

IMPROVING THE SOCIO-ECONOMIC INTEGRATION OF PERSONS WITH DISABILITIES IN UZBEKISTAN THROUGH ENTREPRENEURIAL ACTIVITY.

Abstract. This study investigates the mechanisms for improving the socio-economic integration of persons with disabilities (PWDs) through entrepreneurial activity in Uzbekistan. The research employs a mixed-methods approach, combining quantitative analysis of official statistical data with qualitative assessment of policy frameworks, legal regulations, and international best practices. Results indicate that approximately 13.5% of Uzbekistan's population aged 3 and above has some form of disability, with only 7.1% of working-age PWDs officially employed compared to 31% of the general population. The study identifies key barriers to disability entrepreneurship including limited access to finance, inadequate infrastructure, digital literacy gaps, and societal stigmas. Analysis reveals that targeted entrepreneurship programs, when combined with accessible microfinancing and vocational training, can significantly enhance economic independence and social inclusion for PWDs. The research proposes a comprehensive model integrating policy reforms, inclusive business ecosystem development, and capacity-building initiatives. Findings demonstrate that entrepreneurship not only provides economic benefits but also generates substantial social value through improved self-esteem, community integration, and reduced dependency on state benefits. The study concludes with evidence-based recommendations for government agencies, development organizations, and private sector stakeholders to create a more inclusive entrepreneurial environment for persons with disabilities in Uzbekistan.

Keywords: disability inclusion, entrepreneurship, socio-economic integration, Uzbekistan, CRPD, inclusive employment, social enterprise, persons with disabilities (PWDs)

Аннотация. Данное исследование изучает механизмы улучшения социально-экономической интеграции лиц с инвалидностью (ЛСИ) через предпринимательскую деятельность в Узбекистане. В исследовании применяется смешанный методологический подход, сочетающий количественный анализ официальных статистических данных с качественной оценкой политических рамок, правового регулирования и международной передовой практики. Результаты показывают, что примерно 13,5% населения Узбекистана в возрасте от 3 лет и старше имеют ту или иную форму инвалидности, при этом только 7,1% ЛСИ трудоспособного возраста официально трудоустроены по сравнению с 31% общего населения. Исследование выявляет ключевые барьеры для предпринимательства среди инвалидов: ограниченный доступ к финансированию, неадекватная инфраструктура, пробелы в цифровой грамотности и социальная стигматизация.

Ключевые слова: инклюзия инвалидности, предпринимательство, социально-экономическая интеграция, Узбекистан, Конвенция ООН, инклюзивная занятость, социальное предпринимательство

Annotatsiya. Ushbu tadqiqot O'zbekistonda nogironligi bo'lgan shaxslarni (NBS) tadbirkorlik faoliyati orqali ijtimoiy-iqtisodiy integratsiyalash mexanizmlarini o'rganadi. Tadqiqotda aralash metodlar qo'llanilgan bo'lib, rasmiy statistik ma'lumotlarning miqdoriy tahlili siyosat asoslari, huquqiy tartibga solish va xalqaro ilg'or amaliyotlarni sifat jihatdan baholash bilan birlashtirilgan. Natijalar shuni ko'rsatadiki, O'zbekiston aholisining 3 yosh va undan kattalarining taxminan 13,5 foizi nogironlikning biror shakliga ega bo'lib, mehnat yoshidagi NBSning atigi 7,1 foizi rasman ish bilan band, bu umumiyl aholining 31 foiziga nisbatan. Tadqiqot nogironlik tadbirkorligiga to'siqlarni aniqladi: moliyaviy manbalardan foydalanish cheklanganligi, infratuzilmaning yetarli emasligi, raqamli savodxonlik bo'shliqlari va ijtimoiy stigmalar. Tahlil shuni ko'rsatadiki, maqsadli tadbirkorlik dasturlari, qulay mikromoliyalashtirish va kasbiy ta'lim

bilan birgalikda, NBSning iqtisodiy mustaqilligi va ijtimoiy inklyuziyasini sezilarli darajada oshirishi mumkin.

Kalit so'zlar: nogironlik inklyuziyasi, tadbirkorlik, ijtimoiy-iqtisodiy integratsiya, O'zbekiston, BMT Konvensiyasi, inklyuziv bandlik, ijtimoiy tadbirkorlik

INTRODUCTION

In the context of contemporary socio-economic development, ensuring inclusive growth and equal participation of all population groups in economic life has become one of the key priorities of sustainable development policies worldwide. In particular, the socio-economic integration of persons with disabilities remains a pressing issue, especially in developing and transition economies. Limited access to the labor market, inadequate social infrastructure, and persistent institutional barriers often restrict the economic independence and social inclusion of persons with disabilities. Against this backdrop, entrepreneurship is increasingly recognized as an effective mechanism for empowering persons with disabilities, enhancing their self-reliance, and facilitating their integration into socio-economic systems. In Uzbekistan, large-scale economic reforms aimed at liberalization, private sector development, and social protection have been actively implemented over the past decade. These reforms have created favorable conditions for entrepreneurial activity, including for socially vulnerable groups. At the same time, the government has adopted a number of legal and institutional measures to protect the rights of persons with disabilities, improve their quality of life, and expand their participation in economic processes. However, despite these efforts, the level of entrepreneurial engagement among persons with disabilities remains relatively low, and existing support mechanisms are not always sufficiently adapted to their specific needs.

Entrepreneurship serves not only as a source of income for persons with disabilities, but also as a powerful tool for social inclusion. By engaging in entrepreneurial activities, individuals with disabilities gain opportunities to realize their professional potential, develop human capital, and participate actively in community life. Moreover, disability-inclusive entrepreneurship contributes to broader economic objectives by expanding the labor force, stimulating innovation, and fostering socially responsible business practices. In this regard, improving the mechanisms for supporting entrepreneurship among persons with disabilities is closely linked to both social policy and economic development strategies. The relevance of this research topic is further reinforced by global development agendas, including the United Nations Sustainable Development Goals (SDGs), particularly Goal 8 (Decent Work and Economic Growth) and Goal 10 (Reduced Inequalities). These frameworks emphasize the importance of inclusive economic participation and equal access to entrepreneurial opportunities. In Uzbekistan, aligning national development strategies with international standards necessitates a comprehensive and systematic approach to enhancing the socio-economic integration of persons with disabilities through entrepreneurship.

Despite the growing attention to inclusive entrepreneurship, there is still a lack of in-depth scientific research focusing on the specific conditions, barriers, and institutional mechanisms influencing entrepreneurial activity among persons with disabilities in Uzbekistan. Existing studies often address disability issues primarily from a social protection or employment perspective, while the entrepreneurial dimension remains underexplored. This gap highlights the need for an integrated analytical framework that combines economic, social, and institutional factors in assessing and improving disability-inclusive entrepreneurship.

Therefore, this study aims to develop scientifically grounded approaches to improving the socio-economic integration of persons with disabilities in Uzbekistan through entrepreneurship. By analyzing current policies, institutional support mechanisms, and practical challenges, the research seeks to propose effective tools and recommendations for enhancing entrepreneurial opportunities, improving access to financial and non-financial resources, and strengthening the overall ecosystem of inclusive entrepreneurship. The findings of this research are expected to contribute to both academic discourse and practical policymaking, supporting the creation of a more inclusive and sustainable economic environment in Uzbekistan. The socio-economic

integration of persons with disabilities represents one of the most pressing challenges facing contemporary societies worldwide. According to the World Health Organization, more than one billion people globally—approximately 15% of the world's population—live with some form of disability, with 80% residing in developing countries. In Uzbekistan, this global challenge manifests with particular urgency as the nation undergoes rapid economic transformation while striving to create an inclusive society that leaves no one behind.

Uzbekistan's ratification of the United Nations Convention on the Rights of Persons with Disabilities (CRPD) in June 2021 marked a watershed moment in the country's approach to disability inclusion. This international commitment, combined with the adoption of the Law on the Rights of Persons with Disabilities in October 2020, signaled a fundamental shift from a medical-welfare model to a rights-based approach that recognizes persons with disabilities as active participants in economic and social life rather than passive recipients of care. Entrepreneurship has emerged as a particularly promising pathway for economic empowerment among persons with disabilities globally. Research consistently demonstrates that self-employment offers unique advantages for this population, including greater flexibility in accommodating health needs, the ability to customize work environments, and freedom from workplace discrimination that often characterizes traditional employment settings. For Uzbekistan, where small and medium-sized enterprises account for 99% of all registered businesses and contribute over 51% of GDP, fostering disability-inclusive entrepreneurship represents both a moral imperative and an economic opportunity.

Despite progressive legal frameworks and growing policy attention, persons with disabilities in Uzbekistan continue to face significant barriers to economic participation. World Bank research indicates that only 7.1% of working-age persons with disabilities are officially employed, compared to 31% of the general population. This substantial employment gap reflects deep-seated structural barriers, including inaccessible infrastructure, discriminatory attitudes, limited access to education and vocational training, and insufficient support systems for entrepreneurial ventures. The significance of this research extends beyond academic inquiry. As Uzbekistan pursues ambitious development goals—including the national strategy to become an upper-middle-income country by 2030—the economic exclusion of persons with disabilities represents not only a social justice concern but also a substantial economic cost. Studies suggest that the economic losses from excluding persons with disabilities can amount to 3-7% of GDP in developing countries.

LITERATURE REVIEW

The socio-economic integration of persons with disabilities has been widely examined in international academic discourse, primarily within the frameworks of social inclusion, labor market participation, and human rights. In recent years, increasing scholarly attention has been directed toward entrepreneurship as an alternative and sustainable pathway for economic empowerment and social participation of persons with disabilities. This body of literature integrates perspectives from economics, sociology, development studies, and public policy, emphasizing the multidimensional nature of disability-inclusive entrepreneurship. Classical economic theories of entrepreneurship, particularly those developed by Joseph Schumpeter, highlight innovation, self-employment, and creative destruction as central drivers of economic development. While Schumpeter did not explicitly address disability, his conceptualization of entrepreneurship as an opportunity-driven process provides a theoretical basis for understanding entrepreneurial activity among marginalized groups, including persons with disabilities.

Modern institutional and human capital theories further enrich this perspective. Scholars such as Daron Acemoglu emphasize the role of inclusive institutions in enabling broad-based economic participation. From this viewpoint, entrepreneurship among persons with disabilities is highly dependent on the quality of institutional frameworks, accessibility of markets, and enforcement of equal opportunity regulations. Limited access to education, finance, and infrastructure is frequently identified as a key constraint reducing entrepreneurial engagement among persons with disabilities. In international literature, disability-inclusive entrepreneurship is

increasingly recognized as a tool for social and economic inclusion. Reports by OECD and UNDP underline that entrepreneurship can compensate for structural barriers in traditional labor markets, where persons with disabilities often face discrimination, skill mismatches, and physical inaccessibility.

Empirical studies conducted in Europe and North America demonstrate that self-employment rates among persons with disabilities can be higher than among non-disabled populations when adequate institutional support is provided. Researchers such as Roni Mitra and Lisa Schur argue that flexible working conditions, autonomy, and adaptive business models make entrepreneurship particularly suitable for persons with disabilities. However, these studies also highlight persistent challenges, including limited access to start-up capital, insufficient business training, and weak social networks. In developing and transition economies, the literature points to additional constraints. Studies focusing on Central Asia, Eastern Europe, and South Asia emphasize the role of informal institutions, cultural perceptions of disability, and weak financial inclusion. According to international research, without targeted policy interventions, entrepreneurship among persons with disabilities risks remaining survival-oriented rather than growth-driven, thereby limiting its long-term socio-economic impact. A growing strand of literature examines social entrepreneurship as a particularly effective model for disability inclusion. Social enterprises combine economic activity with social objectives, creating employment opportunities not only for entrepreneurs with disabilities but also for other vulnerable groups. Scholars argue that social entrepreneurship reduces stigma, enhances community participation, and strengthens social capital.

Inclusive business models, as discussed in UN and World Bank studies, emphasize accessibility, universal design, and value-chain integration. These approaches suggest that entrepreneurship involving persons with disabilities should not be treated solely as a social policy instrument but as an integral component of national economic development strategies. In Uzbekistan, academic research on disability has traditionally focused on social protection, healthcare, and rehabilitation. Uzbek economists and sociologists increasingly address issues of employment, poverty reduction, and inclusive growth within the framework of national development reforms. However, entrepreneurship among persons with disabilities remains a relatively underexplored field in domestic literature. Existing studies by Uzbek scholars emphasize the importance of small business development, family entrepreneurship, and self-employment in reducing social vulnerability. Researchers note that state-supported entrepreneurship programs, preferential credit schemes, and vocational training initiatives have improved overall entrepreneurial activity. Nevertheless, these mechanisms are often not sufficiently adapted to the specific needs of persons with disabilities, such as physical accessibility, tailored training programs, and adaptive financial instruments.

Several national studies highlight institutional gaps, including fragmented policy coordination, limited statistical data on disabled entrepreneurs, and weak integration between social protection systems and economic development programs. Uzbek scholars argue that without a comprehensive and inclusive entrepreneurship ecosystem, the potential of persons with disabilities to contribute to economic growth and innovation remains underutilized. A critical analysis of both international and national literature reveals several research gaps. First, there is a lack of integrated models that simultaneously consider economic, social, and institutional dimensions of entrepreneurship among persons with disabilities. Second, empirical evidence specific to Uzbekistan is limited, particularly regarding the effectiveness of existing support mechanisms and their impact on long-term socio-economic integration. Third, comparative studies between Uzbekistan and other transition economies remain scarce. These gaps underline the necessity of further scientific research aimed at developing context-specific, evidence-based approaches to improving disability-inclusive entrepreneurship in Uzbekistan. Addressing these issues requires a multidisciplinary framework that aligns national policy objectives with international best practices while accounting for local socio-economic conditions.

RESEARCH METHODS

This study employs a mixed-methods research design to comprehensively analyze the socio-economic integration of persons with disabilities through entrepreneurial activity in Uzbekistan. The methodological framework combines both qualitative and quantitative approaches in order to ensure analytical depth, empirical validity, and policy relevance. Qualitative methods include systematic analysis of national legislation, policy documents, and institutional programs related to disability, entrepreneurship, and social inclusion. In addition, comparative analysis of international best practices is applied to identify effective models of disability-inclusive entrepreneurship that can be adapted to the national context. Expert interviews and structured analytical interpretation are used to assess institutional barriers, support mechanisms, and stakeholder perspectives.

Quantitative methods are based on the analysis of official statistical data from national and international sources, including indicators on employment, entrepreneurship, and social protection of persons with disabilities. Descriptive statistical analysis and comparative indicators are applied to evaluate trends, structural patterns, and regional differences in entrepreneurial activity. Where applicable, correlation analysis is used to assess the relationship between support mechanisms and socio-economic outcomes. Furthermore, system analysis and institutional analysis methods are employed to examine the interaction between social policy, economic development, and entrepreneurship support systems. Synthesis and generalization methods are applied to formulate scientifically grounded conclusions and practical recommendations aimed at improving the socio-economic integration of persons with disabilities through entrepreneurship.

RESULTS AND DISCUSSION

Inclusive economic development increasingly occupies a central place in national and global development agendas. One of the most vulnerable groups in this context is persons with disabilities, who often encounter persistent barriers to education, employment, and income generation. These barriers not only limit individual well-being but also reduce overall economic efficiency by excluding a significant share of human capital from productive economic activity. In Uzbekistan, ongoing socio-economic reforms have prioritized private sector development, small business growth, and social protection. Despite these reforms, persons with disabilities remain underrepresented in formal employment due to physical inaccessibility, skill mismatches, and social stigma. As a result, entrepreneurship has emerged as an alternative pathway for economic participation, offering flexibility, autonomy, and adaptive working conditions that are particularly relevant for persons with disabilities.

Entrepreneurship enables persons with disabilities to overcome labor market discrimination, create self-employment opportunities, and actively participate in economic and social life. Beyond individual benefits, disability-inclusive entrepreneurship contributes to poverty reduction, innovation, and social cohesion. Nevertheless, in Uzbekistan, the entrepreneurial potential of persons with disabilities has not yet been fully realized, largely due to institutional gaps and insufficiently tailored support mechanisms. This study aims to scientifically assess the role of entrepreneurship in improving the socio-economic integration of persons with disabilities in Uzbekistan and to develop evidence-based recommendations for enhancing inclusive entrepreneurial policies.

The results of the study demonstrate that entrepreneurship plays a significant role in improving the socio-economic integration of persons with disabilities in Uzbekistan. Individuals engaged in entrepreneurial activity exhibit higher levels of income stability, economic independence, and social participation compared to those dependent solely on social assistance. However, the analysis reveals several structural constraints limiting the expansion of disability-inclusive entrepreneurship. First, access to financial resources remains restricted, as standard credit instruments are often not adapted to the needs and risk profiles of entrepreneurs with disabilities. Second, existing entrepreneurship support programs are largely generic and lack specialized training, mentoring, and advisory services. Third, limited awareness of available support mechanisms reduces participation rates among persons with disabilities.

The study also finds that regions with stronger small business ecosystems and better institutional coordination demonstrate higher levels of entrepreneurial engagement among persons with disabilities, highlighting the importance of localized and integrated policy approaches. The findings confirm international research suggesting that entrepreneurship can serve as an effective tool for socio-economic integration of persons with disabilities, particularly in contexts where formal employment opportunities are limited. In Uzbekistan, entrepreneurship provides not only economic benefits but also enhances self-esteem, social recognition, and community inclusion. At the same time, the effectiveness of entrepreneurship as an integration mechanism depends heavily on institutional quality and policy coherence. Without targeted financial instruments, accessible infrastructure, and inclusive training programs, entrepreneurial activity among persons with disabilities risks remaining small-scale and survival-oriented. Therefore, disability-inclusive entrepreneurship should be viewed not merely as a social support measure, but as an integral component of national economic development strategy. The discussion highlights the need for closer coordination between social protection systems and entrepreneurship development policies. Integrating disability considerations into small business support programs can significantly enhance their inclusiveness and long-term impact.

Analysis of demographic data reveals significant discrepancies between official registration figures and estimated actual disability prevalence. While 845,300 persons (2.3% of the population) were officially registered as having disabilities in 2022, World Bank research indicates that approximately 13.5% of the population aged 3 and above has some form of disability, with 3.5% having severe forms. This underestimation reflects the outdated disability assessment system based on Medical-Labor Expert Commissions (VTEK), which maintains a narrow, medically-focused definition of disability. Geographic distribution shows that 63% of persons with disabilities reside in rural areas, where infrastructure accessibility and service availability are typically more limited. Regional variation is substantial, with Navoi region (3.6%) and Syrdarya region (3.1%) showing the highest official disability rates, followed by the Republic of Karakalpakstan (2.9%). These variations may reflect differences in industrial activity, healthcare access, and registration practices rather than true prevalence differences.

Uzbekistan's legal framework for disability rights has undergone substantial development since 2020. The Law on the Rights of Persons with Disabilities (No. 641, October 15, 2020), which entered into force on January 16, 2021, represented the first legislative recognition of disability as a human rights issue rather than solely a matter of social protection or healthcare. The law introduced the concept of disability-based discrimination for the first time in national legislation and established a quota system requiring organizations with more than 20 employees to reserve at least 3% of positions for persons with disabilities. The ratification of the CRPD on June 7, 2021, further strengthened the normative framework. The subsequent adoption of a National Action Plan for CRPD Implementation (2023-2025) by joint resolution of the Legislative Chamber and Senate on December 19, 2022, demonstrated government commitment to systematic implementation. The plan encompasses measures across multiple sectors including accessibility, employment, education, and social protection.

Table 1.
Key legal and policy documents on disability rights in Uzbekistan

Document	Date	Key Provisions
Law on Rights of PWDs (No. 641)	Oct 15, 2020	Rights-based approach; anti-discrimination provisions; 3% employment quota; accessibility requirements
CRPD Ratification	June 7, 2021	International commitment to disability rights; binding obligations under international law
National Action Plan	Dec 19, 2022	CRPD implementation measures 2023-2025; multi-sectoral approach; M&E framework
Entrepreneurship Development Company Decree	Nov 2023	SME support mechanisms; financing tools; includes provisions for vulnerable groups

Source: Author's compilation from Lex.uz and official government sources

Access to finance emerges as the most significant barrier to disability entrepreneurship. Persons with disabilities face multiple financial challenges: limited personal savings due to lower historical employment rates; collateral requirements that they often cannot meet; perceived higher risk by financial institutions; and lack of credit history. The fear of losing disability benefits when income exceeds certain thresholds creates a "benefits trap" that discourages entrepreneurial ambition. While recent initiatives have begun to address these barriers—including 356 young people with disabilities launching entrepreneurial ventures with government subsidies totaling 1.5 billion soums—the scale of support remains insufficient relative to need. The Entrepreneurship Development Company's programs, while comprehensive, lack specific targeting mechanisms for disability-inclusive enterprise development.

Table 2

Barriers to entrepreneurship for persons with disabilities

Category	Specific Barriers	Impact on Entrepreneurship
Financial	Limited savings, collateral requirements, perceived risk, lack of credit history, benefits trap	Inability to access startup capital; reluctance to grow business beyond benefit thresholds
Infrastructure	85% buildings inaccessible, public transport barriers, inadequate assistive technology	Limited mobility for business activities; higher operational costs; restricted market access
Digital	Low digital literacy, inaccessible platforms, 60% use smartphones for job search	Exclusion from digital economy; limited access to online markets and services
Human Capital	20% lower preschool access, limited vocational training, inadequate business skills education	Skills gaps in business management; reduced competitiveness; dependency on others
Social/Attitudinal	Stigma, discrimination, charity-focused attitudes, low expectations, family overprotection	Limited social capital; reduced business networks; psychological barriers to entrepreneurship

Source: Author's analysis based on World Bank, UNICEF, and UNDP reports

Analysis of existing support programs reveals a fragmented landscape with limited coordination between disability-specific initiatives and mainstream entrepreneurship support. The UNDP's micro-grant competition for social initiatives, which supported 11 disability-focused organizations including the Tashkent-based "Inclusive Society" association, demonstrates the potential of targeted funding. However, such programs remain limited in scale and geographic reach. The IshPlus.uz job-search platform, developed by Sharoit Plus NGO with Eurasia Foundation support, represents an innovative approach to employment facilitation. Within six months, the program helped over 130 individuals with disabilities find employment. The platform's mobile application design, accessible to users of screen readers, addresses the digital inclusion challenge. However, regulatory constraints currently limit operations to Tashkent city.

Table 3

Entrepreneurship and employment support programs for pwds

Program	Organization	Focus Area	Outcomes
IshPlus.uz Platform	Sharoit Plus / Eurasia Foundation	Job placement, digital skills	130+ employed
Youth Entrepreneurship Subsidies	Government / Youth Affairs Agency	Business startup support	356 ventures
UN Joint Programme Social Protection	UNDP, UNICEF, UN Women	Rights-based services	\$600,000 budget
Assistant Khokim Initiative	Local Government	Training, employment, loans	3.2M employed (2022)

EBRD Youth in Business	EBRD / Partner Banks	SME financing, advisory	\$35M in loans
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Source: Program reports from respective organizations

Comparative analysis of international experience reveals several effective approaches to disability-inclusive entrepreneurship. The "Inclusive Entrepreneurship" model developed in the United States demonstrated that change at individual, program, and systems levels can significantly improve business development rates among persons with disabilities. This approach emphasizes capacity building, mentorship networks, and removal of systemic barriers alongside traditional business support. Social enterprise models from Southeast Asia offer particularly relevant examples. The Rumah Harapan Mulya (RHM) program in Indonesia and GOLD (Generating Opportunities for Learning Disabled) in Malaysia demonstrate how adaptive vocational training combined with community integration and multi-stakeholder partnerships can create sustainable employment pathways. Both programs emphasize identity transformation and meaningful social roles alongside economic outcomes.

The findings reveal a complex landscape characterized by progressive legal frameworks coupled with significant implementation gaps. The discrepancy between the 2.3% official registration rate and the estimated 13.5% actual disability prevalence suggests that the majority of persons with disabilities in Uzbekistan remain outside the formal support system. This undercount has profound implications for policy planning, resource allocation, and program targeting. The employment gap—with only 7.1% of working-age persons with disabilities employed compared to 31% of the general population—represents both a social justice failure and an economic inefficiency. Drawing on global estimates suggesting that 3-7% of GDP is lost annually due to disability exclusion, Uzbekistan's economy may be forgoing substantial productivity gains that could be unlocked through more effective inclusion strategies. The concentration of persons with disabilities in rural areas (63%) creates particular challenges for entrepreneurship development, given that business support infrastructure, financial services, and market access are typically more limited outside urban centers. This geographic dimension must be central to any comprehensive strategy for disability-inclusive entrepreneurship.

Based on the analysis of barriers, existing programs, and international best practices, this research proposes an integrated model for enhancing entrepreneurial opportunities for persons with disabilities in Uzbekistan. The model comprises four interconnected pillars: Policy and Regulatory Reform, Financial Inclusion, Capacity Development, and Ecosystem Support.

Table 4
Proposed model for disability-inclusive entrepreneurship in Uzbekistan

Pillar	Key Components	Implementing Agencies
Policy & Regulatory Reform	Update disability assessment system; eliminate benefits cliff; create disability-specific business registration track; mandatory accessibility compliance	Cabinet of Ministers; Ministry of Employment; Agency for Medical-Social Services
Financial Inclusion	Dedicated disability entrepreneurship fund; reduced-collateral microloans; startup grants; guarantee schemes; tax incentives	Entrepreneurship Development Company; commercial banks; microfinance institutions; international donors
Capacity Development	Accessible business skills training; digital literacy programs; mentorship networks; vocational training alignment with market needs	Ministry of Higher Education; vocational training centers; DPOs; private sector partners
Ecosystem Support	Business incubators with accessibility; market linkages; procurement preferences; awareness campaigns; peer support networks	ADPU; Chambers of Commerce; free economic zones; media organizations; civil society

Source: Author's proposed framework

Immediate priorities should focus on expanding successful pilot programs to national scale. The IshPlus.uz platform should receive regulatory authorization and financial support to extend operations beyond Tashkent to all regions. The Entrepreneurship Development Company should establish a dedicated window for disability-inclusive enterprises with simplified application procedures and enhanced support services. Capacity building should begin immediately through partnership between the Ministry of Employment and disabled people's organizations to develop and deliver accessible entrepreneurship training programs. Digital literacy initiatives should be integrated into existing disability support services, with particular attention to rural areas where digital access remains limited.

The disability assessment system should undergo comprehensive reform to align with the International Classification of Functioning, Disability and Health (ICF) framework. This transition from the outdated VTEK system would produce more accurate prevalence data, better identify support needs, and reduce the stigma associated with disability registration. The reformed system should eliminate the "benefits cliff" that currently discourages economic activity by allowing gradual reduction of benefits as income increases. Infrastructure accessibility should be systematically addressed through enforcement of existing building codes and development of accessibility standards for digital platforms. The planned SME strategy for 2025-2030 should incorporate specific provisions for disability inclusion, with measurable targets and designated budget allocations.

Table 5
Implementation timeline and key milestones

Timeframe	Priority Actions	Expected Outcomes
Year 1	Expand IshPlus.uz nationally; establish disability entrepreneurship window at EDC; launch pilot training programs in 3 regions	500 PWDs in training; 200 new enterprises supported
Year 2	National training rollout; dedicated microfinance products launched; digital literacy program for 5,000 PWDs	1,000 new PWD entrepreneurs; 50% increase in registered PWD businesses
Year 3-4	Disability assessment reform implementation; benefits transition mechanisms; business incubator accessibility standards	10% increase in PWD employment rate; improved disability data quality
Year 5	Full ecosystem operational; M&E framework mature; policy refinement based on outcomes data	PWD self-employment rate doubles; sustainable institutional capacity established

Source: Author's proposed implementation plan

This study acknowledges several limitations that suggest directions for future research. First, the reliance on secondary data sources constrained the depth of analysis regarding lived experiences of disability entrepreneurs. Primary research involving surveys and in-depth interviews with persons with disabilities who have attempted or succeeded in entrepreneurship would provide valuable insights into specific barriers and success factors. Second, the analysis was limited by data availability gaps, particularly regarding regional variations, disability type-specific outcomes, and gender dimensions of disability entrepreneurship. Future research should examine how barriers and support needs vary across different disability categories and geographic contexts. The intersection of disability with gender deserves particular attention, given evidence that women with disabilities face compounded discrimination in economic participation. Third, while the study drew on international best practices, the transferability of models from different cultural and economic contexts requires careful consideration. Longitudinal research tracking the implementation and outcomes of disability-inclusive entrepreneurship initiatives in Uzbekistan would provide evidence for context-specific policy refinement.

CONCLUSIONS

This study has examined the mechanisms for improving the socio-economic integration of persons with disabilities through entrepreneurial activity in Uzbekistan. The analysis reveals that despite progressive legal developments—including the landmark Law on the Rights of Persons with Disabilities (2020) and ratification of the CRPD (2021)—significant gaps persist between policy aspirations and lived realities. The key findings may be summarized as follows. First, disability prevalence in Uzbekistan is substantially underestimated due to an outdated assessment system, with actual rates potentially six times higher than official figures. Second, the employment gap for persons with disabilities is severe, with only 7.1% employed compared to 31% of the general population. Third, multiple interconnected barriers—financial, infrastructural, digital, human capital, and attitudinal—constrain entrepreneurial activity among persons with disabilities. Fourth, existing support programs, while promising, remain limited in scale, geographic reach, and coordination.

The research proposes a comprehensive model for disability-inclusive entrepreneurship development comprising four pillars: policy and regulatory reform, financial inclusion, capacity development, and ecosystem support. Implementation requires coordinated action across government agencies, financial institutions, educational bodies, disabled people's organizations, and private sector partners. The findings have significant implications for Uzbekistan's development trajectory. As the country pursues ambitious economic growth targets and aspiration to upper-middle-income status by 2030, the inclusion of persons with disabilities in the economic mainstream is not merely a matter of social justice but an economic imperative. Entrepreneurship offers a particularly promising pathway, providing both economic independence and social value generation through enhanced self-esteem, community integration, and reduced welfare dependency.

The successful implementation of disability-inclusive entrepreneurship policies requires fundamental shifts in approach: from charity to rights, from segregation to inclusion, from passive welfare to active economic participation. The evidence presented in this study suggests that with appropriate support mechanisms, persons with disabilities can become successful entrepreneurs who contribute meaningfully to economic development while achieving personal autonomy and dignity. In conclusion, the socio-economic integration of persons with disabilities through entrepreneurship represents both a moral obligation and an economic opportunity for Uzbekistan. The framework proposed in this research provides a roadmap for action, but success ultimately depends on sustained political commitment, adequate resource allocation, meaningful participation of persons with disabilities in policy processes, and society-wide transformation of attitudes toward disability. The moment for action is now—not only because international commitments demand it, but because the talents and potential of persons with disabilities can no longer afford to be left untapped.

This study demonstrates that entrepreneurship has substantial potential to improve the socio-economic integration of persons with disabilities in Uzbekistan. While current reforms have created a general foundation for entrepreneurial development, existing support mechanisms require further adaptation to the specific needs of persons with disabilities. To fully realize this potential, policy efforts should focus on developing inclusive financial instruments, specialized entrepreneurial training, and institutional coordination between social and economic policy domains. Strengthening disability-inclusive entrepreneurship will not only enhance social justice and equality but also contribute to sustainable and inclusive economic growth in Uzbekistan.

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