

**SUPPORT FOR WOMEN'S ENTREPRENEURSHIP IN UZBEKISTAN -PROGRAMS
AND PROSPECTS**

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Abstract: The article analyzes the dynamics of women's entrepreneurship in Uzbekistan, confirmed by statistics of profit growth and the number of enterprises. State support measures, concessional lending, and the impact of gender parity on the sustainable development of the national and global economy are considered.

Keywords: women's entrepreneurship, women's business, female leader, enterprises, development programs.

Introduction

Women's entrepreneurship in Uzbekistan is seen as a key factor in reducing poverty, providing employment and stimulating economic growth. In recent years, the number of women entrepreneurs has increased 7-fold since 2020, according to the UNDP. The main mechanism of state support is implemented through the system of "Notebooks" ("Women's", "Youth", "Iron") and targeted financial programs. To encourage women's businesses, the Government of Uzbekistan regularly allocates targeted funds with preferential terms.

In March 2024, a major funding mechanism, the National Program for Concessional Financing of Women's Entrepreneurship, was launched for a total of \$ 100 million. At the same time, credit resources are provided for a period of 5 years with a grace period of 2 years with an interest rate of 14% per annum through Hulk Bank, Business Development Bank and Mikrokreditbank. Projects recommended by women included in social protection registers, including the "Women's Notebook", receive priority.

Commercial banks also offer targeted loan products. Mikrokreditbank offers loans at a rate of 17.5% per annum, for self-employed women up to 33 million soums without collateral, for legal entities headed by women up to 300 million soums. "Asakabank", according to the projecta "Mahalla", allocates loans for business development up to 300 million soums with full security at a rate of 23% per annum for a period of up to 36 months.

If you get acquainted with the success story of women leaders in Uzbekistan, successful cases cover a wide range of industries from manufacturing to services and high technologies.

Table 1

Some successful cases in Uzbekistan from manufacturing to services and high technologies.

Field of activity	Brief case
Production-FMCG	Founder, who has turned the passion for the production of sugaring paste into a stable business with a production volume of 10-15 tons of products per month.
HoReCa is an E-commerce	woman who opened a bakery for the production of homemade cakes in Tashkent, which has grown into a full-fledged store serving more than 50 customers a day.
Creativity, retail	Two friends who started with the production of handmade

	notebooks, were able to develop the business to two stores and sell up to 400 units of products every month.
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Many women are also actively involved in educational programs supported by international organizations such as USAID, Wolt's Business Up Skill, which helps them scale their business, improve financial planning, and find new markets.

As of January 1, 2025, there are 43,860 registered small businesses and microfirms headed by women in Uzbekistan. Women's entrepreneurship is most actively developing in the following regions (by the number of operating enterprises)

The city of Tashkent is the undisputed leader, where almost 30% of all small businesses run by women are concentrated. Tashkent and Samarkand regions also show a high level of women's involvement in small and micro businesses.

Table 2
The most active women's entrepreneurship in Tashkent and Samarkand

#	Region	Number of enterprises headed by women (units)	Share in total number
1	Tashkent city	12,814	29.2%
2	Tashkent region	5 598	5,598 12.8%
3	Samarkand region	3,905	8.9%

Support for women's entrepreneurship in Uzbekistan has become one of the priority areas of state policy in recent years. A number of systematic measures aimed at empowering women in business have been adopted for 2024-2026.

One of the key innovations was linking social assistance to entrepreneurship. Now women from low-income families can receive "gratuitous subsidies" of up to 7-10 million soums for the purchase of equipment, sewing machines, tools for hairdressers, equipment for pastry shops to start their own business at home.

Hulk Banks is established as the main financial institution supporting women. Micro-loans worth up to 33 million soums without collateral are available for women who have completed training under the "Women's Notebook" programs. To expand the existing business, funds are allocated at reduced interest rates 4-5% below market rates.

Centers have been set up all over the country that provide courses in marketing, accounting, and IT literacy. Help with business registration and preparation of business plans. Providing free or discounted workspaces for startups.

In addition, temporary benefits have been introduced to encourage women's businesses in rural areas. Lower property and land tax rates for businesses where more than 50% of employees are women. Exemption from customs duties on the import of certain technological equipment for "female" small businesses.

As part of the Digital Uzbekistan 2030 strategy, an initiative has been launched to train women in IT professions and e – commerce. This allows entrepreneurs to enter the international marketplaces Uzum, Wildberries, Amazon and sell handicrafts or clothing around the world.

Uzbekistan actively cooperates with the EBRD's Women in Business Program and the UNDP. These organizations provide grants for consulting when paying 50% of the cost of

business automation or ISO implementation services). Access to mentoring programs with successful businesswomen from Europe and Asia.

In the next two years, it is planned to increase the share of women's entrepreneurship in the service sector to 40%. Special emphasis will be placed on the " green economy " and the textile industry with high added value.

Statistics on women's entrepreneurship in Uzbekistan show rapid growth over the past few years. According to the latest reports of the Agency for Statistics and International Organizations (UNDP) for 2024-2025, the situation is as follows:

1. Number of female entrepreneurs: As of 2024, there were about 2.1 million female entrepreneurs in the country. This is 7 times more than in 2020.
2. Share in small businesses: Women lead about 25% of small businesses and microfirms. The state goal is to increase this figure to 40% by the end of 2026.
3. Total number of companies: As of January 1, 2025 43 860 small enterprises, 43,860 women-led small businesses and microfirms were officially registered.

Table 3

Women's Entrepreneurship in Uzbekistan for 2024-25 years

#	Region	Number of enterprises headed by women (units)
Women's business by industry in 2025		
1.	C̆epa Service sector:.	17,239 enterprises
2.	Trade:	17,161 enterprises
3.	Industry:	5,464 enterprises
4.	Agriculture:	more than 4,550 farms
Financial results and contribution to the economy		
5.	Revenue and profit:	4.2 trillion soums.
6.	Production of goods:	81 trillion soums
7.	Export potential:	\$ 450 million
8.	Average profit:	202.6 million soums / subject
Regional leaders		
9.	Tashkent	12,814 companies
10.	Tashkent region	5,598 companies
11.	Samarkand region	3,905 companies
State support		
12.	Lending:	17 trillion soums
13.	Targeted funding:	100 million US dollars
14.	Training:	200 thousand women

Statistics confirm that over the past 4 years there has been a qualitative leap-from self-employment at home to managing full-fledged industrial and commercial companies with export access.

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