



WIDE OPPORTUNITIES FOR BUSINESS AND ENTREPRENEURSHIP IN NEIGHBORHOODS AND THEIR RESULTS

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ABOUT ARTICLE

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Abstract: In Uzbekistan, in recent years, in order to reduce the number of people in need of social protection, a real opportunity has been created in the area of production and entrepreneurship, and many achievements are being made in this field today. In this article, how small business and private entrepreneurship were reformed and stabilized in the neighborhoods of Uzbekistan, and now, wide opportunities are created for the growth of private enterprises in the neighborhoods, to what extent the potential of small business has increased, and what works are being done to lift citizens out of poverty in the neighborhoods. it was explained about what has been done and what other tasks should be done in the future.

INTRODUCTION

We all know that a country with many entrepreneurs will be rich. If we look at the history, from the first days when Uzbekistan gained its independence, its economic life and entrepreneurship and small is developing business.[1] As a result of the development of entrepreneurship, production, catering, trade and other service enterprises were created in villages, neighborhoods and provided to the public. Decree No. PF-29 of the President of the Republic of Uzbekistan dated December 3, 2021 "On the priority directions of the state policy on the development of entrepreneurship in the neighborhood, ensuring population employment and reducing poverty" was adopted. In accordance with this decree, the Decree of the President of the Republic of Uzbekistan dated December 3, 2021 "On measures to organize the activities of mayor's assistants on the issues of developing entrepreneurship in the neighborhood, ensuring population employment and reducing poverty" Decision No. 31 was adopted, and in accordance with this decision, from January 1, 2022, district governor's assistants on the issues of developing entrepreneurship, ensuring population employment, and reducing poverty started working in each neighborhood. A total of 2 trillion 159 billion 146 million soums of subsidies have been allocated for the establishment, self-employment and employment. Within the framework of family

business development programs in the country, the mechanism of allocating loans has been simplified and the employment of the population has been increased. , in order to expand the source of income and support labor activities: within the framework of family business development programs, targeted funds for financing projects and the resources of the Recovery and Development Fund were placed in commercial banks at an annual rate of 10 percent during 2022.[5] Preferential loans at an annual rate of 14 percent to family business, to engage in certain labor activities aimed at earning income and to expand the type of activity - for a period of up to 3 years with a grace period of 3 to 6 months; for animal husbandry (cattle, sheep, goats), fisheries and poultry (eggs) — up to 1 year with a preferential period of up to 3 years, for the organization of horticulture, viticulture and lemon cultivation, for the purchase of greenhouses, agricultural machinery and equipment — up to 3 years with a preferential period with a period of up to 7 years; To purchase equipment, spare parts and raw materials for the production needs of the members of the "Hunarmand" association, to establish craft development centers, "master-apprentice" schools, to build houses, museums and workshops, or to purchase buildings and structures for these purposes - It was allocated for a period of up to 3 years and up to 18 months for replenishment of working capital.Loans were allocated on the basis of the recommendation of the district (city) mayor's assistant (hereinafter referred to as assistant mayor) to the borrower who lives (located) in the neighborhood assigned to him on the issues of developing entrepreneurship in the neighborhood, ensuring employment of the population, and reducing poverty. In the direction of animal husbandry development, loans were primarily given to the establishment of small farms for raising imported livestock (cattle, sheep, goats) from 10 to 50 heads.[4] "Yetakchi" business entities were allocated loans to replenish working capital for the cooperative cultivation of agricultural products on farm plots and household plots and for the purchase of cultivated products. It was allocated to the citizens included in the "Iron Register", "Women's Register" and "Youth Register" for projects aimed at providing self-employment with profitable work or ensuring their permanent employment (creating jobs). Allocation of loans to citizens included in the "Iron register", "Women's register" and "Youth register" is not considered a basis for removing them from this register, and citizens are excluded from these registers from the activities performed by the assistant governor, district state tax inspectorate and heads of relevant sectors on the account of the credit allocated to the citizen. issued on the basis of a recommendation by studying the formation of a permanent and stable source of income. Under the programs, existing debt on previously allocated loan funds was not fully extinguished, and borrowers who used previously allocated loans without purpose were not allowed to allocate new loans through these programs.[6] The State Tax Committee, the Ministry of Employment and Labor Relations together with the governor's assistants, within the framework of the programs, by studying how an unemployed citizen in the neighborhoods formed a permanent and stable source of income from his activities on the account of a loan allocated to him, it was ensured that this citizen was registered as a self-employed person in accordance with the procedure established by the law.[7] monthly lending volumes were reduced in accordance with the unfulfilled amount of loan amortization schedule. On the basis of the "Andijan experience", measures aimed at ensuring the employment of the population and expanding the source of income were implemented by expanding economic cooperation between business entities and households in all regions of the Republic. In this case, loans were allocated within the programs to "leading" business entities that organize their activities on the basis of cooperation with citizens, and citizens working on the basis of cooperation with these business entities were not allowed to allocate loans within the programs.

MATERIALS AND METHODS

In the process of conducting research, the attention given to production and entrepreneurship in neighborhoods using methods such as historical-comparative, problematic-chronological, objectivity, systematic analysis, source, comparative-logical analysis, objectivity, oral survey, based on the civilizational approach to the scientific problem, and activities related to their results and their importance were thoroughly researched based on the analysis of primary documents related to the implementation of activities.

RESULTS AND ITS DISCUSSION

As an example, we can cite the following: it was determined that in 2022, 5,093 citizens, 1,606 families, and 1,015 households will live in "Tasmasoy" neighborhood, located in Denov district of Surkhandarya region. During the study of 1015 households in the neighborhood, they were divided into categories. When the households were divided into categories:

1. Households with low family income, unemployed members, who are interested in starting their own business, as well as trying to earn income and learn a profession - 91 out of 9%
2. Households with regular income and desire to earn additional income - 514 50.5%
3. 54 5.4% of households with disabled and sick members, bereaved and in need of social protection
4. It was determined that there are 356 households with a good economic condition and self-sufficiency - 35.1%.

As a result of the survey, it was found that 389 citizens want to work, 76 citizens want to study for vocational training, 205 citizens want to take a loan and start a business, 56 citizens want to receive subsidies. As a result, in order to increase the number of greenhouses in the "Tasmasoy" neighborhood and further develop floriculture, in accordance with the decision of the President of the Republic of Uzbekistan dated August 23, 2021 "On additional measures to create a favorable investment environment in the Surkhandarya region, and to encourage small business and family entrepreneurship" PQ-5228 Denov 4 million soums from the 20 million soum loan funds allocated to the district were allocated to the Tasmaoi neighborhood. A loan of 4 billion soums was allocated to 117 citizens to build a greenhouse on their property. In addition, according to the decision of the President of the Republic of Uzbekistan dated December 20, 2021 No. PQ-20 "On additional measures for the development of family entrepreneurship and expansion of the source of income of the population", 1.6 million soums of credit funds were allocated to the "Tasmasoy" neighborhood.

From these loan funds:

1. To establish a greenhouse for 146 citizens - 4,605.0 soums.
 2. 701.3 soums for the development of floriculture for 23 citizens.
 3. 126.3 soums for beekeeping for 4 citizens.
 4. 60.8 soums for sewing for 8 citizens.
 5. 2 citizens in the field of service - 66.0 soums
- A total of 5,559.4 soums was given to the citizens of the neighborhood as a loan. 216 citizens were registered as self-employed among the citizens who were engaged in the unofficial type of cocktail making in the neighborhood and were employed on credit. 109 of them received annual service by paying 1 times the amount of the basic calculation according to the Decree of the President of the Republic of Uzbekistan dated November 23, 2021 "On measures to develop family entrepreneurship in fruit growing and viticulture and increase the share of peasant farms in agricultural production" No. PQ-20 In accordance with the decision, 64 citizens who are in Temir Daftar and Youth Registers of the neighborhood and who want to start farming were given

recommendations and practical help was given to them to get 10 hectares of land for farming for 10 years through Ye-auction. some citizens were advised to get equipment on the basis of subsidy, and now 9 of them were given a sewing machine and a motor cultivator on the basis of subsidy. As a result, citizens provided themselves with work and started their own business. During 2022, 162 residents of the neighborhood were placed in various jobs. 14 new business entities were opened in the neighborhood. In 2022, 93 citizens were recommended to the district MANOMARKAZ educational center for vocational training, and currently 44 of them studied and learned the trades of tailoring, confectionery, women's hairdressing free of charge. in order to reduce poverty, 92 citizens were permanently employed, 310 citizens were self-employed, 5 entrepreneurial projects were launched, 85 farms were established, i.e. citizens were given 30 hectares of land, 45 citizens were granted business loans, 37 a citizen was trained in a profession, and 11 citizens were given tools and equipment on the basis of a subsidy. In the neighborhood, service services were further developed in the Ismailov Odiljon playhouse in Madaniyat district, the Akfa frame door workshop was launched in a non-residential building owned by entrepreneur Elnazarova Gulrukh, car service services were provided on the basis of the family business "Ibrahim-Nurmuhammad Baraka" owned by Samiev Oibek, and "Denov Kamron Bilal" owned by Shaynazarov Husnidin. the activities of the family enterprise were further expanded in a modern style, tailoring and service were organized in the activity of the family enterprise "Tasmasoy kozgusi" belonging to Boykulov Abdullo, a salafan production shop was launched by businessman Salomov Abbas, vulcanization and washing service was organized by citizen Yoldoshev Temurmaliq, Salomov Jasur a furniture production shop was launched.

CONCLUSION

Summing up here, we can say that in recent years in our country, great attention has been paid to fundamentally improving the business environment of citizens and eliminating excessive bureaucratic obstacles.[8] In particular, some types of licenses and permits have been canceled, and the periods of passing through administrative procedures have been significantly shortened. - the number of entrepreneurs contributing to the well-being of the country is expanding.[9] The interest in small business and private entrepreneurship activities among the population of our country is increasing more and more. It is inevitable that the decree "On measures" will spread entrepreneurship widely and will serve to ensure employment of the population.[3] In a word, today a completely new atmosphere, new breath and new views and broad opportunities are being created in the areas of entrepreneurship and business, which is the basis for citizens to live better tomorrow than today.

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