

En Route to a Typology of the Female Entrepreneur? Similarities and Differences Among Self-Employed Women

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This paper explores the extent to which women entrepreneurs and their businesses share a set of common characteristics and/or experiences internationally and introduces new research on women entrepreneurs in Kazakhstan. It finds that while women entrepreneurs around the world share many common characteristics, there exist sufficient exceptions or insufficient evidence to validate any unifying typology. Further, that the experiences of women entrepreneurs and the women themselves are not homogenous and that formulation of a typology would be simplistic and, in itself, sexist. The Kazakhstani research introduced suggests the experience of women entrepreneurs there is similar to that of women entrepreneurs in many other countries.

INTRODUCTION

Female entrepreneurship has been increasing dramatically over the past 30 years. It is estimated that internationally one in ten women are self-employed (McClelland, et al., 2005) and, in the industrialized nations, women own or manage about 30 per cent of all small businesses (Farr-Wharton and Brunetto, 2009). Evidence of the dramatic increase in the number of businesses run by women is exemplified in Turkey where between 1984 and 1999 the number of businesses owned by women increased fourfold (Hisrich and Ozturk, 1999). In the United States it is estimated that there will be more women than men entrepreneurs in little more than a decade from now (Knorr, 2011) and last year women-owned businesses there generated revenues of \$3.6 trillion (Yu, 2011). It is also true that female entrepreneurship is gaining popularity among minority groups in industrialized countries (Sarason and Koberg, 1994).

Women-owned small businesses play a vital role in our societies far beyond contributing to job creation and economic growth. For example; because women tend to own different types businesses to men, women contribute to entrepreneurial and economic diversity (Jamali, 2009). Further, women-owned businesses are incubators for innovation and ideas and they contribute to social cohesion and stability (Sarri and Trihopoulou, 2005). A study of Ghanaian women entrepreneurs, by way of illustration, found that the women surveyed had significantly improved upon and broadened the goods and services they sold in their businesses through their own innovations. The women had also grown and diversified their customer base (Dzisi, 2008). Additionally, small business also provides an avenue for survival and self-sufficiency. In less industrialized countries, where unemployment may be high and opportunities few, self-employment sometimes offers people the only escape from poverty available and this is especially

the case for women (Malach-Pines *et al.*, 2010). Indeed, in developing nations many women turn to small scale food production not just to derive an income but as the only apparent means of survival. To highlight the extent of this endeavour it has been found that women produce 80 per cent of all the food grown in Uganda (Snyder, 2003) and a similar proportion throughout the rest of Africa (Yu, 2011).

LITERATURE REVIEW

Business Size

The research strongly indicates that women are mostly confined to running very small enterprises; many of them microenterprises. Alam *et al* (2011) for example, found the majority of women business owners in Malaysia had small businesses with few employees. In Jordan, it was found that 75 per cent of women-owned businesses were based in the home and 66 per cent were microenterprises of less than 10 employees (Al-Alak and Al-Haddad, 2010). Similarly, a six country African study found that women entrepreneurs in Botswana, Kenya, Lesotho, Malawi, Swaziland and Zimbabwe are predominantly operating microbusinesses. On average two-thirds of the surveyed businesses women operated were sole trading enterprises (Ndemo and Maina, 2007). The evidence is that this is phenomenon is not restricted to developing or less industrialized countries. In Norway, for example, a review of women-owned businesses during the 1990s presented findings that showed women overwhelmingly operate very small businesses (Spilling and Berg, 2000). Women-owned businesses are also small in terms of annual turnover. A study of women owned businesses in the United States found almost half had annual revenues of less than \$1 million (Bledsoe and Oatsvall, 2010). In Norway, during the period 1990-1999 it was found that women-owned businesses were economically marginal for the most part and that self-employed women were themselves economically poor relative to self-employed men. (Spilling and Berg, 2000).

Exactly why women tend to run businesses with very few employees is contestable. The literature is divided on whether women consciously choose not to grow their businesses or whether growth is seldom an option because of the type of businesses women generally seem to operate. In India, by way of example, it has been found women choose not to grow their businesses because they feel the demands of a bigger business will compromise family harmony and relationships (Mitra, 2002). However, other studies have concluded that women mostly operate businesses that are non-scalable and so low-growth (Tan, 2008).

A British study observed that women tend to run businesses with limited growth potential. However, those businesses that were growth-oriented were hindered by a range of factors such as inability to secure credit, inadequate childcare facilities, and inexperience (Roomi *et al.*, 2009). Women entrepreneurs in some African countries have their business growth hindered by dependence on their spouse. The husband controls the family resources and is pivotal in any decision making and this compromises a woman's freedom to decide what is best for her business (Ndemo and Maina, 2007).

Nature of Business

In many cases women do not have free choice about the type of businesses they start. Because women have less social capital than men, including networks, education, influence and prior experience, they have fewer self-employment options. Jamali (2009) explains this restricts both the type of businesses women can operate and their growth potential. On the point of networks, Naser *et al* (2009) and Gonzalez-Alvarez and Solis Rodriguez (2011) explain that women's networks are comprised largely of close family and friends and are of limited use to their businesses and spotting business opportunities. In the United States, however, there is evidence that the types of businesses women are running are becoming more diverse. For example, there is growth in the number of women running construction, manufacturing and transportation firms (Knorr, 2011). It should be noted that this appears to be an exception to the trend globally. Indeed, it is to some extent contradicted by a recent US study of women entrepreneurs which found 90.9 per cent of those American businesswomen surveyed operated businesses in the service and retail industries (Bledsoe and Oatsvall, 2010).

Weeks (2009) found in a study of businesswomen in Lebanon, United Arab Emirates, Tunisia and Jordan that most women operated a business in personal services, retail or non-durable manufacturing. Lituchy and Reavley (2004) found the same in Poland and the Czech Republic. However, in contrast with nearly all other studies, Weeks discovered nearly half of the women were trading across borders, the businesses had a lot of employees and most businesses were growth focused.

In Jordan a study found 60 per cent of women-owned businesses were either in delivering personal services or non-durable manufacturing (Al-Alak and Al-Haddad, 2010). In Poland too, women's business have been found to be concentrated in sales, services and human resources (Zapalska, 1997) while in Uganda women entrepreneurs are mostly involved in handicrafts, textiles and clothing and small-scale farming (Snyder, 2003). The difference between men and women entrepreneurial ventures in terms of industry type is evidenced in a Swedish study which found men far more involved in construction and manufacturing firms while women were running businesses in retail, sales and healthcare (Tillmar, 2007).

The gender gap between male and female entrepreneurs can also be observed in the setting of small businesses. A study in Iowa of regional and rural small businesses found that men-owned businesses are more successful in both rural and urban settings and that the success gap between men and women owned businesses was even more pronounced urban settings (Bird and Sapp, 2004). The authors identify many factors which contribute to the phenomena including finance and networks which are discussed in more detail at other points in this paper.

Financing

Financing, specifically the ability to secure credit, is imperative for the majority of people who wish to launch their own business. This is especially true for people in less industrialized or developing economies. The National Entrepreneurship Development Fund in Tanzania, for example, provides the only source of legitimate credit for the majority of Tanzanians who have either insufficient or no assets against which they can secure a bank loan. The Fund lends to start-up and established small businesses and has documented a very significant increase in productivity of small businesses that have gained access to credit through the Fund (Kuzilwa, 2005). This provides evidence of the link between financing and business activity which might be the difference between survival and bankruptcy; financial loss or profitability.

A recent survey of Malaysian businesswomen found that 69 per cent had started their business with bank financing; 29 per cent had begun with family loans and 2 per cent had borrowed from friends (Alam *et al.*, 2011). The Malaysian survey is interesting in that it stands apart from most of the research. The experience of most women entrepreneurs is that attaining finance from banks is very difficult. Gatewood *et al.* (2008) note that even seasoned and well educated women entrepreneurs, with proven success, find it difficult to attract finance. A study in Lebanon found most women entrepreneurs have no option but personal and family savings to finance their business ventures (Jamali, 2009) and in Ethiopia finance has been noted as the major challenge facing would-be female entrepreneurs (Singh and Belwal, 2008). A similar finding was reported following a study of women entrepreneurs in Indonesia (Tambunan, 2009). In an Australian survey it was discovered only 24 per cent of women access bank finance to begin their business while 67 per cent use their own savings. Where formal finance is available it can make a big difference to women and their businesses. In South East Asia for instance, 35 per cent of self-employed women escape poverty when they get a microfinance loan and they then go on to grow their business (Jani and Pedroni, 1997).

Not all women entrepreneurs have interpreted a difficulty getting finance as discrimination. In France businesswomen according to one survey felt they had been denied financing by banks because of their youth and inexperience (Orhan, 2001). In Oman and Bahrain a study found women entrepreneurs preferred to use their own savings than take a bank loan because they wished to avoid incurring debt (Dechant and Al-Lamky, 2005). However, the World Bank has stated very recently that women are less able to secure finance for their businesses than men in developing and emerging countries. One reason given is the lack of personal collateral and land title against which they could secure a loan (World Bank, 2011). This is supported by Weeks (2009) who found in the Middle East and North Africa that three-

quarters of female entrepreneurs who applied for bank financing did not receive it. They were left to finance their ventures using personal savings and family loans. Further, in Uganda, only 7 per cent of women own land under their own names (Snyder, 2003).

In Industrialized countries too, evidence supports the financial discrimination against women entrepreneurs. A New Zealand study (de Bruin and Flint-Hartle, 2005) found that women only received about 5 per cent of the estimated venture capital pool of \$73 billion. The study found inadvertent discrimination in the marketing of available finance which was said to be designed by men with men in mind. The websites, as an example, lacked any stories of women-owned businesses.

Education

The literature on education levels among female entrepreneurs indicates that women business owners are very well educated generally. As many of the examples that follow indicate, women entrepreneurs have higher levels of education than women in general society (Naser *et al.*, 2009). For example; Lee (1999) found among a survey of businesswomen in Singapore that 57.2 per cent had post-secondary education while a survey of female employees found that more than 50 per cent had a secondary school education or lower only. However, while it is largely true that female entrepreneurs tend to be very well educated, there are several exceptions to this. For example, a study in Malaysia found that 70 per cent of women entrepreneurs had less than an undergraduate degree (Alam *et al.*, 2011) while in Ghana a study observed that 60 per cent of women business owners had a primary level education only (Dzisi, 2008).

Most studies, however, do conclude that women entrepreneurs are very well educated. For example; a study of 25 Omani women entrepreneurs found that 21 had a post-secondary qualification (McElwee and Al-Riyami, 2003). Another study in the same region that looked at Middle East and North African businesswomen found that 91 per cent of the women surveyed had post-secondary qualifications (Weeks, 2009). Similarly, a study of Czech and Polish businesswomen found 78.5 per cent had either university degrees or post-secondary vocational training (Lituchy and Reavley, 2004). French women entrepreneurs, according to one study, are very well educated with many having business degrees (Orhan, 2001). In Turkey a survey found 70 per cent of women entrepreneurs had a minimum of an undergraduate degree (Hisrich and Ozturk, 1999).

Other research concurs: a study of women entrepreneurs in Bahrain and Oman found all of the women had undergraduate degrees (Dechant and Al-Lamky, 2005) while in Uganda 82 per cent of women entrepreneurs in one study were found to have post-secondary qualifications (Snyder, 2003). A study of 449 women entrepreneurs in the United Arab Emirates discovered that 95.6 per cent had some kind of post-secondary qualification (Naser *et al.*, 2009).

Motivations

Gray (2002) has argued that the primary drive behind entrepreneurship, independence, is similar for men and women and that financial gain is almost always less important. This is contradicted by a study of Singaporean businesswomen which found that those surveyed did not express a need for autonomy or independence as being a motivation for becoming self-employed (Lee, 1999). Further, most studies find a difference between men and women on business motivations. Still and Walker (2006) argue men are more likely to be pulled towards entrepreneurship and women are more likely to be pushed. However a study of women entrepreneurs in Bahrain and Oman found the women were almost exclusively pulled towards self-employment (Dechant and Al-Lamky, 2005). In Greece, according to Sarri and Trihopoulou (2005) women became entrepreneurs mostly due to 'pull factors' such as a search for fulfillment; desire to be creative and for independence and autonomy. A similar finding was noted in a UK study of migrant businesswomen from Asia. These women claimed they started their own businesses to have a meaningful purpose in life; to fill a lot of free time and to challenge themselves (Dhaliwal, 2000).

A French study, however, found women became self-employed for a mix of 'push' and 'pull' factors. These women took up entrepreneurship partially due to lack of enticing alternatives and partially due to opportunity. Quite a few women in the study became entrepreneurs because they inherited family businesses or were influenced by self-employed relatives (Orhan and Scott, 2001). Contrary to the Greek

and UK studies, Zapalska (1997) found women in Poland became entrepreneurs because of 'push' factors. Mostly, they were disaffected with government jobs. In Lebanon too, women have been found to take up self-employment out of frustration and lack of other opportunities (Jamali, 2009).

Malach-Pines, *et al* (2010) have said that women in developed countries are generally 'pulled' towards entrepreneurship while women in developing countries are generally 'pushed' towards entrepreneurship. However, for the most part, women seem to be pushed or compelled to work for themselves far more than pulled towards self-employment. This is especially true in countries with higher levels of poverty and less developed industry. It is also true in countries known to conflict. A study of Tamil women entrepreneurs in Sri Lanka, for example, found many women were forced into self-employment because they had lost their husbands in the war there (Ayadurai and Sohail, 2006). A further example is Russia where, after the collapse of the Soviet Union, unemployment, especially for women, soared. This drove many women into self-employment as there were no alternatives (Izyumov and Razumnova, 2000). However, in industrialized and prosperous nations, such as Australia, entrepreneurial activity has still been found to have its genesis in compulsion rather than attraction (Wood and Davidson, 2011).

There is also some evidence that the nature of the business women launch has a relation to their business motivations. One study found that women entrepreneurs who entered masculine industries were more driven by wealth generation than those women who started businesses in more traditionally feminine fields (Sapleton, 2009). Most research on these issues has been insufficiently sophisticated according to Rosa *et. al.* (1994) and the gender differences that can be observed are far more complex than often reported.

Barriers

Women not only must overcome a disparate range of barriers as entrepreneurs but must struggle first to become an entrepreneur at all. In China, for example, women account for just 14 per cent of entrepreneurs (Yu, 2011) while in Jordan women comprise just 3.9 per cent of the country's self-employed (Al-Alak and Al-Haddad, 2010). In Lebanon twice as many men are entrepreneurs than are women (Jamali, 2009). Throughout the Middle East and North Africa only 13 per cent of businesses are owned by women. In Cyprus the percentage is 12 per cent; it is 5 per cent in Israel and just 1.5 per cent in Malta (Nearchou-Ellinas and Kountouris, 2004). The statistics are a little more encouraging in fully industrialized, western countries but even there women account for a far smaller percentage of business owners than they do for a percentage of the population as a whole. In Norway and most western European countries women account for about 25 per cent of small business owners (Spilling and Berg, 2005). Indeed, a UK study has criticized the assertion that women can simply overcome social exclusion by taking up entrepreneurship. In fact, the study argues, the socially excluded are poorly positioned to launch their own businesses because they lack the finance, resources and often education necessary (Marlow, 2006). Getting into business for yourself if you are a woman is clearly a barrier in itself.

The barriers women entrepreneurs face include unique barriers specific to the social, political, legal, religious and cultural environments in which they live and common barriers which appear to exist irrespective of their environment. Black women entrepreneurs in South Africa, for example, face the unique barriers that remain as a legacy of apartheid such as exclusion from authority, entrenched racism and inferior quality of life to white South Africans (Kwesiga, 2008). Extreme levels of HIV/AIDS and poverty are also barriers for black women business owners in South Africa (Al-Alak and Al-Haddad, 2010). Endemic and rampant corruption is also a major obstacle to small business operation in some countries such as Ethiopia (Singh and Belwal, 2008); Russia (Izyumov and Razumnova, 2000) and Kazakhstan (Can, 2003).

However, the discrimination and prejudice women experience by virtue of being women and being business owners is common to most societies according to the literature. Professional women who are driven away from the corporate world to escape the artificial 'glass ceiling' limitations imposed on their careers, for example, are found the world over (Nixdorff and Rosch, 2010; Northouse, 2010; Nahavandi, 2009). According to Knorr (2011) these women seek self-employment because the corporate world offers

them less pay, fewer promotion opportunities and fewer professional development options than it does men. Entrepreneurship may appear a way out, but, in most cases, the discrimination and prejudice continue. In Kazakhstan, for example, women in one survey said that the prejudice that held women back in corporations was symptomatic of a wider, societal subjugation of women that permeated all aspects of life for them (Low, 2007).

The suppression of women by patriarchal norms and masculine cultures is a common theme in women entrepreneurship. It presents barriers in different forms. In Kenya, for example, sexual stereotyping of women is claimed to be sustained by government policies and male family members who strongly influence the work choices of women (Ndemo and Maina, 2007). The situation is more even more dire in Cameroon where husbands are permitted under law to stop women's business activities if they consider those activities detrimental to family life (Treacy, 2003). Business women in South East Asia, meanwhile, claim to have little control over income they generate and see much of this money spent on gambling and alcohol by their spouses. It prevents them from investing in their businesses (Jani and Pedroni, 1997).

Discrimination and societal stereotyping of women entrepreneurs is not restricted to the less industrialized world. In a UK study of women business owners half the respondents reported experiencing prejudice and discrimination owing to their gender (Davidson et al., 2010). In Hungary women entrepreneurs cited, in addition to sexism and prejudice, family responsibilities, obtaining credit and low personal collateral as challenges they regularly faced (Hisrich and Fulop, 1994). Again, in Sweden, women entrepreneurs recounted sexist attitudes and stereotyping directed against them and the kind of businesses they run. One account was of a woman who said men did not consider her a real businessperson because she ran a hairdressing salon (Tillmar, 2007).

However, not all women entrepreneurs experience spousal and family conflict. In India, Das (1999) found that women experienced very few such difficulties. One reason given for this was the high value placed upon mutual support within the family. Often the extended family live together in one household where inter-dependence is not merely a cultural norm but an economic necessity.

Another barrier that women entrepreneurs encounter is restrictions and prohibitions of their religion. Several studies have highlighted the challenge Islam poses businesswomen in some societies such as the United Arab Emirates (Naser, *et al.*, 2009) and Saudi Arabia (Al-Alak and Al-Haddad, 2010). It has been argued that conservative Islam as practiced in some Middle East countries limits women's ability to be self-employed and the nature of the businesses they can run. Religious rules around freedom of movement, freedom of association and deferment to male relatives (McIntosh and Islam, 2010) places considerable restrictions on women entrepreneurs. This is especially true for women who would need to travel away from home as part of their business. In Saudi Arabia women are prevented from driving and moving around un-chaperoned by a male relative. It is self-evident that such a circumstance inhibits the freedom required to operate a range of different kinds of business.

It should be noted that barriers to small business creation, development and survival and not exclusively encountered by women. Yusuf (1998) found in a study of six South Pacific countries that men and women face significant challenges in accessing technology, raising capital, skilling themselves, connecting with helpful support networks and overcoming poor infrastructure. However, the evidence is that women do face some unique barriers and that, overall, women disproportionately encounter barriers as they embark on and pursue self-employment.

Propensity for Risk Taking

The literature has a tendency to portray women entrepreneurs as more risk averse than their male counterparts. A notable exception has been reported in China (Tan, 2008) where women entrepreneurs in hi-tech industries were observed to take more risks than men. This was noted to be particularly true in relation to financial gain and building competitive advantage. Propensity for risk is clouded by the perceptions of third parties to some degree. Brindley (2005) claims that it is the banks that perceive women as less entrepreneurial than men and therefore banks evaluate women as more averse to risk taking. This in turn influences the ability of women entrepreneurs to gain credit. Maxfield *et al.*, (2010)

found there to be no difference between women and men entrepreneurs in terms of taking business risks. Further; women's motivations for taking risks in business are the same as those for men. The authors also found that there was not a particularly female business decision making process.

Leadership Style

Women entrepreneurs have largely been found to have a people-centric leadership style. Nixdorff and Rosch (2010), for example, found American female business owners involved their employees in decision making whereas male business owners tended not to. Also in America, Buttner (2001) discovered women entrepreneurs prioritize good will, relationships, empowerment and a sense of team in their businesses. Yu (2011) found Chinese women business owners take a consultative approach to leading their businesses. Rather than making important decisions alone, they are more likely to consult with senior employees. This has been described as a preference for maintaining harmony in the business among all employees by developing positive and cooperative relationships (Orhan, 2001).

Women entrepreneurs have also been said to work hard to build trust in their businesses by finding ways to involve employees in achieving business outcomes. Women work in greater collaboration with their employees; sharing responsibilities and seeking greater input. An Israeli study of female business owners (Dafna, 2008) characterized the owners as people-oriented rather than profit-oriented. That at the center of the business' success is its people.

Women have also been described as transformational in their business leadership style (Tibus, 2010; Buttner, 2001) rather than transactional. Women lead in a way that transforms both their lives and their employees' through the ways in which they lead people. Women tend towards a participative, shared decision making model of leadership and this appears to distinguish them from their male counterparts based upon available research. An Australian study (Kotey and Sheridan, 2001) of the practice of human resource management in small business found few differences between the way men and women tend to manage people; both tend to be informal and quite flexible. However, the differences that did emerge support the above studies. The study concluded that women are likely to lead in somewhat more personable ways because of the industries in which they operate businesses: personal services; hospitality; retail. The point is an important one: women do not inherently lead differently to men but adopt their people-management style to reflect the nature, context and dynamics of the business itself.

Professional Development

The literature strongly supports the assertion that women entrepreneurs lack access to business related training and professional development. In Cyprus, 64 per cent of female entrepreneurs said they had never attended a business related seminar or workshop (Nearchou-Ellinas and Kountouris, 2004). Furthermore, it has been noted that strong business skills are a critical factor for the success of women entrepreneurs (Naser et al., 2009). Weeks (2009) found in the Middle East and North Africa that women entrepreneurs were in need of financial management training and technical training in particular. In Nigeria a study concluded that women business owners were in need of business skills training, professional mentoring and learning networks (Riddle and Boyede, 2003). Also in Africa, women entrepreneurs in Ethiopia were found to have significant knowledge gaps in key business skill areas that hindered their businesses (Singh and Belwal, 2008). Similarly, in Cameroon, training and professional network building were found to be particular needs for women entrepreneurs (Treacy, 2003).

A study of self-employed women in Ghana found just 8 per cent had any vocational training despite nearly all the women working in businesses for which vocational training would be considered extremely important (Dzisi, 2008). Vocational training is a particular need for women entrepreneurs, especially in less industrialized countries where dress making, textiles, food retailing and handicrafts are common avenues for self-employment. Like business skills training, there is a shortage of vocational skills training for women entrepreneurs. In Oman, it is claimed that vocational training for women is essentially non-existent (McElwee and Al-Riyami, 2003). Similarly, in Zimbabwe, research indicates women entrepreneurs had to launch their businesses with no training at all and had to learn everything on the job (Mboko and Smith-Hunter, 2007).

Outside of Africa the dearth of business training has been given as problem in Hungary (Hisrich and Fulop, 1994); Britain (Roomi *et al.*, 2009) and Indonesia (Tambunan, 2009). A trial entrepreneurship training program for women in Russia concluded that there are many willing and capable Russian women ready to become entrepreneurs but that sufficient training is not available to enable them to realize self-employment (Izyumov and Razumnova, 2000).

Support and Assistance

Professional and personal networks have been found to be integral to the success of small businesses (Loscocco, *et al.*, 2009; Davis, *et al.*, 2006). Networks create opportunities for small business owners but they also compensate for the lack of social contact that many small business owners experience and that employees enjoy by virtue of working for a company. Yet women fare poorly when it comes to building and accessing useful networks that serve to meet their needs and interests as small business operators. Not only is there a lack of support for women business owners at the initiative of governments, in some cases government has been found to thwart small business development. Examples include business infrastructure and government policy (Al-Alak and Al-Haddad, 2010) that make it harder for women to conduct business rather than easier. Even where government is not actively detrimental to women entrepreneurs there is often limited active support such as in Ethiopia (Singh and Belwal, 2008). In Cameroon, too, there are no professional organizations to assist women entrepreneurs yet such organizations do exist for men (Treacy, 2003). Women entrepreneurs in Britain have cited that a lack of business support and development agencies serve to restrict business growth (Roomi *et al.*, 2009) while in Oman, Arab businesswomen rarely seek help from the business associations that do exist because they are organized for and by men. The male entrepreneurs are said to network among themselves and exclude women. In the absence of a formal networking opportunity, the women entrepreneurs tend not to network at all (Dechant and Al-Lamky, 2005). This significantly inhibits the growth and development potential of women-owned businesses but also isolates them from helpful knowledge and advice which might save the women time and money by learning from the experiences of self-employed men.

There are examples of women entrepreneurs receiving support to help them in business. Indian women entrepreneurs, for example, have organized themselves and established the Self-Employed Women's Association (SEWA). This organization supports women business owners and advocates for their interests. For example, the organization lobbies local authorities to promote its members' interests. SEWA provides a range of professional development courses for its members to help develop business-critical skills (Al-Alak and Al-Haddad, 2010). In the United Arab Emirates the government has taken positive steps to enable women to acquire key business and technical skills to encourage entrepreneurship. This is part of the 'Emiratization' policy to up-skill local people and thereby reduces the reliance on expatriate personnel. Women comprise 70 per cent of the students at the High College of Technology and they benefit from established businesswomen's associations and councils (Naser, *et al.*, 2009).

THE KAZAKHSTAN PILOT RESEARCH PROJECT

Kazakhstan and its Growing Culture of Entrepreneurship

2011 marked the twentieth anniversary of Kazakhstan's independence. Prior to 1991 Kazakhstan was part of the Soviet Union. Kazakhstan is situated in Central Asia along with Kyrgyzstan, Uzbekistan, Tajikistan and Turkmenistan. It shares a border with China to the East, Kyrgyzstan and Uzbekistan to the South, the Caspian Sea to the East and Russia to the north.

Since its inception, Kazakhstan has been led by President Nursultan Nazarbayev who has overseen the country's rapid economic development and transformation from a Communist planned society to a free market economy. The country has a population of approximately sixteen million but is about the size of Western Europe. Gross National Income (GNI) per capita is US\$6,740. Kazakhstan is a predominantly Muslim country operating a moderate, secular form of Islam similar to Turkey.

Kazakhstan emerged from the Soviet Union in a far better position than its neighbors. The country enjoys significant natural resources, especially large oil reserves, and bountiful productive farmland. What Kazakhstan did not inherit was a culture of entrepreneurship. Only in the dying days of the Soviet Union were laws passed to legalize private enterprise. The legacy Kazakhstan inherited from seven decades of Soviet governance was a corrupt and inefficient bureaucracy, a central planning mindset and under-developed infrastructure (Tovstiga *et al.*, 2004). In light of this, Kazakhstan's progress towards a small business-friendly culture in just twenty years is surely remarkable.

If, as Knorr (2011) observed, entrepreneurship is one of the most reliable indicators of a country's economic success, then Kazakhstan is positioning itself to continue its rapid rise to regional economic superiority. Today, Kazakhstan is one of the fastest growing economies in the world (Das *et al.*, 2010). Within six years of achieving independence in 1991, the percentage of the population that is self-employed grew from 4.3 per cent to 24 per cent, more than double the number of entrepreneurs in Russia at the same time (Verme, 2000). Since this time entrepreneurship has continued to grow exponentially. For example; in 2005 there were approximately 70,000 small businesses in Kazakhstan; by last year this figure had doubled (Teal *et al.*, 2011). The authors also note that 90 per cent of businesses in the country are family owned and 50-60 per cent of businesses are of some type of trading entity. It is also significant to note that the southern city of Almaty is the center of small business in the country (Teal *et al.*, 2011) because this is where this research project was conducted.

While most Kazakh businesses remain indigenous, informal microenterprises (Verme, 2000), franchising is now beginning to emerge as a choice within the self-employed sector. It will provide new opportunities for local people to realize entrepreneurship and will further diversify the base of small business in the country. KFC, Pizza Hut, Gloria Jeans and Baskin Robbins are some of the foreign franchise chains that today have a presence in Kazakhstani cities.

The Kazakhstan Pilot Study – Exploratory Research

A survey was distributed to women entrepreneurs in Almaty, Kazakhstan. The survey intended to collect data on women-owned businesses for the purposes of comparison with women entrepreneurs in other societies. To the best of the author's knowledge, this is the first attempt to survey women entrepreneurs in Kazakhstan. For this reason, and because third-party surveying of citizens is not well established in Kazakhstan, the survey was brief and the sample size small. The findings discussed here should be considered as a cautious, preliminary exploration of the topic. The sample size of 28 women entrepreneurs is insufficiently representative of Kazakhstani female entrepreneurs and, as such, no conclusions can be drawn from the findings. It is hoped that this pilot study might inspire other researchers to conduct a far more thorough and sizeable research project on one or more of the broad issues raised by this study. Further, more extensive research may be hampered by the fact that Kazakhstan is a new country and was for many decades part of the Soviet Union where a culture of research conducted by foreigners was not well established.

Twenty-eight women entrepreneurs completed the survey. It was discovered that 89 per cent of the women were operating a business in some kind of retailing (including food and clothing), hospitality or personal services. The remaining 11 per cent operated construction/building firms. 100 per cent of the women entrepreneurs employed 30 staff or less. 50 per cent of the businesses were microbusinesses with 10 or fewer employees. Most of the women's businesses were relatively new. 57 per cent had been operating their business for two years or less. Only 7 per cent of the female entrepreneurs had been operating their business for more than 11 years.

When asked to identify the biggest challenges they encounter as entrepreneurs, 64 per cent nominated raising the capital to start their business. 92.8 per cent of the respondents also said that getting bank finance to build and grow a small business was a big challenge. The same percentage of women said that government bureaucracy was a major obstacle to doing business. 64 per cent of survey participants reported that registering, licensing and paperwork to start a new business was also a big challenge. 57 per cent of women indicated that following legal requirements pertaining to running and growing their business was also a major challenge.

Asked whether, all things considered, conditions for running a small business had improved in Kazakhstan over the past ten years, 43 per cent of women said they had not. 21.5 per cent of respondents reported that they believed there was not less bureaucracy concerned with running a business now compared with a decade ago. 36 per cent of those surveyed also said that it had not become easier to obtain bank finance for their business over the past ten years. 43 per cent of the women entrepreneurs reported that they believed government rules and requirements had not improved over the past ten years to make business easier to conduct.

The survey asked respondents to indicate how important a range of motivators are to them in terms of providing the impetus to operate their own business. For each of the 10 motivators respondents were asked to select either 'very important'; 'quite important'; 'not very important' or 'not at all important'. 64 per cent of respondents said that being their own boss and determining their own future was very important while 57 per cent said having independence and freedom were very important motivators. However, the two most important motivators for the women were increasing their earning potential (71.5 per cent) and doing work they were passionate about (78.5 per cent). The least important motivators for the women entrepreneurs surveyed in terms of selecting the 'very important' option were: being a more visible part of their community (21.5 per cent); to take risks and challenge oneself (21.5 per cent); to make a difference to others (21.5 per cent) and to contribute to Kazakhstan's economic development (28.5 per cent). Risk taking scored the highest 'not important at all' score with 28.5 per cent of respondents selecting this option.

DISCUSSION

The findings of the Kazakhstani research project, where comparisons are possible, generally corroborate the observations of earlier studies. As the literature review highlighted, for example, the majority of businesses owned by women around the world tend to be small in terms of staff numbers. The high percentage of micro-businesses being operated by women in developing and emerging economies was reflected by the Kazakhstani findings. Kazakhstan too is an emerging and developing country. The Kazakhstani businesswomen were predominantly operating businesses in retail, services and hospitality. Again, this pattern of business ownership is common to female entrepreneurs in societies around the world where retail and services account for a disproportionately high percentage of businesses owned by women.

Another commonality between a large amount of the earlier research and the Kazakhstani study is the challenge women entrepreneurs encounter accessing formal financing for their businesses. More than 9 out of 10 respondents in the Kazakhstani study reported difficulty getting bank finance to grow their business and more than one-third said bank financing had not become easier to obtain over the past 10 years. The literature review highlighted the particular challenge women entrepreneurs in developing countries face accessing formal finance because of their lack of capital. Private capital is a new concept in Kazakhstan; until very recently private ownership and private enterprise were illegal in the country (Izyumov and Razumnova, 2000) and this could, in part, explain why women entrepreneurs struggle to secure formal financing for their ventures. Furthermore; the economic position of women in today's CIS countries deteriorated very considerably following the collapse of the Soviet Union. Not only was there very little employment for them but they suffered considerable discrimination and marginalization (Izyumov and Razumnova, 2000). It is conceivable that the legacy of this experience also partially explains why Kazakhstani women entrepreneurs report finding it difficult to raise finance.

The most contentious issue discussed in the literature review was about women's motivations for self-employment. The Kazakhstani women strongly related to pull motivators such as a desire to do work they are passionate about and to be their own boss. Many of the studies referenced earlier also found women entrepreneurs, particularly in industrialized countries such as France, Britain and the United States, were attracted to entrepreneurship rather than compelled to undertake it. It was noted in the literature review that women in less industrialized and developing countries were more likely to be forced into entrepreneurship. Although Kazakhstan is an emerging and developing nation, Almaty, where this

research was conducted, is a prosperous city and the hub of finance and commerce in Kazakhstan. Had the research been conducted in rural and remote areas of the country the research findings may well have narrated different results. Essentially, women entrepreneurs in Kazakhstan report being motivated by autonomy and independence and this is consistent with much of the earlier research.

A very interesting observation from the research data emanating from the Kazakhstani study which is somewhat incongruous with the wider research is the munificent and benevolent characterization of self-employed women in earlier studies. The literature review revealed that women entrepreneurs are selfless in their leadership style. They are strongly committed to inclusive and transformational leadership. Moreover, women largely run businesses that they design to be people-centric and based upon participative management principles and these businesses are most typically in industries including retail, personal services and hospitality with a 'high-touch' customer culture. However, the Kazakhstani research participants placed least importance on motivators such as being a visible part of their community, making a difference to others and contributing to the development of their country. While a direct comparison between leadership style and personal motivations would be injudicious, one can cautiously propose that there is some inconsistency between an altruistic disposition to leading others and a predilection for selfishness in so doing.

With regards to barriers, the women in the Kazakhstani study highlighted that government bureaucracy and, more specifically, business registration, licensing and paperwork are barriers to doing business. The literature review also highlighted examples of government presenting a challenge to conducting business. Government apathy and policy were also cited as barriers which small business owners find challenging. Bureaucracy, over-regulation, government intrusiveness and public officialdom have all been exemplified as sources of frustration for small business in Kazakhstan (Bhuiyan and Amagoh, 2011; Low, 2007; Can, 2003). Earlier studies also demonstrate that women business owners across the world experience sexism, discrimination and prejudice. This has in some instances been attributed to women entrepreneurs operating in patriarchal societies; to cultural norms and to religion. Although the Kazakhstani study did not investigate this specific issue, it is noteworthy that Kazakhstan has been identified as a patriarchal and culturally traditional society based on Islamic values (Low, 2007). This could provide an interesting avenue for further research on barriers faced by Kazakhstani businesswomen.

There is some debate about whether women entrepreneurs are more risk averse than their male counterparts. Studies have come to different conclusions and one study, referenced earlier, found it is more the perception of lenders that women are more risk averse. According to the women entrepreneurs surveyed in Kazakhstan, risk seems not to be a big motivator for being in business. Only one in five of the respondents rated risk taking as being very important to them. 50 per cent said risk taking was not a very important motivator for them and 28.5 per cent said risk taking was not at all important. While this finding does not indicate a propensity for risk taking *per se*, it does give an insight into the lack of predilection Kazakhstani businesswomen have for risk taking generally. Situational variables may well influence how women might respond to questions on risk and so return a different finding. It would also be interesting to explore whether the disinterest in risk taking among Kazakhstani women entrepreneurs has any bearing on the growth potential of their businesses. These considerations have potential as areas for further scholarly research.

CONCLUSION

The literature review revealed a number of commonly shared characteristics and experiences among the world's female entrepreneurs. Women tend to run very small enterprises with few employees. Microenterprises with ten or fewer employees are very common, especially in less industrialized countries. It is also true that internationally women-owned businesses are concentrated predominantly in just a few industry sectors such as retail, sales, personal services and small-scale, non-durable manufacturing. It is also the case that accessing formal financing is a challenge for women entrepreneurs wherever they are. Women entrepreneurs, with just a few exceptions, appear to be very well educated irrespective of their location. The literature also supports the assertion that women entrepreneurs face

considerable barriers in starting and building their businesses. Prejudice, sexual stereotyping and discrimination are common challenges women encounter internationally. The research also indicates that women tend towards a transformational leadership style in that it is collaborative, participative, team-oriented and centered on trust, harmony and building relationships. There is also a widespread, almost universal, shortage of professional development and business-skills training opportunities for female business owners and women everywhere are in need of such professional development. Finally, women entrepreneurs generally lack sufficient support networks in the form of professional associations and government agencies.

The new research introduced here and conducted in Kazakhstan for the most part supports the findings of earlier studies. The size and nature of women-owned businesses, difficulty accessing finance and barriers to business development are examples. The motivations that drive women entrepreneurs in Kazakhstan are not dissimilar to those in other countries. The Kazakhstani research has also raised some further points of interest which require additional investigation if they are to be compared with research in other societies.

All of this said, the research and the literature review have also highlighted differences and inconsistencies in the experiences of women entrepreneurs around the world. By way of example; women are motivated differently to become entrepreneurs. Some women are compelled by circumstances to start their own businesses. They enter entrepreneurship out of necessity. Many other women, however, are attracted to entrepreneurship to exploit an opportunity or in search of self-fulfillment. Other women transition to self-employment for a mix of very different reasons. Also, in relation to barriers, while barriers to entrepreneurship are commonly experienced by women entrepreneurs everywhere, their source and nature are often disparate. It seems that the particular circumstances of a given environment influence the specific barriers women face. Propensity for risk, too, is an issue still debatable as it relates to women entrepreneurs.

Wherever there is strong evidence that a particular experience or preference typifying women entrepreneurs is universally true, there is also a compelling exception. For example; it is largely true that women entrepreneurs lack targeted professional development opportunities and yet, as the literature review described, there are impressive exceptions such as in the United Arab Emirates. Similarly, self-employed women seem to generally lack professional associations and third-party support networks to advocate for them. However, as in India, there are strong exceptions. A further example is education; almost everywhere women entrepreneurs seem to be very well educated but the opposite was found to be true in the Malaysia and Ghana studies.

While generalizations can be made about women entrepreneurs across the world, a typology cannot be constructed based on the available evidence. Women business owners are not a homogenous group but individuals with self-employment in common. There are sufficient examples and, in cases, an absence of data, to render any attempt at a unifying description of the female entrepreneur redundant. Further, to suggest that there is a 'type' of woman entrepreneur would diminish the unique experiences of each and would risk being construed as sexist and yet a further barrier self-employed women have to overcome.

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