

THE ROLE OF BANK CREDIT IN FINANCING WOMEN ENTREPRENEURSHIP

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Annotation: this article covers theoretical and practical bases of our social life on the development of women entrepreneurship in Uzbekistan. Also, recommendations on the use of vaults for opportunities, facilities provided by the state for the development of women's entrepreneurship are outlined.

Keywords: entrepreneurship, financial system, business decisions, business ideas, theoretical and practical basis.

Due to the socio-economic reforms carried out in the Republic, the emergence of the labor market, changes in labor relations affect the actions of the labor line of all groups of the population. Especially in the period of the pandemic, which now reigns all over the world, the most basic problem in all states is the support of needy strata of the population, the provision of income. As a result of the work carried out to reduce poverty in our country, it is proved that it is necessary to fully meet the current needs of the population, to provide them with a permanent source of income, to support women's activities in order to ensure the conception of gender equality.

Increasing the activity of women in all spheres of economic, political and social life of the country, comprehensive assistance in their acquisition and employment of educational and professional skills, further support of entrepreneurial initiatives are one of the pressing issues of this day.

In his address to the Oliy Majlis, The president of our country Shavkat Mirziyoyev also touched upon this issue and said, " further strengthening the role and position of women in the management of the state and society is one of the priority directions of our reforms." they mentioned.

Women's problems in the areas were studied and a "women's notebook" was formed. The desires of women and girls included in the "women's book", due to the internal characteristics of each territory, create an opportunity to engage in business, private entrepreneurial activity.

The experience of foreign countries in this regard has been studied, one of the factors in the development of the economy in stable conditions is the development of small business and private entrepreneurship. This sphere is characterized by its characteristics, such as rapid adaptation to market changes, employment through the creation of new jobs and the creation of sources of income, the formation of a class of middle proprietors.

Measures taken by the government of our country to support the development of small business and private entrepreneurship in every way, including further liberalization, simplification and cheapening of all processes related to doing business, financial support of small business and private enterprises, play an important role in the transformation of this sector into the leading segment of the economy.

In order to support and eliminate the problems of women's business projects, banks have introduced a new system of training women in the field of entrepreneurship, developing model business plans and providing them with practical assistance in obtaining loans. The role of bank loans as sources of financing of women entrepreneurship is of particular importance.

In the year 2020, a total of 48.4 trillion trln will be allocated to more than 281 thousand projects for the purposes of financial support of small business entities, including the employment of the population and the development of family entrepreneurship, entrepreneurship initiatives of women and young people. sum credit allocated.

95,7 billion for 4 615 projects from the account of the public fund "support for women and family" for the purpose of ensuring the employment of women and girls, improving working conditions, and especially for the purpose of attracting young girls

from rural areas to family and private entrepreneurship and entrepreneurship. loans were issued in the amount of sum.

The occurrence of problematic loans on loans granted from the account of the public fund” support for women and family ” also indicates the need to carry out a lot of research work in this regard.

Ensuring employment of women, increasing their socio-economic activity and providing them with sufficient knowledge in this regard, wide opening of the way for women who are not employed to engage in small business and private entrepreneurship is one of the pressing issues before our government.

In summary, the impact of bank loans on women entrepreneurship financing puts in place such important tasks as reducing the interest rates of loans allocated to women to banks, simplifying the lending system and facilitating them in the development of business projects.

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