

THE ROLE OF SOCIAL INSTITUTIONS IN THE DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP IN UZBEKISTAN: PRACTICAL STEPS AND RESULTS

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In Uzbekistan, efforts are being made to increase women's economic activity, encourage them to engage in entrepreneurship, and ensure their employment. In particular, it is important to ensure the economic independence of women entrepreneurs by supporting their business ideas. In our country, specific measures have been established to provide organizational, socio-legal, financial, psychological, and other types of support to women. Over the past 5 years, the number of women entrepreneurs in Uzbekistan has doubled, and the number of women entrepreneurs who have started their own businesses has exceeded 205 thousand. In 2023 alone, more than 13 trillion soums in loans were allocated to more than 279 thousand entrepreneurial projects, and almost 300 billion soums in subsidies were allocated to almost 57 thousand women. In addition, about 200 thousand women were trained in professions and entrepreneurship. Most importantly, more than 400 thousand of our sisters were provided with jobs.

In addition, more than 25 thousand families have acquired their own homes thanks to mortgage loans worth 6 trillion soums allocated to women. In this regard, it should be noted that 200 billion soums of subsidies were allocated to 6 thousand 200 women to improve their housing conditions and pay the initial loan installment.

At the same time, work aimed at studying and solving women's problems in the localities is reaching a new level. This is confirmed by the fact that last year alone, the problems of almost 994 thousand women were solved at the expense of 1 trillion 234 billion soums under the "Women's Notebook". The increasing participation of the Family and Women's Committee, the Federation of Trade Unions, and women's activists in the neighborhoods is especially important in fulfilling these tasks. Today, we would like to specially recognize that as a result of their "household" studies, targeted assistance was provided to more than 690 thousand families in need of social assistance, and the environment in 116 thousand troubled families was improved. In order to attract women to entrepreneurship, Microcreditbank has prepared a special collection of 250 recommended business projects. These collections are delivered to makhallas and districts (cities) and are used as an important manual that provides practical assistance to women in developing their business plans. The platform projects-fabrikasi.uz, launched in cooperation with the Microcredit Bank, the People's Bank and the Business Development Bank in order to introduce modern solutions to attract women to

entrepreneurship, is a vivid example of this. The work being carried out by the banking system of the republic is very much in line with the interests of women entrepreneurs. This platform will provide recommended business plans, loan terms and other necessary information tailored to the specialization of regions. In the second stage of the platform, it is planned to create a separate section for the sale of products developed by women.

As part of the visit of the Deputy Chairman of the Board of Respublika Mikrocreditbank Shakhlo Ibragimova to the Syrdarya region, she met with businesswomen from the city of Gulistan and Boyavut district and studied their activities, sources of income and future plans. In 2024, within the framework of family entrepreneurship development programs, a total of 55.3 billion soums of preferential loans were allocated to 3,806 residents and business entities in the region. 51 percent of this, or 28.3 billion soums, was directed to supporting the entrepreneurial activities of 2,220 women. As a result, more than 2,200 women were employed. In accordance with the Resolution of the President of the Republic of Uzbekistan No. PP-122, 6.7 billion soums of preferential loans have been allocated for training women in professions and attracting them to entrepreneurship. In addition, the opportunity to submit online applications through the "Mavrid" mobile application has been created.

According to the Resolution of the President of Uzbekistan dated March 7, 2025 "On Additional Measures to Support the Development of Women's Entrepreneurship" [No. PP-96], in order to attract women to entrepreneurial activities and expand financing of their projects, an additional \$200 million will be allocated to support women's projects in 2025.

The Fund for Reconstruction and Development will allocate credit resources for a period of seven years, in the amount of \$100 million at the basic annual rate of the Central Bank - \$35 million to JSC "People's Bank", \$35 million to JSC "Business Development Bank" and \$30 million to JSC "Microcreditbank".

Commercial banks must also raise \$100 million from external financial markets to finance projects within the framework of the "Neighborhood Project" program.

The document stipulates that loans for financing women's projects will be provided as follows:

- From the funds allocated to the JSC "Business Development Bank", in accordance with the procedures and mechanisms established within the framework of the "Hamroh" program to support women entrepreneurs;
- From the funds allocated to JSC "Xalq Bank" and JSC "Microcreditbank", in accordance with the procedures and mechanisms established within the framework of the Family Entrepreneurship Development Program. The document was published in the national database of legal documents and entered into force on March 8.

New programs are being introduced to develop and support women's entrepreneurship in Uzbekistan. In accordance with the Presidential Decree of March 14, 2025 "On Measures to

Further Improve the Family and Women's Support System", a number of targeted measures will be implemented to increase women's employment, expand educational opportunities, and support their entrepreneurial activities.

According to the resolution, by 2025, it is planned to provide employment to about 2 million women, train 250 thousand in vocational and entrepreneurship, and provide another 250 thousand women with higher education.

In addition, 50 thousand needy women will be involved in health programs in sanatoriums, and special motivational seminars will be organized for them to develop entrepreneurial skills. Starting from May 1, 2025, new financial assistance mechanisms will be introduced to support women entrepreneurs within the framework of the "HAMROH" program. In particular, up to 50 million soums will be allocated as grants to one thousand "mentor" entrepreneurs who support initiatives in the "Green Projects" and IT sectors and help at least 5 women start their own businesses.

In addition, a system of providing unsecured loans of up to 100 million soums will be established for women with a positive credit history. This is expected to be a great help for women with limited financial resources but who want to do business.

It is also planned that the "Entrepreneurship Development Company" JSC will provide a guarantee until the equipment purchased by women entrepreneurs with loan funds is delivered. During the period from 1991 to 2021, the association implemented more than 100 projects for women in collaboration with local and international institutions.

If we look at the statistics, during the 10 months of 2023, 90,336 unemployed women were trained in professional skills and entrepreneurship by the Women's Entrepreneurship Centers in the regions. 29,921 of them became self-employed, of which 12,585 were provided with preferential loans. 7,188 women were registered as entrepreneurs in order to start their own business, and 4,373 of them were allocated preferential loans by commercial banks. 26,838 women were placed in permanent jobs.

Out of 143,487 women who wanted to work, 135,342 were provided with employment assistance. Out of 41,508 women who wanted to study and learn a profession, 41,165 were directed to receive vocational training⁴³⁴.

It should be noted that, according to the existing legislation, state grants were allocated to entrepreneurs who opened women's employment centers in makhallas, and no more than 3 million soums were paid per woman. It is stipulated that the funds will be financed from the Family and Women's Fund. For employers who provide employment to women with disabilities and those who are able to work, a subsidy of no less than 2 times the minimum wage was allocated every month for 6 months.

Although there are many problems with women's entrepreneurship, most importantly, during the period 1991-2021, it served to ensure women's employment, create decent jobs, ensure employment, supply the domestic and foreign markets with products, and created broad opportunities for the formation of sectors such as family entrepreneurship and handicrafts.

Analyses show that the development of women's entrepreneurship in the country is of great importance in implementing deep structural changes in the country's economy and ensuring its efficiency.

Along with the advantages of organizing women's entrepreneurship, there are also disadvantages, which include the following:

- the enterprise's financial instability in various crises and market uncertainty;
- the relatively greater use of the human factor in women's entrepreneurship.

The large-scale work carried out in Uzbekistan to develop women's entrepreneurial activities, create a favorable environment for doing business, and protect their legitimate interests requires women's entrepreneurship, especially for needy families in remote areas, to engage in family entrepreneurship.

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