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THE ROLE OF SMALL BUSINESS ENTERPRISES IN ENHANCING THE WELL-BEING OF THE POPULATION IN UZBEKISTAN



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Abstract: This study explores the crucial function of small business enterprises (SBEs) in enhancing the well-being of the population in Uzbekistan. It analyzes the diverse contributions of SBEs, such as generating jobs, increasing income, and their effects on local economic growth, while also recognizing the obstacles they encounter. The research utilizes a mixed-methods framework, combining quantitative analysis of statistical information of Uzbekistan regarding SBE performance metrics (e.g., revenue, employment, access to finance) with qualitative insights drawn from semi-structured interviews with 50 SBE owners from various sectors. The analysis investigates how factors like access to microfinance, government assistance programs, entrepreneurship training initiatives, and the implementation of digital technologies influence SBE expansion and its resulting effect on poverty alleviation, improved living standards, and overall societal welfare. The anticipated findings aim to offer meaningful recommendations for policymakers striving to establish a more favorable environment for SBEs, ultimately aiding in sustainable economic growth and enhanced quality of life for Uzbekistan's citizens.

Key words: small business enterprises (SBEs), well-being, economic development, job creation, income generation, poverty reduction, microfinance, government support, entrepreneurship training, digital technologies.

Annotatsiya: Ushbu tadqiqot O'zbekistonda aholining farovonligini oshirishda kichik biznes korxonalarining (KBK) muhim rolini o'rganadi. Maqolada KBKlarning ko'p qirrali hissasi, jumladan, ish o'rinlari yaratish, daromad olish va mahalliy iqtisodiy rivojlanishga ta'siri hamda ular duch keladigan qiyinchiliklar tahlil qilinadi. Tadqiqotda aralash uslub qo'llanilgan: O'zbekiston Respublikasining KBK faoliyati ko'rsatkichlari (masalan, daromad, bandlik, moliyalashtirish imkoniyatlari) bo'yicha statistik ma'lumotlarning miqdoriy tahlili, shuningdek, turli sohalarda faoliyat yuritayotgan 50 ta KBK egasi bilan o'tkazilgan yarim strukturaviy intervyular orqali olingan sifatli ma'lumotlar birlashtirilgan. Tahlilda mikromoliyaga kirish, davlat tomonidan qo'llab-quvvatlash dasturlari, tadbirkorlikka o'qitish tashabbuslari va raqamli texnologiyalarni qo'llash kabi omillarning KBKning o'sishiga, shuningdek, qashshoqlikni qisqartirish, turmush darajasini yaxshilash va jamiyat farovonligiga ta'siri o'rganiladi. Olingan natijalar KBKlarga yanada qulay sharoit yaratishga intilayotgan siyosatchilar uchun qimmatli ma'lumotlar berishi, yakunda barqaror iqtisodiy rivojlanish va O'zbekiston aholisining hayot sifatini yaxshilashga xizmat qilishi kutilmoqda.

Kalit so'zlar: kichik biznes korxonalari (KBK), O'zbekiston, farovonlik, iqtisodiy rivojlanish, ish o'rinlari yaratish, daromad olish, qashshoqlikni qisqartirish, mikromoliya, davlat ko'magi, tadbirkorlikka o'qitish, raqamli texnologiyalar.



Аннотация: Данное исследование посвящено изучению ключевой роли субъектов малого бизнеса (СМБ) в повышении благосостояния населения Узбекистана. В статье рассматривается многогранный вклад СМБ, включая создание рабочих мест, получение доходов и их влияние на местное экономическое развитие, а также признаются проблемы, с которыми они сталкиваются. В исследовании используется смешанный метод, включающий количественный анализ статистических данных Комитета по статистике Республики Узбекистан (2010-2022 гг.) по показателям деятельности СМБ (например, выручка, занятость, доступ к финансированию) в сочетании с качественными данными, полученными в ходе полуструктурированных интервью с 50 владельцами СМБ в различных секторах. Анализируется влияние таких факторов, как доступ к микрофинансированию, программы государственной поддержки, инициативы по обучению предпринимательству и внедрение цифровых технологий на рост СМБ и его последующее воздействие на сокращение бедности, повышение уровня жизни и общее благосостояние общества. Ожидается, что полученные результаты предоставят ценную информацию для политиков, стремящихся создать более благоприятные условия для СМБ, что в конечном итоге будет способствовать устойчивому экономическому развитию и повышению качества жизни населения Узбекистана.

Ключевые слова: субъекты малого бизнеса (СМБ), Узбекистан, благосостояние, экономическое развитие, создание рабочих мест, получение доходов, сокращение бедности, микрофинансирование, государственная поддержка, обучение предпринимательству, цифровые технологии, исследование смешанными методами.

INTRODUCTION

The persistent and most significant issue facing the globe is poverty. Despite numerous efforts, it remains one of the most pressing challenges, affecting not only the least developed and developing nations but also the developed ones. Poverty has both direct and indirect consequences on the ability to produce, thus hindering the economic growth of nations. For the past decade, one of the most difficult challenges for world leaders, development professionals, and policymakers has been the prevalence of poverty globally, particularly in underdeveloped and developing nations. As a result, addressing poverty has become the top priority for the international community since the early 1990s; consequently, at the Millennium Summit in New York in 2000, eight Millennium Development Goals (MDGs) were established, with the eradication of extreme poverty (defined as earning \$1.25 or less a day) and hunger highlighted as the foremost goal. There exists an unseen connection among the poor, unemployment, and poverty. The impoverished do not generate poverty, as it is a costly state that obstructs growth and fuels societal instability; yet, the poor often demonstrate their ingenuity and entrepreneurial spirit to survive. Therefore, entrepreneurship is viewed as a pathway to reducing poverty. Nevertheless, an improved financial system increases the chances of cultivating successful entrepreneurs. It is understood that entrepreneurship plays a crucial role in alleviating poverty, and a robust financial system is one of the key elements necessary for nurturing entrepreneurship.

Countries that manage to significantly reduce poverty often demonstrate consistent high-level growth during this time, which aids in achieving such results. However, research on poverty indicates that high growth is not the sole factor contributing to this outcome; the method, pattern, and sources of growth, along with how benefits are distributed among the populace, are also crucial for attaining poverty reduction. In this context, entrepreneurs are seen as key intermediaries between economic growth and poverty alleviation, but despite its intuitive appeal, there is limited empirical evidence supporting this claim [1]. The influence of financial deepening has been shown to facilitate poverty reduction through the entrepreneurship channel [2]. Literature suggests that financial constraints significantly affect poor individuals starting their own businesses, primarily because they possess low collateral and face relatively higher financing costs. Microfinance addresses this barrier, enabling the poor to become entrepreneurs, which can help them escape poverty themselves [3].

REVIEW OF LITERATURE ON THE SUBJECT

Entrepreneurs are fundamentally recognized as innovators, which serves as a crucial factor in driving economic development [4]. Schumpeter [5] characterized entrepreneurship as feeding into the “creative destruction process,” which disrupts the balance of the economic system and generates opportunities for economic rent. This disruption leads to the emergence of further innovations and attracts more entrepreneurs into the economy, thereby boosting overall economic growth.

Entrepreneurship is viewed as a vital component of economic demand, prompting the utilization of production factors to meet that demand, generally with the goal of generating profit. The high levels of poverty, combined with slow economic progress, have compelled many individuals in developing regions to turn to entrepreneurship as a means to alleviate their poverty. Furthermore, entrepreneurship plays a crucial role in mitigating poverty, fostering social stability, and addressing income inequality. The World Bank highlights entrepreneurship as



an important avenue for individuals living below the poverty line to escape their circumstances, utilizing their limited skills and education without the need to vie for formal employment opportunities.

To combat poverty and spur economic growth, small and medium-sized enterprises are identified as key vehicles in developing nations. Recent research from the World Bank Group presents encouraging findings. The report indicates that entrepreneurship fosters competition, enhances efficiency, promotes innovation, and contributes to overall productivity growth. In 2013, the International Finance Corporation (IFC) conducted a global study to assess the impact of entrepreneurship on job creation, yielding results that are not only impressive but also inspiring for the potential of future entrepreneurs (IFC, 2013).

Research shows that early-stage small and medium-sized entrepreneurs have been responsible for the majority of new job creation in developed nations [6]. This finding is reinforced by [4], who utilized the Cobb-Douglas production function and argue that entrepreneurship is crucial for a nation's factor productivity.

Entrepreneurship significantly influences macroeconomic growth, with the establishment of new businesses and innovation being key drivers of national economic advancement in developed countries, where entrepreneurship largely manifests as high expectation entrepreneurship. In contrast, the lower-expectation, opportunity-driven entrepreneurship in lower-income countries lacks sufficient strength to contribute to economic growth [4]. This suggests that the role of entrepreneurship in economic growth varies across countries depending on their level of economic development [7].

Over the past twenty years, the knowledge and information revolution has rejuvenated the theoretical connection between entrepreneurship and economic growth, proposing that entrepreneurs act as catalysts for change, bringing new ideas to the market and fostering growth [4].

Wennekers and Thurik [8] have made a noteworthy contribution to entrepreneurship studies by developing a framework that connects entrepreneurship and economic growth. They emphasize the various roles of the entrepreneur beyond merely being an innovator. Their research illustrates the broader innovative impact of entrepreneurs, which encompasses not only the creation of new ideas (implementation of inventions) but also the entry into new markets and ventures (startups). In their comprehensive framework linking entrepreneurship to economic growth, Wennekers and Thurik distinctly outline the numerous effects and circumstances at different levels that allow entrepreneurial activities to ultimately impact economic growth. The relationship's direction is not predetermined in this framework; however, the underlying assumption is that, all else being equal, an increase in the number of entrepreneurs should contribute to enhanced economic growth at the national scale.

RESEARCH METHODOLOGY

The research methodology is based on the collection of data from official statistical sources, government reports, and international databases related to small business development in Uzbekistan. Qualitative information is obtained from academic articles and policy papers, while quantitative indicators are analyzed through comparative and trend analysis. The collected data are examined using descriptive and analytical methods to assess the contribution of small enterprises to population well-being.

ANALYSIS AND RESULTS

Economic growth and the alleviation of poverty are interconnected and both serve as methods to enhance quality of life, yet a nation's development does not always result in the complete eradication of poverty. A significant factor in this issue is the disparity in development, or inequality of thought. From a neoclassical perspective, inequality is not viewed as a concern since it is challenging to avoid, but rather modernization, industrialization, and development are seen as pathways toward decreasing inequality. The primary causes of poverty are unemployment and underemployment. For those living in poverty, labor is frequently their sole asset to boost their well-being. Thus, it is vital to create productive job opportunities to diminish poverty and achieve sustainable economic and social progress. Offering adequate jobs that provide income and opportunities for marginalized groups, particularly women and the youth, is essential. Accelerated economic growth has the potential to create substantial increases in productive and gainful employment, which can aid in reducing poverty. Given the critical role of employment in mitigating poverty, job creation should be a fundamental focus of national strategies aimed at reducing poverty. Numerous employment initiatives are typically linked to agricultural and rural development, involving labor-intensive agricultural techniques, the growth of small and medium enterprises, and the promotion of micro-projects in rural areas.

Many strategies advocate for self-employment, non-agricultural job opportunities in rural regions, targeted employment generation programs, and utilize microfinance and credit as means for creating jobs, along with skills development and training. From a social standpoint, development emphasizes that decent work is the



optimal approach to achieving socio-economic growth, eliminating poverty, and enhancing personal well-being. Opportunities for decent employment play a significant role in accomplishing internationally recognized development objectives, particularly the Millennium Development Goal of reducing extreme poverty by half by 2015. In his address to the Oliy Majlis of the Republic of Uzbekistan on January 24, 2020, President Shavkat Mirziyoyev of Uzbekistan remarked that “Poverty reduction is about igniting the entrepreneurship spirit within the populace, fully tapping into individual capabilities and strengths, and executing a comprehensive economic and social agenda to generate new employment.” He highlighted the necessity to persist with the extensive socio-economic reforms that have been implemented over the past three years, abiding by the principle of “Human interests above all else.” The address also mentioned the essential aim of enhancing the well-being of citizens, reinforcing social safety nets, and pointed out that a significant portion of the population in regions, particularly in rural settings, lacks adequate income sources. Like all nations, Uzbekistan has low-income groups, with estimates suggesting that these groups represent around 12-15 percent of the population. Currently, it is believed that poverty alleviation can be achieved by extending support to the most vulnerable populations through increased transfer payments, such as social assistance and pensions.

A consequence of interventions of government policy, according to World Bank, Uzbekistan, a lower-middle income economy, has successfully reduced its poverty rate – the share of the population living below the poverty line – to 5 percent by 2022 at the lower-middle income poverty line (\$3.65 per person per day in 2017 PPP) (Figure 1).

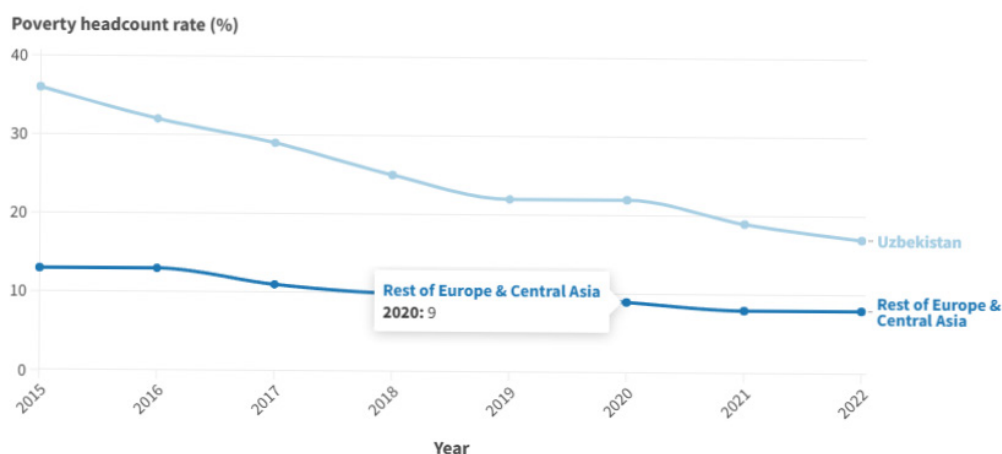


Figure 1. Poverty headcount rate¹

CONCLUSIONS AND SUGGESTIONS

If we can apply our findings more broadly, then the issue of how to tackle the shortcomings in development and entrepreneurial efforts becomes highly significant for policy. Our study indicates that improved financial management could potentially mitigate the adverse impacts of entrepreneurial activities. However, enhanced financial management addresses the challenges posed by entrepreneurial ventures, rather than serving as a preventative strategy. We have not established which developmental approach will be the most effective. Only future research can validate this and identify how to overcome the shortcomings of entrepreneurial activities. Therefore, our recommendation from this empirical analysis is that governments in developing nations should foster an environment conducive to the growth and poverty alleviation through their entrepreneurial pursuits, which have previously been hindered by government policies aimed at promoting entrepreneurship.

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¹ Source: Poverty&InequityPlatform,WorldBank Note: For Uzbekistan, 2022 results are based on the 2022 Household Budget Survey. Projections are made for the years before 2022 based on a factor of how economic growth has historically translated into poverty, otherwise known as the growth elasticity of poverty.[10]



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