

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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08.00.03 Sanoat iqtisodiyoti
08.00.04 Qishloq xo'jaligi iqtisodiyoti
08.00.05 Xizmat ko'rsatish tarmoqlari iqtisodiyoti
08.00.06 Ekonometrika va statistika
08.00.07 Moliya, pul muomalasi va kredit
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08.00.12 Mintaqaviy iqtisodiyot
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08.00.14 Iqtisodiyotda axborot tizimlari va texnologiyalari
08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti
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BROAD ATTRACTION OF INVESTMENTS AND INCREASE THEIR ATTRACTIVENESS ON THE BASIS OF DIVERSIFICATION OF SMALL BUSINESS ACTIVITIES

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Abstract: This article explores the strategic approach to expanding investment engagement and increasing their attractiveness by diversifying small business activities. This study explores various diversification strategies involving product, market and geographic diversification and assesses their effectiveness in attracting investments. Analyzing applied research and empirical data, the article demonstrates how diversification can lead to increased financial stability, increased investor confidence, and a more robust small business sector.

Key words: small business and private entrepreneurship, Hirschman Index, small business diversification, investment appeal, financial stability, investor confidence, economic growth, innovation in small business.

Annotatsiya: Maqola kichik biznes faoliyatini diversifikatsiya qilish orqali investitsion faoliyatni kengaytirishni va uning jozibadorligini oshirishdagi strategik yondashuvni o'rganadi. Ushbu tadqiqot mahsulot, bozor va geografik diversifikatsiyani o'z ichiga olgan turli xil diversifikatsiya strategiyalarini o'rganadi va investitsiyalarni jalb qilishda ularning samaradorligini baholaydi. Amaliy tadqiqotlar va empirik ma'lumotlarni tahlil qilgan holda, maqola diversifikatsiya qanday qilib moliyaviy barqarorlikni oshirishga, investorlarning ishonchini oshirishga va kichik biznes sektorini yanada kuchliroq qilishga olib kelishi mumkinligini ko'rsatadi.

Kalit so'zlar: kichik biznes va xususiy tadbirkorlik, Xirshman indeksi, kichik biznesni diversifikatsiya qilish, investitsion joziba, moliyaviy barqarorlik, investor ishonchi, iqtisodiy o'sish, kichik biznesdagi innovatsiyalar.

Аннотация: В данной статье исследуется стратегический подход к расширению инвестиционной активности и повышению их привлекательности за счет диверсификации деятельности малого бизнеса. В этом исследовании изучаются различные стратегии диверсификации, включающие продуктовую, рыночную и географическую диверсификацию, и оценивается их эффективность в привлечении инвестиций. Анализируя прикладные исследования и эмпирические данные, в статье показано, как диверсификация может привести к повышению финансовой стабильности, повышению доверия инвесторов и более устойчивому сектору малого бизнеса.

Ключевые слова: малый бизнес и частное предпринимательство, индекс Хиршмана, диверсификация малого бизнеса, инвестиционная привлекательность, финансовая устойчивость, доверие инвесторов, экономический рост, инновации в малом бизнесе.

INTRODUCTION

In the current conditions of globalization, it can be seen that in the economy of many countries the share of small business and business activities is increasing, rather than large enterprises. Because the theoretical paradigm, in which the ownership of capital grows in the middle of constantly merging enterprises and firms with a high share of the state over the past period, has not found its practical confirmation. In small enterprises of industrialized countries, an increase in the share of workers and production was found. Structural changes in the organization of production confirmed the reassessment of the role of small businesses. The emergence of new small enterprises began to be seen as the main source of growth in jobs, wage income and, as a result, prosperity. Most small and medium-sized enterprises play a large role in the economy, especially in developing countries.

From experience, it can be seen that in 2023, the share of small business and private entrepreneurship in our national economy in GDP was 51.2%. This makes up the bulk of the share of small business and private entrepreneurship in many developed and developing countries, not only in the Republic of Uzbekistan, and is



an important contributor to job organization and global economic development. Studies show that small and medium-sized businesses in different countries produce between 33% and 67% of GDP.

Small business entities account for 90% of business and more than 50% of employment worldwide and, according to official data, contribute up to 40% of national income in developing countries. These figures are observed to be even higher when informal small and medium-sized enterprises are included. It is estimated that 600 million jobs will be needed to absorb the growing global workforce by 2030¹.

This makes the development of small and medium-sized businesses a priority for many countries around the world. In developing countries, a large proportion of official jobs are created by small and medium-sized enterprises, and they make up 7 out of an average of 10 jobs². However, studies show that even in developed countries, limited financial opportunities are the main factor that prevents the development of small and medium-sized businesses.

LITERATURE REVIEW

A. from foreign scientists in the direction of economic sectors on the basis of structural changes in the activities of small business and private entrepreneurship. Smith^[3], Y.A.Schumpeter^[4], E.Dachmen^[5], E.Yoshinara^[6], R.F.Hebert^[7], J.Atkinson, D.J.Storey^[8], R.Swedberg^[9], R.M.Hodgetts^[10], A.Szirmai, W.A.Nuade^[11], J.B.Sey^[12] and others have done scientific research.

Issues within the scope of the research topic were also discussed by economists-scientists of the CIS countries. A.Rube^[13], I.Ansoff^[14], O.V.Komarova, T.A.Salamatova, D. Ye. Gavrilov^[15], V.G.Basareva^[16], Miloslavskaya^[17], M.M.Barmuta, N.V.Volkova, S.A.Gavrilenko^[18] and others have been seen in research work.

A number of scientists have conducted scientific research in the study of small business and private entrepreneurship in Uzbekistan. In their works, they based the factors affecting small businesses on the development of small business and private entrepreneurial activities, based on foreign experience. It is in the direction of S.S.Gulomov^[19], B.Yu.Khadiyev, B.T.Salimov, S.K.Salayev^[20], U.V.Gafurov, O.A.Aripov^[21], M.M.Ibragimova^[22] and other Economist scientists have done much scientific research.

While many of the above scientific research works have contributed to the development of the activities of small business entities, improving their efficiency, and contribute to the development of the industry, according to the current principles of globalization and diversification of the economy, competitiveness, taking into account the diversity of population consumption, the issues of improving the efficiency of small business entities based on diversification, determines the need to conduct research within the framework of the topic.

RESEARCH METHODOLOGY

The study used methods of systematic approach, comparative and logical analysis, statistical analysis, economic-mathematical, factor analysis, sampling observation methods, multifactorial econometric analysis methods of generalization, processing, analysis-synthesis and forecasting. In particular, the following indicators are used to determine the level of efficiency of small business entities based on diversification of industrial production³:

1. The absolute level of diversification is defined as the total amount of technologically unrelated networks. To cite its full characteristic, the amount and share of the main production networks (in the total amount of networks by Enterprise), vertically integrated networks, vertically non-integrated networks are indicated.
2. An integral indicator of the diversification of production – the number of branches (or directions of economic activity) and their contribution are taken into account in the formation of monetary income of the enterprise. Such an indicator can be determined using the Herfindal-Hirschman Index (HHI), i.e. concentration level:

$$HHI = \sum_{i=1}^n B_i^2, (1)$$

here, B_i – small business entities share industrial production in the structure of a commodity product i -the share of the network, n – the number of networks.

1 Improving SMEs' access to finance and finding innovative solutions to unlock sources of capital. <https://www.worldbank.org/en/topic/smefinance>

2 Small and Medium Enterprises (SMEs) Finance. <https://www.worldbank.org/en/topic/smefinance>

3 Бабаев В.Ю., Чернорук А.А. Диверсификация как инструмент управления развитием предприятия.

The integral indicator of the diversification of production can be calculated using the coefficient of accumulation of networks:

$$K = 1 - \frac{100}{\sum_{i=1}^n B_i^2 \cdot (2N_i - 1)}, (2)$$

here, N_i – in a row of a certain order, i is the serial number of the network (the network with the largest share in the composition of the goods product is assigned the 1st color, the network with the smallest share is assigned the last color).

From these cited opinions, it can be concluded that diversification is a continuous process aimed not only at the formation of strategically stable socio-economic development of urban, but also rural areas, as well as at ensuring the current competitive advantage of sectors of the economy.

ANALYSIS AND RESULTS

World experience shows that small business is an important component of the economy of the region, which is an important factor in the direction of specialization and the level of economic development, the socio-economic stability of the country, allowing to reduce the territorial unevenness in economic terms. It is known that where small business is developing, the contribution of the middle class, the initiative of the population and the responsibility of people for the results of their labor is growing. Small business performs a number of social functions in places, provides employment of the population, ensures the growth of the income and budget system. Small business has manifested itself as the main source of innovation, making a significant contribution to the development of production in technically advanced industries and in all sectors of the economy (Table 1).

Table 1: Share of small business and private entrepreneurship (in %relative to the total volume)

Indicators	2000	2005	2010	2015	2020	2021	2022	2023	Change from 200 years in 2022 (-,+)
GDP	31,0	38,2	60,8	64,6	55,7	54,9	51,8	51,2	20,2
Industry	12,9	10,0	26,6	40,6	27,9	27,0	25,9	26,9	14,0
Construction	38,4	50,9	52,5	66,7	72,5	72,5	71,5	74,5	36,1
Employment	49,7	64,8	74,3	77,9	74,5	74,5	73,9	74,1	24,4
Export	10,2	6,0	13,7	27,0	20,5	20,0	29,6	29,0	18,8
Import	22,8	33,7	35,8	44,5	51,7	45,3	49,4	49,7	26,9

Source: author's development based on the data of the statistical agency under the president of the Republic of Uzbekistan

In 2023, the share of small business and private entrepreneurship in GDP was 51.2%, and this is equivalent to 54.9% in the past 2019, and the decrease in the share of small entrepreneurship in GDP is explained by an increase in the share of large enterprises. With a focus on Table values, the share of industrial output by small business entities in production was 26.9%, up 14.0% from 2000 in 2023. The highest rates of share in the economy sectors are in the employment and construction sector, and can be observed at 74.1% and 74.5% respectively in 2023. This, in turn, requires a broader study and deeper analysis of industrial production, with the aim of developing the activities of small business entities and improving the production of industrial products in the structure of sectors of the economy.

To do this, it is advisable, first of all, to study its content, activity on small business and private entrepreneurship. In foreign literature, a huge number of definitions are given on the concept of "business", in which it is argued that the history of the entire development of mankind, society, in one aspect or another has always been associated with business.

Bank credit is of particular importance in financing small business enterprises and their implementation. Because for the implementation and development of projects, in the first case, funds will be needed. One of the main ways to get such funds is to get a loan. The study now focuses on the current state of the small business sector in Namangan region and the taxing of the investments it is targeting in the sector (Figure1).

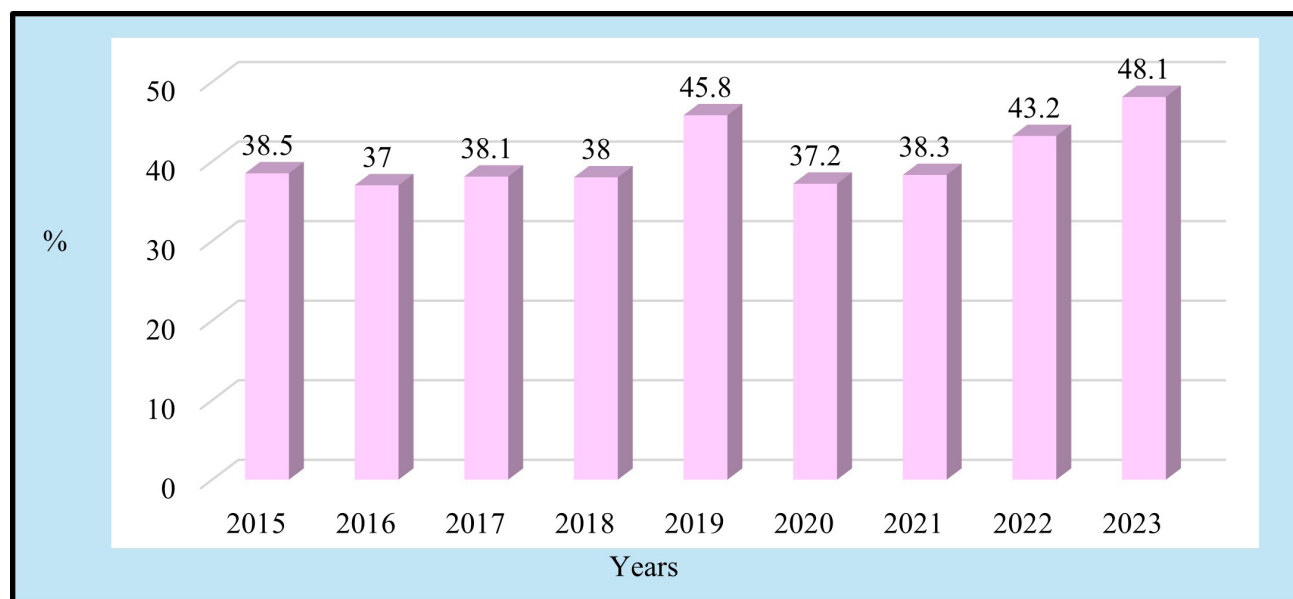


Figure 1: Share in the volume of investments in fixed capital in 2015–2023 by sources of financing of small businesses

Focusing on the dynamics of the data presented in Figure 2, it was observed that the share in the volume of investments in fixed capital in total small business financing sources in the Republic of Uzbekistan increased by 9.6 percent in 2023 compared to 2015. This is a sign that the scale of investment in our country as a whole has increased. But in 2022 it was down 2.6% from 2019. Its share in the volume of investments in fixed capital in sources of financing of small businesses in the Namangan region increased by 9.9% in 2023 compared to 2015. With an increase of 52.8 percent, one can see positive results compared to the average value of the Republic of Uzbekistan.

Through investment, production based on advanced technology will be introduced, production of new types of products will be established, as well as the establishment of new enterprises, an increase in new jobs will be achieved. Such a positive result makes it impossible to imagine the process of mastering foreign credit lines by commercial banks and carrying out financing at their expense without cooperation with local authorities. Therefore, during the current year, banks, together with local municipalities, will take part in the following issues, in particular:

- to direct The attracted foreign investments to all regions of our country, at the same time, to focus special attention on directing these funds primarily to deepen structural changes and to finance projects to diversify the economy, modernize existing capacities and accelerate technological renewal, and deepen production localization processes based on industrial cooperation;
- the focus will be on directing the funds allocated at the expense of foreign credit lines to projects aimed at the production of food products, including the processing of meat-milk and fruit-vegetable products, to provide comprehensive assistance to entrepreneurs in the appropriation of these funds.

CONCLUSIONS AND SUGGESTIONS

On the basis of the wide involvement of investments in small businesses in our country and increasing their attractiveness, the implementation of promising projects in cooperation, the introduction of new modern technologies and technologies, it provides an opportunity to increase the quality of products produced in our country to the level of demand for world markets. The following suggestions can be made to overcome the problems that arise in the widespread involvement of investments in this small business:

- development of investment funds in increasing the attractiveness of small businesses investment;
- formation of specialized funds aimed at financing small businesses;
- we will be able to achieve the solution of the problems of financing investment activities in our country by increasing the volume of long-term loans by commercial banks in order to form the initial capital of small business entities and in support of their investiture projects.



By introducing these proposals, the following positive results can be achieved by increasing the attractiveness and adequate development of small business investment:

- investment helps to increase attractiveness and improve investment in regions, Strengthen Market Relations.
- financial support of small business and private entrepreneurship, first of all, expands the scope of investment goals, the allocation of long-term loans for the formation of initial capital.
- the emergence of a competitive environment will be a powerful tool for improving socio-economic conditions in the country.
- ensuring that social and economic problems are solved to a certain extent leads to the development of small business entities, which are considered the strategic sector of the economy.

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