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Advanced Foreign Experience in Developing Women's Entrepreneurship and Opportunities for Its Application in Uzbekistan: The Turkey Model

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Abstract: Women's entrepreneurship has moved to the centre of development policy in much of the world, and Turkey's two-decade experience offers a useful case for study. Between 2002 and 2023, the share of women among Turkish entrepreneurs rose from 13.1 to 17.4 percent, accompanied by an eight-percentage-point gain in female labour force participation. The gains are modest but real, and the institutional machinery that produced them is more interesting than the headline numbers alone. This paper examines that machinery, tracing the architecture built around KOSGEB, Women Entrepreneurs Association of Turkey KAGIDER and ISKUR, and asks which elements could be adapted to Uzbek conditions. Drawing on TUIK (Turkish Statistical Institute) figures, the Turkish government's women's entrepreneurship portal, UNDP and EBRD assessments, and policy documents from both countries, the analysis identifies four mechanisms with strong adaptation potential: positive discrimination in financial support, an integrated information portal, cooperative-based rural programmes, and university-anchored mentoring. The argument is not that Turkey has solved the problem – its progress has been slow – but that its trial-and-error provides usable lessons for Uzbekistan, where 2.1 million women now run businesses, women still constitute only 17 percent of formal corporate-sector entrepreneurs, and a March 2025 presidential decree has just unlocked an additional 200 million USD in women-targeted financing.

Keywords: Women's Entrepreneurship, Turkey, KOSGEB, KAGIDER, Microcredit, Mentoring, Women's Cooperatives, Uzbekistan, "Tadbirkor Ayol", "Hamroh" Programme

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1. Introduction

The economic case for women's entrepreneurship is by now well rehearsed. World Bank and UNDP estimates suggest that raising women's economic participation by one percentage point can lift GDP by 0.3 to 0.5 percent, and the Global Entrepreneurship Monitor reports that roughly three of every ten entrepreneurs worldwide are women – a headline figure that conceals enormous variation between countries. The more interesting question is how particular states have actually narrowed the gap, and which of their interventions might travel.

Uzbekistan has made unmistakable progress in this area. The Constitution of the Republic of Uzbekistan in its 2023 edition [1], the 2019 Law on Equal Rights and Opportunities for Women and Men (No. ORQ-562) [2], and the Presidential Decree of 7 March 2022 (PF-87) [3] together established a stronger legal foundation than the country previously possessed. By 2024, UNDP figures put the number of women entrepreneurs at 2.1 million out of 5.2 million total – roughly seven times the 2020 figure [4]. A March 2025

presidential decree on "Additional Measures to Support the Development of Women's Entrepreneurship" subsequently committed an additional 200 million USD to women's businesses through the "Hamroh" programme, the Business Development Bank, the People's Bank, and Microcredit Bank [5]. The headline trajectory is striking, but the reality beneath it includes persistent gaps in formalisation, finance, and corporate-sector representation.

Turkey is a useful comparator beyond the obvious cultural and linguistic affinities. Its government began a sustained push on women's entrepreneurship in the early 2000s, leaving roughly two decades of policy experimentation to learn from. The Turkish case is instructive precisely because progress has been incremental rather than dramatic: women's share of entrepreneurs moved from 13.1 percent in 2002 to 17.4 percent in 2023, a four-percentage-point gain across an entire generation of policy effort [6]. That trajectory tells us something honest about what state action can and cannot accomplish in this domain. This paper dissects the Turkish institutional model, evaluates which elements have evidence of success, and assesses their adaptability to Uzbek conditions. The literature on this question is thin: most existing work treats KOSGEB grants or KAGIDER's networks in isolation, with few studies considering the ecosystem as a whole.

2. Methods

The research follows a mixed-methods design combining qualitative document analysis with quantitative comparison. Document analysis covered the relevant legal and policy instruments in both countries, including Turkey's Twelfth Development Plan for 2024–2028 [7], KOSGEB programme rules, the Uzbek Roadmap for Women's Entrepreneurship Development (2021–2025), and the March 2022 and March 2025 Uzbek presidential decrees [3, 5]. Statistical analysis drew on official figures from TÜİK, the State Statistics Committee of Uzbekistan, KAGIDER, UNDP, EBRD, and ADB, covering the period 2019–2025. The comparison was structured along four dimensions — institutional architecture, financial mechanisms, education and mentoring, and international engagement — with a SWOT-style assessment of transplantation prospects.

A note on comparability. The Turkish figures cited above refer to the share of women among entrepreneurs in formal employment categories (employers and own-account workers). The Uzbek total of 2.1 million women entrepreneurs is broader, including self-employment, *dehqan* farms, and informal activity. Where this distinction matters, I flag it explicitly.

3. Results

3.1. The Turkish architecture

Turkey's ecosystem operates at three meaningful levels: state institutions, dedicated NGOs, and supporting financial actors. KOSGEB, the SME development agency under the Ministry of Industry and Technology, sits at the centre. What distinguishes its approach to women entrepreneurs is the explicit policy of positive discrimination — within identical programmes, women receive higher grant ceilings and more generous loan terms [8]. This is not a separate parallel system but the same system tuned to recognise structural disadvantages, an administratively elegant solution that avoids the institutional duplication common in gender-targeted programmes elsewhere. Under current rules, women entrepreneurs benefit from elevated support ceilings within the Traditional and

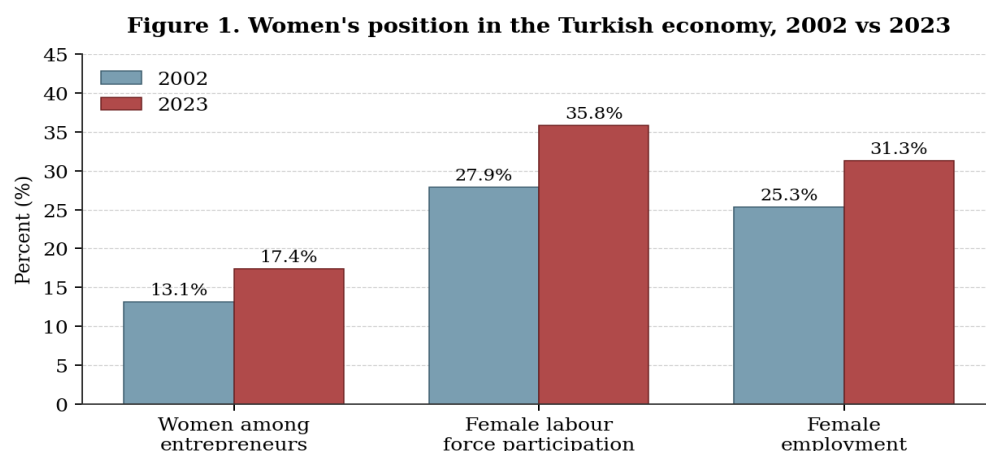
Advanced Entrepreneur Support Programmes, with additional credit financing earmarked specifically for women and young entrepreneurs.

The pattern of KOSGEB's escalating commitment is visible in Figure 2 below. According to figures reported by former KOSGEB President Cevahir Uz Kurt, cumulative support to women entrepreneurs grew from approximately 58 million Turkish lira in 2015 to roughly 298 million lira by the end of 2019 – a fivefold rise – while the cumulative number of women-owned businesses receiving support grew from 5,681 to 14,978 over the same period [9].

KAGIDER, founded in Istanbul in 2002 by 37 businesswomen, plays a distinct role. Under its current president Esra Bezirciođlu, the association now counts over 500 members representing roughly 10 percent of the Turkish economy by member-firm revenue [10]. Its function is less about distributing money than about building networks, providing mentorship, and giving women entrepreneurs a voice in policy. KAGIDER is a founding member of W20, holds consultative status at UN ECOSOC, and is active in FCEM, AFAEMME, and the World Entrepreneurship Platform. Its flagship activities include the annual "Turkey 's Woman Entrepreneur" competition with Garanti BBVA Bank and Ekonomist magazine, the periodic Women's Entrepreneurship Index research reports [11], and the more recent KAGIDER Momentum programme launched in August 2025 to support 2,000 micro and small women-led businesses over 24 months [10]. ISKUR, the public employment service, completes the triad by underwriting vocational training for women preparing to start businesses.

3.2. Where Turkey stands

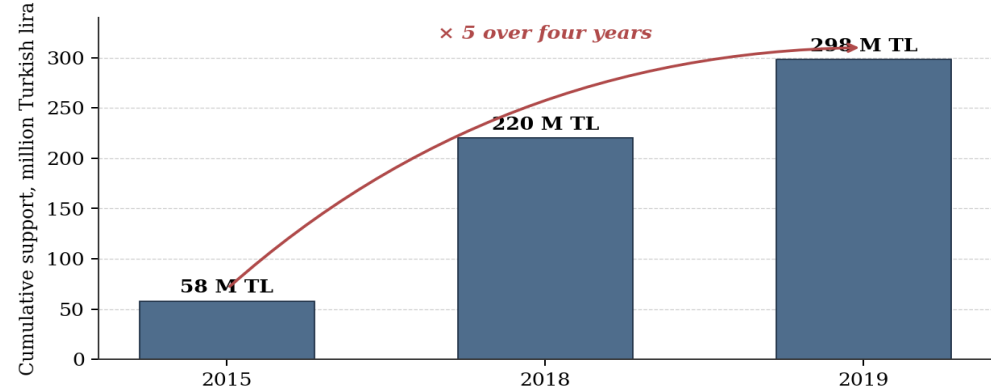
The longitudinal data tell a story of incremental progress. According to the Republic of Turkey 's Women's Entrepreneurship Portal, drawing on TUIK figures, women constituted 13.1 percent of Turkish entrepreneurs in 2002 and 17.4 percent in 2023 [6]. Over the same period, female labour force participation rose from 27.9 to 35.8 percent, and female employment from 25.3 to 31.3 percent (Figure 1) [6, 12]. These are real gains but not a breakthrough. The Twelfth Development Plan sets ambitious targets of 41.1 percent female labour force participation by 2028, alongside emphasis on rural entrepreneurship, digital literacy, and care services [7]. The plausibility of these targets, given the past trajectory, is itself an open question.



Source: TÜİK; Republic of Türkiye Women's Entrepreneurship Portal (kadingirisimci.gov.tr).

The financial commitment behind these outcomes grew sharply over the second half of the 2010s, as Figure 2 shows. The figures represent cumulative totals reported by KOSGEB leadership at year-end snapshots; the curve captures the rapid expansion of women-targeted support rather than annual disbursements alone [9].

Figure 2. KOSGEB cumulative financial support to women entrepreneurs, 2015-2019

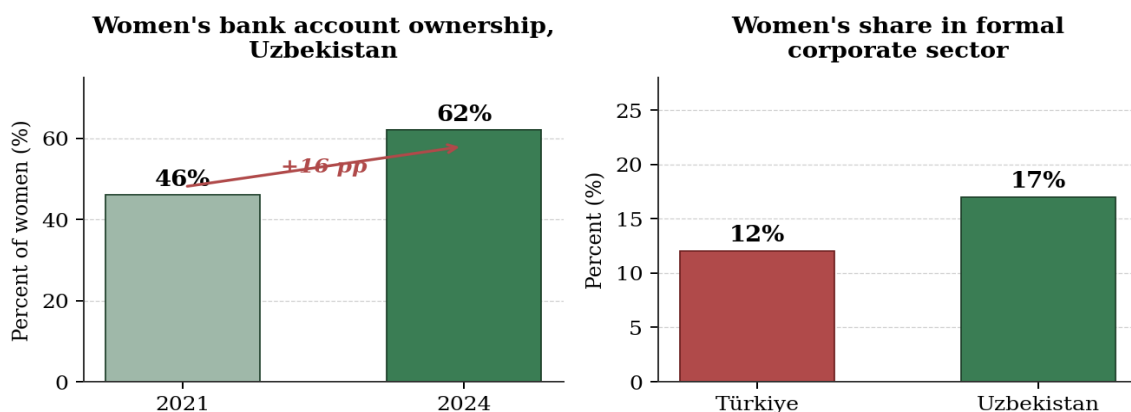


Source: KOSGEB cumulative figures reported by President C. Uz Kurt; values are running totals.

3.3. The Uzbek picture

Uzbekistan's recent expansion has been remarkable in scale, if not yet in formalisation. The UNDP's 2025 assessment [4], summarised at the government's "Bridging the Gap" forum, reports 2.1 million women entrepreneurs in 2024 — sevenfold growth since 2020. The same assessment notes that women constitute only 17 percent of formal corporate-sector entrepreneurs, and that 48 percent of surveyed women cite the burden of unpaid care work as the principal obstacle to growing their businesses [13]. The institutional landscape includes the long-standing "Tadbirkor Ayol" International Business Women's Association (founded 1991, with 68 regional branches), and the more recent "Hamroh" programme led by Consultant to the Presidential Administration Nozimakhon Davletova, with Dilfuza Nurmatova as CEO of the Hamroh company [13]. Hamroh combines preferential loans with financial-management training and, per Davletova's own account, has reached over 3,000 women so far [13].

The March 2025 presidential decree on "Additional Measures to Support the Development of Women's Entrepreneurship" channelled an additional 200 million USD into the system: 100 million USD through family entrepreneurship programmes, 100 million USD through commercial banks, and a matching contribution from Hamroh itself [5]. In September 2025, Uzbekistan marked its first year of participation in the We-Finance Code, the G20 initiative on women entrepreneurs' access to finance, and Hamroh signed memoranda with both EBRD and ADB on coordinated training and mentorship [14]. On the financial-inclusion side, women's bank account ownership rose from 46 percent in 2021 to 62 percent in 2024 (Figure 3, left panel). The right panel highlights a notable point: women's share in the formal corporate sector is comparable between the two countries — 12 percent in Turkey, 17 percent in Uzbekistan — even though Turkey's overall support ecosystem is more developed. The Uzbek figure reflects, in part, recent rapid growth in registered businesses started by women rather than a settled equilibrium.

Figure 3. Women's financial inclusion and corporate-sector representation

Sources: ADB (2024); KAGİDER (2025); UNDP Uzbekistan (2025).

On the multilateral side, the EBRD set an investment record in Uzbekistan in 2024, signing 34 projects worth €938 million, of which the Advice for Small Business programme launched 60 new advisory projects — half targeting women-led businesses and over 40 percent in rural areas — with a wider outreach reaching 80,000 entrepreneurs nationwide through training and networking events [15].

3.4. Side-by-side comparison

A systematic comparison along the four analytical dimensions is presented in Table 1.

Table 1. Comparative analysis of women's entrepreneurship support systems [4, 6, 8, 10, 13]

Criterion	Turkey	Uzbekistan
Lead state institution	KOSGEB; ISKUR	Small Business Support Fund; Employment Development Agency; Hamroh Company
Leading NGO / association	KAGIDER (500+ members; founded 2002)	"Tadbirkor Ayol" (68 branches; founded 1991)
Women among entrepreneurs	13.1 % (2002) → 17.4 % (2023) (TÜİK)	≈ 40 % broad definition; 17 % formal corporate (UNDP)
Dedicated financial mechanism	KOSGEB Women Entrepreneur Package: ~298 M TL cumulative by 2019	"Hamroh" + March 2025 decree: +200 M USD in 2025
International engagement	W20 founding member; ECOSOC consultative status; FCEM; AFAEMME	We-Finance Code (since 2024); EBRD, ADB, UNDP partnerships
Strategic document	XII Development Plan 2024–2028	Roadmap 2021–2025; Decrees PF-87, March 2025
Principal challenge	Slow trajectory; regional imbalance; stereotypes	Unpaid care burden (48 %); under-formalisation

Source: compiled by the author from cited sources.

The two systems share a common architecture but differ in scale and coherence. KOSGEB's grant and loan terms are codified in transparent published formulas [8],

whereas Uzbek programme parameters tend to be more discretionary, though the March 2025 decree marks a step toward codification [5]. KAGIDER's international footprint exceeds that of "Tadbirkor Ayol", though Hamroh's recent integration with We-Finance Code and the multilateral banks narrows part of that gap [14]. Definitions of "entrepreneur" differ between the two countries' statistical systems — Turkey's published figures are narrower than Uzbekistan's — so direct numerical comparison requires care.

4. Discussion

Several elements of the Turkish model could be adapted to Uzbek conditions. The most immediately transplantable is KOSGEB's positive-discrimination approach: identical programmes with calibrated parameters acknowledging the structural disadvantages women face [8]. Uzbekistan's existing Small Business Support Fund and the new Hamroh-channelled facilities under the March 2025 decree could integrate this principle without creating new bureaucracy [5]. The mechanism is administratively simple — adjust ceilings and rates by gender — but the signalling effect is significant, and KOSGEB's experience suggests take-up rises sharply once such terms are publicly codified [9].

A second adaptation concerns information infrastructure. The kadingirisimci.gov.tr portal aggregates programme information that, in Uzbekistan, is currently scattered across multiple ministerial websites and partner platforms [6, 8]. A single official portal would lower the search costs that, for a first-time entrepreneur in a regional city, can be prohibitive. Third, the KOSGEB grant-plus-interest-free-loan combination addresses startup and working capital needs in a single package. Sectoral prioritisation toward technology, manufacturing, and export — sectors traditionally closed to women — has shown results in Turkey. A credit guarantee mechanism modelled on Turkey's Kredi Garanti Fonu would address the persistent collateral gap. The March 2025 decree's 200 million USD commitment for 2025 is at a scale that, sustained and codified, would represent a meaningful structural intervention rather than a one-off [5].

Fourth, the Turkish provision for cooperatives in which women hold at least 50 percent of membership stands out as one of the more original elements of the model [8]. In Uzbek conditions — particularly in agricultural processing, handicrafts, and textiles — this approach could activate a substantial latent entrepreneurial base [16]. Combined with KAGIDER-style university partnerships (the Goldman Sachs "10,000 Women" model, or links with Özyeğin and Sabancı), and KAGIDER's own Momentum programme running through 2027 [10], it could strengthen support for women's entrepreneurship in places like the Fergana Valley, where the cultural roots are strong but the institutional infrastructure remains shallow.

Wholesale importation should nevertheless be avoided. Turkey's example shows what state action alone cannot achieve — a four-percentage-point gain across two decades is not a breakthrough, and the obstacles that persist in Turkey (regional imbalance, gender stereotypes, weak care infrastructure) are also present in Uzbekistan [13, 17]. Turkey's economy is more service- and industry-heavy; Uzbekistan still depends substantially on agriculture and construction. Uzbekistan's population is younger and more rural, demanding stronger emphasis on youth- and rural-specific programmers than Turkey has needed. The traditional gender division of care work in Central Asia is, by some measures, more rigid than in Turkey and the availability of childcare and eldercare is a binding constraint that no entrepreneurship programmer can address on its own [13].

5. Conclusion

Turkey's two-decade experiment offers Uzbekistan a body of practical knowledge that should not be ignored — not because Turkey has solved women's entrepreneurship but because it has tested institutional designs at scale over time, and those tests can be read for what they reveal. The Turkish model is multilevel, institutionally diverse, and has produced measurable if modest results. Uzbekistan's combination of recent rapid growth and the March 2025 decree creates an unusual policy window: a moment when both institutional capacity and political commitment are aligned.

On this basis, five specific measures are proposed. First, integrate positive-discrimination principles into the existing Small Business Support Fund and the Hamroh-channelled facilities from the March 2025 decree, with elevated grant and loan ceilings for women entrepreneurs codified in published terms. Second, consolidate the various women-targeted instruments into a unified Women Entrepreneur Financial Package combining grants and interest-free loans on the KOSGEB model, building on the 200 million USD 2025 allocation as a baseline. Third, establish a single official information portal modelled on kadingirisimci.gov.tr, aggregating Hamroh, EBRD, ADB, UNDP, and ministerial programmes in one searchable location. Fourth, build certified women's entrepreneurship education and incubation centres at major universities — the Andijan-based institutions are well positioned to anchor a Fergana Valley centre with a tourism and hospitality focus. Fifth, launch a dedicated rural women's cooperative programme with preferential financing for cooperatives in which women constitute at least half the membership.

The study has limitations. Differences in statistical definitions between Turkish and Uzbek sources complicate direct comparison. Qualitative data — interviews with women entrepreneurs, case studies of successful and failed initiatives — would deepen subsequent work, and the proposed adaptations should ideally be tested through pilot projects (Andijan or Fergana would be natural candidates) before broader rollout. The Turkish model is not a destination for Uzbek policy but a useful map — one showing where the road has been built, where it has been paved well, and how slowly that road has actually moved forward.

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