

**Shukurullaeva Saida Bakhtiyarovna,**  
*ТДИУ мустақил тадқиқотчи*  
**E-mail: shukurullaevasaida@gmail.com**

**REDUCING STATE INTERVENTION IN THE ECONOMY,  
INCREASING THE ROLE AND IMPORTANCE  
OF THE PRIVATE SECTOR IN THE ECONOMY**

**IQTISODIYOTGA DAVLAT ARALASHUVINI PASAYTIRISH,  
XUSUSIY SEKTORNING IQTISODIYOTDAGI O'RNI VA  
AHAMIYATINI OSHIRISH**

**СОКРАЩЕНИЕ ОБЩЕСТВЕННОГО ВМЕШАТЕЛЬСТВА В ЭКОНОМИКУ,  
ПОВЫШЕНИЕ РОЛИ И ЗНАЧЕНИЯ ЧАСТНОГО  
СЕКТОРА В ЭКОНОМИКЕ**

**Аннотация.** Ушбу мақолада аҳолини ижтимоий қўллаб қувватлаш ҳамда оилавий тадбиркорликка жалб қилиш усуллари, йўллари очиб берилган. Шунингдек инсон капиталини иқтисодиётнинг асосий тармоғи сифатида жалб қилиш механизмлари асослаб берилган.

**Таянч иборалар:** оилавий даромад, молиявий қўллаб-қувватлаш, стратегик бизнес бошқаруви, ривожланган иқтисодиёт, профессионал жамоа.

**Аннотация.** В данной статье раскрыты методы, пути социальной поддержки населения и привлечения к семейному предпринимательству. Также обоснованы механизмы привлечения человеческого капитала в качестве основной отрасли экономики.

**Ключевые слова:** семейный доход, финансовая поддержка, стратегическое управление бизнесом, развитая экономика, профессиональное сообщество.

**Annotation.** This article describes the methods and ways of social support of the population and involvement in family entrepreneurship. The mechanisms of attracting human capital as the main branch of the economy are also justified.

**Keywords:** family income, financial support, strategic business management, developed economy, professional community.

For many years, attorneys, accountants, financial planners, insurance agents, management consultants, and therapists have practised their trade within family businesses with considerable success. Academics have been studying family businesses for decades, often interviewing founder sand their successors and recording their responses. These case studies were often archived in the files of professors or graduate students and not shared with the general public.

Only in recent times have scholar-practitioners begun to be concerned with cumulating and generalizing these insights through surveys and more sophisticated statistical analysis. As the academic and professional community began to conceive family business as a separate and distinct discipline, it began to be concerned with building the infrastructure of a new academic

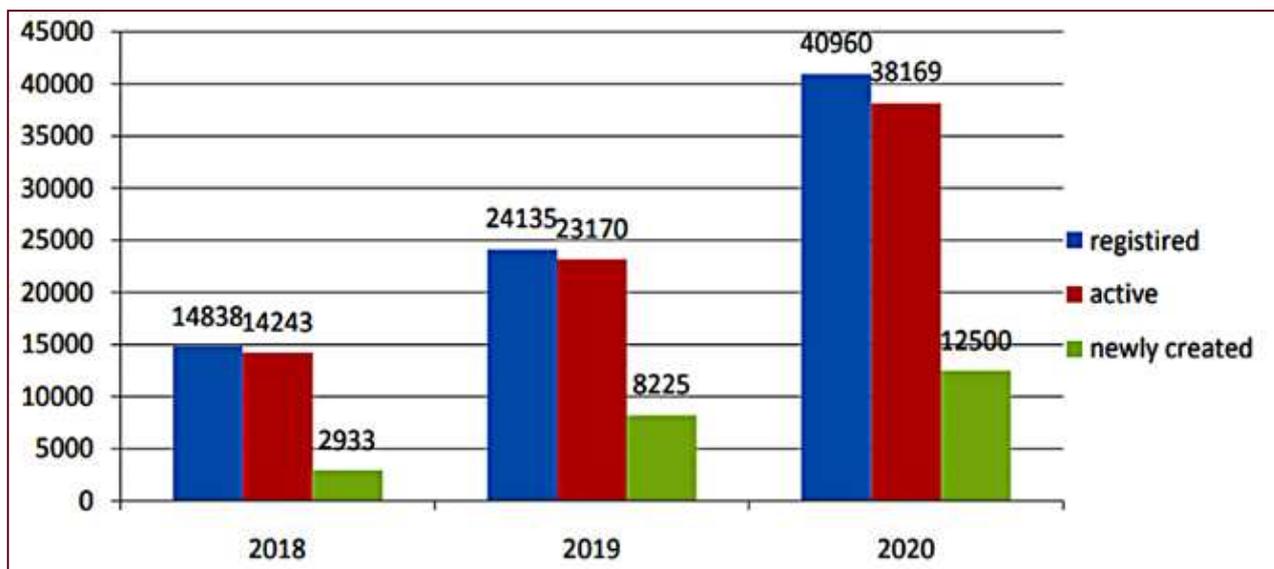
discipline. Many countries around the world are investing heavily in family businesses to rebuild and sustain their economies. The situation in the modern world poses two problems for humanity. Time itself demands that urgent measures to be taken to resolve them. If this is primarily related to human health, then the second is directly related to family income, family tremors.

Family businesses, economic development, employment and are an important factor in increasing income. In recent years, a number of measures have been taken in our country to attract the population to entrepreneurship, support family entrepreneurship, and provide comprehensive assistance to young people in the implementation of business ideas.

### MATERIALS AND METHODS

In the regions, the foundation is being laid for the widespread involvement of families in entrepreneurial activities, their stable and additional source of income, the further development of national crafts, women's entrepreneurship, the implementation of promising ideas and projects of young entrepreneurs and employment on this basis.

For example, small businesses account for 75 per cent of Japan's GDP, while family businesses account for 35 per cent.

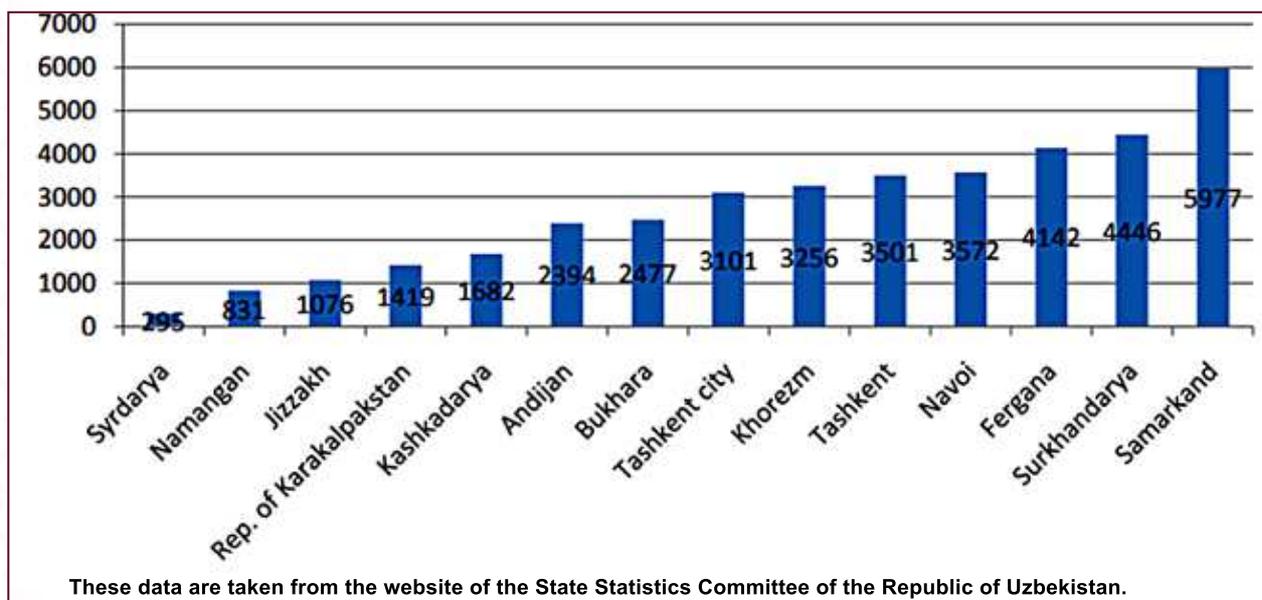


**Figure 1. Number of family enterprises (as of September 1, 2020, units).**

Many companies were family businesses when they were founded. According to a study by Western researchers, family entrepreneurship accounts for 68% of small businesses. According to the State Statistics Committee of the Republic of Uzbekistan, the number of family businesses as of September 1, 2020, amounted to 41.0 thousand, which is 16.8 thousand more than in the same period last year. or an increase of 169.7%.

The number of operating family businesses amounted to 38.2 thousand, an increase of 15.0 thousand or 164.7% compared to the same period last year. In January-August 2020, the number of newly established family businesses amounted to 12.5 thousand, an increase of 4.3 thousand or 152.0% compared to the same period last year.

The role of the banking system in the financial support of small business and family entrepreneurship in our country is special. In recent years, small businesses, especially family businesses, have been created in all sectors of the national economy, and their number is growing day by day.



**Figure 2. Number of operating family enterprises by region (as of September 1, 2020, units).**

According to the decree, from January 1, 2020:

- ▶ Lending to projects within the framework of government programs aimed at the development of small business, family entrepreneurship, self-employment, empowering women and supporting the younger generation through ADB (authorized banks);
- ▶ Compensation and subsidies for small businesses, family business development, employment, women's initiatives and young generations are allowed to cover interest expenses on loans provided by authorized banks;
- ▶ Part of the resources allocated by the respective funds to finance these programs in 2020-2022 will be sent monthly to authorized banks to finance projects under the program, while the interest rate on resources is set at 4% below the refinancing rate.

According to the decree, a wide network of *İbanking services*|| offices will be created in all regions, new banking services using information technologies will be introduced, and new types of loans based on *İmodular lending* will be introduced.

The development of small business not only contributes to the growth of the country's economy but also plays an important role in ensuring the well-being of the family. The source of family well-being has radically changed in the context of market relations. Since the family's income used to consist mainly of wages, life has now become the source of a family business based on business.

However, it should be noted that the corresponding indicators or methods for determining the living conditions of the population, especially families, are still being developed by scientists in our country.

## RESULTS AND DISCUSSION

The family business is one of the traditional ways of running a business in the private sector and of the economy has an important place for all sectors. Globally, the family business provides the necessary services and products to 50 per cent of the world's population, and four-fifths of world business is accounted for by the family business.

*The family business has a number of advantages:*

- ▶ a family business can own property, assume obligations, be a plaintiff and a defendant in court;

- ▶ participants of a family business can independently determine the authorized capital in the amount of not less than ten times the minimum wage;
- ▶ a family business can operate in the place where the family lives and sell its products on the spot.

The family business can operate in different areas. It takes an unsolicited medium and large business economic relationship. The experience of different countries shows that the family business has more than 200 activities. It is a small wholesale and retail, household services, population, farming, rental, cultural and household appliances, small restaurant business and transportation services for small repairs and construction of housing, garages, commercial, cultural and residential buildings, accounting and auditing, folk crafts.

It is possible to organize intellectual work for professionals, scientists and young people with computer technology at home. Family firms have an infinite number of incomes and employees does not try to increase. Strategic business management is carried out directly by the family.

Typically, most shares are owned by one or more families and are inherited by the business. In the family business, family support plays an important role in a company's wellbeing. In Italy, for example, the family business is considered prestigious in the eyes of the public.

With all the positive developments in family business development, many families face many challenges. In the course of the research, entrepreneurs identified the most important issues that hinder the efficiency of the family business. The main difficulty in starting a family business is the lack of financial resources. The significant lack of available assets, especially in the initial period, makes it difficult to procure materials and equipment to expand the business.

The lack of technical means necessary to organize production makes it difficult to maintain the competitiveness of goods and services created even in local markets. According to the study, the income potential of migrant workers in Uzbekistan is not sufficiently used for entrepreneurship. Families spend 5-8 per cent of their remittances to start or expand their business, while in other countries (India, Mexico, Philippines) their investment potential is high.

This is very important for our country. Because in European countries 0.7 people per worker are children under working age and retirees, while in our country there are 2.7 people. Naturally, in such conditions, it is impossible to fully satisfy the needs of the family with only one monthly salary.

Therefore, it is advisable to develop a family business in order to ensure the well-being of each family in the future. One of the important areas of the family business is that the family works on their own land. The development of a family business is of great social and economic importance in the context of market relations. This is, first of all, an important factor in improving the well-being of the family. Indeed, such indicators as wages, average income have lost their viability in the context of market relations.

Unemployment and family are directly linked. An unemployed person is not a person who comes from somewhere or is isolated from society. An unemployed person is also a member of our family. If a family member works in a very lucrative job, that family is prosperous, and if he is unemployed, this family is doomed to poverty.

Therefore, every family should have such a mentality so that there are no unemployed. If a person is fired, he must engage in entrepreneurship so that the stability of the family's material well-being is not disturbed. Currently, there are enough conditions for doing business in rural areas. After all, its legal base has been created, the corresponding regulations have been developed.

## CONCLUSION

If we look at this theoretically, there can be no problem with unemployment where small business is thriving. Because when a person is unemployed, he strives to create appropriate conditions for himself in order to find a job and run his own business. This is primarily reflected in the family business.

The family business helps to strengthen the family, expands the possibilities of the rational solution of various problems encountered in marriage, and develops social relations. In many developed economies, there are specialized associations that conduct research in the field of the family business, advocate for its interests and create discussion forums for the exchange of experience in the operation of family businesses. This approach allows expanding the active involvement of the population in entrepreneurial activities, the formation and development of family traditions, the dynasty of family entrepreneurs.

In a family business, the form of the family as a separate social structure is manifested in a unique way. In a family business, the structure of relationships is formed, as a whole, family members, the head of the family business participate. It is no secret that the family business has existed and developed in our country for centuries. The production union of parents and children are organized on the basis of a combination of spiritual and material interests.

It is a dispute to lead a business and without conflicts, and most importantly, without any damage to the production process is passed down from generation. Family business improves the state of the labour market, creates jobs and thus helps to reduce the rate of the prevent unemployment.

The development of family business includes low-income categories in the field of employment. Women, adults and the younger generation are employed in family businesses. For all of them, it is a field of labour activity and a source of additional income.

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**Yuldashev Sh.K.,**  
*Samarqand davlat universiteti,*  
*Raqamli iqtisodiyot fakulteti, i.f.n.,*  
*Tarmoqlar iqtisodiyoti kafedrası dotsenti,*  
*yuldashev.shamsiddin@mail.ru*

**Mullayeva M.A.,**  
*Samarqand Davlat Universiteti,*  
*Raqamli iqtisodiyot fakulteti talabasi*  
*mullayevamehrangiz@gmail.com*

## **O‘ZBEKISTONDA INSON KAPITALINI RIVOJLANTIRISH XUSUSIYATLARI**

### **ОСОБЕННОСТИ РАЗВИТИЯ ЧЕЛОВЕЧЕСКОГО КАПИТАЛА В УЗБЕКИСТАНЕ FEATURES OF HUMAN CAPITAL DEVELOPMENT IN UZBEKISTAN**

**Annotatsiya.** *Ushbu maqolada raqamli iqtisodiyotni shakllantirish va rivojlantirish sharoitida inson kapitalining o‘rni va roli, inson kapitalini rivojlantirishning xususiyatlari tahlil qilingan. Shuningdek, soha va tarmoqlarni raqamlashtirish orqali vujudga keladigan yangi kasblar va bu kasblar bo‘yicha malakali mutaxassis kadrlarni tayyorlash hamda unga mos mehnat bozorini shakllantirish haqida so‘z boradi.*

**Tayanch iboralar:** *raqamli iqtisodiyot, raqamli texnologiyalar, inson kapitali, inson resurslari, mehnat bozori, AKT.*

**Аннотация.** *В этой статье обозначены место и роль человеческого капитала в условиях формирования и развития цифровой экономики, проанализированы особенности развития человеческого капитала. Также сказано о формировании соответствующего рынка труда в условиях создания новых профессий и подготовки высококвалифицированных специалистов по этим профессиям, посредством цифровизации сфер и отраслей.*

**Ключевые слова:** *цифровая экономика, цифровые технологии, человеческий капитал, человеческие ресурсы, рынок труда, ИКТ.*

**Annotation.** *This article analyzes the role and place of human capital in the formation and development of the digital economy, the features of human capital development. It also discusses the new professions that will emerge through the digitization of industries and sectors, the training of qualified personnel in these professions and the formation of a corresponding labor market.*

**Key words:** *digital economy, digital technologies, human capital, human resources, labor market, ICT.*

Bugungi kunda butun dunyoda mavjud soha va tarmoqlarning raqamli ko‘rinishga o‘tayotganligi, globallashuv va integratsiya jarayonlarining jadallashuvi har bir mamlakat uchun raqamli iqtisodiyotni shakllantirish va rivojlantirishni zaruriy masalaga aylantirdi. Raqamli iqtisodiyotni rivojlantirish hozirda dunyo davlatlarining ijtimoiy, iqtisodiy va siyosiy