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«ГЛОБАЛЬНАЯ ЦИФРОВАЯ ИНТЕГРАЦИЯ: АКТУАЛЬНОСТЬ ОБЕСПЕЧЕНИЯ УСТОЙЧИВОГО МИКРО- И МАКРОЭКОНОМИЧЕСКОГО РОСТА ЧЕРЕЗ РАЗВИТИЕ ТЕХНОЛОГИЧЕСКОЙ И ИНДУСТРИАЛЬНОЙ ПРОМЫШЛЕННОСТИ В ПЕРЕХОДЕ К ЗЕЛЁНОЙ ЭКОНОМИКЕ К 2030 ГОДУ»

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05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi
05.01.01 – Muhandislik geometriyasi va kompyuter grafikasi. Audio va video texnologiyalari
05.01.02 – Tizimli tahlil, boshqaruv va axborotni qayta ishlash
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05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi
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05.01.07 – Matematik modellashtirish
05.01.11 – Raqamli texnologiyalar va sun'iy intellekt
05.02.00 – Mashinasozlik va mashinashunoslik
05.02.08 – Yer usti majmualari va uchish apparatlari
05.03.02 – Metrologiya va metrologiya ta'minoti
05.04.01 – Telekommunikasiya va kompyuter tizimlari, telekommunikasiya tarmoqlari va qurilmalari. Axborotlarni taqsimlash
05.05.03 – Yorug'lik texnikasi. Maxsus yoritish texnologiyasi
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05.06.01 – To'qimachilik va yengil sanoat ishlab chiqarishlari materialshunosligi
05.08.03 – Temir yo'l transportini ishlatish
05.09.01 – Qurilish konstruksiyalari, bino va inshootlar
05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari
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08.00.04 – Qishloq xo'jaligi iqtisodiyoti
08.00.05 – Xizmat ko'rsatish tarmoqlari iqtisodiyoti
08.00.06 – Ekonometrika va statistika
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08.00.08 – Buxgalteriya hisobi, iqtisodiy tahlil va audit
08.00.09 – Jahon iqtisodiyoti
08.00.10 – Demografiya. Mehnat iqtisodiyoti
08.00.11 – Marketing
08.00.12 – Mintaqaviy iqtisodiyot
08.00.13 – Menejment
08.00.14 – Iqtisodiyotda axborot tizimlari va texnologiyalari
08.00.15 – Tadbirkorlik va kichik biznes iqtisodiyoti
08.00.16 – Raqamli iqtisodiyot va xalqaro raqamli integratsiya
08.00.17 – Turizm va mehmonxona faoliyati

Ma'lumot uchun, OAK Rayosatining 2024-yil 28-avgustdagi 360/5-son qarori bilan "Dissertatsiyalar asosiy ilmiy natijalarini chop etishga tavsiya etilgan milliy ilmiy nashrlar ro'yxati"ga texnika va iqtisodiyot fanlari bo'yicha "Muhandislik va iqtisodiyot" jurnali ro'yxatga kiritilgan.

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INSTITUTIONAL FACTORS IN THE DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP IN RURAL UZBEKISTAN: AN ECONOMIC AND STATISTICAL ANALYSIS

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Abstract. Women's entrepreneurship is increasingly recognized as an important mechanism for employment creation, household income diversification, and inclusive rural economic development. Nevertheless, women entrepreneurs in rural areas continue to face institutional, financial, infrastructural, informational, and market-related constraints. This thesis examines the institutional factors affecting the development of women's entrepreneurship in rural Uzbekistan, with particular attention to the experience of women entrepreneurs in Tashkent Region. The study combines a review of international and national evidence with an empirical analysis based on a survey of 365 women and an econometric assessment of factors associated with entrepreneurial outcomes. The analysis considers access to finance, awareness and use of government support programmes, market infrastructure, road accessibility, the institutional environment, and territorial characteristics. The estimated ordinary least squares model demonstrates substantial explanatory capacity ($R^2 = 0.676$). Positive and statistically significant territorial effects are observed for Tashkent District ($\beta = 4.278$; $p < 0.01$) and Qibray District ($\beta = 3.365$; $p = 0.032$), while the coefficient for Lower Chirchiq is positive but only weakly significant ($\beta = 2.589$; $p \approx 0.078$). Distance from the administrative centre itself is not statistically significant ($\beta = 0.047$; $p = 0.346$), suggesting that geographical distance should be considered together with the quality of infrastructure, market connectivity, and institutional access. The findings support greater emphasis on an integrated institutional support framework that combines finance, infrastructure, information, market access, mentoring, and monitoring.

Keywords: women's entrepreneurship, rural entrepreneurship, institutional factors, Uzbekistan, Tashkent Region, access to finance, infrastructure, OLS, inclusive development.

Annotatsiya. Ayollar tadbirkorligi bandlikni ta'minlash, oila daromadlarini diversifikatsiya qilish va qishloq hududlarining inklyuziv iqtisodiy rivojlanishini qo'llab-quvvatlashning muhim mexanizmlaridan biri sifatida tobora keng e'tirof etilmoqda. Shunga qaramay, qishloq hududlaridagi ayol tadbirkorlar institutsional, moliyaviy, infratuzilmaviy, axborot va bozor bilan bog'liq cheklovlarga duch kelmoqda. Mazkur tezisda O'zbekistonning qishloq hududlarida ayollar tadbirkorligini rivojlantirishga ta'sir etuvchi institutsional omillar, xususan, Toshkent viloyatidagi ayol tadbirkorlar tajribasi asosida o'rganilgan. Tadqiqot xalqaro va milliy manbalar tahlilini 365 nafar ayol o'rtasida o'tkazilgan so'rov hamda tadbirkorlik natijalari bilan bog'liq omillarning ekonometrik baholanishi bilan uyg'unlashtiradi. Tahlilda moliyalashtirish imkoniyatlari, davlat qo'llab-quvvatlash dasturlaridan xabardorlik va ulardan foydalanish, bozor infratuzilmasi, yo'l infratuzilmasidan foydalanish imkoniyati, institutsional muhit hamda hududiy xususiyatlar hisobga olingan. Eng kichik kvadratlar usuli (OLS) asosida baholangan model yetarlicha yuqori tushuntirish qobiliyatini namoyon etdi ($R^2 = 0,676$). Toshkent tumani ($\beta = 4,278$; $p < 0,01$) va Qibray tumani ($\beta = 3,365$; $p = 0,032$) bo'yicha ijobiy va statistik jihatdan ahamiyatli hududiy ta'sirlar aniqlangan. Quyi Chirchiq tumani bo'yicha koeffitsiyent ham ijobiy bo'lsa-da, uning statistik ahamiyatlilik darajasi nisbatan past ($\beta = 2,589$; $p \approx 0,078$). Ma'muriy markazgacha bo'lgan masofaning o'zi statistik jihatdan ahamiyatli emas ($\beta = 0,047$; $p = 0,346$). Bu esa geografik masofani infratuzilma sifati, bozorlar bilan bog'liqlik va institutsional imkoniyatlardan foydalanish darajasi bilan birgalikda baholash zarurligini ko'rsatadi. Tadqiqot natijalari moliyalashtirish, infratuzilma, axborot, bozorga kirish, mentorlik va monitoringni birlashtiruvchi integratsiyalashgan institutsional qo'llab-quvvatlash tizimiga ko'proq e'tibor qaratish maqsadga muvofiqligini ko'rsatadi.

Kalit so'zlar: ayollar tadbirkorligi, qishloq tadbirkorligi, institutsional omillar, O'zbekiston, Toshkent viloyati, moliyalashtirish imkoniyatlari, infratuzilma, OLS, inklyuziv rivojlanish.

INTRODUCTION

Women's entrepreneurship has become an important component of inclusive economic growth because it contributes to employment, household income, local service provision, and the diversification of rural economies. In developing and transition economies, however, the decision and ability of women to start and sustain businesses are influenced not only by individual entrepreneurial capabilities but also by the quality of institutions and the accessibility of economic infrastructure. The Global Entrepreneurship Monitor emphasizes that entrepreneurial activity is shaped by the surrounding entrepreneurial ecosystem, including finance, government policy, education, markets, and social norms (GEM, 2024).

For rural women, these constraints may be amplified. Limited transport connectivity, weak local market infrastructure, insufficient access to formal finance, information asymmetry, and lower awareness of public support programmes can increase the cost and risk of entrepreneurial activity. The World Bank's Women, Business and the Law framework similarly demonstrates that formal rules and institutional arrangements matter for women's economic opportunities, even though legal equality alone does not guarantee effective access to markets and finance (World Bank, 2024).

Uzbekistan has expanded measures intended to increase women's economic participation and entrepreneurship. Public programmes, preferential financing, vocational training, business support centres, and local initiatives have created additional opportunities. Yet the existence of support instruments does not necessarily mean that potential beneficiaries can identify, access, and effectively use them. Therefore, an important research question is not simply whether support exists, but how institutional access interacts with infrastructure, finance, and local economic conditions.

The purpose of this study is to identify and empirically assess the institutional factors influencing the development of women's entrepreneurship in rural areas of Uzbekistan. The empirical focus is Tashkent Region, where differences between districts provide an appropriate setting for examining how territorial conditions and institutional access shape entrepreneurial outcomes.

RESEARCH OBJECTIVES

to systematize the main institutional and socio-economic barriers affecting rural women entrepreneurs;

to assess women entrepreneurs' awareness and use of public support programmes;

to examine the role of access to formal finance and market infrastructure;

to estimate the relationship between selected territorial and institutional factors and entrepreneurial outcomes;

to formulate policy recommendations for an integrated rural women's entrepreneurship **support ecosystem.**

LITERATURE REVIEW

The literature on women's entrepreneurship increasingly moves beyond the individual-level explanation of entrepreneurial behaviour and examines the ecosystem in which entrepreneurship takes place. Institutional theory provides a useful analytical foundation because it distinguishes between formal institutions, such as laws, regulations, public programmes, and financial rules, and informal institutions, including social expectations, networks, trust, and gender norms. North (1990) argues that institutions shape incentives and transaction costs, which directly affect economic behaviour.

From an entrepreneurship perspective, access to finance is one of the most frequently identified constraints. Women may face stricter collateral requirements, limited credit histories, information gaps, or a concentration in lower-capital sectors. The ILO emphasizes that gender gaps in entrepreneurship are connected to broader differences in access to productive resources, skills, markets, and social protection (ILO, 2019). Thus, credit programmes should be evaluated not only by the number of loans issued but also by their accessibility, affordability, business relevance, and post-financing outcomes.

Infrastructure is another key component of the rural entrepreneurial ecosystem. Roads, transportation, digital connectivity, electricity, marketplaces, storage facilities, and payment systems reduce transaction costs and increase the geographic reach of small businesses. In this context, rural entrepreneurship should be viewed as an interaction between enterprise-level resources and place-based conditions.

International evidence also indicates that women's entrepreneurship benefits from business networks, mentoring, training, and institutional intermediation. UN Women and the Sustainable Development Goals framework link women's economic empowerment with decent work, productive employment, and inclusive institutions. Consequently, a comprehensive policy approach should connect entrepreneurial skills with finance, markets, infrastructure, and institutional information rather than treating them as separate interventions.

CONCEPTUAL FRAMEWORK

The study conceptualizes women's entrepreneurial development as the outcome of three interacting dimensions: (1) institutional access, (2) economic and physical infrastructure, and (3) individual and enterprise capabilities. Institutional access includes awareness of state programmes, ease of registration, access to formal finance, and availability of business-support services. Infrastructure includes roads, market facilities, digital connectivity, and proximity to economic centres. Individual and enterprise capabilities include education, business experience, entrepreneurial skills, and the legal form of the enterprise.

Table 1
Conceptual framework of factors influencing women's entrepreneurial development[1]

Dimension	Representative indicators	Expected effect
Institutional access	Awareness/use of state programmes; registration; business-support services	Positive
Financial access	Bank credit; affordability; collateral; access to financial information	Positive
Market infrastructure	Marketplaces; buyers; transport; storage; digital sales channels	Positive
Physical accessibility	Road quality; travel time; distance to centres	Positive when connectivity is good
Enterprise capability	Experience; skills; formal status; management practices	Positive
Informal constraints	Information gaps; network limitations; social expectations	Negative

RESEARCH METHODOLOGY

The study uses a mixed empirical design combining descriptive statistics, survey evidence, and econometric analysis. The primary empirical dataset was collected from 365 women in Tashkent Region during November–December 2025 through an online questionnaire and offline interviews. The respondents were drawn from multiple districts, allowing the study to compare differences in entrepreneurial conditions within the region.

The questionnaire included questions concerning business status, access to credit, awareness and use of government support programmes, infrastructure conditions, market access, and selected socio-economic characteristics. The empirical analysis was conducted using Excel, SPSS, and Stata. Descriptive analysis was used to identify the distribution of enterprise forms and access to support. Ordinary least squares (OLS) regression was then applied to evaluate the association between the selected explanatory variables and the entrepreneurial outcome.

Sample Characteristics

Table 2
Sample characteristics of surveyed women entrepreneurs[2]

Indicator	Result	Interpretation
Survey respondents	365 women	Primary empirical sample
Sole proprietorship	51.7%	Most common formal entrepreneurial form
LLC	18.4%	Smaller but established formal segment
Informal activity	26.4% (96 women)	Significant informal component
Used bank credit	11%	Limited use of formal business finance
Aware and used state programmes	45%	Substantial but incomplete programme reach
Heard about programmes but did not use	30%	Possible barriers to programme access
Unaware of programmes	25%	Limited awareness of available programmes

The dependent variable is an index-based measure of entrepreneurial development/outcomes constructed from the survey indicators. The explanatory variables include district effects and selected measures of institutional and territorial access. The general regression specification is:

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \ldots + \beta_k X_{ki} + \varepsilon_i$$

where \(Y\) represents the entrepreneurial outcome, \(X\) represents institutional, infrastructural, and territorial factors, \(\beta\) denotes estimated coefficients, and \(\varepsilon\) is the error term. District dummy variables are interpreted relative to the omitted reference category. Statistical significance is evaluated using

1 **Source:** Compiled by the author based on the literature review and research framework.
2 **Source:** Author's survey, 2025.

conventional p-value thresholds.

ANALYSIS AND RESULTS

Institutional Support and Programme Awareness

The survey indicates that institutional support is present but unevenly accessed. Forty-five percent of respondents reported that they were aware of and had used state support programmes. Another 30% had heard about such programmes but had not used them, while 25% were not aware of them. This distribution suggests that limited information availability may constrain access to institutional support. In other words, the availability of support programmes does not necessarily ensure their effective use by potential beneficiaries.

The 30% group that had heard about programmes but had not used them is particularly important for policy design. These women represent a group that may benefit from improved administrative procedures, application guidance, mentoring, and outreach. The 25% who were unaware of available programmes require more basic information channels, including local advisory services, community-based outreach, and digital communication.

Enterprise Form and Access to Finance

The structure of the sample demonstrates the coexistence of formal and informal entrepreneurship. Sole proprietorships account for 51.7%, limited liability companies for 18.4%, and informal activity for 26.4%. The relatively large informal component indicates that formalization should be considered not merely as a regulatory objective but as an opportunity to improve women's access to finance, procurement, training, and formal markets.

Only 11% of respondents reported using bank credit for their business activity. This figure indicates relatively limited access to formal business finance among the respondents. The low rate may reflect collateral requirements, insufficient information, risk perceptions, the small scale of businesses, or a mismatch between available financial products and the needs of rural women entrepreneurs. Therefore, financial inclusion policies should be linked to financial literacy, credit guarantees, simplified application procedures, and business mentoring.

Econometric Findings

The OLS model explains a substantial share of the variation in the entrepreneurial outcome, with \(R^2 = 0.676\). This means that the variables included in the model jointly account for approximately 67.6% of the observed variation in the dependent variable. The result supports the relevance of institutional and territorial factors for explaining differences in entrepreneurial development.

Table 3
OLS regression results for factors associated with women's entrepreneurial outcomes[3]

Variable / factor	Coefficient (β)	p-value	Assessment
Tashkent District	4.278	< 0.01	Positive and statistically significant
Qibray District	3.365	0.032	Positive and statistically significant
Lower Chirchiq District	2.589	≈ 0.078	Positive, weakly significant
Distance from administrative centre	0.047	0.346	Not statistically significant
Model R^2	0.676	—	Strong explanatory capacity

The positive coefficient for Tashkent District ($\beta = 4.278$; $p < 0.01$) indicates a statistically significant difference relative to the reference district. Qibray also shows a positive and significant coefficient ($\beta = 3.365$; $p = 0.032$). Lower Chirchiq has a positive coefficient of 2.589, but its significance is weaker ($p \approx 0.078$). These differences suggest that location matters, but the mechanism is unlikely to be explained by geographic distance alone.

The coefficient for distance from the administrative centre is positive but statistically insignificant ($\beta = 0.047$; $p = 0.346$). This finding is analytically important. It implies that a simple distance measure is an incomplete proxy for entrepreneurial accessibility. Two settlements at a similar physical distance may provide very different opportunities if they differ in road quality, market access, digital connectivity, financial services, and institutional outreach.

The results are consistent with the broader institutional perspective on entrepreneurship: business development is embedded in an economic and institutional environment rather than determined solely by individual motivation. The relatively high R^2 indicates that the selected institutional and territorial variables capture a meaningful part of the variation in entrepreneurial outcomes.

At the same time, the insignificant distance coefficient demonstrates why rural policy should avoid a

3 **Source:** Author's calculations based on survey data, 2025.

purely geographic interpretation of accessibility. The relevant concept is effective accessibility—the time, cost, information, and administrative effort required to reach a market, financial institution, supplier, customer, or public support service. Effective accessibility can be improved through roads and transport, but also through digital platforms, mobile advisory services, online applications, local business hubs, and market-linkage programmes.

The results concerning public programme awareness further support this interpretation. If 25% of respondents are unaware of available programmes and another 30% know about them but do not use them, the institutional challenge extends beyond programme design. It also includes communication, trust, administrative simplicity, eligibility transparency, and the ability of beneficiaries to convert information into an actual application.

The low share of women using bank credit also indicates that financial policy should be integrated with non-financial support. Credit alone may not generate sustainable business growth when entrepreneurs lack market information, accounting skills, digital sales capacity, or stable infrastructure. An integrated set of financial and non-financial support measures may therefore provide more comprehensive support than individual interventions.

Policy Implications and Recommendations

Develop district-level integrated women's entrepreneurship support centres that combine information, registration assistance, financial guidance, mentoring, and market access support services.

Introduce targeted outreach for the 25% of women who are unaware of available support programmes, using mahalla-level information channels and digital communication.

Create a follow-up mechanism for the 30% who know about programmes but have not used them, focusing on application barriers and administrative simplification.

Expand financial products tailored to small rural enterprises, including partial credit guarantees, simplified microfinance products, and financial literacy support.

Treat road quality, local markets, digital connectivity, storage, and transport as components of entrepreneurship policy rather than separate infrastructure issues.

Strengthen market access through public procurement opportunities, producer groups, e-commerce channels, fairs, and business-to-business linkages.

Develop a monitoring system based on measurable outcomes: number of newly established women-owned enterprises, survival rate, employment created, credit access, formalization, revenue growth, and market expansion.

Use the proposed E-B-M approach—Entrepreneurship, Business Environment, and Market Access—as an integrated analytical framework for evaluating rural women's entrepreneurship support.

CONCLUSION AND SUGGESTIONS

This study examined institutional factors influencing women's entrepreneurship in rural Uzbekistan using survey evidence from 365 women in Tashkent Region and an OLS-based empirical assessment. The findings indicate that women's entrepreneurial development is associated with the institutional and territorial environment in which businesses operate. The regression model achieves $R^2 = 0.676$, while positive district effects are observed for Tashkent District and Qibray District. At the same time, the insignificant coefficient for distance from the administrative centre shows that physical distance alone does not adequately capture entrepreneurial accessibility.

The descriptive results reveal two major institutional gaps: incomplete awareness and incomplete utilization of public support, and limited use of formal bank credit. These gaps point toward the need for integrated interventions rather than isolated subsidies or training. A more effective rural entrepreneurship ecosystem should combine financial access, infrastructure, institutional information, mentoring, market connectivity, and digital services.

The study therefore recommends moving toward a evidence-based model responsive to local conditions of women's entrepreneurship policy. District-level monitoring, monitoring of programme participants, and outcome indicators should be used to identify where institutional support is reaching women and where additional intervention is required. Such an approach can contribute not only to women's economic empowerment but also to employment creation, household income diversification, and inclusive rural development in Uzbekistan.

Limitations and Directions for Further Research

The study is based on a regional survey and therefore should not be interpreted as a nationally representative estimate for all rural women in Uzbekistan. The cross-sectional design also limits causal interpretation. Future research can extend the dataset across regions and time, use panel data, and test mediation pathways linking financial access, infrastructure, institutional support, and entrepreneurial performance. Further research may also compare women-owned enterprises with male-owned enterprises and distinguish between subsistence-oriented entrepreneurship and growth-oriented entrepreneurship.

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