

POLICY BRIEF

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Female Entrepreneurship in Kyrgyzstan

by Alberica Camerani

EXECUTIVE SUMMARY

In late 2021, the Kyrgyz Government approved its first National Strategy to develop female entrepreneurship. Far from being fully implemented as of today, it focuses on increasing women's access to financial services and information, optimizing legislation, and enhancing skills development. In recent years, numerous donor organizations have promoted female entrepreneurship through the channelling of a considerable amount of financial assistance and technical support. However, the development of female entrepreneurship is deeply linked with underlying issues connected to women's economic involvement and gender equality. Stereotypes and discriminatory social norms affect women from a young age, associating them with household chores and neglecting the development of skills and knowledge needed for entrepreneurship. As they grow, they are placed in a web of patriarchal relations that hinder their ability to inherit assets or manage and dispose of their income. This policy brief argues that measures and strategies proposed and implemented by donors and government need to be accompanied by concerted efforts to change discriminatory social norms. These actions should target the whole community to generate social change. Recommendations also include the introduction of financial literacy modules at school, subsidized childcare facilities for women entrepreneurs, and the enhancement of already existing services and programmes for entrepreneurs which have already yielded encouraging results.

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Methodology

This study uses existing data and new information gathered through ethnographic research. The assessment of existing data comprises an analysis of legislation and policy documents related to female entrepreneurship, as well as statistics provided by the government and international organizations. The ethnographic study includes interviews with 29 female entrepreneurs from different areas of the country,¹ as well as experts on the topic of gender and entrepreneurship.

Women’s Economic Involvement and Entrepreneurship in Kyrgyzstan

As of 2023, Kyrgyzstan had a population of 7.38 million, with women making up 50.5% of this number. Of these women, 64% live in rural areas.² The percentage of the total population living below the national poverty line is approximately 33%.³ Due to this, a large number of individuals decide to leave the

country to work abroad. Approximately, 32% of the economically active population, around 2.5 million people, are migrant workers living abroad.⁴

Women’s participation in the labour force is 46%, which is significantly lower than that of men at 75%.⁵ The highest proportion of women works in the lower paying sectors, such as agriculture, forestry and fisheries (20.8%), followed by 19.2% working in education, and 15.7% in wholesale and retail trade.⁶ Furthermore, 71% of women are economically inactive.^{7,8} Women’s unemployment is 6%, while men’s stands at 4%.⁹

Available data suggest the fairly high participation of Kyrgyz women in entrepreneurship. According to the “Women and Men” report¹⁰ compiled by The National Statistics Committee, 29% of heads of private economic entities are female. In the capital, this gap is much smaller, with 46% of heads being female and 54% male in 2023. The category of “heads” includes managers of enterprises and farms, as well as people registered as individual entrepreneurs. There are 131,713 registered female entrepreneurs, accounting for 36% of all registered individual entrepreneurs countrywide. In Bishkek, over half of the registered entrepreneurs are women, making up 54% of the total. However, in the Osh and Batken regions, the percentage of female entrepreneurs is notably lower, at 29% and 30%, respectively. The northern regions present a higher percentage of female entrepreneurs, with an average of 38% against the 30% of the southern regions.

¹ This includes seven entrepreneurs from the region of Batken, eleven from the region of Issyk-Kul, four from the Osh region, four from Bishkek, and three from Osh city.

² National Statistics Committee of the Kyrgyz Republic, “Zhenshchiny i Muzhchiny Kyrgyzskoy Respubliki”, 2023. Available at <https://www.stat.kg/media/publicationarchive/4379def4-3fa9-4932-ae72-884f4b04b73b.pdf>

³ Asian Development Bank, “Poverty Data: Kyrgyz Republic”. Available at <https://www.adb.org/where-we-work/kyrgyz-republic/poverty>

⁴ International Organization for Migration, “Migration Situation Report”, 2023, Available at https://kyrgyzstan.iom.int/sites/g/files/tmzbd11321/files/documents/2024-04/compilation_report_dec_2023.pdf

⁵ National Statistics Committee of the Kyrgyz Republic, “Zhenshchiny i Muzhchiny Kyrgyzskoy Respubliki”, 2023.

⁶ Ibid.

⁷ Economically inactive people are those who are not part of the labour force (they are neither employed nor unemployed).

⁸ National Statistics Committee of the Kyrgyz Republic, “Zanyatost’ i bezrobotitsa. Itogi integririvannogo vyborochnogo obsledovaniya byudzhetrov domashnikh khozyaystv i rabochey sily”, 2023. Available at <https://www.stat.kg/ru/publications/zanyatost-i-bezrobotica-itogi-integririvannogo-vyborochnogo-obsledovaniya-byudzhetrov-domashnih-hozyajstv-i-rabochej-sily-v-2013g/>

⁹ Ibid.

¹⁰ National Statistics Committee of the Kyrgyz Republic, “Zhenshchiny i Muzhchiny Kyrgyzskoy Respubliki”, 2023

Table 1: *Registered Female entrepreneurs (by percent of total) per region*

					Average
Northern regions	Naryn: 37%	Issyk-kul: 35%	Talas: 39%	Chuy: 42%	38%
Southern regions	Batken: 30%	Jalal-Abad: 32.5%	Osh: 29%		30%

Over the 2010-2022 period, the number of registered male individual entrepreneurs increased by 145,606 while the number of female entrepreneurs increased by only 89,846.¹¹

According to the World Bank,¹² the percentage of Kyrgyz firms with female participation in ownership is 34%. This is slightly lower than the average for Europe and Central Asia (35%), though higher than that of the group of lower-

middle income countries (31%). The portion of firms with a female top manager is 21%, which is higher than the average for both Europe and Central Asia, and the group of lower-middle-income countries (18%). Both the percentage of firms with female participation and those with female top managers decrease with increasing corporation size. Therefore, the larger the size of the business, the less likely is that women are involved in owning and running it.

Table 2: *The typical profile of a female entrepreneur¹³*

Age	40-50 years old
Family status	Married with children
Education	Secondary
Business type	Individual entrepreneur, head of small or medium-size business
Start of entrepreneurial career	In her 30's
Reasons to start a business	Desire to be independent and earn her own income; inability to find employment

Research findings show that women entrepreneurs encounter challenges linked to finances; lack of financial, business, and legal literacy; the double burden of family and work; low self-esteem; and gender stereotypes.¹⁴

The National Framework for Gender Equality

Overall, Kyrgyz legislation broadly incorporates gender equality principles and the country has ratified major conventions such as the Convention on the Elimination of Discrimination Against Women (CEDAW).¹⁵ The government

¹¹ Ibid.

¹² The World Bank, "Enterprise survey: Kyrgyz Republic Country Profile 2023", 2023. Available at <https://www.enterprisesurveys.org/content/dam/enterprisesurveys/documents/country/Kyrgyz-Republic-2023.pdf>

¹³ Government of the Kyrgyz Republic, "Programma po podderzhke i razvitiyu zhenskogo predprinimatel'stva v Kyrgyzskoy Respublike na 2022-2026 gody", 2021. Available at <https://cbd.minjust.gov.kg/53-309/edition/1117600/ru>

¹⁴ Ibid.

¹⁵ Aizhan Erisheva, "Gender Equality and International Human Rights Law in Kyrgyzstan", in *Human Rights Dissemination in Central Asia*, eds. Anja Mihr and Cindy Wittke (SpringerBriefs in Political Science, Springer, Cham, 2023), 115-127; Asian Development Bank, "Kyrgyz Republic: Country Gender Assessment", ADB, 2019. Available at <https://www.adb.org/documents/kyrgyz-republic-country-gender-assessment-2019.pdf>

has been developing national strategies and action plans on gender equality since 2012. The current National Strategy for gender equality is in effect until 2030, with an implementation plan for 2022-2024.¹⁶ In 2024, for the first time, the country adopted a “National Strategy on Women’s Leadership until 2030”.¹⁷

Despite efforts to reduce gender inequality, international indexes still show significant disparities in women’s participation in the economy and access to resources and opportunities. In 2023, Kyrgyzstan’s score in the Social Institutions and Gender Index (SIGI) worsened to 29.4%¹⁸ from 23.2%¹⁹ in 2019. This indicates a degradation in gender equality even though Kyrgyzstan remains classified as a low discrimination country.²⁰ Kyrgyzstan ranks at 84th (out of 146) in the Global Gender Gap Index with a score of 68 %.²¹

Government and Donors’ Sponsored Initiatives to Foster Female Entrepreneurship

Since gaining independence, Kyrgyzstan has received support from donor organizations. In recent years, the goal of promoting women’s economic empowerment has gained momentum. Donors such as USAID, the World Bank, Asian Development Bank (ADB), UNDP, EBRD and the Aga Khan Foundation have provided financial assistance and technical support in various areas, such as capacity-building, business development, and regulatory reform.

Several measures to promote female entrepreneurship in the country have targeted access to finance. In 2016, the Kyrgyz Republic government established a Guarantee Fund to help small and medium-size businesses get loans by providing guarantees.²² In 2023, women received 1943 guarantees for a total of USD 13 million, which allowed them to obtain loans of around USD 26 million. This trend in the growth of the number and amount of guarantees provided to women is due not only to the increase of the fund itself,²³ especially in 2013, but can also be attributed to the introduction of special preferential loan programmes dedicated to women entrepreneurs, such as “Ishker-Aiym”²⁴ by RSK Bank and “Aiym-Credit”²⁵ by Aiyl Bank.

¹⁶ Government of the Kyrgyz Republic, “Natsional’naya Strategiya Kyrgyzskoy Respubliki po Dostizheniyu Gendernogo Ravenstva do 2030 Goda”, 2022. Available at <https://cbd.minjust.gov.kg/159472/edition/1189691/ru>

¹⁷ Prezident Kyrgyzskoi Respubliki, “Podpisan Ukaz ob utverzhdenii Gosudarstvennoy programmy po podderzhke zhenskogo liderstva do 2030 goda”, 2024. Available at <https://president.kg/news/all/25120>

¹⁸ Organisation for Economic Cooperation and Development, “SIGI 2023 Global Report”, OECD, 2023, Available at https://www.oecd-ilibrary.org/development/sigi-2023-global-report_4607b7c7-en

¹⁹ Gaëlle Ferrant, Léa Furet and Eduardo Zambrano (2020), “The Social Institutions and Gender Index (SIGI) 2019: A revised framework for better advocacy”, *OECD Development Centre Working Papers*, No. 342, 2020. Available at <https://doi.org/10.1787/022d5e7b-en>

²⁰ Higher values indicate higher inequality. An overall score of 0-20 corresponds to very low discrimination, 20-30 to low, 30-40 to medium, 40-50 to high, and 50-100 to very high.

²¹ 0.00 = imparity 1.00 = parity

²² “Istoriya Sozdaniya i Razvitiya Garantiynykh Fondov v Kyrgyzskoy Respublike”, GF. Available at <https://gf.kg/about/istoriya-sozdaniya/>

²³ As of today, the authorized capital of the guarantee fund is around USD 112 million

²⁴ “Isker-ayim”, RSK Bank, Available at https://www.rsk.kg/ru/credits/ishker-ajym?for_who=legal

²⁵ “Aiym-Credit”, Aiyl Bank, Available at <https://www.ab.kg/credits/32>

Table 3: Overview of the number and amounts of guarantees provided to women entrepreneurs (WE)²⁶

Number of guarantees	2018	2019	2020	2021	2022	2023	First trimester 2024
Percentage of guarantees given to women entrepreneurs	28%	28%	30%	34%	29%	41%	46%
Number of guarantees to women entrepreneurs	116	134	172	239	306	1943	280
% growth in the number of guarantees compared to the previous year	X	16%	28%	39%	28%	534%	X
Amount of guarantees							
Percentage of the amount of guarantees given to women entrepreneurs	29%	26%	28%	24%	29%	41%	more than 24%
Amount of guarantees to women entrepreneurs, USD million	1.578	2.311	2.548	3.123	4.916	13.038	more than 1.037
% growth in the amount of guarantees granted to women entrepreneurs, compared to the previous year	X	46%	10%	22%	57%	165%	X

On a similar note, ADB²⁷ and Kompanion Bank signed an agreement in 2023 to provide a loan of up to USD 5 million to support micro-small, and medium-size enterprises (MSMEs) in Kyrgyzstan, with a focus on those run by women. In 2022, the Bank of Asia launched gender bonds in the country. Gender bonds are loans available at reduced interest rates specifically designed to aid women entrepreneurs in expanding their businesses. Despite only selling 35% of the total amount, the USD 331,000 raised yielded encouraging results²⁸: 105 jobs were created, 104 of these now filled by female workers, and plans have been put in place to create 15 more positions.

Since 2019, Kyrgyzstan has been part of the EBRD “Women of the steppe” regional initiative within the framework of the “Women in business”²⁹ programme. The programme offers finance, know-how, and advice to support women-led SMEs. The EBRD plans to provide over USD 110 million through this programme from 2020 to 2026.³⁰

Efforts have been directed towards offering services and guidance to entrepreneurs, as well as making administrative processes more accessible. Starting from 2017, two types of support centre for entrepreneurs have been established across the country. The OSCE-sponsored Entrepreneurship Support Centre (ESC)s³¹ offer legal and business advice,

²⁶ Data available at <https://gf.kg>

²⁷ Asian Development Bank, “Kyrgyz Republic: Kompanion Bank Supporting Micro and Small Entrepreneurs Project”, ADB. Available at <https://www.adb.org/projects/56005-001/main>

²⁸ Bank Azii, Otchet Po Sotsialnym Gendernym Obligatsiyam Zao «bank Azii», Kyrgyzskaya fondovaya birzha 2024. Available at <https://www.kse.kg/Listing/BASAb-opinion-2024-01-14.pdf>

²⁹ “Vitse-prem’yer-ministr Altynay Omurbekova: Dolgosrochnyye l’gotnyye kredyty, obuchenye vedeniyu biznesa i gospodderzhka – igrayut klyuchevuyu rol’ v razvitii zhenskogo predprinimatel’sstva”, gov.kg, February 20, 2020. Available at <https://www.gov.kg/ru/post/s/vitse-premer-ministr-altynay-omurbekova-dolgosrochnye-lgotnye-kredyty-obuchenie-vedeniyu-biznesa-i-gospodderzhka-igrayut-klyuchevuyu-rol-v-razvitii-zhenskogo-predprinimatelstva>; “Women of the Steppe – Technical Cooperation Program for Capacity Building of Participating Financial Institutions”, PFI, We-fi, Available at <https://we-fi.org/project/women-of-the-steppe-technical-cooperation-program/>

³⁰ “Central Asia Women in Business Programme”, IPC. Available at <https://www.ipcgmbh.com/projects/central-asian-women-in-business-programme>

³¹ “O Nas”, Tsentr Podderzhki Predprinimatelstva. Available at <https://ishker.kg/ru/page/about>

along with training courses on business management; while, at the government-sponsored Entrepreneur Service Centres,³² government agencies and banks offer services such as tax administration, licensing, and skills development.

National Programme to Support and Develop Female Entrepreneurship (2022-2026)

In 2021, the Kyrgyz government approved its first national strategy on women's entrepreneurship. Within the framework of the "National Programme to Support and Develop Female Entrepreneurship (2022-2026)",³³ the government is working on introducing financing programmes, projects implemented with international cooperation agencies, vocational training, and partnerships with the private sector.³⁴ The implementation of the programme relies on financial support to be sought from donor organizations. In the past years, female entrepreneurs in the country have begun getting together and creating public associations,³⁵ forums, and NGOs to advocate for their interests. In 2022, the Coalition "Demilgeluu Ayimdar"³⁶ emerged as a unified voice for over 41 thousand women in the country, articulating their needs by formulating a national agenda for female entrepreneurship. The document is designed to support the state programmes by outlining practical steps to address challenges faced by female entrepreneurs. As of May 2024, the government has been working on developing a legal definition of "women's entrepreneurship", securing soft loans for entrepreneurs from the ADB, and creating an online learning platform for women entrepreneurs.³⁷

Gendered Challenges Faced by Female Entrepreneurs

National programmes and strategies provide useful measures to foster female entrepreneurship. However, they are often poorly implemented or remain on paper. An area that is overlooked in policy are the roles of stereotypes and discriminatory social norms and traditions which not only exert a profound influence on women's daily experience but also form the basis of major barriers for women entrepreneurs. In order to effectively advance female entrepreneurship and enhance women's opportunities for economic empowerment, it is imperative to confront these entrenched barriers. Furthermore, a lack of attention to these underlying issues will impede the growth of entrepreneurship, especially in rural and southern areas, where women's economic involvement is more limited.

From a young age, people in Kyrgyzstan are socialised with dominant patriarchal beliefs that women's primary role lies within the domestic sphere and that women's status is secondary to men's in society. The assumption that women will ultimately become homemakers leads to a neglect in promoting ambition, self-esteem, and leadership qualities during their upbringing. Consequently, women tend to grow up without cultivating aspirations for entrepreneurship or acquiring the necessary knowledge and entrepreneurial skills. During adulthood, imbalance in the distribution of household tasks leads to constraints on women's time and directly limits business opportunities. If they work, they are encouraged to choose careers and job sectors which are compatible with their main role, such as education, healthcare, food preparation, or work in the beauty and garment industries. In

³² Ministerstvo ekonomiki i kommertsii Kyrgyzskoi Respubliki, "Tsentri Obshchivaniya Predprinimateley", Mineconom. Available at <https://mineconom.gov.kg/ru/direct/385/394>; Ministerstvo ekonomiki i kommertsii Kyrgyzskoi Respubliki, "V gorode Osh otkrylsya Tsentri obshchivaniya predprinimateley", 2023, Mineconom, Available at <https://mineconom.gov.kg/ru/post/9116>

³³ Government of the Kyrgyz Republic, "Programma po podderzhke i razvitiyu zhenskogo predprinimatel'stva v Kyrgyzskoy Respublike na 2022-2026 gody", Ministerstvo Yustitsii, 2021. Available at <https://cbd.minjust.gov.kg/53-309/edition/1117600/ru>

³⁴ Ministerstvo ekonomiki i kommertsii Kyrgyzskoi Respublik, "Minekonomkommertsii KR aktivno razvivayet sferu zhenskogo predprinimatel'stva", Mineconom, 2023. Available at <https://mineconom.gov.kg/ru/post/9734>

³⁵ Take for example the "Kurak" women's forum. More information at <http://kurak.kg/>

³⁶ In the Kyrgyz language, "ДЕМИЛГЕЛҮҮ АЙЫМДАР" means enterprising women.

³⁷ Ministerstvo ekonomiki i kommertsii Kyrgyzskoi Respubliki, "V MEK sostoyalos' ocherednoye zasedaniye Konsul'tativnogo soveta po zhenskomu predprinimatel'stvu", Mineconom, 2024, Available at <https://mineconom.gov.kg/ru/post/10163>

this regard, legislation reinforces gender labour segregation by restricting women from working in specific industries deemed dangerous, effectively prohibiting them from engaging in over 400 occupations.³⁸

Patriarchal norms also influence power dynamics related to income use within the family. Often, especially in rural areas and in houses shared with in-laws, women are required to give their income or part of it to their husband or parents in-law who will manage it. The shift from budget management to economic exploitation occurs rapidly, with cases of economic violence directed toward women.^{39,40,41}

Gender norms also bear practical consequences on individual abilities to access, use, and control assets. National inheritance laws grant equal rights to both men and women, regardless of gender.⁴² Nevertheless, this legislation conflicts with local customs which prioritize men, resulting in women often being denied inheritance. Similarly, in the case of divorce, legislation provides that properties are divided equally between the spouses. Despite this, particularly in rural areas, women are often left without property following separation.^{43,44} Therefore, in virtue of men's role as heads of the household, not only does inheritance usually follow the male line, but cars and other property bought during marriage are often registered under the name of the husband or those of his parents;

these assets can also include businesses managed and founded by women, who do not legally own them. Twenty-nine percent of real estate is registered under the names of women, while 62% is registered in the name of other persons, and 9% is registered in the name of persons not living at the place of their residence.⁴⁵ The lack of legal ownership of assets ultimately results in women's inability to be eligible for loans. While measures and programmes are in place to make finance more accessible for women by providing guarantees or lower interest rates, they do not address the problem, which is that assets are registered to and inherited by men. Due to the resulting challenges in securing traditional bank loans, women often resort to borrowing funds from family members or seeking financial assistance from microfinance institutions. These institutions provide microloans without the need for collateral; however, they typically charge high interest rates, which is associated with increased financial stress and adverse health consequences for the borrowers.^{46,47}

The government and donor agencies have made significant efforts to increase women's access to financial resources by offering preferential loans with low interest rates. However, women's levels of financial literacy play an essential role in determining the efficiency of these programmes. On the one hand, women may face difficulties in accessing these loans due to their lack of knowledge in completing official paperwork, while on the

³⁸ Government of the Kyrgyz Republic, "O Perechne Proizvodstv, Rabot, Professiy i Dolzhnostey s Vrednymi i (Ili) Opasnymi Usloviyami Truda, Na Kotorykh Zapreshchayetsya Primeneniye Truda Zhenshchin", 2000. Available at <https://cbd.minjust.gov.kg/7182/edition/404183/ru>

³⁹ Interviews during fieldwork

⁴⁰ Women and Girls Empowered Consortium, "Rapid Needs Assessment (RNA) for the Kyrgyz Republic", WAGE, 2023

⁴¹ The law on "Safeguarding and Protection Against Domestic Violence" recognises economic violence along with physical, sexual, and psychological violence. Zakon Kyrgyzskoy Respubliki № 63 "Ob okhrane i zashchite ot semeynogo nasiliya", 2017. Available at: <https://cbd.minjust.gov.kg/111570/edition/1006725/ru>

⁴² "Stat'ya 1142. Pervaya ochered' naslednikov po zakonu", Grazhdanskiy Kodeks Kyrgyzskoy Respubliki, 98 (2014). Available at <https://cbd.minjust.gov.kg/5/edition/7302/ru?anchor=undefined>

⁴³ Renée Giovarelli, Chinara Aidarbekova, Jennifer Duncan, Kathryn Rasmussen, Anara Tabyshalieva, "Women's rights to land in the Kyrgyz Republic". In *Themes from Celebrating Mountain Women*, eds. Govind Kelkar, and Phuntshok Tshering (International Centre for Integrated Mountain Development (ICIMOD), Kathmandu, 2001), 159–164

⁴⁴ Asyl Undeland, (2007). "Women and Pastures in Chong Alai Valley of the Kyrgyz Republic", Rural Development Fund, 2007

⁴⁵ Government of the Kyrgyz Republic, "Programma po podderzhke i razvitiyu zhenskogo predprinimatel'stva v Kyrgyzskoy Respublike na 2022-2026 gody", 2021

⁴⁶ Nurgul Ukueva, "Gender in Society Perception Study - Women's Economic Empowerment. Kyrgyz Republic", UNWOMEN, 2018. Available at: https://kyrgyzstan.un.org/sites/default/files/2022-10/UN%20Women%20CO.%202018.%20GSPS%20Research%20Report.%20Women%27s%20Economic%20Empowerment_ENG.pdf

⁴⁷ Elmira Satybaldieva and Baliyar Sanghera, "From Neoliberal Dreams to Precarity: Micro-Entrepreneurs and Family Debt in Kyrgyzstan", *International Labor and Working-Class History*, 103 (Spring). pp. 126-146.

other hand, their inadequate level of financial literacy may hinder their ability to repay the loans; not all women who apply for loans have a business plan in place or a clear understanding of fundamental financial principles such as savings and earnings, with the result that they face a high possibility of going bankrupt.

Recommendations

This policy brief has delineated a number of inherent obstacles for the development of female entrepreneurship in the country. It offers ten main recommendations in response.

- Change societal norms and stereotypes via information campaigns to raise awareness:
 - GALS (Gender Action Learning System) training initiatives which are currently used to promote female entrepreneurship should also devise activities targeting society as a whole to create a positive change in the core beliefs that lead to unequal economic opportunities. GALS methodology is aimed at promoting more harmonious and violence-free relationships in families and communities. GALS training at the community level can be an effective tool to promote joint livelihood planning by family members with positive results on fairer allocation of workloads in the household, better gender relations, and improved ability to take advantage of economic opportunities;
 - Social marketing campaigns should focus on changing stereotypes, eradicating discrimination, and showcasing the positive impact women entrepreneurs have on their families and communities. This can be achieved by sharing the success stories of women entrepreneurs through various platforms like TV, radio, and social media. Additionally, campaigns should provide information on property rights and inheritance laws and raise awareness about their implications for women's well-being.
- Provide discounted childcare services for young entrepreneurs raising children in rural areas with the financial assistance of international organizations.
- Improve Statistics: The extent of the phenomenon of female entrepreneurship in Kyrgyzstan can be difficult to assess given the scarcity of gender disaggregated data and statistics. Statistics should include longitudinal gender disaggregated data at the individual and company-levels to generate continuing evidence to guide policy decision-making. Regular follow-ups could track trends in business survival and growth, as well as monitor the opening and closing of business operations.
- Introduce a revised definition of entrepreneurship: Current statistics are based on the register of legal entities which does not convey an accurate picture as the division between managers and individual entrepreneurs is confusing. A more precise definition of entrepreneurship would benefit both men and women entrepreneurs.
- Ensure that loan programmes for entrepreneurs include long-term repayment plans lasting at least 60 months.
- Make sure that borrowers have all the required information and understanding about the different types of loans, interest rates and repayment plans. Borrowers should be required to attend a mandatory one-hour information session.
- Integrate compulsory financial and business literacy modules within already existing courses at school for all students.
- Enhance of Entrepreneurship Support Centres (ESC): It is important to hire additional staff members while also ensuring a gender balance to make women feel more comfortable when they visit the centres. To improve existing services, phone lines or online services can be added to better cater to women who face restrictions to their mobility. The centres should offer regular workshops covering various topics such as financial

literacy, marketing strategies, business management, accounting principles, legal regulations, and tax policy. The Mini MBA course should be made accessible to Kyrgyz speakers by adding subtitles or translating the content.

- Closer coordination between national and local authorities: Ensure that local councils and organizations are up to date with national policies and opportunities. This can be achieved by providing regular training programmes for local authorities and stakeholders to increase awareness at the local level, especially in those areas where there is more informal and migrant work.
- Address the uneven infrastructural development between urban and rural areas: The unreliable supply of basic services such as electricity, gas, and water resources, along with inconsistent internet connectivity, hamper women from engaging and investing in commercial activities, and force them to spend more time on household chores. The improvement of fundamental infrastructure can be carried out through collaborations between the public and private sector.

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