STATISTICAL ANALYSIS OF ENSURING POPULATION EMPLOYMENT THROUGH THE IMPROVEMENT OF FINANCING MECHANISMS FOR ENTREPRENEURIAL ENTITIES

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ABSTRACT

This scientific article presents an economic and statistical analysis of the impact of improving financing mechanisms for entrepreneurial entities on ensuring population employment. Based on statistical indicators, the current state of financial support for small businesses and private entrepreneurship in Uzbekistan, existing problems, loan volumes, changes in employment levels, and the interrelation between these factors are examined.

Keywords: entrepreneurial entities, financing mechanisms, population employment, small business, loans, labor market, statistics, regression analysis, investment, venture capital, government support, preferential loans, economic analysis, employment level.

ANNOTATSIYA

Ushbu ilmiy maqolada tadbirkorlik subyektlarini moliyalashtirish mexanizmlarini takomillashtirish jarayonining aholi bandligiga ta'siri iqtisodiy va statistik jihatdan tahlil qilingan. O'zbekiston sharoitida kichik biznes va xususiy tadbirkorlikni moliyaviy qo'llab-quvvatlashning hozirgi holati, mavjud muammolar, kreditlar hajmi, bandlik darajasi o'zgarishlari hamda ushbu omillar o'rtasidagi o'zaro bog'liqlik statistik ko'rsatkichlar asosida o'rganilgan.

Kalit so'zlari; tadbirkorlik subyektlari, moliyalashtirish mexanizmlari, aholi bandligi, kichik biznes, kreditlar, mehnat bozori, statistika, regressiya tahlili,

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investitsiya, venchur kapital, davlat qoʻllab-quvvatlashi, imtiyozli kreditlar, iqtisodiy tahlil, bandlik darajasi.

АННОТАЦИЯ

В данной научной статье проведён экономический и статистический анализ влияния совершенствования механизмов финансирования субъектов предпринимательства на обеспечение занятости населения. На основе статистических показателей изучены современное состояние финансовой поддержки малого бизнеса и частного предпринимательства в Узбекистане, существующие проблемы, объёмы кредитования, изменения уровня занятости, а также взаимосвязь между указанными факторами.

Ключевые слова: *субъекты предпринимательства, механизмы финансирования, занятость населения, малый бизнес, кредиты, рынок труда, статистика, регрессионный анализ, инвестиции, венчурный капитал, государственная поддержка, льготные кредиты, экономический анализ, уровень занятости.*

INTRODUCTION

In a market economy, entrepreneurial entities play an invaluable role in ensuring population employment. The development of small business and private entrepreneurship creates new jobs, increases household income, and strengthens economic activity. Entrepreneurship is an initiative-based economic activity aimed at generating profit through the effective use of market mechanisms. Small business entities often become the largest source of employment, generating 70–80% of total jobs.

Financing entrepreneurship refers to the process of attracting financial resources necessary to start or expand business activities.The main sources of financing include:

- commercial bank loans;
- government subsidies and grants;
- leasing;
- direct investments;
- foreign investments;
- venture capital for start-ups.

Enhancing financing mechanisms has a direct positive impact on employment indicators, as each new investor or loan contributes to the creation of new workplaces.

Key Directions of Statistical Analysis

1.   Statistical analysis of unemployment and employment levels:

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These indicators are analyzed by age, gender, and regions. Changes in employment resulting from improved financing mechanisms for entrepreneurship are compared across groups.

2. Statistical analysis of financing sources:

The share of commercial bank loans, foreign investments, government programs, and other sources in financing small and medium-sized businesses is determined. Statistical methods are used to assess the impact of these sources on employment levels.

2.   Statistical analysis of employment by sectors and regions:

Changes in employment levels across industries and regions are examined with regard to the effects of financing mechanisms [1].

3.   Identifying statistical correlation between SMEs and employment:

Correlation and regression analyses are applied to determine the relationship between the number and activity of entrepreneurial entities and the employment level.

At an event attended by representatives of the Ministry of Employment and Labor Relations, the Ministry of Support for Mahalla and Family, the Chamber of Commerce and Industry, the Federation of Trade Unions of Uzbekistan, members of parliament, and media representatives, special attention was paid to efforts carried out toward increasing productive employment and ensuring decent work for both men and women. These activities contribute to achieving Sustainable Development Goal 8 - promoting sustainable and inclusive economic growth. The importance of eliminating barriers to the rapid development of private property, small and large businesses, and private entrepreneurship was also emphasized [2].

Theoretical Approaches to Ensuring Population Employment

Definition of employment:

The part of the population engaged in economic activity or actively searching for work in the labor market.

Factors affecting employment:

[1] Maqsudov M. *Tadbirkorlik va iqtisodiyot*. — Toshkent
[2] Hamilton T. *Tadbirkorlik strategiyalari va tizimlari*. — Toshkent:

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The relationship between entrepreneurship and employment is explained theoretically by the "job-creating entities" model: when entrepreneurial entities have greater access to financial resources, their scale of activity expands, leading to increased employment.

Furthermore, it is necessary to differentiate between the unemployed and the self-employed: entrepreneurial entities can influence both categories.

Statistical assessment of policy impact:

State programs and implemented measures aimed at improving financing mechanisms are analyzed statistically to determine their effectiveness in increasing employment.

Entrepreneurial entities (companies, organizations, and individuals) are examined in terms of their financing methods, financial strategies, and practical experiences. Financing mechanisms (capital formation, economic resources, and relations between financing methods) are also analyzed [3].

Statistical Data and Sources Used in the Analysis

• **State Statistics Agency:** official data on unemployment, employment, and small business.

• **Other ministries and agencies:** Ministry of Economy and Finance, Ministry of Employment and Labor Relations, Central Bank, etc.

• **Surveys and research:** data collected from entrepreneurs, unemployed individuals, and employed persons.
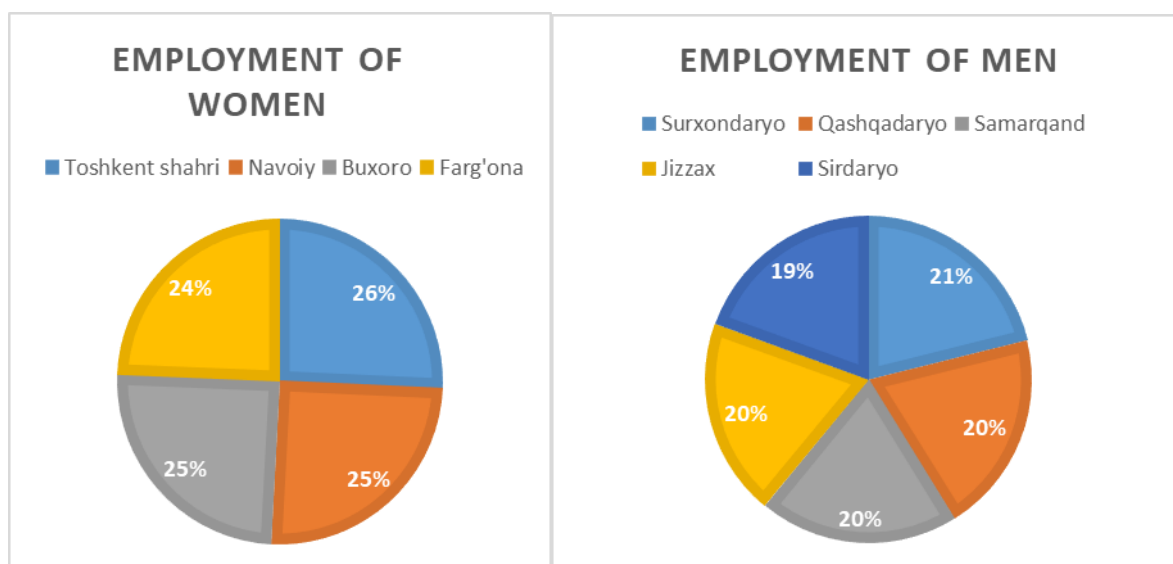
Importance of Statistical Analysis

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[3] O'zbekiston Respublikasi Prezidentining Qarori. *O'zbekiston Respublikasi Bandlik va mehnat munosabatlari vazirligi faoliyatini tashkil etish chora-tadbirlari to'g'risida*: 2017-yil 24-may, PQ–3001-son.

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Statistical analysis enables monitoring and evaluation of reforms aimed at developing entrepreneurship and increasing employment.

Employment is socially useful work performed by the able-bodied population that provides income and does not contradict the law. It includes wage employment, self-employment, individual entrepreneurship, family farming, household activities, and childcare [4].

Employment represents relations between an employer (commercial, non-profit, or cooperative organization) and an employee based on a paid labor contract.

According to official data, in 2019 the highest share of employed women was observed in Tashkent City (46.7%), Navoi (45.6%), Bukhara (45%), and Fergana (44.2%) regions, while the highest share of employed men was recorded in Surkhandarya (65.1%), Kashkadarya (61.9%), Samarkand (61.2%), Jizzakh (60.4%), and Syrdarya (60.0%) regions.

Statistical Indicators for 2019

Status of entrepreneurial entities in Uzbekistan:

According to the press release of the National Statistics Committee, in the first half of 2025 the number of small business entities exceeded 1.2 million.

Business and financial statistics:

Small business contributes significantly to GDP: in 2024, SMEs generated 753,226.9 billion soums of gross value added, accounting for **54.3%** of GDP [5].

Sectoral contributions to GDP:

• Agriculture, forestry, fisheries — 33.9%

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[4] O'zbekiston Respublikasi Davlat statistika qo'mitasi. *Mehnat resurslari hisobot balansini hisoblash bo'yicha uslubiy nizomni tasdiqlash to'g'risida qaror*: 2018-yil 4-may, 13-son.

[5] O'zbekiston Respublikasining Qonuni. *Aholini ish bilan ta'minlash to'g'risida*. — Toshkent: LexUZ, rasmiy hujjat.

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- Industry — 12.6%
- Construction — 10.1%
- Services — 43.4%

Regional variations in SME activity are also observed, as shown in research analyzing SME distribution across Tashkent, Khorezm, Bukhara, and other regions.

Employment in the Formal Sector Includes:

- persons registered in corporate tax and social insurance reports;
- individual entrepreneurs, dehkan farms, livestock farmers, and individuals engaged in production and sale of agricultural goods who pay mandatory or voluntary social insurance [6].

Employment in the Informal Sector Includes:

- at least two hours per week of paid activity in the informal sector;
- regular weekly income from informal activity;
- households operating private agricultural land plots.

Statistical Analysis of Employment

The positive impact of small business on employment creation is reflected in regional analyses.

Shavkat Hamdamov (2024) examines the role of small business in reducing poverty and increasing employment.

From a gender perspective, Xoliyorova Sh. (2024) evaluates women's participation in small business using econometric methods.

In his methodological study, Otabek Arzikulov proposes metrics for evaluating SME indicators such as the Cobb–Douglas function, diversification, and investment measurement[7].

Results of Statistical and Economic Analysis

- High interest rates and difficulties in obtaining credit hinder the development of small businesses.
- Guarantee mechanisms are weak; many enterprises face difficulties obtaining collateral.
- Financial resources are unevenly distributed, with preferential loans and subsidies available only in some regions.
- Social protection and employment support mechanisms remain limited.

Statistical Indicators for 2015–2024

[6] Baker D. *Tadbirkorlikni rivojlantirish: nazariyalar va amaliyotlar*. — Toshkent.

[7] O'zbekiston Respublikasi Bandlik va mehnat munosabatlari vazirligi rasmiy sayti. *Aholi bandligini ta'minlash istiqbollari haqida*. — URL: https://mehnat.uz/oz/news/aholi-bandligini-taminlash-istiqboli-xususid (murojaat qilingan sana: 2025)

Year	SME Loans (trln soums)	Jobs Created (thousand)	Employment Rate (%)
2015	36	240	65
2018	64	310	68
2020	88	350	70
2022	125	390	72
2024	168	421	74

- These results highlight the need to strengthen financing mechanisms for entrepreneurship to ensure sustainable job creation and improve the employment structure.

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