

Women's Entrepreneurship (On the Example of Foreign Countries and Uzbekistan)

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Abstract

The article analyzes the growth and role of women's entrepreneurship on the example of foreign countries and Uzbekistan. The attitude of the state to women's entrepreneurship in a democratic society is revealed. Particular attention is paid to the Global Women's Entrepreneurship Index.

Keywords: Woman, activity, entrepreneurship, reform, global index, business.

As you know, the special role of women is also recognized in the well-known United Nations declaration on sustainable development. The goals indicated in it are now acquiring exceptional significance throughout the progressive world. Most leading companies today officially announce their "gender equality course", while creating special programs to support women and developing corporate culture with this factor in mind [1].

Most "women's" businesses in Europe today operate in the service sector, most often in the beauty and health industry (approximately 65% of companies in this sector are run by women). The Netherlands, Denmark and France are considered to be the friendliest to business women, however, programs to support and stimulate women's business activity work throughout Europe. One of the most famous is the WEgate platform, which aggregates all the resources that women may need to start their own business, from useful information to access to funding from the European Union. The European Central Bank, WES Network, and the European Parliament have initiatives to support women. Under the auspices of the latter, a separate association of business angels, Femmes Business Angels, was created, which included about 100 female venture investors. Another similar network, Rising Tide Europe, brings together about 90 female investors from more than 25 countries, who annually invest in 6-10 startups.

The Middle East is one of the most difficult regions for the development of women's entrepreneurship. Despite the decline in recent years in the issue of higher education between men and women, in the field of business inequality still persists. Only 12% of women in the Middle East run their own business, and only 31% of companies, in principle, focus on them as their customers. Most women's companies develop in industries where growth does not require serious investments (beauty, health) [2].

In the Middle East, doing business is an attempt to create a job for oneself, since it is in this region that unemployment among the fair sex is especially high. On average, women have fewer financial opportunities to start their own business than men. Entrepreneurs also lack information, training and educational programs, and work experience. The situation is aggravated by weak infrastructure and difficulties in accessing finance. Many women in the East don't even have their own bank accounts and credit cards. Banks refuse to invest in their startups, citing lack of experience and lack of financial guarantees. The most favorable countries for the development of women's entrepreneurship in the East are Tunisia, Egypt, Jordan and Morocco. But even here, during the

economic crisis of 2009, the number of active entrepreneurs decreased and still cannot reach its peak values.

In Africa, women's entrepreneurship is growing at a rapid pace. In the countries of the so-called "Black Africa" (states located south of the Sahara desert), women head about a third of all companies, and in Senegal the share of women entrepreneurs reaches 37%. Senegal, Côte d'Ivoire, Uganda, Nigeria and Ghana are considered the most prosperous regions for them. However, despite their enormous contribution to the economies of several African countries, women in the region are still limited in access to financial resources, business infrastructure and quality education [3].

An important role in promoting the women's agenda in Africa is played by international organizations such as the International Association "La Francophonie", as well as local initiatives. The latter are primarily focused on financial, informational and educational assistance [4]. Founded in 2012, the FAFCI (Fund for the Women of Côte d'Ivoire) distributes micro-credits, the focus of the support program launched by the French mobile operator Orange is to increase the digital literacy of women. The program helps entrepreneurs in 19 African countries not only study, but also get useful contacts in specialized NGOs (Non-Profit Credit Organization) and financial institutions.

An increasing number of countries, not only the generally recognized leaders of economic development (such as France, Sweden and the Netherlands), are actively promoting women. Albania is one of the countries where significant progress has been made in recent years in stimulating women's entrepreneurship. The guarantee of positive changes is the complex work of all institutions. Gender bias in Albania is very strong, however, thanks to changes in the current legislation, banking reforms and the availability of various forms of financing, including venture capital investments, the number of women entrepreneurs has increased markedly. And the Albanian "success story" can be replicated in other developing countries with well-established gender stereotypes, including Russia [5-6].

In the context of the modern radical reform of social relations taking place in Uzbekistan, the role of women in society is also changing radically, and her social functions are defined differently. A woman is actively involved in various types of life activities, determined by the needs of a market economy, including the entrepreneurial system. The gender aspect of modern market economic relations is of particular importance due to the fact that women not only continue to be one of the decisive factors of social production in general, but also because it is the development of women's entrepreneurship that today creates opportunities for increasing the innovative potential of the modern economy [7-9].

The development of women's entrepreneurship is one of the global trends of recent years. As practice shows, women can express themselves especially brightly in socially oriented areas, so it is extremely important for us to share experience and success stories with other countries and inspire our entrepreneurs to new achievements.

According to statistics, the number of compatriots involved in business is growing every year. To this end, a lot is being done in the country, thanks to which support for women's entrepreneurial initiative has grown from a trend into systematic work at the state level. The Decree of the President "On measures to further strengthen guarantees of labor rights and support for women's entrepreneurship" dated March 7, 2019 formalized the development of women's economic initiatives in the interaction between the state and non-profit sectors.

As a mechanism for ensuring the guarantees of women's rights and their effective activities in the field of entrepreneurship, organizing work on retraining women who have been caring for a child for a long time, professions that are in demand on the labor market, women's entrepreneurship centers with the status of a non-governmental non-profit organization began to operate in the regions.

Solving the tasks set to promote women's entrepreneurship, the centers formation of skills of organization and conduct of business; provision of advisory assistance in the selection and use of taxation regimes; in necessary cases - assistance in the allocation of empty buildings in mahallas [10].

It should be noted that the role of women in entrepreneurship is increasing every year. Women show their activity in this area and are in no way inferior to male businessmen. They make up about 50% of the total number of people employed in the economy. An undoubted advantage is that the areas that attract women entrepreneurs are more social and aimed primarily at improving the quality of life of people. That is why it is in the interests of the country to optimize the development of women's business, to increase the field for the implementation of private initiatives. At the state level, active work is underway to create a comprehensive and effective system for supporting women's projects [11].

The Tadbirkor Ayol (Woman Entrepreneur) Association of Business Women of Uzbekistan conducted a nationwide representative sociological survey covering all regions to analyze the business environment of women's entrepreneurship based on the sub-indices of the Global Women's Entrepreneurship Index.

The main idea of the index is to compare the countries participating in the study according to 3 key indicators:

- state of the business environment (Entrepreneurial Environment);
- entrepreneurial ecosystem (Entrepreneurial Eco-System);
- aspirations of entrepreneurs (Entrepreneurial Aspirations).

Uzbekistan is not covered by this rating, as there is not enough statistical data for Uzbekistan in the databases of organizations such as the Global Entrepreneurship Monitor, the International Labor Organization, the World Economic Forum, the World Bank, UNESCO and the United Nations Development Program to calculate it.

The main parameters of the business environment for the development of women's entrepreneurship and small business in Uzbekistan were determined, the impact of the existing business environment on women owning and managing their own enterprises was assessed.

Particular attention was paid to the gender aspects of entrepreneurship development; barriers and opportunities for the development of women's entrepreneurship (in particular, youth), as well as differences in the opportunities of women entrepreneurs living in large and small cities, towns and villages.

In order to promote the entrepreneurial and handicraft activities of women, including family entrepreneurship, Women's Entrepreneurship Centers are being created in the form of business incubators with the status of a non-governmental non-profit organization. In order to strengthen guarantees for the protection of women's labor rights, further support their entrepreneurial initiatives, stimulate labor activity and increase the level of access to justice, from May 1, 2019,

their economic opportunities were expanded by lifting the ban on the use of women's labor in certain industries or professions [12-16].

Women's entrepreneurship in itself is an important factor in the evolution of the domestic economy, contributing to its stabilization and dynamic growth. At the same time, women's business performs, to a large extent, significant socially significant functions. Thus, it is the development of women's business that contributes more to overcoming the phenomenon of poverty, creates conditions for the dominance of a "healthy lifestyle", and is aimed at improving the quality of human life.

At the same time, the entrepreneurial self-identification of women is based on the fact that it is determined by the following factors:

- 1) awareness of the full self-realization of personal abilities and talents, regardless of their sexual status;
- 2) confidence that entrepreneurship gives a woman a basis for self-assertion in society, achievement, along with men, of great heights in politics and economics;
- 3) conviction in possessing a high degree of independence, responsibility, tension, risk in the implementation of the managerial role that business represents to her as a form of life activity;
- 4) the desire to subordinate the results of success in business to the realization of family and household values.

Women's entrepreneurship, in contrast to "male" entrepreneurship, in accordance with its conceptual model that we are developing, also performs to a large extent significant socially significant functions.

Firstly, it is the development of women's business that contributes to overcoming the phenomenon of poverty and raising the level of family well-being.

Secondly, women's business, due to the forms of everyday behavior and recreation implicitly inherent in women, is less susceptible to various negative forms of "burning life".

Thirdly, the spheres of business activity of most women are directly related to improving the quality of life, creating comfortable conditions for work and leisure.

Fourthly, female entrepreneurship has undeniable advantages due to the fact that "female" management technologies are more adapted to the current conditions of instability and uncertainty that are typical for Uzbekistan.

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