

# INNOVATION SCIENCE AND TECHNOLOGY



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**ISSUE 2**



Acceptance of papers **February, 2026**



**Acceptance of papers**

Published monthly



**Topics**

economics, technology, social sciences

**ISSN 3060-5229**



Digital Object Identifier



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JOURNAL **"INNOVATION SCIENCE AND  
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UNDER THE NUMBER **C-5669633** BY THE  
AGENCY FOR INFORMATION AND MASS  
COMMUNICATIONS (AOKA) OF THE  
REPUBLIC OF UZBEKISTAN, EFFECTIVE  
FROM OCTOBER 9, 2024.

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# REGIONAL DISPARITIES IN SMALL BUSINESS DEVELOPMENT: A CLUSTER AND INDEX ANALYSIS

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**Abstract:** This article examines territorial disparities in the development of small businesses based on a comprehensive statistical analysis. The primary objective of the study is to identify differences in the level of entrepreneurial activity of small businesses at the regional level, as well as to assess them using index and cluster analysis methods. The analysis covers the period from 2015 to 2024 and is based on official statistical data from the Republic of Uzbekistan. Key indicators have been selected to characterize the level of small business development, reflecting its share in the gross regional product, employment, and industrial production volume.

From a methodological standpoint, the article calculates a composite index of small business development based on the normalization of indicators, and also conducts a grouping of regions by development levels using cluster analysis. The results obtained indicate significant territorial disparities in the development of small businesses between regions. The research findings have practical significance for improving regional economic policy and developing targeted support measures for small businesses.

**Key words:** small business, regional development, territorial disproportions, index analysis, cluster analysis, statistical assessment, economic policy.

**Annotatsiya:** Ushbu maqolada kichik biznes rivojlanishining hududiy nomuvozanatlari kompleks statistik tahlil asosida o'rganilgan. Tadqiqotning asosiy maqsadi hududlar kesimida kichik biznes faoliyati darajasidagi farqlarni aniqlash hamda ularni indeksli va klaster tahlil usullari orqali baholashdan iborat. Tahlil O'zbekiston Respublikasining rasmiy statistik ma'lumotlari asosida 2015–2024 yillar davrini qamrab olgan. Kichik biznes rivojlanishini tavsiflash uchun uning yalpi hududiy mahsulotdagi ulushi, bandlikdagi hissasi va sanoat mahsulotidagi ulushi kabi asosiy ko'rsatkichlar tanlangan.

Metodologik jihatdan maqolada ko'rsatkichlarni normallashtirish asosida kichik biznes rivojlanishining integral indeksi hisoblangan hamda hududlar klaster tahlili orqali rivojlanish darajasiga ko'ra guruhlangan. Olingan natijalar hududlar o'rtasida kichik biznes rivojlanishida sezilarli nomuvozanatlar mavjudligini ko'rsatdi. Tadqiqot xulosalari hududiy iqtisodiy siyosatni takomillashtirish va kichik biznesni qo'llab-quvvatlash bo'yicha manzilli chora-tadbirlarni ishlab chiqishda amaliy ahamiyatga ega.

**Kalit so'zlar:** kichik biznes, hududiy rivojlanish, hududiy nomuvozanatlar, indeksli tahlil, klaster tahlili, statistik baholash, iqtisodiy siyosat.

**Аннотация:** В данной статье на основе комплексного статистического анализа исследуются территориальные диспропорции развития малого бизнеса. Основной целью исследования является выявление различий в уровне предпринимательской активности малого бизнеса в региональном разрезе, а также их оценка с использованием индексного и кластерного методов анализа. Анализ охватывает период 2015–2024 годов и базируется на официальных статистических данных Республики Узбекистан. Для характеристики уровня развития малого бизнеса отобраны ключевые показатели, отражающие его долю в валовом региональном продукте, занятости населения и объеме промышленного производства.

С методологической точки зрения в статье рассчитан интегральный индекс развития малого бизнеса на основе нормализации показателей, а также проведена группировка регионов по уровням развития с применением кластерного анализа. Полученные результаты свидетельствуют о наличии существенных территориальных диспропорций в развитии малого бизнеса между регионами. Выводы исследования имеют практическую значимость для совершенствования региональной экономической политики и разработки адресных мер поддержки малого бизнеса.

**Ключевые слова:** малый бизнес, региональное развитие, территориальные диспропорции, индексный анализ, кластерный анализ, статистическая оценка, экономическая политика.

## INTRODUCTION

Small business and private entrepreneurship constitute a vital institutional sector in the modern economy, acting as a key driver of economic growth, employment generation, and the acceleration of regional development. Under market economy conditions, the flexibility of small business entities, their investment activity, and their capacity for rapid innovation adoption position them as one of the central pillars of national economic stability. At the same time, variations in the pace of small business development across regions reflect differing structural and institutional conditions, which create opportunities for more targeted and balanced policy interventions aimed at strengthening overall economic cohesion.

Empirical data indicate that in regions with well-developed economic infrastructure and broader access to financial resources, small business activity demonstrates dynamic growth patterns. In other regions, current indicators of entrepreneurial density, production volume, and financial performance suggest the presence of significant growth reserves. These differences highlight the importance of enhancing institutional support, expanding financial inclusion, and improving infrastructure provision in order to unlock regional potential. By addressing these structural factors, it is possible to promote more even participation of small businesses in employment generation, income formation, and the expansion of the regional tax base, thereby reinforcing social and economic stability in the medium and long term.

In this context, identifying and systematically assessing regional differentiation in small business development represents not only a scientific task but also a methodological foundation for evidence-based economic policy. This article applies cluster analysis and index-based analytical methods to conduct a comprehensive examination of interregional differences. Such an approach allows regions to be evaluated through a system of composite indicators rather than isolated averages, thereby creating a structured basis for forecasting development trajectories and designing differentiated support mechanisms. Over time, the implementation of policies informed by these analytical results is expected to contribute to more balanced regional growth and sustainable small business expansion nationwide.

## REVIEW OF LITERATURE ON THE SUBJECT

An article published by Munandar analyzes regional development disparities through the application of cluster analysis methods. The study demonstrates the grouping of regions based on economic performance indicators (such as Gross Regional Domestic Product) using clustering techniques (e.g., k-means). The applied analytical approach itself serves as a valid empirical example in academic research. [1]

An article published by Leogrande et al. highlights the existence of regional disparities in the adoption of e-commerce by small and medium-sized enterprises (SMEs) in Italy. The study employs clustering techniques in combination with panel data regression analysis, thereby introducing innovative methodological approaches for regional analysis of small businesses. [2]

Reports published by international organizations also constitute an important scholarly foundation for the analysis of regional disparities. In particular, the OECD report *The Geography of Firm Dynamics* provides statistical data on regional entrepreneurship demography and business dynamics, serving as a key reference source for the scientific investigation of regional differences among small and medium-sized enterprises. [3]

### Research Methodology

In this study, the administrative-territorial units of the Republic of Uzbekistan (regions and the city of republican significance) were selected as the object of analysis. The subject of the research is a system of statistical indicators reflecting the level of development of small business and private entrepreneurship across regions, its economic outcomes, and existing regional disparities.

The study is based on official statistical data published by the National Statistics Committee of the Republic of Uzbekistan. The analysis covers the period from 2015 to 2024 and utilizes the most recent officially available data for 2024. The data were structured in the form of annual time series by region and prepared for analytical processing.

In order to conduct a comprehensive assessment of small business development, the following economically significant and mutually complementary indicators were selected:

- the share of small business in regional gross domestic product (GRDP);
- the share of employment in small business;
- the share of small business in total industrial output.

These indicators make it possible to simultaneously capture the economic activity, social significance, and production potential of small business.

To conduct a comparative assessment of small business development across regions, the integral index method was applied. Initially, all indicators were standardized using the min–max normalization method in order

to ensure their comparability. This approach helps eliminate methodological issues arising from differences in measurement units across indicators.

Based on the selected indicators, the integral index of small business development was calculated as follows:

- 1) Each indicator was normalized using the min–max method for the year 2024:

$$Z_{r,k} = \frac{x_{r,k} - \min(X_k)}{\max(X_k) - \min(X_k)}$$

Based on the normalized indicators, an integral index of small business development was calculated for each region. The index value ranges from 0 to 1, with a higher value indicating a higher level of small business development in the region. This index made it possible to identify differences between regions in a consolidated way.

- 2) The composite index is the average of three normalized indicators:

$$I_r = \frac{Z_{r,GDP} + Z_{r,EMP} + Z_{r,IND}}{3}$$

where:

GDP — share of GDP,

EMP — share of employment,

IND — share in industry.

Cluster analysis, one of the multivariate statistical analysis methods, was used to group regions according to their level of small business development. In the analysis, the distance between regions was calculated using the Euclidean metric based on the vector of normalized indicators.

In the clustering process, the number of regions and the grouping characteristics were first determined through hierarchical cluster analysis, and then, using the k-means algorithm, the regions were divided into high-, medium-, and low-developed small business clusters. This method made it possible to identify the regions' similar and distinct characteristics and to draw practical conclusions for regional economic policy.

Analysis and results

As a result of cluster analysis, the regions were conditionally divided into three groups: highly, moderately, and poorly developed small business regions. The first cluster comprises regions with developed economic infrastructure and high investment attractiveness, while the third cluster includes areas with low economic activity and limited access to financial resources, and clustering in 2024 is based on  $(z_{GDP}, z(IND))_{EMP}$  and  $(IND)$  were clustered using k-means (k=3) (High/Medium/Low) (Table 1).

Table 1. Clustering indicators for the small business sector<sup>1</sup>

Region	Share of GRP 2015	Share of GRP 2024	Share of Employment 2015	Share of Employment 2024	Share of Industry 2015	Share of Industry 2024	Index I (2024), 0–100	Cluster (2024)
Surkhandarya	77.4	77.9	80.3	77.8	39.1	65.3	96.0	High
Fergana	69.7	74.0	80.3	80.4	42.9	59.1	92.5	High
Namangan	78.7	73.9	83.3	81.8	62.0	55.3	91.6	High
Samarkand	80.2	72.4	84.1	81.2	56.0	49.6	86.7	High
Syrdarya	75.1	68.5	79.4	73.6	40.3	52.5	78.4	High
Andijan	78.5	70.1	83.8	81.3	32.0	38.0	78.4	Medium
Kashkadarya	63.2	70.6	79.6	78.7	25.1	41.2	78.0	Medium
Bukhara	77.4	72.4	78.5	74.5	41.2	42.9	76.0	Medium
Karakalpakstan	69.7	66.0	74.5	75.1	42.1	41.3	71.7	Medium
Khorezm	77.1	72.8	82.4	79.3	38.9	26.6	71.3	Medium
Jizzakh	83.0	74.7	81.7	77.0	52.5	26.2	69.9	Medium
Tashkent Region	66.5	55.1	76.8	71.1	30.8	31.8	55.3	Medium
Tashkent City	66.7	52.3	57.0	48.4	68.6	41.1	36.5	Low
Navoi	51.0	23.5	60.3	52.3	19.4	9.5	3.9	Low

<sup>1</sup> Source: author's elaboration

An examination of the table data indicates that regional disparities in the share of GRDP increased significantly over the period 2015–2024. In 2024, the lowest value was observed in Navoi Region at 23.5 percent, while the highest value was recorded in Surkhandarya Region at 77.9 percent.

Based on the three-indicator integral index for 2024, the “High” cluster includes Surkhandarya, Fergana, Namangan, Samarkand, and Syrdarya.

The “Low” cluster consists of Navoi Region and Tashkent City: the former is characterized by extremely low shares of GRDP and industrial output, while the latter stands out due to its relatively low share of employment in small business.

The results obtained scientifically confirm the existence of regional disparities in the development of small business. These disparities are found to be associated with differences in the level of economic infrastructure development, access to financial resources, population entrepreneurial activity, and the institutional environment.

However, as a limitation of the study, it should be noted that qualitative indicators of small business activity—such as innovativeness, the level of digitalization, and export potential—are not fully covered by available statistical data in certain regions. Consequently, the results of the study are largely based on quantitative assessments.

The results of the index-based and cluster analyses clearly and empirically demonstrate the existence of regional disparities in the development of small business. The applied methods made it possible to assess regions not only on the basis of individual indicators, but also from the perspective of their interrelationships and combined effects. This, in turn, provides a solid scientific foundation for the formulation of targeted regional economic policies.

According to the results of the index analysis, the integral indicator of small business development demonstrates considerable regional differentiation. In regions where the index attains relatively high values, small businesses actively contribute to the formation of gross regional product, employment generation, and industrial output. These territories illustrate the positive impact of a well-developed entrepreneurial environment, broader access to financial resources, and relatively advanced infrastructure conditions. Such regions may serve as methodological benchmarks for the dissemination of best practices across other territories.

At the same time, regions characterized by comparatively lower index values represent areas with significant development potential. These results may indicate structural transformation processes within the business sector, including the gradual transition of certain enterprises into medium- and large-scale categories as turnover increases. In addition, the current statistical representation may not fully capture dynamic entrepreneurial restructuring processes. From a methodological standpoint, such regions provide an opportunity for targeted policy support and institutional strengthening aimed at expanding the scale and sustainability of small business activity.

The cluster analysis results allow regions to be systematically grouped according to their development profiles. Regions included in the highly developed cluster demonstrate stable positive dynamics in economic activity, employment, and production indicators. These territories can function as reference models for strategic planning and policy replication.

Regions belonging to the moderately developed cluster exhibit a substantial presence of small business activity, while simultaneously maintaining untapped growth reserves. Strengthening access to financial instruments, enhancing entrepreneurial training programs, and improving infrastructure provision may contribute to unlocking this latent potential in the medium term.

Regions classified within the lower-development cluster represent priority areas for proactive institutional and economic support. The introduction of differentiated financial incentives, targeted infrastructure projects, and entrepreneurship stimulation programs can create favorable conditions for accelerating small business expansion. With systematic policy implementation, these regions demonstrate the potential to improve their development indicators in the long-term perspective.

Overall, the findings support the adoption of a differentiated and evidence-based regional economic policy. Taking into account the specific characteristics of each cluster enables more efficient allocation of public resources, strengthens the effectiveness of support mechanisms, and creates favorable preconditions for reducing regional disparities. In the long run, a targeted policy approach is expected to promote balanced small business development and contribute to sustainable regional economic growth.

## CONCLUSIONS AND SUGGESTIONS

This study provides a comprehensive assessment of regional disparities in small business development using index-based and cluster analysis methods. Based on official statistical data of the Republic of Uzbekistan, the findings scientifically confirm that small business activity is uneven across regions, indicating significant differences in levels of development. While in some regions small business plays a leading role in the formation

of gross regional product, employment generation, and industrial production, in other regions its economic activity remains relatively low.

The integral indicators calculated through index analysis made it possible to evaluate regional differences in a generalized manner and to identify regions with high, medium, and low levels of small business development. Cluster analysis further justified the necessity of a targeted approach to regional economic policy by grouping regions according to their specific development characteristics. In particular, the results indicate that regions classified within the low-development cluster require strengthened institutional, financial, and infrastructural mechanisms to support small business activity.

Overall, the results of the study have significant practical relevance for improving regional economic policy, ensuring efficient resource allocation, and designing differentiated, scientifically grounded measures to support small business development.

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**Proofreader:** Zokir ALIBEKOV

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## 2026. № 2

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