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## BUSINESSWOMAN MYTH OR REALITY?

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*Резюме – Развитие женского предпринимательства является не только вопросом гендерного равенства, но и одним из факторов устойчивого экономического развития страны развитие женского предпринимательства способствует экономическому росту стран, расширению возможностей для женщин, снижению заработной платы, а также появлению новых взглядов и новых идей на рынке. Присутствие женщин среди лиц, принимающих решения, оказывает положительное влияние на уровень эффективности и инновационности, а также на рост прибыльности компании.*

*Resume – The development of women's entrepreneurship is not only a matter of gender equality, but also one of the factors of sustainable economic development of the country. The development of women's businesses contributes to the economic growth of countries, the expansion of opportunities for women, lower wages, as well as the emergence of new views and new ideas in the market. The presence of women among decision-makers has a positive impact on the level of efficiency and innovation, as well as on the growth of profitability of the company.*

**Introduction.** According to the World Bank, the special value of women entrepreneurs is that, unlike men, women are more focused on improving the quality of life and human capital, not only for their children, but also for society as a whole. It should be noted that the level of women's presence in business continues to lag behind men's around the world.

**The main part.** According to Global Entrepreneurship Monitor (GEM) estimates, in 2016 the total share of women's businesses was about 36 %, while in 2007 this figure was 30 %. The analysis conducted by the Catalyst center (2017) showed that today about 51.5 % of managerial and professional positions are occupied by women, but only 5.2 % of companies in the S&P 500 index have a female CEO [2]. Thus, there is a narrowing gap between the presence of women and men in business, but there is still inequality in business representation and corporate leadership. The issue of developing women's entrepreneurship and the private sector in General is becoming more and more relevant in Belarus. The reason for this is the search for new sources of growth for the Belarusian economy, one of which should be a private sector. In 2017, a number of regulations on the development of private business were adopted, which are aimed at significantly simplifying the conditions for doing business, as well as reducing the level of state control over representatives of the private sector. There is still no

clear definition of the level of women's participation in business in Belarus. Data from the fifth wave of the BEEPS (WorldBank) survey shows that in 2012, about 32.7 % of firms in Belarus were managed by female top managers, while 43.6 % of firms were owned or co-owned by women. At the same time, most studies show that in Belarus, the ratio of men to women in the issue of attracting credit for business development was 10:1. At the same time, women are 55 % more likely to refuse to issue a loan than men [1].

Economic inequality between men and women in Belarus manifests itself in differences in wages and economic viability, employment and career opportunities, and business development. 36 % of women employees have higher education, compared to 27 % of men. On average, women earn a quarter less for their work than men do.

Why did this happen? Maybe, among other things, because taking leadership positions still does not correspond to the self-perception of many women and does not work with traditions. Belarusian women are responsible for running the household. Women spend almost three times as much more time caring for children than men. In most cases, women choose a more flexible schedule and work part-time during the day. Often, in order to make a career, they have to give up certain social roles, for example, reproductive. It should be understood that increasing the birth rate is impossible without gender equality. When a woman is faced to the question of whether to work or have a child, on the one hand, she can count on three years of maternity leave and a monthly allowance. The insufficiently developed market for nursery services for children up to two years old, and insufficient support from men sometimes make women make a decision not in favor a child. According to the International Labour Organization, more than half of all work in the global economy is done by women. Only half of working-age women are employed in the labor market, compared to 76 % of men [3].

In order to solve the problem of gender inequality and increase the activity of women in various spheres, it is necessary to promote the development of mechanisms for increasing wages in low-paid budget areas with a high concentration of working women, expanding women's employment opportunities, and creating jobs that allow women to effectively realize their human potential [2]. We also need support at the state level to expand women's access to financial instruments and information support for promoting gender equality in economic sphere.

**Conclusion.** Today, the average women's business lags behind in size and growth dynamics compared to men's. There were no gender differences in innovation activity, but the degree of new products introduced is more successful among companies with a man. The current barriers to women's business in Belarus are not only related to the functioning of business activities. Existing barriers, such as excessive control and various contradictory rules and procedures, undoubtedly have a negative impact on the quality and dynamics of women's business development. However, maintaining the traditional division of social

roles is no less important. In fact, the latter entails an additional burden in the form of performing most of the household duties and caring for children, which is no longer perceived as the norm for most women who run their own businesses. At the same time, the results of the work showed the need to take into account the regional factor in order to increase the effectiveness and relevance of measures aimed at developing and stimulating entrepreneurial initiatives, and supporting women involved in business activities.

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#### RISK-MANAGEMENT

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*Резюме – В данной статье рассматривается понятие риск-менеджмента, его важность в управлении и построении результативного и защищенного бизнеса в условиях динамично меняющейся ситуации на мировом рынке, что особенно актуально в условиях пандемии 2020 года.*

*Resume – This article discusses the concept of risk-management, its importance in managing and building a productive and secure business in the context of a dynamically changing situation in the world market, which is especially important in the context of the 2020 pandemic.*

**Introduction.** Uncertainty in the world reaches a fantastic level. This applies not only to the healthcare sector, but also to economics and business. According to IMF forecasts, the global economy will decline by 3 %, which is even a larger percentage than during the Great Depression. However, many experts are quite optimistic and believe that everything will be restored in 2021. The only problem is that at this stage, despite the announcement of the data, forecasting is extremely difficult and unpredictable. In this situation, the demand for risk management specialists is growing. The concepts of risk management and its importance in the organization were considered in this article. The current level