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THE ROLE OF SMALL BUSINESS ENTITIES IN THE PROGRAM "FROM POVERTY TO WELL-BEING"

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Abstract: This article analyzes the work being carried out in the Republic of Uzbekistan to reduce poverty by supporting the activities of small businesses. In this regard, within the framework of the "From Poverty to Prosperity" program in our country, the formation of a poverty register, the identification of a targeted list of representatives of the poor population, the formation of individual plans for each family member based on a new approach to lifting families included in the poverty register out of poverty and ensuring the high-quality implementation of these plans, as well as in order to ensure the fulfillment of the tasks set forth in the Decree, measures and main directions for poverty reduction in the Namangan region, the results achieved in this system in the region, and foreign experience in poverty reduction are described.

Keywords: Poverty, small business and private entrepreneurship, poverty reduction, poverty to prosperity program, poverty level, investment, economy, employment, well-being, individual plan, poverty registry.

Introduction. In our country, large-scale work is being carried out to improve the living conditions of the population, develop entrepreneurship, reduce poverty, and achieve the effectiveness of social support programs by applying a new approach and accumulated national experience to a higher level.

In this regard, the Decree of the President of the Republic of Uzbekistan No. PF-143 "On bringing measures to reduce poverty and improve the well-being of the population to a new stage", adopted on September 23, 2024, serves as a programmatic guideline. According to it, lifting 500 thousand people out of poverty in the remaining period of 2024, and 1 million in 2025, was determined as the primary task of the state socio-economic policy and state bodies and organizations at all levels.

Based on the positive results achieved in the field of poverty reduction and the accumulated national experience and best international practices, the "From Poverty to Prosperity" program will be implemented, aimed at encouraging every citizen to take a responsible approach to the future of themselves and their children and creating opportunities for them to realize their potential. A republican commission will be established to implement the program.

Analysis of literature on the topic

The issues of income inequality and the relationship between poverty and economic growth have been studied in the scientific works of many classical and neoclassical economists, such as A. Smith, D. Ricardo, R. Solow, A. Sen, A. Deaton. Also, theoretical

and empirical studies on the subject have been conducted by Nobel Prize laureates. They scientifically studied and theoretically proved that "...based on the analysis of gross domestic consumption, technological development, labor productivity, population health, tax base and other factors, in societies with low poverty, economic growth rates are higher..."

Hegel revealed the various characteristics of poverty and wealth. Hegel, seeing poverty as a social phenomenon that acts as a certain state of the individual and society as a whole, put forward the concepts of "poor class", "poverty", "impoverished masses", "need". He also distinguished two aspects of poverty. The first is objective, which depends on existing conditions, the second is subjective, which covers the sphere of the moral subject.

In our country, poverty reduction has been identified as a priority task of state policy, and scientific work in this area has also intensified. A number of scientific works are being carried out by scientific experts and scientists in the field of economics. In particular, N. Ernazarova put forward the idea that the activities of business sectors, including family businesses, play a significant role in reducing poverty in the country through the development of entrepreneurship, which is the most important factor in the sustainable development of the country's economy, increasing employment and income of the population, and taking a leading place in solving economic and social problems

Methods: This article analyzes the work being done to reduce poverty in the Republic of Uzbekistan by supporting and improving the activities of small businesses, identifying poverty, and ways to lift poor families out of poverty within the framework of the "From Poverty to Prosperity" program. To make this analysis process more understandable and clear, the article uses the method of drawings and tables.

Analysis and results

The high level of poverty in the country cannot but have its negative impact on the development of entrepreneurship. Such consequences are manifested in a decrease in the purchasing power of the population, a shift in the composition of demand towards the lower price segment, and, in general, a negative impact on the business environment of small businesses and various entrepreneurial entities in the economy.

In recent years, the development of small business and private entrepreneurship, in particular, the systematic support of this direction by the state, has become one of the important links of state policy at the republican level. The main reason for this is that the more entrepreneurial activities are established throughout the country, the more jobs will be created.

The development of small business has a positive impact on the development of various sectors of the country's economy, but without state support, small business can collapse and lead to poverty. This is because the state creates conditions for the development of market relations and fair competition, guarantees freedom of economic activity, entrepreneurship and labor, taking into account the principle of consumer rights (ORK). In order to prevent this from happening, a poverty eradication strategy has been developed in Uzbekistan.

Priority areas have been identified to eliminate obstacles to the development of small business and entrepreneurship. To this end, it is appropriate to focus state policy on solving tasks in priority areas. This will in turn affect the country's economic development and lead to positive macroeconomic results.

The development of small business is linked to the general economic situation in the country, since the latter is mainly focused on final demand. Therefore, changes in the country's gross domestic product in comparative prices, indicators characterizing the development of small business, as well as the dynamics of the average monthly salary of employees are determined. The use of correlation and regression analysis in their study gives good results, since indicators that theoretically affect the development of small business can be expressed in numerical values and in dynamics. When studying this area, describing factors in numbers increases the level of validity of conclusions.

The banking sector has a special role in the development of small businesses, as it is banks that offer the financial services necessary for the effective economic activity of small businesses. At this point, we would like to emphasize that a number of problems need to be solved in order for the banking sector to effectively support small businesses.

Currently, it is quite difficult for small businesses, especially start-ups, to obtain long-term loans from banks, as they do not have sufficient assets to provide as collateral for the loan. In addition, financing small businesses is a process with high organizational costs for commercial banks.

The successful development of small businesses largely depends on the level of provision of private entrepreneurs with the financial resources they need in the long and relatively short term. Currently, the credit market of our country is at the stage of institutional development, characterized by a limited range of financial instruments and services that can be offered. Given the underdevelopment of non-bank institutions engaged in the provision of financial services, this ultimately hinders the adequate financing of the real economy sectors.

The development of small businesses is achieved by providing employment to the population in the region. This is because the formation of workers from nearby regions for the employer creates convenience for both the organization and the workers. In this case, the workers are formed directly from the unemployed population in the region, whose family circumstances are somewhat difficult. We can directly see from these employer-employee relationships that small businesses are dependent on reducing the level of poverty.

The activities of entrepreneurs in the production of certain products, performance of work, provision of services constitute entrepreneurial activity. The Law of the Republic of Uzbekistan "On Entrepreneurship and Guarantees of Entrepreneurial Activities" defines "Entrepreneurial activity (entrepreneurship) is an initiative activity carried out by business entities in accordance with legal acts, aimed at obtaining income (profit) at their own risk and under their own property responsibility". There are a number of conditions and requirements on the basis of entrepreneurial activity.

First, an entrepreneur combines factors of production in the process of producing goods and services and acts as a "catalyst."

Secondly, in the process of running a business, he takes on the difficult task of making independent decisions.

Thirdly, an entrepreneur is an organizing person who seeks to introduce new production technologies and produce new products.

Fourth, an entrepreneur is someone who is not afraid to take risks.

There are many different forms of entrepreneurial activity, among which small business and private entrepreneurship, which are distinguished by their limited scale of economic activity, occupy an important place. The role and practice of small business and private entrepreneurship in the socio-economic development of the country are reflected in the tasks performed by this sector. The diversity of such tasks indicates that the small business and private entrepreneurship sector is of some importance to all countries in the world, as well as to a particular country with its own characteristics.

The main goal of the socio-economic reforms being carried out in our country is to improve the living standards of the population. This is achieved through the systematic development of entrepreneurship in all sectors and areas of the national economy. Entrepreneurship serves to increase the level of income and improve the standard of living of the country's population by ensuring their employment.

The socio-economic reforms being carried out in the new Uzbekistan should serve the people so that they can live happily from today. In this case, the economic basis of society is various forms of property. It is important that entrepreneurs have the right to carry out any activity in accordance with the law and independently choose the direction of their activities, as stipulated in our Constitution. Thus, there are legal and normative foundations for ensuring the income of the population, obtaining permanent jobs, and reducing poverty through the development of entrepreneurship and small business in Uzbekistan.

From the above, it can be concluded that the economic meaning of the concept of "poverty" is a state of deprivation that does not allow a person to satisfy his lowest material, financial, and spiritual needs, as well as a lack of income, discouragement, weakness, and high economic.

Poverty is a socio-economic process that occurs when members of a society are excluded from normal relationships, life traditions, and economic activity, causing distrust. Poverty occurs when the volume of various resources belonging to individuals or families that make up a society is significantly lower than the average volume, and in fact, when members of such a society are excluded from normal relationships, life traditions, and activity.

At this point, if we define the concept of poverty, poverty is a characteristic of the economic situation of an individual or social group, which, due to objective and subjective reasons, means the inability of a person to meet a certain part of the minimum needs necessary for survival, maintaining the ability to work, and reproducing within the

framework of demand. As noted, poverty creates a number of negative processes in the socio-economic development of society. An example of these is excessive fertility.

Poverty exists in almost all countries of the world. Depending on their level of development and the socio-economic policies pursued, poverty takes different forms and manifestations. In other words, inequality arises when the income of the population is given different proportions in different countries.

Whatever the main causes of poverty, once it appears, it begins to expand on its own. The higher the share of the country's population living in poverty, the more likely it is that the country will fall into the "poverty trap." After all, if a large part of the population is poor, it cannot afford to buy goods. A segment of low-quality goods (cheap goods) appears in the markets. Because due to poverty, the number of insolvent people in the population increases. In addition, there will be insufficient production investments, which will make it impossible to develop the economy and increase workers' wages. At the same time, it is more difficult for a country to get out of poverty if a large part of the population lives in poverty.

Scientific analysis shows that one group of scientists considered poverty as a factor in the struggle for existence, which gives impetus to the development of society and the individual. This tendency gradually developed in the form of socio-evolution, and in the modern world this position is defended by liberals. Another group of scientists considers poverty as a social evil and calls for its elimination by distributing all goods equally among people. This approach is called social egalitarianism (or social equality), which is practiced by supporters of socialist ideology.

The study of the problem of poverty in foreign countries shows that poverty is a natural process that exists in all countries. The complete transfer and use of one country's poverty reduction methods to another will not give a positive result. This is due to differences in economic development, the existence of different socio-economic systems, customs, national traditions and labor skills, which are diverse and differ from each other.

Also, an important condition for increasing the well-being of the population is that the population should have a certain income, which should be constantly increasing and recurring. The income of the population is in cash and in kind and is formed from various sources. The development of small business and private entrepreneurship in Uzbekistan is expected to play a high role in creating a source of income. Therefore, in private production, the mechanism of earning income through the widespread introduction of innovations into production, rapid adaptation to demand and specialization is applied.

As one of the important conditions for improving the living standards of the population and ensuring well-being, it is necessary to increase attention to reducing the unemployment rate. In this regard, it is important to conduct an active and effective policy that creates employment opportunities, increases the responsibility of citizens, takes into account the personal circumstances of each person, supports those who cannot help themselves independently, and attracts resources from society and the private sector to these goals.

It should be noted that one of the most important areas of emphasis for the development of small businesses and entrepreneurship in reducing poverty today is ensuring inclusive economic growth.

Inclusive economic growth is a concept of economic development that aims to ensure equal opportunities and benefits for all sectors of society, including vulnerable and marginalized groups. It aims to create more equitable and sustainable economic development in which all people can participate and benefit from prosperity.

One of the important areas of ensuring sustainability in Uzbekistan is ensuring waste-free production and creating environmentally friendly products. Therefore, effective waste management is necessary to direct small businesses to reduce environmental pollution and reuse resources.

As is known, the development of small business and private entrepreneurship is considered an important factor in ensuring economic growth in our country, creating new jobs, solving the problem of unemployment, and increasing the income and well-being of the population. Because in a market economy, entrepreneurship is important in that it can fulfill the following tasks:

- gives the necessary inclination to a market economy;
- directs the financial and production resources of the population (labor and raw material resources);
- contributes to creating a competitive environment;
- makes progress in the most necessary areas of scientific and technological progress;
- solves the problem of employment;
- eases social tensions and democratizes market relations;
- It encourages many people to unleash their creative potential;
- the labor of socially vulnerable groups of the population is used;

It improves the skills of young personnel and increases their experience in production.

Based on this, the development of small business and private entrepreneurship remains one of the main directions in our republic's consistent continuation of the path of large-scale reforms and modernization.

Among the social functions of small business, it would be appropriate to include assistance in attracting additional labor resources to the process of social reproduction that are practically not used by other groups of employers. These include citizens whose labor potential as owners of the commodity "labor force" is limited by objective factors (for example, pensioners, minors, persons with limited working capacity, mothers with many children, etc.). In a market economy, most employers do not consider them as full-fledged workers, and accordingly, are not in a position to provide them with employment opportunities. Small business, however, does not impose such strict requirements. Family firms use the labor of even the least able-bodied family members. Small enterprises that use hired labor are more adapted to using the labor of housewives, students, and elderly citizens. Given that the share of the latter two groups in the total

population is constantly increasing, the practical importance of the considered function of small businesses is also increasing.

Thus, today, it is imperative to pay serious attention to the development of small businesses and entrepreneurship and ensuring inclusive economic growth in poverty reduction. These areas serve to reduce poverty and ensure inclusive economic growth by creating additional jobs, expanding access to financial and business opportunities, strengthening entrepreneurial activity, and improving the living standards of citizens.

Conclusion. We believe that reducing poverty among the population can be achieved by directly motivating members of the population to lift themselves out of poverty, instilling aspiration in them, eliminating dependency, and providing employment.

It is important to use the social function of small business in increasing the employment rate of the population in the country. Accordingly, when developing employment programs, it is advisable to fully cover the mechanisms of individual and mass job creation of small businesses that can be effectively used in market conditions.

The most important factor in reducing poverty is the expansion of economic entrepreneurial thinking among young people. It is necessary to pay serious attention to young people in the formulation and implementation of social development policies and state programs. Creating opportunities for young people to increase their activity in the conditions of a market economy is an extremely important condition for accelerating the socio-economic development of society.

In summary, inclusive economic growth helps reduce poverty, improve social equity, strengthen economic stability, and improve the quality of life of all members of society.

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