DIRECTIONS FOR IMPROVING THE ECONOMIC ACTIVITY OF THE POPULATION IN UZBEKISTAN

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Abstract. *Today, the household sector as an independent economic entity in Uzbekistan is one of the important factors in the reproduction of labor resources, investment in human capital and investment of the real sector of the economy, which significantly affects the socio-economic development of the country. However,"...as in any country, we have low-income segments of the population. According to various estimates, they are about 12-15 percent. In this place, we are talking not about small numbers, but about representatives of 4-5 million of our population. Poverty reduction means awakening the entrepreneurial spirit in the population, fully realizing the inner strength and potential of a person, implementing a comprehensive economic and social policy to create new jobs." There is also currently a transformational process in the household sector. This, in turn, makes the further acceleration of scientific research on the problems of adaptation to changing conditions and increasing their economic activity one of the pressing problems. From this, this article describes various theories and concepts about the role and role of households in the system of economic relations of our country; the impact of households on economic phenomena and processes; the level of economic activity of households in the Republic and the factors affecting it; such issues as mechanisms for increasing the economic activity of households through the introduction of modern digital technologies.*

Keywords: *household, economic activity, economic literacy, small business, family entrepreneurship, digital economy, digital household, poverty, human development, welfare of living.*

НАПРАВЛЕНИЯ ПОВЫШЕНИЯ ЭКОНОМИЧЕСКОЙ ДЕЯТЕЛЬНОСТИ НАСЕЛЕНИЯ В УЗБЕКИСТАНЕ

Аннотация. *На сегодняшний день сектор домашних хозяйств как самостоятельный хозяйствующий субъект в Узбекистане является одним из важных факторов воспроизводства трудовых ресурсов, инвестиций в человеческий капитал и инвестиций реального сектора экономики, что существенно влияет на социально-экономическое развитие страны. . Однако, «...как и в любой стране, у нас есть малообеспеченные слои населения. По разным оценкам, их около 12-15 процентов. Здесь речь идет не о малочисленности, а о представителях 4-5 миллионов нашего населения. Сокращение бедности означает пробуждение предпринимательского духа в населении, полное осознание внутренней силы и потенциала человека, проведение комплексной экономической и социальной политики по созданию новых рабочих мест». В настоящее время также происходит трансформационный процесс в секторе домохозяйств. Это, в свою очередь, делает дальнейшее ускорение научных исследований по проблемам приспособления к меняющимся условиям и повышения их хозяйственной активности одной из насущных проблем. Исходя из этого, в данной статье описываются различные теории и концепции о роли и роли домашних хозяйств в системе экономических отношений нашей страны; влияние домохозяйств на экономические явления и процессы; уровень экономической активности домашних хозяйств в республике и факторы, влияющие на него; такие вопросы, как механизмы повышения экономической активности домохозяйств за счет внедрения современных цифровых технологий.*

Ключевые слова: *домохозяйство, экономическая активность, экономическая грамотность, малый бизнес, семейное предпринимательство, цифровая экономика, цифровое*

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домохозяйство, бедность, человеческое развитие, благосостояние жизни.

INTRODUCTION

Today, the household sector as an independent economic entity in Uzbekistan is one of the important factors in the reproduction of labor resources, investment in human capital and investment of the real sector of the economy, which significantly affects the socio-economic development of the country. However,"...as in any country, we have low-income segments of the population. According to various estimates, they are about 12-15 percent. In this place, we are talking not about small numbers, but about representatives of 4-5 million of our population. Therefore, the number of self-employed activities in reducing the number of camps in the Republic was increased from 24 to 72, and a number of amenities and benefits were granted. From this, special attention is paid to the issues of poverty reduction in our country today by ensuring the self-employment of household members.This, in turn, makes the further acceleration of scientific research on the problems of adaptation to changing

THE DEGREE OF STUDY OF THE PROBLEM

Theoretical and practical aspects of increasing the iq-thisodium activity of the population as a separate research direction Becker g[1] from foreign economists., Gelbreit Dj. [2], Smith A. [3], McConnell K.R., Brue S.[4], North D.[5], Cowes R.[6] and others have been thoroughly analyzed in their scientific work.

Problems of increasing the economic activity of households Aronova S. scientists of the CIS.A.[7], Barsukova S.Yu.[8] and has been studied in scientific research by others. Abulka-simov H.P.[9], Vahobov A.V.[10], and others ' scientific research covered theoretical aspects of the effective use of household capacity in the process of reproduction.

However, the scientific research work carried out to date has not studied the issues of improving the theoretical foundations of increasing the economic activity of households in the process of reproduction, diversifying the sources of income and expenses in households. These cases determine the relevance of the topic of scientific work.

RESEARCH METHODS

The dissertation used techniques such as scientific abstraction, dialectical research, induction and deduction, targeted development, monographic observation, systematic and comparative analysis, graphic representation, expert assessment and economic statistics.

ANALYSIS AND RESULTS

As a subject of the national economy, increasing the economic activity of households and their effective functioning is considered a complex process, and not a simple state in itself. This is explained above all by the fact that this economic phenomenon has a dual nature. In this, a person who is represented by households - as a social and economic individ, comes to the field in the functions of production, consumption, distribution or in a certain harmony of them, which are performed on their side. Increasing the economic activity of households and their effective functioning is on the one hand – an economic process, and on the other – a social process.

Analysis of the structure of the household budget and the factors affecting it makes it possible to clarify a number of problems regarding the development of households in our country today (Figure 1).

The constant increase in prices for certain goods and services does not remain without a huge negative impact on the household budget. The increase in payments for housing and communal services, the increase in the cost of socially significant services have a huge limiting effect on the budget of households.

Speaking about the development of households today, the investment activity of households is not felt at all. This in turn indicates that in our country investission has not sufficiently advanced infrastructure.

Another serious problem with the development of households is manifested in the fact that household members do not pay enough attention to their own health, do not follow their healthy lifestyle, after all, a person is an important economic resource of any society.

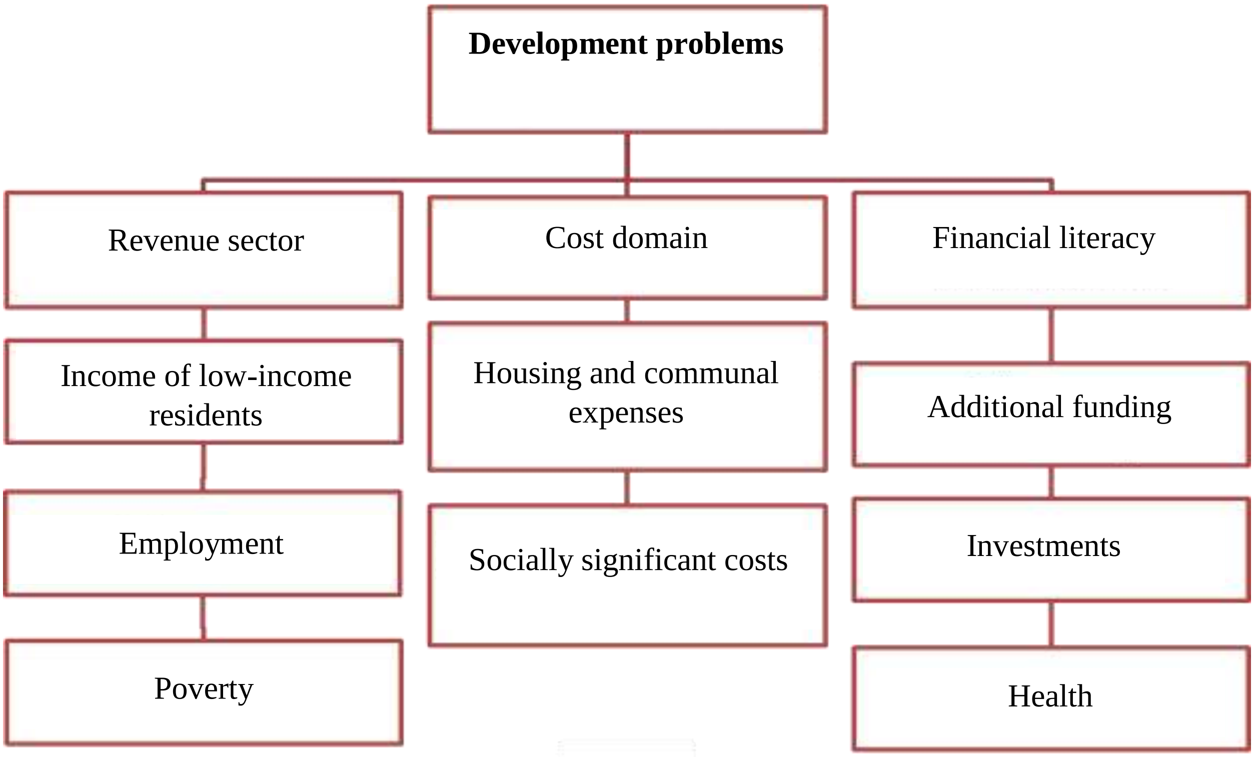


Figure 1. Problems of household development in the country
Source: author development.

Globalization processes are creating serious problems in regulating households internally and externally, as a result of the openness of the border of countries, the free movement of household members within the territories, the availability of opportunities to live in several places at once, the emergence of mixed marriages between people of different nationalities and nationalities with different beliefs and views. It requires the use of interstate regulatory tools in regulating certain aspects and processes of household functioning.

The group of employees engaged in domestic labor differs in the type of employment. In domestic labor, items include items in various forms of labor activity: the maintenance of personal auxiliary farms of urban citizens; the production of agricultural products in order to earn additional monetary income and meet the internal needs of the farm, the maintenance of peasant (tomorka) farms; the organization of farm activities; the internal needs of the household to engage in; production, which does not have an agricultural description in the structure of small communities in order to sell manufactured products and receive additional monetary income –to engage in entrepreneurial activities and individual labor activities (construction of field yards, farm buildings, etc.); provide paid services to the population individually in the structure of small business enterprises and small communities(various repair, repair-construction works, educational and medical services);; engage in individual fine retail activities; domestic chores and types of self-service performed in the traditional way within the framework of households, although it can be provided on a paid basis by other specialized enterprises and organizations. "The study found that more than 80% of those employed in domestic labor were employed exclusively in domestic labor. Many of them were made up of self-employed people, mainly trade workers, managers, qualified professionals"[11].

The development of self-employment in the conditions of a deficit of the state budget makes it possible to reduce social tension and reduce the level of unemployment. In addition, it allows to create conditions for the creation of new jobs without reducing government costs, as well as to provide employment for socially unprotected segments of the population. In particular, in the context of the global economic crisis caused by the pandemic, self-employment is seen as one of the important directions for bringing households out of the tang economic situation.

According to experts from the International Labor Organization, creating the appropriate conditions for self-employment of citizens of the country in the context of a pandemic is a kind of "medicine" to ease the strain on the labor market in the context of a pandemic, reduce poverty, ensure that citizens do not find themselves in a difficult situation. From this, special attention is paid to the issues of poverty reduction in our country today by ensuring the self-employment of household members. In particular, eight main directions were outlined by the head of our country in terms of ensuring the stable functioning of sectors and sectors of the economy in the context of a pandemic, melting to stable economic growth rates. As one of these directions, it is clear that the definition of poverty as a reduction and employment of the population is a vital fact of our above thoughts.

The need to re-establish 810,000 permanent jobs, create 310,000 permanent and 633,000 seasonal jobs this year was highlighted in poverty reduction and employment. According to the resolution of the president of the Republic of Uzbekistan adopted on June 8, 2020, the development of a mobile application by the DSQ was established to provide a number of facilities and benefits to self-employed persons and to remotely register their activities. The adoption of this decision, in our opinion, will have a mechanism of action as follows:

First, the strain on the labor market is relaxed;

Secondly, it encourages supply and demand, while ensuring the stability of household income;

Third, filling markets with foodstuffs at a time when food security is at risk makes it possible to redirect the surplus to exports;

Fourth, it serves to further strengthen the socio-economic and political environment in society.

One of the important indicators of increasing the economic activity of households is considered to be their level of property maintenance. The higher the size and amount of property objects (material and Financial) in households, the higher their economic activity. To their property objects: land, means of production, money and securities, Human Capital, personal, family, private labor, hired private property, information and x.k. enters.Entrepreneurial and business households try to get the most out of these resources. They use resources as an object of exchange between other entities of the economy, in order to ensure their vital needs and the expansion-generated reproduction of human capital and to generate a high level of income. Households can earn income by renting their own land, means of production, Exchange Income, Information and information in the form of interest by placing funds in bank deposits.

Transactional costs affect each decision taken by households. Households operate in both social and material environments at one time or another. While the influence of a person on the social environment expresses transactionism, its influence with the material sphere-expresses transformational processes. Households as economic entities of activity (legal entities and individuals) feel the need for the exchange of property rights in the process of carrying out their activities (sale or purchase of products on the basis of contracts and the like in other cases), its protection under conditions of illegal behavior towards property by other persons or the need to replace institutions and norms that

The scale of transactional costs in households is characterized by its high degree of uncertainty. Transactional organizers are a specific, perfect process not previously known. Since households have different priorities regarding the same resources, there is no generally established mechanism for the distribution of total transactional costs.

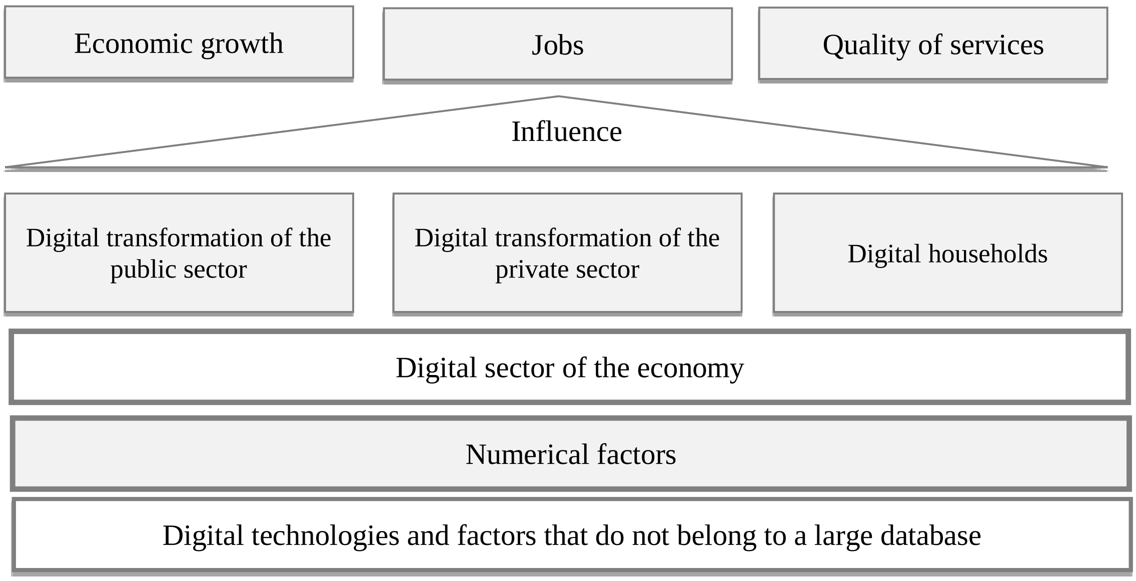
The cost of searching for the necessary information is a result of households not having multiple option choices and spending additional resources searching for the necessary alternatives. These costs are both due to the fact that they arise in the conditions of insufficient information availability in households, and are often referred to as the costs of searching for information. Today it should be noted that the share of the costs of searching for information in the activities of households in our country is precisely high.

Since there will be a system of interaction between households with regard to the use of limited resources, the problem of property separation and also of limiting property rights will always continue to exist. Today, within the framework of the competencies of households, enterprises and public institutions, it is an urgent task to ensure the transparency of the processes of transfer of the subject of property law, the object of ownership and property rights to other entities. These types of costs appear mainly in two forms. First, while most of these costs are due to the need for direct protection of property rights, a significant part of the second type of costs is directly related to increasing the literacy of household members.

While the introduction of "digital technologies"into the economy of our country is in the process of expanding its potential today, such factors as the technical base, imperfection of software, low level of computer literacy of the population, inability to meet the requirements of the legislative base today in terms of regulation of the field of digital technologies prevent the widespread introduction of computer technologies.

Today, in our country, as in all countries of the world, the need for a wider use of the advantages of the digital economy in the household sector is at a high level. Therefore, in order for the digital revolution to equally cover all households in our country, it is necessary to activate the penetration of investments in the industry, to provide comprehensive support for technologies and innovative business ideas.

Due to the consistent introduction of digital economy and digital technologies, the quality of economic growth in the national economy will improve, the processes of creating new jobs will accelerate, and the quality of services provided will improve (Figure 2).



2- fig. Results of the ultimate impact of the digital economy
Source: author development.

The network and capabilities of the digital economy are very wide, among which can be observed in the types of services provided by banks. In particular, when crediting household members, the credit scoring system is widely used in world practice, and scoring maps are compiled, which consist of hundreds of specific descriptive indicators.

This model is the main tool for credit scoring. In practice, it relates the client's performance to the amount of credit that can be given to him or to the level of credit risk under certain conditions through a scoring system. The same thing is known that different scoring models of their own are required for different market conditions.

These scoring maps are based on a very large amount of information on the credit history of the household member. The use of scoring practice in the financing of households even in commercial banks of our country makes it possible to prevent problematic loans, to strictly observe the payment discipline of household members.

CONCLUSIONS AND RECOMMENDATIONS

It should be noted that the state's supportive policies affect the rapid progress of the digital economy. In order to consistently develop economic development:

- regulation of public-private partnership relations by law in the field of digital innovations;
- encourage the use of new technology and information flows in the economy;
- introduction of curricula that serve the new thinking of students and students in order to ensure that household members are able to function in the digital space;
- for the field of digital technology, it is required to establish the training of qualified specialists and personnel.
- In our opinion, the organization of home production and business in households in rural areas is one of the important and at the same time promising areas for ensuring employment. In rural areas, the unemployment rate is high enough, which is often characterized by the fact that it has a continuous description. We consider it necessary to carry out the following in order to ensure the effective use of the potential of households:
- strengthening the institution of private property (especially in the field of land ownership);
- development of a system of information and advisory support of households in the field of business organization;
- to improve the system of Small Business Support, improve the conditions of lending, reduce the tax burden;
- strengthening the ties of households with other economic entities.

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