

THE ROLE OF SMALL BUSINESS IN IMPROVING THE LIVING STANDARD OF THE POPULATION

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Abstract: Entrepreneurship plays a major role in solving existing problems in the social and economic spheres in the society and in the socio-economic development of the population. It creates new jobs in the fields of production, work performance, and service, and is of great importance in providing employment to the population and reducing unemployment. More than half of the new jobs created every year both in developed countries and in Uzbekistan belong to small and private businesses.

Key words: Entrepreneurship, business, economy, export, import, income.

In Uzbekistan, socio-economic relations of the entrepreneurial society are embodied, clearly manifested, and are becoming a rapidly developing and dynamic field. Its place and role in the formation of market relations and economic development in the country is becoming more and more significant. Due to the special attention paid to young people in the labor market, the share of employment in relation to the total population is high.[1] Systematic work was launched to help them find a worthy place in society and to support them to work by showing initiative. Young people who use the created opportunities effectively show their abilities in all areas. Consequently, the task of meeting the need for independent and innovative thinking young personnel, who deeply feel responsibility for the fate of the country, is becoming more and more important. Incomes of the population, their composition, sources of income and the level of stratification are the most important indicators of the economic and social well-being of the society. Since income serves as the main source of satisfying personal needs of a person, income is a broader concept and is the central link, core of the standard of living of the population. It is important to understand what income means, to know their types and main sources of income.[2] The natural income of the population consists of all incomes from agricultural products: farming, livestock, poultry products, garden plots, vegetable and vegetable plots, private gardens, products prepared for personal and family needs from the gifts of nature. . Small business and private entrepreneurship is an important factor in the development of the economy, increasing the employment and income of the population. More than fifty presidential decrees and decisions were adopted in the last two and a half years in order to support the representatives of this field from all sides.[3] In particular, the procedures for state registration of business activities, obtaining various permits and many other services have been simplified. In order to facilitate this, the State Services Agency and its local centers

were established. The position of business ombudsman (business ombudsman) was introduced to protect the rights and legal interests of business entities.[4]



Figure 1. Types of small business.

Reception offices of the Prime Minister were established in all regions, which receive and help resolve businessmen's appeals. Under the Cabinet of Ministers, the activity of the State Fund to Support the Development of Entrepreneurship was launched, and 200 billion soums and 50 million dollars were allocated to it. The volume of loans allocated to entrepreneurs by commercial banks has increased. Such practical measures are bearing fruit.[5] Small business provides almost 60% of the country's gross domestic product, one-third of the volume of industrial products, 98% of agricultural products, and half of investments. In many regions, 70-90 percent of exports fall on small businesses.[6] In 6 months of this year, the number of business entities increased by 60 thousand. Attention was also paid to the issue of improving the service of banks to business entities and increasing the efficiency of allocated loans. Currently, the application of an entrepreneur who wants to get a loan is considered in 3 stages, i.e. at the level of district-province-republic. If the central office of the bank does not approve, the entrepreneur cannot get a loan. As a result, in some cases, this process drags on for months.[7] Therefore, it was emphasized that it is necessary to transfer the issue of loan allocation in banks to one and two steps, to increase compact banking service centers consisting of 10-15 states instead of branches with 70-100 employees. Regarding credit interest rates for entrepreneurs was organized in order to guarantee loans and partially cover interest.[8] In Uzbekistan, its development starts from a stage close to modern entrepreneurship, and is rapidly and consistently moving towards a higher stage. But such development was not without difficulties, and even now many problems in this direction are waiting for their solution.[9] Small business and private entrepreneurship play a major role in

the socio-economic development of Uzbekistan and occupy a leading position. Because almost half of the gross domestic product created in the country and 57% of new jobs, 76% of the employed population and 70% of the population's income fall on this sector. So the socio-economic development of the country depends on it, and it is one of the main forces determining this development. Small business and private business entities are able to overcome the global financial and economic crisis relatively easily due to their compact, mobile and fast flexibility, and life shows this.[10] Therefore, they quickly adapt to the crisis, mitigate its impact, and prevent the country's socio-economic development from stalling or falling into recession. That is why the state supports the development of entrepreneurship in every way.

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