

**FOREIGN EXPERIENCE IN REDUCING WOMEN'S POVERTY AND THE
POSSIBILITIES OF ITS APPLICATION IN THE CONDITIONS OF UZBEKISTAN**

Rakhimova Lola Shavkatovna

Assistant, Department of Management and Marketing Fergana State Technical University
loladhirinanor@gmail.com

Abstract

The article is devoted to analyzing foreign experience in reducing women's poverty and exploring the possibilities of adapting this experience to the conditions of Uzbekistan. The study is based on international statistics, a review of academic literature, and national programs aimed at expanding the economic and social opportunities of women. The key factors contributing to the effectiveness of such programs are identified, including comprehensive social support, financial inclusion, entrepreneurial activity, and educational initiatives.

Keywords

women's poverty, gender equality, social protection, economic independence, Uzbekistan, international experience.

Introduction

Poverty is a multidimensional problem and a global phenomenon, widespread both in Uzbekistan and in other countries of the world. According to the World Bank, in June 2025, the international poverty line was revised from the previous \$2.15 (based on purchasing power parity in 2017) to \$3.00 per day[1]. Based on this new line, in 2022, about 838 million people (approximately 10.5% of the world's population) lived in extreme poverty[2]. Despite a significant slowdown in poverty reduction, it is increasingly concentrated in regions with political instability. For example, 39 countries with conflict situations make up a significant proportion of the world's poor, and it is expected that by 2030 about 60% of the extremely poor will live in these countries[3]. In addition, the revision of the poverty threshold reflects more modern living standards: in addition to the \$3.00/day line for the extremely poor, the World Bank defines poverty lines for middle-income countries at \$4.20 and \$8.30 per day, which makes it possible to better assess material deprivation depending on the country's level[4].

The problem of female poverty remains one of the key challenges of global development. According to UN Women, women are 10-20% more likely than men to find themselves in extreme or multidimensional poverty, especially in countries with limited access to education, financial services, formal employment, and social protection[5]. Gender differences in poverty levels are exacerbated by economic crises, the effects of the pandemic, conflicts and climate change. The UNDP/OPHI report (2024) notes that a significant proportion of women in developing countries face multidimensional poverty, including a lack not only of income, but also of resources that affect the quality of life: education, health, living conditions and economic opportunities. Against the background of these trends, many states are implementing comprehensive programs to reduce female poverty based on economic empowerment, access to finance, vocational training, social support, and digitalization of services[6].

Studying foreign experience is of particular importance for Uzbekistan, where issues of women's economic empowerment and poverty reduction are among the national priorities. The country implements programs in the field of entrepreneurship, employment, and social protection,

but there is a need to systematize international approaches, identify the most effective models, and identify ways to adapt them to Uzbek socio-economic conditions.

In this regard, the study of foreign experience in reducing women's poverty is of practical and scientific importance, allowing us to assess the potential of applying the best international practices to further improve Uzbekistan's state policy in the field of gender development and social protection.

Methodology

The study analyzes approaches to improving the effectiveness of corporate governance to ensure the economic sustainability of industrial enterprises. The methodological basis is based on systemic, integration and comparative approaches, as well as the principles of modern management theory. Methods of system and structural-functional analysis, comparative analysis, expert assessments and indicator modeling, as well as statistical analysis were used. The information base included reports from international organizations (World Bank, UNDP, UN Women, OECD, OPHI), government statistics, scientific publications and analytical studies on gender and social policy, as well as case studies from countries with successful programs to reduce female poverty (Scandinavian countries, South Korea, Canada, Rwanda, Bangladesh). Such a set of methodological approaches allowed us to systematize international experience, identify key factors of successful programs and assess their possibilities of adaptation to the socio-economic conditions of Uzbekistan.

Literature analysis

In recent decades, the problem of female poverty has attracted the attention of international organizations and the scientific community, as women in many countries remain the most vulnerable group of the population[7]. According to UN Women, women are 10-20% more likely to face economic and social deprivation than men, especially in countries with limited access to education, financial resources, and formal employment[8]. Many studies demonstrate that reducing women's poverty requires an integrated approach that includes not only financial support, but also access to social and economic resources[9]. Alkire & Foster[10], Alkire & Santos[11] consider in detail the methodology for constructing multidimensional poverty indices, which allows for more accurate measurement of the social and economic status of women, and Ravallion[12] analyzes the properties of such indices and their application in different countries.

Studies from individual countries show the effectiveness of various models for reducing female poverty. For example, in the Scandinavian countries, comprehensive programs of social support and gender equality are being implemented at the state policy level, ensuring a high level of employment for women, a well-developed social protection system and broad access to quality education[13]. By the mid-1960s, the Swedish model of the "welfare state" had reached its highest level of development. As noted by A.V. Vakhobov, M.M. Mirzakarimova[14] this manifested itself in the improvement of the insurance system, the expansion of pension payments and the introduction of social benefits for certain groups of the population. During this period, social democratic policy was focused on ensuring equal economic opportunities for men and women, which became the foundation for reducing their socio-economic vulnerability. In Canada and South Korea, attention is being paid to financial inclusion and entrepreneurial support for women. In emerging economies such as Rwanda and Bangladesh, microcredit and social entrepreneurship programs have shown significant reductions in poverty among women[15]. In the context of Uzbekistan, significant research has been conducted by local scientists and organizations. Okhunova[16] analyzes government measures to ensure women's

economic rights, while Kholiqov & Abduganiyeva[17] examine the socio-economic living conditions of women in rural areas. Sangirov, Akhmedov & Ergasheva [18] consider issues of gender equality in modern practice in Uzbekistan. The World Bank[19] conducted diagnostic studies of barriers to women's income growth and discrimination in the labor market, which revealed key constraints and government policy directions. There is a consensus in the scientific literature that the success of female poverty reduction programs depends on local socio-economic conditions and cultural context[20]. Thus, the literature review confirms the need to systematize foreign experience and national research, identify key success factors and assess their adaptability to the conditions of Uzbekistan.

In recent years, numerous scientific studies have been conducted aimed at improving the effectiveness of corporate governance in industrial enterprises, accelerating digital transformation and ensuring economic sustainability. In modern scientific literature, this process is considered through the main directions - the integration of management systems, the use of information technology and consistency with the principles of sustainable development.

Analysis and results

An analysis of global data on female poverty shows that women continue to be disproportionately vulnerable to material deprivation. According to UN Women, poverty is not "gender neutral" — women are more likely to face poverty due to unequal access to education, healthcare, and economic resources, as well as the burden of unpaid family care[21]. Another important tool for understanding poverty is the Multidimensional Poverty Index (MPI), which measures deprivation in health, education, and standard of living. According to the latest data from the UNDP and OPHI[22], the global MPI determines the amount and intensity of poverty, and also allows for comparative estimates between countries and regions[23]. For example, the MPI 2021 report noted that multidimensionally poor women are at higher risk of partner violence, illustrating the link between poverty and women's vulnerability. On the income poverty side, the OECD Society at a Glance 2024 report records that in OECD countries relative poverty (less than 50% of median disposable income) in 2021 averaged 12.1% among women and 10.7% among men[24]. This confirms that the gender gap in income poverty persists even in developed countries. Trends in recent years reflect the serious impact of global shocks: the COVID-19 pandemic, conflicts, and climate change have increased economic instability and slowed progress in poverty reduction. According to the UNDP, about 40% of all multidimensional poor live in conflict zones, which highlights the link between poverty, vulnerability and global instability[25].

International experience demonstrates the diversity of strategies for reducing women's poverty due to the level of economic development, institutional capabilities and cultural characteristics of countries. In the Scandinavian countries (Sweden, Norway, Denmark, Finland), an integrated strategy for reducing female poverty is being implemented, based on highly developed social infrastructure, support for gender equality and active involvement of women in the labor market. Government programs include access to quality education, vocational training, flexible employment, and social insurance, including paid parental leave and support for families with children. This set of measures helps to reduce the gender income gap, increase women's employment and reduce dependence on government benefits. The Scandinavian experience demonstrates that long-term reduction of poverty among women is possible with a combination of social protection, equal educational opportunities and active involvement of women in the economy[26].

In advanced economies such as Canada and South Korea, the priority strategies are to increase women's access to financial services and stimulate entrepreneurship. Public and private programs provide loans, grants, and financial literacy training to women, as well as support for setting up small and medium-sized businesses. This approach allows women to increase their economic autonomy, reduce dependence on low-paying jobs, and increase their participation in economic activities. Research shows that financial inclusion and entrepreneurial initiatives are especially effective for middle-aged women who have basic education and seek to integrate into the labor market through small businesses[27].

In countries with limited economic resources, such as Rwanda and Bangladesh, the focus is on microcredit, social entrepreneurship, and women's group initiatives. Microfinance programs provide women with small loans for doing business, which increases their economic independence and social autonomy. At the same time, financial literacy and business management are being taught, and support and self-help groups are being formed. The analysis shows that such measures have a sustainable effect with comprehensive support, including educational and social components, as well as the creation of conditions for women's participation in public and economic life.

A comparative analysis of international experience shows that the effectiveness of programs to reduce female poverty depends on the socio-economic context, the level of development of the country and institutional capabilities such as:

- the macroeconomic level of development and fiscal capabilities of the state;
- institutional structure (availability of social protection systems, labor markets, financial infrastructure);
- cultural and social context (gender norms, family structure, traditions of child care).

In highly developed countries, a key success factor is the balance of social protection and stimulating women's economic activity, while in developing countries, basic measures such as access to finance, education and entrepreneurial support remain a priority. Effective policy requires an integrated approach that takes into account financial, educational and social aspects, adapted to the national characteristics of each country.

Uzbekistan is implementing a set of national programs aimed at reducing female poverty and expanding women's economic opportunities. Key initiatives include "Women's Notebooks" (Ayollar daftari), which provide targeted social support to vulnerable categories of women, including subsidies, social benefits and access to employment services. Considerable attention is paid to the development of women's entrepreneurship: through programs of preferential microcredit, subsidizing start-ups and vocational training, the state promotes the creation of sustainable jobs for women. An additional role is played by the "New Uzbekistan-women's entrepreneurship" program, which provides business skills training, consulting and access to financial resources.

Measures are also being implemented to increase women's employment, including the development of remote forms of work, ensuring access to preschool institutions and creating conditions for professional retraining. An important element is to strengthen the social protection of women in difficult situations through the activities of Mahalla support centers and crisis services. Together, these programs form a systematic approach aimed at increasing women's economic independence and reducing the risks of poverty.

In Uzbekistan, measures to protect women and reduce female poverty are based on a number of key regulatory and legal documents that form the strategic directions of state policy in the socio-economic sphere. One of the central documents is the National Strategy for Achieving Gender Equality in the Republic of Uzbekistan for 2020-2030, which defines a set of measures to

ensure women's rights, reduce discrimination and increase their participation in the economy[28]. The strategy outlines key areas ranging from protection from violence to increasing women's participation in entrepreneurship and political life.

One of the key objectives of the state policy is to expand and improve the system of social support for women from vulnerable groups. The State is developing targeted assistance mechanisms, a system of social support in mahallas, and support services for women in difficult situations. An individual approach and early identification of socio-economic problems at the local community level are of particular importance. By Presidential Decree No. PF-6199 dated 03.03.2021 "On measures to further improve the system of work with women and support the Mahalla Institute," which introduced the "Women's Notebook" mechanism and strengthened targeted social assistance. Additionally, issues of social support are reflected in the Law "On Social Services for the Elderly, Disabled and Other Vulnerable Categories" (2021), which provides forms of support for single mothers, women with many children and women in crisis situations.

Considerable attention is paid to the economic empowerment of women, including support for women's entrepreneurship, preferential loans, subsidizing start-ups and developing financial literacy. These measures are aimed at increasing women's economic independence and reducing their dependence on social assistance, especially in rural areas.

Improving women's employment and professional training is an important component of the policy. Training and retraining centers are being created, vocational education programs are being expanded, and flexible forms of employment, including remote work, are being introduced. These measures make it possible to overcome gender barriers in the labor market and contribute to reducing female unemployment. By Presidential Decree No. PF-5635 (2019) and subsequent programs providing for the creation of a "Monocenter", vocational training centers for women, support for employment in industrial zones and the development of remote forms of work. Improving women's access to education, especially in STEM fields. Government programs are aimed at increasing girls' participation in secondary and higher education, supporting women from low-income families, and creating conditions for those who have previously stopped studying to continue their education. To improve the quality of medical services for women, including the development of reproductive health, the prevention of anemia, the improvement of obstetric and gynecological services and the expansion of the network of medical institutions in rural areas[29]. The development of infrastructure that promotes women's participation in the economy is also reflected in the New Uzbekistan Strategy (2022-2026), which provides for the expansion of a network of preschool institutions, the construction of community centers, and the creation of safe and accessible public spaces. This allows women to combine work with family responsibilities and contributes to their increased participation in the labor market.

Conclusions and recommendations

The results of the study showed that women's poverty remains one of the most acute social problems at the global level. International data confirm that women face economic and social deprivation more often than men, especially in countries with limited access to education, financial services and employment opportunities. An analysis of foreign experience shows that the success of female poverty reduction programs is determined by a combination of institutional support, the level of economic development and the socio-cultural context.

In developed countries, comprehensive policies combining women's social protection and economic activity prevail, while in developing countries the main focus is on access to finance, education and entrepreneurship..

Uzbekistan's national policy demonstrates an integrated approach: measures of social protection, economic empowerment of women, increased employment, educational and medical support, as well as infrastructural development create systemic conditions for reducing female poverty and strengthening gender equality. The effectiveness of the implementation of national programs largely depends on comprehensive monitoring, evaluation of results and flexible adaptation of international practices to the specifics of the Uzbek socio-economic context.

Based on the study, the following recommendations have been developed:

1. Adapt successful foreign measures, including inclusion, support for women's entrepreneurship and comprehensive social programs, taking into account the specifics of the economy and cultural context of Uzbekistan.
2. To implement national initiatives to create mentor networks among successful women entrepreneurs, specialists and industry leaders. To develop women's business management skills and stimulate innovative thinking.
3. Development of digital and financial literacy for women. A way to empower women to participate in the modern economy and reduce barriers to remote employment.
4. Create income insurance programs or "airbags" for women in precarious employment, including small business workers and rural women, to minimize the risks of falling into poverty during economic crises.
5. Encouraging women's participation in innovative sectors and the green economy. Develop grant and educational programs to involve women in new areas of the economy, including renewable energy, environmental startups, and high-tech industries.

The systematization of international experience in reducing women's poverty and the adaptation of innovative approaches to the socio-economic conditions of Uzbekistan create prospects for increasing women's economic independence, strengthening gender equality and sustainable development of society as a whole.

List of scientific literature

1. World Bank. (2025). June 2025 update to global poverty lines. World Bank.
2. World Bank. (2025). June 2025 global poverty update (2021 PPPs). World Bank Blogs.
3. UNDP & OPHI. (2024). Global Multidimensional Poverty Index 2024. United Nations Development Programme.
4. United Nations. (2023). The Sustainable Development Goals Report 2023. United Nations Publications.
5. UN Women. (2023). Progress on the sustainable development goals: The gender snapshot 2023. UN Women.
6. OECD. (2023). How's Life? Measuring well-being. OECD Publishing.
7. World Bank. (2025a). June 2025 update to global poverty lines. World Bank.
8. UN Women. (2023). Progress on the Sustainable Development Goals: The Gender Snapshot 2023. UN Women.
9. UNDP & OPHI. (2024). Global Multidimensional Poverty Index 2024. United Nations Development Programme.
10. OECD. (2023). How's Life? Measuring Well-being. OECD Publishing.
11. Alkire, S., & Foster, J. (2011a). Counting and multidimensional poverty measurement. *Journal of Public Economics*, 95(7–8), 476–487.
12. Alkire, S., & Santos, M. E. (2013). Acute multidimensional poverty: A new index for developing countries. OPHI Working Paper, 59.



13. Ravallion, M. (2011). On multidimensional indices of poverty. World Bank Policy Research Working Paper.
14. Vakhobov A.V., Mirzakarimova M.M., Kholmatov B.A. Theory and practice of social well-being. // The textbook. – Ferghana: publishing house “ClassiC”, 2023. – 518 p.
15. Sumner, A., Hoy, C., & Ortiz-Juarez, E. (2020). Estimates of the impact of COVID-19 on global poverty. UNU-WIDER Working Paper.
16. Chen, S., & Ravallion, M. (2008). The developing world is poorer than we thought, but no less successful in the fight against poverty. World Bank Policy Research Working Paper, No. 4703.
17. Okhunova, O. (2024). Gender equality and decent work in Uzbekistan: Policy framework. eI Publication.
<https://eipublication.com/index.php/eijmrms/article/view/1638/1545>
18. Kholiqov, A., & Abduganiyeva, N. (2022). Socio-economic and cultural life of women in Uzbekistan (Qashqadaryo region). ESICONF Journal.
<https://esiconf.org/index.php/AMSI/article/view/4352?utm>
19. Sangirov, S., Akhmedov, R., & Ergasheva, F. (2023). Issues of gender equality in modern Uzbekistan. Psychosocial Journal.
20. World Bank. (2017). Diagnostic study of barriers for strengthening livelihoods of low-income rural women in Uzbekistan. Open Knowledge Repository.