

**Women's entrepreneurship in the economy.**

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**Abstract:** In this article, measures to encourage women in our country to engage in entrepreneurship and to provide them with practical help, i.e., support, are widely covered. In addition, the benefits and subsidies provided by our state for women entrepreneurs in order to maintain stability in business and start and develop their entrepreneurship will be discussed.

**Key words:** entrepreneurship, business, small business, social sphere, individual, private entrepreneurship.

It is known that increasing the socio-political activity of women, supporting them in every way, and developing women's entrepreneurship has been raised to the level of state policy in our country. Today, providing women with work and creating decent living conditions for them is one of the important directions of the social sphere. That is why President Shavkat Mirziyoyev attaches great importance to the development of women's entrepreneurship and their social activity. What is entrepreneurship? Entrepreneurship is derived from the English word meaning employment. A person engaged in this activity is called an entrepreneur. Entrepreneurship has become a phrase that is often used by citizens of today's developed Uzbekistan. There are many opportunities open to people who want to do business in our republic. People who want to become entrepreneurs are effectively using these opportunities. Currently, the number of women entrepreneurs is growing year by year due to the special attention paid to the development of women's entrepreneurship in our country. In Uzbekistan today, women make up more than 17 million of the country's population, and the share of women in entrepreneurship is 37 percent of the total number of small business representatives. One of the priority tasks facing this direction is to increase the share of women among business entities to 40 percent. In order to form and improve one's own knowledge and skills in entrepreneurship, short training courses in entrepreneurship are being formed. In addition, various practical assistance is provided to ensure employment of women and girls included in the list of "Women's register" and attract them to entrepreneurship. It should be mentioned that the neighborhood created opportunities for women to do business without leaving home. For example, you can build a greenhouse in the yard of your house and earn money through it. The neighborhood can provide the equipment necessary for entrepreneurship for families with limited financial means. If a family or a woman in the neighborhood is given an incubator, a machine for hatching chicks, a woman can definitely start her own business and earn an income through it. In addition, according to

the Government's decision "On effective implementation of vocational and entrepreneurship training programs for young people and women and measures to allocate microcredits for their entrepreneurial activities", individuals with entrepreneurial initiative, including young people and the regulation on the procedure for allocating microcredits to women was approved. According to the regulations, individuals with entrepreneurial initiatives, including young people and women, as well as persons who have established micro-firms and small enterprises (borrowers) can apply for a loan to Mikrokreditbank joint-stock-commercial bank or joint-stock-commercial bank peoples applies to the bank with an electronic application. In addition, there are preferential loans allocated for "Attracting women to entrepreneurship and supporting them". Preferential loans at an annual rate of 14 percent for a period of up to 3 years with a grace period of 3 to 6 months:

Preferential loans from 3 to 6 months at an annual rate of 14 percent - to women who are doing business as a natural person in the amount of up to 33 million soums (without collateral);

Women-led business entities: up to 225 million soums will be allocated (provided the types of collateral provided by the legislation).

Loans are allocated fully digitized through a single electronic online platform (oilakredit.uz). It should be noted that today the following training courses are being conducted in order to develop business and entrepreneurship skills among women:

Training courses based on programs approved by the Agency for Entrepreneurship Development and the Higher School of Business and Entrepreneurship;

Special training programs of vocational training courses of " Thank you for your work " monocenters, vocational training centers, neighborhood vocational training centers and Women's Entrepreneurship Centers or non-state educational institutions. 304 thousand 891 women who are eager to learn professions and entrepreneurship in order to start their work and entrepreneurship were trained in the professions demanded by the labor market in "Ishga Merhamat" monocenters and vocational schools. Over the past 2.5 years, 473 thousand 659 women have been placed in permanent jobs. More than 230 thousand women were involved in public works. Today, 14 thousand 693 women and girls have joined the " Craftsman " association, and 21 thousand 879 apprentices have been assigned to them. The number of women entrepreneurs is increasing year by year. The program "Every family is an entrepreneur" was developed to ensure the employment of women and girls and support entrepreneurship. Over the past 2.5 years, 9.7 trillion soums of loans have been allocated to 496,000 women for the development of family business at the expense of commercial banks and the State Fund for Women's Support. More than 108,000 women were given subsidies for equipment. In particular, for this purpose, in 2022, more than 39,900 women received a subsidy of 164 billion soums, and

in 5 months of 2023, 66.1 billion soums were allocated to 16,165 women. As a result of efforts in this regard, the share of women entrepreneurs in Uzbekistan is 37 percent.

Summary. To sum up, the changes and development processes taking place in the current period are expanding, and the role of women in small business and private entrepreneurship is also increasing. A few years ago, there were various restrictions on women, but now there are unlimited opportunities. In particular, the issues of equality between women and men and non-discrimination of women are defined in the Constitution of the Republic of Uzbekistan. For example, Article 37 of the Constitution of the Republic of Uzbekistan and Article 6 of the Labor Code prohibit discrimination against women in labor matters. It is a fact that women actively participate in measures for the development and renewal of the national economy, especially in the development of small business and private entrepreneurship. They are also engaged in their own business activities, creating many vacancies, keeping themselves busy and benefiting the state.

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