



DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP IN UZBEKISTAN IN THE CONTEXT OF THE DIGITAL ECONOMY

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Annotation: The article says that a number of normative acts have been adopted to strengthen the position of women in the country, guarantee their rights and freedoms, through these norms create effective mechanisms for women's entrepreneurship.

Keywords: people, women, reform, politics, socio-economic development, law, decree, decree, regulations, entrepreneurship, labor market, problems and shortcomings.

INTRODUCTION.

Since the early years of Uzbekistan's independence, special attention has been paid to ensuring the sustainable development of all spheres of social progress, and the transition to a new stage of reforms has created a favorable environment for entrepreneurial activity. The liberalization of entrepreneurship and the strengthening of its legal foundations have contributed to the formation of a market-oriented mindset and ownership culture among citizens.

Starting from the autumn of 1991, a new era of entrepreneurship began in Uzbekistan. Firstly, national independence opened the way for the development of entrepreneurship based on national interests. Secondly, entrepreneurs were granted the freedom to choose any field of activity. Thirdly, wide opportunities were created to attract foreign investments. Fourthly, favorable conditions were established in taxation and credit systems.

A number of legislative acts, such as the *Law of the Republic of Uzbekistan on Guarantees of the Freedom of Entrepreneurial Activity*, the *Law on Family Entrepreneurship*, the *Law on the Protection of Women from Oppression and Violence* (No. O'RQ-561, dated September 2, 2019), and the *Decree of the First President of the Republic of Uzbekistan "On Additional Measures to Support the Activities of the Women's Committee of Uzbekistan"* (May 2–5, 2004), have played a crucial role in promoting entrepreneurship among women. As a result of these measures, the number of women engaged in small business, private entrepreneurship, and family enterprises has steadily increased year by year.

Documents such as the *Action Strategy for the Development of Uzbekistan for 2017–2021*, the *Law on Guarantees of Equal Rights and Opportunities for Women and Men*, the *Decree of the President of the Republic of Uzbekistan No. PF-5325 "On Measures to Fundamentally Improve the Support of Women and the Strengthening of the Family Institution"*, and the *Resolution No. PF-4235 "On Further Strengthening the Guarantees of Women's Labor Rights and Supporting Entrepreneurial Activity"*, as well as relevant decisions of the Cabinet of Ministers, have greatly contributed to enhancing the socio-political activity of women, improving their working and living conditions, and expanding opportunities for their participation in entrepreneurship.



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METHODOLOGY.

Women's activity in entrepreneurship plays a vital role in ensuring sustainable economic growth and improving living standards in Uzbekistan. Research shows that most female entrepreneurs prefer to work in service-oriented fields such as domestic services, catering, and retail trade, rather than in production-related areas.

Despite economic reforms, traditional attitudes and cultural norms still influence women's participation in entrepreneurship. Statistical data indicate that initially, women's businesses were concentrated in small-scale trade and domestic services. Large-scale industries—such as banking, oil extraction, and processing—remain male-dominated sectors. During the 1990s, market reforms disrupted gender-based employment patterns, resulting in fewer women being self-employed compared to men.

According to surveys, most women entrepreneurs began their business careers before the age of 45, and very few entered business after that age. Research by the *Social Opinion – Center for the Study of Public Opinion of the Republic of Uzbekistan* indicates that many women engage in entrepreneurship during their most active and reproductive years, and this does not negatively affect their maternal responsibilities.

Education remains one of the key factors influencing women's entrepreneurship. Survey data show that nearly 60% of women entrepreneurs have higher education, including 7.7% with master's or postgraduate degrees, while 17.2% have specialized secondary education. These figures suggest that educated women are increasingly active in business, often transitioning from professions such as teaching or medicine to entrepreneurship due to limited opportunities in their previous careers.

Significant progress has been made in liberalizing the economy and improving the business environment for women. However, challenges remain—especially in increasing women's share in private enterprise, reducing state interference, and improving access to resources and markets.

By 2008, the participation of women in entrepreneurship had risen from 49.8% in 2005 to 67.7%. Nevertheless, around 57.4% of women still lacked permanent employment, highlighting the importance of home-based work and business training. By 2010, over 18,000 women had been trained in business management, and 12,000 of them gained professional skills through state support programs.

Between 1996 and 2016, the tax rate for small businesses and private enterprises was reduced from 38% to 5%, which significantly boosted women's participation in entrepreneurship and increased their contribution to GDP.

Women's employment is largely driven by their desire to meet family needs, achieve self-realization, enhance professional qualifications, and build successful careers. However, certain obstacles have also hindered women's entrepreneurship, including:

low effectiveness of business education and project development;

lack of confidence in the success of women-led business projects;

insufficient legal and financial literacy among women entrepreneurs.

According to 2017 data, the number of women leading small business enterprises increased 1.6 times over the previous decade. As President Shavkat Mirziyoyev emphasized, "*women entrepreneurs make up 29% of all business entities in the country.*"

The Women's Entrepreneurship Development Committee continues to implement comprehensive programs to support women's entrepreneurial initiatives, especially in small



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and private business sectors. The activity level of women aged 18–40 is particularly high—women now account for about 40% of all entrepreneurs. In rural areas, they are mostly engaged in agriculture, while in urban settings, women are active in tailoring, confectionery, cosmetology, education, healthcare, and various service industries. These sectors are gradually expanding in rural regions as well.

The Women's Committee of Uzbekistan has been carrying out a wide range of activities aimed at developing cooperation between Uzbek women entrepreneurs and businesswomen in European and Central Asian countries, applying international experience in Uzbekistan, and making effective use of it. In this regard, joint projects implemented in cooperation with the *Association of Business Women of Uzbekistan "Tadbirkor Ayol"* and international organizations, such as "*Training Unemployed Women and Teaching Them a Trade*" and "*Improving the Quality of Life Through Innovative Methods*", deserve special attention.

For instance, the professional achievements of Li Tursunoy Atamuratovna can serve as a striking example. She has been awarded multiple national and international honors, such as "*The Skilled Hands of Uzbek Women*" (2011), *Honorary Diploma of the Women's Committee of Uzbekistan* (2011), "*Craftswoman Honored by Independence*" (2011), "*Craftsmen of Independent Homeland*" (2013–2014), and received distinctions in "*Initiative – 2017*" (2nd place), *Uchtepa District's "Golden Hands" Award* (2018), and *Initiative Competitions* in 2018, 2019, and 2021. She was also a prizewinner at international handicraft exhibitions held in Turkey (2008, 2014) and Thailand (2018). Today, she continues her creative work, training more than 15 apprentices and producing exceptional works of art.

The emergence of new enterprises, the growth of small businesses into medium and large enterprises, and the closure of some companies are characteristic features of a market economy. Such dynamics can cause fluctuations in employment, which require consistent and targeted solutions. In Uzbekistan, the development of household farming and family businesses in both rural and urban areas has been seen as a key means of reducing women's unemployment.

President Shavkat Mirziyoyev has emphasized that "*alongside creating permanent jobs for women, the development of family business, home-based work, handicrafts, and household farming is still insufficient*," pointing out the need for increased responsibility not only among women's organizations but also among state institutions.

In his Address to the Oliy Majlis (Parliament), President Mirziyoyev noted, "*The situation of women in many regions is extremely difficult — no one seems to understand the concerns of ordinary women*," calling for a targeted and problem-oriented approach to addressing regional challenges. According to 2017 data, 6,944 women were engaged in handicrafts under the "*Ustoz–Shogird*" (Mentor–Apprentice) system.

A 2018 sociological survey conducted by the *Center for the Study of Public Opinion "Ijtimoiy Fikr"* in six regions — Tashkent, Bukhara, Kashkadarya, Samarkand, Fergana, and Khorezm — revealed that 45.4% of women were involved in private entrepreneurship. For example, in Khorezm region in 2018, the number of small businesses and micro-firms led by women reached 1,120, an increase of 175 compared to the previous year, and their share among all operating enterprises was 9.9%.

A number of presidential decrees and resolutions have significantly stimulated women's entrepreneurship, such as:

The Presidential Decree No. PQ–4231 (March 7, 2019) "*On Additional Measures to Involve the Population in Entrepreneurship and Develop Family Business in the Regions.*"



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Presidential Decree No. PF-6208 (April 20, 2021) “*On Supporting Youth Entrepreneurship and Employment.*”

Presidential Decree No. PQ-5087 (April 22, 2021) “*On Improving the System of Entrepreneurship Support and Enhancing the Business Climate.*”

Presidential Decree No. PQ-5020 (March 5, 2021) “*On Further Improvement of the System of Supporting Women and Ensuring Their Active Participation in Society.*”

According to experts of the *Institute for Forecasting and Macroeconomic Research (IFMR)*, the relatively low economic activity of Uzbek women is largely due to household responsibilities. On average, working women earn 39% less than men and typically begin achieving career advancement only after the age of 30.

According to the Women’s Committee press service, in January 2019, 564 women received preferential loans totaling 9.4 billion soums, which helped create 888 new jobs and employ 773 women.

During the pandemic, supporting women’s entrepreneurship became even more critical. In accordance with Presidential Resolution No. PQ-4862 (October 13, 2020), “*On Improving the System of Promoting Entrepreneurship and Additional Measures for Its Development,*” the Youth Affairs Agency organized short-term training programs across the country in which 1,902 women participated, 263 of whom received loans totaling 7.17 billion soums. Moreover, a \$10 million fund under the “*Tadbirkor Ayol*” program was allocated to support small and medium-sized enterprises led by women.

Regional Women’s Entrepreneurship Centers trained 39,600 women in sewing, cooking, and entrepreneurship. 26,247 women completed vocational courses; 17,448 were engaged in handicrafts, 12,101 in home-based work, and 4,873 were mentored by master craftswomen in their local communities.

The *People’s Bank (Xalq Banki)* was designated as the primary institution responsible for women’s employment through entrepreneurship. Within its structure, a new position of *Deputy Chairperson for Supporting Women* was introduced, along with similar roles in 14 regional and 196 district branches.

Nationwide, 432,781 women were included in the “*Women’s Register.*” Joint efforts of the *People’s Bank*, local authorities, and the *Association of Business Women of Uzbekistan* led to training 26,508 women, providing them with professional certificates. 3,651 women were trained in entrepreneurial skills through state employment funds totaling 1.6 billion soums.

In the first quarter of 2021 alone, 48,329 women completed training programs and received certificates; 8,148 were found to possess the necessary skills for entrepreneurial activity. Up to now, 49,197 women have received loans totaling nearly 751 billion soums, resulting in employment for over 50,000 women.

For example, in Navoi region, citizen Shalola Akromova established a confectionery enterprise “*Best Business Master Class*” LLC, training over 45 women under the mentor-apprentice program, with 20 of them now permanently employed. Similarly, Feruza Bolieva founded the private business “*Farangiz Confectionery*” and provided stable employment for more than 10 women.

By the end of 2021, 16,359 small enterprises led by women generated a total net profit of 2.31 trillion soums — an average of 141.4 million soums per enterprise. Currently, women manage over 16,000 microfirms.



According to the State Statistics Committee, women-led small enterprises and microfirms earned 31.7 trillion soums in 2022, with Tashkent city leading (17.6 trillion soums), followed by Tashkent region (3.8 trillion) and Samarkand region (1.4 trillion). At the beginning of 2021, there were 39,078 women-led enterprises across the country; by January 2024, this number had increased to 41,249.

The majority of women entrepreneurs are engaged in trade (14,147), services (10,057), and industry (5,543). Their combined revenue reached 22.6 trillion soums, showing an increase of nearly 7 trillion compared to the previous year.

CONCLUSION.

Systematic measures are being implemented in Uzbekistan to enhance women's knowledge and skills in entrepreneurship, to protect their rights and interests, and to address challenges in this field. Regular monitoring and research help identify problems and develop targeted recommendations, which are submitted to government bodies for practical implementation. Strengthening women's entrepreneurship remains one of the key priorities for ensuring economic growth, employment, and social stability in Uzbekistan's transition to a digital economy.

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