

## Foreign Experience in Supporting Entrepreneurship and Business Activity of Women

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### ABSTRACT

The article examines the experience of many foreign countries on the formation of entrepreneurial and business skills among women, the allocation of preferential loans to them. Based on this experience, proposals and recommendations for the development of entrepreneurial activity among women have been developed in our country.

### 1. Introduction:

In recent years, special attention has been paid to supporting women's entrepreneurship in our country. In particular, for the 69th goal of the new development strategy of Uzbekistan for 2022-2026, tasks have been set to provide women with educational and professional skills, comprehensive assistance in finding a suitable job, support for their entrepreneurship, identification of talented young women and the appropriate direction of their abilities. When implementing these tasks, it is important to study the experience of foreign countries in supporting women's entrepreneurship and efficiency.

The issues of the formation of entrepreneurial and business skills among women, the allocation of preferential loans to them can be seen in the experience of many foreign countries. Analysts of the international company Boston Consulting Group (BCG) in 2019 came to the conclusion that a business headed by women achieves positive results in world practice. In some countries, companies headed by women account for 50-60% of gross domestic product. For example, in Germany and the USA, the share of such enterprises in the gross domestic product is 50-52 percent, in Japan – 55 percent, in Italy - 60 percent<sup>1</sup>. Equal participation of women in entrepreneurship with men is about 3-6 percent of world GDP, and the world economy is an

additional 2.5 trillion dollars. 5 trillion US dollars. Allows you to increase to a dollar.

Analysts from the international The Boston Consulting Group (BCG) analyzed gender differences in the business community and came to this conclusion. As a rule, men all over the world are more likely to open their own business. According to the company's estimates, the excess balance is 4-6 percent. It is reported that women have eliminated gender disparities in Vietnam, Mexico, Indonesia and the Philippines as a result of large-scale startups founded by women in 2016. In most other countries, gender disparities are gradually disappearing. In particular, in the most active Turkey, South Korea and Slovakia, the share of women in entrepreneurship is significantly increasing. However, in 40% of the countries of the world, including Switzerland, Uruguay and South Africa, there is a growing inequality of women and men in business. Analysts at Boston Consulting Group say that businesses led by women often produce positive results and even surpass the results of men.<sup>2</sup>

For the first time in 2017, mastercard<sup>3</sup> developed an index of women entrepreneurs. A study conducted by the company showed that women primarily develop their business out of the need for willpower. There are two main obstacles that prevent women from starting their own business, namely limited cultural traditions and lack of opportunities for professional growth. The use of financial services and the creation of a favorable environment conducive to the development of commercial activities contribute to the development of women's entrepreneurial activity.

According to the index of women entrepreneurs, countries such as New Zealand (74.4 points), Canada (72.4 points), the United States (69.9 points), Sweden (69.6) and Singapore (69.6) received high marks. In these countries, a favorable business environment has been created to support women's entrepreneurship (Table 1).

*1 - table*

**Index": countries where the best conditions and opportunities for business success are created "women entrepreneurs", developed by Mastercard**

States		States	
1.	New Zealand – 74,4	6.	Belgium – 69,0
2.	Canada – 72,4	7.	Australia – 68,5
3.	USA – 69,9	8.	Philippines – 68,4
4.	Sweden – 69,6	9.	Great Britain – 67,9
5.	Singapore – 69,5	10.	Thailand – 67,5

In countries with relatively lower incomes, in particular Uganda (34.8%), Bangladesh (31.6%) and Vietnam (31.4%), there was a higher proportion of women among entrepreneurs. In these states, women often start their commercial activities not because of the opportunities that encourage them to open their own business, but because of necessity (2nd javdal).

The study showed that women can reach their full potential, achieve their goals and thus accelerate inclusive growth if they have greater access to the infrastructure needed to develop their business. The mastercard index of entrepreneurial women indicates that there are more "voluntary entrepreneurs" in countries where the business environment is most favorable. The use of financial services to support enterprising women, the absence of barriers to doing business, support for small and medium-sized businesses, as well as the need for quality regulation. Due to cultural stereotypes regarding women in countries such as India (49th place, 41.7 points), Saudi Arabia (52nd place, 37.2 points) and Egypt (53rd place, 34.0 points), women entrepreneurs occupy low positions in the

ranking. They prevent women from taking a leadership position or taking advantage of the advantages they offer to market businessmen. According to the study, the main obstacles to starting a business are lack of funds or lack of venture capital, restrictions of legislation or inefficient state institutions, as well as fear of failure, socio-cultural restrictions, lack of information and insecurity. In almost all of the 54 countries studied, there is at least one of these factors that prevents women from successfully running a business.

2 - table

**States with the highest proportion of women in private entrepreneurship**

States		States	
1. Uganda – 34,8%		6. Bangladesh – 31,6%	
2. Botswana – 34,6%		7. Vietnam – 31,4%	
3. New Zealand – 33,3%		8. China – 30,9%	
4. Russia – 32,6%		9. Spain – 30,8%	
5. Austria – 32,4%		10. USA – 30,7%	

A bank has been established in the United States to support and assist women's businesses.

The founders of the financial organization founded this "first women's bank" ( ) in 1975 in an attempt to eliminate gender inequality in the business environment and make it easier for women to get money to run a business. According to experts, in the US business environment, women and men did not have equal opportunities to use capital.

Enterprises headed by women usually receive fewer loans from banks. Experience shows that women in most cases repay loans to men on time. In particular, in Russia, when 87% of women pay off loans no later, for men this figure is 82%<sup>5</sup>. In addition to issuing money as part of first women's banking activities, the bank's employees advise American women on business issues and assist them at all stages of their business development. The First Women's Bank is supported by large companies, as well as the special attention that the bank pays to black women.

Only 16% of small and medium-sized enterprises operating in Canada today are owned by women. The Government of Canada recognizes that entrepreneurship and small business play an important role in enhancing the role of women in social and economic life and strengthening the middle class. Based on new investments announced by the Government of Canada in the 2018 budget, the goal was set to double the number of women-owned businesses by 2025<sup>6</sup>. Therefore, the Government of Canada has developed a "Women's Entrepreneurship Strategy" (Wes) with the aim of revitalizing its economy by paying special attention to women entrepreneurs.

This strategy involves an investment of \$2 billion. Canada's GDP was 150 crore. There is an opportunity to increase income to the US dollar, and the economic empowerment of women is of great importance to achieve this goal." <sup>7</sup> The program has a positive impact on increasing demand among Canadian women who want to become entrepreneurs. According to statistics, Canadian women start businesses faster than their counterparts from other G20 countries. Over the past 20 years, entrepreneurship in the Canadian economy has grown steadily, with the proportion of women increasing significantly.

Attracting venture capital to entrepreneurship in Canada is difficult for everyone, but for women it is considered a much more time-consuming task. Only 10% of Canadian companies seeking to expand their entrepreneurship are headed by women.

Despite the high productivity of companies headed by women, male venture capitalists invest less in companies headed by women, and even when they do, they invest less. In recent years, the proportion of female venture capitalists in large Canadian firms has doubled, but this figure is still very low (14%). The Canadian Bank for Business Development (Business Development Bank of Canada, BDC) plans to increase the women's capital fund in the field of technology (capital Women In Technology Fund, WIT) to 200 million in the next five years. The US invests dollars. She invests in technology companies in which women are fully or partially in charge.

Finland occupies one of the first places in the international ranking in terms of the share of entrepreneurship among women, which becomes a good example for other countries of the European Union. Finnish women are well educated and rank first in the OECD's annual education surveys. Finnish women have a wealth of work experience, qualifications and extensive contacts. Women make up almost half of Finland's population, but over the past decade their share in entrepreneurship has increased by almost 30 percent.

It is worth saying that the level of knowledge of women is very high, the desire for entrepreneurship, entrepreneurial activity is developing in the right direction. Tools such as financing, consulting and business services available to women entrepreneurs in Finland also serve to further stimulate their entrepreneurial activities. It is noteworthy that Finnish firms run by women are dominated by enterprises run by only one woman. Individual entrepreneurship is more common among women.<sup>9</sup>

There are various programs for women entrepreneurs in Norway:

- Innovasjon Norge program "Women and Business". It is aimed at increasing the role of women as business founders, leaders or members of the board of governors. The organization annually organizes the nomination "female entrepreneur" of the year in order to encourage and demonstrate women who have achieved success in entrepreneurship.

- The Norwegian Union of Industrialists and Entrepreneurs (NHO) runs the Women and the Future program. This charitable initiative aims to provide women with more opportunities to hold senior positions, work on the board of directors or in the private sector.

- And, finally, the most important thing is the program "Young entrepreneurs", which helps to form the first ideas about entrepreneurship and business among the younger generation. Special attention is paid to attracting girls to events.

In Bangladesh, 20 million people were lifted out of poverty in 1991-2010. During this period, the share of the poor in the total population decreased from 44.2% to 18.5%. At the same time, much attention was paid to the issue of directing poor women to entrepreneurship and their microfinance. When studying the Bangladeshi experience, the method of microfinance proposed by the Bangladeshi banker, Doctor of Economics, Nobel Prize winner for the idea of socio-economic development, head and founder of Grameen bank Mohammed Yunus to get out of poverty is of great importance. Jonah took a radical step for the Islamic society: he began to lend to women who were excluded from credit and monetary relations, even in rich families.

In her opinion, women have a long-term perspective, they are much more conscientious and primarily take care of children. Thus, Jonah's initial goal was to bring their share among its customers to 50 percent. It took six years to increase the financial literacy of the population, especially women, from bank employees door to door. According to Grameen bank, the Women's Financial Institution accounts for 97% of its clients today. At the same time, the total number of borrowers reaches about 7.08 million people. The rate of return by the bank of money issued

without collateral is 98%.

In Kazakhstan, women make up 51% of the total population, and in the share of the employed population - almost half, that is, 49%. The share of women's entrepreneurship in the gross domestic product is 39 percent. Kazakhstan is gradually changing the situation, gradually increasing the share of women's entrepreneurship in the total GDP of the country. The active leader of the state policy in this regard is the Damu Entrepreneurship Development Fund, which is part of the Baiterek Holding. Here businesswomen from Kazakhstan have the opportunity to find help in their desire to build their own business. The main tool developed by the Women's Support Fund over the past decade is the following:

1. The program of conditional placement of funds in secondary banks for the latest micro-crediting of women's entrepreneurship.
2. Loans from the Asian Development Bank (the Asian Development Bank, ADB).
3. The program of the European Bank for Reconstruction and Development (EBRD) "Women in Business" of the European Bank for Reconstruction and Development.
4. Business Roadmap-2025" within the framework of the state program of support and development of entrepreneurship.

Women make up 57.6% of the total number of entrepreneurs who have received financial support for all the Fund's programs under these programs.

**Suggestions and recommendations.** First of all, to establish entrepreneurship on the basis of cooperation, involving women in work. While opportunities and conditions for organizing family entrepreneurship in the neighborhood are expanding, the lack of proper knowledge and skills in families and the lack of established specialization processes corresponding to changes in market conditions are an obstacle to further expansion of this activity.

It is necessary to unite economic interests in microdistricts and to specialize economic entities in certain types of activities, to organize production cooperatives with the involvement of women in labor. In this case, business groups are formed based on the growth points of the microdistrict, together with employees of the Citizens' Assembly of the microdistrict and the working system of the microdistrict, as well as deputy governors. The processes are carried out in order to specialize them in a certain type of activity, taking into account their internal reserves and capabilities. As a result of these processes, cooperative production associations are being created with the involvement of women in labor. The introduction of this mechanism has a positive impact on the rapid development of women's entrepreneurial activity in the neighborhood, rapid adaptation to market changes and an increase in family incomes.

Secondly, based on the experience of the United States and Canada, it is necessary to introduce financing programs that support only women's entrepreneurship. These credit programs should be based on the principle of obtaining a share in the income from entrepreneurial activity. In this case, the money sent by the central bank to these programs is provided to commercial banks without a refinancing rate. Such programs will interest women who are stunned by the entrepreneurial activity of commercial banks in the further development of their business. This has a great positive impact on the development of women's entrepreneurship.

Thirdly, it is necessary to expand leasing programs for women. In this case, a procedure is introduced for leasing equipment necessary for their business activities, equipment for a period equivalent to the depreciation period, with a grace period in the first 3-6 months.

Fourth, it is necessary to introduce a procedure for the periodic organization of free educational seminars in order to improve their economic and legal knowledge for women who want

to get acquainted with business activities in the neighborhood. These training events are held monthly, periodically in specially equipped premises organized within the framework of a public-private partnership to teach entrepreneurship at public meetings in the neighborhood.

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