



IMPROVING ORGANIZATIONAL AND ECONOMIC MECHANISMS TO SUPPORT WOMEN'S ENTREPRENEURSHIP IN THE SERVICE SECTOR

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Abstract. *This article focuses on the current economic development of our country, accompanied by active changes in small and medium-sized businesses, and the expansion of women's entrepreneurial activity. It is based on the fact that women's entrepreneurship not only serves to increase the level of employment and income of the population, but also plays an important role in ensuring sustainable and inclusive economic growth.*

Keywords: *digital tools, international experience, institutional support mechanisms, limited financial resources, a lack of informational and advisory support, women's businesses, social outreach.*

XIZMATLAR SOHASIDA AYOLLAR TADBIRKORLIGINI QO'LLAB-QUVVATLASHNING TASHKILY-IQTISODIY MEXANIZMLARINI TAKOMILLASHTIRISH

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Annotatsiya. *Ushbu maqolada mamlakatimizning bugungi iqtisodiy rivojlanishi kichik va o'rta biznesda faol o'zgarishlar jarayonlari bilan birga, xotin-qizlarning tadbirkorlikdagi faolligini kengaytirishga alohida e'tibor qaratilgan. Ayollar tadbirkorligi nafaqat aholi bandligi va daromadlari darajasini oshirishga xizmat qiladi, balki barqaror va inklyuziv iqtisodiy o'sishni ta'minlashda ham muhim o'rin tutishi asoslangan.*

Kalit so'zlar: *raqamli vositalar, xalqaro tajriba, institutsional qo'llab-quvvatlash mexanizmlari, cheklangan moliyaviy resurslar, axborot va maslahat yordamining yetishmasligi, ayollar biznesi, ijtimoiy yordam.*

СОВЕРШЕНСТВОВАНИЕ ОРГАНИЗАЦИОННО-ЭКОНОМИЧЕСКИХ МЕХАНИЗМОВ ПОДДЕРЖКИ ЖЕНСКОГО ПРЕДПРИНИМАТЕЛЬСТВА В СФЕРЕ УСЛУГ

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Аннотация. В статье рассматривается современное экономическое развитие нашей страны, сопровождающееся активными изменениями в малом и среднем бизнесе, а также расширением предпринимательской деятельности женщин. В основе статьи лежит тот факт, что женское предпринимательство не только способствует повышению уровня занятости и доходов населения, но и играет важную роль в обеспечении устойчивого и инклюзивного экономического роста.

Ключевые слова: цифровые инструменты, международный опыт, институциональные механизмы поддержки, ограниченность финансовых ресурсов, недостаток информационно-консультационной поддержки, женский бизнес, социальная работа.

Introduction

The current economic development of the Republic of Uzbekistan is accompanied by active transformation processes in small and medium-sized businesses, with particular attention paid to expanding women's participation in entrepreneurship. Women's entrepreneurship not only contributes to increased employment and income levels, but also plays a key role in fostering sustainable and inclusive economic growth.

A particularly significant area is the service sector, where women traditionally demonstrate high potential-from education, tourism, and catering to creative industries and the IT sector. However, despite positive trends, women's participation in entrepreneurship remains lower than that of men, due to a number of institutional, financial, and sociocultural constraints.

Existing organizational and economic support mechanisms-concessional lending, grant programs, training, and consulting-are largely inadequately adapted to the actual needs of women entrepreneurs. There is a need to improve them, taking into account modern digital tools, international experience, and national economic development priorities.

Literature review.

The issue of women's entrepreneurship is actively studied in both international and domestic academic circles. International researchers (Brush, 2013; Carter & Shaw, 2018) note that women more often choose the service sector due to its flexibility and relatively low barriers to entry. International studies emphasize that financial and institutional support, as well as educational and mentoring programs, are key factors in the successful development of women's entrepreneurship.

In Uzbekistan, issues of women's employment and entrepreneurship are receiving increasing attention in academic and practical research. For example, in her work "Women's Entrepreneurship as a Factor in Improving the Population's Welfare" (Zenodo, 2025), Zulfiya Khusanova (2025) analyzes the theoretical foundations and challenges of women's business development and evaluates the effectiveness of government support programs. The researcher concludes that sustainable development in this sector requires not only financial measures but also cultural and educational transformations.

In her article "The Role of Businesswomen in the Development of Uzbekistan" (Vestnik UzMU, Namangan, 2025), Istora Dzhuraeva (2025) examines the participation of women

entrepreneurs in the regional economies, their contribution to job creation and social stability. The author emphasizes that, despite positive changes, women face limited access to subsidies, credit lines, and business education.

Researchers from the United Nations Development Programme (UNDP) in Uzbekistan have made a significant contribution. The report "Women's Entrepreneurship in Uzbekistan: Assessment of the Current Situation and Recommendations" (2025) presents a comprehensive assessment of the barriers women face, ranging from unequal access to finance to insufficient institutional support. It is noted that strengthening the role of local initiatives, particularly in rural areas, contributes to the growth of women entrepreneurs and the development of small businesses.

A comparative analysis of domestic and international sources reveals that the challenges faced by women entrepreneurs in the service sector are largely the same: limited financial resources, a lack of informational and advisory support, and uneven access to education and business networks. However, research by Uzbek authors such as Khusanova (2025), Jo'rayeva (2025), and international writes demonstrates that the implementation of regional programs and the development of women's cooperatives and business incubators contribute to a real increase in women's role in the economy. These findings confirm the need to further improve organizational and economic mechanisms for supporting women's entrepreneurship in the service sector in Uzbekistan.

Research methodology

Comparative, statistical, and systemic analysis methods were used to analyze the state of women's entrepreneurship in the service sector. The study draws on data from the State Statistics Committee of the Republic of Uzbekistan, World Bank reports, and materials from the National Agency for Small Business Support.

The following methods were used:

- comparative analysis of national and international support programs;
- expert interviews with women working in the service sector (education, tourism, cosmetology, IT consulting);
- content analysis of regulatory documents of the Republic of Uzbekistan;
- SWOT analysis of existing organizational and economic mechanisms.

Discussion of the results.

The study analyzed statistical data from the State Statistics Committee of the Republic of Uzbekistan, as well as the results of a survey of 120 female entrepreneurs working in the service sector in Tashkent, Samarkand, and the Fergana region. Semi-structured interviews were also conducted with representatives of business incubators and Entrepreneurship Support Centers under the Chamber of Commerce and Industry.

An analysis of the responses revealed (Diagram 1) that 42% of participants encounter difficulties obtaining financial support and loans, 27% report a lack of knowledge in business planning, marketing, and digital technologies, and 19% report problems combining professional and family responsibilities. Another 12% cited administrative and bureaucratic difficulties in registering and running a business.

Beyond the quantitative data, it is important to note that almost all women surveyed noted a lack of mentoring support and self-confidence at the start. Many of them started their businesses "intuitively," without a clear understanding of the financial model, which often led to business instability in the early stages.

Interestingly, among entrepreneurs who had already completed training or participated in support programs (for example, the Women Entrepreneurship Development Project or local Business Incubator centers), the level of confidence and business sustainability was significantly higher.

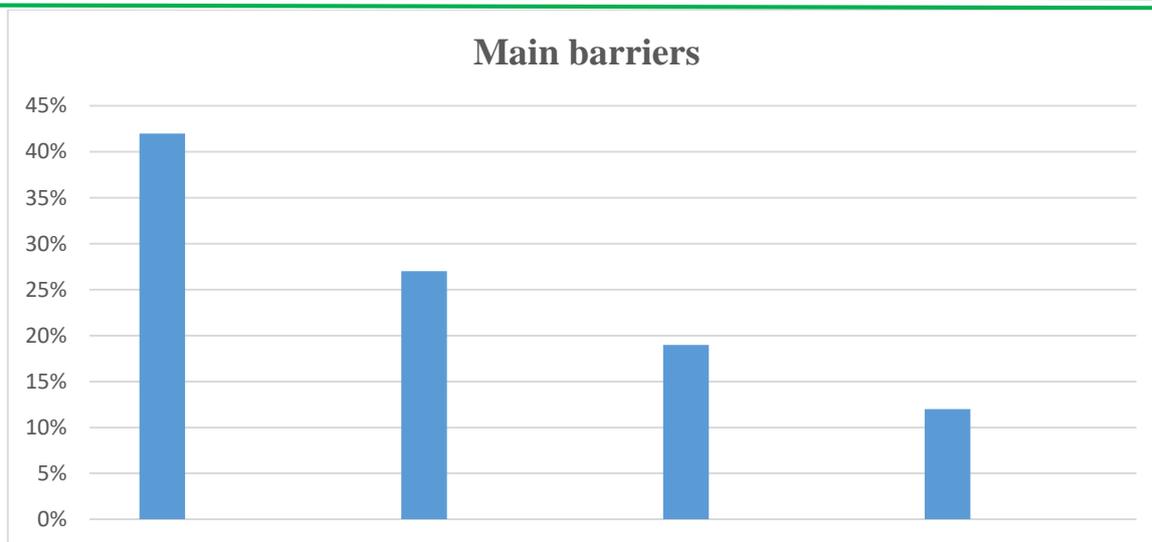


Diagram 1. Main barriers for women

These data confirm the importance of educational and institutional support mechanisms as one of the decisive factors in the development of women's entrepreneurship in the service sector.

<p style="text-align: center;">STRENGTHS</p> <ul style="list-style-type: none"> • Existence of state policies for the development of women's entrepreneurship (national strategies, the "Tadbirkor ayol" and "Ayollar daftari" programs, etc.) • Active work of the Agency for Women and Family Affairs, the Chamber of Commerce and Industry, and the Business Women's Association. • Availability of preferential loans and subsidies for women in business (including through state-owned banks). • Growth of educational programs and business incubators aimed at women. • Gradual improvement in public perception of women entrepreneurs. 	<p style="text-align: center;">WEAKNESSES</p> <ul style="list-style-type: none"> • Women's lack of awareness of existing support programs. • Complex bureaucratic procedures for registering a business and obtaining loans. • Limited access to digital technologies and modern management tools. • Low levels of financial and legal literacy among aspiring female entrepreneurs. • Lack of long-term support measures—the focus is primarily on short-term grants and loans.
<p style="text-align: center;">OPPORTUNITIES</p> <ul style="list-style-type: none"> • Expansion of digital support platforms (online training, microfinance, marketplaces). • Partnerships with international organizations (UNDP, EBRD, ADB, USAID) to implement mentoring and acceleration programs. • Growing demand for services where women traditionally excel—education, health, tourism, the beauty industry, and handicrafts. • Potential for the development of social enterprises that combine business and social mission. • Possibility of introducing regional support centers based on the "one-stop shop" principle. 	<p style="text-align: center;">THREATS</p> <ul style="list-style-type: none"> • Economic instability and inflation, making it difficult to obtain loans. • Conservative social attitudes in some regions, limiting women's participation. • Lack of qualified personnel and female mentors in business. • Digital inequality between regions, especially in rural areas. • Risk of formalism in the implementation of government support programs (checkboxes without real impact).

Strengths include the creation of a favorable legal and regulatory framework in Uzbekistan in recent years to support women entrepreneurs. Programs for preferential loans, subsidies, and grants are in place, as are specialized structures such as the Agency for Women's Affairs and the Women's Entrepreneurship Support Fund. This creates the foundation for increasing women's employment and expanding their participation in the service sector.

Weaknesses include insufficient coordination between various support institutions, limited financial literacy among women, and low awareness of available assistance. Furthermore, bureaucratic procedures and a lack of advisory infrastructure complicate the process of registering and running a business.

Opportunities include expanding digital services for women entrepreneurs, developing online business skills training, and introducing mentoring programs. Potential also exists for attracting international grants and investment, particularly in socially oriented projects and sustainable tourism.

Threats arise from external and internal factors: macroeconomic instability, intense competition in the service sector, and cultural and family stereotypes that limit women's economic activity. Without a systemic approach, these threats could undermine the effectiveness of existing support mechanisms.

Interviews with representatives of entrepreneurship support centers revealed that existing mechanisms are often focused on formal reporting rather than providing real assistance. Many programs are not adapted to the specific needs of women's businesses, where flexible hours, social outreach, and small-scale production are crucial.

Conclusion.

The study revealed that the development of women's entrepreneurship in the service sector is an important area of socioeconomic growth in Uzbekistan. Despite the existence of a legislative framework and support institutions, existing organizational and economic mechanisms remain insufficiently effective. The main barriers include limited access to finance, insufficient management and digital skills, and difficulties reconciling professional and family life.

A SWOT analysis revealed that public policy potential for supporting women is significant, but requires more targeted implementation at the regional level. Strengthening institutional collaboration, introducing digital platforms for training and consultation, and raising women's awareness of existing support measures are key steps toward the sustainable development of women's businesses.

Therefore, improving organizational and economic mechanisms should focus not only on financial assistance but also on creating a holistic ecosystem where female entrepreneurs receive knowledge, support, resources, and space for self-fulfillment.

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