

The Role of Entrepreneurial Women in Economic Life (On the Example of Surkhandarya Region)

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Abstract

This article covers the ongoing reforms in the country to enhance the role and status of women and support women entrepreneurs, to strengthen their social activity in society, to ensure employment. The article analyzes the specific examples of a number of governmental and non-governmental organizations, as well as commercial banks in Surkhandarya region, who set up their businesses through the implementation and support of active women entrepreneurs, as well as information on sources of funding.

Key words: *active women, entrepreneurship, women's associations, "Tashabbus" contest, "Durdona Tekstil" enterprise, "Ofis Art Dizayn" firm, commercial banks, loans*

Introduction

Improving the role and status of women in socio-political and socio-economic life is one of the most important priorities of public policy in Uzbekistan. To this end, effective measures are being taken to strengthen the institution of the family, the socio-economic activity of women, the development of women's entrepreneurship and their employment.

Today we can see the level of political and legal culture and social activity of women in all spheres of state and public administration, the judiciary, non-governmental organizations, social systems, in general, in all spheres of life. At present, 17% of the members of the Senate and 16% of the deputies of the Legislative Chamber of the Oliy Majlis of the Republic of Uzbekistan are women, and hundreds of women are active in regional, city and district Kengashes of People's Deputies. These views were also expressed by the President of the Republic of Uzbekistan Sh.M.Mirziyoev in his speech at the 75th session of the UN: "Gender equality policy has become a priority for us. The role of women in public administration is growing. The number of women deputies in our new Parliament has doubled" [1].

In Uzbekistan, women are leaders in many areas due to their knowledge and experience, skills and abilities. It is difficult to imagine the development of industries and sectors that are becoming increasingly important in our lives, small business and private entrepreneurship, the farming movement, modern high-tech industries, science, medicine, education and culture, culture and arts and other areas without women's participation. This is confirmed by the following figures: 35% of entrepreneurs and 10% of farmers in our country are women [2].

Analysis of the relevant literature

Scientific monographs and a number of scientific articles [3] written by D.Alimova on the basis of the analysis of documentary sources and archival materials are of great importance in scientific researches in this direction. Also, in the dissertations of Ya.Abdullaeva [4], D.Rajabova [5], N.Juraeva [6], G.Ganieva [7] there is an in-depth scientific analysis of the issues of increasing the

role and status of women in society and strengthening their socio-economic activity. made. In particular, Ya.Abdullaeva's doctoral dissertation and monograph on the lives of women in Karakalpakstan [4] made a worthy contribution to the study of women's issues in the historical period from the independence period.

Research methodology

The article is based on generally accepted methods - historical, comparative and logical analysis, consistency, objectivity, and describes the role of women entrepreneurs in the economic life of Surkhandarya region.

Analysis and results. Today in our country, special attention is paid to women's entrepreneurship and their place in the economic life of society. As noted by President Sh. Mirziyoyev about women entrepreneurs and businesswomen: "... women entrepreneurs are the beauty of our society" [8]. Thanks to the ongoing reforms to support women, they are gaining a worthy place in society. In particular, the Association of Women Entrepreneurs of Uzbekistan unites more than 14,000 businesswomen and helps them to implement their initiatives. In 2016, more than 24,000 women were trained in business and more than 16,000 temporarily unemployed women were directed to occupations that are in high demand in the labor market. More than 130,000 new jobs have been created due to the 1.6 trillion soums invested in women-led enterprises.

Women's entrepreneurship not only contributes to the well-being of the family, but also contributes to the growth of employment in the field. Organizations such as the Association of Women Entrepreneurs of the Republic of Uzbekistan and the Active Women's Wing of the People's Democratic Party of the Republic of Uzbekistan, which bring together businesswomen and entrepreneurs, have been supporting women activists. The Active Women's Wing of the People's Democratic Party has been operating since 2006, during which time women entrepreneurs and businesswomen have been provided with all possible assistance. By 2019, out of 38,000 members of the Surkhandarya regional council of the People's Democratic Party of Uzbekistan, 150,882 were women and 14,966 were young people [9].

It should be noted that the Association of Business Women of Uzbekistan also plays an important role in the comprehensive support of women in our country. As a result of the activities of the Association of Business Women of Uzbekistan, women entrepreneurs of our country are in constant contact with the world community. The association included more than 8,000 women in 2013 and more than 15,000 in 2019. [10]

In order to identify women with innovative ideas and proposals in our country and to support their activities, in February 2018, the first republican competition "100 best innovative projects of women in Uzbekistan" was held [11]. District, city and regional stages of the competition were also organized. The purpose of this competition is to support many scientists, doctoral students, talented students, engineers, designers, women entrepreneurs working in our country. Just choose the most talented among them and guide and support them properly. Then they will be able to fully demonstrate their abilities and talents and make a worthy contribution to the development of society and the state. In February 2018, 250 talented women participated in the republican stage of the competition. The winners were determined in 11 directions; Winners in the categories "Best Invention", "Best Utility Model", "Best Industrial Design", "Best Software and Database", "Best Innovative Project", "Most Effective Innovative Project" were announced. The implementation of the projects submitted by them in the competition was provided by the state. The organization of such project competitions helps to organize the effective work of women in science and entrepreneurship in our country [12].

In our country, material and moral support is provided to women entrepreneurs and activists in order to support them in every possible way. In order to effectively regulate the activities of women entrepreneurs, commercial banks provide soft loans. In 2017, more than 120,000 women received loans totaling 2.7 trillion soums. In 2012, 491.7 billion soums were issued to women entrepreneurs by commercial banks in the country, [13] and as of May 2012, the amount of loans amounted to 129.5 billion soums [14]. We can see that in 2014, these figures amounted to 900 billion soums in Uzbekistan [15].

In 2016, 404,155 jobs were created for women in the country, and 1 trillion 255 billion soums were allocated for women entrepreneurs and businesswomen [16]. In Surkhandarya region, commercial banks are constantly providing funds to support women entrepreneurs. If we look at the data on loans provided by commercial banks to women entrepreneurs in Surkhandarya region in the second quarter of 2008-2009 from all sources of financing, in the first half of 2008 a total of 2 billion 146.8 million soums were allocated to women entrepreneurs. In the first half of 2009, the amount of loans received by women entrepreneurs amounted to 7 billion 154 million soums. The above figures also show that loans to women entrepreneurs in the province are increasing year by year, with an annual growth of more than 5 billion, as can be seen from the table below [17].

In order to ensure the implementation of decrees and resolutions of the President on the role and place of women in the state and society, in the family, practical programs have been developed in the region to ensure the implementation of specific tasks. As a result of the work done, commercial banks attracted a total of 17 billion 89 million soums in loans to 2,116 women in 2018 for the development of women's entrepreneurship, and by 2019 this figure reached 21 billion 320 million soums [18].

In particular, the regional branch of Microcreditbank in 2018 attracted microcredits to 674 women in the amount of 2 billion 209 million 900 thousand soums. These loans created 650 jobs. As of September 1, 2018, there were 1,053 women entrepreneurs in Surkhandarya region. In order to expand their activities, 99 billion 224 million soums were allocated, as well as foreign credit lines. More than \$ 26 billion was received from foreign credit lines. These loans were used to support the activities of women entrepreneurs.

The number of women starting their own businesses in Surkhandarya region is growing every year. As an example, a woman entrepreneur established the Durdon Textile enterprise in Uchqizil fortress of Termez district. The businesswoman bought 20 modern sewing machines with her own capital and a loan of 34 million soums from the bank. It should be noted that the businesswoman provided 18 young people with permanent jobs. Entrepreneurial enterprise is mainly engaged in the production of sportswear and women's clothing [20].

The regional council of the Liberal Democratic Party of Uzbekistan also plays an important role in supporting women entrepreneurs in the oasis. In 2018, the regional council held the regional stage of the republican contest "Business Woman 2018". There were presentations of exhibitions and projects dedicated to the development and support of entrepreneurship, farming, the creation of additional jobs and the further increase of women's participation in society. There was also an exhibition of agricultural, food, confectionery, clothing, goldsmithing, handicrafts produced under the leadership of women entrepreneurs. If we look at the activities of women entrepreneurs and artisans in the region, the majority of women are successful in these areas.

Craftswoman Toshbaeva Iqlimkhan has made a great contribution to the development of national traditions of Surkhandarya region. Iqlimkhan Toshbaeva is one of the well-known craftsmen and entrepreneurs not only in the Surkhandarya oasis, but also in the Republic. Iqlimkhan Toshbaeva has successfully participated in regional, district and regional competitions "Tashabbus" since 2000 with

her colorful dresses and won prizes. In 2002-2003, he participated in the UNESCO Festival "Boysun Spring" and was awarded a diploma of the 1st degree at the exhibition of national costumes. At the same time, the entrepreneur is creating practical jewelry samples typical of the oasis.

Our artists have worn national costumes created by artisans and have been praised in Japan, South Korea, Turkey, Malaysia, Germany, Belgium, India, Spain and China. In addition, the craftsman has been creating national costumes for dozens of folk groups, artists and dancers.

Kholmiraeva Feruzakhon is one of the most enterprising women in Surkhandarya region, who has made a worthy contribution to the development of the region and started her first business in the region. In 1997, he was the first in the region to start his own independent production due to the study of the needs and requirements of the population in the field of outdoor advertising, printing and design. It has produced 777 types of invitations and business cards, more than 2,000 types of paper products and all types of outdoor advertising. 21 people were provided with permanent jobs. He founded a company known as Office Art Design. In 2003, the company earned 82.3 million soums, while in 2007 this figure exceeded 376.5 million soums. The level of profitability of the enterprise is growing from year to year. Following the constant news, researching, studying the needs of the population, acting in accordance with the needs of customers served as the main criteria of the enterprise. At the same time, he went to foreign countries to study their work experience. He visited enterprises in Japan, USA, China, India, Germany and other countries. He studied their work experiences in depth. In 2003-2007, she won the nomination "Best Female Entrepreneur" in the region, in 2003 - the badge "Badge of Uzbekistan", in 2005 - the first place in the competition "Mahalla jonkuyari" of the Republican Fund "Mahalla", was awarded a badge. He is currently a member of the 19th constituency of the Termez City Council of People's Deputies. As chairman of the Zarautsoy Community Center in Surkhandarya region, he made a significant contribution to the development of the movement of non-governmental organizations in the region. It provides regular employment to unorganized youth.

Conclusion

There is positive experience in enhancing the role of women in the development of small business and private entrepreneurship and its widespread application in practice, but it is necessary to strengthen the scope of tasks to further improve women's employment and, most importantly, expand government support. Ensuring women's employment is reflected in the "Five Initiatives" put forward by the President. Based on the above considerations, we make the following recommendations for the wider involvement of women in small business and private entrepreneurship:

- protection of social and economic protection of women on the basis of modern legal acts;
- In order to increase women's literacy in the field of entrepreneurship, to improve the level of qualification, to organize various courses (preferential) in secondary special vocational schools and expand the activities of vocational training centers;
- Increasing the responsibility of deputy governors for neighborhood and family affairs on the "women's book" and the formation of an effective public system on this system;
- Allocation of subsidies for education for women graduating from non-governmental vocational training courses through the "Social Contract";
- Increasing the employment of women with secondary special education by reducing the number of specialties and positions that require higher education in the classification of professions and positions;
- It is necessary to accelerate the development of family business, home-based work, handicrafts, horticulture in the regions.

In conclusion, we can say that the measures taken in our region to fully support the activities of women entrepreneurs and businesswomen are bearing fruit. Thanks to these reforms and measures, businesswomen and entrepreneurs of our country have made a worthy contribution to the development of each sector, which is an important basis for further development of the economy and high results.

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