1. Introduction

The Azerbaijan Republic is one of the countries with a transition economy. Besides the profound socio-economic crisis, common to these countries, Azerbaijan is also burdened by the consequences of the military conflict with Armenia. Having established its independence after the collapse of the USSR, and starting important socio-economic reforms in the process of transition to the market economy, the Azerbaijan Republic has faced crucial difficulties in maintaining the territorial integrity and inviolability of its borders. A large socially vulnerable group of society, refugees and internally displaced persons (IDPs), represents about 15% of the total population. Women and children find themselves in the most difficult and tragic situation.

Many new economic opportunities have been created due to the economic and technological changes, which occurred during the transition period. However, not every man or woman has been able to reap the benefits of economic progress. For economic and social efficiency to go hand in hand, all members of society - both men and women - must realize their human potential to contribute to development and to fully benefit from growth. This cannot be achieved and sustained without the participation of women in the social, economic, political or cultural spheres.

In Azerbaijan, women constitute the majority of the population, or 51.2 %. The number of enterprises owned by women has been constantly increasing during the recent years. As the development of small business has proven to be an effective instrument for poverty alleviation, reduction of unemployment and increasing employment and income generation, it is important to ensure that potential and current women entrepreneurs are not left out of the overall development processes in the country. Women entrepreneurship contributes to the creation of new jobs, encourages economic and social empowerment of women, and also promotes the reduction of gender inequalities in society. The analysis of needs, problems and specifics of women-owned business will facilitate further development of women entrepreneur-ship in particular, and micro, small and medium enterprises (MSME) in general.

A number of initiatives have been taken of late by the government, donors and non-governmental organizations, both on local and international levels, to increase the employment opportunities of women and provide them with necessary resources and skills to start and develop their business. However, socio-economic barriers and some gender specific constraints still remain, limiting the access of women to production resources, credits and market opportunities. Furthermore, certain stereotypes prevalent in society, discourage women from entering into business.

In order to develop the appropriate policies that would support and facilitate women entrepreneurship in the country, there is a need to study the issues related to the specifics of women-owned business. What problems do women entrepreneurs have? Do they have equal access to finance and business development services? What style of management is the most typical for women-owned enterprises? Are women entrepreneurs supported by their spouses and other family members? This is not a complete list of questions that are raised and reflected on in this report.

2. Objectives, methodology and structure of the study

Within the framework of the ILO project "Women Entrepreneurship Development Through Employers' Organizations in Azerbaijan and Georgia", principal objectives of this study are: to identify the main trends and the specific situation of women entrepreneurs in Azerbaijan; to collect and analyze data on women entrepreneurs, including the characteristic features of women entrepreneurs, their challenges and concerns; to examine current legislation related to small business; to assess the role of support organizations that assist women entrepreneurs; and to examine women's participation in business and in civic organizations.
This study on women entrepreneurship development in Azerbaijan was conducted by means of a field survey and secondary-desk review. The field survey was undertaken in the southern regions (Masalli, Jalilabad), in the North (Guba, Gumar, Khachmaz), and in the western region - Mingechaur, and Baku. It was based on a sample of 200 men and women entrepreneurs, which was followed by an in-depth study of a smaller group of 15 women entrepreneurs to identify the needs and major issues hampering more successful performance of women in small and medium enterprises. The field survey was conducted in the sectors dominated mostly by women: food processing, textile, agriculture, beauty care, and handicrafts. It reviewed what is already known about women entrepreneurs and their experience, and highlighted some critical issues.

The objective of the secondary-desk research was to review the current legislation and government documents, programmes and policies, as well as existing financial support mechanisms provided for women entrepreneurs. The desk- research also included a review of data from the official statistical and employment institutions concerning women's share in employment, unemployment and the educational status of women in order to highlight the potential of women to become more actively involved in the economic transformation. Based on the findings of the survey and secondary-desk review, the report has been prepared so as to provide an analysis of the issues and the factors contributing and affecting women entrepreneurship. The report reflects the following issues:

- Background information on the women's position on the labour market, and the scale, scope and profile of women's entrepreneurship in Azerbaijan;
- Available policy, economic and public environment for women entrepreneurship development: gaps, problems, barriers, difficulties and opportunities;
- Constraints, including socio-cultural, educational, technological, legal and financial factors that existing and potential women entrepreneurs face in Azerbaijan;
- Major differences between male and female entrepreneurs (including their current activities, motivations, successful experiences);
- Overview on efforts, undertaken by the government, NGOs and donors to empower women economically through support to income-generation; micro and small enterprise development programmes and credit provisions;
- The scope and role of business services (BDS) in providing support to women entrepreneurs;
- The existing mechanism of women entrepreneurs' support in employers' organizations; membership of women entrepreneurs in these organizations; efficiency of women entrepreneurs' associations, employers' organizations and other business associations in promoting the interests and needs of women entrepreneurs; relationship and collaboration between women entrepreneurs' associations and employers' organizations;
- Providing recommendations that should be taken up by the Government, employers' organizations, donors, and NGOs to improve the prospects for women entrepreneurship development and its subsequent contribution to increased employment opportunities and poverty alleviation. Special emphasis is given to the role of employers' organizations in providing sustainable and effective support to women entrepreneurs, increase their membership in employers' organizations and promote the principles of gender equality in policies and practices of these organizations.

3. Women on the labour market in Azerbaijan

3.1 Background information

Women constitute 51.2 % of the population in Azerbaijan. National legislation, namely the Constitution, ensures equal rights of men and women. Women are represented in public administration, in the Parliament and in various organizations, but the level of representation is very low if compared to men's. Since 1994, the country has been targeted at sustainable development and stabilization of political and economic situation. In keeping with this trend, preparations were undertaken for the Fourth World Conference on Women (Beijing, 1995), when, in June 1995, the Azerbaijan Republic ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). The participation of Azerbaijan women in the Beijing Conference, in September 1995, created more interest in women's issues in the country. The Presidential Decree of 1998 "On Strengthening of Women's Role in Society", identified the areas urgently requiring increased attention of the government. At the same time, the Presidential Decree established the State Committee on Women's Issues.

Transition to the market economy has profoundly changed the basic political and economic structures in Azerbaijan. The present-day socio-economic development of Azerbaijan forced men and women to adjust themselves to the new, very complex and tense conditions. The suddenness and abruptness of the ongoing processes, the search for ways to adapt to the new economic conditions, the inability of the majority of the population to enter the market economy due to the lack of initial capital, professional skills, intellectual and moral unreadiness — all these factors resulted in the substantial decline of social standards, which previously had been guaranteed by the socialist system. The primary reasons that led to changes in the labour market and deterioration of the situation of women may be summarized as follows:

- Serious economic difficulties and decreased production;
- Insufficient national policies concerning the situation of women in the labour market;
- Lack of information on available employment and business opportunities;
Difficulties in accessing credit and capital markets;
♦ Low levels of technical and managerial skills;
♦ Lack of assertiveness and self-confidence.

3.2. Economic status and some specifics of women’s employment

During the Soviet period, in accordance with the instructions of the central political bodies, women were proportionally represented in the legislative and executive bodies. Furthermore, women worked in all spheres of economy, including administration, education and services. In the agricultural sector, most women worked in the kolkhoz and sovkhoz. Traditionally, due to the national mindset, the number of housewives was high. As a result of the collapse of the Soviet Union and other known events in the Republic, the economy has been adversely affected (with the exception of the oil sector) and the level of employment of the population, including women, has decreased. The situation was further deteriorated by the military conflict with Armenia over Nagorno Karabakh and surrounding regions. As a result, a large socially vulnerable stratum of society has emerged - refugees and internally displaced persons (IDPs).

Since the mid 1990s, due to privatisation of the state property, development of entrepreneurship, and land reforms conducted in the country, the situation has stabilized, which resulted in positive changes in the employment level of the population. However, there are still serious problems concerning the employment of women, which can be characterized by the following factors:
♦ Not developing light and food industries, electrical engineering, big and medium enterprises in the oil refining industry, where women are predominately employed;
♦ Abrupt reduction of women’s share in the economy and in the intellectual and scientific sectors;
♦ Women’s lower salaries than men’s for the work of equal value;
♦ Reduced demand for handicraft items and applied arts (carpet weaving, silkworm breeding, etc.);
♦ Low rates of women attending training and re-training exercises;
♦ Increased participation of women in trade (peddling, shops, fairs);
♦ Increased number of women working on their own farms, in cattle-breeding, vegetable growing, etc.

The age limits during which men and women may exercise their economic activity have been stipulated by law. Until 1999, the limit for men was 16 to 59; for women it was 16 to 59. From 1999 to 2000, men between the age of 16 to 60 and women between 16 to 55 years of age were considered able-bodied. Starting from 2001, men between 16 to 61 and women between 16 to 56 were referred to as able-bodied population.
In 2002, economically active population in Azerbaijan amounted to 3,777,500 people of which 1,806,400 (or 43%) were women. Of the total population, 3,726,500 people (including 1,778,500 women) are actively employed.

Diagram 4 shows the proportion of economically active women among the total number of female population.
There are certain differences in the structure of men and women employment in relation to the type of activity and economic area. The main spheres of women's activity are the following sectors of social services: public health, education, culture, science, credit and insurance. As in many other countries of the world, these sectors are characterized by the lower status and lower remuneration. Men are prevalently employed in the material production sector with the following distribution: in industry — 50%, in transportation — more than 90%, in construction — more than 90%, and in management of administrative and political posts — more than 70%. If one considers the categories of work performance in more detail, then even sharper differences, based on gender, may be observed. For example, in the field of teaching, women are prevalent in primary and middle school. Women constitute 57% of all teachers in grades 1 to 4; 42% in grades 5 to 11; and 23% of all teachers of music, singing, fine arts, physical education, work training. In conclusion, women represent 43% of all teachers. Additionally, women represent 31% of all managers. However, the share of male teachers in institutions of higher education is higher. In spite of the fact that female employment in the area of public health is the highest, the percentage of female doctors, in all specialties, is only 37%. In management positions of different branches of the economy and in the social sphere, women constitute 33% of all workers.

Diagram 5 shows sectoral distribution of Paid female labour in various areas of the economy.

As can be seen from the graph, women in Azerbaijan are mostly involved in educational, medical, social and community services, and in processing sectors.

The educational level of men and women (1999) is shown in the Diagram 6.
Diagram 7 reflects the age distribution of registered unemployment among men and women in 2000. The analysis of NGOs proves that the level of unemployment in Azerbaijan corresponds to 20-25% (informal data) of the economically active population.

Women, involved in the employment are mostly hired employees. This category is followed by that of women working on farms and in agriculture; a small number of women are engaged in entrepreneurial activity. The distribution of women by social groups in various economic areas is given in Diagram 8.
The analysis of women participation in the labour market shows that the informal economy definitely represents a sector where women can earn some income. The informal sector is used by many women in Azerbaijan as a means of survival under the current economic conditions and allows their families to overcome economic difficulties. It should be noted that currently work in the informal sector requires less qualification and education and is less geared to men.

Former teachers, medical workers, engineers, technical workers, and other representatives of the professional sector are engaged in trade because of the low income provided by their core professions. Many women consider that this kind of activity is temporary and would like to work in their own, core profession. As was already mentioned, women constitute 49% of the active population of the country and only 7% of them are registered as small enterprise owners. Many women (64.2%) accept low qualified work due to the high earnings it provides.

### Table: Distribution of Work by Activity and Gender

<table>
<thead>
<tr>
<th>Activity Areas</th>
<th>Qadin Women</th>
<th>Kiqi Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>19143</td>
<td>68788</td>
</tr>
<tr>
<td>Total</td>
<td>55645</td>
<td>661742</td>
</tr>
<tr>
<td>Kind tezsherif, ovuxung va meşqçilik</td>
<td>151</td>
<td>0.0</td>
</tr>
<tr>
<td>Agriculture, hunting and forestry</td>
<td>1831</td>
<td>0.3</td>
</tr>
<tr>
<td>Fishery</td>
<td>894</td>
<td>0.6</td>
</tr>
<tr>
<td>Muganlık sarayesi</td>
<td>39852</td>
<td>4.6</td>
</tr>
<tr>
<td>Energy, gas and water supply</td>
<td>8872</td>
<td>1.6</td>
</tr>
<tr>
<td>Teknini</td>
<td>31590</td>
<td>4.1</td>
</tr>
<tr>
<td>Construction</td>
<td>7357</td>
<td>1.4</td>
</tr>
<tr>
<td>Tələb zamanı va parovqanla qatran, avtomobilin təmir, yaxşı və ev tezsherif</td>
<td>64866</td>
<td>9.4</td>
</tr>
<tr>
<td>Wholesale and retail trade; repair of motor vehicles, motorcycles and personal household equipment; restoran; hotels and restaurants</td>
<td>19783</td>
<td>3.6</td>
</tr>
<tr>
<td>Ticaddi avtomobil və komünikasiya</td>
<td>56483</td>
<td>8.5</td>
</tr>
<tr>
<td>Transport, storage and communication</td>
<td>2872</td>
<td>0.5</td>
</tr>
<tr>
<td>Maliyye vəstefiqi</td>
<td>5436</td>
<td>0.8</td>
</tr>
<tr>
<td>Dəpparqo məntək, kərə və digər biznes faaliyyəti</td>
<td>23489</td>
<td>4.2</td>
</tr>
<tr>
<td>Real estate, rental and business activities</td>
<td>74576</td>
<td>11.3</td>
</tr>
<tr>
<td>Qisas İstanbul</td>
<td>5564</td>
<td>1.2</td>
</tr>
<tr>
<td>Public administration and defence compulsory social security</td>
<td>7905</td>
<td>1.2</td>
</tr>
<tr>
<td>Talim</td>
<td>36064</td>
<td>6.6</td>
</tr>
<tr>
<td>Education</td>
<td>28575</td>
<td>5.0</td>
</tr>
<tr>
<td>Sığəballi və sosial mədəniya</td>
<td>16052</td>
<td>2.9</td>
</tr>
<tr>
<td>Health and social work</td>
<td>28857</td>
<td>4.4</td>
</tr>
<tr>
<td>Diğer komunal və sosial xidmətar</td>
<td>218702</td>
<td>39.3</td>
</tr>
<tr>
<td>Other community, social and personal service activities</td>
<td>99244</td>
<td>15.6</td>
</tr>
<tr>
<td>Cami</td>
<td>93335</td>
<td>16.8</td>
</tr>
<tr>
<td>Total</td>
<td>40562</td>
<td>6.9</td>
</tr>
<tr>
<td>44754</td>
<td>8.0</td>
<td></td>
</tr>
<tr>
<td>30889</td>
<td>4.5</td>
<td></td>
</tr>
<tr>
<td>556045</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>661742</td>
<td>100%</td>
</tr>
</tbody>
</table>

The interests of the family are more important for women than working in state institutions or in officially registered private enterprises. Family interests, maintaining the household, and child-care are of greater importance for women than work in the government or in formal, private enterprises. The non-state sector and other areas of the economy are being developed. The rate of female labour in rural areas has increased due to the land distribution and farming development.

One of the factors limiting women's economic activity is their exclusion from the process of privatization. Despite the fact that men and women have equal property rights, in accordance with unofficial statistics, 90% of new property owners are men.

It is very important to ensure the equal participation of men and women in privatization processes. The development of property ownership is a principal pre-requisite for the improvement of economic conditions and plays a vital role in poverty reduction.
The involvement of women of the economy ensures the gender balance, according to the main social goal - achieving equality in society through female participation in labour. Women have access only to limited information on the directions and essence of privatization processes in the country. The lack of legal information and other regulating documentation on the privatization of state property restricts the participation of women in this process. The overall employment rates have dropped in the past decade. In the beginning of the transition period women have been experiencing higher levels of official unemployment than men; today, both men and women unemployment rates are almost similar: 0.99% for men and 1.73% for women. Research, conducted by the World Bank and State Statistics Committee in 2001 to identify the poverty level in the country, confirmed a close connection between the gender of the head of family. The poverty level in the country is 49%, but depending on gender, it varies between men and women. The poverty level for men is 48%, while it is over than 50% for women. The statistical bodies of Azerbaijan have data only on those that are officially registered with the government employment agencies. According to this data, the number of unemployed people was 50963 in 2002, 23088 of whom were men and 27875 (54.7%) were women. As stated in the State Programme on Poverty Reduction and Economic Development for 2003-2005, poverty level measurements are not based solely on income and expense rates. Furthermore, women and men face poverty in different ways. Although there are no serious investigations in this field, taking into consideration the employment rate of women, it becomes evident that women unemployment is higher than men's, and the poverty risk is higher for women. But reality is much more complicated than the data suggests. Though the pension age of women is 5 years lower than that of men, the percentage of women unemployment is nonetheless superior. Although, the Azeri legislation claims equal remuneration for the work of equal value, in most of the spheres women's salaries are not equal to those of men. The real salary of women working in different areas remains considerably lower than those of men (in the oil industry the difference amounts to 56%; in the chemical industry it is 72%; and in communications it is 85%, etc.) The employment statistics in the country cover only the formal sector of the economy and no regular surveys have been conducted on the shifting situation of the labour force, which makes it more complicated to collect appropriate and complete data on the sectoral distribution of labour. The statistics on gender disaggregated wages do not provide sufficiently detailed information.

3.3. Women entrepreneurship in Azerbaijan: general observation

♦ There are no official statistics on women entrepreneurship in Azerbaijan. According to some sources, 7-8% of small and medium entrepreneurs are women. Nonetheless, other sources confirm that these figures have been exaggerated, since in some cases, small and medium enterprises are registered under the name of women but in reality the enterprise is managed by the husband or other relatives.

♦ The principal difficulties faced by women entrepreneurs in Azerbaijan can be essentially described as follows:
  ♦ Lack of knowledge and experience in market economy and entrepreneurship;
  ♦ Consequences of the military conflict with Armenia;
  ♦ Inactive methods of job search and employment skills application;
  ♦ Traditional dependence of women on family and spouse;
  ♦ Small number of women trained or retrained.

One of the factors limiting female participation in the economic life of the country in general, and developing small business in particular is their exclusion from economic reforms conducted in the country and from the development of the private sector and from the process of privatization. Of all able-bodied women, 69.2% work in the private sector and 30.8% in the state sector. Only 3% of those who work in the private sector have their own business. In management positions of different economic and social sectors women constitute 33% of those employed. Furthermore, women business owners are highly concentrated in micro and small enterprises with a small proportion distributed among medium and large enterprises.

Women hesitate to start their own business due to the following reasons:
  ♦ Low rate of property ownership by women;
  ♦ Lack of starting capital;
  ♦ Lack of information concerning the registration of the enterprise;
  ♦ Difficulties in finding financial and capital markets;
  ♦ Lack of knowledge related to business matters.

Besides the above indicated reasons, socio-economic barriers in the country complicate the access of women to production resources (credit and finance), available markets, business opportunities and advanced technology. Certain stereotypes, such as the traditional role of being responsible for the household, as well as the low level of confidence and self-esteem, prevalent in society in general, discourage women from entering into business. So, the major obstacles to the successful performance of women entrepreneurs, include:
  ♦ insufficient professional skills,
  ♦ limited access to finance, technical and management training,
  ♦ limited advocacy,
  ♦ specifics of cultural environment, traditional attitudes and societal stereotypes.
CONCLUSIONS AND RECOMMENDATIONS FOR WOMEN ENTREPRENEURSHIP IN AZERBAIJAN

As the Report on women entrepreneurship development in Azerbaijan has shown, women entrepreneurs are an emerging force in the social and economic life of the country. In general, most women-oriented organizations focus on advocacy and political lobbying and only small interventions have been made in the fields of women's entrepreneurship support, education and training, advisory services and research on issues related to women employment in general and women entrepreneurship, in particular. Still a lot should be done in these economically important areas in order to improve the situation with business development in Azerbaijan.

Generally, WE support institutions in Azerbaijan face difficulties in improving their capacity and ensuring their financial sustainability. The following findings werfl made on the basis of the secondary-desk research and field survey:
♦ As a result of the state support, a more favorable entrepreneurial environment is being formed in Azerbaijan;
♦ Following the macro-economic changes in the country, more well-educated women with professional skills and business-related knowledge are willing to enter into entrepreneurship;
♦ Women entrepreneurs participate in increasing employment and economic processes corresponding to the objectives of the State Program on Poverty Reduction and Economic Development;
♦ The bureaucratic barriers related to registration reduce the networking and entrepreneurship initiatives of women and create difficulties in solving of their specific problems;
♦ Institutions offering Business Development Services can't meet the needs and requirements of women entrepreneurs and they don't have programs targeted at women;
♦ Because of the lack networking among women entrepreneurs, they have limited opportunities to access information and obtain the knowledge required for business activity;
♦ Due to the lower representation level of women entrepreneurs in national employers’ and women's organizations, they do not benefit from being members of these organizations and use services provided by them.

One of the factors ensuring the active participation of women in society is their equal representation in high managerial positions and decision-making level. Unfortunately, in Azerbaijan, the lower share of women at these levels restricts their involvement in making and adopting economic and political decisions.

The development of women entrepreneurship requires the implementation of appropriate measures in various areas, and the perspectives for advancing in this area exist. Stimulating and promoting women entrepreneurship is also a step towards achieving more gender equality in society.

The following measures should be recommended to be taken by the Government:
♦ Elaborate proposals of the Cabinet of Ministers on stimulating women entrepreneurship development in Azerbaijan and submit them to the relevant structures;
♦ Strengthen the process of the preparatory work for joining the ILO Conventions related to gender equality No 183 on Maternity protection and No 156 on Workers with Family Responsibilities;
♦ Establish informational and training center, with the involvement of different governmental structures and in cooperation with non-governmental and commercial institutions, to provide education and training for unemployed women wishing to start their business;
♦ Develop the database on women entrepreneurs and profile of their businesses. Attempts have been made within the survey conducted in the framework of the ILO/ASK project, to collect the appropriate information, but this data should be complemented by a profound and more broad research conducted by the government;
♦ Government should abolish the legal restrictions (related to very strong bureaucratic arrangements for registration) that currently impede the efforts of NGOs to support national development programs and activities, targeted on women entrepreneurship support;
♦ Improve the state crediting and leasing systems to make them more "friendly" and favourable for existing and potential women entrepreneurs; link the existing credit programs to entrepreneur-ship development training programs to make them more comprehensive;
♦ Establish business incubators that would be able to provide services and capital in order to assist women in the start-up period;
♦ While developing entrepreneurial training programs, special emphasis should be made on potential women entrepreneurs taking into account their specific needs (such as of housewives, working women with children, students);
♦ Lobby the interests of women entrepreneurs at the political level, in the national Parliament, in mass media.

Role of business support institutions and NGOs
♦ Organize credit fairs in the Azeri regions with special focus on women entrepreneurs; organize meetings/round tables/seminars for representatives of the banks providing credits and women entrepreneurs (proposal by the Association of Commercial Banks);
♦ Make special efforts and lobby the reduction of credit rates and allocation of long-term credits (from 6 to 12 months); simplify the system of financial reporting (once in 3 months, by mail);
♦ Improve the mortgage system, establishment of a unified (common) taxation system in all regions;
♦ Improve the legal status and develop institutional capacities of women's associations. Their major efforts should be aimed at improving the status and role of women in the economic development of Azerbaijan and changing the societal mentality to reduce the socio-cultural barriers for women entrepreneurship in the country;
♦ Women associations should also be involved in providing managerial skills training for women;
♦ Networking and information-sharing. Creation of a coordinating network between the organizations dealing with women and WE would promote an exchange of resources, experiences and achievements.

International Agencies

♦ ILO should continue its support to women entrepreneurship development in Azerbaijan through other projects aimed at creating more decent employment opportunities for women and improving their competitiveness on the labour market;
♦ Organization of skills development training for women entrepreneurs in the ILO Training Center in Turin;
♦ Further capacity-building of social partners to mainstream gender concerns in their policies and practical work and attract more women to social dialogue and decision-making processes;
♦ International organizations, such as ILO, UNDP, UNECE, should establish and increase their contacts with other organizations and institutions supporting women entrepreneurs, facilitate their exchange of information and create possibilities for collaboration with local organizations;
♦ Establishing of micro-financing for women entrepreneurs will encourage more women to enter into business (with the help of international foundations);
♦ To ensure sustainability, new projects on developing and improving entrepreneurial education should be designed to provide the development of professional skills and experience, including for women.

Action plan of National Confederation of Entrepreneurs' (Employers') Organizations of Azerbaijan

♦ Include the commitment to gender equality in general and the development and support to women entrepreneurs in particular as one of the priorities of the ASK's Overall Strategy;
♦ Establish Standing Committee on WED within Confederation;
♦ Submit proposals to the government on the preparation of "Women and Employment" State Programme indicated in the Action Plan for 2000-2005 by the Cabinet of Ministers of Azerbaijan Republic;
♦ Organize skills development training courses for women intended to start their business, on new economic legislation and privatization processes, providing free legal advice and consulting for poor women, especially in the regions;
♦ Establish Information Center by ASK to provide women with information on available markets, trade and resources, dissemination of information related to entrepreneurship and meet their training needs in qualification;
♦ Increase the number of women consultants involved in economic processes, in studying of international experience in WED, organization of vocational training and retraining and in future - establishment of a permanent Training Centre;
♦ Cooperate with mass media to give coverage of women entrepreneurship and gender equality problems;
♦ Include gender issues and support to women entrepreneurship development in the Tripartite General Collective Agreement in implementation of socio-economic responsibilities and the Programme of Cooperation signed between ILO and the Republic of Azerbaijan;
♦ Create a special section on the ASK Website on gender-related issues and WED and regularly update this information on activities and programmes;
♦ Organize regular round-tables and seminars to stimulate WED;
♦ Identify successful women entrepreneurs and compile a booklet on their experience in business.

Fatima Asian
General director "ATTAS - PR and Anglo-American Business Services" Alliance

My interlocutor is the president of ATTAS - PR and Anglo-American Business Services Fatima Asian. I feel unusual when I meet this beautiful, handsome lady with a smiling face, dressed in modern but practical style. I can't help admiring her vital look, constructive spirit, free and flowing speech, interesting and sincere talks about her activity. Fatima khanum talks about her childhood and youth with great pleasure. She was born in January 25, 1958 in the family of intelligence. Being the last-born child of the family Fatima was distinguished among the children of her age with her talent, promptness. Her secondary education she got at the school with mathematics bias №47 of Baku city. Her interest in public works resulted at her being elected the chairman of pioneers club "Shahin". Gifted with unusual journalistic talent this young lady used to publish her
Fatimat Agamirzayeva was born in January 10, 1953 in Avaran village of Gusar region. She got her secondary education in her native village, graduated from school with excellent marks. Even during the school years, she was preserving their national character and ancient mystery. One of these people is well-known woman entrepreneur, of grandmothers. It is remarkable that there are people who give a modern spirit to the old art samples simultaneously and present found its attraction in ancient art samples, survived up today thanks to the able hands of our green nature, famous for its fresh air and water this ancient place is modern in itself. The smooth unity of the past and present found its attraction in ancient art samples, survived up today thanks to the able hands of our grandmothers. It is remarkable that there are people who give a modern spirit to the old art samples simultaneously preserving their national character and ancient mystery. One of these people is well-known woman entrepreneur, of Guba region Fatimat Agamirzayeva.

Fatimat Agamirzayeva was born in January 10, 1953 in Avaran village of Gusar region. She got her secondary education in her native village, graduated from school with excellent marks. Even during the school years, she was...
deeply interested in customs, traditions and history of different nations. After finishing the eight-year education, she entered the faculty of agricultural sciences of Guba technical school and graduated from in 1970. The same year she entered the faculty of technology of the Azerbaijan State Polytechnic Institute studying there by correspondence. But she leaves the institute because of the circumstances in the family.

From 1974, Fatimat khanum began her teaching activity at the sewing courses in Guba. Her interest to handcrafting, as well as her experience and skills in this sphere made her popular. She was invited to Baku and during 3 years led the sewing courses here. She was conducting a programme on State TV channel of Azerbaijan about the art of sewing.

Fatimat Agamirzayeva is the author of the book "Learn cutting and sewing" devoted to the art of sewing for the first time in Azerbaijan.

On the eve of collapse of soviet system the life and its requirements seriously changes. New possibilities for activity appear. Getting inspired by this changes Fatimat khanum took advantage of the opportunities and in 1990 opened "Aygun" cooperative enterprise and joined to the ranks of pioneering businesswomen in Azerbaijan.

Later "Aygun" cooperative converted into a small-scale enterprise and then into the company.

In late 90's some changes takes place in people's attitude to wearing, fashion, "Western style" became more preferable. Taking into consideration requirements of the of the time Fatimat khanum changes the course the company's activity. Company begins carpet weaving and training of specialists in this domain. Having a deep family based knowledge of this art Fatimat manages this business successfully. Commencing initially with a team of three the company now has more than 50 high-qualified employees. Every year approximately 40-50 specialists are trained in this enterprise. Here they weave carpets on the base of ancient Azeri traditions of this art. They use woollen, pure silk and cotton threads.

Carpets, produced by the company are highly appreciated by international experts, they were awarded with diplomas of different exhibitions and fairs of international level.

"Aygun" company is located in the place with the area of 1500 sq km. They have workshops, classrooms etc. Fatimat khanum passed through the hard business way. "To do business is not an easy task. It has periods of prosperity and fall. Businessman must feel the risk and be ready for its possible consequences. I developed my business step by step and at the beginning of each step faced numerous difficulties. I tried to settle all my problems by myself - says Fatimat khanum.

Inwardly she is restless person. She is not going to stop on achieved. She says she has great business plans. She wills to extend the company, employ more people and to teach many young men to the secrets of this art. But there are some difficulties, problems in extending the activity. Bureaucratism of local authorities, non-respect of decrees intended for the development of ownership, hard terms of crediting affects the business activity. 

In spite of these obstacles, Fatimat khanum works out new projects. Her project "Land of Carpets" aimed to popularise this iancient art of Azerbaijan nation in the world. The project will provide increase of production capacity of the enterprise, creation of sale and marketing departments.

Fatimat khanum was nominated to "The 2002 Best Woman Entrepreneur in Europe" by the UN Economic Commission for Europe. She was afforded the honour of being the top female entrepreneur last yeald in Geneva.

For Fatimat khanum life means working hard, struggling, and competing, she lost his spouse being still young and grew up her children, supported them to get higher education, become good specialists. But the most important is that she brought them up useful peoples for society.

We wish Fatimat Agamirzayeva, who made a great contribution to the development of female ownership success and prosperity.

Narmina Abdinbeyova
President of "TAKI Distribution" Company

I entered an office located in one of the central streets of Baku. In a simply -furnished and tidy room, a pretty young lady welcomed me, and at once friendly relations arise between us. In spite of her young age, there is no doubt about her work abilities and business talent. To manage so large a company is not easy work. It is a question of a representative of new azerbai-janians generation - young woman entrepreneur, Narmina Abdinbeyova.

She was born in July 6, 1976 in Baku. After graduation of the secondary school of number 46 in Baku, she studied in the Baku State Languages University during 1993-97 years.

Being a student she began her professional activity and worked as an interpreter in some large foreign companies. In 1998, Narmina khanum left for London to improve her education, and stayed there for some months.

On returning home, she began to work in "TAKI Distribution" (Perfumes de France) France - Azerbaijan Joint Company as a marketing manager. From the first days of the work activity, Narmina khanum distinguished with her business-like character and work skills, and enjoyed confidence of company staff. Taking into consideration her particular qualities, in 2001, the France party of the company promoted her to the post of president of the company.

"TAKI Distribution" is engaged in purchase and sale of perfumes and cosmetic products. It is an official and exclusive distributor of more than 50 French, Italian, German and English leading companies as Estee Lauder, Lancome, Nina Ricci, Christian Dior, Aramis, Kenzo, Versace and etc. The company has 14 Perfumes de France shop chain in the Republic. Moreover, it has 5 personal shops. Recently, one more shop has been opened within the enterprises.
Narmina khanum says that the products manufactured by Perfumes de France are in wide demand; number of clients is increasing day by day. It proves rising of purchasing capacity of population and improvement of economic situation in the country.

A main problem facing the company is to hire skilled workers - choice of high qualified specialists. More than 37 persons are employed in the company of which 50% are young people. Personnel management undertakes to prepare specialists abroad. Being sent to the foreign developed countries the newly hired employees, especially marketing managers study advanced work experience there.

Narmina khanum is developing new projects. One of them concerns establishment of a beauty salon in Baku. This salon will be constructed in the type of European well famed and modern beauty shops.

The specialists will be trained in developed European countries. The cosmetic stuff for service will be brought from those countries and especially, products of Lancome Company will be in wide use.

Moreover, Narmina khanum wills to take distribution of some leading companies of the world.

Narmina khanum, how do you think it difficult to be engaged in entrepreneurial activity for women, especially for young lady like you?

Sometimes, I hear about women who face some difficulties and gender discrimination. Certainly, I am lucky in this question. Women were always respected and highly esteemed in Azerbaijan. At many times, voice of a woman was heard more than men. My problem is related only to the lack of enough time. To manage is great responsibility. But I make an effort to overcome it. Career and family issues are exactly defined in my life.

Her spouse Gunduz is also engaged in entrepreneurial activity. "I am in hurry to work every morning, because I like my job and enjoy it, and I hurry to home, because I have family which wait for me every evening and need me. In my opinion it is real human luck", she says.

Rena Bagirova
Director of "Biomed-Spectr" Medical Centre

Before meeting her, I expected to see a woman who was proud of her success, feeling herself at the pick of prosperity. But after conversation with her I understood that she thought she was at the beginning of her course of life. She makes new plans, works on new projects. Doctoring is the only profession you take an oath when mastering of it, you swear that you would never betray this saint name and protect its dignity. This oath is called "the oath of Hippocrates". I'm going to talk you about woman who had taken this oath and is abided by it - about Rena khanum.

She was born in March 21, 1950 in the family of doctor. Following the family tradition she entered the Azerbaijan State Medical Institute and graduated from it in 1974 getting a degree in paediatrics.

She began her professional activity as a divisional doctor in Children's polyclinic of number 12 in Baku. In 1980 she was appointed as a chief medical officer of that polyclinic. Soon taking into account her great services in a medical sphere Rena khanum was promoted to the post of director of Public Health Department of Nasimi district of Baku city, and she occupied this position up to 1994.

In 1994 Rena khanum became a consultant of the chairman of Baku Soviet on health services issues.

At that time, in connection with known socio - political events in the country, the Soviets stopped acting. Occupying the leading positions during for all her life and having good management skills and abilities, Rena khanum takes a chance to be engaged in independent entrepreneurial activity. So, in 1996 she established "Fakhri" Small Enterprise, which was dealing with importation of medicine preparations and medical applications into Azerbaijan from Russia and Turkey and their realization at the local market.

Hearing some financial assets, she expanded her functioning and opened "Biomed-Spectr" Medical Centre in 2003. The Center office is located at one of the central streets of Baku occupying the area of 200 square metres. Around 300 persons are working here on permanent and contract basis.

"Biomed-Spectr" Medical Centre equipped with the modern technical applications from USA and Japan is offering medical services as: biochemical, immunoferment, bacteriological laboratory, ultrasonic, internal diagnostics, gynecological diagnostics, reflexology therapy, laser therapy, diagnostics of gynecological disorders and their treatment, treatment of male and female childlessness, chronic prostate, urological disease, skin diseases, oriental medicine, alcoholism, narcotism, drug abuse and etc.

Due to the high level of medical service and suitable prices, every day around 100 people make use of services of the Center.

Rena khanum says, that competition at medical service market is very high. A lot of medical centers like this are acting in Baku. Having good organizational skills she tries to manage these problems, building Center's work according to international standards. She often goes to the regions, managers of the Center work with different city hospitals, technical equipment is regularly renewed, experienced specialists are involved to the work, advertising campaign are widening day by day.

Rena khanum plans to expand the Center activity creating new directions of the service as soon as her financial opportunities increase. Plastic surgery and maternity ward will start acting. Moreover, she intends to open the Center's branches in Sumgayit and Ganja.

The spouse of Rena khanum is also medical worker and deals with business activity. She has two children.
She is quite respectable, principal and self-confident lady. Rena khanum considers the ownership activity one of the honorable and says: "Business is the field where you can earn plenty of money without bribery. You don't depend on anybody and render account to himself. And ownership is quite natural for woman as women are more responsible, tactful and brave". It is said, that perfection is an unity of both appearance and inherent beauties. Rena khanum is a perfect person. "I like to spend the earned money for the charity goals. In the world there are a lot of people, who live in need and poverty", she says. "Sabah" International Humanitarian Organization founded by Rena khanum in 2003 aims to provide the families of refuges and forcibly displaced persons, not sufficiently provided people. The employees of the Organization make visits to the regions, look for poor families, attend refuges settlements, and render support to them in medicine, food and various kind of consumer goods. We wish every success to Rena khanum who is well-known business woman and charity person!

Zemfira Agayeva
Head of the Ganja Fashion House, "Magical hands" Enterprise, Women Entrepreneurs Union

The most positive feature of the new property relations is to give person freedom and forms trust relationship, to increase human civil responsibility and create favorable condition for his all-round development. Comprehensive and one of the first women entrepreneurs in Ganja, realizing her debt before conscience, is Zemfira Agayeva. Zemfira Agayeva was born in December 30, 1950 in Gurbanzadeh village of Goranboy region. She has passed a long way of education always trying to enrich her knowledge. In 1967 graduated from the secondary school with honors. In 1970-73 educated at the Ganja Light Industry Technical School on specialty of processing engineer, in 1990-94 at the High Applied College of the Azerbaijan Republic on style-designer, in 1994-1997 at the Azerbaijan Technological University on stylist and technologist, in 1997-99 Ganja State Pedagogical University, 2000-2004 at the economic faculty of the Georgia State University. Zemfira khanum started her labour activity with sewing teacher at the Ganja House of Culture in 1973. Soon, she was distinguished by her knowledge and skills. In 1983 she was appointed division head at the Ganja Central House of Culture. In 1988 Direction of the Pedagogical Institute named after Zardabi organized dress-making courses, where Zemfira Agayeva was engaged as a teacher, and then, 3 years later, director of courses. The manuals prepared by her served as the basic training aids. She is the author of two-volume book "The preparation technique of clothes and its training methods" and "Cut and sew yourself.

In 1995 Zemfira Agayeva created the Ganja branch of Maiden College under Baku State University. In 1996 she was appointed the director of the Ganja Fashion House. A year later, she became the owner of the same Fashion House by realization of the State Privatization Program. For assisting families of fallen heroes and refugees to get professional education in 1998 she created "Magical hands" Enterprise and employed their 50 persons. This enterprise as a fruit of her charity trained professionals of folk handicraft - potters, jewelers, folk applied art, artists, stewards, stylists. Here, there organized computer and foreign (English, German, French) courses, more than 100 young people per year master different professions. Zamfira khanum assists them in their employment. The enterprise realizes production and sale of folk handicrafts. Distinguished by her style in the world of beauties, Zemfira khanum created the synthesis of modern European and Azerbaijan national clothes. Today, the Fashion House prospers in its activity. Her own models were demonstrated in such great cities as Moscow, Saint-Petersburg, Tashkent and won success. By tradition 4 times a year it is organized fashion show in Ganja. The German experts participated in one-day exhibition of folk handicraft in June 14, 2004 highly appreciated the products demonstrated. Besides, last days of September it was organized exhibition in Baku as continuation of this project. This year Zemfira khanum is invited to exhibitions of folk handicraft in Japan and Germany, Fashion exhibitions in Turkey and Russia. The Sport and Health Center she created in 2000 conducts successful work and serves for health and beauty of women. Besides, in 2000 she created non-governmental organization "Ganja Women Entrepreneurs Union". The key goal of Union is to train and enlighten women started with their entrepreneurial activity. About 700 are members of the Union. In five districts - Khanlar, Goranboy, Tovuz, Gazakh, Shamkir of the western region there functioning representatives of the Union. The Union is in close cooperation with local and foreign NGOs and is a member of the National Confederation of Entrepreneurs (Employers') organizations of Azerbaijan Republic and Ganja Agribusiness Association.
By invitation of the USA Department Zemfira khanum visited this country and had a number of business meetings with entrepreneurs. As a result of this cooperation every year the women entrepreneurs visit foreign countries and learn the advanced experience.

As an active entrepreneur, she participates in realization of the State Program on Regional Economic Development intended for 2004-2008 and works under new projects. She is eager to open "Lady-Fashion-Beauty" Center and employ more 100 persons.

She is planning to create Women Entrepreneurs Credit Center to assist financial problems of women starting with their business activity.

Zemfira khanum has a good family, two children. Her son Sahib is also engaged in business activity. Zemfira khanum is very happy for she was involved in entrepreneurial activity providing comfortable and prosperous life.

Let's wish her more success in her proper choice.

Khuraman Aliyeva
Director of "Namig - 84" Independent Enterprise

Khuraman khanum is a fine, tastefully - dressed, real azeri lady. However I am not trying to appreciate her true value for these features. Only time and deeds performed in that time can really value inward contents, outlook, knowledge and ability of a person. One of such persons, who performed a lot of work in a short time is woman entrepreneur Khuraman Aliyeva.

She was born in July 15, 1956 in Agdash village of Jalilabad region. After graduation from the secondary school in 1973, she worked as an office employee in State Farm.

In 1974 she entered Commodity Research Department of Baku branch of Moscow Cooperative Institute and graduated from it in 1978.

Khuraman khanum began her professional activity as a commodity expert in Consumers' Society of State Farm Workers. Having married two years later she has not worked for a long time because of little children. When a large department store was opened in Goytapa settlement of Jalilabad region in 1987, she began working there as a department chief the department store with more than 50 employees, was a large state owned commercial enterprise being a state one up to 1991.

In 1991 Khuraman khanum rented the department store and put it in operation. Not facing any serious difficulties she managed to privatize this commerce enterprise in 1997, when the state privatization programmer was carried out in the country.

"Namig - 84" Independent Enterprise has been established on the financial and technical basis of the privatized enterprise. It is engaged in commerce activity - consumer goods sales. Manufacture and sale of furniture is covering office furniture, upholstered furniture, and other kind of home furniture. The furniture shop of the enterprise is equipped from Russian Federation. There are used domestic raw materials and products imported from Poland Republic for manufacture.

"Namig - 84" Independent Enterprise has a mill providing service to regional inhabitants. The mill has been supplied with the equipment brought from Turkey.

The "Ideal" Restaurant existing at the enterprise provides catering services for wedding ceremonies, holidays and different events at the high level.

More than 50 people are working in the enterprise at the present time. Khuraman khanum is always kind and considerate towards each of her employees, she helps them to solve their problems and needs, to improve their educational and professional level and increase their work experience. Due to the low financial resources operation of two enterprises of the "Namig - 84" as a large-scaled bakery and sewing shop has been stopped. Their launching would provide employment for a large number of persons, especially women. Moreover, the furniture shop needs enlargement.

Khuraman khanum intends to launch closed enterprise, to renew equipment in all branches replacing them by technical facilities from Germany.

One of the serious challenges facing the business is energy problems that are usual for the regional conditions and causes break of work process, additional expenses and concerns for the company management.

The business lady looks at future optimistically, hoping that all these problems will be solved and entrepreneurial activity in Azerbaijan will reach the level of the developed countries.

As an successful woman entrepreneur, Khuraman khanum takes active part in social and public life of the region. Besides, she is known as a charitable person who always helps the needy families. Her spouse died in 1999 and she has to solve all family problems alone and takes care of her three children who are students.

Khuraman khanum is pleased with her job in spite of exiting problems and thinks that fair and right business is the only way to earn money.

She also expressed her dissatisfaction with the work of NGO's supporting entrepreneurship development saying that the seminars and trainings organized by them are very important for businessmenn. "Study of international business experience, application of advanced work methods and new management forms, getting knowledge and skills in this direction can be useful for us", she said.
We promised her to consider her this request and wished her successful work activity.

Zalikha Gayibkhanova  
"Rashad" Ltd. Chairman of the Board

When moving from Baku to the North, the views of nature are changing in front of eyes. The empty fields give their place to lands occupied by green trees. The environment seems like by artist painted colorful canvas. We arrived in Gusar at midday. After the warm weather of Baku this place was like paradise. We asked the first comer the T. Ismayilov Street. Nobody looks here for people by address. When asking about Zalikha khanum our middle aged guide showed us the way by saying that everybody knows her here. At the two-stored building we were met by kind woman with fresh and bright face, inherent in mountainous women. "It is nice to meet you. You have to visit us frequently"-she said and invited us inside. The first floor of the building is her office, but she is living in the second floor. From her speech one can see the great interest and obstinacy to her job, from voice-pride and rigidity. During conversation it became clear that her involving in business activity was not casual.

Zalikha Gayibkhanova was born in December 25, 1951 in Khurel village of Qusar region. She received her secondary education at school N°1 of Qusar town. In 1968-72 years she studied at the Agronomical Department of Guba State Farm Technical School. After graduation from Technical School she had worked for 9 years as a Chairman of Avaran District Council. Simultaneously she continued her study at the High Party School where she studied for 5 years.

In 1986 Zalikha khanum was appointed Director to the "Gusar Khalcha" Production Enterprise under "Azerkhalcha" Scientific-Production Union. 340 persons worked in the enterprise. The Enterprise, consisting of women in a majority, was always ahead the state plan and working according to the planned soviet economy. As a result of her personal qualifications, efficiency and diligence "Gusar Khalcha" Production Union turned out to be one of the leading enterprises of the Soviet Union. The carpets of enterprise are in the famous museums of the world at the moment. After the restoring its independence the planned economy system is abolished. The socio-economic changes in the country affected the "Gusar Khalcha" Production Enterprise as well. After starting the process of privatizing governmental enterprises the "Rashad" Ltd. is created on the basis of the "Gusar Khalcha" Production Union.

High experienced Zalikha Gayibkhanova who dedicated 17 years of her life to labour activity of enterprise and who could not separate from her native collective began to manage the "Rashad" Ltd. During privatizing the enterprise she confronted with difficulties, fuss and troubles, artificial prevention activities by state officials. Despite all these difficulties in 2003 Zalikha khanum realized her will and began her private activity. Her rich experience in the carpet industry and her management skills helped her in this way.

At the moment in "Rashad" Ltd. 25 persons are working. The enterprise is engaged in carpet production and especially in sumakh- non-fleecy carpets. The produced wares are highly evaluated by the world specialists of the related area. Businessmen of England, Germany, and Israel showed great interest to the activity of enterprise and satisfied with the carpets weaved here. This year the enterprise ig awarded with the Honorary Diploma of the All-Azerbaijan Weaving Competition, which was held under the motto of "Azerbaijan is today".

According to Zalikha khanum relatively young companies are not working with their maturity. Her wish is to employ additional 200 persons by increasing the productivity power of enterprise. But, the increase of productivity demands the repair of building and installation of new equipment. The enterprise needs also foreign economic-trade relations and marketing researches to deliver its products not only to local but also to the world markets. It is natural that in the period of economic transition the enterprise confronts with great problems; financial lack, the high percentage of credits, bureaucratic difficulties retard the development of work. In summer of this year, during visit to the north region of the President of Azerbaijan Republic I. Aliyev Zalikha khanum had met the President and informed him about her problems. The meeting with the bank employees arranged within the framework of the President’s trip was very remarkable and there is a great hope to the results of this meeting.

Besides, managing the enterprise Zalikha khanum also engaged in economic activity. She is the chairman of the regional "Sevil" Women Society. She always pays great attention to the women problems and especially to their employment issues.

Zalikha khanum who was awarded by the Honorary Decree of the Executive Authority of Gusar district for her social and political activity has also held several seminars and training on an international level. Zalikha khanum has a wonderful family. Her husband is her closest assistant in business. Her sons Rashad and Jeyhun had received high education.

At the end of our conversation Zalikha khanum expressed her wills related to our organization. "We wait help not only from government but, also from you who gives support to the development of entrepreneur-ship. Today the
role of public organizations in the socio-economic life of the country is great. I participated in a number of meetings organized by you. Especially, my participation in the trainers preparatory course within the framework of the ILO's project "Development of women entrepreneurship through employers' organizations in Azerbaijan and Georgia" gave support for rearranging my work. Such measures have great importance for us. We wish seminars and trainings that support our activity are often held".

Wishing her success in this difficult business way being of great importance in the conditions of market economy we separated from her.

_Nazira Ahmadova  
"Sumgait Fleecy Yarn" OJSC, Chairman of the Board_  

When speaking about leading women entrepreneurs of Azerbaijan, first of all it is necessary to mention the name of Nazira Ahmadova. Her childhood looks like life of thousands of azeri girls in soviet times. But, her further life is full of sense and edification, biography is very interesting, life history is rich with any rises and descents. She was born in November 15, 1944 in the Makov village of Zagatala region. After graduation from the secondary school she entered technological faculty of the Azerbaijan State Polytechnic Institute. On graduation from the higher school she was assigned to the Garment factory named after Volodarsky. Up to 1969 she worked there as a master, and then, shop superintendent. The same year she was assigned to the Ministry of Light Industry of the Azerbaijan Republic. Up to 1975 she tried there as a senior engineer and then, as a chief engineer.

In 1975 held a managerial post at the Garment factory No 2, in 1976-81 at the Child Production Union. In 1982-86 she worked a director of Garment factory named after Volodarsky. Here Nazira khanum managed the great team, 5000 employees of the factory, being one of the large-scale enterprises of the soviet Azerbaijan. Later, she worked as a deputy director at the Sumgait Door Garment Knitting Factory, in 1989-94 director of the Sumgait Garment Factory.

Since 1994 she was assigned as a director to the Sumgait Fleecy Spinning-mill. The enterprise with 1375 employees was engaged in production of artificial fleecy yarn. The output of products per year made 3000 tons. 2600 tons of them were exported to the CIS countries, but 400 realized at the territory of the republic. More than 20 knitting enterprises of Azerbaijan were purchasers of those products. The raw materials mainly were imported from Byelorussia, Russia and Uzbekistan.

In 1997 the factory were changed into "Sumgait Fleecy Yarn" Open Joint-Stock Company. Due to the strong material and technical basis and being monopoly in a national market in the field of artificial fleecy yarn production, the existence of great demand for the enterprise's products attracted attention of entrepreneurs during privatization. Because of her rich work experience, her intimate knowledge of this field and close ties with enterprise's activity Nazira Ahmadova was chosen the Chairman of the Board of the "Sumgait Fleecy yarn" OJSC. But, this period the enterprise's activity was unsatisfactory. The breach of economic and trade relations between the former soviet republics caused complication of the import of raw materials and realization of products. The enterprise was deep in debt. However new laws and decrees issued opened new opportunities for rise and development of privatizing enterprises. For recovery of the prior productive capacity of the enterprise Nazira khanum decided to expand the present production field and produce various products on her own account.

Having privatized the enterprise due to investment accounting 100 000 USD she has created new workshops and bought equipment producing wool and hackling machines from Germany. Owing to abundance of wool raw stuff in the republic the enterprise began to manufacture half-woolen and woolen yarn, bedspreads and socks. The newly-established knitting shop manufactures suits and jackets for men and women.

At the present 150 persons are employed in the enterprise. The output of products of the enterprise accounts 200 tons per year. Almost 3 years the yarn and knitted goods of the enterprises are demonstrated at the Dusseldorf fair in Germany. The same products were met with approval and received different diplomas at those exhibitions and fairs. This year by proposal of the Ministry of the Economic Development of the Azerbaijan Republic Nazira khanum made a business trip to Germany and took with her 19 sorts of products. Those products were highly appreciated by experts.

The enterprise secures orders from Bulgaria, Czechia, USA and Turkey.

This year business meetings, held in the framework of the business trip of Greek entrepreneurs to Baku, yielded a great opportunity to establish economic and trade relations with them. Now, the enterprise management negotiates with its business partners works at the issues related to expansion of knitting production and increase of variety of raw materials, export of half-woolen and woolen yarn to foreign countries.

Besides, the enterprise cannot operate fully; it uses only 10-15% of its productive capacity. Nazira khanum regrets of that. According to her, by expansion of production more 600 ones will be employed. But, because of weak activity of knitted goods producers it is impossible to find market for yarn products.
There are some financial difficulties. The high bank percentages cause trouble in repayment of debts. The enterprise buys raw materials from the foreign countries, and that's why it is difficult for the enterprise to pay VAT beforehand for the product it imports.

In spite of all these problems Nazira khanum as an entrepreneur works to assist the economic policy of the Azerbaijani State, by expanding production she will create new jobs, and it will be her gift to the economic development of the country. She believes in opportunities created for the entrepreneurial development in the republic.

She is a skilled entrepreneur, but she has a good family, two children. "I am very pleased with my fate, I lived my life meaningfully", she says.

Sayaly Safarova
President of "Memar SS" Company

The person should live the hours of life given him by the Supreme so that any second will not lived senselessly; in his life he should not miss even the smallest chance. Actually, the chance is given to the one who has managed to grasp pulse of time in time. Our era opens before us all new opportunities, but putting its own requirements. Time has managed to break the traditional east mentality, which has started up deep roots in our consciousness, that "woman should be engaged only in housekeeping". The reality has proved that the woman may be the good businesswoman, just as good mother and the partner in life. The question will be one of such women, the distinguished business lady, the creator of a new direction in the field of advertising in Azerbaijan, the head of leading Company "Memar SS", Sayaly Safarova.

She was born in December 1, 1953 in Agjabadi. Being the excellent pupil, Sayaly actively participated in public life of school. Her child dreams were absorbed in the world of art. She lived with love to build and create; her dreamboat was to see the world always fine. This dream has induce" Sayaly to enter the Azerbaijan State Civil Engineering Institute on architectural faculty in 1971.

On graduation from the institute in 1976 she went to work in the Project Institute, where she has worked as the senior architect 16 years. After closing a Project Institute in 1992 Sayaly khanum remains unemployed. Then, her spouse, Hajiami, the famous architect in Azerbaijan, advises her to engage in advertising. As a matter of fact, she had a great interest to this business too. During her public work, she visited a number of world countries as a member of delegations from Azerbaijan. Advertising skill of foreign countries delighted her; with all her heart she wished creation and prosperity of advertising on the native land. Therefore, on precept of her husband, she with enormous desire has made decision to engage in business in the field of advertising.

In 1993 she leaves for America and in 5 states of the USA she studies "highlights" of advertising art and passes good training in this area. This year she creates "Memar SS". Advertising Company Sayaly khanum has acted as one the first women - businesslady in an advertising market.

The main directions of the company's activity are application of design work with the purpose of encouragement of the town-planning culture, creation of a national advertising art in Azerbaijan and education of the professional staff in this area.

Just from the date of creation the Company has contributed its considerable mite to education of the national specialists in the field of advertising.

20 persons work in the company. The motto of the collective, reminding amicable and careful family is to work diligently, to be always in search, to carry out researches. The correct distribution of time for work and rest enables to remove the pressure, which has accumulated after creative activity. The "Memar SS" Company in 2000 was awarded with premium "Ugur" in a nomination of the best advertising company of year. The same year it was rewarded by the International Jury for TV advertising "Care for children". The company has won its biggest award in October 2003 - in Geneva it was awarded with an order of the International star for quality. With the purpose of new researches in the field of advertising and marketing the Company establishes relations covering Caucasus, the Central Asia and a silk way. The company, owning strong base and experts of a high level in the field of advertising, will carry out the great advertising work in Georgia, Kazakhstan and Uzbekistan. From the point of view of advertising researches, it was established ties with 20 countries of near foreign countries, including, countries of the CIS.

The technology peculiar to the company, advertising materials, highly professional programmers are capable to compete with the enterprises in the local market or functioning in any country of the world. Sayaly khanum prefers an open competition and sees her opponents as competed honestly and fairly.

Today "Memar SS" as the professional advertising company is a member of the International Association of Advertisers, National Confederation of Entrepreneurs (Employers') Organizations of Azerbaijan Republic, and also the Union of Advertisers of Azerbaijan.

Sayaly khanum herself attaches huge value to mastering of the international experience. Frequently participates in the international measures, tries to increase her professional level. She has enriched her experience in the international advertising schools in France, America, Russia, Turkey and Egypt.

In November, 2001 Sayaly khanum as the head of delegation of seven persons from Azerbaijan participated in the World Economic Forum for Women-entrepreneurs, organized by the United Nations Economic Commission for
In work process, there are some problems related to difficulties in irrigation work and protection of tea plantations.

In 1999, Hafiza khanum obtained the tea plantation of 15 hectares. Despite of a lot of existing problems, she could begin working and establish "Elchin" Farming Enterprise due to own financial means.

Approximately, 15 tons tea leaf are gathered per year in the Farm and delivered to the Lenkoran Tea Factory of number 1.

Speaking about a good specialist, master of her work one underlines that he was keen to become a specialist of this sphere from early childhood. May be it is true?! But the role of chance in human life is undisputable. Sometimes it is a chance that plays great role in your life, defines it, and helps to find his the very position in the life.

Hafiza Guliyeva
Head of "Elchin" Farming Enterprise

At the present time the Farm is engaged in tea-growing - ploughing up the ground, restoration of tea-bushes, collection and delivery of raw product. 35 persons work in the enterprise.

One of the people found his right place in life thanks to chance is Hafiza Guliyeva, director of "Elchin" Farming Enterprise.

She was born in January 30, 1960 in Verasul village of Lenkoran region. In her childhood she wished to be a doctor. Being educated by correspondence she began her labour activity in 1986 when she was a student. Worked as an engineer-technologist on tea production.

In 1986 she graduated from the Higher School with a profession of engineer-technologist in the Tea Factory of number 3 later in the Tea Factory of number 1 of Lenkoran town, she distinguished as a successful specialist in the sphere of tea production.

After two-years study she went on her education in Sokhumi city of Georgia because of closing Baku Branch of the Krasnodar Polytechnic Institute. Having failed for 2 years one after another, she decided to try herself in another sphere and passed examination at the Subtropical Plants Technology Department of Baku Branch of the Krasnodar Polytechnic Institute.

Her native village located at foot of Talish mountains was a subtropical zone, and her grandfathers have been engaged in tea - growing since the old times. She worked here up to 1999.

At that time, as a result of destruction of old economy system, interruption of mutual economical relations between past soviet republics, tea industry became paralyzed as in other branches of the country economy. The factories dealing with tea industry stopped their activities, and the tea plantations were wilfully left.

Hafiza khanum who devoted a great part of her life to tea industry was talking about the destroyed tea plantations with a heavy heart: "Tea is not only a gift, it is riches too. Not every country is lucky to have such riches. The ground where tea grows needs a rare climate and sensitive labour. Lenkoran is one of such lucky countries. If you love this ground, it will be generous opening its wealth upon you", she says. She was the first person in the region, who made a proposal to restore tea plantations and willed to return traditional fame of this precious product.

In 1999, Hafiza khanum obtained the tea plantation of 15 hectares. Despite of a lot of existing problems, she could begin working and establish "Elchin" Farming Enterprise due to own financial means.

At the same time, I try to be engaged in education of children, to pay them attention. My sons, Orkhan and Sinan study at Turkish lyceum. It flatters me to hear pleasant words about them. Orkhan shows the big interest to my business. Obviously, this business will change into our family business".

To overcome these difficulties she intends to receive credit from financial institutions. She considers to expand tea plantations to restore them and develop cattle-breeding industry in the village when she increases her financial opportunities.
Accordingly to Hafizada khanum favourable condition for developing entrepreneurship activity in the country is being created, but still there are some obstacles here that concern getting credit from the financial institutions.
Besides being a good business woman she is well known as a charity person, who supports the families live in need. Some years ago, she helped a young man named, who was disabled veteran of Garabagh fights, to go away for treatment. Hafizada khanum is still continuing support of his family.
She is married, has two children. Her spouse assists her in business. “To deal with business has both difficulty and advantage. It is a great responsibility, so you are responsible for everything - risks and successes. However, the person is a master of his time and benefit, as well business is a true method for earning decent money,” she says.

Gulshan Orujova
Director of "Shamil" Small Enterprise

We could not find her at work place. We were told that she left because she did not feel good. That is why we meet her at her house. She has a large and modern house. Though she seemed very weak, she was happy to see us. When we revealed the main reason of our visit and expressed our will to write about her she could not help her excitement: "It is a wonderful project. The attention to the women entrepreneur-ship in our Republic is an important issue. The woman is the leading power of society. The life had already proved that, the women in Azerbaijan can be quite successful in business. In reality they are more agile, they know how to save and spend money better than men". She invited us to have a tea and shared with us her reasons for starting business activity and the concerns and problems of this area.

G. Orujova was born in September 3, 1950 in Yelenovka district of Guba region. Because of her non-ordinary talent during her education at secondary school the eight-former was sent to Special School for Children with Rare Ability within the Moscow State University.
In 1968 she graduated from the secondary school and entered the mechanics and mathematics faculty of the Moscow State University. But it was difficult for her to live far from her motherland, the strong ties with her native land was always attracting her back to Azerbaijan. After 2 years of studying in Moscow she came back to her country.
In 1973 she entered the historical faculty of the Azerbaijan State University and after graduation from it in 1978 she began to work as a teacher in her district.
Because of her marriage she had to live in the city of Irkutsk in Russia and continued her teaching activity there.
After coming back to native land she worked as a teacher in the school # 1 in Xachmas.
Although she was engaged in pedagogical activity, her ability and work capability tend to greater jobs than this. Under the influence of the socio-economic processes in the country in 1993 she bought 2 ha of land. She decided to engage in cattle breeding because she was attached to the country life since childhood. She opened the "Shamil" Small Enterprise as the branch of the Sumgait Chernobyl Association. The Company had just three employees engaged in production of cattle breeding products.
In 1997 "Shamil" Small Enterprise was privatized. Privatization created opportunities for Gulshan khanum's entrepreneurship. Despite financial and a number of procedure difficulties she enlarged the enterprise on her own account.
The activity directions of enterprise are the production of cattle breeding products and their sale, breeding of livestock for slaughter, meat processing. Beside it the market services are implemented here. The cattle market is organized every week for the region. The market provides services to the consumers from outskirts districts, from Baku and Sumgait.
The enterprise occupying area of 2 hectares provides cattle market services, supply of construction materials, especially stone, farming, parking place and buffet services. The demand for offered products and services is high.
25 employees are working in the enterprise, the cost of constructions in the area is equal to three million manat.
At moment Gulshan khanum is developing textile workshop project. The open of such workshop will create opportunity for employment of 15 persons.
But the enterprise is not working to the maximum of its capacity. For making the enterprise to work with maturity there is a great necessity for credits and investments.
According to her, conditions created for developing the entrepreneurship give the opportunity for creating new jobs in the country. The presidential decrees are good, but their performance control is very weak, the entrepreneurs' rights are not protected, the observance over the activity of local authorities in this area is very weak, too.
Despite all the existing difficulties she cannot imagine her life without a job. "If I have the chance to be born the second time I'll chose this work again". It's true that the unjust and not serious attitude towards business women hurts me. However the business gives human being, especially women independence, material and moral eminence.
It is a beautiful feeling”, she says.
At that moment young, beautiful girl entered the room. "My daughter Sevinj, this year she entered the university, I am very "happy." We shared this happiness of mother.
"I had more luck with my children; I am very satisfied with them. Would like them to be engaged in my business, but, still none of them has an interest in it. Maybe the difficulties I met in this way have frightened them"-she said.
Involuntarily I suddenly remarked her grey hairs being in contrast with her kind face, which still did not lose its
tenderness. Maybe she read my thoughts from my eyes. She spoke about how she has lost her young daughter
several years ago.
Wishing success in entrepreneurial activity and willing for her toleration from God we left the mother who was
trying not to break into tears.

Nazakat Nazarli
Head of Farming Enterprise

Nazakat Nazarli was born in June, 1, 1947 in Lerik. Time went, the girl grew up, and her father, Ayaz kishi, all
thought of her future.
- I shall give my daughter Nazakat pedagogical education.
- Father, but why pedagogical? Father in reply to a question of her
daughter has answered that to teach people science and knowledge is a sacred business, and this business is purely
women' work.
The girl has not objected words of her father; however, quite other dreams were concealed in her heart.
After leaving secondary school in Agali village of Bilasuvar district in 1967, desire of her parents was realized. In
1967-69 she received education in Baku Preschool Pedagogical Technical School. But, even mastering profession of
teacher her dreams, concealed in depth of soul, did not give her rest. She connected all further life to the ground, so,
in 1970 Nazakat graduated from mechanical courses, in 1972-78-th years studied at the Azerbaijan State
Agricultural Institute on agronomical faculty. Her act has displeased in family, but nothing could be done, national
economy attracted her.
In 1978-84 she worked as a mechanic driver in a collective farm named Kirov. She struggled for the award of Sevil
Gazieya, the hero of Labour. She dreamed to become the inheritress of the distinguished cotton-grower, Sevil
Gazieya.
One year later she supervised over a multiple-skill crew. Her youthful dreams due to her abilities and efficiency
were put into practice, and she became famous as an honourable machine operator in republic. She received an
honorary title of "Master of cotton-grower", "Honoured machine operator", awarded with orders and medals, won
gold and silver medals at the Exhibition of Achievements of a National Economy in Moscow.
In 1984-88 she was appointed chairman of October Collective Farm. Just for a short term, her farm turned to one of
the advanced enterprises of the country. Then, she worked as the chief quality expert and the head of department at
the factory-farm enterprise, Quarantine Inspection on frontier plants at the Ministry of National Economy of the
Azerbaijan Republic.
However, reorganization in republic since middle of 90th years, distribution of lands of collective and state farms
among rural population, realization of land reform have opened wide opportunities for creation of entrepreneurial
activity - individual farms in regions. Having taken advantage of these opportunities, Nazakat khanum has decided
to be engaged in entrepreneurial activity and in 1998 she created her own farm. According to her, the most
perspective area of business in region is manufacturing of agricultural products. Increase of a human standard of
living and improvement of a financial position directly depend on the ground. Her wide experience in this area,
skills and abilities to cultivate the land make the most efficient use of it enabled her to work in this area. Her farm is
functioning over 5 years and occupies 20 ha of lands. The basic direction of manufacturing is covered by grain and
vegetable growing.
There are 15 constant employees here but during harvesting the number of workers increases by several times.
"As a doctor I can feel pulse of the ground", she says, calling herself the doctor of the ground. "Ground is as a baby,
needs care and love; from each grain sown with love, gold sprouts. My biggest achievements of life were always
connected to the ground", she says.
But, in the process of work she faces with certain problems. This, first of all, is connected to expansion of the
ground area. Nazakat khanum is going to buy 50 ha lands more and to expand area of manufacturing. She wants to
create the enterprise for processing and realization of agricultural products.
For realization of her desires and plans she feels in herself force and inexhaustible energy. Seeing the sense of her
life in work and activity, this lady does not want to spend even a minute without work.
Her biggest support in business activity is her husband, Sakhavat. Before, he was working in law-enforcement
bodies, but now Sakhavat is a pensioner, and always helps his wife.
The only daughter of Nazakat khanum still studies at secondary school.

Kifayet Ismayilova
Director of "Polad" Small Enterprise
It was the first time we met and had a tete-a-tete talk. If I was not aware that she was engaged in business activity, I could say that she was a singer or an actress. My proud and smart interlocutor is Kifayet Ismayilova - director of "Polad" small-sized enterprise.

Kifayat Ismayilova was born in August 13, 1960, in Zerne village of Gakh region. She got her secondary education in his native village. Having finished the school successfully she decided to follow the way of her father - the honoured teacher. However, it happens so that Kifayet khanum had to move to Mingechevir city because of the family status. There she enters the Mingechevir Polytechnic School, the faculty of Industry and Civil Engineering. During 1984-1986, she worked in XRSU construction enterprise. Beginning from 1986, she began her activity as a chief accountant in "Zahmat" Co-operative. This enterprise was producing reinforced concrete plates. In 1990, the Co-operative was closed and another enterprise called "Public Service" was established on its basis. Up to 1997 Mrs. Kifayet worked there as a chief accountant.

As a capable employee she managed to meet all requirements, meanwhile she saw her perspective in another sphere Kifayet khanum desired to create her own business, to act independently, "not to work under somebody's management, but to manage" as she pointed out. The most possible way for her wishes become true was to be engaged in ownership activity. So, in 1997 she established small-sized enterprise "Khali".

The enterprise was engaged in carpet weaving and soft inventory. She found this sphere very interesting, and knew that these products will be of a great demand in market. The enterprise staff consisted of 34 persons. The produced carpets were sold in several regions of Azerbaijan. "Khali" Small Enterprise has successfully operated up to 2000. However, with time reduction of the demand for their production and weakening consumption capacity of population and difficulties in their marketing decrease production process.

According to market requirements Kifayet khanum decided to reconstruct the enterprise and established "Polad" Small Enterprise on the financial and technical basis of "Khali" SE. The main power of the Enterprise was directed to production of soft inventory - bedding set, home textile, uniforms and etc. besides, a new sphere - repairing service was established.

As a result of the constructed works, implemented due to flexibility and foresight of the company management, activity of the company began to be of benefit. At the present time, the company personnel consist of 15 persons. The stuff takes active part in various tenders. By using domestic raw materials the company performs the orders of health and education Departments.

Kifayet khanum aims to expand the activity spheres of the enterprise by creating silk production industry. There is a need for renewing equipment supply of the company and creating additional job positions. The solution of these problems is facing challenges related to finance, public utilities and etc. As she said, since the very beginning her entrepreneurial way was difficult, as a woman-entrepreneur she has been met with envious and unfair approaches by men, so many men still have difficulty accepting a woman as a business partner. Only her peculiar properties as obstinacy and stubbornness allowed her to overcome these problems. She said, that in the country, particularly in the regions the conditions created for developing entrepreneurial activity have not given desired results yet, there is no exactly working mechanisms in the operation of financial institutions and in distribution of funds determined for entrepreneurs.

Kifayet khanum highly appreciates the membership to public organizations of entrepreneurs and considers it to be useful and effective for entrepreneurs to build new business relations, study international work experience and find new partners in both homeland and abroad, as well it is possible to get good skills attending a wind range of trainings and seminars, fairs and exhibitions.

She is a mother of three children and tries to find time and take care for them. "However I spend a lot of time for business. Time is very valuable for businessmen. I enjoy my job very much, it is so interesting to see final result of the work done by own strength", she says.

We wish her to have successful results in her work!

Tamilla Bagyrova  
President of the "Gyrdiman" Company Director of the Winery "Baku fahlasi"

I am interviewing Tamilla Bagyrova, the president of the "Gyrdiman" Company and the director of the Winery "Baku fahlasi". When listening to this pretty woman, who looks younger than her age, I am engrossed in thoughts about generosity of land, human ties and friendship with land. As is said "The land with rich nature shines more brightly". This bright light symbolizes human love for his land. In this light the wishes, cares and future resolute steps of businessmen are clearly seen.


She began her work activity in 1974 and worked as a master at the sewing enterprise, and then, after graduation from the high school became a director. At that time 60 employees worked under Tamilla khanum's supervision. Her enterprise distinguished with its high indices and became one of the leading enterprises of the country. The manufactured products were exhibited in the whole of former Soviet Union and won grand prizes.
In 1997 Tamilla khanum moved to Ismailly. "That time I was compelled to remove to Ismailly, because of the state of my health. It is true, I was not born here, but soon I took fancy of this place. I got strongly attached to beautiful, fascinating nature of this region", she remembered.

In 1999 she has been appointed director of the Ismailly Winery "Baku fahlasi". She reorganised this inactive enterprise on her own expense and wanted to put to use. But owing to banking difficulties in taking cash assets the Winery couldn't operate.

Then, she decided to get engaged in agriculture and created "Zargalan" Farming. The main activity of the enterprise with 20 employees was breeding and sale of livestock for slaughter.

In 2000 she came to a decision to get engaged in industry and expand her activity. She privatized the unfinished building of "Bado" water-foundry occupying 7 ha and there opened "Gyrdiman" Company.

The enterprise activity is varied and mainly directed to production and sale of agricultural products, tourism and trading. "Gyrdiman" Company employs 30 persons.

Despite the economical potential of the enterprise and rich natural resources of this region, the enterprise still cannot operate fully.

For instance, this land is full of mineral water that is very useful and curative for man. Due to the lack of finance, the construction of water production shop was left unfinished. If put it to use, more 70 persons will be employed at the shop. There is a great need of credits and investments to finish construction.

Tamilla khanum has a lot of business plans. She is eager to bring tourism up to the highest world standards, that's why she wants to expand and develop this field.

Besides, there is a beautiful natural condition for developing wine-growing on, this land. She wants to buy grape plantations and restore them, and develop winegrowing being the primary occupation of this region.

"If government gives more attention and care to entrepreneurship, all these wishes will be attainable", she says. She attributes problems the entrepreneurship faces to the features of transition period. "Today the Azerbaijan economics goes through transition epoch. In such a condition difficulties exist everywhere. But, it is not easy for woman to become entrepreneur. It is true, I have my managing skills since my youth. However, I face selfish, greedy attitude of men and bureaucratic interference. And I, azeri woman must keep traditional ethical norms. That's why I don't complain of this. I am satisfied with my life; my successes exceed my failures", she speaks about women entrepreneurship.

Tamilla khanum has a good family, two children. Her spouse is an official, but, he is a real "countenance" of Tamilla in business.

Managing two companies, not sparing her care and love for family, time is more expensive than gold for this woman, she values ever second of it.

We wish for Tamilla khanum that her "gold minutes" will be more efficient and productive.

Aysel Rajabli
President of the "SS Production" Company and Young Entrepreneurs Association

Our life and time change with every passing second, but, the every new generation innovates. Today, among entrepreneurs there ripened such a generation, born for the great demands of the country, and this generation is fully aware of their responsibilities. Aysel khanum is young, but she achieved much. A great many in her place could be satisfied and proud of their work, but it is not sufficient for her, she is flying more higher.

Aysel Rajabli was born in April 15, 1973 in Baku city. In 1995 she graduated from the philological faculty of the Baku State University. Today she continues her education at the State Management Academy under President of the Republic of Azerbaijan.

She began her labour activity as an advertiser at the "Star Ltd." Company in 1996, and then, became director of the advertising-department.

In 1998 Aysel khanum held a post of director-general at the "SS Production" advertising agency, in 2000 founder of the Company. In 2001 she created the "Publicity" Agency.

Her knowledge and work experience in advertising gave her an idea to be engaged in entrepreneurial activity in this field. She was firmly convinced of cost efficiency of her new business. That period the advertising market was in growth stage and by correct organization of the business the great results could be achieved. Aysel khanum was not wrong; life proved her ability to appreciate situation correctly and to foresee.

Undoubtedly, her idea was confronted by various difficulties as insufficient material and technical basis, lack of means. But her work experience and a great demand for advertising in a market positively influenced the course of business.

Since its creation, "SS Production" Company became one of the leading enterprises in the advertising market, won the key position in the production of advertising transparencies.

Starting with 2000 the Company begins rendering services on public relations, develops and realizes a number of great PR campaigns. It caused the creation of the "Publicity" Agency in 2001. Thus, "SS Production" is specialized in all types of advertising services. The successful advertising activity brought fame to the president of the Company, and in 2001 the Azerbaijan Young Entrepreneurs Association was created, where Aysel khanum has been elected unanimously a Chairman of the Board.
A line of local and foreign companies, state enterprises are customers of "SS Production" Company. They are Ministry of Youth, Sport and Tourism, Ministry of Labour and Social Protection of Population, Ministry of Tax, Azerbaian Gymnastic Federation, AzPetrol, European Tobacco Baku, Garadag Cement Samsung, UNICEF, Baku Steel Company, Statoil, Azercell, Rabitabank and etc. Today the Company goes through its development stage and holds the leading position in the advertising market of Azerbaijan. Representatives of the Company participate in series of national and international exhibitions and competitions. The Company won its Grand Diploma in the International Caucasian Advertising Festival in Tbilisi, and the third-degree Diploma in the International Advertising Festival in Kiev. For the effective activity it was awarded with Honorary Decrees of the Azerbaian Gymnastic Federation and the other large enterprises.

For great services in the development of youth entrepreneurship in the republic, as a chairman of the Board of the Azerbaijan Youth Entrepreneurs Association Aysel Rajabli was awarded with title of "Honorary youth" by the National Council of Youth Organizations, functioning in Azerbaijan, in 2003.

Aysel khanum speaks about problems existing in the field of advertising: "Still the market is not ready to work with new advertising technology, and the production infrastructure is weak in the field of advertising. With that, I am sure the advertising in Azerbaijan will reach a level with the highest world standards. I'll work efficiently and do my best for prosperity of this business".

It is evident, this young pretty lady is enamoured of her business. Really, the every achieved success of the person indicates his honest attitude to work.

**Etibar Huseynova**  
Director of "Zohrabbayov" firm

The biggest happiness and real joy of a man is in reaching his life dream; getting the deserved place in society; assisting the people in need; and giving joy even a bit. One of these worthy people is Etibar Huseynova, businesslady from Barda district. She was born in May 26, 1958 in Ketelparaq village of Barda district. Iskender, the head of the family passed away early. Etibar was 3 years old then. Though all the heavy fell on the shoulders of mother, she tried to give good education and upbringing to her children.

Having graduated from the secondary school with the differentiated certificate, Etibar enters Azerbaijan State Agricultural Institute. In 1981, graduates form the Institute in specialization of agricultural chemistry. Even while she was a student, she gets married with Sarhad Zohrabayov, her student mate. A mother of two children Etibar cannot go for work because of her children being kids, and up brings the children.

Calm and smooth life of Etibar does not last much. Her husband Zohrab who can’t bear the intervention of Armenians to our native land voluntarily goes to the front and in 1992 dies the death of a hero in the battles around Khojaly.

From that year Etibar khanum, gets work as engineer in "Pambiq" ATSC made to carry the heavy of the family on the shoulders. Encouraged with the new economical processes, the development and maintaining of the private sector in the economy and adoption of laws directed to improve the public activities she starts to be busy with public activities.

A young woman who lost her father in her childhood, then her husband and with dreams left in the heart, knew what is to be orphan, without anyone very well. Lived bit and sweet days, faced with several difficulties, Etibar lived with the intend to help people in need. That's why she starts working in the "Umid" Women Support Society. The Society had an aim to help the families left without head.

Not much time passed, till she is elected as chairwoman of "Society for Defence of Shahid families". After that, her charitable work enlarges. According to the questionnaire made by 9 newspapers she is awarded with "Successor of Taghiyev". Then she acts as the chairwoman of the Social Defense Committee, protector of 22 vulnerable families. Etibar khanum doesn't forget to realize her life dream kept in her heart for many years. Remembering her school years, devoted to her native land the woman says the following: "When I was at school I liked chemistry very much and always got excellent marks on the subject. I was the participant of several country competitions on chemistry. My teachers advised me to enter to the Medical Institute. My mother's wish was also to see me a doctor. But my wishes and intents were other. I always envied to the heroes of socialist labor, leading cotton masters. As I looked at the cotton plants reminding white clouds, I always imagined myself in their places. And this dream exactly took me to the Azerbaijan state Institute of Agriculture".

In late 90's being inspired by land reforms and good opportunity for ownership activity in the country, she decided to create her own business. In 1997 together with public activity she founded "Zohrabayov" firm. The firm was engaged in manufacturing of agricultural products - especially cotton and grain growing. As the enterprise became more extended its productivity also rises and they create new production sectors. The firm begins producing of meat and dairy products. The enterprise has about 30 permanent and 100-150 seasonal employees.

At the moment her firm is one of the leading farms. Famous for her charity activity Etibar khanum also is a business woman.
She became member of the 1st and 2nd congresses of the Women of Azerbaijan Republic. In the National Encyclopedia named "Women of Azerbaijan", she was presented as a leading woman. Called "iron lady" for her strong will, braveness, persistence and decisiveness this woman in reality is a softhearted person, a careful mother who brought up two children. "You know, everybody should find its right place in life. In spite of my life way was not smooth I found my place in the lift-I am fond of my job. I like carrying out charity activities. Despite of my private In' was unsuccessful I am happy as a mother, am proud of my children. I think it is my real life way".

We wish you prosperity in your life Etibar khanum!

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Latifa Ismayilova
Head of the Shopping Centers "Olimp" and "Dunya"

Latifa khanum welcomed me at the entrance of Sumgait city. She droved herself. Full of courage and independence, her even and flowing speech at first sight won my confidence. "First of all I want to show you my shopping centers. I invited you here with the same purpose. You have to see them yourself, she said.

So, we came to the "Dunya", situated in one of the central streets of Sumgait, and then, to "Olimp" Shopping Center. Both Centers were surrounded by flowers. Latifa khanum said, before, this place was bleak, overgrown with thorns. Soon, here, she planted a wonderful garden with rare trees and flowers. Looking like a rest park more than a shopping center this place gladdened me with its order and beauty.

Latifa Ismailova was born in August 10, 1962, in Neftchala. In 1979 she graduated from the secondary school with honours. Wishing to be a doctor she presented her documents to the high school, but she was failed. Soon, Latifa khanum decided to get engaged in private activity and improve her financial position. "When started my commercial activity, I was uneducated and inexperienced in this field. I could only rely on my force and ability. Since childhood I believed in my great business and fame. I remember, when I was a schoolgirl mother advised me to become a hospital nurse. Would you like to know my answer for her? I said, that nurse obeys the doctor, but, I don't want to be under”, she said.

Only due to her inner potential and abilities the woman began her trading activity in 1996. She leased the trade fair occupying 180 sq. meters. In this business Latifa khanum's husband assisted her, and they, together, put the object to use. Shortly, the fair's activity was expanded and brought profit.

That time she thought about her education. Thus, in 1997 she entered to the Planning and Discount Technical School on faculty of Financing and Tax law where she educated 4 years.

Increasing her means, in 1999 Latifa khanum opened the "Olimp" Shopping Center with 8 employees. In 2001 she put another Shopping Center "Dunya" to use.

Both centers are occupied with sale of foodstuff and daily consumer goods, made, basically, in developed European countries and leading enterprises of Russia. Latifa khanum gives great attention to ecological purity and high quality of products. It means that customers are served on a high level. In her shops you can everywhere observe the cleaniness and order. The shops are supplied with good equipment and placed tastefully. The variety of goods is evident. Latifa khanum pays special attention to abundance of goods, their placing design in the shop, high customer services.

32 persons worked in this shopping centers.

Talking with workers, the same minute I felt the existence of kind relations between Latifa khanum and her employees. They talked about her sincerity, generosity and thoughtfulness for them as a chief. "The success of business in many respects depends on a staff. It is a delicate problem in trade. If you distrust your employees, then, it is impossible to work. I trust my employers. When employing, I thoroughly chose them. In business, especially, in trade, the cleaniness is an essential requirement. I appreciate kind relations in my staff. I am interested in problems of my workers, in their joy and grief, in their family difficulties, and try to help them", she says.

By opening the consumer houses Latifa khanum wants to create the new activity direction, to create human services. If her financial position will be good, she has a lot of plans with her business. She takes care of her education, too. Now, she continues education at the Sumgait State University on economic faculty.

She is a member of the Sumgait Regional Association of Entrepreneurs (Employers). Latifa khanum positively appreciates the pace of entrepreneurial development in the country, but accents the problems everybody, engaged in business, meets. She talks about absence of the exact working mechanism of enterprises giving credit.
The women entrepreneurship is a natural process for her. "To consider the woman weak is an erroneous assumption. Really, the woman is a tender, but not a weak creature, which are various concepts. Certainly, few men could not heap difficulties I survived on their shoulders", she says.

Latifa khanum has a good family. She is a careful mother and a kind grandmother. She has four well-bred and lovely children and two grandchildren.

This resolute woman full of male courage has the only weak point that is her children. "I can not imagine my life without job, but, in spite of that, my family always comes first. My efforts and successes in life are all for my family", she says.

Aziza Guliyeva
Head of "Borchaly" Farming Enterprise

To appreciate the present business activity of Aziza khanum, let's glance over her full and rich life.

Aziza khanum was born in September 21, 1959 in Imishli. After graduation from the secondary school with honours in 1976 she wanted to become a lawyer. However father advised her to become the doctor, having told, that the lawyer is not women profession. She might not oppose to father's desire, and presented documents to the Azerbaijan State Medical Institute, but she did not pass competition. She entered to the Medical Technical School № 1. After graduation from the technical school she got married, therefore, she might not work. Aziza khanum was eager to become the lawyer. Her wish was realized, and she entered the Azerbaijan State University on law department, where received education in 1987-1992 years.

Her labour activity began from 1992 as the adviser at the State Law Department of the Presidential Office. However, she holds this position only 1 year, as starting radical structural changes in republic - privatization of the state property, development of new property relations and various forms of farming create legal, economic and technical conditions for development of business. Having realized all these, Aziza khanum, using experience of the family which was engaged in cooperative activity, has decided to use land area of 120 ha, belonging to her family in a village. An essential attribute of market economy is that it gives the person not only independence and freedom, but also makes him ground owner.

In 1995 she created her farming "Borchaly" and supplied with technical equipment by means of grant, given by the Japanese state. Today "Borchaly" Farming is the large-scale enterprise in Imishli district.

The basic direction of the enterprise's activity is vegetable growing, breeding and sale of livestock for slaughter, manufacture of wool. For satisfaction of fodder needs of animals, here it is raised clover too. 32 persons are working at the enterprise. For maintenance of normal residing and welfare of shepherds and workers of a farm, various measures - houses under construction, garden with various fruits, kitchen garden occupying land area of 3 ha, are carried out. So, full maintenance of a condition meets a number of municipal problems such as energy problem, bad condition of roads. The biggest problem stands for salinity of the ground. Because of low material opportunities reclamation work are not conducted. As a result of it in some years the ground may lose its force and to become completely worthless. Some years ago Aziza khanum has prepared and presented to the various organizations the project about washing the ground, however, without result. Now she is going again to work above this project and to present to the International Organizations.

One year ago Aziza khanum opened representation of "Borchaly" Enterprise in Baku city. It supplies construction companies with materials. Supply occurs by request. According to Aziza khanum, in Azerbaijan the construction industry rapidly develops, therefore there is a great demand for services of this firm. In the future, she herself dreams to create the construction company.

She has a lot of plans connected to business. Much can be achieved, if the care of agrarian sector in republic will increase, if to prevent illegal intervention in entrepreneurial activity, to get rid bribery.

For example, she wants to raise a plantation of sugar beet, to increase cultivation of clover for full maintenance of a fodder.

Aziza khanum is a great needlewoman due to a rich experience of her family, thus, she is going to open the enterprise in Imishli for production of dowry things.

Married, has two children. The son has received education in France on a speciality Financing and the Economic Engineer. Now he works in London.

"Are you pleased with your fate, work?" "You know, happiness is a relative concept. You may wish something, but may not realize, and it casts a shadow on happiness", she answered.

Aziza khanum has visited a number of countries of the East and Europe, has studied experience of conducting companies. "From each country I bring new ideas. I want to be at their level, to step in the world, too. See, how many dreams I have. Maybe you don't believe, but I have opportunity to reach them, all", she speaks.

We wish Aziza khanum that all her dreams will come true!
Harmonic links between nature and human and their mutual existence has been a target of interest of humanity for centuries. Nature bestowed innumerable wealth upon people, opens all her beauty in front of them and in exchange requires care and protection. Nature is very generous to them who take care of nature. "I feel life only when I am in touch with nature. I feel myself of its component. I due to the ground for the joyful moments of my life, for my happiness and welfare" - says Seadet Hasanova, head of the "Business Women" LTD acting in Shaki region of Azerbaijan.

She was born in July 1, 1948 in Shaki region. On graduation from the secondary school of number 1 of Shaki town in 1977, she has studied at Balaken Engineering Technical School for 2.5 years, then continued her education at Industrial Institute of Ganja city.

She began her professional activity in 1969 in Mobile Mechanized Group. Besides working in a state enterprise, she was engaging in housekeeping - cattle - breeding and poultry. Even in a soviet time - in 1986, she established a large farm which was acting in pig - growing - production and delivery of pig meat to the state enterprises. For high quality products she was repeatedly rewarded.

The Farm has been operated for a long time.

In 2002, taking opportunity created in the country for entrepreneurial activity Seadet khanum founded "Business Women" LTD. One of the trends of the Company activity is animal breeding as a pig - breeding, cattle - breeding, sheep - breeding, goat - breeding, production and sale of meat and dairy products, sausage production.

The second direction of the Company is processing wild forest fruit of healing power. There is produced extract from fruit wildly growing in the forests as wild rose hip, biwa and etc; confiture from walnut, rose, plum. The products distinguish with their high quality and healing features for human organism.

The realisation of ready made production is carried out at not only domestic market, at Russian markets too. Bu it is not profitable for the enterprise due to untimely payment for the delivered products.

This year she was granted the land area of 100 square metres by Baku Executive Power to build a new market. Seadet khanum aims to reconstruct a three-stored trade centre for realization of her own products.

Moreover, she plans to establish an enterprise to be engaged in production of Sheki confectionery in Baku.

Having received credit from "Turanbank Commerce Bank, she is planning to deal with grain-growing on the ground area given her from Sheki municipal territory.

As a charity person, she takes active part in nature protection issues. She took care of planting more than 200 nut tree in Sheki forests, and says that she will go on this activity.

The products of "Business Women" expansion LTD are often displayed at the different local and international fairs and exhibitions, and highly appreciated by the experts.

They were shown at "Meat products -2002" and "Food production - 2003" Fairs in Baku, and were awarded with Diploma of Honour by the organizers.

She also expressed her displeasure with some local executive bodies saying that the Decrees of the President are not performed in places, if the law is observed, a lot of work can be done.

Seadet khanum has a daughter and two sons, who go on her way dealing with business.

She finds her business profitable and the best way for living.

Zemfira Hasanaliyeva
Manager of Green Ville Resort

Young generation is remarkable for its differing view to the life and contemporary outlook. It is able to make out the real verge of truth and imagination, appearing out of the heaven and being far from living with inaccessible dreams, it seeks more realistic ways to reach the high peaks. It wishes to create paradise, as known from fairy tales, by own hands. One of the representatives of our new generation is a business lady - Zemfira Hasanaliyeva, who desires to see and build paradise by own hands on the sandy coasts of the Caspian Sea.

She was born in November 24, 1973. In 1988-1992 years, she studied at Baku Technical School of Light Industry. On graduation from it she began working as an assistant in International Economic Relations Department of Weaving Factory named after H.Z. Tagiyev. In connection with her professional responsibilities she was able to have work contacts with business circles of foreign countries and be acquainted with their work experience.

Socio-economic changes occurring in Azerbaijan in that period, creation and building opportunities were attracting most of all young people with their availability. While choose a profession they kept away from the traditions, and preferred, it all depends, the jobs coming into "fashion", according the requirements of the time and giving chance to be engaged in private activity.

Under this condition, Zemfira khanum entered the International Tourism Relations Faculty of Khazar University in 1994 in order to continue her education. From the first days of the study, she became closer to the tourism sphere of economy and absorbed in a subject. A year later University Department of International Tourism Relations was closed that arose her regret. So Zemfira khanum had to graduate from the higher school on another profession in Economics & Management Faculty in 2001.

Since August of that year she has worked as a marketing manager in ASIMAN Company. At that time Green Ville Resort was on construction within the ASIMAN Company. In 2002 the Resort Complex was launched with full power. As a manager of the company Zemfira khanum started to carry out supervision over its activity.
Green Ville Resort is situated in Nabran village of Khachmaz region, on the coast of the Caspian Sea. The service offered by Green Ville meets the world standards of "Four Star" resorts. Owing to its unique geographical location, sea air, sunny days, green forests, sandy beaches, as well professional abilities and skills of Zemfira khanum the tourists were able to enjoy their holidays here.

The complex covers 3 hectares land area. The personnel include 20 permanent and in spring - summer around 100 seasonal workers. The good-looking hotel, 18 two-stored luxurious cottages, restaurants, bars, discotheques, volley-ball, basketball and football areas, outdoor tennis courts, gymnasium and squares to go for another kinds of sport, out-door swimming pools for adult and children, computer salon, conference hall for organization of various events, personal services at the high level and etc, are offering to the guests. The highly trained chef offers them to try dishes of both national and European cuisine.

The employees of the foreign companies operating in Azerbaijan and especially local population have a rest in Green Ville. To pro-mote attraction of more clients, Zemfira khanum makes an effort to improve rendering of service, to expand service fields, to develop new projects; to strengthening advertising campaign. Of course, there are some problems related to energy and heating supply. Because of that problems additional generators and device had to be installed for providing permanent water, heating and energy supply of the Complex. Certainly, it causes a large sum of the additional expenses.

As Zemfira khanum said, there are unique opportunities in Azerbaijan for developing tourism industry, but they are not applied as they should be. This year she has jointed to MTP (managers Training Programme ) Programme through National Confederation of the Entrepreneurs (Employers') Organizations of Azerbaijan Republic, and has participated training course in Spain for 3 months. She has study work experience of "ESTVALPARK - HOTELS" Company, one of the largest tourism enterprises of the world, located in Salou city, Spain. She has brought the new ideas aiming at promotion of tourism industry in our country, to be built at the international level. To apply her experience learnt she is working out a new project. As well, Zemfira khanum noted, that there is no enough information provision here for businessmen to develop tourism industry. As a young entrepreneur, she needs knowledge and skills, that require performance of trainings and seminars in this direction.

She is married, has two children, the spouse works together whith her and supports her in business.Let all dreams of this young woman, whose eyes shining with love of creation, come true.

Gamar Huseynova
"Magsan" Ltd. Chairman of the Board

Since the moment of acquaintance with her, I thought, she is a "fiery lady". When she was told about it, she has laughed. "I am called just the same, known among people", she said. The desire to work and create something new in herself is strong to such a degree ... it seems that her energy is infinite and inexhaustible. She had the usual childhood. As well as all of her friends, she wanted to become either the journalist, or the teacher in the romantic dreams. At that time she never imagined, that her life will be absolutely different.

She was born in December 2, 1961 in Chobangyol village of Zakatala region. In 1978 graduated from the secondary school and at will of her family entered to the Azerbaijan State Pedagogical Institute on faculty of preschool pedagogics and psychology, and in 1982 graduated from the high school with Honours.

Her labour activity begins with the same year, 10 years she works in Komsomol Committee of Zakatala region. Marries, and because of babies she had to leave her work. However, domestic sedentary life did not correspond to her ardent and storming nature. At the same time to work in bureaucratic state bodies was undesirable to her.

This period in social and economic development of Azerbaijan a new stage starts to be grounded, as a profound basic for economic growth. Having taken advantage of situation, Huseynov's family in 1994 starts their business activity - opens commercial shop and are engaged in sale of construction materials.

Gamar khanum, distinguished by individuality of character, extraordinary efficiency and ability to manage, wanted to tell her word in business.

In 1996 she is separated from family business and creates her own business, being engaged in trading activity. The basic direction of her activity is sale of construction materials, TV sets, refrigerators and other domestic appliances. She created her business only due to her internal opportunities. According to her, she started activity from the difficult period. Still the Soviet attitude to trade reigned. The internal market was poor; there existed lack of raw materials in the country. However, despite of all difficulties, she didn't think of her future successes pessimistically. Activity and optimism of character, gradual restoration of stability in the country, realization of certain economic reforms, and creation of conditions for entrepreneurial activity stimulated her business.

In 2003 Gamar khanum established "Magsan" Ltd. The enterprise is engaged in manufacturing and sale of furniture, water and oil paints, construction materials. Earlier the raw materials were brought from Turkey, Iran and Russia, that was more expensive because of travel expenses. Today the local raw materials are in wide use. Technology and equipment of the enterprise were brought from Turkey and Germany, and installed.

Some shops are functioning within the enterprise, Zagatala and outskirts districts are the basic commodity market.

60 persons at the enterprise are provided with work. Gamar khanum wants to expand manufacture of furniture. She wants to organize sale of her production not only in the native region, and also at the territory of other regions of Azerbaijan. Moreover, she aspires to open furniture shop in Russia and to enter the Russian market.
Gamar khanum highly appreciates the entrepreneurial activity. "Entrepreneurship is a basis of economic power of the country", she says.

The women entrepreneurship faces with outdated psychology, at times, with strange attitude to it, but here, it is necessary to note the positive sides, too. According to customs and traditions of our people, there exists great respect to the woman; she is not compelled to be dragged in the state bodies. Business gave her glory; she has risen morally and financially.

In her business activity her partner in life, Magerram, is her true support. She wishes her two sons will be also engaged in business in the future.

She is the serious and resolute entrepreneur, but the sensitive person with rich soul. "I always grieve about moral, but not about material loss, I do not like weak, helpless and miserable people, I always and everywhere act against injustice and lawlessness", she says.

Zuleyxa Babayeva
"Neptun-Z" Ltd. Chairman of the Board

There are people whose life is difficult to describe in one essay. Zuleykha khanum is a woman who has devoted great part of her meaningful life to activity, to the moral enrichment of society.

She was born in September 1945 in Dalimamamdli village of Goranboy district. She attended the secondary school № 46 of Baku city. In childhood, Zuleyka moved to Baku together with her parents. In 1961, she graduated from the secondary school № 172 of Baku city. During school years, she demonstrated her great interest to art, desired to become an actor, acted on school performances with great pleasure and success.

In 1961, she entered to the faculty of Culture and Enlightenment of the Technical Bibliography School.

On graduation from the Technical School she was assigned to the Culture Center of Mingachevir city. She worked here as a club manager and did a lot for development of local theatre.

Besides, she was working, went on her education in the Azerbaijan Art Institute.

At the period of 1975 - 1982 she was a teacher in Mingachevir Polytechnic School, as well as managed the School Library.

Later, Zuleykha khanum was appointed a director of "Sahil" Park of Recreation and Entertainment in Mingachevir city. At that time the park was in a very bad condition. The enterprise was acting only on self-financing basis not getting any financial support by the government. Zuleyka khanum decided to improve the level of the park herself by own strength. First of all she hired 15 persons, then concluded contracts with the different enterprises, organized cultural measures, arranged concerts and dance nights. The park changes into beloved place for people.

Remarking her intellectual faculties and work abilities, the city authority has appointed Zuleykha khanum a director of "Dostlug" Park of Recreation and Entertainment, one of the largest parks of the city. In spite of the fact that, the park was a lovely rest place for townspeople before, it turned out to be in a bad condition because uncared left. To improve the situation she created the personnel consisting of 30 persons and established Youth Center there. The different vocational courses were operating within the Center.

In 1989, the reconstruction project of the park was prepared due to the means assigned by the government. However, for socio - political events taking place in Azerbaijan at that time, this plan hasn't been followed out, and the enterprise suffered damage.

Zuleyka khanum who always used to get over the difficulties, tries to find way out the situation. So in 2000, she decided to engage in entrepreneurial activity as a natural person. She addressed to "OXFAM" International Organization and could get financial support in a small sum. Due to this little support she bought some sewing-machines and began production and sale of bedding set. Later, she was able to involve the girls studying at dressmaker's courses in this work. The obtained finance was spent for developing the park.

Later she took bought computers by credit received from "OXFAM" International Organization two times once again and opened computer courses.

In 2002, Zuleyka khanum founded "Neptun" Ltd. The Company is covering activities of the various professional courses. Every year 30 - 40 persons studies at the one-year courses of cosmetology, barber and other professions.

The two - years dressmaking course includes education of around 25 - 30 women a year.

Two beauty salons and perfumer's shop are operating within the "Neptun" Ltd. The high level of services rendered by the salons increase a number of clients.

Recently, a new direction of the activity - the pawn-shop was opened at the Company. Zuleyka khanum is planning to establish a shop for realization of dowry goods. She says that her goal in implementation of these works is to obtain enough finance and achieve her two main precious dreams as: opening theatre in Mingachevir city and contribution to promotion of culture and art.

Moreover, she wants to build school for orphan children at her own expense.

Zuleyka khanum who lost her parents in early ages and faced a lot of difficulties in her life, likes to help the people in need.

Zuleyka khanum considers that problems are the same for business people - both for male and female: getting funds from financial organize tions, hard credit terms etc.

She intends to create a poultry farm if she is lucky in getting credit.
Spouse of Zuleykha khanum Neptun Tagiyev was a talented actor. She has 2 sons and 4 grandchildren. Her elder son is a businessman, has its own private firm.

"Sometimes my friends reproach me saying that I have not to work so much as I am already well-to-do person. They don't understand why I do work so hard. But I can't do without job. My motto is to achieve the goal that I set for myself. And I haven't yet achieved the most important goal of mine".

We wish Zuleykha khanum she can realise all her plans.

Rahima Maharromova
"ULU- Fermer" Ltd. Chairman of the Board

There is a village at a distance of 1] km from Lerik, at the bottom of Talish mountains, at a height of 1000 m. It is Mondigah village. It seems like the God had given everything to this village, all beauties of the world are gathered here. I speak to the inhabitant of this beautiful village, one of the successful entrepreneurs of Lerik Rahima Maharromova. One can feel constraint in the shy face of young woman. May be she does bot like to speak about herself.

Rahima Maharromova was born in June 24 1974. After graduation from the secondary school in 1991 like many village girls she began working in the branch of cattle breading. At this period of time the kolkhoz and sovkhoz agriculture began to collapse and the privatization procedure commenced.

Although she was very young, Rahima khanum had a great experience in agriculture and she bought the land area of 4 ha and founded "ULU-Fermer" Limited Liability Society. The main reason in beginning with entrepreneurship activity was to improve the material condition of her large family. As a person with strong ties Wit" land she understood well that the right use of land means increases productivity and improvement of material condition.

When beginning with that activity Rahima had financial difficulties. She began her business on her own account and on the aid from her family, and established her agriculture.

There are about 25 permanent employees in enterprise, during the harvest the number of employees increases thrice. The Enterprise is functioning in the field of crop farming, cattle breading, poultry and beekeeping, fruit and vegetables growing areas of agriculture. The agriculture is mainly occupied with wheat growing and sale. This year it was gathered 1500 kg wheat that considered a good result for mountainous area. There exists lack of financial means, that's why she can not buy technical equipment and lease them.

The mountainous condition of the village is more convenient for cattle breading. The enterprise is engaged in livestock and sheep breeding. The breeding of livestock for slaughter, production of milk products and their sale take the first place. There is a big demand to these products in the local market.

Poultry is relatively small branch of agriculture.

Beekeeping branch is young enough, but taking into consideration the high demand for this product this branch will be enlarged in I future.

Garden areas are not very large. Here is cultivated apple and pear. Rahima khanum wants to enlarge gardening, to deal with not only growing and sale of fruit but also to process them.

In vegetable growing the main place is given to potato cultivation, because there is a high demand to it in market. For increasing her farming Rahirna khanum wishes to lease land. For this purpose she needs financial assets. Although she had already applied for financial institutions, she could not attain to any result.

Rahima khanum complains about the poor awareness and information lack for developing entrepreneurship activity in high and civil form. She emphasized that considering that it is difficult to come to the capital often, the organization of seminars and training on development of entrepreneurship in the villages is very important.

She got married when she was young. Now she has two children. She wishes that in future her children will be engaged in business, but in more big and large scaled business. Although her husband is a teacher, he spends his free time in agriculture. Chingiz highly appreciates the engagement of his wife in business and calls her the column of the family.

Khuraman Mammadova
Head of "Ilgar" Farming Enterprise

Khuraman khanum isn't getting tired with contemplation of the amber plains waving as sea. Because of her childhood and youthful dreams, in a word, all her life is connected with these plains. "Ground lives if it is only in reliable hands. If the ground is cultivated so it lives, I am from such persons who loves the ground and enlivens it", she says.

Khuraman Mammadova was born in January 20, 1957 in Chakhirly village of Imishli region in the family of a collective farmer. On getting eight-year education she has studied at the machine-operator course for 6 months. Since 1972 she has worked as a machine-operator at the Collective - Farm named after Kalinin, that was one of the advanced farms of the country at that time. In a short period, she became famous as a good master of cotton-growing, awarded with orders and medals as "Badge of Honour", "Red Flag of labour", "honoured Cotton-grower"
and etc. At that time, notes about worthy labour of that young cotton grower were publishing in all the republican press. Khuraman Mammadova devoted a great part of her life to this work. "But then my life changed, serious changes occurring in agricultural sector didn't pass me too. But I didn't separate from the ground; on the contrary it was closer and more native to me. I decided to get the land area and establish own enterprise. Though I faced a lot of difficulties, haven't become pessimistic, j knew that the human welfare goes through trouble and tense labour", she says.

In 1996, Khuraman Mammadova was given the ground area of 15 hectares and founded "Ilgar" Farming Enterprise. The main direction of the enterprise is cotton -and grain - growing. 8 ha of the land is covered by grain - growing, 7 ha is for cotton -growing. In the Farm there worked 15 persons, their number is increasing because of the seasonal works. On average 40 - 45 centner of raw cotton is picked from each hectare per year. According to the terms of contract concluded with the Imishli Cotton Factory, the collected raw cotton is delivered to it. Chemical and medicine preparations applied in cotton-growing, seed grain are taken from this factory.
Khuraman khanum noted that sale price of cotton is very low.
Productivity of grain - growing amounts to 30 -35 centner yield from each ha per year. Gathered products are sold to local people in general.
Because of the lack of financial recourses technical supply of the Farm is at unefficient level.
But there are I some other problems related to utility service, energy difficulties, difficulties in transportation and delivery of harvest for a bad condition of the roads.
Khuraman khanum plans to develop stock-raising in the Farm in the future.
She desires to be engaged in charitable activity, to reconstruct village school building if she get enough finance. Besides there is a need building hospital and kindergarten in the village. She intend to carry out all these in the near future.
All family works in the Farm. Her spouse and two children help her in business.
"To be engaged in farming is very hard labour, sometimes you have to work from sunrise up to sunset. However the way leading to peak of happiness and prosperity is only in labour", she says.
We wish Khuraman khanum to reach the highest peak in her life.