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FEATURES AND FACTORS OF WOMEN'S ENTREPRENEURSHIP DEVELOPMENT IN THE DIGITAL ECONOMY



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Abstract. This article examines the features and factors of women's entrepreneurship development in the context of the digital economy. Drawing on data from the World Bank/WE-Fi report "Driving Female Entrepreneurship in Uzbekistan" (2024) and international indices, the study identifies key barriers preventing women from starting and scaling businesses, analyzes the factors that could improve women entrepreneurs' performance, and proposes a framework of digital literacy competencies for female entrepreneurs. The findings contribute to the development of evidence-based policies and support programs for women entrepreneurs in Uzbekistan.

Keywords: women's entrepreneurship, digital economy, digital literacy, gender digital divide, leapfrogging, entrepreneurial barriers, Uzbekistan.

Аннотация. В данной статье рассматриваются особенности и факторы развития женского предпринимательства в условиях цифровой экономики. На основе данных доклада Всемирного банка/WE-Fi «Driving Female Entrepreneurship in Uzbekistan» (2024) и международных индексов выявлены ключевые барьеры, препятствующие созданию и расширению бизнеса женщинами, проанализированы факторы повышения эффективности их деятельности, а также предложена система показателей цифровой грамотности для женщин-предпринимателей.

Ключевые слова: женское предпринимательство, цифровая экономика, цифровая грамотность, гендерный цифровой разрыв, leapfrogging, предпринимательские барьеры, Узбекистан.

INTRODUCTION

Of Uzbekistan's total population, 18.6 million, or 49.6%, are women [1]. Only through their acquisition of digital literacy can an innovative and inclusive digital economy and society be built [2]. Digital transformation can create new pathways to expand women's entrepreneurial opportunities while strengthening gender equality. Possessing digital literacy, in turn, provides women entrepreneurs with "leapfrogging" opportunities — enabling them to bypass historically intermediate stages of technological development [3].

Women entrepreneurs' preparedness for an increasingly digitized society is a guarantee of sustainable growth and higher efficiency for their enterprises. To achieve this, women entrepreneurs must overcome a number of common structural barriers, including ownership of digital devices, acquisition of skills to use them, and access to digital payment systems [4].

The World Bank/WE-Fi report "Driving Female Entrepreneurship in Uzbekistan" (December 5, 2024) provides a comprehensive analysis of the entrepreneurial path of women in Uzbekistan. It focuses on identifying the barriers women face as entrepreneurs, the goals they pursue through entrepreneurship, and potential solutions for public and private sector partners. The study is based on survey responses from 26 business professionals [5].

LITERATURE REVIEW

Under the WE Finance Code framework, the World Bank implemented several new projects in Uzbekistan aimed at conducting research, properly segmenting businesses, and surveying female entrepreneurs; carrying out additional analysis and analytical developments to reach final conclusions; and developing proposals and recommendations for both public and private sector enterprises to promote women's entrepreneurship.

The Alison Rose Review of Female Entrepreneurship (2019) identified that women entrepreneurs have fewer entrepreneurial contacts than men — this is cited as one of the reasons for the lower likelihood of developing

entrepreneurial intent. Research also shows that women spend, on average, twice as much time as men on caregiving responsibilities, which acts as a significant deterrent to starting a business [8].

International literature consistently identifies access to digital tools and services as one of the key success factors for women entrepreneurs [10]. The digital literacy index, which initially covered four digital competency areas, was expanded in 2021 to include a fifth area — security — reflecting growing concerns about online safety in business contexts.

RESEARCH METHODOLOGY

Given that entrepreneurial activity initially takes an informal form and gradually becomes formal through several stages, this study draws on two types of survey data collected by the World Bank:

- Surveys of women who are not yet entrepreneurs but wish to engage in entrepreneurial activity;
- Surveys of existing women entrepreneurs.

The World Bank surveyed 549 women who aspired to entrepreneurship but had not yet started a business, and 85 active women entrepreneurs. The survey examined factors that affect their decision not to start or expand a business. Data were analyzed using comparative and descriptive methods. Additionally, the author developed a framework of digital literacy indicators for women entrepreneurs based on the synthesis of existing international frameworks.

ANALYSIS AND RESULTS

4.1. Barriers to Starting Entrepreneurial Activity

Survey responses from women who had not yet started a business but wished to do so most frequently cited the following barriers (Figure 1):



Figure 1. Factors Affecting Women's Reluctance to Start Entrepreneurial Activities [5].

Some women reported lack of time and high family obligations as primary constraints. Research indicates that women spend twice as much time as men on family caregiving — a factor that discourages business start-up.

Furthermore, survey responses revealed a strong desire among aspiring women entrepreneurs to connect with experienced specialists already active in the business field they wish to enter.

4.2. Factors That Could Improve Women Entrepreneurs' Performance

When responses were aggregated, it emerged that women entrepreneurs strive for legal, legal, material, technical, and financial security while expanding their business activities (Figure 2). Ensuring the protection of innovations and a supportive business environment are of significant importance to active women entrepreneurs [5].

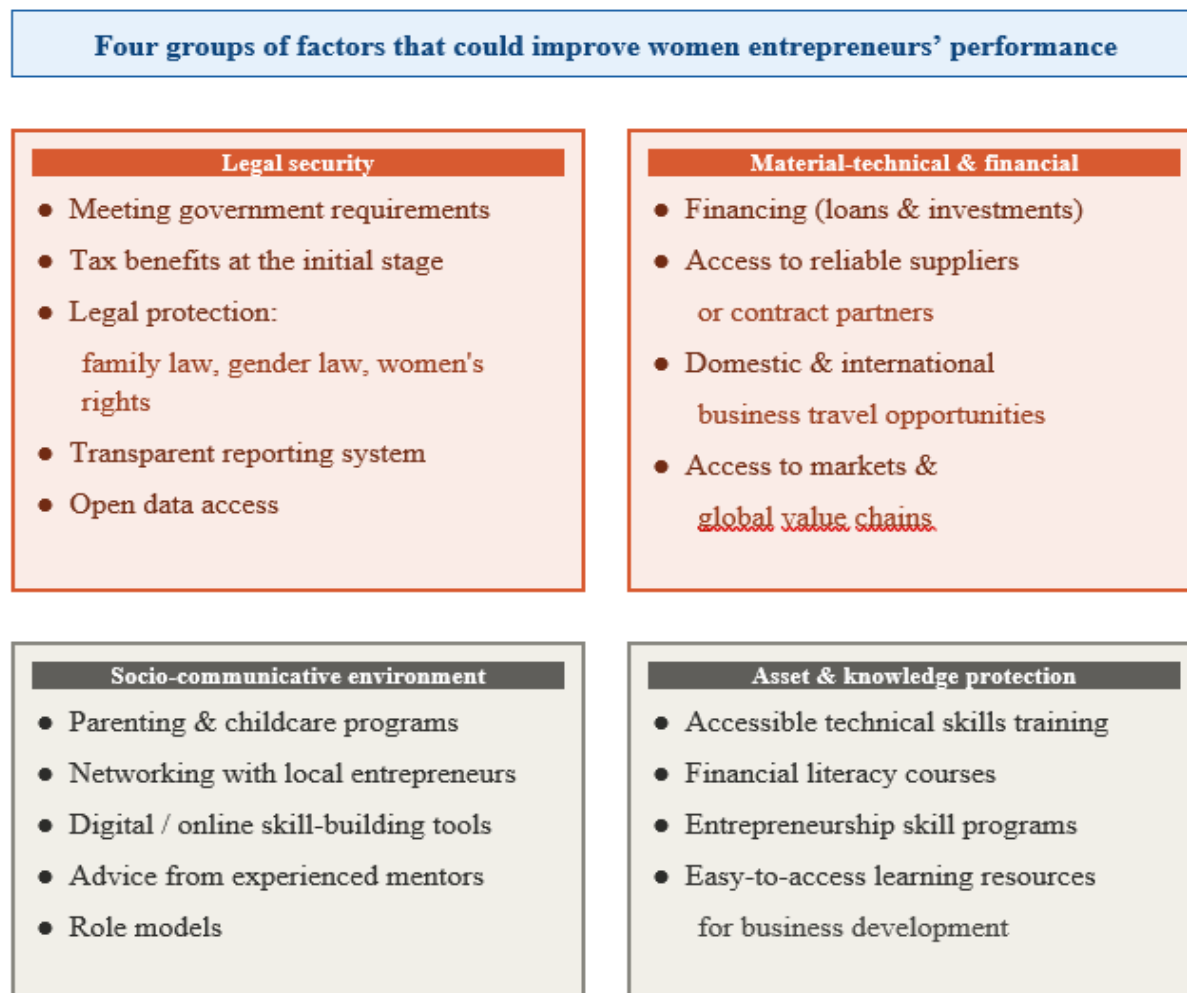


Figure 2. Four Groups of Factors That Could Improve Women Entrepreneurs' Performance [5].

There is a noticeable gap between the support women entrepreneurs seek and the conditions currently available in their environment: women entrepreneurs seek partners and employees who are open, willing to advise, inspiring, trustworthy, knowledgeable, and unafraid of risk — yet they may face limitations related to trust, openness, advisory support, and flexibility in their business environment.

4.3. Digital Literacy Framework for Women Entrepreneurs

Access to digital tools and services is considered one of the key factors in women entrepreneurs' success [10]. Based on a synthesis of international frameworks, the following five competency areas constitute the digital literacy framework for women entrepreneurs:

Information and Data Literacy:

- Searching for information about goods or services;
- Searching for health-related information;
- Reading online news, newspapers, or journals;
- Fact-checking online information and verifying sources.

Communication and Collaboration Skills:

- Sending/receiving e-mail;
- Making telephone or video calls via the internet;

- Instant messaging;
- Participating in social networks;
- Expressing opinions on public and social issues;
- Participating in online consultations or voting.
- Digital Content Creation Skills:
 - Using text editing software;
- Using spreadsheet software;
- Editing photo, video, or audio files;
- Moving or copying files;
- Creating files with multiple elements, such as text, images, tables, etc.;
- Using advanced spreadsheet functions;
- Writing code in a programming language.
- Security Skills:
 - Checking the security of websites where data is entered;
- Reading privacy policies;
- Restricting or declining geolocation;
- Restricting access to profiles or content;
- Declining the use of personal data for advertising;
- Limiting cookies in browser settings.
- Problem-Solving Skills:
 - Downloading/installing software or applications;
- Changing software or device settings;
- Online shopping;
- Online selling;
- Using online learning resources;
- Internet banking;
- Job searching or submitting applications online [12].

Key indicators affecting the baseline digital literacy of women entrepreneurs include: number of internet users; number of women entrepreneurs who do not use the internet; use of online banking services; organizing or participating in online courses; interaction with government agencies through the internet; and use of E-gov.uz.

5. International Indices for Measuring Women's Economic Participation

To date, the following international indices exist for analyzing conditions related to women:

Index Name	What it Measures	Formula / Index
1. Women's Economic Opportunity Index (WEOI) — measures conditions favorable for women's economic participation.	1. Labor market conditions 2. Education and qualifications 3. Credit and financial access 4. Business environment 5. Social and cultural factors (Not updated since 2012)	$WEOI = \sum (Wd \times Scored)$ Wd — weight of each dimension Scored — overall score of dimension
2. Female Entrepreneurship Index — derived from GEM data collected and analyzed across countries.	1. Entrepreneurial Environment 2. Entrepreneurial Ecosystem (institutional conditions) 3. Entrepreneurial Aspirations (growth and innovation potential)	$FEI = (Environment + Ecosystem + Aspirations) / 3$
3. Gender Digital Divide Index (GDDI) — measures and evaluates gender disparity in access to digital technologies.	Identifies imbalances between men and women in: 1. Internet use 2. Mobile internet access 3. Digital literacy 4. ICT skills 5. STEM education participation 6. Participation in the digital economy	$GPS = (\% \text{ women using internet}) / (\% \text{ men using internet})$

4. Women, Business and the Law Index — assesses women's legal rights in accessing economic opportunities across 3 pillars and 10 dimensions.	1. Safety 2. Freedom of movement 3. Employment 4. Pay 5. Marriage 6. Parenthood 7. Childcare 8. Entrepreneurship 9. Assets 10. Pension	—
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Figure 3. Digital Literacy Competency Framework for Women Entrepreneurs¹.

The Women's Economic Opportunity Index (WEOI) is based on 29 indicators measuring national laws, regulations, practices, customs, and attitudes, and was first introduced in 2010 [11]. According to statistical data, globally, an average of 70% of men and 65% of women have access to the internet [13].

Additional indices covering related dimensions include: Women's Political Activity Index; Women, Peace and Security Index; Women, Business and the Law Index; gender indicators in the Sustainable Development Goals; Bloomberg Gender-Equality Index; Gender Social Norms Index; Gender Development Index; Gender Equality and Governance Index; Gender Inequality Index; Global Women's Leadership Initiative; Global Gender Gap Index; and the Social Institutions and Gender Index.

CONCLUSIONS AND RECOMMENDATIONS

This study demonstrates that digital transformation presents a significant opportunity to expand women's entrepreneurial potential in Uzbekistan. The key barriers identified — insufficient digital skills, high family obligations, lack of risk tolerance, and limited financial knowledge — require integrated policy responses that address both structural and cultural dimensions.

Based on the analysis, the following recommendations are proposed:

First, targeted digital literacy training programs encompassing all five competency areas — information literacy, communication, content creation, security, and problem-solving — should be developed specifically for women entrepreneurs at the regional level.

Second, mentoring networks connecting aspiring women entrepreneurs with experienced practitioners should be established to bridge the gap between what women seek and what their environment provides.

Third, a composite Digital Literacy Index tailored to women entrepreneurs in Uzbekistan should be developed and regularly monitored, drawing on international frameworks such as WEOI, GEM, and GDDI.

Fourth, financial products and credit mechanisms should be accompanied by digital skills components to ensure women can fully leverage online banking, e-commerce, and government digital services.

In the subsequent chapters of this research, the influence of the above-mentioned factors is examined through a case study of three districts, and a proposed indicator for measuring digital literacy among women entrepreneurs is presented.

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¹ Source: Compiled by the author based on WEOI, GEM, ITU, and World Bank data.

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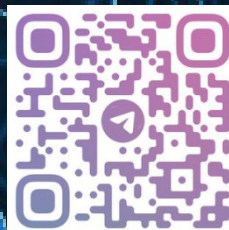
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