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MICROPROJECTS AS A MEANS OF INCREASING THE FINANCIAL ACTIVITY AND LITERACY OF THE POPULATION

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Abstract: This article examines microprojects as a practical tool for enhancing the financial activity and financial literacy of the population. Microprojects are analyzed as a mechanism for developing citizens' skills in planning personal and household finances, making rational use of bank loans and their own financial resources, launching income-generating activities, fulfilling credit obligations, and using digital financial services. Based on data on microprojects implemented across the Republic of Uzbekistan, the study evaluates their regional distribution, financing structure, role in job creation, and impact on financial literacy. The findings indicate that microprojects serve as an important institutional instrument for strengthening citizens' economic initiative, promoting conscious financial decision-making, and developing a culture of using banking services.

Keywords: microproject, financial literacy, financial activity, financial policy, mahalla, bank loan, own funds, employment, entrepreneurship, financial inclusion, digital monitoring.

Annotatsiya: Ushbu maqolada mikroloyihalar aholining moliyaviy faolligi va moliyaviy savodxonligini oshirishning amaliy vositasi sifatida tadqiq etilgan. Mikroloyihalar fuqarolarning shaxsiy va oilaviy mablag'larini rejalashtirish, bank krediti va o'z mablag'idan oqilona foydalanish, daromad keltiruvchi faoliyatni yo'lga qo'yish, kredit majburiyatlarini bajarish hamda raqamli moliyaviy xizmatlardan foydalanish ko'nikmalarini shakllantirish mexanizmi sifatida tahlil qilingan. Tadqiqotda respublika bo'yicha amalga oshirilgan mikroloyihalar ma'lumotlari asosida ularning hududiy taqsimoti, moliyalashtirish manbalari, ish o'rinlari yaratishdagi roli va moliyaviy savodxonlikka ta'siri baholangan. Natijalarga ko'ra, mikroloyihalar aholining iqtisodiy tashabbuskorligini kuchaytirish, moliyaviy qarorlarni ongli qabul qilish va bank xizmatlaridan foydalanish madaniyatini rivojlantirishda muhim institutsional vosita hisoblanadi.

Kalit so'zlar: mikroloyiha, moliyaviy savodxonlik, moliyaviy faollik, moliyaviy siyosat, mahalla, bank krediti, o'z mablag'i, bandlik, tadbirkorlik, moliyaviy inklyuziya, raqamli monitoring.

INTRODUCTION

In the context of the modern economy, improving the financial literacy of the population is emerging not only as a condition for managing personal income and expenditures, but also as an important prerequisite for developing entrepreneurial initiatives, ensuring employment, and strengthening economic activity within mahallas. A financially literate citizen plans his or her financial resources, uses credit and other financial resources responsibly, and is able to assess risks and opportunities when starting income-generating activities.

The financial literacy of the population is directly linked to the stability of the national economy, the culture of using the financial system, and the improvement of household welfare. The article substantiates that financial literacy is closely associated with the ability to manage income and expenditures, develop a responsible attitude toward credit, understand taxes and mandatory payments, recognize inflationary risks, and use financial services rationally.

Microprojects perform the function of a practical school in precisely this process. This is because the initiator of a microproject makes financial decisions such as formulating a business idea, calculating expenses and revenues, determining the ratio between credit and own funds, assessing the market for a product or service, and planning sources for loan repayment. This represents the real manifestation of financial literacy in everyday life.

In Uzbekistan, microprojects implemented through cooperation among the mahalla system, the institution of assistant khokims, commercial banks, and local authorities serve to reduce poverty, increase employment, and strengthen the financial activity of the population. Through such projects, citizens are gradually involved in banking services, lending procedures, business plan preparation, accounting for income and expenditures, digital monitoring, and a culture of reporting.

From this perspective, microprojects have particular scientific and practical significance as a means of increasing the financial activity and literacy of the population. Studying this topic makes it possible to determine how financial responsibility, entrepreneurial skills, credit culture, and the behavior of using banking services are formed among the population through microprojects.

LITERATURE REVIEW

The issue of financial literacy has been widely studied in both foreign and domestic scholarly research. In her study, Swati Chandak emphasizes that every household should understand the need for financial planning, particularly the importance of improving financial literacy among women in India. She also notes the significant role of the country's financial policy in developing special financial education programs to eliminate the gender gap in financial literacy, arguing that this contributes not only to the growth of individuals, but also to the development of society and the nation as a whole.

In their research, Susan L. Rutledge and co-authors conducted a comparative analysis of studies carried out on the basis of a number of advanced methods in the field of improving financial literacy and protecting the rights of the population in middle-income countries, including Azerbaijan, Bulgaria, Croatia, the Czech Republic, Latvia, Lithuania, Romania, the Russian Federation, and Slovakia.

In his work on rational choice theory, M. Friedman examined rational decision-making through financial knowledge and argued that individuals make all financial decisions in an informed and optimal manner from the standpoint of their own interests. In other words, a person with financial knowledge does not make mistakes in decisions related to banking, credit, investment, or savings. He emphasizes that financial literacy is a tool that ensures rational choice.

According to S.R. Dortman, financial literacy plays an important role in ensuring the personal well-being of citizens and has become an integral part of public policy in many countries, a position that the author substantiates scientifically.

In Uzbekistan, H.I. Inogamov, in his scientific research, focused on systematizing the factors that lead to the formation of financial policy from the standpoint of statehood. Taking into account whether the state is unitary or federal, he developed scientific conclusions regarding financial policy and revealed its differences in relation to various subjects.

A.V. Vakhobov and T.S. Malikov, in their textbook Finance, disclose the essence and content of financial policy and define it as follows: financial policy has independent significance that restrains itself, while at the same time serving as an important instrument for implementing state policy in any sphere of social activity. They emphasize that it does not matter whether this policy concerns the economy, the social sphere, military reforms, or international relations. They also provide another definition of financial policy, stating that financial policy is the set of methods of using finance, practical forms of its organization, and methodological principles.

In his textbook Finance and Taxes, S.K. Khudoyqulov states that financial policy is a set of targeted measures related to the management of processes through which the state, economic entities, including non-profit organizations, and households form and distribute monetary funds at different levels in order to perform their functions and tasks in socio-economic processes, achieve their goals, and enter into financial relations with other economic actors.

In his textbook Finance, N.V. Milyakov explains financial policy as the set of measures undertaken by the state to use financial relations, mobilize financial resources, distribute them, and spend them. He emphasizes that the financial policy of the state is an instrument for implementing its socio-economic policy and plays an auxiliary role, and he interprets effective financial policy as something that can be developed and implemented only within the framework of socio-economic policy.

An analysis of existing studies shows that, although issues of financial literacy and the use of financial services have been widely examined, the formation of the population's financial knowledge and practical skills through microprojects has not yet been studied sufficiently in a systematic manner. Therefore, studying microprojects as a practical mechanism for increasing financial activity and financial literacy remains a relevant scientific task.

RESEARCH METHODOLOGY

In conducting the scientific research, methods of induction, deduction, analysis and synthesis, grouping, comparison, generalization, and statistical-analytical approaches were applied. The study analyzed scientific literature related to the topic, theoretical conclusions presented in the dissertation, national regulatory and legal documents, and statistical data provided on microprojects.

For the analysis, data on microprojects implemented across the republic were used. Based on these data,

the number of microprojects, project value, own funds, bank loans, and jobs created were summarized by region.

The article evaluates microprojects as a practical mechanism influencing the financial activity and financial literacy of the population. In this regard, the main analytical criteria included the project initiator's financial decision-making, determination of the ratio between credit and own funds, creation of an income source, use of banking services, and activity in job creation.

ANALYSIS AND RESULTS

In Uzbekistan, the implementation of microprojects is becoming one of the areas of practical importance in increasing the financial activity and literacy of the population. This is because a microproject is not merely a form of financial assistance, but a process associated with a citizen's planning of his or her own economic initiative, attracting financial resources, and directing them toward a specific result.

According to the analysis, based on one-month data for 2025, a total of 45,377 microprojects were implemented across 208 districts and cities and 9,453 mahallas of the republic. The total value of these projects amounted to UZS 1,856.2 billion, of which UZS 1,048.7 billion, or 56.5 percent, was financed from the initiators' own funds, while UZS 807.7 billion, or 43.5 percent, was financed through bank loans. As a result of these projects, 94,738 jobs were created.

These figures demonstrate that microprojects are directly linked to financial literacy. In this process, the project initiator evaluates the ratio between own funds and bank credit, calculates the project value, expected revenues and expenses, plans cash flows for fulfilling credit obligations, and expands the source of household income by bringing a product or service to the market.

Microprojects serve not only to help citizens learn financial knowledge theoretically, but also to apply this knowledge in practical life. During the microproject process, a citizen selects a business idea, assesses demand for a product or service, calculates the costs required for the project, and plans expected income in advance. This develops the ability to make financially justified decisions.

When determining the value of a microproject, the project initiator calculates raw materials, equipment, working capital, and other necessary costs. This process teaches citizens to manage personal and household budgets correctly, maintain a balance between income and expenditures, and use financial resources rationally. As a result, financial literacy becomes not merely a concept, but a practical skill applied in everyday economic activity.

In addition, the choice of financing sources is of particular importance in microprojects. By determining the ratio between own funds and bank loans, a citizen understands the need to use borrowed funds responsibly, comprehend credit terms, and fulfill payment obligations on time. This strengthens credit culture, financial discipline, and a sense of responsibility.

After the microproject is implemented, the stage of income management begins. At this stage, the citizen plans sales proceeds, net profit, expenses, and sources for loan repayment. As a result, skills in controlling cash flows, redirecting profit, and assessing financial results are developed.

Furthermore, microprojects also contribute to the formation of a culture of using digital financial services. Entering project information into a platform, using banking services, monitoring credit payments, and carrying out financial operations in digital form increase citizens' confidence in digital financial services (figure 1).

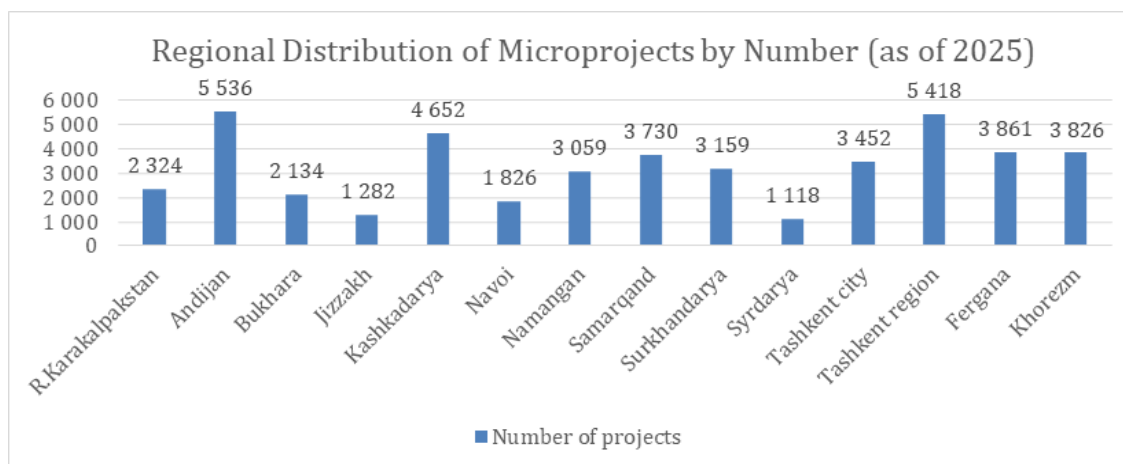


Figure 1. Number of microprojects by region (2025)

In general, microprojects manifest themselves as a practical mechanism for increasing the financial activity and financial literacy of the population. They provide citizens with real experience in choosing a business idea, planning costs, using credit rationally, managing income, and using digital financial services. Therefore, microprojects constitute an important tool for transforming the population's financial knowledge into practical behavior.

According to the figure, the analysis of one-month data for 2025 shows that a total of 45,377 microprojects were implemented across the republic. When analyzed by region, the highest indicator in terms of the number of microprojects belongs to Andijan region. In this region, 5,536 microprojects were implemented, accounting for approximately 12.2 percent of the total number of projects.

Tashkent region ranks second. In this region, 5,418 microprojects were implemented, and its share in the total number of microprojects is around 11.9 percent. Kashkadarya region ranks third, with 4,652 microprojects implemented, which corresponds to nearly 10.3 percent of the total indicator.

In addition, 3,861 microprojects were implemented in Fergana region, 3,826 in Khorezm region, 3,730 in Samarkand region, and 3,452 in Tashkent city. These regions also belong to the group of territories with relatively high activity in terms of the number of microprojects.

Relatively low indicators were observed in Syrdarya, Jizzakh, and Navoi regions. In particular, 1,118 microprojects were implemented in Syrdarya region, 1,282 in Jizzakh region, and 1,826 in Navoi region. The lower number of microprojects in these territories may be associated with population size, types of economic activity, entrepreneurial initiatives, financing opportunities, or territorial resources.

Overall, the regional distribution of microprojects shows that the participation of the population in microprojects is high in Andijan, Tashkent region, Kashkadarya, Fergana, Khorezm, and Samarkand regions. This indicates that entrepreneurial initiatives, practical actions aimed at ensuring employment, and financial activity are relatively more strongly developed in these territories.

The data in Figure 2 show that there is a direct practical relationship between the number of microprojects and the number of jobs created. In other words, in regions where the number of microprojects is high, the number of newly created jobs is also relatively high. This confirms that microprojects are an important mechanism not only for ensuring employment, but also for increasing the economic activity of the population. From this standpoint, microprojects appear as an important institutional instrument linking employment policy and financial literacy policy.

(Figure 2).

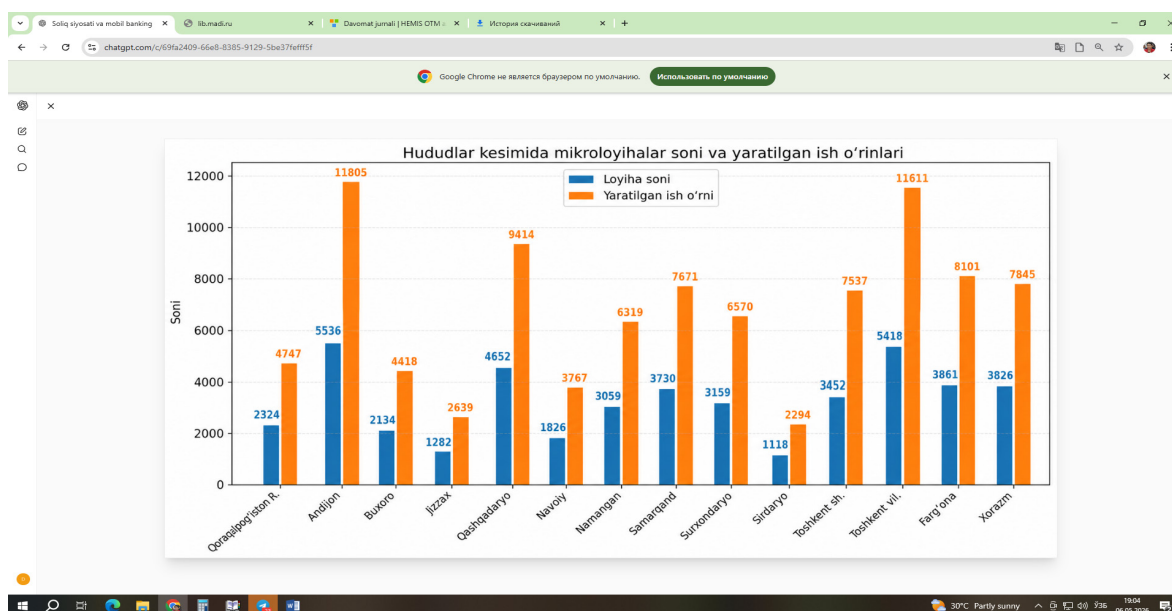


Figure 2. Number of microprojects and jobs created by region

This relationship is also clearly reflected in the financing structure of microprojects. In particular, the fact that the share of own funds in microprojects amounts to 56.5 percent indicates the growing initiative of the population, its aspiration toward independent economic decision-making, and the strengthening of financial responsibility. This indicator shows that citizens, when launching a project, do not rely solely on external financial sources, but also mobilize their own savings and available resources. As a result, microprojects develop among

the population the skills of planning funds, assessing risks, and consciously organizing income-generating activities.

At the same time, the 43.5 percent share of bank loans demonstrates that microprojects are closely connected with the formal financial system. This requires citizens to understand credit terms, interest rates, payment schedules, and sources of debt repayment. Such a process strengthens citizens' credit culture, financial discipline, and skills in using banking services. Thus, microprojects, on the one hand, contribute to job creation and employment growth, while on the other hand, they develop the population's financial literacy through practical activity.

In general, microprojects contribute to increasing the financial activity and financial literacy of the population by stimulating economic initiative in the regions, creating new jobs, and actively involving citizens in the formal financial system. Therefore, integrating them with financial education, banking services, and regional monitoring systems will further strengthen the socio-economic effectiveness of microprojects (Figure 3).

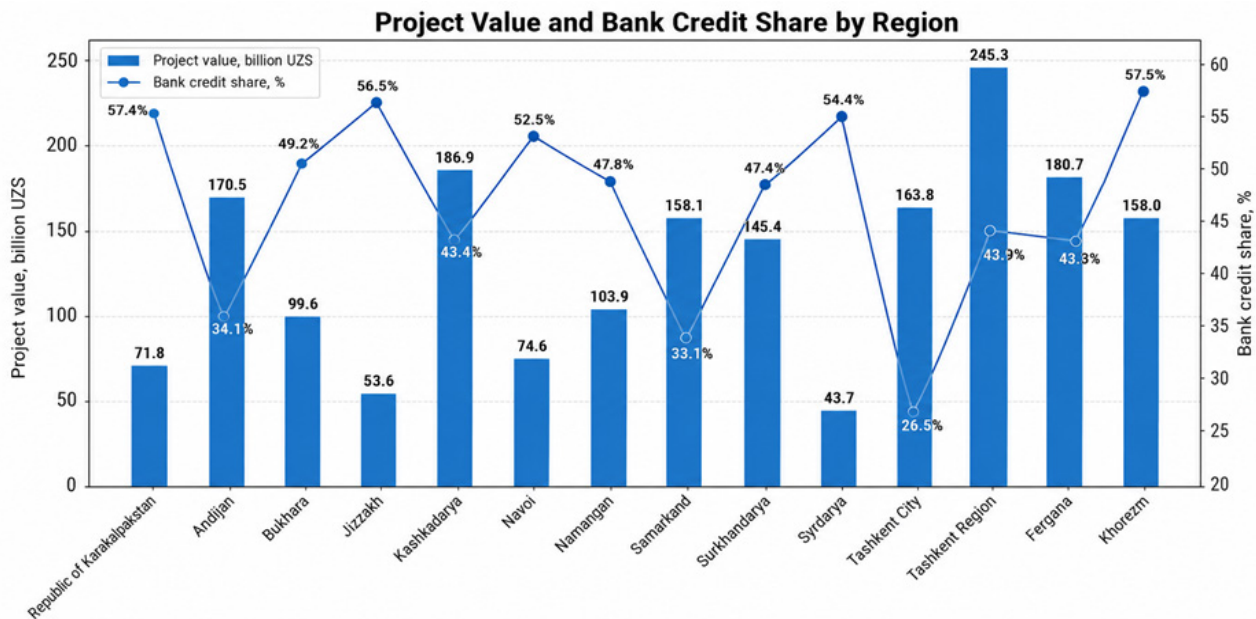


Figure 3. Project value and share of bank loans by region.

As can be seen from Figure 3, the value of microprojects and the share of bank loans are not uniform across regions. The highest indicator in terms of project value was observed in Tashkent region, amounting to UZS 245.3 billion. Microproject values were also relatively high in Kashkadarya, Fergana, Andijan, and Tashkent city.

The share of bank loans was highest in the Republic of Karakalpakstan, Khorezm, Jizzakh, Syrdarya, and Navoi regions. This indicates that these territories rely more heavily on bank loans in implementing microprojects.

In some regions, such as Tashkent city, Andijan, and Samarkand, although project values are high, the share of bank loans is lower. This indicates a higher level of activity in implementing microprojects using the population's own funds in these territories.

Overall, Figure 3 shows that the financial activity of the population is increasing through microprojects. In regions where the share of bank loans is high, it is advisable to strengthen financial counseling for citizens on the proper use of credit, adherence to payment schedules, and income planning.

Directions for Enhancing the Effectiveness of Microprojects.

To improve the effectiveness of microprojects, it is advisable to view them not merely as a financing program, but as a practical platform that forms the financial literacy of the population. In this regard, the initiator of a microproject should be covered by financial counseling and monitoring both before receiving funds and during the period of project implementation (table 1).

Table 1

Directions for Enhancing the Effectiveness of Microprojects in Increasing the Financial Activity and Literacy of the Population

Direction	Proposed measure	Expected result
Financial education	Introduce short practical training before receiving a microproject	Initiators' skills in calculating expenses, income, and credit will improve
Banking services	Create a separate microproject module in commercial banks' mobile applications	Monitoring credit payments and cash flows will become more convenient
Mahalla monitoring	Ensure regular monitoring of project results by assistant khokims and responsible bank officers	Project sustainability and the targeted use of funds will be strengthened
Digital literacy	Introduce financial advisory blocks through the Online Mahalla platform and bank applications	The population's activity in using digital financial services will increase
Performance assessment	Maintain indicators by region on project value, jobs created, and loan repayment	Opportunities will be created to assess policy effectiveness by region

The directions presented in Table 1 are aimed at transforming microprojects into a comprehensive mechanism that serves to increase the financial activity and literacy of the population. Financial education improves the quality of decision-making by initiators, banking services facilitate the management of credit and cash flows, and mahalla monitoring ensures the sustainability of project results at the local level.

The area of digital literacy is particularly important. If a microproject participant learns to work with bank mobile applications, online payments, electronic documents, and digital monitoring platforms, his or her activity in using financial services increases. Performance assessment, in turn, helps to identify which types of microprojects are effective by region and to direct resources more accurately in the future.

As a result of integrating microprojects with financial literacy programs, the efficiency of using credit resources, citizens' income-generating opportunities, and financial discipline increase. At the same time, a favorable institutional environment is created at the mahalla level for expanding employment, entrepreneurship, and financial inclusion.

International Experience in Microprojects and Microfinance.

International experience shows that small-scale financial projects and microfinance mechanisms can serve as effective tools for improving the financial literacy of the population. In this approach, lending is not limited to the allocation of financial resources alone, but is carried out together with practical consulting on business planning, calculations, cash flows, risk management, and market operations.

The experience of Bangladesh, India, Kenya, and other developing countries shows that microfinance programs involve low-income segments of the population in the formal financial system. When such programs include financial education and consulting services, the efficiency of credit use increases, the risk of indebtedness decreases, and sources of household income expand.

In the conditions of Uzbekistan, microprojects have a specific advantage because they are linked to mahalla institutions. At the mahalla level, the needs of the population, professional skills, real sources of income, and local market opportunities can be assessed more accurately. Therefore, microprojects serve as a convenient platform for improving financial literacy by region and by social group.

CONCLUSION AND RECOMMENDATIONS.

The results of the study show that microprojects are an important practical mechanism for increasing the financial activity and literacy of the population. They develop real skills among citizens in planning income and expenditures, using credit and own funds rationally, economically substantiating a business idea, using banking services, and fulfilling financial obligations.

The 45,377 microprojects implemented in the republic, their total value of UZS 1,856.2 billion, and the creation of 94,738 jobs confirm the significance of microprojects in increasing employment and financial activity among the population. The fact that one microproject creates an average of 2.1 jobs demonstrates that this mechanism produces socio-economic effects at the mahalla level.

Microprojects transform financial literacy from a theoretical concept into practical behavior. Within the framework of a project, a citizen calculates costs, assesses the loan amount, understands bank terms, prepares an income forecast, and monitors the results of his or her activity. This process strengthens financial responsibility, credit culture, and skills in using digital financial services.

Based on the above, it is advisable to integrate microprojects with financial literacy programs. It is necessary to introduce short practical financial trainings before allocating a microproject, create financial counseling and monitoring modules for microprojects in the mobile applications of commercial banks, and strengthen cooperation between bank officers and assistant khokims at the mahalla level.

In addition, in the regional monitoring system for microprojects, it is necessary to regularly maintain indicators such as the number of projects, project value, share of own funds, share of bank loans, jobs created, loan repayment, and project sustainability. These data will serve as an important basis for organizing state policy aimed at increasing the financial literacy of the population in a precise and effective manner in the future.

In general, microprojects are emerging in Uzbekistan as an effective institutional instrument for increasing the financial activity and literacy of the population, developing entrepreneurship in mahallas, ensuring employment, and expanding financial inclusion.

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