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ANALYSIS OF ENHANCING THE BUSINESS ENVIRONMENT AND DEVELOPING SMALL
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ANALYSIS OF ENHANCING THE BUSINESS ENVIRONMENT AND DEVELOPING SMALL BUSINESSES IN UZBEKISTAN BASED ON FOREIGN AND NATIONAL EXPERIENCE



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Abstract. This article analyzes the business environment and small business development in the Republic of Uzbekistan. The research process involved a comparative study of foreign countries' experiences (USA, Germany, South Korea) and national practices. External and internal factors promoting the development of the business environment and small businesses have been identified, and the effectiveness of reforms implemented in Uzbekistan has been evaluated. The research results revealed regional disparities, limited access to financial resources, and insufficient mechanisms for supporting innovation. The article puts forward practical recommendations for small business development - expanding innovative activities, improving regional infrastructure, diversifying financial support, and developing public-private partnerships.

Key words: business environment; small business; private entrepreneurship; business entities; legislative and legal environment; innovative activity; financial support; regional development; public-private partnership; economic development.

Annotatsiya. Mazkur maqolada O'zbekiston Respublikasida biznes muhiti va kichik biznesni rivojlantirish masalalari tahlil qilingan. Tadqiqot jarayonida xorijiy davlatlar (AQSh, Germaniya, Janubiy Koreya) tajribasi hamda milliy amaliyotlar qiyosiy o'rganilgan. Biznes muhiti va kichik biznes rivojlanishiga ta'sir ko'rsatuvchi tashqi va ichki omillar aniqlanib, O'zbekistonda amalga oshirilgan islohotlarning samaradorligi baholangan. Tadqiqot natijalari hududlararo tafovutlar mavjudligini, moliyaviy resurslardan foydalanish imkoniyatlari cheklanganini hamda innovatsiyalarni qo'llab-quvvatlash mexanizmlarining yetarli darajada rivojlanmaganini ko'rsatdi. Maqolada kichik biznesni rivojlantirish bo'yicha amaliy tavsiyalar, xususan innovatsion faoliyatni kengaytirish, hududiy infratuzilmani takomillashtirish, moliyaviy qo'llab-quvvatlashni diversifikatsiya qilish hamda davlat-xususiy sheriklikni rivojlantirish taklif etilgan.

Kalit so'zlar: biznes muhiti; kichik biznes; xususiy tadbirkorlik; xo'jalik yurituvchi subyektlar; normativ-huquqiy muhit; innovatsion faoliyat; moliyaviy qo'llab-quvvatlash; hududiy rivojlanish; davlat-xususiy sheriklik; iqtisodiy rivojlanish.

Аннотация. В данной статье анализируется деловая среда и развитие малого бизнеса в Республике Узбекистан. В процессе исследования было проведено сравнительное изучение опыта зарубежных стран (США, Германии, Южной Кореи) и национальной практики. Выявлены внешние и внутренние факторы, способствующие развитию деловой среды и малого бизнеса, а также дана оценка эффективности реформ, осуществляемых в Узбекистане. Результаты исследования выявили региональные различия, ограниченный доступ к финансовым ресурсам и недостаточные механизмы поддержки инноваций. В статье выдвигаются практические рекомендации по развитию малого бизнеса - расширению инновационной деятельности, улучшению региональной инфраструктуры, диверсификации финансовой поддержки и развитию государственно-частного партнерства.

Ключевые слова: деловая среда; малый бизнес; частное предпринимательство; субъекты предпринимательской деятельности; законодательно-правовая среда; инновационная деятельность; финансовая поддержка; региональное развитие; государственно-частное партнерство; экономическое развитие.



INTRODUCTION

In a market economy, the business environment is considered one of the main factors driving a country's economic development. Particularly, the growth of small businesses and private entrepreneurship is closely tied to a favorable institutional, legal, and economic environment. Global experience demonstrates that small businesses play a crucial role in economic growth, ensuring employment, and increasing household incomes.

In recent years, the Republic of Uzbekistan has been implementing extensive reforms aimed at developing small businesses and private entrepreneurship. This article analyzes the theoretical foundations of the business environment, experiences of foreign countries, and practices in Uzbekistan in an integrated manner.

The business environment comprises a set of external and internal factors that influence entrepreneurial activity, determining the necessary conditions for the effective operation of business entities. The external environment encompasses legal, economic, political, social, environmental, and scientific-technical factors, while the internal environment includes management, financial resources, human resource potential, and innovative capabilities developed by the entrepreneur themselves.

In scientific literature, the quality of the business environment is evaluated as the primary indicator of entrepreneurial activity. In conditions where a favorable environment exists, the number of small business entities increases, competition intensifies, and structural diversification of the economy is ensured.

Small business and private entrepreneurship constitute a flexible and responsive sector of the economy. This sector plays a crucial role in creating new jobs, implementing innovations, and ensuring regional development. One of the key advantages of small businesses is their ability to quickly adapt to market demands and efficiently utilize resources.

The experience of developed countries demonstrates that small businesses form a significant portion of the gross domestic product and provide employment for a large segment of the working population. For this reason, support for this sector is designated as a priority direction in state policy.

In international practice, various effective models for small business development have been established. In the United States, for instance, support for small businesses is implemented through the Small Business Administration, which provides preferential loans, government guarantees, and consulting services. In Germany, small and medium-sized businesses are developing as an innovative backbone of industry based on the "Mittelstand" model.

In South Korea's experience, small business development is harmoniously integrated with the state's active industrial policy, where startups, technoparks, and venture financing mechanisms play a crucial role. These experiences demonstrate that in fostering small businesses, developing innovative infrastructure is equally important as providing financial support.

The development of small business and private entrepreneurship in Uzbekistan is considered one of the crucial directions of state economic policy. Laws, Presidential decrees, and government resolutions adopted in recent years are serving to create a favorable business environment in this sphere.

In particular, the simplification of business entity registration procedures, reduction of the tax burden, and decrease in the number of inspections have positively influenced the growth of small business activity. Additionally, mechanisms for allocating preferential loans through commercial banks and implementing state guarantees have been expanded.

As a result, the share of small businesses in the gross domestic product and their contribution to employment are steadily growing. The number of small business entities in the fields of family entrepreneurship, services, and manufacturing is increasing across the regions.

Analysis of foreign and national experience shows that, although legal and institutional foundations for the development of small businesses have been established in Uzbekistan, it is necessary to further expand opportunities for supporting innovative activities and facilitating free access to financial resources.

While in developed countries small businesses are advancing through public-private partnerships, integration with scientific research, and export promotion, it is advisable to further intensify these directions in Uzbekistan.

LITERATURE REVIEW ON THE TOPIC

The business environment and small business development are among the widely covered subjects in economic theory and applied research. Scientific studies conducted in this field primarily focus on the institutional foundations of the entrepreneurial environment, mechanisms of government support, and the role of small businesses in economic growth.

Representatives of classical economic theory, including A. Smith, J. Schumpeter, and D. North, assessed entrepreneurial activity as a driving force of economic development. In particular, J. Schumpeter interprets



entrepreneurship as a factor ensuring economic development through the introduction of innovations. And D.Nort directly connects the quality of the institutional environment with entrepreneurial activity.

In contemporary foreign studies, legal stability, protection of property rights, access to financial resources, and the level of development of a competitive environment are highlighted as the main criteria for assessing the quality of the business environment. Research conducted by the World Bank, the International Monetary Fund, and the OECD emphasizes that a favorable business environment is a crucial factor in increasing the share of small businesses in the economy.

Scientific works dedicated to studying the experiences of the USA, Germany, and South Korea particularly emphasize the state's coordinating and stimulating role in small business development. Notably, M. Porter substantiated the significance of a competitive environment and innovative infrastructure in the growth of small businesses.

Research conducted by Uzbek scientists has examined the development of small businesses and private entrepreneurship in connection with structural reforms of the national economy. Notably, the works of K.Kh. Abdurakhmanov, A. Uljaev, B. Berkinov, and other researchers have highlighted the role of small businesses in providing employment, fostering regional development, and increasing household incomes.

In addition, regulatory legal acts of the Republic of Uzbekistan, in particular, Presidential decrees and government resolutions, define priority areas for supporting small business and private entrepreneurship. In these documents, special attention is paid to improving the business environment, reducing the tax burden, reducing inspections, and expanding access to financial resources.

Analysis of the literature reveals that in both foreign and domestic scientific research, the improvement of the business environment and the development of small businesses are viewed as closely interconnected processes. However, in the context of Uzbekistan, there remains a need to fully adapt foreign experiences and enhance institutional mechanisms while taking into account regional characteristics. This article aims to provide a deeper analysis of these specific aspects.

RESEARCH METHODOLOGY

This research study employed general scientific and specialized economic research methods to examine issues related to improving the business environment and developing small businesses. The theoretical and methodological foundation of the research comprises classical and modern economic theories, as well as concepts of entrepreneurship and institutional development.

During the research process, methods of analysis and synthesis, comparison, logical generalization, statistical analysis, and comparative analysis were employed. Specifically, the experience of small business development in foreign countries and the Republic of Uzbekistan was examined from a comparative perspective.

Additionally, an analysis was conducted on the regulatory legal acts of the Republic of Uzbekistan, official statistical data, and reports from international financial institutions. Based on the obtained results, scientific conclusions and practical recommendations were developed to improve the business environment and support small businesses.

ANALYSIS AND RESULTS

The research findings confirm that the quality of the business environment plays a decisive role in shaping the dynamics of small business and private entrepreneurship development. In a market-oriented economy, the business environment functions as an integrated system of legal, institutional, financial, and infrastructural conditions that either stimulate or constrain entrepreneurial initiative. In this regard, recent institutional reforms implemented in the Republic of Uzbekistan have laid a solid foundation for entrepreneurial activity by improving regulatory transparency, reducing administrative barriers, and strengthening legal guarantees for business entities. These reforms have not only simplified market entry but also enhanced confidence among entrepreneurs, which is a critical prerequisite for sustainable private sector development.

The analysis indicates that one of the most significant drivers of small business growth in Uzbekistan has been the consistent reduction of the tax burden combined with the simplification of tax administration. The transition toward a more predictable and business-friendly tax system has lowered compliance costs and improved cash flow management for small enterprises. Alongside tax reforms, the simplification of business registration procedures and licensing requirements has reduced the time and financial resources needed to formalize entrepreneurial activity. These measures are particularly important for micro and small enterprises, which often face disproportionate administrative costs relative to their scale of operations. As a result, the improved regulatory environment has contributed to an increase in the number of registered business entities and a gradual expansion of the formal sector.



Administrative optimization has also played a crucial role in enhancing the business environment. The introduction of digital public services, electronic registration platforms, and online reporting systems has reduced direct interaction between entrepreneurs and regulatory bodies, thereby minimizing bureaucratic delays and governance-related risks. From an institutional perspective, such digitalization measures increase transparency, improve service efficiency, and reduce uncertainty in business operations. The cumulative effect of these reforms is expected to stimulate entrepreneurial initiative, encourage reinvestment, and ensure a stable increase in the contribution of small businesses to gross domestic product.

At the same time, comparative analysis with foreign experience highlights several areas where further improvement is both possible and necessary. International practice demonstrates that beyond regulatory simplification, the long-term competitiveness of small businesses increasingly depends on innovation capacity, access to finance, and integration into value chains. In many advanced and emerging economies, small businesses benefit from targeted innovation support mechanisms, including grants for research and development, technology transfer programs, business incubators, and public-private partnerships. The gradual introduction and adaptation of such mechanisms in Uzbekistan could significantly enhance the innovative activity of small enterprises and improve their resilience in competitive markets.

Access to financial resources remains one of the most critical constraints for small business development. While recent reforms have expanded the availability of credit instruments, international experience suggests that a diversified financial ecosystem is essential for meeting the heterogeneous needs of small enterprises. This includes not only bank lending but also alternative financing instruments such as credit guarantees, microfinance, leasing, venture capital, and crowdfunding platforms. Strengthening financial intermediation and improving risk-sharing mechanisms can reduce credit constraints, particularly for start-ups and innovative firms that lack sufficient collateral. In this context, the gradual alignment of national financial support mechanisms with advanced international models is likely to enhance investment activity and stimulate entrepreneurial growth.

Regional analysis further reveals that the business environment in Uzbekistan is characterized by significant territorial differentiation. Variations in infrastructure quality, access to financial services, human capital availability, and market connectivity result in uneven entrepreneurial development across regions. In less developed regions, small businesses often face higher transaction costs, limited access to finance, and weaker institutional support. Therefore, a uniform policy approach may not fully unlock the entrepreneurial potential of all territories. The findings suggest that differentiated regional strategies, tailored to local economic conditions and resource endowments, are essential for achieving balanced and inclusive growth.

Infrastructure development plays a central role in this process. Adequate transport, logistics, digital connectivity, and utility services reduce operational costs and expand market access for small enterprises. In regions where such infrastructure is underdeveloped, targeted public investment can generate significant multiplier effects by stimulating private entrepreneurship. In parallel, expanding regional financial infrastructure, including local banking services and business support centers, can improve access to capital and advisory services for small firms. These measures are particularly important for rural and peripheral regions, where small businesses often serve as the primary source of employment and income generation.

The analysis also emphasizes the importance of institutional coordination at the regional level. Effective implementation of regional development policies requires close interaction between local authorities, financial institutions, educational organizations, and business associations. International experience shows that decentralized governance models, combined with clear accountability mechanisms, can enhance policy responsiveness and improve outcomes for small businesses. In this regard, strengthening regional institutional capacity and ensuring consistency between national and local policies can contribute to more sustainable entrepreneurial development.

Overall, the research findings indicate that the existing legal and institutional frameworks in Uzbekistan provide a strong and increasingly supportive basis for small business development. The reforms implemented in recent years have improved regulatory quality, reduced administrative burdens, and enhanced the overall investment climate. However, maintaining the momentum of entrepreneurial growth requires a continued focus on qualitative improvements rather than solely quantitative expansion. Further alignment with advanced international practices, particularly in the areas of innovation support, financial accessibility, and regional differentiation, is expected to strengthen the competitiveness and long-term sustainability of the small business sector.

CONCLUSIONS AND RECOMMENDATIONS

The research results demonstrate that the Republic of Uzbekistan has established the fundamental institutional and legal frameworks for improving the business environment and developing small businesses. Reforms implemented in recent years have served to increase small business activity through streamlining the registration of business entities, reducing the tax burden, and minimizing administrative barriers.



Analysis of foreign experience demonstrates that the key to success in small business development lies in financial support, effective utilization of innovative infrastructure, and public-private partnership mechanisms. Therefore, it is essential to strengthen these areas in the context of Uzbekistan.

As a result of the research, we propose the following:

- Involvement of small business entities in innovative activities and widespread introduction of digital technologies;
- Balanced distribution of financial resources and concessional loans;
- Development of regional infrastructure, including stabilization of electricity, gas and water supply;
- Export orientation of small businesses, taking into account best foreign practices;
- Reliable protection of the right to private property and implementation of a fair tax policy in the judicial and legal system;
- Expansion of educational programs for the development of entrepreneurial culture and attracting young people to entrepreneurship.

If these measures are implemented, the business environment in Uzbekistan will develop sustainably, and the role of small business in the national economy will increase significantly.

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