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SPECIFIC FEATURES OF ENTREPRENEURSHIP IN INCREASING THE INCOME OF THE POPULATION IN THE REGION

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Abstract: The article examines the theoretical and practical aspects of entrepreneurship as a key factor in increasing household incomes at the regional level. It analyzes the historical evolution of entrepreneurship and its modern forms, including services, trade, tourism, logistics, agricultural services, and financial services. Special attention is paid to the role of entrepreneurship in job creation, income generation, poverty reduction, and improving living standards. The study substantiates entrepreneurship as an effective instrument of regional socio-economic development and sustainable income growth for the population.

Key words: entrepreneurship, service sector, trade, tourism, logistics, agricultural services, financial services, employment, household income.

Annotatsiya: Maqolada hududlar kesimida aholining daromadlarini oshirishda tadbirkorlik faoliyatining o'rni va ahamiyati ilmiy-nazariy hamda amaliy jihatdan tahlil qilingan. Tadbirkorlikning shakllanish va rivojlanish bosqichlari, uning zamonaviy yo'nalishlari, jumladan xizmatlar sohasi, savdo, turizm, logistika, agroxizmatlar va moliyaviy xizmatlar faoliyati yoritib berilgan. Shuningdek, tadbirkorlikning bandlikni ta'minlash, barqaror daromad manbalarini shakllantirish hamda aholi farovonligini oshirishdagi roli asoslab berilgan. Tadqiqot natijalari tadbirkorlikning hududiy ijtimoiy-iqtisodiy rivojlanishdagi strategik ahamiyatini ko'rsatadi.

Kalit so'zlar: tadbirkorlik, xizmatlar sohasi, savdo, turizm, logistika, agroxizmatlar, moliyaviy xizmatlar, bandlik, aholi daromadlari.

Аннотация: В статье рассматриваются теоретические и практические аспекты развития предпринимательства как одного из ключевых факторов повышения доходов населения в региональном разрезе. Раскрывается эволюция предпринимательской деятельности, ее современные формы и направления, включая сферу услуг, торговлю, туризм, логистику, аграрные и финансовые услуги. Особое внимание уделяется роли предпринимательства в обеспечении занятости, формировании устойчивых источников доходов и снижении уровня бедности. Обосновывается значение предпринимательской активности как инструмента социально-экономического развития регионов и повышения уровня жизни населения.

Ключевые слова: предпринимательство, сфера услуг, торговля, туризм, логистика, агроуслуги, финансовые услуги, занятость, доходы населения.

INTRODUCTION

The development of entrepreneurship in the region has deep historical roots and has evolved in successive stages. Undoubtedly, the development of entrepreneurship is a key factor in increasing the income of the population, as it contributes to the creation of new jobs, strengthens economic activity, and expands the financial opportunities available to households. The issue of identifying effective directions for increasing population incomes in the region is one of the most important areas of economic research and is examined from various perspectives, including labor economics, social policy, regional economic development, poverty reduction, and the impact of government programs.

REVIEW OF LITERATURE ON THE SUBJECT

When referring to the theoretical foundations and general approaches to this topic, classical economic works by A. Smith, D. Ricardo, and J.B. Say present ideas on increasing population incomes through productivity growth and the development of production. The works of other scholars also describe the theoretical foundations of income formation through wages, capital, and labor relations. In the studies of J.M. Keynes, ways to increase population incomes are substantiated through active government participation in the economy and the provision of full employment. M. Friedman and representatives of the monetarist school examined the impact of economic growth and monetary policy on population incomes.

Among foreign researchers, S. Kuznets developed the Kuznets law, which defines the relationship between income distribution and economic growth. In 2014, T. Piketty substantiated the impact of unequal income and wealth distribution on economic development. Economist J. Stiglitz also identified directions of economic policy and measures aimed at reducing inequality and increasing incomes. Today, World Bank reports are devoted to ways of increasing population incomes through employment expansion, support for small businesses, and poverty reduction.

In our country, increasing population incomes, reducing poverty, and supporting entrepreneurship are defined as priority objectives of state policy, with a clear linkage ensured between income growth dynamics and government programs. Among Uzbek scholars, A. Abdullaev, M. Tozhiboev, Sh. Tursunov, B. Khamdamov, and others have conducted research in the fields of labor markets, employment, income distribution, and service sector development. The literature review shows that pathways for increasing population incomes are closely linked to labor market development, support for small businesses and entrepreneurship, strengthening social policy, inflation regulation, and the expansion of innovative service sectors. In international literature, the main emphasis is placed on the issue of income inequality and its reduction, whereas studies in Uzbekistan focus on increasing population incomes through poverty reduction, government programs, and regional development.

RESEARCH METHODOLOGY

The role and specific features of entrepreneurship in increasing regional population incomes are examined using methods of economic analysis, comparison, and grouping, which make it possible to identify opportunities for income growth within the republic. This process includes comparing achieved results with international experience, as well as selecting prospective pathways aimed at expanding income-growth opportunities through the further development of entrepreneurship.

ANALYSIS AND RESULTS

In the process of transitioning to a market economy, entrepreneurial activity is one of the main drivers of economic growth. The development of entrepreneurship not only creates new jobs but also increases employment levels, expands income sources, and strengthens socio-economic stability in the regions. The economic reforms currently being implemented in Uzbekistan—particularly policies aimed at supporting small businesses and private entrepreneurship—serve as key factors in improving the welfare of the population in the regions.

The impact of entrepreneurial development on population incomes is primarily manifested through employment expansion and income growth. Entrepreneurship is the main source of new jobs, and each new small business project creates, on average, between 3 and 10 permanent jobs. Increased employment among women and youth significantly raises household incomes. As a result, labor incomes grow, consumer opportunities expand, and poverty levels decline.

In addition, entrepreneurship ensures the efficient use of local resources by integrating them into economic circulation, including agricultural raw materials, mineral resources, tourism potential, and handicraft traditions. This contributes to the creation of new products, the development of new markets, the formation of value-added chains, and income growth. [1]

The development of market infrastructure leads to the formation of banking, logistics, and marketing service systems, modern shopping centers, business centers, transport networks, and other facilities. This increases the volume of services in the region, promotes employment diversification, and stabilizes incomes.

The main directions for the development of this sector include:

1. Support for small businesses and private entrepreneurship: provision of tax incentives, loans, and subsidies; reduction of administrative barriers; simplification of licensing and permitting procedures; and provision of financial and legal consulting services to entrepreneurs.
2. Development of entrepreneurial infrastructure: establishment of innovation centers, business incubators, and technoparks; improvement of logistics and transport infrastructure; expansion of trade networks; and creation of digital platforms for the development of e-commerce.

3. Employment promotion and job creation: involvement of youth, women, and low-income households in entrepreneurship; establishment of small enterprises for agricultural processing and service delivery; and development of business skills through vocational training.

4. Use of innovation and the digital economy: creation of conditions for online services and startups; promotion of local products to international markets through digital platforms; and development of production and services based on new technologies.

5. Use of international experience: attraction of international grants and investments; adaptation of cluster systems widely used in many countries; and expansion of public-private partnership practices.

6. Social impact: growth of real population incomes, improvement in living standards, poverty reduction, increased local budget revenues, and their allocation to infrastructure development. [2]

The above analysis demonstrates that stimulating entrepreneurship is one of the most effective ways to increase employment, raise population incomes, and achieve social stability. In the context of the global economy, alongside traditional forms of entrepreneurship (trade, services, manufacturing), new modern forms based on technology and innovation are developing rapidly.

Modern forms of entrepreneurship include:

1. IT startups and digital entrepreneurship
2. Digital entrepreneurship
3. Freelancing and the gig economy
4. Crowdfunding and crowdsourcing
5. Fintech entrepreneurship
6. Green entrepreneurship
7. Innovative services and startup incubators
8. Social entrepreneurship
9. Agribusiness and agri-startups
10. Freelancing and remote services

Economic efficiency and population incomes also increase through the development of local production and the expansion of export potential. For example, the construction of modern greenhouses in the Kashkadarya region has created new jobs and significantly increased rural incomes. Preferential lending to small businesses by commercial banks stimulates entrepreneurial activity. The growth of enterprises in the light and food industries also has a positive impact on employment and population incomes. [3]

We consider it appropriate to propose the following recommendations:

- to strengthen cooperation between regional authorities and the private sector;
- to increase the volume of financial resources allocated to the development of small and medium-sized businesses;
- to expand programs for professional development and the introduction of innovative technologies in the field of entrepreneurship.

Increasing population incomes through the development of entrepreneurship is one of the key factors in achieving economic stability and social well-being in the regions. It is particularly important to examine the socio-economic essence of this process using the example of the Kashkadarya region.

An analysis of the dynamics of entrepreneurial development and population income growth in the Kashkadarya region shows that between 2020 and 2024 the number of entrepreneurial entities increased from 32.5 thousand to 46.5 thousand. During the same period, the number of newly created jobs rose from 18.2 thousand to 29.0 thousand. These indicators demonstrate the significant social role of entrepreneurship in ensuring employment and reducing unemployment. Average population incomes also increased markedly, from 2.3 million soums in 2020 to 4.2 million soums in 2024. The unemployment rate declined from 9.8% to 7.0%. Data analysis reveals a direct relationship between the growth in the number of entrepreneurial entities, job creation, and rising population incomes. [4]

Statistical data for Uzbekistan as a whole also confirm this trend: in 2024, the share of small business and private entrepreneurship in GDP amounted to approximately 55%. More than 74% of the employed population works in entrepreneurship and services. In 2023 alone, over 500 thousand new jobs were created, a significant proportion of which were in small business and the service sector. The incomes of households engaged in entrepreneurial activity are 1.5–2 times higher than those of other population groups. [5]

In rural areas, preferential loans within family entrepreneurship programs contribute to the development of livestock breeding, poultry farming, horticulture, and service activities. Programs supporting youth and women's entrepreneurship have enabled hundreds of thousands of young people to start their own businesses. The "Every Family Is an Entrepreneur" program has proven particularly effective.

International experience also illustrates this pattern: in Germany, small businesses account for 90% of exporters, making them a crucial factor in income growth and employment. In South Korea, startups and innovative entrepreneurship serve as the engines of economic growth.

Thus, supporting entrepreneurship and developing its infrastructure are key factors in increasing population incomes in the regions. The main indicators include a 55% share of small business in GDP, 74% employment in small business, and 500 thousand new jobs created in 2023. [5]

CONCLUSIONS AND SUGGESTIONS

In conclusion, it can be stated that digital, innovative, and social entrepreneurship represent the most modern directions in the development of this sector. They not only generate financial benefits but also stimulate broader socio-economic changes. Entrepreneurship creates new jobs and forms sources of higher incomes.

As a result of entrepreneurial development, the following outcomes are expected:

- a 20–30% increase in employment;
- a 1.5–2 times increase in incomes from family entrepreneurship;
- a significant reduction in poverty levels;
- a sharp increase in the share of services in gross regional product.

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