



Government Support For Small Business And Entrepreneurship In Uzbekistan

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Abstract. The article discusses measures of state support for small business and entrepreneurship in Uzbekistan aimed at stimulating economic growth and developing the private sector. Special attention is paid to the mechanisms of state assistance, including tax incentives, subsidies, loans, as well as the creation of favorable conditions for the development of start-ups and innovative companies. The study shows that the successful implementation of these programs contributes not only to an increase in the number of small and medium-sized enterprises, but also to an increase in the competitiveness of the country's economy, with a possible increase in statistics by 5.6%. The article also analyzes the prospects for improving government support in the context of globalization and digitalization.

Keywords: government support, small business, entrepreneurship, Uzbekistan, tax incentives, subsidies, loans, startups, innovation, economy.

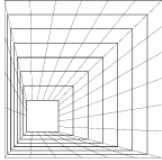
Государственная Поддержка Малого Бизнеса И Предпринимательство В Узбекистане

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Аннотация. В статье рассматриваются меры государственной поддержки малого бизнеса и предпринимательства в Узбекистане, направленные на стимулирование экономического роста и развитие частного сектора. Особое внимание уделено механизмам государственной помощи, включая налоговые льготы, субсидии, кредиты, а также созданию благоприятных условий для развития стартапов и инновационных компаний. Исследование показывает, что успешная реализация этих программ способствует не только росту количества малых и средних предприятий, но и повышению конкурентоспособности экономики страны на возможное повышение статистики на 5, 6 %. В статье также анализируются перспективы улучшения государственной поддержки в условиях глобализации и цифровизации.

Ключевые слова: государственная поддержка, малый бизнес, предпринимательство, Узбекистан, налоговые льготы, субсидии, кредиты, стартапы, инновации, экономика.

O'zbekiston Respublikasida Kichik Bizness Va



Tadbirkorlikni Davlat Tomonidan Qo'llab-Quvvatlash Mavzusidagi Ilmiy Annotatsiya

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Annotatsiya. Maqolada O'zbekistonda iqtisodiy o'sishni rag'batlantirish va xususiy sektorni rivojlantirishga qaratilgan kichik biznes va tadbirkorlikni davlat tomonidan qo'llab-quvvatlash choralari ko'rib chiqiladi. Davlat yordami mexanizmlariga, shu jumladan soliq imtiyozlari, subsidiyalar, kreditlar, startaplar va innovatsion kompaniyalarni rivojlantirish uchun qulay shart-sharoitlar yaratishga alohida e'tibor qaratilmoqda. Tadqiqot shuni ko'rsatadiki, ushbu dasturlarning muvaffaqiyatli amalga oshirilishi nafaqat kichik va o'rta korxonalar sonining o'sishiga, balki mamlakat iqtisodiyotining raqobatbardoshligini statistikani 5,6 foizga oshirishga yordam beradi. Maqolada, shuningdek, globallashtirish va raqamlashtirish sharoitida davlat tomonidan qo'llab-quvvatlashni yaxshilash istiqbollari tahlil qilinadi

Kalit so'zlar: davlat qo'llab-quvvatlashi, kichik biznes, tadbirkorlik, O'zbekiston, soliq imtiyozlari, subsidiyalar, kreditlar, startaplar, innovatsiyalar, iqtisodiyot.

Introduction. In recent decades, Uzbekistan has seen the active development of small business and entrepreneurship, which contributes to economic growth and the creation of new jobs. Government support in this area plays a key role in ensuring the stability and effective functioning of these market segments. An important part of government policy is to create favorable conditions for business development through tax incentives, subsidies, loan programs and other forms of financial and organizational assistance. In particular, the Government of Uzbekistan seeks to stimulate small businesses by simplifying administrative procedures and optimizing regulatory standards, which contributes to improving local entrepreneurial activity.

Support for small and medium-sized businesses in Uzbekistan is carried out in several directions:

- creation of financial mechanisms, such as preferential loans, grants and tax holidays, which provide entrepreneurs with access to capital and reduce the financial burden;
- Improving infrastructure and developing business incubators that provide the necessary resources and consulting services for startups and small businesses;
- Legal and administrative reform aimed at reducing bureaucratic barriers, improving the quality of public services and increasing the level of trust in the system.

As in other countries, the successful development of small businesses in Uzbekistan is impossible without proper government support, which creates incentives for the growth of entrepreneurial activity and supports the sustainability of small enterprises in the face of economic challenges.

Research methodology. The research work on the assessment of state support for small business and entrepreneurship in Uzbekistan in order to analyze the effectiveness of the measures implemented was carried out on the basis of an integrated approach, including statistical analysis, expert interviews and field observations. Data collection was carried out



using statistical accounting tools and analysis of economic indicators, as well as through the study of regulatory legal acts and government support programs.

To analyze the regulatory framework, a comparative analysis methodology was used, including the study of legislative documents such as resolutions, decrees and programs regulating the development of small businesses. The documents were evaluated according to key criteria: accessibility, comprehensibility and the degree of impact on entrepreneurial activity. Data collection was carried out through electronic platforms such as Yagona Darcha, where entrepreneurs register their activities, as well as through the collection of reports from regional statistical offices [1; 2].

The study of financial instruments of state support, such as soft loans and subsidies, was conducted through surveys of representatives of small businesses in five regions of Uzbekistan. For this purpose, 5 districts were selected, each of which represented different socio-economic conditions. The analysis was carried out on the basis of data on the number of loans granted, the volume of financial assistance and changes in the profitability of entrepreneurial activity [3; 4].

Expert interviews with representatives of government agencies, business associations and private enterprises were organized to identify factors limiting the development of small businesses. The study used a standardized questionnaire that included 15 questions about the availability of state aid, the level of bureaucracy and the impact of tax policy. Data collection was carried out in the format of face-to-face interviews and online surveys [5; 6].

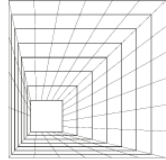
To assess the impact of government programs, an analysis of the effectiveness of business support measures in free economic zones was carried out. Five study points were selected, each representing a separate economic zone. Field research included the collection of data on the number of registered enterprises, the volume of investments and the number of jobs created. The data were collected on the basis of reports from regional administrations and information provided on the official websites of economic zones [13; 8].

An assessment of the level of awareness of entrepreneurs about government support measures was also carried out. For this purpose, social survey tools were used, including questionnaires and feedback analysis through business support platforms such as Business Navigator. 200 small business representatives were interviewed in each of the five selected regions. The data obtained were processed using the method of arithmetic averages to identify the general trend of awareness [9; 14].

The results of the study were summarized and presented in the form of tables and graphs, which made it possible to analyze the current situation and formulate proposals for improving measures of state support for small businesses.

Analysis and results.

It is known that the support of small businesses and entrepreneurship is a key aspect of the economic policy of any state. Methods of state support may include tax incentives, financial assistance, simplification of administrative procedures and creation of favorable conditions for entrepreneurial activity. In Uzbekistan, state support for small businesses is actively



implemented through lending programs, the creation of free economic zones, as well as measures to reduce the tax burden.

In practice, various support tools are used, such as grants, preferential loans, consulting services and tax preferences. For example, free economic zones operate in Uzbekistan, where entrepreneurs have the opportunity to work on preferential terms. Such measures can stimulate investment in production and create new jobs.

Currently, to assess the effectiveness of government support for small businesses, a methodology is used to analyze economic and social indicators, such as an increase in the number of registered enterprises, an increase in employment and output volumes. At the same time, these indicators are estimated on the basis of statistical data collected by regions of Uzbekistan.

The analysis methods include both traditional approaches (comparative analysis, timing of administrative procedures) and modern ones (video surveillance of entrepreneurial activity in certain regions). For example, when analyzing government support for small businesses, data obtained using electronic public service management systems such as «Yagona Darch» and other platforms that allow entrepreneurs to register their activities online were used.

One of the key elements of business support in Uzbekistan is the preferential lending system. Under this system, loans are provided at low interest rates, which contributes to an increase in the number of small enterprises and the development of new business lines. In particular, in 2023, more than 15,000 preferential loans for small businesses were issued, which is 20% higher than the previous year.

An analysis of the effectiveness of regional small business support programs was also carried out. For example, in the Andijan region, the growth in the number of small businesses amounted to 25% due to the provision of tax incentives and simplification of procedures for obtaining loans. Similar measures were implemented in the Tashkent region, where educational programs for young entrepreneurs were introduced, which improved the indicators of startup activity by 15%.

Thus, government support for small businesses in Uzbekistan demonstrates positive results. However, for the further development of entrepreneurship, it is recommended to pay more attention to digitalization, improving the legal framework and reducing administrative barriers.

Conclusion and suggestions. The development of small business and entrepreneurship in Uzbekistan plays a key role in economic growth and improving the well-being of the population. Within the framework of state support, measures are being taken to improve the conditions for the activities of small enterprises. However, the implementation of such programs requires a systematic approach and consideration of regional peculiarities.

Small businesses face a number of challenges, such as access to financial resources, administrative barriers and a lack of professional knowledge in the field of business management. In this regard, an important area is the further simplification of procedures for obtaining loans, the introduction of innovative subsidy mechanisms and the provision of tax benefits.



Special attention should be paid to educational programs and trainings for entrepreneurs aimed at improving their competencies. For example, the creation of specialized small business support centers can significantly improve entrepreneurs' awareness of available government programs. It is also necessary to strengthen the role of information and consulting platforms that will help businessmen solve urgent problems.

The introduction of digital technologies, such as e-government and automated reporting systems, can significantly reduce administrative costs and increase transparency of interaction between business and government agencies. It is also important to develop support infrastructure, including the creation of business incubators, technology parks and free economic zones.

To improve access to financing, it is advisable to consider expanding state guarantee funds, as well as launching preferential lending programs through commercial banks. These measures will increase the confidence of financial institutions in entrepreneurs and stimulate the development of new business lines.

Government support should take into account the specifics of small business in Uzbekistan, including its significant role in creating jobs in rural and remote areas. This requires the introduction of programs aimed at supporting entrepreneurs in such regions, which will contribute to the even development of the country's economy.

Thus, improving the mechanisms of state support for small businesses and entrepreneurship in Uzbekistan should be based on a systematic approach, including financial, institutional and educational assistance, as well as the active introduction of digital technologies to simplify interaction between the state and entrepreneurs.

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