

How do Women Entrepreneurs in Uzbekistan Overcome Obstacles in Setting up and Expanding Businesses?

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Abstract

Entrepreneurship in Uzbekistan is a male-dominated field. The underrepresentation of women in business inspired organizations such as The USAID, World Bank, WTO and others to initiate projects to support and develop women entrepreneurship. In this paper, I qualitatively examine the existing data featuring potential obstacles faced by women, and identify some gaps in the previous works of research scholars. I analyze primary data collected through interviews with women entrepreneurs based in Uzbekistan, as well as secondary data collected from archival sources. Based on my analysis of primary and secondary data, I discuss obstacles faced by Uzbek women entrepreneurs, and identify strategies used by them to overcome these obstacles. The findings of my study offer insights on strategies that may assist women who are looking to pursue entrepreneurship in this region and opportunities for their career development.

Introduction and Literature Review

Women in Uzbekistan have a culturally prescribed career path of a caregiver, wife, and mother but are not expected to be individuals pursuing a professional career as an entrepreneur (Kim, 2023). Though past research has shed light on women's entrepreneurship in Uzbekistan, some questions regarding the obstacles and opportunities faced by such individuals remain unanswered (Welter & Smallbone, 2008). My study examines obstacles faced by women entrepreneurs in Uzbekistan, a developing country, by investigating its history and the impact on women's employment through the Soviet and post-Soviet periods (Welter, Smallbone, & Mirzakhlikova, 2017; Welter, Smallbone, Aculai, Isakova,

& Schakirova, 2003). I further examine potential ways of overcoming these obstacles, with an analysis of measures and initiatives taken to overcome the gender gap in Uzbek entrepreneurship.

To get a clear picture of female entrepreneurship, it is essential to go back to the history of women's rights to hold an employment status in the Soviet Union and the period of transition to an independent country (Welter, Smallbone, & Isakova, 2006; Welter et. al., 2017). Women's entrepreneurship is a widely explored topic over the past four decades, including in geographic regions such as post-Soviet countries, and more specifically, Uzbekistan (e.g., Welter et al., 2003, Welter et al., 2004; Welter et. al., 2006; Welter et.al., 2008; Welter et. al., 2017). Prior research broadly explains how social and traditional values in Uzbekistan made the job of women entrepreneurs complicated (Welter & Smallbone, 2008), if not prohibited (Welter, Smallbone & Mirzakhlikova, 2017) by the family guardians. It also assesses the period of transition from the Soviet Union to an independent country, and how this transition is reflected in women's employment and the overall economy of the country (Welter & Smallbone, 2008). Widespread and rising female unemployment, combined with growing labor market discrimination forced more and more women into business ownership, in order to be able to support their families (Welter et al., 2003). This happened especially in the early years of transformation and in countries where reforms did not progress quickly (Welter & Smallbone, 2008). Although this research does not always acknowledge the solutions to the obstacles mentioned in this paper faced by women entrepreneurs. Another one by Kadirova Dildora Sabirdjanovna identifies some feasible solutions and ways of resolving them (Kadirova, 2022). Therefore, this research paper will focus on finding solutions from experienced women entrepreneurs and understanding the concepts of female entrepreneurship in Uzbekistan.

A group of both Uzbek and foreign scholars (Filimonau et al., 2022) conducted another study about women entrepreneurs (Filimonau et al., 2022). In their research, they studied women entrepreneurs in tourism during a life crisis, namely, the desiccation of the Aral Sea. The paper investigated why local women engage in business and what determines their success during this life crisis. Researchers identified that moneymaking was the primary motivator for the study participants' desire to start an enterprise in a time of facing a major challenge (Filimonau et al., 2022). Additionally, the research discussed how high regional unemployment driven by the Aral Sea's desiccation prompted women to seek alternative ways of generating livelihood. The article also exemplifies

women witnessing increasing numbers of tourist arrivals to the region, recognizing this as a source of earning money in a time of extreme need (Filimonau et al., 2022).

By bringing up the issue of the Aral Sea region, Filimonau et al. (2022) focused on the ways in which women entrepreneurs in Uzbekistan and Kazakhstan were involved in the tourism industry, and on their motivations for undertaking entrepreneurship. Although the paper discusses the key factors that motivated women to immerse themselves in tourism entrepreneurship during the period of crisis, it lacks information about other women-led businesses, and industries where women could be found dominant. Another gap is around the obstacles to female tourism entrepreneurship; the paper does not include any data about them.

Methodology

For my research, I used a qualitative approach based on grounded theory. In order to strengthen richness and reliability, I used a combination of resources to triangulate my data. The collection of primary data was done using semi-structured interviews with entrepreneurs at different stages of venture creation. I spoke with entrepreneurs from various age groups and sectors. The main criteria for the selection process of entrepreneurs was their experience and involvement in entrepreneurship.

In order to find successful women entrepreneurs who could share their story and expertise for my research, I used social media platforms to identify public profiles, and approached my connections for referrals to potential candidates for interviews. As most of these people prioritize and value their time, I introduced myself in a text message, explained my field of research and shared my resume with them. Out of the candidates I contacted, three agreed to participate in the interviews.

The interview format was online in all three cases. Interviewee 1 was comfortable with a video call with the duration for an hour, however, for two other interviews, I sent a document with 15-20 questions that would assist in my research, and interviewees recorded audio messages on Telegram sharing their responses. The second method of the interview was conducted considering the hectic schedule of the women entrepreneurs. The first two were recorded in Russian and the third one was in English. Therefore, I used transcription tools and websites to convert the audio message into the text version, and then translated all responses to English using Google Translate. In order to ensure the accuracy of grammar, I used Grammar Checker (Grammarly) for my interviews. Interviews included

personal experience and were recorded on voice recorder, with informed consent of the participants. The data from interviews is represented in graph 1 and 2 using the first- and second- order codes. The codes were created after based on the question type and responses of interviewees

Secondary data was collected from published archival sources, such as recent news articles, research work, blog posts, and videos. After collecting all data and carrying out anonymisation/pseudonymisation, I analyzed the same to elicit themes around the current situation of women entrepreneurs in Uzbekistan. Based on my analysis I identified potential solutions or strategies to overcome obstacles faced by women entrepreneurs in Uzbekistan.

Following the grounded theory approach, the analysis started with the existing archival research work of generalized situation of women entrepreneurship in Uzbekistan. Through the process, the archival and primary data of paper appeared to demonstrate opposing collusions depending on the factors mentioned later in the discussion.

Analysis and Findings

The primary and secondary data were analyzed separately, because of the variations in period of study and statements made by interviewed women entrepreneurs regarding the obstacles they have or have not experienced. The primary data indicates the current state of entrepreneurship among women in Uzbekistan. However, secondary data sources analyze conditions starting from the Soviet Union, the times of Aral Sea Region Crisis by connecting it to the present-day situation (Filimonau et al., 2022).

Analysis of the primary data gives insights into the current state of Uzbekistan and real life experiences of Uzbek women entrepreneurs. Interviewing three successful business women from different age groups, I was able to analyze potential challenges that women encounter in their start-ups. The interview involved the impact of education in the successor's entrepreneurial experience. For instance, a woman from Interview 1 has both bachelors and master's degrees. However, her education did not play any role in creating a business that is assisting many girls in Uzbekistan. In contrast, the Interviewee 3 mentioned plans of higher education and the relatively possible impact of their degree at college on the development of their business. However, there is a possibility of outside or indirect relation of their higher education on starting up their own company. For instance, Interviewees 1 and 2, both

mentioned their university having no contribution to the venture they created; however, both parties acquired a job right after graduating from college. In the 2010s (approximate time when interviewees started working), in Uzbekistan, it was only in rare cases when a company hired a candidate without any degree supporting their education. This statement explains that there might be a possibility of indirect influence of women's education on their involvement in entrepreneurship

When it comes to obstacles, all three interviewees reflected on ordinary business issues that are not directly related to gender, contrasting the position of previous research works. Interviewee 2 mentioned that women are even more privileged in business sectors in Uzbekistan and many male entrepreneurs often collaborate with them in a respectful way considering the fact that there are not many females in this field. However, there were still problems in cultural perception and understanding of the job while running a business. As an example, we can take the Interviewee 1, who mentions the challenges of encouraging young girls and women in educational projects because of the cultural misconception of the girl's involvement in any extracurricular activities outside her lessons at school. "Parents, spouses and family members tend to overlook potential benefits of the projects we organize until we get to communicate and meet with them demonstrating real examples of other girls and women, who have previously graduated from our programs and succeeded in their career," - says Interviewee 1. Unfortunately, even this method did not always show a positive result-she adds.

In order to resolve any possibility of encountering these issues in the future generations, women entrepreneurs mentioned several ways to deal with and change traditional standards of Uzbek culture. Interviewee 1 proposed the idea of adding some modifications to the primary school curriculum, in which both girls and boys could have equal opportunities. She exemplified the division of "Labor" subject for boys, where they work with machines, computers and learn programming, while girls are educated on household chores and learn "Sewing" as a whole subject, stating that both gender representatives should have an opportunity to be educated in the field they would prefer themselves. To fully ensure the equity in education and career development, Interviewee 1 suggested that the government could establish specific laws regarding the importance of girls' educational progression.

Upon analyzing the primary and secondary data, the research found that there is a gap between the information from interviews and data from previous scholarly work.

My data indicated that there were some changes that had taken place in the duration between when the research studies I reviewed were conducted, and the present. The analysis uncovered some possible explanations. To explain these variations from the past (Welter et al., 2003), Table 1 demonstrates the initiatives taken by various governmental and non-profit organizations to develop top-notch projects aimed to support Uzbek women in Business. Source 1 discusses an International Trade Centre (ITC) mission to Uzbekistan aimed at easing concerns about WTO membership and providing technical workshops on food safety for women. The mission included high-level meetings with government officials and businesses to demystify WTO membership and dispel misconceptions. It also focused on educating women entrepreneurs about the benefits of integrating into the global economy through WTO membership. In contrast, the Source 2 particularly focuses on the handicraft sector and its development. In this project, the OSCE provided a platform to discuss the role information technology (IT) and digital solutions play in the development of the handicraft sector, in particular for business women in Uzbekistan.

Another major contributor to Uzbek women’s entrepreneurship was made by the USAID and the US Embassy in Tashkent. Source 3, for example, demonstrates the Academy of Women Entrepreneurs in Uzbekistan on behalf of the Public Diplomacy Section of the U.S. Embassy in Tashkent. This project involved 25 women at age 25 to 40 to train and build marketing skills and contribute to the country's economy. Sources 11, 12, 15, 16 and 17 - all projects were organized by the USAID having various missions: supporting rural women with equipment in their businesses, accelerating economic growth and opportunity in Central Asia, promoting favorable sources to agriculture and linking women to educational institutions, etc. Through grouping sources like this, we can see the most recent opportunities for women in all ages and regions of Uzbekistan to develop their entrepreneurial knowledge and prepare them to start their own niches.

First Order Codes	Second order Codes	Representative Quotes
The Impact of Education	<i>Some or possible role in entrepreneurial experience</i>	I am not studying at the university right now. I am currently in the high school in my last year, so I am going to study at the university. (Interview 3)
	<i>No role in entrepreneurial experience</i>	Bachelors and master’s degrees probably did not have any impact. (Interview 1)
		My higher education has nothing to do with business. (Interview 2)

Successors source of knowledge and family background in business.	<i>Source of acquired business knowledge and interest</i>	I started thinking about opening my own business, it was after the PMP courses, and it is a professional management program, where managers are trained. (Interview 2)
		I am good at design and social media websites. Therefore, I came up with the idea of creating an online business, where I can sell products. (Interview 3)
	<i>Family's business background</i>	My mother is a Russian language teacher. They had no business relations, no officials. Our family is quite modest. (Interview 2)
		My dad owns his business, so I was also interested in opening mine (Interview 3)
Assistance and contribution of other individuals	<i>Direct help from family members</i>	My mother was assisting me with potential customers as she had many connections in different fields. (Interview 3)
	<i>Outside family assistance</i>	My colleagues and I (founders) share responsibilities (Interview 1)
Obstacles faced in entrepreneurial experience	<i>The impact of Cultural Stereotypes</i>	When girls need to participate in IT programs or in one of our startup accelerators, [...] their parents prohibit or do not support them. [...] For some kind of stereotype or because of lack of time, they stop participating. That is why the dropout rate is about 40 percent of the participants every time and this is a huge number.(Interview 1)
		In business, we have a lot of respect for women who try, because it is not easy. Men respect the work that a woman puts in when she starts her business. I do not think there are any problems here related to gender. (Interview 2)
	<i>Other types of challenges</i>	Difficult to find these good employees. In addition, when there is a new project, there were problems with funding or vice vers. So, the company has ordinary problems as any others. (Interview 1)
		There were some problems when dealing with male customers; however, it was mostly the age gap, making me feel uncomfortable. (Interview 3)

TABLE 1.: Data Table - Primary (Interview) Data Analysis

First Order Codes	Second Order Codes	Representative Quotes
		To ease concerns about WTO membership, while giving technical workshops on food safety. (Source 1)
		To provide a platform to discuss the role information technology (IT) and digital solutions play in the development of the handicraft sector, in particular for businesswomen. (Source 2)
		To help women and their businesses grow, driving localized prosperity in communities in more than 80

Initiatives taken for Entrepreneurial Development	<i>Future mission & vision set for projects</i>	countries worldwide. (Source 3)
		To discuss challenges and innovative solutions to facilitate rural women’s entrepreneurship. (Source 4)
		To protect the rights and legitimate interests of women, provide social support to women in need, and ensure gender equality continues to occur systematically. (Source 5)
		To support women from vulnerable groups, and their families. It is expected that the participants will work three to four days a week in the confectionery shop, and the rest of the days, they will be trained in communication, time management, emotional intelligence and stress management. (Source 6)
		To focus on the green value chains, and selected niche agricultural products, including processing dried fruits and vegetables with high added value and huge potential for exporting to foreign countries. (Source 7)
		Increasing value-added production within Uzbekistan, engaging women and youth, linking educational institutions with private sector demand, and promoting favorable policies for agriculture. (Source 12)
		Improve region-wide trade connectivity to accelerate economic growth and increase economic opportunity in Central Asia. (Source 17)
	<i>Implemented strategies to achieve the goals</i>	Used a platform called “DreamBuilder,” developed through a partnership between Arizona State University’s Thunderbird School of Global Management and global copper mining company Freeport-McMoRan. (Source 3)
		A unique system was created for preparing socially active women for leadership positions, training, and improving their qualifications. (Source 5)
		A program to increase the activity of women in public administration was developed with the participation of ministries and agencies, and directed towards implementation. (Source 5)
		The joint program served as a platform for the exchange of know-how, skills and knowledge for businesswomen [...], delivered practical advice [...], inspiration and self-confidence. (Source 7)
		Conducted focus group discussions and structured interviews with female entrepreneurs to identify challenges and opportunities female entrepreneurs face in Uzbekistan. (Source 9)
		Targeted vocational trainings were provided in horticulture, beekeeping, dairy, silk, rabbit, and poultry production; as well as traditional ethnic crafts, hospitality services, confectionery, cooking, sewing, hairdressing, accounting, computer literacy, and IT. (Source 15)
		Provided businesswomen’s associations and female entrepreneurs with a chance to learn from each other, develop professional networks, build regional relationships, exchange ideas, and put their skills and abilities to the greatest use. (Source 17)

<p>Results Achieved By Taking Initiative</p>		<p>38 representatives from laboratories received training on how to test and certify agricultural goods so that they meet international standards. (Source 1)</p>
		<p>The Forum, organized by the International Businesswomen Association of Uzbekistan (IBWA) in co-operation with the OSCE Project Co-ordinator in Uzbekistan (PCUz), brought together around 130 women entrepreneurs from Uzbekistan, Tajikistan and Turkmenistan, as well as Afghan women established in Uzbekistan. (Source 2)</p>
		<p>Through virtual and in-person classes, participants learned core business skills from experienced implementers, local mentors, and U.S. Exchange Program Alumni. (Source 3)</p>
		<p>The World Bank is implementing 18 projects totalling over US\$ 3.3 billion with the aim to support the Government’s social and economic reforms. (Source 4)</p>
		<p>Established 11 indicators monitoring the participation of women and men on an equal basis at all stages of the election in order to involve women and men in the election process on equal terms, to ensure equal rights and opportunities for women and men in the formation of election commissions. (Source 4)</p>
		<p>Enabled creating more than 50 permanent new jobs, more importantly demonstrated a catalytic impact on the economic growth opportunities of the rural areas, especially for the women involved in the agricultural and food processing industries. (Source 7)</p>
		<p>More than 170 thousand women received jobs. More than 172 thousand got loans amounting 4,9 trillion soums from commercial banks and Public Fund for Support to Women and Families. (Source 8)</p>
		<p>Resulted in approximately 500 training graduates launching businesses or securing skilled employment. (Source 15)</p>
<p>Invested Contribution by Organizations</p>	<p><i>Financial investments</i></p>	<p>100 billion soums are allocated in 2020 from the Anti-Crisis Fund under the Ministry of Finance to address poverty in the country. (Source 8)</p>
		<p>Commercial banks allocated 586 billion 126 million soums loans to 426 women. (Source 8)</p>
		<p>USAID launched a program with \$1 million to support rural women in Uzbekistan by equipping them with business skills and vocational training, microfinance, mentorship, and employment programs. (Source 12)</p>
		<p>(USAID) began distributing over \$200,000 worth of equipment to 226 female graduates of a USAID-supported entrepreneurship and vocational training program. (Source 15)</p>
	<p><i>Investments done by other parties</i></p>	<p>The World Bank is implementing 18 projects totalling over US\$ 3.3 billion with the aim to support the Government’s social and economic reforms. (Source 4)</p>
		<p>USAID’s support, approximately 70 product prototypes have been created and 115 start-up projects have been selected for further development through incubation</p>

		and acceleration programs. (Source 11)
		13 regional socio-oriented NGOs, USAID also finance investments in equipment to support female entrepreneurs in launching start-ups. (Source 12)

TABLE 2.: Data Table - Secondary (Archival) Data Analysis

With the section of contributions and achieved results, it can be seen that the efficiency of such initiatives has a huge role in promoting female entrepreneurship. For instance, the World Bank invested \$3.3 billion in its 18 projects to support social and economic reforms, and they established 11 indicators monitoring the participation of women and men in equal respect in elections and any other sector in Uzbekistan. Additionally, the Ministry of Finance allocated 100 billion soums in Anti-Crisis funds to address the poverty in the country, resulting in more than 170 thousand women receiving jobs and 172 thousand getting loans from the Public Fund for Support to Women and Families.

Results and Discussion

Based on the collected data from secondary and primary sources, my research identifies potential differences between the opportunities in Uzbekistan in the past and today. Existing research articles mention cultural misperceptions of women entrepreneurs and the lack of opportunities for their development in this sector. However, the primary data in the form of interviews with already experienced women entrepreneurs reflect the opposite case (Welter et al., 2003). Even though interviewees do not indicate any gender-related obstacles they have faced in setting up their businesses, they relatively approve of the existence of some cultural effect on the progressions of their work.

(Interviewee 1). The difference in the primary and secondary data results can be attributed to the background and family settings of each interviewee. Based on the primary data responses, present-day opportunities and initiatives such as the Academy for Women Entrepreneurs by Tech4Impact, Technovation Girls educational program, WomenInTech, and others assist Uzbekistani women in developing their careers and businesses. Additionally, governmental support such as non-interest loans for education, funding for master’s degrees for women, extra slots for an equal number of scholarship recipients for study-abroad programs, and attention against gender discrimination had contributed to creating conditions for women to develop (Interviewee 1). However, the situation is still unresolved due to the traditional and societal norms that

are predominant in the country's regions as mentioned by each interviewee.

Although interviewed women entrepreneurs have not experienced direct obstacles in the process of creating their ventures, they mentioned possible ways to eliminate cultural misperception of women in business and education outlining personal strategies:

- To educate parents and guardians explaining benefits of participating in extracurricular opportunities such as Technovation Girls, Tech4Impact and etc. created for cognitive and personal development of young ladies.
- Demonstrating real examples of girls and women succeeding in their career, particularly entrepreneurship.
- Developing a structured strategy by incorporating governmental organizations, private corporations and the public to increase cultural awareness of such opportunities.

During the interviews, women entrepreneurs also suggested the following strategies, as advice for next generations:

- Do not rush on opening business, be mindful of all actions and follow a specific strategy in your entrepreneurial journey (Interviewee 2).
- First, learn, investigate and then, put the work into action. Remember, it is always 90% of hardwork and only 10% of outside effects such as motivation, luck and success (Interviewee 2).
- Try as many fields as possible until you find the area you enjoy working in (Interviewee 1).
- Make more useful connections, so that you could share and exchange knowledge with your close surroundings (Interviewee 1).

My study also found that women entrepreneurs do not consider their higher education directly related to ventures they created. Meanwhile, they regard work experience as a major contributor to starting-up a business (Interviewee 2). Noting that without any degree or diploma they would not get a position in these companies, there is a higher possibility of not direct, but particular connection of university degree that women earned.

Analyzing the secondary data sources in forms of news articles, I found that in Uzbekistan today, more and more opportunities are being created for female entrepreneurship. Various organizations as the USAID, United Nations, the Ministry of Finances and others are developing educational and informative projects to create a room for women's success in business. Startups as Tech 4Impact are changing the lifestyles of young

women and preparing them to pursue new heights in their education and career.

Additionally, there were studies from secondary data that identify and suggest some examples of dealing with obstacle in female entrepreneurship:

- Developing female entrepreneurship through gender equality policies (Sabirdjanovna, 2022; Kadirova, 2022)
- The approval of recommended industries or professions that negatively affect the health of women, etc (Ismailova et al., 2021).
- Improvement of the mechanism of continuous professional improvement of women in order to provide them with the rights and opportunities to compete with the male part of the population in the labor market (Ismailova et al., 2021).
- Improve the social and legal framework to stimulate the implementation of initiatives and mechanisms aimed at increasing competence in addressing gender issues (Ismailova et al., 2021).
- Creation of retraining centers for women and creation of additional jobs for women in state enterprises (Ismailova et al., 2021).

Limitations

Due to the limited scope of the study, and the restrictions on time available, I could conduct only three interviews. I aim to carry out more interviews, to extend my findings. Considering the differences in the educational background of interviewees, the information bias might arise in the results as the level of education interviewees obtain may influence their responses. To receive the most accurate data, the paper reviews recent literature works that represent various socioeconomic cases and educational backgrounds. The analysis of data and results are not universally representative, so some of the findings and conclusions will not apply to every single case that might not appear during the process of creating a business.

Conclusions

The investigation of women entrepreneurship in Uzbekistan in this paper will assist young ladies to learn the ways how successful female business leaders achieved their goals. This paper reflects on the previous research studies and compares them with the current real experience by contacting interviews, explaining the potential misunderstanding of female

entrepreneurship in the past and present Uzbekistan. If several decades ago, there were no opportunities for women to develop, this research exemplifies multiple organizations that are actively creating them to establish the equity of opportunities for both genders. Moreover, through reading this research study, other countries from the Post Soviet Union and the Central Asia are able to resolve the issues in female entrepreneurship in their region as most of them hold relatively similar situation as the one in Uzbekistan.

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