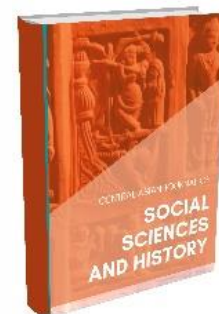




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## Comments on the Works Being Done to Direct Women to Entrepreneurship

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### Abstract:

The article describes the conditions created for women in entrepreneurship, running business, projects of the Association "Entrepreneurial Women", the public foundation "Eastern woman", international NGOs aimed at directing women to entrepreneurship.

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The ongoing socio-economic reforms in our country, aimed at further liberalization and modernization of the economy, serve to create new jobs in employment. In particular, passing the law of the Republic of Uzbekistan "On protection of private property and guarantees of property holders' rights", "On licensing procedures in the field of entrepreneurial activity", "On family business", "On guarantees of freedom of entrepreneurial activity" (in new edition), "On measures to further strengthen guarantees of women's labor rights and support their entrepreneurship"[1] and more than fifteen other normative documents gives favorable opportunity to the able-bodied part of the population, including, women for doing business and strengthens their position in the economy.

A unique model of state financial support has created our country for the involvement and support of women in entrepreneurship. In particular, from November 15, 2020, new procedures for state support for the training of young people and women in professional and entrepreneurial skills were introduced:

- State compensation in the amount of 1 million soums for each graduate who completed the training courses organized by the Agency for Entrepreneurship Development and the High School of Business and Entrepreneurship,
- The provision of microcredit to certified individuals who had completed successfully these courses to start their own businesses was another important step in supporting women's entrepreneurship.

Microcreditbank now offers up to 33 million soums in microcredits to individuals with entrepreneurial initiatives, including youth and women, who have earned a special certificate from non-governmental educational institutions, to start their own business without collateral;

On the basis of third-party guarantees, insurance policies, collateral for property acquired on credit, and guarantees from the Entrepreneurship Support Fund, microcredits of up to 225 million soums will be offered to micro and small business founders. The Central Bank's base rate is used to fund these microloans, which have a grace period of up to 3 years to 6 months [2].

Today, the Association of Businesswomen of Uzbekistan "Entrepreneurial Women" has a special place in the practical work carried out in our country to increase the socio-economic activity of women, their involvement and development in entrepreneurship, expanding their rights and opportunities.

The activities of the Association of "Entrepreneurial Women" are aimed at creating favorable conditions for the active participation of women in market relations, supporting their entrepreneurial initiatives, protecting their rights and interests in the business.

The Association of "Entrepreneurial Women" has branches in 14 regions of the country. The organization now boasts over 14,000 female entrepreneurs [3].

Over the past years, more than 200,000 new jobs have been created on the basis of projects implemented by members of the Association of "Entrepreneurial Women". According to the social order of the Public Fund under the Oliy Majlis, the project named "Wide involvement of graduates of secondary special and higher educational institutions, women, and people living in 10 districts of economic and social development below the national level in family business and various spheres of private entrepreneurship, their employment, as well as supporting the mastery of modern information technologies" was implemented, retraining 128 unemployed women in each district and teaching in the basics of business. A total of 1,024 unemployed women were involved in the process, and about 1,000 were employed.

The association is implementing a number of projects internationally. In particular, in cooperation with the Organization for Security and Cooperation in Europe, a special training program on business basics for young women entrepreneurs was held under the project "Improving Women's Business Education and Development of Young Women Entrepreneurship in Uzbekistan". Based on the program, participants visited the Netherlands and shared their experiences with their colleagues.

In cooperation with the Islamic Development Bank, 15 women received small grants from the Islamic Development Bank under the project "Employment of women, support of socially oriented innovative business projects."

With the support of the World Bank, the project "Development of the fruit and vegetable sector in Uzbekistan" is closely assisting women working in farms, and horticulture [4].

The annual holding of the traditional ANOR competition by the Association of Business Women of Uzbekistan "Entrepreneurial Women" in cooperation with the Association of Banks of Uzbekistan also serves to ensure the implementation of the above priorities.

This year, the Association of Business Women of Uzbekistan "Entrepreneurial Women" with the support of the Ministry of Innovation Development of the Republic of Uzbekistan will implement the innovative project "Creation of a system of women's entrepreneurship in Uzbekistan in accordance with the International Global Index" will allow us to determine the business ecosystem in our country and the prospects for the potential of women entrepreneurs in it, the ranking of about 100 countries around the world.

The "Eastern Woman" International Women's Community Foundation is also implementing a number of projects to support women's entrepreneurship. In particular, the Public Fund funded the project "The organization of seminars with USAID experts on "Development of e-commerce for women entrepreneurs in Tashkent region, improving the legislation of Uzbekistan and actual areas of international regional cooperation in the field of ICT" under the USAID project "Development of Entrepreneurship and Business Environment".

Within the framework of the Fund's state program "Year of Development of Science, Education, and Digital Economy", the project "Women and the Digital Economy" will be implemented in 7 cities and 15 districts of Tashkent region, according to which it is planned to cover 880 women and youth entrepreneurs [5 ].

Based on the grant, financing of projects, aimed at supporting and developing women's entrepreneurship, of regional subdivisions of the Association of "Entrepreneurial Women" in Khorezm, Kashkadarya, Namangan and Fergana regions, NGO "Spring of Love" (Khorezm), "Women and Joy", Center for Social Protection of Women and Youth (Surkhandarya) to support and develop women's entrepreneurship shows that non-governmental non-profit organizations are actively involved in providing employment for women as an important social partner of the state.

Today, foreign projects are also involved in supporting women's entrepreneurship. In particular, in cooperation with the South Korean NGO "Good Neighbors International" and the Korean International Cooperation Agency (KOICA), vocational training 400 women in services and entrepreneurship was conducted, and important assistance was provided in obtaining credits, subsidies within the framework of a project worth \$ 1.2 million in the Mustaqillik mahalla of Mirzachul district.

It is also planned to implement a project "Expansion of economic opportunities for rural women in Uzbekistan" in Fergana and Jizzakh regions in the amount of 2 million 728 thousand US dollars in cooperation with the World Bank Group [7].

In conclusion, the following comments can be made on the work being done in our country to support women's entrepreneurship.

- It is necessary to further expand the scope of projects implemented by NGOs from a regional perspective;
- Funding of projects aimed at ensuring permanent jobs rather than seasonal employment of women in rural areas;
- It is required to further improve the systemic work "mahalla-district-region-republic" to support women's entrepreneurship.

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