



IQTISODIYOT & TARAQQIYOT

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OPPORTUNITIES FOR UTILIZING TAX INCENTIVES GRANTED TO SMALL AND MEDIUM-SIZED ENTERPRISES FOR THE SUSTAINABLE DEVELOPMENT OF THE REGIONAL ECONOMY

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Annotation. This article analyzes the opportunities for the effective utilization of tax incentives provided to small and medium-sized enterprises (SMEs) to ensure the sustainable development of the regional economy. It examines the role of SMEs in promoting regional economic growth, creating new jobs, increasing household incomes, and fostering the development of the entrepreneurial environment. Based on the findings of the study, scientific and practical proposals and recommendations have been developed to expand opportunities for SMEs to benefit from tax incentives.

Keywords: regional economy, sustainable development, small and medium-sized enterprises (SMEs), tax incentives, tax policy, investment, regional development.

Annotatsiya. Ushbu maqolada mintaqa iqtisodiyotini barqaror rivojlantirishda kichik va o'rta biznes subyektlariga taqdim etilayotgan soliq imtiyozlaridan samarali foydalanish imkoniyatlari tahlil qilingan. Unda kichik va o'rta biznesning hududiy iqtisodiy o'sish, yangi ish o'rinlarini yaratish, aholi daromadlarini oshirish hamda tadbirkorlik muhitini rivojlantirishdagi o'rni yoritilgan. Tadqiqot natijalari asosida kichik va o'rta biznes uchun soliq imtiyozlaridan foydalanish imkoniyatlarini kengaytirish bo'yicha ilmiy-amaliy taklif va tavsiyalar ishlab chiqilgan.

Kalit so'zlar: mintaqa iqtisodiyoti, barqaror rivojlanish, kichik biznes, o'rta biznes, soliq imtiyozlari, soliq siyosati, investitsiya, hududiy rivojlanish.

Аннотация. В статье анализируются возможности эффективного использования налоговых льгот, предоставляемых субъектам малого и среднего предпринимательства, в целях обеспечения устойчивого развития региональной экономики. Раскрывается роль малого и среднего предпринимательства в обеспечении регионального экономического роста, создании новых рабочих мест, повышении доходов населения и развитии предпринимательской среды. На основе результатов исследования разработаны научно-практические предложения и рекомендации по расширению возможностей использования налоговых льгот субъектами малого и среднего предпринимательства.

Ключевые слова: региональная экономика, устойчивое развитие, субъекты малого и среднего предпринимательства (МСП), налоговые льготы, налоговая политика, инвестиции, региональное развитие.

INTRODUCTION

Today, strengthening the role of small and medium-sized enterprises (SMEs) in ensuring the sustainable development of regional economies, increasing economic activity, and improving the well-being of the population is considered one of the key strategic priorities. Under market economy conditions, SMEs play a significant role not only in creating new jobs and increasing household incomes but also in activating the internal drivers of regional economic growth, fostering a competitive business environment, stimulating innovation, and ensuring the efficient utilization of local resources. Therefore, creating favorable economic



and institutional conditions for entrepreneurial activity in the regions has emerged as one of the priority areas of state economic policy.

In the European Union alone, 32.3 million enterprises were operating in 2022, employing approximately 160 million people. Micro and small enterprises with up to 49 employees accounted for 99% of all enterprises. These enterprises employed 77.5 million people, representing nearly half (48%) of the total number of persons employed by enterprises. They generated a turnover of €11.9 trillion, accounting for 31% of the total turnover of €38.3 trillion. The 240,000 medium-sized enterprises employing between 50 and 249 people accounted for 0.8% of all enterprises, while contributing 15% of total employment and 18% of the aggregate turnover of enterprises [1].

Although large enterprises with more than 249 employees accounted for only 0.2% of the total number of enterprises, they employed more than one-third (37%) of the workforce in the business sector and generated more than half (51%) of the total turnover [2].

LITERATURE REVIEW

Advanced scientific research on tax incentives for small and medium-sized enterprises aimed at ensuring the sustainable development of the regional economy has been conducted by a number of scholars. In particular:

- In their study entitled “Tax Incentives as a Factor in the Sustainable Development of Small and Medium-Sized Enterprises,” V. R. Zarubina and M. Y. Zarubin developed a number of specific proposals for the effective application of tax incentives to promote regional economic development [3].
- Karen Tumanyants and Evgenia Gulyaeva, in their study entitled “Tax Incentives for Small Businesses as a Factor in the Sustainable Development of the Region in Russia,” investigated the role of tax incentives in promoting the development of small businesses in the country [4].
- In the context of Uzbekistan, a number of studies have been conducted by scholars on communication services, particularly postal communication services. For example, Bakhodir Kurbonov, in his study entitled “The Effectiveness of Tax Incentives in the Development of Small and Medium-Sized Enterprises: Problems and Benefits,” analyzed the role of tax incentives in promoting the development of small and medium-sized enterprises in Uzbekistan and assessed their effectiveness [5].

RESEARCH METHODOLOGY

The methodological framework of this study is aimed at identifying the impact of tax incentives provided to small and medium-sized enterprises (SMEs) on the sustainable development of regional economies. The study provides a comprehensive analysis of the extent to which tax incentives are utilized, their impact on entrepreneurial activity, and their potential to stimulate regional economic growth, employment, and investment activity. The empirical base of the study may comprise the following sources of data: regional and national statistical data provided by state statistical authorities; data from tax authorities concerning the activities of small and medium-sized enterprises (SMEs) and tax incentives; indicators of regional economic development; legislative and regulatory documents; scientific articles, monographs, and reports published by international organizations, while artificial intelligence tools were used for up to 10 percent in preparing the text of this article.

ANALYSIS AND RESULTS

The findings of the study made it possible to assess the impact of tax incentives provided to small and medium-sized enterprises (SMEs) on regional economic development, entrepreneurial activity, and investment processes. Based on the results obtained, the effectiveness of utilizing tax incentives and their significance for ensuring the sustainable development of the regional economy were analyzed.

It should be noted that the Decree of the President of the Republic of Uzbekistan dated March 19, 2025, entitled “On Measures to Increase the Role of Small and Medium-Sized Enterprises in the Economy,” was adopted. The Decree sets out a number of priority objectives, including increasing the share of small and medium-sized enterprises (SMEs) in gross domestic product (GDP) to 55%, in industry to 34%, in exports to 34%, and in employment to 75%.

The Decree also envisages supporting the growth of at least 600 small and medium-sized enterprises into larger businesses and transforming them into “champion” entrepreneurs; increasing the share of small businesses in drinking water supply and wastewater services, road infrastructure, construction, public utilities, waste management, migration, cultural, and social services by at least twofold; increasing the number of enterprises employing more than 100 workers to 4,000; establishing project offices for the accelerated



development of industry and launching the production of branded products at a minimum of 100 small and medium-sized enterprises; and implementing at least 200 startup projects involving small businesses [6].

Small businesses constitute an important component of the economies of both developed and developing countries. One of the key advantages of these business entities is their ability to adapt rapidly to changes in market conditions and the broader economic environment. At the same time, establishing and developing a small business generally requires a relatively modest amount of initial financial resources.

Starting from June 1, 2026, the turnover threshold for small businesses to transition to the general taxation regime was increased from UZS 1 billion to UZS 5 billion. A voluntary 6% value-added tax (VAT) regime was introduced for businesses operating in the catering, retail trade, and service sectors. VAT is automatically refunded to reliable taxpayers. In addition, the procedure for temporarily suspending a VAT payer certificate was abolished.

Small enterprises and micro-enterprises play an important role in meeting the needs of local markets, ensuring the efficient utilization of regional resources, and promoting employment through the creation of new jobs. Furthermore, these business entities make a significant contribution to increasing labor productivity, fostering the formation of a middle class of property owners, and supplying the domestic market with locally produced consumer goods.

Furthermore, small businesses serve as an effective instrument for enhancing the economic activity of the population, realizing their potential for entrepreneurship and ownership, developing business skills, and improving these competencies through practical business activities. In this regard, the development of small businesses is important not only for ensuring economic growth but also for fostering a socially active and responsible class of entrepreneurs [7].

Table 1
Key Indicators of Small Business and Private Entrepreneurship in the Economic Sectors of Khorezm Region [8]

Years	Industry (UZS billion)	Construction (UZS billion)	Employment (thousand persons)	Exports (USD million)	Imports (USD million)
2016	1 330,0	1 136,9	590,3	94,8	115,7
2017	1 553,4	1 107,9	599,2	59,3	125,3
2018	1 879,7	1 546,3	573,4	52,3	157,4
2019	3 196,7	2 437,2	591,9	126,2	289,1
2020	2 971,1	2 534,6	567,9	118,1	213,1
2021	2 972,0	3 725,4	574,3	119,7	213,5
2022	2 932,5	4 375,6	579,3	143,8	189,1
2023	3 521,1	8 788,8	609,8	193,0	231,7
2024	6 905,7	10 343,7	611,0	286,9	283,7
2025	9 114,9	12 692,4	x	352,1	297,8

In assessing the development of small business and private entrepreneurship across the economic sectors of Khorezm Region, indicators such as industrial and construction output, employment, exports, and imports are of particular importance. The statistical data for 2016–2025 indicate that the scale of small business activity and its role in the regional economy expanded significantly during this period. In particular, the substantial growth observed in the industrial and construction sectors, along with the increasing volume of exports, indicates that economic opportunities for entrepreneurial activity have been expanding in the region.

According to the data presented in the table, the volume of industrial products produced by small business entities in Khorezm Region amounted to UZS 1,330.0 billion in 2016 and reached UZS 9,114.9 billion in 2025. Consequently, this indicator increased approximately 6.9-fold over the period 2016–2025. The highest growth rates in industrial production were observed in the period following 2019. In particular, the volume of industrial output increased from UZS 1,879.7 billion in 2018 to UZS 3,196.7 billion in 2019, representing an increase of approximately 70% within a single year. In 2020–2022, the industrial output indicator remained relatively stable, ranging between UZS 2,932.5 billion and UZS 2,972.0 billion. From 2023 onward, rapid growth resumed, with industrial output reaching UZS 6,905.7 billion in 2024 and UZS 9,114.9 billion in 2025.

The indicators for the construction sector demonstrate an even higher growth dynamic. In 2016, the volume of construction works carried out by small business entities amounted to UZS 1,136.9 billion, whereas by 2025,



it had reached UZS 12,692.4 billion. Thus, over the period under review, the volume of construction works increased approximately 11.2-fold. Particularly rapid development of the construction sector can be observed during 2022–2024. The indicator, which stood at UZS 4,375.6 billion in 2022, increased to UZS 8,788.8 billion in 2023 and UZS 10,343.7 billion in 2024. In 2025, this indicator reached UZS 12,692.4 billion.

The high growth rate in the construction sector may be attributed to the increasing demand for infrastructure, housing, production facilities, and service establishments in the region. This process creates favorable conditions for the emergence of new market segments for small and medium-sized enterprises (SMEs) and contributes to the expansion of the volume of services and contract-based construction activities.

This growth in the industrial sector indicates an expansion of the production capacity of small businesses. At the same time, the relative stability of industrial output during 2020–2022 suggests that the production activities of small business entities were affected by both external and internal economic factors during this period. In subsequent years, the sharp increase in production volumes indicates a significant strengthening of the investment and production activity of business entities.

The employment indicator, in contrast to the growth observed in the industrial and construction sectors, demonstrates a relatively stable trend. In 2016, the number of people employed in small business and private entrepreneurship amounted to 590.3 thousand. This figure increased to 599.2 thousand in 2017 but declined to 573.4 thousand in 2018. In 2020, the employment level stood at 567.9 thousand, representing one of the lowest figures recorded during the period under review. Starting from 2021, a recovery trend in employment emerged, reaching 609.8 thousand in 2023 and 611.0 thousand in 2024.

CONCLUSION AND SUGGESTIONS

The findings of the study demonstrate that, rather than simply increasing the number and scale of tax incentives, it is more important to establish economically justified, targeted, and results-oriented mechanisms for their provision. In particular, the application of differentiated tax incentives to small and medium-sized enterprises (SMEs) that expand investment activities, create new jobs, implement innovative projects, and operate in regions with relatively low levels of economic activity is considered appropriate.

Furthermore, the effectiveness of tax incentives should not be assessed solely in terms of reduced budget revenues; rather, their economic and social outcomes should be evaluated comprehensively. In this regard, indicators such as the number of new jobs created, the volume of attracted investments, the growth in the output of goods and services, the increase in the number of business entities, and changes in household incomes can be used to determine the actual effectiveness of tax policy.

Overall, improving the tax incentives provided to small and medium-sized enterprises (SMEs) based on the economic potential and level of development of individual regions can contribute to reducing economic disparities between regions, improving the entrepreneurial environment, and ensuring sustainable economic growth. Therefore, regular monitoring of the provision and utilization of tax incentives, assessment of their economic effectiveness, and revision of incentives with low levels of efficiency should be considered among the priority areas of regional tax policy.

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