

SCIENCE
PROBLEMS.UZ

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Actual problems of social and humanitarian sciences
Актуальные проблемы социальных и гуманитарных наук

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2024

SCIENCEPROBLEMS.UZ

**ИЖТИМОЙ-ГУМАНИТАР ФАНЛАРНИНГ
ДОЛЗАРБ МУАММОЛАРИ**

№ 11 (4) - 2024

**АКТУАЛЬНЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО-
ГУМАНИТАРНЫХ НАУК**

ACTUAL PROBLEMS OF HUMANITIES AND SOCIAL SCIENCES

ТОШКЕНТ-2024

БОШ МУҲАРРИР:

Исанова Феруза Тулқиновна

ТАҲРИР ҲАЙЪАТИ:

07.00.00-ТАРИХ ФАНЛАРИ:

Юлдашев Анвар Эргашевич – тарих фанлари доктори, сиёсий фанлар номзоди, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Мавланов Уктам Махмасабирович – тарих фанлари доктори, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Хазраткулов Абдор – тарих фанлари доктори, доцент, Ўзбекистон давлат жаҳон тиллари университети.

Турсунов Равшан Нормуратович – тарих фанлари доктори, Ўзбекистон Миллий Университети;

Холикулов Ахмаджон Боймаҳамматович – тарих фанлари доктори, Ўзбекистон Миллий Университети;

Габриэльян Софья Ивановна – тарих фанлари доктори, доцент, Ўзбекистон Миллий Университети.

Саидов Сарвар Атабулло ўғли – катта илмий ходим, Имом Термизий халқаро илмий-тадқиқот маркази, илмий тадқиқотлар бўлими.

08.00.00-ИҚТИСОДИЁТ ФАНЛАРИ:

Карлибаева Рая Хожабаевна – иқтисодиёт фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Насирходжаева Дилафруз Сабитхановна – иқтисодиёт фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Остонокулов Азамат Абдукаримович – иқтисодиёт фанлари доктори, профессор, Тошкент молия институти;

Арабов Нурали Уралович – иқтисодиёт фанлари доктори, профессор, Самарқанд давлат университети;

Худойқулов Садирдин Каримович – иқтисодиёт фанлари доктори, доцент, Тошкент давлат иқтисодиёт университети;

Азизов Шерзод Ўктамович – иқтисодиёт фанлари доктори, доцент, Ўзбекистон Республикаси Божхона институти;

Хожаев Азизхон Саидалоҳонович – иқтисодиёт фанлари доктори, доцент, Фарғона политехника институти

Холов Актам Хатамович – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Шадиева Дилдора Хамидовна – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент в.б, Тошкент молия институти;

Шакарров Қулмат Аширович – иқтисодиёт фанлари номзоди, доцент, Тошкент ахборот технологиялари университети

09.00.00-ФАЛСАФА ФАНЛАРИ:

Ҳакимов Назар Ҳакимович – фалсафа фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Яхшиликков Жўрабой – фалсафа фанлари доктори, профессор, Самарқанд давлат университети;

Ғайбуллаев Отабек Мухаммадиевич – фалсафа фанлари доктори, профессор, Самарқанд давлат чет тиллар институти;

Саидова Камола Усканбаевна – фалсафа фанлари доктори, “Tashkent International University of Education” халқаро университети;

Ҳошимхонов Мўмин – фалсафа фанлари доктори, доцент, Жиззах педагогика институти;

Ўроқова Ойсулов Жамолиддиновна – фалсафа фанлари доктори, доцент, Андижон давлат тиббиёт институти, Ижтимоий-гуманитар фанлар кафедраси мудири;

Носирходжаева Гулнора Абдукаххаровна – фалсафа фанлари номзоди, доцент, Тошкент давлат юридик университети;

Турдиев Бехруз Собирович – фалсафа фанлари бўйича фалсафа доктори (PhD), доцент, Бухоро давлат университети.

10.00.00-ФИЛОЛОГИЯ ФАНЛАРИ:

Ахмедов Ойбек Сапорбаевич – филология фанлари доктори, профессор, Ўзбекистон давлат жаҳон тиллари университети;

Кўчимов Шухрат Норқизиллович – филология фанлари доктори, доцент, Тошкент давлат юридик университети;

Ҳасанов Шавкат Аҳадович – филология фанлари доктори, профессор, Самарқанд давлат университети;

Бахронова Дилрабо Келдиёровна – филология фанлари доктори, профессор, Ўзбекистон давлат жаҳон тиллари университети;

Мирсанов Ғайбулло Қулмуродович – филология фанлари доктори, профессор, Самарқанд давлат чет тиллар институти;

Салахутдинова Мушарраф Исамутдиновна – филология фанлари номзоди, доцент, Самарқанд давлат университети;

Кучкаров Раҳман Урманович – филология фанлари номзоди, доцент в/б, Тошкент давлат юридик университети;

Юнусов Мансур Абдуллаевич – филология фанлари номзоди, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Саидов Улугбек Арипович – филология фанлари номзоди, доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси.

12.00.00-ЮРИДИК ФАНЛАР:

Аҳмедшаева Мавлюда Ахатовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Мухитдинова Фирюза Абдурашидовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Эсанова Замира Нормуротовна – юридик фанлар доктори, профессор, Ўзбекистон Республикасида хизмат кўрсатган юрист, Тошкент давлат юридик университети;

Ҳамроқулов Баҳодир Мамашарифович – юридик фанлар доктори, профессор в.б., Жаҳон иқтисодиёти ва дипломатия университети;

Зулфиқоров Шерзод Хуррамович – юридик фанлар доктори, профессор, Ўзбекистон Республикаси Жамоат ҳавфсизлиги университети;

Хайитов Хушвақт Сапарбаевич – юридик фанлар доктори, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Асадов Шавкат Ғайбуллаевич – юридик фанлар доктори, доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Эргашев Икром Абдурасулович – юридик фанлари доктори, профессор, Тошкент давлат юридик университети;

Утемуратов Махмут Ажимуратович – юридик фанлар номзоди, профессор, Тошкент давлат юридик университети;

Сайдуллаев Шахзод Алиханович – юридик фанлар номзоди, профессор, Тошкент давлат юридик университети;

Ҳакимов Комил Бахтиярович – юридик фанлар доктори, доцент, Тошкент давлат юридик университети;

Юсупов Сардорбек Баходирович – юридик фанлар доктори, доцент, Тошкент давлат юридик университети;

Амиров Зафар Актамович – юридик фанлар бўйича фалсафа доктори (PhD), Ўзбекистон Республикаси Судьялар олий кенгаши ҳузуридаги Судьялар олий мактаби;

Жўраев Шерзод Юлдашевич – юридик фанлар номзоди, доцент, Тошкент давлат юридик университети;

Бабаджанов Атабек Давронбекович – юридик фанлар номзоди, доцент, Тошкент давлат юридик университети;

Раҳматов Элёр Жумабоевич – юридик фанлар номзоди, Тошкент давлат юридик университети;

13.00.00-ПЕДАГОГИКА ФАНЛАРИ:

Ҳашимова Дильдархон Уринбоевна – педагогика фанлари доктори, профессор, Тошкент давлат юридик университети;

Ибрагимова Гулнора Хавазматовна – педагогика фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Закирова Феруза Махмудовна – педагогика фанлари доктори, Тошкент ахборот технологиялари университети ҳузуридаги педагогик кадрларни қайта тайёрлаш ва уларнинг малакасини ошириш тармоқ маркази;

Каюмова Насиба Ашуровна – педагогика фанлари доктори, профессор, Қарши давлат университети;

Тайланова Шохид Зайниевна – педагогика фанлари доктори, доцент;

Жуманиёзова Муҳайё Тожиевна – педагогика фанлари доктори, доцент, Ўзбекистон давлат жаҳон тиллари университети;

Ибрахимов Санжар Урунбаевич – педагогика фанлари доктори, Иқтисодиёт ва педагогика университети;

Жавлиева Шахноза Баходировна – педагогика фанлари бўйича фалсафа доктори (PhD), Самарқанд давлат университети;

Бобомуротова Латофат Элмуродовна – педагогика фанлари бўйича фалсафа доктори (PhD), Самарқанд давлат университети.

19.00.00-ПСИХОЛОГИЯ ФАНЛАРИ:

Каримова Василя Маманосировна – психология фанлари доктори, профессор, Низомий номидаги Тошкент давлат педагогика университети;

Ҳайитов Ойбек Эшбоевич – Жисмоний тарбия ва спорт бўйича мутахассисларни қайта тайёрлаш ва малакасини ошириш институти, психология фанлари доктори, профессор

Умарова Навбаҳор Шокировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети, Амалий психологияси кафедраси мудири;

Атабаева Наргис Батировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети;

Шамшетова Анжим Караматдиновна – психология фанлари доктори, доцент, Ўзбекистон давлат жаҳон тиллари университети;

Қодиров Обид Сафарович – психология фанлари доктори (PhD), Самарканд вилоят ИИБ Тиббиёт бўлими психологик хизмат бошлиғи.

22.00.00-СОЦИОЛОГИЯ ФАНЛАРИ:

Латипова Нодира Мухтаржановна – социология фанлари доктори, профессор, Ўзбекистон миллий университети кафедра мудири;

Сеитов Азамат Пўлатович – социология фанлари доктори, профессор, Ўзбекистон миллий университети;

Содиқова Шоҳида Мархабобовна – социология фанлари доктори, профессор, Ўзбекистон халқаро ислом академияси.

23.00.00-СИЁСИЙ ФАНЛАР

Назаров Насриддин Атакулович – сиёсий фанлар доктори, фалсафа фанлари доктори, профессор, Тошкент архитектура қурилиш институти;

Бўтаев Усмонжон Хайруллаевич – сиёсий фанлар доктори, доцент, Ўзбекистон миллий университети кафедра мудири.

ОАК Рўйхати

Мазкур журнал Вазирлар Маҳкамаси ҳузуридаги Олий аттестация комиссияси Раёсатининг 2022 йил 30 ноябрдаги 327/5-сон қарори билан тарих, иқтисодиёт, фалсафа, филология, юридик ва педагогика фанлари бўйича илмий даражалар бўйича диссертациялар асосий натижаларини чоп этиш тавсия этилган илмий нашрлар рўйхатига киритилган.

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scienceproblems.uz@gmail.com

Боғланиш учун телефонлар:

(99) 602-09-84 (telegram).

MUNDARIJA

07.00.00 – TARIX FANLARI

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SUPPORT AND DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP IN UZBEKISTAN

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Abstract. This article examines the organizational and economic mechanisms for the development of women's entrepreneurship in the service sector in Uzbekistan. Particular attention is paid to the role of educational programs and financial support that contribute to the successful development of women-led businesses. The main problems and barriers faced by women entrepreneurs, including legal and economic obstacles, are analyzed. Examples of successful women-owned enterprises in the service sector are provided and positive changes in economic performance are discussed as the number of women entrepreneurs increases. Based on the data obtained, recommendations are proposed to improve the organizational and economic environment to support women's entrepreneurship.

Key words: Women's entrepreneurship, service sector, organizational and economic mechanisms, educational programs, financial support, economic barriers, legal barriers, Uzbekistan, economic development.

O'ZBEKISTONDA XOTIN-QIZLAR TADBIRKORLIGINI QO'LLAB-QUVVATLASH VA RIVOJLANTIRISH

Mirzayeva Shirin Nodirovna

"Xizmat ko'rsatish tarmoqlari iqtisodiyoti" ixtisosligi mustaqil izlanuvchisi,
Samarqand iqtisodiyot va servis instituti,

Annotatsiya. Ushbu maqolada O'zbekistonda xizmat ko'rsatish sohasida ayollar tadbirkorligini rivojlantirishning tashkiliy-iqtisodiy mexanizmlari ko'rib chiqiladi. Ayollar rahbarligidagi tadbirkorlikni muvaffaqiyatli rivojlantirishga xizmat qilayotgan ta'lim dasturlari va moliyaviy ko'makning o'rni masalasiga alohida e'tibor qaratilmoqda. Tadbirkor ayollar duch kelayotgan asosiy muammo va to'siqlar, jumladan, huquqiy va iqtisodiy to'siqlar tahlil etilgan. Xizmat ko'rsatish sohasida ayollarga tegishli bo'lgan muvaffaqiyatli korxonalarga misollar keltirilib, tadbirkor ayollar soni ortib borayotgani sababli iqtisodiy ko'rsatkichlardagi ijobiy o'zgarishlar muhokama qilinmoqda. Olingan ma'lumotlar asosida ayollar tadbirkorligini qo'llab-quvvatlash bo'yicha tashkiliy-iqtisodiy muhitni yaxshilash bo'yicha tavsiyalar taklif etilmoqda.

Kalit so'zlar: Ayollar tadbirkorligi, xizmat ko'rsatish sohasi, tashkiliy-iqtisodiy mexanizmlar, ta'lim dasturlari, moliyaviy qo'llab-quvvatlash, iqtisodiy to'siqlar, huquqiy to'siqlar, O'zbekiston, iqtisodiy rivojlanish.

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Introduction. Women's entrepreneurship in the modern world plays a significant role in the economic development of countries. It not only helps create new jobs and increase national income, but also serves as an important tool for achieving social stability and gender equality. Women entrepreneurs make a significant contribution to the diversity of the business

environment by introducing innovative ideas and approaches, which in turn improves the competitiveness of the economy.

However, despite the potential that women entrepreneurs present, they face a number of obstacles that limit their ability to develop and scale their businesses. These barriers can be legal, financial, educational and cultural. Therefore, it is important to develop organizational and economic mechanisms that will help overcome existing difficulties and create a favorable environment for the development of women's entrepreneurship, especially in the service sector, where women traditionally have a strong position.

The service sector provides women with unique business opportunities due to its low entry threshold, flexibility in management and the ability to combine it with household responsibilities, which is especially important for women. This makes the service sector an ideal field for the development of women's entrepreneurship and demonstrates the need for deeper analysis and support from the government and business communities.

The purpose of this article is to explore and propose organizational and economic mechanisms that would contribute to the development of women's entrepreneurship in the service sector, taking into account both current achievements and the challenges that women face along the way.

Methods. The methodological part of this study is based on an analysis of scientific literature on women's entrepreneurship, as well as data obtained from previous research in this area. This approach allows not only to determine the current state of the issue being studied, but also to identify the main trends, problems and opportunities associated with the development of women's entrepreneurship in the service sector. The primary sources used were scientific articles from peer-reviewed journals, reports from international organizations (eg, UN and World Bank), and studies conducted by national research institutes. Particular attention was paid to works that analyze the impact of government policies on women's entrepreneurship, studies of barriers and incentives for women in business, as well as those that relate to the specifics of the service sector as the most accessible for women to enter.

Literature review. Ziyamova's research focuses on the key role of education in the development of women's entrepreneurship in Uzbekistan. In her work, she emphasizes that educational programs aimed at supporting women entrepreneurs help overcome many social, economic and legal barriers. The author emphasizes that properly targeted education can be a decisive factor in eliminating barriers for women in business, especially in the service sector, where women have traditionally had a strong position. [1]

Mirzaeva focuses on the importance of international support for women's entrepreneurship, considering the impact of global initiatives on the development of business and entrepreneurial skills in women. Her analysis highlights measures such as preferential lending and the creation of a favorable business environment that can help increase women's participation in business, improving their economic opportunities and social status. [2]

Polutova explores the specifics of women's entrepreneurship in post-industrial times, especially highlighting the influence of meritocracy on the development of women's business initiatives. She discusses how changes in the social and economic structures of post-industrial society are creating new opportunities for women, especially in the service and intellectual sectors of the economy. The work highlights that the presence of theoretical knowledge and the application of meritocratic principles contribute to more effective and efficient entrepreneurship among women. [3]

These studies provide a broad theoretical foundation for understanding the state and prospects for the development of women's entrepreneurship in Uzbekistan. They identify

various aspects that can influence the success of women's entrepreneurial ventures, including access to education, economic support and international cooperation. Together, these works highlight the importance of a comprehensive approach to supporting women in business, from educational initiatives to legislative reforms aimed at creating equal opportunities for all entrepreneurs.

Results. Women's entrepreneurship, despite its significant prospects and contribution to the economy, faces a number of serious legal and economic obstacles that limit its development and effectiveness. These barriers need to be carefully studied and taken into account when developing strategies to support and encourage women's entrepreneurship.

Legal obstacles. While there are no significant issues of gender discrimination in the legal context, women entrepreneurs face legal challenges that can hinder their businesses. There are benefits and privileges for women, but many may be unaware of their rights and opportunities, limiting their use of these resources. The difficulty of registering a business and obtaining licenses remains a significant challenge, as bureaucratic requirements can be confusing and costly.

In addition, lack of access to legal advice leaves women vulnerable when entering into contracts and negotiating. Existing laws may also not fully address specific issues, such as property rights. Reforms are needed that simplify processes and increase support to create a more equal environment for women entrepreneurs.

Economic obstacles. Economic barriers to women's entrepreneurship are also many and varied. One of the key barriers is limited access to financial resources. Women often face difficulties when trying to obtain loans or investments to grow their businesses. Banks and financial institutions may be more likely to refuse to lend to women due to bias or lack of confidence in their entrepreneurial abilities. This limits women's ability to grow and expand their businesses.

Research shows that women entrepreneurs often face additional financial pressures associated with balancing professional and family life. This may include the cost of caring for children and other family members, which reduces their ability to reinvest earnings in the business. As a result, many women find themselves in a vicious cycle where economic hardships hinder their professional development and success. [2]

Mirzaeva notes in her study that women often face discrimination in the labor market and have fewer opportunities for professional growth and advanced training, which in turn affects their ability to effectively manage a business. Lack of access to education and training is another significant economic barrier that limits women's entrepreneurial potential. [3]

Sociocultural factors. In addition to legal and economic barriers, sociocultural factors also play a significant role in limiting women's entrepreneurship. In traditional societies, gender roles and expectations can significantly limit women's opportunities for entrepreneurship. Stereotypes about the role of women in the family and society can lead to an underestimation of their entrepreneurial abilities and prevent their participation in economic life.

Taken together, these legal, economic and sociocultural barriers create difficult conditions for the development of women's entrepreneurship. Overcoming these barriers requires a comprehensive approach that includes legal reforms, improved access to financial and educational resources, and changes in public consciousness and culture to support and promote women's equality in business.

The role of educational programs. Educational programs play a key role in the development of women's entrepreneurship, especially in the service sector. They provide

women with the necessary knowledge and skills to successfully run a business, promoting their professional growth and strengthening their self-confidence.

One of the main objectives of educational programs is to eliminate gaps in knowledge and skills that may hinder women in entrepreneurship. Courses and training in business management, financial planning, marketing and leadership help women acquire the competencies needed to effectively manage and grow their businesses. For example, training in accounting and financial management allows women to become more confident in managing the finances of their businesses, which in turn increases their sustainability and competitiveness.

In addition, educational programs often include elements of mentoring and coaching, which are of great importance for aspiring entrepreneurs. Interacting with experienced entrepreneurs allows women to receive valuable advice and support, and avoid common mistakes. Mentoring programs help build networks and build social capital, which is an important aspect for a successful business.

An example of such educational programs is the Women's Entrepreneurship Development (WED) program organized by the International Labor Organization (ILO). This program aims to support women entrepreneurs through training, mentoring and access to financial resources. WED includes comprehensive training on various aspects of running a business and provides women with the necessary tools to successfully start and develop their entrepreneurial activities. [7]

Access to online courses and webinars also plays a significant role in educational support for women entrepreneurs. Online education provides the opportunity to study at a convenient time and place, which is especially important for women with family responsibilities. Modern digital platforms offer a wide range of educational materials on various aspects of entrepreneurship, from basic concepts to in-depth courses on digital marketing and innovative technologies. For example, the Coursera and Udemy platforms offer a variety of courses specifically designed for women in business, covering topics from business management to leadership and innovation. [8]

Vocational training and retraining programs aimed at women enable them to adapt to rapidly changing market conditions and master new technologies and business methods. In Uzbekistan, for example, educational initiatives often focus on improving the skills of women in rural areas, where access to traditional educational institutions may be limited. The Tadbirkor Ayol (Women Entrepreneur) program organizes trainings and workshops for women living in remote areas, providing them with the knowledge and skills to run successful businesses. [5]

Effective educational programs also promote women's leadership development, helping them become confident and capable leaders. Developing qualities such as self-confidence, strategic thinking and decision-making ability play an important role in the success of women's entrepreneurship.

The role of financial support. Financial support is a critical element of women's entrepreneurship development, complementing educational programs and providing women with the necessary resources to launch and grow their businesses. Financial support includes various forms such as concessional loans, grants, subsidies and microfinance, which provide women with the opportunity to realize their entrepreneurial ideas and overcome economic barriers.

One of the main forms of financial support is preferential lending. Banks and financial institutions offer special loan programs for women entrepreneurs with low interest rates and

flexible repayment terms. Such programs allow women to receive start-up capital to start a business or expand an existing enterprise. For example, in Uzbekistan there are state programs to support women's entrepreneurship, which offer preferential loans for the development of small and medium-sized businesses. [6]

Grants and subsidies also play an important role in supporting women's entrepreneurship. International organizations such as the UN and the World Bank, as well as local governments and non-governmental organizations provide grants and subsidies for women entrepreneurs. These funds can be used to develop new products, conduct marketing campaigns, train staff and other purposes that contribute to the growth and sustainability of the business. For example, the UN's Aid for Trade program provides grants to women in rural areas of Uzbekistan, supporting their entrepreneurial endeavors and contributing to the development of local communities. [6;7]

Microfinance is another important form of financial support, especially for women in rural areas and small towns. Microfinance organizations provide small loans on preferential terms, which allows women who cannot obtain traditional bank loans to start and grow their own businesses. These loans are often accompanied by financial management training and business counseling, which increases the chances of success of entrepreneurial projects.

Financial support may also include tax breaks and other incentives that reduce the financial burden on women entrepreneurs and create favorable conditions for doing business. Government programs aimed at supporting small and medium-sized businesses often include tax incentives for new businesses and women-led companies.

In general, financial support combined with educational programs creates a favorable environment for the development of women's entrepreneurship. It provides women with the necessary resources and opportunities to pursue their entrepreneurial initiatives, promoting economic growth and social development.

Contribution of women's entrepreneurship to the economy. Women's entrepreneurship plays a significant role in economic development, contributing to the diversity and sustainability of the business environment. An increase in the number of women entrepreneurs leads to a number of positive changes in economic indicators, such as GDP growth, job creation and innovative development.

GDP growth. One of the most obvious contributions of women's entrepreneurship is the increase in gross domestic product (GDP). Women, by creating new businesses and expanding existing ones, contribute to increased economic activity. According to a World Bank study, a 1% increase in the number of women entrepreneurs can lead to a 0.2-0.3% increase in GDP. [5] This is because women-owned businesses are often concentrated in high-growth sectors such as services and technology, which have high potential for economic growth.

Job creation. Women's entrepreneurship also plays a key role in job creation. Women entrepreneurs often create businesses that provide jobs not only to the women themselves, but also to other members of the community. For example, a study by the United Nations Development Program (UNDP) found that women entrepreneurs in Uzbekistan have created thousands of jobs in rural and urban areas. [6] These jobs are important not only for economic stability, but also for social well-being, especially in areas with high unemployment rates.

Innovative development. Women entrepreneurs make a significant contribution to innovative development. They often bring new ideas and approaches to doing business, which lead to improved products and services. Research shows that women-led businesses are more likely to innovate compared to men-led businesses. [7] This is due to the unique experiences

and perspectives that women bring to the business environment, promoting creative and inclusive approaches to problem solving.

Social development. Women's entrepreneurship also contributes to social development. Women entrepreneurs often strive to create businesses that benefit society, such as social enterprises and environmentally sustainable companies. These businesses not only drive economic growth, but also address important social and environmental issues, improving the quality of life in communities . [8]

Proposals for improving the organizational and economic environment. To create a favorable organizational and economic environment conducive to the development of women's entrepreneurship, it is necessary to introduce comprehensive measures aimed at eliminating existing barriers and providing support at all stages of doing business. Below are the main proposals for improving the organizational and economic environment for women entrepreneurs.

Development of gender-sensitive legislation

- *Introduction of preferential conditions for women entrepreneurs:* Legislation should provide for special benefits and tax preferences for women opening or developing their own business. For example, lowering tax rates for new women-led businesses could encourage more women entrepreneurs.

- *Simplifying business registration procedures:* Simplified registration and licensing procedures for women entrepreneurs will help reduce barriers to entry into business. This may include introducing online registration platforms and reducing the number of documents required.

Expanding access to financial resources

- *Creation of specialized credit programs:* It is necessary to develop and implement preferential lending programs intended exclusively for women entrepreneurs. These programs should offer low interest rates and flexible repayment terms.

- *Expanding microfinance:* Increasing the number of microfinance institutions and programs offering small loans to women, especially in rural areas, will improve access to start-up capital for those who cannot obtain traditional bank loans.

- *Grants and subsidies:* Grants and subsidies programs for women entrepreneurs can support new product development, marketing campaigns, and staff training. International organizations such as the UN and the World Bank can provide financial support for such initiatives.

Educational and mentoring programs

- **Creation of educational centers:** Opening of specialized educational centers and programs for women entrepreneurs. These centers should offer courses on business management, financial management, marketing and other important aspects of running a business.

- *Mentoring programs:* Development of mentoring programs where successful women entrepreneurs can share their experience and knowledge with aspiring entrepreneurs. This will help create a supportive environment and inspire more women to become entrepreneurs.

- *Online education and webinars:* Development of online platforms for training women entrepreneurs, allowing them to gain knowledge and skills at a time convenient for them.

Platforms like Coursera and Udemy can offer a wide range of courses specifically designed for women in business.

Creation of favorable infrastructure

- *Development of business incubators:* Creation and support of business incubators that provide women entrepreneurs with access to office space, equipment and advisory support. This will help reduce the initial costs of starting a business and provide support in the early stages of development.

- *Networking Events and Conferences:* Organize regular networking events, conferences and exhibitions for women entrepreneurs to enable them to share experiences, network and learn about the latest trends and innovations in business.

- *Support from the state and international organizations:* Strengthening cooperation between government agencies, international organizations and the private sector to create comprehensive programs to support women's entrepreneurship. This may include funding, educational initiatives and mentoring programs.

The implementation of these measures will create a more favorable organizational and economic environment for women entrepreneurs, contributing to their success and sustainable business development.

Conclusion. Women's entrepreneurship in Uzbekistan and elsewhere in the world plays a critical role in economic development and social progress. Educational programs and financial support are key elements that contribute to the success of women-led businesses. Educational programs provide essential knowledge and skills, develop leadership skills, and create a supportive environment through mentoring and mentoring. Financial support in the form of preferential loans, grants, subsidies and microfinance provides access to the necessary resources to start and grow a business.

The contribution of women's entrepreneurship to the economy is obvious: an increase in the number of women entrepreneurs leads to GDP growth, the creation of new jobs and the development of innovation. Women bring unique perspectives and approaches to business that contribute to sustainable and inclusive economic growth.

To further improve the organizational and economic environment, it is necessary to develop and implement gender-sensitive legislation, expand access to financial resources, develop educational and mentoring programs, and create a favorable infrastructure for women entrepreneurs. It is important that government agencies, international organizations and the private sector work together to create comprehensive programs to support women's entrepreneurship.

The implementation of the proposed measures will eliminate existing barriers and create conditions for the prosperity of women's businesses. This, in turn, will lead to significant positive changes in the economy and society, promoting fairer and more equitable development.

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