

INNOVATION SCIENCE AND TECHNOLOGY

ISSUE 6, PART 1 / JUNE 2026

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**Acceptance of
papers**

Published monthly



Topics

economics,
technology, social
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JOURNAL **"INNOVATION SCIENCE AND
TECHNOLOGY"** HAS BEEN REGISTERED
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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The scientific electronic journal "Innovation Science and Technology" has been included in the list of scientific publications recommended for the publication of main scientific results of dissertations for the award of PhD and DSc degrees in economics and technical sciences, in accordance with the Resolution No. 370 of the Presidium of the Higher Attestation Commission of the Republic of Uzbekistan, dated May 8, 2025.

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MECHANISMS FOR POVERTY REDUCTION THROUGH THE DEVELOPMENT OF SMALL BUSINESS AND FAMILY ENTREPRENEURSHIP IN THE SERVICE SECTOR

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Abstract. This study examines mechanisms for reducing poverty through the development of small businesses and family entrepreneurship in the service sector. The service sector plays an important role in increasing household incomes, creating employment opportunities, and promoting inclusive economic growth due to its relatively low capital requirements and high labor intensity. Based on theoretical analysis and empirical observations, the study develops a conceptual model explaining the relationship between access to resources, entrepreneurial activity, employment generation, income formation, social welfare improvement, and poverty reduction.

The study identifies six interrelated stages of the poverty reduction mechanism: expanding access to resources, establishing entrepreneurial activities, increasing employment, generating and stabilizing incomes, improving social welfare, and reducing poverty levels. Furthermore, the research highlights the importance of institutional support, digitalization, human capital development, and market infrastructure as external factors influencing the effectiveness of the proposed model.

The findings indicate that strengthening small businesses and family entrepreneurship in the service sector can serve as an effective instrument for sustainable poverty reduction and regional socio-economic development. The proposed model may be applied in designing regional development policies and poverty alleviation programs, particularly in developing economies.

Keywords: service sector; poverty reduction; small business; family entrepreneurship; employment generation; income growth; social welfare; regional development; digitalization; human capital; institutional support; market infrastructure.

Annotatsiya. Mazkur tadqiqot xizmat ko'rsatish sohasida kichik biznes va oilaviy tadbirkorlikni rivojlantirish orqali kambag'allikni qisqartirish mexanizmlarini o'rganishga bag'ishlangan. Xizmat ko'rsatish sohasi nisbatan kam kapital talab qilishi va mehnat sig'imining yuqoriligi sababli aholi daromadlarini oshirish, yangi ish o'rinlari yaratish hamda inklyuziv iqtisodiy o'sishni ta'minlashda muhim ahamiyat kasb etadi. Nazariy tahlil va empirik kuzatuvlar asosida resurslardan foydalanish imkoniyatlari, tadbirkorlik faoliyati, bandlikni ta'minlash, daromadlarni shakllantirish, ijtimoiy farovonlikni oshirish va kambag'allikni qisqartirish o'rtasidagi bog'liqlikni ifodalovchi konseptual model ishlab chiqilgan.

Tadqiqotda kambag'allikni qisqartirish mexanizmining o'zaro bog'liq oltita bosqichi aniqlangan: resurslardan foydalanish imkoniyatlarini kengaytirish, tadbirkorlik faoliyatini tashkil etish, bandlikni oshirish, daromadlarni shakllantirish va barqarorlashtirish, ijtimoiy farovonlikni yaxshilash hamda kambag'allik darajasini kamaytirish. Shuningdek, institutsional qo'llab-quvvatlash, raqamlashtirish, inson kapitalini rivojlantirish va bozor infratuzilmasi taklif etilgan model samaradorligiga ta'sir etuvchi muhim tashqi omillar sifatida asoslab berilgan.

Tadqiqot natijalari xizmat ko'rsatish sohasida kichik biznes va oilaviy tadbirkorlikni rivojlantirish kambag'allikni barqaror qisqartirish va hududlarning ijtimoiy-iqtisodiy rivojlanishini jadallashtirishning samarali vositasi bo'lishi mumkinligini ko'rsatadi. Taklif etilgan model rivojlanayotgan iqtisodiyotlar uchun hududiy rivojlanish siyosati va kambag'allikni qisqartirish dasturlarini ishlab chiqishda qo'llanishi mumkin.

Kalit so'zlar: xizmat ko'rsatish sohasi; kambag'allikni qisqartirish; kichik biznes; oilaviy tadbirkorlik; bandlikni ta'minlash; daromadlar o'sishi; ijtimoiy farovonlik; hududiy rivojlanish; raqamlashtirish; inson kapitali; institutsional qo'llab-quvvatlash; bozor infratuzilmasi.

Аннотация. Данное исследование посвящено изучению механизмов сокращения бедности посредством развития малого бизнеса и семейного предпринимательства в сфере услуг. Сфера услуг играет важную роль в повышении доходов населения, создании рабочих мест и обеспечении инклюзивного экономического роста благодаря относительно низкой капиталоемкости и высокой трудоёмкости. На основе теоретического анализа и эмпирических наблюдений разработана концептуальная модель, отражающая взаимосвязь между доступом к ресурсам, предпринимательской деятельностью, созданием занятости, формированием доходов, повышением социального благосостояния и сокращением бедности.

В исследовании выделены шесть взаимосвязанных этапов механизма сокращения бедности: расширение доступа к ресурсам, организация предпринимательской деятельности, рост занятости, формирование и стабилизация доходов, повышение социального благосостояния и снижение уровня бедности. Кроме того, обоснована важность институциональной поддержки, цифровизации, развития человеческого капитала и рыночной инфраструктуры как внешних факторов, влияющих на эффективность предложенной модели.

Результаты исследования показывают, что развитие малого бизнеса и семейного предпринимательства в сфере услуг может служить эффективным инструментом устойчивого сокращения бедности и ускорения социально-экономического развития регионов. Предлагаемая модель может быть использована при разработке региональной политики развития и программ по сокращению бедности, особенно в странах с развивающейся экономикой.

Ключевые слова: сфера услуг; сокращение бедности; малый бизнес; семейное предпринимательство; создание занятости; рост доходов; социальное благосостояние; региональное развитие; цифровизация; человеческий капитал; институциональная поддержка; рыночная инфраструктура.

INTRODUCTION

Reducing poverty is one of the most important objectives of modern economic policy. In developing countries, poverty reduction is closely associated with job creation, income growth, and the expansion of entrepreneurial activity. In this regard, the service sector has become one of the most dynamic segments of the economy due to its ability to create jobs with relatively low investment requirements and to involve labor resources from different socio-economic groups.

Small business and family entrepreneurship are recognized as effective instruments for increasing household incomes and promoting inclusive economic growth. In particular, service-oriented entrepreneurial activities create opportunities for self-employment and business development among low-income households. Therefore, supporting the development of small businesses and family entrepreneurship in the service sector can make a significant contribution to poverty reduction at both national and regional levels.

LITERATURE REVIEW

The relationship between entrepreneurship development and poverty reduction has been extensively studied in economic literature. According to Acs, Desai, and Hessels (2008), entrepreneurship serves as an important driver of economic growth by creating employment opportunities, increasing productivity, and stimulating innovation. Their research emphasizes that the effectiveness of entrepreneurship largely depends on the quality of institutional environments.

Sen (1999) argues that poverty should be viewed not only as a lack of income but also as a deprivation of opportunities and capabilities. From this perspective, entrepreneurship contributes to poverty reduction by expanding individuals' economic choices and enhancing their ability to participate in productive activities.

The human capital theory developed by Schultz (1961) and Becker (1993) highlights the importance of education, skills, and professional competencies in improving labor productivity and income generation. These factors are particularly important for the development of small businesses and family entrepreneurship in the service sector.

North (1990) emphasizes that effective institutions, clear regulations, and supportive public policies create favorable conditions for entrepreneurial development. Similarly, OECD (2023) reports that small and medium-sized enterprises play a significant role in employment generation and regional development, particularly in developing economies.

Recent reports published by the World Bank (2024), the International Labour Organization (2024), and the United Nations Development Programme (2024) indicate that expanding entrepreneurship, improving access to finance, and supporting small businesses are among the most effective mechanisms for reducing poverty and promoting inclusive economic growth. However, limited attention has been paid to the integrated mechanisms through which service-sector entrepreneurship contributes to poverty reduction, which determines

the relevance of this study.

RESEARCH METHODOLOGY

The study employs a conceptual and analytical research approach based on the synthesis of theoretical literature, regional economic development concepts, entrepreneurship theory, and poverty reduction frameworks.

The methodological basis of the research includes:

- comparative analysis of studies on poverty reduction and entrepreneurship development;
- systematic analysis of the role of the service sector in employment and income generation;
- conceptual modeling of causal relationships between entrepreneurship development and poverty reduction;
- logical and institutional analysis of factors affecting the effectiveness of poverty reduction mechanisms.

Based on the analysis, a conceptual model was developed to explain the interaction between entrepreneurial activities and poverty reduction outcomes.

ANALYSIS AND RESULTS

The research findings indicate that small business entities operating in the service sector are mainly engaged in trade¹, household services, transportation, catering, and other activities aimed at meeting daily consumer needs. However, a significant part of these activities is characterized by relatively low value added, which may limit their ability to ensure stable and sustainable income growth. Therefore, it is necessary to improve mechanisms for developing small businesses in order to enhance their economic efficiency and strengthen their contribution to poverty reduction.

Within this framework, the poverty reduction mechanism can be represented through the following sequential stages:

(1) expanding access to resources → (2) establishing small businesses and family entrepreneurship activities → (3) increasing employment → (4) generating income → (5) improving social welfare → (6) reducing poverty levels (see Figure 1).

This mechanism reflects a system of interconnected economic processes implemented in a step-by-step manner. Each stage serves as a foundation for the subsequent stage, creating a cumulative effect that ultimately contributes to poverty reduction. Improved access to resources makes it possible to establish and expand entrepreneurial activities, which, in turn, leads to job creation, income generation, improved living standards, and a gradual reduction in poverty levels.

Thus, the mechanism demonstrates that the development of small businesses and family entrepreneurship in the service sector can serve as an effective instrument for sustainable socio-economic development and poverty reduction (Figure 1).

1 Dauletmurtaov A. Econometric assessment of the relationship between the development of the service sector and poverty levels. Vol. 5 No. 1 (2026): Advances in research and innovation solutions. International scientific conference. P. 117-123. Great Britain

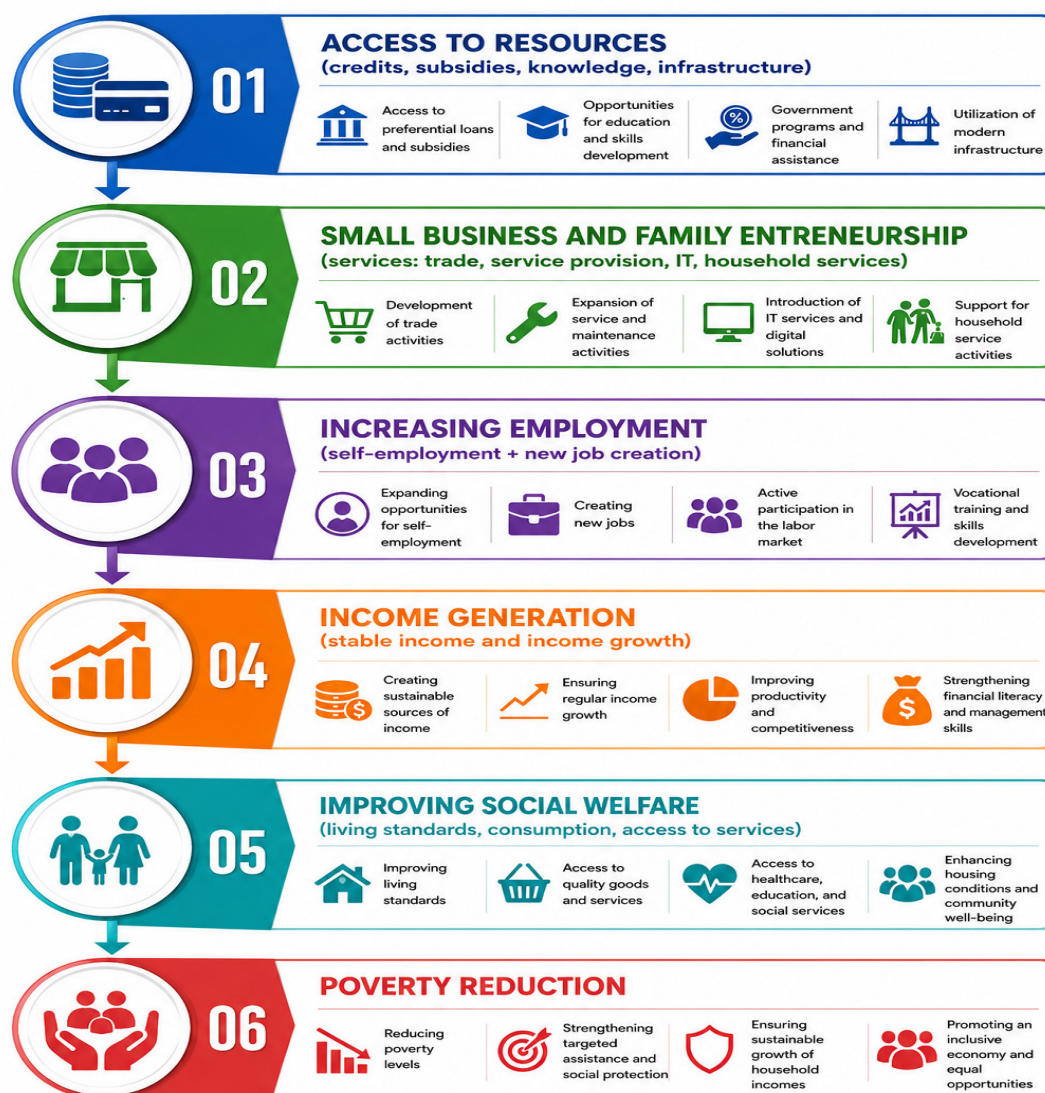


Figure 1. Conceptual mechanism of poverty reduction through the development of small business and family entrepreneurship in the service sector.

Source: Developed by the author based on research findings.

Conceptual Mechanism of Poverty Reduction. The study proposes a six-stage mechanism through which the development of small businesses and family entrepreneurship in the service sector contributes to poverty reduction.

Stage 1: Expanding Access to Resources

The process begins with improving access to financial, material, and institutional resources. Microfinance programs, preferential loans, subsidies, and government support measures enable low-income groups to participate in entrepreneurial activities.

Stage 2: Establishment of Small Businesses and Family Enterprises. Improved access to resources facilitates the creation of new business entities. Simplified registration procedures, licensing reforms, and favorable tax policies contribute to the formation of a supportive entrepreneurial environment.

Stage 3: Employment Generation. New enterprises create employment opportunities and expand self-employment options. Due to its labor-intensive nature, the service sector has significant potential to involve unemployed and low-skilled workers in economic activity.

Stage 4: Income Formation and Stabilization. Employment opportunities lead to income generation. Business diversification, service innovation, adaptation to market demand, and the use of digital technologies help stabilize household incomes and reduce economic vulnerability.

Stage 5: Improvement of Social Welfare. Increased income improves living standards by expanding access to education, healthcare, housing, and other social services. At this stage, investment in human capital and social stability is strengthened.

Stage 6: Poverty Reduction. As a cumulative outcome of the previous stages, poverty levels decline due

to rising incomes, expanded economic opportunities, and strengthened social protection mechanisms. Income inequality is reduced, and inclusive economic growth is promoted.

Priority Directions for Enhancing the Mechanism

To improve the effectiveness of the proposed mechanism, the following priority areas are identified:

- development of specialized programs to support family entrepreneurship in the service sector;
- promotion of women's and youth entrepreneurship to ensure inclusive employment;
- improvement of vocational training and professional retraining systems;
- expansion of market access through digital platforms;
- development of regional service infrastructure to support business activities.

External Factors Influencing the Model

The effectiveness of the principal economic pathway embedded in the model — resources → entrepreneurship → employment → income generation → poverty reduction — is determined not only by the interaction of internal mechanisms but also by various external factors influencing the process. Consequently, the additional factors incorporated as complementary components of the model represent key determinants that enhance its sustainability, operational efficiency, and overall impact on poverty reduction outcomes (see Figure 2).

Institutional Support. A favorable institutional environment, including effective legislation, tax incentives, state support programs, and simplified administrative procedures, encourages entrepreneurial activity and facilitates business formation.

Digitalization. Digital technologies, e-commerce, and online service platforms expand market opportunities, reduce transaction costs, and create new employment prospects. Digitalization significantly enhances income generation and business sustainability.

Human Capital. Education, professional skills, and entrepreneurial competencies improve service quality, labor productivity, and innovation capacity. Human capital development serves as a long-term driver of poverty reduction.

Market Infrastructure. Transport systems, logistics networks, communication facilities, and internet connectivity facilitate business operations and market integration. Improved infrastructure indirectly contributes to employment growth and income expansion (Figure 2).

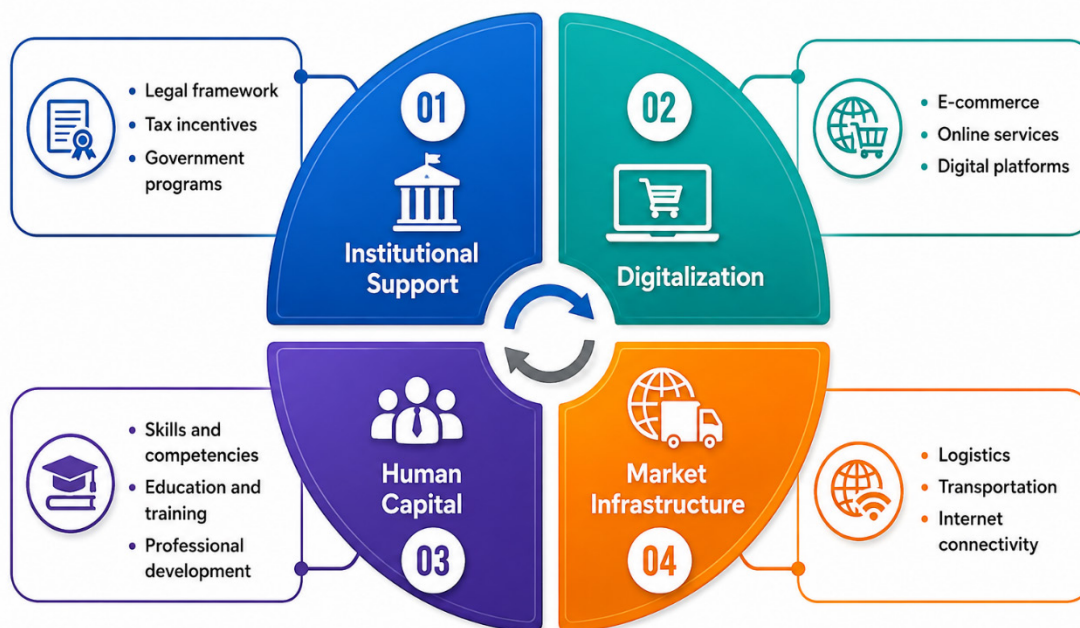


Figure 2. Additional Factors Influencing the Model (Presented as a Side Block)

Source: Developed by the author based on research findings.

CONCLUSION AND RECOMMENDATIONS

The study developed a conceptual mechanism explaining how the development of small businesses and family entrepreneurship in the service sector contributes to poverty reduction. The proposed six-stage model demonstrates that expanding access to resources, promoting entrepreneurship, increasing employment,

generating stable incomes, and improving social welfare collectively contribute to reducing poverty levels.

The effectiveness of this mechanism is enhanced by institutional support, digitalization, human capital development, and market infrastructure. Therefore, policy measures aimed at supporting entrepreneurship in the service sector should be integrated with broader socio-economic development strategies.

The proposed framework may serve as a theoretical and practical basis for designing regional poverty reduction policies and promoting inclusive economic development in developing economies.

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Proofreader: Zokir ALIBEKOV

Layout and Designer: Oloviddin Sobir ugli

2026. № 6

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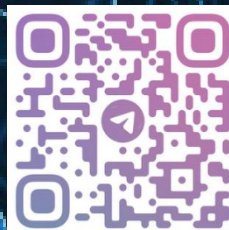
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