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## DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP IN KASHKADARYA

Submission Date: March 17, 2024, Accepted Date: March 22, 2024,

Published Date: March 27, 2024

Crossref doi: <https://doi.org/10.37547/ajsshr/Volume04Issue03-21>

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### ABSTRACT

In this article, the main directions of structural changes implemented in the economy of Uzbekistan since the first days of independence, women's entrepreneurship in the country, the participation of entrepreneurial women and girls in the implementation of social, political and economic reforms in the Kashkadarya region, their activities are described with the help of examples.

### KEYWORDS

Entrepreneurship, business woman, "Hunarmand" association, individual, legal standards, economic opportunities, encouragement of business women, microcredit.

### INTRODUCTION

Especially in the Kashkadarya region, the majority of women recognized as unemployed can create something. For example, she sews carpets, blankets, blankets, baskets, processes milk and cottage cheese, and creates material goods for her existence.

And in Uzbekistan there are a lot of measures to protect the rights of artisans and create favorable

labor conditions. As a result, the efficient work of enterprise entities in the country increases, the demand for various products increases, and the incentive for entrepreneurs to produce handicraft products increases. The Hunarmand Association was founded on June 4, 1997 by Decree of the President of the Republic of Uzbekistan No. PF-1741 dated 31st 1997 with the aim of adopting new traditions and crafts,

developing various industries and entrepreneurship. [1]. Financial support for small businesses and private enterprises from our state is of particular importance. The growing importance of women entrepreneurship today is a result of their multitasking. Women entrepreneurs can certainly create, organize, plan and effectively manage their own small and medium enterprises. Increasing the number of women entrepreneurs can promote economic and social equality by promoting individual self-government and improving the use of valuable human capital.

Women's qualities and talents can be seen as sources of strength that provide great benefits for entrepreneurship. For women with low professional qualifications and low economic status, entrepreneurship is a means of earning money and contributing to family income.

**Literature analysis.** In recent years, in scientific literature, many descriptions of foreign interpretations of the phenomenon of entrepreneurship, detailed descriptions of their meaning by famous authors such as A. Smith, K. Marx, I. Schumpeter, F. Hayek, W. Sombart, M. Weber is also given [3;33].

But, unfortunately, the desired level of development of women's entrepreneurship has not yet been reached. In the second group of subject historiography, literature published abroad was analyzed. In this regard, it is worth noting that the issues of developing

small business and private entrepreneurship and creating a favorable business environment in the field are being studied by foreign scientists based on certain approaches. These are Boris Rumer, G. Curtis, Roger D. Kangas, M. Onita, A. Tabishaliyeva, YE. Research by Kalyuzhnova, A. Akimov, R. Khizrich, M. Peters, S.V Zhukov, O.B Reznikova, T. A Fink, V. M. A Kusainov, A. N Levushkin [3;33].

According to the analysis of historiographical materials, the scientific research carried out on the economic topic is also noteworthy. They describe the economic aspects of small business and private entrepreneurship issues in the years of independence, and in some places some historical features of the industry. Historical development trends of small business and entrepreneurship in Uzbekistan, issues of ensuring employment of the population in this area, protection of private property rights and further promotion of its priority areas are described. R. Abdullayev, Sh. Rakhmatullayev, M. Rakhimov, E. Nuriddinov, Sh. Ziyomov, Tursunov I.E., F. Rashidova, A. Halliyev, A. Golovanov, D. Gulomova, T. Mominov, N. Oblomurodov, A. Hazratkulov, Q. Usmanov, M. Sadikov, V. Ishkuvatov, His published books are somewhat important [3; 33].

## METHOD

In the first years of independence in Uzbekistan, in a market economy, a lot of work was started at the

republican level to involve women in production. In the Kashkadarya region, as in all regions of the republic, the development of entrepreneurial activity of women and girls, support for the activities of business women, and the formation of a class of owners among women and girls were considered a pressing issue.

For example, if you pay attention to the dynamics of the increase in the number of women engaged in entrepreneurial activities during 1995, you will notice that in the Kashkadarya region it was 1573, and by 1996 this figure had increased significantly, i.e. in 2019 it reached [7;3-4]. It is noteworthy that the number of women entrepreneurs in the region increased by 446 people [7; 3-4].

From the first years of independence, Gulchehra Pirmkulova and Nazira Shodmonova made a great contribution to the development of the business services sector in the region[7;3].

The Karshimebel team of businessman Salomat Kamolov, who began working in the furniture industry, continues to produce various modern educational equipment. Also, artisans of the Karshi district Khumora Bekmurodova and Shahida Tursunova, who received the Presidential Prize, are currently teaching their craft to young people [7; 3-4].

In this regard, the work of Gulnora Odilova, head of the Shakhrisabz region of the Hunarmand Association, is worthy of praise. In 2023 alone, more than 50 women

learned a profession and got a job at the club. On the initiative of the “Khunarmand” association, 300 students were assigned to more than 30 artisans in the region according to the “teacher-student” tradition [7; 3-4].

As a result of the emerging opportunities, by 1997 the number of enterprises created by women in the Kashkadarya region was 53, and the number of enterprises created on the basis of foreign investment in the Kashkadarya region was 37 [7;133]. Bugungi kunda xotin - qizlar tadbirkorlikda rasmiy ro'yxatdan o'tgach e'tirof etilsa - da, aslida ularning soni yuz minglab, chunki o'zbek xonadonlariga kirganda qo'lda to'qilgan gilamlar, qo'lda tayyorlangan uy jihozlarini ko'rish mumkin.

By 1998, in the cities, districts and villages of the Kashkadarya region, the number of women who created joint-stock companies on the basis of private and small enterprises increased significantly. Among them are Feruza Khudoykulova (Shakhrisabz district), Zainab Gulbaeva (Karshi city), Gozal Sharopova (Guzar district), Rakiba Shavlieva [7;52].

To ensure women's active participation in the economic sphere, attention was paid to important tasks in the oasis. The creation of small and medium-sized joint ventures by women and their support, secondly, increasing the ranks of entrepreneurs and business women in the regions, thirdly, providing

preferential loans to women and increasing their amount, fourthly, such important tasks as encouraging business women and ensuring among them their active participation in the privatization process [6].

As in other regions of the republic, entrepreneurial activity has begun in the Kashkadarya region in collaboration with the "Woman Entrepreneur" association. In particular, in accordance with the requirements of a market economy, in 1994 in the Karshi district of the Kashkadarya region, K. Bekmurodova created the "Humor" farm, and N. Khudoykulova created the "Ulugbek" cooperative farm [7; 28].

The creation of a legal basis for microcrediting of business entities in the country is necessary and necessary, and financial resources are needed for development. V respublike naryadu s ejegodnym uvelicheniem summy kreditov, vydelyaemyx predprinimatel'nyx, byli vydeleny lgotnye kredity. Eto e-mail is important for the formation of a business project. Dannye investitsii byli napravleny v osnove na razvitie sfery bytovykh uslug, sozdanie atele po poshivu odejdy, otkrytie tsekhov po izgotovleniyu konditerskikh izdeliy i sladostey, otkrytie tochek obshchestvennogo pitaniya. In 2000, Fund of predprinimatel'stva dlya podderzhki chastnogo predprinimatel'stva sredi genshchin byly vydeleny kredity na summu 19 109 000 sumov 51 genshchine-predprinimatel'nyx [7;3]. V results in October 2002. B

obshchey slojnosti 5400 genshchin-predprinimatel'nyx razvili svoe biznes v promyshlennom sektore, sel'skom khozyaystve, bytovom obsluzhivanii i t.d. [7;30].

In 2002, in Kashkadarya, one za drooy stali poyavlyatsya jenshchiny, imeyushchie sobstvennyy biznes, odnako bolshinstvo jenshchin stolknulis s ryadom problem pri otkrytii sobstvennogo dela. For example, in 2002, 80 genshen-predprinimatel'nyx obratilis s problem v rabochie groupy. Bolshinstvo jenshchin jalovalis, chto ne znayut novyx zakonov, chto v registratsionnyx organax ne dayut doljnyx konsultatsiy jenshchinam-predprinimatel'nyx, chto u nix net detailed business plan, chto u nix net resursov dlya predostavleniya lgotnogo kredita, i chto u nix bili problemi s bankom. And as a result of my application, I realized my work, realized a credit project for 22 entrepreneurs, 17 entrepreneurs-entrepreneurs were provided with "Start-up capital" from "Fonda biznesa", 5 entrepreneurs-entrepreneurs received lgotnye kredit po tradu byli predostavleny [6;15 ]. Sredi takikh jinshchin - Baraka Polatova (Iz Kasbiysky district), Mukaddas Rakhimova (Kamashinsky district), Mariam Eshkulova (Nishonsky district). In the analysis of predprinimatel'nyx, yavlyayushchikhsya chlenami Trade-Industrial Chamber of Uzbekistan in Kashkadarinskoy and Surkhandarinskoy oblasts, in Kashkadarinskoy oblast 494 people (27.4%) made up women [7;127].

The table shows that the volume of loans issued by banks to women engaged in entrepreneurial activities

in the Kashkadarya region is increasing from year to year. [7;51].

Years	2005	2006	2007	2010	2011	2012	2013	2014
great credit	721,5 million	1597,1 million	3884,9 million	11,4 million	16,2 million	22,0 million	31,5 million	46,1 million

Along with the positive things done, there were also a number of shortcomings in working with women in the region. For example, in 2004-2005, due to the cold attitude of commercial banks and other officials, commercial banks did not provide sufficient loans to women doing business.

The project, which is planned to be carried out from August 10, 2012 to February 28, 2013, was implemented jointly with UN Women (a women's organization) in the Karshi district with the financial support of Microcredit Bank [7; 133]. Women entrepreneurs were

also provided with assistance in obtaining microloans to form initial capital. For example, in 2013, 20 billion rubles. Some soft loans have been allocated. In 2013, 6,000 women entrepreneurs were active, including 23 women in education, 43 women in medicine, 713 women in manufacturing, 1,161 women in services, 3,350 in trade and 660 in other sectors. 12,400 women were trained in various professions[7;133].

Information on preferential loans for women in the Kashkadarya region was studied based on the table as follows.

District and city	2015 per year	2016 per year	Growth (millions)
Karshi city	13035	17430	4395
Karshi district	3926	5119	1193
Koson district	3279	4473	1194
Kasbi district	2714	3281	567
Mirishkor district	1747	2293	546
Dehkanabad district	1727	2197	470
Guzor district	4732	5692	960
Qamashi district	3029	4619	1590
Yakkabog district	3479	4905	1426
Chirakchi district	3543	4630	1087
Shahrisabz district	7124	9148	2024
Mubarak district	4550	5722	1172
Kitab district	3654	5110	1456
Nishan district	3450	4289	839
<b>Total</b>	<b>59989</b>	<b>78908</b>	<b>18919</b>



Thus, in 2015, the amount of preferential loans allocated to women in the Kashkadarya region amounted to \$59.989 million. in 2016 amounted to 78.908 million soums. In the first quarter of 2015, the microcredit organization “Imkon Express Invest” issued loans in the amount of 220,000,000 (two hundred and twenty million) soums to 160 women and girls[4].

The provision of preferential loans allocated by the state has shown positive results. In 2020, the total number of women in the Kashkadarya region was 1,622,500 people. Of these, 2928 (0.18%) were female managers. There were 11 women in charge in the manufacturing sector, 11 in business centers, and 657 in the trade sector[6].

The opportunities and conditions created by the state do not make women entrepreneurs. To increase your ranks, one of the important factors is the acquisition of legal and economic knowledge.

The share of women and girls owning companies in Kashkadarya was 19.3% in 2018, and 20.9% in 2019, i.e. increased by 1.6%, in 2020 – 22.7%, in 2021 reached 33.7%, showed an increase of 11.0% [13]. It can be seen that the percentage of women doing business in the Kashkadarya region is increasing every year.

As a result of the reforms, special attention was paid to the employment of women and girls. In order to reduce the unemployment rate, attention was paid to

the implementation of State programs to support employment and create jobs:

- such important provisions were introduced as preventing unemployment on the basis of a change in qualifications without terminating the employment contract with laid-off employees [7; 40].

In order to ensure the implementation of regional employment programs for women and girls, the following tasks were set:

ensuring social and legal support for rural women, resolving the issue of women’s employment and improving working conditions, involving them in entrepreneurial activities;

development of households on the basis of contracting organizations at light industry enterprises in rural areas and provision of preferential loans; organizing a fair with the participation of families of family craftsmen;

These include registration, analysis of unemployed women in remote areas, especially border areas, and assistance in providing them with work. The implementation of these tasks is carried out directly in interaction with business women.

Family, a system of preferential lending to women and girls was created, 11.25 billion soums were allocated to them.

Business women of the Kashkadarya region are tirelessly engaged in creating new jobs. Also, based on the master-apprentice tradition, 860 crafts and 623 jobs were created[13]. Yulduz Mamadiyurova, an entrepreneur from the Shakhrisabz region, began her career in 1998, becoming a member of the “Entrepreneur” association. He graduated in 1999 in Montpellier, France. In 2003, he opened a foreign language learning center and, with the proceeds from it, founded the Yembroideri group, that is, an Iraqi embroidery group. In 2004, he took part in a competition announced in the American city of Worcester on the topic “Development of small and medium-sized businesses”, and after returning there after studying for 1 month, he developed his new business project. An entrepreneur who started his career with 3 employees later increased their number to 50 [6].

Young entrepreneurs Kamola Kadirova became the winner and grant recipient of the republican stage of the “School of Young Entrepreneurs” competition, held among young entrepreneurs in 2008. In subsequent years, he continued his research and achieved some success. In 2010, he received a grant from the Forum Foundation to expand production activities. She is the chairman of Kohinoor Baraka Kafolat LLC, which runs its own production activities. Products produced by the entrepreneur were sold in

local and foreign markets, exhibitions, forums and in electronic sales [16].

In order to develop various types of entrepreneurship in Uzbekistan, as well as support active entrepreneurs with innovative ideas, the State Program for 2011-2018 has set important tasks. These events paved the way for the further development of private entrepreneurship among women.

Another well-known entrepreneur is Saltanat Koldosheva, who developed her entrepreneurial activities in the Chirakchi district. She is one of the businesswomen who provides employment to several women and girls in her village. He was engaged in the sale of woolen products, mainly carpets. The entrepreneur began selling products to tourists in collaboration with travel companies in the Tashkent, Samarkand, Bukhara and Khorezm regions[11].

In 2019, the trading house “Gulnor LLC” of Gulnora Odilova, a city vegetable master, began operating in Philadelphia, USA. The purpose of this was the systematic establishment of exports of national textile products to the North and the development of entrepreneurship. It should be said here that goods worth \$20,000 were sold under the Gulnor brand. An agreement was reached in the amount of \$50,000. American companies showed interest in Uzbek national products and expressed their readiness to sharply increase purchase volumes. He signed an

agreement to participate in the event scheduled for January 2020[12].

## CONCLUSION

In conclusion, it is noted that during the period under study, the activities of business women in the region developed and practical results were achieved.

A lot of effective work has been done in the region to develop women's entrepreneurship, improve their freedom and financial situation. As a result, women's employment and good working conditions were ensured. Increasing production capacity plays an important role in the economic life of our country.

Women entrepreneurs are people who take on the challenging role of meeting their personal needs and gaining economic independence. There are economic, social, religious, cultural and other factors responsible for the emergencies of entrepreneurs in society. Women entrepreneurs apply equally to those who are the head of a family business or partnership or who are a shareholder in a publicly traded company for which she works, or who are starting a one-woman business.

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