

POOR REDUCTION AND ENTREPRENEURSHIP DEVELOPMENT IN UZBEKISTAN

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Annotation: *The article explores some of the key areas for further poverty reduction and entrepreneurship development by further improving the business environment in the current context of the ongoing pandemic.*

Keywords: *economy, business, small business, action strategy , capital , "Youth Book" , "Iron Book", "Women's Notebook," Microfinance.*

It is known that the competitiveness of a product requires many factors. They include factors ranging from cheap raw materials and supplies, from natural resources to skilled labor, to modern machinery and technology, to the introduction of innovative developments that are constantly updated.

The most important of these is the entrepreneurial factor, which cannot be used effectively unless the entrepreneur is active. An active entrepreneur is a business person who creates new jobs and not only feeds himself and his family, but also benefits the whole society. In the period of independent development in our country, such a layer of active entrepreneurs is gradually emerging.

Indeed, if the ranks of such active entrepreneurs are expanded by using the existing economic potential of our country, in the near future the number of unemployed in our country will be sharply reduced and the population will be able to earn enough to meet their needs.

At the same time, people's psychological readiness for market reforms and the fight against poverty also plays an important role. The formation of market-oriented behavior in people and at the same time the preservation of their moral values is an important basis for economic activity in the context of market relations.

"The dream of a new Uzbekistan, in contrast to today, is the need of the hour, the ideological and spiritual basis that defines its original image, driving forces and factors, the creative zeal of our people and a clear manifestation of our large-scale reforms." This is stated in the book "Strategy of the New Uzbekistan" by President Shavkat Mirziyoyev. [1]

As the President said, the New Uzbekistan Strategy serves to build a new economic outlook, new economic relations, a free and prosperous society and national security. In the implementation of this strategy, our focus will be on the realization of the noble intentions and aspirations of every person, person, every family for a peaceful and prosperous life, ensuring the sustainable growth of living standards.

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In his book on poverty reduction, the head of state said: "Development and implementation of measures to reduce poverty, as well as the tasks of social support and entrepreneurship in this area. Due to the lack of efficiency in the implementation of the program, the task of further improving the efficiency of work with relevant groups of the population remains relevant.

In his Address to the Oliy Majlis on December 29, 2020, President of the Republic of Uzbekistan Shavkat Mirziyoyev said that "the fight against poverty will become a key economic issue in 2021." [2]

The head of state proposed a comprehensive approach to poverty reduction and the introduction of non-standard methods.

According to him, a new mechanism based on the principle of "motivation, skills and financial support" will be introduced to lift every citizen included in the "Iron Book" out of poverty.

The most important factor for getting out of poverty is that a person's aspiration, relying on his own strength, should be a movement towards a clear goal. For this purpose, next year, more than a thousand vocational training centers will be established in the mahallas. 'm is separated. Citizens who want to complete their training and start their own business will receive subsidies of up to 7 million soums for the purchase of equipment.

Also, depending on the capabilities and direction of development of each district, 10 hundred to 1 hectare of land will be allocated to farming families.

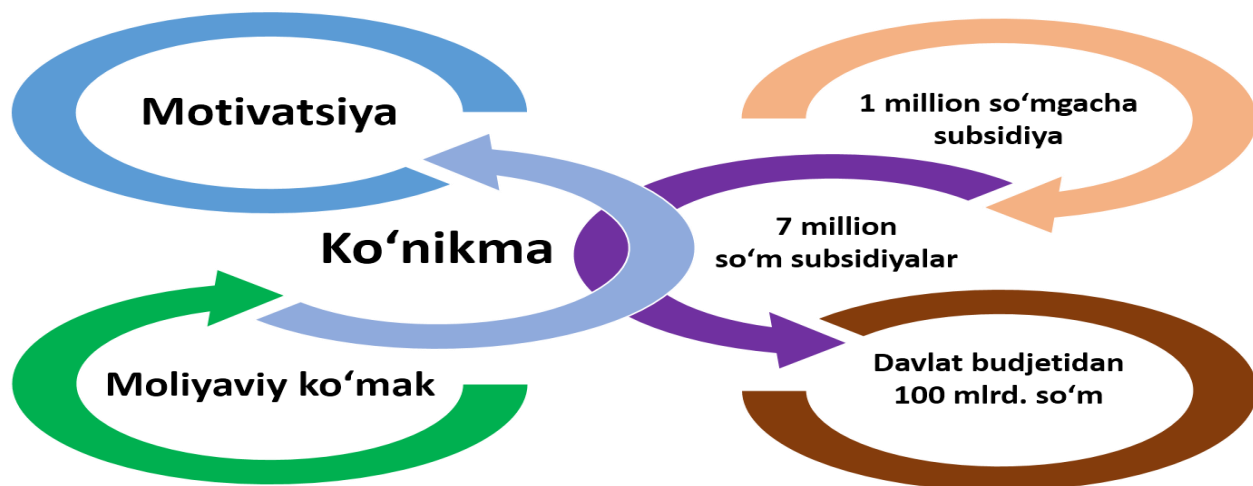


Figure 1. A new mechanism for poverty alleviation based on the principle of "motivation, skills and financial support".

500 billion soums will be allocated from the Employment Promotion and Public Works Funds to provide employment to the needy.

The petition also acknowledged the issue of youth employment and entrepreneurship support

2	ISSN 2349-7793 (online), Published by INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT, ENGINEERING AND SOCIAL SCIENCES, under Volume: 16 Issue: 03 in March-2022 https://www.gejournal.net/index.php/IJRCIESS
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as a central issue in order to continue the work started in such important areas and raise it to a new, higher level.

To this end, next year the vocational education system will be reformed on the basis of new approaches in line with the requirements of the labor market and international standards. From now on, skills will play a key role in the demand for working professions. In addition, 1 trillion soums and \$ 50 million will be allocated for lending to business projects and training of young people.

The petition also noted that among the main conditions for active entrepreneurship is the creation of more favorable conditions for the development of entrepreneurship and small business capable of producing competitive products. [2]

Taking into account all the proposals and recommendations made in the Address of the President of the Republic of Uzbekistan Sh.M.Mirziyoyev to the Oliy Majlis on December 29, 2020, the fight against poverty will become a key economic issue in 2021.

According to him, from March 1, 2021, the minimum consumption expenditures of the population will be announced . The government will also develop a program to bring social guarantees into one system and gradually provide them at minimum standards.

The President himself said that “we have gone through the stage of talking about the problem of poverty and recognizing it from the official rostrum. The next step is to answer the question of who the poor are . ”[2] The minimum consumption expenditures of the population shed light on this issue . In addition, the announcement of minimum consumption expenditures also serves to ensure the full implementation of Article 39 of the Constitution of the Republic of Uzbekistan.

will be set up to facilitate accurate record keeping of poverty and direct assistance to the population, which will serve this purpose . The "Social Register", which will be fully operational in 2021, will contain all the information in the "Iron Book" and provide more than 30 social services to needy families in electronic form. In fact, the introduction of the social register will also ensure that the assistance provided by the state will go to the real owner, as all lists and services are planned to be kept electronic, transparent .

The petition states that the process of privatization and transformation will continue.

To achieve this, the transformation of state-owned companies will be accelerated. The President believes that the transformation of state-owned companies should be accelerated in the implementation of structural changes in the economy . In 2021, Navoi Mining and Metallurgical Combine, Uzbekneftegaz, Uzbekhydroenergo and Uzavtosanoat should be able to enter the international financial markets and attract funds without state guarantees .

In 2020, the National Bank and Ipoteka Bank managed to issue Eurobonds . Now it's the turn of state-owned enterprises. Of course, in order to issue Eurobonds, you must first obtain an

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international rating.

During the rating, the activities of enterprises and their market will be studied in detail. The existing problems in them are assessed by rating agencies. This encourages state-owned companies to work more efficiently and transparently .

been involved in the reform of electricity, oil and gas and chemical industries, large enterprises in machinery and commercial banks .

It was noted that in 2021, 32 large enterprises and networks of strategic importance will be transformed.

At the same time, state shares will be sold and privatization will be accelerated. Another aspect of structural reforms is to reduce the state's participation in the economy. In 2021, Ferganaazot and Dehkanabad potash plants, Coca-Cola Ichimligi , Bildersoy and Charvak resorts, Ichan Qala and Hyatt Regency hotels, Poytakht business complex, alcohol, state-owned shares in 83 large enterprises in industries such as oil and gas will be put up for sale. Of course, such assets must be sold openly and efficiently. As noted by the President, international financial and legal advisers will be involved.

According to Shavkat Mirziyoyev, the number of state-owned enterprises will be reduced by at least three times in the next two years.

Of course, the strategy of selling the state share is chosen, in many cases the shares can be sold to a prospective buyer. For example, the sale of state-owned banks to large strategic investors will allow them to improve their management system, working methods and financial management. A high level of transparency and openness is required in this matter .

One of the most important and topical issues is the support of entrepreneurship, protection of business in the pandemic will continue to be active in 2021.

In this direction, the benefits for tourism, transport and catering will be extended for a year. In particular, by the end of this year, the deadline for the payment of land and property taxes of 400,000 soums, which was postponed by 20,000 businesses, will be extended for another year . It was noted that with the onset of the pandemic, the benefits provided to businesses will continue. In addition, the amount of advances in public procurement up to 1 billion soums will be increased by 30%, and entrepreneurs will have an additional working capital of up to 1.5 trillion soums.

Measures will be taken to ensure the inviolability of private property, which is a key element of a market economy. In particular, the Business Ombudsman is empowered to prosecute managers who violate property rights .

“One thing must be openly acknowledged that during the pandemic, entrepreneurs made an equal contribution to the sustainable functioning of the economy with the state. That is why we must

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all stand by the entrepreneurs and always support them, ”said the President. [2]

At the same time, about 5,000 normative and legal documents related to entrepreneurial activity will be revised, their number will be reduced and the Entrepreneurship Code will be developed.

The moratorium on inspections of entrepreneurs has been extended for another year. Four years ago, it announced a moratorium on inspections of business entities . As a result, the number of entrepreneurs has doubled in the past period, reaching 400,000. It was therefore proposed to extend the moratorium for another year .

Among the priorities for deepening economic reforms in Uzbekistan are the development of the private sector and small business (SB). In this regard, the main tasks in accelerating their development and increasing their share in GDP, forming a market for goods and services in line with the market economy and increasing exports are: limiting the involvement of public organizations in private entrepreneurship, expanding the participation of private entrepreneurs in resource and sales markets; Introduce support and additional tax incentives.

Extensive measures have been taken to encourage small business, in particular, the provision of guarantees for the free operation of entrepreneurship, the introduction of a compact mechanism for their state registration, the expansion of access to credit, the formation of a favorable macroeconomic environment, exchange rate stability ensured the growth of the share of CB in GDP.

In these conditions, it is important to change the psychology of people, to create a system of entrepreneurial motivation. The point is that business and entrepreneurship should not be a call and initiative from "above", but a vital need of man, of society as a whole. It is important to direct business and entrepreneurship to the development of material production and the efficient use of available and resources involved in production. World experience shows that it is precisely because of manufacturing business that many Western countries, and now even Eastern countries, have achieved the development of productive forces and economic prosperity.

Therefore, the development of business in the field of production, ie the production of goods for the population and society, rather than trade, has become a priority of the economy. It is this path of development that serves to increase national wealth.

At present, the organizational forms of business and entrepreneurship are small businesses and micro-firms, and in agriculture - farms and dehqan farms.

In January-June 2021, the share of small business in GDP was 53.0%. (53.0% in January-

June 2020).



Figure 2 . 2021 _ January - June months small entrepreneurship The share of entities in GDP, in%

Small businesses (SBs) are the cheapest, most easily managed market entities that are quick to adapt to changes in market conditions. They do not have a significant impact on the deterioration of the environment, unlike large enterprises, do not lead to serious environmental problems. Due to the small size and flexibility of capital capacity, business and entrepreneurship enterprises are more successful than large enterprises in modernizing production and updating the range of products, and therefore adapt more quickly to market demand.

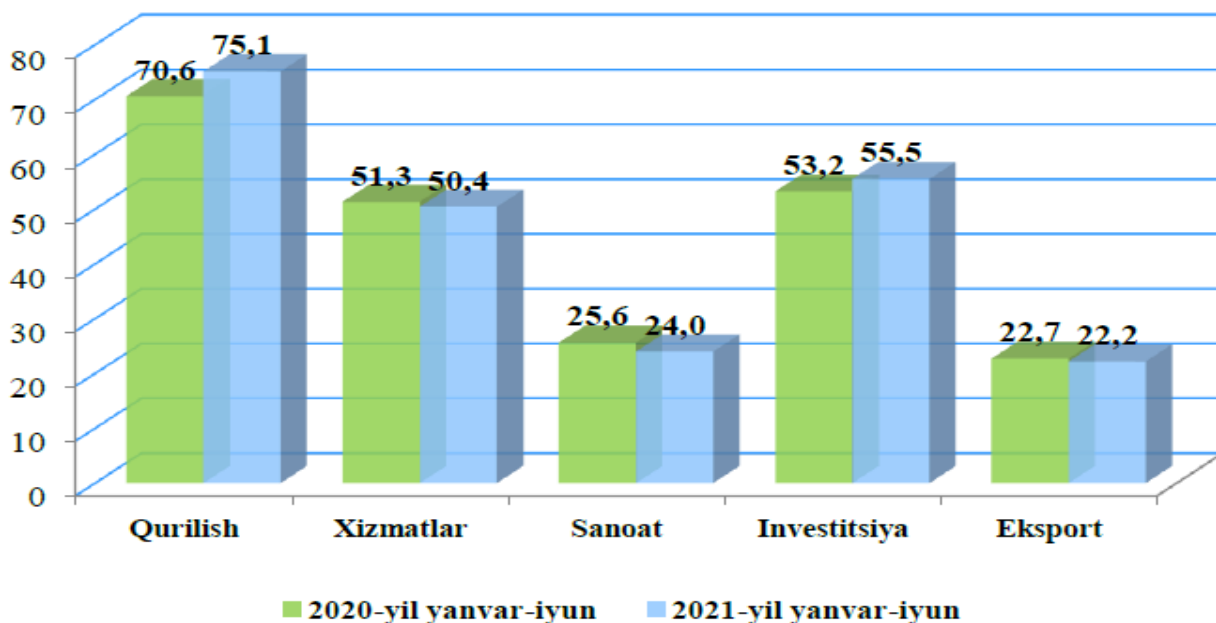


Figure 3 . Share of small business entities (in% of total volume)

The globalization of the economy, with the rapid development of science and technology,

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high technology, tools and equipment, is the environment in which businesses and entrepreneurship are created and operate today. The relatively low cost of management, the versatility of the activity, the ability to quickly achieve economic success determine the priority of CB and business enterprises in the economic structure of society.

In January-June 2021, 53.0 thousand new small enterprises and micro-firms (excluding farms and dehqan farms) were created, which is 13.9% more than in the same period last year.

The largest number of small enterprises and micro-firms is in trade (35.3%), industry (20.9%), agriculture, forestry and fisheries (14.7%), construction (6.8%).) was established.

In terms of economic activity, the largest number of small enterprises and micro-firms - 18,725 in trade, 11,104 in industry, 7,782 in agriculture, forestry and fisheries, 3,609 in construction, 3,341 in housing and nutrition, 1,317 in transportation and storage.

There is no doubt that small and medium business and private entrepreneurship are the leaders in the non-governmental sector of the economy. In addition, as an important structural factor, KB enterprises have a direct impact on the development of the non-governmental sector of the economy.

In order to further improve the business environment, to continue reforms in the development of entrepreneurship, to expand mechanisms to support entrepreneurs, to provide them with the necessary financial and infrastructural resources, on April 21, 2021 [the President of the Republic of Uzbekistan - On Additional Measures to Improve the Power System and Further Improve the Business Environment](#) . ”[3]

According to the resolution, from May 1, 2021, a number of state support for business entities will be provided . q Additional measures were introduced.

Compensation for interest expenses on loans to small businesses in the national currency by the State Fund for Entrepreneurship Support at an interest rate not exceeding 1.75 times the base rate of the central bank , It is recommended that you keep the prescribed medications . _ According to the decision, individual entrepreneurs have the right to use the guarantees and compensations of the State Fund for Entrepreneurship Support .

At the same time, 70% of loans allocated under family business development programs will be directed to small business projects , and 30% will be given priority to self-employment (efficient use of land, development of home-based crafts and home-based work) . . At the same time, at least 15% of the allocated funds will be used to finance small projects in the field of services in the field , especially in the cities .

From June 1, 2021, low-productivity, unused agricultural lands adjacent to the infrastructure , including roads adjacent to the republic , according to the approved list . On the basis of the project for the construction of industrial and service facilities, investors will be allowed to allocate electronic online auctions on the trading platform "E-PERFORMANCE AUCTION " .

Further improvement of the youth support system, promotion of their employment, promotion of entrepreneurial ideas and initiatives, creation of additional conditions for them to earn a decent income, bringing the work in this area to a new level, as well as 2017 In order to ensure the implementation of the [State Program for the implementation of the Action Strategy on](#) the five priority areas of development of the Republic of Uzbekistan in 2021 in the "Year of Youth Support and Public

Health" : [President of the Republic of Uzbekistan 20.04 .2021 y. Decree PF-6208 "On additional measures to support entrepreneurship and employment of young people, their social protection and meaningful organization of leisure time"](#) was adopted.

According to the decree, a new procedure will be introduced for the involvement of young people in entrepreneurship, their permanent employment, the creation of favorable conditions for additional income, according to which:

From May 1, 2021 to January 1, 2023 to employers (except for budget organizations, state enterprises, legal entities with a state share of 50% or more in the charter capital) for employees under 25 years of age. The amount of social tax paid is fully reimbursed from the state budget. In this case, the amount of social tax is refunded from the seventh month, provided that young employees continue to work continuously for six months;

The "Youth Book" is a collection of "Youth Book" in the amount of not more than 40 times the basic calculation amount for the purchase of equipment and tools needed for young people to start a business and self-employment. subsidies are allocated at the expense of armies;

Entrepreneurs who employ unemployed youth included in the "Youth Book" are provided with benefits from rent payments when renting state property;

From June 1, 2021, young entrepreneurs who rent buildings and facilities to start a business included in the "Youth Book" will be reimbursed 30% of the annual rent costs, but up to 25 times the basic calculation amount from the "Youth Book" funds;

to young people included in the "Youth Book" studying in vocational education institutions by June 1, 2021 by vocational education institutions during their internship in production or service enterprises, but not more than six months From the state budget will be allocated a monthly subsidy in the amount of twice the amount of the basic calculation.

In order to create favorable conditions for meaningful leisure of young people and strengthen their social protection, as well as to attract more women to entrepreneurship in the regions, to prepare them for business, provide advice and employment, "Hundred thousand women entrepreneurs" "People's Bank" will implement the project and within the project:

creation of a bank of ready-made business plans worth up to 33 million soums, taking into account the socio-economic potential, specialization and other features of the regions;

to organize master classes and trainings with the participation of qualified specialists in relevant fields (cooking, confectionery, hairdressing, etc.), based on the interests of women under thirty years of age.

From May 1, 2021, a system of patronage of young people engaged in farming will be introduced by the heads of sectors, clusters and farms. At the same time, the heads of sectors, clusters and farms will assist young people in the development of land plots allocated to young people on a "teacher-student" basis, agro-technical measures, increasing land productivity, sales and other issues;

Up to 8 times the basic calculation amount for the purchase of seeds and seedlings from the funds "Youth Book", "Iron Book" and "Women's Book" for young people engaged in farming activities included in the "Youth Book" subsidy is allocated.

In recent years, more than 13 trillion soums of soft loans have been allocated to cover more than 600,000 families within the framework of "Every family is an entrepreneur", "Our Youth Future" and other social programs aimed at attracting a wide range of people to entrepreneurship and expanding their sources of income. achieved.

These programs serve as an incentive for the population to engage in entrepreneurial activities in the regions, to improve their living standards and increase employment.

At the same time, the experience gained and international practice require the formation of an integrated system of complex and complementary credit.

In order to consistently continue the ongoing reforms to improve the system of entrepreneurship, poverty reduction and entrepreneurship development, the President of the Republic of Uzbekistan dated October 13, 2020 No PP-4862 "On improving the system of entrepreneurship and entrepreneurship development" [Resolution](#) "On additional measures" was adopted. [4]

According to the resolution, the following main directions of wide involvement of the population, especially youth and women in entrepreneurship, improvement of the microfinance system and state support of entrepreneurship will be implemented:

increase the interest and interest of the population in entrepreneurship;

introduction of a training system aimed at developing the necessary skills in entrepreneurship in the population, wide involvement of international organizations, non-governmental non-profit organizations and non-governmental educational organizations in this process;

institutional improvement and development of the microcredit system aimed at supporting entrepreneurship;

development of social programs to support entrepreneurship in accordance with the ongoing reforms in the economy;

creation of a comprehensive system aimed at expanding and developing the activities of the population and other small businesses with entrepreneurial skills and experience through the realization of their potential;

establishment of an integrated system of business support and its implementation and coordination by a single state organization.

The Agency for Youth Affairs is preparing "coaching" videos and textbooks, motivational videos aimed at improving the lives of the population, earning a living through professions and businesses and teaching them the practical aspects of such activities. places social orders on a competitive basis.

The following procedure has been established for state support for the training of young people and women in professional and entrepreneurial skills:

Non-governmental training on vocational and entrepreneurship training for each graduate (youth, women) who completed the training courses organized in accordance with the programs and

requirements approved by the Agency for Entrepreneurship Development and the School of Business and Entrepreneurship 70% of the expenses incurred by educational institutions, but not more than 1 million soums per graduate, will be reimbursed by the state;

microcredits will be provided to those who have successfully completed the courses of non-governmental educational institutions on vocational and business training and received their certificates to start their own business.

From July 1, 2022, within the framework of family business development programs, loans from the state target resources will be allocated by JSCB "Microcreditbank" and the People's Bank of IT on the basis of a single microcredit program for individuals who have completed relevant training courses in entrepreneurship.

In short, the conditions created for the development of entrepreneurship in our country, the adopted regulations are aimed at minimizing government interference in business. This, of course, will increase the investment attractiveness of Uzbekistan, and, as a result, further increase confidence in investments in entrepreneurial activities.

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