



# IQTISODIYOT & TARAQQIYOT

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# FACTORS OF ECONOMIC DEVELOPMENT OF PRIVATE BUSINESS ENTITIES AND PRINCIPLES ENSURING THEIR SUSTAINABLE OPERATION

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**Abstract:** In the article, the laws of the Republic of Uzbekistan on entrepreneurship adopted by the state in recent years, the decisions of the government on activating the activities of the Republican Coordinating Council for the development and promotion of entrepreneurship, the new procedure for microcrediting, and the simplification of licensing, registration, accounting, reporting, and taxation have significantly improved the economic environment for the activities and development of small businesses in the country, and existing problems, suggestions, and recommendations are presented.

**Key words:** modernization, private entrepreneurship, entrepreneur, entrepreneurship, efficiency, small business, national product.

**Annotatsiya:** Mazkur maqolada so'nggi yillarda davlat tomonidan qabul qilingan tadbirkorlikka oid qonunlar, respublikada tadbirkorlikni rivojlantirish va qo'llab-quvvatlash bo'yicha Respublika Muvofiqlashtiruvchi kengashi faoliyatini faollashtirishga qaratilgan Hukumat qarorlari, mikrokreditlashning yangi tartibi, litsenziyalash, ro'yxatdan o'tkazish, buxgalteriya hisobi, hisobot tuzish va soliqqa tortish jarayonlarining soddalashtirilishi mamlakatda kichik biznes faoliyati va rivojlanishi uchun iqtisodiy muhitni sezilarli darajada yaxshilagani tahlil qilinadi. Shuningdek, mavjud muammolar, taklif va tavsiyalar keltiriladi.

**Kalit so'zlar:** modernizatsiya, xususiy tadbirkorlik, tadbirkor, tadbirkorlik, samaradorlik, kichik biznes, yalpi mahsulot.

**Аннотация:** В статье анализируются законы Республики Узбекистан о предпринимательской деятельности, принятые государством в последние годы, решения правительства, направленные на активизацию деятельности Республиканского координационного совета по развитию и поддержке предпринимательства, новый порядок микрокредитования, а также упрощение процедур лицензирования, регистрации, бухгалтерского учета, отчетности и налогообложения. Все эти изменения существенно улучшили экономическую среду для функционирования и развития малого бизнеса в стране. В работе также представлены существующие проблемы, предложения и рекомендации.

**Ключевые слова:** модернизация, частное предпринимательство, предприниматель, предпринимательство, эффективность, малый бизнес, валовой продукт.

## INTRODUCTION

The current stage of economic reforms in Uzbekistan is characterized by the development of small business and private entrepreneurship, granting it broad economic freedoms. Giving small business entities independence further increases their sense of responsibility for the final results of their activities. The development of small business and private entrepreneurship is one of the most important priority areas of economic reforms in Uzbekistan.



In this regard, as the President of the Republic of Uzbekistan noted in his address to the Oliy Majlis, “In general, entrepreneurship is a financial... In order to continue the work on supporting the family entrepreneurship program, 6 trillion soums in preferential loans will be allocated next year<sup>1</sup>” – It’s not for nothing that this was emphasized. Small business entities are based on the principles of personal interest, initiative, and property responsibility in business management, as well as the development of various forms of property in the economy on the basis of equality and healthy competition. Small business entities fully comply with the principles of a market economy due to the fact that they own the products they produce, independently dispose of their property, financial and material resources, and have a strong sense of ownership.

Given the potential of small businesses to solve the country’s employment problem, ensure market saturation, and increase the competitiveness of the economy, special attention is being paid to the development of this sector.

In our opinion, this attention stems from the following specific characteristics of small businesses, namely:

- the ability to quickly adapt to market demand and produce quality products;
- the ability to meet the demand for goods and services necessary for the needs of the population in a relatively short period of time;
- relatively small initial investment;
- the opportunity to quickly create new jobs and help solve the employment problem;
- direct participation of the business owner (entrepreneur) in carrying out his/her tasks.

Currently, this sector is taking a leading position not only in accelerating the growth rates of the economy but also in solving issues of employment and increasing the income of the population, which are extremely important for our country. This is largely achieved due to the serious attention paid to strengthening the legal framework and forming a system of stable conditions, privileges, and credits for this sector of the economy. The current stage of economic reforms being implemented in Uzbekistan is characterized by the development of small business and granting it broad economic freedom. Giving small business entities independence makes them feel responsible for the final results of their activities.

Our scientific observations show that in recent years, a number of measures have been carried out in our country to develop small entrepreneurship: the wholesale and retail trade system has been reformed; an effective system of providing services to small businesses by infrastructure units is being created; a system for protecting the legitimate rights and interests of small businesses and guaranteeing freedom of entrepreneurship is being formed; a simplified and transparent procedure for registering entrepreneurs in the State Register has been introduced; favorable conditions have been created for entrepreneurs to freely purchase material and technical resources through stock exchanges; mandatory standardization and certification of products of manufacturing enterprises have been simplified; measures have been taken to reduce and simplify the tax burden; a shortened form of statistical and tax reporting has been introduced; the foreign economic activity of small businesses has been liberalized; a new system of initial capital formation and other forms of financial support for start-up entrepreneurs has been introduced, etc.

According to statistical data, as a result of the work carried out to support small businesses and protect the rights and interests of entrepreneurs, this sector of the economy is becoming increasingly strong, and its role in the economy of our republic — its contribution to employment and production — is increasing year by year. As of January 1, 2021, the contribution of small businesses to GDP was 53.9 percent. The contribution of small businesses to product output by economic sectors was 19.9 percent in industry, 16.1 percent in agriculture, 37.8 percent in trade, 6.4 percent in construction, and 54.9 percent in services<sup>2</sup>.

In our opinion, in order to effectively address these problems in the field of small business development, it is necessary to develop and implement strategic programs of the republican government aimed at supporting this sector. The basis of such a concept should be structural changes that will eliminate imbalances and allow for more effective use of the economic potential of the regions.

In our opinion, the concept of small business development should focus primarily on supporting small business entities with economic potential, creating favorable opportunities for the development of sectors that are necessary for the industry and the region but are low-profit, encouraging economic structures that operate in accordance with the directions and goals of the republic’s socio-economic policy, establishing tax incentives for small enterprises producing products of regional importance, expanding leasing services and the investment risk insurance system, and providing conditions that allow small businesses with limited financial capabilities to use bank loans.

In our republic, banks are providing loans to support small businesses and private entrepreneurs. (Table 2)

1 Address of the President of the Republic of Uzbekistan Shavkat Mirziyoyev to the Oliy Majlis December 29, 2020

2 Data from the State Statistics Committee of the Republic of Uzbekistan.

Table 1. Loans granted by commercial banks to small businesses<sup>3</sup> (billion soums)

Name of the regions	In 2024	In 2025	Compared to last year, in percent
Republic of Karakalpakstan	1,063.2	1,718.6	161.6
Andijan region	1,747.9	2,457.7	140.6
Bukhara region	1,966.0	3,286.9	167.2
Jizzakh region	976.5	2,644.3	270.8
Kashkadarya region	1 185.0	2,775.4	234.2
Navoi region	1,011.3	2,330.5	230.4
Namangan region	1 111.4	2,936.1	264.2
Samarkand region	2,507.7	4,392.3	175.1
Surkhandarya region	1 152.0	2,570.4	223.1
Syrdarya region	640.3	2,483.9	387.9
Tashkent region	1,954.0	3,425.0	175.3
Fergana region	1,977.5	3 227.5	163.2
Khorezm region	1,520.0	2 275.2	149.7
Tashkent city	11,836.0	18,906.4	159.7
<b>Total</b>	<b>30,648.8</b>	<b>55,430.0</b>	<b>180.9</b>

As can be seen from the table, if we analyze the amount of loans allocated by commercial banks to small businesses, loans provided across the republic increased by 80.9% in one year.<sup>4</sup>

As can be seen from the table, if we analyze the amount of preferential loans allocated in 2023-2024 within the framework of social programs aimed at developing family entrepreneurship, loans provided across the republic increased by 176.1% in one year<sup>5</sup>.

Table 2. Preferential loans allocated in 2024-2025 as part of social programs aimed at developing family entrepreneurship<sup>6</sup> (billion soums)

Name of the regions	In 2024	In 2025	Compared to last year, in percent
Republic of Karakalpakstan	177.8	397.0	223.3
Andijan region	344.7	584.1	169.5
Bukhara region	201.6	422.5	209.6
Jizzakh region	165.8	405.5	244.5
Kashkadarya region	192.3	652.9	339.4
Navoi region	195.6	511.5	261.5
Namangan region	281.4	991.2	352.2
Samarkand region	233.7	587.8	251.5
Surkhandarya region	183.6	551.2	300.2
Syrdarya region	95.8	468.2	488.8
Tashkent region	112.0	556.4	497.0
Fergana region	266.5	707.7	265.5
Khorezm region	239.0	421.9	176.5
Tashkent city	49.1	303.1	617.0
<b>Total</b>	<b>2,739.0</b>	<b>7,560.9</b>	<b>276.1</b>

3 Report on the activities of the Central Bank of the Republic of Uzbekistan.

4 Republic of Uzbekistan report on the activities of the central bank.

5 Republic of Uzbekistan Central bank activity report

6 Report on the activities of the Central Bank of the Republic of Uzbekistan



This made it possible to ensure their social and legal protection. The total number of citizens registered as personal assistants and those engaged in cattle breeding on peasant farms exceeded one million.

At the new stage of economic reforms underway in Uzbekistan, the tasks of finding additional reserves to increase the efficiency of the economic mechanism and creating conditions that will allow the country to enter the world community are becoming increasingly important. The methods of economic recovery that are favorable for Uzbekistan are primarily based on the need to develop entrepreneurial activity.

One of the most important issues of the economic reforms being carried out by the Government of the Republic of Uzbekistan is to sharply increase the country's gross domestic product through small businesses and private entrepreneurship, solve employment issues, increase population incomes, and ensure national well-being. Because small businesses and private entrepreneurship, which require less investment than large production facilities and are more flexible, are able to quickly adapt to unstable market conditions and economic crises, modernize production, and remain resilient in the face of periodically recurring economic crises.

It is worth noting that as a result of the implementation of measures to improve the macroeconomic and business environment, positive developments have occurred in the development of small business in recent years. Its rapid development in the future will remain one of the priority tasks of implementing economic reforms. It is impossible to achieve sustainable economic growth and solve social problems without ensuring the rapid development of small and private entrepreneurship.

Over the past period, a number of legislative acts have been adopted by the state in order to support this sector of the economy. The adopted decrees and resolutions have played a significant role in the development of small business and private entrepreneurship. These documents, in turn, are being amended and expanded every year in accordance with real needs. All this is aimed at ensuring the growth, free and extensive activity of small businesses and private entrepreneurs, as well as their support.

This means that the scale of support for small businesses in our republic is no less than that of foreign countries.

Our scientific analysis shows that, to date, state support for small businesses in our country has been implemented mainly in the following areas:

- the necessary legal and regulatory framework for the development of small business and private entrepreneurship has been created;
- priorities have been set for the development of small businesses, and a program to support small businesses and private entrepreneurship has been developed and is being implemented;
- a market infrastructure that helps small businesses grow has been established;
- preferential taxes, subsidies, preferential loans from state and extra-budgetary funds, and the attraction of loans from international financial institutions stimulate the development of small businesses;
- a mechanism for providing microloans to legal entities and individuals in foreign and national currencies has been developed and is being implemented.

The country has all the necessary conditions for the effective development of entrepreneurship. An organizational and legal framework for the priority development of foreign business has been created, and market infrastructure institutions have been formed; the banking and financial system is being improved, and the foreign exchange market is being liberalized. The country's favorable geographical location, labor resources, and the availability of mining, natural, and other resources allow for a wide range of economic activities.

## CONCLUSION AND RECOMMENDATIONS

The study demonstrates that small business and private entrepreneurship remain one of the key drivers of economic modernization, employment generation, and income growth in Uzbekistan. The analysis reveals that comprehensive reforms—such as the simplification of licensing and registration procedures, improvements in taxation, expansion of microcrediting mechanisms, and enhancements in market infrastructure—have significantly strengthened the institutional and economic foundations for the sustainable operation of small business entities. As a result, the contribution of small businesses to GDP, employment, and sectoral production continues to grow steadily. State support measures, including preferential loans, subsidies, investment incentives, and the formation of a favorable business environment, have accelerated the development of entrepreneurship across the regions. The sharp increase in bank lending to small businesses and the substantial rise in family entrepreneurship financing confirm the growing policy attention toward this sector. Nevertheless, the analysis indicates that further structural improvements are required to enhance the competitiveness and efficiency of private business entities in the long term.

### Recommendations

Based on the results of the study, the following recommendations are proposed to ensure sustainable development and strengthen the economic potential of small business entities in Uzbekistan:



1. Develop long-term national programs aimed at supporting small business and private entrepreneurship, taking into account regional economic potential and sector-specific needs.
  2. Reduce existing structural imbalances by promoting industries that are strategically important yet low-profit, ensuring their access to financial and institutional support.
  3. Enhance tax and financial incentives for small enterprises producing socially and regionally important goods, including expanding access to leasing and investment risk insurance services.
  4. Improve access to financing by expanding microcrediting, increasing preferential loan limits, and creating tailored lending instruments for start-up entrepreneurs and rural households.
  5. Strengthen the legal and regulatory framework by regularly updating entrepreneurial legislation based on international experience and the evolving needs of the domestic market.
  6. Develop modern market infrastructure, including business support centers, consulting services, innovation hubs, and digital platforms that facilitate entrepreneurship development.
  7. Increase the efficiency of public administration by simplifying reporting procedures, reducing bureaucratic barriers, and ensuring transparent monitoring of state support programs.
  8. Promote human capital development through entrepreneurship training programs, mentorship networks, and cooperation between universities, banks, and private enterprises.
- Implementing these recommendations will help further expand the private sector's contribution to GDP, enhance employment opportunities, and strengthen the competitiveness of Uzbekistan's national economy.

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