

MAIN INDICATORS OF THE SERVICE SECTOR IN THE REPUBLIC OF UZBEKISTAN

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Annotatsiya: Mazkur maqolada O'zbekiston Respublikasining 2025-yil 9 oylik yakuni bo'yicha xizmat ko'rsatish sohasining iqtisodiy faoliyat turlari bilan aloqadorligi hamda ushbu sohaning faoliyat turlari bo'yicha natijalari hududlar kesimida tahlil qilingan

Kalit so'zlar: kichik biznes va xususiy tadbirkorlik, xizmat ko'rsatish sohasi, iqtisodiy faoliyat turlari, parametrlar

Аннотация: В данной статье анализируется взаимосвязь между сектором услуг и видами экономической деятельности в Республике Узбекистан за первые 9 месяцев 2025 года, а также результаты по данному сектору по видам деятельности в зависимости от региона.

Ключевые слова: малый бизнес и частное предпринимательство, сектор услуг, виды экономической деятельности, параметры.

Abstract: This article analyzes the relationship between the service sector and types of economic activity in the Republic of Uzbekistan for the first 9 months of 2025, as well as the results of this sector by type of activity by region.

Keywords: small business and private entrepreneurship, service sector, types of economic activity, parameters

Today, the service sector plays a decisive role in the economies of developed countries. In Uzbekistan, the service sector, sometimes called the third sector, is one of the fastest growing sectors of the country's economy. The monthly volume of services is formed on the basis of:

- a) statistical reports on legal entities that are commercial organizations (except for small enterprises, microfirms and agricultural producers), individual divisions of legal entities that are commercial organizations and non-profit organizations (by list);
- b) assessment of the volume of services provided by small business entities based on quarterly observation data and the results of a single annual report for small enterprises and microfirms;
- d) assessment of the volume of services provided by farms and non-profit organizations based on data from relevant statistical reports;
- e) assessment of the volume of services provided by individual entrepreneurs and self-employed persons based on the results of quarterly sample observation data.

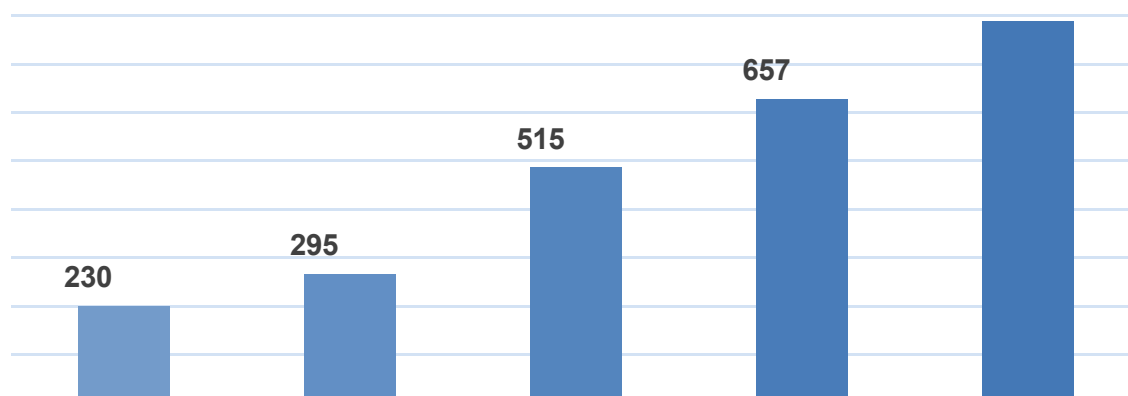
According to preliminary data (taking into account the results of statistical surveys to assess the informal and shadow economy), the volume of market services rendered for January-October

2025 amounted to 818 485.0 billion soums, which is 14.4 % higher compared to the same period in 2024.

For reference: for January-October 2024, the volume of services amounted to 657 399.2 billion soums, which is 13.1 % more compared to the same period in 2023.

Volume of market services rendered

for January-October, in billion soums



For January-October 2025, Tashkent city's share in the total volume of market services was 38.1 % (312 217.8 billion soums). Compared to the same period in 2024, the growth in this region reached 16.6 %. Besides Tashkent city, the largest volume among the regions was recorded in Samarkand (60 330.5 billion soums, or 7.4 % of the total volume of market services), Fergana (55 512.8 billion soums, or 6.8 %) and Tashkent (55 285.8 billion soums, or 6.7 %) regions. The volume of market services rendered in Syrdarya region amounted to 11 281.7 billion soums, or 1.4 % of the total volume of services.

Main indicators of the service sector by region

for January-October 2025

	Volume, in billion soums	Specific weight, in %	Growth in %	rate,
Republic of Uzbekistan 2	818 485.0	100.0	114.4	
regions:				
Republic of Karakalpakstan	26 886.2	3.3	111.4	
Andijan	41 976.9	5.1	115.6	
Bukhara	33 302.5	4.1	112.9	
Jizzakh	19 182.8	2.3	114.7	
Kashkadarya	41 670.7	5.1	112.7	
Navoi	20 152.1	2.5	113.4	
Namangan	41 951.3	5.1	112.7	
Samarkand	60 330.5	7.4	114.1	
Surkhandarya	27 486.8	3.4	114.1	
Syrdarya	11 281.7	1.4	113.8	
Tashkent	55 285.8	6.7	114.7	
Fergana	55 512.8	6.8	113.7	
Khorezm	28 403.8	3.5	113.9	
Tashkent city	312 217.8	38.1	116.6	

In addition to Tashkent city, relatively high growth rates in the volume of market services provided in January-October 2025 were observed in Andijan (115.6 %), Tashkent (114.7 %), Jizzakh (114.7 %), Samarkand (114.1 %) and Surkhandarya (114.1 %) regions. A slight growth rate compared to January-October 2024 was recorded in the Republic of Karakalpakstan at the level of 111.4 %, as well as in Namangan (112.7 %) and Kashkadarya (112.7 %) regions.

In January-October 2025, the volume of market services provided per capita in the Republic of Uzbekistan amounted to 21 649.5 thousand soums, which is 3 919.1 thousand soums, or 12.2 % higher than the level of January-October 2024 (17 730.4 thousand soums).

Among the regions, the highest per capita indicator was recorded in Tashkent city

– 99 483.1 thousand soums. Compared to January-October 2024, this indicator increased by 19 283.4 thousand soums (by 14.0 %). Relatively high levels are also observed in Navoi (18 291.8 thousand soums), Tashkent (17 671.7 thousand soums) and Bukhara (15 949.5 thousand soums) regions. The lowest indicator was recorded in Surkhandarya region – 9 255.4 thousand soums.

Volume and growth rate of market services per capita by region

for January-October 2025

	Volume, in thousand soumsGrowth rate, in %	
Republic of Uzbekistan	21 649.5	112.2
regions:		
Republic of Karakalpakstan	13 190.5	110.0
Andijan	12 048.1	113.5
Bukhara	15 949.5	111.2
Jizzakh	12 386.4	112.5
Kashkadarya	11 359.0	110.3
Navoi	18 291.8	111.4
Namangan	13 299.3	110.4
Samarkand	13 937.0	111.9
Surkhandarya	9 255.4	111.5
Syrdarya	12 044.1	111.8
Tashkent	17 671.7	112.7
Fergana	13 298.1	111.5
Khorezm	13 884.6	111.8
Tashkent city	99 483.1	114.0

In almost all regions, the growth rate of the volume of services per capita exceeds 10 %. The highest growth rates were recorded in Tashkent city (114.0 %), Andijan (113.5 %), as well as in Tashkent (112.7 %) and Jizzakh (112.5 %) regions. This indicates an accelerated improvement in

the quality and diversity of services offered in these areas and an increase in their investment attractiveness.

During the period under review in 2025, the volume of market services provided by small businesses amounted to 452 252.5 billion soums, or 55.3 % of the total volume of market services. Compared to the same period in 2024, the growth was 12.5 %.

The highest share of small businesses in the volume of services is observed in the Namangan (74.6 %), Fergana (74.5 %), Kashkadarya (73.8 %), Surkhandarya (73.7 %) regions and the Republic of Karakalpakstan (73.0 %). In these regions, the service market relies heavily on small businesses, making it more flexible, but at the same time more sensitive to changes in the regulatory environment and access to financing.

In Tashkent city, despite the relatively low share of small businesses (39.7 %), the volume of market services provided by small businesses is the largest in the country and amounted

to 123 901.4 billion soums. This reflects the established multi-level structure of the capital's services market, where large organizations play a significant role alongside small businesses, especially in the financial sector, ICT, accommodation, and food services.

In several regions, such as Syrdarya, Navoi, and Jizzakh, the share of small businesses is somewhat lower. In the Syrdarya region, the volume of small business services amounted to 7 407.5 billion soums, in the Navoi region – 11 267.9 billion soums, and in the Jizzakh region – 13 737.2 billion soums.

Small business indicators in the service sector by region

for January-October 2025

	Volume, in billion soums	Specific in %	weight, Growth rate, in %
Republic of Uzbekistan	452 252.5	55.3	112.5
regions:			
Republic of Karakalpakstan	19 630.5	73.0	113.4
Andijan	30 289.3	72.2	111.3
Bukhara	23 178.3	69.6	115.5
Jizzakh	13 737.2	71.6	112.5
Kashkadarya	30 754.3	73.8	111.2

Navoi	11 267.9	55.9	112.1
Namangan	31 280.4	74.6	111.6
Samarkand	38 564.0	63.9	111.4
Surkhandarya	20 244.7	73.7	112.1
Syrdarya	7 407.5	65.7	112.4
Tashkent	40 153.6	72.6	113.1
Fergana	41 358.8	74.5	112.9
Khorezm	20 484.6	72.1	114.0
Tashkent city	123 901.4	39.7	112.8

The Decree of the President of the Republic of Uzbekistan dated February 27, 2025 No. DP-78 “On Additional Measures to Create Favorable Conditions for Sustainable Development of the Service Sector” defines the target parameters for the development of the service sector and provides for their monitoring.

The growth in the total volume of market services provided was influenced by financial services (by 24.5 %, contributing 4.1 p.p. to the total growth), transport services (by 13.4 %, 2.5 p.p.), trade services (by 13.0 %, 2.4 p.p.), accommodation and food services (by 8.8 %, 1.8 p.p.), communication and information services (by 19.6 %, 1.3 p.p.), other services (by 12.9 %, 0.6 p.p.), healthcare services (by 15.4 %, 0.3 p.p.), as well as services related to real estate (by 11.4 %, 0.3 p.p.) and education services (by 6.8 %, 0.3 p.p.). The growth in rental services (by 19.4 %), architectural services (by 14.6 %), computer and household appliance repair (by 12.4 %) and personal services (by 11.6 %) collectively added about 0.8 p.p. to the growth. In the structure of market services provided by type of economic activity for January-October 2025, accommodation and food services accounted for 20.4 %, transport services – 18.4 %, trade services – 17.3 %, financial services – 17.0 %, communication and information services – 7.5 %, education services – 3.7 %.

Main indicators of the service sector by their primary types

for January-October

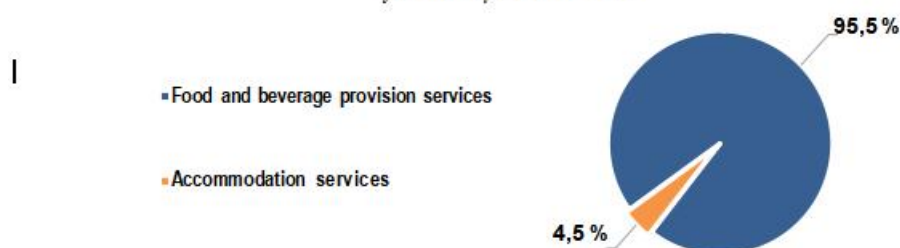
	Volume, in billion soums		Growth rate, in %
	2024	2025	
Services - total	657 399.2	818 485.0	114.4

including:

communication and information services	44 962.8	61 505.0	119.6
financial services	109 824.7	138 972.8	124.5
transport services	121 134.7	150 810.8	113.4
including: automobile transport services	59 697.8	75 913.6	111.5
accommodation and food services	137 159.0	167 261.5	108.8
trade services	118 127.6	141 205.5	113.0
services related to real estate	16 949.1	21 001.9	111.4
educational services	25 149.0	30 419.9	106.8
healthcare services	13 056.1	16 512.7	115.4
rental services	7 993.2	10 430.1	119.4
computer repair services	9 576.7	11 828.8	112.4
and household goods			
personal services	12 659.6	16 256.2	111.6
services in architecture, engineering surveys,	8 276.8	10 384.1	114.6
technical testing and analysis			
other services	32 529.9	41 895.7	112.9

Compared to January-October 2024, the volume of accommodation and food services increased by 30 102.5 billion soums and reached 167 261.5 billion soums. The main part of accommodation and food services was related to the provision of food and beverages – 95.5 %.

Structure of the volume of accommodation and food services
for January-October 2025

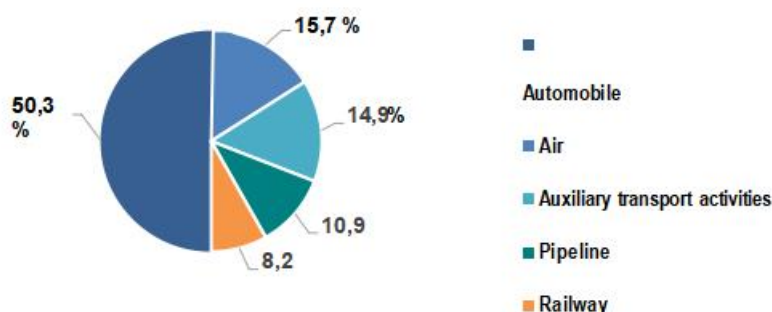


In January-October 2025, the volume of transport services reached 150 810.8 billion soums.

In the structure of transport services, road transport services prevailed – 50.3 %.

The growth of transport services is closely linked to the activity of domestic and foreign trade, the development of logistics, tourism, and e-commerce, which increases the demand for both freight and passenger transportation.

**Structure of transport services volume by modes of transport
for January-October 2025**



Compared to January-October 2024, the volume of trade services for January-October 2025 increased by 23 077.9 billion soums and reached 141 205.5 billion soums.

In the total volume of trade services, the share of retail services predominated - 52.5 %. The share of wholesale trade services reached 31.9 %. Wholesale and retail trade services for cars and motorcycles, including repair services, accounted for 15.6 % of the total trade services.

Compared to the same period in 2024, the volume of financial services for January-October 2025 increased by 29 148.1 billion soums and reached 138 972.8 billion soums. The growth was 24.5 %.

For January-October 2025, the share of financial services, excluding auxiliary financial activities, insurance, and pension provision, was 88.0 %. The share of insurance services was

7.2 %, and auxiliary financial services - 4.8 %

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