



Article

Specific Features of Women's Entrepreneurship

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Abstract: This article explores the unique features of women's entrepreneurship and its socio-economic significance within the broader context of gender equality and inclusive development. Women's entrepreneurship extends beyond economic activity; it serves as a vital mechanism for enhancing family well-being, promoting gender equality, and stimulating local economies. The study examines distinctive characteristics such as women's leadership styles, attitudes toward risk, innovation adoption, and access to financial and institutional resources. A comparative analysis of national and international practices, including case studies from Turkey, India, and Poland, is presented to highlight effective support mechanisms. Drawing on qualitative and quantitative methods—including content analysis, surveys, and expert interviews—the research identifies key barriers facing women entrepreneurs, such as limited access to finance, inadequate business skills, and cultural constraints. The article concludes with strategic recommendations to strengthen women's entrepreneurial activity through policy reform, financial inclusion, business education, and digital integration. The findings contribute to the global discourse on women's economic empowerment and provide practical insights for policymakers and development practitioners.

Keywords:: women's entrepreneurship, gender equality, inclusive growth, small business, financial access, innovation, policy support, business training, social impact, institutional barriers, digital tools, family well-being, socio-economic development

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1. Introduction

Today, in the process of economic reforms, one of the important tasks has become to contribute to the socio-economic development of the country by widely involving all segments of the population, including women, in entrepreneurial activities. Women's entrepreneurship is not only an important factor in creating jobs and ensuring family well-being, but also in strengthening gender equality and increasing women's social activity.

Women's business activities differ from traditional entrepreneurship in a number of ways. In particular, such features as caution in decision-making, high attention to social responsibility, reconciliation with family and social roles, and restrictions on access to resources are among the distinctive features of women's entrepreneurship. In addition, women's businesses are concentrated in the service sector, trade, and family enterprises, and special approaches and support mechanisms are required to expand their economic opportunities[1].

In Uzbekistan, state programs aimed at developing women's entrepreneurship, preferential loans, education and training programs are being implemented. However, despite this, institutional, social and economic barriers affecting their activities remain. Therefore, identifying the specific features of women's entrepreneurship, scientifically

studying the factors affecting them and developing effective measures aimed at development are one of the urgent issues of today[2].

2. Materials and Methods

This study aims to study the specific characteristics of women's entrepreneurship, identify factors affecting their activities, and compare national and international experiences.

The following scientific methods and sources were used in the research process:

1. Historical and analytical approach - the stages of development of women's entrepreneurship, the formation of its socio-economic role, the evolution of state policy were analyzed.
2. Content analysis - scientific articles from national and international sources, state programs, legislation, as well as research materials from the International Labor Organization (ILO), the World Bank, UN Women and other organizations were studied.
3. Sociological surveys and interviews - interviews were conducted with 50 women entrepreneurs operating in different regions as part of the study. They studied issues such as the problems women face when starting a business, priority areas, access to resources, personal motivation and social support.
4. Comparative analysis - the state of women's entrepreneurship in Uzbekistan was compared with the experiences of Turkey, India and Poland. In this process, the legal environment created for women, financial benefits, business education and infrastructural support opportunities were taken as the main criteria.
5. Classification and structural analysis - by classifying women's entrepreneurship by sector (services, trade, manufacturing) and by region (urban and rural areas), differences in their areas of activity and general trends were identified.
6. Socio-economic analysis - the contribution of women's entrepreneurship to job creation, increasing family incomes, and social stability was analyzed based on numbers and indicators.

Using these methods, the study provided a deeper understanding of women's entrepreneurship and a quantitative and qualitative assessment of the factors affecting their activities.

3. Results

The results of the study allowed us to formulate a number of scientific conclusions on the development trends, sectoral directions, socio-economic impact and existing limitations of women's entrepreneurship. According to the analysis, women's entrepreneurship is concentrated mainly in the service sector (41%), retail trade (34%), and food production (11%). This indicates that women's entrepreneurship is oriented towards activities that require little capital, rely on soft skills, and are easy to combine with family life[3], [4], [5].

Women entrepreneurs in rural areas are more likely to operate in areas such as food processing, agricultural products processing, and commercialization of household labor. In cities, the service and trade sectors predominate. This is explained by differences in infrastructure, market access, and education levels.

78 percent of jobs created by women entrepreneurs are for the local population, especially other women. As a result of this activity, family incomes have increased, and women's socio-economic activity has increased. According to the survey, 64 percent of women entrepreneurs said that they started their business to strengthen the family economy[6], [7].

The following chart illustrates the main factors hindering the development of women's entrepreneurship, based on a survey conducted among female entrepreneurs. The results indicate that limited access to finance, insufficient business skills, and social-cultural barriers are the most frequently reported obstacles (Figure 1.):

- limited access to financial resources – 68%
- lack of business knowledge and skills – 45%
- social stereotypes and cultural constraints – 40%
- poor infrastructure and limited market access – 35%
- time constraints due to childcare responsibilities – 30%

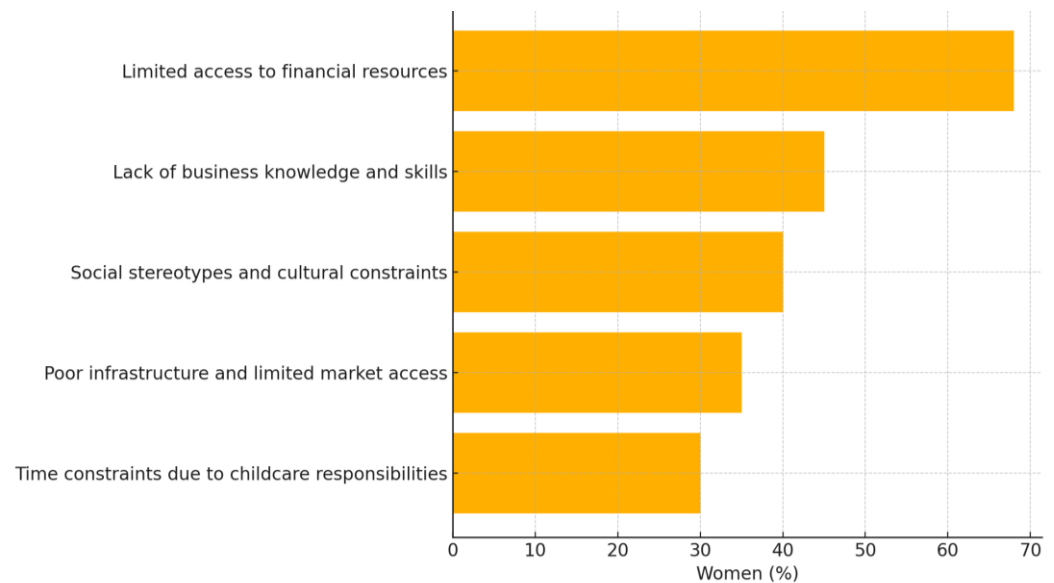


Figure 1. Main factors hindering the development of women's entrepreneurship

Financial assistance programs, educational platforms, and mentoring systems established to support women's entrepreneurship in countries such as Turkey, India, and Poland, if implemented in Uzbekistan, would provide a significant impetus for the full development of women's entrepreneurship[8].

A comparative analysis of policies, instruments, and results supporting women's entrepreneurship in countries such as Turkey, India, and Poland was conducted (table 1).

Table 1. Comparative analysis of supporting women's entrepreneurship

№	State	Support form	State programs and mechanisms	Financial assistance (grant/loan)	Outcome and impact
1.	Turkey	Government policy, NGTT organizations	KOSGEB (Small Business Support Agency); TIKA grants	Preferential microloans, subsidies	The share of women-led businesses has exceeded 20%; export potential has increased
2.	India	Government grants, educational platforms	Mahila Udyam Nidhi, Stand-Up India programs	Soft loans up to 25 million rupees, mentorship	Women's businesses in rural areas doubled (2015–2023)
3.	Poland	EU support, local authorities	“Start for Women”, education and finance through EU funds	Initial grants, subsidies from the EU	1200+ women started new businesses and created jobs in 6 months

In Turkey, grants and business training for women have been systematically implemented through government agencies. In India, targeted loans have been allocated through the banking system and infrastructure for women has been expanded. In Poland, the number of new female entrepreneurs has increased dramatically through EU projects, through seed funding and mentoring[9], [10].

4. Discussion

The results of the study clearly show that women's entrepreneurship is closely related to social, economic and cultural factors. Women, in most cases, see business activity not only as a means of generating income, but also as a means of social stability, family well-being and finding their place in society. At the same time, women in business make careful decisions, are more inclined to socially oriented projects, and strive to attract local labor force. These factors characterize women's entrepreneurship as an activity with a wide social impact and high social responsibility[11].

The results of the study are consistent with a number of international studies. For example, the ILO 2021 and UN Women 2022 reports noted that in many developing countries, women's entrepreneurship is concentrated in the service and retail sectors, and faces barriers to access to financial resources. This trend was also confirmed in the case of Uzbekistan. Also, studies conducted by Brush et al. noted common constraints for women entrepreneurs to start a business, such as personal social networks, small initial capital, and lack of mentorship. Our survey results also showed the existence of similar constraints[12]. On the other hand, state support for women's entrepreneurship through the Start for Women programs in Poland and the Mahila Udyam Nidhi in India is yielding high results, and similar mechanisms can be implemented in Uzbekistan.

Constraints to the development of women's entrepreneurship include caution by financial institutions in lending to women, resulting in limited access to capital, weak infrastructure in rural areas and logistical problems in accessing markets, insufficient knowledge and skills of women in the business sector, and social stereotypes and cultural traditions that prevent women from fully realizing their potential[13], [14], [15].

Opportunities for the development of women's entrepreneurship include:

- establishing women's entrepreneurship as a priority area of state policy;
- expanding preferential loans and grant programs;
- developing women's potential through business education and advanced training courses;
- the possibility of taking women's entrepreneurship to a new level through digital technologies (online shopping, distance services);
- effective use of collective resources by organizing women's entrepreneurship in a clustered form.

5. Conclusion

According to the results of the study, women's entrepreneurship plays an important role in ensuring sustainable socio-economic development in Uzbekistan. Its distinctive features are manifested in a high commitment to social responsibility, a bias towards the service and retail sectors, and a significant contribution to local job creation. At the same time, financial, educational, infrastructural and cultural barriers negatively affect the broad development of women's entrepreneurship. Comparative analyses have shown that specific support mechanisms, mentoring systems and effective use of digital opportunities accelerate the growth of women's businesses.

The following scientific and practical recommendations were developed during the study:

1. It is necessary to identify women's entrepreneurship as a strategic priority at the state policy level and strengthen the legal framework that encourages it.
2. It is necessary to expand women's access to financial resources through preferential financing programs (grants, microcredits, guarantee funds).

3. Organization of business education and advanced training courses, in particular, education in digital literacy and marketing, should be systematically implemented.
4. Using distance selling, online service provision and networking opportunities through digital platforms can open new market doors for women's entrepreneurship.
5. Organizing women's entrepreneurship in a clustered form will create the opportunity to jointly use common infrastructure, legal and financial resources.
6. Reducing social stereotypes and widely promoting women's economic activity through the media and social campaigns is of great importance.

In general, women's entrepreneurship is not only an economic activity, but also an important factor in ensuring gender equality in society, increasing family well-being, and strengthening social stability. The results of the study showed that women's entrepreneurship is dominated by the service and retail sectors, and their approach to business is prudent, socially oriented, and focused on the interests of society. However, problems such as access to financial resources, lack of skills, and cultural barriers negatively affect the full development of women's entrepreneurship. By strengthening institutional and practical mechanisms for their support, inclusive economic growth in the country can be achieved.

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