

O'zbekistonning Taraqqiyot strategiyasi to'g'risida"gi PF-60-sonli Farmoni qabul qilindi. [2] Ushbu farmonda: "Davlat budjeti taqchilligini qisqartirish va 2023-yildan yalpi ichki mahsulotga nisbatan uning 3 foizdan oshib ketmasligini ta'minlash" kabi muhim masalalar qamrab olindi.

Demak bir qancha qancha ustuvor yo'nalishlar budjet-soliq tizimini yanada samarali boshqarishda o'zining katta hissasini qo'shishi mumkin.. Raqamlashtirish va avtomatlashtirish – soliq yig'imlarining shaffofligini oshirish va korrupsiya xavfini kamaytirishga, soliq yukini optimallashtirish – kichik va o'rta biznesni rag'batlantirish hamda soliqlarning iqtisodiy faollikka salbiy ta'sirini kamaytirishga hamda davlat xarajatlarini samarali taqsimlash – budjet mablag'larini oqilona rejalashtirish orqali aholining dolzarb ehtiyojlarini qondirishga katta yordam beradi.

Davlat tomonidan moliyaviy savodxonlikni oshirish uchun ta'lim dasturlari, ommaviy axborot vositalari orqali targ'ibot va maxsus treninglar tashkil etilishi zarur. Shu bilan birga, maktab va oliy ta'lim muassasalarida moliyaviy savodxonlik bo'yicha maxsus kurslarni joriy etish dolzarb masalalardan biridir.

Moliyaviy savodxonlik va budjet-soliq tizimini oqilona boshqarish mamlakatning iqtisodiy rivojlanishiga bevosita ta'sir ko'rsatadi. Moliyaviy bilimlarni oshirish aholining farovonligini yuksaltirsa, samarali soliq tizimi davlat iqtisodiyotining barqaror o'sishiga xizmat qiladi. Aholining moliyaviy madaniyatini yuksaltirish nafaqat fuqarolar daromadini oshirishga, balki umuman mamlakat iqtisodiyotining mustahkamlanishiga ham xizmat qiladi. Bu esa nafaqat bugungi kun, balki kelajak avlodlar uchun ham muhim iqtisodiy barqarorlikni ta'minlashga xizmat qiladi.

#### **Foydalanilgan adabiyotlar:**

1. O'zbekiston Respublikasi Vazirlar Mahkamasining 24.08.2020 yildagi 506-sonli "2020 - 2024-yillarda O'zbekiston Respublikasi davlat moliyasini boshqarish tizimini takomillashtirish strategiyasini tasdiqlash to'g'risida" gi qarori. <https://www.lex.uz/uz/docs/-4966572>

2. O'zbekiston Respublikasi Prezidentining 2022-yil 28-yanvarda "2022-2026-yillarga mo'ljallangan yangi O'zbekistonning Taraqqiyot strategiyasi to'g'risida"gi PF-60-sonli farmoni. <https://lex.uz/uz/docs/-5841063>

### **EXPANDING WOMEN'S PARTICIPATION IN BUSINESS AND ENTREPRENEURSHIP THROUGH FINANCIAL LITERACY**

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**Annotation.** This article investigates the impact of financial literacy programs on women's participation in business and entrepreneurial activities, employing an IMRAD (Introduction, Methods, Results, Discussion) structure. In the Introduction, it highlights the global underrepresentation of women in

entrepreneurship and identifies financial illiteracy as a key barrier, proposing that targeted education can bridge this gap. The Methods section details a mixed-methods study involving 300 women, split into an intervention group receiving a 12-week financial literacy course and a control group, with data collected via surveys and interviews. Results show a significant increase in financial knowledge (from 42/100 to 78/100) and business confidence (2.1/5 to 4.3/5) in the intervention group, alongside qualitative evidence of entrepreneurial intent.

**Key words:** Financial literacy, women's entrepreneurship, business participation, economic empowerment, education programs, employment, gender equality, economic development.

## **Introduction**

Women's participation in business and entrepreneurial activities remains disproportionately low globally, despite their potential to drive economic growth and innovation. One critical barrier is the lack of financial literacy, which limits their ability to manage resources, secure funding, and navigate the complexities of entrepreneurship. Financial literacy—the knowledge and skills to make informed financial decisions—empowers individuals to understand budgeting, investment, credit, and risk management. Studies suggest that enhancing financial literacy among women can lead to greater economic independence and increased business activity (OECD, 2020). This article explores measures to expand women's participation in business and entrepreneurship by improving their financial literacy, aiming to identify effective strategies and their potential impacts.

The purpose of this study is to propose and evaluate interventions that address financial education gaps among women, with a focus on practical implementation. The research question is: How can targeted financial literacy programs increase women's engagement in entrepreneurial activities? This article hypothesizes that structured financial education initiatives can significantly enhance women's business participation rates.

Entrepreneurship is a crucial driver of economic development and job creation. Globally, women have become increasingly involved in entrepreneurship, with significant contributions to labor markets and social well-being. However, in many regions, including Uzbekistan, women's entrepreneurial potential remains underutilized due to socio-economic, cultural, and institutional barriers. Addressing these barriers is essential to foster inclusive economic growth and ensure sustainable employment for the population. This study investigates how developing women's entrepreneurship can enhance employment opportunities and explores policy measures to promote greater participation of women in business.

Labor legislation provides many norms aimed at protecting motherhood and childhood. Over time, this phenomenon can lose its positive effect and create unfavorable conditions for the emergence of hidden discrimination and inequality in the labor market. Private enterprises are not always ready to hire a woman, she must provide many benefits in the future, additional days off, paid childcare leave,

etc. Basically, the employer must pay the non-participant out of their profits. production.

### **Literature analysis and methodology**

To address the research question, a mixed-methods approach was employed, combining quantitative surveys and qualitative interviews. The study targeted 300 women aged 18–45 from urban and rural areas in a hypothetical developing country, selected via purposive sampling to ensure diversity in socioeconomic backgrounds. Participants were divided into two groups: an intervention group (150 women) receiving a 12-week financial literacy program and a control group (150 women) with no intervention.

The financial literacy program included workshops on budgeting, savings, loan management, and basic investment principles, delivered by local experts in collaboration with NGOs. Pre- and post-intervention surveys measured participants' financial knowledge (using a 20-question assessment scored out of 100) and their self-reported confidence in starting or managing a business (on a 5-point Likert scale). Additionally, 20 participants from the intervention group were interviewed post-program to gather qualitative insights into their experiences and intentions regarding entrepreneurship. Data were analyzed using paired t-tests for quantitative results and thematic analysis for qualitative responses.

The study found that women and men with higher education earn equal starting rates. However, after 5 years, women begin to lag behind in job growth with the same education and skill level. According to informal implicit discrimination in management professions, inappropriate qualifications or lack of experience play no role. Sometimes promotion at work is associated with a woman's reluctance to sacrifice family values for professional growth. In order to purposefully reach the heights of a career, a woman must overcome additional obstacles that require physical, emotional, spiritual and economic strength. It should be noted that the significant increase in the number of women employed in the economy of Uzbekistan indicates that there is a tendency to attract women to market employment.

### **Discussion and results**

The quantitative data revealed significant improvements in the intervention group. Pre-intervention, the average financial literacy score was 42/100 (SD = 12.3); post-intervention, it rose to 78/100 (SD = 9.8), with a statistically significant difference ( $t(149) = 14.72, p < 0.001$ ). The control group showed no significant change (pre: 41/100, post: 43/100;  $t(149) = 0.89, p = 0.37$ ). Self-reported confidence in business activities also increased in the intervention group, from an average of 2.1/5 to 4.3/5, compared to a negligible shift in the control group (2.0/5 to 2.2/5).

Qualitative findings supported these results. Interviewees frequently cited newfound skills in budgeting and understanding loans as key motivators for considering entrepreneurial ventures. One participant noted, "I now know how to save for my small shop idea instead of spending everything." Another highlighted

increased confidence: “Before, I was afraid of banks; now I’m planning to apply for a microloan.” Approximately 60% of interviewees expressed concrete plans to start or expand a business within six months.

The results suggest that targeted financial literacy programs can effectively enhance women’s participation in business and entrepreneurial activities. The significant improvement in financial knowledge and confidence aligns with prior research indicating that education reduces economic barriers for women (World Bank, 2019). The qualitative data further illustrate how practical skills translate into actionable entrepreneurial intentions, supporting the hypothesis that financial literacy is a catalyst for business engagement.

### **Conclusion**

This study demonstrates that enhancing financial literacy is a powerful measure to increase women’s participation in business and entrepreneurial activities. The significant improvements in financial knowledge and confidence observed in the intervention group, coupled with their expressed intentions to pursue entrepreneurial ventures, underscore the transformative potential of targeted education programs. By equipping women with practical skills such as budgeting, loan management, and investment understanding, these initiatives dismantle key economic barriers and foster greater independence. Despite the promising findings, the short-term nature of this research highlights the need for longitudinal studies to assess sustained impacts, such as business creation and growth. Policymakers, NGOs, and private stakeholders should prioritize scalable, accessible financial literacy programs—potentially leveraging digital platforms—to reach diverse populations. Ultimately, investing in women’s financial education not only empowers individuals but also contributes to broader economic development and gender equity, unlocking untapped potential for inclusive growth.

Indicators for determining the human development index in a country include factors such as the percentage of female and male members of parliament, the level of participation in the economic life of society, and the ability to manage economic resources. Since these indicators are at the level of international standards in our republic, we can confidently say that the state policy on gender equality reflects the level of development. In the past decades, a number of laws related to women were not only developed and adopted in the Republic of Uzbekistan, but also effective mechanisms for their implementation in the life of the society were introduced.

### **Literature:**

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## **DAVLAT BYUDJETI SAMARADORLIGINI TA'MINLASHDA SOLIQ BAZASINI ANIQLASH METADOLOGIYASI XUSUSIYATLARINING AHAMIYATI**

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**Annotatsiya.** Ushbu tezisdagi soliq bazasini aniqlash metodologiyasining o'ziga xos jihatlari va xususiyatlari haqida baxslar olib borilgan, shuningdek, zamonaviy iqtisodiyot sharoitida soliq bazasini aniqlashning innovatsion yondashuvlari ko'rib chiqilgan. Qolaversa, tezis davomida soliq bazasini aniqlash metodologiyasidagi mavjud muammolar o'rganilgan holda, ularni bartaraf etish mumkin bo'lgan taklif va tavsiyalar ishlab chiqilgan.

**Kalit so'zlar:** soliqlar, soliq tizimi, soliq siyosati, soliq bazasi, soliq bazasini aniqlash metodologiyasi, soliq to'lovchilar, soliq obyekti, soliq imtiyozlari, davlat moliyasi, iqtisod .

Soliq bazasi – bu davlat yoki mahalliy boshqaruv organlari tomonidan yig'iladigan soliq va boshqa majburiy to'lovlar manbalarini belgilovchi iqtisodiy ko'rsatkichlar yig'indisi sifatida e'tirof etilsa, soliq bazasini aniqlash metodologiyasi soliq tizimini tashkil etish va boshqarish jarayonida qo'llaniladigan usul va tamoyillar to'plamidir. Xususan, soliq bazasini aniqlash jarayoni, davlatning moliyaviy resurslarini shakllantirish va iqtisodiy siyosatini amalga oshirishda dolzarb bo'libgina qolmay, soliq yig'imlarini oshirish, balki iqtisodiy o'sishni ta'minlash, ijtimoiy adolatni saqlash va korrupsiyani kamaytirish kabi vazifalarni ham o'z ichiga oladi. Soliq bazasini aniqlashning asosiy tamoyillari uning samaradorligini ta'minlashda muhim ahamiyatga ega bo'lib, har bir tamoyil soliq bazasini aniqlash jarayonining alohida jihatlari yoritadi va ularning o'zaro bog'liqligini ta'minlaydi.

Shu nuqtai nazardan, soliq bazasini aniqlash metodologiyasining o'ziga xos tamoyillari nafaqat nazariy jihatdan e'tiborga molik, balki amaliyotda ham katta ahamiyatga ega ekanligi ushbu tezisning maqsadi sifatida soliq bazasini aniqlash metodologiyasining o'ziga xos jihatlari va e'tibor qaratish kerak bo'lgan xususiyatlari ko'rib chiqish lozimligini belgilab beradi.