

Factors Affecting  
Women's Access to Agricultural Lands in  
Uzbekistan

Iroda Malikova Djavodullaevna

The Graduate School of Government and Business  
Yonsei University

# Factors Affecting Women's Access to Agricultural Lands in Uzbekistan

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Iroda Malikova Djavodullaevna

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This certifies that the Master's thesis  
of Malikova Iroda Djavodullaevna is approved.



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Thesis Supervisor: Inyoung Cho, Ph.D.



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Hyunok Lee, Ph.D.

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Yong Mie Jo, Ph.D.

The Graduate School of Government and Business  
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## **Abbreviations**

<b>KOICA</b>	Korea International Cooperation Agency
<b>ADB</b>	Asian Development Bank
<b>PFI</b>	Participating Financial Institutions
<b>UNDP</b>	United Nations Development Programme
<b>UNIFEM</b>	United Nations Development Fund for Women
<b>SCFDOHUZ</b>	The statistics of the Council of Farmers, Dehkan (peasant) farms and owners of homesteads of Uzbekistan
<b>FAO</b>	Food Agricultural Organization
<b>SDGs</b>	Sustainable Development Goals
<b>IFAD</b>	International Fund for Agricultural Development
<b>BPA</b>	Beijing Platform for Action
<b>ICT</b>	Internet    Communicating Technology
<b>CEDAW</b>	The Convention on the Elimination of All Forms of Discrimination against Women
<b>ILO</b>	International Labor Organization
<b>SCSUZ</b>	State Committee of the Republic of Uzbekistan on Statistics

## **Abstract**

### **Factors Affecting Women's Access to Agricultural Lands in Uzbekistan**

Iroda Malikova Djavodullaevna

*Master's Degree Program in Gender and Rural Community Development*

*The Graduate School of Government and Business*

*Yonsei University*

The objective of this study is to identify factors affecting women's access to agricultural lands that influence women's empowerment in regions of Uzbekistan. The study examines the influence of women's empowerment (composited by economic, political, social and cultural empowerment factors affecting women's access to agricultural lands). The empowerment of women has a positive and significant impact on any development in society, the results also show that additionally revealed a significant positive impact of the head of household on the empowerment of women. Thus, the results of this study revealed the effects of the impact of credit on the economic and social empowerment of women. The study showed that encouraging and attracting more women to leadership positions or land

ownership in the agricultural sector in regions and villages is also an important way to promote gender equality.

The purpose of this study is to explore the potential of qualitative methods of data analysis in thematic analysis by the example of studying ideas about women's leadership. The method of data collection is a semi-structured interview; the method of data analysis is thematic analysis. The target sample of the study consisted of thirty women who hold managerial positions in organizations or have no business management experience, and the experience of women ranged from five to 15 years. Theoretical foundations of the study: concepts of leadership styles (K. Levin, 2010) and leadership in a situation of radical social change (G. M. Andreeva (2011)). This study provides a thematic analysis that is an empirical result for studying the ideas of women leaders about leadership and gender determination of the leader's role repertoire in the situation of social transformations of Uzbek society. Thematic analysis is the main method of qualitative analysis. This is convenient from the point of view of studying the procedure and is universal in practical application. The thematic analysis allows you to identify the semantic content of the data. The results are formulated based on the results of the questionnaire analysis and can be used both in purely methodological terms and as a continuation of a specific logical study of the gender determination of leadership in the context of social change.

It is mainly important to supplement a large number of educational skills for rural women, as well as develop and develop appropriate agricultural programs related to women's demand and the market. This is important for women in the full development process. It is expected that this research will add more understanding and efficiency improvements in the future for women. This study is to identify factors affecting the women's employment increase in Uzbekistan.

The gender approach to studying the labour market and employment is a fundamental part of economic analysis and ascending as a theory and practice of taking into account social processes in economic calculations. One of the most important principles of the gender approach to analysing the labour market and employment is based is the denial of separation of social and professional rules of men and women and the recognition of their interrelationship and interdependence of the functioning of market (paid) and non-market (unpaid) work of women and men. (Shirshova 2006).

Based on the results of the study, to attract more activity from women, it is necessary to make appropriate amendments to legislative acts that can protect the interests of women, that is, guarantee and protect investments, as well as ensure equal rights for men and women to participate in tenders for the privatization of land property in the agricultural sector. It is recommended to expand access to bank loans, eliminate bureaucratic barriers and simplify the requirements for obtaining a

bank loan for women. Women's access to agricultural land is incredibly linked to bank loans and for this, it is necessary to study the factors that may block women's opportunities in the future.

Using available data in agro-business entities or farmer enterprises of females of the Republic of Uzbekistan government in rural land, this research investigates the relationship between economic, political, social and cultural factors such as Bank Loan, Employment and Household. Female employment is used as a dependent variable in this research. Independent variables are selected based on the secondary data indicators.

Improving food availability and food security to increasing women's access to agricultural land and credit assets is still ongoing. Despite the fact that the increase in women's employment has a significant impact on economic, political, social and cultural factors, some factors that block women's rights or their not timely acquired knowledge in the field of agriculture lead to some unsatisfactory factors. Especially factors such as lending and ethical issues were not positively associated with an increase in employment. In order to study and analyse gender issues such as women's access and their opportunities for the right to own agro-lands in agriculture, this study is dedicated to assisting rural women with easy access and the right to rural lands in improving the efficiency of agriculture in Uzbekistan.

As in the rest of the world, women make up a significant part of those employed in agriculture and a significant part of food producers and, therefore, play a key role in managing natural resources and improving the well-being of their families. It will be designed to study the audience responsible for the formation of policy measures, practitioners involved in the development and implementation of agricultural policies and programs, researchers and analysts, representatives of civil society, and other partners. This study highlights the role of women and their unequal access to land in the development of food systems and rural areas, but at the same time notes, as well as to other assets and resources, which limits their economic opportunities and exposes them to the risk of being left out. Based on the results obtained, recommendations will be formulated to eliminate gender inequality to increase agricultural productivity and food security, as well as ensure sustainable rural development.

If considering some situational factors that vary among countries, they are all characterized by the fact that women living in rural and remote areas are more likely to suffer from discrimination and poverty at the country and regional levels. All women from minorities, women with children, elderly women, women with disabilities, and women with a lower level of education, as usually given in the examples, are in an even more difficult situation. All manifestations of gender inequality among men from the roots to socially conditioned and socially based

norms and customs that prescribe certain types of behaviour for women and men and assign women a lower status compared to men. As is the case with all members of society, gender norms influence the behaviour of women and male entrepreneurs.

According to the survey data provided to one group of respondents who participated in the survey, women, as a rule, are considering the possibility of applying for financing for a long period, because they do not want to risk insolvency on a loan. On the contrary, men make such decisions faster. Women farmers also report that if they fail to repay the loan, they will face condemnation from their husbands, families, and society and will be accused of poor business management. Men are trained to take risks, even in business, but social expectations about women make them fear the shame they can bring on their families, which in turn prevents them from accessing finance and land, even when they are available.

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**Keywords:** Women's access to agricultural land and credit assets, Women empowerment, Bank Loan and Employment, Gender expectations.



## **Chapter 1. Introduction**

### **1.1. Background of the study**

In terms of population, both in area and land, the Republic of Uzbekistan is one of the largest countries in Central Asia where the total territory of Uzbekistan consists mainly of a sandy desert of 447,400 square kilometres, but it also includes wide river valleys that contain desirable agricultural land. The total area of agricultural land is 25.2 million hectares (about ten percent of the country's territory), and only 4.3 million hectares are irrigated cultivated lands. Large desert pastures mainly contribute to the breeding of sheep. Despite the difficult geographical and climatic conditions of the country, agriculture still plays a vital role in the macroeconomics of Uzbekistan and provides for the existence of many rural households. (*State Committee of Uzb, 2017*). The Republic of Uzbekistan with five priority areas of development for 2017-2022, according to its Action Strategy, provides for comprehensive measures to deepen structural reforms and dynamic development of agricultural production, further strengthen the country's food security, expand the production of environmentally friendly products, as well as a significant increase in the export potential of the agricultural sector. Gaining access in agrarian societies to fertile land for agricultural purposes is crucial to improving living conditions. The statistics of the Council of Farmers, Dehkan

(peasant) farms and owners of homesteads of Uzbekistan determine that, in 2018, 160,371 farms were registered, and, the share of women leaders in the farmer movement relative to the total number of farmers in the country under active reforms. For example, in Uzbekistan, a total of about 5,078 (3.2%) women own agricultural land. This change may be a reflection of the Government's consistent efforts to encourage women's entrepreneurial activity, including in rural areas.

In many countries of the world, the law prohibits women from owning property and in some cases, women themselves are considered property. But even those inhabitants of the planet managed women to go into business or become a farmer do not have equal access to resources as men. An example is a situation in agriculture: almost half of the small farms in the world are headed by women, but only in 13 percent of cases the owner owns the land she cultivates. If this gap is bridged, farms run by women will generate 20-30 percent more profit. If such farms are provided with seeds, fertilizers, and equipment, an additional 100 to 150 million inhabitants of the Earth will be fed annually. (Kardova C. 2011).

According to the results of the Gender Inequality Index in Europe and Central Asia, it is 0.279 on a scale where "0" means complete equality, and "1" means complete lack of equality. (UNDP, 2015).

Despite the significant progress made in the field of gender statistics and research on qualitative aspects of gender issues in the countries of the region,

many forms of gender inequality remain invisible or difficult to track. There is a need to close the gender gap in this issue: for example, women's work on family farms as unpaid employees of family enterprises and/or rural women's access to productive resources and assets, such as land, loans, vocational training, factors of agricultural production, etc., as well as the ability to exercise control over these productive resources and assets. Although this figure is the highest at the global level, gender discrimination persists in the region.

One of the most fundamental elements that are the main source of income in the countries of the world is Agriculture for both women and men (about a quarter of employed women and almost a third of men work in this combined sector), and of all officially employed in agriculture, 43.7% of the country's population are women.

The share of women working in agriculture decreased from 32.0% in 2005 to 26.3% in 2016, and more and more women are getting jobs in small private enterprises (marketing and trade). Other sources believe that the proportion of women working in agriculture is higher and indicates a larger gender gap; it was also categorically revealed in studies that 35 percent of women of working age work in agriculture compared to 19 percent of men of working age. (ADB, 2010).

In this case, it is obvious, if, for example, we give examples of global changes after the war, then after the end of the war, there was a change in the

number of men in both sectors. During the war, more women worked in the agricultural sector, and when men returned from the war, it follows from this passage that men replaced women in most sectors, including industry, but that the number of men in agriculture actually decreased after the war. In this sense, "the percentage of workers in each sector who were men" was different after the war compared to what it was during the war.

In the development scenario, women empowerment has become a buzzword, particularly for developing countries. The empowerment of women is seen through their active participation in the economy of the country. In many social changes around the world, the way female is regarded is also evolving. Women empowerment has been accepted as a key to reducing poverty. FAO's confirmation and special contribution to the collection of evidence on gender inequality in access to livelihoods in agriculture and rural areas on the country's assessment of the gender situation conducted in the region revealed its main conclusions that, despite the high rates of economic activity of rural women, who make up on average half of the workforce employed in the agriculture of the region, women are not represented, especially in the field of manual labour as informal workers – family members whose work is not paid and who are rarely employed officially, and also have not justified themselves as managers or co-managers of agricultural enterprises and farms. National gender assessments conducted in some countries

showed that from 60% to 87% of women employed in agriculture work as informal workers or family workers, and only 6.5% to 31% of agricultural enterprises are run by women. (FAO, 2011).

## **1.2. Research Motivations**

I have been working for over 10 years as a gender and social specialist in social spheres and these issues motivate me the study/worked in the Agricultural spheres in Uzbekistan and its regions. My former colleagues keep their vision of human dignity for all in the spotlight, so they pay special attention to the socio-economic rise of the oppressed. There were over 30 female farmers members, of which 10 are single women. As a former employee of the project related to agricultural spheres I was involved as a gender and social specialist under the Ministry of Agriculture resources, I had the opportunity to visit most rural areas of Uzbekistan. During my visit, I often talked with female borrowers, which prompted me to find out the real situation of women in farming enterprises/related agricultural lands and at the social level. This prompted me to start being critical of such issues and, consequently, to conduct a master's study that would focus specifically on the lives of women in Uzbekistan. Our women have been exploited and neglected for centuries. They have always been suppressed by religious fanaticism, social stigmatization, narrow-mindedness, and discrimination in a male-dominated society. The talent and labour

spent by our women on agricultural spheres have never been properly appreciated. I wanted to work on a project that could help me think about how such an unfavourable social situation can be solved in its order.

### **1.3. Statement of the Problem**

Considering and analysing the picture of the imbalance at the country level in the field of agriculture, the factors that determine the true reality in promoting gender equality are undoubtedly revealed. For example, take some developing countries (Bangladesh, India, Nicaragua, Tanzania, and Vietnam), which clearly show the determining factors for creating decent employment and income opportunities for women, thereby simultaneously encouraging economic activity and equal rights. In many cases, in the fields of agriculture and access to agricultural land resources, as a means of empowering women both socially and economically, providing a basis and a way of working for training, awareness-raising, microfinance and the organization of productive activities identify factors for the basis. However, until now there were no specific guidelines for use by organizations and development personnel, communities, and women, in identifying economic opportunities and providing assistance to women's in the context of the gender distribution of land in the agrarian concept. Therefore, this study opens up opportunities in pointing out specific gaps and factors influencing some potential

economic opportunities for women, a participatory approach to the identification, to create more decent employment and income generation. This would help to eradicate poverty, increase income and improve the well-being of women and their families, in particular their children, as well as empower women socially and economically. Assistance to poor women in identifying and implementing new business ventures is an integral part. However, experience has shown that simply identifying women's economic opportunities does not always lead to the creation of successful income-generating economic activities. There may be several obstacles on the way, including the following:

- Women may not have a complete understanding of the economic environment in which they work;
- Women may not be able to mobilize all the resources (loans, labour, family work, their own time, etc.) necessary for the successful conduct of a particular economic activity;
- There may be social and cultural barriers to women's participation in specific economic activities;
- There may not be a sufficient commitment in the community to economic activities run by women.

For these reasons, the probability that women currently account for about half of the participation in regular production and rare cases in agriculture, but it is

always fully expected to achieve equality and empowerment of all women in difficult fields of work (UN 1996) "The benefits of development are equally shared by men and women." On average, women spent more than three the amount of time spent on unpaid housework and child care, as for men (UN SDG Report 2017). Women's empowerment is a global issue because traditionally women have been marginalized and controlled by men. About 70 percent of the world's poor are women (Khan & Noreen, 2012). However, this gender gap faced by women is more important in developing countries than in developed ones (Islam, 2011). Without the proper participation of women in the development process, it cannot be said that society as a whole is developing sufficiently. Identifying economic opportunities through the "empowerment" and "community building" approach should focus not only on the technical identification of business ideas and a better understanding of the economic environment but also on how women can create commitments in their communities and mobilize support for their economy. Ultimately, this process should lead to the emergence of more ideas about what economic opportunities exist for women and also provide women with better opportunities to realize them. "Empowerment" is a crucial factor in this process (S.Sherozova, 2015). Gender roles vary greatly in the Republic of Uzbekistan and the respective regions of the country. In general, women and girls from ethnic minorities are more disadvantaged due to their low literacy rate, limited access to health care and other basic services,



long working hours, and the limited role of family and community in decision-making, which limits their participation in community development. The government has been trying to achieve sustainable economic growth and poverty reduction focused on rural development and poverty eradication and narrowing down the disparity between urban-rural areas, the rich and the poor, and gender. By implementing various communities development programs to increase the socio-economic status of people particularly ethnic minority groups and women through different, approaches such as poverty. This topic has not been researched much in Uzbekistan.

Ownership and access rights in the Activities of women in agribusiness is a non-binding formal meaning and management of agribusiness in traditional practice proves once again that it is influential in the right given to men as heads of the family, especially in the right of ownership and land use. Thus, if a woman gets divorced, she loses her rights to her ex-husband's land plot and business, although technically they are protected by law. The composite gender profile proves once again that, broken down by gender, all data on women's participation in official land administration structures is limited. In the documents submitted by the Ministry of Agriculture in 2016, it informs that, out of 454 operating ground greenhouses in the country, about 11 are headed by women (or 2.4%). There is an assumption that women are ready to leave their activities because of hard work and small profits,

and of course, this indicator may decrease, Since women are underrepresented in this field of activity, they have more limited information on sustainable agribusiness management, especially in access to the decision-making process. In the Uzbekistan republic containing the regions, districts, and villages, which traditionally dominate men's power, women become vulnerable to many obstacles to going forward with active participation in the economy. This has kept them confined to the household boundary and as a result, they have fewer roles in the decision-making process. In terms of rights and privileges, they have fewer resources relative to their male counterparts. Conservative traditional norms value women less than men, and persistent gender power imbalances lead to poverty, literacy, gender discrimination, and other obstacles that prevent women from effectively participating in the country's development. Of course, women occupy a lower level in the labour market and are less represented in the formal sector, and there is also a possibility that they are deprived of rights and social protection. Women make up 64% of workers in elementary professions, whereas men make up the majority of civil servants, specialists, and technicians (World Bank, 2019).

Men are more prerogative than women in public affairs and administration.

The proof of this naturally proves once again the existing gender imbalance of leaders and officials in the community, local councils, and associations. Women are also not active in local politics and are relatively inactive in social processes due to

institutional, socio-economic, and cultural constraints. Data are correspondingly limited and no longer available, some of the available indicators demonstrate that rural women's access to resources and assets, be it land, water, pastures, livestock, loans, subsidies, rural advisory services, and participation in decision-making, is also limited. For example, divorced women receiving consulting services in rural areas may account for only 10% of the total number of recipients, and the share of married women owning agricultural machinery may be only 5% of the total number of owners. The specific reason is that women's limited access to land and resources is the preference of male children in the practice of inheritance transfer and proper patriarchal marriages. Even in cases where women legally own land, the practice of registration (as a rule, registration is made in the name of a male family member) restricts women in the actual use of their land rights. The situation of rural women is two and three times more aggravated by the burden of domestic and reproductive work, which overwhelmingly falls on women. The low level of infrastructure and technology development in rural households directly affects the amount of work that rural women do in households – this work takes twice as long as women in urban areas, and up to six times more than men in rural areas. This significantly limits the opportunities for rural women to engage in paid economic activities.

#### **1.4. Objective of the Study**

The present study will be carried out to assess the political, economic, social and cultural factors that affect women's access to agricultural lands in Uzbekistan.

### **1.5. Research Questions**

The following are research questions that guided this study:

1. What are the political, economic, social, and cultural factors affecting women's empowerment in access to agricultural lands in Uzbekistan?
2. What recommendations can be suggested to increase women's access to agricultural lands in Uzbekistan?

## **Chapter 2. Literature Review**

In Central Asia, domestic work in rural areas, on the fields, on agricultural land, pastures, and in public service is changing gender roles and division of political, economic, social and cultural trends. Rare and useful research literature in a limited number shows that these trends increase the role and responsibility of women in the practice of agricultural farming without a similar expansion of women's rights to access, property rights, as well as decision-making powers concerning agricultural areas and agricultural land resources.

Due to the collapse of the Soviet Union's social support structure, including education, child care, and medical services, many women who were employed in these sectors more often than men lost not only these services but also their jobs and the associated social status that these jobs provided (Kuhnast, 2002).

The existence of these services previously enabled rural women to keep their jobs and often have large families (Tiyme, 2008).

Today, in Central Asia the birth rate is the highest among the countries of the former Soviet Union. At the same time, the lack of economic opportunities in rural areas has led to mass labour migration to urban centres, national and international destinations, mainly Agro Land System and farming in the mountains of Central

Asia: Although women make up a significant part of migrants, migration trends are increasing the number of families headed by women, increasing the burden on women in managing the household, farm, pasture, and related household chores, and in some cases, the role of women in decision-making in the household is increasing (Tiyme 2008), including decision-making concerning agro-land.

No nation has been able to close the gap between the sexes, despite the growing global focus on improving gender issues. Many countries have not fully exploited the capacity of half of the population that happens to be women and are using their natural resources, including human resources, hindering their growth as a country (Zahidi, 2005).

The United Nations (SDGs 5), it is proven that women's empowerment has a positive effect on poverty reduction. If women and girls can be empowered, it will help drive economic growth; hence, poverty shall be gradually reduced. The empowerment of women is the key and one of the important stages of development to improve the socio-economic situation of the country. Moreover, women are highly regarded in rural movements as catalysts for reform. Their participation in women's groups gives them the benefit of engaging directly in their localities in the decision-making process. The participation of women in women's groups or organizations has proved to be an important way of making a positive difference in

their lives, especially in terms of their economic development and the adaptation of modern *technology* (Singh, 2009).

Therefore, recent studies have more thoroughly examined the gender aspects of agro-land production, both in terms of women's often difficult access to agro-land and livestock and related resources (Undeland 2008), and the increase in their domestic work when their husbands and sons migrate to work (Kanji 2002; Shoh 2008; Tiyme 2008).

Agricultural equipment and special machinery, seeds, fertilizers, pesticides, and irrigation are agricultural assets that include resources and increase agricultural production and efficiency. Unfortunately, there are no specific sex-disaggregated data on the availability of agricultural fixed assets for rural men and women, and therefore should be done based on other available information. Most small farmers rely on traditional agricultural equipment, which is labour-intensive, heavy, and inefficient. The Ministry of Agriculture estimated that the shortage of agricultural machinery is 40%, and most of the available equipment is outdated. If compared with other developed countries, there are fewer tractors per hectare in the republic. In 2012, agricultural enterprises used only 75% of the tractor fleet available in 1988. Most tractors belong to large landowners, where they are thoroughly acquired mainly by men. Because women, namely in most cases divorced women, own and manage small plots of land, as well as have fewer livestock, and their access to

agricultural equipment and machinery is even more limited than that of the average farmer. Whether they are individual entrepreneurs or even women farmers, they have limited financial resources to own and use machinery. (*Agro world uz. article 2010*).

## **2.1 Access to agricultural land and control over resources**

Lack of women's rights to land is unacceptably associated with legal and women's organizations. The rights to the correct and fair distribution of land among men and women are repeatedly associated with their rights and opportunities, as well as with the legal and banking framework of the programs. The solution to this problem is sometimes considered to be granting women joint or individual ownership rights to land. Often such a policy is proposed as part of measures to privatize land rights in general. Where land has already been privatized, as, for example, in most countries of Asia and Latin America (except the lands of indigenous communities), this could equalize the position of women compared to men in their households, providing more reliable and visible rights. However, in situations where the land has been distributed when it is in communal ownership, the situation is more complicated. *African land ownership practices in patrilineal*



*systems deprive women of the right to own land*, except in cases of temporary ownership on behalf of sons. However, customary law to some extent takes into account the rights of the poorest segments of the population, and in some cases, women have been able to petition the chiefs to grant them the right to stay on land where they do not have access elsewhere (Cross and Horn by 2002; Marcus et al. 1996). The poor often lose out in market systems. Women are among the poorest agricultural producers and also face additional obstacles, such as difficulties in hiring labour or obtaining credit. Thus, the sale and privatization of land are unlikely to benefit women, except for a minority of the more affluent. An alternative view is that customary tenure is so discriminatory that women must have their titles to be able to use land (Haripria and Gilmartin, 2002). This dilemma is not easily resolved by debating about gender and current rights in Africa (Tsikata, 2003). It is argued that women should have the same rights as men in society: those lands are in communal ownership, and women should be given the same rights as men. The alternative is for the "collective" to remain united only for men, marginalizing women. (Susie Jacobs 2019).

*In Central Asia and other countries, as well as in Uzbekistan, access to land and water for irrigation is an acute problem for farmers and is an actual gender aspect.* The country has rich natural water and land resources, while the agricultural sector consumes about 90% of water resources. The need is that irrigation

infrastructure is in poor condition and needs major repairs. Surface irrigation is always used, not sprinkler or drip irrigation, but this method is ineffective and leads to significant water losses. During the growing season, there is a shortage of water, which is especially problematic in the Kashkadarya and Surkhandarya regions. Lack of water causes the loss of crops and crops in vegetable gardens and homesteads and also leads to serious conflicts over the use of water. Rural women have been constantly experiencing problems with irrigation for 10 years, and all these years they have not been able to get a good harvest from their fields due to irrigation problems. People are trying to grow crops that do not require a lot of water (corn, sunflower), but none of them risks planting vegetables, fruits, or berries, as these are useless attempts." (FAO UN. 2013).

Water User Associations (WUAs) have been managed since 1996, but today the representation of women in such organizations is minimal. All small farmers in the field of agriculture have limited access to knowledge dissemination services - this is a problem with which there is a need for specialized knowledge on topics such as agricultural engineering, animal husbandry, accounting, and business planning. Many research institutes, together with the Ministry of Agriculture, support the development and provision of services to expand knowledge in the field of agriculture and cooperate with agricultural agronomists. However, the current system is insufficient to provide agricultural extension services to the large number

of small farmers who need them, due to the limited number of qualified staff in this field and the lack of an adequate budget for further development in the field of agriculture. The provision of agricultural extension services is mainly funded by donor organizations. But unfortunately there is a lack of coordination on both sides, and the relationship between agricultural extension service providers and research institutes also leaves much to be desired. Farmers identified several critical knowledge needs in areas such as agro technical measures, irrigation methods, marketing, basic economic knowledge (for example, the development of a business plan), and regulation of land use and water use. (The World Bank. 2015.). In the field of agriculture, the Government pays priority attention to the development of the system of vocational and technical education, to a greater extent the processing industry. Donor organizations have supported short-term professional training in the field of farm management, rural agribusiness, and processing of agricultural products (for target groups - women and girls), but unfortunately such important topics as livestock slaughter and meat processing, as well as expansion and restoration of irrigation, remain undisclosed. In higher education institutions, the coverage of women in agricultural-related specialties differs somewhat from the picture in the field of secondary vocational education. But even though more women are studying in these specialties, women still make up no more than 30%. (*National Statistical Committee, 2015*). There is a fact that family farms and their

agricultural work are informal, which may deter young people from vocational training and, ultimately, from a career in agriculture. The limited participation of women in academic majors in agriculture can also be explained by the fact that these fields are generally considered "male" and women are not given sufficient support to complete their studies. Although, as shown in the above documents, mostly divorced women, unmarried and widows may have access to knowledge and other aspects related to them.

During the Soviet period, the degradation of agricultural resources began, but livestock and water resources still make up the majority of all agricultural land. After the collapse of the Soviet Union, a large proportion of state-owned collective farms, including land, livestock, and equipment, were privatized. In 2009, the law "On Pastures" (*Tashkent, Uzbekistan (UzDaily.uz2018)* - , nevertheless, transferred all pastures to the ownership of the state; annually individuals and collectives are granted grazing rights (through the purchase of tickets, depending on the type and number of animals). To date, more than 20 million hectares of land are used in agriculture, including 3.2 million hectares of irrigated acreage, on which food products are grown for the needs of the population, and the necessary raw materials for economic sectors. To increase the fertility of irrigated areas, and improve the declined animation condition and water supply, large-scale irrigation and reclamation measures are being carried out in the framework of state programs. As

a result, from 2008-to 2017, the improvement of the water supply of more than 1.7 million hectares of irrigated areas and the reclamation condition of 2.5 million hectares of land was achieved. However, periodic water shortages observed in recent years as a result of global climate change, the main part of the internal irrigation networks that have become unusable have led to the deterioration of the reclamation condition of irrigated cultivated lands and their withdrawal from circulation.

To gradually reintroduce lands that have been out of circulation in the republic for many years as a result of deterioration of their reclamation and irrigation conditions, reduce water loss through effective use of underground water resources, introduce water-saving technologies and reconstruct internal irrigation networks, attract potential investors (*Decree of the President of the Republic of Uzbekistan, dated 17.06.2019, No. UP-5742*). Pasture management powers were transferred to local authorities through Pasture User Associations and Pasture committees (public organizations of elected representatives from among pasture users) within the framework of legislation. To date, there are 454 pasture committees in the country, which are responsible for the development and implementation of community plans for the use of pastures, monitoring the condition of pastures, issuing documents, collecting payments, as well as resolving disputes. Nomadic women and men traditionally graze cattle together. However, in one part of the country (bordering

Afghanistan and Tajikistan), women assume primary responsibility for grazing livestock. Uzbekistan has ratified the Stockholm Convention on Persistent Organic Pollutants, but experts note that the use of pesticides causing persistent organic pollution in agriculture was banned more than two decades ago, and officially such pesticides are not imported or exported. Persistent organic pollutants mainly in the border regions do not have regulated and are illegal to use. The assessment of the toxicity of pesticides showed that pesticides are not produced in Uzbekistan, but are imported from neighbouring countries and sold during the growing season in most rural stores, where they are stored together with food. While men are at high risk of pesticide poisoning because they are responsible for spraying crops and disposing of empty pesticide containers, many women from farming families are also at risk when using open water sources near sprayed crops, as witnesses when spraying crops and as a result of the gender division of labour. In a survey conducted in the country, 46% of all respondents reported that they had symptoms of poisoning; about a third of women reported that they wash contaminated clothes by hand, although they do not directly treat them with pesticides. Environmental NGOs in Uzbekistan are actively working both on the inventory of pesticides and on informing the population about the risks. About the specific practices of male and female farmers, as well as about the difference in their level of knowledge about

pesticides in existing projects for the introduction of environmental methods and technologies for pest control benefit from the information.

***If we make a definition about policy and political factors affecting women's access to agricultural lands on influence women's resources, then there are global factors that allowed us to see and uncover the picture of the imbalance.***

Concerns on rising food prices, food security, and land grabbing in recent years, one of the global topics discussed around the world are cited in most cases of the rural population and the rural poor, where women are considered to be more important, but the gender issue is rarely discussed within the framework of land reform. Agrarian reforms redistribute land either between collectives or between individual households. The model of land reform for women based on case studies from Asia, Africa and Latin America shows many examples where the majority of women have been extremely disadvantaged due to the granting of land ownership or permits to men as heads of households. Husbands often sought power at the expense of their wives. However, the potential benefits of land ownership for women are substantial, and the number of calls for the protection of women's land rights is growing. The question concerns what form they should take: customary law often discriminates against women, but individual ownership of land is likely to lead to the loss of land, especially among the poor. Land reforms aimed at redistribution, which are supported by the state, are likely to concern equality. For

such programs to realize their democratic potential, women smallholders should receive rights on the same basis as men, and they should be provided "locally". Concerns about land rights and land ownership are on the political "agenda". Rising food-related prices around the world increased concerns about environmental degradation, land grabbing, and serious threats from agribusiness to indigenous peoples' and small farmers' lands (GRAIN 2008) and have focused attention on equity and sustainability in food production. Movements advocating land redistribution, such as the LWM (Landless Workers' Movement) in Brazil and the Via Campesina peasant coalition, have also attracted interest. One of the main constituent movements, like Via Campesina, which evenly distributes land resources among men and women, also sometimes screams about the injustice of the authorities, where men mostly dominate. The majority of the world's poor are rural, and many of them are landless or lack land (IFAD or the International Fund for Agricultural Development, 2001). For them, agriculture remains an important aspect of livelihood strategies (Shackleton et al., 2000), and for many, agriculture is a dream. Land redistribution could help solve the problems of land hunger, food insecurity, and threats to livelihoods. Redistributive land reform is an "old" issue, but it is still relevant. Land and agrarian reforms are rarely considered in gender terms, although the majority of rural residents and the rural poor are women (Jacobs 2009). Agrarian reforms offer an opportunity to improve the lives of rural women



since in most societies they do not have rights to land and property on the same basis as men. However, the programs often worsened the situation of women, especially married ones. Divorced women or widows, as well as single unmarried women, definitely face the anger of the day and not justice when distributing relevant resources and others regarding important life moments. Such studies are rare since gender issues have been and remain an abandoned topic in the study of redistributive land reform. Although land and agrarian reforms have been considered important aspects of modernization since the beginning of the twentieth century, fragments or any factors of injustice in the distribution of land and related resources are rarely mentioned in the female part. One of the most successful reforms carried out in South Korea after World War II laid the foundation for industrialization by increasing the incomes of small farmers, thereby expanding the domestic market. Socialist or progressive movements also saw land reform as an essential element of development and poverty reduction, with one of the first major reforms carried out in Mexico since the 1920s. The main goal of land reform is to increase production and, consequently, food security opportunities (El-Gonemi, 1990).

*In the gender aspect, when considering land reforms of the individual household model, some factors arise at the level of local conditions and cultures, or 'places'. Local cultures and norms do have a significant impact of politics.* For

example, such factors as in Africa, where women are actually interconnected with the land and boundlessly connected with the household, whose participation in fieldwork may indicate a low status or simply indecent. Where there are taboos, for example, that women are engaged in plowing, as in most of South Asia, this affects the ability of women to engage in agriculture. Patrilineal kinship systems often provide a stronger incentive for male control over the land than bilateral kinship systems. Many other aspects of a place or culture could be cited. However, the policy of land and agrarian reforms often overlapped with local specifics. The model of land reform for households has led to markedly similar results. This is striking, given the large differences in geographical regions, the scale of reforms, the status of women, culture, and religion, as well as forms of kinship. It is well-founded that the distribution of land between heads of household's means that wives are initially structurally disadvantaged compared to husbands. However, agrarian reforms may lead to other, possibly beneficial changes. For example, widows with dependent children are allowed to own land under many programs, and this brings great benefits. In Honduras, Iran, Chile, Tanzania, and Zimbabwe, in particular, female heads of household (defined as women without the presence of adult men) were included. However, such changes occur within a framework that potentially exacerbates the subordination of women. This is in the case of land reforms in agriculture of Uzbekistan, for example, if a woman applies to a bank to

obtain a certain loan for the purchase of a greenhouse or technologies for cultivating soil land, then she has the privileges of a 30% quota where her husband can take advantage of such suitable conditions for his initial business to register his wife as the owner of a farm to get a loan with a 30% quota.

This fragment shows the interaction of the place with the land reform policy in which one Tanzanian village of *Ujamaa*, if married women were allowed to be members of the village on their own, but they were not allocated their land. Legal and cultural changes have made women dependent on men in the household, as well as on male village leaders (McCall 1987). Thus, for married women, the lack of legal title and physical control over the land was the most fundamental reason for their submission. Their former traditional rights were undermined and they found themselves in a worse position.

In the Republic of Uzbekistan, certain norms work to improve the status of women and empower them following by the Beijing Platform for Action (BPA). They are also repeatedly linked in all problematic areas of BPA, and examples are given of progress made in changing the role and status of women in the political, socio-economic and cultural spheres of society. The country has developed specific strategies and confirms the importance of the Beijing Platform for Action as a basis for further reforms, policy development, and project implementation, especially in the context of setting goals to achieve gender equality in the framework of the

"Development Strategy of Uzbekistan for 2017-2021", where the priorities are to increase the socio-political activity of women, strengthening their role in government and society, as well as the active participation of women in peace-building processes, increasing economic independence and employment of women and youth, especially those, who live in the countryside. Uzbekistan, in recent years, has shown that it has had huge success in the development process aimed at the more active participation of the population, especially women.

*The key to ensuring lasting economic and social progress in governance, policy, and reform is the empowerment of women and their ability to play an active role.* Significant for the republic were: Decrees of the President of the Republic of Uzbekistan dated February 2, 2018, No. PD-5325 "On measures to radically improve activities in the field of support for women and strengthening the institution of the family" dated May 4, 2018, No. PD-5325 "On measures to radically improve activities in the field of support for women and strengthening the institution of the family". PD-5430 "On measures to radically increase the role of civil society institutions in the process of democratic renewal of the country", aimed at improving the legal framework for protecting the interests of women and the family, taking into account the use of international best practices and the formation of special conditions in society, as well as the system of ethical norms and rules concerning them. (*Women's Committee of Uzbekistan, 2018*). Improving financial

accessibility and access to credit, including for self-employed women, including agriculture, systematic work is being carried out in the country to ensure the effective use of acreage, protect the rights and legitimate interests of farmers, (peasant) farms and owners of household plots, increase employment and welfare of the population and citizens in rural areas. Agriculture in Uzbekistan is the socio-economic basis of life in rural areas, where almost half of the country's population lives. This creates 17% of GDP, although the share of people employed in agriculture, forestry, and water resources management is gradually decreasing and in 2018 jobs amounted to 26.7% Articles 169, 175, and 178 of Uzbekistan's Action Strategy for 2017-2021 provide for the modernization of agriculture, including through foreign loans. The Ministry of Agriculture has adopted numerous legal and strategic documents related to agriculture, which are directly or indirectly aimed at women. For example, to create jobs in some areas of home cultivation of 19 silkworm cocoons, since usually this work is mainly done by rural women. (State Statistics Committee of Uzbekistan. 2019). Female heads of farm enterprises in Uzbekistan make up 5.4% (8,105), they specialize in: horticulture-viticulture - 36.3%; cotton growing - 35.5%; cultivation of oilseeds and melons - 10%; vegetable growing - 7.7%; animal husbandry - 6.2%; vegetable growing - melon growing – 4.4%. Women in rural areas are much less competitive in the labour market, given the limited number of official jobs at the local level and the lack of

the necessary level of education, professional qualifications, and skills. Most often they are engaged in income-generating activities in a small family business, for example, they run a household or are engaged in folk crafts. These activities have significant potential and are supported by the State.

***Taking into account social factors are internationally recognized factor of gender inequality and can be assessed by wages only in the economy as a whole.***

As a rule, the poorer and less developed a country is, the weaker gender wage inequality is expressed in it. Strong gender wage inequality is characteristic of developing countries with specialization in the agricultural sector, especially given that the risks of poverty for rural populations are higher due to lower wages and rising unemployment. For those women who they belong to the rural population, the problem of poverty is not monetary, but a social personality. The main problem of rural women is the low availability of services, especially health care, which leads to the social deprivation of women who predominate in rural areas. In addition, regional differences in the level of poverty can be estimated only for the entire population, they depend on many factors: the economic development of the region, the age structure of the population and the share of the rural population, the regional poverty line, the wage level of women employed in agriculture is slightly lower than that of men, and the unemployment rate among women is lower. There are several typical factors of the rural population, problems of social isolation of rural

residents, mainly due to undeveloped transport infrastructure and reduced availability of social services such as healthcare, and social protection. An acute problem is a degradation of human capital, serious marginalization. Agrarian regions — reduction of women's jobs in the agricultural sector, mass migration of young people to cities, labour migration of rural men and women in search of work, including outside their region. Underdeveloped republics (Central Asia and the Middle East) — minimal jobs in rural areas, a young age structure of the population, and a growing number of the able-bodied population. This leads to the mass migration of young people to cities, mainly men, to the predominance of self-employment in rural areas and income from personal commodity farming, in which women are mainly employed. Patriarchal gender roles persist in rural areas of these republics, and social and the labour mobility of women is small. Reduction due to significant migration outflow and marginalization of the population, the development of the agricultural sector is becoming weaker, and the share of the shadow economy is high in regions with the worst climatic conditions for agriculture. Opportunities for labour mobility are limited due to the large distances between settlements. Territorial accessibility of social services is low due to the reduction of the network of social institutions in rural areas and the remoteness of cities. Gender problems are less pronounced than social ones (Mirzabaev.A. 2012).

As is well known, rural women in the region have limited access to information and communication technologies (ICTs) and innovative farming methods compared to men and women living in urban areas. This imbalance further exacerbates the gender pay gap, women receive 60-85% of men's wages, and limited access to decent work and employment outside the agricultural sector compared to men, which increases the risk that women will fall into poverty, especially in older age groups. Given the current challenges and trends in the region, including climate change, natural disasters, and migration, women's access to adequate resources and economic opportunities, especially for some young women, becomes even more important. (FAO, 2017). Traditionally, social protection and social services have always been and are a priority of Uzbekistan. The National Action Strategy for 2017-2021 consist of some main commitments as social protection on Improving the system of social protection and healthcare and it is one of the five priority areas, including the provision of mandatory social guarantees, strengthening social protection of vulnerable groups, and healthcare reform. In Uzbekistan the state social policy is included an urgent range of issues, including the regulation of incomes of the population, employment and the formation of new labor relations, social protection and support for certain categories and groups of the population, including entrepreneurs and women farmers, also the social policy covering social protection, health and education, as well as policy and labor market



programs play a crucial role in promoting sustainable development in at all stages of market reforms. Through the republican budget, Social assistance benefits are financed and distributed by the district authorities. The social insurance system is strong and focused on those who work officially. Government documents regulate the provision on inclusion in the work experience and, accordingly, with the subsequent possibility of receiving a pension to individuals the owners of household plots working based on a contract with farms. Entrepreneurs are entitled to a work pension upon reaching retirement age (men - 60 years, women - 55 years) if they have insurance experience. Annually updated website <https://gender.stat.uz> was launched in 2014 with the generous support of the Asian Development Bank and is considered the official website on gender statistics Uzbekistan. It is one of the few countries in the world that maintains a separate website on gender statistics, which is a centralized database. At the moment, and inclusive, there are more than 100 indicators in it, and analytical materials are regularly published. The site contains basic information on demography, employment systems, tourism, and social protection, as well as crime statistics and agricultural issues. By Presidential Decree No. 4235129, the website is regularly updated, and the number of gender-oriented indicators doubled in 2019. The list of 129 Presidential Decree No. 4235 of 07.03.19 has been defined. Measures to further strengthen guarantees of labour rights and support women's entrepreneurship and other information to be posted on

the website <http://gender.stat.uz>. Of those listed in the website currently provides information on 28 indicators. In the framework of the website data collection project, the State Statistics Committee and responsible ministries and departments collect gender-oriented information on 28 indicators that were not previously collected. For example, the average number of hours spent on unpaid housework, the proportion of employed who are employers, the percentage distribution of employed by sector in agriculture, industry, services, etc. and also full information about the percentage of the population with access to credit and the wage gap between men and women.

*The economic situation of women is repeatedly mentioned as a heterogeneous source, and women at this stage should not always be perceived directly as an attempt to provide themselves with sufficient earnings.* Both financially and economically, women are considered very vulnerable. In different fields of activity, different positions of women adapt in different ways. In agriculture sphere is considered mainly a sphere for men since work in the fields of plowing the land and, in general, the seasonality of hard work restricts women in this area. Women are to financing themselves, it is enough to get any available loan from a bank. But in the final context, there are also difficulties in obtaining any loan. As Ledgenwood (1999) notes, services usually include savings and loans, but may also include other services such as insurance and payment services. On the other

hand, Schreiner and Colombe (2001) define microcredit as an attempt to improve access to small deposits and small loans for poor households that are neglected by banks. This means that microcredit involves poor people in obtaining financial services, such as savings, loans, insurance, etc., allowing them to lead a decent lifestyle in both urban and rural areas that cannot receive such services in the formal financial sector. Therefore, one of the top priorities of development agencies and Governments around the world is the empowerment of women. International aid donors, Governments, policymakers, and other development experts view economic factors as an important strategic tool for empowering women by involving them in the development process (Ali and Hatta, 2012). Significant progress has been made in promoting gender equality and empowering women. A landmark law was adopted: the law "On Guarantees of Equal Rights and Opportunities for Women and Men", which represents a breakthrough in the implementation of international legal obligations and recommendations of CEDAW and other UN human rights mechanisms, including the UPR. After the adoption of these gender laws, the Senate established a new committee on women's affairs and gender equality. A breakthrough was the adoption of the long-awaited national law on gender equality and the protection of women. The Government has also ratified three ILO conventions and one Protocol strengthening workers' rights and social dialogue, and national labour legislation is currently being reviewed as

part of the preparation of a national employment strategy. In December 2019, parliamentary and local elections were held, and for the first time, UN support was requested and accepted for the preparation and conduct of elections. (UNDAF2016-2020). Amendments to the Tax Code that eliminate obstacles to leasing can help improve the situation. Such important activities as Situational Analysis and opportunities and barriers for women's entrepreneurship in rural areas were launched by the Ministry of Economy in 2014. (UNDP 2017). For women entrepreneurs, the goal of stimulating leasing was the best option, since not all women could purchase a loan. The Government, in turn, will monitor and report on the number of leasing transactions made by women. In a study in situations such as rural communities using questionnaires and focus group discussions (more than 65% of respondents were women), it was found that female farmers, as a rule, do not own or control production assets, but not in cases of divorced women. Among the most common problems in agriculture mentioned by respondents were: lack of machinery and technology, poor quality and high cost of seeds, high cost of fertilizers, and lack of water for irrigation. Women's lack of access to productive assets is due to their more limited knowledge (for example, about companies selling fertilizers, pesticides and seeds, processing technologies, and existing subsidies), as well as high costs (for example, for seeds, fertilizers, fuel). Fertilizers and pesticides can be considered agricultural assets, and the FAO provides an appropriate

indicator on the proportion of agricultural farms using chemicals, broken down by type of substances and by the sex of the head of the farm in the set of basic agricultural gender indicators. In the Revealed gender profile, no data was found on how male and female farmers use pesticides or chemicals, but regulation of the safe handling of pesticides and disposal practices are important issues for the country.

Labor rights of strengthening guarantees and support women's entrepreneurship expand women's economic opportunities to be competitive in national and international markets. It is expand their business and provide employment for women and girls. On March 7, 2019, was adopted Presidential Decree of the Republic of Uzbekistan “On measures to further strengthen guarantees of labor rights and support women's entrepreneurship” No. 4235. In cases Women's entrepreneurship and women's farmer enterprises. Small Enterprises of it is share of women in total number of employees including farms, grew at a rather slow pace from 2014 to 2016 (21.7% to 22.5%, respectively). Since 2017 women participation in SMEs and entrepreneurship is rapidly increasing. In the beginning 2018, there were more than 182 thousand women entrepreneurs in the country, which is 29% of all registered subjects of farming entrepreneurship. Practical assistance to women provision who informally carry out handicraft activities in passing registration, obtaining preferential loans, using tax and other benefits by joining the membership of the Association of Artisans "Hunarmand".

Preferential loans are allocated for at least 3 years with a 6-month grace period and an 8 percent annual rate. The Public Fund to support women and their families in actively participating with the Women's Committee of Uzbekistan is a resource source of preferential credit funds in the amount of 100 billion sums allocated annually to commercial banks. These resources are directed at least 50% to the business development of women living in rural areas.

In the framework of the agrarian reform, the strengthening of peasant families is mainly due to the reduction of women's decision-making powers, which consists in uniting the power of men. For example, in Chile, women's dependence has increased because they have less need to work outside the home. At the same time, land reform is also relevant to men. The authority of men in the house increased as they sought to demonstrate renewed masculinity, which they had previously been denied as peons and subjects of the landlord. Many men constantly monitored the parameters of women's home life (Tinsman 2002). Women are underrepresented in decision-making processes at all levels of the State and public administration. Stereotypes persist in society regarding women's work in the public sector and at the decision-making level. The labor market demonstrates clear gender segregation by economic sectors. Women are widely represented in public sectors (education, health, social and agricultural services), while men dominate in technical fields (construction, finance, transport, communications, industry) with higher salaries.

Women in both rural and urban areas are often employed in the informal sector, which plays an important role in terms of contributing to the family budget. Informal employment is often associated with lower wages, as a result of which women contribute less to the household budget. According to the social role of women in society, women perform unpaid housework and spend about the same amount of time on it as men spend on productive paid work.

The internal standard of living for all people, and therefore the empowerment of women and their integration is an important topic in the debate, especially in developing countries. As a specific concept, women's empowerment is very common, these are 3 processes - raise your voice, and eliminate their existing social, economic, and political positions. It is followed by a consistent sense that it is very important to emphasize how much a woman is in demand in her pariah and opportunities globally. It follows from this conclusion that women's access to the rural economy is also parallel related to their rights and opportunities in ensuring the life cycle. Without rights and without certain opportunities, a woman can't succeed in agrarian reform since this reform is considered one of the most difficult and leads to social, political, economic, and cultural impacts on the country. Women's empowerment and gender equality are necessary conditions for achieving Political, social, economic and cultural security among people (Beijing, 1995). Access to credit is an important mechanism for reducing poverty among women

and empowering them. Both the Convention on the Elimination of Discrimination against Women (CEDAW, 1979) and the Beijing Platform for Action (BPFA, 1995) address women's access to financial resources. Access to credit and participation in income-generating activities are supposed to strengthen the position of women in the House of Representatives, allowing them to influence more strategic decisions.

Uzbekistan has a system of 30% quotas for women when nominating candidates for parliamentary elections, which serves as a great incentive for women to participate in political life. The number of women in Parliament increased from 9.4% to 16% in 2017. Today, women make up 22% of deputies of the Legislative Chamber and 14% of members of the Senate of the Oliy Majlis (high level administration). As of 2017, the positions of khokims (mayor of the city) of 14 regions and the city of Tashkent are held by men. Out of 84 deputy khokims of regions, 14 (16.67%) are women, mostly deputy khokims for women's affairs 106. At the district level, women are better represented: out of 1,772 deputies of district khokims, 193 positions (25%) are occupied by women 107.

Situational nature of leadership of female managers evaluate their personal experience based on the idea of a leader as a confident and dominant figure, and when familiarized during an interview with the typology of leadership styles by (K. Levin.2009), almost all characterize individual management strategies as



authoritarian. However, the thematic analysis makes us look at "authoritarianism" differently (see Table 1).

**(Table 1). The example of Leadership qualities.**

<b>Early experience of leadership abilities</b>	Trusting relationship with one of the parents (father)
	The makings of leadership and position in the school
	Ability to cope with life's difficulties
<b>Situational nature of leadership</b>	Emotional and personal relationships in the family and at work
	Meeting the social expectations of a strong leader
	Leadership — responsibility for your work and the family
<b>Work-life imbalance</b>	Success as inner harmony with yourself
	Personal success as business success
	The value of family well-being and health

*Overall this chapter provides an overview of current research on the impact of some economic, social, and political factors, such as Access to credit and credit security rights, on women's economic and social empowerment.* The relevant concepts, definitions, and recommendations, the design of the research topic are carefully studied to put forward arguments concerning economic, social, and political factors on women's empowerment. The basic structure of lending is that illiterate rural women do not have a basic concept when getting a loan and do not have any opportunities to use the services of obtaining a small loan at the expense of banks. PFIs or banks provide a loan for one year (some PFIs repay loans within a certain period specified in the bank's credit system), which the borrower pays in equal weekly instalments together with interest. As soon as the borrower repays one loan, he/she is eligible for another loan, usually for a higher amount within the overall credit flow. Some banks allocate loans to women with a 30 percent quota, which is stipulated by the state protocol. It is believed that providing loans to women benefits their livelihood, food consumption, health, education, and others.

The main task in the development of Credit risks and credit potential, of course, is provided by the main obligations of the client. In these cases, many women do not get a loan until the end and reissue their loans in the name of their husbands, as they are very sensitive and responsible about credit risks. In most cases, banks prefer to issue loans to women because they are more responsible customers than

compared to men. PFIs provide loans to customers but offer a loan for a period of one to three years and a fixed monthly repayment system. Credit transactions are determined by stages and are considered in each region separately by the monitoring system. Preferential loans are not available in every region. Women who want to get loans in a short time face stage a high-interest rate, which sometimes worries women when participating in such credit risks and transactions. Credit risks are not regulated, but they are well organized by banks since they are under the control of the state protocol. However, based on unconfirmed data and small studies, it is believed that it is possible to take loans for investment, and in some cases for consumer purposes, in one or more banks. However, it is still possible to find anti-crisis loans, as well as agricultural loans due to the lack of large-scale agricultural credit. This means that men are more likely to take up large-scale loans than women since women are more susceptible to credit risks. This indicates gender segregation in the concept of banking risks for women.

Empowering women to access credit is potentially connected with “Empowerment of women” this category directly expresses the gender content in the category where it separates women and men. Men are more practical and well-versed in the banking system. Women have less limited access to information about banks and loans. This implies some components that create special limitations in the concept of women's empowerment. Empowerment is reflected in a person's set

of abilities, and opportunities depend on many factors, including a person's characteristics, proper nutrition, good health, good housing, and social conditions.

## **2.2. Empowering women to access credit**

Empowering women means choosing their negotiating position and developing their self-esteem and self-confidence by asserting their will in the decision-making process (UNIFEM, 2000). Boden (1997) explains empowerment as increasing the independence and authority of women and preparing them for independent decision-making. This helps them develop resources and strengthens their place in society. Tiyme (2010) believes that the only way to empower women is to provide them with opportunities to increase their income through self-employment, which will allow them to participate in the development of the community. This allows them to make their own choices. The World Bank (2002) describes various socio-economic factors that determine women's empowerment. These factors are willpower, control over resources, and freedom of choice, a decent life, and access to basic human needs, the struggle for rights, autonomy, and the ability to make decisions. The strategic approach to gender segregation proves those women's empowerment points to the process by which women acquire the ability to make strategic life choices that have been denied such ability. The ability to make choices includes three interrelated dimensions: resources (access and future claims

to material, human and social resources), activity (decision-making, negotiations, etc.), and achievements (well-being results).

There are existed several actual types of empowerment of women

- Women's economic empowerment step by step in this semantic bundle proves that if a woman is educated, then she is economically protected and will be able to have access to negotiations with men at the administrative level and get a loan from a bank

- Improving the well-being of women in conditions of gender segregation in this context, women's rights are actually expressed if she realizes her rights; she will be able to protect herself politically and socially

- Social and political empowerment of women in the agricultural sector in this perspective, a single semantic category is taken that a woman, even if she is vulnerable in a complex sector, will always be able to protect herself in society. if she knows her rights and certain laws of the state that will give her the opportunity to prove herself as a leader.

Economic empowerment allows women to participate in and contribute to the processes of life growth. This has increased women's access to economic resources and opportunities for their economic recovery. Financial expediency and financial advancement emphasize women's self-employment. (Golla et al. 2011) determine that to expand women's economic opportunities, it is necessary to essentially realize

women's rights and achieve development benefits in a broad sense, such as poverty reduction, economic growth, health, and education. Economically well-off women are those who have the potential to achieve economic success and overcome difficulties, as well as to gain the authority to make economic decisions.

When women gain access to loans and savings, as well as the ability to make decisions on economic issues, it also strengthens women's economic decisions in the family. Women can increase spending on their well-being and their children.

The combination of women's excessive economic activity and income control gives a positive result when improved women's skills, mobility, and good knowledge are used, and for further development and change, women can achieve this result if they are given proper education in the field of credit and are taught some skills, which leads to a broader movement for socio-political change. There is a certain strategy in the process itself that allows you to open up a picture in which it turns out that the very process of empowerment should include the destruction of negative public opinion about women by developing women's sense of ability and right to act. Thus, socially constructed self-satisfaction cannot be cancelled on a personal level. Empowerment is the ability to increase their self-confidence and self-assertion. This is defined as the right to describe life choices and influence the direction of change through the ability to gain control over tangible and intangible resources. PFIs have a significant and positive impact on

the ability to make small and large independent purchases, participate in important family decisions and participate in political campaigns or public protests. Credit programs have had a significant positive impact on women's economic security, political/legal awareness, and contribution to family support, and mobility. Pitt et al. (2006) explain that credit has a positive and significant impact on women's ability to purchase goods; increases women's access to and control over economic resources, increases the empowerment factor associated with finance, for example, making decisions about borrowing and household spending; these kinds of gender strategies increase women's awareness and activism; significantly improve the attitude of households towards women; and strengthen the influence of women in family planning and child-rearing.

### **Chapter 3. Research Methodology**

To achieve the objectives of the study, the descriptive study design was used. This is a fact-finding study on the specific impact of women's access to agricultural land and their rights and opportunities. This study was conducted in the best possible way and with an adequate and accurate interpretation of the results obtained. This study reflects what exists on the ground after women were able to predominantly own agricultural land in rural areas and the factors that influenced in the process of promoting them in the agricultural sector. Since this study is concerned with assessing the impact of factors in the promotion of women bearing the burden of unemployment and lack of rights in rural areas and on the empowerment of women to negotiate in the family and at the administrative level (such as applying to a banks or khokimiyats), it is assumed that a descriptive type of study can best serve the purpose of this study, which reflects the facts on the ground.

#### **3.1 Research sites**

The study conducted in-depth interviews via Zoom in 13 regions of the Republic of Uzbekistan from which were selected rural women, some beneficiaries, and women in agribusiness who were politically very active. The main reason for



choosing these rural areas of the region is that it is a rural area where cultural and social values play a crucial role in the subordinate position of women. Human development indicators are also not in their favor. Other social indicators are also very poor in terms of gender equality. Women are mainly employed in medical, preschools and in agriculture.

Taking into account these factors, women from some rural areas were selected. Other reasons are mixed socio-cultural characteristics and, to a greater extent, ethnic diversity. When it comes to women's empowerment, some of the neighbourhoods are much closed in terms of women's freedom and have strong patriarchal values at their roots. The study was conducted mainly through interviews with those women who were activists from the deep districts of the district. There are followings:

I. Kashkadarya region

This is the outskirts of the district, with very strong cultural ties between people, and the literacy rate here is slightly lower compared to the main city. The freedom of movement of the female part is also small.

ii. Surkhandarya region bordering Afghanistan

The same is as the first section in terms of its status as the outskirts of the city.

iii. The remaining 11 regions and their rural areas

These areas are more urbanized in their appearance and location. This was included in order to add a good mix of both more urban women activists and women from outlying areas, in order to maintain a good balance between women from the main cities and women from rural areas.

Other reasons for choosing these women from the subdistrict regions are the accessibility and accessibility of the participants. Secondly, the selected regions and their subdistricts are covered by rural attractions, which mean that the conducted research has given fruitful work for the selected thesis.

Other reasons for choosing these regions are the accessibility and accessibility of participants. Secondly, these regions were studied by me during my many years of work on projects under the Ministry of Agriculture, which means that I am very well aware of this.

### **3.2 Sampling**

Since the beneficiaries are women, and women in the selected districts are not easily accessible, it was a little difficult for the researcher to select and easily identify all types of women. With this in mind, we asked for help from the local branch to fill out the questionnaires, but it was all in vain. Again, the work in this

direction was started with all care and allowed to identify and localize the respondents. But due to a lack of time and resources, half of the interviews were conducted by the researcher himself through social networks, and the remaining half were conducted by persons appointed by the researcher. Faced with many difficulties due to cultural restrictions, it was possible to either record their voices or a video clip of those respondents who agreed.

The number of samples was kept at 30, from each region kept 2-3 females and taking into account the lack of time, as well as in-depth nature of qualitative interviews, which require sufficient time from respondents. The female respondents were selected by a targeted sampling. To compare other factors affecting women's empowerment, a sample of 10 participants were included to simultaneously compare the difference between both groups in terms of empowerment, as well as other factors. The goals and objectives of the study were explained to each respondent at the beginning of the interview to collect reliable information.

### **3.3 Data collection method**

The questionnaire was developed taking into account the objectives of the study. The following data types were used:

### **1) Primary data (Interviews)**

**2) Secondary data (from the National Data-based)** were used in this study.

These data were collected using structured questionnaires. Structured questionnaires were used to collect data on the perception and experience of respondents regarding their real feeling that they are empowered to express themselves and to be included in the lists of registered farms in the future or otherwise. Using a questionnaire to collect data is a very common tool in research on each research topic. For this study, these questionnaires were completed during a structured interview. There were questions of both types, open and closed on key indicators of empowerment, as given in the conceptual framework and literature review.

Several methods were used to collect the data. They included informal interviews and observation of participants. Structured and semi-structured interviews were conducted with the participants. The answers in a free format were collected to give the respondent the opportunity allows the respondent to continue discussing topics of interest to her. It should be noted that in-depth interviews allowed us to establish relationships with participants to observe all their intentions and experiences. Thus, a lot of key information was extracted from them. The interviews were conducted at their chosen location to create the most suitable

atmosphere for them. This created favourable and relaxing environment informal interviews, observation of participants.

Semi-structured because it has certain advantages, as explained by Patton (2002), as it explores and asks questions that will clarify and illuminate this particular topic to build a conversation in a certain subject area, as well as to build a conversational style to focus on a certain topic that has been predetermined. Such a high-quality set of interviews required the study and understanding of detailed information from the selected samples about the situation, origin, and gender relations existing in the family, so it is most appropriate for the researcher to choose such a methodology and be able to collect the necessary information to study the research issues.

### **3.4 Problems and ethical issues**

The main problem in collecting data was getting interviews with participants. Firstly, it was difficult to identify respondents and find an approach for them due to socio-cultural considerations. After various attempts, some data was collected in the relevant department. These data were only calculations of the number of women in each region. Later I received help in the form of identification of participants.

Another problem was access to them. This is a big problem because women are not supposed to appear or talk to a stranger in the absence of any of their male members. In this regard, the informant's helped to gain access to them after the permission of her male member. Thus, all interviews were conducted with approval. Before recording their interview, their permission was requested. Another thing is that it took longer than expected. In addition, it should be said that there was no language problem because all the women relatively had experience with questionnaires with other organizations. To minimize any subjectivity, a good understanding was established with the participants, and they were ready for this. It was then that they collaborated on an in-depth interview. This whole data collection process took some time.

As mentioned earlier, a sample size of up to 30 was made due to the availability of time for conducting research and the time consumption of respondents for each interview, since they almost spare no time and agree to in-depth interviews. Even some of the women refused to give interviews for one reason or another.

In addition to this, some data has been collected through library research to review this study. These data were obtained from books, published articles, and periodicals via the Internet and the library. To this end, contacts were also established with the office of active women's NGO in the regions and their officials.

### **3.5 Data analysis**

Qualitative method of analysis that is directly related to Thematic analysis, in turn, leads to logical consequences to study the topic from within the study, since it provides basic skills that will be useful in conducting many other forms of qualitative analysis" (Braun, Clarke, 2006, p. 78). The method of thematic analysis (Busygina, 2015; Willig, 2013), qualitative content analysis is gradually and steadily being replaced, since it is more flexible in use and allows you to obtain rich and detailed data. The thematic analysis allows you to work with a large amount of demand and stimulates new research solutions and discoveries; it is ideal for teaching the basics of qualitative analysis, which was chosen directly in this study and was mastered relatively quickly. Qualitative analysis is a painstaking procedure that requires a high concentration of intellectual effort. The purpose of qualitative analysis is to identify in individual research examples (statements, texts, or images) the general structure of values, and the "semantic configuration" of data. The result is a "rich description" (Girtz, 2006) of life experience, its psychological generalization, figuratively speaking, "portrait photography in detail". The collected qualitative data were analysed using various methods to get answers to my research questions. Thus, an archival approach was used to read various

available texts on the topic under consideration and conduct an analysis by comparing it with primary data. A two-way method is used since data were collected from several types of respondents - women, women with disabilities, women beneficiaries, and women in agribusiness.

### **3.6 Women Comparison**

In-depth interviews, females often tell a lot of details about their parents, children, interests and hobbies, incidents at work, and so on, which, of course, maybe indirectly related to ideas about leadership. However, with in-depth study in and regarding the analysis, the main thing that was directly taken into account and highlighted during the interview for decoding is how the respondents described their experience of managing their work and family life, assessed themselves in the position of a leader and their relationships with people around them, as well as what place this a leadership role takes place in their lives. When searching for topics in the study, the relevant interview questions were guided, but it was very important to take into account the following — this is the second rule of analysis.

The topics were not copied by interview questions. Good questions were asked in the format of the dialogue and were sent for further analysis, but the same



analysis was filled with specific content only in the answers and comments of the respondent. The formulation of the topics is a refined, "jewellery" work on the language, which allows you to present the material in the form of a brief and concise "synopsis" of its main ideas. The general principle is that topics reflect data as fully as possible and at the same time are meaningful, not abstract. Topics designated as "leadership", "success" or "values" could repeat interviews and sometimes did not give any meaningful information and hardly caught the meaning of the text. Successful examples of formulations: "understanding yourself as a leader", "imbalance between work and personal life" and "the value of family well-being". It was necessary to adhere to the rule and remember that the repetition of a topic is not always an unambiguous indicator of its significance. Sometimes even one "random" comment elegantly and accurately expressed what other respondents did not say — they could take some things for granted or simply could not find good and adequate wording for their thoughts. As noted (by K. Girtz 1997) and expressively writes: "The generalizations that can be achieved stem from the subtleties of differences, not from the scope of abstractions" (Girtz, 1997, p. 34). If some respondents believed that leadership consisted of confessions, authority and power, as well as common views, goals, and direction of movement, then in our case, respondents, although note the importance of the leader's authority, called recognition "obsequiousness". For them, these aspects were not so significant.

Other respondents also talked about responsibility, about the need to be responsible for their mistakes and blunders, but none of them formulated this point so psychologically accurately. Subsequently, the topic of security allowed us to formulate interesting interpretations of the specifics of leadership among women leaders. Early experience of leadership abilities of women leaders, according to their memories, grew up in friendly and prosperous families, and express gratitude to their parents for their help and support. At school, they took their studies very seriously and actively participated in public life. When collapsed USSR (Soviet Union - United Soviet Social Republics), they had to start working and build a business on their own. As one of the respondents admitted, "Overcoming the fear of idleness and poverty, I sought to take on a large amount of work, regardless of how it is paid, with hope for the future." "I came into business out of desperation, because I had to earn money. It was just necessary to survive. You haven't thought about what you should do". Although the professional path of all thirty women developed differently, the life experience of overcoming difficulties and obstacles allowed them to unleash their leadership potential.

Interestingly, some respondents confidently assess personal leadership qualities, while others do not consider themselves a leader by nature, but must perform this function due to circumstances: "I am not a leader, but a loner. Everyone is trying to put me in the leader's place. I'm in the place where you need me." Even

the opinion is expressed that leadership does not matter; the main thing is the result, success. Leadership is taking responsibility for the workflow, business development, and, in parallel, harmony in family life. The imbalances between work and personal life are shown how to success, in the perception of respondents, is spiritual harmony: "Then, earlier, for me, success was to achieve status. Now I understand that success is the main thing — to live in harmony with yourself." Predictably, all female executives are torn between work and family: "The family is forced to spend all the remaining time — every minute, if I'm not here, I'm in the family." The health and well-being of the family are considered an absolute value ("I want to be a servant of my children. Not in the sense of bringing pies, but to be with them, to live their lives, because they didn't get much when they were little"), while life is impossible to imagine without work: "I'm in the workplace. In other places, something is missing." Both spheres of life cannot be combined in any way yet.

The main topics for all analysed texts in a strict sequence of individual statements of the respondent are omitted and minimized; not in every interview, but according to all available data at the same time. Such a detailed procedure prescribed has yielded results for this study. As no small experience was gained in the process of studying, the description of the procedure served rather as reference material. At this stage of the analysis, the addition and refinement of the set of

selected topics continued until each of them became consistent and as convincing as possible. Unlike the previous stages of the work, it was necessary not just to paraphrase the respondents' statements and retell them in a concise form, but to get to the very essence of the text and try to identify its key themes, the "leitmotif", to see a logical thread in the disparate data that united them into a coherent narrative. This helped clarify the perceptions and changes that have taken place regarding empowerment indicators. The main concept of the study was to test the impact of women's earnings and access to agricultural land on well-being and self-confidence, access to certain resources, and control over them. Then, to see how their intra-family relationships, their characteristics, and other socio-cultural factors influenced the effectiveness of gender segregation in agriculture for women. Thus, most of the factors were analysed taking into account the main research issues and conceptual foundations. In the literature review, these dependent factors indicate how they affect the indicators of women's empowerment.

## **Chapter 4. Results and Findings**

### **4.1 Data Analysis**

This chapter presents key findings and analysis as it focuses on the scope of the research objectives. Some parts are based on qualitative data of 30 female participants, and an overview of their personal political, socio-economic and cultural factors, such as education, employment status, income, and rights, which were compiled using data. These factors helped to understand well the links between the role of women and its impact on the alignment of gender power relations for decision-making in agricultural areas to show the impact of their income and existing opportunities.

The first part of the chapter is based on the continuation of the presentation of the biographical characteristics of the respondents. After that, the main conclusions are presented and analysed. Among this will be a comparative analysis of the situation of women farmers, women in agribusiness, and some female beneficiaries to see the clear impact of women who can find work on agricultural land or who cannot find work or be owners of some agricultural land. This is done to highlight the link between accessibility activities and the status of women. It was the understanding of this connection that strengthened the analysis of the context and

the process, which, in turn, shed light on the changes and the impact of women's available activities on agricultural land, which, is the main purpose of this study. In this chapter, we will continue to consider research goals.

Here, we are talking about the analysis of the disenfranchised situation of vulnerable and exhausted women's groups. It is the connection of these points that forces them to embark on the path of empowerment through political, socio-economic and cultural support and disenfranchisement.

The purpose of the analysis is the impact of available jobs on agricultural land on the components of empowerment.

Finally, it will be seen of other factors, such as assets, socio-economic background, education, employment status, income, and rights, either help or hinder the effectiveness of existing jobs.

## **4.2 Data collection Strategy.**

The primary data for the study were collected by using one elaborate structured questionnaire comprising of open and close ended questions.

The aspects on which the data are sought to be collected from the sample respondents including political, socio-economic status and perception of social and

cultural empowerment of women after owning agricultural lands and obtaining loans from PFT's. The questionnaire was checked and finalized and administered by respondents.

The interview schedule was composed of different sections as per dimensions; the first section was pertaining Rights and laws on obtaining credit related information. The second section covered women's perception related questions about political and economic empowerment that are composed of 8 questions: Income, Money and cash, Employment opportunities, Economic decisions, spend money on health and education purposes issues, Control over resources. The third section was about social aspects at household and community level is being explored following by the general questions. At household level Women opinion deals with 7 questions. There were about Family's standard of living, respondent's role as change agent in Family, Family member's educational level improvement, decision-making capacity of respondents. The fourth section deals social empowerment at community level consists of 5 questions. They were Respondents opinion bout status in society, Attitude of them towards them, Mobility of respondents, Expression capacity in public and respondents participation in communal activities. The fifth section pertaining to Demographic Characteristics of the females Age, Marital status, Educational qualification, Main profession,

Family size, Credit Utilization purpose, Monthly income and number of times credit availed from PFTs.

The Survey was conducted during August 2022 by 5-6 former colleagues. 4 of them closely supervised and monitored the survey activities. Interviews were taken part via ZOOM and part at respondent's house.

### **4.3. Biographical characteristics of the respondents**

In total, thirty responses were collected from the field. Two types of stratification were carried out among 30 women who participated in the survey, including women who can find work in areas with agricultural land, who are former owners of agricultural land of 20 participants, and who are still vulnerable and cannot get any work in these areas of 10 participants. In addition, out of these 30 participants, two categories of female participants were identified, including those who performed some kind of paid work outside the home and those who were only domestic wives with income from work (12 participants), to further improve our understanding of income from work and their empowerment through their activities.

### **4.4 Age Range and Marital Status**



The age of the participants ranged from a minimum of 31 years to a maximum of 54 years. Of the 30 respondents, (8) fall in the age range of 30-35 years, (9) fall in the range of 36-40 years, (5) fall in the age of 41-45 years, (6) fall in the range of 46-50 years, while the remaining (2) fall in the range of 51 and above. Of the 30 respondents who participated, the overwhelming majority of 28 were married, while the remaining one was divorced and the other was widowed.

#### **4.5 Women`s awareness about Women's laws and their Rights**

It was observed from the respondents that their degree of awareness about women's rights conventions, laws, and other legal frameworks was not significantly high. Registered agricultural enterprises of women managers and their employment in agricultural areas or other enterprises related to agricultural products have not revealed data disaggregated by sex, but some qualitative studies provide some information about the differences in access and use of agricultural resources by women and men, as well as in their skills in the field of biodiversity. According to surveys of typical agricultural villages, according to the results of surveys, older men, and heads of households, are typical tenants of agricultural plots, and women

and young men have very limited access to "land plots characterized by high demand. Young women, in particular, have difficulty accessing information or participating in meetings on the distribution of agricultural land organized by State programs or the community, due to household responsibilities, as well as gender stereotypes about the role of women in resource allocation and management.

Women who participated in in-depth interviews on other agricultural territories stated that it was especially difficult for them to enter into negotiations with the heads or representatives of the khokimiyats (administration), and they prefer that male relatives do this. In addition women, in general, are less aware of the rules and procedures of farming. In some parts of the country, mechanisms for joint management of agricultural infrastructure or communal agricultural use have been introduced as a means of empowering some group of households or (ideally) an entire community to manage large tracts of land to better preserve the agro-industry while improving their livelihoods and these mechanisms are designed to provide all members of the community/tenants with equal rights to use and dispose of land, while simultaneously receiving income from agricultural products and providing instructions on Land care and sowing.

#### **4.6. Data Analysis and Discussion**

This part will show how women's unconditional affordable work to create jobs on agricultural land has influenced the empowerment of targeted poor women, who, nevertheless, suffer from various forms of discrimination. To effectively eliminate the root cause of the subordinate position of poor women, the consequences of their activities have been evaluated in various studies from different points of view. This study is aimed at a qualitative study of its effectiveness for its participants in the chosen field. As part of these efforts, its impact on changing the lifestyle of women after obtaining affordable jobs in areas with agricultural land will be assessed.

First of all, their relative position before and after the available jobs will be analysed using qualitative data. In addition, the effects of earnings in other areas of employment will be compared, since in the Uzbek community, especially in traditional circles, it is argued that a woman's employment status contributes to her decision-making on domestic issues.

In a later part, other random factors that are responsible for the increase or upcoming effectiveness of available jobs for women will be examined to see what role these factors play. Such random factors are intra-house gender relations, her characteristics; informal social and cultural barriers will be considered.

#### **4.7 Findings about the domestic activities of women farmers, women in agribusiness, and some beneficiaries**

During the interview, some main findings were drawn, according to which women who own agricultural land or work in agricultural fields, as well as having certain incomes from their proper work or activities in the agricultural field, influenced aspects of domestic activity. Some important issues are discussed here. In this study, it was recognized that one respondent in the concept of access to natural resources indicated that men have more access to agricultural land than women. It was also revealed that women as heads of households do not have proper access to agricultural land than men who head households (20% of them compared to 13%). The stereotype proves once again that Access to agricultural land is associated with the widespread stereotype that this is a "man's business". Men consider themselves responsible for making such decisions as they own most of the land and as landowners are more responsible than women who in this area are considered to be the management of lands and some garden plots for their household needs. In in-depth interviews, participants mentioned this traditional division of labour where mostly boys often learn about agricultural methods from their fathers and the likelihood of the fact that rational lands and plots used in

agriculture require manual labour and physical strength. It was also revealed and confirmed by an interesting factor that men consider land an economic (strategic) resource, while women consider it a domestic (practical) resource. Although women generally have a good education, they do not have access to up-to-date information about new agricultural technologies, as well as about the sale of agricultural products. In economic practice, case studies of rural women have shown that women, in general, have the necessary skills and knowledge to manage small projects in agriculture, crafts, and trade, but, as a rule, they acquire these skills as a result of family upbringing, trial, and error, and sometimes through training conducted by international organizations. Along with a large number of projects implemented by NGOs and international organizations that provide training and technical assistance to women entrepreneurs in the field of business management, rural women engaged in the processing of agricultural products for the manufacture of handicrafts, and also provide training to farmers. Such projects are not always coordinated and are usually of a short-term nature (during the project cycle), unlike agricultural information dissemination services, which farmers can regularly use as part of an agricultural information dissemination program or with the help of local agronomists. In the system of agricultural education and vocational training, the full representation of women is another indicator of the gender gap in agricultural knowledge. The growth of the phased number of small farms will increase

according to the demand of graduates and specialists to expand their knowledge in the field of agriculture. Although a significant part of the population is engaged in agriculture, the study of agriculture attracts a relatively small proportion of students of technical and vocational educational institutions or universities. However, as a result of occupational segregation, as well as traditional and cultural practices, women are the least numerous among students or graduates in the field of agriculture or agribusiness. Female students of technical and vocational educational institutions, as a rule, study humanities (education, health, economics), and in the 2014-2015 academic year, women accounted for less than 20% of students specializing in agriculture or processing of forest products. Some of them are single women, divorced, or widowed. Women, however, make up more than half of the students in food processing courses, reflecting the availability of employment opportunities for women in this industry. For example, the National Action Plan for the Development of Agriculture for 2006-2010 includes tasks to improve gender policy in the agricultural sector, as a result of which it is expected that women will be employed in State agricultural bodies, including management. However, the Government's commitment to the implementation of the action plan is generally considered weak, and the goals related to gender equality, which should have been achieved by 2007, have not been achieved and, according to experts, are "unrealistic". It has not been possible to determine to what extent other national

long-term strategies, such as the Agricultural Sector Development Concept until 2025 and the National Program designed until 2015, take gender issues into account when preparing this gender profile. In countries of the Middle East bordering each other, such as Kyrgyzstan, some indicative gender factors influence how the gender profile affects the country's agriculture in pasture areas. For example, at the beginning of May, women with children leave their homes and drive their flocks to spring pastures; in June they move to higher summer pastures, and then to autumn pastures, returning home at the end of October. The men stay in the valley, cultivating crops and harvesting hay. In one study, women expressed their willingness to participate in a social development project, but they were not elected. The women were not well informed about the work and tasks assigned to them and "were misled by men who told them it was a ground infrastructure project." The women interviewed stated that since only men were elected, organizations preferred road transport infrastructure projects, as men go to any temporary or non-permanent seasonal non-seasonal paid work to pick up their families and return by car or truck, while women pasture users are interested in other issues, such as clean and safe water in the pasture for people and animals, lack of fuel for cooking, animal health problems, investments in small-scale production to generate additional income. The assessment of the regulation of communal pasture management indicates that this approach was not fully effective due to factors such as the asymmetry of power

between pasture users and the fact that pasture user associations were not egalitarian in general. Organizations and related decision-making processes in particular are dominated by elderly and wealthy male pasture users. Based on this, it can be assumed that women's access to pastures and, as in cases of access to agricultural land, as well as their ability to influence their management, are not fully realized, and this issue should be addressed by other methods. As for gender aspects in the country's agriculture, the picture is not so clear, even though gender issues are reflected in the national agricultural policy. (*The State Statistics Committee of Kyrgyzstan. 2019.*).

Data collected during in-depth and semi-structured interviews have shown that those women who have the opportunity to work and have access to their land have significantly increased their standard of living and not in comparison with their previous life.

One thing is certain to improve the choice of means of livelihood, although this is not the easiest way chosen by a woman to survive in society. All productive investments are not a little important for the very poor in the agro-industry, as agro-industry, they have limited access to resources so that more affluent farmer enterprises with a small area of land can make productive investments and improve their standard of living for the better, and not many female farmer enterprises continue to rely on for the best. The collected notes with interviews with women in



the category of divorced or without funds for property consisted in the fact that women were interviewed according to the selection criteria where it would be possible to express a certain essence of how they had to face serious problems with obtaining a loan from a bank or owning any agricultural land for themselves. After the notes, it was revealed that not many of these women can specialize in this component as problems with land and resources that they could acquire. It is not important that they had to take care of their children and take care of their needs.

One respondent, who was 46 years old, interpreted her problem on a wave of excitement for her future: "sitting at home will not solve the problem, there are reasons to win and start the process of preparing documents to the bank for the purchase of a loan to take possession of some agricultural land, even if I am sick, I do everything possible not to miss my last chance." Another woman, a mother of 3 children and a former housewife, mentioned that "I am proud that during the time I tried and was able to purchase at least a small plot for a greenhouse for growing tomatoes. "Since it has brought much more benefits to me and my family, now I can often go out shopping for everyday needs because my husband goes to work". Starting with the duty to send children to school and ending with cooking and paying utility bills, all this is done exclusively by me. It looks like I'm taking on more responsibility now than ever before." This is also consistent with the increased activity of those who are not activists in acquiring any land or work in the agro

sphere, who have some kind of income from employment. One widow, who is not a successful woman in the agro-business, who had 4 children, said: "My husband allocates money for household expenses. He does not bear any responsibility. I prepare and send my children to school, and also pick them up from kindergarten to visit their parents. Life is very hard. She further clarified that "whenever any of the children or other family members suffer from any illness, I usually take them to a local hospital." This clearly shows us the gender hierarchy between the divided responsibilities of men and women. Women are always more responsible in such situations. I always stay so busy that even I could argue compared to other women. (Mostly mentioned by women in in-depth interviews). The main source of income not related to income from land was either their self-employment or income from employment.

Qualitative data from the report confirms that female beneficiaries have access to funds. As one of the interviewees said: "Basically, my husband collects all our total income. But he gives them to me, except for a small amount, which he keeps for himself. I decide where to spend the money, and no one in the family asks me questions about it." The report describes in detail that the vast majority of women who stated that they are an approximate indicator of how they solve all sudden family problems, and how they should spend their earned income in the family. Qualitative research over time has led to a change in the status of women, where

the decision-making powers in the household have increased. Gradually, according to the scale of respondents, the dependence of women on their husbands and sons decreased. Qualitative data showed that women, after acquiring any agricultural work, gained access to high-quality resources and earnings and strengthened their tight control over resources.

The 32-year-old beneficiary of the family income -- said that "this money is meant for me. Similarly, it is my only right to spend them." Another beneficiary woman, 32 years old, shared her experience as follows: "I decide how and where to spend money. I can make a reasonable and correct decision." As long as everything is going well on my agricultural land and no accidents occur, I can be calm about my earnings. A 32-year-old woman with 3 children showed that a persistent trip to the bank and obtaining a certain loan and consistently farming land fulfilled her long-standing desire "to earn money because I also wanted to have my own money when I needed it to spend on myself and buy clothes."

From the way the respondents shared information during the interview, it was obvious that most of them have now expanded their access to family income and resources and control them. One such example is a beneficiary who told about the advantages of financial importance since all income belongs to me because everyone trusts her high position over control over all resources, which shows her high level and position in the family. If we give some comparisons between women

and their financial dependence between women who have their agricultural plots or gardens and those women who have just started developing their agro-business, in the joint category their degree and standard of living in everyday life are much more distinctive. Those women who were interviewed at the stage of their employment on agricultural land and those women who spend too much time with their family paying attention to everyday problems, the result of the survey did not wait long for themselves. One respondent and a female farmer with a longer work experience on agricultural land said that it is impossible to combine work and home; too much responsibility is assigned to her alone. In such matters, as she noted, husbands do not take them into account and demand that since you have chosen not a family life, but a job, then definitely as a woman you should keep up with both the household and your interests. Here, according to the respondents' answers, a picture of traditional religious and mental problems is revealed. But according to a survey conducted with other younger generations of respondents, it was revealed that after they brought income to the family, the opinion of their men changed cardinally. This case shows us how women experience problems in family life as well as in the working atmosphere. According to the responses of a few women, they claim that initially, her husband resisted her work on agricultural land or homestead and homestead plots of land, but many answered that a massive monetary investment in the family piggy bank confirmed the positive impact of cash. Another respondent

told her story in the following words: "It has become mandatory to go to work and plow the land. At first, my husband restricted me. Then the circumstances changed, now I go everywhere even without permission. Women who have a small vegetable garden on agricultural lands who are members of the Council of farms answered about a high degree of freedom. One of them showed what the respondent had to face when she says that "I need permission because our family and society are dominated by men. Going outside depends on the permission of my husband or mother-in-law. If I had received an education, I would have changed. I'm bearing all the hardships because of my children". However, having joined the membership of the Council of Farm (she is about the age of 33) had freedom on her terms, as she said: "I don't need a permit because I am educated and earn my own money". She had courage, and her ability to earn for her family gave her the courage to make bold decisions. An important point identified from the responses of the beneficiaries is that education and employment itself play a crucial role for them in making an independent decision on (free movement). A similar case also occurred with the owner of a small agricultural greenhouse, who is not a member of the council, who demonstrated that she continues to be financially dependent on her husband. She said, "My husband keeps all the money with him and buys things for the house. Sometimes I wait for him or borrow things when guests come to me. It's disgusting when you don't have money in your hands." Here a picture emerges of the dominant

principle of a man who is the boss in the house, even if a woman can earn and has some work experience, but in her family, she is powerless in the process of any decision on family life.

#### **4.8 Impact on women's mobility in limited access to land**

When analysing the data, it was revealed that the mobility of women has changed dramatically in a positive direction. The number of women who have been able to realize their mobility both in their marital status and in the workplace will be presented in this chapter. When comparing, the data show that before becoming a working woman, there was no question of any mobility, however, when these data are compared with the estimated information, the respondents' response estimates are less positive, and there is an influence of dominant men and, in general, the causes of the consequence, such as the community, the state, and laws where they limit the role of women in the agricultural sector. The following surveys show that there is still a certain degree of friction regarding the mobility of women: where it was revealed that only 26% can independently solve their household issues and also parallel to work on their agricultural lands, and 51% can only disobey once, but still, the fear of losing their family is in the first place in such matters as go to a friend's

house alone, go out and work on your land or pay a lot of attention to your business and other opportunities. Their desire is the main role. However, this improvement in terms of social restrictions women report that they are free to visit alone suggests that the above level of mobility extends beyond the mere question of fleeting movement. This report concludes that the employment of women in agricultural lands or rural areas has a positive and significant impact on them their husbands on the ability of women who want to work in the community.

It is reported that some of the respondents indicated in the interview notes said: "In general, women play a more active role in decision-making on the issue of responsibility in agricultural activities," For example, when questions were asked remote on the topic of everyday life and the possibility of earning money, they were asked compromising questions in terms of whether they had any problems when they applied to the khokimiyat (administration) of their region. It was nice to hear such cases as in the khokimiyats, many men who have the dominant power over agricultural lands and in general banking resources answered women negatively without allowing them to state their essence thee appeal to them. One respondent was shocked with her answer which was the youngest among the respondents. She replied like this: When I came to the khokimiyat for help in obtaining any land or a small plot for growing agricultural products, he grinned and said you are young, beautiful, if I allocate you a plot for work now, many of my colleagues and in

general all my acquaintances will condemn me because they will consider you my mistress and that I am in this way I use my working position." In addition to the shock and hopeless situation I experienced, I did not have to do anything and give up after such a direct presentation of the facts.

The influence of administrative institutions in the case of decision-making and the issuance of any social assistance to women reveal gender-sensitive issues that are one of the main components of the process of women's empowerment. For this study, the gender impact was assessed at the level of the social status of women in the rural economic area, since this component is the basis for the empowerment of women. Comparing both groups in terms of their ability to make decisions, the results showed that those women who already have their agricultural land or work in the fields in this area, use their chance at the maximum level of decision-making so as not to limit themselves in the decision-making process and their rights. On the other hand, it has not been established that officials have limited powers to make decisions in the field of education of their children, purchase of property for the family, and other unimportant issues. According to qualitative data, women beneficiaries have strong bargaining power in all important household issues.

Some female Beneficiaries also worked part-time and had some income, as one of the women noted: "The main reason why a woman makes independent decisions at home is to be an equal breadwinner in the family, even before marriage



I earned with work. I take an active part in all decisions. I send my kids to school and pay for them. I buy valuable goods with my own money, and my husband also contributes." Another beneficiary with primary education, who had 3 children, stressed the importance of education and, repeating her decision-making on child care, said: "I am educated and I know very well how important it is for my children to get a good education. I care about them and their education. This is what I prefer the most, and I make the appropriate decision. During the interview period, it was also noted by the women that their men also value their women for their freedom of movement. As one of the women interviewed said: "I am much happier now after I acquired some agricultural land, so we are all happy. I am now more independent, make my own decisions and also manage the costs of children's education. Now our life has become more organized." But the woman who had no voice in the family and was still under the influence of a dominant man who forbade her to work even in non-seasonal work in the agricultural sector noted that: "In our family, a man plays a dominant role in all matters. I don't even dare to object to my husband's decision. Sometimes he consults with me, but most decisions are made by him without consultation. I have no reason to complain." The above conclusions support the argument that the inability to make decisions is well explained by the lack of resources. Influence on the trust, recognition, and confidence of some women in their abilities is most of them felt uplifted. They had received a high level of

confidence, after receiving social assistance and were able to go out to work in the fields during non-seasonal work.

They also reported a positive impact on their well-being and psychological well-being, as they feel financially independent and do not rely on their husbands for their small expenses. Now they feel the changes and take a big part in the financial affairs of the family. As one 35-year-old woman replied, "I decide for myself how to spend this money. I have an advantage in solving all financial issues, because everyone trusts me, and all the income remains with me. I can now see more changes because I earn (through the resources I receive from plowing fields or greenhouses and in non-seasonal work), and my earned money is with me. I can spend time anywhere, (for me) this is a real source of happiness and self-esteem enhancement." Most of the benefits I get are because I now have my land where I can plant trees or create one horticulture garden. In this interview, it is clearly shown in the responses from women how much the recognition of the importance of women in the family and the degree of their responsibility towards her has increased compared to men. From qualitative data, it was found that women beneficiaries now have to make a lot of financial decisions and go out to the markets to buy everyday items. Their responses also revealed that they were seeking enforcement of their decisions after heated arguments and stiff resistance from their husbands. This indicates the degree of trust and confidence on the part of women.

#### **4.9 Role of Personal characteristics hiring women in gender relations.**

As mentioned above, there are factors such as women's ability to negotiate and be businesslike during certain stages. The opportunity for women does not always fall in the way that they would like to express themselves and themselves as a person. The fact is that when a woman is in a difficult position to decide how to get out of a difficult situation, only her consciousness and experience can come to her aid. Nevertheless, this study mentioned a lot about the category of women in the age line. Young women do not have much experience and from time to time are in a desperate situation. If we recall the moment when she was interviewed in-depth interview she was more vulnerable because she was the youngest novice farmer. Her appeal at the administrative level proved once again how inexperienced she was in negotiations with the opposite sex. Although there is a possibility that she, as a novice young farmer with no experience, could have failed her negotiations with a man and as a result could not purchase land for plowing vegetables.

The role in negotiations is also important with her husband or another partner in family life. One educated and with many years of experience, a beneficiary

woman showed how to behave in family life and at the administrative level. She also proved once again the fact that having her cash makes a woman independent of a man. However, intra-house relations are not working moments on rural farmlands, and not planting a flower or a tree in the garden proves once again how much it can slow down the process of a woman's development in family life and the benefits of her work for the state. Women should sometimes make rational decisions. As one participant in the depth-interview noted, "My husband is wasting money. Therefore, trusting him in financial matters is a big risk. He also doesn't appreciate my earnings and generally, my decisions don't mean anything to him. In contrast to this example, an uneducated female beneficiary noted that "we live in a joint family system. All decisions are made by my husband. He cares about the education of our children. I am uneducated, so I do not know what is most suitable for the education of children, my husband deals with all issues of their education, but we are both very happy because our children's academic performance at school is satisfactory." But alas, she was not happy with the fact that their existence is scanty and she should have found some kind of off-season work. It was also found those women who have assets in the form of a small property or house or any other asset inherited from their father or family in their name make them more independent. She is also recognized in the family and society. One example was also noteworthy when one participant of the interview noted that even if there are

no jobs for women on land and in general in agricultural land in their area, at least their husbands who own land or some farms can open up great opportunities for their women to work in seasonal or non-seasonal jobs.

The most interesting and justified moment was when, among 30 women interviewed, about 12 women replied that international organizations such as the ADB and the World Bank have a great influence, as they push the state to develop a gender aegis in projects through participating in commercial banks. As one of the respondents noted, for example, if my husband wants to purchase a loan through a bank, there are banks such as with the support of the ADB and the World Bank that issue quotas for women with benefits of 30% and support loans for those clients who may be interested in their second halves or even call many women from the district to jobs. Thus, there is a picture of the multiplication of the labour force and a state program that supports women.

According to the response of one respondent: "My husband works at several enterprises with a large number of employees. But among the unlikely working women, even if he hires any of the women, she can be an accountant, cook for the workers, or do the cleaning." As she noted that her husband rather has no desire to bring women to farm work, as the work can be difficult and not all women can withstand it. For example, plowing in the fields in the summer can also tire a woman, or picking in a rice field. Most interesting factors were revealed during the interview

period, especially the factors considered in the family, and those mentioned in the example above. Qualitative data revealed an economic factor for strengthening intra-family gender equality. It was revealed that in addition, according to all the women involved, additional earnings from paid work gave more leverage in family affairs. Since she contributes much more to the family earnings, her position and status are high, and she is very active in all family matters. As one of them reported: “We have been living in a joint family since the beginning of our marriage. This system is more efficient than a single family, at least for me, because I usually go to work. In another case, I would have to leave home for work in the capital, and my relatives would take care of my children. Even my sister's husband always makes decisions”. The presence of all factors once again proves that the financial situation of a woman exaggerates her status both in marital status and in working moments.

The most important findings were that women's earnings in the agricultural sector significantly increased their spending on food, education, and health care. The general structure of earnings of the majority of respondents was reduced only to necessities. They spend part of their earnings on buying rice, flour, wheat, cereals, butter, tea, and vegetables. The beneficiary respondent, who was 32 years old, had 5 children and the family income was (&), mentioned that she spent money on rice, flour, wheat, cereals, butter, tea, vegetables, and, other necessities. This pattern of

consumption persisted in all female respondents, regardless of their other income or family size. One of the reasons for this fact is that the main purpose of these earnings was to ensure the income of average families and daily subsistence. She also said that her earnings are not enough for all the necessities of life, but it is useful to meet some needs.

Interestingly, families who could hardly cover their daily expenses now spend a decent amount and live well about their daily living needs. From such a family, female beneficiaries with 10 family members reacted in such a way that, having collected money, she could bring meat. She can spend money on wheat, grain, and some vegetables. She also mentioned that her earnings are very useful for her family expenses. Even though she said that lending some money to her mother-in-law is now very respected in her family. Not only has the cost of food for everyday needs increased, but the role of women in management and decision-making regarding food priorities has also significantly increased. This shows that women have become more engaged in household chores. Among poor women, it is customary to spend money quickly. In addition to spending on everyday needs, many of them were able to save some money. However, it depends on the priority of the family and the level of its income. If % had other sources of income, they could save. But middle-aged people who are fighting very hard for their survival could not save all their possessions. If it is expedient to conclude how money is used from the outside

and in the needs necessary for women who have started to have their earnings, some beneficiaries and women in the agro-business during the interview reported that it is unusual for women in the rural areas or in the village to have their earnings, as it sometimes provokes family scandals. Not all men agree and accept that their wives start earning a certain amount. Although some expenses fully cover the needs of some families, no matter how small the amount.

Naturally, and for reliability, it was necessary to clarify through interviews with women whether their direct participation in family life was negative or positive, where most women unanimously replied that having a good life about their daily life needs somehow increased their respect for them from their husbands and even mothers-in-law. From the family, the beneficiary woman, who has 7 family members, answered in this way: "that her husband collects money and in a common piggy bank when a certain amount is collected, he goes to the city for the needs of his family". The wife, in turn, spends cash on wheat, and grain. As she replied: "This (cash) is very useful for us. Even I lend some money to my relative".

Not only has the cost of food for everyday needs increased, but the role of women in management and decision-making regarding food priorities has also greatly increased. This shows that women have become more connected with household chores. Among poor women, it is customary to spend money quickly. In addition to spending on everyday needs, many of them were able to save some



money. But very poor women without maintenance and lonely, who are struggling very hard for their survival, could not save, and all their expenses, including their own needs, are spent on necessities.

The mother of 4 children with family income reported that although "my husband works. Not all days he can earn for family expenses and there is a shortage of money to buy all the necessary things".

Our main problem is that in a later part, other causal factors that are responsible for increasing or decreasing the efficiency of women working on agricultural land or in the agricultural industry will be considered to see what role these factors play. Such causal factors are intra-house gender relations, her characteristics, and informal social and cultural barriers. It will be considered topics such as barriers among family and non-family women who, during the interview period, answered frankly about what trials they had to face during their formation at the level of the workforce. Theoretically, it can be argued that all women and some beneficiaries have access to resources since the necessary funds are intended for women's households. However, some data collected locally during the interview period showed that 80% of women and some beneficiaries have access to their resources, while the remaining 20%, for one reason or another, transfer their money to their husbands. For most women, the main source of money is their labour force, and few also have other income from work in addition to cash. While women who are

not employees have 40% access to cash. This means that women who are not employees have a relatively low level of income. Data collected during in-depth and semi-structured interviews have shown that those women who have the opportunity to work and have access to their land have significantly increased their standard of living and not in comparison with their previous life.

#### **4.10 The Role of socio-cultural and demographic factors affecting women in the agricultural sector.**

This section will analyse the role of women in socio-cultural and demographic factors affecting the indicators of women's empowerment in the agricultural sector. Among these factors are patriarchal and cultural barriers, and personal characteristics of women, such as age, and education. Her class, social and family background, and additional employment also affect the indicators of their empowerment.

A study conducted by the State Committee of the Republic of Uzbekistan on Statistics (2017) showed that the age, education of the husband, inherited property of the father, marital status, the number of living sons and microfinance significantly affect the empowerment of women.

#### **4.11 Heterogeneity factor**

It was revealed that the bargaining power of women on various indicators of empowerment varies depending on age groups. Women of a low age had more control over their resources. While the category plays a more active role in controlling resources, another age group has an impact on getting more opportunities to move freely, and the remaining group may be more active in making independent decisions both on the labour front and in the household. Concerning the age of women and their freedom of movement and independent work on the land, it was found that the younger age group of 30-40 years can move freely without any permission or restriction from their male members. 50% of this group did not have a fiction about their freedom, according to the age group of women beneficiaries; cases of their independence in the working process and decision-making in family life were also revealed. However, it has also been found that when it comes to decision-making, this leads to the fact that "the age category plays a big role to some extent jeopardizes their rights," which means that women in a lower age group have to make decisions on their own in addition to age usually

plays a very an important role in decision-making and occupies a recognized position in the family.

Most of the female beneficiaries have made deliberate efforts to expand their control over resources and the main points regarding their family life. For example, when a woman makes decisions in the family, she often faced resistance from her man but stood her ground. One participant of the interview very delicately emphasized that administrative organizations such as the Council of Farms (Council of Farming Dehkan Property and Owners of Garden Plot of Uzbekistan) (Resolution Cabinet of ministers Republic of Uzbekistan 04.03.2000 N75) help and accompany the active role of women in decision-making by expanding the opportunities of the women's movement. These women's participation and movement are the result of women using their opportunities in a certain direction. Thus, those women who were able to acquire their agricultural land have increased the negotiating role of women in and to this day maintain contact with those women who are not very active and cannot make decisions in working moments. This argument is consistent with the conceptualization of the Farmers' Council of Uzbekistan for the opportunities of women in a certain direction, because, as one participant of the interview noted, "freedom of will takes a positive form when an individual is not only able to determine and pursue his goals but is also able to do so, even when faced with opposition." One of the respondents mentioned a similar

line of action, as she mentioned, you make all the decisions. For example, divorce and mostly women widows and single mothers are more at risk of being left without rights and opportunities to actively participate in agricultural spheres and land ownership.

#### **4.12 Patriarchal values and education**

In some cases, qualitative data revealed existing cultural and patriarchal values that restrict women from working on the street. In such societies, men are considered breadwinners, and women are limited in household management. Men also make decisions alone in all household matters. It cannot defend its bargaining power because of strong patriarchal and cultural values. However, it was found that the educational level of both men and women is important to push back these structural limitations.

One female beneficiary noted that we have strict social customs of the patriarchy that prohibit visiting any place alone and without permission. These are the fathers. However, my husband managed our circumstances. Most likely, single cases occur in the regions, but not in the capital. Another educated beneficiary, a

mother of 4 children, said: "I want to work, but my husband does not allow me to go against our social norms. Although we are socially considered a poor family - we needed additional income for my husband's earnings. I told him he was working part-time. His only answer is always that I have to go home and take care of the house and the kids. I am very glad sometimes that I have security from the state and I receive an allowance for my children, as I am considered from a poor family. It helps to meet the needs of our family. He knows how important it is for me to have a profitable hand, but he is not a compromising person. He knows how difficult it is to provide for a family when you have a small income for living".

In this subsection, the third research question will be considered about the experience and perception of the women beneficiaries of their feelings of helplessness and feelings of "deprivation". It is well known that for any empowerment intervention program to have the desired effect, it must meet the needs of the target group and the needs of the program or action. This study was conducted to learn about the impact of the work component on the empowerment of women beneficiaries. To do this, it is necessary to understand the needs and perceptions of women beneficiaries in the field of nutrition. This should deepen the understanding of those needs, experiences, and perceptions that, in their opinion, are a discrepancy between the needs of men and women. Whose needs will lead to this discussion, where it is extremely important to understand the influence of

factors that have contributed to women strengthening their nature and maintaining extensive experience in the agricultural sector? In this regard, the respondents often noted in their interviews that it would be appropriate to organize educational programs for women in the village that would be able to raise their status socially and educationally but to participate in such programs; again, you will need to ask permission from your husbands. This factor forced the women during the interview to slow them down and answer the questions that were asked them at that time, mostly they answered purposefully, but some showed excitement. Some of them believe that the empowerment they received helped them understand what their need was to achieve their goals, although in a life where they can make decisions on their own, it is easy to understand the feeling of powerlessness of respondents, a conscious attempt was made to reduce the importance of empowerment and opportunities to the lowest possible level in the questionnaire to allow them to understand this and respond accordingly.

The participants' responses contained topics about what they wanted before joining the program and what, in their opinion, is still necessary for the empowerment of women. Such information was crucial for determining their inner feelings and perceptions of their impotence. This method of understanding their helpless situation has borne fruit, as it has expanded our point of view on their situation. A very interesting point was found in the answers from the participants'

interviews to the circumstances motivated by their freedom that the respondents gave different assessments the same way, but they are powerless in some questions. This shows that on the scale of the necessary different degrees of help, from where different impotence comes from, they are all the same in different cases, and this motivation of the answer gives due attention in context. As one participant replied: "If my culture allows me a lot, I can overcome all the difficult stages in achieving my goals, but I am sometimes disappointed with the attitude of my husband, who repeatedly tries to get into my life and hinder my desires and goals." In the last stage of the interview, regarding mobility, women had restrictions on movement due to their religious and traditional centuries-old rules, and this was encountered several times in the interview. The respondent, who is not a beneficiary, has a primary education, but is unemployed, said: "My life is worthless because I believe that I was not born just for housework and I have to agree with my husband and obey him in what he says. He believes that only men are required to do the work, not women. Therefore, it can be concluded from her words that her feeling of helplessness stems from her inability to do work and be more submissive, and is not allowed to work outside the walls of the house. Women were so vulnerable, but their will and strength in some answers gave hope that everything should be fine in life.

#### **4.13 Nature of respondent`s powerlessness.**



Along with the women interviewed, some factors of how they differed from each other concerning cases were reflected in their divergence in cultural background and context. Women's diversity stems from differences in the end, the culture they inherited from their upbringing, and how they perceived this world full of wealth and liability. The difference in natural and social circumstances that shape what women do and what women cannot do, age, gender, and physical and mental abilities strongly duplicate what women need to be a full-fledged person in the real sense of the word. In addition, during the survey of participants was revealed, a point of view on various forms of empowerment. One of their findings was that woman empowerment takes different forms in different cases and different places. They identified among women and beneficiaries such factors as access to information and resources, and the possibility of autonomy and control, which form their powerlessness and require collective efforts. They also found that women's empowerment experiences fluctuate because their sense of power depends on what they do and how they accept difficulties at home and in the workplace.

## **Chapter 5. Recommendations and Conclusion**

This study was conducted to assess the contribution of how affecting women's access to agricultural land and women's empowerment in rural areas. The key indicators of empowerment for the study are women's access to agricultural lands and control over resources, mobility of women, decision-making processes, confidence, self-reliance, and recognition. The second question in this study concerned how other factors, such as personal characteristics, and socio-cultural and patriarchal factors, play a role in the effectiveness of women's perception during the work process and within domestic relationships and what suggestions can be given in all these related aspects.

The conclusion concerned women's perception of how empowerment of women affecting them based on political, economic, social and cultural issues.

This final chapter provides an overview of the study together with the conclusions drawn from the analysis and the recommendations resulting from it. The purpose of this study was to analyze the impact of women's empowerment in political, economic, social, and cultural aspects in access to agricultural lands in the example of rural areas of the Republic of Uzbekistan. To achieve these goals, the

study was designed to examine how the need for credit services, including education and women's contribution to their family budget; lending, and training on women's economic and social empowerment. The impact assessment survey was conducted using a semi-structured questionnaire. In the document, the empowerment index is based on three dimensions: political, economic empowerment, social and cultural empowerment at the household level and at the community level. The collected data was then processed and analyzed to obtain empirical results and eventually many significant results were found that should be taken care of.

### **5.1. Key findings of the study**

When assessing the role of women in access to certain resources in agriculture in terms of women's empowerment, the following conclusions were found in this study:

- The majority of respondents reported that their overall picture has changed morally, socially, and economically.

- Most of the women surveyed demonstrated a certain level of satisfaction with their changed standard of living, satisfying their life needs.

This study examines the impact as well as credit financing on various indicators of women's empowerment using qualitative data collected in 13 regions of the Republic of Uzbekistan. To achieve this goal, thirty-one (31) research questions were asked, in which the main variables were considered loans, earnings and the level of women in the process of solving their issues in agricultural fields and the impact of this complex sphere in family life in connection with the expansion of their political, economic rights and opportunities of women, women's social rights to the household level and social rights of women at the community level to achieve the objectives of the study. To answer the research questions, a thematic analysis was carried out in four (4) different aspects.

**The first aspect Regarding political and economic empowerment,** the results showed that credit and ownership of resources such as agricultural land, as well as not being able to dominate land, the employment of women in this difficult area, and their marital status significantly positively affects the economic empowerment of women. These results indicate that with an increase in the loan amount, women's economic opportunities expand, as well as having experience in this difficult area, women prevail with good negotiating data at the administrative level, which is consistent with the conclusions that access to finance and loans

expands women's opportunities. This result also indicates that the increase in the cost and the predominance of the loan amount allows women at whatever stage they are stimulated and leads to the expansion of women's economic rights and opportunities, which is consistent with the fact that the agricultural sector in Uzbekistan is increasing to a more expanded level, where the index of the increase in land rural economic areas is given (State Statistics 2021).

**In the case of the 2nd aspect, socio-economic results** showed that training programs are needed in the agricultural sector and for the development of credit resources for women, also showed that training has a significant impact in the case of a female beneficiary (Sirdarya region 45 years) as she noted, having no knowledge and experience in banking and in the agricultural industry in general, she was deceived by an administrative worker who promised her to get a loan for her so that she could buy out an agricultural plot. In this case, a woman should be educated and this stage has a significantly positive impact on the economic empowerment of women. These findings also suggest that education can lead to women's economic empowerment. Obtaining loans and training have a significant impact on the economic empowerment of women. (Business Women Association of Uzbekistan 2019).

In addition, the result illustrates that a larger number of family members has a positive significant impact on women's economic empowerment, which indicates

that an increase in the number of family members will lead to economic empowerment. Thus, the more family members who have a regular income, the more likely is, that a woman will receive economic opportunities, which is consistent with the conclusions of (State Statistics (2018).

**In the third and fourth studies, aspects of the proper attitude to land resources and regulations on the part of women** were revealed, who noted that:

**1.** a woman does not treat her land as a business, as a man owns this concept. Women treat her land as her offspring and home. Developing your garden or a large plot of land is always a joy and pleasure for a woman. **2.** The woman has good leadership qualities in retaining the staff working for her. It turned out that Men in this sense are more categorical and not every staff working on complex agricultural lands can withstand pressure from the boss. Women are economical in resources and thrifter to water resources, where it is noted that a greater percentage of confidence in the use of water resources is represented by women as noted from the side (Farmers' Council 2017).

The results of the study showed that the possession of certain resources and earning money in the family budget has a significant impact on the empowerment of women since it increases the level of income both in society and in political and economic terms.

The role of microcredit or partial credit is noticeable in increasing income, creating jobs, purchasing power, increasing confidence, courage, and self-esteem, mobility, changing attitudes, and developing skills. The study shows that the amount of the loan has a significant impact on the economic empowerment of women. This result also illustrates that the amount of the loan has a significant impact on the social empowerment of women at both the household and community levels.

This study also showed that women are more active with their income than women who do not have the right to vote and are dominated by their husbands, and this main indicator is an important factor that positively influences the expansion of economic opportunities. This has provided economic empowerment and can prevent the family from sliding back into poverty. This study also shows that not all families reacted favourably to their wives' work and does not have a significant impact on social empowerment at the household and community level. In addition, the survey questions and results showed that advanced training has a significant impact on the economic empowerment of women. Similarly, this study shows that the ownership of certain resources such as land ownership and having a job in the agricultural sector is an important factor that positively affects the social empowerment of women at the household and community level.

In addition, this result illustrates that the number of family members where a woman with her income predominates has a positive significant impact on the expansion of economic empowerment, social empowerment at the household level, and social empowerment at the community level. The results showed that the more family members have a regular income, the more likely it is that a woman has economic opportunities, and this additional economic security received from household members can ease a woman's financial burden and allow her to devote part of her time to social activities. As a result, it was also found that the age of respondents has a positive impact on the social empowerment of women at the household level since women's ability to make effective decisions increases with age. The loans provided by PFIs may not always empower all women, but most women do experience some degree of empowerment through this opportunity. Therefore, it has the potential to have a powerful impact on women's empowerment. Small loans for women strengthen women's financial base and increase economic contribution to their families and communities; it increases negotiation and decision-making ability, improves well-being, reduces subordination, and strengthens women's voices. All of this plays an important role in the empowerment of women.

However, they also held the opinion that having certain resources and earnings does not give them the right and opportunity to be completely free, *since such*



*factors as traditions, culture, and society matter, in which they do not have to easily break through themselves, being in the status of a woman.*

It was also discovered that some women used to save some amount of cash. The money saved from a cash subsidy or other source of income was either for productive investments made or to improve the well-being of the family, increasing their sources of income.

It was found that they pay more attention to such necessities as rice, flour, butter, vegetables, and cereals.

- An important conclusion was that the unconditional work of women significantly increased their spending on food, education, and health care.

- The study showed that women's access to certain agricultural resources increased as the subsidy was provided to women.

Anyway, few women gave up their access to agricultural land in favour of another family member.

- The study showed that women have more control over resources than women who are not members of farms or workers.

The data show that in the case of women, they have 60% control over their earnings, and 20% of them and their husbands have mutual control.

While in the case of family resources, she also dominates with 40% control compared to her husband, who has 30% control over family resources.

While individuals who are not members of farm associations or workers do not have much control over family resources. This difference shows that women have achieved the ability to use their opportunities to expand their control over resources.

- When analysing the data, it was revealed that the mobility of women has changed dramatically in a positive direction.

The percentage of women who visited the local market, parental home, or medical centre alone before working in the agricultural sector was very low, while it rose to a high level after getting a job.

In comparison, the data show that before having the advantage of working in the agricultural sector, out of 20, only 35% of women could freely visit any place.

However, this number increased to 75% after they became workers.

Most of the women surveyed felt uplifted and gained a high level of confidence after gaining their profits and control over their own or family resources.

They also reported on how useful the assistance of active international organizations and the existing Farmers' Council was for them, as well as the sub-loans received from participating banks and their positive impact on their well-being and psychological well-being.

## **5.2 Limitations and further study**

This study shouldn't be generalized to other country study cases because of the nature and purpose of the study. The contribution of this paper is to add texture to the existing literature on the topic. This study is qualitative and the reason is the sample size which is up to 30. More most of the data is based on perceptions and experiences of women in rural areas because the major numbers of questionnaires were open-ended. So the responses to these questionnaires were subjective.

Secondly, this research study has been conducted on specific empowerment indicators at the agricultural and household level in rural areas rather than the collective empowerment of women. However, findings can be extended to more empowerment indicators to find out the collective empowerment of women on a

society level. Further research can be done to generalize the findings over regions and the Karkalpakistan Republic or national level with qualitative methodology and also cover gender-based desegregated side to check what factors still hamper it for truly promoting women empowerment.

### **5.3 Recommendations/Policy Implications.**

Women's empowerment on political, economic, social and cultural issues is a broader field of study. Based on the results obtained, the following recommendations were made:

The results of the study showed that the loan amount has a significant positive impact on the economic and social empowerment of women both at the household and community level. PFIs should develop an appropriate loan in accordance with customer demand.

The results of the study also showed that education has a significant positive impact on the economic and social empowerment of women at both the household and community levels. Building the capacity of these all women is essential in order to encouragement the loans provided to all women, no matter what level they have in society, their capacity to build up should be supplemented by a significant

amount of professional training at all stages regarding political socio-economic, and cultural views. The results of the study also showed that the ownership of certain agricultural land and job availability in this area has a significant positive impact on the economic empowerment of women. PFIs should to expand and increase available credit services for low-income families, especially women, to protect against risks such as non-payment of a timely loan, illness, or other important stages available. Various low-cost lending services, such as land reforms or the availability of light small consumer loans should be developed by PFIs to ensure the well-being of clients and assets. A campaign to raise awareness about credit education is needed to familiarize them with the concept of proper use of credit, and formal and informal mechanisms for overcoming risks. It is necessary to develop the capacity of PFIs for lending operations to enhance the institutional experience. PFIs should organize more social development activities related to social awareness and training for these women to improve their skills, which in turn will expand their opportunities. Therefore, new models of microcredit's should be developed at the initial stage, adapted specifically to marginalized poor women should be looked at as entrepreneurs, as well as stakeholders, to effectively expand their opportunities.

Recommendations of this study are based on the findings of this study. Following Recommendations are suggested for policy implications to policymakers:

### ***Government side Recommendations/implications.***

To further expand and actively participate and obtain loans and certain resources in the field of agriculture, women should pay more attention to leadership training, advocacy, and the ability to maintain proper documentation. Active women on farms should be prepared as a demonstration module for other women who were unable to be active to share their experiences with less active members of the council.

- To increase the activity of women in rural areas, it is necessary to train them and direct them in the right direction, much more advocacy and support will be required than was proposed.

- More realistic targets should be set for the representation of women in agriculture and higher-ranking positions, taking into account basic levels.

- Future training sessions should be dynamic and based on collaborative learning strategies, including rapid assessment, rather than the old-fashioned top-down approach used during implementation. It is necessary to raise awareness

about the proper use of newfangled technology, sanitation, and hygiene at the household level and encourage men to participate in such training sessions so that in the future they can also see the benefits and allow their women to participate in such activities.

- Organization of educational, practical, and demonstration seminars, training, and round tables in the legal, economic, and psychological spheres aimed at improving the professional skills of women in agriculture, exchange of experience and knowledge, as well as the formation of a mature leader.

- Assistance in the formation of women's skills in organizing and running their businesses, an adaptation of agribusiness to urbanization, advisory assistance in the preparation of business ideas, organization of training in advisory and information (extension) centres, modern information technology and other areas.

- Professional development and exchange of experience of women in the agricultural sector in developed foreign countries, assistance in attracting highly qualified specialists from abroad to women's farms and other structures to provide a consulting assistance.

- Conducting competitions for women working in various fields of agriculture, encouraging productive work, and organizing women's participation in national and international exhibitions, conferences, and seminars in this field.

- Comprehensive assistance in the development of family business, including the search for reliable partners, the purchase of mini-technologies and equipment, the conversion of agriculture into digital form, assistance to women who intend to start their own business, training, retraining, organization of qualified consulting services for women in the agricultural sector.

- A database with sex-disaggregated data should be standardized in all sectors where monitoring and evaluation (M&E) capacity remains weak. It should be emphasized to strengthen training on mergers and acquisitions and support qualitative data on changes in behaviour, community perception, traditional practices, and gender roles.

- should be sufficiently disseminated to all stakeholders and discussed with all stakeholders at the beginning to ensure it is understood and understood by all performers (and not only perceived as a matter of a). Whenever a needs to be



reviewed, it is necessary to consult with the relevant executors to work out agreed changes.

- All members of the, including local performers, need to improve their gender knowledge, and not put up with the limited gender capabilities of the management.

- In infrastructure with large sub-loans and works, the inability to include gender-disaggregated data and gender analysis in the monitoring process is more likely due to a lack of knowledge and capabilities than a lack of desire. Therefore, training on gender issues should be conducted systematically, starting with performers at the central level and ending with community coordinators. In addition, it is necessary to build the capacity to collect and analyse sex-disaggregated data on all relevant activities, integrate data into the information management system, and use basis for gender monitoring by participating banks.

- Strengthening the role and place of women in agriculture, improving their professional skills, expanding economic, legal, and professional knowledge, ensuring gender equality and protecting women's interests, increasing the efficiency of land use, increasing production and processing of agricultural products, further

strengthening the industrial and export potential of the industry and promoting the sustainable development of women in society.

- Assistance in ensuring the full participation of women at all stages of economic and social life, as well as ensuring gender equality in society, creating equal opportunities for leadership in the decision-making process.

- Comprehensive assistance to women in the cultivation of agricultural products, including the implementation of agro technical measures, processing, storage, and sale, as well as the export of products to foreign markets.

- Assistance in the introduction of modern, advanced foreign technologies in farms and dehkan farms run by women in the field off production storage and processing of agricultural products.

- Participation in projects to protect the health of women employed in farms and dehkan farmers homesteads, expand their knowledge and skills in this area, improve working conditions, improve welfare and reduce poverty in rural areas, preserve natural resources and biodiversity, promote the development of poultry

farming, fish farming, sericulture, rabbit breeding and breeding of other farm animals, plant protection and veterinary medicine.

- Gender equality should be promoted in collaboration with women's committees and women's NGOs as parallel training activities to (i) increase gender awareness and capacity of national, district, and local government officials; and (ii) encourage systematic consideration of gender issues in all programs. In addition, the relevant employees of the PFI's should be trained as gender focal points to initiate the creation of a working group on gender issues and continue to promote the gender agenda.

- Community-based rural development should provide additional, well-designed support for income-generating non-agricultural activities to ensure that women can expand their opportunities to increase family income. These activities can be developed and implemented in partnership with relevant government agencies, civil society organizations, and the private sector, especially with the support of the Ministry of Agriculture.

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## **Appendix 1**

### **Interview Form**

Dear Respondent. My name is Iroda Malikova, I am a student, currently receiving Master's Degree Program in Gender and Rural Community Development Yonsei University Mirae Campus, Wonju, Republic of Korea.

A study is being conducted on this topic “FACTORS AFFECTING WOMEN’S ACCESS TO AGRICULTURAL LANDS IN UZBEKISTAN”.

The purpose of this survey is to find out your opinion and experience about how it empowers women in our society. This research is conducted as part of the Master's program at Yonsei University, Wonju Campus, of the Republic of Korea.

As part of this survey, you will be asked to answer questions in some important areas necessary to complete this study.

The questions require you to mark/share your experience and perception by question type 1) Indicate the number on the point scale as indicated before the questions, and the spaces from 1 to 10 that require your answer that best fits your position. 2) Questions starting from 11 to 31, with the exception of 31, are “Open Questions” and “Closed Ended” that require you to describe and answer "Yes/no" according to the relevant questions.

Questions and concerns have been formulated to guide the interview, but are not limited to this, because whenever necessary, clarifying questions will be asked to get the necessary information about the socio-economic profile, access and control over resources or earnings, decision-making capability, her and intra-house gender relations and others mentioned above.

Your participation in this research study is voluntary. Your assistance is required in anonymously answering the questions. Your responses will be strictly confidential.

## **Questionnaire**

**Name of Region:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Respondent`s name** \_\_\_\_\_

**Please fill the answer in the bracket and tick only one answer which you think it is the most appropriate to you.**

## Part I

### Demographic Profile

Respondent Demographic Profile			
№	Questions	Responses	
1.	How old are you?	_____ years old)	
2.	Gender?	A. Male	B. Female
3.	Marital status?	A. Single B. Married	C. Divorced D. Widowed
4.	Your occupation/employment or any type of work that brings some money for you?	A. Farmer enterprise B. Labourer C. Unemployment	D. Others_____
5.	Your spouse occupation/employment (if married/alive)??	A. Farmer enterprise B. Labourer C. Unemployment	D. Public Servant E. Vendor F. Others_____
6.	How many members are in your family?	A. Sons B. Daughters	C. High school D. University E. Others_____
7.	What is your education level?	A. None B. Primary school C. Secondary school	D. High school E. University F. Others_____
8.	What are main income sources for your family?	A. Farming B. Casual Labour C. Others_____	D. Public Employee E. Vendor

<b>9.</b>	Do you own any assets? If yes, what type of assets you own?	A. No B. Yes (If yes, select any of following) 1. House 2. Farming land	D. Livestock E. Others_____
<b>10.</b>	What is approximate income of your family per month?	_____ <i>Uzb sum.</i>	

## **Part II**

### **A- Questions for female owners of Farmer enterprises, women in agro business and beneficiaries of some pilot regions.**

*Respondents will be asked an “Open Question” and she will answer the interviewer her opinion/perception on the relevant issues on behalf of researcher.*

#### **Access to agricultural lands and control over resources**

**11.** How much knowledge and awareness about Women's Rights and Laws you have?

(or this knowledge increased after becoming beneficiary/owner?)

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**12.** How much knowledge and awareness about regulations on banking activities, access to loans and filling other bank documents/applications you have? (or this knowledge increased after becoming beneficiary/owner?)

---

**13.** Do you possess Bank account, if yes, how it has contributed to your relations in family?

---

**14.** Is earned money from agricultural lands helpful to meet you and your family daily life needs?

---

**15.** How does your earnings financially important for your well-being?

---

**16.** Who collects monthly earned funds (you or somebody else in place of you) and how it is collected?

---

**17.** Do you think that your earnings have improved food intake and health care for you and your children? If yes, please give an example?

---

**18.** Has your earnings increased education enrolment of your children?

---

**19.** Were you able to visit/travel alone to market, friend`s home, health care centres freely when you were not having any earnings?

---

**20.** To what extent do you think education plays vital role for women in negotiating their gender relations in the family?

---

**21.** After you became a beneficiary of any area on agricultural land/owner in farm enterprise, has your freedom improved (to visit the local market, parents/friends' house, medical centre or religious places alone)? Please give an example.

---

**22.** How has your earnings changed social perceptions and restrictions on mobility to other female members of your family, especially with regard to sending girls to education and working outside the home?

---

**23.** Do you think that your earnings has improved your social status, similar to the man enjoys in family and community?

---

**24.** Do you participate any committee meetings, if yes how it encourages you to actively participate in its activities/discussions?

---

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25. To what extent has your earnings has increased your self-worth and confidence?

---

26. How a woman's financial contribution to family income enhances her mental and psychological well-being for her life?

---

### **Part III**

#### **B- Questions for female owners of Farmer enterprises, women in agro business and beneficiaries of some pilot regions.**

##### **Decision-making Power and miscellaneous (closed ended)**

27. Who in your family usually has the final say in the following decision making process?

i) What kind of food to buy for a family meal?

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

ii) What kind of food to cook for a family meal?

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

iii) Whether to send the child to school or not

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

iv) Which school (public, private or religious) should I send my child to?

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

v) When a family member (including you) gets sick, whether to visit a private clinic or go to a public hospital or buy only medicines?

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

vi) Whether to purchase basic household goods such as TV, refrigerator, furniture or other property?

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

**vii) Whether to family plan or not?**

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

**viii) In your opinion who is affecting to the factors that hinder women for their decision making and independent living in their life?**

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

**ix) Who takes decisions on day to day activities and expenditures in your family?**

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

**x) Who usually decides how to use/spend the family incomes?**

1) You 2) Your spouse 3) Together with your spouse 4) Other family member 5) Together with other family member

### **Miscellaneous questions**

**xi) Has your earnings increased your savings?**

1) Very much 2) Much 3) Little 4) Not at all

**28. How do you spend the savings from your add earnings?**

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**29. How earning the money for the family is important for her status and respect in the family?**

---

**30. Have you experienced any physical violence before and after becoming beneficiary/owner?**

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**31. To what extent the cash transfer has affected your family relations especially gender relation between male and female?**

**The End**



## **Abstract in Korean**

### **우즈베키스탄 여성의 농경지 접근에 영향을 미치는 요인**

연세대학교 정경대학원

여성농촌지역개발 석사학위과정

Iroda Malikova

이 연구의 목적은 우즈베키스탄 지역에서 여성의 역량 강화에 영향을 미치는 농지에 대한 여성의 접근에 영향을 미치는 요인을 알아내는 것이다. 이 연구는 여성의 농지에 대한 접근에 영향을 미치는 경제적, 정치적, 사회적 및 문화적 권한 부여 요인을 살펴본다. 여성의 권한 부여는 사회 발전에 긍정적이고 중요한 영향을 미치며, 그 결과 또한 여성의 권한 부여에 대한 가장의 매우 긍정적 영향이 밝혀졌다. 따라서 본 연구의 결과는 신용이 여성의 경제적, 사회적 역량 강화에 미치는 영향을 밝혀냈다. 이 연구는 지역과 마을의 농업 부문에서 더 많은 여성에게 리더십과 토지 소유권을 장려하는 것 또한 양성 평등을 촉진하는 중요한 방법임을 보여주었다.

본 연구의 목적은 여성 리더십에 대한 사상을 연구한 사례를 통해 주제별 분석에서 데이터 분석의 질적 방법의 가능성을 탐색하는 것이다. 자료 수집 방법은 반 구조화된 인터뷰이다. 데이터 분석 방법은 주제별 분석이다. 연구 대상 표본은 조직에서 관리직을 맡고 있거나 경영 경험이 없는 여성 30 명으로 구성되었으며, 여성의 경력은 5 년에서 15 년 사이였다. 본 연구는 우즈베키스탄 공화국 여성농업기업 또는 농촌지역의 농기업에서 가용한 자료를 이용하여 은행대출, 고용, 가게 등 경제적, 정치적, 사회적, 문화적 요인의 관계를 조사하였다. 본 연구에서는 여성 고용을 종속변수로 사용하였다. 독립 변수는 보조 데이터 지표를 기반으로 선택된다.

연구 결과를 바탕으로 여성의 더 많은 활동을 유도하기 위해서는 여성의 이익을 보호할 수 있는 법률, 즉 투자를 보장하고 보호할 수 있는 입법 행위에 대한 적절한 개정이 필요하며 남성과 여성의 동등한

권리를 보장할 필요가 있다. 농업 부문에서 토지 소유권을 사유화하기 위한 입찰에 여성이 참여할 수 있도록 한다. 은행 대출에 대한 접근을 확대하고 관료적 장벽을 제거하며 여성을 위한 은행 대출 요건을 단순화하는 것이 좋다. 여성의 농경지 접근은 은행 대출과 매우 밀접하게 연관되어 있으며 이를 위해서는 향후 여성의 기회를 가로막을 수 있는 요인에 대한 연구가 필요하다.

이 연구는 식량 시스템과 농촌 지역의 개발에서 여성의 역할과 토지에 대한 불평등한 접근을 강조하지만 동시에 여성의 경제적 기회를 제한하고 소외되는 것의 위험에 노출시키는 다른 자산과 자원에 주목한다. 얻은 결과를 바탕으로 성별 불평등을 제거하여 농업 생산성과 식량 안보를 높이고 지속 가능한 농촌 개발을 보장하기 위한 권장 사항을 공식화할 것이다.

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**핵심단어:** 농경지에 대한 여성의 접근, 경제적, 정치적, 사회적 및 문화적 권한 부여 요인, 양성 평등