



# IQTISODIYOT & TARAQQIYOT

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- 08.00.06 Ekonometrika va statistika
- 08.00.07 Moliya, pul muomalasi va kredit
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- 08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 Turizm va mehmonxona faoliyati

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Decree of the Republic of Uzbekistan PF-60<sup>1</sup>, dated 2022-01-28, policies such as «Every Family is an Entrepreneur» and «Youth – Our Future» have facilitated the allocation of concessional loans, resulting in the establishment of more than 600,000 family-based entrepreneurial entities, directly contributing to job creation in both urban and rural areas.

Similarly, Urinboyev T. A. (2022) argues that private industrial enterprises have a multiplier effect on the economy through subcontracting, local sourcing, and service expansion. This ripple effect leads to the creation of indirect employment across sectors such as transportation, logistics, retail, and support services.

International experience supports these conclusions. For instance, Germany's Mittelstand model — a network of small and medium-sized enterprises — is credited with sustaining over 60% of the country's employment and contributing significantly to its export capacity. Likewise, countries such as Poland, Hungary, and the Czech Republic have used SME policies to mitigate unemployment following economic liberalization.

From a theoretical perspective, the entrepreneurial theory of economic development, as proposed by Schumpeter (1934), views entrepreneurs as key agents of innovation, capable of transforming inputs into productive employment opportunities. This theory is echoed in modern studies that link entrepreneurial activity with higher employment elasticity, particularly in emerging markets.

However, researchers also point out several constraints. According to Efimova (2009) and Gimadi et al. (2005), insufficient access to finance, limited managerial competencies, and poor regulatory environments can limit the employment-generating potential of small businesses. Therefore, the success of SME-based employment strategies depends largely on institutional support, including training, access to microcredit, and simplified taxation systems.

In summary, the literature underscores that small enterprises and private entrepreneurs serve not only as engines of job creation but also as mechanisms for social inclusion, regional development, and economic resilience. Their contribution to the labor market is particularly crucial in countries with high youth unemployment, underdeveloped large-scale industry, and rural-urban labor imbalances.

## RESEARCH METHODOLOGY

This research adopts a mixed-method approach by combining both qualitative and quantitative analyses to investigate the contribution of small enterprises and private entrepreneurs to job creation in Uzbekistan's labor market. The methodological framework is designed to assess the scale, mechanisms, and challenges of employment generation through small business initiatives, particularly within the scope of state-supported programs such as “Every Family is an Entrepreneur” and “Youth – Our Future.” The study relies on official statistical data provided by the State Statistics Committee of the Republic of Uzbekistan and reports from the Ministry of Employment and Poverty Reduction to analyze employment dynamics between 2017 and 2023, including the number of registered small businesses, employment growth rates, loan distributions, and regional imbalances. In addition, relevant legislative documents—such as the Presidential Decree PF-60 dated 2022-01-28—were reviewed to assess the legal and institutional frameworks fostering entrepreneurial activity. A comprehensive literature review encompassing works by international bodies like the ILO (2017), foundational theories such as Schumpeter (1934), and regional studies including Urinboyev (2022) was conducted to contextualize findings within broader academic discourse. Comparative analysis of international experiences—such as Germany's Mittelstand model and SME reforms in Poland, Hungary, and the Czech Republic—was used to derive transferable insights applicable to Uzbekistan. Furthermore, a SWOT analysis was performed to evaluate internal strengths and weaknesses, alongside external opportunities and threats facing Uzbekistan's SME sector. Where feasible, semi-structured expert interviews with entrepreneurs, employment center officials, and microfinance practitioners were conducted to gather first-hand perspectives. Particular emphasis was also placed on content analysis of family entrepreneurship programs, such as the “Youth Notebook” initiative, to determine their effectiveness in promoting localized employment. Overall, this integrated methodology ensures both empirical reliability and policy relevance, enabling the development of well-grounded recommendations to strengthen the role of small enterprises and private entrepreneurship in economic development and labor market sustainability.

## ANALYSIS AND RESULTS

According to the Presidential Decree of the Republic of Uzbekistan on additional measures to improve the system of attracting the population to entrepreneurship and developing entrepreneurial activity, significant steps have been taken in recent years. More than 13 trillion soums of concessional loans have been allocated to over 600,000 families within the framework of social programs such as “Every Family is an Entrepreneur”, “Our

1 Decree of the President of the Republic of Uzbekistan, of 28.01.2022 r. № DP-60 <https://lex.uz/ru/docs/6968143>



Youth is Our Future”, and others aimed at encouraging mass engagement in entrepreneurship and diversifying income sources.

The following key directions must be implemented to increase public participation in entrepreneurship—especially among youth and women—through improvements in the microfinance system and state support mechanisms:

- Increasing public awareness and interest in entrepreneurial activity;
- Introducing a training system focused on developing essential entrepreneurial skills among the population, with the involvement of international organizations, non-governmental non-profit organizations, and non-governmental educational institutions;
- Institutional improvement and expansion of the microcredit system aimed at supporting entrepreneurship;
- Aligning social programs that support entrepreneurship with ongoing economic reforms to ensure coherence and coordination;
- Creating a full-fledged system to expand and support the activities of residents with entrepreneurial skills and experience, along with other representatives of small business;
- Establishing an integrated support system for entrepreneurship coordinated by a single state body;
- Providing microloans of up to 225 million soums to small business entities on the basis of third-party guarantees, insurance policies, collateral of property purchased on credit, or guarantees from the State Fund for the Support of Entrepreneurial

Activities and other forms of legal security.

These microloans may be issued for a period of up to 6 months, with a grace period of up to 3 years, based on the recommendation of the assistant governor assigned to the borrower's neighborhood. Loans may be allocated for up to 7 years with a grace period of up to 3 years for gardening, viticulture, and lemon cultivation; or for up to 1 year with a grace period of up to 3 years for livestock farming (cattle, sheep, goats), based on the recommendation of the assistant mayor. These decisions are made by the district (city) Family Business Support Center, grounded in substantiated and clearly calculated annual financial projections, and issued at a 14% interest rate.

It is well known that the development of small business and private entrepreneurship is considered a key factor in ensuring economic growth, creating new jobs, addressing employment challenges, and improving the income and well-being of the population in our country. In a market economy, entrepreneurship is crucial because it can fulfill the following roles:

- it provides a necessary impetus for the market economy;
- it channels the population's financial and production resources (labor and raw materials);
- it contributes to the formation of a competitive environment;
- it facilitates development in vital areas of scientific and technological progress;
- it helps solve employment issues;
- it alleviates social tension and contributes to the democratization of market relations;
- it motivates individuals to realize their creative potential;
- it enables the involvement of socially vulnerable groups in the workforce;
- it improves the qualifications and practical experience of young professionals.

Based on these aspects, the development of small business and private entrepreneurship remains one of the main directions in the consistent continuation of wide-scale reforms and modernization efforts in our republic. One illustrative example of this is the attention given to the agricultural sector. In President Islam Karimov's address at the meeting of the Cabinet of Ministers, dedicated to the results of the country's socio-economic development in 2019 and the key priority directions of the economic program for 2020, it was noted that as a result of the implementation of a comprehensive national program in 2014, approximately one million new jobs were created, about 60 percent of which were in rural areas.

Entrepreneurial activity includes the production of certain goods, the execution of works, and the provision of services. According to the Law of the Republic of Uzbekistan “On Guarantees of Freedom of Entrepreneurial Activity,” entrepreneurship is defined as a proactive activity carried out by entrepreneurial entities under their own property responsibility and legal compliance, aimed at generating income (profit) and accepting associated risks. Several essential conditions and criteria underpin entrepreneurial activity.

First, the entrepreneur integrates production factors in the process of creating goods and services and acts as a “catalyst.”

Second, in the course of running a business, the entrepreneur assumes the complex responsibility of making independent decisions.

Third, as an organizer, the entrepreneur strives to implement new production technologies and create innovative products.



Fourth, an entrepreneur is someone who is not afraid to take risks—not only risking their property, time, and labor but also the capital of partners and shareholders.

Summarizing the various perspectives and definitions regarding entrepreneurship, it can be concisely defined as follows: Entrepreneurship is an economic activity aimed at generating profit and utilizing it efficiently, regardless of the form or field of business.

The execution of entrepreneurial activity requires adherence to the following principles:

Entrepreneurs must be guaranteed legal rights and freedoms to conduct business;

Entrepreneurship may be carried out either directly by the owner or through entities operating based on ownership rights;

A favorable economic and socio-political environment must exist to ensure freedom of economic management;

Various forms and methods of enterprise and resource utilization must be available;

Entrepreneurs should possess specific knowledge, information, and professional training.

Today, a significant share of GDP is generated in this sector. It provides employment for a large portion of the labor force and accounts for more than half of all innovations. Global experience demonstrates that the development of small business is widely used as a strategic instrument of economic policy in numerous countries. For example:

1. it serves as a primary means of ensuring employment;
2. it is a source of innovation potential and technological development;
3. it enables the search for and introduction of new forms of production activity;
4. it contributes to tax revenues (in Germany, nearly half of all taxes are generated by small businesses);
5. it prevents economic decline (as seen in Hungary, the Czech Republic, and Poland);
6. it is closely interlinked with large businesses and forms the foundation of sustainable development and national competitiveness.

The effective policy for developing private entrepreneurship at the regional level can be implemented through the following priority directions, taking into account the specific employment conditions of each region:

- creating new jobs in the sphere of private entrepreneurship based on regional characteristics;
- expanding education and retraining opportunities in entrepreneurship;
- providing information and consulting services to entrepreneurs;
- supporting local initiatives aimed at increasing employment through entrepreneurship;
- encouraging internal mobility and inter-sectoral movement;
- organizing systems for temporary employment;
- facilitating external labor migration, and others.

In the near future, this will have a significant impact on the implementation of targeted regional programs aimed at increasing employment through the support and development of small business and private entrepreneurship, as well as enhancing social welfare. Such attention to these sectors will form the foundation for regional economic development.

Employment policy, as a component of the country's socio-economic development strategy, should be aligned with the transitional stage of the economy and focus on the effective use of labor potential and the resolution of employment-related challenges. It is essential to ensure a socially optimal level of employment through mechanisms of labor redistribution. As is widely recognized, labor market regulation policies are designed to achieve the following objectives:

- to balance labor supply and demand;
- to encourage the unemployed to seek work;
- to improve the professional mobility of job-seeking citizens;
- and to provide employment for everyone actively looking for work.

In Uzbekistan, this function is performed by the State Fund for Employment of the Population. The fund is primarily financed through contributions from enterprises, employees, and entrepreneurs who operate without establishing legal entities. The amount of unemployment benefits is determined either as a percentage of the previous salary or as a fixed amount. On average, the benefit equals 50–60% of the average wage. However, the level of this payment can have both motivating and discouraging effects. Empirical evidence shows that if an unemployed person loses only a small portion of their income, they may delay re-entering the labor market, prolonging the job search until the benefit payments expire.

A more effective and sustainable form of state employment policy is the active employment policy, which aims to stimulate labor demand, create new jobs financed by the employment fund, and provide loans for enterprise-level job creation, thereby contributing to economic stability.



The establishment of a small business ecosystem in Uzbekistan provides the following opportunities:

- utilization of free labor resources, development of new economic relations, emergence of new forms of ownership, and reintegration of workers released from larger enterprises into productive activity;
- improvement of the material, moral, and professional standards of the population, particularly among youth;
- restoration and support of national and traditional crafts, and the development of small and medium-sized enterprises and rural settlements, all of which are crucial for enhancing regional economic efficiency.

While acknowledging the positive role of small business and private entrepreneurship in economic development, it is important not to overstate their potential.

## CONCLUSION AND SUGGESTIONS

In our view, the organization of labor within entrepreneurial activity must consider the labor costs per unit of time and their structural composition. Among the many challenges that hinder business development, the financial factor is the most critical. The majority of surveyed entrepreneurs emphasized the lack of sufficient financial resources. Any entrepreneur wishing to launch a business requires access to a certain amount of startup capital. Therefore, it is imperative to enhance the role of microfinance institutions in supporting the growth of entrepreneurship.

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## IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

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