

The Role and Analysis of Female Entrepreneurs in Improving the Standard of Living of the Population in Uzbekistan

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Abstract: In our country, work is being carried out on a large scale to improve the standard of living of the population. In this, the place of entrepreneurship should be emphasized. Today, the share of entrepreneurship in improving the standard of living is increasing day by day. The article discusses some of the related issues and makes suggestions and recommendations.

Keywords: standard of living of the population, entrepreneurial activity, women entrepreneurs.

Introduction

Along with the formation of an innovative economy in our country, the standard of living of the population is also improving. In this, the place and role of entrepreneurship is becoming more and more significant. Entrepreneurship is widely recognized as one of the main factors of economic and social development and is becoming an embodied, visible and rapidly developing and dynamic area of society's socio-economic relations. The experience of developed countries shows that entrepreneurship plays an important role in improving the standard of living of the population. Because it is through entrepreneurial activities that new jobs are created and the employment rate of the population increases. For example, in developed countries such as the USA, China, Germany and Japan, entrepreneurship has become the main reason and factor for achieving high economic performance. There are over 31 million entrepreneurs in the US alone. That's 9.29 percent of the total population, which is 18.86 percent of the entire U.S. workforce. And China's business environment ranked fourth among the 51 countries with the highest entrepreneurship index in 2019, but was negatively affected by the pandemic and is still recovering, now it ranks 10th among the 49 countries in 2023[1]. Entrepreneurship in Uzbekistan The development of the field directly affects the increase in the standard of living of the population. They contribute to the country's economic development by increasing investment and competition and are important in increasing its level. By creating new businesses and jobs, entrepreneurship improves the standard of living of many people as well as society. Entrepreneurs create material opportunities, i.e. wealth, not only for their own benefit, but also for their subordinates and the communities they serve. This wealth translates into personal income for people, which in turn allows for an increase in the standard of living. Investments and the human factor constantly increase the production potential of the economy. The growth of the economy increases the economic well-being of the society and also affects the improvement of the social level. Therefore, comprehensive and deep research of this field, implementation of the results of scientific research and best practice in this field, imparting knowledge about entrepreneurship to broad segments of the population is considered an urgent issue.

Literature Review

In the process of analyzing this article, the laws of the Republic of Uzbekistan on entrepreneurship and raising the standard of living of the population, the decree of the President of the Republic of Uzbekistan, the scientific views of economists in the socio-economic fields were studied, and the economic indicators of raising the standard of living of the population through entrepreneurship were analyzed.

Many scientific studies are being conducted in the world to improve the standard of living of the population through the development of entrepreneurship. In particular, the concept of entrepreneurship, its socio-economic significance, the scientific, theoretical bases and methods of researching the impact on living standards A. Smith, Y. Schumpeter, R. Brooksbank, V. Huebner, A. Hosking, G. Jones, K.R. It was widely covered in the researches of foreign scientists such as McConnell, G.S. Becker, A. Yu. Osipov, O. Zamkov, V. A. Korolev. According to the famous economist Y. Schumpeter, "To be an entrepreneur is not to do what others are doing, and when doing it, not to do it in the same way as others." American scientist Prof. Robert Hizrich describes entrepreneurship as follows: "Entrepreneurship is the process of creating something new that has value." An entrepreneur is a person who spends all his time and energy to create this thing, takes financial, spiritual, social responsibility, and receives a great reward as a result of his work "[2].

General, regional and network development of entrepreneurship in our country problems, issues of economic development, increasing employment of the population and thereby improving the standard of living A. Olmasov, S. Ghulamov, B. Khodiev, M. Kasimova, A. Samadov, N. Tokhliev, B.K. Goyipnazarov, Sh.R. Kholmo'minov, G. Q. Abdurakhmonova and other scientists researched. In particular, A. Olmasov and N. In "Market economy: a short dictionary" authored by Tokhlievlar, an entrepreneur is defined by such qualities as an entrepreneur, an ambitious person, and the owner of an enterprise [3]. C. Ghulomov has a broader meaning than entrepreneurship. Emphasizes that entrepreneurial activity as a form of business activity is carried out in the full circle of the economy.

Research Methodology. In the process of scientific research, several economists took the scientific researches that have been conducted, the scientific and economic-mathematical and statistical data collected on the basis of statistical data was analyzed and its effect on the standard of living of the population was studied in the development of industrialization. Also, it is recommended to study the problem in depth in the direction of comparative analysis and analytical analysis. There are several directions leading to the solution of the problem.

Results

In recent years, the development of entrepreneurship is reflected in the economy of our country, as well as in the increase in the standard of living of the population. Therefore, in our country, much attention is paid to the development of entrepreneurship based on the experience of developed countries. At this point, it should be said that in January, the President's decision on "Measures to further simplify the processes of reporting and statistical data submission by business entities to state bodies" was adopted. In it, it is stated that from 2024, 8 types of reports and statistical data, which are required from entrepreneurs, are duplicated and can be obtained by state bodies from other bodies, will be abolished. This decision also opens the door to wider opportunities for the development of entrepreneurship.

The number of small enterprises and micro-enterprises operating by region as of April 1, 2024, in thousand units[4]

Ўзбекистон Республикаси	401,3
Тошкент ш.	87,6
Тошкент	37,2
Самарқанд	36,4
Фарғона	32,6
Бухоро	26,5
Қашқадарё	25,9
Андижон	23,8
Хоразм	22,8
Наманган	22,4
Қорақалпоғистон Респ.	21,3
Сурхондарё	19,7
Навоий	18,7
Жizzах	15,8
Сирдарё	10,6

86,408 new business entities were established in Uzbekistan last year[5].

The number of newly established business entities in the last five years

Table 1

The number of newly established business entities in the last five years				
2019	2020	2021	2022	2023
93091	93425	99168	90565	86408

In the last six years, a total of 3,087 legal documents, including 153 laws, were adopted in the field of business development and rights protection. At this point, the decision of the President of the Republic of Uzbekistan Shavkat Mirziyoyev "On measures to further strengthen the guarantees of women's labor rights and support entrepreneurship" should be highlighted. In Uzbekistan today, women make up more than 17 million of the country's population, and the share of women in entrepreneurship is equal to 25 percent of the total number of small business representatives. Uzbekistan offers a wide range of incentives to support women's entrepreneurship, which are listed below:

Vocational training for women. From June 1, 2022, a new procedure for vocational training of women in state and non-state educational institutions was introduced on the basis of a state order;

Supporting businesses that provide employment for women in need. In rural areas, small business entities of this category will pay property tax and land tax at a reduced rate of 50% until 2025, and social tax at a rate of 1%;

Allocating preferential loans to women entrepreneurs. Loans of up to 300 million soums for women starting their careers for 6 to 12 months, up to 1 billion soums for those who have worked for up to 2 years, and up to 3 billion soums for those who have worked for more than 2 years are allocated.

Women's entrepreneurship is one of the important conditions of economic growth today. Active participation of women directly contributes to economic growth and prosperity. Most of the social projects and businesses are carried out by women. Over the last 5 years, the number of businesswomen in Uzbekistan has doubled, and the number of women entrepreneurs who have started their own business has exceeded 205 thousand [6].

Table 2

Economic sectors of women entrepreneurs in 2022 activity on		
in the field of trade	in the service sector	in industry
14147	10057	5543

As of January 1, 2022, the number of small enterprises and micro-enterprises managed by female leaders in the Republic of Uzbekistan was 36,472.

The number of small businesses and micro-enterprises managed by women increased by 177 compared to the same period last year[7].

Table 3

Regions with the largest number of women-led small and micro-enterprises	
Tashkent city	9764
Tashkent region	4760
Navoi region	3866
Samarkand region	2475

In recent years, Uzbekistan has achieved significant results in terms of creating opportunities for women. The announcement by the state of measures aimed at expanding the rights and opportunities of women, including the establishment of the Women's Support Fund in 2021, the expansion of access to services for women in the fields of health and science and education, were important steps in ensuring gender equality and inclusive economic growth. In 2023 alone, more than 13 trillion soums of loans were allocated to more than 279,000 business projects, and about 300 billion soums of subsidies were allocated to nearly 57,000 women. Also, about 200,000 women were trained in professions and entrepreneurship. Most importantly, more than 400,000 women were provided with jobs. Also, in 2022, the US Agency for International Development announced a training program for congratulation intended for 600 women in rural areas of Uzbekistan. The initiative is part of the US\$3.4 million Women's Economic Empowerment Program, which aims to support rural women in Uzbekistan by helping them participate in the labor market as entrepreneurs and skilled workers, USAID's Rural Women in Uzbekistan the intended training program is being implemented by Forta Business Education, a private company that is led by a female leader and specializes in providing solutions in the field of preparation throughout Uzbekistan. Participants will study business practices, strategic management, and e-commerce. USAID assists program graduates in starting their own businesses, finding skilled work and internships. Since April 2021, with the support of USAID, more than a thousand women have studied accounting, financial literacy, entrepreneurship, social network marketing (SMM), graphic design, and other such areas. As a result, more than a hundred women were able to open their own business or find a qualified job. The rest of the participants receive help from coaches in developing their business plans and looking for a job.

In our country, increasing social and political activity of women, supporting them in every way, developing women's entrepreneurship has been raised to the level of state policy. For example, it is no exaggeration to say that Gulniso Amrieva, who heads the family enterprise "TEMURBEK BUNYODBEK SHIRINLIKHLARI" in Bukhara region, has managed to find his place not only in the neighborhood and district, but also in the region in a short period of time. Currently, the family enterprise "TEMURBEK BUNYODBEK SHIRINLIKHLARI" manufactures more than 10 types of sweets and cakes, the family enterprise produces products worth 2 million soums per

day on average, and in the future, it wants to expand its family business and create new jobs by increasing the volume of production. Also, the entrepreneur Sahiba Fozilova, who lives in the "Buyuk ipak yoli" neighborhood of Sherabad district, took advantage of the opportunity given to women, got a preferential loan of 50 million soums from the bank and started a workshop for the production of confectionery products. Currently, 18 women work here.

Conclusion

To sum up, the reforms implemented in solidarity are giving their results despite the existing obstacles. The development of women's entrepreneurship makes a significant contribution to the creation of new jobs, raising the incomes and living standards of citizens. In addition to the consistent implementation of the reforms determined for the success and high efficiency of these processes, observing the experience of countries with developed economies and living standards of the population and implementing them in the economy of our country; In order to develop women's entrepreneurship, it is necessary to study proposals such as introducing educational and training practices in countries that have achieved high results in this field, as well as opening women's entrepreneurship schools in remote areas of the country and providing the population with the necessary knowledge and skills in this regard.

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