



**Center for Economic Research and Reforms**  
**United Nations Development Program in the Republic of Uzbekistan**



**STUDY OF THE IMPACT  
OF COVID-19 ON SMALL AND MEDIUM-SIZED  
BUSINESSES IN QUARTERS 1-3 OF 2020**

**Republic of Uzbekistan**

**2021**

The Study of the Impact of COVID-19/the Coronavirus pandemic on Small and Medium-Sized Businesses in the Republic of Uzbekistan based on data for Quarters 1-3 of 2020 was prepared by the Center for Economic Research and Reforms under the Administration of the President of the Republic of Uzbekistan, with the support of the United Nations Development Program in Uzbekistan.

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## Summary

This report is the result of the second phase of the study on the impact of the COVID-19 pandemic, as well as economic policies implemented by the Government, on the state of small and medium-sized enterprises (SMEs) of Uzbekistan. The study is being conducted by the Center for Economic Research and Reform with the support of UNDP.

The main source of information is the findings of the questionnaire-based survey of SME managers, which was conducted in October 2020. The telephone survey covered all 14 regions of Uzbekistan. The sample consisted of 1,266 respondents. The target strata were 19 industries of the economy, with 57 to 104 respondents surveyed in each.

### Changes in production, demand and revenue

The COVID-19 pandemic has had a negative impact on the economy of Uzbekistan and on the state of the country's small and medium-sized businesses.

**National level.** There was a significant slowdown in *economic growth*, the growth rate by the end of Quarter 3 of 2020 being 0.4% per annum vs. 5.9% in 2019. The share of small enterprises in GDP for January-September 2020 was 54.2 % compared to 54.7% for the same period of 2019, which means a 0.5% reduction in the volume of GDP in real terms produced by small enterprises.

According to the findings of the SME survey, 52.7% of the respondents believe that the *demand* for their products declined during the lockdown period, while 62.2% claim that their companies' *revenue* went down. 30% say that at the time of the survey (October 2020) the demand for their products was still below the pre-lockdown level; 51.7% expect their revenue to decline in the second half of 2020 compared to 2019.

The impact of the slowdown in growth and the decline in demand and revenue differed across sectors, industries and business categories.

**Sectors and industries of the economy.** According to the official statistics, positive growth rates were achieved in construction, agriculture and service sectors (8.6%, 3.4% and 1.8% respectively). However, the production volume in the manufacturing sector declined by 3%. At the same time, the share of small enterprises decreased in the main sectors of the economy: in the manufacturing sector – by 1.9%, in the agricultural sector – by 0.3%, in construction – by 4.5%, in retail turnover – by 3.6%. This indicates that SMEs have been more affected by the pandemic than the economy as a whole. The findings of the entrepreneurs' survey form a similar picture: the manufacturing and service sectors were more affected by the drop in the demand compared to other industries, while agriculture, forestry and fisheries were affected less.

The SME survey allowed looking into companies' losses per industry in more detail. The pandemic primarily affected the industries that produce durable goods and investment goods ("furniture", "machinery and equipment", "construction and finishing materials, plumbing"), and the HoReCa (Hotel, Restaurant, Catering) sector. Light industry and wholesale trade were affected as well.

"Pharmaceuticals", "education and science", "agriculture, forestry and fisheries", "information and communications" and "food industry" were the least affected by the pandemic and the lockdown in terms of demand and revenue. Besides, industries such as "pharmaceuticals", "transportation and storage", "food industry" and healthcare have the largest number of companies that had growing demand and revenue during the pandemic.

**Regions.** The data on the first nine months of 2020 showed increased growth of annual GRP in Navoi (106.8%), Namangan (104.5%), Andijan (103.4%), Surkhandarya (103.1%), Khorezm (102.8%), Jizzakh (102.4%), Tashkent (102.4%) and Fergana (101.4%) regions, in the Republic of Karakalpakstan (101.4%) as well as in Syrdarya (101.3%), Bukhara (101.2%) and Kashkadarya (100.6%) regions. The growth slowed down in Samarkand region (99.7%) and Tashkent city (98.4%).

The results of the SME survey do not always correlate with the official data. According to the respondents, demand and revenue of entrepreneurs were hit the hardest by the pandemic and the lockdown in Syrdarya, Khorezm and Fergana regions. Businesses of Namangan, Andijan and Kashkadarya regions, as well as those of the Republic of Karakalpakstan were less affected than others.

**Groups of enterprises.** The SME survey revealed the degree of the demand and revenue decline also attributable to other characteristics of the businesses. For example, according to the respondents, in *urban areas* the decline in the demand for their products was significantly greater compared to *rural areas*, the revenue decline being somewhat greater than for rural companies. ***Business experience and the size of the enterprise in terms of staff*** foster its resilience during the pandemic. The older and larger the company the lower its decline in demand and revenue on average.

### Other aspects of the development of the economy

According to the official data, the **unemployment rate** in the country rose from 9.1% to 13.2% in January-July 2020 and fell to 11.3% according to the survey for January-October 2020. For 6 months of 2020, there was a significant reduction in employment in the field of "small business and private entrepreneurship" - by 911 thousand people (8.8%). It is likely that by the end of the year, due to the easing of lockdown measures, there should have been some recovery in the level of employment.

At the same time, among the SMEs surveyed in October, there were, on average, 6.3% less employees at the time of the survey than in March. 34.7% of the enterprises surveyed had to lay off or furlough some or all of their employees during the pandemic. On the other hand, 8.7% of the companies increased their staff. There is a very significant gap in the numbers of enterprises that laid off or furloughed their employees between urban and rural areas (42.8% vs. 23.1%). In the context of the regions, the leaders in layoffs and furloughs were Jizzakh, Khorezm and Syrdarya regions. In the context of the industries, the largest employment reduction numbers were observed in the industries such as "furniture", "accommodation, catering, entertainment", "transportation and storage", "education and science", "textile, apparel and leather products", "construction and finishing materials, plumbing", and "trade".

**Investments in fixed capital** fell by 8.7% from January to September compared to the same period of 2019 according to official statistics. The decline was due primarily to a reduction in the amount of centralized investment (-29.7%). However, decentralized investment remained at the same level (with a 0.4% decline). This was mainly due to an increase in investment made with the companies' equity (+16.3%). Remarkably, the share of SMEs in **investment** increased by 6% in the three quarters of 2020.

Official data indicates that during the period from January to September, **exports** from Uzbekistan decreased by 6% compared to the same period of 2019. Notably, along with raw material exports (hydrocarbons and lint cotton) there was also a decrease in exports of certain categories of non-raw material goods (food, particularly horticultural products; machinery and equipment; and chemical products) and services (particularly transportation services). A drastic fall of exports was mainly avoided thanks to a significant growth (45.7%) of gold exports, which brought the share of gold in the total exports from 30% up to 46.5%.

According to official data, the share of SMEs in total exports decreased by 8.6% in the three quarters of 2020. The findings of the SME survey show that exporters were seriously affected by the pandemic and the lockdown. 36.3% of exporters who responded to the relevant question in the questionnaire say that export of their products ceased or dropped to the minimum, while 23.2% say that exports declined. Another 4.7% of exporters reduced or ceased their export operations for reasons unrelated to the pandemic or the lockdown.

## Main problems for and actions of SMEs during the pandemic

According to the respondents, the **main problems** that the SMEs had to face due to the COVID-19 pandemic and the lockdown included:

- We were shut down or had to shut down due to the lockdown – 35.7%.
- Demand for our goods and services decreased – 30.5%.
- There were disruptions in the supply of raw materials / materials / components / equipment, etc. – 19.2%.
- Transportation costs increased – 12.4%.
- Employees were not able or it was difficult for them to get to their workplaces even though we needed their work – 11%.
- There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes – 9.5%

According to the survey data, 19% of the respondents **ceased their operations** completely during the lockdown, and 30.3% ceased operations only during the strict lockdown. In the context of the regions, urban enterprises shut down more often during the strict lockdown than rural ones (36.4% vs. 21.5%). Enterprises of Khorezm, Fergana, Syrdarya and Jizzakh regions had to suspend operations more often than others, while organizations of Namangan, Bukhara and Kashkadarya regions and the Republic of Karakalpakstan had to suspend business less often. In the context of the industries, the industries affected the most by forced shutdowns were “education and science”, “furniture”, “accommodation, catering, entertainment”, the less affected industries being “agricultural sector”, “information and communications”, “wholesale trade”, “food industry”, “healthcare and social services” and “finance and property operations”. Larger companies and exporters had to shut down less often than the sample average.

31.3% of the respondents confirmed an **increase in costs of implementing lockdown and safety measures**. The increase in safety costs was the largest for major companies and for organizations operating in industries that work directly with large numbers of people and/or make food products: food industry, HoReCa, pharmaceutical industry, retail trade, healthcare and social services.

The retail sector had the largest number of companies that **cut salaries**, while **salary raises** were more common in industries such as “pharmaceuticals”, “healthcare and social services” and “textile, apparel and leather products”.

In addition, only 1.1% of the respondents took out **loans** to finance current expenditures; 3% reached agreements to **defer loan payments**; 4.6% of the respondents reached agreements to **defer utility, rent, resource and other payments**; and 0.4% received **subsidies from the government**.

Unfortunately, the pandemic did not cause or drive **introduction of innovations, optimization of business processes, new market development and engagement of new suppliers** for most of the enterprises surveyed. As little as 1.6% of the respondents found new suppliers of resources and/or worked out new transport and logistics channels during the pandemic; 2.1% optimized production and/or procurement and/or sales (marketing) processes to reduce production cost; 4.8% brought new products and/or services to the market, including new forms of customer service; 2% of the respondents introduced new technologies or expanded their application area, including ICT.

9.5% of the respondents **cut the prices** for their products and services, while 8.9% **raised** them. Prices went down in the industries, more affected by the pandemic, such as “construction and finishing materials, plumbing”, “healthcare and social services” and “furniture”, while industries such as “retail trade”, “pharmaceuticals” and “chemical, rubber and plastic products” raised their prices.

## Assessment of the aid received by SMEs and aid expectations

71.8% of the respondents said that they had not received any aid. 17.7% mentioned reduced rates or temporary tax exemptions. The third most common response was “We received assistance in changing loan repayment terms” (7.9% of the respondents). Another 3.2% of the respondents said that they had been provided assistance with reducing interest rates on loans. 2.3% of those who responded were granted a suspension of payment for rent of state assets.

The largest number of the respondents who said they had not received any government aid were from Surkhandarya, Andijan, Kashkadarya and Namangan regions. There were fewer such respondents in Khorezm, Jizzakh and Tashkent regions. Lack of aid was more often mentioned by entrepreneurs in “retail trade”, “pharmaceuticals”, “chemical, rubber and plastic products” and “finance and property operations”. Industries such as “science and educations”, “machinery and equipment” and “healthcare and social services” had more respondents who enjoyed some government aid.

Therefore, despite the adoption and implementation of a significant package of support measures, introduced periodically during the pandemic and the lockdown, the survey shows that less than 1/3 of the SMEs surveyed actually used them. This may be a signal that further support measures should be determined and adopted following an assessment of the demand for the previous measures, and a study of the opinions of business entities.

In response to the question about measures the government should adopt to support the economy during the post-lockdown period, 40.1% of the respondents said they would wish to have their loan interest rates reduced; 30.5% mentioned a tax break; 20.6% hoped for a deferral of loan repayment; 19% believed it was important that subsidies and grants be provided to badly affected enterprises; 14.8% would like to get assistance with improving their access to markets; 14.6% wished better access to infrastructure; 13.2% emphasized the importance of paying benefits and subsidies to the population; 12% would like a deferral of utility payments; and 10.3% mentioned the importance of improving access to the Internet or the quality of the Internet connection.

## Conclusions for government policies

This study has confirmed that the COVID-19 pandemic is having different effects on different categories of businesses, urban and rural areas, regions and sectors of the economy. Apparently, the consequences of the crisis will be dealt with differently in different segments of the economy as well. Therefore, the government should take this circumstance into account and pursue a **differentiated targeted policy** aimed at eliminating bottlenecks in business development, taking into account the sectoral and regional particularities of the current economic crisis. Measures the government is taking to support tourism and related industries, transportation and banking sectors show that the leadership of the country is operating with due regard to this circumstance.

However, a targeted response to challenges associated with the pandemic, requires more effective **methods to collect data and assess the situation in the economy**. The existing data collection and processing system does not provide prompt, detailed and high-quality information on current changes. In particular, it is essential, on a monthly basis, to collect and publish data disaggregated by industry and region, including detailed data in the context of **SMEs**, on production volumes, revenue, profits, investments, employment in the real sector of the economy, and loans taken out, repaid and overdue.

The biggest problem for SMEs is the **decline in production and revenue**. In this regard, the measures taken by the government to reduce taxes and other financial burdens on businesses turned out to be most helpful.

The main cause of the decline in revenue is the **decrease in demand for goods and services of local companies**. Therefore, measures to support demand, especially by easing the tax burden on household income and supporting the poor, would help to address this problem.

Problems such as **shutdowns of businesses due to the lockdown, restricted access to markets and availability of resources** are being addressed as COVID-19 restrictions are eased and borders reopen. In this regard, it is most important to maintain agreements with Uzbekistan's foreign trade partners regarding the restoration and expansion of trade flows. This is also why it is so important not to follow the “easy path” of protectionist policies aimed at creating additional demand for local products. Firstly, this may have a negative impact on the development of foreign economic relations and markets for Uzbek exports. Secondly, local producers – consumers of imported resources – may suffer. Thirdly, protectionism has an extremely negative effect on the competitive business environment, and therefore damages the long-term economic development of the country.

**Export support programs** will foster expansion of sales through external markets, by assisting with introduction of modern product quality and safety standards, promoting products on external markets (information on markets, marketing), building capacity of exporters’ staff, expanding opportunities for pre-export loans, etc.

The **availability of loans**, and primarily the affordability of interest rates, is a vital issue for many categories of businesses, especially during the crisis. However, the objective reasons for the high interest rates should be taken into account: relatively high (double-digit) inflation and active use of the practice of concessional lending mainly to state-owned companies (which causes a shortage of monetary resources in the free market and increases their cost). Therefore, to increase access to credit resources, it is necessary to accelerate the implementation of banking reforms and the privatization of state-owned enterprises, as well as the adoption of measures to curb inflation (the aforementioned concessional loans being the key reason). Administrative measures to cut interest rates and expand concessional lending, although they may have short-term effects, will only exacerbate the problem of credit access in the medium and long term.

In addition, international practice shows that the government's credit programs for SMEs should be accompanied by **consulting support to enterprises**, allowing them to optimize investment decisions and minimize credit risks. In reality, however, such support is not provided in most cases. This kind of technical support is especially important for start-up entrepreneurs and small (usually up to 20 permanent employees) enterprises. As the SME survey showed, it is these categories of business that are more affected by the negative effects of the pandemic.

Thus, the recommendation is to focus on the **use of fiscal policy tools**: above all, to reduce the overall tax burden on the business sector, and to apply targeted measures of budget support for the sectors of the economy the pandemic affected the most. It would also be useful to develop and apply a set of measures to legalize the informal sector of the economy, where the employment rate is about the same as in the formal sector.

However, caution is needed with regards to further expansion of **public borrowing**, including government-guaranteed loans, as it increases the public debt (an 18.8% increase over 9 months of 2020) and may have a negative effect on the economic and financial stability in the future.

Finally, it is recommended to provide assistance to companies and organizations of Uzbekistan in creating an environment to expand opportunities for **economic and other activities in a remote format**. This would require improved quality of and access to the Internet, solutions and platforms for digitalization of work processes, development of IT-infrastructure, the security system, communication systems, and electronic task assignment and follow-up. In addition, personnel should be trained to use such new digital solutions and adapt to the new work format.



## Introduction

This study was conducted by the **Center for Economic Research and Reforms** with the support of the **United Nations Development Program** in Uzbekistan and with the assistance of the **State Committee on Statistics** to study the impact of the COVID-19 pandemic on the state of small and medium-sized businesses in Uzbekistan and assess the effectiveness of measures taken by the Government to support small and medium-sized businesses during the COVID-19 pandemic.

The study was based on:

- official statistics;
- open published sources;
- results of the **questionnaire-based survey of representatives of small and medium-sized businesses**.

The telephone survey was conducted in all 14 regions of Uzbekistan during the period October 12-27, 2020. The respondents were the owners and top managers of small and medium-sized businesses. The sample consisted of 1,266 respondents. The target strata were 19 industries of the economy, with 57 to 104 respondents surveyed in each.

The questions included in the questionnaire focused on four aspects. First, how have the COVID-19 pandemic and the related lockdown measures affected SMEs? Second, how did the businesses adjust to the severe economic disruptions caused by COVID-19 and the lockdown measures? Third, how effective is the government support during the COVID-19 pandemic, according to the businesses? Fourth, what essential measures should be taken by the Government to support SMEs?

This report consists of four sections.

The **first section** offers a brief analysis of official statistics for Quarters 1-3 of 2020 regarding the impact of the COVID-19 pandemic and lockdown measures on the economy of the Republic of Uzbekistan, including the state of small and medium-sized businesses.

The **second section** contains the findings of the questionnaire-based survey of SMEs conducted in October 2020, including: analysis of perceived effects of COVID-19 and lockdown measures on SMEs of various categories; the nature of problems faced by the business sector and SMEs; gender aspects of the impact of the pandemic and the lockdown on employment in the SME sector; and actions taken by companies during the pandemic.

The **third section** describes the economic policies of the Government of the Republic of Uzbekistan during the pandemic and their impact on small and medium-sized businesses. The section is based on both official documents and the findings of the SME survey.

The **fourth section** provides conclusions and recommendations from the authors of the study.

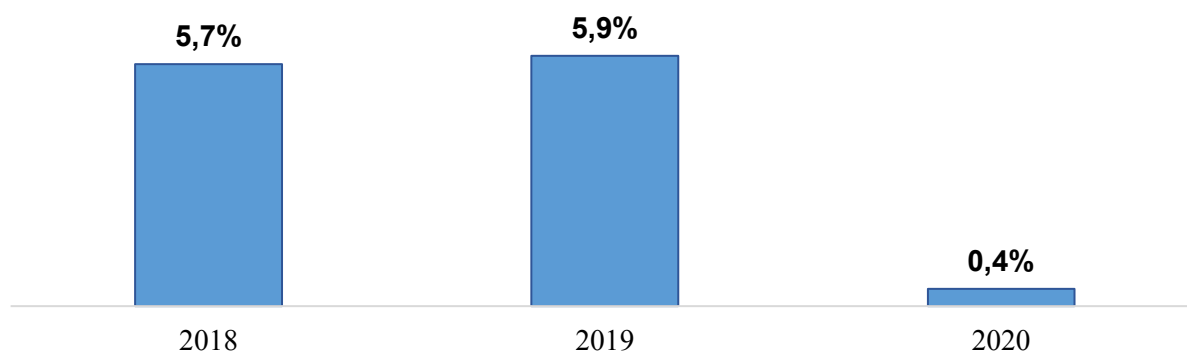
**Annex 1** contains the official statistics. **Annex 2** – the findings of the survey of small and medium-sized businesses in a table format. **Annex 3** describes the methodology used to conduct the questionnaire-based survey of SMEs.

# 1. Impact of the COVID-19 pandemic and lockdown measures on the economy of the Republic of Uzbekistan (analysis of statistics on Quarters 1-3 of 2020)

## 1.1. Main macroeconomic indicators

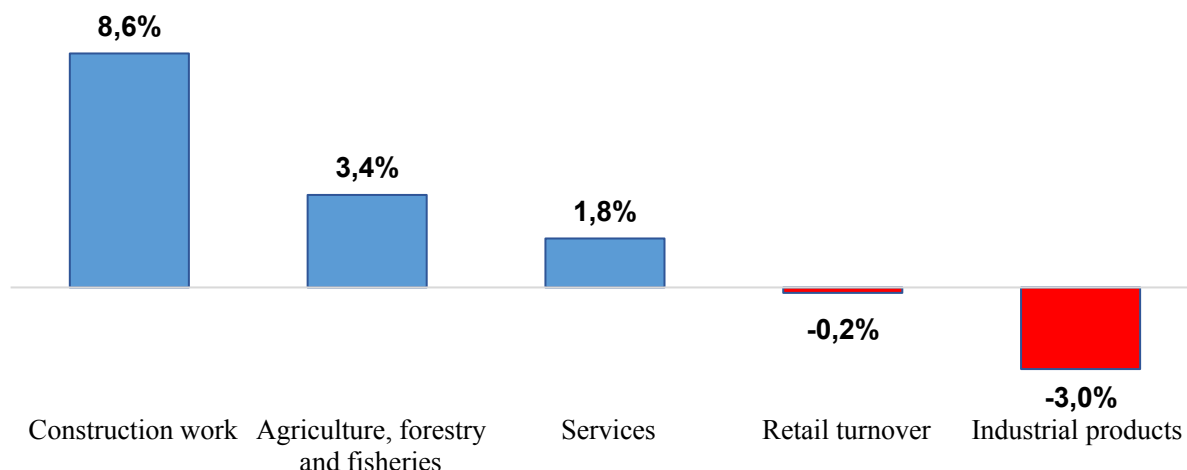
During the pandemic, there was a slowdown in **economic growth**, the annual growth rate by end of Quarter 3 of 2020 being 0.4% (see **Figure 1**).

**Figure 1. GDP growth rates for January-September in 2018-2020<sup>1</sup>**



The positive economic growth indicators were influenced by an **increase in production** in *construction, agriculture and services* (8.6%, 3.4% and 1.8% per annum respectively) – see **Figure 2**. However, the **production volume in manufacturing** declined by 3%, *gas production* alone going down by 19.6%.

**Figure 2. Growth rates of the sectors of the economy for January-September 2020 compared to the same period last year.**



The **unemployment rate** rose from 9.1% to 13.2% in January-July 2020.

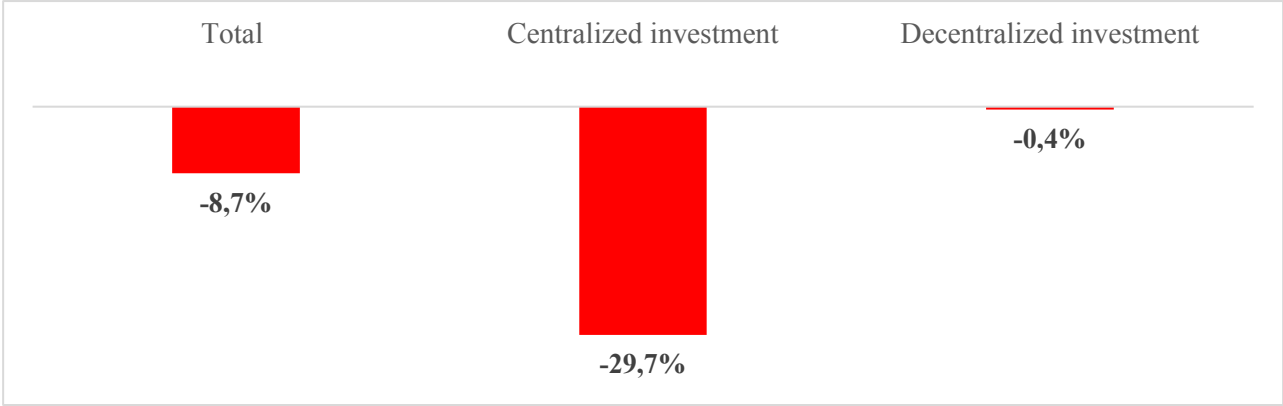
**Real income of the population** started declining in April 2020 and was down 1.7% in June 2020 compared to the same period of 2019.

**Investments in fixed capital** fell by 8.7% from January to September compared to the same period of 2019 (see **Figure 3**), which is not surprising: normally, capital investment is the first to decline in an economic crisis. The decline was due primarily to a *reduction in the amount of centralized investment*

<sup>1</sup> Henceforward in this section, unless stated otherwise, the data source is the State Committee of the Republic of Uzbekistan on Statistics.

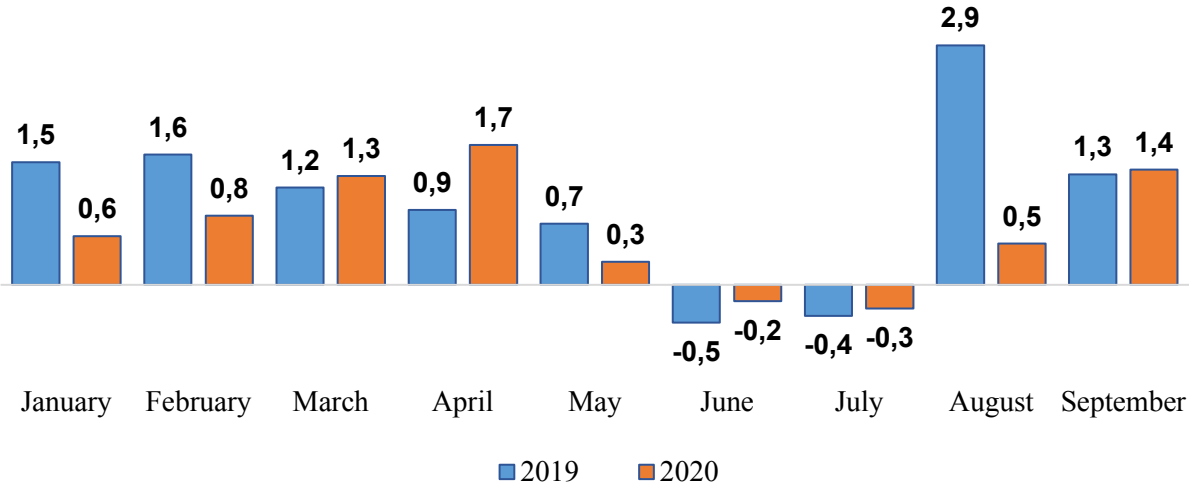
(-29.7%), including investment of budget funds (-30.1%), and funds of the Fund for Reconstruction and Development (-79.3%), foreign investment and government-guaranteed loans (-16.6%) – see [Table 2](#), Annex 1. However, decentralized investment remained at the same level (with only a 0.4% decline). This was mainly due to an increase in investment made with the companies’ equity (+16.3%), while investment of the population’s money invested in business declined (-20.2%).

**Figure 3. Growth rates of investment in fixed capital for January-September 2020 compared to the same period last year.**



**Consumer Price Index (CPI)** in Uzbekistan in January-September 2020 was 6.3%, which is lower than for 9 months of 2019 when the inflation rate was at 9.7% to December 2018. Inflation slowed down both for goods and services. *Food* prices rose sharply over the 9 months (7.5%), mostly due to higher prices for bread, meat, eggs, oil and fat. Prices for *non-food* products rose by 6%, prices for services – by 4.5%. The price increase slowed down due to stability of the regulated prices and a decline in domestic demand caused by decreasing income and employment among the population.

**Figure 4. Dynamics of the Consumer Price Index for January-September in 2019-2020**



The main macroeconomic indicators of Uzbekistan for January – September 2020 are presented in more detail in [Tables 1 and 2](#), Annex 1.

According to the data of the State Tax Committee of the Republic of Uzbekistan<sup>2</sup>, in **2020 tax revenues to the state budget** increased by 1.2 times (in nominal terms) compared to 2019, and the share of tax revenues to the state budget in relation to GDP for 2020 increased by 1.2% compared to 2019 and

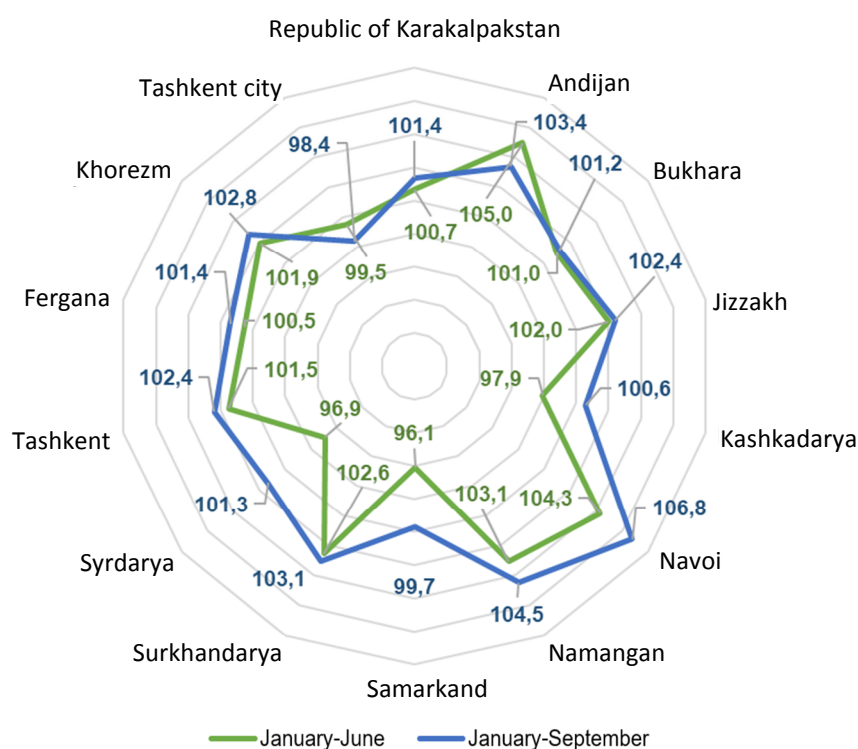
<sup>2</sup> The data was provided in a letter dated February 19, 2021 to UNDP in Uzbekistan.

amounted to 17.5%<sup>3</sup>. The category of large taxpayers (mostly state-owned enterprises) accounted for 65.7% of total tax revenues and the increase of revenues by 11.7% compared to 2019. From the above, it can be concluded that the tax revenues from small and medium-sized businesses decreased in 2020.

## 1.2. Main socio-economic development indicators of regions

There were significant changes in the growth of the **Gross Regional Product (GRP)** in the first half of 2020, in comparable prices vs. the same period of 2019 (see **Figure 1**). There was positive growth in most regions. Four regions had negative growth: Samarkand (96.1%), Syrdarya (96.9%) and Kashkadarya (97.9%) regions and Tashkent city (99.5%). The data for the first nine months of 2020 showed a slowdown in growth by comparison with 2019 only in two regions: Samarkand region (99.7%) and Tashkent city (98.4%).

**Figure 1. Growth rates of GRP in 2020, in %.**

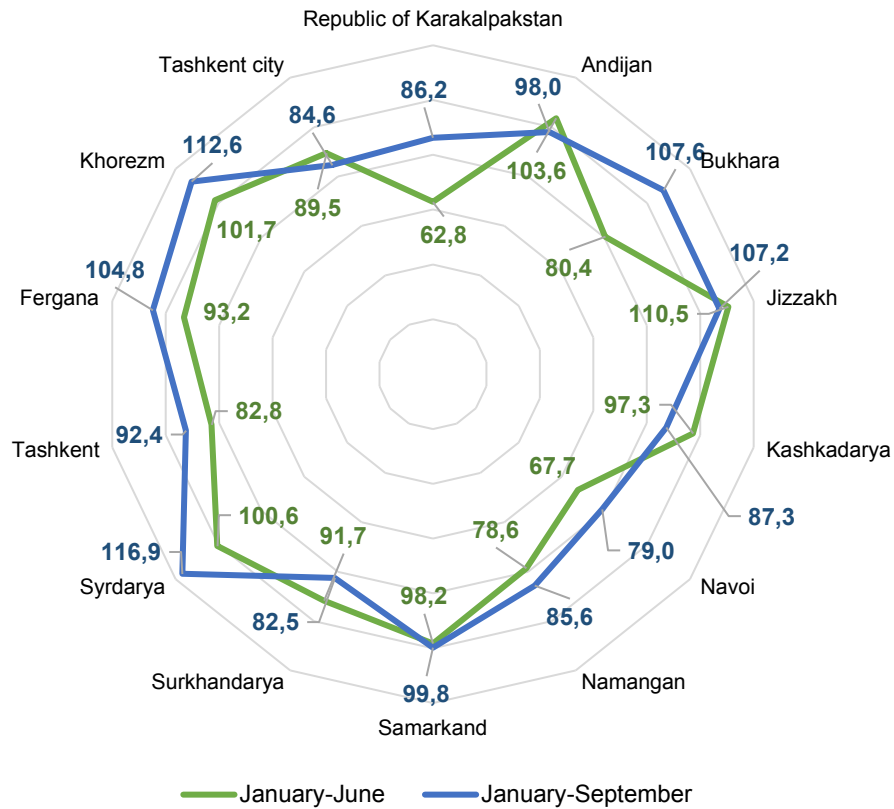


A comparison of GRP data for the first six and nine months of 2020 reveals a positive trend – GRP recovery in the post-epidemic period. In particular, the data for the first nine months of 2020 showed improvement compared to GRP growth indicators of the first half of the year almost in all regions of Uzbekistan, with the exception of Tashkent city and Andijan region.

In the first half of 2020, there was a slowdown in the growth of **investment in fixed capital** in most regions of Uzbekistan, including the Republic of Karakalpakstan (62.8%), Navoi (67.7%), Namangan (78.6%), Bukhara (80.4%), Tashkent region (82.8%) and other regions (see **Figure 2**). Jizzakh region showed the highest growth rate (110.5%) among the regions of the country. The growth rates of investment in fixed capital increased over the first nine months of 2020 in Syrdarya (116.9%), Khorezm (112.6%), Bukhara (107.6%) and Fergana (104.8%) regions. Jizzakh (107.2%), Andijan (98%), Kashkadarya (87.3%) and Surkhandarya (82.5%) regions and Tashkent city (84.6%) experienced further decline in the growth of investment in fixed capital.

<sup>3</sup> The provided data relates only to the state budget of Uzbekistan and does not include state targeted funds, as well as extra-budgetary funds of budget organizations, the size of which is comparable to the size of the state budget.

**Figure 2. Growth rates of investment in fixed capital in 2020, in %.**



According to the data on the first half of this year, the growth rates of the **total income of the population** remained at the level of over 100% in all regions of Uzbekistan, with the exception of Tashkent city (98%) (see **Figure 3**). The highest growth rates were observed in Navoi (107.1%) and Jizzakh (106.4%) region. Over the first 9 months of 2020, the total income growth declined in most regions compared to the same period of 2019. Lower growth rates of the total income of the population, around 96% to 99%, were recorded in Bukhara, Surkhandarya, Khorezm, Syrdarya, Fergana, Kashkadarya and Andijan regions and in Tashkent city. In other regions, the growth rates remained above 100%.

Therefore, over the first half and the first 9 months of 2020, the group of regions the most affected by the pandemic included Tashkent city, Samarkand, Navoi and Namangan regions.

**Figure 3. Growth rates of real total income of the population, in %.**

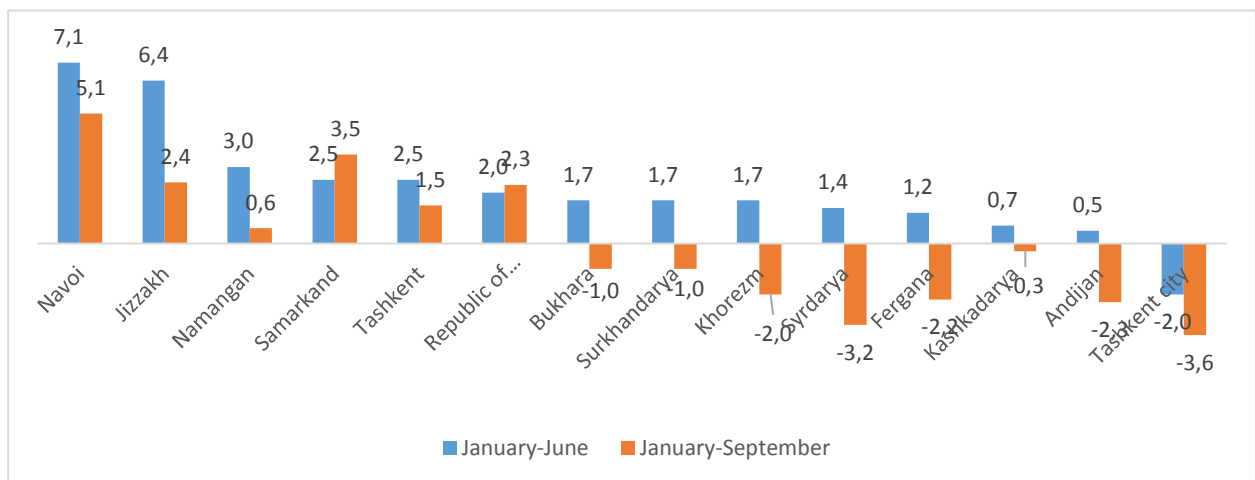


Table 3, Annex 1 contains the key statistics that characterize the **socio-economic development of regions of Uzbekistan** in January-September 2020.

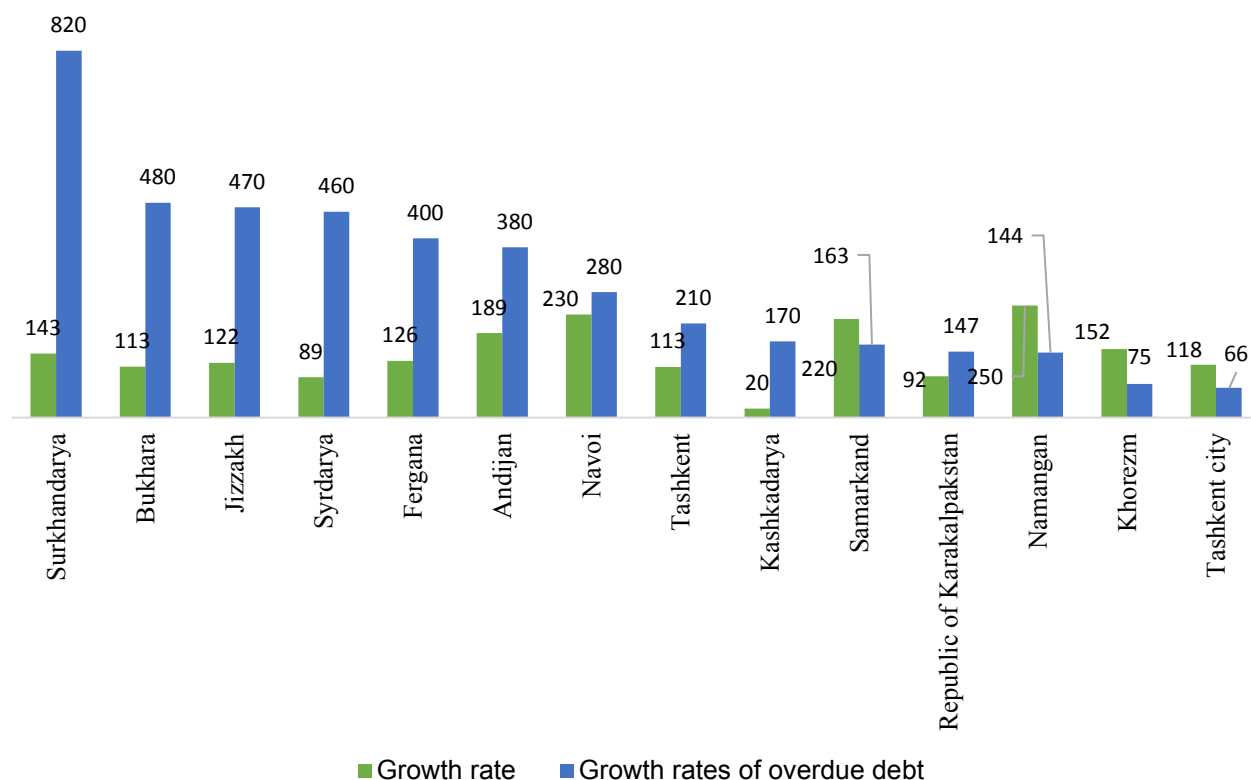
### 1.3. Accounts receivable and accounts payable of enterprises and organizations

Table 7, Annex 1 contains the key statistics that characterize accounts receivable and accounts payable of companies and organizations as of September 1, 2020. Over the period January-September 2020, there were no significant changes in the accounts receivable on the national level, while the accounts payable increased. The corresponding growth rates of the accounts receivable and accounts payable on the national level were 98.2% and 107.3% respectively. This included the growth of overdue accounts receivable and accounts payable in Uzbekistan, which was 113.9% and 101.9% respectively.

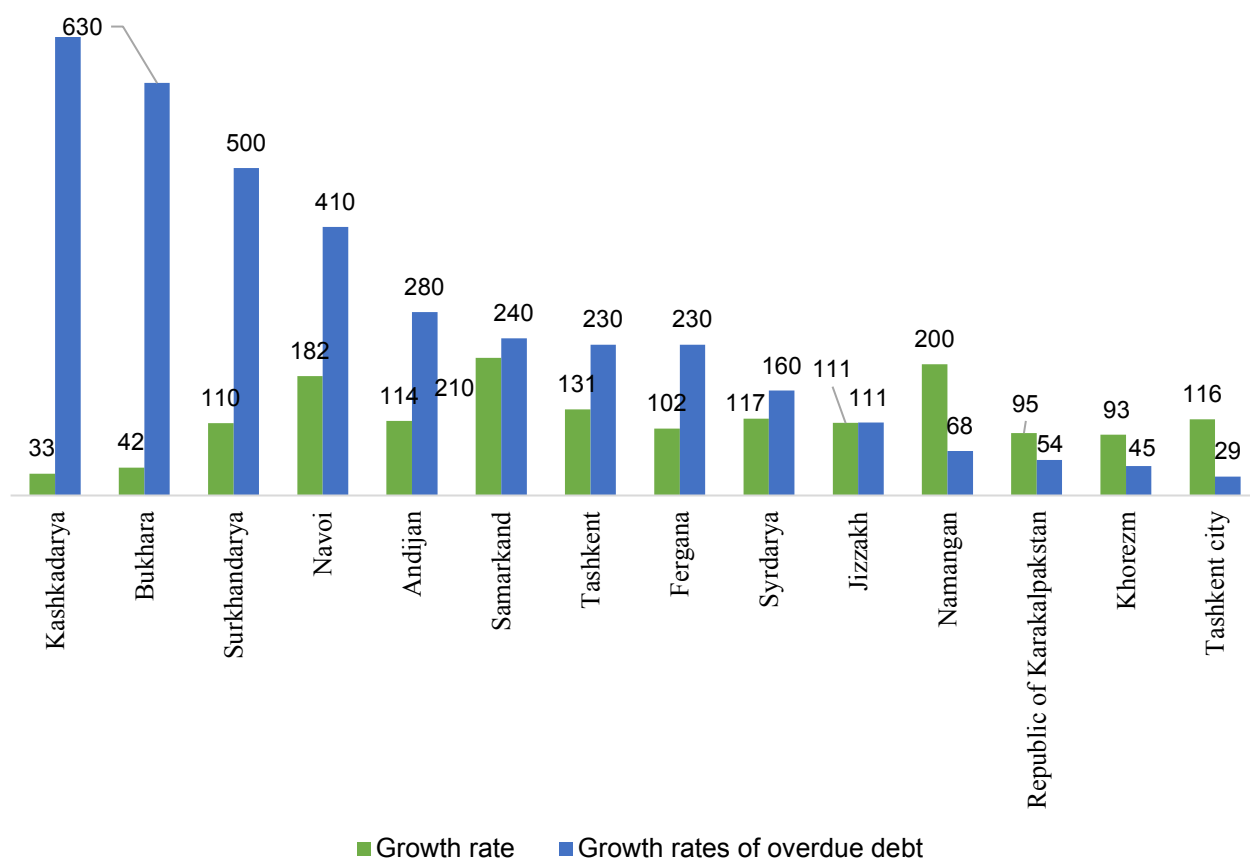
In the context of the regions, the growth rates of the **accounts receivable** of companies and organizations increased considerably (see Figure 1). In particular, the growth in accounts receivable doubled in Namangan (250%), Navoi (230%) and Samarkand (220%) regions compared to the period of January-September 2019. The **overdue accounts receivable** at least doubled in Tashkent (210%), Navoi (280%), Andijan (380%), Fergana (400%), Syrdarya (460%), Jizzakh (470%), Bukhara (480%) and Surkhandarya (820%) regions.

The highest growth in the **accounts payable** of companies and organizations were observed in Samarkand (210%), Namangan (200%) and Navoi regions (182.1%) (see Figure 2). On the other hand, Bukhara (42.2%) and Kashkadarya (32.9%) regions experienced a significant decline in growth rates of the accounts payable compared to the same period of 2019. Over the first 9 months of 2020, an abnormally high growth of the **overdue accounts payable** compared to the same period of the previous year was observed in Kashkadarya region (58 times increase). Bukhara (630%), Surkhandarya (500%) and Navoi (410%) regions also showed high growth rates. Notably, the overdue accounts receivable growth in Tashkent city was 28.5%.

**Figure 1. Growth rates of the accounts receivable of companies and organizations for January-September 2020, in %.**



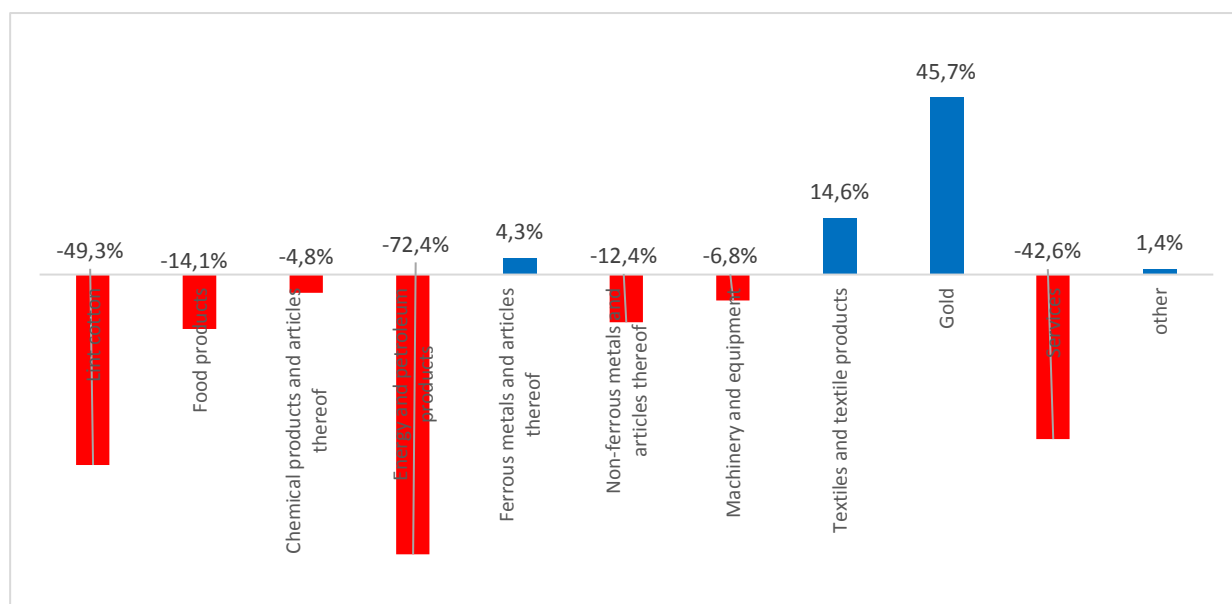
**Figure 2. Growth rates of the accounts payable of companies and organizations for January-September 2020, in %.**



#### 1.4. Foreign economic activities

There have been significant changes in foreign economic activities of Uzbekistan, including changes associated with unprecedented disruptions in the global economy caused by the spread of COVID-19. The changes affected foreign trade, attraction of foreign investment and foreign borrowing, as well as remittances, primarily those from labor migrants.

**Figure 1. Growth rates of the main export items of the Republic of Uzbekistan in value terms for 9 months of 2020 compared to the same period of 2019.**

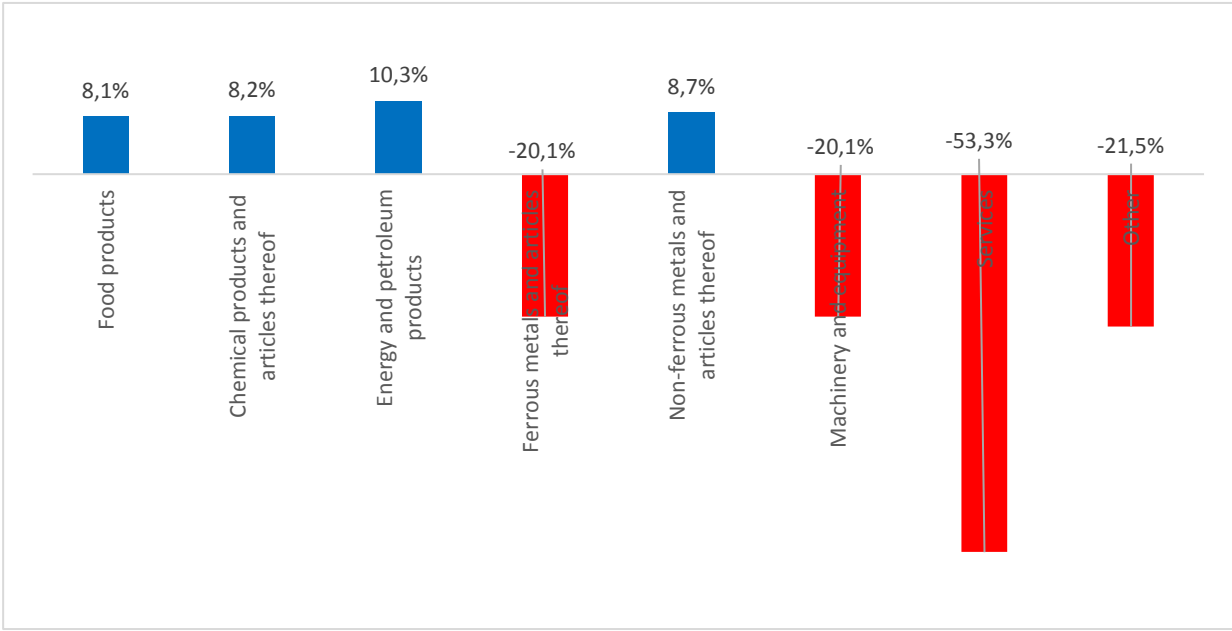


During the period from January to September, **exports** from Uzbekistan decreased by 6% compared to the same period of 2019. Export items such as “energy and oil products” (their share in exports went down from 19.4% to 3.9% – see [Table 4, Annex 1](#)), “lint cotton” and “services” (see [Figure 1](#)). On the other hand, gold exports rose drastically (45.7%), increasing the share of gold in the total exports from 30% up to 46.5%. Export of textile products went up by 14.6%.

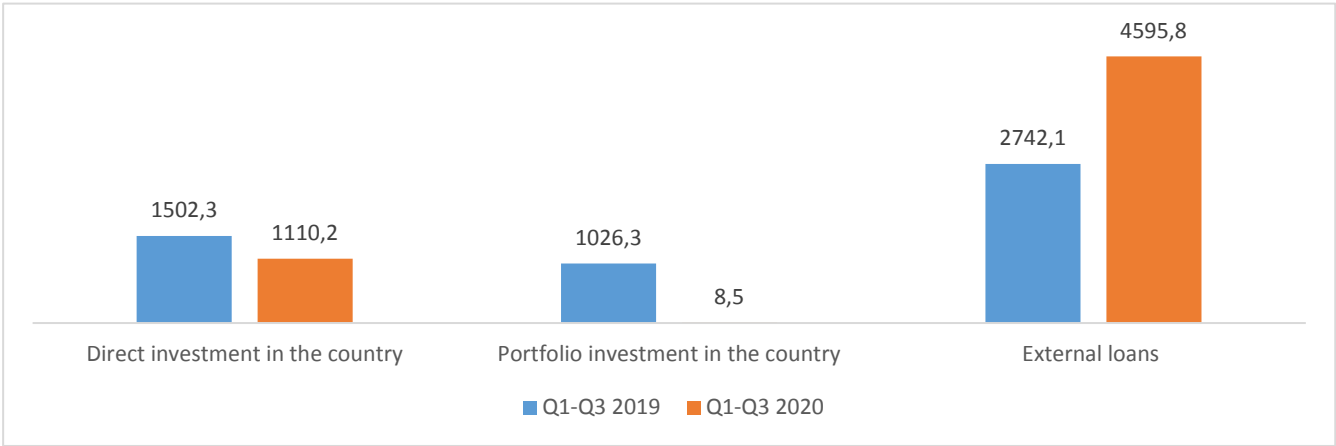
**Imports** to Uzbekistan decreased by 16.5% over the same period. The greatest decline in imports in “services” (see [Figure 2](#)), primarily transportation services (-72.6% – see [Table 4, Annex 1](#)).

[Table 5, Annex 1](#) and [Figure 3](#) show a sharp reduction in the inflow of **direct and portfolio investments** in Uzbekistan 2020, primarily due to the global economic crisis. On the other hand, the portfolio investments of 2019 mostly included income from the sale of Eurobonds floated by the Ministry of Finance. However, external borrowing spiked in 2020 (1.7 times increase).

**Figure 2. Growth rates of the main import items to the Republic of Uzbekistan in value terms for 9 months of 2020 compared to the same period of 2019.**



**Figure 3. Inflow of foreign investment and loans in Quarters 1-3 of 2019 and 2020, in USD millions.**



Source: The Central Bank of the Republic of Uzbekistan.

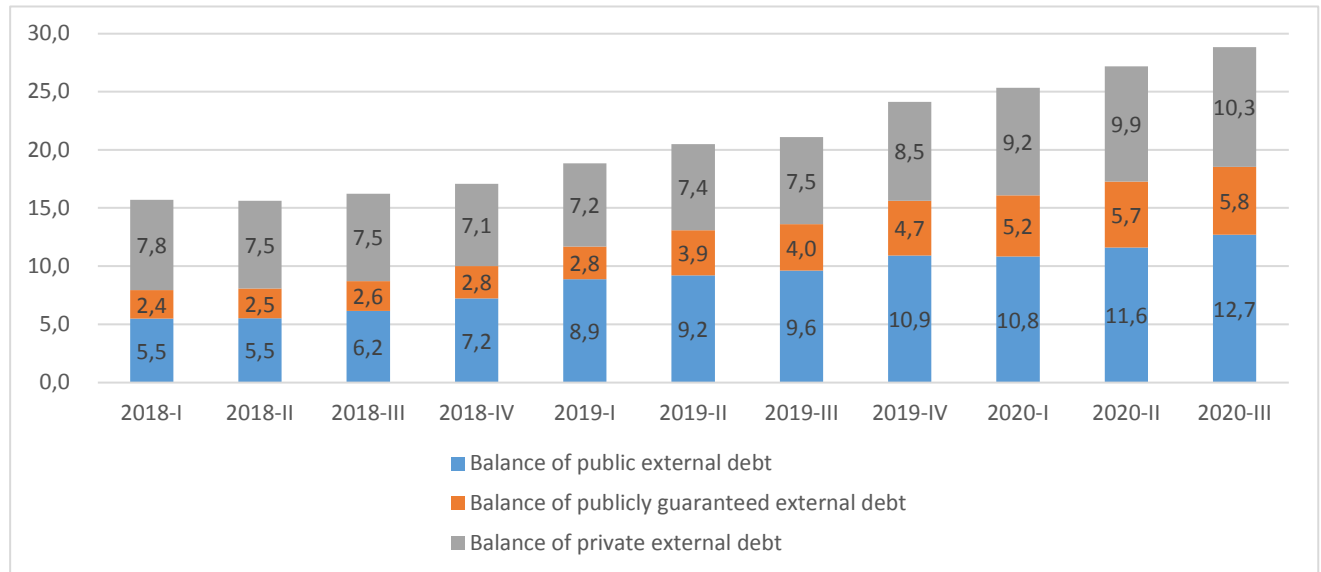
The increase in borrowing affects the country’s **external debt**. [Table 6, Annex 1](#) and [Figure 4](#) show that the total external debt of Uzbekistan increased by 19.5% over the first 9 months of 2020, reaching 28.8 billion USD. 62.3% of the growth was public debt and government-guaranteed loans. By the end



of the third quarter, public debt, including government-guaranteed loans, amounted to 18.5 billion USD.

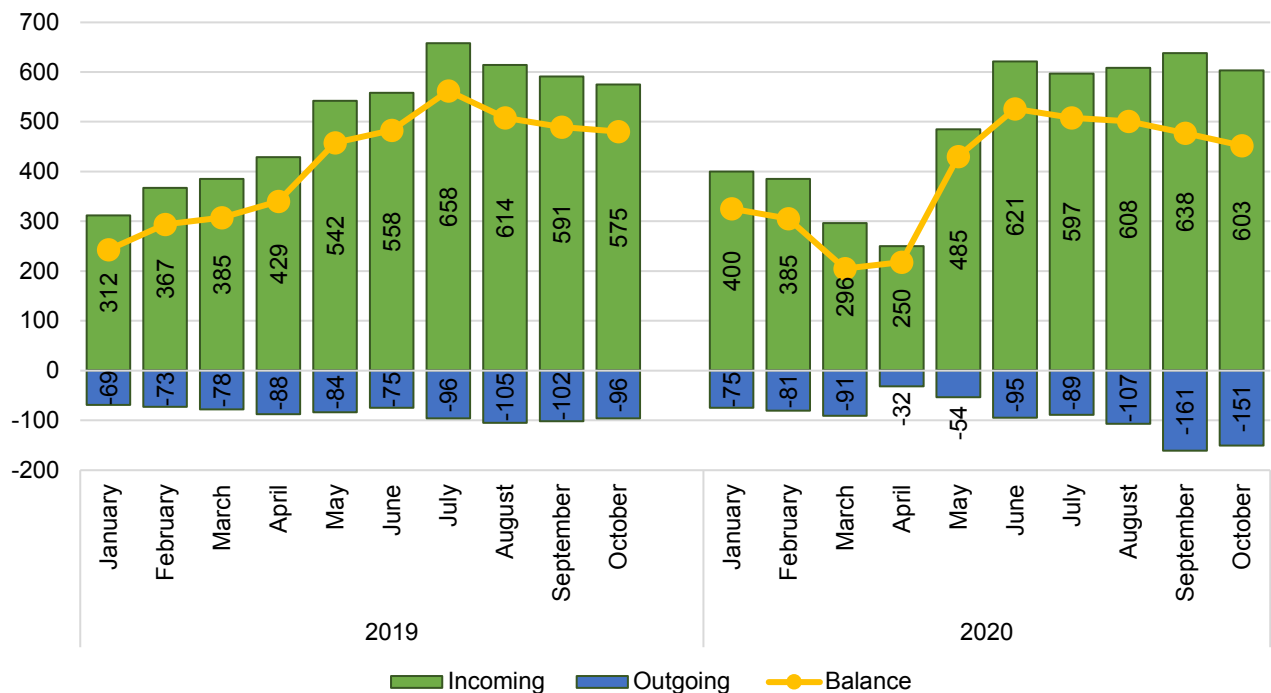
Border closures and restrictions on economic activities in Russia and Kazakhstan led to a decline in **remittances** to Uzbekistan. According to the Central Bank of Uzbekistan, the cross-border remittances received in January-October this year amounted to 4.88 billion USD, a 148 million USD or 3% decline compared to the same period of 2019. The remittances were mostly going down in March-May. While labor migrants from Uzbekistan transferred to their home country almost 1.4 billion USD from March to May in 2019, the cross-border remittances to Uzbekistan over the same period this year totaled 1 billion USD (see **Figure 5**). However, the volume of remittances recovered quickly by June 2020.

**Figure 4. External debt of the Republic of Uzbekistan, in USD billions.**



Source: The Central Bank of the Republic of Uzbekistan.

**Figure 5. Total volume of cross-border remittances to Uzbekistan, in USD millions.**



Source: Calculations based on the data from the Central Bank of the Republic of Uzbekistan.

However, it should be noted that during the period from June to October, the numbers showing remittances bouncing back to the level of last year do not take into account the sharp decline in currencies transported in cash. With total suspension of flights and closure of borders due to lockdown restrictions, unofficial money transfers (money sent with friends or acquaintances) moved to the formal sector (banks). With that in mind, it is safe to assume that the real remittances fell by more than 3% in January-October 2020.

Most likely, the significant reduction of the volume of remittances to Uzbekistan led to a decline in demand on the part of the migrants’ families on the domestic market. This factor, in its turn, had a negative impact on firms that sell a significant part of their goods and services on the domestic market.

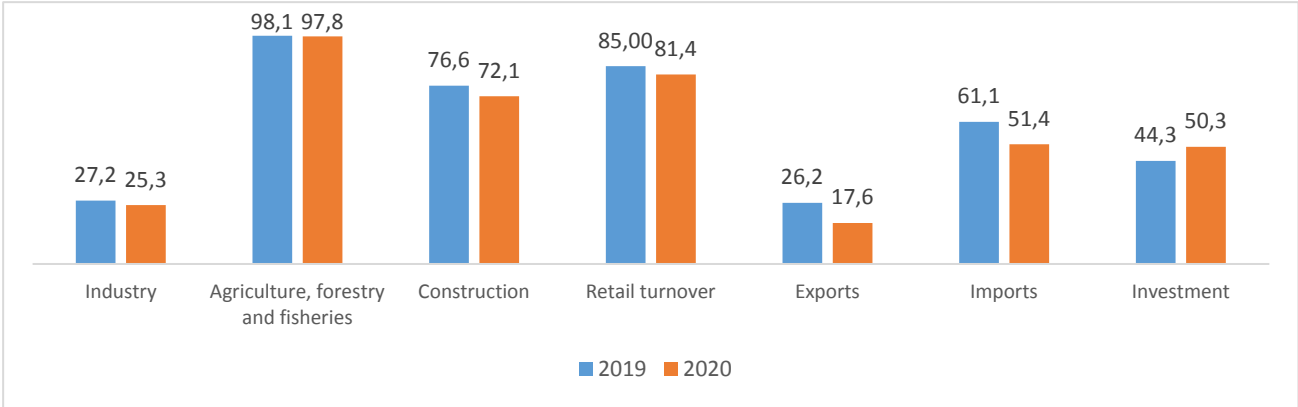
### 1.5. Small and medium-sized enterprises

The statistical data on the state of small and medium-sized enterprises in Uzbekistan in 2020, available to the authors of the report, is presented in [Tables 8 and 9, Annex 1](#).

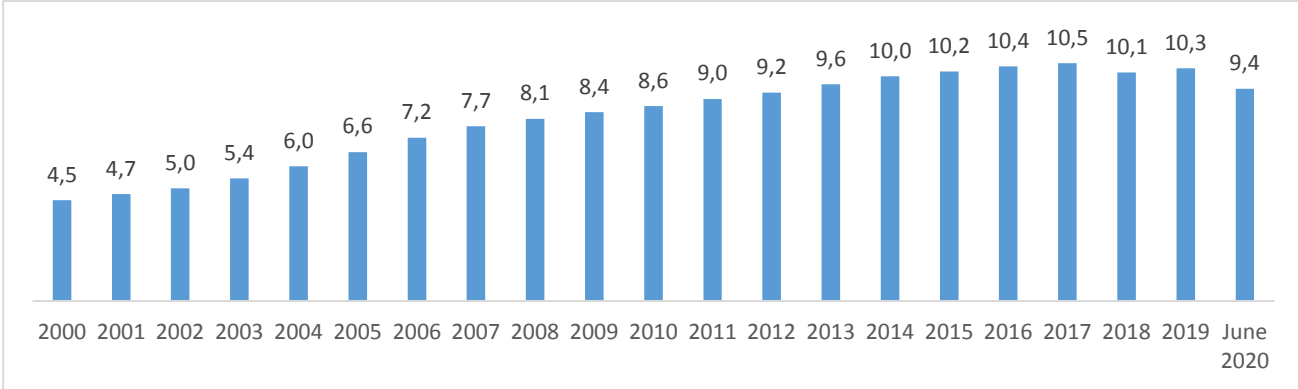
The share of small enterprises in GDP for January-September 2020 was 54.2 % compared to 54.7% for the same period of 2019. Given that GDP increased by 0.4% in real terms, it can be argued that the volume of GDP produced by small businesses in real terms decreased slightly (-0.5%).

**Figure 1** illustrates the change in the share of small businesses for January-September 2020 compared to the same period of 2019 in certain industries and areas of the country's economy. The share of small businesses declined in the main sectors of the economy, but especially in **construction** (by 4.5%) and **retail turnover** (by 3.6%), as well as in **foreign economic activities** (by 8.6% in exports and 9.7% in imports). This indicates that SMEs have been more affected by the pandemic than the economy as a whole. At the same time, the share of SMEs in **investments** increased significantly (by 6%).

**Figure 1. The share of small enterprises in the sectors of the economy for January-September, in %.**



**Figure 2. Employment in the small business and private entrepreneurship sector, million people**



For 6 months of 2020, there was a significant reduction in **employment** in the field of "small business and private entrepreneurship" (as defined by the State Committee of the Republic of Uzbekistan on Statistics) – see **Figure 2**: by 911 thousand people (8.8%). It is likely that by the end of the year, due to the easing of lockdown measures, there should have been some recovery in the level of employment.

## 2. Impact of the COVID-19 pandemic and lockdown measures on small and medium-sized businesses of the Republic of Uzbekistan (analysis of the findings of the questionnaire-based survey, October 2020)

In order to study the impact of the COVID-19 pandemic and lockdown measures on small and medium-sized businesses of the Republic of Uzbekistan, a questionnaire-based survey was conducted in October 2020, using a national sample in 14 regions of the country, which covered 1,266 enterprises. The findings of the survey are presented in this section. The survey methodology is described in [Annex 3](#). The target strata were 19 industries of the economy, with 57 to 104 respondents surveyed in each of them:

1. Agriculture, forestry and fisheries
2. Food and beverages production
3. Textile, apparel and leather products
4. Chemical, rubber and plastic products
5. Manufacture of pharmaceutical products and preparations
6. Machinery and equipment
7. Furniture manufacturing
8. Construction and finishing materials, plumbing
9. Other industrial products
10. Construction
11. Information and communications
12. Transportation and storage
13. Healthcare and social services
14. Wholesale trade
15. Retail trade
16. Accommodation and catering, entertainment and recreation services
17. Education and science
18. Finance and property operations
19. Other services and activities

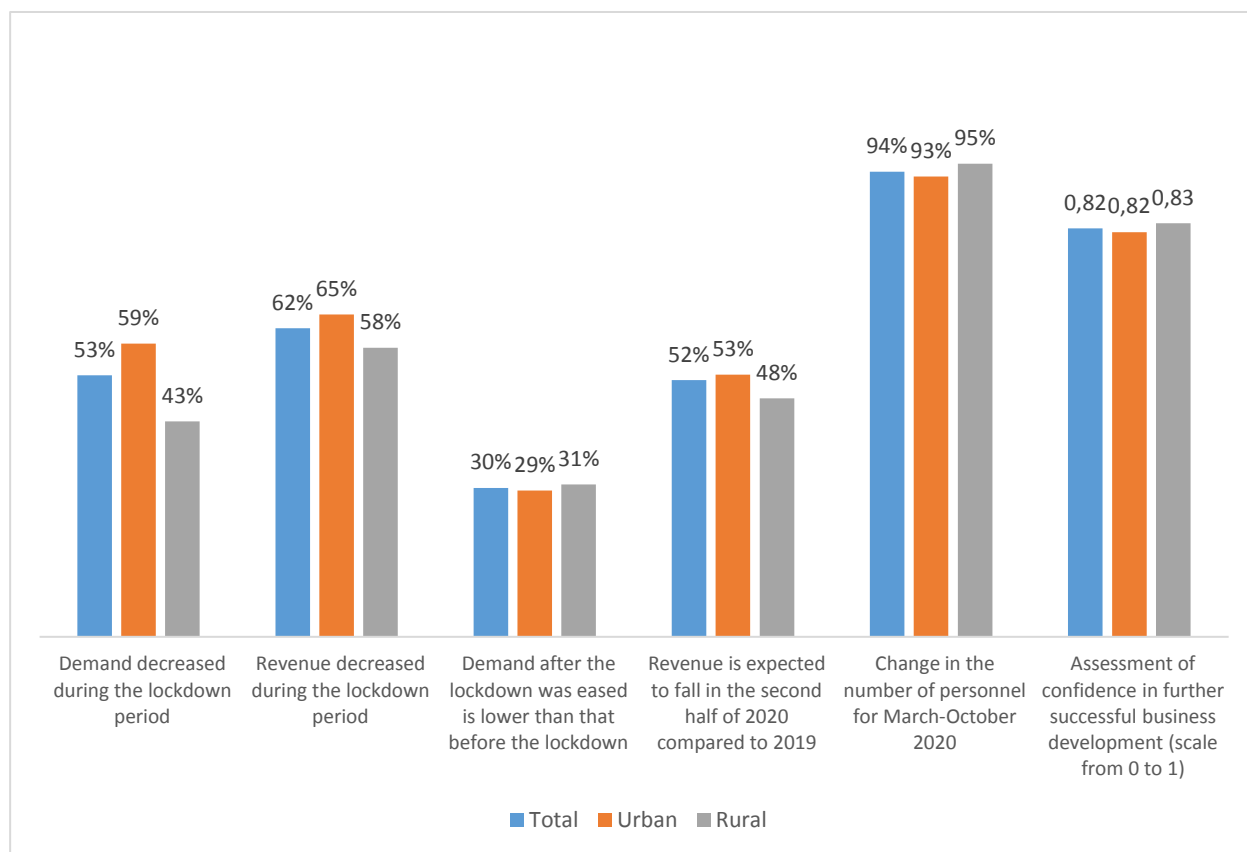
### 2.1. Assessment of negative impact of COVID-19 and lockdown measures on various categories of SMEs

[Tables 1-7, Annex 2](#) contain the respondents' responses to the questions as to what impact the pandemic and the lockdown measures had on the **demand for the enterprises' products, their revenue, the number of permanent personnel, and confidence in the future development of their business**. The responses presented in said tables are summarized in [Table 8, Annex 2](#).

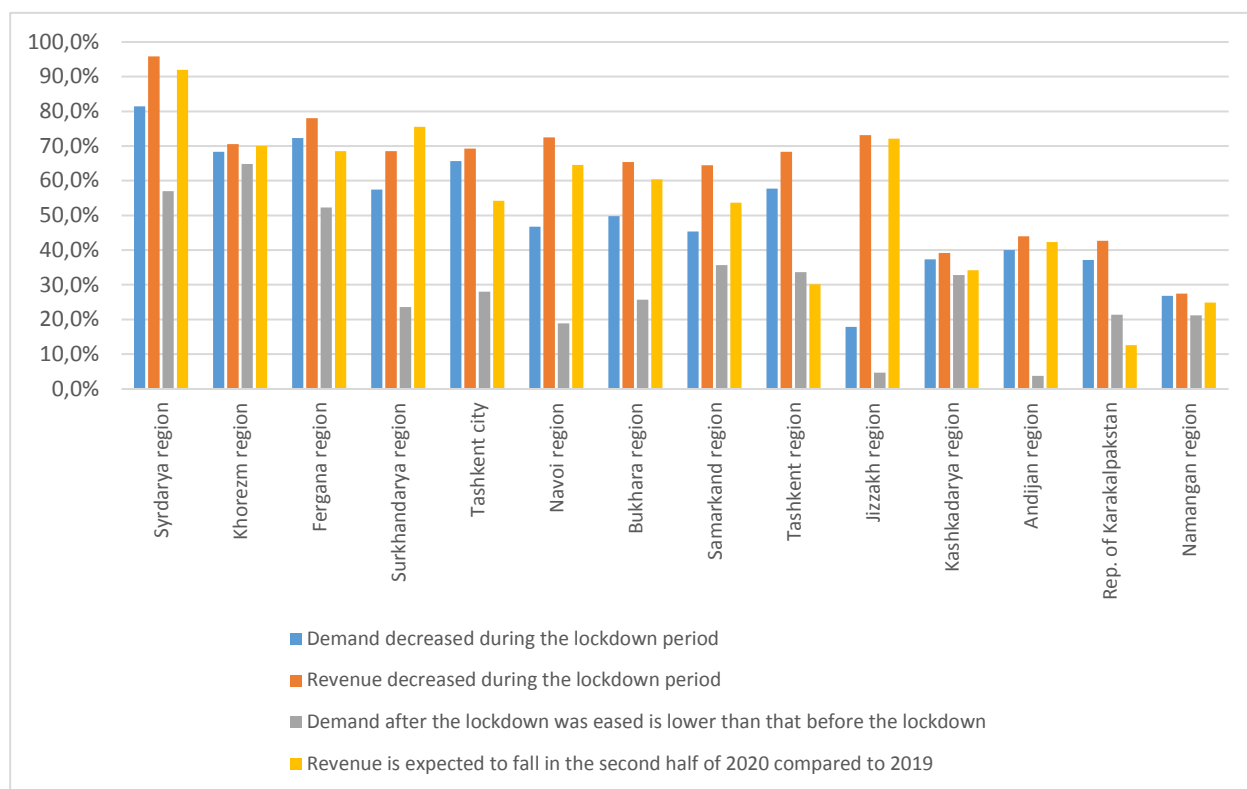
According to the findings of the survey, 52.7% of all respondents believe that the demand for their products declined during the lockdown period. 62.2% claim that there was a revenue decline in their enterprises. 30% say that even after the lockdown measures were eased in August 2020, the demand for their products was still lower than in it was before the lockdown. 51.7% expect a decline in revenue in the second half of 2020 compared with 2019. The number of permanent personnel at the time of the survey (October) was, on average, 6.3% lower than in March.

According to the respondents, in **urban areas** the decline in the demand for their products was significantly greater compared to **rural areas**, the revenue decline being somewhat greater than for rural companies. A similar (though a somewhat smaller) gap is also observed in expectations regarding revenue in the second half of 2020. There are no significant differences between "urban" and "rural" areas on the remaining three indicators (see [Figure 1](#)).

**Figure 1. Indicators of the impact of the pandemic and the lockdown on SMEs in the context of urban-rural areas (the proportion of respondents who chose the appropriate response options).**



**Figure 2. Indicators of the impact of the pandemic and the lockdown on SMEs in the context of the regions (the proportion of respondents who chose the appropriate response options).**

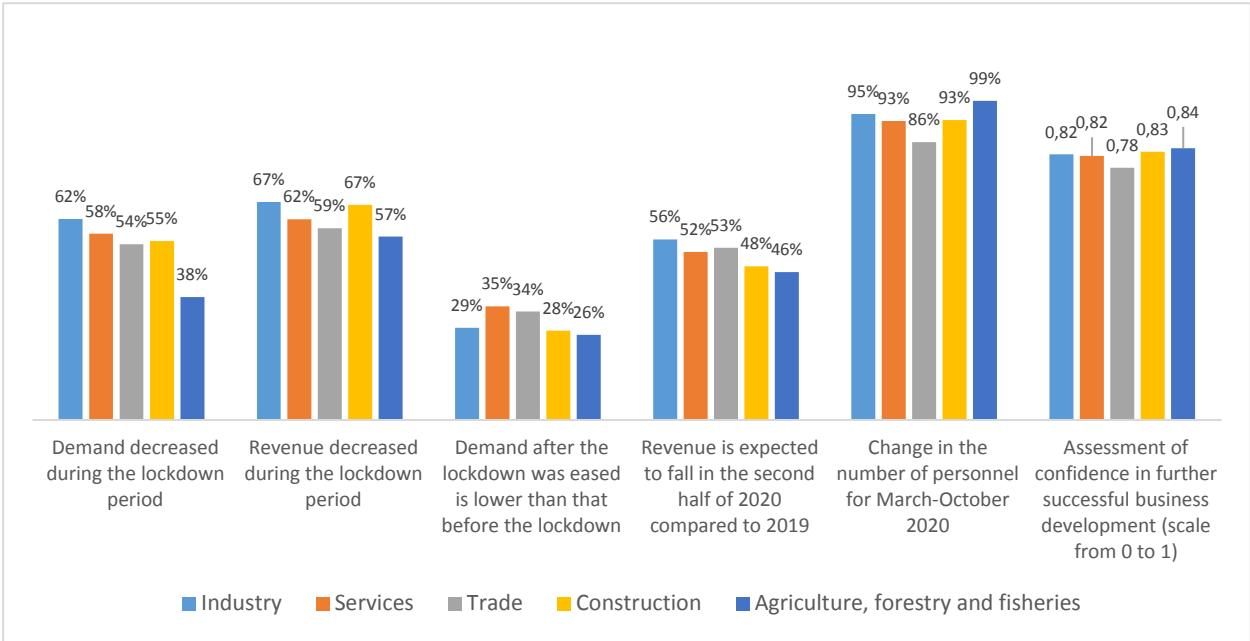


**Regional context.** According to the respondents, demand and revenue of entrepreneurs were hit the hardest by the pandemic and the lockdown in *Syrdarya, Khorezm and Fergana regions*. Businesses of *Namangan, Andijan and Kashkadarya regions, as well as those of the Republic of Karakalpakstan* were less affected than others.

However, in the context of the regions, no correlation was observed between demand and revenue changes and changes in the number of permanent employees of the enterprises surveyed. For example, the sharpest decline in the number of permanent personnel was observed in the Republic of Karakalpakstan (almost a 40% decline) and in Jizzakh region (almost a 30% decline) while relatively few respondents from these regions mentioned a decline in demand and revenue. One explanation for this fact could be the possibility of large differences in the number of staff employed at the enterprises surveyed in the regions. Significant layoffs at one or several enterprises with a large staff would be sufficient to produce this shift in the results. Therefore, changes in the number of employees should not be taken into account when analyzing data by region.

As regards **sectors of the economy**, *manufacturing and service sectors* were affected the most by the drop in demand during the lockdown, while *agriculture, forestry and fisheries* were less affected (the latter also having a better situation on the other indicators of focus) – see **Figure 3**. The medium-term decline in demand (October vs. March) primarily hit the service and trade sectors. The largest reduction of permanent personnel was observed in the trade sector, which also has the most pessimistic perspective on the business outlook.

**Figure 3. Indicators of the impact of the pandemic and the lockdown on SMEs in the context of the sectors of the economy (the proportion of respondents who chose the appropriate response options).**

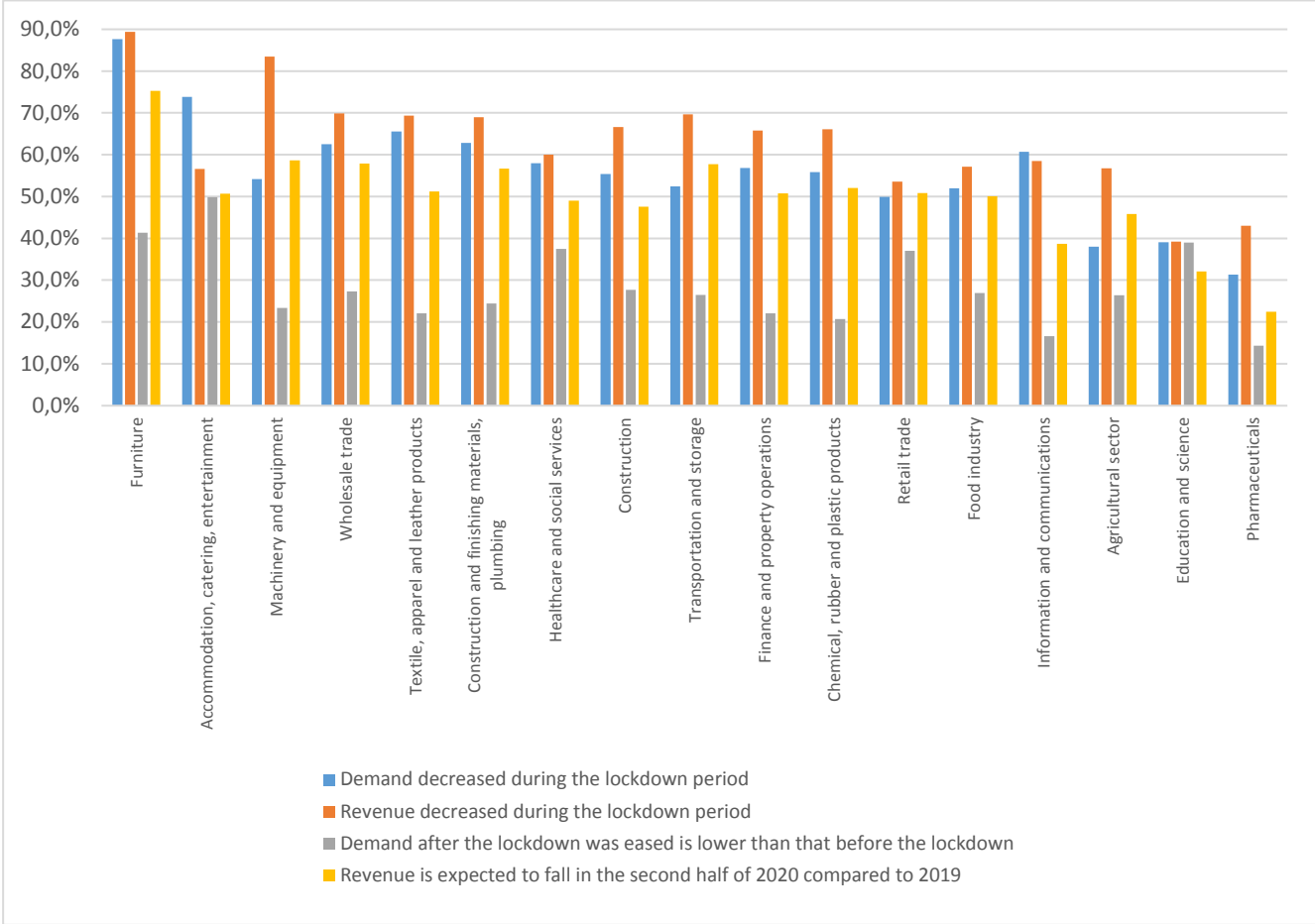


In the **context of the industries**, the pandemic primarily affected those producing durable goods and investment goods (“furniture”, “machinery and equipment”, “construction and finishing materials, plumbing”), and the *HoReCa* (Hotel, Restaurant, Catering) sector - see **Figure 4**. Furniture manufacturers also have the highest numbers regarding layoffs of permanent personnel. *Light industry, wholesale trade and healthcare* were also affected (the latter due to shutdown of many commercial healthcare centers during the lockdown).

“*Pharmaceuticals*”, “*education and science*”, “*agriculture, forestry and fisheries*”, “*information and communications*” and “*food industry*” were the least affected by the pandemic and the lockdown in terms of demand and revenue.

The results are quite logical: During a crisis, businesses cut down on investment, leading to a decline in demand for investment products, while the population cuts down on current consumption to a lesser extent than it does on durable goods (it being quite easy to abstain from buying such goods for a while).

**Figure 4. Indicators of the impact of the pandemic and the lockdown on SMEs in the context of the industries (the proportion of respondents who chose the appropriate response options).**

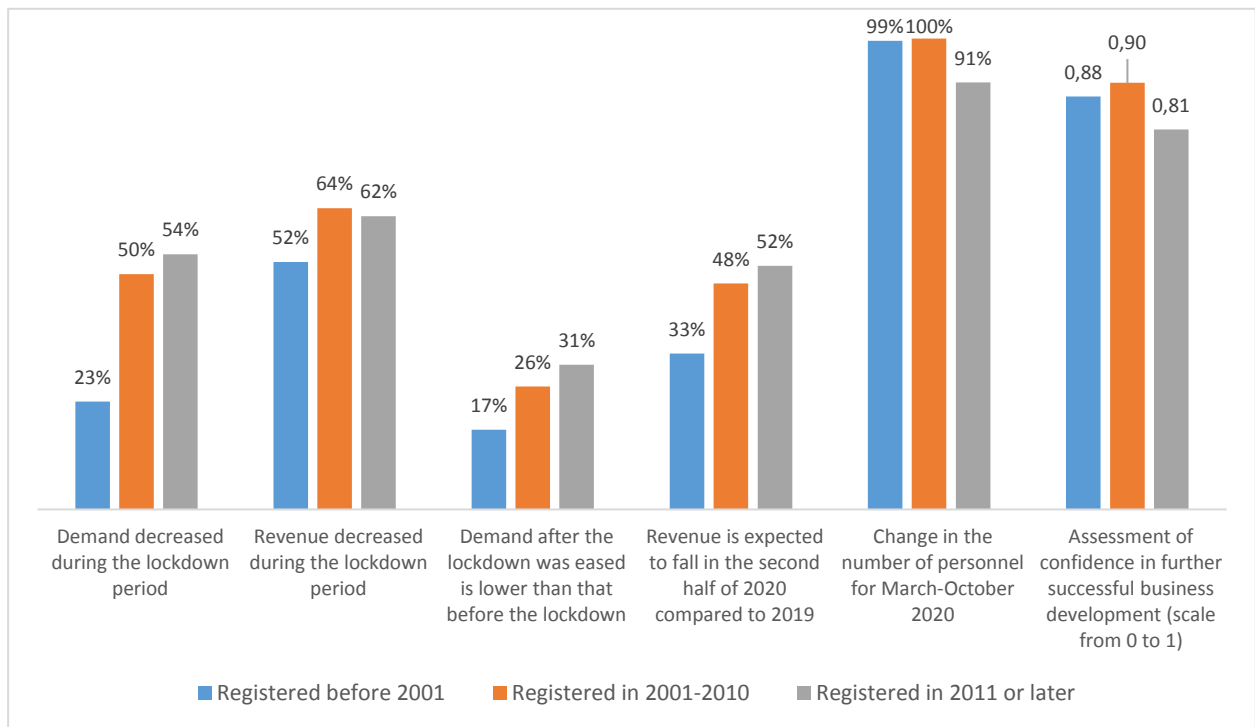


Apparently, **business experience** is a great help as it fosters enterprises’ resilience during the pandemic: The proportion of the respondents who were affected by the decline in demand and revenue and/or had to lay off their staff is lower among older companies (this is especially true of enterprises registered before 2001) (see **Figure 5**). That is, experienced companies have more sustainable sales channels and more knowledge and skills to overcome crises. Therefore, **young companies** were affected by the crisis to a greater extent.

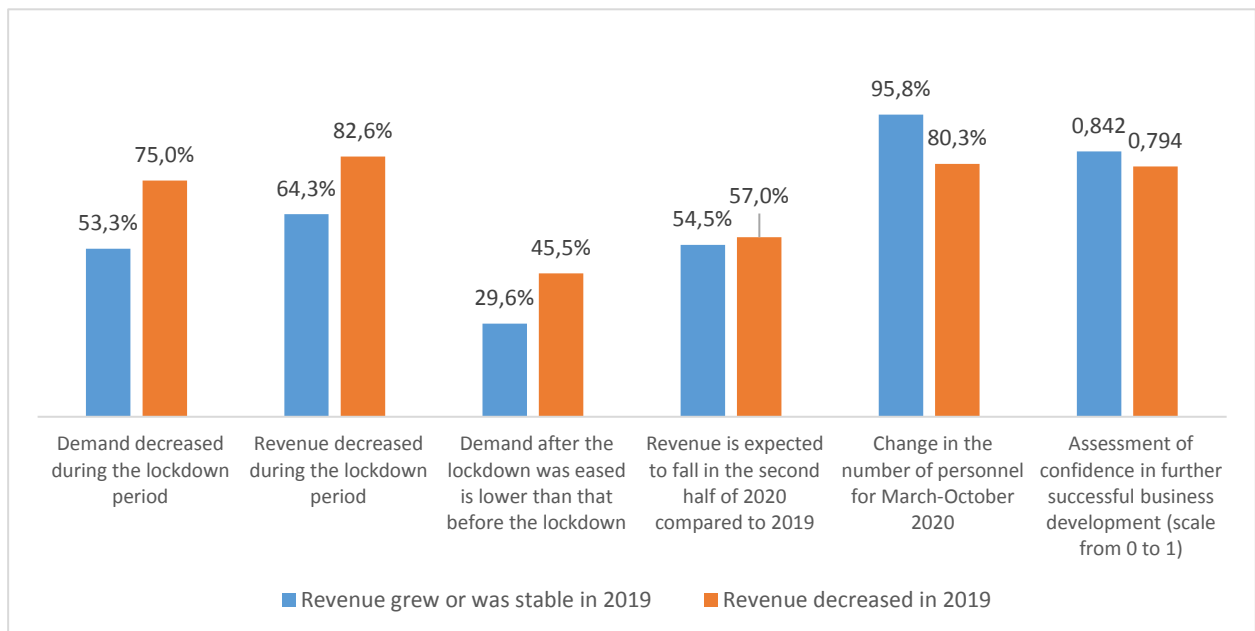
And, of course, there is a clear statistical connection between difficulties in doing business in 2020 and **success in business development** in 2019. Companies that had growing or stable revenues in 2019 are doing better on all indicators of focus than those whose revenue in 2019 was going down (see **Figure 6**).

In other words, *experience and previous success in business development mean better chances of surviving and developing during a crisis.*

**Figure 5. Indicators of the impact of the pandemic and the lockdown on SMEs in the context of the year of the company's registration (the proportion of respondents who chose the appropriate response options).**



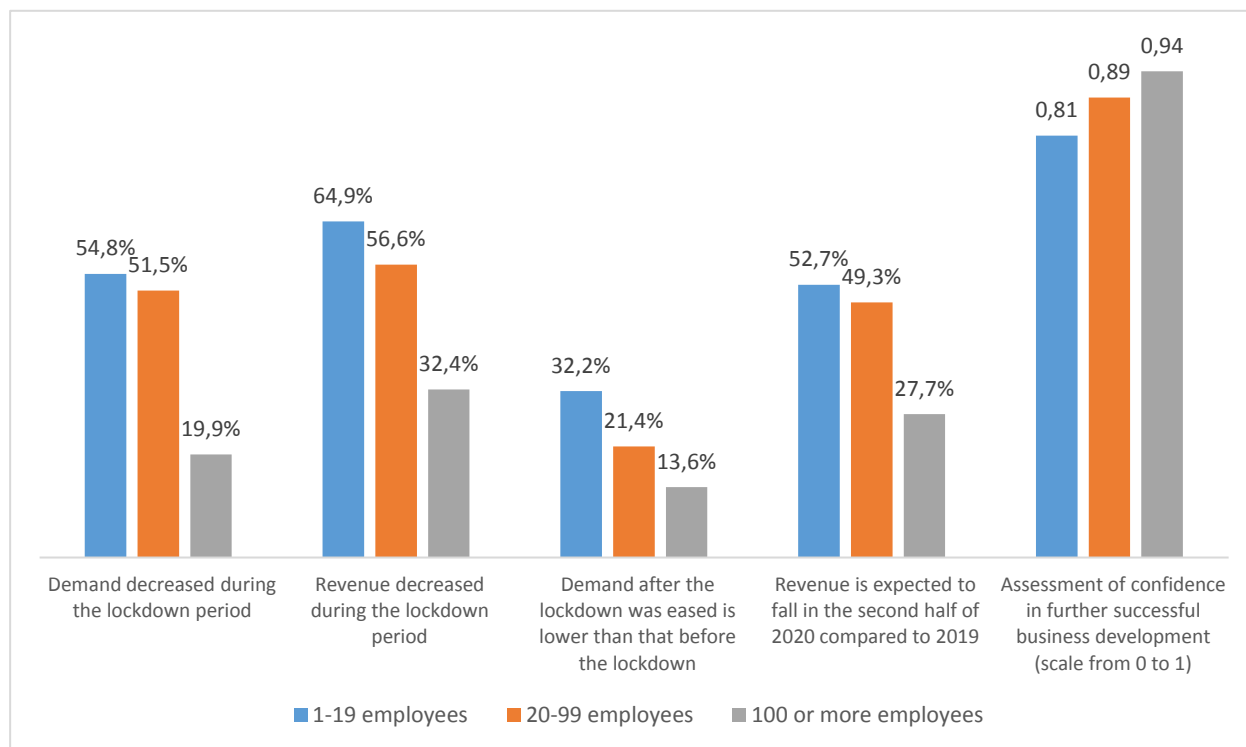
**Figure 6. Indicators of the impact of the pandemic and the lockdown on SMEs in the context of the change in revenue in 2019 (the proportion of respondents who chose the appropriate response options).**



There is also a clear correlation between the level of difficulties faced by the companies and the **size of the enterprises** measured by the number of permanent personnel. *Small enterprises* (up to 20 permanent employees) *found themselves in a more difficult situation compared to medium-sized* (20 to 100 permanent employees) *and large* (more than 100 permanent employees) companies, with a greater decline in demand and revenue and therefore lower confidence in the future (see [Figure 7](#)). On the other hand, no significant correlations have been found between the size of an enterprise in terms of turnover and these aspects.



**Figure 7. Indicators of the impact of the pandemic and the lockdown on SMEs in the context of the number of personnel at the beginning of the pandemic (the proportion of respondents who chose the appropriate response options).**



## 2.2. Assessment of the nature of problems faced by SMEs

In response to the question “**What were the problems your company had to face in connection with the onset of the COVID-19 pandemic and the application of the lockdown measures?**” (the respondents were allowed to pick several response options), 35.5% of the respondents (28.8% of urban and 44.8% of rural enterprises) replied that “there were no serious problems” – see [Table 12, Annex 2](#).

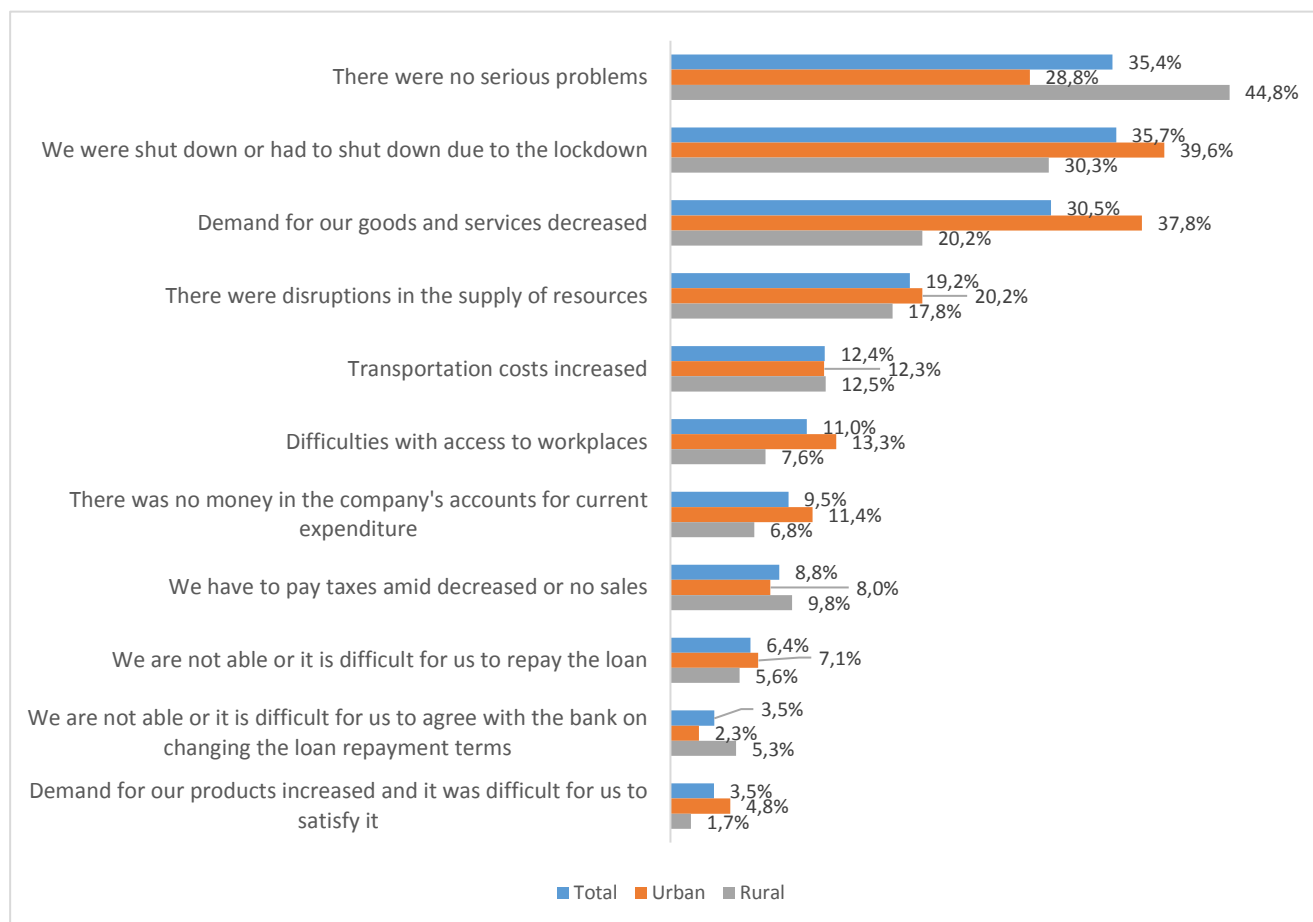
The most frequently mentioned problems are as follows:

- We were shut down or had to shut down due to the lockdown – 35.7%.
- Demand for our goods and services decreased – 30.5%.
- There were disruptions in the supply of raw materials / materials / components / equipment, etc. – 19.2%.
- Transportation costs increased – 12.4%.
- Employees were not able or it was difficult for them to get to their workplaces (due to lockdown and traffic restrictions) even though we needed their work – 11%.
- There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes – 9.5%

The responses to this question in the context of **urban-rural** areas are provided in [Figure 1](#). More rural entrepreneurs than urban ones said they had not had any problems, with more rural companies also facing the following problems: “We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms”, “We have to pay taxes amid decreased or no sales” and “Transportation costs increased”. The other problems were more relevant for urban entrepreneurs than for rural ones.

In the **context of the regions**, according to the respondents, entrepreneurs of *Jizzakh, Khorezm, Syrdarya, Tashkent and Navoi regions and Tashkent city* had the largest number of problems due to the pandemic. Entrepreneurs of *Andijan and Namangan regions* had the least number of problems. The regional specifics of the problems can be followed in more detail using [Table 1](#).

**Figure 1. Responses to the question "What were the problems your company had to face in connection with the onset of the COVID-19 pandemic and the application of the lockdown measures?" in the context of urban-rural areas (the proportion of respondents who chose the appropriate response options).**



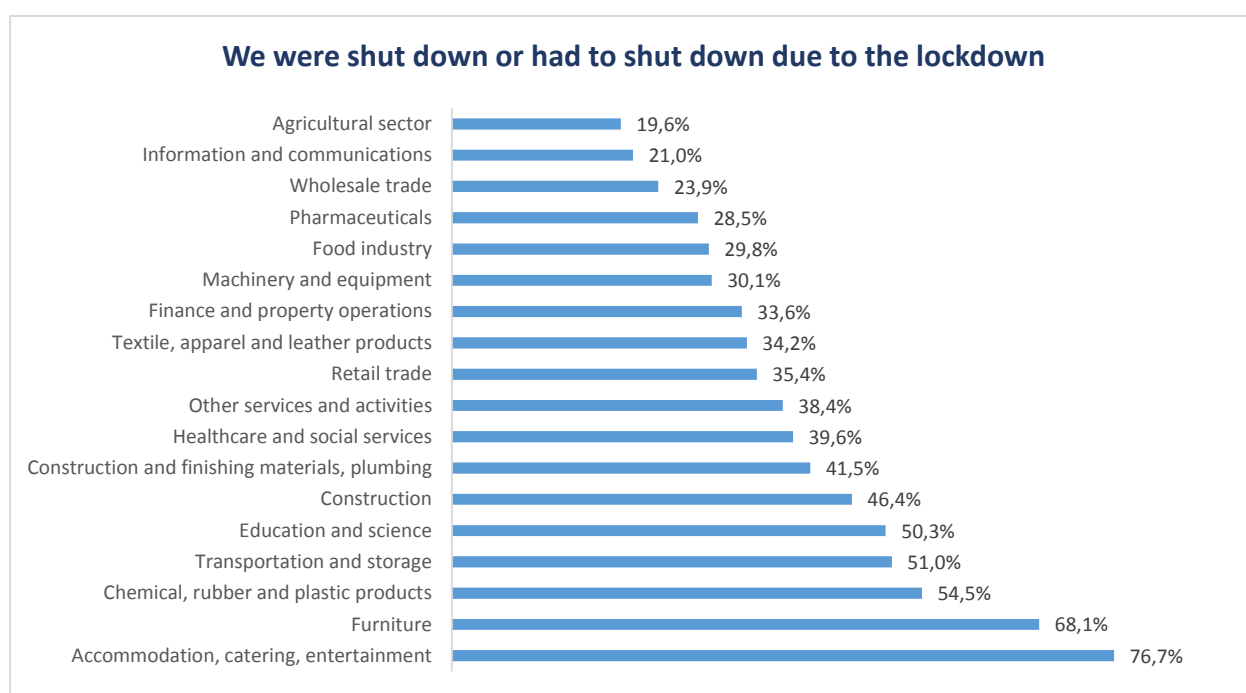
**Table 1. Responses to the question "What were the problems your company had to face in connection with the onset of the COVID-19 pandemic and the application of the lockdown measures?" in the context of the regions (the proportion of respondents who chose the appropriate response options).**

	There were no serious problems	We were shut down or had to shut down due to the lockdown	Demand for our goods and services decreased	There were disruptions in the supply of raw materials / materials / components / equipment, etc.	Transportation costs increased	Employees were not able or it was difficult for them to get to their workplaces even though we needed their work	There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes	We have to pay taxes amid decreased or no sales	We are not able or it is difficult for us to repay the loan	We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms
Total	35.4%	35.7%	30.5%	19.2%	12.4%	11.0%	9.5%	8.8%	6.4%	3.5%
Andijan region	60.0%	14.4%	24.3%	5.1%	2.0%	0.5%	0.0%	15.6%	0.4%	1.0%
Fergana region	29.9%	52.0%	43.5%	19.6%	12.9%	22.7%	1.3%	4.6%	0.7%	0.4%
Namangan region	68.7%	8.1%	15.2%	19.6%	8.5%	7.1%	0.0%	2.9%	2.0%	0.1%
Tashkent region	23.0%	45.7%	44.2%	23.8%	19.9%	9.5%	15.2%	15.1%	6.6%	0.8%

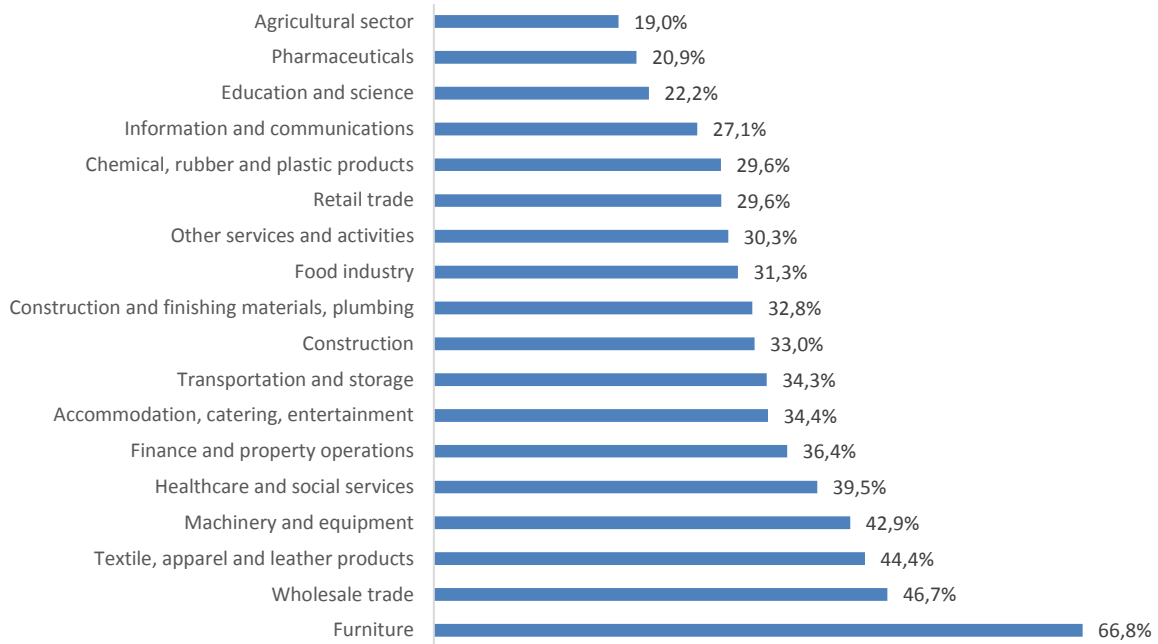
	There were no serious problems	We were shut down or had to shut down due to the lockdown	Demand for our goods and services decreased	There were disruptions in the supply of raw materials / materials / components / equipment, etc.	Transportation costs increased	Employees were not able or it was difficult for them to get to their workplaces even though we needed their work	There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes	We have to pay taxes amid decreased or no sales	We are not able or it is difficult for us to repay the loan	We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms
Syrdarya region	2.6%	53.6%	52.8%	12.9%	1.7%	26.2%	18.7%	21.2%	22.2%	11.0%
Jizzakh region	16.5%	77.3%	45.9%	37.4%	36.0%	3.2%	4.0%	1.7%	24.5%	13.9%
Kashkadarya region	41.8%	20.0%	14.5%	25.7%	18.9%	4.2%	0.0%	2.1%	12.3%	4.9%
Samarkand region	42.6%	35.9%	24.8%	4.5%	10.4%	2.8%	1.2%	1.6%	0.0%	0.9%
Surkhandarya region	50.8%	32.1%	6.4%	15.4%	9.7%	2.3%	1.1%	6.4%	13.4%	13.4%
Bukhara region	40.9%	22.4%	12.1%	14.7%	2.4%	2.2%	11.0%	11.7%	0.7%	2.6%
Navoi region	26.3%	36.5%	12.6%	21.1%	18.2%	16.6%	32.0%	6.8%	15.8%	12.0%
Khorezm region	17.4%	57.4%	51.3%	38.1%	7.5%	13.4%	25.8%	2.4%	17.6%	11.1%
Rep. of Karakalpakstan	40.4%	44.9%	9.0%	4.4%	0.5%	2.2%	22.6%	17.0%	2.1%	0.5%
Tashkent city	24.2%	36.0%	40.6%	24.9%	16.4%	20.9%	15.7%	11.9%	6.3%	2.2%

In the **context of the industries**, the largest numbers of problems related to the pandemic were mentioned by respondents from industries such as “*wholesale trade*”, “*machinery and equipment*” and “*furniture*”. Entrepreneurs from the industries “*information and communications*”, “*education and science*” and “*finance and property operations*” had the least number of problems.

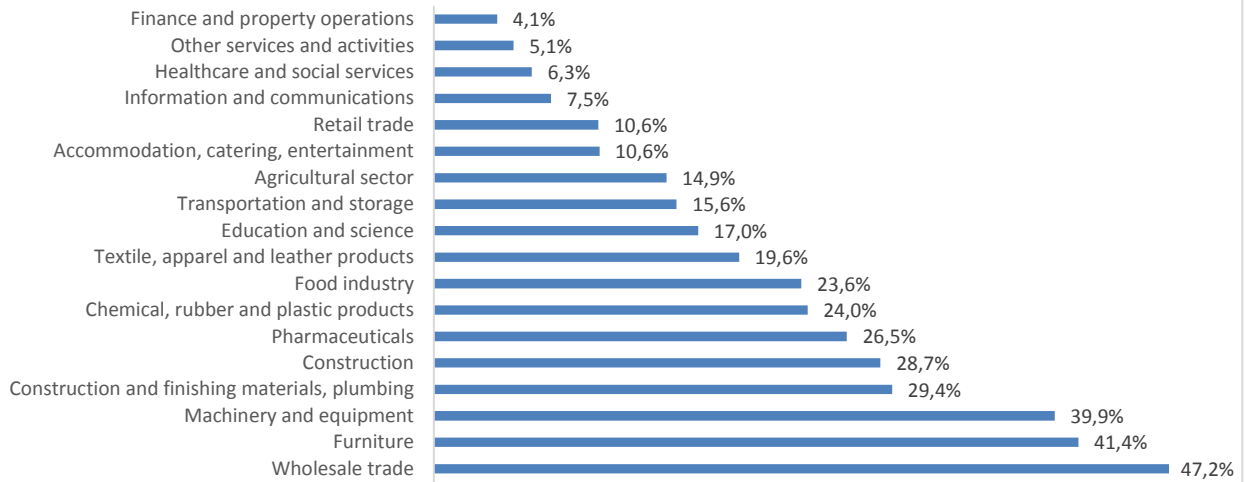
**Figures 2-7. Responses to the question "What were the problems your company had to face in connection with the onset of the COVID-19 pandemic and the application of the lockdown measures?" in the context of the industries (the proportion of respondents who chose the appropriate response options).**



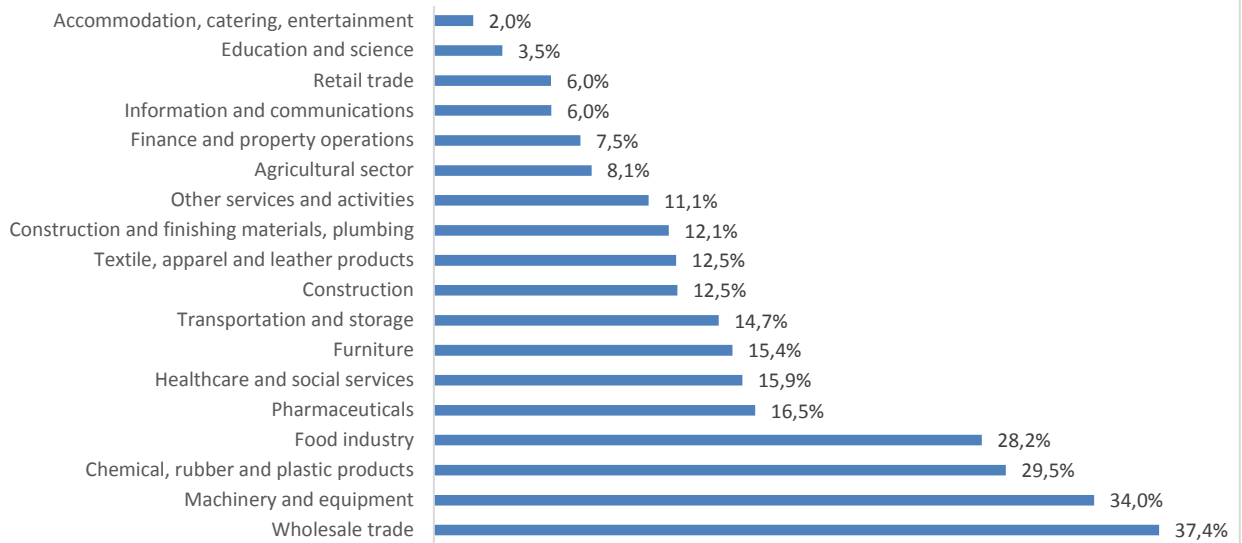
### Demand for our goods and services decreased



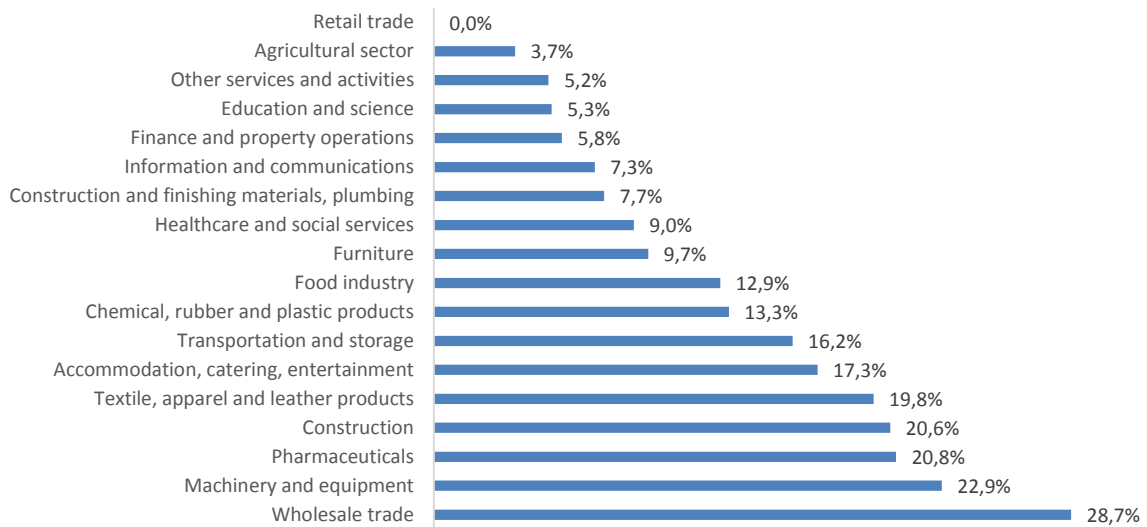
### There were disruptions in the supply of resources

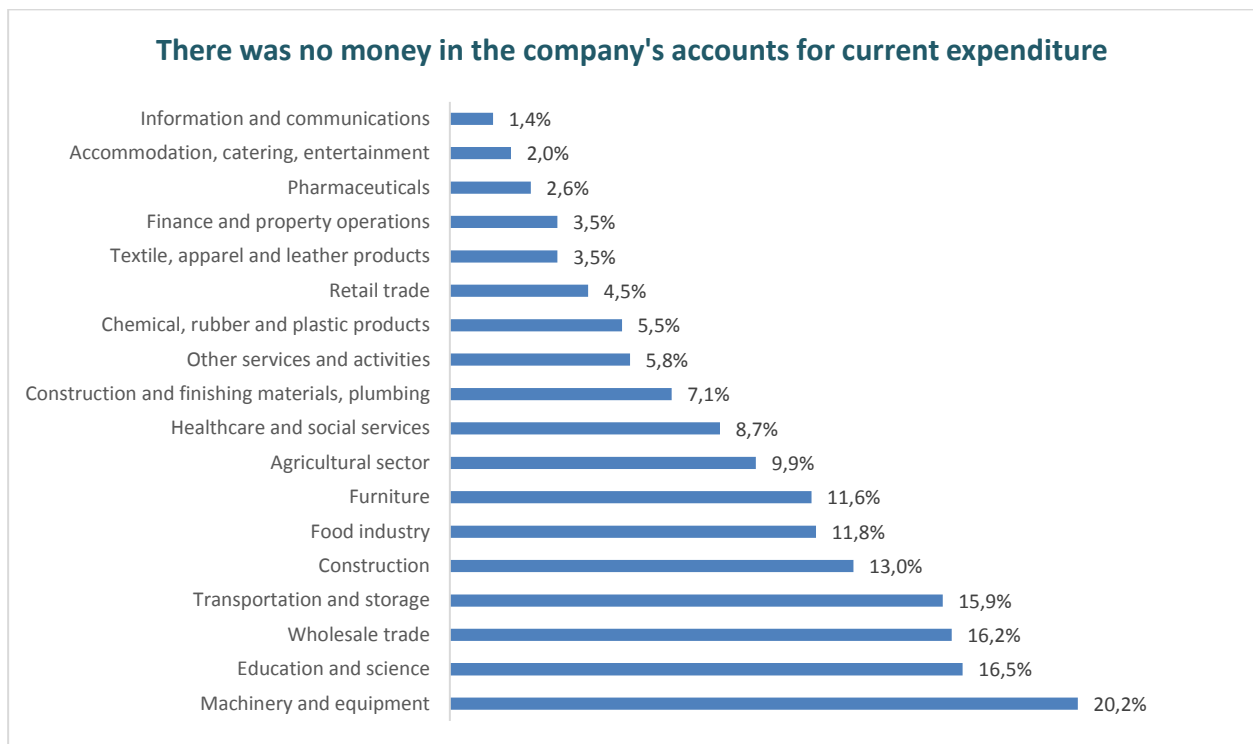


### Transportation costs increased



### Difficulties with access to workplaces

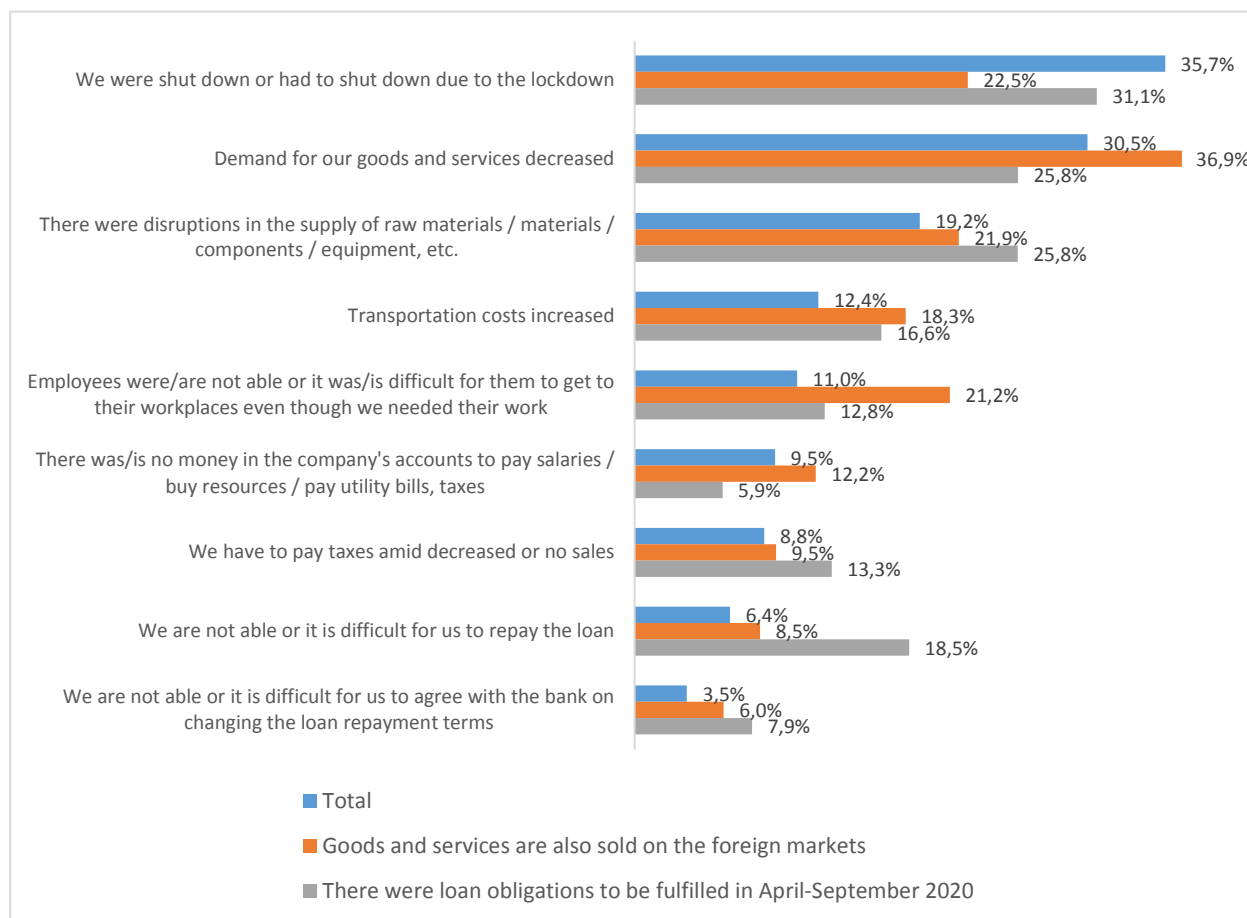




The significance of each of the most common responses by industry can be followed using **Figures 2-7**. *Forced shutdowns* primarily affected respondents from the *HoReCa* and *furniture manufacturing* industries. The *furniture-makers* also had the most complaints about a *decline in demand*. Industries such as “*wholesale trade*”, “*furniture*” and “*machinery and equipment*” were the affected the most by *disruptions in the supply of resources*. Complaints regarding *growing transportation expenses* came primarily from the industries “*wholesale trade*”, “*machinery and equipment*”, “*chemical, rubber and plastic products*” and “*food and beverages*”. *Wholesale businesses* were affected by difficulties due to the fact that “*employees were not able or it was difficult for them to get to their workplaces*” to a greater extent than other businesses, while *lack of funds to cover current expenses* had the worst impact on the “*machinery and equipment*” industry.

It is interesting to follow separately the key problems of two categories of respondents: a) those with **loan obligations** to be fulfilled in April – September 2020; and b) **exporters** – see **Figure 8**. We can see that *loan repayment* is one of the most acute problems for borrowers, along with problems typical for other respondents. Compared to other respondents, borrowers were also more affected by the problems of having to pay taxes when sales decline or cease, as well as the disruption of the supply of equipment, which most likely indicates that the loans were taken out for the purchase of equipment. The most acute problem for exporters is decline in demand (including due to a significant decrease in exports). Moreover, the problem of *access to workplaces for employees* was almost twice as acute for exporters as it was on average.

**Figure 8. Responses to the question "What were the problems your company had to face in connection with the onset of the COVID-19 pandemic and the application of the lockdown measures?" among the borrowers and exporters (the proportion of respondents who chose the appropriate response options).**



**Table 2** reflects acuteness of particular problems for various groups of respondents, in the context the registration year, revenue, revenue growth in 2019 and the size of the enterprise in terms of staff.

**Table 2. Responses to the question "What were the problems your company had to face in connection with the onset of the COVID-19 pandemic and the application of the lockdown measures?" in the context of individual groups of respondents (the proportion of respondents who chose the appropriate response options).**

	There were no serious problems	We were shut down or had to shut down due to the lockdown	Demand for our goods and services decreased	There were disruptions in the supply of resources	Transportation costs increased	Employees were not able or it was difficult for them to get to their workplaces	There was no money in the company's accounts to make current payments	We have to pay taxes amid decreased or no sales	We are not able or it is difficult for us to repay the loan	We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms	Demand for our products increased and it was difficult for us to satisfy it
Total	35.4%	35.7%	30.5%	19.2%	12.4%	11.0%	9.5%	8.8%	6.4%	3.5%	3.5%
Registered before 2001	40.5%	39.8%	16.7%	14.9%	14.5%	13.6%	10.7%	2.0%	7.1%	7.3%	6.6%
Registered in 2001-2010	39.1%	29.4%	31.0%	15.3%	8.8%	12.1%	12.2%	5.5%	3.4%	1.5%	2.5%
Registered in 2011 or later	33.9%	36.9%	31.3%	20.1%	13.0%	10.8%	9.1%	9.5%	7.0%	3.7%	3.6%

	There were no serious problems	We were shut down or had to shut down due to the lockdown	Demand for our goods and services decreased	There were disruptions in the supply of resources	Transportation costs increased	Employees were not able or it was difficult for them to get to their workplaces	There was no money in the company's accounts to make current payments	We have to pay taxes amid decreased or no sales	We are not able or it is difficult for us to repay the loan	We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms	Demand for our products increased and it was difficult for us to satisfy it
Revenue up to 1 billion UZS	34.6%	39.7%	30.6%	16.1%	10.0%	7.8%	8.0%	9.4%	4.8%	3.0%	3.5%
Revenue from 1 to 5 billion UZS	39.7%	22.3%	30.9%	25.7%	22.2%	20.7%	9.0%	6.9%	11.2%	3.7%	4.2%
Revenue over 5 billion UZS	21.6%	26.7%	43.0%	32.5%	21.2%	31.6%	24.4%	11.6%	3.3%	3.3%	3.6%
Revenue grew or was stable in 2019	38.3%	31.3%	30.6%	18.7%	12.3%	11.9%	6.6%	8.0%	6.5%	3.2%	3.4%
Revenue decreased in 2019	11.2%	56.0%	38.5%	29.0%	19.3%	8.0%	29.1%	14.4%	8.2%	5.6%	5.8%
1-19 employees	35.8%	36.1%	30.9%	18.4%	11.2%	9.4%	9.1%	8.9%	6.3%	3.9%	3.7%
20-99 employees	31.2%	33.1%	30.7%	25.6%	19.7%	21.7%	12.4%	9.2%	8.1%	1.7%	2.5%
100 or more employees	34.7%	43.9%	15.9%	18.0%	25.3%	18.0%	7.2%	1.9%	1.3%	0.0%	2.2%

### 2.3. Assessment of positive impact of COVID-19 and lockdown measures, as well as demand and revenue recovery rates for various categories of SMEs

The responses show which SME categories have more or fewer enterprises that **benefited from COVID-19 and lockdown measures**, and which industries have a **faster recovery of demand and revenue after the lockdown**. The results are summarized in [Table 9, Annex 2](#).

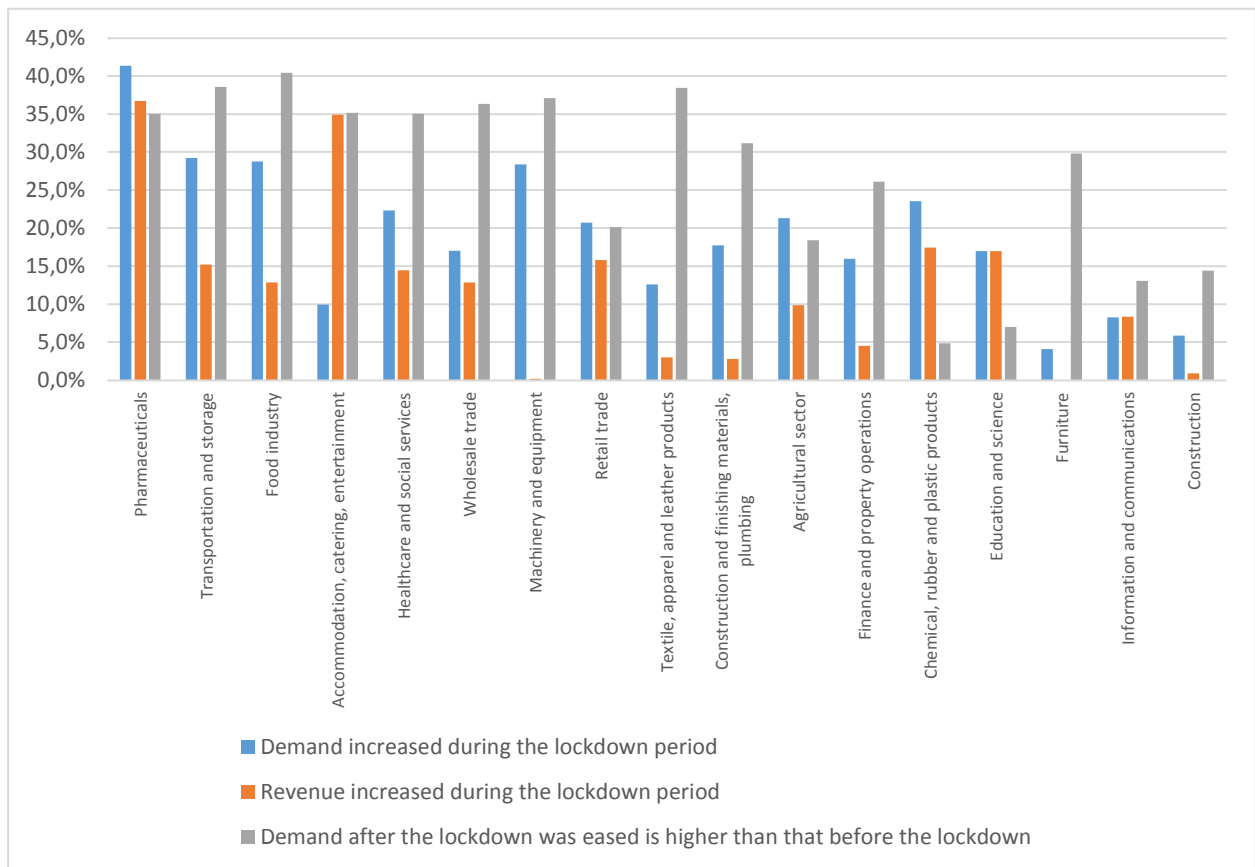
First of all, it is interesting to see which **industries** have the largest number of enterprises that benefited from the pandemic. It does not seem surprising that companies that saw increased demand and revenue are more often those operating in “*pharmaceuticals*” (the demand for some types of medical products increased), “*transportation and storage*” (with new needs for transportation arising), “*food industry*” (some food imports decreased, opening niches for local producers), and “*healthcare*” (see [Figure 1](#)).

However, the fact that *HoReCa* in one of those industries and “information and communications” sector is not, may raise some questions. Apparently, some enterprises in catering and entertainment sectors managed to find their niches in the new environment (for example, direct-to-home food delivery) and even make money off it. There are fewer such companies in the information and communications sector, even though one would expect the demand for modern information and communication technologies that allow people to interact without direct contact to increase during the lockdown. Enterprises in the industry seem to depend heavily on the demand and orders from the sectors of the economy that had a recession in business activity during the pandemic.

As regards recovery rates (in August - October) and revenue expectations (for the second half of 2020), manufacturers of the “*food industry*”, “*machinery and equipment*” and “*pharmaceuticals*” are the most optimistic, while companies operating in “*information and communications*”, “*education and science*”, “*construction*”, “*agricultural sector*” and “*furniture*” are less so (see [Figure 2](#)).



**Figure 1. Indicators of the positive impact of the pandemic and the lockdown on the demand and revenue of SMEs in the context of the industries (the proportion of respondents who chose the appropriate response options).**



**Figure 2. Indicators of the post-lockdown recovery of the demand and revenue of SMEs in the context of the industries (the proportion of respondents who chose the appropriate response options).**

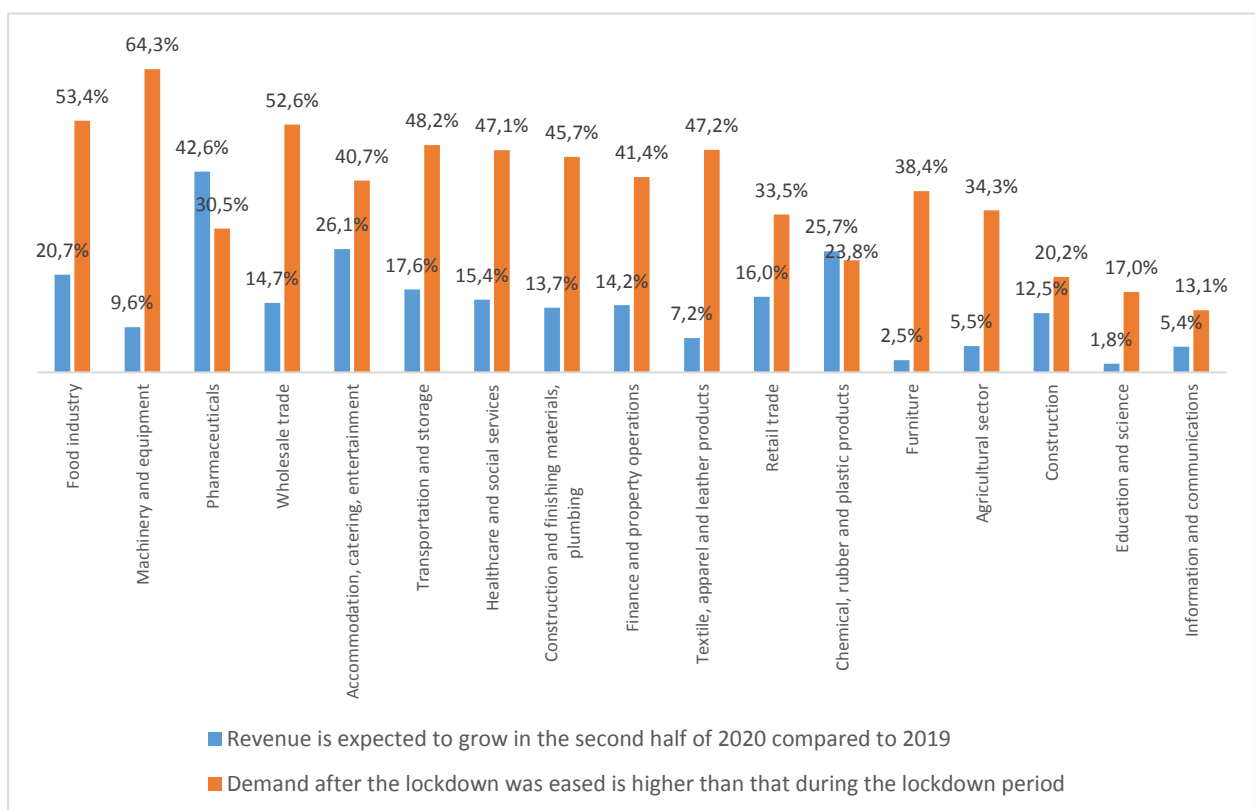
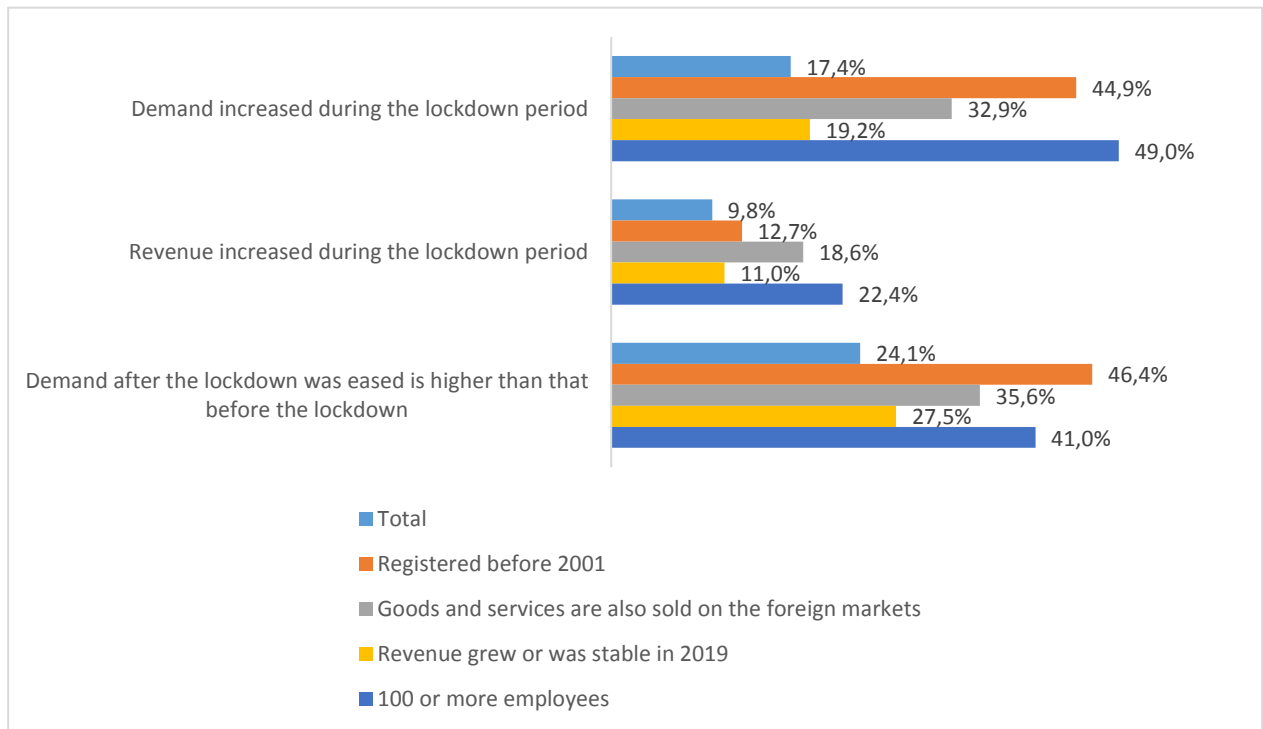


Figure 3 shows that the enterprises that benefited from the pandemic on above-the-average level are:

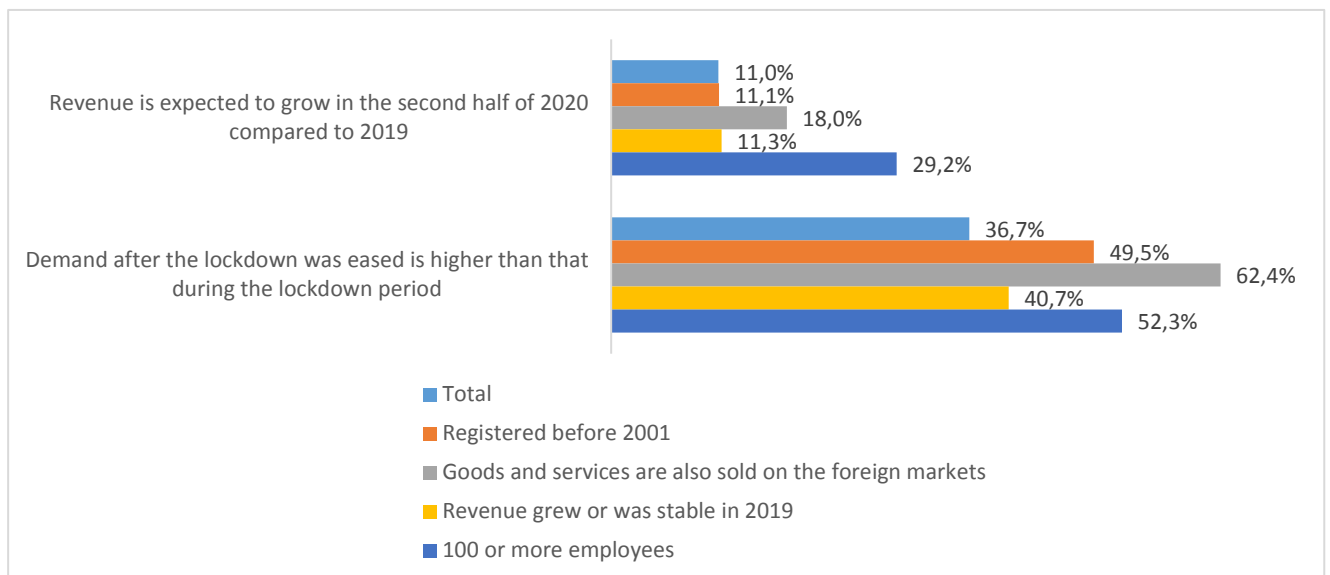
- those registered before 2001 (i.e. those with **business experience**);
- those focusing on the **external market** in addition to the domestic one;
- those that had growing or stable revenue in 2019 (i.e. companies that were **developing successfully** before the pandemic);
- and **larger enterprises** (in terms of staff numbers).

**Figure 3. Indicators of the positive impact of the pandemic and the lockdown on the demand and revenue in the context of individual categories of SMEs (the proportion of respondents who chose the appropriate response options).**



The same categories of enterprises show above-the-average expectations relative to the revenue growth of the second half of 2019 (see Figure 4).

**Figure 4. Indicators of the post-lockdown recovery of the demand and revenue in the context of individual categories of SMEs (the proportion of respondents who chose the appropriate response options).**

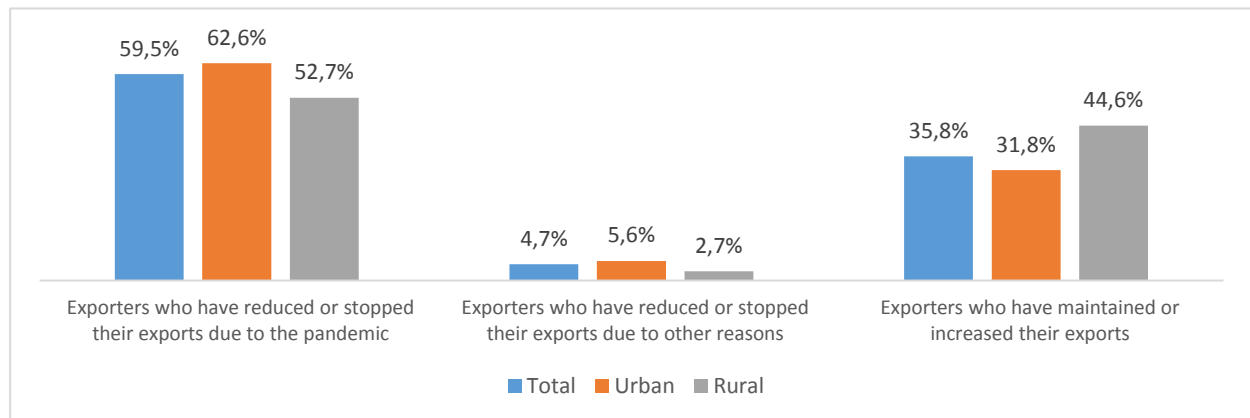


## 2.4. Assessment of impact of COVID-19 and lockdown measures on exports by SMEs

The findings of the survey (see [Table 10, Annex 2](#)) show that exporters were most seriously affected by the pandemic and the lockdown. 36.3% of exporters who responded to the relevant question in the questionnaire say that **export** of their products ceased or dropped to the minimum, while 23.2% say that exports declined. Another 4.7% of exporters reduced or ceased their export operations for reasons unrelated to the pandemic or the lockdown.

**Urban exporters** were affected to a greater extent than **rural ones**: with 62.6% vs. 52.7% respectively ceasing their export operations due to the pandemic (see [Figure 1](#)).

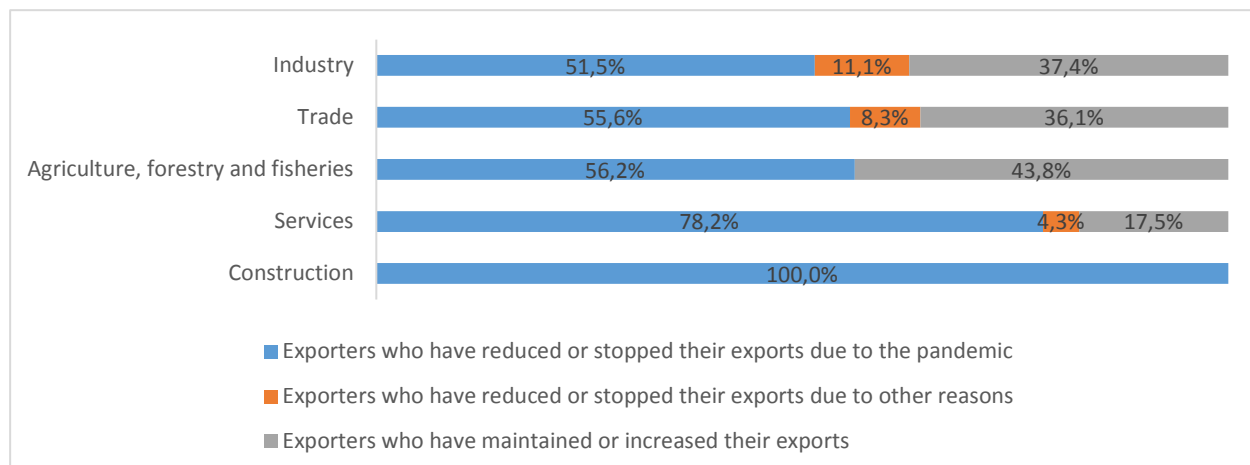
**Figure 1. Indicators of the change in the exports by SMEs in the context of urban-rural areas (the proportion of respondents who chose the appropriate response options).**



In the **context of the sectors**, exporters of the *construction and the service sectors* were affected the worst (see [Figure 2](#)). The manufacturing sector has the least number of companies that reduced or ceased their export operations.

Given that as little as 9.7% of the respondents exported their products in 2019, there would be little point in looking at changes in exports on the **regional and sectoral** levels as the data are not representative. It is only worth providing the data on the most export-focused industry covered by the survey – “*textile, apparel and leather products*” – where 20.8% of the respondents stated that their products had been exported in 2019. 29.6% of the exporters of the industry mentioned a decline in exports due to the pandemic, with 25.8% stating that the export of their products ceased or dropped to the minimum.

**Figure 2. Indicators of the change in the exports by SMEs in the context of the sectors (the proportion of respondents who chose the appropriate response options).**



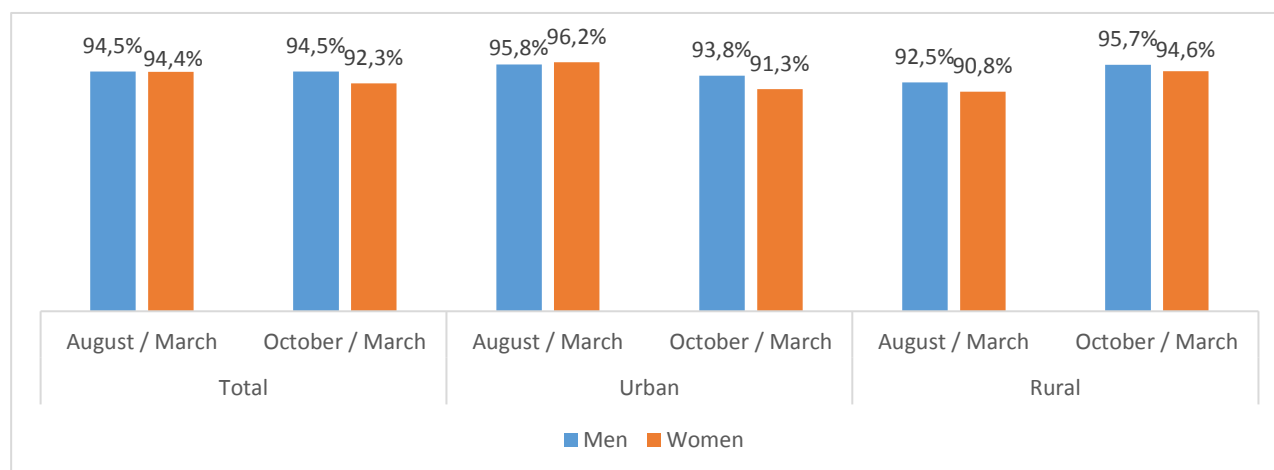
## 2.5. Gender aspects of the impact of the pandemic and the lockdown on employment in the SME sector

The pandemic and the lockdown can be assumed to have affected employment of men and women at SMEs differently. Table 6, Annex 2 provides data on the average numbers of permanent employees, including women, of the surveyed enterprises at different points in time:

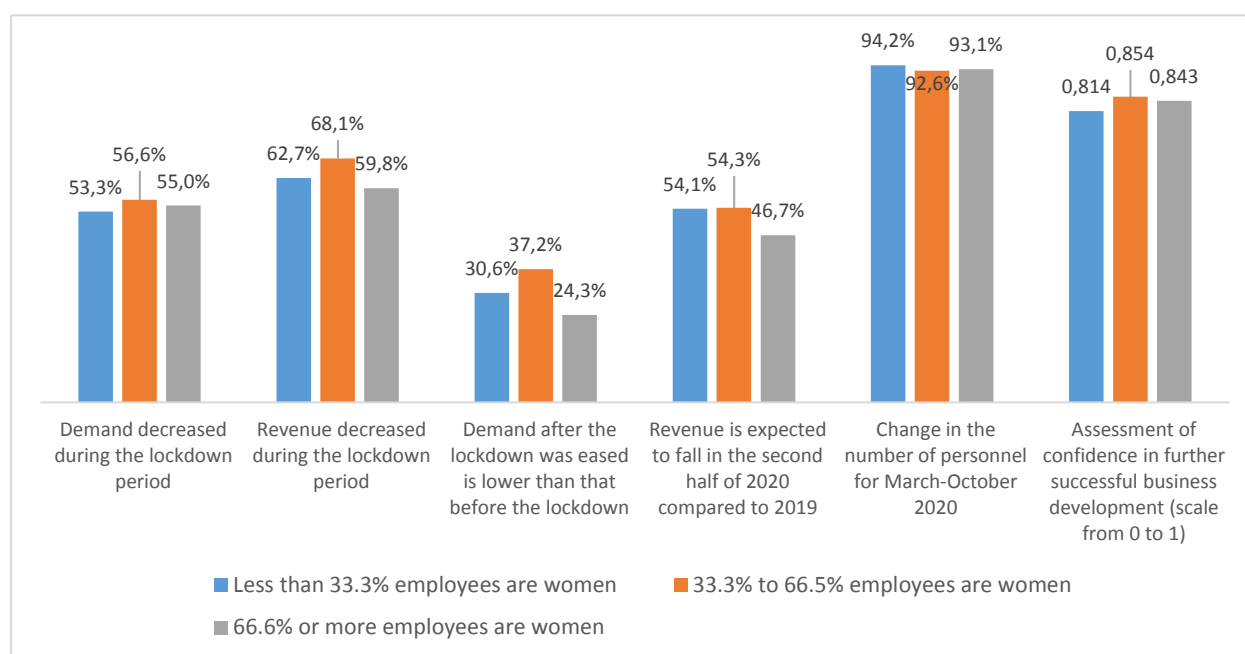
- at the time the lockdown measures were announced in March 2020;
- in early August 2020;
- at the time of the survey (October 2020).

These data allow assessing the impact of the pandemic and the lockdown on employment of men and women in the context of various target groups of SMEs. Table 11, Annex 2 shows the ratio of the number of permanent employees of the enterprises surveyed, including by gender, in August and October of 2020 to the pre-lockdown numbers (March 2020).

**Figure 1. Ratio of the number of permanent employees of the surveyed companies for August and October 2020 relative to March 2020 in the context of urban-rural areas.**



**Figure 2. Indicators of the impact of the pandemic and the lockdown on SMEs in the context of the gender structure of personnel (the proportion of respondents who chose the appropriate response options).**



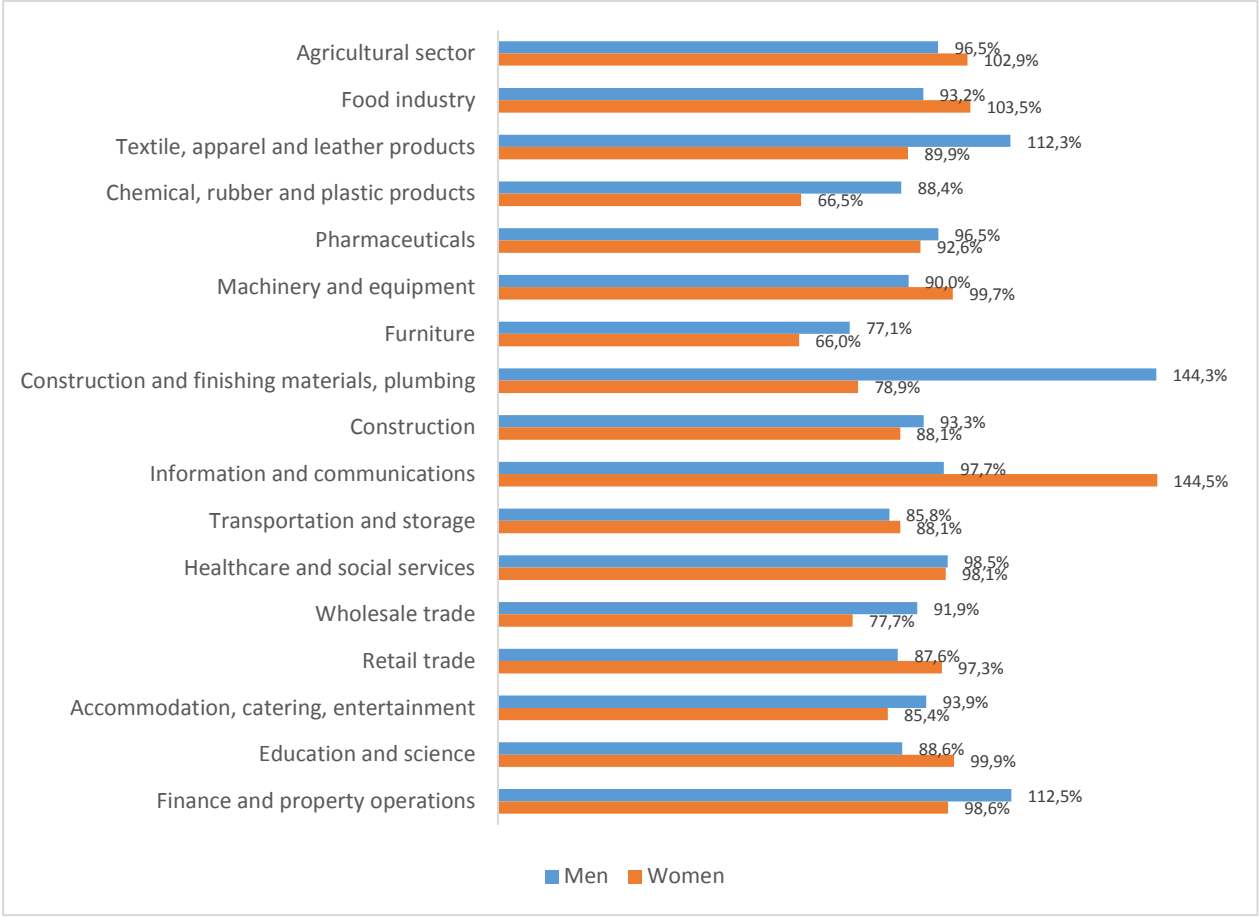
However, **all in all**, across the enterprises surveyed and in the context of urban-rural areas, no statistically significant differences in employment changes for men and women have been found (see [Figure 1](#)).

Moreover, there is no visible correlation between the personnel gender structure indicators (the proportion of women among the permanent employees) and the decline in demand and revenue – see [Figure 2](#).

However, analysis of the data collected revealed that the number of **female employees had declined to a greater extent than that of male staff** (October / March ratio):

- in large companies;
- in companies with a predominantly female staff;
- and in the following industries (see [Figure 3](#)):
  - construction and finishing materials, plumbing;
  - textile, apparel and leather products;
  - chemical, rubber and plastic products;
  - wholesale trade;
  - finance and property operations;
  - furniture manufacturing;
  - accommodation and catering, entertainment and recreation services.

**Figure 3. Change in the number of employed men and women from March to October 2020 in the context of the sectors of the economy (March = 100%).**



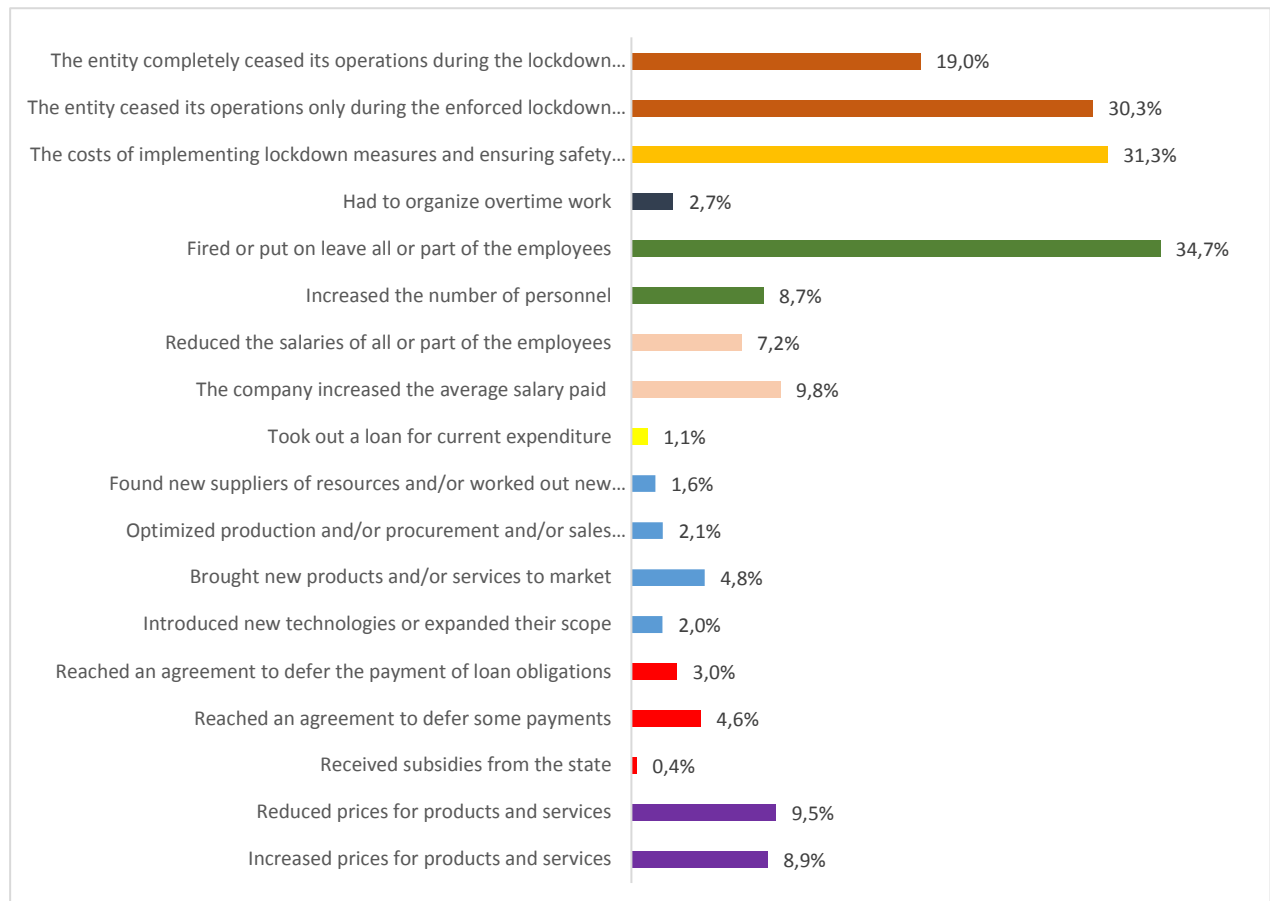
Therefore, the **number of male employees declined to a greater extent than that of the female staff** (the October / March ratio):

- in small companies;
- in companies with a predominantly male staff;
- and in the following industries:
  - information and communications;
  - education and science;
  - food and beverages production;
  - machinery and equipment;
  - retail trade;
  - agriculture, forestry and fisheries.

## 2.6. Actions taken by enterprises during the pandemic

**Table 13, Annex 2** contains the respondents' responses to the question **"What measures has your company taken in connection with the changed working conditions due to the pandemic?"**. The respondents were allowed to pick several response options.

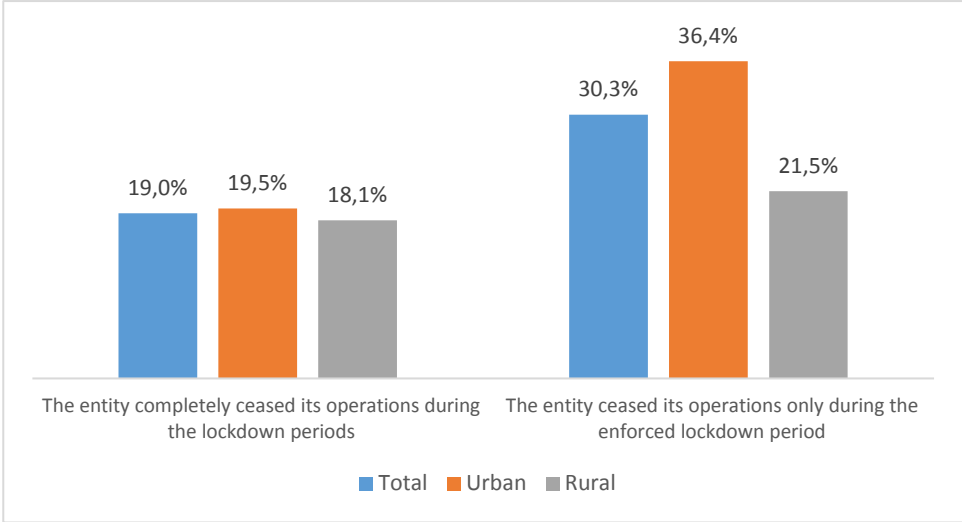
**Figure 1. Responses to the question "What measures has your company taken in connection with the changed working conditions due to the pandemic?" (the proportion of respondents who chose the appropriate response options).**



The responses to this question, in the context of all **respondents**, are provided in **Figure 1**. 19% of the respondents ceased their operations completely during the lockdown, and 30.3% ceased operations only during the strict lockdown.

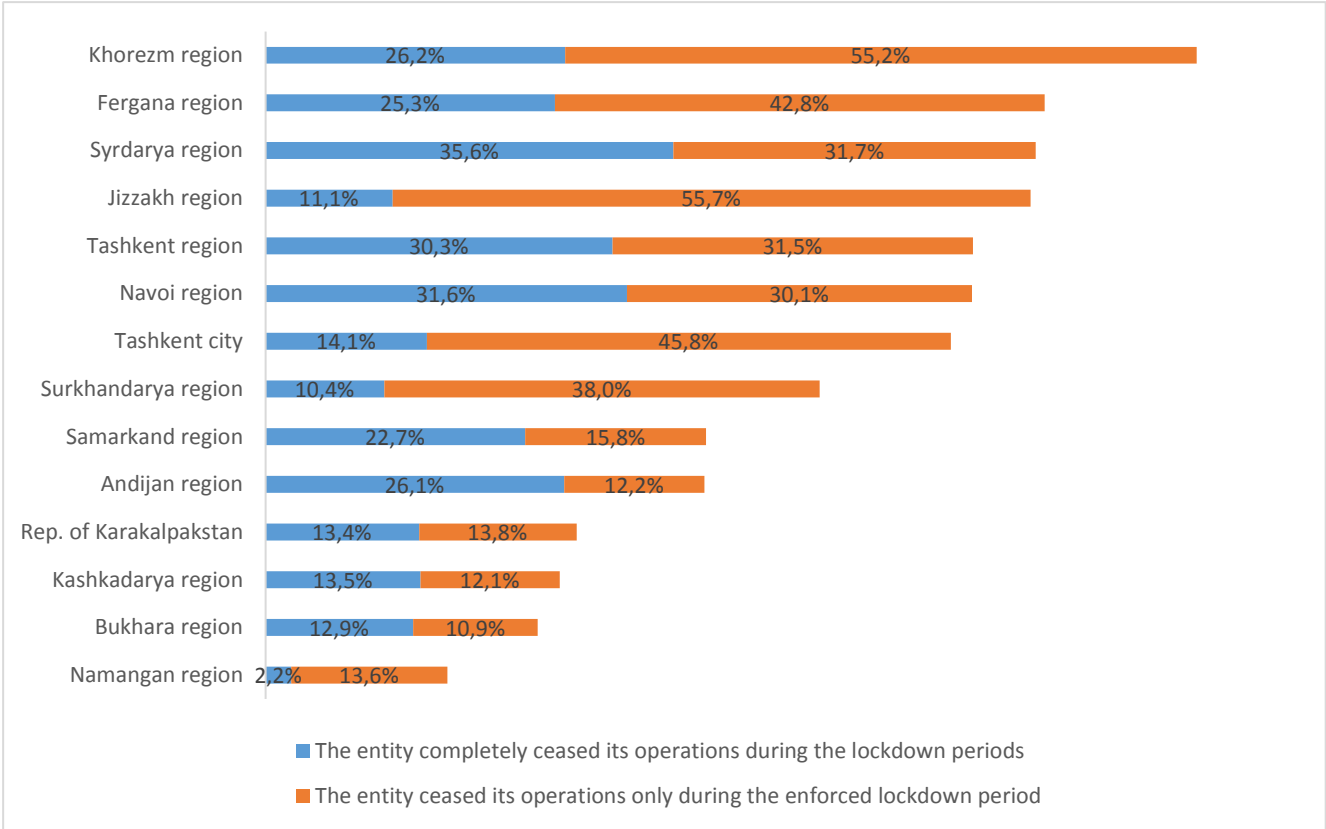
In the **context of the regions**, urban enterprises shut down more often during the strict lockdown than rural ones (36.4% vs. 21.5%) – see **Figure 2**.

**Figure 2. Cessation of operations by companies during the lockdown period in the context of urban-rural areas (the proportion of respondents who chose the appropriate response options).**

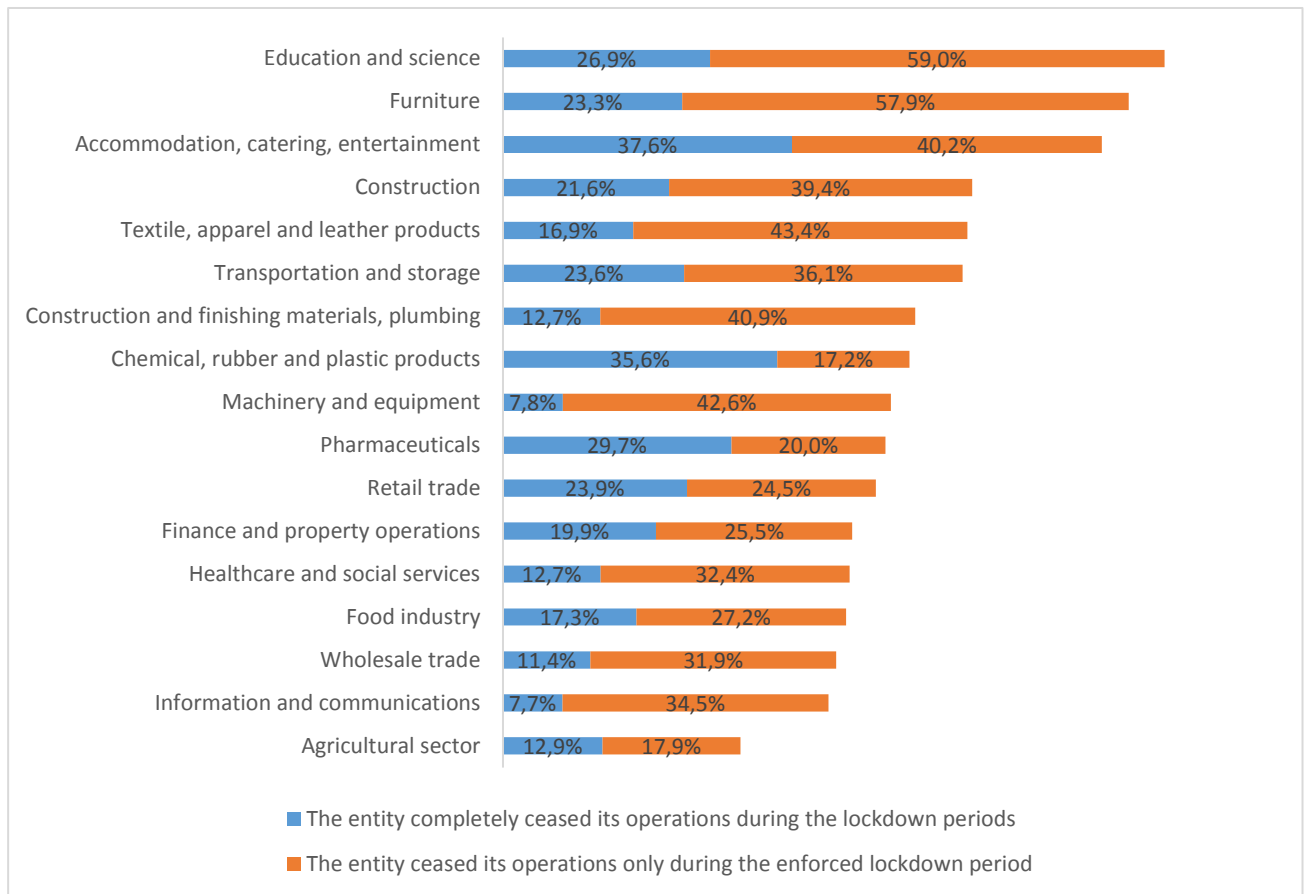


Enterprises of *Khorezm, Fergana, Syrdarya and Jizzakh* regions had to suspend operations more often than others, while organizations of *Namangan, Bukhara and Kashkadarya* regions and the Republic of *Karakalpakstan* had to suspend business less often – see **Figure 3**.

**Figure 3. Cessation of operations by companies during the lockdown period in the context of the regions (the proportion of respondents who chose the appropriate response options).**



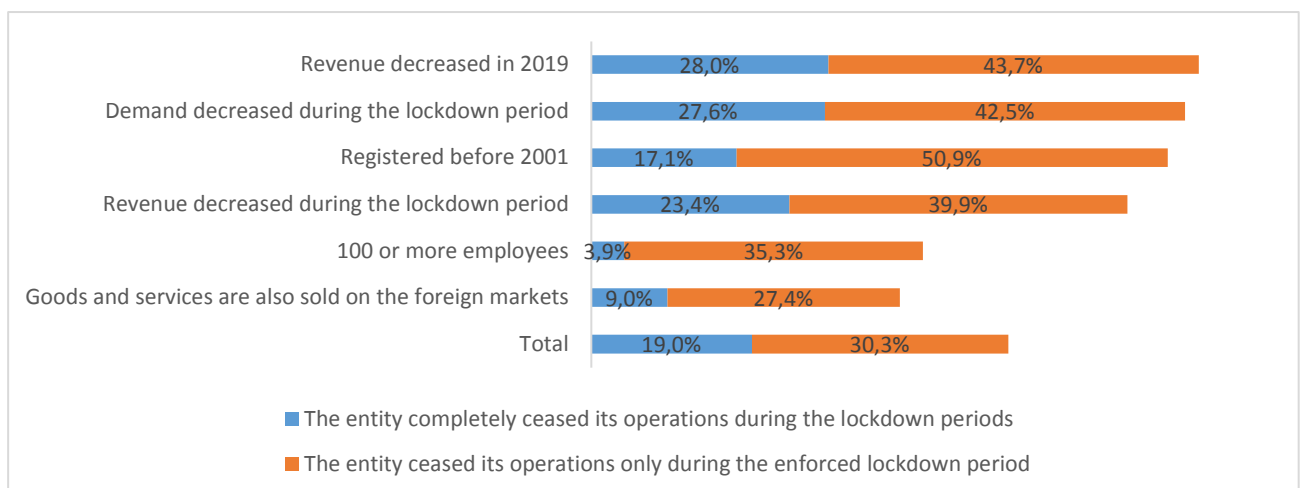
**Figure 4. Cessation of operations by companies during the lockdown period in the context of the industries (the proportion of respondents who chose the appropriate response options).**



In the **context of the industries**, the industries affected the most by forced shutdowns were “*education and science*”, “*furniture*”, “*accommodation, catering, entertainment*”, the less affected industries being “*agricultural sector*”, “*information and communications*”, “*wholesale trade*”, “*food industry*”, “*healthcare and social services*” and “*finance and property operations*” – see **Figure 4**.

**Figure 5** demonstrates that *larger companies* and *exporters* shut down at below-the-average rate, while enterprises *whose revenue in 2019 and during the lockdown declined*, those *who experienced a drop in demand for their products during the lockdown*, and those *registered before 2001*, by contrast, shut down more often.

**Figure 5. Cessation of operations by companies during the lockdown period in the context of individual categories of companies (the proportion of respondents who chose the appropriate response options).**

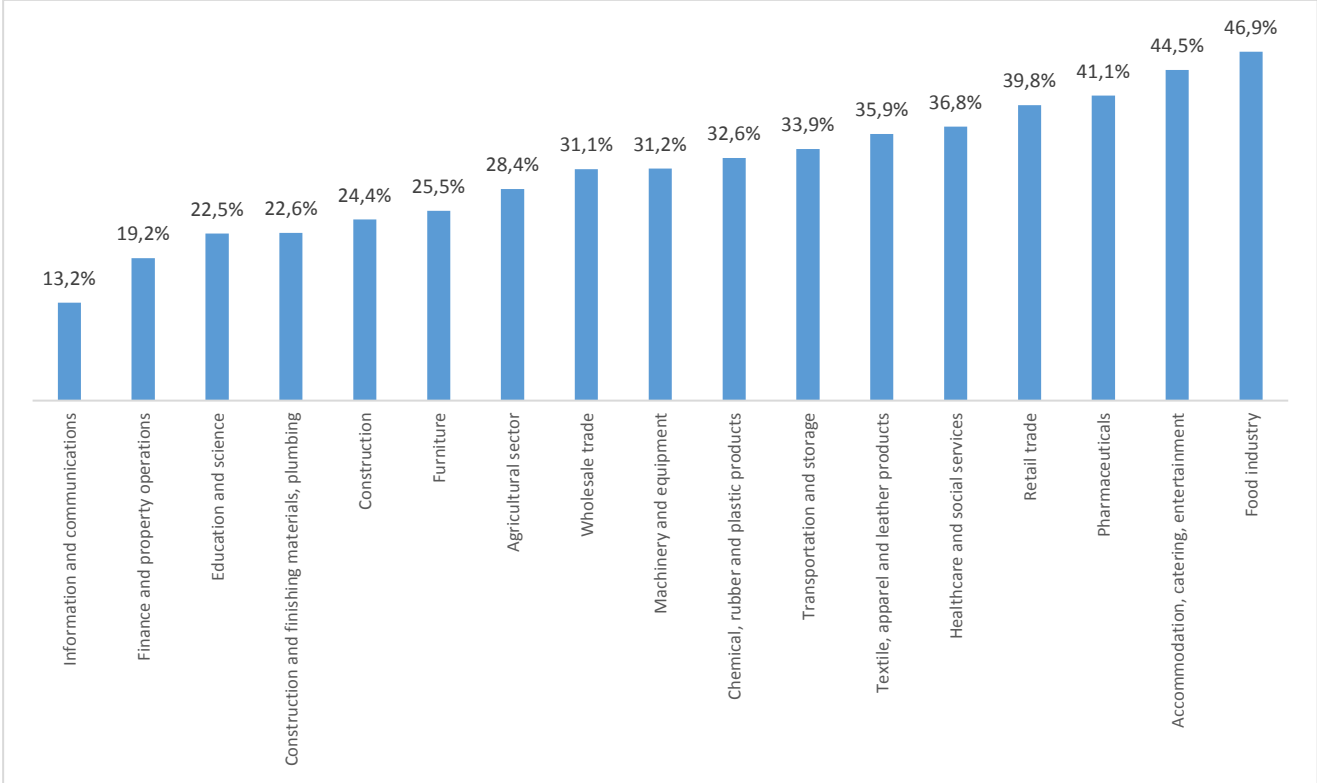




31.3% of the respondents (see [Figure 1](#)) confirmed an **increase in costs of implementing lockdown and safety measures**.

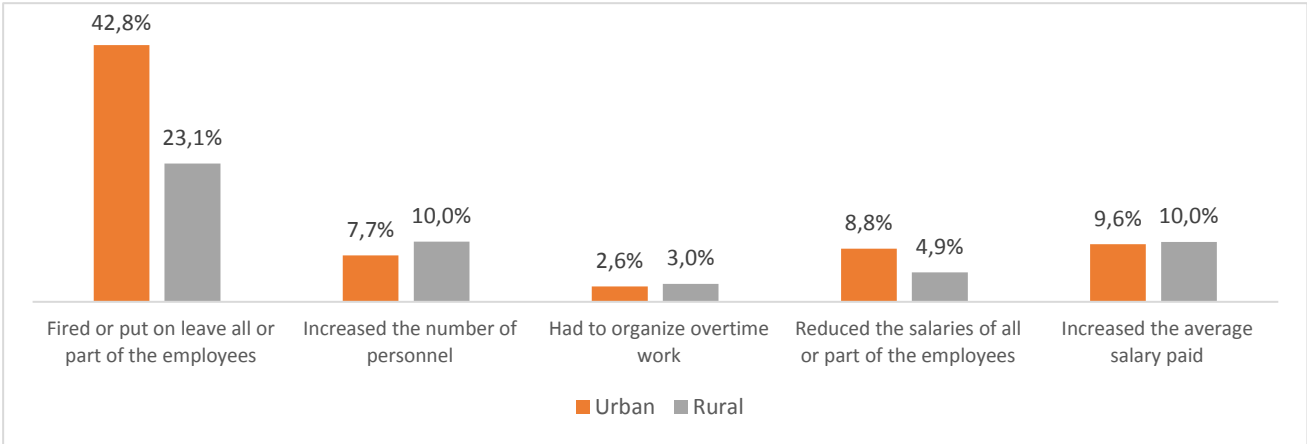
The increase in safety costs was the largest for organizations of **industries** working directly with large numbers of people and those making food products: *food industry, HoReCa, pharmaceutical industry, retail trade, healthcare and social services* (see [Figure 6](#)).

**Figure 6. Entities that chose the response "The costs of implementing lockdown measures and ensuring the safety of employees/partners/customers were increased" in the context of the industries (the proportion of respondents who chose the appropriate response options).**



Another important factor in the safety costs increase is the **size of the enterprise in terms of staff numbers**: the larger the enterprise the more likely it was, on average, to choose this response (see [Table 13, Annex 2](#)).

**Figure 7. Change in employment and salaries in the context of urban-rural areas (the proportion of respondents who chose the appropriate response options).**



34.7% of the enterprises surveyed had to **lay off or furlough some or all of their employees** during the pandemic (see [Figure 1](#)). On the other hand, 8.7% of the companies increased their staff. 2.7% of all enterprises had to organize overtime work in order to compensate for lost working hours and meet

the increased demand. Only 7.2% of the enterprises reduced salaries of all or part of their employees. 9.8% even raised the average salary.

There is a very significant gap in the numbers of enterprises that laid off or furloughed their employees between **urban and rural areas** (42.8% vs. 23.1%), the gap in salary reduction being 8.8% vs. 4.9% – see [Figure 7](#).

In the context of the regions, the leaders in layoffs and furloughs were *Jizzakh, Khorezm and Syrdarya regions*, with *Jizzakh and Syrdarya regions* also leading in salary reductions – see [Figure 8](#).

In the **context of the industries**, the largest employment reduction numbers were observed in the industries such as “*furniture*”, “*accommodation, catering, entertainment*”, “*transportation and storage*”, “*education and science*”, “*textile, apparel and leather products*”, “*construction and finishing materials, plumbing*” (see [Figure 9](#)). The largest employment increases were observed in the *pharmaceutical and agricultural sectors*. Overtime work was organized the most often in industries such as “*transportation and storage*”, “*accommodation, catering, entertainment*” and “*healthcare and social services*”.

The retail sector had the largest number of companies that **cut salaries**, while **salary raises** were more common in industries such as “*pharmaceuticals*”, “*healthcare and social services*” and “*textile, apparel and leather products*” (see [Table 13, Annex 2](#)).

The data presented in [Figure 1](#) and [Table 13, Annex 2](#) show that:

- Only 1.1% of the respondents took out loans for current expenditures, most commonly in the industries such as “*information and communications*”, “*finance and property operations*” and “*construction*”.
- 3% of the respondents succeeded in reaching an agreement to defer loan payments. Most commonly, entrepreneurs that requested a deferral of loan repayment were from the industries such as “*transportation and storage*” and “*textile, apparel and leather products*”.
- 4.6% of the respondents reached agreements to defer utility, rent, resource and other payments.
- Only 0.4% received subsidies from the government.

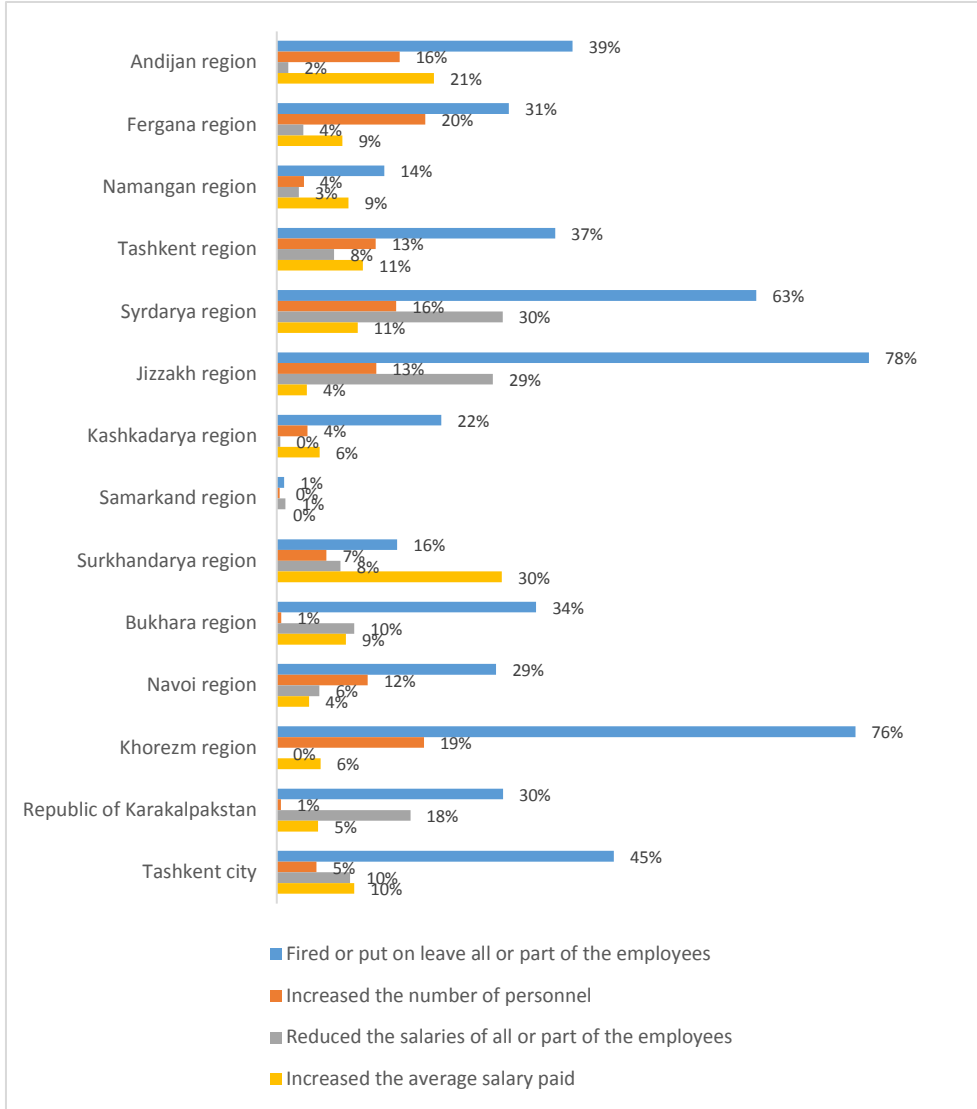
Unfortunately, the pandemic did not cause or effectively drive **introduction of innovations, optimization of business processes, new market development and engagement of new suppliers** for most of the enterprises surveyed. As little as:

- 1.6% of the respondents found new suppliers of resources and/or worked out new transport and logistics channels;
- 2.1% optimized production and/or procurement and/or sales (marketing) processes to reduce production cost;
- 4.8% brought new products and/or services to the market, including new forms of customer service;
- 2% introduced new technologies, including ICT, or expanded their scope (see [Figure 1](#)).

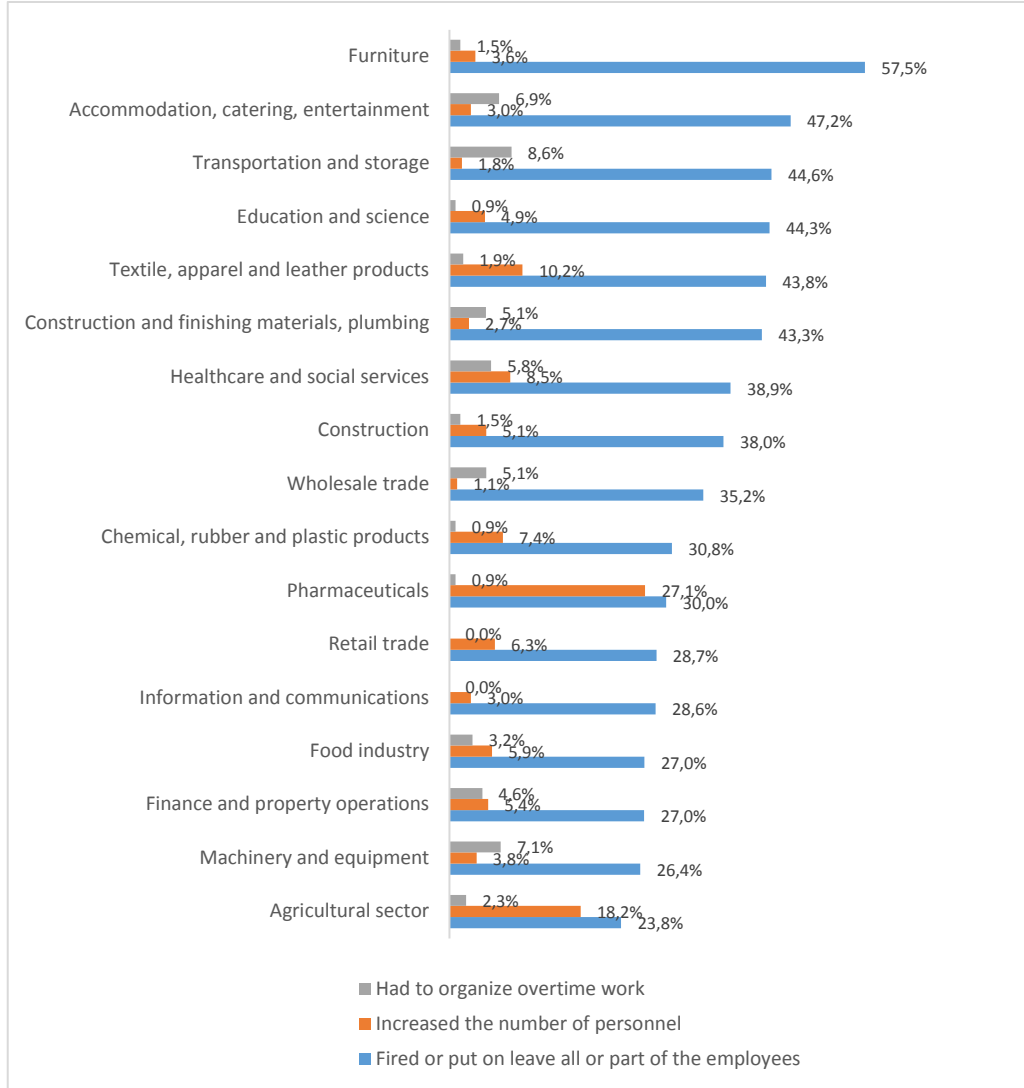
The most innovative industries were “*wholesale trade*”, “*machinery and equipment*”, “*transportation and storage*”, “*food industry*” and “*education and science*” (see [Figure 10](#)). It should be noted as well that *larger companies* (in terms of both revenue and staff) *are more inclined to innovate than smaller ones* (see [Table 13, Annex 2](#)).

9.5% of the respondents **cut the prices** for their products and services, while 8.9% **raised the prices** (see [Figure 1](#)). Prices went down primarily in the industries affected by the pandemic, such as “*construction and finishing materials, plumbing*”, “*healthcare and social services*” and “*furniture*”, while industries such as “*retail trade*”, “*pharmaceuticals*” and “*chemical, rubber and plastic products*” raised their prices (see [Figure 11](#)).

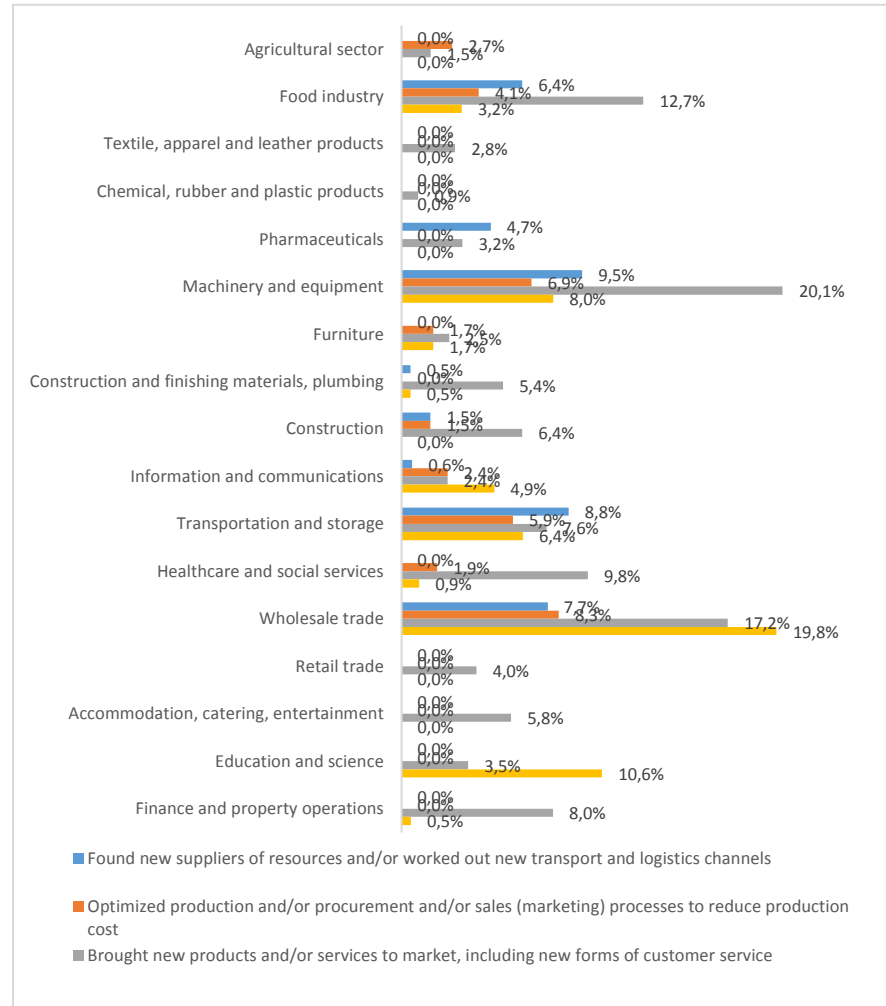
**Figure 8. Change in employment and salaries in the context of the regions (the proportion of respondents who chose the appropriate response options).**



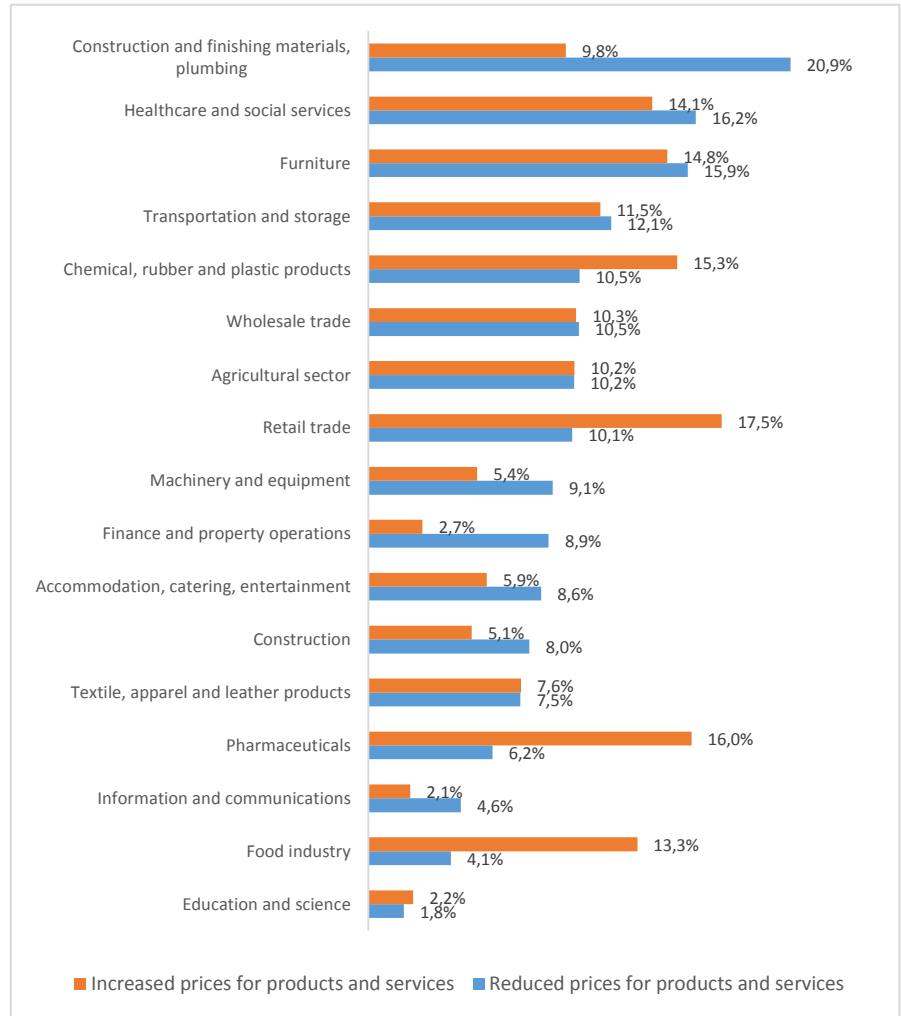
**Figure 9. Change in employment in the context of the industries (the proportion of respondents who chose the appropriate response options).**



**Figure 10. Introduction of innovations, optimization of business processes, development of new markets and suppliers in the context of the industries (the proportion of respondents who chose the appropriate response options).**



**Figure 11. Change in prices for products and services of respondents in the context of the industries (the proportion of respondents who chose the appropriate response options).**



### 3. Economic policies of the Government of the Republic of Uzbekistan during the pandemic and their impact on small and medium-sized businesses

In this section, we will try to answer the following questions:

- What measures were taken by the Government of Uzbekistan to support local entrepreneurs during the pandemic?
- What is the entrepreneurs' own assessment of those measures?
- What measures, according to the entrepreneurs, should the Government take to boost the economy in the short and medium term?

#### 3.1. Measures by the Government of Uzbekistan aimed to support the economy during the pandemic

One should understand that the leadership of the Republic of Uzbekistan has very limited possibilities for pursuing pro-active economic policies during the pandemic, particularly by comparison with possibilities available to developed countries across the world in this regard.

1. Uzbekistan is yet to address the problem of **high inflation**, which reaches double digits. Under such conditions, an expansionist monetary policy with **extra money issuance** as a stimulus to boost aggregate demand is not possible. Such policy would accelerate inflation, with multiple negative effects to follow.
2. Possibilities for **providing concessional loans** are also limited. The fact is that pro-active granting of concessional loans (up to 60% of the total loan portfolio), primarily to state-owned enterprises, was widespread in Uzbekistan until recently. This practice had a negative effect on competition (the principles of granting concessional loans not being transparent) and led to higher interest rates on the free loan market. Moreover, concessional loans were the main source of inflation. Therefore, since the end of 2019, the Central Bank and the Government have taken to the path to a significant reduction of concessional loans.
3. The possibilities for **expanding budget expenses are limited due to**: a) the **reduction of the taxable base** during the pandemic (which means less tax revenue), b) poor capacity for covering the budget deficit using **cheap government loans** (the interest rates on Uzbekistan's government bonds on free market are high; cheap loans are only available from international organizations).

The key measures the Government of Uzbekistan resorted to during the pandemic to boost the business sector are as follows:

- Since the start of the preventive measures to counter the spread of the coronavirus infection, the Government have adopted a set of measures such as introduction of quarterly VAT payment for enterprises, reduction of the mandatory prepayment for gas and electricity down to 30%, a moratorium on bankruptcy, etc.
- Deferrals of repayment of loans amounting to a total of 5 trillion UZS until October 1, 2020, provided by commercial banks to tour operators, hospitality sector, transport and logistic companies, and other businesses of the tourism sector, as well as to companies facing financial difficulties due to restrictions on foreign trade operations.
- Revolving credits granted to replenish working capital of private companies, including to replenish the consumer market with essential goods.

- Increased capitalization of the Fund for Support of Entrepreneurship – up to 500 billion UZS, in line with the request of the Cabinet of Ministers of the Republic of Uzbekistan, to increase the amount of guarantees and compensations to cover loan interest expenses.
- From April 1 till December 31, 2020, tour operators, travel agencies and organizations that provide hospitality (accommodation) services in the tourism sector are exempt from land tax and corporate property tax, and have to pay the social tax at the reduced rate of 1 percent.
- The suspension of the accrual of the fixed amounts of personal income tax and social tax for individual entrepreneurs who had to suspend operations for the time of the lockdown measures, without them having submit their state registration certificates.
- Micro-firms, small businesses and individual entrepreneurs who had suspended their activities and/or whose proceeds from the sale of goods (services) were reduced by more than 50% compared to the monthly average for the first quarter of this year, with the tax authorities notified, were granted interest-free tax deferrals, till October 1, 2020, for turnover tax, property tax, land tax and water tax provided that the taxes would be paid in equal installments within 12 months, and for social tax – provided that the tax would be paid in equal installments within 6 months afterwards.
- A guarantee provided within 75% of the loan for replenishment of working capital, but always within 10 billion UZS, to enterprises with a good credit history, irrespective of the number of projects.
- Compensation provided to business entities to cover interest expenses related to loans denominated in the national currency, at the interest rate not exceeding 1.75 of the Central Bank reference rate, to replenish working capital, provided that the rate stays at the specified level.

More detailed information on the tax policy during the pandemic is provided in the report of the State Tax Committee of the Republic of Uzbekistan (see [Annex 4](#)).

### 3.2. Assessment of the aid received by small and medium-sized businesses from the government

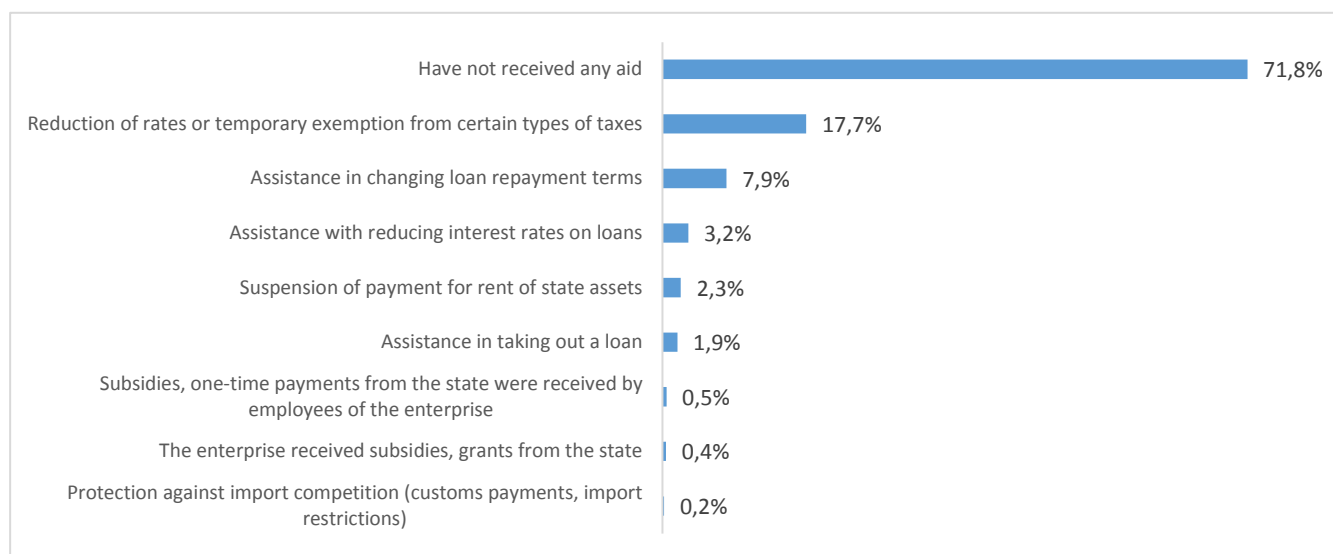
[Table 14, Annex 2](#) contains the responses to the question “**What aid has your company received from the government since the start of the pandemic?**”, which was asked to owners and top managers of small and medium-sized businesses during the survey in October 2020 (see [Section 2.1](#)). The respondents were allowed to pick several response options.

71.8% of the respondents said that they *had not received any aid* (see [Figure 1](#)). 17.7% mentioned *reduced rates or temporary tax exemptions*. The third most common response was “*We received assistance in changing loan repayment terms*” (7.9% of the respondents). Another 3.2% of the respondents said that they *had been provided assistance with reducing interest rates on loans*. 2.3% of those who responded *were granted a suspension of payment for rent of state assets*.

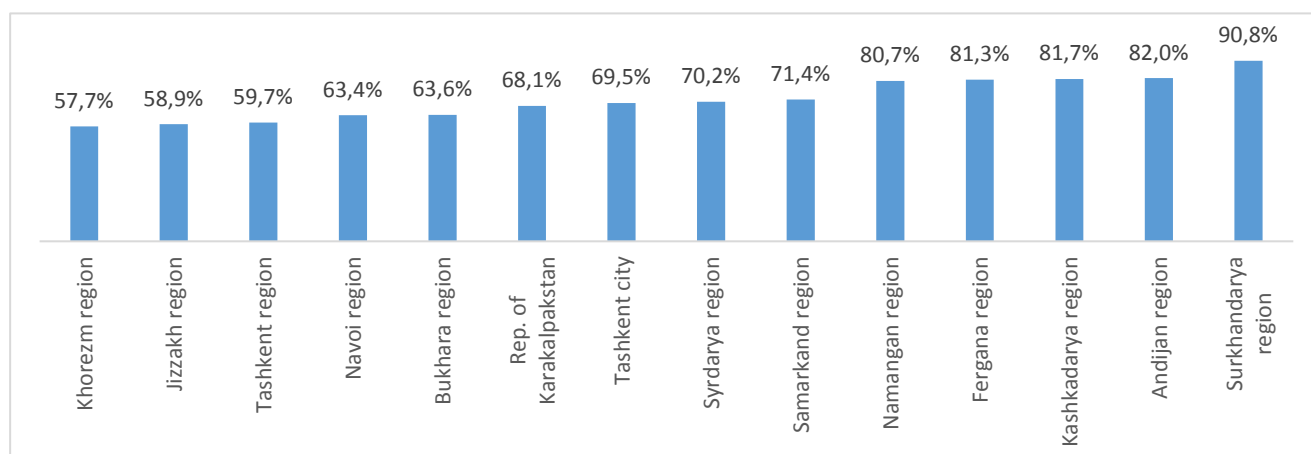
**Regional context.** The largest number of the respondents who said they had not received any government aid were from *Surkhandarya, Andijan, Kashkadarya and Namangan regions* (see [Figure 2](#)). There were fewer such respondents in *Khorezm, Jizzakh and Tashkent regions*.

Lack of aid was more often mentioned by entrepreneurs operating in **industries** such as “*retail trade*”, “*pharmaceuticals*”, “*chemical, rubber and plastic products*” and “*finance and property operations*” (see [Figure 3](#)). Industries such as “*science and educations*”, “*machinery and equipment*” and “*healthcare and social services*” had more respondents who enjoyed some government aid.

**Figure 1. Responses to the question “What aid has your company received from the government since the start of the pandemic?” (the proportion of respondents who chose the appropriate response options).**

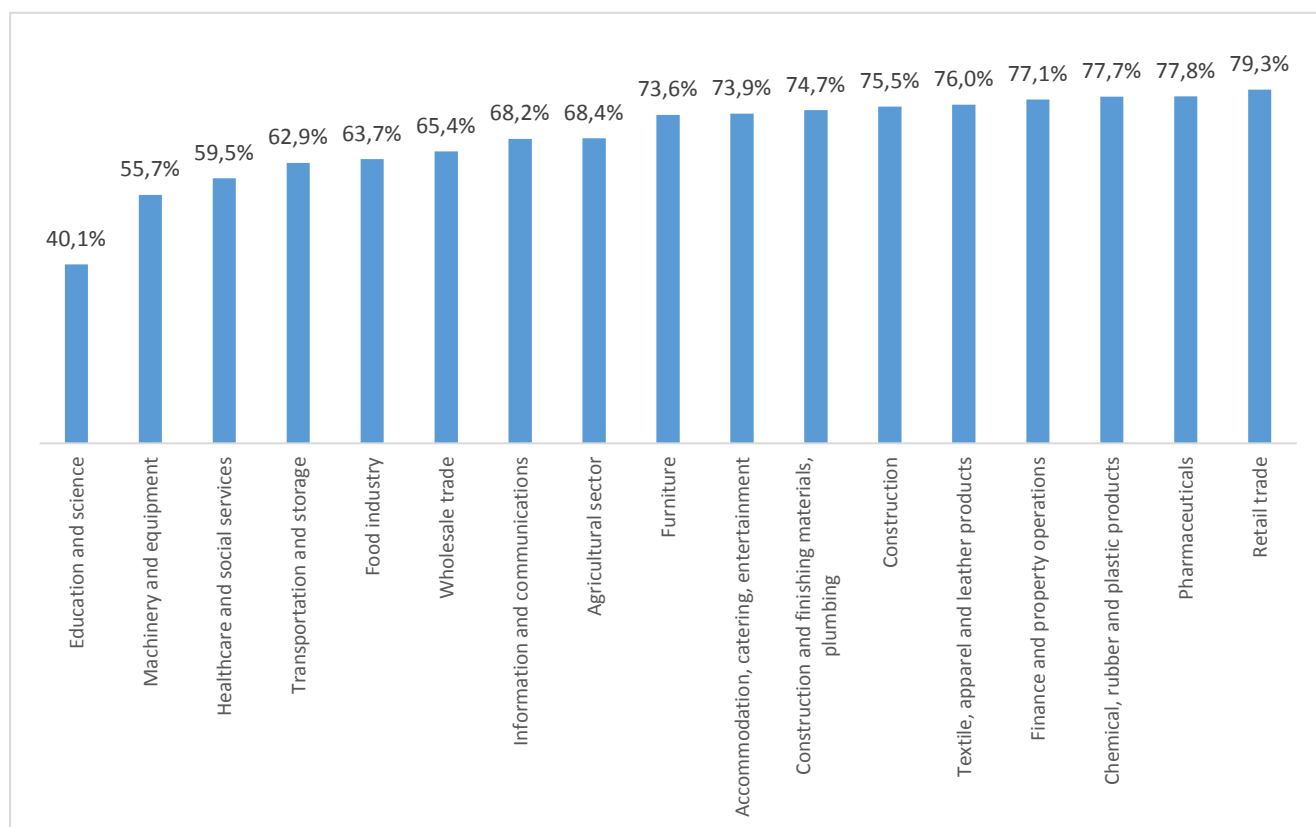


**Figure 2. Number of the respondents who said they had not received any government aid during the pandemic in the context of the regions (the proportion of respondents who chose the appropriate response options).**



Therefore, despite the adoption and implementation of a significant package of support measures, introduced periodically during the pandemic and the lockdown since April 2020, the survey shows that less than 1/3 (9% in Surkhandarya region) of the SMEs surveyed actually used them. This may be a signal that further support measures should be determined and adopted following an assessment of the demand for the previous measures, and a study of the opinions of business entities.

**Figure 3. Number of the respondents who said they had not received any government aid during the pandemic in the context of the industries (the proportion of respondents who chose the appropriate response options).**



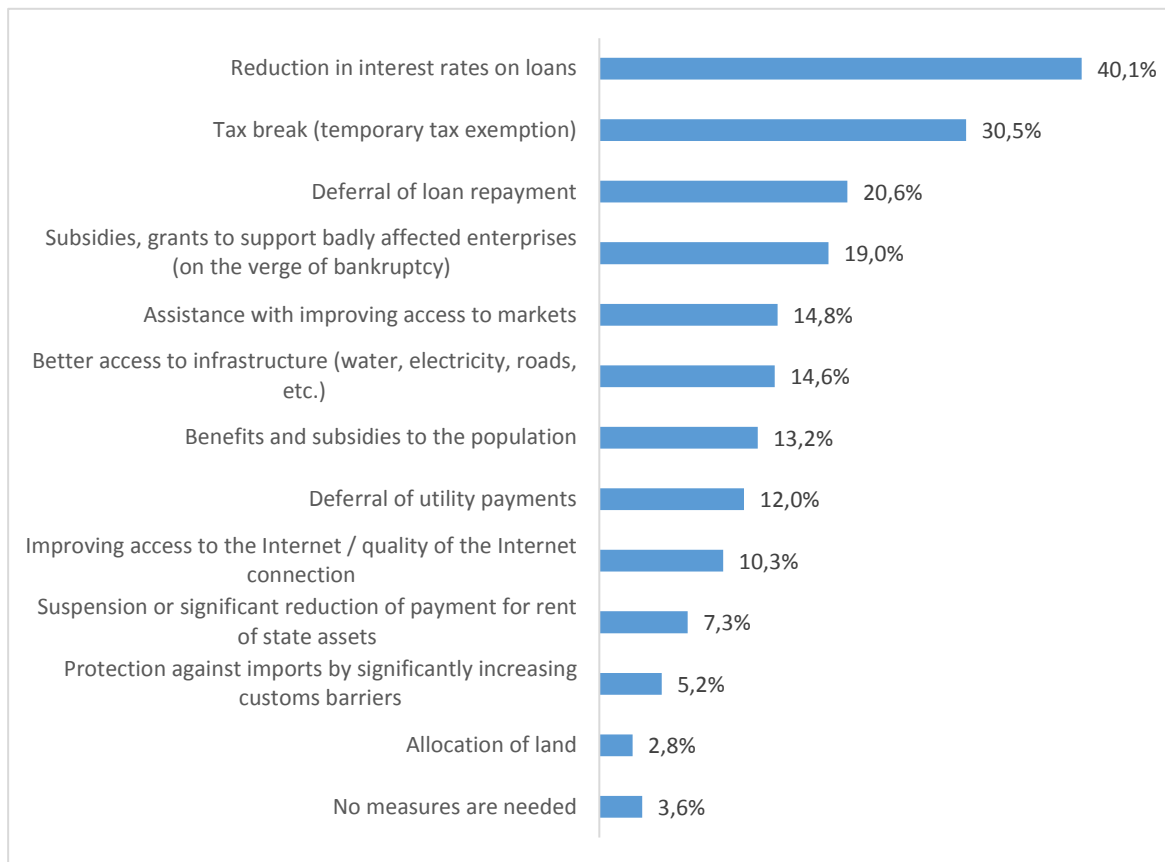
### 3.3. Expected government aid

During the survey of small and medium-sized businesses (October 2020), the respondents were asked: “In your opinion, **what measures should the Government take to support the economy after the lockdown?**”. The respondents were allowed to pick several response options. The results are presented in **Figure 1**.

40.1% of the respondents said they would wish to have their *loan interest rates reduced*; 30.5% mentioned a *tax break*; 20.6% hoped for a *deferral of loan repayment*; 19% believed it was important that *subsidies and grants be provided to badly affected enterprises*; 14.8% would like to get assistance with improving their access to markets; 14.6% wished *better access to infrastructure*; 13.2% emphasized the importance of *paying benefits and subsidies to the population*, 12% would like a *deferral of utility payments*; and 10.3% mentioned the *importance of improving access to the Internet or the quality of the Internet connection*.



**Figure 1. Responses to the question “In your opinion, what measures should the Government take to support the economy after the lockdown?” (the proportion of respondents who chose the appropriate response options).**



## 4. Conclusions and recommendations

### 4.1. Main conclusions from the study

The COVID-19 pandemic has had a negative impact on the economy of Uzbekistan and on the state of the country's small and medium-sized businesses. According to official data, **economic growth** slowed considerably, but remained in positive territory, being 0.4% per annum by the end of Quarter 3 of 2020. At the same time, there was a 0.5% reduction in the **volume of GDP in real terms** produced by **small enterprises**.

However:

- more than half of the SMEs surveyed say that demand for their products and the revenue of their enterprises during the lockdown period decreased, and also expect their revenue to decline in the second half of 2020 compared to 2019.
- only about 10% of respondents believe that the revenue of their enterprises during the lockdown period increased, and expect their revenue to grow in the second half of 2020 compared to 2019.

These survey results suggest that the pandemic has had a more negative impact on the country's economy and the SME sector than that reflected in official statistics, which may be due to both the statistical methods and the large share of the shadow economy that is not included in statistics.

**Employment** statistics and the corresponding results of the SME survey also call into question the official data on changes in the values of GDP and production of the small business sector in 2020. According to the official data, the unemployment rate in the country rose from 9.1% to 13.2% in January-July 2020 and fell to 11.3% according to the survey for January-October 2020. For 6 months of 2020, there was a significant reduction in employment in the field of "small business and private entrepreneurship" - by 8.8%. Among the SMEs surveyed, there were, on average, 6.3% less employees at the time of the survey (October) than in March. Such a significant reduction in employment is likely to mean a corresponding reduction in production.

According to the official statistics, positive growth rates were achieved in construction, agriculture and service **sectors** (8.6%, 3.4% and 1.8% respectively). However, the production volume in the manufacturing sector declined by 3%. At the same time, the share of small enterprises decreased in the main sectors of the economy, but most of all in construction (by 4.5%) and retail turnover (by 3.6%).

According to the survey findings, the pandemic primarily affected the **industries** that produce durable goods and investment goods ("furniture", "machinery and equipment", "construction and finishing materials, plumbing"), and the HoReCa sector. Light industry and wholesale trade were affected as well. "Pharmaceuticals", "education and science", "agriculture, forestry and fisheries", "information and communications" and "food industry" were the least affected by the pandemic and the lockdown in terms of demand and revenue. Besides, industries such as "pharmaceuticals", "transportation and storage", "food industry" and healthcare have the largest number of companies that had growing demand and revenue during the pandemic.

The SME survey revealed the degree of the demand and revenue decline also attributable to other characteristics of the businesses. For example, according to the respondents, in **urban areas** the decline in the demand for their products was significantly greater compared to **rural areas**, the revenue decline being somewhat greater than for rural companies. It is logical to assume that urban areas have been more affected by the pandemic and lockdown measures, which is reflected in the differences between urban and rural economic data.

The survey also showed that **business experience and the size of the enterprise in terms of staff** foster its resilience during the pandemic. The older and larger the company the lower its decline in demand and revenue on average. Therefore, young and small companies were affected by the pandemic to a greater extent than experienced and larger ones.

The pandemic has led to a significant reduction in demand for a number of Uzbek **export goods**. Notably, this applies not only to raw material exports (hydrocarbons and lint cotton), which are mainly exported by state-owned companies, but also to food, particularly horticultural products, machinery and equipment, chemical products, as well as services (particularly transportation services). SME exporters were affected by the fall in exports more than average exporters: according to official data, the share of SMEs in total exports decreased by 8.6% in the three quarters of 2020 (while total exports decreased by 6%). This is confirmed by data from the SME survey: 36.3% of exporters who responded to the relevant question in the questionnaire say that export of their products ceased or dropped to the minimum, while 23.2% say that exports declined.

According to the respondents, the main problems that the SMEs had to face due to the COVID-19 pandemic and the lockdown included:

- We were shut down or had to shut down due to the lockdown – 35.7%.
- Demand for our goods and services decreased – 30.5%.
- There were disruptions in the supply of raw materials / materials / components / equipment, etc. – 19.2%.
- Transportation costs increased – 12.4%.
- Employees were not able or it was difficult for them to get to their workplaces even though we needed their work – 11%.
- There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes – 9.5%

The SMEs' assessment of the government aid received is as follows: 71.8% of the respondents said that they had not received any aid. 17.7% mentioned reduced rates or temporary tax exemptions. The third most common response was “We received assistance in changing loan repayment terms” (7.9% of the respondents). Another 3.2% of the respondents said that they had been provided assistance with reducing interest rates on loans. 2.3% of those who responded were granted a suspension of payment for rent of state assets.

Therefore, despite the adoption and implementation of a significant package of support measures, introduced periodically during the pandemic and the lockdown, the survey shows that less than 1/3 of the SMEs surveyed actually used them. This may be a signal that further support measures should be determined and adopted following an assessment of the demand for the previous measures, and a study of the opinions of business entities.

In response to the question about measures the government should adopt to support the economy during the post-lockdown period, 40.1% of the respondents said they would wish to have their loan interest rates reduced; 30.5% mentioned a tax break; 20.6% hoped for a deferral of loan repayment; 19% believed it was important that subsidies and grants be provided to badly affected enterprises; 14.8% would like to get assistance with improving their access to markets; 14.6% wished better access to infrastructure; 13.2% emphasized the importance of paying benefits and subsidies to the population; 12% would like a deferral of utility payments; and 10.3% mentioned the importance of improving access to the Internet or the quality of the Internet connection.

## 4.2. Recommendations for the Government

This study has confirmed that the COVID-19 pandemic is having different effects on different categories of businesses, urban and rural areas, regions and sectors of the economy. Apparently, the consequences of the crisis will be dealt with differently in different segments of the economy as well. Therefore, the government should take this circumstance into account and pursue a **differentiated targeted policy** aimed at eliminating bottlenecks in business development, taking into account the sectoral and regional particularities of the current economic crisis. Measures the government is taking to support tourism and related industries, transportation and banking sectors show that the leadership of the country is operating with due regard to this circumstance.

However, a targeted response to challenges associated with the pandemic, requires more effective **methods to collect data and assess the situation in the economy**. The existing data collection and processing system does not provide prompt, detailed and high-quality information on current changes. In particular, it is essential, on a monthly basis, to collect and publish data disaggregated by industry and region, including detailed data in the context of **SMEs**, on production volumes, revenue, profits, investments, employment in the real sector of the economy, and loans taken out, repaid and overdue.

The biggest problem for SMEs is the **decline in production and revenue**. In this regard, the measures taken by the government to reduce taxes and other financial burdens on businesses turned out to be most helpful.

The main cause of the decline in revenue is the **decrease in demand for goods and services of local companies**. Therefore, measures to support demand, especially by easing the tax burden on household income and supporting the poor, would help to address this problem.

Problems such as **shutdowns of businesses due to the lockdown, restricted access to markets and availability of resources** are being addressed as COVID-19 restrictions are eased and borders reopen. In this regard, it is most important to maintain agreements with Uzbekistan's foreign trade partners regarding the restoration and expansion of trade flows. This is also why it is so important not to follow the “easy path” of protectionist policies aimed at creating additional demand for local products. Firstly, this may have a negative impact on the development of foreign economic relations and markets for Uzbek exports. Secondly, local producers – consumers of imported resources – may suffer. Thirdly, protectionism has an extremely negative effect on the competitive business environment, and therefore damages the long-term economic development of the country.

**Export support programs** will foster expansion of sales through external markets, by assisting with introduction of modern product quality and safety standards, promoting products on external markets (information on markets, marketing), building capacity of exporters’ staff, expanding opportunities for pre-export loans, etc.

The **availability of loans**, and primarily the affordability of interest rates, is a vital issue for many categories of businesses, especially during the crisis. However, the objective reasons for the high interest rates should be taken into account: relatively high (double-digit) inflation and active use of the practice of concessional lending mainly to state-owned companies (which causes a shortage of monetary resources in the free market and increases their cost). Therefore, to increase access to credit resources, it is necessary to accelerate the implementation of banking reforms and the privatization of state-owned enterprises, as well as the adoption of measures to curb inflation (the aforementioned concessional loans being the key reason). Administrative measures to cut interest rates and expand concessional lending, although they may have short-term effects, will only exacerbate the problem of credit access in the medium and long term.

In addition, international practice shows that the government's credit programs for SMEs should be accompanied by **consulting support to enterprises**, allowing them to optimize investment decisions and minimize credit risks. In reality, however, such support is not provided in most cases. This kind of technical support is especially important for start-up entrepreneurs and small (usually up to 20 permanent employees) enterprises. As the SME survey showed, it is these categories of business that are more affected by the negative effects of the pandemic.

Thus, the recommendation is to focus on the **use of fiscal policy tools**: above all, to reduce the overall tax burden on the business sector, and to apply targeted measures of budget support for the sectors of the economy the pandemic affected the most. It would also be useful to develop and apply a set of measures to legalize the informal sector of the economy, where, as of September 2020, 5.6 million people were employed out of 19.1 million people in the labor force, with 5.7 million people<sup>4</sup> employed in the official sector.

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<sup>4</sup> <https://uzreport.news/economy/uroven-bezrabotitsi-v-uzbekistane-snizilsya-do-11-1->

However, caution is needed with regards to further expansion of **public borrowing**, including government-guaranteed loans, as it increases the public debt (an 18.8% increase over 9 months of 2020) and may have a negative effect on the economic and financial stability in the future.

Finally, it is recommended to provide assistance to companies and organizations of Uzbekistan in creating an environment to expand opportunities for **economic and other activities in a remote format**. This would require improved quality of and access to the Internet, solutions and platforms for digitalization of work processes, development of IT-infrastructure, the security system, communication systems, and electronic task assignment and follow-up. In addition, personnel should be trained to use such new digital solutions and adapt to the new work format.

## Annexes

### Annex 1. Official statistics (Quarters 1-3 of 2020)<sup>5</sup>

**Table 1. Main socio-economic development indicators of the Republic of Uzbekistan for January-September 2020.**

Indicators	Unit of measurement	January-September	Structure, in %		In % to January-September of the previous year	
			2019	2020	2019	2020
<b>Gross domestic product, total</b>	billion UZS	408,296.6	100.0	100.0	<b>105.9</b>	<b>100.4</b>
including:						
Gross value added of industries	<b>billion UZS</b>	<b>376,730.6</b>	<b>91.0</b>	<b>92.3</b>	<b>105.8</b>	<b>100.5</b>
Net taxes on products and export-import operations	<b>billion UZS</b>	<b>31,566.0</b>	<b>9.0</b>	<b>7.7</b>	<b>106.2</b>	<b>99.4</b>
<b>Gross value added of industries</b>	billion UZS	376,730.6	100.0	100.0	105.8	100.5
<b>Agriculture, forestry and fisheries</b>	billion UZS	104,906.8	27.3	27.9	102.2	103.4
<b>Industry (including construction)</b>	billion UZS	135,419.9	36.2	35.9	109.0	99.4
including:						
Industry	<b>billion UZS</b>	<b>107,427.3</b>	<b>29.3</b>	<b>28.5</b>	<b>105.3</b>	<b>97.3</b>
Construction	<b>billion UZS</b>	<b>27,992.6</b>	<b>6.9</b>	<b>7.4</b>	<b>124.2</b>	<b>108.6</b>
<b>Services</b>	billion UZS	136,403.9	36.5	36.2	106.1	99.3
<b>Agriculture, forestry and fisheries</b>	billion UZS	<b>180,069.8</b>	<b>100.0</b>	<b>100.0</b>	<b>102.2</b>	<b>103.4</b>
Crop and livestock production, hunting and provision of services in these areas	<b>billion UZS</b>	<b>174,803.8</b>	<b>97.0</b>	<b>97.1</b>	<b>102.2</b>	<b>103.4</b>
Forestry	<b>billion UZS</b>	<b>4,445.8</b>	<b>2.5</b>	<b>2.5</b>	<b>102.2</b>	<b>101.9</b>
Fisheries	<b>billion UZS</b>	<b>820.2</b>	<b>0.5</b>	<b>0.4</b>	<b>105.2</b>	<b>112.0</b>
<b>Industrial products</b>	<b>billion UZS</b>	<b>256,747.5</b>	<b>100.0</b>	<b>100.0</b>	<b>105.3</b>	<b>97.3</b>
including:						
Mining and quarrying	billion UZS	<b>23,656.5</b>	<b>13.6</b>	<b>9.2</b>	<b>102.8</b>	<b>73.9</b>
Manufacturing industry	billion UZS	<b>212,177.2</b>	<b>79.3</b>	<b>82.6</b>	<b>106.2</b>	<b>102.7</b>
Electricity, gas, steam and air conditioning supply	billion UZS	<b>19,378.6</b>	<b>6.4</b>	<b>7.6</b>	<b>105.1</b>	<b>113.7</b>
Water supply, sewerage, waste collection and disposal	billion UZS	<b>1,535.2</b>	<b>0.7</b>	<b>0.6</b>	<b>96.5</b>	<b>92.7</b>
<b>Consumer goods</b>	billion UZS	<b>85,290.2</b>	<b>100.0</b>	<b>100.0</b>	<b>115.7</b>	<b>102.3</b>
food	billion UZS	30,135.1	31.8	35.3	115.8	100.8
non-food	billion UZS	55,155.1	68.2	64.7	115.6	103.2
including passenger cars	billion UZS	17,745.3	19.9	20.8	145.3	110.0
<b>Investment in fixed capital</b>	<b>billion UZS</b>	<b>138,106.6</b>	<b>100.0</b>	<b>100.0</b>	<b>145.8</b>	<b>91.3</b>
centralized investment	billion UZS	30,178.7	28.5	21.8	182.3	70.3
decentralized investment	billion UZS	107,927.9	71.5	78.2	140.5	99.6
<b>Construction work</b>	<b>billion UZS</b>	<b>65,154.6</b>	<b>x</b>	<b>x</b>	<b>124.2</b>	<b>108.6</b>
<b>Services, total</b>	<b>billion UZS</b>	<b>157,085.3</b>	<b>x</b>	<b>x</b>	<b>112.7</b>	<b>101.8</b>
<b>Transport</b>						
Cargo turnover	billion ton-km	50.3	x	x	101.9	93.3
Passenger turnover	billion pass-km	89.2	x	x	104.3	83.7
<b>Retail turnover</b>	<b>billion UZS</b>	<b>135,930.1</b>	<b>x</b>	<b>x</b>	<b>107.0</b>	<b>99.8</b>
<b>Foreign trade turnover</b>	<b>million USD</b>	<b>27,490.1</b>	<b>100.0</b>	<b>100.0</b>	<b>135.5</b>	<b>88.0</b>
Exports	million USD	12,471.3	42.5	45.4	141.2	94.0
Imports	million USD	15,018.9	57.5	54.6	131.5	83.5
<b>Number of permanent population (average for the period)</b>	<b>thousand people</b>	<b>34,144.0</b>	<b>x</b>	<b>x</b>	<b>101.9</b>	<b>102.0</b>
including:						
in working age	thousand people	20,011.6	59.3	58.6	100.9	100.8
<b>Average nominal accrued salary<sup>6</sup></b>	<b>thousand UZS</b>	<b>2,577.0</b>	<b>x</b>	<b>x</b>	<b>131.5</b>	<b>116.2</b>
<b>Inflation rate</b>						
average per month	%	0.7	x	x	x	x
to December of the previous year	%	6.3	x	x	x	x

<sup>5</sup> Data from the State Committee of the Republic of Uzbekistan on Statistics.

<sup>6</sup> Taking into account additional calculations, without small business and agriculture.

**Table 2. Implementation of investment in fixed capital for January-September 2020.**

	Billion UZS	Growth rate, %	In % of total	
			2019	2020
<b>Total</b>	<b>138,106.6</b>	<b>91.3</b>	<b>100.0</b>	<b>100.0</b>
<b>centralized investment:</b>	<b>30,178.7</b>	<b>70.3</b>	<b>28.5</b>	<b>21.8</b>
budget funds	8,987.5	69.9	8.5	6.5
Fund for the Development of Water Supply and Sewerage Systems under the Ministry of Finance	1,365.5	99.7	0.9	1.0
Fund for the Development of Physical Culture and Sports	x	x	x	x
Fund for Reconstruction and Development	1,365.7	20.7	4.4	1.0
<i>the same, in USD millions</i>	<i>137.4</i>	<i>20.2</i>	<i>x</i>	<i>x</i>
foreign investment and government-guaranteed loans	18,460.0	83.4	14.7	13.3
<i>the same, in USD millions</i>	<i>1,857.0</i>	<i>81.6</i>	<i>x</i>	<i>x</i>
<b>decentralized investment:</b>	<b>107,927.9</b>	<b>99.6</b>	<b>71.5</b>	<b>78.2</b>
funds of enterprises	37,916.3	116.3	21.6	27.5
funds of the population	12,157.2	79.8	9.8	8.8
Foreign direct investment and loans (incl. other)	38,132.7	103.3	24.4	27.6
<i>the same, in USD millions</i>	<i>3,835.9</i>	<i>101.0</i>	<i>x</i>	<i>x</i>
including:				
foreign direct investment	15,086.1	63.0	15.9	10.9
<i>the same, in USD millions</i>	<i>1,517.6</i>	<i>61.5</i>	<i>x</i>	<i>x</i>
commercial bank loans and other borrowings	19,721.7	83.4	15.7	14.3

**Table 3. Main socio-economic development indicators of the regions of the Republic of Uzbekistan for January-September 2020**

	Industrial products		Consumer goods		Agriculture, forestry and fisheries		Investment in fixed capital		Construction work		Services		Retail turnover		Foreign trade turnover		Exports		Imports	
	trillion UZS	growth rate in %	trillion UZS	growth rate in %	trillion UZS	growth rate in %	trillion UZS	growth rate in %	trillion UZS	growth rate in %	trillion UZS	growth rate in %	trillion UZS	growth rate in %	billion USD	growth rate in %	billion USD	growth rate in %	billion USD	growth rate in %
<b>Republic of Uzbekistan</b>	<b>256.7</b>	<b>97.3</b>	<b>85.3</b>	<b>102.3</b>	<b>180.1</b>	<b>103.4</b>	<b>138.1</b>	<b>91.3</b>	<b>65.2</b>	<b>108.6</b>	<b>157.1</b>	<b>101.8</b>	<b>135.9</b>	<b>99.8</b>	<b>27.5</b>	<b>88.0</b>	<b>12.5</b>	<b>94.0</b>	<b>15.0</b>	<b>83.5</b>
Republic of Karakalpakstan	9.7	102.5	1.7	104.5	6.2	101.7	6.9	86.2	2.9	101.2	4.6	103.5	5.1	98.1	0.4	69.8	0.3	75.3	0.1	61.2
regions:																				
Andijan	26.1	105.1	19.8	108.4	18.2	103.8	7.1	98.0	3.1	105.3	8.2	104.5	10.2	98.0	2.0	103.6	0.4	97.1	1.6	105.4
Bukhara	12.1	98.2	4.5	100.1	16.5	103.1	8.6	107.6	4.0	104.7	6.9	103.0	8.3	99.9	0.6	63.5	0.2	83.2	0.4	58.1
Jizzakh	4.0	103.7	1.9	102.4	11.2	104.3	6.8	107.2	2.2	103.4	3.5	102.9	5.2	100.1	0.7	171.2	0.1	101.6	0.6	192.8
Kashkadarya	9.7	97.6	2.9	100.0	17.5	102.7	14.4	87.3	3.7	101.1	7.2	102.7	9.1	97.3	0.4	63.6	0.2	63.0	0.2	64.0
Navoi	46.7	108.9	2.7	104.0	8.3	105.0	12.1	79.0	3.1	100.1	4.1	104.3	5.1	102.4	0.9	63.5	0.3	121.5	0.6	49.6
Namangan	7.4	110.4	4.2	106.2	13.3	104.4	9.1	85.6	3.2	110.9	6.3	103.3	8.0	94.4	0.7	87.6	0.3	116.0	0.4	72.7
Samarkand	12.2	94.7	7.9	108.2	23.2	100.7	8.0	99.8	4.2	106.4	10.1	102.3	11.5	102.9	1.0	80.7	0.2	80.7	0.8	80.7
Surkhandarya	3.4	110.1	1.3	97.5	14.0	104.7	5.1	82.5	3.4	104.2	5.6	102.3	8.5	92.3	0.3	72.8	0.2	81.4	0.1	65.1
Syrdarya	5.4	102.0	1.8	79.3	6.1	103.1	5.3	116.9	1.6	100.3	2.3	105.9	2.6	96.6	0.4	93.0	0.1	123.4	0.3	84.7
Tashkent	46.5	103.0	9.6	106.4	18.2	104.1	12.3	92.4	4.6	100.9	11.9	103.2	14.6	103.9	3.2	93.7	1.2	88.4	2.0	97.2
Fergana	14.8	100.4	5.5	102.0	15.6	104.0	8.4	104.8	3.8	100.4	9.7	103.1	11.1	96.7	1.0	100.0	0.4	91.4	0.6	106.3
Khorezm	6.7	105.6	4.3	100.1	11.8	104.4	5.0	112.6	2.2	101.8	4.7	102.3	5.9	91.9	0.3	93.3	0.1	114.3	0.2	83.3
Tashkent city	45.4	96.0	16.5	100.6	x	x	28.7	84.6	13.4	100.7	57.6	106.9	30.7	104.1	8.7	89.1	2.0	89.4	6.7	89.0



**Table 4. Main foreign trade indicators of the Republic of Uzbekistan for January-September 2020.**

	Million USD	Growth rate, in %	Share, in % of total	
			2019	2020
<b>Foreign trade turnover</b>	<b>27,490.1</b>	<b>88.0</b>	<b>100.0</b>	<b>100.0</b>
Exports	12,471.3	94.0	42.5	45.4
Imports	15,018.9	83.5	57.5	54.6
Balance (+,-)	-2,547.6	x	x	x
<b>Exports</b>	<b>12,471.3</b>	<b>94.0</b>	<b>100.0</b>	<b>100.0</b>
lint cotton	121.1	50.7	1.8	1.0
food products	986.8	85.9	8.7	7.9
including: horticultural products	696.1	72.6	7.2	5.6
chemical products and articles thereof	637.1	95.2	5.0	5.1
energy and petroleum products	492.0	27.6	13.4	3.9
ferrous metals and articles thereof	237.9	104.3	1.7	1.9
non-ferrous metals and articles thereof	618.7	87.6	5.3	5.0
machinery and equipment	277.9	93.2	2.2	2.2
textiles and textile products	1,345.1	114.6	8.8	10.8
gold	5,804.4	145.7	30.0	46.5
services	1,481.4	57.4	19.4	11.9
including: travel	221.1	22.4	7.4	1.8
other	468.7	101.4	3.5	3.8
<b>Imports</b>	<b>15,018.9</b>	<b>83.5</b>	<b>100.0</b>	<b>100.0</b>
food products	1,466.0	108.1	7.5	9.8
chemical products and articles thereof	2,466.7	108.2	12.7	16.4
energy and petroleum products	729.7	110.3	3.7	4.9
ferrous metals and articles thereof	1,081.1	79.9	7.5	7.2
non-ferrous metals and articles thereof	198.5	108.7	1.0	1.3
machinery and equipment	6,444.1	79.9	44.8	42.9
services	841.5	46.7	10.0	5.6
including: travel	339.9	27.4	6.9	2.3
other	1,791.2	78.5	12.7	11.9

**Table 5. Balance of payments of the Republic of Uzbekistan (analytical representation), in USD millions.**

Items	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
<b>A. Current account balance</b>	-1,049.44	-707.94	-19.52	-1,581.71	-917.52	-1,058.02	1,541.31
Goods, credit (export)	3,045.02	3,414.12	4,146.60	3,292.88	2,609.65	2,579.51	5,569.01
Goods, debit (import)	4,741.77	5,291.68	5,528.64	5,627.86	4,293.42	4,295.74	4,998.28
Services, credit (export)	636.12	788.65	849.60	820.44	602.89	313.72	345.16
Services, debit (import)	1,190.15	1,311.05	1,456.94	1,402.73	1,060.32	684.85	792.17
Balance of goods and services	-2,250.78	-2,399.95	-1,989.37	-2,917.28	-2,141.20	-2,087.36	123.72
Primary income, credit	759.97	789.79	748.09	659.42	634.90	362.83	335.30
Primary income, debit	421.32	396.97	492.61	902.14	429.27	456.42	501.70
Balance of goods, services and primary income	-1,912.13	-2,007.14	-1,733.90	-3,159.99	-1,935.57	-2,180.95	-42.68
Secondary income, credit	1,007.43	1,448.14	1,857.65	1,727.07	1,148.56	1,210.85	1,690.03
Secondary income, debit	144.74	148.94	143.28	148.78	130.52	87.92	106.04
<b>B. Capital account (excluding reserves)</b>	135.12	34.61	77.14	7.13	0.15	15.00	10.00
Capital account, credit	135.12	34.61	77.14	7.13	0.15	15.00	10.00
Capital account, debit	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance of capital account and current account	-914.32	-673.33	57.61	-1,574.57	-917.37	-1,043.02	1,551.31
<b>C. Financial account</b>	-2,315.88	-717.05	-979.09	-2,364.99	-1,468.11	-1,319.23	408.25
Direct investment, assets	0.63	0.64	0.65	0.60	0.62	0.62	0.62
Direct investment, liabilities	221.25	832.15	448.88	814.93	261.18	480.07	368.98
Portfolio investment, assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity and stocks/shares of investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Portfolio investment, liabilities	1,009.67	25.45	-8.86	319.46	1.44	11.21	-4.12
Equity and stocks/shares of investment funds	4.05	12.79	3.80	8.56	9.62	2.71	4.06
Debt instruments	1,005.63	12.66	-12.66	310.90	-8.19	8.50	-8.18
Derivative financial instruments (excluding reserves)	0.42	1.72	0.34	1.78	0.34	1.73	1.10
Derivative financial instruments, assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Derivative financial instruments, liabilities	-0.42	-1.72	-0.34	-1.78	-0.34	-1.73	-1.10
Other investments, assets	-8.86	1,198.90	64.10	1,373.09	602.06	427.61	2,300.35
Other equity	0.00	0.31	0.00	0.00	0.00	0.00	0.00
Debt instruments	-8.86	1,198.59	64.10	1,373.09	602.06	427.61	2,300.35
The central bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depository organizations, except for the central bank	-44.31	-614.46	-426.05	24.15	79.80	-194.66	-246.67
General government sector	-3.48	-1.61	-0.61	-2.11	-5.52	-5.02	-6.12
Other sectors	38.93	1,814.66	490.76	1,351.05	527.78	627.30	2,553.14

Items	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Other financial institutions	-9.76	0.00	0.31	0.00	-0.58	0.00	0.00
Non-financial enterprises, households and non-profit institutions servicing households	48.69	1,814.66	490.45	1,351.05	528.36	627.30	2,553.14
Other investments, liabilities	1,077.14	1,060.71	604.16	2,606.07	1,808.50	1,257.91	1,528.96
Other equity	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SDR allocation	0.02	0.00	-0.11	-0.09	-0.19	-0.24	0.01
Debt instruments	1,077.12	1,060.71	604.27	2,606.16	1,808.69	1,258.15	1,528.95
The central bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depository organizations, except for the central bank	294.99	158.30	447.28	885.26	799.62	796.03	383.68
General government sector	792.84	1,356.99	556.14	1,998.22	488.59	809.22	934.19
Other sectors	-10.70	-454.57	-399.16	-277.32	520.49	-347.11	211.08
Other financial institutions	-0.63	-1.01	0.60	4.34	0.91	1.47	1.12
Non-financial enterprises, households and non-profit institutions servicing households	-10.07	-453.56	-399.76	-281.67	519.58	-348.58	209.96
<b>D. Net errors and omissions</b>	-626.60	-447.33	-745.97	-45.91	-550.04	-625.35	829.81
<b>E. Overall balance</b>	-774.96	403.60	-290.73	-744.50	-0.69	349.13	-1,972.87
<b>F. Reserves and related items</b>	774.96	-403.60	290.73	744.50	0.69	-349.13	1,972.87
Reserve assets	774.96	-403.60	290.73	744.50	0.69	25.51	1,973.01
Net borrowings from the IMF (excluding reserve position)	0.00	0.00	0.00	0.00	0.00	374.64	0.15
Exceptional financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Source: The Central Bank of the Republic of Uzbekistan.

**Table 6. External debt of the Republic of Uzbekistan, in USD millions.**

<b>Indicators</b>	<b>Q1 2019</b>	<b>Q2 2019</b>	<b>Q3 2019</b>	<b>Q4 2019</b>	<b>Q1 2020</b>	<b>Q2 2020</b>	<b>Q3 2020</b>
Classification of public external debt by type of creditor							
Incoming	1,896.1	1,461.2	707.3	2,048.8	613.3	1,298.5	1,111.8
Debt servicing	176.4	147.1	239.8	196.0	230.0	235.1	291.6
<b>Principal balance</b>	<b>11,686.5</b>	<b>13,093.1</b>	<b>13,595.6</b>	<b>15,604.7</b>	<b>16,075.9</b>	<b>17,277.4</b>	<b>18,537.7</b>
including the balance of							
public debt	8,868.4	9,198.5	9,624.5	10,922.1	10,839.2	11,614.6	12,704.7
publicly guaranteed debt	2,818.1	3,894.6	3,971.1	4,682.6	5,236.8	5,662.8	5,833.0
Classification of private external debt by type of creditor							
Incoming	386.3	674.4	588.9	1,381.6	1,005.9	1,074.9	931.5
Debt servicing	340.3	552.4	486.4	582.6	327.6	587.1	627.1
<b>Principal balance</b>	<b>7,152.0</b>	<b>7,390.8</b>	<b>7,500.2</b>	<b>8,523.1</b>	<b>9,249.8</b>	<b>9,905.5</b>	<b>10,296.1</b>

*Source: The Central Bank of the Republic of Uzbekistan.*

**Table 7. Information on accounts receivable and accounts payable of companies and organizations as of September 1, 2020**

	Accounts receivable				Accounts payable			
	Total		including overdue		Total		including overdue	
	amount, million UZS	growth, in % to 01.09.19	amount, million UZS	growth, in % to 01.09.19	amount, million UZS	growth, in % to 01.09.19	amount, million UZS	growth, in % to 01.09.19
Republic of Uzbekistan	108,547,800.0	98.2	1,529,002.7	113.9	121,958,366.6	107.3	2,156,140.5	101.9
Republic of Karakalpakstan	1,533,242.1	91.7	12,613.8	146.7	3,025,801.2	95.2	2,278.8	54.0
regions:								
Andijan	7,260,972.1	188.7	69,671.2	380	9,726,024.6	113.5	37,583.7	280
Bukhara	2,123,530.9	113.3	13,851.6	480	2,349,106.4	42.2	30.4	630
Jizzakh	1,008,396.9	122.1	8,801.8	470	996,426.5	110.6	4,948.2	111.0
Kashkadarya	6,033,841.9	19.6	14,063.1	169.7	4,780,074.5	32.9	718,026.7	58.0
Navoi	6,017,036.6	230	146,550.5	280	5,896,838.8	182.1	153,897.4	410
Namangan	1,983,075.6	250	5,863.7	144.4	2,691,027.2	200	2,993.8	67.7
Samarkand	3,767,812	220	57,035.6	162.5	6,308,812.7	210	69,138.1	240
Surkhandarya	1,667,765	142.8	21,570.1	820	1,979,148	110.0	12,819.4	500
Syrdarya	2,044,528.4	89.3	42,866.1	460	2,226,353.5	117.3	69,380.6	16.0
Tashkent	8,704,407.7	112.5	442,822	210	10,546,527.3	131.0	501,879.8	230
Fergana	2,563,240.1	126.0	50,869.4	400	2,774,224.3	102.0	84,821.5	230
Khorezm	930,715.8	152.4	6,295.4	74.9	934,917.3	92.6	656.4	44.9
Tashkent city	56,996,649.4	117.8	635,083.8	65.6	65,908,585.5	116.1	497,685.8	28.5

**Table 8. The share of small enterprises (businesses) in the sectors of the economy for January-September, in %.**

	Industry		Agriculture, forestry and fisheries		Investment		Construction		Retail turnover		Exports		Imports	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
<b>Republic of Uzbekistan</b>	<b>27.2</b>	<b>25.3</b>	<b>98.1</b>	<b>97.8</b>	<b>44.3</b>	<b>50.3</b>	<b>76.6</b>	<b>72.1</b>	<b>85.0</b>	<b>81.4</b>	<b>26.2</b>	<b>17.6</b>	<b>61.1</b>	<b>51.4</b>
Republic of Karakalpakstan	19.6	20.4	98.2	96.8	30.3	34.5	89.2	92.6	89.5	90.1	19.6	20.2	72.0	69.2
regions:														
Andijan	19.3	17.5	99.0	98.7	65.6	69.5	96.0	92.8	88.1	88.1	64.9	43.7	14.6	13.1
Bukhara	36.6	32.9	98.6	99.0	56.5	44.6	87.9	81.9	86.1	82.7	66.2	42.7	50.2	52.2
Jizzakh	61.7	61.2	98.9	99.4	61.2	73.7	98.1	96.4	92.2	92.2	68.6	66.0	97.1	96.0
Kashkadarya	31.2	30.7	99.0	99.5	14.2	15.6	83.2	87.5	97.4	93.3	38.9	47.1	64.4	46.9
Navoi	8.1	6.2	98.1	98.1	18.8	26.9	71.8	78.0	87.3	79.4	27.3	13.4	66.7	33.3
Namangan	63.8	48.3	97.5	98.1	50.8	76.2	95.7	89.8	88.7	89.6	80.5	63.8	83.4	77.2
Samarkand	41.1	43.0	96.1	96.6	63.3	72.4	98.7	87.5	86.9	77.5	74.7	57.2	66.1	46.4
Surkhandarya	47.1	41.9	98.9	98.2	62.3	60.8	83.9	85.9	90.9	90.7	76.4	62.7	83.9	92.1
Syrdarya	40.8	40.3	98.7	98.6	54.1	48.4	96.9	98.2	88.3	83.7	78.7	76.4	75.2	62.9
Tashkent	22.3	20.3	97.4	94.7	37.0	40.2	82.3	79.6	90.3	82.7	28.4	24.4	45.7	44.5
Fergana	39.6	39.4	97.8	96.9	61.2	63.8	86.5	91.3	88.6	88.6	53.9	58.6	76.8	69.0
Khorezm	31.6	26.4	98.6	99.0	68.5	72.9	93.4	91.8	79.8	82.7	91.5	69.0	91.3	72.4
Tashkent city	40.5	36.6	x	x	48.2	54.1	76.0	75.5	69.9	65.3	19.9	18.3	61.0	53.0

**Table 9. The volume of the main indicators of small business and private entrepreneurship in the sectors of the economy**

Years	Manufacturing (billion UZS)	Construction (billion UZS)	Employment (thousand people)	Exports (million USD)	Imports (million USD)	Trade (billion UZS)	Agriculture, forestry and fisheries (billion UZS)	Services (billion UZS)	Cargo transportation (million ton)*	Cargo turnover (million ton-km)*	Passenger transportation (million people)*	Passenger turnover (million passenger-km)
2000	244.0	149.0	4,467.1	334.3	672.1	760.3	1,021.0	x	46.8**	2,304.3**	972.9**	10,181.9**
2001	355.1	230.4	4,733.0	293.6	836.2	1,148.5	1,568.6	x	54.7**	2,708.5**	1,083.8**	11,963.0**
2002	690.6	306.9	4,994.1	224.3	675.7	1,500.8	2,439.6	x	75.5**	3,338.1**	1,231.9**	14,053.0**
2003	659.6	331.9	5,436.7	272.1	998.0	1,818.5	3,196.9	x	87.4	4,419.7	1,507.0	18,410.7
2004	892.1	556.6	5,974.9	354.4	1,249.3	4,237.9	3,669.4	x	118.6	5,935.8	1,895.0	23,368.6

Years	Manufacturing (billion UZS)	Construction (billion UZS)	Employment (thousand people)	Exports (million USD)	Imports (million USD)	Trade (billion UZS)	Agriculture, forestry and fisheries (billion UZS)	Services (billion UZS)	Cargo transportation (million ton)*	Cargo turnover (million ton-km)*	Passenger transportation (million people)*	Passenger turnover (million passenger-km)
2005	1,104.8	739.2	6,602.5	325.8	1,379.9	4,918.9	5,019.7	x	156.8	8,249.9	2,490.4	29,971.5
2006	1,589.3	1,009.8	7,234.1	714.6	1,633.5	6,638.2	7,089.8	x	187.3	10,393.0	2,803.0	33,902.0
2007	2,432.4	1,514.2	7,743.1	1,333.5	2,155.0	8,410.8	9,078.2	6,202.7	258.7	12,782.0	3,412.3	41,019.4
2008	3,489.5	2,090.0	8,071.1	1,419.8	3,460.4	10,724.2	11,052.1	8,534.7	315.3	15,700.9	4,017.8	47,252.6
2009	5,072.3	2,996.0	8,370.1	1,723.6	4,011.2	13,672.9	13,328.1	11,182.1	379.2	16,945.8	4,358.8	51,472.0
2010	10,132.9	4,163.2	8,643.9	1,782.8	3,287.9	18,616.1	31,900.4	15,214.1	255.2	6,084.5	3,084.5	67,874.1
2011	13,586.8	6,188.3	8,950.7	2,826.2	3,895.5	24,741.9	46,704.5	19,556.5	292.0	6,894.3	3,416.2	74,320.7
2012	17,114.6	7,925.5	9,239.7	1,910.5	4,946.0	32,242.9	56,926.6	24,841.8	304.3	7,271.9	3,687.9	80,210.0
2013	23,312.0	10,377.7	9,604.0	3,752.3	5,909.4	40,564.5	67,510.7	31,409.1	352.8	7,919.1	3,953.8	86,183.3
2014	30,907.0	13,944.9	9,950.8	3,657.8	6,352.6	50,197.8	82,957.2	40,187.9	416.1	8,632.9	4,224.5	93,024.7
2015	39,643.5	16,954.0	10,170.4	3,377.7	5,523.1	61,972.3	101,197.5	47,269.6	472.8	9,225.1	4,486.3	99,872.8
2016	50,654.5	19,671.0	10,397.5	3,139.2	5,676.8	78,935.6	118,011.4	61,346.2	538.6	10,072.4	4,866.5	107,789.7
2017	61,367.8	22,469.4	10,541.5	2,759.3	7,511.9	92,973.0	152,010.5	69,212.7	548.8	10,444.4	5,037.5	111,435.0
2018	87,962.0	37,451.7	10,128.8	3,810.8	10,916.2	114,896.4	191,759.2	84,433.4	611.7	11,657.7	5,242.6	115,335.2
2019	83,344.2	53,960.9	10,313.4	4,714.8	14,972.2	138,920.7	219,466.9	103,106.6	641.0	12,152.3	5,345.0	117,412.7
2020 (January-June)	42,274.4	30,526.3	9,402.0	1,400.9	4,560.8	75,497.5	94,634.4	52,248.2	280.5	5,570.3	2,419.4	53,541.0

\*) since 2010, the data has been updated

\*\* ) Small and medium-sized businesses

## Annex 2. Findings of the survey of small and medium-sized businesses (October 2020)

**Table 1. Responses to the question "What happened to the demand for your goods and services during the lockdown periods in the spring and summer of 2020 compared to the level of demand before the lockdown?"**

		Much increased	Slightly increased	Remained unchanged	Slightly decreased	Much decreased	Not sure
	Total	8.8%	8.6%	23.0%	16.3%	36.3%	7.0%
Area	Urban	7.2%	9.3%	16.1%	17.6%	41.4%	8.3%
	Rural	11.0%	7.6%	33.0%	14.5%	28.9%	5.0%
Region	Andijan region	23.1%	7.2%	27.9%	10.6%	29.4%	1.8%
	Fergana region	10.4%	6.2%	10.1%	27.3%	45.0%	1.0%
	Namangan region	0.3%	7.3%	63.5%	22.0%	4.8%	2.1%
	Tashkent region	9.8%	1.5%	13.5%	11.8%	45.9%	17.5%
	Syrdarya region	1.9%	1.5%	15.3%	12.6%	68.9%	
	Jizzakh region	14.3%	19.2%	48.7%	14.2%	3.7%	
	Kashkadarya region	0.6%	5.3%	52.9%	16.5%	20.8%	4.0%
	Samarkand region	5.0%	5.6%	27.6%	16.3%	29.1%	16.4%
	Surkhandarya region	21.3%	11.5%	6.4%	7.3%	50.2%	3.3%
	Bukhara region	3.3%	9.2%	29.2%	18.2%	31.6%	8.5%
	Navoi region	9.4%	17.9%	22.8%	16.0%	30.7%	3.2%
	Khorezm region	2.7%	10.5%	2.0%	10.5%	57.8%	16.5%
	Republic of Karakalpakstan	21.5%	1.6%	15.8%	6.2%	30.9%	24.0%
	Tashkent city	5.8%	14.1%	12.2%	19.7%	46.0%	2.2%
Industry	Agriculture, forestry and fisheries	14.6%	6.7%	35.7%	7.5%	30.5%	5.0%
	Food and beverages production	12.3%	16.5%	19.3%	23.2%	28.8%	
	Textile, apparel and leather products	1.7%	10.9%	11.5%	41.1%	24.5%	10.4%
	Chemical, rubber and plastic products	13.6%	9.9%	8.0%	12.2%	43.6%	12.6%
	Manufacture of pharmaceutical products and preparations	27.9%	13.4%	23.5%	9.2%	22.1%	3.9%
	Machinery and equipment	5.1%	23.2%	15.7%	20.5%	33.7%	1.7%
	Furniture manufacturing	1.5%	2.6%	6.0%	16.6%	71.1%	2.3%
	Construction and finishing materials, plumbing	5.5%	12.2%	16.4%	21.3%	41.5%	3.1%
	Other industrial products	4.3%	10.2%	16.6%	34.7%	31.6%	2.6%
	Construction	2.9%	3.0%	23.7%	16.2%	39.2%	15.1%
	Information and communications	5.8%	2.4%	22.0%	18.0%	42.7%	9.0%
	Transportation and storage	15.1%	14.1%	14.2%	15.3%	37.1%	4.2%
	Healthcare and social services	18.6%	3.7%	17.4%	13.9%	44.1%	2.3%
	Wholesale trade	9.6%	7.4%	17.6%	17.5%	45.1%	2.9%
	Retail trade	11.6%	9.1%	18.4%	10.8%	39.2%	11.0%
	Accommodation and catering, entertainment and recreation services	1.1%	8.9%	8.2%	8.8%	65.1%	8.0%
	Education and science		17.0%	34.1%	8.7%	30.3%	9.9%
	Finance and property operations	4.5%	11.4%	25.1%	23.4%	33.5%	2.1%
Other services and activities	3.7%	7.6%	27.1%	15.1%	41.3%	5.1%	
Sector	Agriculture, forestry and fisheries	14.6%	6.7%	35.7%	7.5%	30.5%	5.0%
	Industry	5.7%	12.1%	14.2%	30.3%	31.9%	5.7%



		Much increased	Slightly increased	Remained unchanged	Slightly decreased	Much decreased	Not sure
	Construction	2.9%	3.0%	23.7%	16.2%	39.2%	15.1%
	Trade	10.9%	8.5%	18.1%	13.1%	41.2%	8.1%
	Services	6.9%	10.3%	19.3%	13.8%	43.9%	5.7%
	Non-food industries	4.6%	11.3%	13.3%	31.6%	32.5%	6.7%
Year of registration	Before 2001	23.1%	21.8%	28.8%	9.2%	13.7%	3.4%
	2001-2010	6.0%	11.2%	31.6%	17.1%	32.8%	1.3%
	2011 or later	8.6%	7.8%	21.5%	15.9%	38.2%	8.0%
Annual trade turnover in 2019	Up to 1 billion UZS	9.2%	7.3%	22.4%	14.7%	38.4%	8.1%
	From 1 to 5 billion UZS	9.6%	11.4%	27.0%	23.6%	27.9%	0.4%
	Over 5 billion UZS	4.5%	8.0%	17.6%	26.2%	42.7%	1.0%
Markets	Goods and services are sold only on the domestic market	7.3%	8.1%	24.4%	16.2%	36.7%	7.4%
	Goods and services are also sold on the foreign markets	22.2%	10.7%	14.5%	18.8%	32.8%	0.9%
Revenue in 2019	Revenue grew or was stable in 2019	10.3%	8.9%	25.4%	18.4%	34.9%	2.1%
	Revenue decreased in 2019	3.3%	11.4%	8.2%	12.3%	62.7%	2.1%
Number of permanent employees in March 2020	1-19	9.8%	7.8%	22.0%	15.8%	38.9%	5.7%
	20-99	3.9%	7.1%	35.9%	23.7%	27.8%	1.5%
	100 or more	2.4%	46.6%	18.0%	7.1%	12.8%	13.1%
Percentage of women among permanent employees in March 2020	Less than 33.3%	9.7%	7.4%	23.1%	15.5%	37.7%	6.6%
	33.3-66.5%	12.1%	7.0%	22.0%	13.9%	42.7%	2.3%
	66.6% or more	4.0%	12.4%	25.7%	24.0%	31.0%	2.9%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	6.9%	10.8%	25.8%	21.5%	32.0%	3.1%
	There were no loan obligations to be fulfilled in April-September 2020	7.9%	7.5%	23.1%	14.9%	39.4%	7.2%
Revenue during the lockdown period	Revenue decreased during the lockdown period	5.6%	6.2%	9.6%	23.1%	53.4%	2.2%
	Revenue increased or remained unchanged during the lockdown period	17.4%	14.4%	53.3%	5.1%	7.5%	2.3%

**Table 2. Responses to the question "How has the demand for your goods and services changed after the lockdown was eased on August 15, 2020, compared to the lockdown period?"**

		<b>Much increased</b>	<b>Slightly increased</b>	<b>Remained unchanged</b>	<b>Slightly decreased</b>	<b>Much decreased</b>	<b>Not sure</b>
	Total	10.9%	25.8%	34.0%	8.9%	13.7%	6.7%
Area	Urban	8.8%	31.1%	27.6%	7.7%	16.9%	7.9%
	Rural	14.1%	18.0%	43.3%	10.7%	8.9%	4.9%
Region	Andijan region	24.2%	24.6%	44.6%	3.1%	2.0%	1.5%
	Fergana region	15.4%	26.3%	24.8%	14.5%	18.8%	0.2%
	Namangan region	0.9%	10.8%	65.0%	16.7%	4.6%	2.1%
	Tashkent region	16.0%	25.1%	21.5%	7.3%	14.2%	15.9%
	Syrdarya region	2.2%	34.4%	24.6%	17.1%	21.7%	
	Jizzakh region	2.3%	22.9%	61.3%	10.6%	2.9%	
	Kashkadarya region	4.2%	8.5%	52.9%	14.5%	16.0%	4.0%
	Samarkand region	7.5%	18.4%	39.7%	2.0%	17.7%	14.7%
	Surkhandarya region	23.2%	48.5%	0.9%	8.9%	15.3%	3.3%
	Bukhara region	3.7%	24.1%	39.4%	12.0%	12.3%	8.5%
	Navoi region	18.8%	24.6%	25.0%	6.7%	19.4%	5.4%
	Khorezm region	1.8%	41.5%	29.1%	10.5%	0.5%	16.7%
	Republic of Karakalpakstan	9.9%	11.1%	40.4%	8.1%	6.6%	24.0%
Tashkent city	10.9%	34.6%	24.4%	6.6%	21.2%	2.4%	
Industry	Agriculture, forestry and fisheries	13.3%	21.0%	39.8%	9.0%	11.9%	5.0%
	Food and beverages production	16.7%	36.7%	22.9%	14.8%	5.8%	3.1%
	Textile, apparel and leather products	14.4%	32.8%	27.6%	12.5%	3.1%	9.5%
	Chemical, rubber and plastic products	7.0%	16.8%	52.4%	5.2%	3.7%	14.9%
	Manufacture of pharmaceutical products and preparations	18.1%	12.4%	52.8%	5.6%	4.0%	7.1%
	Machinery and equipment	22.0%	42.4%	14.9%	6.0%	13.0%	1.7%
	Furniture manufacturing	3.2%	35.2%	27.4%	16.4%	11.1%	6.6%
	Construction and finishing materials, plumbing	11.8%	33.9%	41.4%	6.9%	3.0%	3.1%
	Other industrial products	8.0%	31.6%	22.7%	17.5%	17.5%	2.6%
	Construction	3.5%	16.7%	38.5%	8.4%	17.2%	15.7%
	Information and communications	3.2%	9.9%	38.8%	21.4%	16.5%	10.1%
	Transportation and storage	13.8%	34.4%	39.3%	5.0%	6.4%	1.1%
	Healthcare and social services	19.7%	27.4%	25.2%	9.0%	17.4%	1.4%
	Wholesale trade	11.0%	41.6%	21.3%	1.9%	22.6%	1.7%
	Retail trade	8.3%	25.2%	37.0%	6.6%	13.2%	9.7%
	Accommodation and catering, entertainment and recreation services	11.9%	28.8%	13.3%	4.7%	34.5%	6.8%
	Education and science	4.1%	13.0%	45.0%	8.9%	21.4%	7.8%
Finance and property operations	10.9%	30.5%	34.4%	11.2%	10.9%	2.1%	
Other services and activities	9.9%	24.2%	35.4%	7.1%	20.0%	3.5%	
Sector	Agriculture, forestry and fisheries	13.3%	21.0%	39.8%	9.0%	11.9%	5.0%
	Industry	12.7%	32.3%	28.4%	12.6%	7.7%	6.3%
	Construction	3.5%	16.7%	38.5%	8.4%	17.2%	15.7%
	Trade	9.2%	31.0%	31.4%	4.9%	16.5%	6.9%
	Services	11.2%	26.6%	31.8%	7.5%	18.8%	4.2%
	Non-food industries	11.9%	31.5%	29.4%	12.2%	8.0%	6.8%
Year of registration	Before 2001	32.3%	17.1%	35.4%	7.9%	4.4%	2.9%
	2001-2010	13.3%	34.0%	35.4%	5.4%	10.5%	1.4%
	2011 or later	9.7%	25.4%	33.9%	8.6%	14.7%	7.7%
	Up to 1 billion UZS	9.6%	24.3%	34.0%	9.2%	15.3%	7.6%
	From 1 to 5 billion UZS	17.4%	26.2%	36.3%	8.3%	11.5%	0.3%

		<b>Much increased</b>	<b>Slightly increased</b>	<b>Remained unchanged</b>	<b>Slightly decreased</b>	<b>Much decreased</b>	<b>Not sure</b>
Annual trade turnover in 2019	Over 5 billion UZS	16.0%	51.8%	23.0%	1.7%	6.7%	0.8%
Markets	Goods and services are sold only on the domestic market	9.9%	24.4%	35.7%	9.2%	13.8%	7.0%
	Goods and services are also sold on the foreign markets	21.6%	40.8%	21.3%	5.9%	9.2%	1.2%
Revenue in 2019	Revenue grew or was stable in 2019	12.7%	28.0%	35.3%	10.0%	12.2%	1.9%
	Revenue decreased in 2019	5.2%	25.7%	31.9%	5.1%	30.0%	2.1%
Number of permanent employees in March 2020	1-19	10.9%	25.3%	33.5%	9.8%	15.2%	5.4%
	20-99	11.0%	34.3%	42.3%	5.1%	6.1%	1.2%
	100 or more	24.0%	28.4%	21.9%	3.6%	9.0%	13.1%
Percentage of women among permanent employees in March 2020	Less than 33.3%	11.8%	23.9%	35.3%	9.2%	13.8%	5.9%
	33.3-66.5%	9.3%	31.3%	30.4%	11.5%	16.1%	1.4%
	66.6% or more	11.6%	32.8%	35.2%	8.1%	9.6%	2.6%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	11.3%	32.5%	33.5%	8.1%	11.9%	2.7%
	There were no loan obligations to be fulfilled in April-September 2020	10.5%	23.3%	34.2%	10.2%	15.1%	6.8%
Demand during the lockdown period	Demand increased or remained unchanged during the lockdown period	14.6%	22.1%	59.3%	2.6%	0.9%	0.5%
	Demand decreased during the lockdown period	9.4%	31.0%	18.7%	14.9%	25.1%	0.9%
Revenue during the lockdown period	Revenue decreased during the lockdown period	12.6%	28.5%	24.4%	12.5%	20.2%	1.7%
	Revenue increased or remained unchanged during the lockdown period	8.3%	24.9%	58.7%	3.5%	2.4%	2.2%

**Table 3. Responses to the question "How has the demand for your goods and services changed after the lockdown was eased on August 15, 2020, compared to the average demand in January-March 2020?"**

		Much increased	Slightly increased	Remained unchanged	Slightly decreased	Much decreased	Not sure
	Total	8.6%	15.5%	39.0%	13.9%	16.1%	6.9%
Area	Urban	7.6%	15.3%	39.4%	11.3%	18.2%	8.2%
	Rural	10.1%	15.7%	38.5%	17.7%	13.0%	5.1%
Region	Andijan region	27.0%	14.3%	51.9%	1.7%	2.0%	3.1%
	Fergana region	13.6%	12.0%	21.9%	23.5%	28.7%	0.3%
	Namangan region	0.9%	9.6%	66.3%	17.7%	3.5%	2.1%
	Tashkent region	1.5%	14.1%	35.0%	15.2%	18.4%	15.7%
	Syrdarya region	0.9%	15.7%	25.6%	22.6%	34.3%	0.8%
	Jizzakh region	1.7%	22.1%	71.5%	4.6%		
	Kashkadarya region	1.1%	9.3%	52.9%	17.4%	15.4%	4.0%
	Samarkand region	8.8%	11.0%	27.1%	16.6%	19.0%	17.4%
	Surkhandarya region	19.5%	46.0%	6.4%	4.0%	19.5%	4.5%
	Bukhara region	3.7%	24.2%	37.8%	8.4%	17.3%	8.5%
	Navoi region	11.3%	21.7%	46.2%	8.6%	10.3%	2.0%
	Khorezm region	1.0%	13.5%	7.8%	46.6%	18.3%	12.9%
	Republic of Karakalpakstan	4.6%	0.5%	49.5%	14.8%	6.6%	24.0%
Tashkent city	10.2%	16.8%	42.3%	7.7%	20.3%	2.8%	
Industry	Agriculture, forestry and fisheries	8.2%	10.2%	50.2%	14.1%	12.3%	5.0%
	Food and beverages production	14.6%	25.8%	29.6%	22.0%	4.9%	3.1%
	Textile, apparel and leather products	9.5%	28.9%	28.0%	11.9%	10.1%	11.5%
	Chemical, rubber and plastic products		4.8%	61.9%	12.9%	7.8%	12.6%
	Manufacture of pharmaceutical products and preparations	22.6%	12.4%	43.3%	3.6%	10.8%	7.4%
	Machinery and equipment	17.5%	19.6%	34.3%	13.0%	10.4%	5.2%
	Furniture manufacturing	1.1%	28.7%	22.2%	29.7%	11.6%	6.6%
	Construction and finishing materials, plumbing	13.5%	17.7%	41.4%	16.2%	8.2%	3.1%
	Other industrial products	7.5%	11.5%	34.1%	24.5%	19.7%	2.6%
	Construction		14.4%	43.7%	9.2%	18.5%	14.2%
	Information and communications	0.9%	12.2%	60.4%	4.4%	12.2%	9.9%
	Transportation and storage	16.4%	22.1%	33.8%	9.4%	17.1%	1.2%
	Healthcare and social services	21.0%	14.0%	25.0%	8.2%	29.2%	2.5%
	Wholesale trade	7.8%	28.5%	32.2%	9.8%	17.5%	4.3%
	Retail trade	5.8%	14.3%	33.2%	20.1%	16.9%	9.7%
	Accommodation and catering, entertainment and recreation services	24.2%	10.9%	11.5%	11.3%	38.6%	3.5%
	Education and science	4.1%	2.9%	45.5%	12.3%	26.7%	8.5%
	Finance and property operations	11.1%	15.0%	45.2%	13.3%	8.8%	6.6%
Other services and activities	5.4%	15.7%	34.8%	14.6%	22.5%	7.0%	
Sector	Agriculture, forestry and fisheries	8.2%	10.2%	50.2%	14.1%	12.3%	5.0%
	Industry	9.8%	20.9%	33.8%	17.3%	11.2%	7.0%
	Construction		14.4%	43.7%	9.2%	18.5%	14.2%
	Trade	6.5%	19.3%	32.8%	16.4%	17.1%	7.8%
	Services	13.7%	14.4%	32.0%	11.2%	24.0%	4.7%
	Non-food industries	8.9%	20.0%	34.5%	16.4%	12.4%	7.7%
Year of registration	Before 2001	37.6%	8.8%	33.7%	13.8%	3.1%	2.9%
	2001-2010	10.3%	14.9%	45.4%	11.3%	14.8%	3.3%
	2011 or later	7.2%	16.0%	38.4%	13.7%	17.0%	7.7%
Annual trade turnover in 2019	Up to 1 billion UZS	8.7%	13.5%	37.7%	13.8%	18.6%	7.8%
	From 1 to 5 billion UZS	11.0%	20.5%	47.3%	9.5%	11.2%	0.5%
	Over 5 billion UZS	2.6%	39.6%	31.3%	16.9%	5.5%	4.1%

		<b>Much increased</b>	<b>Slightly increased</b>	<b>Remained unchanged</b>	<b>Slightly decreased</b>	<b>Much decreased</b>	<b>Not sure</b>
Markets	Goods and services are sold only on the domestic market	8.9%	14.1%	39.3%	14.2%	16.4%	7.2%
	Goods and services are also sold on the foreign markets	6.5%	29.1%	39.4%	11.5%	12.2%	1.3%
Revenue in 2019	Revenue grew or was stable in 2019	9.9%	17.6%	40.9%	15.3%	14.3%	2.0%
	Revenue decreased in 2019	4.5%	9.0%	37.6%	11.6%	33.8%	3.4%
Number of permanent employees in March 2020	1-19	8.0%	15.5%	38.8%	14.5%	17.7%	5.5%
	20-99	13.0%	17.9%	45.3%	11.9%	9.5%	2.4%
	100 or more	22.0%	19.0%	32.4%	12.0%	1.6%	13.1%
Percentage of women among permanent employees in March 2020	Less than 33.3%	10.1%	15.3%	37.8%	14.1%	16.4%	6.2%
	33.3-66.5%	3.8%	14.4%	43.3%	21.3%	15.9%	1.4%
	66.6% or more	10.7%	20.2%	40.2%	8.7%	15.6%	4.5%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	10.3%	19.3%	39.0%	14.4%	13.9%	3.1%
	There were no loan obligations to be fulfilled in April-September 2020	6.1%	15.4%	37.9%	14.5%	18.8%	7.3%
Demand during the lockdown period	Demand increased or remained unchanged during the lockdown period	9.8%	14.6%	68.2%	6.2%	0.4%	0.7%
	Demand decreased during the lockdown period	8.7%	17.4%	21.2%	21.4%	29.8%	1.4%
Revenue during the lockdown period	Revenue decreased during the lockdown period	7.9%	18.6%	28.2%	19.1%	24.0%	2.1%
	Revenue increased or remained unchanged during the lockdown period	11.0%	10.2%	67.8%	6.1%	2.2%	2.7%

**Table 4. Responses to the question "How do you assess the impact of COVID-19/coronavirus on the net revenue from the sale of the entity's goods and services for the period of April-August 2020?"**

		Decreased compared to the same period of 2019	No change	Increased compared to the same period of 2019	Not sure
	Total	62.2%	19.8%	9.8%	8.3%
Area	Urban	64.9%	15.0%	10.9%	9.2%
	Rural	58.2%	26.7%	8.1%	6.9%
Region	Andijan region	44.0%	28.7%	24.3%	3.0%
	Fergana region	78.1%	14.8%	5.2%	1.9%
	Namangan region	27.4%	62.8%	8.7%	1.1%
	Tashkent region	68.3%	12.3%	1.4%	18.0%
	Syrdarya region	95.9%	2.3%	1.9%	
	Jizzakh region	73.2%	5.9%	1.7%	19.2%
	Kashkadarya region	39.1%	49.3%	3.7%	7.9%
	Samarkand region	64.5%	9.7%	5.9%	19.9%
	Surkhandarya region	68.5%	11.5%	13.4%	6.6%
	Bukhara region	65.4%	31.1%	1.6%	1.9%
	Navoi region	72.5%	19.5%	6.9%	1.1%
	Khorezm region	70.6%	5.3%	10.8%	13.4%
	Republic of Karakalpakstan	42.7%	23.5%	11.5%	22.3%
	Tashkent city	69.3%	9.0%	17.2%	4.5%
Industry	Agriculture, forestry and fisheries	56.8%	28.4%	9.9%	5.0%
	Food and beverages production	57.1%	21.1%	12.9%	8.9%
	Textile, apparel and leather products	69.3%	16.2%	3.0%	11.5%
	Chemical, rubber and plastic products	66.1%	2.0%	17.4%	14.5%
	Manufacture of pharmaceutical products and preparations	43.0%	9.4%	36.7%	10.9%
	Machinery and equipment	83.5%	14.6%	0.2%	1.7%
	Furniture manufacturing	89.4%	4.5%		6.1%
	Construction and finishing materials, plumbing	69.0%	13.9%	2.8%	14.4%
	Other industrial products	64.9%	26.3%	2.1%	6.7%
	Construction	66.6%	18.4%	0.9%	14.1%
	Information and communications	58.5%	21.0%	8.3%	12.2%
	Transportation and storage	69.7%	12.2%	15.2%	2.9%
	Healthcare and social services	60.0%	20.5%	14.4%	5.0%
	Wholesale trade	69.9%	13.4%	12.9%	3.9%
	Retail trade	53.5%	19.7%	15.8%	10.9%
	Accommodation and catering, entertainment and recreation services	56.6%	4.1%	34.9%	4.5%
	Education and science	39.2%	8.8%	17.0%	35.0%
	Finance and property operations	65.7%	24.0%	4.5%	5.7%
Other services and activities	72.6%	21.4%	4.5%	1.6%	
Sector	Agriculture, forestry and fisheries	56.8%	28.4%	9.9%	5.0%
	Industry	67.4%	17.2%	5.7%	9.7%
	Construction	66.6%	18.4%	0.9%	14.1%
	Trade	59.3%	17.5%	14.8%	8.4%
	Services	62.2%	14.0%	16.3%	7.5%
	Non-food industries	69.3%	16.5%	4.3%	9.8%
Year of registration	Before 2001	52.4%	23.7%	12.7%	11.2%
	2001-2010	63.9%	19.1%	10.6%	6.4%
	2011 or later	62.2%	19.6%	9.7%	8.5%
Annual trade turnover in 2019	Up to 1 billion UZS	64.1%	18.6%	8.7%	8.6%
	From 1 to 5 billion UZS	58.3%	28.0%	12.7%	1.1%
	Over 5 billion UZS	78.5%	16.6%	4.3%	0.5%

		Decreased compared to the same period of 2019	No change	Increased compared to the same period of 2019	Not sure
Markets	Goods and services are sold only on the domestic market	62.0%	21.0%	8.5%	8.4%
	Goods and services are also sold on the foreign markets	68.6%	10.0%	18.6%	2.9%
Revenue in 2019	Revenue grew or was stable in 2019	64.3%	22.6%	11.0%	2.2%
	Revenue decreased in 2019	82.6%	2.4%	6.9%	8.1%
Number of permanent employees in March 2020	1-19	64.9%	18.5%	10.2%	6.4%
	20-99	56.6%	31.0%	3.6%	8.9%
	100 or more	32.4%	34.3%	22.4%	10.9%
Percentage of women among permanent employees in March 2020	Less than 33.3%	62.7%	20.6%	9.7%	7.0%
	33.3-66.5%	68.1%	14.8%	12.7%	4.5%
	66.6% or more	59.8%	24.9%	7.7%	7.6%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	56.1%	23.5%	17.3%	3.0%
	There were no loan obligations to be fulfilled in April-September 2020	68.6%	18.7%	3.4%	9.3%
Demand during the lockdown period	Demand increased or remained unchanged during the lockdown period	33.0%	43.9%	18.4%	4.7%
	Demand decreased during the lockdown period	90.2%	2.6%	4.5%	2.7%

**Table 5. Responses to the question "How do you assess the impact of COVID-19/coronavirus on the net revenue from the sale of your entity's goods and services for the SECOND half of 2020?"**

		Will decrease compared to the same period of 2019	No change	Will increase compared to the same period of 2019	Not sure
	Total	51.7%	25.6%	11.0%	11.7%
Area	Urban	52.8%	19.8%	13.2%	14.2%
	Rural	48.0%	33.6%	8.0%	10.4%
Region	Andijan region	42.3%	41.5%	10.8%	5.4%
	Fergana region	68.6%	11.9%	9.5%	10.0%
	Namangan region	24.8%	63.0%	8.8%	3.3%
	Tashkent region	30.2%	23.1%	17.0%	29.7%
	Syrdarya region	92.0%		8.0%	
	Jizzakh region	72.1%	22.8%	2.5%	2.6%
	Kashkadarya region	34.2%	56.9%	4.2%	4.7%
	Samarkand region	53.6%	12.6%	8.0%	25.7%
	Surkhandarya region	75.5%	11.1%	9.7%	3.7%
	Bukhara region	60.4%	31.1%	1.6%	6.9%
	Navoi region	64.5%	17.8%	8.9%	8.7%
	Khorezm region	70.0%	7.7%	11.1%	11.2%
	Republic of Karakalpakstan	12.6%	43.8%	2.9%	40.7%
	Tashkent city	54.2%	15.9%	20.0%	9.9%
Industry	Agriculture, forestry and fisheries	45.8%	41.0%	5.5%	7.7%
	Food and beverages production	50.1%	25.8%	20.7%	3.5%
	Textile, apparel and leather products	51.2%	22.2%	7.2%	19.4%
	Chemical, rubber and plastic products	52.0%	2.0%	25.7%	20.3%
	Manufacture of pharmaceutical products and preparations	22.4%	12.2%	42.6%	22.8%
	Machinery and equipment	58.6%	22.0%	9.6%	9.8%
	Furniture manufacturing	75.2%	8.5%	2.5%	13.7%
	Construction and finishing materials, plumbing	56.7%	15.7%	13.7%	13.8%
	Other industrial products	66.6%	16.5%	6.1%	10.8%
	Construction	47.6%	21.9%	12.5%	18.0%
	Information and communications	38.7%	29.7%	5.4%	26.2%
	Transportation and storage	57.7%	16.2%	17.6%	8.5%
	Healthcare and social services	49.0%	22.5%	15.4%	13.1%
	Wholesale trade	57.9%	17.9%	14.7%	9.5%
	Retail trade	50.8%	19.4%	16.0%	13.8%
	Accommodation and catering, entertainment and recreation services	50.7%	8.4%	26.1%	14.8%
	Education and science	32.1%	29.3%	1.8%	36.9%
Finance and property operations	50.8%	27.2%	14.2%	7.8%	
Other services and activities	63.4%	21.8%	4.4%	10.4%	
Sector	Agriculture, forestry and fisheries	45.8%	41.0%	5.5%	7.7%
	Industry	55.9%	18.7%	11.5%	13.9%
	Construction	47.6%	21.9%	12.5%	18.0%
	Trade	53.3%	18.9%	15.6%	12.3%
	Services	52.0%	19.2%	14.0%	14.7%
	Non-food industries	56.9%	17.4%	9.9%	15.8%
Year of registration	Before 2001	33.1%	23.5%	11.1%	32.4%
	2001-2010	47.9%	19.9%	20.4%	11.8%
	2011 or later	51.7%	26.7%	9.9%	11.7%
Annual trade turnover in 2019	Up to 1 billion UZS	52.6%	24.4%	9.4%	13.6%
	From 1 to 5 billion UZS	47.2%	33.2%	16.6%	3.1%
	Over 5 billion UZS	63.5%	9.3%	16.5%	10.8%



		<b>Will decrease compared to the same period of 2019</b>	<b>No change</b>	<b>Will increase compared to the same period of 2019</b>	<b>Not sure</b>
Markets	Goods and services are sold only on the domestic market	51.7%	24.8%	10.3%	13.1%
	Goods and services are also sold on the foreign markets	47.2%	29.4%	18.0%	5.4%
Revenue in 2019	Revenue grew or was stable in 2019	54.5%	28.9%	11.3%	5.2%
	Revenue decreased in 2019	57.0%	5.3%	16.0%	21.7%
Number of permanent employees in March 2020	1-19	52.7%	24.6%	11.4%	11.3%
	20-99	49.3%	32.6%	8.1%	9.9%
	100 or more	27.7%	28.7%	29.2%	14.4%
Percentage of women among permanent employees in March 2020	Less than 33.3%	54.1%	26.2%	9.5%	10.2%
	33.3-66.5%	54.3%	23.4%	17.3%	5.0%
	66.6% or more	46.7%	25.6%	12.5%	15.1%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	48.0%	29.3%	16.2%	6.5%
	There were no loan obligations to be fulfilled in April-September 2020	53.6%	23.7%	8.6%	14.2%
Demand during the lockdown period	Demand increased or remained unchanged during the lockdown period	25.8%	53.6%	13.0%	7.6%
	Demand decreased during the lockdown period	74.8%	5.0%	11.0%	9.2%
Revenue during the lockdown period	Revenue decreased during the lockdown period	77.9%	7.2%	7.2%	7.7%
	Revenue increased or remained unchanged during the lockdown period	6.6%	67.2%	21.0%	5.2%

**Table 6. Responses to the questions about the number of permanent employees of the surveyed enterprises at different points in time (the average values for the group under consideration).**

		All personnel			Including women		
		at the time the lockdown measures were announced	in early August 2020	at the time of this survey	at the time the lockdown measures were announced	in early August 2020	at the time of this survey
	Total	11.20	10.58	10.49	4.38	4.13	4.04
Area	Urban	12.00	11.52	11.13	4.93	4.74	4.50
	Rural	10.02	9.20	9.55	3.57	3.24	3.38
Region	Andijan region	8.11	10.05	8.46	3.13	3.71	3.02
	Fergana region	10.48	10.41	10.65	5.09	5.10	5.25
	Namangan region	8.96	7.90	8.04	2.19	2.07	2.18
	Tashkent region	10.50	9.40	9.93	3.40	3.18	3.36
	Syrdarya region	7.71	6.49	6.50	3.16	3.00	3.00
	Jizzakh region	12.01	7.58	8.45	5.20	2.01	2.94
	Kashkadarya region	9.38	8.24	9.40	3.13	2.61	3.07
	Samarkand region	9.92	8.77	8.72	3.03	2.71	2.75
	Surkhandarya region	12.08	12.46	11.21	3.02	5.93	2.94
	Bukhara region	15.76	13.34	13.99	9.52	8.69	8.83
	Navoi region	11.79	12.20	13.41	4.96	4.92	5.51
	Khorezm region	9.29	9.59	8.93	3.56	3.28	3.51
	Republic of Karakalpakstan	7.61	5.11	4.61	3.63	2.07	1.63
	Tashkent city	14.81	14.56	14.26	5.71	5.33	5.28
Industry	Agriculture, forestry and fisheries	6.94	7.72	6.86	2.51	3.12	2.59
	Food and beverages production	8.77	8.11	8.51	3.22	3.14	3.34
	Textile, apparel and leather products	18.37	16.88	17.20	15.27	13.86	13.72
	Chemical, rubber and plastic products	10.86	8.32	8.75	3.86	2.33	2.57
	Manufacture of pharmaceutical products and preparations	18.53	17.35	17.45	10.91	10.10	10.10
	Machinery and equipment	13.79	12.50	12.76	3.56	3.64	3.54
	Furniture manufacturing	20.24	14.52	15.13	4.33	2.53	2.86
	Construction and finishing materials, plumbing	12.21	16.60	17.11	0.78	0.59	0.61
	Other industrial products	10.03	9.19	9.31	5.21	4.76	4.80
	Construction	6.94	6.23	6.45	0.64	0.58	0.56
	Information and communications	11.74	10.97	12.52	2.25	1.86	3.24
	Transportation and storage	18.48	15.16	15.88	1.00	0.82	0.88
	Healthcare and social services	10.38	10.13	10.19	7.87	7.64	7.72
	Wholesale trade	14.95	12.39	12.61	7.95	6.14	6.18
	Retail trade	3.50	3.24	3.15	0.89	1.03	0.87
	Accommodation and catering, entertainment and recreation services	18.60	17.42	17.11	4.17	3.65	3.56
	Education and science	31.07	27.51	30.02	21.92	20.26	21.91
	Finance and property operations	22.20	28.79	24.42	3.99	3.98	3.93
	Other services and activities	10.94	8.32	8.73	3.11	2.34	2.47
	Sector	Agriculture, forestry and fisheries	6.94	7.72	6.86	2.51	3.12
Industry		13.71	12.68	12.99	7.90	7.10	7.12

		All personnel			Including women		
		at the time the lockdown measures were announced	in early August 2020	at the time of this survey	at the time the lockdown measures were announced	in early August 2020	at the time of this survey
	Construction	6.94	6.23	6.45	0.64	0.58	0.56
	Trade	7.68	6.58	6.60	3.47	2.90	2.80
	Services	17.56	16.12	16.25	5.21	4.68	4.94
	Non-food industries	14.68	13.57	13.86	8.82	7.87	7.85
Year of registration	Before 2001	45.58	43.70	45.31	13.10	12.61	13.75
	2001-2010	18.66	18.24	18.64	8.96	8.68	8.37
	2011 or later	8.81	8.22	7.98	3.40	3.17	3.06
Annual trade turnover in 2019	Up to 1 billion UZS	7.66	7.16	7.02	3.11	2.84	2.85
	From 1 to 5 billion UZS	17.15	16.27	16.53	4.67	5.03	4.53
	Over 5 billion UZS	42.45	41.35	40.18	19.73	17.55	17.18
Markets	Goods and services are sold only on the domestic market	9.91	9.25	9.25	3.54	3.47	3.41
	Goods and services are also sold on the foreign markets	20.74	21.09	19.81	10.25	8.85	8.15
Revenue in 2019	Revenue grew or was stable in 2019	11.75	11.22	11.26	4.49	4.31	4.21
	Revenue decreased in 2019	9.45	8.17	7.59	3.61	3.33	3.32
Number of permanent employees in March 2020	1-19	5.25	5.11	4.93	1.57	1.62	1.49
	20-99	34.56	32.26	32.31	14.78	14.09	13.93
	100 or more	198.48	181.34	185.56	99.20	82.38	86.09
Percentage of women among permanent employees in March 2020	Less than 33.3%	9.40	9.16	8.86	1.07	1.28	1.05
	33.3-66.5%	9.53	8.73	8.83	4.56	4.24	4.32
	66.6% or more	19.94	18.05	18.57	17.02	15.10	15.34
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	14.16	13.06	13.07	4.74	4.40	4.41
	There were no loan obligations to be fulfilled in April-September 2020	10.08	9.57	9.57	4.48	4.20	4.07
Demand during the lockdown period	Demand increased or remained unchanged during the lockdown period	12.80	13.76	13.22	5.25	5.56	5.25
	Demand decreased during the lockdown period	10.39	8.83	9.00	3.75	3.28	3.30
Revenue during the lockdown period	Revenue decreased during the lockdown period	10.24	8.76	9.27	3.86	3.33	3.45
	Revenue increased or remained unchanged during the lockdown period	12.62	14.23	12.75	4.55	5.23	4.59

**Table 7. Responses to the question "How do you assess your confidence in the further successful development of your entity, on a scale from 0 to 1?"**

	Total	8.23		Accommodation and catering, entertainment and recreation services	7.91
<b>Area</b>	Urban	8.15	<b>Industry</b>	Education and science	8.17
	Rural	8.33		Finance and property operations	8.43
<b>Region</b>	Andijan region	8.51	<b>Sector</b>	Other services and activities	7.99
	Fergana region	9.02		Agriculture, forestry and fisheries	8.42
	Namangan region	8.71		Industry	8.22
	Tashkent region	7.93		Construction	8.31
	Syrdarya region	7.17		Trade	7.80
	Jizzakh region	8.25		Services	8.18
	Kashkadarya region	7.88		Non-food industries	8.14
	Samarkand region	8.00		<b>Year of registration</b>	Before 2001
	Surkhandarya region	8.71	2001-2010		9.05
	Bukhara region	8.05	2011 or later		8.06
	Navoi region	6.94	<b>Annual trade turnover in 2019</b>	Up to 1 billion UZS	8.04
	Khorezm region	8.78		From 1 to 5 billion UZS	8.72
	Republic of Karakalpakstan	8.17		Over 5 billion UZS	9.22
	Tashkent city	8.10	<b>Markets</b>	Goods and services are sold only on the domestic market	8.16
		Goods and services are also sold on the foreign markets		8.88	
<b>Industry</b>	Agriculture, forestry and fisheries	8.42	<b>Revenue in 2019</b>	Revenue grew or was stable in 2019	8.42
	Food and beverages production	8.65		Revenue decreased in 2019	7.94
	Textile, apparel and leather products	7.92	<b>Number of permanent employees in March 2020</b>	1-19	8.15
	Chemical, rubber and plastic products	8.70		20-99	8.88
	Manufacture of pharmaceutical products and preparations	8.73		100 or more	9.39
	Machinery and equipment	8.53	<b>Percentage of women among permanent employees in March 2020</b>	Less than 33.3%	8.14
	Furniture manufacturing	8.74		33.3-66.5%	8.54
	Furniture manufacturing	8.74		66.6% or more	8.43
	Construction and finishing materials, plumbing	8.31	<b>Loan obligations</b>	There were loan obligations to be fulfilled in April-September 2020	8.63
	Other industrial products	7.99		There were no loan obligations to be fulfilled in April-September 2020	8.06
	Construction	8.31	<b>Demand during the lockdown period</b>	Demand increased or remained unchanged during the lockdown period	8.92
	Information and communications	8.12		Demand decreased during the lockdown period	7.91
	Transportation and storage	8.33	<b>Revenue during the lockdown period</b>	Revenue decreased during the lockdown period	7.99
	Healthcare and social services	8.65		Revenue increased or remained unchanged during the lockdown period	9.00
Wholesale trade	7.63				
Retail trade	7.90				

**Table 8. Summary of the responses on the negative impact of the pandemic and the lockdown, presented in Tables 1-7.**

		Demand decreased during the lockdown period	Revenue decreased during the lockdown period	Demand after the lockdown was eased is lower than that before the lockdown	Revenue is expected to fall in the second half of 2020 compared to 2019	Change in the number of personnel for March-October 2020	Assessment of confidence in further successful business development (scale from 0 to 1)
	Total	52.7%	62.2%	30.0%	51.7%	93.7%	0.823
Area	Urban	59.1%	64.9%	29.5%	52.8%	92.7%	0.815
	Rural	43.4%	58.2%	30.7%	48.0%	95.3%	0.833
Region	Andijan region	40.0%	44.0%	3.7%	42.3%	104.3%	0.851
	Fergana region	72.3%	78.1%	52.2%	68.6%	101.6%	0.902
	Namangan region	26.8%	27.4%	21.2%	24.8%	89.8%	0.871
	Tashkent region	57.7%	68.3%	33.6%	30.2%	94.7%	0.793
	Syrdarya region	81.4%	95.9%	57.0%	92.0%	84.2%	0.717
	Jizzakh region	17.8%	73.2%	4.6%	72.1%	70.4%	0.825
	Kashkadarya region	37.3%	39.1%	32.8%	34.2%	100.2%	0.788
	Samarkand region	45.4%	64.5%	35.7%	53.6%	87.8%	0.800
	Surkhandarya region	57.4%	68.5%	23.5%	75.5%	92.8%	0.871
	Bukhara region	49.8%	65.4%	25.7%	60.4%	88.8%	0.805
	Navoi region	46.7%	72.5%	18.9%	64.5%	113.8%	0.694
	Khorezm region	68.3%	70.6%	64.8%	70.0%	96.1%	0.878
	Republic of Karakalpakstan	37.1%	42.7%	21.4%	12.6%	60.6%	0.817
	Tashkent city	65.7%	69.3%	28.0%	54.2%	96.3%	0.810
Industry	Agriculture, forestry and fisheries	38.0%	56.8%	26.4%	45.8%	98.8%	0.842
	Food and beverages production	52.0%	57.1%	26.9%	50.1%	97.0%	0.865
	Textile, apparel and leather products	65.6%	69.3%	22.0%	51.2%	93.6%	0.792
	Chemical, rubber and plastic products	55.8%	66.1%	20.7%	52.0%	80.6%	0.870
	Manufacture of pharmaceutical products and preparations	31.3%	43.0%	14.3%	22.4%	94.2%	0.873
	Machinery and equipment	54.2%	83.5%	23.4%	58.6%	92.5%	0.853
	Furniture manufacturing	87.7%	89.4%	41.3%	75.2%	74.7%	0.874
	Construction and finishing materials, plumbing	62.8%	69.0%	24.4%	56.7%	140.1%	0.831
	Other industrial products	66.2%	64.9%	44.2%	66.6%	92.8%	0.799
	Construction	55.4%	66.6%	27.7%	47.6%	92.8%	0.831
	Information and communications	60.7%	58.5%	16.6%	38.7%	106.7%	0.812
	Transportation and storage	52.4%	69.7%	26.5%	57.7%	85.9%	0.833
	Healthcare and social services	57.9%	60.0%	37.5%	49.0%	98.2%	0.865
	Wholesale trade	62.6%	69.9%	27.3%	57.9%	84.3%	0.763
	Retail trade	49.9%	53.5%	37.0%	50.8%	90.1%	0.790
	Accommodation and catering, entertainment and recreation services	73.8%	56.6%	49.8%	50.7%	92.0%	0.791
	Education and science	39.1%	39.2%	39.0%	32.1%	96.6%	0.817
Finance and property operations	56.9%	65.7%	22.0%	50.8%	110.0%	0.843	
Other services and activities	56.5%	72.6%	37.1%	63.4%	79.7%	0.799	
Sector	Agriculture, forestry and fisheries	38.0%	56.8%	26.4%	45.8%	98.8%	0.842

		Demand decreased during the lockdown period	Revenue decreased during the lockdown period	Demand after the lockdown was eased is lower than that before the lockdown	Revenue is expected to fall in the second half of 2020 compared to 2019	Change in the number of personnel for March-October 2020	Assessment of confidence in further successful business development (scale from 0 to 1)
	Industry	62.3%	67.4%	28.5%	55.9%	94.7%	0.822
	Construction	55.4%	66.6%	27.7%	47.6%	92.8%	0.831
	Trade	54.4%	59.3%	33.6%	53.3%	86.0%	0.780
	Services	57.7%	62.2%	35.2%	52.0%	92.6%	0.818
	Non-food industries	64.1%	69.3%	28.8%	56.9%	94.5%	0.814
Year of registration	Before 2001	22.9%	52.4%	16.9%	33.1%	99.4%	0.876
	2001-2010	49.9%	63.9%	26.1%	47.9%	99.9%	0.905
	2011 or later	54.1%	62.2%	30.6%	51.7%	90.5%	0.806
Revenue in 2019	Revenue grew or was stable in 2019	53.3%	64.3%	29.6%	54.5%	95.8%	0.842
	Revenue decreased in 2019	75.0%	82.6%	45.5%	57.0%	80.3%	0.794
Trade turnover in 2019	Up to 1 billion UZS	53.1%	64.1%	32.3%	52.6%	91.7%	0.804
	From 1 to 5 billion UZS	51.6%	58.3%	20.7%	47.2%	96.4%	0.872
	Over 5 billion UZS	68.9%	78.5%	22.4%	63.5%	94.7%	0.922
Markets	Goods and services are sold only on the domestic market	52.9%	62.0%	30.5%	51.7%	93.3%	0.816
	Goods and services are also sold on the foreign markets	51.6%	68.6%	23.6%	47.2%	95.5%	0.888
Number of permanent employees in March 2020	1-19	54.8%	64.9%	32.2%	52.7%	93.9%	0.815
	20-99	51.5%	56.6%	21.4%	49.3%	93.5%	0.888
	100 or more	19.9%	32.4%	13.6%	27.7%	93.5%	0.939
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	53.5%	56.1%	28.3%	48.0%	92.3%	0.863
	There were no loan obligations to be fulfilled in April-September 2020	54.4%	68.6%	33.3%	53.6%	94.9%	0.806

**Table 9. Summary of the responses on the positive impact of the pandemic and the lockdown, presented in Tables 1-7.**

		Demand increased during the lockdown period	Revenue increased during the lockdown period	Demand after the lockdown was eased is higher than that before the lockdown	Revenue is expected to grow in the second half of 2020 compared to 2019	Demand after the lockdown was eased is higher than that during the lockdown period
	Total	17.4%	9.8%	24.1%	11.0%	36.7%
Area	Urban	16.5%	10.9%	22.9%	13.2%	39.9%
	Rural	18.6%	8.1%	25.7%	8.0%	32.1%
Region	Andijan region	30.3%	24.3%	41.3%	10.8%	48.8%
	Fergana region	16.6%	5.2%	25.6%	9.5%	41.7%
	Namangan region	7.6%	8.7%	10.5%	8.8%	11.6%
	Tashkent region	11.2%	1.4%	15.6%	17.0%	41.1%
	Syrdarya region	3.3%	1.9%	16.6%	8.0%	36.6%
	Jizzakh region	33.5%	1.7%	23.8%	2.5%	25.2%
	Kashkadarya region	5.9%	3.7%	10.4%	4.2%	12.7%
	Samarkand region	10.6%	5.9%	19.8%	8.0%	25.9%
	Surkhandarya region	32.8%	13.4%	65.5%	9.7%	71.6%
	Bukhara region	12.5%	1.6%	28.0%	1.6%	27.8%
	Navoi region	27.3%	6.9%	32.9%	8.9%	43.4%
	Khorezm region	13.2%	10.8%	14.4%	11.1%	43.3%
	Republic of Karakalpakstan	23.1%	11.5%	5.1%	2.9%	21.0%
	Tashkent city	19.9%	17.2%	27.0%	20.0%	45.4%
Industry	Agriculture, forestry and fisheries	21.3%	9.9%	18.4%	5.5%	34.3%
	Food and beverages production	28.8%	12.9%	40.4%	20.7%	53.4%
	Textile, apparel and leather products	12.6%	3.0%	38.4%	7.2%	47.2%
	Chemical, rubber and plastic products	23.5%	17.4%	4.8%	25.7%	23.8%
	Manufacture of pharmaceutical products and preparations	41.3%	36.7%	35.0%	42.6%	30.5%
	Machinery and equipment	28.4%	0.2%	37.1%	9.6%	64.3%
	Furniture manufacturing	4.1%	0.0%	29.8%	2.5%	38.4%
	Construction and finishing materials, plumbing	17.7%	2.8%	31.2%	13.7%	45.7%
	Other industrial products	14.5%	2.1%	19.0%	6.1%	39.7%
	Construction	5.9%	0.9%	14.4%	12.5%	20.2%
	Information and communications	8.3%	8.3%	13.1%	5.4%	13.1%
	Transportation and storage	29.2%	15.2%	38.6%	17.6%	48.2%
	Healthcare and social services	22.3%	14.4%	35.0%	15.4%	47.1%
	Wholesale trade	17.0%	12.9%	36.3%	14.7%	52.6%
	Retail trade	20.7%	15.8%	20.1%	16.0%	33.5%
	Accommodation and catering, entertainment and recreation services	9.9%	34.9%	35.2%	26.1%	40.7%
	Education and science	17.0%	17.0%	7.0%	1.8%	17.0%
	Finance and property operations	15.9%	4.5%	26.1%	14.2%	41.4%
	Other services and activities	11.3%	4.5%	21.1%	4.4%	34.0%
	Sector	Agriculture, forestry and fisheries	21.3%	9.9%	18.4%	5.5%
Industry		17.9%	5.7%	30.7%	11.5%	45.0%
Construction		5.9%	0.9%	14.4%	12.5%	20.2%
Trade		19.4%	14.8%	25.8%	15.6%	40.3%
Services		17.3%	16.3%	28.1%	14.0%	37.8%
Non-food industries		15.9%	4.3%	29.0%	9.9%	43.5%
Year of registration	Before 2001	44.9%	12.7%	46.4%	11.1%	49.5%
	2001-2010	17.1%	10.6%	25.2%	20.4%	47.3%
	2011 or later	16.4%	9.7%	23.2%	9.9%	35.2%

		<b>Demand increased during the lockdown period</b>	<b>Revenue increased during the lockdown period</b>	<b>Demand after the lockdown was eased is higher than that before the lockdown</b>	<b>Revenue is expected to grow in the second half of 2020 compared to 2019</b>	<b>Demand after the lockdown was eased is higher than that during the lockdown period</b>
Trade turnover in 2019	Up to 1 billion UZS	16.5%	8.7%	22.2%	9.4%	33.9%
	From 1 to 5 billion UZS	21.0%	12.7%	31.5%	16.6%	43.6%
	Over 5 billion UZS	12.5%	4.3%	42.2%	16.5%	67.8%
Markets	Goods and services are sold only on the domestic market	15.4%	8.5%	22.9%	10.3%	34.3%
	Goods and services are also sold on the foreign markets	32.9%	18.6%	35.6%	18.0%	62.4%
Revenue in 2019	Revenue grew or was stable in 2019	19.2%	11.0%	27.5%	11.3%	40.7%
	Revenue decreased in 2019	14.7%	6.9%	13.5%	16.0%	30.9%
Number of permanent employees in March 2020	1-19	17.5%	10.2%	23.5%	11.4%	36.1%
	20-99	11.0%	3.6%	30.9%	8.1%	45.3%
	100 or more	49.0%	22.4%	41.0%	29.2%	52.3%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	17.7%	17.3%	29.6%	16.2%	43.8%
	There were no loan obligations to be fulfilled in April-September 2020	15.3%	3.4%	21.5%	8.6%	33.8%



**Table 10. Responses to the question "What happened to the export of your goods/services after the onset of the pandemic and the application of the lockdown measures?"**

		We exported no products	We had no export or reduced it, but for reasons not related to the epidemic	Export increased	Export did not change much	Export decreased	Export ceased or dropped to the minimum	Not sure	Other
	Total	87.2%	0.5%	1.2%	2.3%	2.3%	3.5%	3.0%	0.1%
Area	Urban	85.2%	0.6%	0.6%	3.0%	2.4%	4.7%	3.4%	0.1%
	Rural	90.1%	0.2%	2.1%	1.2%	2.1%	1.8%	2.3%	0.2%
Region	Andijan region	80.0%	0.6%		14.2%	1.7%	2.9%	0.6%	
	Fergana region	89.3%	0.1%	1.0%	2.9%	4.1%	1.7%	0.7%	0.1%
	Namangan region	93.6%		0.6%			5.2%	0.5%	
	Tashkent region	69.2%	0.0%	7.2%			4.8%	18.2%	0.6%
	Syrdarya region	88.5%				1.2%	10.4%		
	Jizzakh region	77.7%	1.4%		0.3%	14.2%	6.4%		
	Kashkadarya region	99.3%			0.0%			0.7%	
	Samarkand region	87.8%		0.2%	1.2%	1.9%	8.0%	0.6%	0.2%
	Surkhandarya region	82.9%		0.0%		10.4%	5.7%	0.9%	0.0%
	Bukhara region	91.0%			3.2%	0.8%		5.0%	
	Navoi region	96.0%	2.2%				1.5%	0.3%	
	Khorezm region	90.5%			0.1%	9.4%			
	Rep. of Karakalpakstan	97.9%					2.1%		
	Tashkent city	88.5%	1.2%	1.6%	2.1%	0.5%	3.4%	2.6%	0.0%
Industry	Agriculture, forestry and fisheries	82.0%		2.6%	4.2%	3.3%	5.4%	2.6%	
	Food and beverages production	90.6%		2.3%	1.0%	1.5%	3.0%	1.5%	
	Textile, apparel and leather products	75.3%			9.1%	6.0%	5.2%	4.4%	
	Chemical, rubber and plastic products	63.1%	15.8%				3.1%	16.8%	1.1%
	Manufacture of pharmaceutical products and preparations	68.8%	1.3%	2.7%	1.2%		17.2%	6.1%	2.7%
	Machinery and equipment	90.2%	0.8%	1.3%	1.7%	1.8%	1.5%	1.7%	0.8%
	Furniture manufacturing	92.3%	3.3%		1.1%		3.3%		
	Construction and finishing materials, plumbing	90.5%			5.4%			4.1%	
	Other industrial products	86.7%			2.0%	3.6%	1.7%	6.0%	
	Construction	91.9%				1.5%	2.5%	4.1%	
	Information and communications	90.6%			2.4%	0.4%		6.6%	
	Transportation and storage	89.1%		1.2%		1.5%	6.9%	1.2%	
	Healthcare and social services	89.5%				1.3%	5.1%	4.1%	
	Wholesale trade	90.9%	1.2%	5.1%			2.8%		
	Retail trade	97.2%				1.1%	1.7%		
	Accommodation and catering, entertainment and recreation services	98.1%	1.0%			1.0%			
Education and science	97.8%						2.2%		

		We exported no products	We had no export or reduced it, but for reasons not related to the epidemic	Export increased	Export did not change much	Export decreased	Export ceased or dropped to the minimum	Not sure	Other
	Finance and property operations	82.0%		2.5%	0.5%	2.5%	5.0%	7.5%	
	Other services and activities	93.3%		1.0%		1.1%	1.1%	2.3%	1.2%
Sector	Agriculture, forestry and fisheries	82.0%		2.6%	4.2%	3.3%	5.4%	2.6%	
	Industry	81.9%	1.4%	0.5%	4.4%	3.3%	3.4%	5.0%	0.2%
	Construction	91.9%				1.5%	2.5%	4.1%	
	Trade	95.0%	0.4%	1.8%		0.7%	2.1%		
	Services	92.3%	0.2%	0.7%	0.2%	1.2%	2.8%	2.3%	0.2%
	Non-food industries	80.3%	1.7%	0.1%	5.0%	3.6%	3.5%	5.6%	0.2%
Year of registration	Before 2001	90.9%		1.7%	6.9%		0.1%	0.4%	
	2001-2010	81.2%	0.8%	0.2%	3.6%	5.1%	6.9%	1.7%	0.5%
	2011 or later	87.7%	0.4%	1.4%	1.9%	2.0%	3.3%	3.3%	0.1%
Trade turnover in 2019	Up to 1 billion UZS	91.3%	0.4%	0.2%	1.9%	1.2%	1.9%	2.9%	0.1%
	From 1 to 5 billion UZS	79.8%	0.6%	4.0%	2.3%	3.6%	8.3%	1.1%	0.2%
	Over 5 billion UZS	42.3%	1.1%	7.1%	10.2%	16.6%	14.3%	8.5%	
Revenue in 2019	Revenue grew or was stable in 2019	86.4%	0.6%	1.6%	2.9%	2.8%	4.2%	1.4%	0.1%
	Revenue decreased in 2019	96.9%			0.0%	0.4%	0.7%	2.0%	
Number of permanent employees in March 2020	1-19	90.0%	0.4%	1.2%	2.0%	1.6%	3.1%	1.6%	0.1%
	20-99	78.7%	0.7%	2.0%	3.5%	6.1%	7.1%	1.5%	0.3%
	100 or more	65.9%	2.1%		11.3%	14.5%	5.3%	1.0%	

**Table 11. Ratio of the number of permanent employees of the surveyed enterprises at different points in time, in %.**

		All employees		Men		Women	
		August / March	October / March	August / March	October / March	August / March	October / March
	Total	94.5%	93.7%	94.5%	94.5%	94.4%	92.3%
Area	Urban	96.0%	92.7%	95.8%	93.8%	96.2%	91.3%
	Rural	91.9%	95.3%	92.5%	95.7%	90.8%	94.6%
Region	Andijan region	123.9%	104.3%	127.3%	109.3%	118.5%	96.4%
	Fergana region	99.3%	101.6%	98.5%	100.2%	100.2%	103.1%
	Namangan region	88.2%	89.8%	86.1%	86.7%	94.4%	99.5%
	Tashkent region	89.5%	94.7%	87.7%	92.7%	93.4%	98.7%
	Syrdarya region	84.2%	84.2%	76.8%	76.9%	94.8%	94.8%
	Jizzakh region	63.1%	70.4%	81.9%	81.0%	38.6%	56.5%
	Kashkadarya region	87.9%	100.2%	90.1%	101.2%	83.4%	98.1%
	Samarkand region	88.3%	87.8%	87.8%	86.5%	89.5%	90.8%
	Surkhandarya region	103.2%	92.8%	72.1%	91.2%	196.3%	97.5%
	Bukhara region	84.7%	88.8%	74.4%	82.6%	91.3%	92.8%
	Navoi region	103.5%	113.8%	106.7%	115.8%	99.2%	111.1%
	Khorezm region	103.3%	96.1%	110.0%	94.5%	92.4%	98.8%
	Republic of Karakalpakstan	67.1%	60.6%	76.2%	75.0%	57.1%	44.8%
	Tashkent city	98.3%	96.3%	101.4%	98.6%	93.4%	92.6%
Industry	Agriculture, forestry and fisheries	111.3%	98.8%	103.9%	96.5%	124.2%	102.9%
	Food and beverages production	92.5%	97.0%	89.5%	93.2%	97.5%	103.5%
	Textile, apparel and leather products	91.9%	93.6%	97.4%	112.3%	90.8%	89.9%
	Chemical, rubber and plastic products	76.6%	80.6%	85.7%	88.4%	60.3%	66.5%
	Manufacture of pharmaceutical products and preparations	93.7%	94.2%	95.1%	96.5%	92.6%	92.6%
	Machinery and equipment	90.6%	92.5%	86.5%	90.0%	102.4%	99.7%
	Furniture manufacturing	71.7%	74.7%	75.3%	77.1%	58.4%	66.0%
	Construction and finishing materials, plumbing	135.9%	140.1%	140.0%	144.3%	75.6%	78.9%
	Other industrial products	91.7%	92.8%	92.2%	93.7%	91.2%	92.0%
	Construction	89.7%	92.8%	89.6%	93.3%	91.3%	88.1%
	Information and communications	93.5%	106.7%	95.9%	97.7%	83.0%	144.5%
	Transportation and storage	82.1%	85.9%	82.0%	85.8%	82.5%	88.1%
	Healthcare and social services	97.6%	98.2%	99.0%	98.5%	97.1%	98.1%
	Wholesale trade	82.9%	84.3%	89.4%	91.9%	77.2%	77.7%
	Retail trade	92.6%	90.1%	84.6%	87.6%	116.2%	97.3%
	Accommodation and catering, entertainment and recreation services	93.7%	92.0%	95.5%	93.9%	87.4%	85.4%
	Education and science	88.5%	96.6%	79.3%	88.6%	92.4%	99.9%
	Finance and property operations	129.7%	110.0%	136.3%	112.5%	99.7%	98.6%
Other services and activities	76.0%	79.7%	76.4%	79.8%	75.2%	79.6%	
Sector	Agriculture, forestry and fisheries	111.3%	98.8%	103.9%	96.5%	124.2%	102.9%
	Industry	92.5%	94.7%	96.1%	101.1%	89.8%	90.0%
	Construction	89.7%	92.8%	89.6%	93.3%	91.3%	88.1%
	Trade	85.7%	86.0%	87.5%	90.2%	83.6%	80.9%
	Services	91.8%	92.6%	92.6%	91.6%	89.9%	94.8%

		All employees		Men		Women	
		August / March	October / March	August / March	October / March	August / March	October / March
	Non-food industries	92.4%	94.5%	97.3%	102.6%	89.2%	89.1%
Year of registration	Before 2001	95.9%	99.4%	95.7%	97.2%	96.3%	105.0%
	2001-2010	97.7%	99.9%	98.5%	105.8%	96.9%	93.5%
	2011 or later	93.3%	90.5%	93.3%	91.0%	93.3%	89.9%
Annual trade turnover in 2019	Up to 1 billion UZS	93.4%	91.7%	94.9%	91.7%	91.2%	91.6%
	From 1 to 5 billion UZS	94.8%	96.4%	90.0%	96.1%	107.9%	97.2%
	Over 5 billion UZS	97.4%	94.7%	104.8%	101.2%	89.0%	87.1%
Markets	Goods and services are sold only on the domestic market	93.3%	93.3%	90.8%	91.6%	97.9%	96.3%
	Goods and services are also sold on the foreign markets	101.7%	95.5%	116.7%	111.2%	86.3%	79.5%
Revenue in 2019	Revenue grew or was stable in 2019	95.5%	95.8%	95.1%	97.1%	96.1%	93.8%
	Revenue decreased in 2019	86.4%	80.3%	82.7%	72.9%	92.5%	92.2%
Number of permanent employees in March 2020	1-19	97.3%	93.9%	94.6%	93.5%	103.5%	94.8%
	20-99	93.3%	93.5%	91.9%	93.0%	95.3%	94.2%
	100 or more	91.4%	93.5%	99.7%	100.2%	83.1%	86.8%
Percentage of women among permanent employees in March 2020	Less than 33.3%	97.5%	94.2%	94.6%	93.7%	119.7%	98.5%
	33.3-66.5%	91.6%	92.6%	90.4%	90.6%	92.9%	94.9%
	66.6% or more	90.5%	93.1%	100.9%	110.6%	88.7%	90.1%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	92.2%	92.3%	91.9%	91.9%	92.9%	93.1%
	There were no loan obligations to be fulfilled in April-September 2020	94.9%	94.9%	95.8%	98.1%	93.9%	91.0%
Demand during the lockdown period	Demand increased or remained unchanged during the lockdown period	107.4%	103.3%	108.6%	105.6%	105.8%	100.0%
	Demand decreased during the lockdown period	85.0%	86.7%	83.6%	85.9%	87.4%	88.0%
Revenue during the lockdown period	Revenue decreased during the lockdown period	85.6%	90.5%	85.1%	91.2%	86.3%	89.4%
	Revenue increased or remained unchanged during the lockdown period	112.8%	101.0%	111.5%	101.0%	115.0%	101.0%

**Table 12. Responses to the question "What were the problems your company had to face in connection with the onset of the COVID-19 pandemic and the application of the lockdown measures?" (several response options are possible).**

		There were no serious problems	We were shut down or had to shut down due to the lockdown	Demand for our goods and services decreased	There were disruptions in the supply of raw materials / materials / components / equipment, etc.	Employees were/are not able or it was/is difficult for them to get to their workplaces even though we needed their work	There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes	We are not able or it is difficult for us to repay the loan	We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms	We have to pay taxes amid decreased or no sales	Transportation costs increased	Demand for our products increased and it was difficult for us to satisfy it
	Total	35.4%	35.7%	30.5%	19.2%	11.0%	9.5%	6.4%	3.5%	8.8%	12.4%	3.5%
Area	Urban	28.8%	39.6%	37.8%	20.2%	13.3%	11.4%	7.1%	2.3%	8.0%	12.3%	4.8%
	Rural	44.8%	30.3%	20.2%	17.8%	7.6%	6.8%	5.6%	5.3%	9.8%	12.5%	1.7%
Region	Andijan region	60.0%	14.4%	24.3%	5.1%	0.5%	0.0%	0.4%	1.0%	15.6%	2.0%	2.6%
	Fergana region	29.9%	52.0%	43.5%	19.6%	22.7%	1.3%	0.7%	0.4%	4.6%	12.9%	2.6%
	Namangan region	68.7%	8.1%	15.2%	19.6%	7.1%	0.0%	2.0%	0.1%	2.9%	8.5%	1.7%
	Tashkent region	23.0%	45.7%	44.2%	23.8%	9.5%	15.2%	6.6%	0.8%	15.1%	19.9%	4.3%
	Syrdarya region	2.6%	53.6%	52.8%	12.9%	26.2%	18.7%	22.2%	11.0%	21.2%	1.7%	0.5%
	Jizzakh region	16.5%	77.3%	45.9%	37.4%	3.2%	4.0%	24.5%	13.9%	1.7%	36.0%	0.0%
	Kashkadarya region	41.8%	20.0%	14.5%	25.7%	4.2%	0.0%	12.3%	4.9%	2.1%	18.9%	2.4%
	Samarkand region	42.6%	35.9%	24.8%	4.5%	2.8%	1.2%	0.0%	0.9%	1.6%	10.4%	5.0%
	Surkhandarya region	50.8%	32.1%	6.4%	15.4%	2.3%	1.1%	13.4%	13.4%	6.4%	9.7%	0.7%
	Bukhara region	40.9%	22.4%	12.1%	14.7%	2.2%	11.0%	0.7%	2.6%	11.7%	2.4%	6.6%
	Navoi region	26.3%	36.5%	12.6%	21.1%	16.6%	32.0%	15.8%	12.0%	6.8%	18.2%	10.9%
	Khorezm region	17.4%	57.4%	51.3%	38.1%	13.4%	25.8%	17.6%	11.1%	2.4%	7.5%	1.5%
	Rep. of Karakalpakstan	40.4%	44.9%	9.0%	4.4%	2.2%	22.6%	2.1%	0.5%	17.0%	0.5%	5.3%
Tashkent city	24.2%	36.0%	40.6%	24.9%	20.9%	15.7%	6.3%	2.2%	11.9%	16.4%	3.7%	

		There were no serious problems	We were shut down or had to shut down due to the lockdown	Demand for our goods and services decreased	There were disruptions in the supply of raw materials / materials / components / equipment, etc.	Employees were/are not able or it was/is difficult for them to get to their workplaces even though we needed their work	There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes	We are not able or it is difficult for us to repay the loan	We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms	We have to pay taxes amid decreased or no sales	Transportation costs increased	Demand for our products increased and it was difficult for us to satisfy it
Industry	Agriculture, forestry and fisheries	55.6%	19.6%	19.0%	14.9%	3.7%	9.9%	7.4%	5.7%	11.9%	8.1%	1.5%
	Food and beverages production	29.3%	29.8%	31.3%	23.6%	12.9%	11.8%	1.6%	5.8%	18.3%	28.2%	12.9%
	Textile, apparel and leather products	28.1%	34.2%	44.4%	19.6%	19.8%	3.5%	6.8%	5.2%	8.0%	12.5%	1.8%
	Chemical, rubber and plastic products	12.8%	54.5%	29.6%	24.0%	13.3%	5.5%	3.0%	2.7%	5.5%	29.5%	3.0%
	Manufacture of pharmaceutical products and preparations	29.7%	28.5%	20.9%	26.5%	20.8%	2.6%	1.1%	0.0%	1.8%	16.5%	14.9%
	Machinery and equipment	14.8%	30.1%	42.9%	39.9%	22.9%	20.2%	1.7%	3.5%	14.5%	34.0%	9.4%
	Furniture manufacturing	7.7%	68.1%	66.8%	41.4%	9.7%	11.6%	3.2%	3.2%	7.2%	15.4%	0.0%
	Construction and finishing materials, plumbing	23.7%	41.5%	32.8%	29.4%	7.7%	7.1%	1.7%	4.6%	5.0%	12.1%	0.6%
	Other industrial products	35.1%	35.2%	30.5%	25.5%	7.3%	11.5%	9.7%	0.0%	2.2%	12.0%	2.5%
	Construction	22.9%	46.4%	33.0%	28.7%	20.6%	13.0%	8.6%	1.8%	0.0%	12.5%	3.1%
	Information and communications	46.4%	21.0%	27.1%	7.5%	7.3%	1.4%	0.0%	4.2%	9.3%	6.0%	0.0%
	Transportation and storage	29.4%	51.0%	34.3%	15.6%	16.2%	15.9%	4.2%	1.7%	13.9%	14.7%	5.7%

		There were no serious problems	We were shut down or had to shut down due to the lockdown	Demand for our goods and services decreased	There were disruptions in the supply of raw materials / materials / components / equipment, etc.	Employees were/are not able or it was/is difficult for them to get to their workplaces even though we needed their work	There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes	We are not able or it is difficult for us to repay the loan	We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms	We have to pay taxes amid decreased or no sales	Transportation costs increased	Demand for our products increased and it was difficult for us to satisfy it
	Healthcare and social services	31.2%	39.6%	39.5%	6.3%	9.0%	8.7%	7.7%	1.7%	15.8%	15.9%	6.4%
	Wholesale trade	19.7%	23.9%	46.7%	47.2%	28.7%	16.2%	14.1%	6.8%	15.6%	37.4%	8.0%
	Retail trade	38.4%	35.4%	29.6%	10.6%	0.0%	4.5%	7.1%	1.2%	11.6%	6.0%	7.1%
	Accommodation and catering, entertainment and recreation services	17.2%	76.7%	34.4%	10.6%	17.3%	2.0%	0.0%	1.0%	4.0%	2.0%	3.1%
	Education and science	29.0%	50.3%	22.2%	17.0%	5.3%	16.5%	0.9%	0.0%	0.5%	3.5%	0.9%
	Finance and property operations	47.9%	33.6%	36.4%	4.1%	5.8%	3.5%	3.1%	2.2%	4.6%	7.5%	1.7%
	Other services and activities	32.3%	38.4%	30.3%	5.1%	5.2%	5.8%	7.9%	3.8%	8.5%	11.1%	1.5%
Sector	Agriculture, forestry and fisheries	55.6%	19.6%	19.0%	14.9%	3.7%	9.9%	7.4%	5.7%	11.9%	8.1%	1.5%
	Industry	26.7%	36.9%	37.5%	25.0%	14.1%	8.5%	5.4%	3.6%	8.1%	17.7%	4.4%
	Construction	22.9%	46.4%	33.0%	28.7%	20.6%	13.0%	8.6%	1.8%	0.0%	12.5%	3.1%
	Trade	31.3%	31.1%	36.0%	24.3%	10.8%	8.9%	9.7%	3.3%	13.1%	17.8%	7.5%
	Services	29.8%	50.2%	32.5%	10.4%	11.1%	8.5%	3.6%	1.9%	8.2%	8.9%	3.2%
	Non-food industries	26.2%	38.2%	38.6%	25.3%	14.4%	7.9%	6.1%	3.2%	6.2%	15.7%	2.7%
Year of registration	Before 2001	40.5%	39.8%	16.7%	14.9%	13.6%	10.7%	7.1%	7.3%	2.0%	14.5%	6.6%
	2001-2010	39.1%	29.4%	31.0%	15.3%	12.1%	12.2%	3.4%	1.5%	5.5%	8.8%	2.5%
	2011 or later	33.9%	36.9%	31.3%	20.1%	10.8%	9.1%	7.0%	3.7%	9.5%	13.0%	3.6%

		There were no serious problems	We were shut down or had to shut down due to the lockdown	Demand for our goods and services decreased	There were disruptions in the supply of raw materials / materials / components / equipment, etc.	Employees were/are not able or it was/is difficult for them to get to their workplaces even though we needed their work	There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes	We are not able or it is difficult for us to repay the loan	We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms	We have to pay taxes amid decreased or no sales	Transportation costs increased	Demand for our products increased and it was difficult for us to satisfy it
Annual trade turnover in 2019	Up to 1 billion UZS	34.6%	39.7%	30.6%	16.1%	7.8%	8.0%	4.8%	3.0%	9.4%	10.0%	3.5%
	From 1 to 5 billion UZS	39.7%	22.3%	30.9%	25.7%	20.7%	9.0%	11.2%	3.7%	6.9%	22.2%	4.2%
	Over 5 billion UZS	21.6%	26.7%	43.0%	32.5%	31.6%	24.4%	3.3%	3.3%	11.6%	21.2%	3.6%
Markets	Goods and services are sold only on the domestic market	34.7%	37.2%	30.2%	19.1%	10.0%	9.0%	6.2%	3.3%	8.9%	11.8%	3.5%
	Goods and services are also sold on the foreign markets	40.1%	22.5%	36.9%	21.9%	21.2%	12.2%	8.5%	6.0%	9.5%	18.3%	2.9%
Revenue in 2019	Revenue grew or was stable in 2019	38.3%	31.3%	30.6%	18.7%	11.9%	6.6%	6.5%	3.2%	8.0%	12.3%	3.4%
	Revenue decreased in 2019	11.2%	56.0%	38.5%	29.0%	8.0%	29.1%	8.2%	5.6%	14.4%	19.3%	5.8%
Number of permanent employees in March 2020	1-19	35.8%	36.1%	30.9%	18.4%	9.4%	9.1%	6.3%	3.9%	8.9%	11.2%	3.7%
	20-99	31.2%	33.1%	30.7%	25.6%	21.7%	12.4%	8.1%	1.7%	9.2%	19.7%	2.5%
	100 or more	34.7%	43.9%	15.9%	18.0%	18.0%	7.2%	1.3%	0.0%	1.9%	25.3%	2.2%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	38.5%	31.1%	25.8%	25.8%	12.8%	5.9%	18.5%	7.9%	13.3%	16.6%	3.6%
	There were no loan obligations to be fulfilled in	30.6%	39.7%	31.2%	19.3%	12.6%	13.5%	2.5%	2.4%	6.1%	13.1%	3.5%



		<b>There were no serious problems</b>	<b>We were shut down or had to shut down due to the lockdown</b>	<b>Demand for our goods and services decreased</b>	<b>There were disruptions in the supply of raw materials / materials / components / equipment, etc.</b>	<b>Employees were/are not able or it was/is difficult for them to get to their workplaces even though we needed their work</b>	<b>There was no money in the company's accounts to pay salaries / buy resources / pay utility bills, taxes</b>	<b>We are not able or it is difficult for us to repay the loan</b>	<b>We are not able or it is difficult for us to agree with the bank on changing the loan repayment terms</b>	<b>We have to pay taxes amid decreased or no sales</b>	<b>Transportation costs increased</b>	<b>Demand for our products increased and it was difficult for us to satisfy it</b>
	April-September 2020											

**Table 13. Responses to the question "What measures has your company taken in connection with the changed working conditions due to the pandemic?" (several response options are possible).**

		The entity completely ceased its operations during the lockdown periods	The entity ceased its operations only during the enforced lockdown period	The costs of implementing lockdown measures and ensuring safety were increased	Had to organize overtime work in order to compensate for lost working hours and meet the increased demand	Fired or put on leave all or part of the employees	Increased the number of personnel	Reduced the salaries (including bonuses) of all or part of the employees	The company increased the average salary (including bonuses)	Took out a loan for current expenditure
	Total	19.0%	30.3%	31.3%	2.7%	34.7%	8.7%	7.2%	9.8%	1.1%
Area	Urban	19.5%	36.4%	29.0%	2.6%	42.8%	7.7%	8.8%	9.6%	0.7%
	Rural	18.1%	21.5%	34.5%	3.0%	23.1%	10.0%	4.9%	10.0%	1.6%
Region	Andijan region	26.1%	12.2%	21.4%	1.0%	39.1%	16.2%	1.5%	20.8%	0.0%
	Fergana region	25.3%	42.8%	14.6%	1.9%	30.7%	19.6%	3.5%	8.7%	1.0%
	Namangan region	2.2%	13.6%	72.2%	0.0%	14.2%	3.6%	2.9%	9.5%	0.7%
	Tashkent region	30.3%	31.5%	35.8%	1.8%	36.8%	13.1%	7.6%	11.4%	0.0%
	Syrdarya region	35.6%	31.7%	39.1%	10.7%	63.3%	15.8%	29.8%	10.7%	0.0%
	Jizzakh region	11.1%	55.7%	0.0%	0.0%	78.2%	13.1%	28.6%	4.0%	0.0%
	Kashkadarya region	13.5%	12.1%	64.4%	0.0%	21.7%	4.1%	0.5%	5.6%	3.6%
	Samarkand region	22.7%	15.8%	39.9%	0.8%	1.0%	0.4%	1.1%	0.0%	0.0%
	Surkhandarya region	10.4%	38.0%	25.6%	1.3%	15.9%	6.5%	8.4%	29.7%	5.7%
	Bukhara region	12.9%	10.9%	5.9%	9.4%	34.2%	0.6%	10.2%	9.1%	4.1%
	Navoi region	31.6%	30.1%	24.3%	5.4%	29.0%	12.0%	5.6%	4.3%	0.2%
	Khorezm region	26.2%	55.2%	2.3%	2.4%	76.4%	19.4%	0.0%	5.8%	0.0%
	Republic of Karakalpakstan	13.4%	13.8%	14.5%	0.0%	29.9%	0.6%	17.7%	5.5%	0.0%
Tashkent city	14.1%	45.8%	38.8%	4.8%	44.5%	5.3%	9.7%	10.2%	0.9%	
Industry	Agriculture, forestry and fisheries	12.9%	17.9%	28.4%	2.3%	23.8%	18.2%	4.8%	8.8%	0.8%
	Food and beverages production	17.3%	27.2%	46.9%	3.2%	27.0%	5.9%	5.9%	8.4%	0.8%
	Textile, apparel and leather products	16.9%	43.4%	35.9%	1.9%	43.8%	10.2%	5.5%	18.2%	1.9%
	Chemical, rubber and plastic products	35.6%	17.2%	32.6%	0.9%	30.8%	7.4%	2.6%	5.0%	0.0%
	Manufacture of pharmaceutical products and preparations	29.7%	20.0%	41.1%	0.9%	30.0%	27.1%	3.6%	20.6%	0.0%

		The entity completely ceased its operations during the lockdown periods	The entity ceased its operations only during the enforced lockdown period	The costs of implementing lockdown measures and ensuring safety were increased	Had to organize overtime work in order to compensate for lost working hours and meet the increased demand	Fired or put on leave all or part of the employees	Increased the number of personnel	Reduced the salaries (including bonuses) of all or part of the employees	The company increased the average salary (including bonuses)	Took out a loan for current expenditure
	Machinery and equipment	7.8%	42.6%	31.2%	7.1%	26.4%	3.8%	5.3%	6.7%	0.0%
	Furniture manufacturing	23.3%	57.9%	25.5%	1.5%	57.5%	3.6%	5.0%	7.7%	0.0%
	Construction and finishing materials, plumbing	12.7%	40.9%	22.6%	5.1%	43.3%	2.7%	8.6%	7.8%	0.5%
	Other industrial products	21.4%	26.9%	32.0%	0.0%	42.1%	1.5%	1.1%	11.1%	0.0%
	Construction	21.6%	39.4%	24.4%	1.5%	38.0%	5.1%	8.6%	7.5%	2.5%
	Information and communications	7.7%	34.5%	13.2%	0.0%	28.6%	3.0%	4.4%	1.4%	3.0%
	Transportation and storage	23.6%	36.1%	33.9%	8.6%	44.6%	1.8%	9.7%	13.3%	1.7%
	Healthcare and social services	12.7%	32.4%	36.8%	5.8%	38.9%	8.5%	10.2%	29.2%	0.0%
	Wholesale trade	11.4%	31.9%	31.1%	5.1%	35.2%	1.1%	11.7%	12.3%	0.0%
	Retail trade	23.9%	24.5%	39.8%	0.0%	28.7%	6.3%	16.4%	3.0%	1.2%
	Accommodation and catering, entertainment and recreation services	37.6%	40.2%	44.5%	6.9%	47.2%	3.0%	3.0%	8.6%	0.0%
	Education and science	26.9%	59.0%	22.5%	0.9%	44.3%	4.9%	5.4%	5.6%	0.0%
	Finance and property operations	19.9%	25.5%	19.2%	4.6%	27.0%	5.4%	1.4%	3.7%	2.7%
	Other services and activities	20.2%	25.9%	28.4%	1.2%	47.8%	6.2%	17.7%	13.4%	1.0%
Sector	Agriculture, forestry and fisheries	12.9%	17.9%	28.4%	2.3%	23.8%	18.2%	4.8%	8.8%	0.8%
	Industry	19.0%	35.0%	34.8%	2.2%	39.0%	6.3%	4.5%	12.1%	0.8%
	Construction	21.6%	39.4%	24.4%	1.5%	38.0%	5.1%	8.6%	7.5%	2.5%
	Trade	19.1%	27.3%	36.5%	2.0%	31.1%	4.3%	14.6%	6.6%	0.8%
	Services	24.4%	36.4%	31.9%	4.9%	43.0%	4.2%	8.3%	11.3%	1.0%
	Non-food industries	19.3%	36.5%	32.5%	2.0%	41.2%	6.4%	4.2%	12.8%	0.8%
Year of registration	Before 2001	17.1%	50.9%	25.3%	17.2%	28.8%	36.6%	15.7%	11.2%	4.5%
	2001-2010	13.2%	33.8%	37.6%	0.4%	28.6%	5.7%	5.6%	12.6%	0.8%
	2011 or later	20.1%	29.2%	31.0%	2.5%	36.3%	8.0%	7.2%	9.4%	1.0%
	Up to 1 billion UZS	22.6%	28.9%	25.1%	2.5%	34.1%	8.0%	7.6%	8.0%	0.8%

		The entity completely ceased its operations during the lockdown periods	The entity ceased its operations only during the enforced lockdown period	The costs of implementing lockdown measures and ensuring safety were increased	Had to organize overtime work in order to compensate for lost working hours and meet the increased demand	Fired or put on leave all or part of the employees	Increased the number of personnel	Reduced the salaries (including bonuses) of all or part of the employees	The company increased the average salary (including bonuses)	Took out a loan for current expenditure
Annual trade turnover in 2019	From 1 to 5 billion UZS	5.6%	30.6%	56.8%	4.2%	31.3%	10.3%	7.5%	15.5%	2.3%
	Over 5 billion UZS	1.4%	47.2%	47.3%	3.6%	56.4%	8.4%	7.1%	22.6%	1.0%
Markets	Goods and services are sold only on the domestic market	20.2%	30.3%	30.0%	3.0%	34.9%	6.5%	7.5%	8.8%	1.0%
	Goods and services are also sold on the foreign markets	9.0%	27.4%	41.5%	0.0%	33.0%	27.7%	5.5%	15.7%	1.6%
Revenue in 2019	Revenue grew or was stable in 2019	15.6%	29.9%	35.5%	2.8%	32.8%	9.9%	6.3%	11.6%	1.3%
	Revenue decreased in 2019	28.0%	43.7%	19.3%	4.0%	52.6%	0.9%	13.9%	2.3%	0.1%
Number of permanent employees in March 2020	1-19	19.8%	29.4%	30.3%	2.0%	33.2%	9.2%	7.4%	8.1%	0.8%
	20-99	13.7%	33.5%	38.5%	4.2%	46.9%	6.0%	7.0%	24.0%	2.2%
	100 or more	3.9%	35.3%	44.3%	34.6%	42.5%	3.7%	5.7%	4.6%	10.6%
Percentage of women among permanent employees in March 2020	Less than 33.3%	18.6%	29.4%	31.7%	3.3%	35.0%	9.9%	7.2%	6.3%	1.4%
	33.3-66.5%	19.2%	30.7%	29.6%	2.4%	36.0%	8.7%	9.4%	17.1%	1.1%
	66.6% or more	15.4%	34.6%	36.6%	1.5%	38.1%	5.9%	4.8%	17.6%	0.2%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	15.8%	31.1%	42.0%	4.1%	32.6%	6.1%	6.6%	14.2%	1.0%
	There were no loan obligations to be fulfilled in April-September 2020	18.9%	31.5%	31.6%	2.3%	34.8%	9.4%	8.4%	8.4%	1.3%
Demand during the lockdown period	Demand increased or remained unchanged during the lockdown period	4.8%	17.1%	38.7%	2.6%	16.6%	11.2%	4.7%	13.8%	2.0%
	Demand decreased during the lockdown period	27.6%	42.5%	28.1%	2.1%	49.6%	7.3%	9.0%	7.4%	0.5%
Revenue during the lockdown period	Revenue decreased during the lockdown period	23.4%	39.9%	25.8%	2.1%	47.2%	9.3%	10.5%	7.7%	0.9%
	Revenue increased or remained unchanged during the lockdown period	5.0%	11.1%	47.2%	4.5%	10.5%	7.5%	1.3%	15.5%	1.6%

**Table 13 (continued)**

		Found new suppliers of resources and/or worked out new transport and logistics channels	Optimized production /procurement /sales processes	Brought new products to market, including new forms of customer service	Introduced new technologies or expanded their scope	Reached an agreement to defer the payment of loan obligations (principal and/or interest)	Reached agreements to defer utility, rent, resource and other payments	Received subsidies from the state	Reduced prices for products and services	Increased prices for products and services	Took no measures	Not sure
	Total	1.6%	2.1%	4.8%	2.0%	3.0%	4.6%	0.4%	9.5%	8.9%	20.5%	2.8%
Area	Urban	2.6%	1.9%	6.6%	3.0%	3.8%	5.6%	0.6%	10.1%	8.2%	18.3%	3.3%
	Rural	0.1%	2.3%	2.3%	0.8%	1.9%	3.1%	0.0%	8.6%	10.0%	23.6%	2.1%
Region	Andijan region	0.0%	0.0%	0.6%	0.1%	0.1%	0.1%	0.0%	16.1%	13.3%	28.5%	9.3%
	Fergana region	0.0%	8.4%	2.8%	0.0%	0.3%	8.3%	0.0%	7.8%	3.2%	16.7%	0.0%
	Namangan region	0.0%	0.0%	0.1%	1.0%	0.0%	0.7%	0.0%	0.7%	3.4%	10.1%	0.5%
	Tashkent region	0.9%	2.4%	7.7%	3.8%	8.7%	8.9%	0.0%	6.6%	14.4%	7.2%	1.6%
	Syrdarya region	0.0%	0.0%	1.3%	0.5%	0.0%	1.3%	0.0%	37.2%	10.2%	3.7%	0.0%
	Jizzakh region	0.0%	0.0%	0.0%	0.0%	5.4%	0.0%	0.0%	7.9%	10.3%	12.5%	0.0%
	Kashkadarya region	0.0%	0.0%	0.5%	0.5%	0.7%	5.7%	0.0%	4.6%	6.4%	5.0%	1.5%
	Samarkand region	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%	0.0%	31.6%	0.6%
	Surkhandarya region	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.0%	4.8%	7.7%	33.1%	0.3%
	Bukhara region	0.0%	1.0%	7.4%	0.0%	0.7%	0.0%	0.0%	21.3%	28.7%	40.3%	0.0%
	Navoi region	6.9%	5.4%	2.7%	0.3%	5.7%	5.4%	0.0%	11.0%	5.4%	24.1%	0.0%
	Khorezm region	0.0%	2.6%	1.9%	2.4%	23.9%	3.8%	0.0%	22.9%	3.6%	0.3%	16.2%
	Republic of Karakalpakstan	0.0%	0.0%	0.0%	0.5%	0.0%	0.4%	0.0%	9.3%	19.0%	70.9%	0.0%
	Tashkent city	5.7%	3.1%	14.1%	6.6%	2.7%	9.8%	1.7%	8.5%	7.5%	15.9%	4.0%
Industry	Agriculture, forestry and fisheries	0.0%	2.7%	1.5%	0.0%	0.0%	3.5%	0.0%	10.2%	10.2%	34.3%	1.7%
	Food and beverages production	6.4%	4.1%	12.7%	3.2%	5.1%	10.7%	0.0%	4.1%	13.3%	11.8%	4.0%
	Textile, apparel and leather products	0.0%	0.0%	2.8%	0.0%	6.5%	1.4%	0.0%	7.5%	7.6%	9.1%	0.0%
	Chemical, rubber and plastic products	0.0%	0.0%	0.9%	0.0%	0.0%	0.9%	0.0%	10.5%	15.3%	9.7%	0.0%
	Manufacture of pharmaceutical products and preparations	4.7%	0.0%	3.2%	0.0%	2.4%	0.0%	0.0%	6.2%	16.0%	3.9%	0.4%

		Found new suppliers of resources and/or worked out new transport and logistics channels	Optimized production /procurement /sales processes	Brought new products to market, including new forms of customer service	Introduced new technologies or expanded their scope	Reached an agreement to defer the payment of loan obligations (principal and/or interest)	Reached agreements to defer utility, rent, resource and other payments	Received subsidies from the state	Reduced prices for products and services	Increased prices for products and services	Took no measures	Not sure
	Machinery and equipment	9.5%	6.9%	20.1%	8.0%	0.9%	13.4%	0.0%	9.1%	5.4%	9.3%	3.8%
	Furniture manufacturing	0.0%	1.7%	2.5%	1.7%	3.9%	5.5%	0.0%	15.9%	14.8%	5.6%	0.0%
	Construction and finishing materials, plumbing	0.5%	0.0%	5.4%	0.5%	7.7%	7.7%	0.0%	20.9%	9.8%	13.7%	6.1%
	Other industrial products	0.6%	0.0%	0.6%	0.0%	5.4%	6.0%	6.0%	6.7%	2.7%	21.1%	2.5%
	Construction	1.5%	1.5%	6.4%	0.0%	4.2%	1.5%	0.0%	8.0%	5.1%	21.0%	5.2%
	Information and communications	0.6%	2.4%	2.4%	4.9%	4.6%	3.0%	2.4%	4.6%	2.1%	28.8%	14.7%
	Transportation and storage	8.8%	5.9%	7.6%	6.4%	6.9%	13.3%	0.0%	12.1%	11.5%	14.0%	1.6%
	Healthcare and social services	0.0%	1.9%	9.8%	0.9%	3.8%	7.4%	0.0%	16.2%	14.1%	9.7%	1.6%
	Wholesale trade	7.7%	8.3%	17.2%	19.8%	3.5%	11.3%	0.0%	10.5%	10.3%	22.3%	1.2%
	Retail trade	0.0%	0.0%	4.0%	0.0%	2.7%	5.8%	0.0%	10.1%	17.5%	19.1%	1.3%
	Accommodation and catering, entertainment and recreation services	0.0%	0.0%	5.8%	0.0%	1.0%	2.0%	0.0%	8.6%	5.9%	3.0%	1.1%
	Education and science	0.0%	0.0%	3.5%	10.6%	0.9%	0.0%	0.0%	1.8%	2.2%	1.5%	16.1%
	Finance and property operations	0.0%	0.0%	8.0%	0.5%	3.7%	0.0%	0.0%	8.9%	2.7%	26.9%	6.2%
	Other services and activities	1.2%	1.7%	1.2%	2.8%	4.0%	2.5%	0.0%	13.6%	5.6%	18.9%	2.8%
Sector	Agriculture, forestry and fisheries	0.0%	2.7%	1.5%	0.0%	0.0%	3.5%	0.0%	10.2%	10.2%	34.3%	1.7%
	Industry	1.8%	1.1%	5.0%	1.1%	5.1%	5.3%	1.4%	8.5%	8.4%	12.5%	1.9%
	Construction	1.5%	1.5%	6.4%	0.0%	4.2%	1.5%	0.0%	8.0%	5.1%	21.0%	5.2%
	Trade	2.9%	3.2%	9.0%	7.5%	3.0%	7.9%	0.0%	10.2%	14.8%	20.3%	1.3%
	Services	2.5%	2.1%	5.5%	3.7%	3.7%	5.0%	0.1%	10.1%	7.0%	12.5%	4.4%
	Non-food industries	1.0%	0.6%	3.6%	0.7%	5.1%	4.2%	1.6%	9.3%	7.5%	12.6%	1.5%
Year of registration	Before 2001	5.3%	5.3%	0.0%	0.6%	5.6%	5.6%	0.0%	14.8%	9.3%	14.6%	1.7%
	2001-2010	0.3%	1.2%	6.9%	1.9%	1.0%	2.8%	0.0%	5.2%	8.5%	24.5%	1.9%
	2011 or later	1.6%	2.1%	4.7%	2.1%	3.2%	4.9%	0.4%	10.0%	9.2%	19.1%	3.0%

		Found new suppliers of resources and/or worked out new transport and logistics channels	Optimized production /procurement /sales processes	Brought new products to market, including new forms of customer service	Introduced new technologies or expanded their scope	Reached an agreement to defer the payment of loan obligations (principal and/or interest)	Reached agreements to defer utility, rent, resource and other payments	Received subsidies from the state	Reduced prices for products and services	Increased prices for products and services	Took no measures	Not sure
Annual trade turnover in 2019	Up to 1 billion UZS	0.5%	2.1%	3.4%	1.3%	1.8%	4.0%	0.5%	9.3%	8.8%	22.0%	2.2%
	From 1 to 5 billion UZS	4.4%	1.4%	9.4%	3.8%	6.8%	6.6%	0.0%	8.4%	11.6%	15.1%	0.4%
	Over 5 billion UZS	9.2%	6.3%	13.7%	8.6%	2.6%	9.4%	0.6%	24.1%	1.9%	21.8%	1.0%
Markets	Goods and services are sold only on the domestic market	1.3%	2.2%	4.9%	2.3%	3.1%	4.4%	0.4%	9.4%	8.2%	20.3%	2.7%
	Goods and services are also sold on the foreign markets	3.9%	1.5%	4.9%	0.3%	2.7%	3.9%	0.0%	12.2%	17.7%	23.4%	0.3%
Revenue in 2019	Revenue grew or was stable in 2019	1.7%	2.3%	5.4%	2.0%	3.3%	4.6%	0.5%	10.2%	9.2%	19.8%	2.5%
	Revenue decreased in 2019	1.2%	1.0%	3.7%	3.5%	2.2%	6.2%	0.0%	9.9%	9.7%	9.9%	4.0%
Number of permanent employees in March 2020	1-19	1.5%	2.2%	4.9%	1.8%	3.1%	4.6%	0.4%	8.9%	9.3%	21.2%	2.4%
	20-99	2.5%	1.7%	5.1%	2.6%	2.4%	5.3%	0.0%	15.5%	8.1%	17.9%	1.7%
	100 or more	0.0%	0.0%	3.6%	10.2%	5.9%	1.8%	0.0%	3.9%	0.3%	8.0%	0.0%
Percentage of women among permanent employees in March 2020	Less than 33.3%	2.4%	2.8%	5.6%	2.3%	3.0%	5.2%	0.6%	7.9%	7.1%	21.4%	2.3%
	33.3-66.5%	0.4%	0.7%	2.3%	2.0%	2.0%	4.1%	0.0%	19.4%	16.7%	16.6%	3.3%
	66.6% or more	0.0%	1.4%	5.2%	1.7%	4.9%	3.0%	0.0%	6.9%	7.7%	18.6%	1.9%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	2.0%	1.3%	5.9%	1.1%	8.9%	4.3%	1.2%	17.0%	9.0%	17.5%	2.5%
	There were no loan obligations to be fulfilled in April-September 2020	1.8%	2.9%	4.9%	2.9%	1.0%	5.4%	0.0%	7.6%	8.6%	19.6%	0.9%
Demand during the lockdown period	Demand increased or remained unchanged during the lockdown period	2.0%	1.5%	2.8%	2.0%	2.0%	3.1%	0.0%	8.2%	13.8%	34.5%	4.8%
	Demand decreased during the lockdown period	1.4%	2.7%	6.8%	2.3%	4.1%	5.9%	0.7%	11.4%	6.2%	8.2%	1.3%
Revenue during the lockdown period	Revenue decreased during the lockdown period	1.5%	2.6%	5.9%	2.2%	3.6%	5.7%	0.6%	10.8%	8.3%	13.3%	1.2%
	Revenue increased or remained unchanged during the lockdown period	2.1%	1.3%	3.6%	2.1%	2.3%	3.0%	0.0%	8.6%	10.9%	33.7%	6.4%

**Table 14. Responses to the question "What aid has your company received from the government since the start of the pandemic?" (several response options are possible).**

		Reduction of rates or temporary exemption from certain types of taxes	Assistance in taking out a loan	Assistance in changing loan repayment terms	Assistance with reducing interest rates on loans	Suspension of payment for rent of state assets	Protection against import competition (customs payments, import restrictions)	The enterprise received subsidies, grants from the state	Subsidies, one-time payments from the state were received by employees of the enterprise	Have not received any aid	Not sure
	Total	17.7%	1.9%	7.9%	3.2%	2.3%	0.2%	0.4%	0.5%	71.8%	2.7%
Area	Urban	15.0%	1.8%	6.1%	2.9%	3.8%	0.4%	0.5%	0.9%	72.8%	4.1%
	Rural	21.5%	2.0%	10.4%	3.6%	0.1%	0.0%	0.4%	0.0%	70.4%	0.7%
Region	Andijan region	3.8%	1.5%	6.1%	5.7%	0.0%	0.0%	0.0%	0.0%	82.0%	7.2%
	Fergana region	15.7%	1.0%	2.2%	0.3%	0.1%	0.0%	0.7%	0.0%	81.3%	0.0%
	Namangan region	1.1%	0.5%	18.7%	0.0%	0.0%	0.0%	0.0%	0.0%	80.7%	0.0%
	Tashkent region	34.0%	1.1%	15.8%	0.9%	0.2%	0.0%	0.6%	0.0%	59.7%	0.0%
	Syrdarya region	27.3%	0.0%	10.0%	0.0%	1.5%	0.0%	0.0%	0.0%	70.2%	0.0%
	Jizzakh region	26.8%	0.0%	24.5%	2.4%	0.0%	0.0%	0.4%	0.0%	58.9%	0.0%
	Kashkadarya region	5.9%	4.0%	8.8%	3.6%	0.0%	0.0%	0.0%	0.0%	81.7%	3.6%
	Samarkand region	22.2%	0.0%	4.1%	5.4%	0.2%	0.0%	1.2%	0.0%	71.4%	0.7%
	Surkhandarya region	2.2%	6.7%	3.0%	4.2%	0.6%	0.0%	0.9%	0.0%	90.8%	0.0%
	Bukhara region	24.7%	9.2%	14.1%	14.8%	0.0%	0.0%	0.8%	0.0%	63.6%	0.2%
	Navoi region	13.2%	0.7%	14.1%	7.3%	5.4%	0.0%	0.0%	5.4%	63.4%	4.3%
	Khorezm region	34.5%	0.5%	7.5%	0.0%	6.1%	0.0%	1.3%	0.0%	57.7%	1.5%
	Republic of Karakalpakstan	31.7%	0.0%	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	68.1%	0.2%
Tashkent city	16.1%	1.6%	2.7%	1.7%	7.8%	1.1%	0.2%	1.6%	69.5%	7.0%	
Industry	Agriculture, forestry and fisheries	24.3%	2.3%	10.9%	4.4%	0.0%	0.0%	0.0%	0.0%	68.4%	0.8%
	Food and beverages production	29.4%	0.0%	6.9%	3.1%	6.5%	0.0%	0.0%	1.6%	63.7%	0.0%
	Textile, apparel and leather products	15.7%	1.9%	7.7%	3.3%	3.2%	0.0%	0.0%	0.0%	76.0%	0.0%
	Chemical, rubber and plastic products	12.6%	3.9%	3.2%	1.7%	1.2%	0.0%	0.0%	0.0%	77.7%	1.7%
	Manufacture of pharmaceutical products and preparations	16.0%	3.9%	0.0%	2.3%	0.0%	0.0%	0.0%	0.0%	77.8%	0.0%
	Machinery and equipment	35.4%	0.0%	4.9%	6.2%	11.4%	0.0%	0.0%	0.0%	55.7%	2.6%



		Reduction of rates or temporary exemption from certain types of taxes	Assistance in taking out a loan	Assistance in changing loan repayment terms	Assistance with reducing interest rates on loans	Suspension of payment for rent of state assets	Protection against import competition (customs payments, import restrictions )	The enterprise received subsidies, grants from the state	Subsidies, one-time payments from the state were received by employees of the enterprise	Have not received any aid	Not sure
	Furniture manufacturing	21.1%	0.8%	10.5%	5.3%	1.7%	0.0%	0.0%	0.0%	73.6%	1.2%
	Construction and finishing materials, plumbing	19.9%	4.0%	6.9%	1.1%	0.6%	0.0%	0.7%	0.0%	74.7%	0.7%
	Other industrial products	8.6%	0.0%	3.9%	0.0%	0.0%	0.0%	2.0%	0.0%	85.5%	0.0%
	Construction	9.1%	0.0%	11.1%	4.2%	1.5%	0.0%	0.0%	1.5%	75.5%	3.3%
	Information and communications	20.3%	2.9%	4.5%	0.6%	0.0%	0.0%	0.0%	0.0%	68.2%	4.0%
	Transportation and storage	23.1%	3.5%	9.5%	3.2%	2.9%	0.0%	3.3%	0.0%	62.9%	3.7%
	Healthcare and social services	27.3%	3.2%	10.4%	3.0%	7.9%	0.0%	0.0%	0.0%	59.5%	9.6%
	Wholesale trade	21.6%	2.6%	8.4%	6.6%	12.9%	5.1%	0.0%	2.6%	65.4%	1.2%
	Retail trade	6.3%	4.9%	4.0%	1.7%	0.0%	0.0%	0.0%	0.0%	79.3%	7.6%
	Accommodation and catering, entertainment and recreation services	22.8%	1.1%	4.9%	2.3%	0.0%	0.0%	1.0%	0.0%	73.9%	0.0%
	Education and science	8.0%	0.0%	3.9%	1.3%	15.8%	0.0%	0.0%	0.0%	40.1%	31.7%
	Finance and property operations	12.0%	0.0%	0.9%	0.0%	0.0%	0.0%	2.5%	7.5%	77.1%	0.0%
Other services and activities	8.6%	0.5%	3.9%	0.0%	0.8%	0.0%	0.8%	0.0%	88.2%	0.0%	
Sector	Agriculture, forestry and fisheries	24.3%	2.3%	10.9%	4.4%	0.0%	0.0%	0.0%	0.0%	68.4%	0.8%
	Industry	17.8%	1.4%	6.1%	2.5%	3.0%	0.0%	0.5%	0.2%	74.9%	0.4%
	Construction	9.1%	0.0%	11.1%	4.2%	1.5%	0.0%	0.0%	1.5%	75.5%	3.3%
	Trade	11.7%	4.1%	5.6%	3.4%	4.5%	1.8%	0.0%	0.9%	74.4%	5.3%
	Services	17.7%	1.6%	5.8%	1.7%	3.3%	0.0%	1.4%	0.7%	69.0%	5.5%
	Non-food industries	15.6%	1.6%	6.0%	2.4%	2.4%	0.0%	0.6%	0.0%	77.0%	0.5%
Year of registration	Before 2001	12.1%	4.8%	18.6%	2.9%	5.7%	0.0%	1.0%	5.3%	67.0%	1.5%
	2001-2010	23.5%	1.1%	8.2%	1.8%	2.0%	0.0%	1.4%	0.0%	62.8%	3.8%
	2011 or later	17.4%	1.8%	7.4%	3.4%	2.2%	0.3%	0.3%	0.4%	72.9%	2.6%
Annual trade turnover in 2019	Up to 1 billion UZS	17.8%	1.5%	7.0%	3.5%	1.6%	0.2%	0.3%	0.1%	74.1%	2.2%
	From 1 to 5 billion UZS	14.7%	2.8%	14.7%	3.0%	4.9%	0.0%	0.3%	2.3%	67.4%	0.9%
	Over 5 billion UZS	23.8%	4.7%	1.4%	0.7%	5.5%	2.7%	3.4%	0.0%	66.3%	0.0%

		Reduction of rates or temporary exemption from certain types of taxes	Assistance in taking out a loan	Assistance in changing loan repayment terms	Assistance with reducing interest rates on loans	Suspension of payment for rent of state assets	Protection against import competition (customs payments, import restrictions )	The enterprise received subsidies, grants from the state	Subsidies, one-time payments from the state were received by employees of the enterprise	Have not received any aid	Not sure
Markets	Goods and services are sold only on the domestic market	18.2%	1.7%	8.2%	3.5%	2.4%	0.3%	0.3%	0.6%	71.5%	2.5%
	Goods and services are also sold on the foreign markets	16.4%	3.7%	6.4%	0.8%	1.2%	0.0%	1.8%	0.0%	73.3%	1.0%
Revenue in 2019	Revenue grew or was stable in 2019	16.1%	1.8%	8.0%	3.4%	2.4%	0.3%	0.5%	0.6%	72.1%	2.9%
	Revenue decreased in 2019	30.5%	1.6%	10.0%	3.3%	2.7%	0.0%	0.4%	0.5%	61.0%	3.4%
Number of permanent employees in March 2020	1-19	18.7%	1.6%	7.4%	3.3%	2.4%	0.1%	0.2%	0.5%	72.7%	2.0%
	20-99	10.8%	2.5%	12.9%	2.9%	2.1%	0.0%	2.0%	0.5%	67.6%	4.6%
	100 or more	15.3%	10.7%	6.7%	1.3%	0.0%	7.8%	2.3%	0.0%	63.6%	0.7%
Percentage of women among permanent employees in March 2020	Less than 33.3%	14.7%	2.2%	7.0%	3.6%	2.7%	0.2%	0.5%	0.8%	75.3%	1.5%
	33.3-66.5%	30.1%	1.7%	7.9%	3.2%	1.6%	0.0%	0.9%	0.0%	59.2%	3.5%
	66.6% or more	14.4%	1.0%	7.8%	2.4%	2.1%	0.7%	0.0%	0.0%	74.4%	4.3%
Loan obligations	There were loan obligations to be fulfilled in April-September 2020	19.0%	5.0%	19.4%	8.4%	0.4%	0.0%	0.9%	0.2%	65.1%	0.4%
	There were no loan obligations to be fulfilled in April-September 2020	21.1%	0.9%	4.1%	0.9%	3.9%	0.4%	0.3%	0.6%	71.6%	1.8%
Demand during the lockdown period	Demand increased or remained unchanged during the lockdown period	14.1%	2.7%	8.8%	2.6%	1.9%	0.6%	0.5%	0.7%	70.3%	4.8%
	Demand decreased during the lockdown period	21.4%	1.4%	7.2%	3.2%	2.8%	0.0%	0.4%	0.4%	71.7%	1.3%
Revenue during the lockdown period	Revenue decreased during the lockdown period	22.6%	1.6%	7.7%	3.1%	2.7%	0.2%	0.5%	0.2%	70.3%	1.1%
	Revenue increased or remained unchanged during the lockdown period	9.4%	2.5%	9.7%	3.9%	2.0%	0.4%	0.5%	1.4%	72.2%	5.2%

### **Annex 3. Methodology of the questionnaire-based survey of small and medium-sized businesses of the Republic of Uzbekistan, October 2020**

**The purpose of the survey** is to study the impact of the COVID-19 pandemic and lockdown measures on small and medium-sized businesses of the Republic of Uzbekistan.

**Initial data on respondents and the structure of the general population.** The sources of information in this survey were the owners and heads of small and medium-sized enterprises of Uzbekistan. The database, which includes the company name, place of registration, field of activity, contacts, etc., as well as data on the sectoral and regional structure of employment (see [Table 1](#)), was received from the State Committee of the Republic of Uzbekistan on Statistics.

**The scope, method and timing of the survey.** The study was based on a national sample in 12 regions, the Republic of Karakalpakstan and Tashkent city. Primary quantitative data was collected through Computer Assisted Telephone Interviewing. Data was collected from 12 to 27 October 2020.

**The sample of the study.** The sample consisted of 1,266 respondents (see [Table 2](#)). At this size of the sample, its Margin of Error is  $\pm 2.75\%$ , and the Response Rate is 18.4%. Stratified sampling was used. The region in which the entity is registered and *its main activity* (industry of the economy) were defined as strata. Entities were randomly selected from the list in accordance with the strata (Simple Random Sample).

**The structure of the sample.** The *target strata* were 17 *industries of the economy* and two blocks that included industries not included in this list ("other industrial products" and "other services and activities"), with 57 to 104 respondents surveyed in each of them:

1. Agriculture, forestry and fisheries
2. Food and beverages production
3. Textile, apparel and leather products
4. Chemical, rubber and plastic products
5. Manufacture of pharmaceutical products and preparations
6. Machinery and equipment
7. Furniture manufacturing
8. Construction and finishing materials, plumbing
9. Other industrial products
10. Construction
11. Information and communications
12. Transportation and storage
13. Healthcare and social services
14. Wholesale trade
15. Retail trade
16. Accommodation and catering, entertainment and recreation services
17. Education and science
18. Finance and property operations
19. Other services and activities

In a more aggregated form, these 19 groups of respondents are represented as five *sectors of the economy*: 1) Agriculture, forestry and fisheries, 2) Industry, 3) Construction, 4) Trade, 5) Services.

**Table 1. Information on the number of employees with labor book in micro-firms and small enterprises, on average in 2019, in thousands of people**

	Republic of Uzbekistan	Republic of Karakalpakstan	regions:											Tashkent city	
			Andijan	Bukhara	Jizzakh	Kashkadarya	Navoi	Namangan	Samarqand	Surkhandarya	Syrdarya	Tashkent	Fergana		Khorezm
<b>Total</b>	<b>1,375.2</b>	<b>55.4</b>	<b>97.8</b>	<b>74.0</b>	<b>45.0</b>	<b>70.5</b>	<b>49.7</b>	<b>86.9</b>	<b>115.3</b>	<b>58.0</b>	<b>33.9</b>	<b>141.9</b>	<b>108.3</b>	<b>58.6</b>	<b>379.7</b>
Agriculture, forestry and fisheries	70.0	3.8	5.3	4.0	4.3	5.6	3.4	3.4	5.2	5.2	3.5	16.8	3.9	4.0	1.5
Mining and quarrying	14.3	0.7	0.5	0.5	0.5	1.4	0.5	1.1	1.0	0.5	0.2	1.9	1.2	0.0	4.1
Manufacturing industry	433.6	11.3	35.1	18.7	12.9	13.7	13.2	35.1	41.6	9.5	9.0	55.0	35.0	15.3	128.2
including:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of food products	61.3	2.5	3.0	2.4	1.6	2.1	1.4	3.3	6.7	1.3	1.5	8.7	4.1	2.1	20.5
Beverages production	5.9	0.1	0.2	0.3	0.1	0.2	0.1	0.4	0.5	0.2	0.1	1.6	0.2	0.2	1.6
Tobacco production	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of textiles	76.5	2.1	7.0	6.5	2.9	4.9	2.8	8.4	7.2	2.5	1.0	8.4	7.0	4.2	11.6
Manufacture of wearing apparel	67.9	0.4	10.9	1.9	2.5	1.3	0.8	11.5	9.0	0.8	1.3	7.7	4.9	1.3	13.7
Manufacture of leather and related products	10.6	0.0	2.6	0.1	0.0	0.2	0.1	0.9	1.5	0.0	0.4	0.6	2.5	0.1	1.5
Manufacture of wooden and cork products, (except furniture), products made of straw and plaiting materials	5.9	0.4	0.2	0.1	0.0	0.2	0.1	0.2	0.2	0.2	0.1	1.0	0.4	0.2	2.5
Manufacture of paper and paper products	8.9	0.1	0.3	0.3	0.1	0.1	0.1	0.3	0.6	0.1	0.1	1.4	0.7	0.2	4.6
Printing and playback of recorded materials	5.7	0.0	0.2	0.1	0.0	0.1	0.2	0.1	0.4	0.2	0.0	0.3	0.3	0.1	3.9
Manufacture of coke and refined petroleum products	0.9	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.3
Manufacture of chemical products	14.2	0.4	0.6	0.6	0.4	0.2	0.6	0.6	1.0	0.1	0.1	1.9	1.1	0.3	6.5
Manufacture of basic pharmaceutical products and preparations	6.8	0.3	0.2	0.1	0.0	0.0	0.0	0.6	0.5	0.1	0.7	1.0	0.1	0.1	3.2
Manufacture of rubber and plastic products	21.3	0.4	0.7	0.7	0.7	0.2	0.8	0.6	1.7	0.2	0.3	3.5	1.5	0.6	9.3
Manufacture of other non-metallic mineral products	63.1	3.0	3.9	3.4	2.7	2.7	3.4	3.9	5.5	2.7	2.0	9.4	7.1	3.1	10.3
Metallurgical industry	6.7	0.0	0.2	0.1	0.4	0.2	0.1	0.3	0.9	0.1	0.1	1.1	0.3	0.1	2.7

	Republic of Uzbekistan	Republic of Karakalpakstan	regions:											Tashkent city	
			Andijan	Bukhara	Jizzakh	Kashkadarya	Navoi	Namangan	Samar kand	Surkhandarya	Syrdarya	Tashkent	Fergana		Khorezm
Manufacture of fabricated metal products, except machinery and equipment	23.2	0.4	1.2	0.7	0.5	0.4	1.2	1.6	1.6	0.6	0.5	2.6	1.5	1.2	9.5
Manufacture of computers, electronic and optical products	4.1	0.1	0.0	0.0	0.4	0.0	0.3	0.0	0.2	0.0	0.0	0.2	0.1	0.0	2.7
Manufacture of electrical equipment	12.6	0.3	0.3	0.0	0.1	0.0	0.1	0.4	1.0	0.0	0.1	1.3	0.3	0.2	8.6
Manufacture of machinery and equipment, not elsewhere classified	6.0	0.0	0.6	0.1	0.0	0.0	0.2	0.4	0.5	0.0	0.3	0.5	0.3	0.2	2.7
Manufacture of motor vehicles, trailers and semi-trailers	4.2	0.0	1.4	0.0	0.0	0.1	0.2	0.2	0.0	0.0	0.1	0.4	0.7	0.3	0.8
Manufacture of other transport equipment	0.6	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.0	0.1
Furniture manufacturing	16.8	0.5	1.1	0.6	0.4	0.5	0.4	0.7	1.7	0.4	0.2	2.0	1.0	0.6	6.7
Manufacture of other finished products	4.4	0.1	0.2	0.3	0.0	0.1	0.1	0.2	0.4	0.0	0.1	0.5	0.3	0.1	2.0
Repair and installation of machinery and equipment	6.2	0.1	0.2	0.4	0.1	0.3	0.2	0.3	0.4	0.1	0.1	0.7	0.3	0.1	2.8
Electricity, gas, steam and air conditioning supply	1.9	0.1	0.3	0.1	0.1	0.1	0.0	0.2	0.1	0.1	0.0	0.2	0.4	0.0	0.2
Water supply; sewerage, waste collection and disposal	4.1	0.1	0.2	0.3	0.1	0.0	0.2	0.4	0.2	0.2	0.3	0.5	0.4	0.1	1.1
Construction	225.2	13.6	14.8	16.6	9.3	18.6	10.0	13.9	17.6	13.9	6.5	14.7	18.4	11.6	45.7
Wholesale and retail trade; repair of motor vehicles and motorcycles	248.4	10.2	15.4	13.7	7.4	13.5	9.2	14.2	21.5	12.8	7.3	23.4	20.7	12.1	67.1
including:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesale and retail trade in cars and motorcycles, and their repair	21.7	0.9	1.2	1.0	0.7	1.2	0.8	1.2	1.5	0.9	0.8	2.1	1.8	1.0	6.7
Wholesale trade, except for trade in cars and motorcycles	81.8	2.7	3.7	4.4	2.4	3.4	2.2	3.2	5.4	4.5	1.8	5.6	6.0	3.7	32.7
Retail trade, except for trade in cars and motorcycles	144.9	6.6	10.4	8.3	4.3	8.9	6.1	9.8	14.5	7.4	4.7	15.7	12.9	7.5	27.7
Transportation and storage	99.6	6.2	11.3	6.8	3.0	6.5	5.2	5.6	8.0	4.9	1.8	6.8	8.6	5.6	19.3
Accommodation and catering services	87.1	3.3	4.4	5.0	3.3	3.6	3.2	4.0	8.1	4.2	2.1	8.5	5.7	3.8	28.0
Information and communications	20.4	0.5	0.7	0.4	0.2	0.5	0.3	0.6	0.8	0.5	0.2	0.8	1.7	0.4	12.8

	Republic of Uzbekistan	Republic of Karakalpakstan	regions:											Tashkent city	
			Andijan	Bukhara	Jizzakh	Kashkadarya	Navoi	Namangan	Samar kand	Surkhandarya	Syrdarya	Tashkent	Fergana		Khorezm
Financial and insurance activities	7.1	0.3	0.5	0.3	0.1	0.2	0.1	0.5	0.5	0.1	0.2	0.4	0.5	0.2	3.2
Real estate activities	29.9	0.7	1.1	1.1	0.7	1.2	0.8	1.0	1.9	1.2	0.4	2.8	1.9	0.9	14.3
Professional, scientific and technical activities	36.5	1.5	1.4	1.5	0.9	1.2	0.9	1.5	1.8	1.1	0.7	1.9	1.8	1.2	19.1
Education	11.9	0.4	0.5	0.7	0.5	0.9	0.4	0.4	0.9	0.9	0.2	1.3	1.4	0.8	2.5
Healthcare and social services	33.8	1.0	3.1	2.1	0.9	1.9	0.7	2.9	2.9	1.5	0.7	2.9	3.1	1.4	8.7
Arts, entertainment and recreation	6.8	0.2	0.4	0.2	0.2	0.1	0.1	0.3	0.5	0.2	0.1	0.6	0.5	0.1	3.2
Other activities	44.6	1.5	2.6	2.1	0.8	1.5	1.2	1.8	2.9	1.2	0.7	3.3	3.0	1.1	20.6

**Table 2. Structure of the sample of the questionnaire-based survey of small and medium-sized businesses.**

	Total	Andijan region	Fergana region	Namangan region	Tashkent region	Syrdarya region	Jizzakh region	Kashkadarya region	Samarkand region	Surkhandarya region	Bukhara region	Navoi region	Khorezm region	Rep. of Karakalpakstan	Tashkent city
Total	1,266	92	101	79	142	35	56	74	108	64	60	63	60	52	280
Agriculture, forestry and fisheries	71	3	5	6	4	4	6	11	4	6	6	5	4	7	0
Food and beverages production	69	2	9	3	6	1	5	1	7	3	4	1	4	2	21
Textile, apparel and leather products	66	8	3	12	5	0	3	2	7	1	3	5	2	2	13
Chemical, rubber and plastic products	68	1	9	2	14	0	1	0	7	1	0	1	1	3	28
Manufacture of pharmaceutical products and preparations	59	8	1	4	12	1	1	1	2	2	0	0	1	5	21
Machinery and equipment	63	5	7	4	6	1	1	3	5	0	3	4	3	0	21
Furniture manufacturing	68	6	5	5	7	1	4	2	9	3	3	3	3	5	12
Construction and finishing materials, plumbing	71	3	5	2	9	4	5	3	8	6	6	9	1	2	8
Other industrial products	57	3	4	4	11	1	2	6	4	6	2	7	1	1	5
Construction	63	2	2	2	4	2	6	5	2	4	3	3	3	2	23
Information and communications	65	4	4	0	2	1	2	2	10	2	1	3	4	3	27
Transportation and storage	65	2	7	6	7	3	2	4	7	3	4	2	5	2	11
Healthcare and social services	71	10	7	5	9	2	1	6	3	6	5	1	6	2	8
Wholesale trade	59	4	7	4	4	2	0	2	2	3	4	5	4	2	16
Retail trade	61	6	8	4	9	1	4	4	8	6	2	4	1	1	3
Accommodation and catering, entertainment and recreation services	60	5	4	2	10	3	4	4	8	0	6	4	2	2	6
Education and science	62	9	3	5	8	2	1	8	9	6	0	2	5	1	3
Finance and property operations	64	3	4	4	8	3	4	4	2	2	3	2	4	2	19
Other services and activities	104	8	7	5	7	3	4	6	4	4	5	2	6	8	35

**Data processing.** The *sample was weighted* to increase the representativeness of the results. At the same time, it was calculated what share of the total number of employees in small business entities in Uzbekistan is represented by a certain *industry of the economy* from a certain region ( $f_{industry, region}^*$ ) – see **Table 1**. Similar shares were then calculated for the surveyed sample ( $f_{industry, region}$ ) and, based on them, weights equal to  $f_{industry, region}^*/f_{industry, region}$  were obtained. The collected data was processed using the SPSS statistical package. The following calculations were made: frequency distributions and cross tabs. The data in the report is disaggregated by type of settlements (urban/rural) and by region. In calculating the data, the sample was weighted by the areas the entity's activities.

The structure of the sample based on the re-weighting of the obtained indicators is presented in **Table 3**.

**Table 3. Structure of the sample of the questionnaire-based survey of small and medium-sized businesses based on the re-weighting of the obtained indicators in accordance with the industry and regional structure of employment.**

	Total	Andijan region	Fergana region	Namangan region	Tashkent region	Syrdarya region	Jizzakh region	Kashkadarya region	Samarqand region	Surkhandarya region	Bukhara region	Navoi region	Khorezm region	Rep. of Karakalpakstan	Tashkent city
Agriculture, forestry and fisheries	27.6%	40.1%	37.7%	31.4%	28.7%	35.2%	38.3%	39.4%	31.0%	33.5%	39.6%	24.3%	37.6%	38.7%	
Food and beverages production	3.8%	2.1%	2.6%	3.1%	5.9%	3.8%	2.7%	2.2%	4.5%	2.1%	2.4%	2.4%	2.7%	3.1%	5.8%
Textile, apparel and leather products	8.5%	13.3%	8.6%	17.2%	9.6%		8.6%	6.0%	11.1%	4.6%	7.7%	6.1%	6.4%	2.9%	7.1%
Chemical, rubber and plastic products	1.9%	0.9%	1.6%	1.0%	3.2%		1.8%		1.7%	0.3%		2.2%	1.0%	1.0%	4.3%
Manufacture of pharmaceutical products and preparations	0.4%	0.1%	0.1%	0.5%	0.6%	1.6%	0.0%	0.0%	0.3%	0.1%			0.1%	0.4%	0.8%
Machinery and equipment	1.5%	1.5%	0.9%	0.9%	1.4%	1.2%	0.9%	0.2%	1.1%		0.1%	1.3%	0.8%		4.0%
Furniture manufacturing	0.9%	0.7%	0.6%	0.6%	1.1%	0.4%	0.7%	0.5%	1.1%	0.5%	0.6%	0.7%	0.6%	0.6%	1.8%
Construction and finishing materials, plumbing	2.0%	1.2%	1.8%	1.7%	2.7%	1.9%	1.8%	1.3%	1.8%	1.5%	1.3%	2.5%	1.5%	1.5%	2.8%
Other industrial products	5.5%	3.2%	5.1%	4.7%	7.6%	5.3%	5.0%	3.5%	4.9%	4.3%	3.7%	6.8%	4.2%	4.2%	7.7%
Construction	12.6%	9.6%	11.0%	11.5%	8.4%	15.4%	14.9%	17.5%	11.0%	19.2%	15.1%	16.3%	13.2%	16.3%	12.1%
Information and communications	1.1%	0.4%	1.0%		0.5%	0.6%	0.3%	0.4%	0.5%	0.7%	0.4%	0.5%	0.5%	0.6%	3.4%
Transportation and storage	5.6%	7.3%	5.1%	4.6%	3.9%	4.4%	4.8%	6.1%	5.0%	6.8%	6.1%	8.6%	6.3%	7.5%	5.1%
Healthcare and social services	1.9%	2.0%	1.8%	2.4%	1.6%	1.7%	1.4%	1.8%	1.8%	2.0%	1.9%	1.2%	1.6%	1.2%	2.3%
Wholesale trade	4.5%	2.4%	3.6%	2.6%	3.2%	4.4%		3.2%	3.4%	6.2%	4.0%	3.6%	4.2%	3.2%	8.6%
Retail trade	8.1%	6.7%	7.7%	8.1%	9.0%	11.1%	6.9%	8.4%	9.1%	10.2%	7.6%	10.0%	8.5%	7.9%	7.3%
Accommodation and catering, entertainment and recreation services	5.0%	3.2%	3.7%	3.5%	5.2%	5.2%	5.6%	3.5%	5.4%		4.7%	5.5%	4.4%	4.2%	8.3%
Education and science	2.6%	1.2%	2.0%	1.6%	1.9%	1.9%	2.3%	2.0%	1.7%	2.7%		2.2%	2.2%	2.3%	5.7%
Finance and property operations	2.1%	1.0%	1.5%	1.2%	1.8%	1.2%	1.2%	1.3%	1.5%	1.8%	1.2%	1.5%	1.3%	1.2%	4.6%
Other services and activities	4.4%	3.0%	3.5%	3.2%	3.9%	4.6%	2.8%	2.9%	3.2%	3.4%	3.5%	4.2%	2.7%	3.2%	8.3%



Tables 4 and 5 provide some additional data on the structure of the surveyed enterprises.

**Table 4. Respondents' responses to the question  
"In what year was your organization registered?"**

		before 1991	1991-1995	1996-2000	2001-2005	2006-2010	2011-2015	2016 or later	Not sure
	Total	0.9%	0.7%	2.0%	5.7%	6.1%	20.6%	62.5%	1.6%
Area	Urban	0.2%	0.6%	1.5%	4.6%	7.3%	22.4%	62.0%	1.2%
	Rural	2.0%	0.7%	2.6%	7.2%	4.2%	18.0%	63.2%	2.0%
Region	Andijan region	0.1%	0.3%	0.6%	1.4%	5.2%	49.4%	41.6%	1.3%
	Fergana region		0.7%	7.5%	20.7%	4.3%	5.3%	53.3%	8.2%
	Namangan region				5.7%	7.0%	8.5%	78.7%	
	Tashkent region		0.2%	1.0%	1.4%	11.8%	11.0%	74.6%	
	Syrdarya region				3.0%	2.7%	18.7%	75.6%	
	Jizzakh region	2.8%		7.1%	0.3%	12.3%	11.6%	65.9%	
	Kashkadarya region	0.8%	0.3%	0.8%	0.2%	1.5%	12.9%	82.7%	0.7%
	Samarkand region	1.0%	0.6%		13.8%	3.5%	13.6%	67.6%	
	Surkhandarya region	2.7%		0.3%	5.1%	10.5%	32.8%	48.4%	0.3%
	Bukhara region	2.4%	2.6%	0.7%	5.3%	3.0%	13.8%	66.9%	5.4%
	Navoi region		4.9%	6.4%	2.0%	3.3%	19.7%	62.4%	1.2%
	Khorezm region	0.4%	0.3%	2.5%	1.1%	3.1%	13.6%	78.7%	0.3%
	Republic of Karakalpakstan	2.4%	0.5%	0.1%	0.4%	5.6%	21.2%	69.9%	
	Tashkent city	1.4%	0.6%	1.9%	5.0%	7.3%	32.1%	50.6%	1.1%
Industry	Agriculture, forestry and fisheries		0.6%	3.4%	6.4%	5.5%	25.1%	56.5%	2.6%
	Food and beverages production	1.5%	1.6%	1.6%		11.0%	21.4%	60.7%	2.3%
	Textile, apparel and leather products		1.9%	1.4%	5.0%	7.0%	18.2%	66.1%	0.5%
	Chemical, rubber and plastic products		1.2%		1.2%	16.4%	18.9%	62.3%	
	Manufacture of pharmaceutical products and preparations	1.0%	4.5%	3.3%	1.3%	6.2%	33.3%	50.4%	
	Machinery and equipment		5.7%	0.9%	0.8%	7.3%	34.9%	50.4%	
	Furniture manufacturing			1.1%		13.9%	15.7%	69.3%	
	Construction and finishing materials, plumbing	0.7%		2.7%		13.6%	16.4%	64.9%	1.8%
	Other industrial products			0.6%	6.0%	5.6%	20.0%	67.8%	
	Construction			2.4%	4.1%	3.5%	16.5%	71.1%	2.5%
	Information and communications		2.4%		6.0%	5.3%	13.5%	70.4%	2.4%
	Transportation and storage	1.7%			2.5%	5.4%	18.7%	70.0%	1.8%
	Healthcare and social services	3.8%	0.7%		2.8%	13.9%	17.3%	59.2%	2.3%
	Wholesale trade			1.7%	10.1%	10.4%	18.2%	59.6%	
	Retail trade			1.2%	9.7%	1.9%	16.4%	70.7%	
	Accommodation and catering, entertainment and recreation services	5.8%			3.2%	11.6%	14.6%	63.7%	1.1%
Education and science	13.8%	3.0%	2.7%	18.0%	1.8%	20.6%	39.1%	1.0%	
Finance and property operations		0.9%	5.8%	12.6%	1.2%	29.7%	46.1%	3.7%	

		before 1991	1991-1995	1996-2000	2001-2005	2006-2010	2011-2015	2016 or later	Not sure
	Other services and activities	0.8%	0.4%	1.5%	4.7%	1.3%	25.1%	64.7%	1.4%
Annual trade turnover in 2019	Up to 1 billion UZS	0.5%	0.6%	2.2%	4.6%	4.9%	19.4%	66.6%	1.2%
	From 1 to 5 billion UZS	2.0%	1.1%	1.2%	6.1%	11.1%	27.9%	47.5%	3.1%
	Over 5 billion UZS	0.8%	0.9%	2.5%	17.2%	10.6%	18.2%	49.1%	0.8%
Markets	Goods and services are sold only on the domestic market	0.8%	0.5%	2.2%	5.9%	5.0%	19.6%	64.4%	1.7%
	Goods and services are also sold on the foreign markets	0.0%	2.4%	0.3%	4.4%	16.2%	29.9%	46.7%	
Number of permanent employees in March 2020	1-19	0.1%	0.4%	1.9%	4.3%	5.4%	22.3%	63.9%	1.7%
	20-99	4.1%	0.9%	2.3%	16.6%	12.5%	13.8%	49.1%	0.6%
	100 or more	26.5%	12.8%	3.5%	6.4%		11.1%	37.6%	2.2%
Percentage of women among permanent employees in March 2020	Less than 33.3%	0.9%	0.3%	2.6%	4.4%	5.3%	22.3%	62.6%	1.5%
	33.3-66.5%	0.7%	1.2%	0.7%	5.0%	10.5%	18.6%	62.8%	0.5%
	66.6% or more	1.6%	0.6%	1.4%	13.3%	5.3%	21.3%	55.6%	1.0%

**Table 5. Respondents' responses to the question "Which category of enterprises in terms of annual turnover does your enterprise belong to at the end of 2019?"**

		Up to 1 billion UZS	From 1 to 5 billion UZS	From 5 to 40 billion UZS	Over 40 billion UZS
	Total	76.9%	18.7%	4.0%	0.4%
Area	Urban	73.2%	21.2%	5.0%	0.6%
	Rural	82.2%	15.1%	2.5%	0.2%
Region	Andijan region	93.0%	5.4%	1.0%	0.6%
	Fergana region	92.2%	3.4%	4.4%	
	Namangan region	65.8%	33.5%	0.6%	
	Tashkent region	83.7%	15.3%	0.7%	0.2%
	Syrdarya region	91.0%	7.9%	1.2%	
	Jizzakh region	73.7%	19.9%	6.0%	0.4%
	Kashkadarya region	79.0%	20.7%	0.3%	
	Samarkand region	82.4%	14.7%	2.7%	0.2%
	Surkhandarya region	61.5%	37.4%	0.3%	0.9%
	Bukhara region	71.9%	23.1%	5.0%	
	Navoi region	77.4%	18.1%	4.4%	
	Khorezm region	69.0%	15.4%	15.6%	
	Republic of Karakalpakstan	93.8%	6.2%		
Tashkent city	60.9%	28.7%	9.0%	1.4%	
Industry	Agriculture, forestry and fisheries	79.9%	18.4%	1.7%	
	Food and beverages production	73.8%	23.2%	3.0%	
	Textile, apparel and leather products	81.5%	11.2%	7.3%	
	Chemical, rubber and plastic products	67.5%	29.5%	1.2%	1.7%
	Manufacture of pharmaceutical products and preparations	53.6%	39.6%	6.8%	
	Machinery and equipment	79.1%	13.5%	4.6%	2.8%
	Furniture manufacturing	79.7%	14.4%	3.7%	2.2%
	Construction and finishing materials, plumbing	72.0%	19.1%	8.3%	0.7%
	Other industrial products	69.6%	22.1%	8.3%	
	Construction	66.5%	27.6%	5.9%	
	Information and communications	86.4%	7.8%	2.9%	2.9%
	Transportation and storage	74.7%	18.7%	4.8%	1.8%
	Healthcare and social services	83.5%	15.6%	1.0%	
	Wholesale trade	51.7%	35.4%	10.3%	2.6%
	Retail trade	92.7%	6.0%	1.3%	
	Accommodation and catering, entertainment and recreation services	80.4%	19.6%		
	Education and science	96.3%	3.7%		
	Finance and property operations	67.8%	22.7%	9.5%	
Other services and activities	87.0%	8.8%	2.6%	1.5%	
Year of registration	Before 2001	71.8%	22.9%	4.0%	1.3%
	2001-2010	62.2%	27.4%	10.2%	0.2%
	2011 or later	79.5%	16.9%	3.2%	0.4%
Markets	Goods and services are sold only on the domestic market	81.1%	16.7%	1.7%	0.4%
	Goods and services are also sold on the foreign markets	41.7%	34.9%	22.8%	0.6%
Number of permanent employees in March 2020	1-19	81.7%	15.6%	2.6%	0.1%
	20-99	43.7%	41.6%	13.4%	1.3%
	100 or more	29.1%	40.1%	16.8%	14.0%
Percentage of women among permanent employees in March 2020	Less than 33.3%	75.2%	20.7%	3.7%	0.4%
	33.3-66.5%	82.2%	13.8%	4.0%	
	66.6% or more	75.0%	17.6%	6.5%	1.0%

## **Annex 4. Tax policy of the Government of the Republic of Uzbekistan during the pandemic of coronavirus infection (information of the Tax Committee)<sup>7</sup>**

### **INFORMATION**

on measures implemented to support business entities in the context of the coronavirus pandemic

In accordance with the Decrees of the President of the Republic of Uzbekistan (Nos. UP-5969, UP-5978 and UP-5986), the following activities are envisaged to support business entities during the coronavirus pandemic:

#### **1. Tax assessment suspension and tax exemption.**

- for individual entrepreneurs who have been forced to suspend their activities, the assessment of social tax has been suspended;
- tour operators, travel agencies and organizations that provide hospitality services, Uzbekistan Airports, Uzbekistan Airways and SUE Center "UZAERONAVIGATION" are exempt from property tax and land tax.

#### **2. Setting lower rates of taxes and charges.**

- for individual entrepreneurs, the minimum amount of social tax has been reduced to **50%** of the base reference value per month;
- for tour operators, travel agencies and entities that provide hospitality services, Uzbekistan Airports, Uzbekistan Airways and SUE Center "UZAERONAVIGATION", the social tax rate has been reduced to **1%**.
- for individual entrepreneurs whose activities directly or indirectly depend on the tourism sector, the fixed amounts of personal income tax have been reduced to **30%**;
- deductions of alcohol wholesale enterprises reduced from **5%** to **3%**;
- the amounts of charges for the right to retail alcoholic beverages for public catering enterprises has been reduced by **25%** of the established amounts;
- the rate of water use tax for the volumes used for irrigation of agricultural land has been reduced by 50% of the established rates;
- the application of increased rates of property tax and land tax has been suspended for unused production areas and non-residential buildings.
- when selling gasoline, diesel fuel and gas to end consumer, as well as for producers of alcohol and alcoholic beverages, the established increase in excise tax rates has been canceled.

#### **3. Adjustment of the deadlines for reporting and payment of taxes.**

- the deadline for submitting tax returns on the total annual income of individuals for 2019 has been extended **until August 1, 2020**;
- the deadline for payment of property tax and land tax of individuals has been extended until **October 15, 2020**;
- value-added tax payers, whose turnover on the sale of goods (services) does not exceed 1 billion UZS per month and who use electronic invoices, have been transferred from monthly to quarterly payments of VAT.

#### **4. Implementation of measures to provide business entities with deferral/installment plan of tax payments.**

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<sup>7</sup> This information was provided in the letter of the State Committee of the Republic of Uzbekistan, dated February 19, 2021, to UNDP in Uzbekistan.

- for property tax, land tax and water use tax – without charging interest for a period of 6 months;
- for microfirms and small enterprises, individual entrepreneurs who have suspended their activities and/or whose proceeds from the sale of goods (services) is reduced by more than 50 percent (compared to the monthly average for the first quarter of the current year) – without charging interest until October 1, 2020 on the notification basis of the tax authorities;
- for the tax on personal income received from the rental of residential premises to individuals and non-residential premises to business entities whose activities were suspended during the coronavirus pandemic – when paid in equal shares until April 1, 2021.

### **5. Suspension of penalties and follow-up activities.**

- measures on the accrual of penalties on taxes (*property tax, land tax and water use tax*) and enforced collection of tax arrears;
- penalties are not imposed on business entities for overdue accounts receivable on foreign trade operations;
- tax audits of the activities of business entities has been suspended (*except for tax audits in the framework of criminal cases and in connection with the liquidation of a legal entity*);

### **6. Stimulation of charitable activities.**

- personal income received in the form of material benefits from charities from April 1 is not subject to taxation;
- the gratuitous transfer of funds and goods to charitable foundations and individuals is not taxable or is considered as deductible costs when calculating the amount of tax.

## INFORMATION

### on the measures aimed at mitigating the consequences of the coronavirus pandemic and on the results of the activities of tax authorities in the context of the pandemic

As a result of studying the results of the presented survey, important and valuable information was obtained about the problems faced by business entities in connection with the pandemic and the associated "lockdown".

At the same time, in the context of large-scale challenges related to the coronavirus infection, the international recession, the reduction in aggregate demand and income of the population, the decline in business activity, the tax authorities of the country have ensured the fulfillment of all the tasks assigned to them.

At the end of 2020, the tax revenues to the budget increased by **1.2 times** compared to 2019, and over the past 2 years they have almost **doubled**.

In addition, the share of tax revenues to the state budget in relation to GDP for 2020 increased by **1.2%** compared to 2019 or amounted to **17.5%**.

In the context of territorial subdivisions, the tax revenues have been generated by:

- large taxpayers served by the Interregional State Tax Inspectorate for Large Taxpayers (**65.7%** of total tax revenue or **11.7%** increase compared to 2019);
- VAT payers served by 14 tax offices (**19%** of total tax revenue);
- other taxpayers served by 205 state tax inspectorates (**15.4%** of total tax revenue).

It should also be noted that the introduction of the new edition of the Tax Code and the transformation of tax authorities in line with the principle of "Tax authority is an assistant to the entrepreneur", voluntary fulfillment of tax obligations at the level of **95%** was ensured (*for comparison: in 2019, this figure was 84%*).

Achieving these results during the economic downturn was possible only thanks to the well-developed fiscal policy, timely measures to support entrepreneurship, as well as the improvement of tax administration measures and the introduction of efficient measures to reduce the scale of the "shadow" sector of the economy.

The main task at this stage was to intensify joint efforts, as well as timely adopt targeted incentives aimed at supporting the business environment and the population of the country.

Thus, for example, the adoption of three main documents (*UP-5978 dated 30.04.2020, UP-5996 dated 18.05.2020 and UP-6029 dated 20.07.2020*) has provided significant relief and tax burden reduction for entrepreneurs, contributed to their exit from the "shadow" despite difficult external conditions (*Detailed information is provided in Annex No. 1 to this Information*).

Within the framework of these activities, the State Tax Committee has implemented the following:

- measures to collect tax arrears have been suspended and the possibility of postponing their payment has been provided;
- tax benefits by types of taxes have been provided (*reduction of tax rates, suspension of tax assessment, tax exemption, deferral and installment plan of payments*);
- sanctions on foreign trade operations have been suspended.

In addition, taking into account the need for further support of entrepreneurship, especially during the recovery period, proposals have been developed and made for the extension of individual tax benefits, which are approved by the State Programme for 2021 (UP-6155).

In particular, in the current year it is planned to extend – until December 31, 2021 – the period of:

- payment of land tax and property tax arrears of entities operating in tourism, transport and public catering, as of January 1, 2021;
- suspension of the accrual of penalties for property tax, land tax and water use tax arrears for economic entities experiencing temporary difficulties as of December 31, 2020, as well as the requirement not to use measures of enforced collection of tax arrears;
- the amount of interest-free deferral (installment plan) of the balance of property tax and land tax as of December 31, 2020, provided by the President of the Republic of Uzbekistan to business entities during the coronavirus pandemic;
- the moratorium on conducting tax audits of small businesses that pay taxes and other mandatory payments on time, with the phased introduction of the "risk analysis" system during tax audits to reduce the share of the "shadow economy".

There is a transformation of the tax authorities, their transformation into "assistants" of entrepreneurs. As part of this direction, the tax authorities will continue to work to support entrepreneurship, reduce the "tax burden", introduce various remote mechanisms of assistance in expanding the activities of business entities, and create conditions for their progressive development.