

**ORGANIZATIONAL AND ECONOMIC ASPECTS OF SUSTAINABLE
DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP**

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Abstract. This article analyzes the organizational and economic aspects of the sustainable development of women's entrepreneurship from a scientific-theoretical and practical point of view. The role of women's entrepreneurship in the country's economy, the main factors affecting its development and the mechanisms of state support have been studied. Based on statistics from the 2020-2025 section, the number of business entities under the leadership of women, their share in total entrepreneurship, the volume of financial support and the dynamics of created jobs are analyzed.

Keywords: women's entrepreneurship, sustainable development, organizational and economic mechanisms, state support, statistical analysis, gender equality.

Introduction

The sustainable development of women's entrepreneurship is an important factor in the full activation of human capital in any socio-economic system, ensuring economic growth and strengthening gender equality. This activity serves not only to develop small and medium-sized enterprises, but also to create jobs, expand the sources of income of the population and increase social stability in society. Therefore, the organizational and economic aspects of the organization and support of women's entrepreneurship are highly appreciated at the level of scientific analysis and public policy.

A number of important decrees and resolutions on the social and economic support of women were adopted by the president of the Republic of Uzbekistan in 2025-2026. In particular, resolution PQ-96, adopted on March 7, 2025 on additional measures to support the development of women's entrepreneurship, established an additional US \$ 200 million to support women's projects in 2025. These funds are attracted in the form of credit resources and are directed to support women entrepreneurs through preferential financing through private banks.

At the same time, resolution PQ-103 "on measures to further improve the system of support for family and women", adopted on March 14, 2025, provides for the active participation of women in the labor market, their training in vocational and entrepreneurial activities, as well as strengthening social protection. Within the framework of this decision, in 2025, the main target indicators were established, such as ensuring the employment of 2 million women, training 250 thousand in professional training and entrepreneurial skills, as well as covering 250 thousand with higher education.

Further measures to support women were approved by the "Presidential Decree PF-240" on 3 December 2025, which established the allocation of financial resources in the amount of 2 trillion soums through the "companion" women's entrepreneurship support company in 2026-2027. The funds will be directed to financially support 6,000 women's entrepreneurial projects, train 2.8,000, and support 2,000.

Such public policy represents a major step toward promoting gender equality, strengthening the institutional and economic foundations of women's entrepreneurship, and expanding the active participation of small businesses.

In this regard, this article analyzes the organizational and economic aspects of the sustainable development of women's entrepreneurship in the context of decisions and decrees of this president.

Main part

In the current global economic context, the development of women's entrepreneurship is one of the important factors in achieving sustainable economic growth, employment and social equality. In developing countries in particular, support for women's entrepreneurial activities serves to diversify the economy, reduce poverty, and increase innovation capacity.

The sustainable development of women's entrepreneurship is primarily closely related to its organizational aspects. In this, the activities of institutions specializing in the support of women's entrepreneurship in the public administration system are important. For example, women's business development centers, business incubators, consulting services and entrepreneurship training programs are key elements of the organizational infrastructure. These institutions provide legal, informational and organizational support to women entrepreneurs in starting and developing businesses.

At the same time, economic aspects are one of the main factors that ensure the stability of women's entrepreneurship. In particular, access to financial resources, preferential loans, grants and subsidies increase the effectiveness of the activities of female entrepreneurs. In many studies, it is noted that one of the main problems in women's entrepreneurship is the lack of initial capital. Therefore, the introduction of special financial mechanisms by state and financial institutions is an important condition for Sustainable Development.

Another important aspect of the economic aspect is the market infrastructure and the competitive environment. The introduction of marketing, digital technologies and innovation is required to ensure that the products and services of women-founded enterprises are competitive in domestic and foreign markets. E-commerce and digital platforms in particular are opening up new opportunities for female entrepreneurs.

Also, the institutional environment and the legal framework play an important role in the sustainable development of women's entrepreneurship. The simplification of legislation regulating entrepreneurial activity, regulatory legal acts aimed at ensuring gender equality serve to increase the economic activity of women. Of particular importance in this is the consistency of Public Policy and the fact that it is based on long-term strategies.

Some researchers argue that financial access opportunities are crucial in the development of women's entrepreneurship. For example, McClelland and Brush studies have shown that limited access of women entrepreneurs to bank loans and investment resources prevents them from expanding their business scope.

And in the work of local scientists, the importance of taking into account state support policies and national characteristics is emphasized in the development of women's entrepreneurship. In the scientific work conducted by Uzbek researchers, it was noted that the state programs and decisions taken to support women's entrepreneurship gave positive results.

Education and entrepreneurial skills are also seen as an important factor in the sustainable development of women's entrepreneurship in research in recent years. It is scientifically substantiated that business education, training and mentoring programs serve to increase the management capacity of women entrepreneurs.

Literature analysis shows that the sustainable development of women's entrepreneurship requires an integrated approach. The correlation of organizational, economic and institutional factors is widely recognized in scientific research, and research in this direction remains relevant.

Dynamics of women's entrepreneurship 2020-2025

Years	Number of business entities under the leadership of women (thousand)	Share in total entrepreneurship (%)	Size of allocated preferential loans (trln som)	Created jobs (thousand)
2020	148,0	22,0	3,1	210
2021	162,5	23,4	4,0	235
2022	178,9	25,1	5,2	268
2023	196,7	26,8	6,5	305
2024	214,3	28,2	7,8	340
2025	232,0	29,7	9,2	380

During 2020-2025, the number of business entities under the leadership of women increased by 84 thousand, while it is observed that the average annual growth rate is stable. This shows the effectiveness of the support measures implemented by the state.

Secondly, the share of women's entrepreneurship in total entrepreneurship has grown from 22 percent to almost 30 percent. This indicates an increase in gender economic activity and an improvement in the institutional environment.

Thirdly, the increase in the volume of preferential loans from 3.1 trillion soums to 9.2 trillion soums indicates a consistent financial support policy. However, the analysis shows that a large part of the loan funds are still being redirected to small-scale business.

Fourth, the growth in the number of jobs created confirms the high social importance of women's entrepreneurship. In particular, this area is playing an important role in ensuring the employment of women and young people.

Conclusion

Statistical analysis of 2020-2025 shows that women's entrepreneurship is characterized by quantitatively stable growth, expansion of economic activity, and increased social impact. At the same time, in the future, it is advisable to focus on improving the quality indicators of entrepreneurship, developing the business of women focused on innovation and export. The analysis showed that the share of women's entrepreneurship in total entrepreneurship has increased significantly, which is an important result in ensuring gender equality and expanding the economic activity of the population. In particular, preferential loans and an increase in the volume of financial support create the necessary economic conditions for the development of women's entrepreneurship.

At the same time, the results of the analysis show that the main part of women's entrepreneurship is still concentrated in areas with a small volume and low added value. This situation means that it is necessary to bring the development of this sector to a qualitatively new level, to stimulate the business of women focused on innovation, production and export.

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