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Ensuring the stability of the family economy through the development of entrepreneurship and small business

Abdumutalliyev Abdulaxad Abdusamad o'g'li

Doctorate of Namangan Institute of Engineering and Technology

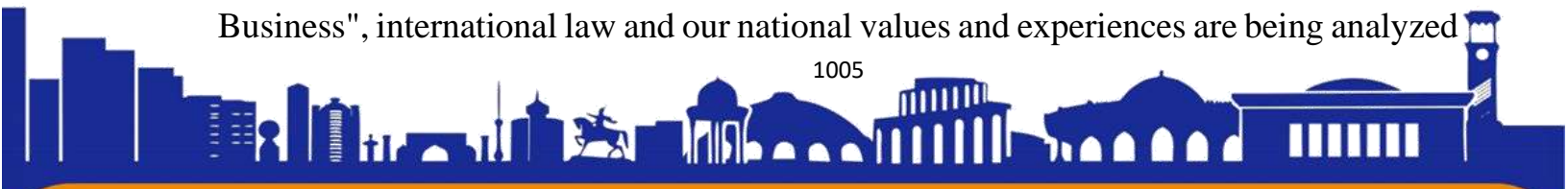
ABSTRACT:

In the article of Family business and small business and entrepreneurship development some aspects in particular word is conducted. ensuring the stability of the family economy through the development of entrepreneurship and small business. In independence years this in the regions in the field done being increased reforms results, achievements and problems historical in aspect analysis done.

KEY WORDS: Family business, neighborhood, small business, entrepreneurship, development, achievement, problem, numbers, economy, market economy, research.

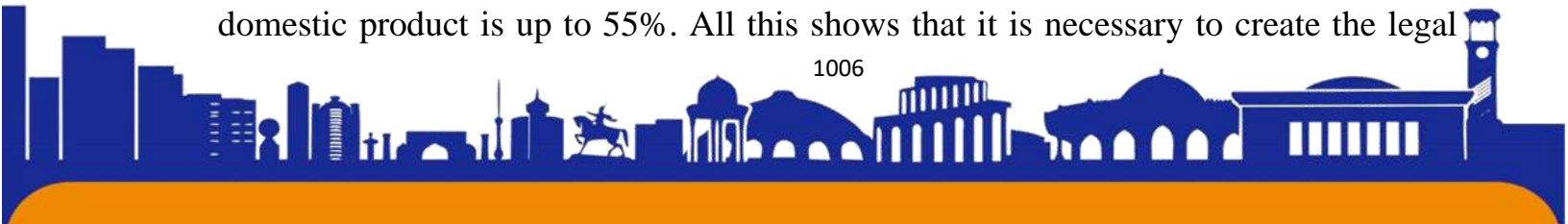
INTRODUCTION

Ensuring the stability of the family economy through the development of entrepreneurship and small business family business is a form of joint business activity of an individual who has not received the status of a legal entity, and this activity is carried out by spouses on the basis of common property belonging to them on the basis of common joint property rights. Family business is based on personal work of husband and wife and family members who help the family. In this case, microloans are first given to family business entities belonging to the population in need of social protection. These are: low-income families; families with disabled people and other persons included in the groups in need of social protection; families with two or more unemployed persons. Microloans to family business entities are granted for a period of up to two years with a grace period of up to 6 months from the credit line of the Employment Fund under the Ministry of Labor of the Republic of Uzbekistan. Microloans granted to family business entities from the credit line of the employment fund should not exceed 150 times the amount of the minimum wage. Microloans are allocated to family businesses with a preferential interest rate. This interest rate is 1/4 of the current Central Bank refinancing rate. These days, experts and scientists, authorities are immediately working on the development of the draft law "On Family Business", international law and our national values and experiences are being analyzed





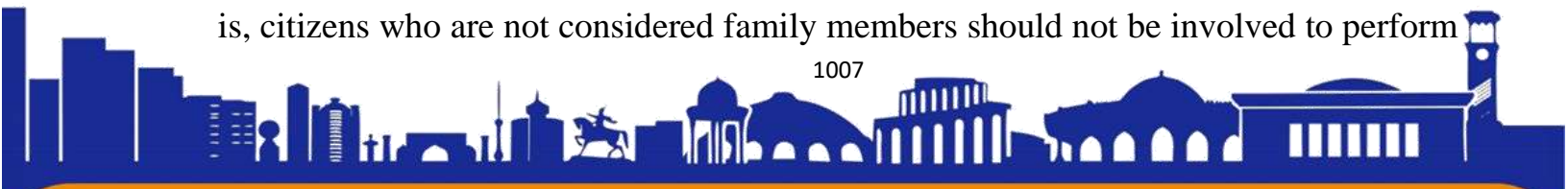
in this regard. In general, a family business is a business entity in which family members operate under the right of joint management and disposal. At the moment, it is necessary to clarify labor and mutual property relations based on the procedures established in the draft law "On Family Business", Civil Codes, Labor Codes, "On Guarantees of Children's Rights". In the law aimed at the further development of family entrepreneurship, it is necessary to pay special attention to the following important aspects: effective organization and strengthening of the mechanism of material and financial support of family entrepreneurship, continuous strengthening of mutual business relations with commercial banks . complete elimination of some existing artificial barriers; to look with great respect at the work traditions of each family, to restore and develop it, to achieve effective use of existing workforce; - to further expand the basic and moral conditions necessary for running a family business with the power of the local government, to ensure that they can freely enter the domestic and foreign markets with their products on the basis of full support ; introduction of special subjects that deeply study and analyze the secrets of family business in the educational system, further strengthening of close cooperation between the family and the educational system; opening a wide way for foreign investments in family business, introduction of advanced and modern mini-technologies, further increasing the volume of exports of finished products, etc. On the basis of the above proposals, the role of local council deputies in the development of a new draft law is very important. First of all, this is due to the fact that they work side by side with family business subjects in their daily activities, and they are well aware of all the problems related to their activities. Today, family entrepreneurship is considered one of the most important factors in providing employment and improving the well-being of the population. In fact, this is the reason why they recognize it as the support and driving force of the economy. The uniqueness of family business is that it develops in harmony with centuries-old family traditions and values. For example, a quarter of family businesses in the UK have been around for four generations. The fact that 61% of the employed population in Sweden work in the family business sector is an indication of its great importance. According to the study of the Academy of International Family Entrepreneurship Studies, family business is developing steadily in the economies of developing countries today. For example, in many developing countries, the share of family business in the gross domestic product is up to 55%. All this shows that it is necessary to create the legal





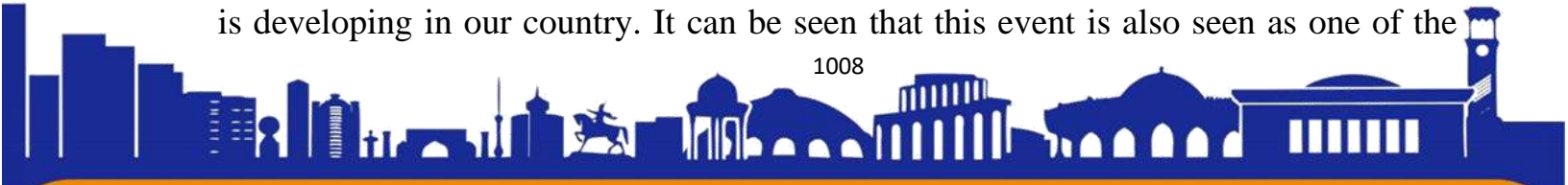
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basis of family business in my country. After all, there are all conditions and experiences for the development of this branch of business. However, family dynasties in localities have been engaged in family occupations for many years, that is, carpentry, carpentry, pottery, beekeeping, fishing, animal husbandry, farming, cocooning, horticulture, viticulture, handicrafts, coppersmithing, it is important to organize and develop family business entities in such areas as tanning, jewelry, painting, pottery, wood carving, knife making, weaving, and leather. In addition, it is also possible to establish family business entities in the provision of household services to the population. Of course, it is necessary to pay attention to a number of issues in the preparation of a new draft family law in the republic, based on the specific aspects of family business. First of all, it is necessary to clearly define the types of activities that can be registered as a family business entity, to introduce procedures that prevent bureaucratic obstacles in the state registration of such structures, and to clarify their legal status. In this regard, it is necessary to rely on the measures taken by the head of our state to improve the procedure for the establishment of small business and private entrepreneurship subjects, and at the same time to use the advanced achievements of international experience. At the same time, it is necessary to clarify the rights and obligations of family business entities, as well as the relations of family members within the scope of this business entity. In this case, family members have the following rights: participation in enterprise management, decision-making, control of financial and economic activities; partial or complete expression of each other's rights; receiving a share of the profit in accordance with the procedure established by the company's charter; at the same time, when leaving the family enterprise, to receive compensation in the manner specified in the enterprise's charter; inclusion of social insurance and working periods in the length of service in accordance with the procedure established by law; production of goods or goods (works, services) in accordance with the type of activity being carried out, as well as selling them independently or in a different manner according to the procedure established by law; after paying all taxes and other mandatory payments, it is possible to dispose of the income received from the activity in accordance with the procedure established by law, and use other privileges and rights in the prescribed manner. At the same time, the owners of the family business should participate in the activities of the family business entity with their personal labor, that is, citizens who are not considered family members should not be involved to perform



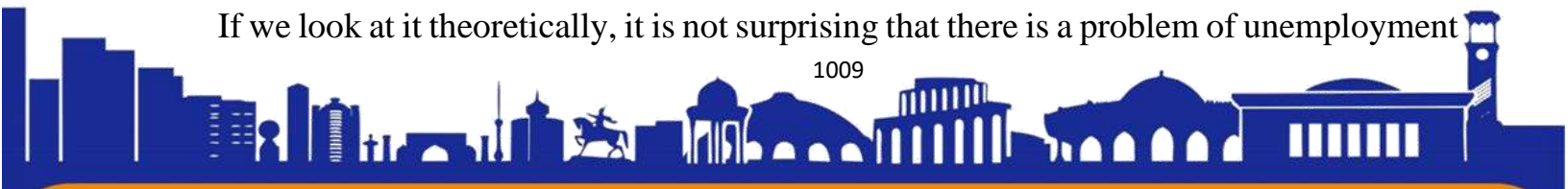


temporary work in the implementation of the family business. It is necessary to have the obligation to be jointly responsible with one's personal property in cases of loss of property obligations, such as insolvency. Also, employees working in a family business, i.e. family members, should be recognized as permanent employees and a labor record should be kept. Currently, a quarter of family income comes from entrepreneurship. In the future, 50 percent of the family's needs should be covered in this way. This is very important for our republic. Because, in European countries, there are 0.7 children under working age and pensioners per employee, while this figure is 2.7 in our republic. Naturally, in such conditions, it is not possible to fully meet the needs of the family with only a monthly salary. Because of this, it is appropriate to develop family entrepreneurship to ensure the well-being of every family in the future. The main areas of family entrepreneurship include activities based on family property, such as small business, personal entrepreneurship, farms, peasant farms. The main part of the property of family entrepreneurs was formed due to the privatization of state property. the class of owners is being formed, appropriate conditions for the development of small business-based family entrepreneurship, and their economic foundations are being created. The most important task now is to accelerate the development of our country's economy by ensuring their effective operation of real estate objects, whether state or non-state. Ensuring the efficient operation of the property benefits both the state and the owner. If the facility is owned by the state and does not operate, it does more harm than good. Due to this, it was concluded that it should be preferred to sell it at a reduced price. This method was also implemented in practice. The use of unused and unused property is of great benefit to society. First, new jobs will be created, secondly, a product (service) will be produced for the market of our country, and thirdly, as a result of this activity, a share will be added to the increase of the economic power of the state by paying taxes to the state budget. One of the important directions of family entrepreneurship is the activity of families behind their own roofs. This is also regulated by the decision of the Cabinet of Ministers on November 29, 1994 "On measures to increase the efficiency of land use". Based on this provision, it is planned to sell the land in our country through auction with the right to house construction, lifetime ownership and inheritance. This event will provide residents with an opportunity to engage in entrepreneurship. Thanks to this, this issue is developing in our country. It can be seen that this event is also seen as one of the





ways to expand the class of owners and entrepreneurs. The development of family entrepreneurship is of significant socio-economic importance in the conditions of market relations. First of all, this is an important factor in improving the well-being of families. After all, indicators such as wages and average income have lost their viability in the conditions of market relations. Since the ultimate goal of the development of the country is a free and prosperous Motherland, a free and prosperous life, then the economic indicators are not only the average salary or other average indicators, but the well-being of every individual, citizen. is determined by Another factor for the development of family business is to reduce the tax burden on them. This allows the family to expand production or other types of activities with their own funds. Minimizing the tax burden is very important at this time. Because many families have not started entrepreneurship yet, and those who have, have not developed the skills for this process. This situation, of course, has a negative impact on the development of family business. Due to this, it is necessary to reduce the tax base, reduce the tax rate, and reduce the amount of mandatory contributions paid to non-budgetary total taxes for persons engaged in family business. From these cases, it is necessary to conclude that the number of entrepreneurs in the society should be taken not in relation to the entire population, but in relation to the number of families. We can ensure the well-being of the entire population only if every family has an entrepreneur. Unemployment and family are directly related to each other. Without a job, he is not a person from somewhere or a person who is separated from society. Jobless is also a member of our family. If one member of the family works in a very lucrative job, the family is prosperous, if he remains unemployed, the family is condemned to poverty. Because of this, every family should have such a mentality that there should not be an unemployed person in it. Currently, there are enough conditions for doing business even in the villages. After all, its legal basis has been created, relevant regulatory documents have been developed. Currently, the legal basis for the development of family business has been indirectly created. These include laws such as "On guarantees of freedom of entrepreneurial activities", "On farms", "On farms". However, the current economic environment requires the adoption of a separate law "On Family Business and its Support". The creation of such a law, of course, serves as the main factor in the acceleration of reforms and, most importantly, in increasing the well-being of families. If we look at it theoretically, it is not surprising that there is a problem of unemployment





in the place where small business has developed. Because, if a person is unemployed, he seeks to create appropriate conditions for him to find a job and run his business. This is most evident in family businesses. Unemployment and family business are inextricably linked. Although the existence of unemployment is a negative situation for the unemployed, it is in a certain sense a positive factor for the development of society. Because, first of all, the unemployed population also stands in reserve to start a new job, activity. Secondly, the possibility of becoming unemployed motivates a working person to strictly adhere to discipline and constantly improve his skills. Thirdly, the emergence of unemployment activates the activity of trade unions, which causes them to develop and achieve various proposals for improving the conditions of workers, their wages, and their material and moral stimulation. Fourthly, economic growth is achieved in the country as a result of their hard work due to the fear of unemployment. This is the basis for family members to work on themselves in every family. Unemployment has negative consequences for families and communities. First, the unemployed mother does not participate in the creation of national income and the increase of family well-being. Second, if an employee is unemployed for a long time, his previous qualifications and experience will diminish. If they do not find a job for this qualification, it will take a lot of money and time for the family to acquire another profession. Indeed, an unemployed person becomes depressed. The family has a big role in improving this. Such people should be supported spiritually in the family. Because of this, we should realize that the development of family entrepreneurship is a very important event for our country today and pay due attention to it. Opening a family business is a complex, multi-level process that requires the fulfillment of a number of conditions. In fact, a family business is one in which the main part of the property or management is in the hands of family members, and a part of the family members directly any enterprise working in this enterprise is said. Usually, the forms of family business require differentiation between family enterprises in the city and farmers and farms operating in the countryside. Because their operating conditions and requirements for starting work are fundamentally different from each other. Today's in the day in Uzbekistan local himself himself manage organs in his life small business and private entrepreneurship of the field development to himself special place is holding That's why of the neighborhood small business and entrepreneurship subjects with breathless be the work take to go this of structure small business and





entrepreneurship development research in reaching important place holds After all, in Uzbekistan small business and private entrepreneurship his own long to the past have from long ago our people marriage in the style of property ownership make it sell and disposition reach marriage of our style structural part being came Only soviet system rule did only during of the state private property relatively take went reverse policy as a result entrepreneurship basics was forgotten and own essence lost But in the 90s of the 20th century heads,more precisely by doing in other words,Uzbekistan independence threshold and from the first years of independence considering this of the field again recovery and development for wide opportunities was created. Private property ownership to do feeling, entrepreneurship skills form started And this them additional property work take out,add income get desire to the body come started showed. In the XXI century in Uzbekistan market economy passing relationship with economy and people of the farm all field in networks public privatization for wide chance created,private property and entrepreneurs interests obstacle divisor all restrictions take thrown away In this period basically open type shareholding societies activities expansion, businesses shares to entrepreneurs auctions through sale, public privatization and small of business role increase for valuable pieces of paper the market to form attention was directed. In this regard republic regions, especially neighborhoods to himself special sociodemographic condition, natural climate condition and geographical from the location come out of this in the regions small business and private entrepreneurship fields to develop serious attention was directed. That 's it regions in line of Uzbekistan southern regions the so-called Namangan region separately cause transition can this regions in their neighborhoods from time immemorial family entrepreneurship and household development to himself special ethno-regional features there is being,in this basically carpet making confectionery, knitting and construction products work release, wool and Karakol skin products work production, woodworking, furniture making, jewelry, embroidery fields developed this fields development new to stage on the rise undoubtedly. Independence years in history small business by being created gross internal product in the composition small enterprise and micro firms share significant level increased that he went attention deserves. This is it in the regions work resources enough although it is natural condition and geographical to the location according to raw material resources somewhat scarce that shows. But in the field take going reforms and of work practical the result analysis

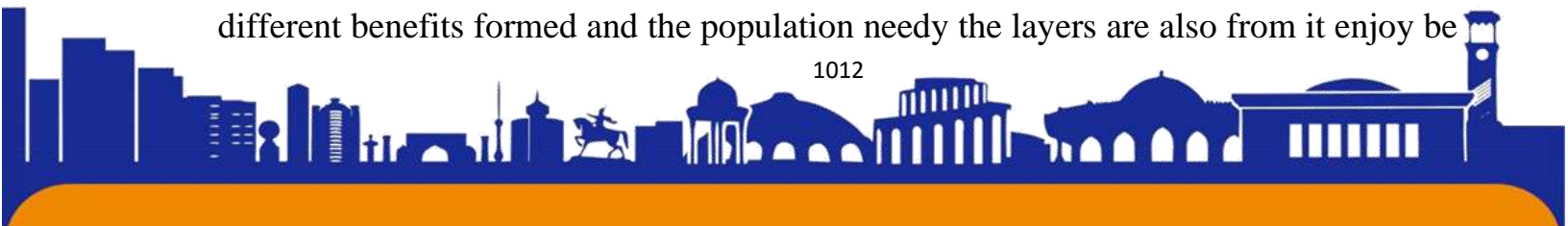




to do based on so reasoning appear In our opinion,it is entrepreneurship with engaged in legal and physical to individuals state only one in the law shown without known rights to give enough not maybe that 's it right and from guarantees full use for conditions to create is more important or entrepreneurs promotion,product quality improve and from multiplication interest increase, healthy competition environment to the body bring,state monopoly check put etc gives the expected effect. With that together of independence new during in the region small business and entrepreneurship in the fields grow trends not so much that it was not observed let's see can For example, for 2020 come industry product work issue Namangan 1003.2 bln. This is special note reach entrepreneurship is necessary important direction has been family entrepreneurship field in the region somewhat good developed This is a family neighborhood cooperation main place holds For example, today in the day republic in their neighborhoods family entrepreneurship and household with engaged in,own work in return work issued products local and the world to the markets take coming out entrepreneurs the majority organize is enough of course family entrepreneurship and of household development as a result of both to himself in the region special tradition formed attention in the future this fields development separately attention focus important is. This in the region from time immemorial traditional people craftsmanship types separately attention directed confirms. In this regard to numbers appeal if done, indeed, in Uzbekistan neighborhoods by family entrepreneurship to support separately attention is being directed. For this purpose republic association organize done division,13 departments, 153 departments across the Republic activity showed. In this place small business and entrepreneurship to the fields foreign of investments attraction of the industry development effect doer of the factors that note reach it is necessary Now foreign investments entrepreneurship to the fields attraction to be done regions in the section situation more it becomes clear.

CONCLUSION

In general, ensuring the stability of the family economy through the development of entrepreneurship and small business take went studies Family business small business and private entrepreneurship wide development for comfortable entrepreneurship environment create,service to show fields progressive carry on main to the task turning around that it is going confirmed. And this in the region in business different benefits formed and the population needy the layers are also from it enjoy be





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started This fields with the help of country the field progressive in progress to himself special experience that he collected showed. But small business and entrepreneurship subjects to the activity state offices (commercial bank,insurance companies,tax offices,district and city administrations,the state management authorities,officials persons and etc.) resources distribution and the price designation to the process and another to activities intervention issues efficient to changes lack of achievement in the field to himself special problems the existence of them eliminate reach on the surface series measures to see necessity confirming.

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