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**II RESPUBLIKA ILMIY-AMALIY
KONFERENSIYA MATERIALLARI**

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O‘ZBEKISTON — 2030: INNOVATSIYA, FAN VA TA‘LIM ISTIQBOLLARI

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Mazkur nashrda “O‘zbekiston — 2030: innovatsiya, fan va ta’lim istiqbollari” nomli II Respublika ilmiy-amaliy konferensiyasi doirasida taqdim etilgan ilmiy maqolalar to‘plami jamlangan. Unda O‘zbekistonning turli oliy ta’lim va ilmiy-tadqiqot muassasalari, tarmoq tashkilotlari, mustaqil tadqiqotchilar tomonidan taqdim etilgan ijtimoiy-gumanitar, iqtisodiyot, huquq, biologiya, tibbiyot va boshqa sohalarga oid maqolalar kiritilgan. Maqolalarda ilm-fanning zamonaviy yo‘nalishlari, innovatsion texnologiyalar, ta’lim islohotlari hamda barqaror taraqqiyotga oid masalalar muhokama qilingan. To‘plam akademik izlanishlar, amaliy tajribalar va ilmiy xulosalarni birlashtirgan holda, fanlararo integratsiyani chuqurlashtirish va ilmiy hamkorlikni kuchaytirishga xizmat qiladi.

Kalit so‘zlar: ilmiy-amaliy konferensiya, innovatsiya, fan va ta’lim, O‘zbekiston 2030, barqaror rivojlanish, ilmiy izlanishlar, fanlararo integratsiya, ilmiy hamkorlik, texnologik taraqqiyot, zamonaviy ta’lim.

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PROBLEMS IN IMPROVING THE COMPETITIVENESS OF SMALL BUSINESSES AND PROPOSED SOLUTIONS

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Abstract. This thesis examines the key challenges that limit the competitiveness of small businesses and outlines scientific solutions to address them. Small and medium-sized enterprises (SMEs) represent the majority of global businesses and contribute significantly to employment and innovation. However, their growth is often restricted by limited access to finance, weak technological capacity, managerial inefficiencies, regulatory burdens, and poor integration into markets. Drawing on current data and international case studies, this research identifies proven strategies to overcome these barriers. These include financial reforms, digital transformation, management training, simplified regulations, and participation in business clusters. Successful examples from Germany, South Korea, and Estonia demonstrate the impact of supportive policies and innovation-driven ecosystems. The findings emphasize the need for coordinated efforts between government, industry, and institutions to build a more resilient and competitive SME sector. This work contributes to policy design and academic understanding of sustainable small business development.

Key words: Small business, competitiveness, innovation, SME financing, digital transformation, management training, regulatory reform, entrepreneurship, economic development.

KICHIK BIZNES RAQOBATBARDOSHLIGINI OSHIRISHDAGI MUAMMOLAR VA ULARNING YECHIMLARIGA TAKLIFLAR

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Annotatsiya. Ushbu tezisda kichik bizneslarning raqobatbardoshligini cheklayotgan asosiy muammolar tahlil qilinadi va ularni bartaraf etish bo'yicha ilmiy asoslangan yechimlar taklif etiladi. Kichik va o'rta korxonalar dunyo bo'yicha biznes subyektlarining ko'p qismini tashkil etadi va bandlik hamda innovatsiyalar rivojiga katta hissa qo'shadi. Shunga qaramay, ularning rivojlanishi ko'pincha moliyaviy resurslarning yetishmasligi, texnologik imkoniyatlarning pastligi, boshqaruvdagi kamchiliklar, byurokratik to'siqlar va bozorlarga kirish cheklanganligi sababli sekinlashadi. Mazkur tezisda mavjud statistik ma'lumotlar va xalqaro tajriba asosida bu to'siqlarni yengib o'tishning moliyaviy islohotlar, raqamli texnologiyalar joriy etilishi, menejment salohiyatini oshirish, tartibga solishni soddalashtirish hamda biznes klasterlariga qo'shilish kabi samarali usullari ko'rib chiqilgan. Germaniya, Janubiy Koreya va Estoniya tajribalari davlat tomonidan ko'rsatiladigan qo'llab-quvvatlov va innovatsion muhitning samaradorligini namoyish etadi. Xulosa tariqasida, kichik biznesning raqobatbardoshligini oshirish uchun davlat, sanoat va ilmiy institutlar o'rtasida uzviy hamkorlik zarurligi ta'kidlanadi.

Kalit so'zlar: Kichik biznes, raqobatbardoshlik, innovatsiya, Kichik va o'rta korxonalarni moliyalashtirish, raqamli transformatsiya, boshqaruv treyninglari, reformalar, tadbirkorlik, iqtisodiy rivojlanish.

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Introduction

Small businesses serve as the backbone of many national economies. They generate employment, foster innovation, and contribute significantly to GDP growth (OECD, 2017)[8]. According to the World Bank (2020), small and medium-sized enterprises (SMEs) account for approximately 90% of all businesses and more than 50% of employment worldwide [17]. However, their competitiveness is often undermined by structural, institutional, and operational

challenges. Despite the vital role that small enterprises can play, many fail to thrive in competitive markets, particularly in low- and middle-income countries where support ecosystems are underdeveloped. This thesis explores the multifaceted problems that hinder small business competitiveness and proposes scientifically grounded solutions.

1. Understanding Competitiveness in Small Businesses

Competitiveness in small enterprises includes market adaptability, innovation capability, customer orientation, productivity, and the ability to manage change (Porter, 1985) [11, 154 p]. A competitive small business can enter new markets, innovate, and sustain operations over time. Globally, the World Economic Forum (2023) notes that SMEs that invest in innovation are 70% more likely to experience long-term growth [18]. Yet many small businesses, especially in developing countries, struggle due to limited resources, strategic planning deficits, and low productivity. The inability to establish a competitive advantage through either cost leadership or differentiation—outlined in Porter's (1985) theory—often leads to stagnation or closure [12, 231-232 p].

2. Core Problems Facing Small Business Competitiveness

2.1. Limited Access to Finance

Access to finance is one of the most cited challenges. The International Finance Corporation (IFC) estimates that there is a \$5.2 trillion global financing gap for formal micro, small, and medium enterprises (IFC, 2017) [5]. In developing economies, around 65% of SMEs report that they cannot access adequate financing, either due to strict lending requirements or lack of collateral. High interest rates and credit inaccessibility prevent these businesses from investing in modernization, skilled labor, or business expansion.

2.2. Technological Backwardness and Low Innovation

Technological innovation is a proven driver of productivity and competitiveness. Yet, fewer than 30% of SMEs globally use digital tools beyond basic communication and accounting (OECD, 2021) [10]. In low-income countries, the share is much lower. For instance, only 15% of SMEs in Sub-Saharan Africa have a business website, compared to 83% in OECD countries (UNCTAD, 2019) [15]. Moreover, small businesses contribute only 17% of total private-sector R&D spending in developed nations, with even less in emerging economies (OECD, 2018) [9]. This technological lag restricts product development, market responsiveness, and efficiency.

2.3. Managerial Incompetence and Strategic Myopia

A 2019 global study by McKinsey & Company found that over 40% of SME failures in their early years are due to poor managerial decisions. Owner-managers often lack formal business education, leading to weaknesses in financial planning, marketing, logistics, and human resource development. According to Bloom et al. (2013), businesses with structured management practices have a 20% higher productivity rate and 40% better survival rate than those without [2, 51-52 p].

2.4. Regulatory Burden and Bureaucracy

Bureaucracy is a major hurdle. Starting a business in high-income economies takes an average of 5 days, while it takes over 30 days in low-income countries. The cost of compliance for small firms, including taxes, licenses, and inspections, can exceed 20% of revenue in some developing countries (Djankov et al., 2002) [3, 35-37 p]. Corruption and opaque processes

increase the informal costs of doing business, forcing many SMEs to operate outside the formal economy.

2.5. Poor Market Access and Limited Networking

Only 10% of SMEs in developing countries engage in international trade, compared to 40% of larger firms (UNIDO, 2021) [16]. This lack of integration into domestic and global value chains limits growth opportunities. Furthermore, less than one-third of SMEs are members of any formal business association or cluster, which restricts access to shared infrastructure, mentorship, and market intelligence (Schmitz, 1995) [14, 565-566 p]. Geographic isolation and inadequate transport or digital infrastructure compound these disadvantages.

3. Scientific and Practical Solutions to Boost Competitiveness

3.1. Financial Reforms and Inclusive Credit Systems

To close the financing gap, governments should support micro-credit programs, digital lending solutions, and SME-focused banking reforms. For example, Kenya's M-Pesa platform has enabled over 80% of small traders to accept digital payments and access microloans based on mobile transaction data (Ghosh, 2016) [4, 331 p]. Financial literacy training can also significantly reduce loan default rates among SME borrowers.

3.2. Adoption of Digital Technologies and Innovation Hubs

Digital adoption is positively correlated with revenue growth. A 2022 study by the International Trade Centre found that SMEs that adopted e-commerce saw average sales increases of 25–30%. Innovation hubs and business incubators can provide access to R&D labs, mentoring, and prototyping services. Governments can incentivize digital transformation through grants, tax breaks, and public-private partnerships.

3.3. Capacity Building and Professional Management Training

Structured training in business operations, logistics, and strategy improves resilience. According to the ILO (2020), small businesses that participated in management development programs experienced a 15% increase in productivity and a 10% increase in employment [6]. Governments and universities can collaborate to deliver modular and practical business education tailored to local SME needs.

3.4. Regulatory Simplification and Institutional Support

Regulatory digitalization significantly reduces costs. Estonia's online business registration system has cut setup time to under 20 minutes, facilitating over 99% of businesses to register and report taxes electronically (Kalvet, 2012) [7, 156-157 p]. One-stop-shops and e-government platforms reduce corruption risks, while SME ombudsman offices can help mediate disputes and navigate compliance challenges.

3.5. Building Market Linkages and Cluster Development

Cluster initiatives can enhance productivity by 20–25% through shared facilities, cooperative purchasing, and workforce pooling (Porter, 2000) [13, 35-34 p]. Programs like Italy's industrial districts or India's MSME Clusters have shown that grouped SMEs outperform standalone enterprises in export readiness and innovation. Access to trade fairs, online marketplaces, and logistics subsidies can further support internationalization.

4. Case Examples and International Practices

Germany's Mittelstand enterprises—many of them family-owned SMEs—account for over 60% of employment and 50% of value added in the German economy (Audretsch, 2003) [1,

284 p]. Their success is attributed to long-term vocational training, regional innovation ecosystems, and specialized financing from local banks. Similarly, South Korea has invested over \$2 billion in SME innovation funds under its “Creative Economy” strategy, leading to substantial exports by tech start-ups. Estonia’s e-government platform has resulted in annual savings of over 2% of GDP in administrative costs, benefiting both government and small business users

Conclusion

Improving the competitiveness of small businesses is a complex, multidimensional endeavor. Scientific evidence and global experiences show that financial access, digital adoption, managerial competence, simplified regulation, and market integration are the pillars of SME competitiveness. When addressed through coordinated public policy, institutional support, and private sector engagement, small businesses can evolve into resilient, innovative, and high-performing enterprises capable of contributing meaningfully to national and global economies.

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