

**PROVISION OF PREFERENTIAL LOANS TO WOMEN  
ENTREPRENEURS WITH THE INTEGRATION OF FINANCIAL  
LITERACY EDUCATIONAL PROGRAMS**

**Dilshodakhon Maksudkhujaeva Mansurkhuja kizi**

**Tashkent State University of economics**

**Basic PhD student**

**+998 88 068 68 68**

**dilshodakhon.mks@mail.ru**

**Abstract**

This thesis examines the initiative of providing preferential loans to women entrepreneurs in the Republic of Uzbekistan with the mandatory integration of financial literacy educational programs. This approach aims to promote women's financial independence, develop entrepreneurial potential, and enhance their economic participation. The study emphasizes that the combination of credit support and financial education contributes to financial inclusion and serves as an important factor in sustainable economic growth.

**Keywords:** financial literacy, economic growth, women entrepreneurship, preferential lending, financial inclusion.

**Main content**

In the current stage of national economic development, supporting women's entrepreneurship plays a crucial role as a source of economic growth and social stability. One of the most effective instruments in this area is the provision of preferential loans to women entrepreneurs at the base annual rate of the Central Bank of the Republic of Uzbekistan for a period of seven years, combined with mandatory integration of financial literacy educational programs. This comprehensive approach ensures both financial support and the enhancement of practical knowledge and skills in business management.

Such initiatives are reflected in the Presidential Decree of the Republic of Uzbekistan No. PP-96 dated March 7, 2025, "On additional measures to support the development of women's entrepreneurship", and in the Resolution of the Cabinet of Ministers No. 210 dated April 8, 2025, "On approval of the Strategy for improving the public financial management system for 2025–2030." These policy documents

demonstrate the government's commitment to fostering a financially literate and economically active female population.

We believe that providing preferential loans in combination with financial literacy training creates favorable conditions for more equitable participation of women in entrepreneurial activities and forms sustainable models of economic behavior. In our view, enhancing women's financial literacy promotes entrepreneurial initiative, strengthens family businesses, and improves personal and household financial management.

Financially literate women are able to plan income and expenses rationally, avoid excessive indebtedness, and make well-informed decisions regarding investments and savings. This strengthens the economic stability of households, increases the level of financial inclusion, and thereby contributes to overall economic growth.

This approach is particularly significant for rural and remote regions, where women often serve as the main participants in micro-entrepreneurship and family crafts. Expanding their access to educational and financial resources enables their greater involvement in economic processes and helps reduce poverty.

### **Conclusion**

Furthermore, financial literacy training among women generates a multiplier effect: each educated woman becomes a transmitter of knowledge, sharing acquired skills with family members and her community. This amplifies the program's impact and promotes a culture of responsible financial behavior. Thus, improving women's financial literacy becomes one of the key drivers reinforcing the relationship between financial literacy and economic growth in the New Uzbekistan.

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