
</tr>
<tr>
<td></td>
<td>Central Bank of the Republic of Uzbekistan</td>
<td>22 July</td>
</tr>
<tr>
<td></td>
<td>Ministry of Economy of the Republic of Uzbekistan</td>
<td>22 July</td>
</tr>
<tr>
<td>Quasi-Government</td>
<td>Women’s Committee of Uzbekistan</td>
<td>16 July</td>
</tr>
<tr>
<td>International Organizations</td>
<td>ADB’s Uzbekistan Resident Mission</td>
<td>16 July</td>
</tr>
<tr>
<td></td>
<td>United Nations Development Programme in Uzbekistan</td>
<td>19 July</td>
</tr>
<tr>
<td>Nongovernment Organizations</td>
<td>Tadbirkor Ayol Businesswomen’s Association of Uzbekistan</td>
<td>16 July</td>
</tr>
<tr>
<td></td>
<td>Hunarmand Association of Artisans of Folk Masters, Artisans and Artists of Uzbekistan</td>
<td>18 July</td>
</tr>
<tr>
<td></td>
<td>National Association of Microfinance Institutions of Uzbekistan</td>
<td>19 July</td>
</tr>
<tr>
<td>Private Sector</td>
<td>“Mikrokreditbank” Open Joint-Stock Commercial Bank</td>
<td>18 July</td>
</tr>
<tr>
<td></td>
<td>Ipak Yuli Bank</td>
<td>19 July</td>
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<tr>
<td></td>
<td>Uniteł, LLC (Beeline trademark)</td>
<td>22 July</td>
</tr>
</tbody>
</table>
Appendix 2: Locations Used for Focus Groups during the Assessment Process

Azerbaijan Focus Groups

During 3–11 June 2013, six focus groups were held: two urban focus groups in Baku; two peri-urban focus groups in Sahil and Sangachal settlements; and two rural focus groups in Karrar village, and Kurdamir and Garabork villages in Ujar. A total of 61 women entrepreneurs participated (see table below).

<table>
<thead>
<tr>
<th>Category</th>
<th>Venue</th>
<th>No. of Participants</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>Office of NGO Partnership Alliance</td>
<td>10</td>
<td>4 June</td>
</tr>
<tr>
<td></td>
<td>Meeting room of Azerbaijan National Confederation of Entrepreneurs</td>
<td>11</td>
<td>5 June</td>
</tr>
<tr>
<td>Peri-urban</td>
<td>Sahil settlement community/wedding house</td>
<td>12</td>
<td>6 June</td>
</tr>
<tr>
<td></td>
<td>Sangachal settlement library meeting room</td>
<td>10</td>
<td>7 June</td>
</tr>
<tr>
<td>Rural</td>
<td>Ujar region Garabork village</td>
<td>8</td>
<td>11 June</td>
</tr>
<tr>
<td></td>
<td>Kurdamir region Karrar village</td>
<td>10</td>
<td>11 June</td>
</tr>
</tbody>
</table>

NGO = nongovernment organization.

Kazakhstan Focus Groups

During 16–18 June 2013, six focus groups were held: two urban focus groups in Almaty, two peri-urban focus groups in Kaskelen settlement, one rural focus group in Kaskelen settlement where participants traveled in from nearby villages, and one rural focus group in Shortandy near Astana. A total of 48 women entrepreneurs participated (see table below).

<table>
<thead>
<tr>
<th>Category</th>
<th>Venue</th>
<th>No. of Participants</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>Republican Library for the Blind and Visually Impaired Citizens, Almaty</td>
<td>9</td>
<td>17 June</td>
</tr>
<tr>
<td></td>
<td>Classroom in the Kazakh-American Free University “Parasat”</td>
<td>9</td>
<td>17 June</td>
</tr>
<tr>
<td>Peri-urban</td>
<td>Commercial Center “Alatau” Kazakelen settlement</td>
<td>9</td>
<td>16 June</td>
</tr>
<tr>
<td></td>
<td>Commercial Center “Alatau” Kazakelen settlement</td>
<td>9</td>
<td>16 June</td>
</tr>
<tr>
<td>Rural</td>
<td>Commercial Center “Alatau” Kaskelen settlement</td>
<td>6</td>
<td>18 June</td>
</tr>
<tr>
<td></td>
<td>Village Shortandy, Astana</td>
<td>6</td>
<td>21 June</td>
</tr>
</tbody>
</table>
Kyrgyz Republic Focus Groups

During 6–11 July 2013, six focus groups met: two urban focus groups in Bishkek and Osh; two focus groups from the peri-urban area of Bishkek (newly constructed districts-settlements: Archa Beshik, Ak-Bata, Kyzylord); and two rural focus groups in Kara-Suu area, Otyz-Adyr village and Issykata area, Zymyryk village. A total of 49 women entrepreneurs participated (see table below).

<table>
<thead>
<tr>
<th>Category</th>
<th>Venue</th>
<th>No of participants</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>Meeting room of Business Academy, Bishkek</td>
<td>6</td>
<td>6 July</td>
</tr>
<tr>
<td></td>
<td>Conference hall of the Sunrise Hotel, Osh</td>
<td>8</td>
<td>8 July</td>
</tr>
<tr>
<td>Peri-urban</td>
<td>Meeting room of Business Academy, Bishkek</td>
<td>8</td>
<td>6 July</td>
</tr>
<tr>
<td></td>
<td>Meeting room of the Arysh NGO, Bishkek</td>
<td>5</td>
<td>11 July</td>
</tr>
<tr>
<td>Rural</td>
<td>Agency of Development Initiatives (ADI) local office Osh region, Karasu area, Otuz Adyr village.</td>
<td>14</td>
<td>8 July</td>
</tr>
<tr>
<td></td>
<td>ADI local office, Chui Region, Issyk-Ata, Zymyryk village</td>
<td>8</td>
<td>11 July</td>
</tr>
</tbody>
</table>

Uzbekistan Focus Groups

During 15–20 July 2013, six focus groups were held: two urban focus groups in the city of Tashkent, two peri-urban focus groups in Tashkent Province, and two rural focus groups in Samarkand and Jizzakh provinces. A total of 50 women entrepreneurs participated (see table below).

<table>
<thead>
<tr>
<th>Category</th>
<th>Venue</th>
<th>No. of Participants</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>Office of the Tashkent City Branch of the Business Women’s Association</td>
<td>8</td>
<td>15 July</td>
</tr>
<tr>
<td></td>
<td>Office of the Tashkent City Branch of the Business Women’s Association</td>
<td>8</td>
<td>15 July</td>
</tr>
<tr>
<td>Peri-urban</td>
<td>Office of the Tashkent City Branch of the Business Women’s Association</td>
<td>10</td>
<td>17 July</td>
</tr>
<tr>
<td></td>
<td>Office of the Tashkent City Branch of the Business Women’s Association</td>
<td>7</td>
<td>17 July</td>
</tr>
<tr>
<td>Rural</td>
<td>Office of the Samarkand Provincial Branch of the Business Women’s Association</td>
<td>8</td>
<td>20 July</td>
</tr>
<tr>
<td></td>
<td>Office of the Samarkand Provincial Branch of the Business Women’s Association</td>
<td>9</td>
<td>20 July</td>
</tr>
</tbody>
</table>
Appendix 3: Women Entrepreneurs’ Interview Questionnaire

SECTION A: PAST EXPERIENCE AND BUSINESS OWNERSHIP HISTORY

First, I want to ask you a few questions about your business history.

1. How many businesses do you currently own or have you owned in the past?
   - Number currently own:
   - Number have owned in the past:

2. What year did you start your current business?

3. What were you doing before you started your current business?
   - I was running another business doing similar work.
   - I was an employee in another person’s private business.
   - I was an employee in a public company.
   - I was a government employee.
   - I was unemployed.
   - I was a full-time student.
   - I was a full-time homemaker.
   - Other (Please specify)

4. Which of the following best describe(s) your reason(s) for having your own business?
   [Read out: Record up to three reasons, if the respondent gives more than one reason.]
   - I wanted to be my own boss.
   - I saw the market opportunity for a profitable business.
   - I couldn’t find work anywhere else.
   - I needed more flexibility to earn an income while still taking care of family and household duties.
   - I don’t have any skills for other kinds of employment.
   - My previous employment ended.
   - I wanted to increase my potential to earn a higher income.
   - Other (please specify)
5. **Was it necessary for you to have your husband’s permission to start the business?**

[Read out. Record only one response.]

- Yes, it was legally required.
- Yes, but it was not legally required.
- No, it was not.
- Not applicable. (I did not have a husband at the time.)

**SECTION B: CHARACTERISTICS OF THE BUSINESS**

I am now going to ask you a few questions about your current business.

6. **What best describes the area in which your business is located?**

[Read list. Single response]

- Urban (city area)
- Peri-urban
- Rural

7. **In what sector do you operate your (primary) business?**

[Read out only if the respondent requests clarification.]

- Manufacturing [using machinery]
- Retail trade
- Wholesale trade
- Personal services (e.g., household, hairdressing, dry cleaning, etc. where individuals or families are the major customers)
- Business services (e.g., supplying services to other businesses, such as printing services, advertising or graphic design services, consultant services, etc.)
- Handmade products (e.g., handicraft, not using machinery)
- Restaurant, catering
- Finance and real estate
- Agriculture (e.g., farming, fishing)
- Food processing
- Tourism (travel agency, accommodation, etc.)
- Information and communication technologies and services (e.g., mobile phone shop, online marketing agency, selling mobile phone credit, IT company, etc.)
- Other (please specify)
8. **How was this business started?**

[Read out. Single response]

- As a family owned business.
- I started from scratch on my own initiative.
- I bought the business as a running operation.
- I inherited the business.
- Other (please specify)

9. **What type of premises does your business operate from?**

[Do NOT read out unless the respondent asks for clarification. Record single response.]

[National adaptation of this question may be required]

- My personal residence [Go to Q. 12]
- Formal business site (e.g., office building, storefront, factory, incubator, etc.) [Go to Q. 12]
- Market stall [Go to Q. 12]
- Informal structure (e.g., kiosk, etc.) [Go to Q. 12]
- Farm plot [Go to Q. 12]
- Street (no structure) [Go to Q. 13]
- Other (please specify)

10. **What type of structure does your business have?**

[Read out. Record a single response.]

[National adaptation of this question is required]

- Sole proprietorship (single ownership) [Skip next question.]
- Partnership
- Incorporated with limited liability
- Cooperative
- Other (please specify)

11. **How many owners (i.e., partners, shareholders) are there in this business and what sex are they?**

- Female owners (excluding yourself) [Write in number]
- Male owners [Write in number]
12. How many workers are there in the business?

[Write in number. Record “0” for none, and “N” for no response or don’t know.]

- Including yourself, how many workers (paid and unpaid) are there in your business at present?
- How many paid workers are there in your business at present?

13. In which markets do you sell most of your products/services?

[Read out. Record single response.]

- Local markets? (In the local area)
- Regional or provincial markets?
- National markets? (Across the country)
- International markets?

SECTION C: YOUR USAGE OF MOBILE PHONES, COMPUTER, THE INTERNET, AND MASS MEDIA (TV, RADIO) IN YOUR BUSINESS

14. Do you use any of the following tools for your business activities? (e.g., for getting information, reaching customers). Please circle all that apply.

- Regular mobile phone
- Mobile phone that can access the internet
- Computer
- Laptop
- Handheld tablets (e.g., iPad)
- Internet on computer
- Internet on mobile phone
- Internet café (Internet club)
- Telecenters
- Internet kiosk
- Radio
- TV

15. How do you get news, information, and advice?

[Select all that apply.]

- Mobile phone
- Mobile phone that can access the internet
- The internet
• Newspapers
• Radio
• TV
• Word of mouth (from my neighbors, friends, other women)
• From printed flyers at the market and shopping centers
• From printed flyers at my children’s schools
• Other (please specify)

16. If you listen to the radio: Which station and what is the usual time that you listen to the radio?

17. If you watch TV: Which station and what is the usual time that you watch TV?

18. If you read newspaper, which newspaper?

19. Which types of information out of the list below would you say to be important for your business, and are you either not getting it, or have it at the moment?

[Tick all that apply]

<table>
<thead>
<tr>
<th>Information Provide</th>
<th>I need access to this information</th>
<th>I am not getting access to this information</th>
<th>I have limited access to this information</th>
<th>I have easy access to this information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women’s legal rights in relation to property, assets, and employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Where to go for support and help to protect my legal rights in relation to property, assets, and employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How to start a business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How to access a market</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>How to improve the quality of my products or services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Success stories from other women entrepreneurs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Useful training courses for women entrepreneurs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government requirements that businesses need to comply with</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financing programs for women entrepreneurs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How to read the terms and conditions of a loan</td>
<td></td>
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<td></td>
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<tr>
<td>How to successfully apply for loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online services that are useful for entrepreneurs/women entrepreneurs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New business opportunities and models that are suitable for women entrepreneurs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (please specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
20. Would you be interested in an information service where useful information for women entrepreneurs is delivered to your mobile phone by SMS?
   • Yes/No
21. How much would you be willing to pay per month for such information service?
22. Please list the kind of information that should be provided by the above service, so that it is worth paying for.
23. Do you know of any website, online services, or mobile phone applications that you think are good and useful for business? (e.g., online marketplace)
24. Usage of mobile phones, computer, and the internet
   • Did you have use of a mobile telephone during some or all of the last 12 months?
     Yes/No
   • Have you used a computer from any location in the last 12 months?
     Yes/No
   • Have you used the internet from any location in the last 12 months?
     Yes/No [If no, skip next two questions.]
25. Do you own any of the following?
   • Regular mobile phone
   • Mobile phone that can access the internet
   • Computer
   • Laptop
   • Handheld tablets (e.g., iPad)
   • Internet on computer
   • Internet on mobile phone
   • Internet café (internet club)
   • Telecenters
   • Internet kiosk
   • Radio
   • TV
26. If you have access to the internet, where did you use the internet in the last 12 months?
   • Work. Where a person’s workplace is located at his/her home then s/he would answer yes to the home category only.
     Yes/No
• Place of education. For students. Teachers and others who work at a place of education, would report “work.” Where a place of education is used as a location for general community internet use, this use should be reported in “community internet access facility.”
   Yes/No

• Another person's home. The home of a friend, relative, or neighbor.
   Yes/No

• Community internet access facility. For example, public libraries, publicly provided internet kiosks, noncommercial telecenters, digital community centers, post offices, and other government agencies. Access is typically free and is available to the general public.
   Yes/No

• Community internet access facility. For example, internet or cyber cafés, hotels, airports, etc. Access is typically paid (i.e., not free of charge).
   Yes/No

• Excluding use at any location via a mobile cellular telephone or other mobile access device.
   Yes/No

• Any place via a mobile telephone. Use at any location via a mobile cellular telephone including handheld devices with mobile functionality).
   Yes/No

• Any place via another mobile access device.
   Yes/No

• Use at any location via other mobile access devices, e.g., laptop computer or handheld device that uses wireless access (at a WiFi hotspot) or laptop connected to a mobile phone network.
   Yes/No

• Other (please specify)

27. How often did you typically use the internet during the last 12 months (from any location)?

• At least once a day.
   Yes/No

• Once a working day for those who only (or most frequently) use the internet for work.
   Yes/No
• At least once a week but not every day.
  Yes/No

• Less than once a week.
  Yes/No

28. I will now read a list of general activities. For each activity, I will read a list of tools. Please indicate whether you have used the tool to carry out the activity in the last 12 months (from any location).

[Read out each activity (row) and the tools (columns). Record response.]

<table>
<thead>
<tr>
<th>Activity</th>
<th>Internet on computer</th>
<th>Internet on mobile phone</th>
<th>SMS</th>
<th>Calls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting information about goods or services</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Getting information related to health or health services; includes information on injury, disease, nutrition, and improving health generally</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Getting information from government organizations. Government organizations include central, state, and local government units. Information may be obtained via websites or e-mail</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interacting with government organizations. Includes central, state, and local government organizations, and includes downloading/requesting forms, completing/lodging forms online, making online payments, and purchasing from government organizations. It excludes getting information from government organizations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sending or receiving e-mail</td>
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</tr>
<tr>
<td>Telephoning over the internet/VOIP; using Skype, iTalk, etc. Includes video calls (via webcam)</td>
<td></td>
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</tr>
<tr>
<td>Posting information or instant messaging (chat)</td>
<td></td>
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</tr>
<tr>
<td>Posting messages or other information to chat sites, blogs, newsgroups, online discussion forms and similar, use of instant messaging.</td>
<td></td>
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</tr>
<tr>
<td>Purchasing or ordering goods or services. Refers to purchase orders placed via the internet whether or not payment was made online. Orders that were canceled or not completed are excluded. Includes purchasing of products, such as music, travel, and accommodation via the internet</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

continued on next page
<table>
<thead>
<tr>
<th>Activity</th>
<th>Internet on computer</th>
<th>Internet on mobile phone</th>
<th>SMS</th>
<th>Calls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic banking/electronic payment. Includes electronic transactions with a bank for payment, transfers, etc. or for looking up account information. Excludes electronic transactions via the internet for other types of financial services such as share purchases, financial services, and insurance</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Education or learning activities (formal). Formal learning activities such as study associated with school or tertiary education courses as well as distance education involving online activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education or learning activities (informal). Informal learning activities such as learning English through mobile phone</td>
<td></td>
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<tr>
<td>Playing or downloading video games (includes file-sharing games and playing games online, either paid or free of charge)</td>
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</tr>
<tr>
<td>Downloading movies, images, music, watching TV or video, or listening to radio or music. Includes file sharing and using web radio or web television, either paid or free of charge</td>
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<tr>
<td>Downloading software. Includes downloading of patches and upgrades, either paid or free of charge</td>
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<tr>
<td>Reading or downloading online newspapers or magazines, electronic books (Includes accessing news websites, either paid or free of charge). Includes subscriptions to online news services</td>
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<tr>
<td>Social media e.g., Facebook</td>
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<tr>
<td>Other (please specify)</td>
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</tbody>
</table>

SMS = short messaging service, VOIP = voice over internet protocol.
29. I will now read a list of business-specific activities. For each activity, I will read a list of tools. Please indicate whether you use the tool to carry out the activity in the last 12 months (from any location).

[Read out each activity (row) and the tools (columns). Record response.]

<table>
<thead>
<tr>
<th>Activity</th>
<th>Internet on computer</th>
<th>Internet on mobile phone</th>
<th>SMS</th>
<th>Calls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finding customers</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Finding suppliers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communicating with customers or suppliers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Networking or participating in business/sector associations or groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fulfilling compliance requirements with the government (e.g., paying taxes, applying for licenses)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Getting information for business decision making, for example, finding out about compliance issues, or doing research on a product, or competitor</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learning skills and attending training</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily business operation (e.g., manage your employees, keep track of inventory, bookkeeping)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Promoting your products or services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Selling your products or services online</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Getting information on business support services (e.g., training courses, business development support from enterprise support and development centers)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fulfilling compliance requirements with the government (e.g., paying taxes, applying for licenses)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SMS = short messaging service.

30. What are the problems or difficulties that you encounter when trying to use a computer, mobile phones, or the internet for your business operation?

31. In order to use mobile phones, computer, and the internet more effectively for your business, what kind of support do you need?

[read out, record response]

32. Do you have a website for your business?

Yes/No

33. If you don’t have a website for your business, why not?

34. How much, on average, do you spend a month on mobile phone cost?

35. Which mobile phone company (companies) do you use for your mobile phone?
SECTION D: FINANCING, BUSINESS INFORMATION, AND DEVELOPMENT SUPPORT

36. What source(s) of financing did you use to get your business started?
   [Read out the list: multiresponse. Indicate “yes” or “no” response for each item in the list.]

(Alternative adaptation of this question may be required, depending on the possible sources of financing available)

- My own savings  
  Yes/No
- Bank  
  Yes/No
- Government loan fund  
  Yes/No
- International (donor funded) project  
  Yes/No
- Family/friends  
  Yes/No
- Microfinance institution  
  Yes/No
- Money lender  
  Yes/No
- Informal savings or rotational credit scheme  
  Yes/No
- Other (please specify)  

37. Have you tried to obtain a loan for your business anytime during the past year?

   Yes (Go to next question)  
   No (Skip next question)
38. During the past year, where did you try to get financing for your business and were you successful in your efforts?

[Read out: multiresponse. Record response for each item in the list.]
(National adaptation of this question may be required)

- A bank
  Yes/No/ If “yes,” were you successful?

- Government loan fund
  Yes/No/ If “yes,” were you successful?

- International (donor funded) project
  Yes/No/ If “yes,” were you successful?

- Family/friends
  Yes/No/ If “yes,” were you successful?

- Microfinance institution
  Yes/No/ If “yes,” were you successful?

- Money lender (private, individual)
  Yes/No/ If “yes,” were you successful?

- Informal savings and credit rotational scheme
  Yes/No/ If “yes,” were you successful?

- Other (please specify)
  Yes/No/ If “yes,” were you successful?
39. What, in your view, are (or would be) the major problems in obtaining a loan from a financial institution (bank or microfinance institution)?

[Read out the list, multiresponse. Circle number in appropriate column for all of the items in the list.]

<table>
<thead>
<tr>
<th>Problem</th>
<th>Yes (a problem)</th>
<th>No (not a problem)</th>
<th>Do not know/Have no view</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collateral requirements are too high</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest rates are too high</td>
<td></td>
<td></td>
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<tr>
<td>The amount of the approved loan is (would be) too small</td>
<td></td>
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<td></td>
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<tr>
<td>The term of the loan is (would be) too short</td>
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<tr>
<td>Required to provide a personal guarantee</td>
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<tr>
<td>Required to have a co-signer (husband, father, or other)</td>
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</tr>
<tr>
<td>Women entrepreneurs are not taken seriously by loan officers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I do not have collateral</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (please specify)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

40. Do you have a bank account specifically for your business, excluding personal accounts?

Yes/No

41. Do you access any financial services online or through a mobile phone?

Yes/No

42. If not, why not?

Next, I would like to ask you a few questions about where and how you accessed useful information and business development support services regarding starting and operating your business.

43. Are you a member of any of the following business-related organizations?

[Read out list. Multiresponse]

- Chamber of commerce or industry
  Yes/No

- Business association that has both men and women as members
  Yes/No

- Women’s business or women entrepreneurs association
  Yes/No
• Industry association (sector specific)
  Yes/No
• Employer’s association
  Yes/No
• Other (please specify)

44. From where do you normally get most of your information on business-related matters?

[Do NOT read out. Only record the first three responses (if more than one response is given).]

• Newspapers
• Government publications
• Chamber of commerce or industry
• Business association
• Lawyer/attorney
• Accountant
• Business development or enterprise center
• Independent professional business adviser
• Other business owner (male)
• Other business owner (female)
• Mentor
• Family, friends, and neighbors
• Internet (on computer)
• Internet (on mobile phone)
• Mobile phone (SMS or calls)
• Television
• Radio
• Other (please specify)

45. Anytime during the past year, have you obtained advice about your business from any of the below:

[Read out list. Record response for each one.]

• Lawyer/attorney
  Yes/No
• Accountant
  Yes/No
• Professional business adviser
  Yes/No

• Small business or enterprise center
  Yes/No

• Other business owner (female)
  Yes/No

• Other business owner (male)
  Yes/No

• Other (please specify)
  Yes/No

46. **Have you ever participated in a trade fair or exhibition?**
[Read out the list. Record response for each one.]

• Local trade fair
  Yes/No

• National trade fair
  Yes/No

• International trade fair
  Yes/No

• Other (please specify)
47. Please tell me whether you agree or disagree with the following statements about your skills in using mobile phones, computers, and the internet.

[Read out each statement in the list. Record appropriate response for each one.]

| Mobile phones: I am aware of the different ways in which I can use a mobile phone in my business. | Agree | Disagree |
| I am confident about my skills in using a mobile phone for my business. |       |         |
| I am interested in learning the skills to use mobile phones in my business. |       |         |
| Computers: I am aware of the different ways in which I can use a computer in my business. |       |         |
| I am confident about my skills in using a computer for my business. |       |         |
| I am interested in learning the skills to use a computer in my business. |       |         |
| The internet: I am aware of the different ways in which I can use the internet for my business. |       |         |
| I am confident about my skills in using the internet for my business. |       |         |
| I am interested in learning the skills to use the internet for my business. |       |         |

48. Which specific computer/ICT skills training topics are you interested in?

- How to send and receive SMS
- How to use the internet on mobile phone
- How to use mobile phones more for business needs (e.g., accessing market, getting useful information, transferring money)
- How to use computers more for business needs (e.g., bookkeeping, inventory keeping)
- How to use the internet for business (e.g., marketing, promotion, sales, accessing useful websites, etc.)
- Others, please specify
49. Which specific topics on using computers, mobile phones, the internet for business are you interested in?

- How to set up and operate online stores (e-commerce)
- How to do market research online
- How to promote your products or services using the internet
- How to search for suppliers online
- How to do research for production technologies (e.g., design, recipes, etc.) online
- Other (please specify)

50. In which format would you prefer the training?

- Face-to-face
  Yes/No
- Through the internet on computer
  Yes/No
- Through the internet on mobile phone
  Yes/No
- Through SMS on mobile phone
  Yes/No

51. For the formats that you prefer, why? And why not the others?

52. Have you ever participated in any training program that was delivered over mobile phone or the internet?

  Yes/No

53. Have you ever participated in business support programs that were offered specifically to women entrepreneurs?

  [Read out list. Multiresponse]

- Loan program for women entrepreneurs
  Yes/No
- Entrepreneurship (or self-employment) training program for women entrepreneurs
  Yes/No
- Services of a women’s business support/enterprise center
  Yes/No
- Government procurement program targeted to women business owners
  Yes/No
• Women’s trade fair or exhibition (regional, national, or international)
  Yes/No

• Business counseling or mentoring program for women entrepreneurs
  Yes/No

54. For the programs that you have participated in, which ones did you find useful for your business and why?

55. For the programs that you have participated in, which ones did you find NOT useful for your business and why?

56. For the business support programs that you answered No to, why did you not attend them?
  • I didn’t have a need for it.
  • I didn’t know any such programs.
  • It was too expensive.
  • It was not very useful.
  • Other, please specify

57. What were the biggest challenges in getting your business started?
[Do NOT read out. Multiresponse—circle number for up to three responses if more than one is given.]
  • Accessing financing
    Yes/No
  • Getting support from my family
    Yes/No
  • Finding a suitable business location
    Yes/No
  • Finding information on how to start a business
    Yes/No
  • Dealing with registration and regulatory requirements
    Yes/No
  • Knowing where to go to get advice
    Yes/No
  • Finding suppliers
    Yes/No
  • Getting customers
    Yes/No
  • Other (please specify)
SECTION E: BUSINESS REGISTRATION FORMALITIES AND DEALINGS WITH GOVERNMENT OFFICIALS

Next, I have only a couple of questions about the contact you have had with government officials dealing with matters related to your business.

58. Are you (your business) registered with any of the following agencies?

[Read out. Multiresponse—record all responses that apply.]

(National adaptation of this question is required)

- “Tax authorities.” Insert name.
  Yes/No

- “Employment or National Social Security Fund.” Insert name.
  Yes/No

- “Local Authority.” Insert name.
  Yes/No

- “Statistics Division.” Insert name.
  Yes/No

- “Department of Trade and Industry.” Insert name.
  Yes/No

- Insert name of other as applicable.
  Yes/No
59. Indicate whether each of the following factors is a barrier to registering a business with any or all of these agencies?

[Read out list. Record response for each item.]

<table>
<thead>
<tr>
<th></th>
<th>A barrier</th>
<th>Not a barrier</th>
<th>Don't know</th>
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</thead>
<tbody>
<tr>
<td>The cost of registration</td>
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<td>The time it would take (such as traveling or waiting) to register</td>
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<td>Knowing how to register (having information on the steps to take, when, and where)</td>
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<tr>
<td>Proximity of the business registration office in the area where you live (e.g., accessibility)</td>
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<tr>
<td>Not being able to do business registration using the internet</td>
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<tr>
<td>The amount of reporting to the government that would have to be done once registered</td>
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<tr>
<td>The requirement to pay regular taxes on sales and income, once registered</td>
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<tr>
<td>Other (please specify)</td>
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</table>

60. What in your opinion are (would be) the major advantages of having a registered (formal) business?

[Read out list. Record response for each item.]

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>Don't know</th>
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</thead>
<tbody>
<tr>
<td>Registered businesses are able to access government support programs</td>
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<tr>
<td>Registered businesses can benefit from social insurance or social protection programs</td>
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<tr>
<td>Registered businesses have better access to finance, business support services and training programs</td>
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<tr>
<td>Registered businesses have better access to markets, including export markets</td>
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<tr>
<td>Registered businesses do not have to fear the fines or harassment by police and other authorities that informal enterprises do</td>
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<tr>
<td>Registered businesses are able to access government support programs</td>
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<tr>
<td>Other (please specify)</td>
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</table>

This next set of questions is concerned with the development of your business.
SECTION F: DEVELOPMENT OF THE BUSINESS

61. Anytime during the last year have you made any of the following investments in your business?

[Read out. Record response for each of the items in the list.]

- Purchased new production equipment
  Yes/No
- Made improvements in old production equipment or upgraded technology
  Yes/No
- Purchased new office equipment
  Yes/No
- Invested in buying ICT-related equipment (such as a mobile phone that can access the internet, computer system, management information system, etc.)
  Yes/No
- Hired more workers
  Yes/No
- Invested in developing a new product or improving an existing one.
  Yes/No
- Moved to better premises
  Yes/No
- Expanded existing premises
  Yes/No
- Established additional premises or locations
  Yes/No
- Invested in the start-up of another business
  Yes/No
- Other (please specify)

62. How do you expect to develop your business over the next year?

[Read out. Multiresponse—record response for each item.]

- Invest in new equipment or technology for the business
  Yes/No
• Increase the number of workers
  Yes/No
• Decrease the number of workers
  Yes/No
• Expand the range of products/services
  Yes/No
• Reduce the range of products/services
  Yes/No
• Expand into new markets
  Yes/No
• Develop a website to do more of my sales online
  Yes/No
• Move to larger premises
  Yes/No
• Improve the employment conditions for workers
  Yes/No
• Integrate information technology to improve the efficiency and marketing capability of the business
  Yes/No
• Implement practices to be more environmentally sensitive (conserve energy and water, reduce, recycle, reuse)
  Yes/No
• Not planning to make any changes
  Yes/No
• Don’t know
  Yes/No
• Other (please specify)
  Yes/No
63. Would you please indicate which of the following are likely or not likely to be problems in growing your business in the future?

[Read out list. Multiresponse—record response for each item.]

In this next question, I am interested in your perceptions about the operating conditions and needs of women entrepreneurs in (insert name of country).

<table>
<thead>
<tr>
<th></th>
<th>Not likely to be a problem</th>
<th>Likely to be a problem</th>
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</thead>
<tbody>
<tr>
<td>Accessing financing</td>
<td></td>
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<tr>
<td>Getting support from my family</td>
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<tr>
<td>Finding a more suitable location</td>
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<tr>
<td>Finding information on new markets (e.g., supply chain opportunities, exporting, etc.)</td>
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<tr>
<td>Finding qualified and trusted workers</td>
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<tr>
<td>Dealing with government regulations and compliance costs</td>
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<tr>
<td>Finding advisors, consultants, and mentors to give growth advice</td>
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<td>Taxation issues</td>
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<tr>
<td>Transportation issues</td>
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<tr>
<td>Using ICTs (computers, mobile phones, etc.) for my business</td>
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<td></td>
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<tr>
<td>Accessing new markets</td>
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<td></td>
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<td>Finding customers</td>
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<tr>
<td>Other (please specify)</td>
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SECTION G: PERCEPTIONS OF THE OPERATING CONDITIONS FOR WOMEN ENTREPRENEURS

64. Please indicate whether you agree or disagree with the following statements.

[Read out the list. Circle appropriate response for each item in the list.]

<table>
<thead>
<tr>
<th></th>
<th>Agree</th>
<th>Disagree</th>
<th>No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is difficult for a woman entrepreneur to deal with government regulations.</td>
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<tr>
<td>Access to credit and finance are good and lenders are women-friendly.</td>
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<tr>
<td>Women have the same rights as men to own property and to have it registered in their own name.</td>
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</table>

continued on next page
<table>
<thead>
<tr>
<th>Agree</th>
<th>Disagree</th>
<th>No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>I know everything I need to know to make my business successful.</td>
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<tr>
<td>My previous education and experience prepared me well for my role as an entrepreneur.</td>
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<tr>
<td>I need more skills to operate my business successfully and to grow it to the next stage.</td>
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<tr>
<td>I have lots of support from women’s business associations and groups.</td>
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<tr>
<td>Women have the same opportunity as men to participate in entrepreneurship education and training programs.</td>
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<tr>
<td>Women have the same opportunity as men to access financing for their businesses.</td>
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<tr>
<td>Women entrepreneurs have the same opportunity to access technology as men.</td>
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<tr>
<td>Making better use of information technologies would enable women-owned enterprises to compete in markets more effectively.</td>
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<tr>
<td>Information about business development support services is widely available to women entrepreneurs.</td>
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<tr>
<td>Information about types and sources of financing is widely available to women entrepreneurs.</td>
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<td></td>
</tr>
<tr>
<td>Information about types and sources of financing is widely available to women.</td>
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<tr>
<td>Businesswomen’s/women entrepreneurs’ associations are influential in the policy and decision-making processes of government and are able to represent my interests and concerns as a woman entrepreneur.</td>
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<tr>
<td>Business and industry associations advocate to the government on policies to meet the needs of women entrepreneurs.</td>
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<tr>
<td>Entrepreneurship is seen as an acceptable role for women in the economy and society.</td>
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<tr>
<td>It is more difficult for a woman to start and grow a business than for a man.</td>
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<tr>
<td>The government is supportive of women business owners in its attitudes and assistance programs.</td>
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<tr>
<td>Laws and regulations in my country support a high degree of gender equity and equality.</td>
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<tr>
<td>Overall, the business environment is very favorable to women entrepreneurs.</td>
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</table>
65. What advice would you give in order to solve the problems faced by you as a woman business owner and other women like you?

[Open-ended question. Record accurately the response given. Use back side of page if you need more space, but remember to indicate the question number.]

SECTION H: DEMOGRAPHICS

Finally, I would like to close with a few demographic questions.

66. How old are you?

67. After getting the exact age: circle the appropriate category below

[Write in age of respondent]

- 15–24 years
- 25–35 years
- 35–55 years
- Above 55 years

68. What is the highest educational qualification that you have obtained?

[Do not read out. Single response]

(National adaptation of this question is required – may need adjustment based on the specifics of each country)

- No formal schooling
- Primary school (6 years or less)
- Some secondary school (7–12 years)
- Completed secondary school
- Some non-university post-secondary education
- Vocational or technical training diploma
- Some university/college education
- Bachelors degree
- Masters degree
- PhD
- Medical or dentistry degree
69. Which of the following applies to you?
[Read out. Single response]
- Single
- Married
- Separated
- Divorced
- Widowed

70. How many children do you have?
[Do NOT read out. Record actual number.]
- None
- 1
- 2
- 3
- 4
- More than 5

71. How many children under the age of 18 do you have living with you at the moment?
[Do NOT read out. Record actual number.]
- None
- 1 child
- 2 children
- 3 children
- 4 children
- 5 children
- More than 5 children

72. Indicate which of the following are present in your household.
[Read out. Circle all that apply.]
- Television
- Radio
- Internet connection on computer
- Computer
- Landline telephone connection
- Internet connection on mobile phone
- Internet connection on other handheld devices (e.g., iPad)
We are creating an online forum for international women entrepreneurs on Facebook, where women entrepreneurs who we have interviewed for this regional project can interact, share knowledge, and where our international expert on ICTs and women’s entrepreneurship could also share with you useful information that could help your business. Would you like to join this forum? If yes, please provide your e-mail address and we will send you an invitation.

Also, if you would like to have a copy of the interview results or the final report, please also give us your contact details.

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<table>
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<tbody>
<tr>
<td><strong>73. Name</strong></td>
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<tr>
<td><strong>74. E-mail address</strong></td>
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<tr>
<td><strong>75. Mobile phone number</strong></td>
<td></td>
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<tr>
<td><strong>76. Optional—Address</strong></td>
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</tbody>
</table>

Thank you very much.
Information and Communication Technologies for Women Entrepreneurs
Prospects and Potential in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan

In a fast-paced world where information, resources, and markets are within reach with a swipe of a finger, access to information and communication technologies (ICTs) is essential to business development and growth. This study assesses the need for and use of ICTs by women entrepreneurs in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan. It exposes the gaps between ICTs and the development of women entrepreneurship within the context of legal and regulatory frameworks, policy and leadership coordination, financial services, business development support, capacity building and use promotion, and women’s participation in public dialogues. Finally, this work recommends ways to use ICTs to help women start and grow their own businesses.

About the Asian Development Bank

ADB’s vision is an Asia and Pacific region free of poverty. Its mission is to help its developing member countries reduce poverty and improve the quality of life of their people. Despite the region’s many successes, it remains home to approximately two-thirds of the world’s poor: 1.6 billion people who live on less than $2 a day, with 733 million struggling on less than $1.25 a day. ADB is committed to reducing poverty through inclusive economic growth, environmentally sustainable growth, and regional integration.

Based in Manila, ADB is owned by 67 members, including 48 from the region. Its main instruments for helping its developing member countries are policy dialogue, loans, equity investments, guarantees, grants, and technical assistance.