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## INNOVATIVE MECHANISMS OF THE DEVELOPMENT OF SERVICE SECTORS IN SMALL BUSINESS AND PRIVATE BUSINESS SUBJECTS IN DEVELOPED ASIAN COUNTRIES

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**Abstract:**

**Objective.** This article is based on the need to study the foreign experience of developing service sectors in small business and private business entities. The article analyzes the experiences of countries such as China, Japan, and Singapore in this field, innovative ideas, new methods of management and the possibilities of using them.

**Methods.** Analysis, synthesis, and comparative analysis methods were used to achieve the intended goal in the article. Best practices in developed Asian countries, opportunities to implement innovations in our country were discussed.

**Results.** As a result of the research, the possibilities of using innovative mechanisms for the development of service sectors in small business and private business entities in Asian countries were studied.

**Conclusion.** In our country, there was an opportunity to test new opportunities for the development of service sectors in small business and private business entities.

**Keywords:** Asian experience, innovative ideas, small business entities, entrepreneurship, gross domestic product, consumer market, service, goods and services.

**Introduction.** In the experience of foreign countries, it can be seen that small business entities strive to create the most favorable conditions for the development of service sector activities. Thus, different regional characteristics, in all cases state support consists in creating equal legal and economic conditions for the development of various forms of entrepreneurship. In the gross domestic product of foreign countries, Canada - 9.1%, Czech Republic - 36.3%, Malaysia - 46.8%, USA - 64.3%, Japan - 63.2%, Russia - 20.4% [1,205] its share in the domestic product is an indication of the attention paid to the sector by the state. For comparison, in Uzbekistan (compared to 2021), this indicator is 54.9% [2,9-11].

The information given above, study of foreign experience of development of service spheres in small business and private business entities, study of their innovative ideas will serve to further development of activity in this field in our country.

**Methods.** About the essence of small business and private entrepreneurship, factors affecting the development of this industry, its prospects, from foreign scientists Cantilon Richard [1], By Jean-Baptiste Say [2], J.B. Clark [3], A. Shaperolar [4] conducted research.

The problems and measures to eliminate the problems of the development of service sectors in small business and private entrepreneurship in the researches of V. Kh. Belenkiy, A. O. Blinov, H. Stevenson, J. Jarrillo-Mossi and V. V. Kossov [5] from the CIS countries can be seen.

Academician S.S. Gulomov, K. Muftaydinov, K. Aybeshov, A. Yo. Abdullaev from our local scientists on the development of the service sector in small business and private entrepreneurship based on the study of efficiency indicators of the service sector in small business and private entrepreneurship, its theoretical and practical problems. F. Karimov, D. Kh. Suyunov [6] and others can be seen in their scientific works.



**Results.** First, let's look at the example of Japan. Currently, Japan is among the most developed countries that have achieved significant technical and economic progress through the development of small and medium-sized businesses. Today, the share of small and medium business entities in the country's economy is about 42.4 percent. Small and medium-sized enterprises operate mainly in the construction, light industry and service sectors. Large concerns and corporations occupy a large share in the production of cars and technical products. To overcome this disparity, the Japanese government has begun to pay more attention to the development of technical and knowledge-intensive production in the small and medium-sized business sector.

In Japan, small and medium-sized enterprises are regulated by state organizations such as the Small Business Administration (SMB). The main policy areas are monitoring the implementation of anti-monopoly laws against small and medium-sized businesses, ensuring and supporting the interests of small and medium-sized enterprises. limiting the control of large business owners, etc. [7,46].

The legislature determines the status of small and medium-sized business entities and the amount of benefits granted to them, taking into account activity, and the government controls the quality of products, which allows to curb the growth of prices and inflation. Small and medium business insurance corporation and credit guarantee association were established in order to provide financial support to small and medium business entities in the country. The state helps in obtaining grants and loans for all stages of the development of small and medium-sized businesses actively participating in the development of innovative productions.

In addition, it supports small and medium-sized business entities by providing services in the field of

organization, consulting, advertising, and recruitment. This state policy has led to the creation of favorable conditions for the development of small and medium-sized businesses in various fields. The share of small and medium-sized businesses in China's GDP is 57%, which is slightly less than that of the EU countries; however, the government considers small and medium-sized businesses to be the main factor of economic growth and encourages and increases the role of small and medium-sized businesses in the country's economy to create a competitive market.

**Discussions.** The government is trying to improve the legislation aimed at supporting the economic growth of small and medium-sized businesses, creating equal opportunities for all types of companies in terms of credit, investment, production improvement, and the introduction of new technologies. State funds for the support and development of small and medium-sized businesses are actively operating in the country, their main task is to obtain loans for business development. One of the most influential is the State Fund for the Development of Small and Medium Enterprises, which was established at the expense of the budget of our country.

In the country, small and medium-sized businesses are considered as a source of innovative ideas, the implementation of which will dramatically increase the production of high-tech products that are in great demand abroad. Small and medium business support is also involved with the China Center for Coordination and Business Cooperation, whose main task is to create conditions for cooperation between Chinese and foreign organizations to support small and medium businesses. In the development of small and medium-sized businesses, the state information service, which provides advice on small and medium-sized business issues to the population through the Internet, plays an equally important role.



This network allows small and medium-sized business structures to receive operational information about the market, changes in legislation, innovation and inventions, and new methods of management. Thus, the government is paying great attention to the development of small and medium businesses in the country by regulating and taxing small and medium business entities, creating support funds, attracting investments, and implementing small and medium business credit programs. As one of the most advanced countries in the world, Singapore's experience in developing small and medium-sized businesses is of great interest to experts. According to research, the country ranks fifth in the world in terms of the development of small and medium-sized businesses: today there are about 140,000 small and medium-sized enterprises, which make up about 90% of all enterprises in the country and provide employment to a significant part of the population.

Among the main reasons that led to the prosperity of the economy and entrepreneurship in Singapore was the provision of various trade, transport, communication, finance, tourism and other services, the creation of favorable conditions for starting a business and directly carrying out small and medium business activities [5,19]. Special incentives for newly established small and medium-sized business entities, especially related to the attraction of foreign capital and investment, and no obligation to transfer profits to small and medium-sized business entities. In the country, the "Bahor" agency develops and implements various programs for supporting small and medium-sized business entities, develops business initiatives, provides consulting services, and provides training in business management.

South Korea can be called a leader in the development of small and medium-sized businesses in recent years. This is

somewhat unexpected, since the economy of this country is mainly closely connected with large, state-owned companies. In general, the situation with the development of entrepreneurship was very similar to that of Russia. People felt it their duty to enter one of these concerns and make a career in it. That is, there were few people who dreamed of opening their own business and becoming an entrepreneur. Not only South Korea has faced such a situation, but the same scenario is also developing in France and Germany. But in Korea it went particularly far. The government realized that such a structure of the economy would weaken the entrepreneurial impulses of the nation and stop the creation of new enterprises.

The onset of the financial crisis also spurred the development of small businesses. After all, large companies are highly influenced by international conditions. As a result, it was decided to create a two-stage economy: in the first stage - large enterprises, in the second - small business. The success of the Korean program is primarily related to the formation of a comprehensive system of small business support. There is a ministry that deals with small business development. Its representative offices are opened in all regions. The department has a wide range of activities, from creating conditions for the availability of financial resources to helping companies improve their technological level.[8,77]

Many years of experience in the development of small and medium-sized business entities in the European Union have shown that the main policy of their support is to strengthen the common EU internal market, eliminate administrative barriers, harmonize the contractual and legal framework and strengthen cooperation between the EU countries. The main directions of the European Union policy for the development of small and medium-sized businesses are financial support. In this regard, simplification of the



current legislation, involvement of associations representing the interests of small and medium-sized business entities in decision-making within the European Union, assistance in innovation and personnel training of small and medium-sized enterprises, and support of various forms of cooperation between their structures are among these [7,72]. A special case in terms of the scope of interregional relations, including services, is foreign economic activity, in which export-import services are provided.

The countries of the European Union, in particular, Germany and France, pay special attention to supporting small and medium-sized businesses for the development of the country's economy. Thus, German authorities, non-governmental organizations and the Chamber of Commerce effectively support the development of small businesses, which correspond to more than 99% of registered enterprises. Small export-oriented business has developed in Germany.

One of the best government support for start-ups in Europe is Germany. In Germany, small businesses are exempt from all payments for the first two years of their existence (in Spain - 5 years), and during the crisis, income tax was reduced from 39% to 30%. , contributions to social insurance funds were reduced (unemployment contribution - from 6.5% to 3.3%). Small businesses established in France were exempted from corporate tax and local taxes for 2 years, other taxes were reduced, social security payments were canceled for entrepreneurs working in depressed areas, and sometimes they were even collected.

In Germany, entrepreneurship is literally attracted from the school bench, mini-enterprises are created for older students, student entrepreneurship is financially supported. Many countries offer simple short courses in marketing, management, personnel management. In

Japanese universities, there are special courses dedicated to the management of small companies.

Creation of material and technical conditions for small business. Here, of course, we are talking about business incubators, which are common in Western countries. They allow a start-up business to get an office with everything for a nominal fee for several years. necessary equipment and furniture. In the same conditions, production areas are allocated. Thanks to incubators, 75% of enterprises continue to operate 5 years after their start-up, while in other conditions only 33% survive this period.

Finland has technopolises that include business incubators, a technology park and a nearby university. A person with an interesting idea is found at the university, curators are attached to him and together they develop the main stage of project development. And they help not only with advice, but also with money. As a result, out of 100 enterprises that entered business incubators, up to 80 growing enterprises receive products.

Another problem directly related to the establishment of industrial parks is the export support of small enterprises. Many countries have special government agencies that promote the brands of small firms abroad.

The main reason that prevents the development of small business is monopoly rent, which is benefited by companies that have established themselves in the market and government officials. Another problem is over-regulation and taxation, giving too much power to the state. Obviously, a competitive environment will lead to lower prices and thus lower monopoly rents, because entrepreneurs can no longer afford to pay high taxes and bribes. Thus, the development of small businesses is an indispensable condition for putting an end to corruption.



In many countries, officials benefit from mistreatment of entrepreneurs. Various city and regional bureaucrats make good money by extorting existing enterprises, because the limited level of competition supports the latter's high profits. The goal of public policy is to bring the economy to an optimal state of equilibrium. However, it is unlikely that small businesses will be able to radically improve their situation, since they are unlikely to join collective action, since the benefits of such activities are usually lower than the costs. Another point is more important here: entrepreneurs feel very comfortable when moderate pressure is applied to them, because the monopoly rents they receive from limited competition are much greater than the additional formal costs.

In a situation where the economy is striving for optimal balance, raising the number of small enterprises above the critical level is the main task. According to the World Bank, officially registered small businesses exceed the critical level when they provide approximately 40% of officially

recorded GDP. This means that small business is moving to the level of the state economy, that is, entrepreneurs are becoming more politically powerful, it is already more difficult to alienate their property, and accordingly their behavior is changing. If the critical level is not reached, the inherent "weakness" of businessmen keeps them in a lower status.

**Conclusion.** The logical conclusion is that until the small business sector passes a critical stage, small businesses need property rights protection, even though this goes against one of the basic principles of "good" economic policy: that all businesses should be on an equal footing. regulatory conditions, as well as taxation. The principle of equal treatment of enterprises in terms of regulation and taxation is very difficult to implement in practice. That is, the burden of costs imposed by the state on enterprises of different levels varies significantly, and the category of "equity" is relatively relative. Often characterized by economies of scale in regulation and taxation.

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## CONCEPTUAL FOUNDATIONS OF THE DEVELOPMENT OF THE FINANCIAL MARKET OF UZBEKISTAN

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### **Abstract:**

**Objective.** The study of the modern development of the financial market of Uzbekistan, the study of its conceptual foundations. Identification of modern problems of its development. Development of the concept of further development of the regional financial market.

**Methods.** In the course of the study, scientific abstraction, observation, generalization, grouping, comparative, correlative and regressive analysis, economic-mathematical modeling and forecasting methods were used.

**Results.** The first step towards the implementation of this task should be the creation and legislative support of the State Concept of the formation and development of regional financial markets, which should subsequently form the basis of the State Program for the reform of the regional economy of Uzbekistan. At the present stage, IPO transactions on operations with shares are practiced to activate the stock market - universal initial placement. If we consider the world experience in this direction, we can note its successful

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