

PROBLEME VON FRAUEN IM UNTERNEHMERTUM IN USBEKISTAN

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Zusammenfassung: Unter den Bedingungen der weiteren Entwicklung der Marktwirtschaft Usbekistans nehmen Unternehmerinnen einen wichtigen Platz ein. In diesem Zusammenhang geht das Papier auf Fragen der Stärkung der Aktivitäten von Frauen in der Wirtschaft ein, zeigt Probleme auf und gibt Empfehlungen.

Schlüsselwörter: Wirtschaft, Marktwirtschaft, Unternehmen, Gleichstellung der Geschlechter, Kleinunternehmen, Kleinunternehmen, Genderstrategie.

PROBLEMS OF WOMEN IN ENTREPRENEURSHIP IN UZBEKISTAN

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Abstract: in the conditions of further development of the market economy of Uzbekistan, an important place is occupied by women entrepreneurs. In this regard, the paper considers the issues of enhancing the activities of women in business, shows problems and offers recommendations.

Keywords: economy, market economy, business, gender equality, small business, small business, gender strategy.

Introduction

The formation of a socially oriented market economy in Uzbekistan requires the solution of many economic problems, among which business development plays an important role. Within the framework of the Action Strategy for the Development of the Republic of Uzbekistan in 2017–2021, measures were identified to radically reform all spheres of life of the state and society, where an important place was given to “stimulating the development of small businesses and private entrepreneurship”[1]. “It should be especially noted that during the pandemic, entrepreneurs, along with the state, made a worthy contribution to the sustainable functioning of the economy. We must support entrepreneurs in every possible way ». [2] In this regard, the role and importance of entrepreneurship is increasing in accelerating the socio-economic development of the economy of Uzbekistan.

The relevance and prospects for the development of entrepreneurship become even more important when considering the role of women and their contribution to the economic growth of the country. Fundamental changes in the economy require studying the expansion of women's professional opportunities, their financial situation, and the growth of their role as entrepreneurs in stabilizing the country's economic development. Thus, if more than 74% of the total employed population in the republic work in small business and private entrepreneurship, and more than

480,000 new jobs have been created, then the role of women in business cannot be belittled. Moreover, the Republican Association of Women Entrepreneurs is successfully functioning in Uzbekistan.

Analysis of literature on the topic:

In the economic literature, the problems of women's entrepreneurship in business are considered from various angles (by economists and sociologists).

Thus, the famous sociologist Sylvia Ann Hewlett believes that combining a successful career and motherhood is impossible in such a developed country as the United States. In addition, she cites data on the inequality in women's wages from men's wages.

The author of the book did not forget to write that despite the many years of development of the feminist movement, the difference in pay for the same work for men and women still remains. She also cites data: in recent studies, economists Susan Garnnh and Jane Waldfogel found that in other developed countries. For example, in France, a woman's salary is 81% of a man's salary, in Sweden - 84%), in Australia - 88%, and in the USA - 78%.[3].

In another study, but by the Russian author A.V. Korelem , Institute of Economics and Organization of Industrial Production, Siberian Branch of the Russian Academy of Sciences, Novosibirsk. A pilot-expert survey of 26 women entrepreneurs in Novosibirsk (1997) was conducted and showed both individual aspects of the social portrait of this group of women and the problems of the path to success in business. A high degree of readiness for entrepreneurial activity made it possible for 80% of the respondents "quite easily" or "with moderate difficulty" to master a new social role "to enter the market". [4]

In Lilia Babayeva's research on the role of women in the formation and development of small business, based on a formalized questionnaire, it was possible to establish some factors motivating women to enter the business, "the desired picture of the development of the business." [5].

In this regard, the study of the problems of women's entrepreneurship in the economy of Uzbekistan remains open, which is caused by the insufficiency of developing an economic mechanism for further development, stimulation, and certain benefits in women's entrepreneurial activities.

Research methodology:

The study was conducted using the methods of scientific abstraction, analysis and synthesis,

Analysis and results:

In many countries of the world, women are actively working in business. Employment services pay considerable attention to the orientation of unemployed women towards self-employment and mastering various types of entrepreneurial activity. For modern women, small business has opened up new prospects in the field of work and employment. Today, women's opportunities have expanded in many ways, mainly in the service sector, tourism.

Dynamics of women entrepreneurs in the total number of entrepreneurs is growing. Usually, women are mainly engaged in small business, of which 20% are

engaged in industrial activities, 40% of women combine their own business with employment. Women's entrepreneurship creates opportunities for women to participate more fully in economic activity, to achieve an economically independent position in society, to realize their knowledge and creative potential.

Today, women's entrepreneurship is very strongly associated with small business, with forms of family business, self-employment. The entrepreneurial resource of small business is actively used in Western countries to solve the problem of economic growth, as well as social problems, in particular, increasing employment and strengthening the role of women in society. Women are active as heads of enterprises, which shows their greater industriousness and attachment to business.

It should be noted that the development of women's entrepreneurship can positively influence not only their financial situation, but also play an important role in solving employment problems, reduce unemployment and poverty in the country. Creating more favorable conditions in society for the development of entrepreneurship can significantly improve the well-being of women, contribute to the manifestation of their creative activity, participation in economic decision-making and social stability in society. Women entrepreneurs are able to solve a number of social problems of society: education, enlightenment, culture, sports, as well as other activities where men are not very interested in investing capital.

State support for the development of women's entrepreneurship can significantly improve the well-being of women, contributes to the manifestation of their creative activity, participation in economic decision-making and social stability in society. Entrepreneurs develop pre-school education, support folk crafts, create jobs for vulnerable segments of the population, expand the network of consumer services and public catering, take care of the health of the nation through the organization of medical and sports and recreation organizations. Women's business is able to meet the country's urgent need for the development of enterprises that provide social services to the population. Uzbekistan adopted the Decree of the President of the Republic of Uzbekistan “On measures to further strengthen the guarantees of labor rights and support for women’s entrepreneurship”, which made it possible to determine the role of women in business, conditions, incentives for their further development.[6]

The development of women's entrepreneurship will make it possible to raise the living standards of the population and reduce social tension in society. Scientific understanding of the development of women's entrepreneurship as a factor contributing to women's employment and social stability in society in the context of socio-economic reforms in the country is an urgent task for the development and implementation of appropriate activities at all levels of government. The high social orientation of women's entrepreneurship is manifested in the following: women's business is more often focused on improving the quality of life of society, creating jobs for socially vulnerable segments of the population. Women entrepreneurs, as a rule, pay special attention to ensuring the social needs of employees: organizing kindergartens for the children of employees, providing housing.

A study of small business shows that women tend to run a stable, civilized business

and are oriented towards legal forms of activity. Foreign experience shows that women's business is characterized by a low level of bankruptcy. Women choose to carry out entrepreneurial activities those types of businesses that are associated with the provision of social services, which determines the significant contribution of women's entrepreneurship to the socio-economic development of the state.

Uzbekistan has adopted the Strategy for Achieving Gender Equality in Uzbekistan until 2030, which provides for “an integrated approach to the implementation of the principle of equality between women and men in all spheres and levels of decision-making and implementation.” For the development of women's entrepreneurship, more than 224,000 women were given preferential loans totaling 6.9 trillion soums , the People's Bank was assigned to them, and women's entrepreneurship centers were created in 14 regions.

In addition, in the World Bank's Women, Business and Law Index in 2020, Uzbekistan was among the 27 countries that “implemented significant reforms in the field of women's rights and gender equality”, rose by 5 positions and ranked 134th out of 190.[7]

Women's Entrepreneurship Centers have been established in all regions of Uzbekistan. In the context of the current complex pandemic, these centers provide practical assistance to about 28 thousand women in the field of entrepreneurship, crafts, vocational retraining, and employment. Also, 21,500 young girls were trained in short-term vocational courses. In addition, the activities of the Coordinating Council for the Development of Women's Entrepreneurship are of particular importance in order to develop an integrated approach to the development of women's entrepreneurship, develop and implement programs to support enterprises run by women, provide them with access to information, market, educational and financial resources and actively promote entrepreneurship. among women.

Small business research shows that women tend to run a stable, civilized business and are oriented towards legal forms of activity. Women's Entrepreneurship Centers have been established in all regions of Uzbekistan. In the context of the coronavirus pandemic , a number of drastic measures were taken that helped 28,000 women in the field of entrepreneurship .

432,781 women were included in the "Women's Notebook" of the country . Together with the People's Bank, local authorities and mahallas , the issues of women's participation in entrepreneurship were studied and surveys were conducted. Also, a memorandum of cooperation was signed between the People's Bank, the Ministry of Employment and Labor Relations, the Association of Business Women of Uzbekistan "Woman Entrepreneur" to train women included in the "Women's Notebook", on the basis of this memorandum, **26,508** women will be trained and receive certificates . In particular, according to the Memorandum, **3651 women were trained in entrepreneurial skills, 1.6 billion soums** were allocated from the State Employment Fund for this purpose [8].

It should be noted that in 2020, a loan of US\$ 10 million allocated by the EBRD under the Women Entrepreneurs program was aimed at supporting women-led small and medium-sized enterprises in Uzbekistan.

As a result of the measures taken above, about 170,000 jobs for women have been created in Uzbekistan. At the expense of commercial banks and the Public Fund for the Support of Women and Family, more than 172,000 women have been allocated loans in the amount of 4.9 trillion. soums . The number of women entrepreneurs increases by almost 45,000 a year, and they also create thousands of new jobs.[9] November 21 - World Day of Women's Entrepreneurship, which has been widely celebrated for a number of years by the Association of Business Women of Uzbekistan " Tadbirkor ayol ".

In accordance with the Development Strategy of New Uzbekistan for 2022-2026, among the priority areas, the need to introduce a phased procedure from 2022 inclusion of all mandatory requirements in the field of entrepreneurship in a single electronic register with the revision of duplicating and obsolete mandatory requirements by launching a unified register in full from July 1, 2025, as well as simplifying procedures for obtaining licenses and other permits based on specialization and whether business entities have the ability to carry out remote (online) activities. [10]

Considering the specifics of women's employment, their competitiveness in the labor market, one cannot but take into account the national characteristics of the status of women entrepreneurs in Uzbekistan. In our opinion, we can distinguish positive and negative aspects.

Positive sides:

1. industriousness
2. Passion for business
3. High moral character
4. Innovation, the need to use innovation

Negative sides:

1. Necessity and possibility of early marriage (17-20 years old)
2. Complete moral and material dependence on her husband
3. Reproductive function of women, care and upbringing of children
4. The possibility of obtaining higher education and the impossibility of using it due to a subjective factor (the desire of the husband or the "Asian stereotype".
5. Lack of funds
6. Lack of professional and practical skills
7. Double workload of women: professional and domestic

Conclusions and suggestions: In the process of analyzing small business from the point of view of the tender approach, the reasons hindering the development of women's entrepreneurship in the country were identified: the imperfection of the economic mechanism for financing, lending to women's entrepreneurship; gender stereotypes hindering the development of women's and family entrepreneurship; low level of information support for women's entrepreneurship; the average level of participation of women at all levels of government; lack of special statistical studies.

World experience shows that the adoption of legislative norms, the development and implementation of programs to support and develop women's entrepreneurship stimulates the growth of small businesses led by women. In accordance with the

materials below, we propose the following measures to strengthen the role of women in small business:

1. An important area of support for small businesses is preferential taxation. Today, the state pays special attention to the issue of changing the legislation on taxation of small businesses with the participation of women. Benefits for small businesses in areas providing social services could be an incentive for the development of women's entrepreneurship.

2. Support for women's entrepreneurship should be systemic, involving the use of management levers to provide financial, technical, consulting, and information assistance.

3. Lack of funds is one of the most important barriers for women to start their own business. Supporting women to provide start-up capital is a promising area that should encourage women to enter into business.

4. The flexible use of microcredit and microfinance mechanisms for women's entrepreneurship suggests that organizations supporting women's entrepreneurship create a special bank for women entrepreneurs with more flexible conditions for stimulating business.

5. Targeted spending of funds using monitoring techniques will prevent random people who create one-day businesses from getting into the corresponding programs.

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