



## **THE ROLE OF ENTREPRENEURSHIP AND SMALL-TO-MEDIUM BUSINESS REPRESENTATIVES IN SOCIAL PROTECTION IN SURKHONDARYA REGION (2016–2025)**

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<b>Article history:</b>	<b>Abstract:</b>
<b>Received:</b> 11 <sup>th</sup> October 2026 <b>Accepted:</b> 8 <sup>th</sup> November 2026	This article analyzes the role of entrepreneurship and small-to-medium business entities in the social protection system in Surkhondarya region during 2016–2025. It examines the development of the sponsorship movement, the types of material and moral assistance provided by sponsors, and their impact on socially vulnerable groups. In addition, the study explores the activity of entrepreneurs in ensuring social protection, the effectiveness of the sponsorship system, and existing challenges. The research results indicate that the expansion of entrepreneurial activity and sponsorship assistance in Surkhondarya region played a significant role in supporting low-income segments of the population.
<b>Keywords</b> Surkhondarya region, entrepreneurship, small and medium business, social protection, sponsorship, material assistance, local authorities.	

### **INTRODUCTION.**

In recent decades, the Republic of Uzbekistan has carried out fundamental reforms in social and economic spheres. In particular, improving living standards and supporting low-income and socially vulnerable groups have become one of the priority directions of state policy. In this process, small and medium businesses as well as entrepreneurial entities played a significant role, as they not only created jobs but also contributed to enhancing public welfare through sponsorship and charitable assistance.

The population of Surkhondarya region stands out for the active participation of sponsors and entrepreneurs in addressing social problems. In collaboration with local authorities, sponsor organizations, and businesspeople, a system was established to provide both material and moral support to the population.

### **RESULTS AND DISCUSSION.**

In Surkhondarya region, efforts were made to utilize sponsorship support more effectively in addressing the population's social problems. In 2016 alone, targeted assistance worth 80.8 million soums was provided from sponsors' funds to 1,733 single citizens across the region. On average, each individual received 46,600 soums in sponsorship aid. At the same time, humanitarian assistance worth 120.5 million soums was provided to single citizens, residents of the "Sakhovat" and "Muruvvat" homes, and children who had lost their guardians. Sponsors and charitable organizations also provided 60 people with wheelchairs for the disabled,

15 people with hearing devices, 105 individuals with crutches, and 201 people with walkers [1].

Thus, during the studied period, the economic and social policies implemented in Uzbekistan contributed significantly to the development of entrepreneurship and business activities. These activities became particularly important in socially protecting the low-income population. The government sought to provide broader opportunities for free entrepreneurial activity, and the legislative and legal framework began to develop.

In 2016, the volume and quality of material aid provided by sponsors to socially vulnerable citizens in Surkhondarya region increased. The types of social assistance and sponsorship also expanded. For example, at the beginning of 2016, material and economic assistance to the needy mostly consisted of food products. Later, greater emphasis was placed on social and household assistance, such as providing households with televisions, refrigerators, medical equipment, devices, and supplies.

By 2017, a certain system for providing material and economic assistance to socially vulnerable populations and offering sponsorship assistance began to take shape. This development was primarily associated with the country's economic situation, changes in social life, and improvements in the population's living standards. By this time, the social profile of organizations, institutions, and individuals participating in sponsorship activities had also changed and qualitatively improved. Key elements of this social profile included performing



charitable deeds, caring for the poor, supporting disabled individuals, single citizens, low-income families, and orphans. Generosity and philanthropy were increasingly recognized as important expressions of humanitarianism.

As the economic capacity of Uzbekistan grew, the development of small and medium businesses and support for the sponsorship movement led to an increase in the number of sponsors. Consequently, the volume of material aid provided by sponsors to socially vulnerable citizens in Surkhondarya region grew annually. For example, in 2014, the total volume of material assistance provided by sponsors amounted to 193.9 million soums, and by 2017, it had reached 1,517.0 million soums—almost a sevenfold increase over four years. This system was particularly well-organized in the districts of Denov, Shurchi, and Jarqo'rg'on, while in some areas, the implementation remained unsatisfactory. For instance, in Qumqo'rg'on district, the volume of sponsorship assistance in 2017 was 89.7 million soums, but in 2018 it fell to 56.7 million soums [2].

The Uzbek government began using various tools to organize social protection for the population, support low-income families, and, in particular, ensure employment. Credit lines allocated to create jobs in small businesses proved especially important. The volume of such credits increased annually. For instance, in 2016, Surkhondarya region received 10,527.0 million soums in such credits, which increased to 11,859.0 million soums in 2017, and 12,760.0 million soums in 2018. The total credit volume in 2018 for the region amounted to 237,000.0 million soums, representing 165.6% of the 2017 figure. As a result, the creation of new jobs in Surkhondarya region increased significantly, especially in the districts of Muzrabot, Angor, Bandixon, and Qiziriq [3].

Credits provided for creating jobs in small businesses and entrepreneurship began yielding results. The number of small and medium enterprises increased, and employment rates within them also rose. By 2018, as a result of these efforts, the number of registered medium and small enterprises in Surkhondarya reached 69,845. On average, each small and private enterprise employed 8.6 people [4]. Notably, in 2019 alone, 80 public-private partnership institutions and 15 private preschool institutions were built and opened in the region. Additionally, 36 kindergartens were reconstructed and newly built. In Termez city, a new building for the 14th state preschool institution was commissioned, costing 4,200 million soums. Consequently, the preschool enrollment rate in Surkhondarya reached 32% [5:4].

As of December 2019, a total of 5,722 state, private, and family preschools had been established in the Republic. This increased preschool enrollment from

38% to 52% within a year. Meanwhile, 146,500 students were admitted to higher education institutions, double the number in 2016. In the healthcare sector, 634 private medical institutions were opened. Extensive construction and beautification projects were carried out in 116 urban neighborhoods, funded with 6.1 trillion soums, 1.5 trillion more than in 2018. In 2020, using a budget allocation of 1.7 trillion soums, 36 new schools were built and 211 underwent major repairs [6:2].

Material support for the low-income and socially vulnerable population was also provided by local self-government bodies, entrepreneurs, and businesspeople. In 2021, sponsors provided 12 million soums in material aid for orphaned children through the "Mahalla" fund. For instance, 128 relocated families from the Oqtepa and Khayitobodtepa villages in Jarqo'rg'on district each received one television. For the repair of a two-story building housing blind residents in Denov city, sponsors allocated one million soums [7]. To ensure social protection for low-income populations, people with disabilities, and orphans, local authorities sought to cultivate a spirit of sponsorship among entrepreneurs and businesspeople. This effort produced tangible results. In January 2021, the Sariosiyo district administration assigned 190 socially vulnerable individuals—including single residents, low-income families, people with disabilities, and families of military personnel—to sponsor organizations. On December 1, 2021, for International Day of Persons with Disabilities, 66 disabled individuals received clothing and 170 disabled persons and pensioners received food packages. During 2022, sponsors provided material assistance amounting to 30,212 thousand soums to 1,137 families. Additionally, 43 families received 53 large cattle, and 30 families received small livestock [8]. In 2022, 158 elderly people, war and labor veterans, and people with disabilities (groups I–II) resided in the "Sakhovat" home in Qumqo'rg'on district. Significant support was provided by sponsors and entrepreneurs. Notably, with the efforts of the Surxon Cotton Processing Plant management, a bathhouse and new sports complex for 160 people were built and put into operation at the "Sakhovat" home [9].

In Oltinsoy district, sponsors provided free transportation privileges to 49 socially vulnerable individuals. During the first nine months of 2022, 14 million soums in humanitarian aid were provided to 379 single, low-income, and orphaned citizens. Among the sponsors in the district, the "Jobu" Construction Department, "Mahalla" charity fund regional branch, and "Sayxon" Karakul breeding cooperative carried out many charitable initiatives [10].

In 2023, nearly 5,000 female entrepreneurs—including those managing women-led enterprises or working individually—received 8.8 billion soums in credits. Through these credits, 10,483 women were employed.



The allocation of substantial funds from the State Fund to create suitable jobs for women also had a positive effect. In the first half of 2023, 45 women wishing to work in livestock received credits totaling 49.5 million soums. During the same period, 908 female entrepreneurs in the region were provided with 3,046.8 million soums in funding from commercial banks [11]. During the studied period, due to entrepreneurship and business activity, the types and forms of sponsorship assistance for the low-income and socially vulnerable population gradually expanded. Various competitions and reviews were conducted locally, and a system for providing incentives to sponsors was established. In Surkhondarya region, the sponsorship movement facilitated housing repairs, material and moral support, provision of food and industrial goods, cash, cattle, small livestock, poultry, sewing machines, computers and other equipment, rehabilitation tools, sports equipment, and sanatorium vouchers. Charitable activities also included organizing weddings and other ceremonies for low-income families and allocating land for housing construction for young families.

### **CONCLUSION.**

During 2016–2025, the development of entrepreneurship and small- and medium-sized businesses in Surkhondarya region, along with the growth of the sponsorship movement, became a key factor in ensuring social protection for the population. The material and moral assistance provided by sponsors increased year by year and took various forms, including food, cash, housing, work tools, and land plots for farming. Entrepreneurs and businesspeople, guided by national values, fostered qualities such as humanitarianism, generosity, and a willingness to help others. Sponsorship and entrepreneurial activities played a crucial role in supporting the low-income and socially vulnerable segments of the population.

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