



International Congress on Economics, Management and Business Studies

Hosted Online from New York, USA

Date: 23rd June , 2026

Website: <https://econferencia.com>

ANALYSIS OF THE NATIONAL PRACTICE OF IMPROVING THE EFFICIENCY OF THE SMALL BUSINESS DEVELOPMENT MARKET INFRASTRUCTURE IN THE USA

Dilafiruz Narzieva

Senior teacher of the Department of Economics

Bukhara State University

Abstract:

The article analyzes the practice of the United States, which is a leader in innovative activity in improving the efficiency of the market infrastructure for the development of small businesses, identifies the national characteristics of the country. At the same time, it assesses the possibilities of creative use of the experience formed in the US practice in the conditions of Uzbekistan.

Keywords: entrepreneurship, small business, small business potential, active business, market infrastructure, small business activities, business environment

In world practice, the United States has accumulated distinctive experience in ensuring the efficiency of market infrastructure not only for small businesses, but also for medium-sized and large enterprises. This experience is reflected in the formation of the state's service-oriented function for business entities in accordance with the principles of a liberal market. In the current conditions of Uzbekistan, this experience is of particular importance for improving the practical mechanisms of ongoing reforms.

Based on an analysis of studies conducted by such organizations as the Bank of America Institute, the Office of Advocacy of the U.S. Small Business Administration, the Urban Institute, the U.S. Department of the Treasury, and the



International Congress on Economics, Management and Business Studies

Hosted Online from New York, USA

Date: 23rd June , 2026

Website: <https://econferencia.com>

Small Business and Entrepreneurship Council on the development of small business and the state of market infrastructure efficiency in the United States, the following scientific conclusions have been formulated regarding the practical mechanism of the system operating in the country.

The analysis of the institutional mechanism for supporting the efficiency of market infrastructure for small business development in the United States shows that a national model has been created in which the principle of integrated market infrastructure, based on functional cooperation among the state, the private sector, and public institutions, occupies a priority position. Within the mechanism of this model, the Small Business Administration (SBA) performs not only the function of a financial support body for small business entities, but also the function of a central institution that coordinates their activities, ensures information exchange, and forms institutional linkages among market participants.

In the country's practice, small business development is carried out not through separate priority areas, but through the operation of market infrastructure efficiency as an integrated ecosystem. In this system, financial support, business consulting services, export infrastructure, digital platforms, and the education system function on the basis of deep mutual integration. As a result, transaction costs for small entrepreneurs are reduced, while their ability to make relevant decisions more quickly is enhanced.

In the United States, small business entities have access to credit guarantees, microloans, investment programs, and emergency assistance mechanisms. This indicates that financial infrastructure supporting small business does not rely solely on bank loans, and it also demonstrates the high level of diversification of financing sources.

It should be noted that in the United States there is a practice of providing financial infrastructure services aimed at supporting business entities that have



International Congress on Economics, Management and Business Studies

Hosted Online from New York, USA

Date: 23rd June , 2026

Website: <https://econferencia.com>

fallen into bankruptcy and restoring their activities through financial assistance. By contrast, in Uzbekistan, due to the established practice of collecting tax penalties from such business entities, most entrepreneurs facing bankruptcy temporarily suspend their operations while continuing to pay compulsory payments. This shows that the practices of the United States and Uzbekistan differ substantially in terms of the functioning characteristics of financial infrastructure, which is an important component of market infrastructure for business development; in many respects, they are even opposite to each other.

In the functioning of market infrastructure for small business development in the United States, the deep integration of consulting and mentoring systems, particularly SBDC and SCORE, is aimed at strengthening the interconnection between management and financial capital in increasing business viability. Ultimately, this contributes to a significant increase in the competitiveness of small businesses.

Based on the analysis of the national practice of improving the efficiency of market infrastructure for small business development in the United States, the following scientific conclusions have been developed.

First, digitalized services in the country have made it possible to form an effective mechanism of online applications, electronic document exchange, and databases within the functioning of market infrastructure for small business development.

Second, the formation of export infrastructure for small business entities in the country has created favorable opportunities for them to enter not only domestic markets, but also external markets.

The analysis of the mechanism of the model for ensuring the efficiency of market infrastructure for small business development formed in the United States generally shows that the effectiveness of small business development is determined not by the volume of funds allocated by the state, but by the



International Congress on Economics, Management and Business Studies

Hosted Online from New York, USA

Date: 23rd June , 2026

Website: <https://econferencia.com>

institutional maturity of market infrastructure, the integration of services, and the level of digital coordination.

At the same time, in the model formed in the country, the SBA system, which has central importance, demonstrates the high efficiency of the “one-stop shop” principle by deeply integrating finance, consulting, export support, legal protection, digital services, and mentoring mechanisms into a single system.

REFERENCES

1. Small Business Checkpoint: One shock after another. Bank of America Institute, April 2026. 8 pages. URL: <https://institute.bankofamerica.com/content/dam/economic-insights/small-business-checkpoint-april-2026.pdf>
2. First Year Report 2025/2026. U.S. Small Business Administration Office of Advocacy, 2026. 6 pages. URL: https://advocacy.sba.gov/wp-content/uploads/2026/02/UPDATED_First-Year-Report_021326.pdf
3. Gonzalez-Hermoso, J., and Theodos, B. Exploring the Small Business Employee Benefits Gap: Findings from the 2024 Employee Benefits Survey. Urban Institute, February 2026. 7 pages. URL: <https://www.urban.org/sites/default/files/2026-02/Exploring%20the%20Small%20Business%20Employee%20Benefits%20Gap.pdf>
4. Report on SBLF Participants’ Small Business Lending Growth Submitted to Congress pursuant to Section 4106(3) of the Small Business Jobs Act of 2010. U.S. Department of the Treasury, January 2026. 6 pages. URL: <https://home.treasury.gov/system/files/256/LGR-Jan-2026-01-01-2026.pdf>



International Congress on Economics, Management and Business Studies

Hosted Online from New York, USA

Date: 23rd June , 2026

Website: <https://econferencia.com>

5. Small Business Check Up Survey. U.S. Small Business and Entrepreneurship (SBE) Council, February 2026. 52 pages. URL: <https://sbecouncil.org/wp-content/uploads/2026/02/SBE-Checkup-Survey-February-2026-Final.pdf>