



IQTISODIYOT & TARAQQIYOT

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A subsequent Presidential decision dated November 15, 2024, “On Additional Measures to Broadly Engage the Population in Small and Medium-Sized Business Activities,” introduced a system designed to address both the financial and advisory needs of entrepreneurs by providing training and development opportunities. This has created favorable conditions for expanding activities based on the chain: family entrepreneurship → microbusiness → small business → medium-sized business [3].

In addition, the Central Bank of the Republic of Uzbekistan continues to implement policies aimed at ensuring financial stability, defined as the ability of the financial system to withstand potential shocks and structural imbalances. Financial stability is widely recognized as the foundation for sustainable economic development.

In light of the above, the issue of improving the financial stability of small business and private entrepreneurial entities holds not only economic but also social importance. Scientific research conducted in this direction contributes significantly to the long-term and sustainable development of Uzbekistan’s economy.

LITERATURE REVIEW ON THE TOPIC

A number of scholars in Uzbekistan have conducted research on the development and functioning of small businesses and private entrepreneurship. In their works, they justify the importance of small business development by examining the factors influencing entrepreneurial activity and by analyzing relevant international experience. In this regard, many economic researchers, including S.S. G’ulomov [4], B.Yu. Khodiyev, B.T. Salimov, S.K. Salayev [5], U.V. G’afurov, O.A. Aripov [6], M.M. Ibragimova [7], and others, have carried out extensive scientific studies.

Z.K. Jiyemuratova [8] conducted a comprehensive analysis of small enterprises’ access to financial resources, lending practices, and the impact of government support programs on their financial stability. According to her findings, the shortage of bank loans and the limited availability of alternative financing mechanisms pose significant risks to financial sustainability, and she proposes scientifically grounded recommendations for improving financing instruments.

As noted in the literature: “Most small enterprises face the risk of closure within the first five years. According to research findings, the strategies that ensure financial stability include effective cash-flow management, expenditure analysis, and the use of alternative financing sources” [9].

RESEARCH METHODOLOGY

This study employs a set of methodological tools, including economic–statistical analysis, comparative analysis, financial ratio calculations, a systematic approach, and scientific abstraction. These methods allow for a comprehensive assessment of the financial condition and stability of small business entities.

The object of the research is small business enterprises, while the subject of the research comprises the mechanisms and factors influencing their financial stability. The empirical analysis was carried out using the example of the Kashkadarya region.

ANALYSIS AND RESULTS

During the period 2020–2024, the number of small business enterprises in Uzbekistan demonstrated noticeable fluctuations across various sectors of the economy. According to the available chart data, the highest shares belonged to the trade and agriculture sectors. In 2022, the number of small business entities operating in the trade sector reached 4,000, marking the highest figure of the observed period. However, by 2024, this number had significantly decreased to 1,602 enterprises. A similar pattern was observed in agriculture: while 2,756 enterprises were operating in 2021, the number later declined to 1,540. These fluctuations may be linked to several economic factors, including limited financial resources, uncertainties in external markets, and adverse climatic conditions.

In the industrial sector, steady growth was recorded between 2020 and 2023, with the number of enterprises increasing from 886 to 1,640. However, by 2024, this sector also experienced a decline, dropping to 706 enterprises. This decrease can be attributed to rising costs of imported raw materials and logistics. The services sector, meanwhile, experienced accelerated growth in the post-pandemic years: the number of enterprises increased from 706 in 2020 to 2,115 in 2023. Yet by 2024, the number had decreased to 1,044, which may reflect a slowdown in overall economic activity.

The construction sector consistently displayed relatively low indicators and a downward trend throughout the entire period. While 350 enterprises operated in 2020, this figure fell to 193 by 2024. The primary reasons for this decline include rising prices of construction materials and reduced financing opportunities.



Table 1. Financial Indicators of Small Business Enterprises (2020–2024) [10]

Indicators	2020	2021	2022	2023	2024
Liquidity Ratio	1.2	1.3	1.4	1.2	1.1
Profitability (%)	9.5	10.2	13.0	11.5	9.8
Financial Independence (Equity Ratio)	0.55	0.56	0.58	0.54	0.52

According to the data presented in the table, certain changes were observed in the key financial indicators of small business enterprises during the period of 2020–2024. First of all, the liquidity ratio, which stood at 1.2 in 2020, increased to 1.4 in 2022, indicating an improvement in the enterprises' ability to cover short-term liabilities during this period. However, in the following two years, this indicator declined, falling to 1.1 in 2024. This may be associated with shortages in working capital and a reduction in the volume of liquid assets among some enterprises.

Profitability also showed a fluctuating trend over the same period. Profitability was 9.5% in 2020 and rose to 13% in 2022 — indicating a period of active development and increased profitability for small businesses. In 2023 and 2024, profitability decreased to 11.5% and 9.8%, respectively. This decline may be explained by intensified market competition, rising resource prices, and increased financial costs.

The financial independence (equity) ratio also experienced gradual changes. This indicator, which was 0.55 in 2020, increased to 0.58 in 2022, reflecting a rising share of enterprises' own funds. However, in 2023 and 2024, it decreased to 0.54 and 0.52. Such a trend indicates an increasing reliance on external borrowed funds and suggests a slight weakening of financial stability.

Taken together, the data in the table indicate that the financial indicators of small businesses followed an upward trend in 2020–2022, while a certain decline was observed in 2023–2024. This can be explained by changes in the economic environment, instability in external markets, resource shortages, and financial risks. The decline in liquidity and financial independence demonstrates the need for additional measures to strengthen the financial stability of small businesses.

To improve financial performance, it is important to use working capital more efficiently, increase profitability, and align tax and credit policies with the needs of entrepreneurial support. In addition, reducing dependence on external financing and increasing the share of internal funds can help ensure the sustainable development of small business enterprises.

The results show that the financial stability of small businesses varies across sectors and regions. The experience of the United States, Germany, South Korea, and China demonstrates that government guarantees, preferential loans, and a developed digital financial infrastructure play a crucial role in ensuring financial stability. In Uzbekistan, positive steps have been taken in this direction; however, it remains necessary to expand the infrastructure and the base of financial resources.

Table 2. Comparative Indicators of International Experience [10]

Country	Share in GDP (%)	Share in Employment (%)	Number of Small Businesses (million)
United States	44	62	33.2
Germany	52	70	2.5
South Korea	48	83	7.3
China	60	80	44.5
Uzbekistan	50	75	0.82

CONCLUSION END RECOMMENDATIONS

The findings of the study indicate that the financial stability of small business entities is primarily undermined by limited access to financing opportunities, obstacles in obtaining credit resources, liquidity shortages, underdeveloped financial planning and monitoring systems, low levels of financial literacy, and weak financial security mechanisms. In addition, inflation, exchange rate fluctuations, problems in external markets and logistics, geopolitical tensions, and economic instability also have a direct impact on small business operations. The analysis conducted using the example of the Kashkadarya region further shows that programs which do not take into account regional conditions and economic capacities tend to have limited effectiveness.

To enhance the financial stability of small business enterprises, it is advisable to implement the following measures:



- expanding access to financial resources;
- introducing digital financial technologies;
- liberalizing tax and credit policies;
- strengthening regional infrastructure.

These approaches will contribute to improving the stability of small businesses, increasing the competitiveness of the economy, and ensuring social well-being.

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