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«Approved»  
Head of department  
Economics and Business  
\_\_\_\_\_Syzdykov Y. Zh.  
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\_\_\_\_\_

(signature of the student)

Kairoidanova A.A.

Scientific Supervisor

Academic degree

\_\_\_\_\_

(signature of the supervisor)

PhD, Kenzhegaranova M.K.

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## **ABSTRACT**

This study explores factors that motivate women entrepreneurs to open their own businesses in the Kazakhstan context. The paper used in-depth semi structured interviews with 10 female Kazakhstani entrepreneurs to identify motivations of female entrepreneurs and factors affected by these motives. The collected data was categorized and analyzed thematically. The results revealed the ability to do work that they enjoy, benefit society, realizing childhood dreams, earn money and improve financial situations are the main factors that impact decisions by females to become self-entrepreneurs. Moreover, participants in the interview indicated that obtaining sufficient experience in their field, realizing their abilities, likewise having relatives in business and external business environments have affected them to engage in entrepreneurial activities. The paper also demonstrates that continuous learning is needed to have sustainable business development as motivations will grow with time.

**Keywords:** female entrepreneurship, Kazakhstan, motivations, motivational factors, entrepreneurs, gender.

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## **LIST OF ABBREVIATIONS**

GEM	Global Entrepreneurship Monitor
OECD	The Organisation for Economic Co-operation and Development
HBS	Harvard Business School
FE	Female entrepreneurship
ITC	International Trade Centre
SIS	Swedish Institute for Standards
UAE	United Arab Emirates
ALMAKOS countries	Albania, Macedonia, and Kosovo
SME	Small and medium-sized enterprises
TEA	Total Early-stage Entrepreneurship Activity
GDP	Gross domestic product
GNP	Gross national income

## INTRODUCTION

***The relevance of research.*** As we can notice more women are engaged in small businesses in recent years in Kazakhstan. According to the Bureau of national statistics of the Republic of Kazakhstan, there are 956 043 (45,6%) self-employed women for 2021. With increase of female participation in business the topic on this subject area is also attracting attention and interest among academics and scientists. We can find a lot of literature about motivations of female entrepreneurs in developing countries, such as Saudi Arabia, China, Vietnam, India and Poland. As Iakovleva et al. (2013) remarked there is a serious shortage of research on the nature of female entrepreneurship in emerging economic contexts, particularly in post-Soviet economies. However, the reasons why women in Kazakhstan choose entrepreneurship as a career choice is not sufficiently developed. There is little evidence about what motivates female entrepreneurs to establish and build a business and what factors impacted these motives. Researchers considered motivations of women entrepreneurs only as a part of their paper in which they aimed to investigate another area. Study by Bui et al. (2018) which is concentrated on motivations and challenges of Kazakhstani women entrepreneurs was written four years ago. Thus, in order to obtain deeper insights into the current research domain, this ***research aims*** to explore what drove female entrepreneurs to open their businesses and investigate what factors underlined and impacted these motives.

In accordance with the purpose of the research, ***the research questions*** were formulated:

- What factors drove women entrepreneurs in Kazakhstan choose entrepreneurship as their career choice?
- What factors enable/hinder women entrepreneurship development in Kazakhstan?

Looking back the research questions, specific ***research objectives*** were determined:

- To identify factors that drove women in Kazakhstan choose entrepreneurship as their career choice;
- To find out factors that enable/hinder women entrepreneurship development in Kazakhstan;

**Research methods:** A qualitative methodology was used to achieve the research aim, and data was acquired through in-depth semi-structured interviews with Kazakhstani female entrepreneurs.

**Sample method:** The respondents in the sample were chosen based on their "accessibility," as determined by a "convenience approach".

**The practical significance** of this study lies in the formation of recommendations for strengthening women entrepreneurs' situation and career opportunities in Kazakhstan.

# 1 LITERATURE REVIEW

## 1.1 What is Female entrepreneurship

There are about as many definitions of entrepreneurship as there are authors who have written about it. The word ‘entrepreneur’ is derived from the French word ‘entreprendre’ which literally means “one who undertakes”. In 1723, Richard Cantillon, an Irish-French economist, coined the term to describe someone who can make decisions in a complex situation. Cantillon's entrepreneur is someone who engages in profit-making transactions; more specifically, he is someone who makes business decisions in the face of uncertainty. According to Cantillon, this unpredictability (of future sales prices for products on their way to final consumption) is strictly controlled; entrepreneurs acquire at a known price to sell at an uncertain price, with the difference determining profit or loss (Hébert & Link, 2009).

Entrepreneurship is defined as "any attempt to create a new business or new venture such as self-employment, starting a new business, or expanding an existing business by an individual, group of individuals, or an established business” according to the Global Entrepreneurship Monitor (GEM) (Reynolds et al., 1999). According to Schumpeter (1942), an entrepreneur is someone who creates a new product by inventing a new idea. Similarly, in the face of risk and uncertainty, entrepreneurship is the control and deployment of resources to build a creative economic organization (or network of organizations) with the goal of profit or growth (Jones & Butler, 1992).

Owning a small business, being innovative, acting as a leader, or launching a new company are all examples of entrepreneurship. It entails starting from scratch and inventing new values in the fields of business, social values, government, and academia (Gedeon, 2010).

"Entrepreneurship is the pursuit of opportunity beyond resources controlled," noted Howard Stevenson, Harvard Business School's godfather of entrepreneurship studies (HBS) (Eisenmann, 2013). Entrepreneurs, according to the OECD, are “people who own and work in their own business, including unincorporated businesses and

own-account workers” (OECD, 2016), while the United Nations Statistics Division defines entrepreneurs as “persons who have direct control over a business they own alone or in partnership with other people”. However, Blundel and Lockett (2011) pointed out that the OECD–Eurostat definition appears to be relatively narrow in scope, as it solely appears to refer to entrepreneur activities. According to them, entrepreneurship is a complex pattern of social interactions that includes teams, companies, networks, and institutions in addition to individual entrepreneurs.

Overall, many researchers have tried to define the terms “entrepreneurship” and “entrepreneur”. The definition of the terms has been proposed since the XVIII century (Table 1). Many various definitions of the terms entrepreneur and entrepreneurship have been proposed over the years. Due to contributions of different authors, a broader definition from different perspectives have been provided.

*Table 1.1 - Definitions of the terms “entrepreneurship” and “entrepreneur”*

Author, year	Definition of term
<b>Entrepreneurship</b>	
Jones and Butler, 1992	In the face of risk and uncertainty, entrepreneurship is the control and use of resources to create an innovative economic organization (or network of organizations) for profit or growth.
Reynolds et al., 1999	Entrepreneurship is defined as any attempt by an individual, group of individuals, or established business to establish a new business or venture, such as self-employment, establishing a new business, or expanding an existing business.
Gedeon, 2010	Owning a small business, innovating, acting as a leader, or starting a new company with no resources are all examples of entrepreneurship.
Blundel and Lockett (2011)	Entrepreneurship encompasses a diverse set of social interactions that extends beyond individual entrepreneurs to include teams, organizations, networks, and institutions.
<b>Entrepreneur</b>	
Cantillon, 1723	Entrepreneurs are people who can make decisions under uncertain conditions, such as buying at a certain price and selling at an uncertain price, with the difference representing their profit or loss.

Schumpeter, 1942	An entrepreneur is someone who creates a new product by inventing a new idea.
Stevenson, 2013	Entrepreneurship is the pursuit of opportunity beyond the control of resources.
OECD, 2016	Self-employed people own and operate their own businesses, including unincorporated businesses and sole proprietors.
United Nations Statistics Division	Entrepreneurs are individuals who have direct control over a business that they own or co-own with others.

*Source: compiled by author based on existing data*

As we can see, definitions of the term “Entrepreneurship” proposed by 9 authors in Table 1. In addition, there are a number of those who are not on this list. These researchers contributed to the development of entrepreneurship research and provided comprehensive knowledge about entrepreneurship.

Entrepreneurship is not a new occurrence; many well-known experts in this field have studied it for decades. However, it was until 1976, when Eleanor Schwartz published the first official research on female entrepreneurship (FE). Prior to that, only men were the subject of entrepreneurial studies (Ahl, 2006). This opened up a whole new universe of possibilities for female entrepreneurship research and development. In his study, Schwartz (1976) discusses motivation, personality qualities, and the challenges that women entrepreneurs confront.

Female entrepreneurship became more relevant as a research topic in the 1980s. In most cases, however, research on "female entrepreneurship" was quantitative and empirical in nature, and they aimed to create a "profile" of enterprising women. This effort resulted in much of the research to emphasize the inequalities between men and women using demographic, family, occupational, and educational data. At least numerically, studies on female entrepreneurship developed during this time and began to demonstrate the patterns discovered. This increase was caused, at least in theory, by the increased engagement of women in the labor market, not only as employees but also as employers and business owners noted by dos Santos et al. (2019), cited in Gomes et al. (2014).

Information from the Global Entrepreneurship Monitor (GEM) project, which began in 1999, has shown that women participate in entrepreneurship in significant numbers, that their range varies significantly from country to country, and that, despite national differences, women's participation rates are roughly two-thirds of men's. These findings imply that when it comes to making business decisions, women are impacted by many of the same factors that affect men. On the other hand, the consistently lower rate of female engagement suggests that there are some disparities. However, the nature and origins of these variances remain unknown. Despite the fast growth of women in professional and management positions, there is still a large gender gap in entrepreneurship. Women are still less likely than men to start new firms, however this disparity appears to be decreasing (Minniti & Arenius, 2003).

Female entrepreneurship has been defined in a variety of ways over the years. For example, J. Schumpeter defined women entrepreneurs as a woman or a group of women who innovate, initiate or adopt business activity. According to the Government of India, "a woman enterprise is one in which a woman owns and controls at least 51 percent of the capital and provides at least 51 percent of the generated employment to women". The International Trade Centre (ITC) and the Swedish Institute for Standards (SIS) defined A woman-owned firm is defined as one in which one or more women own more than 50% of the company, where one or more women manage and control the company, where a woman is a signatory to the company's legal documents and financial statements, and which operates independently from other companies. Likewise, only "women who control 50% or more of the capital of a formal enterprise and are actively involved in business operations and creating jobs for themselves and others" are considered "female entrepreneurs" noted by Despotović et al. (2018), cited in Avolio (2011). Female entrepreneurs, according to the OECD (Organisation for Economic Co-operation and Development), are all women who are the owners of a business and also hold the top managerial position in that business (OECD, 1998). Noted by Idris and Tan (2017), cited in Anwar and Rashid (2011); Chee et al. (2012);

Mutalib et al. (2015) “female entrepreneur is someone who starts her new business with her expertise and resources”.

With effect from February 6, 1992, the definition of a “Women Entrepreneurs” Enterprise is as follows: “A small scale industrial unit/industrially related services or business enterprise managed by one or more women entrepreneurs in proprietary concerns in which she/they will individually or jointly have share capital of not less than 51 percent as partners/ shareholders/ directors of a private limited company, members of co-operative society”.

Since women have become more involved in the field of entrepreneurship in recent decades, research on female entrepreneurship has grown as well. Systematic and narrative reviews on the topic already exist. In recent years, various definitions for female entrepreneurs have been formed (Table 1). The definitions “Female entrepreneurship” and “Women entrepreneurship” are going to be used interchangeably in this research work.

*Table 1.2 - Definitions of the terms “Female entrepreneur”*

<b>Author</b>	<b>Female entrepreneurship definition</b>
J. Schumpeter	Female entrepreneur is a woman or a group of women who invent, initiate or adopt business activities.
Government of India	A woman-owned and controlled business is one in which a woman owns and controls at least 51 percent of the capital and employs at least 51 percent of the workforce.
The International Trade Center (ITC) and the Swedish Institute for Standards (SIS)	A woman-owned business is one in which one or more women own more than 50% of the company, where one or more women manage and control the company, where a woman is a signatory to the company's legal documents and financial accounts, and where the company operates independently from businesses that are not owned by women.
Avolio (2011)	A female entrepreneur is a woman who owns 50% or more of a formal business's capital and is actively involved in business operations and job creation for herself and others.
OECD, 1998	Female entrepreneurs are all women who own a business and also hold a position of leadership in that business.

Anwar and Rashid (2011); Chee et al. (2012); Mutalib et al. (2015)	Female entrepreneur is someone who starts her new business with her expertise and resources.
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*Source: compiled by author based on existing data*

Table 2 highlights some of the definitions pertaining to female entrepreneurship. However, it would not be enough. Since female entrepreneurship is a new topic of research it needs further investigations and clearer definition. It is now time to assess its progress and consider its future directions in order to acquire a more complete picture of the female entrepreneurship phenomena and gain deeper insights into the topic.

Despite growing engagement and development in the number of women company owners, as well as more studies in this area over the last few decades, there is still a gap in the literature. There is very little information and documentation accessible about women's involvement to entrepreneurship. The term itself is still in its infancy that's why it still requires a lot of research. More qualitative research is needed to explore female entrepreneurs' personal experiences and to cover the 'reality' of female entrepreneurship.

## **1.2 Motivations of female entrepreneurship**

Motivation is defined as a set of motives, goals, or forces that reflect themselves in personal behavior. The study of why women leave their jobs to start their own businesses reveals a variety of push and pull factors. Džananović and Tandir (2020) pointed out the division of the motivation theory into two large groups: push and pull factors. According to the push theory, individuals are driven to become entrepreneurs by unfavorable external factors, such as job dissatisfaction, hard work finding, insufficient earnings, etc. According to the pull theory, people become entrepreneurs in search of benefits, namely independence, self-fulfillment, emphasis, and proof. A person becomes self-employed because he or she sees an opportunity for a better work environment, more self-expression, or even financial freedom. The opportunity to

introduce a new business idea to the market or the opportunity to develop a new business are some of the pull factors that encourage entrepreneurs to create their own firm.

There are more pull factors at work in the case of female entrepreneurs in the UAE (United Arab Emirates). Self-fulfillment was indicated by 90% of women as a motive for beginning their own business. As a result, it may be suggested that UAE women entrepreneurs establish their enterprises mostly to prove themselves, to be independent, or to be their own bosses. These findings represent the UAE's society: a prosperous country with a high standard of living, where nationals are wealthy and married women may not need to work to support their families (Itani et al., 2011). By contrast, findings of Gadar and Yunus (2009) shows that the importance of economic environment such as technology and information are the driving force for women in Malaysia to start a business.

Passion for work and self-confidence drew Vietnamese women to their startups. Most of them decided to start their own business after working in different companies and in comparable positions. During this period, they discovered their passion, dedicated themselves to their work and acquired the skills and information necessary to become experts in their profession. In Montenegro, the most common reason for respondents to start a business was to provide for their family, while the opportunity for profit and career growth was much less common (Despotović et al., 2018).

In-depth interviews with women entrepreneurs from Northern Ireland and Spain revealed that starting a business was seen as a challenge in their professional lives and a desire for greater personal fulfillment. Respondents said that opening their own company will allow them not only to develop their ideas, but also to implement the acquired knowledge, manage a team of employees, be self-sufficient, prove their worth, etc. In some cases, women have recognized the influence of other family members on the business, combined with an inner desire to continue the family business, as additional motivation to start their own firm (McGowan et al., 2012; Pérez-Pérez & Avilés-Hernández, 2016). Meanwhile, the purpose of participating in Iranian

women's entrepreneurship is not to earn money, but to gain independence and flexibility. Results of Ramadani et al., (2015) study showed that the ability to make business decisions is the most driving element for female entrepreneurs in ALMAKOS countries (Albania, Macedonia, and Kosovo).

Push factors are perceived as "necessity" factors, and they act as a deterrent to someone starting their own business. Individuals who start their own businesses to overcome impoverished negative environmental effects such as unemployment, job market insecurity, a potential market gap, dissatisfactions caused by workplace competitive situations, a lack of job opportunities, or even a desire to change their lifestyle are examples of push entrepreneurs. These work-related pressures are the primary motivators for these people to push for a career as an entrepreneur (Yimamu, 2018).

According to the majority of studies on female entrepreneurship, female entrepreneurs begin their businesses with significant economic reasons, such as generating extra income. Similarly, profit was most important prior to the launch in Vietnam and Bahrain, when it was most commonly mentioned by respondents as an appealing component of being an entrepreneur (Nguyen et al., 2020); Sadi and Al-Ghazali, 2012). On the other hand, none of the women mentioned beginning their business in Northern Ireland purely for financial reasons. Rather, they emphasize the inherent advantages of working for oneself (McGowan et al., 2012).

Dissatisfaction of women with paid employment was found to be the most prominent push factor. One of the reasons that encourages them to create their own business is dissatisfaction of women with paid employment for opening their businesses. However, as operations began, the participants were inspired to continue by a sense of responsibility for their employees and customers (Pérez-Pérez & Avilés-Hernández, 2016; Nguyen et al., 2020). There are some differences in the findings of Gadar and Yunus (2009) which concluded that pushing factors that include job dissatisfaction and job retrenchment are the least important motivating factors.

Humbert and Drew (2010) argues that the push/pull motivational model is insufficient for explaining entrepreneurial incentives. The model incorporates a wide range of social and economic elements, but does not consider how these factors are translated or understood into the reality of respondents' lives, nor the quantity or importance of these factors in motivating someone to become an entrepreneur. Rather, these variables must be studied in the context of their environment. As noted by dos Santos et al. (2019), cited in Hisrich and Peter (2004), The context in which women are embedded has a direct impact on the characteristics of female entrepreneurship. Culture, customs, technology and economic growth, and public policy all influence women's capacity and decision to start and grow their own business in these contexts.

It is critical that female entrepreneurs consider entrepreneurship with a realistic and unclouded perspective. Careful planning and realism in the early planning stage is needed to not stand between expectation and reality. Starting a business should not be viewed as a simple substitute for a job that allows for lengthy lunches, extended layups, and a late start. Rather, it should be viewed as a steady stream of work and responsibilities, with long hours and frequent demands (McGowan et al., 2012). Even while many women entrepreneurs agreed that entrepreneurship didn't completely eliminate time inflexibility and that it often kept them busier than before, no one wanted to go back to working for someone else since they valued what they were doing and the autonomy that came with it (Nguyen et al., 2020).

Many women start businesses for unsuitable motives, which may explain why many businesses fail to survive in the long run. Rey-Martí et al. (2015) found that women who start a business to balance work and family responsibilities have a lower chance of long-term business survival. In contrast, if their motivation is to take business risks, they are more likely to succeed.

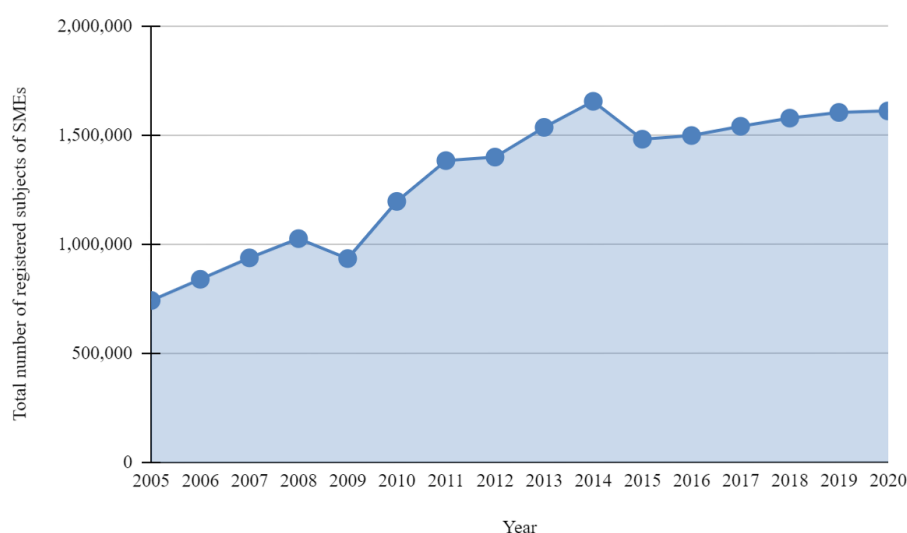
As we can see, women were motivated by a mixture of push and pull factors to start their own business, consisting of dissatisfaction with their previous employment, financial freedom, work passion, work-life balance, a sense of self fulfillment and the desire to autonomy. Motivations of female entrepreneurs directly relate to the context

in which women are inserted. In these contexts, factors such as culture, customs, technological and economic development, public policy define decisions to create their own business.

### 1.3 Female entrepreneurship in Kazakhstan

Entrepreneurship and small business development are essential in the economic transformation of Kazakhstan as a leading developing country of Central Asia, which has evolved from a centrally planned economy to a market-oriented economy. Many of Kazakhstan's current small enterprises were founded in a market-driven economy instead of as a result of an inherited link from the former Soviet Union. According to the Bureau of national statistics of the Republic of Kazakhstan (2021) number of registered small and medium sized enterprises have significantly increased since 2005 (Figure 1).

*Figure 1.1 Total number of registered subjects of small and medium enterprises by year*



*Source: Bureau of national statistics of the Republic of Kazakhstan (2021)*

As data on Figure 1 testifies, since 2000, Kazakhstan demonstrates steady growth of registered SMEs (Small and medium-sized enterprises). As of January 1, 2021, the total number of registered SMEs in Kazakhstan amounted to 1,610,496 SMEs, of

which 99.8% (1,607,830 units) are small businesses, 0.2% (2,666 units) are medium sized entrepreneurship. SMEs are one of the main sources of employment for the country's population; about 40% of the population or 3,369,915 people are employed in this segment. According to official statistics, the share of SMEs in GDP is 31.6%.

In Kazakhstan, in 2020, 94.9% of new business founders were driven by improvement. Study of Lee and Tai shows that the critical motives for being an entrepreneur in Kazakhstan are financial incomes and social recognition (Lee & Tai, 2010). In addition, we can observe that the percentage of necessity driven TEAs (Total Early-stage Entrepreneurship Activity) grew from 17.8 in 2017 to 40 in 2020. According to the study of Nizamova and Smagulova, (2019), the main motive for women to enter business is the loss of their job. It is not a good tendency meaning that the Kazakhstan entrepreneurs are becoming motivated more by necessity that indicates the worsening economic situation of the country. Not surprisingly, the percentage of Opportunity driven TEAs fell from 69.5 in 2017 to 8.6 in 2020. This fact also confirms the above-mentioned tendency (GEM Kazakhstan National Report, 2021).

Starting a new business in Kazakhstan is difficult, time-consuming, and expensive, which explains the low percentage of opportunity-driven entrepreneurs. According to a survey conducted, entrepreneurs can expect to go through seven steps to launch a business over the course of 24 days, at a cost of 8.6 percent of GNP per capita. To obtain a business registration number, entrepreneurs must deposit at least 26.6 percent of their GNP per capita in a bank. Furthermore, registering a commercial property takes nearly eight steps (regional average six steps) and 52 days (regional average 127 days) at a cost of 1.6 percent of the property value. Entrepreneurs in Kazakhstan must pay a high tax and customs duty. The current taxation and accounting system is confusing and suffocating. A medium-sized business must make 34 payments, spend 156 hours, and pay 41.6 percent of gross profit in taxes to the government (Ahsan & Cheng, 2006). This proved by another research which states that because of the excessively high level of taxes, the plurality of taxes, and the tax system

itself being unstable and frequently changing, the state's tax policy toward small businesses is more fiscal than stimulating (Nizamova & Smagulova, 2019).

For local entrepreneurs, access to necessary information or databases is limited and difficult to come by. Infrastructure for available information has not yet developed. Legislation that is constantly changing creates bureaucracy among the various public sectors. New business contract processes will need to be modified further so that they are transparent to all involved. There are variations in the interpretation of regulations, and officials are not well-trained or educated about the rules or procedures. Unofficial payments or requested gifts are common to “get things done” for entrepreneurs (Ahsan & Cheng, 2006). Likewise, in the study of Bui et al. (2018) Dealing with overbearing authorities, complicated registration procedures, and excessive interfering and inspections by officials are all reflected. Within that study, female entrepreneurs attempted to compensate for a lack of institutional support through their relational exchange networks and the use of bribes. Furthermore, regardless of their marital status, operating area, or industry, their research shows that having experienced relatives of entrepreneurs, networks, and emotional and financial support from family can all play a significant role in enabling women to successfully launch and run their businesses. Similarly, the findings of Tnymbergen and Zhumagulova's (2021) study show that a lack of professional staff, corruption and nepotism in financial organizations, and collateral issues are the main barriers to their businesses' access to external finance.

Eventually, studies on entrepreneurship in Kazakhstan can be summarized as an unfriendly institutional environment for entrepreneurs, emphasizing the failure of government agencies to fulfill their fundamental functions, the complexity of the registration process, and taxation. Thus, public policy-makers and governmental officials should improve the institutional environment for entrepreneurial initiatives in the economy by clearly defining the roles and responsibilities of government agents, reducing administrative barriers, setting up small business development centers, and establishing a dialogue between executive authorities and small business associations.

Alongside with developing countries around the world, more women are engaged in small businesses in recent years in Kazakhstan. According to the Bureau of national statistics of the Republic of Kazakhstan, there are 956 043 (45,6%) self-employed women for 2021. The majority of female businesses in Kazakhstan are located in Turkestan region (143 861) and Almaty region (119 445). Although the representation of women in business is growing, it remains quite low. By types of economic activity female businesses are mainly operated in the tertiary sector of the economy, which is not characterized by a high level of profitability (Table 1).

*Table 1.3 - Self-employed females by economic activity in Kazakhstan for 2021 year*

<b>Economic activity</b>	<b>Number of females</b>
Agriculture, forestry and fishing	307 594
Industry	28 569
Mining and quarrying	-
Manufacturing	28 060
Electricity, gas, steam and air conditioning supply	-
Water supply; sewerage, waste management and remediation activities	509
Construction	35 411
Wholesale and retail trade; repair of motor vehicles and motorcycles	376 363
Transportation and storage	24 303
Accommodation and food service activities	22 940
Information and communication	8 681
Financial and insurance activities	3 189
Real estate activities	22 037
Professional, scientific and technical activities	15 087
Administrative and support service activities	5 665
Public administration and defense; compulsory	-

social security	
Education	11 251
Human health and social work activities	11 467
Arts, entertainment and recreation	6 347
Other service activities	77 139
Activities of households employing domestic workers and producing goods and services for own consumption	-
Activities of extraterritorial organizations and bodies	-
<b>Self-employed, total</b>	<b>956 043</b>

*Source: Bureau of national statistics of the Republic of Kazakhstan (2021)*

Table 3 represents that woman in Kazakhstan lead SMEs related to wholesale and retail trade (376 363) and agriculture, forestry and fisheries (307 594). The fewest female SMEs are in financial and insurance activities (3 189) and water supply; sewerage, waste management and remediation activities (509).

Women's entrepreneurship is a major topic among Kazakhstani academics. There is a shortage of local research on women's business in Kazakhstan. The majority of works are descriptive and based on secondary data (Tnymbergen & Zhumagulova 2021). For example, Onyusheva and Meyer (2020) in their study about women entrepreneurship, "The features of female entrepreneurship development in Kazakhstan: an analytical survey" tried to find out specifics and key problems of female entrepreneurship in Kazakhstan as the leading country of Central Asia. In their study, based on the analysis of the most famous and significant international and domestic scientific and academic sources and annual state statistical reports devoted to the characteristics and development of female entrepreneurship and survey of almost thousand female Kazakhstan citizens-entrepreneurs, Onyusheva and Meyer (2020) identified that, that there are three main groups of barriers preventing the development of female entrepreneurship in Kazakhstan. They are economic, educational and cultural barriers. In accordance with the barriers identified in their study, Onyusheva and Meyer

(2020) included new directions and managerial recommendations in the form of a SWOT matrix.

From the study of Onyusheva and Meyer (2020) it was found that 14.6% of the women entrepreneurs identified obtaining funds, unequal access to credit and financial resources as barriers to the development of female entrepreneurship.

Another major concern of the article is that 32.4% of the respondents reported lack of necessary business experience as barriers to the development of female entrepreneurship. It was found that before starting their entrepreneurial activity, more than half women entrepreneurs (69.5%) were ordinary specialists with higher or secondary specialized education.

In the opinion of 17.1% of respondents, the low status of women in society, politics, culture and gender stereotypes (13.6%) are main barriers to the development of female entrepreneurship.

With the aim of finding out the role of the institutional environment in female entrepreneurship's development, Aman and Nurgaliyeva (2019) provided semi-structured in-depth interviews with eight female entrepreneurs operating in Kazakhstan. The data obtained show a positive societal cognitive attitude towards entrepreneurship in Kazakhstan. Current research didn't find any case, when traditional norms and values had been hindering female entrepreneurship's development (Aman & Nurgaliyeva, 2019). This was pointed out in the author's earlier study, which stated that a favorable institutional environment served as an opportunity for female entrepreneurs in Kazakhstan, which in turn positively influenced the number of female entrepreneurs (Aman, 2018). The results also demonstrate that women entrepreneurs in Kazakhstan mostly receive informal support from relatives, friends and family members. However, none of the interviewed businesswomen received formal support from local institutions (Aman & Nurgaliyeva, 2019).

For the purpose of studying the impact of women entrepreneurs' education on their business Orlova et al. (2016) in their article "Impact of educational attainment on the development of female entrepreneurship in Kazakhstan" determined the

interdependence between the level of education and the sphere of activity of female entrepreneurs in the Republic of Kazakhstan. It claims that female entrepreneurs in Kazakhstan have a low level of vocational training, which leads to their incapacity to make well-informed decisions and a lack of understanding of the operations of organizations that assist and expand their businesses. To assess women entrepreneurs' educational attainment and the impact of education on female entrepreneurship, a representative survey was conducted in the West Kazakhstan Region (WKR). According to survey results, one in four women running business does not have complete higher education and all respondents stated the lack of economic education.

In terms of motivations, Kazakhstan women appear to be drawn to self-employment in order to manage family and work and to meet societal normative expectations in a traditionally male-dominated country. The 'family logic' was echoed in motivations of all 25 participants of the in-depth interview. Self-employment offers a level of flexibility that is motivating not only for married or divorced women, but also for single women. Cognitively, women choose entrepreneurship as a job because it allows them more time and freedom to focus on their families, their needs, and their passions (Bui et al., 2018).

Paper by Tnymbergen and Zhumagulova (2021) shows that businesses started by women in Kazakhstan work in less capital-intensive industries such as retail, education, and other services, and their businesses are typically younger and smaller than those led by men. The findings of 19 in-depth qualitative interviews with women entrepreneurs show that motherhood, family, and household setting are critical in explaining why people start businesses, choose industries, and run businesses. A few participants highlighted the flexibility that self-employment can provide, so they will integrate roles and alignment duties. Davis (2012) indicates that male and female entrepreneurs in Kazakhstan are both driven by the desire to make money, be self-sufficient, control their own destiny, and do work they enjoy.

According to a recent study by Arystanbek (2021), more than a third of female entrepreneurs in Kazakhstan began to dedicate more time to doing business, self-

development, and learning during the pandemic. According to the paper's findings, financial independence was named by women as the main determinant (62 percent) for involvement in entrepreneurship, with the ability to do something they enjoy coming in second (45 percent).

Studying the influence of factors that prevent women from doing business, Nizamova and Smagulova (2019) figured out that women sometimes lack motivation in their article “Motivations analysis of women entrepreneurs in Kazakhstan”. As their study showed, moral support such as motivation and internal drivers to decide to act are more important for women than financial support.

To summarize, practitioners and scientists are increasingly interested in the topic of women's entrepreneurship, including the motives, success factors, and limits that women encounter when starting a firm. They try to find factors that affect female entrepreneurial choice. However, the reasons why women in Kazakhstan choose entrepreneurship as a career choice is insufficiently developed and has few prior empirical findings. There is little evidence about what motives for female entrepreneurship for taking the steps to establish and build a business and what factors that impacted these motives. Thus, our study aims to examine the experience of women entrepreneurs and examine how they interpreted their entrepreneurial experiences in relation to their motives.

## **2 RESEARCH METHODOLOGY**

### **2.1 Research type**

As female entrepreneurship is currently under-researched, the goal of this study is to gain a better understanding of current practices and to add to the existing research topic. The objective of this paper is to analyze motivations of female entrepreneurship in Kazakhstan. Due to the exploratory nature of this study, a qualitative methodology was adopted for this research. Noted by Nguyen et al. (2020), cited in Hesse-Biber and Leavy (2010) and Thomas and Magilvy (2011), when the research goal is exploratory and/or descriptive, the qualitative research design is appropriate. This method allows respondents to reflect on their entrepreneurial motives and experiences, as well as analyze how they perceived their motivations based on their entrepreneurship experiences.

To achieve the research aim, data was acquired through in-depth semi-structured interviews with Kazakhstani female entrepreneurs. These interviews allow the researcher to ask more open-ended questions while also probing and following up on issues throughout the session noted by Solesvik et al. (2019), cited in Maxwell (2005). Since it was important to discuss specific themes in order to fulfill the specific research objectives, the methodology was semi-structured rather than entirely unstructured. Additionally, it was necessary for the same questions to be asked of all respondents in order to compare responses as noted by Bradley and Boles (2003), cited in May (1993).

Prior to the interviews, the selected samples were contacted by phone to get their permission to participate. The purpose of each interview and the relevant research objectives were explained to the participants prior to the start of each session (Appendix 1). A permission to record the interview was obtained before the interview began. When permission was granted, they were digitally recorded, which were then transcribed. The participants were also assured that all data received during the data collection process will be confidential and used only for research purposes. The names of the participants have been replaced by letters to identify each participant, for

example, AA, BB. Any characteristics that could reveal the participants' names or subjects were not mentioned in the study. Because it was critical that the respondent feel free to discuss their expectations and experiences during their time of operation. All the subjects were first contacted through messages for deciding upon the date, time and format (online/offline) of the interview. In total 10 interviews were conducted in the month of April, 2022 through Webex platform or at the venue of their choice. Regarding qualitative research sampling size, representation was not an aim of this research. The research aims to explore views, beliefs, perceptions, attitudes, experiences and motivations in detail. As noted by Cavada et al. (2017), cited in Malhotra and Peterson (2006), a number of interviews should vary between 10 and 15 to have enough validity. All interviews were completed in the Kazakh language. Furthermore, the interviews lasted an average of 30 to 50 minutes each depending on the availability, personality, and openness of the participant.

A number of themes was prepared to guide the interview. Interview questions were formulated and revised based on these topics (Appendix 2). The use of theoretical and academic jargon was avoided during the interviewing process to ensure that respondents understood all of the questions posed (Bryman & Bell 2015). Interview was an extended version of the interview guide used by Itani et al. (2011), which was translated into Kazakh. 25 questions were included in these semi-structured interviews. The interviewees were first given demographic and business questions, such as their age, marital status, education, and social backgrounds, as well as questions regarding their previous employment and the formation process of their current business. It's critical to understand the antecedents of why people decide to start a business, because motivations change over time. As a result, we attempted to capture the respondents' "story" of becoming an entrepreneur through the opening questions, underlining their motivations. In order to analyze the environmental factors that influenced the decision to undertake a business, information about socioeconomic conditions of participants was collected as well. Afterwards, the interviewees were asked open-ended questions pertaining to their motivations and what drove them to open their own businesses, the

factors that underlined and impacted these motives, their success factors and the impediments that they faced.

However, there were some variations according to the interview flow. If the interviewee has already answered one of the prepared questions earlier in the interview, the question was not asked again. Likewise, discussions were developed where it was appropriate to get more details about some topics. In general, the guiding questions were:

1. What motivated you to become entrepreneurs / self-employed? What factors?
2. How and why the events in your past and present life influenced your choice of entrepreneurial decision-making logic?
3. Do you have entrepreneurship in your family? Are there any connections/influences of having family business to undertake a business?

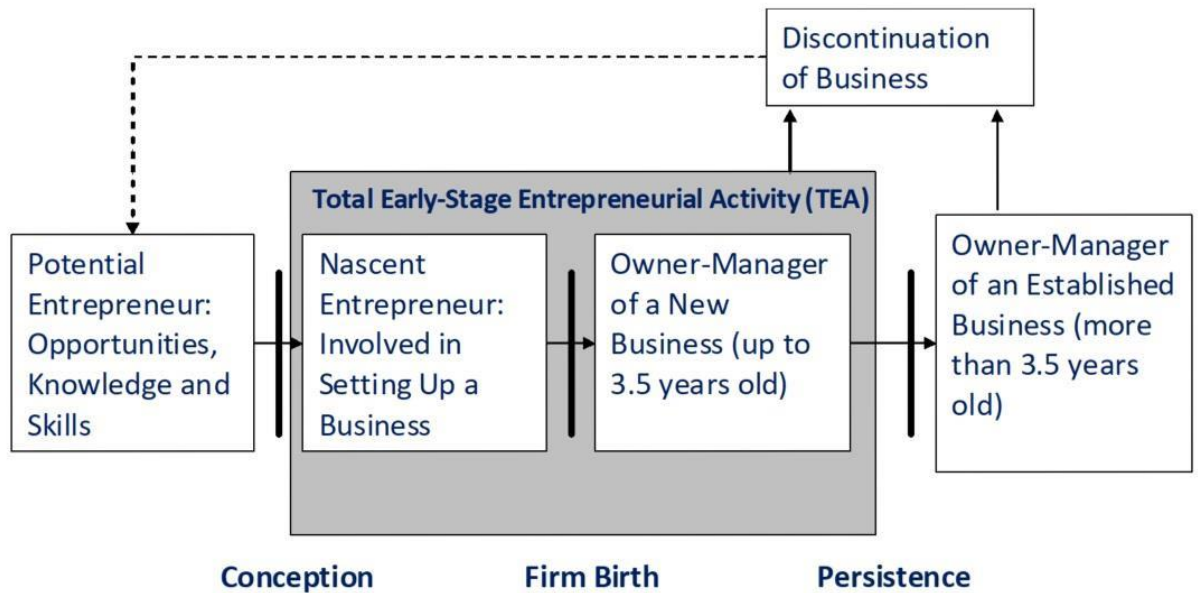
At the end of each interview, the respondents were requested to offer their recommendations on strengthening women entrepreneurs' situation and career opportunities.

## **2.2 Respondent profile and sample size**

The respondents in the sample were chosen based on their "accessibility.", using a "convenience approach" noted by Iakovleva et al. (2013), cited by Bryman (2004). However, prior to the start of the study, some criteria for interview subject selection were defined, such as age of enterprises. As data collection proceeded, we sought to "catch" divergences of women entrepreneurs' motivations so that we could compare them.

Based on the GEM research framework on categories of entrepreneurs (Figure 2), among 10 interviews; 5 were applied to female entrepreneurs who had already established their businesses and 5 of them were applied to early-stage entrepreneurial activity (nascent entrepreneurs and owner-managers of a new business).

Figure 2.1 GEM model of business phases and entrepreneurship characteristics



Source: <https://www.gemconsortium.org/wiki/1149>, retrieved on 26 April 2022

As Figure 2 shows women owned-managed nascent, new businesses which have up to 3.5 years old and established businesses which have more than 3.5 years old enterprises were selected as a sample of this research.

Only Kazakhstani female entrepreneurs (citizens) who own and operate a firm were included in the study; in other words, all female entrepreneurs were self-employed. Table 4 presents a profile of the interviewees.

Table 2.1 - Personal background of interview respondents

No	ID	Age	Marital status	Family/dependents	Education level
1	AA	23	Married	No children	Master degree
2	BB	29	Married	Four children	Bachelor degree
3	CC	22	Single	No children	Bachelor degree
4	DD	23	Single	No children	Bachelor degree
5	EE	71	Divorced	One children	Bachelor degree
6	FF	52	Married	Three children	Secondary school
7	GG	49	Married	Three children	Bachelor degree
8	HH	32	Married	Four children	Bachelor degree
9	JJ	38	Married	Three children	Bachelor degree
10	KK	39	Divorced	One children	Master degree

Source: created by author

As Table 4 reveals most of the interviewees were below 40 years of age (only three were above 40). The participants' ages ranged from 22 to 71. Six of the interviewees were married, and two of them were single and the remaining were divorced. Seven of the interviewees had children and the rest had no children. About 70 percent were University graduates, one finished secondary school and only two of them had Master's degree.

Almost all of the interviewees had work experience when they started their ventures. They had from 2 month to 17 years of experience. Their previous jobs were in both stereotypically female-dominated industries such as sewing, baking, and education, as well as non-traditional/male-dominated industries such as finance. Table 5 contains information on the respondents' present and previous professional backgrounds and experience.

*Table 2.2 - Overview of participants' current business and previous experience*

No	ID	Industry type	Form of enterprise	Years in business	Number of employees	Work prior to start-up	Duration of last employment
1	AA	Beauty, Cosmetics & Fragrance Stores	Sole proprietors hip	4 month	3	Bank manager	2 month
2	BB	Baking Food Production	Sole proprietors hip	2 years	2	Baker	7 years
3	CC	Women's Clothing Stores	Sole proprietors hip	2 month	1	SMM, Content maker	6 month
4	DD	Bed Manufacturing	Sole proprietors hip	4 month	2	Designer, sewer	8 month
5	EE	Sewing workshop of bed linen	Sole proprietors hip	21 years	15	Chief accountant	17 years
6	FF	Sewing workshop of covers for cars	Sole proprietors hip	10 years	15	Sewer	9 years
7	GG	Women's Clothing Stores	Sole proprietors	13 years	10	Financial analyst	5 years

			hip				
8	HH	Fast food restaurant	Sole proprietors hip	5 years	3		3 years
9	JJ	Child development and training center	Sole proprietors hip	4 years	3	Teacher	5 years
10	KK	Construction	Partnership	1 year	60	Head of HR department	1 year

*Source: created by author*

As Table 5 illustrates participants' current businesses had been operating from 2 month to over 20 years. Half of the interviewees started their business in a field in which they had prior experience. The majority worked in traditionally "female" business sectors, with one offering educational services. Six enterprises were in retail: three acted solely as a retailer, while the one manufactured and traded beds. Two enterprises sewing bed linens and car covers to sell. Another woman was baking and selling it. One participant owned and managed a fast food restaurant producing sushi and pizza. Next organization overhauled houses, apartments, buildings and offices. Last female entrepreneur owned, managed and taught a child development and training center.

Most of the interviews were conducted in Almaty, with four offline and four online. Remaining two interviews were collected from participants in the Atyrau and Ust-Kamenogorsk. The majority of businesses operated as sole proprietorships (9 out of 10). Six of the firms are relatively small, employing less than 10 people.

### 3 ANALYSIS OF THE OBTAINED RESULTS

Given the small sample and to avoid possible mistranslations data was resorted by theme manually rather than using data analysis software (i.e. Nvivo or Atlas.ti). The collected data was categorized and analyzed thematically. A period of re-listening allowed themes to arise before each conversation was transcribed. Despite this, each transcript was examined phrase by phrase, with theme codes added. After this, the data was organized into categories. Throughout the study process, the codes and concepts were continually revised, leading in the formation of themes that were most relevant to the research purpose and questions. Some codes and subcategories 'broke down' at this point, while others emerged as more prevalent or poignant across the sample. Then categories into overarching themes began to combine. Verbatim quotes were used throughout the paper to show how participants expressed meanings and experiences in their own words. As a result of the analysis of interview data, women's motivations for engaging in ventures emerged.

To summarize the findings of the interview, a woman's choice to start her own business is rarely motivated by a single factor. Only two of the women stated that their reason for entering the business field was solely financial. When they started their own businesses to educate their children and buy necessary medicines, the financial motive was the most important. In this study, two new sorts of motives stated by female entrepreneurs were found in addition to traditional monetary motives. We noticed that the three of the entrepreneurs have been moderated by childhood dreams. Another subject of the study revealed that working legally made her start her own enterprise. Besides these three, female entrepreneurs stated the following reasons for starting their businesses throughout the interviews:

- to do work that they enjoy (3 respondents),
- to develop (1 respondent),
- to become the own boss and to achieve the personal freedom (2 respondents),
- dissatisfaction with previous work (3 respondents),
- to benefit society (3 respondents),

- to earn money and improve the financial situation (5 respondents).

Dissatisfaction with previous work experience prompted them to start their own business as an alternative career path. The main dissatisfaction centered around - inflexible working hours, low pay, stressful working environment and lack of control. Specifically, three reported dissatisfactions with the levels of flexibility, one mentioned accounting as very stressful work, while for three subjects of the study low pay had led some to set up their own businesses. Despite the fact that many recognized that entrepreneurship did not completely eliminate time inflexibility and often kept them busier than before, no one wanted to go back to working for someone else since they loved what they were doing and the autonomy that came with it. Around 30 percent of the interviewees indicated that to do work that they enjoy was among the top two reasons for becoming an entrepreneur. One woman opted for development. The feelings of saturation from her previous work made her start her own enterprise. Interviewee GG, owner of women's clothing shop, quoted:

*“Secondly, I grew up out of work and there was already a ceiling to make a career. I did not want to go back to work, for example, I did not want to return there after maternity leave even when they invited me”.*

In this research the idea being their own boss and having control and freedom was the main motivation for the two women studied. To provide services and benefit to the society was deemed important by three of the respondents. For example, participant CC, the owner of a women's clothing store, mentioned that it was necessary for her to find what people needed and then work for that:

*“I want to help people in a way. Deliver my knowledge to people. The main thing for me is to sell this thing, not to make money, but to give joy to people”.*

Another interviewee JJ, the owner of a business in the field of educational services, stated that in her region she sees a need for the education of children. So, she said:

*“Many parents used to carry their children to the city because there was no such center. And now, since we opened there, we have been providing the villagers with a child development and training center”.*

The patterns identified in the interviews indicate that urge for independence, development, do work that they enjoy, dissatisfaction with previous work and social contribution were found to be the overriding reasons behind female entrepreneurial business involvement in Kazakhstan.

Obtaining sufficient experience in their field, realizing their abilities, likewise having relatives in business and external business environments have affected the subjects of the study to engage in entrepreneurial activities. Four participants recognized previous employment experience and knowledge as valuable in providing a foundation for their entrepreneurial career. Meanwhile, the idea that they can undertake a business played a motivational role for three interviewees. Four women who participated in this study indicated that they undertake a business by looking at the employers and business people around them. The influence of other family members in business played a vital part in women's motivation to become entrepreneurs, by one of the key findings of this study. The presence of their brothers, sisters, parents in businesses influenced 50 percent of participants to start their own business. Therefore, it can be concluded that having an entrepreneur family member or business environment will increase chances to undertake one's own enterprise.

After interviewing 10 female entrepreneurs, it was discovered that 4 interviewees who cited the childhood dream as the motivation to undertake a business were born after Independence of Kazakhstan, who were familiar with entrepreneurship and grew up in this environment. On the contrary, until 1991, in childhood, a rare number of people could think of their own business, because entrepreneurship was forbidden by law under the Soviet regime. As one of the interviewees who was born and grew in Soviet Union times and opened her business in 2001 said:

*“Trade was done only by certain trade organizations. Nowadays, people create, invent and put prices by themselves”.*

From this it turns out that changes that have occurred after the Independence and since the transition from command to market economies allowed to grow up a generation of girls who can dream of opening their own business.

In addition, financial needs are mostly by women owner-managers of already established enterprises, who have more than 3,5 years of existence. However, their motivations changed over time as they passed one entrepreneurial phase into the next. As one of the participants who opened her clothing store 13 years ago said:

*“It was first to earn money, and then I liked it. Then, after a year or two, I became interested....Now I want to develop, to get more money from the bank to grow, I came to understand my clients, my target audience, who I work for, why I work”.*

Furthermore, from interviewing women owners of established enterprises, it was realized that it is important to continuously develop entrepreneurial skills, abilities and knowledge. To survive businesses and to have sustainable business development they did not stop studying, studying the market, studying competitors and attending special courses. For example, there are some quotations from their interviews:

*“If I count the total amount of money I paid, it was probably about twenty thousand dollars so far. The money I paid for my education....Stylist, marketer, merchandising, buyer, analyst, many more”.*

*“We had to learn all of them. From beginning to end. From preparing the product, from the moment of production, to selling and making a profit from it. We studied the market, how our similar products are traded, what products are in demand”.*

In general, respondents have not claimed that they face any problems or difficulties in their entrepreneurial activities merely because they are females. Nonetheless, the female entrepreneurs in this survey presented a number of suggestions that might be developed and expanded upon to strengthen Kazakhstan's entrepreneurship environment. For example, they wish to have a free community club for females who want to establish their own businesses. There are a lot of women who are interested in this sector but do not know how to start, where to find funding, or how

to register their enterprises. Moreover, in their opinion some kind of discounts at a startup level especially for single mothers and young females, interest free loans, support for balancing work and family life should be implemented to encourage female entrepreneurship, because it is hard to start and run their enterprises compared to their male counterparts.

In Kazakhstan, there are various support programs available, as well as funding for entrepreneurs. Female interviewees, on the other hand, claim that they do not actively use the programs. Either they are unaware that such programs exist, or they believe that seeking such assistance would be too difficult and time-consuming. Interview participants started their businesses with their own savings and four with the help of their parents and friends. Six out of 10 interviewees financed their business from their personal savings or with the help of their parents and friends and did not even approach any formal financial institution. One of the respondents, however, received initial capital from government grants. Therefore, there is a need to notify that there are different grant offerings, credits and funds are available for business development and there is financial assistance to support innovation.

## 4 DISCUSSION AND CONCLUSION

In this study the author presents the results on the questions related to women's motivations to undertake entrepreneurship and factors stimulated toward entrepreneurship. From the findings of the interview, as it turns out, A woman's decision to start her own business did not always arise from a single motivating factor, and there were a variety of driving factors that motivated her to engage in entrepreneurial activity. Data analysis found that a variety of positive and negative causes influenced these women's decision to establish their own business. Although distinguishing between pull and push factors is difficult, it can be argued that the majority of the motivational mentioned reasons are opportunity-based, or pull factors. To develop their career growth, to realize their childhood dream, to benefit society, to earn money and improve their financial situation were found to be overriding reasons behind entrepreneurial business involvement in the case of Kazakhstan females. Some women opt for the need for flexibility to manage family and work responsibilities simultaneously, a finding that is supported by previous studies (Bui et al., 2018; Tnymbergen & Zhumagulova, 2021). The responses and feedback given in the interviews mainly fit the description of a female entrepreneur who is enthusiastic to advance her career while also combining her family duties. The study also supported the results of Arystanbek (2021) on the ability to do something they enjoy as a motivator for women to take part in entrepreneurship. In addition to standard motives, we discovered a new sort of motive mentioned by female entrepreneurs in this study: childhood dreams, which had not been fully explored in earlier work.

The finding also confirms that women entrepreneurs progress along the entrepreneurial path; existence, relatedness and growth associated in relation to business development all continue to grow over time (noted by Agarwal (2018), cited in Alderfer (1969)). First of all, this is getting a high income as the main goal of coming into business. As a result of which a woman wants to ensure a prosperous future not only for herself, but also for her children; improve their social status; not to work under someone else's supervision, but to be the master of their own business; gain confidence

and security in life; to be an independent and demanded person in society; achieve success in life.

In addition, the finding of the present study emphasizes that with the changes that have occurred after Independence and since the transition from command to market economies, motivations of the new generation are gradually adjusting according to these new environments. This finding is in line with previous research (Iakovleva et al., 2013). Moreover, this study found that after gaining enough experience in their field they will have greater opportunity to enter into entrepreneurship. This conclusion might be linked to the lack of experience that can be an obstacle female entrepreneurs face in their entrepreneurship process. Ability, knowledge, and skills to investigate and capitalize on opportunities based on work experience and education (Ascher, 2012). The finding also confirms that family influence may affect the decision of women to start up a business (Gadar & Yunus, 2009).

From a policy perspective, recommendations emerging that may help policymakers and support organizations better understand the status of women as would-be and existing entrepreneurs as they assess how to encourage women to go into entrepreneurial roles or how to effectively support those women who are already in company.

This exploratory study opens the door to further discussion about the degree of impact between variables in each theoretical assumption. The following theoretical assumptions related to the motivations of female entrepreneurs in Kazakhstan can be derived:

- Female entrepreneurs are mostly driven by pull factors in the case of Kazakhstan.
- Childhood dreams is a type of motivation among female entrepreneurs who were born after Independence, and this reflects the transition from command to market oriented economy.

- Presence of an entrepreneur family member or business environment will increase chances to undertake one's own enterprise.
- Obtaining sufficient experience in their field, women will have greater opportunity to enter into entrepreneurship.
- Continuous learning is needed to have sustainable business development as motivations will grow with time.

## **5 LIMITATIONS AND FUTURE RESEARCH**

This study, like most others, has limitations. Methodologically, this study comprised a qualitative examination of motivations and factors that motivate female entrepreneurs enter into business using in depth semi-structured interviews. Since only a limited number of interviews were conducted with a small sample (10 respondents), the results are not generalizable nor representative of all female entrepreneurs. However, representation was not the aim of this research. This study aimed for depth, rather than breadth by exploring views, attitudes, experiences and motivations in detail.

There is further opportunity to consider each theoretical assumption separately testing the relationship of variables and surveying a large number of female entrepreneurs. Defining a sample with some characteristics, such as industry type, size of business, status of women to consider motivations of women using a purposive sample are worthy of further study.

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## APPENDICES

Appendix 1

### Written Informed Consent Form

You are invited to participate in a research study entitled Female entrepreneurship: exploring factors that motivate woman to become entrepreneurs

**Research Purpose and Procedures.** Purpose of this research is to examine factors that inspire women to establish and build a business and what factors that impact these motives. With the aim of exploring female entrepreneurs' experiences regarding their motivations we would like to use semi structured interviews with female entrepreneurs.

This *interview* should take approximately an hour to complete.

Possible risks and discomfort related to participation in this research: Study poses no risk to participants.

Possible advantages of participation: opportunity to share personal experiences that would be helpful in promoting female entrepreneurship and be a representative individual of female entrepreneurs. Participants can gain a new perspective about their situations which can lead to further improvements and changes. Hearing themselves talk about something is different from thinking about it.

**Confidentiality & Privacy.** Within reason, any personal information obtained as a result of participation will be kept as private as possible. However, complete confidentiality cannot be guaranteed.

Contacts for additional information [aida.kaioldanova@sdu.edu.kz](mailto:aida.kaioldanova@sdu.edu.kz) +77083407093

**Voluntary Nature of the Study.** The decision to participate in this study is entirely voluntary. You have the right to withdraw your participation agreement at any time.

**Estimated duration of the research:** one month

#### Statement of Consent.

I, \_\_\_\_\_, agree to voluntarily participate in this study. I've been informed of the research's purpose and objectives, and I know exactly what is expected of me.

I understand that participation in this study is entirely voluntary, and that I have complete freedom to withdraw my consent at any time for any reason, with no negative consequences.

I understand that any personal information obtained as part of this study will be kept confidential.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Researcher:

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Interview questions**  
*Personal background:*

1. Age:
  - a) 20-29
  - b) 31-40
  - c) 41-50
  - d) 51-60
  - e) 61-70
  - f) 71 and above
  
2. Marital status:
  - a) Single
  - b) Married
  - c) Divorced
  
3. Children:
  - a) No children
  - b) One children
  - c) Two children
  - d) Three and more
  
4. Educational level:
  - a) Secondary school
  - b) Bachelor degree
  - c) Master degree
  - d) Doctoral degree

*Prior Work Experience:*

5. Work prior to launching a business:
6. Previous position:
7. Duration of last employment:

*Current business:*

8. Industry type/Nature of business:
  
9. Form of enterprise:
  - a) Sole proprietorship
  - b) Partnership
  
10. Number of employees:
  - a) Less than 10
  - b) 10-24
  - c) 25-50

d) 51 and above

11. Number of years in business:

- a) Up to a year
- b) About 3 years
- c) About 5 years
- d) About 10 years
- e) 10 years and above

12. Business location:

*Motivations to form the business*

- 13. What motivated you to become entrepreneurs / self-employed?
- 14. How and why the events in your past and present life influenced your choice of entrepreneurial decision-making logic?
- 15. Do you have entrepreneurship in your family? Are there any connections/influences of having family business to undertake a business?

*Social questions*

- 16. What did you do to fund your business? Did you have an initial capital? Was it your own savings? Or family members, friends helped you? Whether you faced any difficulties accessing the necessary capital? How ready were you to start the business?
- 17. Did your family and friends support you in starting a venture?
- 18. How has your entrepreneurial life impacted other aspects of your life?

*Success factors for female entrepreneurs*

- 19. What characteristics, work habits and personal predispositions would enable a woman to be a successful entrepreneur? In your opinion, what characteristics do successful business women have?
- 20. To what do you attribute your success? What principles do you follow? Please tell me your experience and provide an example.

*Economic questions*

- 21. Have women's associations and/or other organizations supported you in starting your business and how you evaluate such assistance.
- 22. How do you assess the local business environment and whether it is conducive or restrictive? Are there all the opportunities and conditions to start a business?

*Challenges faced by female entrepreneurs*

- 23. What are the main barriers that Kazakhstan women entrepreneurs encounter? What can you say about the business registration process? Were there any difficulties during the process?

24. What are the satisfactions and frustrations that Kazakhstan women entrepreneurs face in their attempts to start their ventures? Has being a woman made any difference to your entrepreneurial activities? What elements are considered limiting female entrepreneurship? Why? What are the reasons for a woman not undertaking in the same proportion as a man?
25. What recommendations can be made to alleviate Kazakhstan women entrepreneurs' situation and career opportunities? Please offer your recommendations.