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## EMPOWERING WOMEN, EMPOWERING NATIONS: WOMEN'S ENTREPRENEURSHIP IN UZBEKISTAN

### INTRODUCTION

As Yadaw & Unni (2016) highlight, the literature on mainstream entrepreneurship primarily focusing on the male entrepreneur emerged in the 1930s. In fact, the late 1970s witnessed the emergence of an explicit sub-domain of women entrepreneurship (Jennings & Brush, 2013). It was not until 2009 that a niche journal titled the International Journal of Gender and Entrepreneurship was launched. Eventually, leading journals in the mainstream Entrepreneurship area recognized the growing need for research in this area. This time perspective shows the problem regarding the emancipation of women entrepreneurs. As one might guess, the situation of women in developing countries differs dramatically from women working as entrepreneurs in developed countries. Hence we are interested in the situation of women in Uzbekistan. As we indicated women entrepreneurs play a crucial role in driving business growth, creating jobs, generating wealth, reducing poverty, advancing human development, improving education and healthcare, and fostering national development, particularly in developing countries (Gerb, 2021). According to data from the National Statistics Agency, small businesses and entrepreneurship accounted for 51.8% of Uzbekistan's GDP in 2022, demonstrating a significant contribution to the economy. Additionally, these ventures played a substantial role in employment, constituting 73.9% of overall employment rates for the same year (*In what areas...*, 2023).

Researchers have focused on the challenges faced by women entrepreneurs in various countries, recognizing their significant contributions to the global economy. It is essential for women entrepreneurs to collaborate with governments and financial institutions to address these obstacles and maximize their potential impact. In many least developed countries, a substantial portion of the female workforce remains unemployed or marginalized, hindering overall development efforts. Women entrepreneurs often face disparities in rights, education, political representation, and economic opportunities compared to their male counterparts. As a result, they are unable to fully contribute to the socio-economic progress of their respective sectors. It is imperative for stakeholders to prioritize gender equality and empower women entrepreneurs to drive inclusive growth and sustainable development (Gerb, 2021).

As we examine the economic landscape of Uzbekistan, it becomes evident that entrepreneurship plays a pivotal role in driving economic growth and fostering innovation. Concurrently, the empowerment of women has emerged as a focal point in the country's reform agenda, reflecting a commitment to gender equality and socio-economic progress. Delving deeper into this realm, our research unveils a comprehensive overview of the reforms undertaken in Uzbekistan to promote women's empowerment, along with insights into the prevailing status of Uzbek women within society, their entrepreneurial endeavors, and the associated challenges and opportunities.

Notably, as International Labour Organization (*Women and the world...*, 2023) point a significant proportion of Uzbek women predominantly reside in rural areas, underscoring the importance of addressing disparities in access to resources and opportunities. Despite strides made in reform initiatives, our findings reveal that awareness among women regarding available opportunities remains lacking, and access to essential training and workshops to develop requisite knowledge and skills persists as significant challenges.

To conclude, our analysis will proffer recommendations aimed at ameliorating these challenges and enhancing the landscape of women's entrepreneurship in Uzbekistan. By addressing issues of awareness, access to training, and the creation of tailored support mechanisms, we can pave the way for a more inclusive and thriving entrepreneurial ecosystem, thereby contributing to the socio-economic advancement of Uzbek women and the nation at large.

#### WOMEN'S STATUS AND THEIR EMPOWERMENT IN UZBEKISTAN

In order to gain a broader perspective of the place of women in contemporary Uzbek society, it is important to emphasise that at all stages of society's development, Uzbeks have had a historically distinct mentality in promoting women's

participation in society. In order to better understand the determinants of women's motivation in Uzbekistan to make key life decisions, it is important to consider factors such as: traditionally, women's commitment to the homeland and family has been elevated to the level of spirituality in Uzbekistan. Consequently, the role of women in the national mentality plays an important role (Crook, 1994; Elverskog, 2010; Pratt, 2015). As Djuraeva (2019) shows, the importance of women's social activity in shaping the spirituality of society and their involvement in the field of work, culture and education, which has a historical basis, is reflected in the sources. This issue is already reflected in the works of medieval Eastern scholars. In particular, as Abu Nasr Farabi wrote, a righteous leader will protect society from ignorance and moral ignorance and lead it to progress and prosperity. Therefore, a leader who possesses these qualities also has a special responsibility to raise the prestige of women in society (Banerjee et al., 2007). We need to emphasise the role of the Jadids in promoting the importance of women's involvement in society and public life, equality with men in society (Cytlak, Mamadaminova, 2024). Following the dissolution of the USSR and the emergence of Uzbekistan as an independent nation, a series of economic challenges emerged, impacting the status of women within the population. These challenges included limited access to education and reduced social support for individuals and families (Gerb, 2021; Madalinska-Michalak & Mamadaminova, 2022). As a result, there was a notable increase in unemployment rates, particularly among women, surpassing that of men and placing many women at risk of poverty. The majority of unemployed women in Uzbekistan are primarily engaged in agricultural activities, residing in rural areas with limited professional skills (Gerb, 2021). However, we must note that men are still seen as the main breadwinners in the family and generally do not take an equal share of household responsibilities. Women bear the main responsibility for supporting the family. As a result, women do paid work in the labor market and long hours of unpaid work at home. The fact that most of the unpaid work is done by women, as well as the fact that women have to combine employment with childcare responsibilities, have contributed to the labor market segregation described above. Discrimination against women in employment and a more difficult start for women entrepreneurs affects the types of jobs, careers and career advancement that women can expect. The gender gap in labor force participation rates has narrowed slightly over the past two decades, but remains significant (UN Report, 2020). This is worth mentioning because individual development, as well as getting a job or enforcing social rights and growing cultural issues, should result in investments in education systems or creating opportunities for career development and self-employment (Cytlak & Mamadaminova, 2024).

Since 2017, Uzbekistan has undergone significant advancements across various domains. It has become imperative to ensure that all segments of the popula-

tion, including women, possess access to legal knowledge, maintain a high level of legal awareness, and can effectively apply this knowledge in their daily lives. The distinctiveness of women's legal culture manifests in men's perceptions of women, the acknowledgment of gender equality, and the recognition of women's invaluable contributions to reproductive functions (Madalinska-Michalak & Mamadaminova, 2022).

In recent years, the Republic of Uzbekistan has emerged as an active participant in international law, with a particular focus on upholding women's rights provisions (Madalinska-Michalak & Mamadaminova, 2022). One example of such improvements is the adoption of "On the Development Strategy of the New Uzbekistan for 2022–2026" has become one of the priorities of state policy aimed at supporting women and ensuring their active participation in society. Increasing the business activity of women, their social and material security, giving their social actions a sense of freedom and development as individuals, mastering modern knowledge and information technologies, supporting women entrepreneurs – all this should be a vector for the widespread involvement of women in socio-political activity.

As previously indicated and as depicted in the table above, women represent nearly half of the population, yet unemployment rates among women have notably exceeded those of men, particularly since 2018. In 2022, the percentage of unemployed women stood at 13.4%, significantly surpassing the 5.4% unemployment rate among men in Uzbekistan.

According to the Statistics Agency of Uzbekistan, in 2022, women constituted 41.2% of the total workforce, while men represented 58.8%. Employment distribution across economic sectors reveals that 26.6% of women were engaged in agriculture and forestry, 16.3% in education, 13.1% in manufacturing, 12.8% in trade, and 10.8% in various other service sectors (*In what areas...*, 2023). A sectoral analysis underscores that health and social services employed the largest proportion of women (76.8%), followed by education (75.7%). Conversely, sectors such as construction (6.2%), transportation and storage (7.2%), information and communications (32.3%), and financial and insurance services registered lower female participation rates in 2020. Nishanova (2022) claimed that persistent social and economic factors, including employment dynamics and childcare responsibilities, contribute to a declining trend in women pursuing higher education. However, according to the statistics, the proportion of female graduates has exhibited a consistent upward trend over the years. For instance, in 2015, female graduates accounted for only 36.8% of the total, whereas by 2022, this figure had risen significantly to 47%, representing nearly half of all graduates. To provide a numerical breakdown, in 2022, there were 48,100 female graduates compared to 54,300 male graduates within the same academic year.

Table 1  
*The resident population in Uzbekistan by gender*

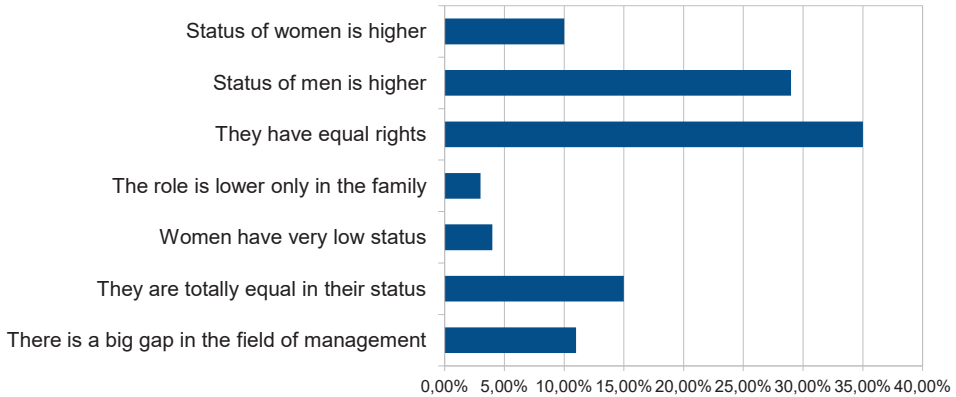
Resident population. At the beginning of the year, millions of people													
Indicators	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Total</b>	<b>29.12</b>	<b>29.56</b>	<b>29.99</b>	<b>30.49</b>	<b>31.02</b>	<b>31.58</b>	<b>32.12</b>	<b>32.66</b>	<b>33.26</b>	<b>33.91</b>	<b>34.56</b>	<b>35.27</b>	<b>36.03</b>
women	14.56	14.76	14.98	15.21	15.47	15.74	16.00	16.26	16.55	16.86	17.18	17.53	17.90
men	14.57	14.79	15.02	15.29	15.55	15.84	16.12	16.40	16.71	17.05	17.38	14.74	18.13
<b>Urban population</b>	<b>14.90</b>	<b>15.14</b>	<b>15.37</b>	<b>15.56</b>	<b>15.75</b>	<b>15.96</b>	<b>16.25</b>	<b>16.53</b>	<b>16.81</b>	<b>17.14</b>	<b>17.51</b>	<b>17.94</b>	<b>18.37</b>
women	7.49	7.60	7.71	7.80	7.89	7.99	8.13	8.26	8.40	8.56	8.74	8.95	9.17
men	7.41	7.54	7.66	7.76	7.86	7.98	8.14	8.27	8.41	8.58	8.77	8.99	9.21
<b>Rural population</b>	<b>14.23</b>	<b>14.41</b>	<b>14.62</b>	<b>14.94</b>	<b>15.28</b>	<b>15.61</b>	<b>15.87</b>	<b>16.12</b>	<b>16.45</b>	<b>16.76</b>	<b>17.05</b>	<b>17.34</b>	<b>17.65</b>
women	7.07	7.16	7.26	7.42	7.58	7.75	7.87	8.0	8.15	8.30	8.44	8.58	8.73
men	7.16	7.25	7.36	7.52	7.69	7.86	8.00	8.13	8.30	8.46	8.61	8.76	8.92

Source: Adapted from Statistics Agency of the Republic of Uzbekistan.

INSIGHTS FROM WOMEN’S SURVEYS IN UZBEKISTAN

To elucidate the status of women in Uzbekistan, several pertinent surveys have been conducted, one of which, as referenced by M.P. Ergasheva (2023), targeted 72 women experts. These experts were drawn from various professional domains, including the Jizzakh State Pedagogical University, district and city departments of the Oila Center in the Jizzakh region, district and city branches of the Mahalla Foundation in the same region, as well as from republican organizations in the city of Tashkent. Noteworthy participants encompassed deputies of the Legislative Chamber of the Oliy Majlis, personnel from the Institute for Human Rights (Ombudsman), and the NPC “Oila.” The survey, focusing on “The role and place of public opinion in increasing the activity of women in Uzbekistan,” delved into essential aspects of women’s engagement and influence within the societal landscape (M.P. Ergasheva, 2023).

Figure 1  
*Assessment of the difference in social status between men and women*



Source: Adapted from M.P. Ergasheva, 2023.

In response to the question regarding the disparity in social status between men and women across various domains, a noteworthy finding emerged: approximately one in ten respondents asserted the absence of any discernible difference. Conversely, 11% of respondents attributed the variance in status to the Uzbek mentality. Furthermore, while legislation may uphold the principle of equality, the efficacy of its implementation hinges upon tangible mechanisms. Notably, responses to inquiries regarding domains wherein women have achieved greater success underscore the presence of such mechanisms. Approximately one-fifth of respondents identified education, healthcare, and select entrepreneurial

endeavors as spheres where women exhibit superior performance. This observation may suggest women's adeptness at navigating transitional challenges, marked by their ability to adapt swiftly. Moreover, the acceleration of these processes could be attributed, in part, to men seeking employment opportunities with better remuneration abroad, notably in countries such as Russia and Kazakhstan (M.P. Ergasheva, 2023).

The examination of women's perspectives on their societal status is paramount in understanding prevailing sentiments. Notably, responses to inquiries probing women's satisfaction with their societal status offer valuable insights. Of significance is the revelation that 21% of women express dissatisfaction with their status, with every fifth woman advocating for positive change. However, interpreting the satisfaction levels of the remaining 44% warrants a nuanced approach, as it encompasses multifaceted factors inherent in women's lives, including marital status and cultural traditions, alongside their spiritual convictions. Moreover, the absence of a fully realized portrayal of the contemporary woman in public discourse adds complexity to the analysis. Thus, a comprehensive understanding necessitates consideration of these diverse factors shaping women's perceptions of their societal roles and aspirations (M.P. Ergasheva, 2023).

In examining avenues for enhancing management efficiency, the insights gleaned from respondents' perspectives on the areas warranting increased female participation are noteworthy. The survey reveals that 50% of respondents advocate for women's involvement in pivotal domains such as education and the social sphere. Additionally, 30% of respondents endorse augmenting the role of women in socio-political realms, business ventures, and the intersection of politics and commerce. Cumulatively, these affirmative responses underscore the collective endorsement, with 80% of respondents expressing support for heightened female engagement in Uzbekistan's societal fabric. This favorable climate in public opinion signals a conducive environment for advancing gender equality initiatives. Notably, the proactive involvement of women themselves, bolstered by supportive measures from authorities, emerges as pivotal in effecting tangible progress, particularly in facilitating women's ascension to leadership roles (M.P. Ergasheva, 2023).

The survey shed light on women's perceptions of their societal status, with notable proportions expressing dissatisfaction and advocating for positive change. However, interpreting the satisfaction levels of the remaining respondents necessitates a nuanced understanding of the multifaceted factors influencing women's perspectives. The survey underscored widespread support for increased female participation across various sectors. This favorable climate in public opinion highlights the importance of proactive involvement from women themselves, complemented by supportive measures from authorities, to advance gender equality

initiatives and facilitate women's ascension to leadership roles. In conclusion, the survey findings underscore the complexity of women's roles and aspirations in Uzbekistan's socio-economic landscape. They emphasize the need for comprehensive strategies to address disparities, empower women, and foster an inclusive environment conducive to their advancement and leadership.

Another survey, conducted among 100 women entrepreneurs, sheds light on the awareness levels of Uzbek women regarding empowerment opportunities and their utilization. The findings reveal a concerning trend: many women lack sufficient awareness of available business training programs, microfinance systems, credit facilities, and technical support for entrepreneurship. Moreover, there exists a notable lack of trust in organizations aimed at supporting business endeavors. Interestingly, the survey highlights a tendency among women to disengage from loan applications after experiencing a single setback, rather than persevering and learning from the experience (Ziyamova, 2022). These insights underscore the pressing need for women entrepreneurs in Uzbekistan to deepen their understanding of their legal rights and enhance their business skills. Further exploration of the challenges encountered by women in their entrepreneurial pursuits will be discussed later in the article.

Gerb (2021) also highlighted that presently, women are increasingly aspiring to enhance their standard of living, prompting many to venture into entrepreneurship. However, this endeavor is frequently hindered by various challenges, including:

- Insufficient access to professional training opportunities.
- Inadequate acquisition of essential business management skills.
- Limited availability of benefit programs and support mechanisms tailored to their needs.
- Lack of awareness regarding existing business training initiatives within the country.

These hurdles again underscore the necessity for comprehensive support structures and initiatives aimed at empowering women entrepreneurs and addressing the aforementioned obstacles (Gerb, 2021).

In another survey examining the public opinion of women entrepreneurs, a striking revelation emerges: a significant majority, 92%, have never aspired to surpass their fellow entrepreneurs. While this phenomenon may be attributed to the Eastern mentality and the influence of gender factors on the mindset of Uzbek women, the underlying reality is undeniable. Competition has yet to embed itself within the behavioral patterns of women entrepreneurs in Uzbekistan (Annaeva, 2017).

To summarize the report *Women and the world of work in Uzbekistan. Towards gender equality and decent work for all* (2023), women in Uzbekistan are



more likely to engage in unpaid childcare and domestic work, while most working men are paid. Noteworthy is the fact that it is women who are concentrated in lower professional positions and in childcare and domestic work. Another important fact is that women are underpaid and that jobs related to women are undervalued. Most jobs for women are in the informal economy (mainly in agriculture).

#### WOMEN'S ENTREPRENEURSHIP IN UZBEKISTAN

Women's entrepreneurship in Uzbekistan has experienced significant growth and transformation in recent years. From traditional artisanal crafts like weaving and carpet making, women have transitioned into modern entrepreneurial ventures, embracing the challenges of a competitive market economy (Baltabaeva et al., 2023). Today, women entrepreneurs are actively engaged in diverse sectors, spanning clothing, tailoring, decorative items, perfumery, culinary arts, baking, retail trading, hairdressing, and various other services (Baltabaeva et al., 2023; *Women entrepreneurs...*, 2017). Leveraging the opportunities presented by the digital economy, they utilize platforms like Telegram, Facebook, and Instagram to expand their trading channels, reaching customers nationwide and even sourcing products internationally (Baltabaeva et al., 2023). Despite facing challenges, such as limited access to training and financial support, women entrepreneurs in Uzbekistan demonstrate resilience and innovation as they contribute to the country's economic development and empowerment.

The number of self-employed women registered with the State Tax Service witnessed an increase from 99,307 in 2022 to 102,802 in 2023, highlighting a growing trend of entrepreneurial activity among women in the country. This uptick underscores the importance of fostering an enabling environment for female entrepreneurship to thrive and contribute to economic growth and development (*In what areas...*, 2023).

Research conducted by UNDP (*Women entrepreneurs...*, 2017) provides insights into the characteristics of Uzbek female entrepreneurs based on a survey of 115 participants. The average age of these entrepreneurs is approximately 40 years old, suggesting that many women prefer to embark on entrepreneurship after their children reach adulthood or due to limited prior experience in the labor market. This demographic trend may also be influenced by factors such as increased availability of free time and access to capital, as well as support from family members.

Close to half of the surveyed female entrepreneurs have completed higher education, with a significant portion concentrated in Tashkent city. Additionally, over 40% of women operate as individual entrepreneurs, indicating a prevalence of smaller-scale businesses. The majority of these women are married, highlight-

ing the significance of familial support in their entrepreneurial endeavors, especially in traditionally male-dominated sectors. On average, female entrepreneurs work 50 hours per week and employ an average of 8 individuals, although this number decreases to 1–2 employees for non-agricultural businesses. A notable finding is that a substantial proportion (77%) of surveyed women express a need for additional financial resources and capital.

In terms of international trade, only 15% of female entrepreneurs are export-oriented, while 22% import goods and services. Regarding competition, approximately one-third of women perceive competition levels as low, another third as average, and the remainder as high. This suggests that many Uzbek women may prioritize survival over growth and competition at this stage of their entrepreneurial journey. Analysis of focus group discussions and structured interviews reveals several key challenges faced by female entrepreneurs, including institutional constraints, sectoral and occupational challenges, and individual obstacles. These findings underscore the complex dynamics shaping the entrepreneurial landscape for women in Uzbekistan (*Women entrepreneurs...*, 2017).

Technology is reshaping how women participate in business and explore opportunities, yet rural areas in Uzbekistan still face limited internet access. Despite this obstacle, women predominantly engage in traditional sectors like sewing, knitting, and service-oriented businesses such as bakeries and beauty salons, where technological integration remains minimal. While competition exists across various sectors, many women prioritize establishing “survival” businesses over competing for growth opportunities. Access to essential services like banking and legal advice remains challenging, underscoring the need for improved accessibility to consulting and advisory services (*Women entrepreneurs...*, 2017).

Rural female entrepreneurs often balance multiple roles, combining their business pursuits with primary employment in sectors like education or healthcare. Despite these challenges, many women express eagerness to collaborate internationally, attract investors, and participate in exhibitions, signaling a strong interest in growth and global engagement (*Women entrepreneurs...*, 2017).

#### OPPORTUNITIES AND ACHIEVEMENTS

Before delving into the challenges faced by women entrepreneurs in their business endeavors, it is imperative to explore the opportunities that have been meticulously crafted for aspiring women entrepreneurs or those already engaged in entrepreneurial activities. Primarily, the government has demonstrated staunch support for women by spearheading initiatives aimed at fostering their entrepreneurial acumen. One such endeavor involves the establishment of organizations

dedicated to educating and equipping future women entrepreneurs with the requisite skills to proficiently plan, initiate, and manage their own businesses. These organizations orchestrate training courses meticulously designed to cater to the diverse needs of women entrepreneurs, all under the auspices of various government entities.

One of the important votes in the case was the Decree of the President of the Republic of Uzbekistan dated March 7, 2022, titled “On measures to further accelerate work on systemic support for families and women,” is geared towards fulfilling UP-87 of the Decree of the President of the Republic of Uzbekistan and its implementation PP-329, “On additional measures to improve the system of training women in professionalism and entrepreneurship.” Through this decision, a range of benefits have been instituted, including the provision of 70 percent of the cost of training courses for youth and women aspiring to enroll in non-state educational organizations offering professional educational programs (*Presidential decree...*, 2022).

Professional training courses at the Higher School of Business and Entrepreneurship, listed in the electronic register of non-state educational organizations, offer vocational and entrepreneurial training programs for youth and women. Compensation for these programs is limited to 1 million soums, and their implementation involves a tripartite agreement between the applicant/student and the territorial departments of the Agency for Work with Mahallas and Entrepreneurship Development (Baltabaeva et al., 2023). Upon successful completion, unemployed women are placed in available vacancies by the Ministry of Employment and Labor Relations, with ongoing practical assistance provided for entrepreneurship endeavors. Additionally, the remaining 30 percent of training costs at non-state educational organizations are reimbursed through tripartite agreements with regional government authorities (Baltabaeva et al., 2023).

Furthermore, women entrepreneurs benefit from the implementation of digital economy and e-government initiatives. Through digital education, they access online platforms to stay updated on global trends, innovate their products, and market them effectively. Particularly, entrepreneurs in sectors like clothing, perfumery, and culinary arts are leveraging digital channels such as Telegram, Facebook, and Instagram to expand their market presence both nationally and internationally. Overall, the integration of digital education with technological advancements offers significant opportunities for Uzbekistan’s economic growth, fostering greater participation of women in entrepreneurship and enhancing the country’s export potential (Baltabaeva et al., 2023).

The next step was the Presidential decision of April 28, 2020, titled “On measures to Widespread implementation of the digital economy and e-government,” is geared towards amplifying the contribution of the digital economy to the nation’s

GDP. In pursuit of these objectives, a substantial contingent of women engaged in small-scale enterprises and entrepreneurship, constituting 49.7% of the republic's population, play a pivotal role.

While discussing support for women, it is imperative to highlight the establishment of the first Association of Business Women in Uzbekistan. The Association of Business Women of Uzbekistan "Tadbirkor Ayol" stands as a testament to grassroots initiative, emerging as the pioneering women's organization in the nation. Since its inception, it has burgeoned into one of Uzbekistan's largest women's associations. Notably, most entities advocating for women entrepreneurs proudly align themselves with this esteemed association. Established in 1991 by a visionary group of twelve female entrepreneurs, the Association of Business Women has been instrumental in driving socio-economic progress. Through collaborative efforts with the Ministry of Labor and Social Protection, the association has facilitated the creation of over 70 thousand jobs by 2013, offering essential training to over 14 thousand women in entrepreneurship fundamentals and adaptation strategies for thriving in dynamic markets. Furthermore, the association's initiatives have provided vocational training and retraining opportunities for 10 thousand unemployed women, while empowering over 600 women to kickstart their entrepreneurial journeys through microcredit schemes.

Over the preceding period, the Business Women's Association, in collaboration with diverse stakeholders, has disseminated training manuals, publications, and programs to 10,000 women entrepreneurs across Uzbekistan, all provided at no cost. Remarkably, over the span of 30 years, the association has equipped 50,320 individuals with professional skills through training and educational initiatives, with 80% subsequently securing employment or engaging in home-based work. Furthermore, 43,000 women have been trained in the fundamentals of business and have acquired essential entrepreneurial competencies. Notably, 75% of training participants have ventured into entrepreneurship, resulting in the creation of over 130 thousand new jobs by women entrepreneurs. From 2007 to 2017 alone, 85,996 jobs were generated, with an impressive 30,074 positions added in 2017, and over 35 thousand in the subsequent years of 2018–2019. The export of products from enterprises led by women entrepreneurs saw a notable increase, reaching 3,896,755 US dollars from 2007–2017, and climbing to 8.1 million US dollars for the period of 2018–2020, reflecting the growing global presence of these enterprises. Moreover, the association has facilitated the training of 160 qualified instructors and educators proficient in designing comprehensive educational programs and workshops tailored to women's entrepreneurship, duly considering the unique dynamics of entrepreneurial development in the nation. Noteworthy also is the significant utilization of the association's services by 94,067 women during the years 2018–2020, with 713 business

events convened, attracting the participation of over 15 thousand women (Y. Ergasheva, 2021).

Moreover, there are Women's Entrepreneurship centers, functioning as business incubators. By decree of the President of Uzbekistan, they have been established under the auspices of the Public Fund for the Support of Women and Families. These centers are specifically designed to foster and enhance women's entrepreneurial and artisanal pursuits, including family-based entrepreneurship.

The primary objectives of these centers encompass the retraining of women who have been on extended maternity leave, as well as those seeking opportunities in the labor market, facilitating their employment, refining their skills in business organization and management, and offering advisory support in conceptualizing business ideas (Y. Ergasheva, 2021). Through the Women's Entrepreneurship Centers, practical assistance is extended in initiating entrepreneurial ventures, fostering artisanal crafts, providing retraining opportunities, and facilitating employment for nearly 28 thousand women. Moreover, under the implementation of the government reforms, 21,500 women have undergone short-term vocational courses. Consequently, the past year has witnessed a notable surge, with nearly 45 thousand women initiating their own businesses, leading to the creation of thousands of new job opportunities (Y. Ergasheva, 2021).

Presently, out of a total of 457 thousand business entities, 137 thousand (32%) are spearheaded by women entrepreneurs. In 2019 alone, the exports of products manufactured by enterprises led by women entrepreneurs amounted to \$8.1 million, showcasing the substantive economic contribution of women entrepreneurs to the nation's export sector. (Y. Ergasheva, 2021).

As outlined earlier, ongoing reforms in the country primarily entail the provision of training courses for aspiring women entrepreneurs. Now, let us examine the challenges women encounter in their business endeavors.

## CHALLENGES

To fully understand the main challenges for female entrepreneurship, it is important to consider the gender situation in Uzbekistan as outlined in the report *Women and the world of work in Uzbekistan. Towards gender equality and decent work for all* (2023) indicates national labor statistics, do not include separate indicators broken down by gender. There are also gaps in labor statistics more generally. As a result, it is currently difficult to assess progress in the situation of women. The national authorities understand the need to eliminate this problem. Therefore, the government has developed a list of 54 minimum gender indicators (recommended by the UN) to be updated regularly. The list implies the completion of data related to

unpaid and paid work, self-employment and paid employment, earnings, education and gender. employment, earnings, education and access to resources.

Despite this difficulties in measuring women's entrepreneurship, it is important to stress that the emergence of women entrepreneurs represents is a contemporary trend in the socio-economic and public sphere. It is directly related to the emancipation of women in various areas of social life. Mainly education assumes a pivotal role in a woman's entrepreneurial journey, influencing her decision to initiate and sustain a business venture while fostering its continuous growth and profitability (Baltabaeva et al., 2023; Ziyamova, 2022). Presently, a significant portion of women entrepreneurs lack specialized education, and their business endeavors often extend beyond the purview of their academic background (Gerb, 2021). Scholarly discourse surrounding women's entrepreneurship frequently underscores the significance of augmenting their knowledge base to address managerial and financial challenges effectively.

Perceptions within the literature posit that women entrepreneurs often grapple with a dearth of requisite knowledge to navigate managerial and financial complexities inherent in business operations. This deficiency in comprehending established practices in response to production-related challenges can prompt innovative behaviors. Consequently, the educational background of women engaged in entrepreneurship emerges as a critical determinant of their success, underscoring the importance of continuous learning and skill development in fostering entrepreneurial efficacy (Ziyamova, 2022).

Small and medium enterprises (SMEs) serve as significant contributors to employment opportunities, particularly for women possessing adequate qualifications. Women's involvement in microtrade and entrepreneurship, including shuttle trade and agricultural endeavors, significantly enhances family well-being and economic stability. However, the operation of small businesses entails inherent risks and challenges, notably the lack of skills in market economics and limited access to capital. An additional barrier is the reluctance of financial institutions to extend small loans, which are often essential for women entrepreneurs engaged in selling locally-produced goods or handicrafts. To foster the growth of women's entrepreneurship in Uzbekistan and expand their engagement in SME activities aimed at income generation, addressing the following issues is imperative: provision of professional training, facilitation of business and entrepreneurial skill development programs, and implementation of microcredit initiatives. (Y. Ergasheva, 2021).

A crucial aspect in fostering and advancing women's entrepreneurship, particularly in rural settings, lies in achieving gender parity concerning property ownership, income distribution, and access to education, employment opportunities, managerial roles, and social welfare provisions.

The process of privatization and the expansion of private markets has precipitated a rise in unemployment rates. This phenomenon has spurred a significant surge in male outmigration and reshaped the role of women in fundamental economic sectors, notably agriculture. Given the comparatively lower and seasonal wages prevalent in agriculture, women are compelled to explore supplementary income avenues through entrepreneurial endeavors and the sale of self-produced goods.

Furthermore, it is important to highlight that women's entrepreneurship success hinges on factors like role models, family support, self-confidence, and skills. To address this, targeted training in languages, computer literacy, finance, accounting, business management, and legal rights enforcement is crucial. However, there's a shortage of successful women role models and business mentors, highlighting the need for their presence in the entrepreneurial ecosystem (*Women entrepreneurs...*, 2017).

Presently, women continue to encounter hurdles in accessing business education, acquiring marketable skills, adopting new technologies, and accessing essential resources such as equipment and raw materials, as well as financial services including loans, consultancy, and training. These challenges are particularly pronounced in rural areas, where educational seminars, training sessions, and forums are infrequent, and access to critical information regarding changes in legislative and regulatory frameworks governing entrepreneurship is limited (Ziyamova, 2022).

Agriculture stands as the primary source of employment for rural women, with their involvement predominantly informal and incomplete. Many engage in tending farmland and livestock, although control over income from the sale of goods and livestock may not always lie with them. Despite these challenges, rural women display a growing interest in agricultural activities such as horticulture, greenhouse farming, and food processing, which offer seasonal employment opportunities (Nishonova, 2022). However, the development of women's entrepreneurship in villages hinges largely on their active participation. Initiatives such as farming, establishing small enterprises for processing agricultural products, livestock breeding, and engaging in weaving and folk crafts heavily rely on rural women's engagement (Annaeva, 2017).

Women entrepreneurs also face challenges balancing their roles as spouses and mothers while running businesses. Basic educational training in entrepreneurship, languages, labor regulations, accounting, marketing, and IT services is urgently needed. Collaboration with experienced entrepreneurs through sector-specific master classes is essential for sharing best practices (*Women entrepreneurs...*, 2017).

Finding role models, support networks, and qualified specialists remains difficult for many women entrepreneurs. Telegram groups serve as valuable resources for networking and learning due to a perceived lack of professional development opportunities and access to business networking events.

## CONCLUSION

Based on the comprehensive analysis of the challenges and opportunities surrounding women's entrepreneurship in Uzbekistan, several recommendations can be proposed to foster their advancement and address existing barriers:

- **Enhanced Access to Education and Training:** Implement targeted educational programs and training initiatives aimed at equipping women entrepreneurs with essential business skills, managerial competencies, and knowledge of market economics. These programs should be tailored to the specific needs and contexts of women entrepreneurs, particularly those in rural areas.
- **Facilitation of Financial Support:** Foster an enabling environment for women entrepreneurs by improving access to financial resources, including microcredit programs, small loans, and grants. Financial institutions should be encouraged to extend their services to women entrepreneurs, especially those engaged in small-scale businesses and microenterprises.
- **Promotion of Digital Literacy:** Invest in digital education and training programs to enhance women entrepreneurs' digital literacy and empower them to leverage technology for business growth and market expansion. Encourage the use of digital platforms for marketing, sales, and access to information and resources.
- **Gender Parity and Property Rights:** Advocate for gender parity in property ownership, income distribution, and access to resources, including land and capital. Ensure that women have equal rights and opportunities in accessing and controlling assets, which are crucial for their economic empowerment and entrepreneurial success.
- **Supportive Policy Environment:** Enact policies and regulations that promote women's entrepreneurship and remove institutional barriers hindering their participation in economic activities. Create a conducive regulatory framework that encourages investment in women-owned businesses and fosters a culture of entrepreneurship.

In conclusion, there is a significant need to develop further research on entrepreneurship. Many studies have borrowed theoretical concepts from areas that were not relevant to the domain of women's entrepreneurship. In particular, there



is a need to use feminist theories to capture heterogeneity in women's entrepreneurship research and to extend existing theories of entrepreneurship. There is also a strong need to examine the entrepreneurial processes of business models founded by women and to adopt innovations in the choice of research methods.

Fostering the advancement of women's entrepreneurship in Uzbekistan requires a multifaceted approach that addresses socio-economic, institutional, and cultural factors. By implementing targeted interventions to enhance access to education, financial resources, digital literacy, and property rights, Uzbekistan can create an enabling environment conducive to women's entrepreneurial success and economic empowerment. Embracing gender-inclusive policies and promoting a supportive ecosystem for women entrepreneurs will not only drive economic growth but also contribute to sustainable development and social progress in the country.

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**Title:** Empowering women, empowering nations: women’s entrepreneurship in Uzbekistan

**Keywords:** Uzbek women; women’s entrepreneurship; gender and entrepreneurship; women empowerment; Uzbekistan

**Discipline:** Pedagogy

**Language:** English

**Document type:** Article

### Summary

This study aims to analyze the contemporary landscape of women’s entrepreneurship in Uzbekistan, a developing nation in Central Asia, against the backdrop of ongoing reforms across various sectors. The research explores the initiatives undertaken to promote gender equality, empower women,

and nurture entrepreneurial activities among them. By delving into the significance of women's economic participation, assessing the current status of gender equality, and elucidating the opportunities and challenges for women entrepreneurs, this article provides insights into the evolving scenario of women's entrepreneurship in Uzbekistan. Drawing upon secondary data, the study reveals a growing interest and involvement of women in small-scale business ventures and entrepreneurship. However, it also highlights a deficiency in requisite business acumen and expertise among women entrepreneurs, along with a lack of awareness regarding government support measures. The implications derived from this research underscore the need for policymaking interventions aimed at creating a conducive and supportive ecosystem tailored to facilitate the endeavours of aspiring women entrepreneurs in Uzbekistan.