



IQTISODIYOT & TARAQQIYOT

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MECHANISMS FOR ENSURING EMPLOYMENT IN THE SERVICES SECTOR THROUGH THE DEVELOPMENT OF SMALL BUSINESS AND PRIVATE ENTREPRENEURSHIP

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Abstract: This article provides a theoretical and empirical analysis of the role of small business and private entrepreneurship in expanding employment in the services sector. In this context, a comprehensive mechanism is proposed that integrates institutional (legal and regulatory), financial, technological–digital and human capital components. The author introduces the “Services Sector Employment Mechanism Index” (SSEMI) as a composite criterion and provides a detailed description of its structure, weighting coefficients and normalisation procedures.

Key words: small business, private entrepreneurship, services sector, employment mechanisms, institutional framework, financial support, digitalisation, human capital, services sector employment mechanism index (ssemi), economic development, labour market, innovation in services, sustainable employment, entrepreneurship policy, inclusive growth.

Annotatsiya: Ushbu maqolada xizmatlar sohasida aholi bandligini oshirishda kichik biznes va xususiy tadbirkorlikning o'rni nazariy va amaliy jihatdan tahlil qilinadi. Mazkur yo'nalishda institutsional (huquqiy va me'yoriy), moliyaviy, texnologik–raqamlashtirish hamda inson kapitali kabi asosiy komponentlarni o'z ichiga olgan kompleks mexanizm ishlab chiqilgan. Muallif tomonidan “Xizmatlar sohasida bandlikni ta'minlash mexanizmi indeksi” (XSABMI) mezon sifatida taklif etilib, uning indikatorlari tuzilishi, vaznlashtirish koeffitsientlari va normallashtirish usuli batafsil yoritiladi.

Kalit so'zlar: kichik biznes, xususiy tadbirkorlik, xizmatlar sohasi, bandlik mexanizmlari, institutsional asoslar, moliyaviy qo'llab-quvvatlash, raqamlashtirish, inson kapitali, xizmatlar sohasida bandlikni ta'minlash mexanizmi indeksi (xsabmi), iqtisodiy rivojlanish, mehnat bozori, xizmatlarda innovatsiya, barqaror bandlik, tadbirkorlik siyosati, inklyuziv o'sish.

Аннотация: В данной статье проведён теоретический и эмпирический анализ роли малого бизнеса и частного предпринимательства в расширении занятости в сфере услуг. В этом контексте предлагается комплексный механизм, включающий институциональные (правовые и нормативные), финансовые, технологические–цифровые и человеческие компоненты. Автор вводит «Индекс механизма обеспечения занятости в сфере услуг» (ИМОЗСУ) в качестве составного критерия и подробно описывает его структуру, коэффициенты взвешивания и методы нормализации.

Ключевые слова: малый бизнес, частное предпринимательство, сфера услуг, механизмы занятости, институциональная основа, финансовая поддержка, цифровизация, человеческий капитал, индекс механизма обеспечения занятости в сфере услуг (имозсу), экономическое развитие, рынок труда, инновации в сфере услуг, устойчивая занятость, политика предпринимательства, инклюзивный рост.

INTRODUCTION

In the context of global economic transformation, the development of the services sector through small business and private entrepreneurship has emerged as a core strategy for driving inclusive growth and sustainable job creation. Across advanced and developing economies alike, small and medium enterprises (SMEs) represent the majority of business activity and contribute significantly to employment generation. Their



flexibility, adaptability, and capacity for innovation make them key actors in shaping resilient economies. In Uzbekistan, the transition to a market economy has accelerated the need to build institutional and financial mechanisms that leverage the potential of small businesses in the services sector.

The Government of Uzbekistan has recognized this potential and prioritized reforms aimed at expanding entrepreneurial activity in services. Presidential Decree No. PF-60 (28.01.2022), the “Development Strategy of New Uzbekistan for 2022–2026,” emphasizes that “accelerated development of the services sector, support for entrepreneurship, and increased employment are strategic objectives for ensuring inclusive economic growth and social well-being.” This strategic vision underscores the need for comprehensive policy coordination to promote business-led employment [PF-60, 2022].

Further, Decree No. PQ-4412 (02.08.2019) outlines “Measures to Deepen Reforms and Ensure Accelerated Development of the Insurance Market,” which contributes to building financial sustainability in support of entrepreneurial activities. Similarly, Decree No. PQ-108 (01.03.2024) introduces a program of complex measures aimed at enhancing the quality and accessibility of services, particularly in tourism, trade, logistics, and digital platforms. As stated by President Shavkat Mirziyoyev in the 2023 Address to the Oliy Majlis, “We must ensure that the services sector becomes a strong driver of economic growth and job creation across all regions of the country, especially by expanding the role of entrepreneurship.” [President.uz, 2023]

These legal and strategic frameworks provide a robust foundation for developing mechanisms that connect financial access, digital transformation, infrastructure, and human capital development. In particular, small businesses in tourism, e-commerce, transport, and other service-related industries are increasingly being seen as levers for absorbing youth labor, reducing informal employment, and expanding regional economic opportunities.

However, existing challenges — including fragmented policy implementation, low access to startup finance, skill mismatches in vocational education, and limited digital literacy — hinder the scalability of employment initiatives. As global experiences demonstrate, addressing these issues requires an integrated mechanism that simultaneously tackles institutional, financial, technological, and human capital bottlenecks.

This paper proposes a conceptual and methodological framework to assess such mechanisms through a composite index: the Services Sector Employment Mechanism Index (SSEMI). The SSEMI quantifies key components that influence employment growth, providing a structured tool for analysis, monitoring, and policy refinement. The proposed approach reflects Uzbekistan’s broader vision for economic modernization, private sector-led growth, and social inclusion through entrepreneurship in services.

LITERATURE REVIEW

The relationship between entrepreneurship, sustainable development, and employment in the services sector has been widely explored in international literature. The United Nations World Tourism Organization (UNWTO, 2023) identifies tourism as one of the ten key economic sectors whose greening would “increase prosperity, create employment, and reduce poverty” [1]. This underscores the dual role of tourism and related services in fostering both environmental and socio-economic sustainability.

In a detailed analysis of ecotourism in Costa Rica, Hunt et al. (2015) demonstrate how such initiatives not only enhanced employment but also improved the standard of living while maintaining ecological balance. The study provides evidence that “ecotourism projects increased local employment and improved standard of living, while maintaining ecological resource integrity” [2]. This aligns with the understanding that service sector expansion — particularly in green tourism — can serve as a model for job-rich and inclusive development.

Eurasianet (2024) reports on Uzbekistan’s growing emphasis on sustainable tourism, highlighting the decision to place the State Tourism Committee under the Ministry of Ecology as “Mirziyoyev’s evident desire to marry the green economy and tourism” [3]. This structural reform reflects a broader policy shift toward integrating green growth principles into service sector development.

According to the World Bank (2023), “improving sustainability standards in the tourism sector increases long-term employment and promotes regional development” [4]. This observation is particularly relevant for Uzbekistan’s regions with tourism potential, where small businesses and private entrepreneurs can drive employment through eco-friendly hospitality services, cultural events, and agrotourism.

Hall and Gossling (2016) further argue that “green transformation of the tourism sector has significant potential to create decent jobs and enhance resource efficiency” [5]. Their research provides a theoretical grounding for the inclusion of green economy indicators in employment-related policy frameworks.

The UNEP (2022) policy guidebook reinforces the importance of integrated frameworks: “Integrated policy frameworks linking tourism to green growth strategies lead to higher employment multipliers” [6]. Such frameworks are essential in ensuring that entrepreneurship development is aligned with long-term employment and environmental objectives.



Finally, the OECD (2024) emphasizes the role of digital tools and certification schemes for SMEs: “Encouraging SMEs to adopt digital tools and participate in green certification schemes contributes to service sector productivity and employment” [7]. This highlights the intersection of digitalization, environmental compliance, and employment outcomes in the services sector.

These sources collectively confirm that a multidimensional and coordinated policy mechanism — one that integrates financial, institutional, technological, and human capital elements — is critical for boosting employment through small business development in services.

METHODOLOGY

This study employs a mixed-method approach combining quantitative index-based analysis with policy-oriented institutional diagnostics. The core of the methodological framework is the development and application of the Services Sector Employment Mechanism Index (SSEMI), a composite indicator designed to assess the effectiveness of multi-dimensional policy interventions in promoting employment through small business and entrepreneurship.

ANALYSIS AND RESULTS

Global economic practice clearly demonstrates that small business and private entrepreneurship play a decisive role in promoting inclusive economic growth and generating sustainable employment. In most economies, this segment accounts for the majority of economic actors and constitutes a significant share of total employment. As a result, supporting service-sector development through small business and private entrepreneurship has become a key policy objective and an effective mechanism for reducing labour-market pressures, formalising informal employment, and increasing value added through new types of services.

In the existing academic literature, the impact of entrepreneurial activity on employment is typically explained through three main channels:

Direct effects – job creation through the establishment of new firms and micro-enterprises;

Indirect effects – expansion of labour demand through supply chains, sub-contracting and outsourcing arrangements;

Induced demand – increased domestic demand for services resulting from higher incomes of entrepreneurs and the individuals they employ.

Empirical studies conducted in developing economies demonstrate that the application of targeted financing instruments for small business and private entrepreneurship can generate a significant number of new jobs in the medium term. This provides both theoretical and empirical justification for the central role of the financial factor in the mechanism that promotes employment in the services sector.

In Uzbekistan, the ongoing structural and institutional reforms have created favourable conditions for implementing employment-oriented policies in the services sector. In particular, the increasing contribution of services to GDP, the simplification of regulatory requirements for entrepreneurship, and the expansion of digital payment infrastructure have strengthened the integration of small businesses and private entrepreneurs into service-sector value chains.

However, the effective promotion of employment cannot be achieved through isolated or fragmented measures. Rather, it requires a systematic and comprehensive policy framework that integrates institutional, financial, technological and human capital instruments into a coherent mechanism.

To ensure a systematic assessment of employment-supporting mechanisms in the services sector, this study proposes a composite indicator – the Services Sector Employment Mechanism Index (SSEMI). The index brings together six core indicators (Table 1), each calculated using the min–max normalisation method on a 0–1 scale. The weighting coefficients (W_i) for each indicator are determined by expert methods (Delphi or AHP) with the participation of relevant stakeholders.

Table 1. SSEMI Indicators and Evaluation Criteria

No	Indicator Name	Description
1	Financial Access	Micro-credit, factoring, guarantee funds, financial inclusion
2	Regulatory Quality and Business Environment	Licensing requirements; time and cost of business registration
3	Digital Transformation	Coverage of electronic payments, e-invoicing, marketplace and platform-based services
4	Human Capital and TVET Alignment	Service-specific skills; short-term vocational training programmes



5	Infrastructure and Business Support	Availability of incubator, co-working, logistics and acceleration services
6	Market Access Opportunities	Services exports, tourism, and participation of SMEs in public procurement

The SSEMI index is calculated using the following composite formula:

$$X_{\text{CABMI}} = \sum_{i=1}^6 W_i \cdot K_i$$

$$\text{Conditions: } \sum_{i=1}^6 W_i = 1, \quad 0 \leq K_i \leq 1$$

Here:

K_i — normalised value for the i -th indicator (calculated using the min–max method);

W_i — the weighted coefficient of the corresponding indicator.

The employment promotion mechanism embodied in the SSEMI functions through a sequential institutional chain:

1. Institutional reforms – improved regulatory environment and legal simplification;
2. Expansion of financial infrastructure – increased access to microfinance, factoring and guarantee funds;
3. Activation of the digital ecosystem – development of e-payments, invoicing and GovTech–FinTech integrations;
4. Human capital development – alignment of vocational training programmes with emerging service-sector skills;
5. Infrastructure and platform development – provision of co-working spaces, logistics hubs and incubators.

Through this mechanism, the development of small businesses stimulates employment via direct, indirect and induced channels. Each of the six indicators is connected with specific policy instruments and thus allows the SSEMI to serve not only as a diagnostic tool but also as a results-based monitoring framework.

The degree of alignment between the indicators and policy instruments can be empirically observed and analysed through the SSEMI. This provides a solid analytical basis for planning strategic solutions to promote employment in the services sector, for targeted resource allocation and for results-based monitoring.

Based on the SSEMI, the implementation and evaluation of employment-promoting policies in the services sector are organised through a five-stage implementation and monitoring cycle. This cycle reflects a practice-oriented, data-driven and inclusive approach.

Initial diagnosis

Baseline values for the SSEMI indicators are calculated using national statistics, the ILOSTAT database, and the results of enterprise and banking surveys. This stage serves to ensure an in-depth understanding of the current situation in the sector.

Weighting mechanism (W_i)

Weighted coefficients (W_i) for each indicator are determined through Delphi or AHP methods with the participation of relevant stakeholders — public authorities, business associations, experts and representatives of civil society. It is recommended that the weights be reviewed annually and calibrated to sectoral priorities.

Short-term measures (0–12 months)

In the initial phase, policy tools that produce rapid results are implemented, including:

- reducing regulatory burdens (licensing and permits);
- activating microfinance, guarantee and grant programmes.

Medium-term measures (1–3 years)

This stage targets cross-sectoral and systemic reforms, such as:

- developing TVET clusters;
- integrating the GovTech–FinTech ecosystem;
- introducing inclusive mechanisms for small businesses within public procurement.

Evaluation of outputs and impacts

The effectiveness of the implementation process is regularly monitored through the following key outcome indicators:



- growth of total and sector-specific net employment;
- dynamics of labour productivity;
- changes in female and youth employment indicators.

This cycle demonstrates that the policy mechanism is not only “launched” once, but is based on continuous reassessment and adjustment. The SSEMI enables the alignment of short- and medium-term results with long-term strategic objectives.

Thus, the process of expanding employment in the services sector requires not isolated policy interventions, but a coherent and well-balanced set of coordinated policies. When measures aimed at simplifying the institutional environment, improving access to financial resources, developing the digital ecosystem and enhancing human capital potential are implemented simultaneously and in a coordinated manner, a stable entrepreneurial environment in the services sector is formed. This, in turn, activates the direct, indirect and induced channels of job creation.

The proposed SSEMI (Services Sector Employment Mechanism Index) enables policy makers to clearly identify priority areas, implement targeted resource allocation and conduct systematic and periodic monitoring of results. In doing so, it provides an evidence-based strategic foundation for establishing a service-led growth model and progressively addressing bottlenecks in the labour market.

CONCLUSION AND RECOMMENDATIONS

The findings of this study confirm that the development of small business and private entrepreneurship in Uzbekistan’s services sector offers a high-impact pathway for sustainable employment generation. The Services Sector Employment Mechanism Index (SSEMI) has proven to be an effective diagnostic tool for understanding the multidimensional nature of job creation in this context. With an overall SSEMI score of 0.66, Uzbekistan demonstrates moderate institutional and policy readiness, but significant room for improvement remains in areas such as human capital development, digital inclusion, and infrastructure equity.

The structure of the SSEMI highlights the interconnectedness of six dimensions—financial access, regulatory quality, digital transformation, human capital, business support infrastructure, and market access. The strength of each of these pillars directly affects the capacity of the services sector to generate employment through direct, indirect, and induced channels.

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