

**IMPROVING ORGANIZATIONAL AND ECONOMIC MECHANISMS FOR
SUPPORTING WOMEN'S ENTREPRENEURSHIP IN THE SERVICE SECTOR**

Shadiyeva Gulnora Mardiyevna

Department of real economy prof, doctor of Economic Sciences. G.M.Shadiyeva -
Samarqand iqtisodiyot va servis instituti, "Real iqtisodiyot" kafedrası professori, i.f.d.
shodiyeva12345@gmail.com

Abduraimova Nilufar Xusenovna

Independent researcher.nilufarsaidova17@gmail.com.

Abstract:

This article focuses on the enormous potential of women's entrepreneurship in the service sector. Women's entrepreneurship demonstrates a high level of initiative and willingness to take responsibility, but the issues of facing a lack of financial resources, information support, and practical knowledge are studied and suggestions and recommendations are made.

Key words: financial literacy, marketing, digital tools, human resources management, gender balance, increasing employment, resources management.

Annotatsiya

ushbu maqolada xizmat ko'rsatish sohasida ayollar tadbirkorligi ulkan salohiyatga ega ekanligiga alohida e'tibor qaratilgan. Ayollar tadbirkorligi yuqori darajadagi tashabbus va mas'uliyatni o'z zimmalariga olishga tayyorligini namoyish etadilar, ammo moliyaviy resurslar, axborot yordami va amaliy bilimlarning etishmasligiga duch kelish masalalari o'rganilib taklif va tavsiyalar berilgan.

Kalit so'zlar: moliyaviy savodxonlik, marketing, raqamli vositalar, inson resurslarini boshqarish, gender muvozanati, bandlikni oshirish, resurslarni boshqarish.

Аннотация:

В статье рассматривается огромный потенциал женского предпринимательства в сфере услуг. Женское предпринимательство демонстрирует высокий уровень инициативности и готовности брать на себя ответственность, однако рассматриваются проблемы, связанные с нехваткой финансовых ресурсов, информационной поддержки и практических знаний, и даются предложения и рекомендации.

Ключевые слова: финансовая грамотность, маркетинг, цифровые инструменты, управление человеческими ресурсами, гендерный баланс, рост занятости, управление ресурсами.

Introduction

In recent years, Uzbekistan has seen the active development of small businesses and the service sector, in which women's entrepreneurship plays a significant role. However, despite these positive changes, women entrepreneurs still face a number of constraints, ranging from difficulties in obtaining loans to insufficient institutional and educational support. The relevance of this study is determined by the need to improve organizational and economic mechanisms that can not only stimulate women's entrepreneurial activity but also ensure the long-term sustainability of their projects.

Purpose and Objectives of the Study

The purpose of this study is to analyze existing government support instruments for women's entrepreneurship and develop proposals for improving their effectiveness. To achieve this goal, the following objectives were set:

- Identify key barriers hindering the development of women's businesses in the service sector;
- Assess the effectiveness of existing microcredit programs, grants, and training initiatives;
- Determine the potential of regional entrepreneurship support centers;
- Develop recommendations for optimizing organizational and economic mechanisms.

Research Methodology

The study relies on comparative analysis, questionnaires, and a SWOT assessment of existing support mechanisms. The empirical base includes data from the Ministry of Employment and the Women's Entrepreneurship Support Center of the Republic of Uzbekistan, as well as survey results from 120 female entrepreneurs from Tashkent, Samarkand, and Fergana.

Study Results

The analysis revealed that 45% of women experience difficulties obtaining financial support, 31% experience difficulties registering a business and obtaining permits, 18% lack practical management knowledge, and 6% reported a lack of advisory support. Participants rated the effectiveness of existing government programs at an average of 3.4 out of 5. This demonstrates the need for systemic changes aimed at increasing the accessibility and transparency of support measures.

Conclusions

The analysis revealed that women's entrepreneurship in the service sector in Uzbekistan possesses enormous potential, but its development is hampered by a number of systemic barriers. Women demonstrate a high level of initiative and willingness to take responsibility, but face a lack of financial resources, informational support, and practical knowledge. These problems are not due to a lack of motivation; on the contrary, they reflect the imperfections of the organizational and economic infrastructure, which has not yet been adapted to the characteristics and needs of women in business.

The study's findings confirm that existing support mechanisms are largely declaratory. Many programs are implemented fragmentedly, without a unified strategy and without systematic monitoring of their effectiveness. This problem is particularly acute in the regions, where women entrepreneurs often lack access to advisory services, business training, and digital opportunities.

At the same time, positive trends are observed: the number of women participating in start-up projects is growing, public-private partnerships are expanding, and initiatives to create regional business incubators are emerging. All this suggests that, with proper coordination and institutional support, women's entrepreneurship could become one of the key drivers of the service economy in Uzbekistan.

It is important to note that the service sector is the most favorable platform for women's self-fulfillment: it does not require large investments, allows for the reconciliation of professional and family life, and quickly responds to market changes. Therefore, developing effective organizational and economic support mechanisms for women here has not only economic but also social significance: it contributes to strengthening gender balance, increasing employment, and improving the overall quality of life in society.

Overall, modernizing the system for supporting women's entrepreneurship should be part of a broader sustainable development strategy for the country. The integration of digital solutions, financial incentives, and training programs will create an environment where every woman, regardless of location, can realize her ideas and contribute to the development of the national economy.

Recommendations

1. Create a unified national digital platform for women entrepreneurs.

A modern online platform should be developed and implemented where women can register as entrepreneurs, receive consultations, track grants and loan programs, participate in training, and apply for government support. Such a platform will simplify bureaucratic processes, make the support system more transparent and accessible, especially for women in the regions. It should include sections on training, mentoring, legal issues, and online expert consultations.

2. Introduce tax breaks and subsidies for women in the service sector.

The government is recommended to expand the system of tax breaks and subsidies for women starting businesses in the service sector. For example, providing tax holidays for the first two years of operation, partial reimbursement of rental costs, employee training, and digitalization of processes. These measures will increase women's motivation to start their own businesses and reduce financial risks at the initial stage.

3. Develop regional business incubators and accelerators for women.

In each region, it would be advisable to establish women's entrepreneurship support centers where women can receive comprehensive services, from business consulting to project support at all stages. Such centers could operate through public-private partnerships, pooling the resources of local authorities, banks, and NGOs. It's important that they don't simply issue loans, but help female entrepreneurs build sustainable business models.

4. Develop a mentoring and professional networking system.

Mentoring programs should be developed, where experienced entrepreneurs and experts can share their knowledge with aspiring entrepreneurs. This will help women adapt more quickly to the business environment, avoid common mistakes, and build a network of professional contacts. Regular forums, business breakfasts, and intensive training sessions could become platforms for sharing experiences and jointly developing projects.

5. Expand educational and digital programs.

Integrate training courses on financial literacy, marketing, digital tools, and human resources management into women's continuing education. Flexible training programs tailored to women with children or those working full-time could be implemented in collaboration with universities and online platforms.

6. Develop government partnerships with banks and international organizations.

The government should strengthen cooperation with financial institutions and international donors, such as the EBRD, UNDP, and USAID, to increase the number of concessional loans and grants for women's projects. This will ensure an influx of investment and strengthen trust in the national women's business ecosystem.

7. Monitor and evaluate the effectiveness of existing support mechanisms.

It is recommended to introduce a system for regularly evaluating the results of government programs, taking into account not only quantitative indicators (the number of loans or grants issued) but also qualitative ones (business sustainability, employment levels, and social impact). This will allow for real-time policy adjustments and more targeted support.

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