



**WOMEN'S ENTREPRENEURSHIP IN UZBEKISTAN: A
BREAKTHROUGH IN GENDER EQUALITY AND ECONOMIC
EMPOWERMENT (2018–2025)**

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Abstract

Since the launch of large-scale reforms in 2017, Uzbekistan has transformed women's entrepreneurship from a marginal phenomenon into one of the fastest-growing and most dynamic sectors of the national economy. Between 2018 and 2025, the number of women entrepreneurs increased more than sevenfold — from roughly 300,000 in early 2020 to over 2.1 million by the end of 2024. Women now own 40 % of all individual entrepreneurs and lead more than 43,860 small and micro enterprises (as of January 2025). Uzbekistan was recognised by the World Bank as one of the five most improved countries in the world in the Women, Business and the Law 2024 index (score 82.5/100) and became the leading reformer in Central Asia on gender equality indicators. This article provides a comprehensive analysis of legislative reforms, institutional mechanisms, financial support programmes, quantitative achievements, regional success stories, remaining challenges, and future



prospects, demonstrating how targeted state policy and international cooperation have turned women's economic empowerment into a genuine national success story.

Keywords

women's entrepreneurship, gender equality, Uzbekistan reforms, economic empowerment, legislative changes, financial inclusion, businesswomen, Sustainable Development Goals, digital transformation, rural entrepreneurship

Introduction

For decades after independence, the role of women in Uzbekistan's economy was largely limited to the public sector, agriculture, and unpaid domestic work. However, the comprehensive reform programme launched in 2017 under President Shavkat Mirziyoyev placed gender equality and women's economic participation at the very centre of the country's development strategy.

Key strategic documents adopted in this period include:

- Action Strategy on Five Priority Areas of Development 2017–2021
- National Goals and Objectives for Sustainable Development until 2030
- National Strategy for Achieving Gender Equality 2020–2030
- Development Strategy of New Uzbekistan 2022–2026

These documents explicitly state that empowering women is not only a social justice issue but also a decisive factor for achieving double-digit economic growth and reducing poverty. Between 2018 and 2025, Uzbekistan moved from 139th to the top-5 global reformers in gender-related legislation, created an extensive support ecosystem for businesswomen, and achieved record growth in the number and profitability of women-led enterprises.



1. Legislative Breakthrough (2018–2023)

2019

Law No. ZRU-562 “On Guarantees of Equal Rights and Opportunities for Women and Men”

Law No. ZRU-561 “On Protection of Women from Harassment and Violence” (for the first time introduced criminal liability for domestic violence, including economic and psychological forms)

2021–2022

Complete removal of the list of 400+ professions previously prohibited for women

New Labour Code (2022) guaranteeing equal pay for equal work and extended maternity protection

Introduction of mandatory gender impact assessment for all new legislation

2023

Ratification of ILO Convention 190 on eliminating violence and harassment in the world of work

Amendments making forced marriage and early marriage punishable by imprisonment

Result: World Bank Women, Business and the Law index

2018 → 70.6 points

2024 → 82.5 points (top-5 global improvers)

2. Institutional Ecosystem



Business Women's Association "Tadbirkor Ayol" (68 regional branches, over 200,000 members by 2025)

Senate Committee on Women and Gender Equality (chaired by Tanzila Narbayeva) – direct channel between businesswomen and parliament

Women's Entrepreneurship Centres in all 14 regions + Karakalpakstan (one-stop shops for registration, training, consulting)

Mandatory 30 % quota for women in state-funded start-up and entrepreneurship programmes (introduced 2021)

3. Financial and Credit Support Mechanisms

2020–2025: commercial banks allocated preferential credit lines worth over 18 trillion UZS (\$1.5 billion) specifically for women entrepreneurs at 7–14 % interest (vs. market rate 22–26 %)

State Fund for Support of Entrepreneurial Activity guaranteed 70–80 % of loans for women

Microfinance organisations (2024): 62 % of clients are women (up from 38 % in 2018)

Islamic finance windows opened in 12 banks offering murabaha and ijara products tailored for women

4. Quantitative Achievements (2018–2025)

Indicator	2018	2020	2024	1 Jan 2025
Women individual entrepreneurs	~150,000	~300,000	2.1 mln	>2.2 mln



Share of women among all entrepreneurs	25 %	28 %	40 %	41 %
Women-led small & micro firms	12,500	23,000	41,300	43,860
Annual net profit of women-led SMEs	—	—	4.2 trln UZS	~5.8 trln UZS (est.)
Women with bank accounts	38 %	46 %	62 %	68 %
Export revenue from women-led firms	\$1.2 mln	\$3.8 mln	\$8.1 mln	\$11.4 mln

5. Regional Success Stories

Surkhandarya region: women's silk clusters employ over 45,000 women and export to Türkiye, Italy and France

Namangan: textile and garment clusters led by women created 28,000 new jobs in 2022–2025

Fergana Valley: more than 120 women-led greenhouses using hydroponics, exporting vegetables to Russia and Kazakhstan



Tashkent region: IT Park female residents increased from 8 % (2020) to 37 % (2025); several women-founded start-ups raised international seed funding in 2024–2025

6. Digital Transformation and New Opportunities

“One Million Uzbek Coders” project: 42 % of graduates are women

By 2025, over 180,000 women completed free digital literacy and e-commerce courses

Wildberries, Uzum Market, OLX Uzbekistan: women sellers account for 55–60 % of total merchants

7. Remaining Challenges

Unpaid care work: women spend 4.8 times more hours than men on household duties

Rural areas: only 38 % of women entrepreneurs have access to collateral for bank loans

Gender pay gap: 34 % (2024) – one of the highest in the ECA region

Under-representation in STEM and high-tech sectors (women make up only 29 % of engineering students)

8. New Initiatives Launched in 2025

National Programme “Care Economy 2025–2030” – construction of 2,000 new kindergartens and introduction of flexible working hours

Rural Women Entrepreneurship Fund (capital \$150 million, concessional loans up to 5 years at 5 %)

Mandatory gender-responsive budgeting at all levels from 2025



“Women in Green Economy” programme – grants and training for women launching renewable energy and waste-recycling projects

Conclusion

Between 2018 and 2025, Uzbekistan achieved one of the most impressive transformations in women’s economic participation in the entire post-Soviet space and emerging markets. More than two million women have become entrepreneurs, creating hundreds of thousands of jobs, generating trillions of soums in profit, and significantly contributing to poverty reduction and GDP growth.

The country has moved from restrictive practices of the past to becoming a regional and global leader in gender legislative reform. The combination of political will, systematic legislative changes, massive financial support, and active involvement of international partners has produced results that many countries with far longer market-economy experience have not achieved.

However, the journey is far from complete. The next critical steps are large-scale investment in the care economy, closing the remaining financial and digital divides between urban and rural women, and breaking stereotypes in STEM and leadership positions.

Uzbekistan’s experience over the past eight years clearly demonstrates that when gender equality is treated not as a side issue but as a core economic strategy, the returns are not only social but also extraordinarily high in economic terms.

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