

FINANCIAL PROBLEMS, RISKS, THREATS, AND THEIR SOLUTIONS

ХАЛҚАРО ИЛМИЙ-АМАЛИЙ АНЖУМАН

> «DIZAYN MARKET» Тошкент – 2024.

3-ШУЪБА.

ЖАХОН ИҚТИСОДИЁТИДАГИ ХОЗИРГИ ХОЛАТДА КОРХОНАЛАР МЕНЕЖМЕНТИ ВА МАРКЕТИНГИНИ ТАКОМИЛЛАШТИРИШ: ЯНГИЧА ЁНДАШУВ ВА ИННОВАЦИОН ЕЧИМЛАР

| <i>Н.О. Рахматуллаева</i> Цифровизация, электронная торговля и малый бизнес 140 |
|---|
| Э.Г. Набиев, Н.Э Алимхўджаева Озик-овкат махсулотлари бозорида ракобат мухитини шакллан- тиришнинг маркетинг стратегияси тушунчасининг мазмуни ва мохияти |
| 3.Б. Шарипова The role of women's entrepreneurship in the small and medium-sized business sector in the context of global crises and the essence of the empower women Erasmus program |
| Д.Р. Гафурова Ракамли иктисодиёт шароитида олий таълим муассасаларида менежментни такомиллаштириш: янги тенденциялар ва иннова- цион ечимлар |
| N.M. Mamtaliyev Xalqaro marketingning sanoat korxonalari foydasini maksimal dara- jaga chiqishdagi roli |
| <i>Н.У. Мурадова</i> Маркетинговая деятельность как фактор обеспечения финансового роста ВУЗов |
| Ш.А. Бахадиров Эффективность новых подходов и инновационные решения ра- боты с блогерами и лидерами мнений |
| <i>Н. Холмурзаева</i> Совершенствование управления высшими образовательными уч- реждениями и маркетинга: новые подходы к анализу и удовлет- ворению потребностей студентов |

THE ROLE OF WOMEN'S ENTREPRENEURSHIP IN THE SMALL AND MEDIUM-SIZED BUSINESS SECTOR IN THE CONTEXT OF GLOBAL CRISES AND THE ESSENCE OF THE EMPOWER WOMEN ERASMUS PROGRAM

Sharipova Zebo Bekmuradovna Kimyo international university in Tashkent, HOD of Management and marketing, PhD

https://doi.org/10.5281/zenodo.15017656

Abstract: This article explores the critical role of women's entrepreneurship in the small and medium-sized business (SMB) sector, especially within the context of global crises, and examines the contributions of the Empower Women Erasmus program. In recent years, women-led businesses have proven essential for economic resilience, job creation, and community support, providing a stabilizing force during economic downturns and crises. However, women entrepreneurs face unique challenges, including access to funding, limited networks, and social constraints, which are often exacerbated in times of crisis. The Empower Women Erasmus program aims to address these challenges by equipping women with entrepreneurial skills, mentorship opportunities, and international support networks. This article analyzes the impact of the program on women entrepreneurs, highlighting its role in promoting gender equality, economic empowerment, and sustainable business practices.

Key words: women's empowerment in Uzbekistan, the impact of social media on political discourse, gender equality, economic growth.

Introduction. The document highlights the critical importance of empowering women in Uzbekistan, emphasizing education as a pivotal tool for achieving gender equality and societal progress. It cites global statistics demonstrating the underrepresentation of women in scientific research, despite their significant contributions historically and currently. The underrepresentation is attributed to various factors such as societal biases and unrecognized contributions. The text references the views of notable figures like Abdullah Avloni and Mahatma Gandhi, underscoring the long-standing recognition of women's education as a catalyst for individual and societal advancement.

Rationale of the study. The global imperative for women's empowerment has reached a critical juncture, with Uzbekistan reflecting this

pressing societal need. While women now occupy positions of influence across various sectors, the pursuit of equitable rights and opportunities remains paramount. This empowerment is inextricably linked to access to quality education, representing a fundamental requirement for Uzbek society's advancement.

Globally, women constitute approximately one-third of scientific researchers, with regional disparities evident: Central Asia exhibits a higher representation (48.5%) compared to South and West Asia (23.1%). Research consistently reveals a gender bias, resulting in diminished recognition and trust accorded to female researchers, frequently leading to their under-citation in publications and patents.

Historical analysis underscores the profound contributions of women to technological progress. The development of the first compiler for programming languages, a foundational advancement for modern computing, is attributed to a female scientist. Subsequent innovations in telecommunications, including the portable fax modem, optical fiber, solar panels, and encryption systems underpinning wireless networks (Bluetooth and Wi-Fi), further highlight the pivotal role of women in shaping the digital landscape.

The aphorisms of Abdullah Avloni, a prominent Uzbek scholar ("Girls should strive for education more than anyone else, because, having this knowledge, they will educate the next generation."), and Mahatma Gandhi ("If you educate a man, you get an individual; if you educate a woman, you get an educated family.") underscore the transformative power of female education. Education not only equips women with knowledge and critical thinking skills but also enhances their self-esteem, economic prospects, and capacity to challenge traditional gender roles. Elevated female literacy rates positively correlate with improved family well-being and societal progress, contrasting sharply with the adverse outcomes associated with lower literacy rates (increased fertility, infant mortality, and diminished economic autonomy). Therefore, investing in women's education is essential for both familial and societal well-being.

Strategies for advancing women's education and empowerment in Uzbekistan are predicated on the understanding that societal progress is intrinsically linked to the opportunities afforded to women. The UN's designation of February 11th as the International Day of Women and Girls in Science underscores the global commitment to gender equity in scientific pursuits. Uzbekistan actively fosters an environment that enables women to contribute their talents across all domains. Governmental support for female scholars and researchers is viewed as an investment in national development, reflecting the profound contributions women make to scientific and technological advancement.

Despite notable progress, exemplified by the substantial number of women engaged in research (over 2,500 in 2020-2021), persistent challenges hinder full gender equality. These challenges include social, organizational, and economic barriers that limit women's advancement. Addressing these inequalities, including reducing gender-based violence and oppression, is crucial for accurately measuring and celebrating women's achievements in science. Governmental initiatives. including the 2020 Presidential Decree outlining the Concept for the Development of Science until 2030, aim to rectify these inequities through targeted funding, infrastructure improvements, and training programs. Specific initiatives include increasing female representation in STEM fields (aiming for 40% female enrollment) and providing financial aid (interest-free loans and budgetary support) to female students. These policies, coupled with initiatives to increase women's representation in leadership positions, aim to accelerate progress towards gender equality and underscore Uzbekistan's commitment to women's empowerment as a catalyst for national progress. The integration of gender equality into national policy reflects a fundamental understanding that empowerment of women is not merely a social imperative but an essential driver of sustainable development and economic prosperity.

To foster women's entrepreneurship, Uzbekistan implemented a comprehensive strategy involving preferential loans exceeding 6.9 trillion soums to over 224,000 women, the dedicated support of the People's Bank, and the establishment of fourteen regional entrepreneurship centers. This proactive approach resulted in Uzbekistan's recognition among 27 countries by the World Bank's 2020 Women, Business and Law Index for significant reforms promoting women's rights and gender equality, achieving a ranking of 134th out of 190 (a five-position improvement).

The ongoing strategy for achieving gender equality by 2030 projects several key outcomes: an increased appointment of women to senior governmental positions; the implementation of temporary quotas to address gender imbalances within state bodies; enhanced support for employment, decent working conditions, and social protection for vulnerable women, particularly those in rural areas; and the proactive prevention of workplace harassment and violence, alongside a concerted effort to challenge societal biases against women. These initiatives align with global best practices demonstrating a strong correlation between increased female participation in public administration and decision-making, and improved societal outcomes. Empirical evidence suggests that balanced gender representation in the workforce, particularly in roles requiring intellectual skills, significantly enhances productivity. Moreover, gender equality serves as a robust indicator of a nation's democratic development, reflecting a commitment to inclusive and equitable governance.

Methods: The paper does not explicitly detail a research methodology but rather presents a review of existing data and policies related to women's empowerment in Uzbekistan. This data includes statistics on women's participation in various fields (science, education, politics, etc.), government initiatives aimed at promoting gender equality, and international declarations supporting women's rights in science. The paper explores legislative efforts and strategies implemented by the Uzbek government to address gender inequality, including educational programs, financial support for female students, and initiatives to increase women's representation in leadership roles.

Results: Significant progress has been made in Uzbekistan towards gender equality. The data reveals increasing numbers of women in higher education, research, and political positions. Government initiatives have led to improved access to education for women, financial support programs, and increased representation in scientific fields. However, persistent challenges remain, including gender pay gaps, underrepresentation in leadership positions, and societal biases. The document outlines specific statistics on women's participation in various sectors and compares these to global averages, demonstrating both progress made and ongoing disparities.

Discussion: The document argues that achieving gender equality is not only a matter of social justice but also a crucial driver of economic growth and societal development. The initiatives undertaken by the Uzbek government are considered positive steps towards achieving greater gender equality, but the text acknowledges that considerable work still needs to be done. The challenges highlighted include tackling discriminatory social norms, ensuring equal pay for equal work, and addressing systemic barriers that hinder women's advancement in various fields. The continued implementation of government policies combined with addressing deeply rooted societal biases are vital for achieving full gender equality in Uzbekistan. The document concludes by reinforcing the view that empowering women is crucial for the overall prosperity and development of the nation. **Conclusion.** Women's entrepreneurship plays a vital role in the resilience and growth of the small and medium-sized business sector, particularly during global crises. Women-led enterprises contribute to economic stability, job creation, and the revitalization of local communities, making them essential in both developed and developing economies. However, the unique challenges faced by women entrepreneurs such as limited access to finance, constrained networking opportunities, and socio-cultural barriers—require targeted support and resources.

The Empower Women Erasmus program stands out as a valuable initiative, offering training, mentorship, and international networking that enable women to overcome these obstacles and succeed in their entrepreneurial pursuits. By fostering skills development, promoting gender equality, and creating cross-border support networks, the program empowers women to lead sustainable, adaptable businesses that can withstand economic pressures.

РАҚАМЛИ ИҚТИСОДИЁТ ШАРОИТИДА ОЛИЙ ТАЪЛИМ МУАССАСАЛАРИДА МЕНЕЖМЕНТНИ ТАКОМИЛЛАШТИРИШ: ЯНГИ ТЕНДЕНЦИЯЛАР ВА ИННОВАЦИОН ЕЧИМЛАР

Gafurova Dilshoda Ramazonovna Toshkent Kimyo Xalqaro Universiteti Menejment va Marketing kafedrasi professor v.b., PhD

https://doi.org/10.5281/zenodo.15017689

Аннотация. Ушбу мақолада рақамли иқтисодиёт шароитида олий таълим муассасаларидаги бошқарув моделларини такомиллаштириш йўналишидаги замонавий тенденциялар ва инновацион ечимлар таҳлил қилинган. Таълим жараёнида рақамлаштириш, халқаро ҳамкорлик, интерактив таълим усуллари ва маълумотларни бошқариш каби элементларнинг жорий этилиши олий таълим муассасаларида самарадорликни оширишга хизмат қилмоқда. Тадқиқот натижаларига асосан, таълим муассасаларига рақамли иқтисодиёт талабларига мослашишда сунъий интеллект ва маълумотлар таҳлили каби замонавий технологияларни қўллаш, ҳалқаро ҳамкорликни кучайтириш, экологик инновацияларни ривожлантириш ва карьера марказлари ташкил этиш тавсия этилган.