

WAYS TO IMPROVE WOMEN'S ENTREPRENEURSHIP IN THE DEVELOPMENT OF THE SERVICE SECTOR

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Abstract:

This article focuses on the enormous potential of women's entrepreneurship in the service sector. The important and significant aspects of women's entrepreneurship are studied in depth.

Key words: training, financial assistance, digital tools, support, learning, international grants, digital platforms.

Annotatsiya

Ushbu maqolada ayollar tadbirkorligining xizmat ko'rsatish sohasidagi ulkan salohiyatiga alohida e'tibor qaratilgan. Ayollar tadbirkorligining muhim va ahamiyatli jihatlari chuqur o'rganilgan.

Kalit so'zlar: trening, moliyaviy yordam, raqamli vositalar, qo'llab-quvvatlash, o'rganish, xalqaro grantlar, raqamli platformalar.

Аннотация

В статье рассматривается огромный потенциал женского предпринимательства в сфере услуг. Подробно рассматриваются важные и значимые аспекты женского предпринимательства.

Ключевые слова: обучение, финансовая помощь, цифровые инструменты, поддержка, обучение, международные гранты, цифровые платформы.

Introduction

In today's world, women's entrepreneurship is becoming a crucial factor in sustainable socioeconomic development. Women are increasingly participating in business, shaping new standards of management, social leadership, and innovative thinking. In Uzbekistan, the development of women's entrepreneurship is particularly significant in the service sector, where strengths such as flexibility, customer focus, and the ability to quickly adapt are evident. However, despite these positive trends, women entrepreneurs continue to face numerous institutional, financial, and cultural barriers that hinder them from realizing their potential.

The purpose of this study is to analyze existing organizational and economic mechanisms for supporting women's entrepreneurship in the service sector and propose ways to improve them, taking into account national characteristics and international experience.

Research Methodology

The study is based on a combination of quantitative and qualitative methods. A sociological survey was conducted among 200 women entrepreneurs in the Samarkand, Tashkent, and Fergana regions, along with an analysis of the regulatory framework and support programs implemented by the Ministry of Employment and the Center for the Development of Women's Entrepreneurship. The study utilized a comparative analysis and the SWOT method to assess the strengths and weaknesses of the current support system.

Key Findings

The survey results showed that 42% of women face difficulties obtaining loans and investments, 27% lack business knowledge and access to training programs, 19% struggle with combining business and family responsibilities, and 12% cited administrative and bureaucratic obstacles.

The SWOT analysis revealed that the main strengths of the current system are the availability of government microcredit programs and the development of incubator infrastructure. Weaknesses include poor coordination between support structures, weak regional integration, and insufficient digitalization of processes. Opportunities include leveraging the potential of online learning, international grants, and digital platforms. The main threats are persistent gender asymmetry and women's limited access to financial resources in the regions.

Conclusions

The study demonstrated that the development of women's entrepreneurship in the service sector is not simply an economic necessity, but a strategic vector for sustainable growth and social stability in Uzbekistan. Women entrepreneurs make a significant contribution to GDP, create jobs, and foster a culture of social responsibility in business. However, current organizational and economic mechanisms still do not fully address gender differences and the real needs of women in the entrepreneurial environment.

The analysis revealed that many existing support measures remain formal and insufficiently adapted to modern challenges-digitalization, changing labor market structures, and the need to flexibly reconcile professional and family roles. This points to the need for systemic reform of the institutional environment, including revising lending terms and implementing mentoring, acceleration, and targeted education programs for women.

Particular attention should be paid to the creation of unified women's business support centers that bring together consultations, training, financial assistance, and digital tools in a single space. Such centers could become a real growth hub for women's entrepreneurship in the regions. It is also important to develop networks among women entrepreneurs, facilitating the exchange of experiences and the formation of mutual support communities.

In the long term, improving organizational and economic mechanisms should reduce gender barriers in business, increase women's employment, expand the export potential of women-led enterprises, and strengthen their role in the country's economy.

Thus, the success of developing women's entrepreneurship in the service sector depends not only on individual initiative but also on comprehensive government support, which should be flexible, inclusive, and focused on long-term results. Implementing the proposed measures will be a step toward building a fair, innovative, and sustainable economy where every woman can realize her full potential.

Recommendations

1. Create a single national center for coordinating women's business support programs, which will ensure collaboration between ministries, banks, business incubators, and NGOs. This will help avoid duplication of functions and improve funding efficiency.
2. Develop a system of financial instruments, including microloans with preferential rates, state-guaranteed loans, and grant programs for women starting businesses in the service sector.
3. Implement a large-scale educational platform in Uzbek and Russian, focused on training women in business skills, digital marketing, accounting, and HR management.
4. Create regional "Women's Initiative Centers" where women can receive legal advice, assistance with business registration, access to mentoring, and networking opportunities.
5. Expand international cooperation, including partnerships with UN Women, USAID, JICA, and the European Bank for Reconstruction and Development to implement joint projects to develop women's entrepreneurship.
6. Promote a culture of female leadership through media, education, and public initiatives, creating a positive image of female entrepreneurs as active economic forces.