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METHODOLOGICAL ANALYSIS OF THE STATE OF THE ECONOMIC MECHANISMS FOR DEVELOPING WOMEN'S ENTREPRENEURSHIP (THE CASE OF ANDIJAN REGION)

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Abstract. This article investigates the methodological foundations for assessing the state of the economic mechanisms used to develop women's entrepreneurship. Using the case of Andijan region, the dynamics of the quantitative and qualitative indicators of women's entrepreneurship over 2020–2025 are analyzed, and the effectiveness of the financial-credit, institutional, fiscal-budgetary, infrastructural, and education-consulting mechanisms is assessed on the basis of a systemic approach.

Keywords: women's entrepreneurship, economic mechanism, methodological analysis, concessional lending, gender equality, small business, Andijan region, regional economy.

I. Introduction

In the world economy, women's entrepreneurship is recognized as an important factor of inclusive economic growth. According to the International Labour Organization, raising the level of women's economic activity has the potential to significantly increase global gross domestic product. For this reason, developed and developing countries have established special economic mechanisms to support women's entrepreneurship, and the methodology for assessing their effectiveness has become one of the topical directions of economic science.

In Uzbekistan, raising the socio-economic activity of women has been designated a priority direction of state policy in recent years. The "Uzbekistan – 2030" strategy sets specific, targeted tasks for supporting women's entrepreneurial initiatives, allocating concessional financial resources to them, and ensuring their employment. The "Women's Register" system, the "Woman Entrepreneur" program, and programs for developing family entrepreneurship are the practical mechanisms of this policy.

As the region with the highest population density in the country, Andijan is of particular importance when it comes to the efficient use of labour resources — in particular, channelling women's labour into entrepreneurial activity. The fact that women make up nearly half of the working-age population, together with the region's potential in textiles, agriculture, and services, creates favourable conditions for developing women's entrepreneurship.

However, an analysis of the scholarly literature shows that the methodology for a comprehensive assessment of the state of the economic mechanisms for developing women's entrepreneurship is insufficiently developed. Existing studies mainly analyze the dynamics of quantitative indicators, while the interrelationships among the mechanisms, their institutional coordination, and their ultimate effectiveness are not studied systematically. The aim of this article is to analyze, from a methodological standpoint, the state of the economic mechanisms for developing women's entrepreneurship using the case of Andijan region, and to develop scientifically grounded proposals for improving them.

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II. Research Methodology

A systemic approach was adopted as the principal methodological basis of the study. Accordingly, the economic mechanisms for developing women's entrepreneurship are treated as an integral system, within which the following five subsystems were distinguished: financial-credit, institutional, fiscal-budgetary, infrastructural, and education-consulting mechanisms.

In the course of the analysis, the following research methods were used: the statistical analysis method was used to study the dynamics of the main indicators of women's entrepreneurship in Andijan region for 2020–2025; the comparative analysis method was used to compare the region's indicators with the national average; the grouping method was used to classify the economic mechanisms; correlation analysis was used to assess the relationship between the volume of concessional lending and the number of women entrepreneurship entities; and SWOT analysis was used to identify the strengths and weaknesses of the existing mechanisms.

The information base of the study comprised data from the National Statistics Committee of the Republic of Uzbekistan and the Andijan Regional Statistics Department, reports on the credit portfolios of the Central Bank and commercial banks, and regulatory and legal documents concerning women's entrepreneurship. The tables and diagrams in the article were calculated and compiled by the author on the basis of official statistical data.

In assessing the effectiveness of the mechanisms, the following criteria were applied: coverage (the share of women entrepreneurs that used support programs), effectiveness (the number of newly created entities and jobs), sustainability (the share of entities operating for more than three years), and financial efficiency (the rate of return of the allocated funds).

III. Analysis and Results

Today, taking into account regional as well as global integration processes, assessing women entrepreneurs across various development directions in Andijan region requires the development of women's entrepreneurship. For this reason, it is necessary to develop women's entrepreneurship, to design and implement programs supporting enterprises managed by women, to provide them with information, market, educational, and financial resources, and to expand business activity more broadly among women. In this way, Uzbek women contribute to the republic's economy and to the development of society (see Figure 1).

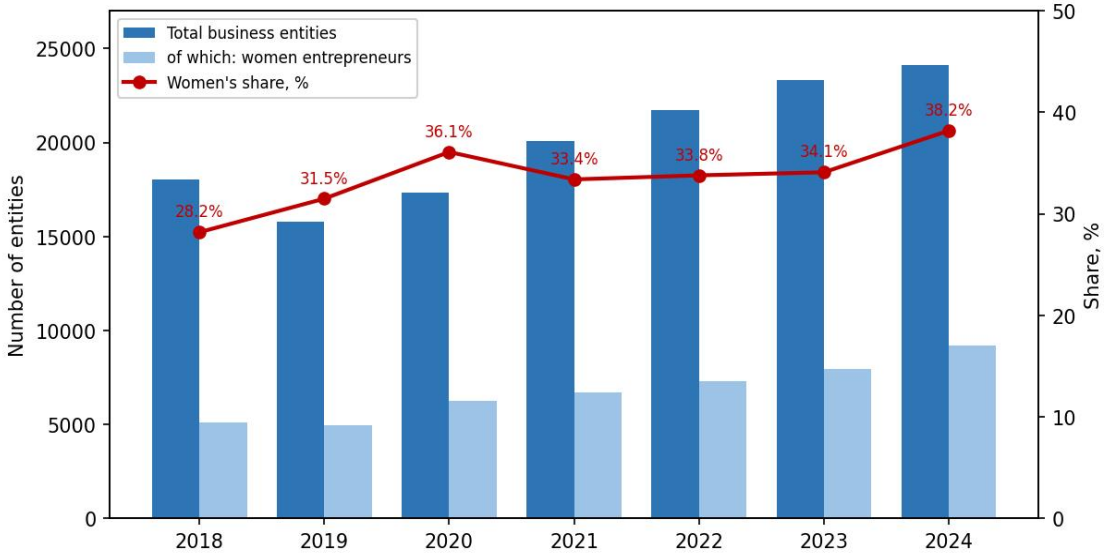


Figure 1. The share of women entrepreneurs in Andijan region, 2018–2024

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Over the period 2018–2024, a series of measures have been consistently implemented in the Republic of Uzbekistan to support women's and girls' entrepreneurship through state programs, and to develop women's entrepreneurship in Andijan region. In particular, in 2018–2024 the total number of business entities operating in Andijan region grew about 1.79-fold (to 24,124 entities), while the number of women entrepreneurs operating in the region increased 2.34-fold. As of 2024, this indicator corresponds to a 38.2 percent share of women entrepreneurs in the total composition of business entities.

The Andijan regional territorial directorate of the "Tadbirkor Ayol" (Businesswoman) Association of Uzbekistan works to further develop women's entrepreneurship and women entrepreneurs and to ensure the effective use of broad opportunities for their activity. In this directorate in Andijan region, around 1,820 active and leading women entrepreneurs are united. Of these, 450 are young entrepreneurs, 385 are sole proprietors, 130 operate family enterprises, 230 are farmers, and 625 are women working in the manufacturing sector[1]. Moreover, on the basis of rapidly increasing the share of women in the existing industrial branches of Andijan region, the volume of production grew 1.14-fold and the volume of exports grew 1.1-fold. At the same time, with a view to improving the economic mechanism of industrial enterprises headed by women and creating more than 41,000 new jobs, tasks were set under the regional "Target indicators for the comprehensive socio-economic development of Andijan region in 2022–2026" pursuant to Resolution No. 204 of the Cabinet of Ministers of 21 April 2022. Within the program, financing of industrial projects was envisaged through attracting foreign investment and loans totalling 19.2 trillion soums, or about 1.5 billion US dollars[2].

An analysis of the sectoral structure of women's entrepreneurship shows that the bulk of women entrepreneurs' activity in the region falls within retail trade (40%), household services (14%), industrial-goods producers (19%), and consumer-goods producers (10%) (Figure 2). On the one hand, this reflects the region's specialization and its traditional craft potential; on the other, it shows that women's entrepreneurship has not sufficiently entered higher value-added sectors.

[1]"The ranks of women entrepreneurs in Andijan continue to grow" (uza.uz).

[2]Ibid.

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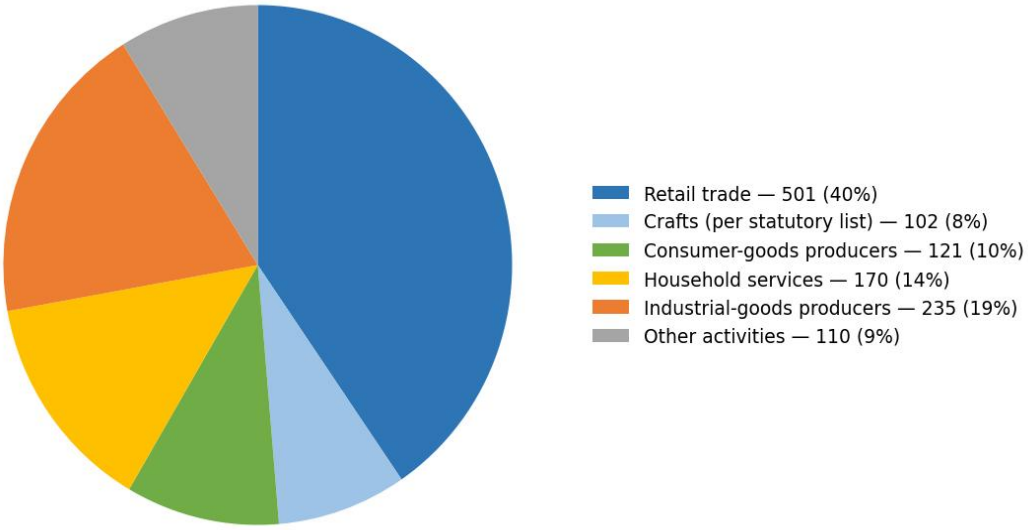


Figure 2. Distribution of women entrepreneurs operating in Andijan region, by type of activity[3]

Developing small business and private entrepreneurship — and, in particular, increasing women's employment — is one of the priority directions of state policy in our country. As a region with high population density and entrepreneurial activity, Andijan is an important object of these processes.

This study analyzes the percentage of annual change in the number of jobs created by women entrepreneurs across the districts and cities of the region during 2022–2024. Based on statistical data for 2021–2023, forecast values for 2024 were produced, and the growth rates for each area are expressed as percentages in the table.

This analysis has practical significance not only for assessing the effectiveness of women entrepreneurship entities but also for improving employment policy across the regions and for planning socio-economic programs on a scientific basis. The data presented in the table were formed on the basis of the official annual reports of the regional statistics department and can serve as a reliable source for drawing analytical conclusions.

Below is the table of jobs created by women entrepreneurs across the cities and districts of Andijan region during 2022–2024.

Table 1. Jobs created by women entrepreneurs across the administrative-territorial units of Andijan region, 2022–2024[4]

Administrative-territorial unit	2022	2023	2024
Oltinko'l district	32	31	32
Andijan district	93	78	83

[3] compiled by the author based on official statistical data

[4] *compiled by the author based on the official annual reports of the Andijan Regional Statistics Department.*

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Baliqchi district	60	41	38
Bo‘ston district	14	16	20
Buloqboshi district	27	27	30
Jalaquduq district	77	90	101
Izboskan district	78	114	118
Ulug‘nor district	10	16	18
Qo‘rg‘ontepa district	69	65	70
Asaka district	113	111	115
Marhamat district	31	27	30
Shahrixon district	27	24	29
Paxtaobod district	62	66	68
Xo‘jaobod district	58	56	60
Andijan city	303	366	399
Xonobod city	44	30	37

The table above reflects the dynamics of jobs created by women entrepreneurs across the 16 administrative-territorial units of Andijan region during 2022–2024. These data make it possible to draw important scientific and practical conclusions about the level of socio-economic development of the areas, women’s participation in the labour market, and the stability of the entrepreneurial environment.

In most areas, a relatively flat trend was recorded over 2022–2024. This indicates that the number of jobs created through women’s entrepreneurial activity did not change significantly compared with previous years — that is, the situation regarding employment in these areas is stagnant. From an economic standpoint, this points to weak growth rates and shows the need to introduce additional incentive mechanisms to activate women’s entrepreneurship in these areas.

Where positive dynamics were observed — for example, in Jalaquduq and Shahrixon — the increase can be explained by the effective application of support programs, subsidies, and credit incentives for women entrepreneurs by local government bodies. The growth in Shahrixon is assessed as being linked to an increase in the number of women entrepreneurship entities and the implementation of new investment projects in that area.

In Asaka district, a decline was recorded in 2023, meaning a reduction in jobs by women entrepreneurs. Economic analysis shows that such a situation may be linked to external factors such as falling demand for products, rising raw-material prices, or an increased tax burden. It is also possible that internal factors — difficulties in financing women’s entrepreneurship projects or a shortage of labour — contributed to the decline.

- As the table shows, the change in jobs in women’s entrepreneurial activity across the region is largely flat, which calls for innovative approaches and new mechanisms in employment policy.
- In areas with positive dynamics (Jalaquduq, Shahrixon), it is advisable to transfer this experience to other districts — including by expanding business-incubator, grant, and concessional-credit programs for women entrepreneurs.
- It is recommended that the causes of the decline in Asaka district be studied in depth and appropriate measures be developed — in particular, by introducing a local-level monitoring system to remove the barriers to women entrepreneurs’ activity.

Overall, during 2022–2024 the number of jobs created by women entrepreneurs in Andijan region shows a stable but weak growth trend. This dynamic once again confirms the importance of

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factors such as a systemic approach, financial support, and improved infrastructure in developing women's entrepreneurship. Increasing women's economic activity in the region should be regarded as an important strategic task that serves not only social stability but also the overall economic growth of the areas.

IV. Discussion

The methodological analysis carried out made it possible to draw a number of important conclusions about the state of the economic mechanisms for developing women's entrepreneurship. First, although the financial-credit mechanisms are developing rapidly in quantitative terms, their qualitative parameters — loan terms, collateral requirements, and project-appraisal processes — do not fully match the real needs of women entrepreneurs. According to survey results, the collateral requirement remains the main barrier for women who lack start-up capital.

Second, institutional coordination among the mechanisms is insufficient. Financial support, training, and infrastructural provision are often carried out separately from one another, which prevents the synergistic effect from being fully realized. International experience — in particular, the "single-window" comprehensive support models for women's entrepreneurship in South Korea and Türkiye — shows that this may be an effective way to solve the problem.

Third, the sectoral structure of women's entrepreneurship remains concentrated in traditional fields. The share of women entrepreneurs in the digital economy, information technology, and export-oriented manufacturing is low. This shows the need to orient the education-consulting mechanisms toward modern professions and digital skills.

Fourth, the absence of a unified methodology for assessing the effectiveness of the mechanisms leads to a weak monitoring system. At present, mainly resource indicators — such as the volume of allocated funds and the number of persons covered — are taken into account, whereas the ultimate result — the established sustainable business entities, the permanent jobs created, and the growth of incomes — is not tracked systematically.

V. Conclusions and Proposals

Based on the results of the study, the following conclusions and proposals were formulated:

- Over 2018–2024, a series of measures have been consistently implemented in the Republic of Uzbekistan to support women's and girls' entrepreneurship through state programs and to develop women's entrepreneurship in Andijan region. In 2018–2024 the total number of business entities operating in the region grew about 1.79-fold (to 24,124), while the number of women entrepreneurs increased 2.34-fold; as of 2024, women entrepreneurs accounted for 38.2 percent of the total. It is advisable to introduce a comprehensive methodology covering the criteria of coverage, effectiveness, sustainability, and financial efficiency for assessing the state of the economic mechanisms — which would make it possible to shift the monitoring system from resource indicators toward ultimate-result indicators.
- Within the improvement of financial-credit mechanisms, it is necessary to expand the system of guarantee funds as an alternative to collateral, to raise microfinancing limits for women, and to accelerate the digitalization of credit processes.
- Introducing, at the regional level, an integrated support model based on the "single-window" principle that combines financial support, training, mentorship, and infrastructural provision will increase the synergistic effect.
- To channel women's entrepreneurship toward higher value-added sectors — digital services, export-oriented manufacturing, and agro-industrial clusters — it is necessary to develop special grant programs and training modules on digital skills.

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The proposed methodological approach and practical recommendations will help increase the effectiveness of the policy for supporting women's entrepreneurship at the regional level and, ultimately, ensure the inclusive socio-economic development of the region.

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