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ENTREPRENEURSHIP PEDAGOGY – THE EDUCATIONAL PATH TO PROTECTING YOUTH FROM POVERTY

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ABSTRACT---
This article substantiates the educational, or "maarifiy," path of entrepreneurship pedagogy as a distinct, preventive layer of youth poverty protection, complementing formal institutional and registry-based interventions. Connecting the early twentieth-century Central Asian enlightenment (Jadid) tradition, which first articulated knowledge and education as the decisive path to a people's economic advancement, with contemporary research on financial literacy as a protective economic competence, the study identifies five structural components of the educational path — historical-value-based enlightenment education, formal curriculum-based financial literacy, mass-media and digital outreach, mahalla-level community education, and peer-to-peer and family-based transmission — and characterizes their content, delivery tools, and protective mechanisms.

KEYWORDS: *entrepreneurship pedagogy, financial literacy, poverty protection, enlightenment tradition, youth education, mass outreach, Uzbekistan.*---

INTRODUCTION

Long before contemporary development economics identified entrepreneurship as a mechanism for poverty reduction, the Central Asian enlightenment (Jadid) movement of the early twentieth century had already articulated the idea that knowledge and education — "ilm-ma'rifat" — were the decisive path to a people's economic and social advancement. Abdulla Avloniy's 1913 didactic work Turkiy Guliston yoxud Axloq, written for the newly established "usuli jadid" schools, framed upbringing and education not as ornamental accomplishments but as a matter on which a people's prosperity or ruin directly depended, and paired moral instruction with the practical literacy and numeracy skills that trade and economic life required.[1] This historical intuition is confirmed by contemporary research: financial literacy is now understood, in its own right, as a form of human capital investment that measurably shapes savings behavior, debt outcomes, and resilience to financial shocks.[2]

In the Republic of Uzbekistan, this historical and contemporary logic converges with active state policy. The Development Strategy of New Uzbekistan for 2022–2026 sets an ambitious target for expanding entrepreneurial activity,[3] the Concept for the Development of the Public Education System until 2030 identifies economic thinking as a priority of upbringing work,[4] and the national programme "From Poverty to Prosperity" has achieved substantial reductions in poverty through mahalla-level, employment-centered social support.[5] These formal, institutionally delivered interventions are essential, but they typically reach young people only after a need has already been identified — for instance, through registration in a social-support system. A distinct, complementary layer is needed to reach young people earlier and more broadly: a preventive, educational (maarifiy) path capable of raising economic and entrepreneurial literacy across the wider youth population before vulnerability sets in.

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[1] *Avloniy, A. Turkiy Guliston yoxud Axloq. Tashkent: Matbaai Turkiston, 1913.*

[2] *Lusardi, A., Mitchell, O.S. The Economic Importance of Financial Literacy: Theory and Evidence. Journal of Economic Literature, 2014, Vol. 52, No. 1, pp. 5–44.*

[3] *Decree of the President of the Republic of Uzbekistan No. PF-60, "On the Development Strategy of New Uzbekistan for 2022–2026," January 28, 2022, Goal 29.*

[4] *Decree of the President of the Republic of Uzbekistan No. PF-5712, "On Approval of the Concept for the Development of the Public Education System of the Republic of Uzbekistan until 2030," April 29, 2019.*

[5] *Ministry of Employment and Poverty Reduction of the Republic of Uzbekistan. National Programme "From Poverty to Prosperity." Tashkent, 2024.*

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Existing entrepreneurship-education literature and policy practice tend to focus on formal, institutionally delivered programmes — school curricula, incubators, targeted registries — while underusing the broader educational-enlightenment channel: mass media, informal community education, and the culturally rooted enlightenment tradition itself. As a result, the relative reach and effectiveness of these preventive, low-barrier channels remain poorly characterized, and their potential contribution to poverty protection is correspondingly underappreciated in policy design. This gap constitutes the central problem addressed in this article.

The purpose of the present study is to substantiate the educational (maarifiy) path of entrepreneurship pedagogy as a distinct component of youth poverty protection, to characterize its structural components, and to compare their reach and effectiveness. In accordance with this purpose, the following tasks were set: to trace the historical and contemporary theoretical foundations of education as a protective economic mechanism; to identify and characterize the structural components of the educational path; and to compare the estimated reach and self-reported literacy gain associated with each component.

LITERATURE REVIEW

The Jadid enlightenment tradition, represented most influentially by Avloniy, established the foundational proposition that a people's wellbeing is inseparable from its level of education and moral-practical formation, and that schools should combine ethical instruction with the practical skills — literacy, arithmetic, record-keeping — needed for participation in economic life, in explicit contrast to the purely religious instruction of the traditional maktab.[6] This historical foundation is directly relevant to contemporary entrepreneurship pedagogy, since it establishes that linking economic competence to a broader framework of values and civic purpose — rather than presenting it as a narrow technical skill — has deep roots in the regional pedagogical tradition and may enhance the legitimacy and reception of contemporary financial-literacy messaging.

At the contemporary theoretical level, Lusardi and Mitchell's assessment of the financial-literacy literature demonstrated that financial knowledge functions as a form of human capital with measurable returns, that levels of financial literacy vary systematically across population subgroups, and that financial illiteracy carries identifiable economic costs — including poor retirement preparation, excessive debt, and vulnerability to financial shocks.[7] The OECD/INFE Core Competencies Framework operationalizes this proposition for the youth population specifically, organizing financial literacy for 15- to 18-year-olds into four content areas — money and transactions, planning and managing finances, risk and reward, and the financial landscape — which together provide a structural template for the content of formal curriculum-based financial education.[8]

Bruton, Ketchen, and Ireland's typology of entrepreneurship's contribution to poverty reduction — as remediation, reform, or revolution — helps situate the educational path within the broader poverty-entrepreneurship literature: broad-based educational and awareness channels correspond most directly to the remediation mechanism, addressing immediate knowledge and resource constraints for the widest possible population, in contrast to the more institutionally intensive reform-oriented interventions delivered through formal registries and incubators.[9] At the level of individual competence, the European Entrepreneurship Competence Framework (EntreComp) continues to provide the underlying structure of what "entrepreneurial literacy" ultimately comprises, complementing the more narrowly financial content areas of the OECD/INFE framework.[10] Taken together, this literature establishes that education functions as a protective economic mechanism at both the historical-cultural and the contemporary-technical level, but it has not been systematically organized into a structural account of the specific channels through which such education actually reaches young people, nor has the comparative reach and effectiveness of these channels been assessed. It is this gap that the present study seeks to address.

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[8] *OECD/INFE. Core Competencies Framework on Financial Literacy for Youth. Paris: OECD, 2015.*

[9] *Bruton, G.D., Ketchen, D.J., Ireland, R.D. Entrepreneurship as a Solution to Poverty. Journal of Business Venturing, 2013, Vol. 28, No. 6, pp. 683–689.*

[10] *Bacigalupo, M., Kampylis, P., Punie, Y., Van den Brande, G. EntreComp: The Entrepreneurship Competence Framework. Luxembourg: Publication Office of the European Union, 2016, EUR 27939 EN.*

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RESEARCH METHODOLOGY

To achieve the stated purpose, the study combined historical-comparative, theoretical, and empirical research methods. The historical-comparative method was used to trace the continuity between the Jadid enlightenment tradition and contemporary financial-literacy research, while methods of analysis, synthesis, and systematization were applied to identify and characterize the structural components of the educational (maarifiy) path of entrepreneurship pedagogy.

At the empirical level, a survey was conducted among young people (ages 15–29) to estimate the reach of, and self-reported literacy gain associated with, five distinct educational channels: historical-value-based enlightenment education, formal curriculum-based financial and economic literacy, mass-media and digital outreach, mahalla-level community education, and peer-to-peer and family-based transmission. For each channel, respondents indicated whether they had been exposed to it and rated, on a structured scale, the extent to which it had increased their economic and financial literacy. Comparative-descriptive methods were used to interpret the resulting reach and literacy-gain estimates.

ANALYSIS AND RESULTS

4.1. Structural components of the educational (maarifiy) path

The theoretical and historical analysis conducted in the course of the study made it possible to identify five structural components through which the educational path of entrepreneurship pedagogy converges into economic and entrepreneurial literacy, ultimately protecting youth from poverty (Figure 1).

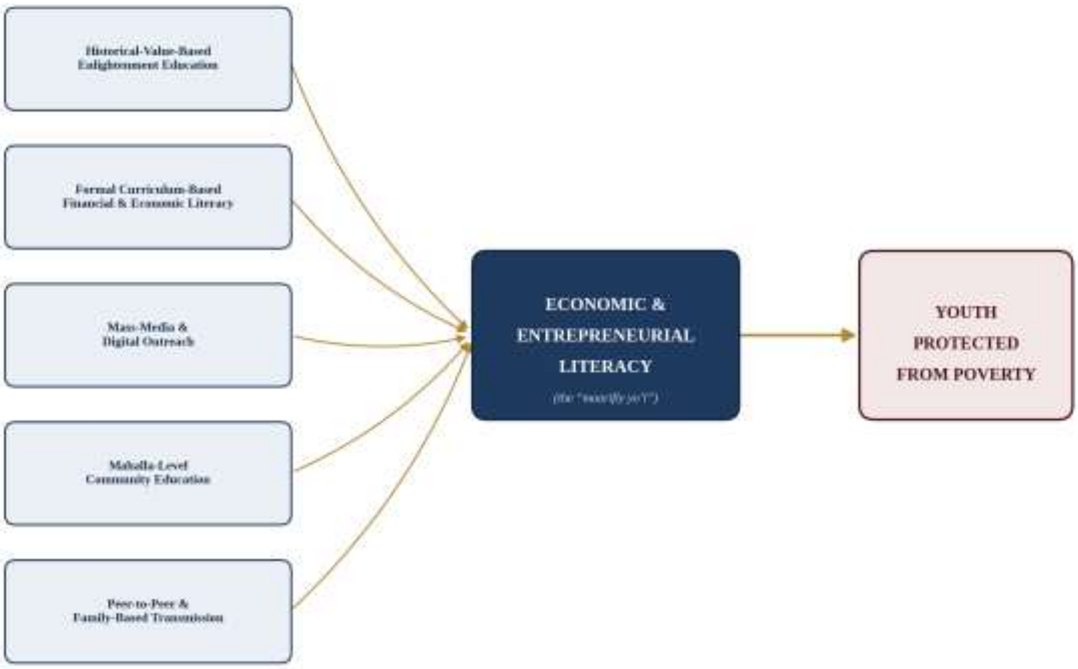

Figure 1. The educational (maarifiy) path of entrepreneurship pedagogy for protecting youth from poverty

Source: compiled by the author.

As shown in Figure 1, five distinct channels feed into a common outcome — economic and entrepreneurial literacy — which in turn protects youth from poverty. These channels differ substantially in their content, delivery tools, and the specific protective mechanism they provide, as detailed in Table 1.

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Table 1. Structural components of the educational (maarifiy) path of entrepreneurship pedagogy for protecting youth from poverty

Component / Channel	Content Focus	Delivery Tools	Protective Mechanism
Historical-value-based enlightenment education	Revives Jadid-era "ilm-ma'rifat" values linking knowledge, diligence, and self-reliance to a dignified livelihood	Literature and ethics curriculum, references to enlightenment-tradition writers	Builds a culturally rooted motivational foundation for economic self-reliance
Formal curriculum-based financial and economic literacy	Money and transactions, planning and managing finances, risk and reward, financial landscape	School and college coursework, structured lesson plans, assessment	Equips youth with the specific competencies needed to avoid financially vulnerable decisions
Mass-media and digital outreach	Simplified entrepreneurship and financial-literacy messaging for broad audiences	Television, radio, social media, mobile applications	Achieves broad population reach at low per-person cost, raising general awareness
Mahalla-level community education	Locally contextualized guidance on entrepreneurship opportunities and support programmes	Community sessions, local "faol" mentors, information desks	Provides trusted, socially embedded guidance that increases uptake of formal support
Peer-to-peer and family-based transmission	Informal sharing of practical entrepreneurial experience and financial habits	Family businesses, near-peer mentoring, community role models	Reinforces formal learning through everyday practical modeling

Source: compiled by the author.[11]

The data in Table 1 demonstrate that the five components of the educational path operate through distinct mechanisms: historical-value-based education builds motivational and cultural legitimacy, formal curriculum builds specific competence, mass-media outreach builds broad awareness, mahalla-level education builds trust and uptake, and peer-to-peer transmission reinforces formal learning through everyday modeling. No single channel performs all of these functions simultaneously, which suggests that the educational path is most effective when its components are deliberately combined rather than pursued in isolation.

4.2. Comparative reach and effect of educational channels

To assess the practical significance of the five channels identified in Table 1, a survey was conducted to estimate their reach among youth and the self-reported literacy gain associated with each. The results are presented in Table 2.

Table 2. Estimated reach and self-reported literacy gain, by educational (maarifiy) channel

Educational (Maarifiy) Channel	Estimated Youth Reach	Self-Reported Literacy Gain
Mass-media and digital outreach	68%	12%
Formal school / college curriculum	41%	27%
Historical-value-based enlightenment education	47%	15%
Mahalla-level community sessions	33%	24%
Peer-to-peer / family-based transmission	29%	19%

Source: compiled by the author based on the results of the survey.[12]

The data in Table 2 reveal a systematic breadth–depth trade-off among the five channels. Mass-media and digital outreach achieved by far the widest reach (68 percent of respondents) but the smallest self-reported literacy gain (12 percent), consistent with its low-intensity, one-to-many format. Formal school and college curricula, by contrast, reached a smaller share of youth (41 percent) but produced the largest literacy gain (27 percent),

[11] *Compiled by the author based on the research findings.*

[12] *Compiled by the author based on the results of the survey.*

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reflecting the benefit of structured, assessed instruction. Historical-value-based enlightenment education occupied an intermediate position on both dimensions (47 percent reach, 15 percent gain), while mahalla-level community sessions and peer-to-peer transmission, despite their more limited reach (33 percent and 29 percent respectively), produced comparatively large literacy gains (24 percent and 19 percent), consistent with the trust-based, socially embedded character of these channels described in Table 1.

4.3. Combining breadth and depth in the educational path

The comparative results in Table 2 indicate that no single channel simultaneously maximizes reach and depth, which has direct implications for how the educational path should be designed in practice. Mass-media and digital outreach should be used to build broad, population-level awareness and to direct young people toward higher-depth channels, rather than being relied upon as a stand-alone source of financial competence. Formal curriculum and mahalla-level community education, though more limited in reach, should be prioritized where the goal is measurable competence gain among a defined cohort, such as final-year secondary school students or registry-identified vulnerable youth. Historical-value-based enlightenment education, integrated into literature and ethics instruction rather than delivered as a stand-alone subject, appears to function as a bridge between these two extremes — achieving moderate reach while lending contemporary financial-literacy messaging the legitimacy of a culturally rooted intellectual tradition. Peer-to-peer and family-based transmission, finally, cannot be centrally delivered but can be deliberately reinforced by equipping the family and community members who serve as its natural channels — through targeted mahalla-level and media content aimed specifically at parents and near-peer role models.

CONCLUSION

The present study has substantiated the educational, or “maarifiy,” path of entrepreneurship pedagogy as a distinct, preventive layer of youth poverty protection, tracing its intellectual foundations from the early twentieth-century Jadid enlightenment tradition through to contemporary financial-literacy research and international competency frameworks. The theoretical analysis showed that education has long been understood, both historically and in contemporary economic research, as a mechanism that protects individuals from poverty by equipping them with the knowledge and competencies needed for economic self-reliance.

The structural analysis identified five components of the educational path — historical-value-based enlightenment education, formal curriculum-based financial literacy, mass-media and digital outreach, mahalla-level community education, and peer-to-peer and family-based transmission — each operating through a distinct protective mechanism. The comparative survey of their reach and effectiveness revealed a systematic breadth–depth trade-off, with mass-media outreach achieving the widest reach but the smallest literacy gain, and formal curriculum and mahalla-level channels achieving smaller reach but substantially larger gains.

These findings suggest that an effective educational path to protecting youth from poverty requires the deliberate combination of broad-reach and high-depth channels, rather than reliance on any single channel, and that reviving the region’s own enlightenment tradition can lend contemporary financial-literacy and entrepreneurship messaging greater cultural legitimacy and reach. The scientific novelty of the research lies in the integration of the historical Jadid enlightenment tradition with contemporary financial-literacy research into a single structural account of entrepreneurship pedagogy’s educational path, and in the empirical characterization of the breadth–depth trade-off among its constituent channels. The practical significance of the study lies in the possibility of using this characterization to design a deliberately combined, multi-channel educational strategy within national youth-poverty-protection policy.

RECOMMENDATIONS

Based on the research findings, the following scientific and practical recommendations aimed at strengthening the educational (maarifiy) path of entrepreneurship pedagogy have been formulated:

1. Combining broad-reach and high-depth channels deliberately. Youth economic-literacy strategies should explicitly pair mass-media and digital outreach, used to build broad awareness, with formal curriculum and mahalla-level channels, used to build measurable competence, rather than relying on any single channel.

2. Integrating historical-value-based enlightenment content into literature and ethics curricula. References to the region’s own enlightenment tradition should be incorporated into literature and ethics instruction as a means of lending contemporary financial-literacy and entrepreneurship messaging greater cultural legitimacy among youth.

3. Adopting the OECD/INFE competency areas as a curriculum structure. Formal school and college financial-literacy instruction should be organized around the four internationally recognized competency areas — money and transactions, planning and managing finances, risk and reward, and the financial landscape.

4. Equipping family and near-peer role models as a deliberate channel. Given the high literacy gain associated with peer-to-peer and family-based transmission, targeted content for parents and near-peer role models should be developed and distributed through mahalla and media channels, rather than treating this transmission pathway as purely informal.

5. Directing mass-media outreach toward higher-depth channels. Mass-media and digital content should include explicit calls to action directing young people toward formal curricula, mahalla-level sessions, or registry-based support programmes, converting broad awareness into deeper engagement.

6. Expanding the research agenda. Future research should track the durability of literacy gains associated with each channel over time, examine how combinations of channels interact rather than operate independently, and extend the comparative survey methodology to other regions and age groups.

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