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THE SELF-EMPLOYMENT SYSTEM IN UZBEKISTAN AND ITS ROLE IN POVERTY REDUCTION



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Abstract: The article analyzes the economic essence of the self-employment system and its role in poverty reduction in Uzbekistan. It examines the entrepreneurship support policy implemented in recent years, including collateral-free microloans, the “Every family — an entrepreneur” program, and incentive measures within the “self-employed person — individual entrepreneur — small business” chain. Based on statistical data, the dynamics of the poverty rate at the national level and across 12 regions are studied, and inter-regional disparities and their causes are identified. The findings show that labor and entrepreneurial income contributed more to poverty reduction than social transfers. The article concludes with proposals and recommendations for reducing regional disparities and further developing the self-employment system.

Key words: self-employment, poverty reduction, entrepreneurship, employment, microcredit, mahallah, regional development.

Аннотация: В статье анализируются экономическая сущность системы самозанятости и ее роль в сокращении бедности в Узбекистане. Рассматривается политика поддержки предпринимательства, реализуемая в последние годы, включая микрокредиты без залогового обеспечения, программу «Каждая семья — предприниматель», а также меры стимулирования в рамках цепочки «самозанятый — индивидуальный предприниматель — малый бизнес». На основе статистических данных изучена динамика уровня бедности на национальном уровне и в 12 регионах, выявлены межрегиональные различия и их причины. Результаты исследования показывают, что трудовые и предпринимательские доходы внесли больший вклад в сокращение бедности по сравнению с социальными трансфертами. В заключении статьи представлены предложения и рекомендации по сокращению межрегиональных различий и дальнейшему развитию системы самозанятости.

Ключевые слова: самозанятость, сокращение бедности, предпринимательство, занятость, микрокредитование, махалля, региональное развитие.

INTRODUCTION

In recent years, ensuring employment for the population, reducing poverty, and establishing stable income sources for citizens have become top priorities of the state’s socio-economic policy in the Republic of Uzbekistan. In particular, the Decree of the President of the Republic of Uzbekistan dated February 16, 2026, No. DP-21¹, “On additional measures to consistently continue reforms and bring them to a new stage within the framework of priority directions of the country’s development until 2030,” identifies drastic poverty reduction, widespread engagement of the population in entrepreneurship, support for self-employment, and the sustainable increase of household incomes as priority tasks [1].

1 <https://lex.uz/uz/docs/8052981>

In implementing these tasks, the institution of self-employment is gaining special significance as a modern and flexible form of the labor market. This system creates opportunities for citizens to initiate economic activities without excessive administrative barriers, earn independent income, and subsequently transition into individual entrepreneurship and small business entities. For this reason, new institutional mechanisms aimed at forming the “self-employed person – individual entrepreneur – small business – medium business” chain have been introduced in the country, and this direction was further improved by the Decree of the President of the Republic of Uzbekistan dated March 19, 2025, No. DP-50, “On measures to enhance the role of small and medium-sized businesses in the economy,” [2].

As a result of reforms implemented in recent years, the number of self-employed citizens is consistently increasing. According to data from the National Statistical Agency, by the end of 2025, more than 2.4 million citizens were operating as individual entrepreneurs in the country, and a significant portion of them had initially entered the formal economy through the self-employment system [3]. At the same time, according to data from the World Bank and the National Statistical Agency, the poverty rate in Uzbekistan was observed to have decreased from 14 percent in 2022 to 8.9 percent in 2024, and to 5.8 percent by the end of 2025. Support programs for labor income, family entrepreneurship, and self-employment have served as key factors in achieving these results [4].

The purpose of this research is to elucidate the economic essence of the self-employment system in Uzbekistan, evaluate its role in poverty reduction based on statistical and economic analyses, and develop scientific and practical recommendations aimed at increasing the system’s effectiveness.

REVIEW OF LITERATURE ON THE SUBJECT

The self-employment of the population, the integration of informal employment into the formal economy, and the role of this process in poverty reduction are among the pressing directions of economic science. The theoretical foundations of this issue were covered by representatives of the classical economic school—Adam Smith, David Ricardo, Jean-Baptiste Say, and Alfred Marshall—from the perspective of the division of labor, entrepreneurship, and the efficiency of production factors, while Joseph A. Schumpeter later assessed entrepreneurship as the primary innovative factor of economic development [5-9].

At the turn of the 21st century, issues regarding the interconnection between employment and poverty were extensively researched by international organizations and foreign scholars. In particular, Amartya Sen interpreted poverty not merely as a lack of income, but as a limitation of human capabilities, and recognized employment as the main instrument for developing human capital [10]. Muhammad Yunus provided a scientific justification for the practical effectiveness of microfinancing and self-employment mechanisms in increasing the income of low-income groups [11]. Research by the International Labour Organization (ILO) evaluates self-employment as a flexible form of the labor market and emphasizes that it is one of the important tools for poverty reduction, especially in developing countries [12].

Studies conducted by experts from the World Bank and the OECD have assessed the support of entrepreneurship, microfinancing, the development of professional skills, and the integration of self-employed individuals into the formal economy as crucial institutional factors for sustainable economic growth and poverty reduction [13, 14].

In the scientific works of scholars from CIS countries—T. Matveeva, S.V. Terebova, E.A. Chekmareva, O.R. Verkhovskaya, M.V. Doroxina, T.A. Fotekova, and E.N. Vlasova—the institutional mechanisms of self-employment, small business development, labor market transformation, and state support for entrepreneurial activity were analyzed [15-19].

In the works of Uzbek economists, including S.S. Gulyamov, Y. Abdullaev, T. Doschanov, S. Salayev, N. Murodova, B.U. Tadiyev, N.B. Fayzullayev, and others, the theoretical and practical aspects of employment policy, family entrepreneurship, small business development, poverty reduction, and increasing population incomes have been widely covered [20-26].

However, the effectiveness of the new institutional reforms implemented in 2024–2025 has not been sufficiently evaluated in a comprehensive manner.

Furthermore, in scientific literature, there is a lack of research that comprehensively analyzes the impact of self-employment on poverty reduction using regional statistical data, microfinancing programs, family entrepreneurship mechanisms, and the economic efficiency of the “self-employed person – individual entrepreneur – small business” chain.

These circumstances create a necessity to comprehensively evaluate the role of the self-employment system in poverty reduction in Uzbekistan based on modern statistical data, current regulatory legal documents, and regional economic indicators, as well as to identify existing problems and develop scientific and practical recommendations aimed at increasing the system’s effectiveness.

RESEARCH METHODOLOGY

The methodological basis of this study comprises current regulatory legal documents related to ensuring population employment, developing the self-employment system, supporting entrepreneurship, and reducing poverty in the Republic of Uzbekistan, along with methodological recommendations from international organizations and modern economic research methods.

In particular, the regulatory framework of the study includes the Decree of the President of the Republic of Uzbekistan dated February 16, 2026, No. DP-21², “On additional measures to consistently continue reforms and bring them to a new stage within the framework of priority directions of the country’s development until 2030” which defines reducing poverty, providing the population with sustainable employment, developing entrepreneurship, and expanding citizens’ income sources as priority directions [1]. Furthermore, the Decree of the President of the Republic of Uzbekistan dated March 19, 2025, No. DP-50³, “On measures to enhance the role of small and medium-sized businesses in the economy,” sets out new institutional approaches for the gradual transformation of self-employed individuals into individual entrepreneurs and small business entities, providing them with financial support and introducing collateral-free credit mechanisms [2].

Additionally, the study utilized as a regulatory basis the Resolution of the President of the Republic of Uzbekistan dated January 9, 2024, No. RP-7⁴, “On the programme for job creation and employment promotion for 2024,” and the Decree of the President of the Republic of Uzbekistan dated February 24, 2025, No. DP-27⁵, “On additional measures to bring the system of organization and conduct of statistical activities to a new level” These documents outline mechanisms aimed at creating new jobs, monitoring employment indicators by region, assessing poverty, and improving the quality of statistical data [3, 4].

During the research process, official statistical data, analytical reports, and scientific recommendations published by the National Statistical Agency of the Republic of Uzbekistan, the Ministry of Poverty Reduction and Employment, the World Bank, the International Labour Organization, and the OECD were utilized. Specifically, changes in the poverty rate, the number of self-employed individuals, individual entrepreneurship entities, the labor market, and socio-economic indicators by region during the years 2022–2025 were analyzed.

Throughout the study, methods of statistical observation, economic-statistical analysis, comparative analysis, systemic approach, analysis and synthesis, induction and deduction, time-series analysis, as well as graphical and tabular methods were applied. Moreover, in assessing the impact of the self-employment system on the poverty rate, methods of comparing regional indicators, analyzing the economic efficiency of labor incomes and entrepreneurial activity, and comprehensively evaluating the effectiveness of ongoing state programs were employed.

This methodological approach serves to comprehensively evaluate the research object, scientifically substantiate the role of the self-employment system in poverty reduction, and create a reliable theoretical and empirical foundation for developing practical recommendations.

ANALYSIS AND RESULTS

Under the conditions of deepening market relations, steady population growth, and the annual influx of a new workforce into the labor market, the issue of ensuring population employment, including the development of self-employment, has become one of the pressing socio-economic tasks for Uzbekistan. The shortage of official jobs, especially in rural and densely populated areas, necessitates encouraging citizens to earn an income through their own independent activities and family entrepreneurship.

As part of the reforms implemented since 2017, engaging the population in self-employment and creating financial and institutional conditions for this purpose were designated as key directions of state policy. These efforts, in turn, are being carried out in close connection with the nationwide poverty reduction program. Therefore, the necessity arises to analyze the essence of the self-employment system, the state policy and measures aimed at its development, and the impact of this process on the poverty rate across the country and its 12 regions.

In Uzbek legislation, self-employed individuals are not categorized as citizens without income, and they have the right to apply to banks and utilize credit resources in the established manner. Within the framework of reforms implemented starting May 1, 2025, a gradual expansion chain — “self-employed person — individual entrepreneur — small business — medium business — large enterprise” — was officially established [2].

2 <https://lex.uz/uz/docs/8052981>

3 <https://lex.uz/uz/docs/7450636>

4 <https://lex.uz/ru/docs/7563996>

5 <https://lex.uz/en/docs/7418905>

In international practice, self-employment is also recognized as one of the effective tools for combating poverty in developing economies. In particular, small-scale collateral-free microloans, tax incentives, and simplified registration procedures allow citizens operating in the informal sector to be gradually drawn into the formal economy. A unique feature of Uzbekistan's experience is that this process is implemented by directly engaging the mahallah institution, with the participation of governors' assistants and designated bank representatives, which serves to ensure local oversight over the targeted spending of loans.

In recent years, a number of institutional and financial mechanisms have been introduced to support self-employed individuals. Specifically, in accordance with a relevant resolution adopted in January 2024, a mechanism was launched for the "Business Development Bank" to allocate collateral-free loans of up to 100 million soums to self-employed individuals to start business activities, as well as to provide microloans of up to 5 million soums through "First step into business" bank cards to self-employed individuals who pay social tax. Alongside these measures, drawing 2 million people into business through the expansion of microfinancing throughout 2024 was set as a target indicator.

Starting from April 1, 2024, the allocation of loans to self-employed individuals was established within the framework of the family entrepreneurship program. At the same time, funds within separate programs such as "Development of handicrafts," "Support for women's entrepreneurship," "Support for youth entrepreneurship," and "Youth — our future" were consolidated into a single "Every family — an entrepreneur" program [5]. The maturity period for family entrepreneurship development loans was extended from 3 to 4 years, the grace period was prolonged from 6 months to 1 year, and the interest rate was set at 4 percentage points above the Central Bank's main rate.

Starting from May 1, 2025, it was established that no state duty is charged when self-employed individuals undergo state registration as individual entrepreneurs or legal entities. Furthermore, provisions were made to grant collateral-free loans of up to 50 million soums within the family entrepreneurship program, and up to 150 million soums within the continuous small business support program, to entities that expand their activities and reach the level of small enterprises. As a result, by the end of last year, 2.4 million people in the country were registered as individual entrepreneurs, which indicates the activation of the transition process from the self-employment system to formal entrepreneurship [27].

Therefore, credit resources allocated within the programs of the "Support for youth entrepreneurship," "Support for women's entrepreneurship," and "Youth — our future" funds have been directed toward developing entrepreneurship at the family level, aligned with the "Every family — an entrepreneur" program starting from 2024.

According to observations conducted in cooperation with the National Statistical Agency and the World Bank, the poverty rate in the country has been consistently declining in recent years. While this indicator stood at 14 percent in 2022, it decreased to 11 percent in 2023, 8.9 percent in 2024, and 5.8 percent by the end of 2025. In 2025 alone, 302,000 needy families were lifted out of poverty (Table 1) [27].

Table 1
Poverty dynamics in Uzbekistan (2022–2025 years) [28]

Year	Poverty rate, %	Average monthly per capita income
2022	14,0	—
2023	11,0	—
2024	8,9	about 2,3 mln soums
2025	5,8	2,6 mln soums

The decrease in the poverty rate was observed across all regions, as well as in urban (5.2%) and rural (6.4%) areas. The Gini coefficient, which represents income inequality, dropped from 0.35 in 2024 to 0.33 in 2025, while the income gap between the richest and least-provisioned strata decreased from 6.3 times to 5.7 times [27]. According to analyses by the National Statistical Agency, these results were achieved through expanding employment, supporting entrepreneurship, utilizing land efficiently, working targetedly within mahallahs, and increasing the coverage of social services.

The pace of poverty reduction is not uniform across the country's regions, which is related to each province's economic structure, population density, agricultural potential, and the implementation effectiveness of entrepreneurship support programs. The following table presents the available official data across the 12 regions (Table 2).

Table 2
Changes in poverty rates by region [28]

Region	Base year	Base indicator, %	Recent year	Recent indicator, %
Navoi	2023	7,6	2024	5,7
Samarkand	2023	10,5	2024	7,5
Bukhara	2023	11,8	2024	8,7
Namangan	2023	10,4	2024	7,6
Fergana	2023	10,1	2024	8,6
Surkhandarya	2023	10,6	2024	9,3
Kashkadarya	2023	11,5	2024	9,6
Jizzakh	2024	11,8	2025	5,8
Khorezm	2024	11,9	2025	6,7
Syrdarya	2024	11,3	2025	6,2
Andijan	—	official percentage not announced	2025	among the top four in terms of poor population
Tashkent region	—	not announced separately in the regional system	—	—

As can be seen from Table 2, during the period of 2023–2024, the lowest poverty rate was recorded in the Navoi Region (5.7%), which is largely due to the region's industrial potential alongside the diversification of population incomes through the entrepreneurship and service sectors. In the Bukhara and Samarkand regions, the most significant decrease (by 3.1 percentage points) was observed, which is explained by the active implementation of family entrepreneurship and handicraft support programs in these areas.

In terms of 2024–2025, the Jizzakh, Khorezm, and Syrdarya regions demonstrated the highest positive dynamics. Specifically, within the framework of the “Saykhunabad experience” implemented in Syrdarya region, 326,000 micro-projects were introduced, which served to increase population incomes by an average of 14.7%, and by 17.7% in low-income families. This experience clearly demonstrates the direct impact of micro-projects aimed at developing self-employment on poverty reduction.

At the same time, the rate of poverty reduction in the Kashkadarya and Surkhandarya regions was relatively slower (1.9 and 1.3 percentage points, respectively). Due to their high population numbers, Samarkand, Fergana, Kashkadarya, and Andijan regions lead in terms of the absolute number of poor population — as of 2025, a significant portion of the country's impoverished population is concentrated in these four provinces. This situation indicates the necessity of further expanding the coverage of self-employment and entrepreneurship support programs in these regions.

During 2024, 5.1 million people were provided with employment in the country, the share of officially employed population increased by 30%, and income from wages grew by 12.9%. Additionally, 159,000 people registered as farm households, acquiring 61,000 hectares of land. According to the results of independent economic studies, in 2023–2024, the growth of entrepreneurial activity, wages, and agricultural income contributed more than 90% to poverty reduction, while the contribution of social benefits was relatively limited— if social payments had not existed, the poverty rate in 2024 would have been 9.5% instead of 8.9% [27].

To objectively evaluate the effectiveness of the self-employment system, a reliable and frequently updated statistical base is necessary. Currently, the poverty rate across the country and regions is assessed by the National Statistical Agency in cooperation with the World Bank based on an annual sample survey conducted among 16,000 households. However, information regarding the number of self-employed individuals, the types of activities they engage in, and their earned incomes is not sufficiently systematized at the district and mahallah levels.

The decision adopted in 2025 to launch the “Regional statistics” information system is aimed precisely at eliminating this gap, establishing that indicators such as the activity of business entities, new jobs, population employment, and incomes are regularly reflected at the regional and district (city) levels. The full launch of this system will make it possible to accurately assess how effectively self-employment programs are being implemented in each region, as well as to direct resources to the districts most in need of assistance.

Although a portion of self-employed individuals are officially registered, their actual level of operation may be low—there is a risk of registering for the purpose of utilizing credit or tax incentives without creating a sustainable source of income. This situation reduces the efficiency of loans and hinders the full achievement of program objectives. Therefore, it is required to strengthen the system of monitoring the actual operation of activities in the post-registration period and providing advisory and technical assistance when necessary.

CONCLUSIONS AND SUGGESTIONS

The conducted analysis shows that the self-employment system is one of the key factors in reducing poverty in Uzbekistan. Mechanisms such as collateral-free microloans, the “Every family — an entrepreneur” program, and the gradual expansion chain have significantly expanded the population’s opportunities to earn independent incomes, although disparities among regions still persist.

Based on the foregoing, the following recommendations can be put forward: first, expanding the coverage of microfinancing and family entrepreneurship programs in regions with high poverty rates (Kashkadarya, Surkhandarya, Fergana, and Andijan); second, adapting and implementing effective regional models like the “Saykhunabad experience” from Syrdarya region in other areas; third, strengthening additional incentive measures that encourage self-employed individuals to gradually transition to the level of individual entrepreneurs and small businesses; fourth, fully launching the “Regional Statistics” information system and regularly highlighting employment and income indicators at the district and regional levels. The consistent implementation of these measures will make it possible to further reduce poverty in the country and diminish inter-regional socio-economic inequality.

In conclusion, it is worth emphasizing that the self-employment system is no longer a temporary social assistance measure, but is becoming an integral part of the country’s labor market and social policy. Consistently continuing measures aimed at its further improvement, expanding its financial provision, and eliminating regional disparities serves as an essential condition for radically reducing poverty and increasing public well-being in Uzbekistan.

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