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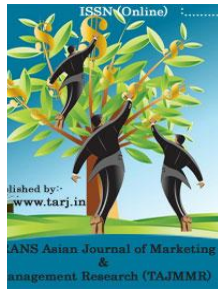
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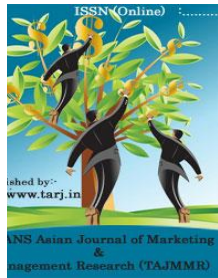
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CURRENT STATUS OF LEADERSHIP IN THE BANKING SECTOR

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ABSTRACT

The aim of this study is to explore the effects of leadership on organizational commitment in general and to question the role played by Leadership in improving organizational commitment of branch employees. The study is designed to develop and test a structural equation model of the relationship between executive and officers level employee's leadership styles and the organizational commitment of banking staff. Data were collected from 3 different branches of PNB, ALB and BOB and their employees from different. The results are consistent with previous studies and it can be said that leadership has a substantial incremental effect on organizational commitment. It was found that different employees adopt different styles and it ultimately helps increase organizational commitment of the employees

KEYWORDS: *Increase, Incremental, Ultimately*

INTRODUCTION

We have seen that it is not what Leaders are but what they do that is important, but how should they lead? There are many examples of sayings such as "Lead from the front" and "Lead by example". But how should someone lead a team? The simple answer is there is no single correct answer, but there are plenty of wrong ones. The reason there is no single answer is that the Leadership style you adopt depends on the group, the task and the situation. The purpose of this section is to explain the basis on which leadership is formed and what styles of leadership exist.

The leader of a team can be placed in that position in one of two ways. First the team itself can Appoint a leader through whatever process they accept. This may range from a conscious decision to discuss and vote on a leader, or an unconscious decision to accept a self-appointed leader through want of any-one better. Secondly the leader may be appointed within a command or management structure by more senior grades, such as in industry or the armed forces. A leader

appointed by the group gains their authority from the group itself. A leader appointed by the organization gains their authority from the rules and structure of the organization. In both cases authority has been granted but respect as a leader still has to be earned. If leadership is not provided then the group will turn elsewhere. In the first case the group appointed leader will be voted out. More seriously though within an organization an unofficial leader of a group will rise to challenge the officially appointed leader.

LEADERSHIP STYLE

As the situation affects which functions the leader carries out, it would also affect the manner in which the function is performed. There are broadly three types of leader:

- **Authoritarian/Autocratic.** Both words describe the type of leader who gives orders and expects instant obedience without argument. Plans and policies are made in isolation from the group. Orders are given without explanation for the reasons or of future intentions. The autocratic leader does not become part of the team at all, but merely directs it.
- **Passive/Democratic.** Theoretically the best type of leader. The democratic leader makes no suggestions but asks for the groups opinions. The group is left to make its own decisions democratically which, are then "rubber stamped" by the leader.

Consultative. The consultative leader is part way between the autocratic and democratic style. Opinions of the group are sought by the consultative leader who uses this information to make decisions. The group are kept informed about the future and are allowed to debate and proposed changes to long term policy.

LITERATURE REVIEW

One of the most comprehensive leadership theories of organizational transformation is the theory of transformational and transactional leadership (Eisenbach, *et al.*, 1999). Burns (1978) held that leadership could be broadly classified into two forms, *transactional* and *transformational leadership*. *Transactional leadership* occurs when one person takes the initiative in making contact with others for the exchange of valued things. The relationship does not go beyond this exchange of expected goods. Most of the earlier theories of leadership fall under transactional leadership because "they seem too narrow and simplistic to explain leaders in change agent roles"(Conger, 1999: 147).

OBJECTIVE OF THE PAPER

- To study the present position of leadership, its styles and level of motivation in the banking sector
- To find out the requirements for Making the leadership more result oriented under the changed banking scenario
- To provide the measures for providing result oriented leadership

HYPOTHESIS

There is no significant difference between executive and officers of different banks with respect to mixing with the subordinates

There is no significant difference between executive and officers of different banks with respect to Involvement of members in leading team members

There is no significant difference between executive and officers of different banks with respect to formulation of programmes and plans

There is no significant difference between executive and officers of different banks with respect to Status of Centralization of authority

There is no significant difference between executive and officers of different banks with respect to Believing that Leadership depends on cooperation of group members.

There is no significant difference between executive and officers of different banks with respect to Position on autocratic type of issuing the orders

There is no significant difference between executive and officers of different banks with respect to Position on doing what majority members want.

There is no significant difference between executive and officers of different banks with respect to Status of authority in exercising power

RESEARCH DESIGN

The research design is descriptive in nature as with respect to covering employees and officers both. Here the population is a collection of different representatives of public sector banks and population is confined to regional office of the concerned bank and branches operating in national capital region of Delhi

Specification is:

Element: Employees of different banks

Sampling unit: offices at different level

Extent: NCR

Sampling frame: List of Public sector banks, list of employees at different banks at different levels of hierarchy of concerned banks.

Sample design: Representation of entire universe random and convenient sampling

Sample size: Number of banks: 03

Sample size at corporate level: 03

Sample size at regional banks: 03

Sample size at branch level;05 branch of each bank under study

Sample of respondent: 20% of the employee at all level from the selected sample units

Data collection method: Primary through questionnaire and secondary through books and journals etc.

Statistical method: Tabulation and chi square method for testing of hypothesis.

DATA COLLECTION ANALYSIS AND INTERPRATION

For the purpose of the current paper data has been collected executives and officers of three public sector banks I.e. Allahabad bank,(ALB),Bank of Baroda(BOB),Punjab national banks(PNB). The major issue is leadership hence the questionnaire was drafted to find out the behavior of executive and officers in the changing banking scenario.

Here 10 questions have been administered on executive and officers of above mentioned banks.

Table no: 1 Status of mixing with the subordinates: SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to mixing with the subordinates.

Banks	PNB	AOB	BOB
EXECUTIVE	3.26	3.66	3.63
OFFICER	4.16	4	4.10

CHISUQAYRE VALUE: 0.07 Degree of freedom: 2

Result: Table value is more than chi square value hence accepted the hypothesis

Table no:2: Involvement of members in leading team members: SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to Involvement of members in leading team members.

Banks	PNB	AOB	BOB
EXECUTIVE	3.13	3.72	3
OFFICER	3.04	3.22	3.42

CHISUQAYRE VALUE: 0.25 Degree of freedom: 2

Result: Table value is more than chi square value hence accepted the hypothesis

Table no:3: Status of leadership in involving group members in formulation of programmes and plans: SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to formulation of programmes and plans

Banks	PNB	AOB	BOB
EXECUTIVE	4.26	4	3.40
OFFICER	4.00	4.16	3.42

CHISUQAYRE VALUE: 0.14 Degree of freedom: 2

Result: Table value is more than chi square value hence accepted the hypothesis

Table no:4:

Status of Centralization of authority: SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to Status of Centralization of authority

Banks	PNB	AOB	BOB
EXECUTIVE	2.60	2.27	2.63
OFFICER	2.54	2.22	3.63

CHISUQAYRE VALUE :0.08 Degree of freedom: 2

Result: Table value is more than chi square value hence accepted the hypothesis

Table no: 5: Believing that Leadership depends on cooperation of group members: SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to Believing that Leadership depends on cooperation of group members

Banks	PNB	AOB	BOB
EXECUTIVE	4.21	4.27	4.54
OFFICER	4.50	4.38	4.21

CHISUQAYRE VALUE :0.02 Degree of freedom: 2

Result: Table value is more than chi square value hence accepted the hypothesis

Table no:6: Position on autocratic type of issuing the orders: SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to Position on autocratic type of issuing the orders

Banks	PNB	AOB	BOB
EXECUTIVE	3.82	4.00	4.36
OFFICER	3.50	4.22	4.31

CHISUQAYRE VALUE :0.03 Degree of freedom: 2

Result: Table value is more than chi square value hence accepted the hypothesis

Table no:7: Status of sharing of work schedule and work report with team members. SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to Status of sharing of work schedule and work report with team members.

Banks	PNB	AOB	BOB
EXECUTIVE	3.95	4.00	3.13
OFFICER	3.77	3.88	3.63

CHISUQAYRE VALUE :0.05 Degree of freedom

Result: Table value is more than chi square value hence accepted the hypothesis

Table no:8 Position on doing what majority members want. SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to Position on doing what majority members want.

Banks	PNB	AOB	BOB
EXECUTIVE	3.95	3.66	3.68
OFFICER	3.90	3.77	3.73

CHISUQAYRE VALUE :0.04 Degree of freedom

Result: Table value is more than chi square value hence accepted the hypothesis

Table no:9: Position in involving consensus in taking decision amongst group members: SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to Position in involving consensus in taking decision amongst group members

Banks	PNB	AOB	BOB
EXECUTIVE	3.95	3.66	3.68
OFFICER	3.90	3.77	3.73

CHISUQAYRE VALUE :0.04 Degree of freedom

Result: Table value is more than chi square value hence accepted the hypothesis

Table no:10: Status of authority in exercising power: SCORE ON MEAN BASIS

H0: There is no significant difference between executive and officers of different banks with respect to Status of authority in exercising power

Banks	PNB	AOB	BOB
EXECUTIVE	2.04	2.94	3.36
OFFICER	2.54	3.22	3.26

CHISUQAYRE VALUE :0.09 Degree of freedom**Result: Table value is more than chi square value hence accepted the hypothesis****Analysis and interpretation**

On mixing with the subordinates the response from the officers and executive is little different. But both have officer does not want to keep difference as the executives were in a view of maintaining a balance between in mixing with the subordinates.

Both ranks are agreed on the view that leader should lead the team with the consent of subordinates

Involvement of group members participation is there will rise to better policies.

Both the officers as well as executive have a good believe over the involment with regard to forming the oobjectives and working according to the plans what majority wants .

Critical factors:

When we talk of individual ank the gives us following facyts

Leadership in AOB is more self thinking and introvert rather than PNB abd BOB

In AOB and PNB there is less transparency in the style of functioning

Leaders in ALB and pnb are more autocratic as compare to BOB

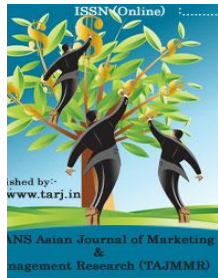
Centralisation of decision making is more evident to ALB and BOB

The influence of authority and power on the part of leader is more in ALB and BOB

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CHARACTERISTICS OF INDUSTRIAL DEVELOPMENT IN UZBEKISTAN

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ABSTRACT

This article reveals the importance and advantages of industrial production, studies the development features, problems and shortcomings of the industry in Uzbekistan, develops proposals for the effective development of this sector of the economy. Industry helps to coordinate the processes of economic integration between the countries participating in the world economy and to ensure a balance between the sectors of the economy.

KEYWORDS: *Industry, Sector, Employment, Production, Gross Domestic Product, National Economy, Industrialization, Economic Factors, Labor Productivity.*

INTRODUCTION

The efficiency of the country's economy is in many respects inextricably linked with the production of finished products with high added value. The production of finished products will pave the way for the improvement of liquidity indicators of the country and enterprises, increase in employment, saturation of the domestic market and expansion of access to foreign markets. There is no doubt that such a goal will in many ways stimulate the development of industries. Consistent implementation of structural changes, modernization and diversification of Uzbekistan's industrial sectors will accelerate the achievement of these goals.

Industries are largely based on the production of finished products, rather than raw materials, and the consistent development of this industry will lead to an efficient use of local raw materials and an increase in the share of raw materials in the country's imports. It is known from world experience that the import of raw materials relative to the imported finished product provides a strong basis for increasing the level of industrialization of the country.

The main part. On the specific aspects of the development of industries and enterprises M.Porter [1], H.Christian [2], O.V. Baskakova [3], I.M. Babuk, K. S. Foreign scientists such as Barmashov and AA Artikov, MP Narzikulov, E.H. Research has been conducted by Uzbek scientists such as Mahmudov, F. Karimov, IT Abdugarimov. In particular, M. Porter's position on industrial attractiveness and competition, recent developments in industry and new priority research by H. Christian, K.S. S. Barmashov on the formation and implementation of industrial and trade policy of enterprises, A. Artikov on "A number of opportunities, geographical and economic factors of industrial development in Uzbekistan", MP Narzikulov "The main focus in the development of industrial development strategy is on structural change", E. .X. Mahmudov "Strategic directions of creating conditions for the development of industrial sectors, studied.

The following are the advantages of industrial production:

- Industrial production provides employment, especially in countries with rapid population growth (average annual population growth in Uzbekistan is 1.8% [10]);
- leads to diversification of the national economy and reduces dependence on one type of product;
- promotes the inflow of foreign currency into the country. For example, Japan receives large amounts of foreign currency due to exports of industrial products;
- leads to self-sufficiency in goods. This means that the country reduces its dependence on imported goods, which leads to the stabilization of its economy;
- Encourages the development of communications, such as roads and railways, transport, electricity and water supply;
- leads to the development of other economic activities, such as tourism, trade and agriculture;
- reduces import costs and expands the possibility of localization of production;
- Encourages the improvement of education, health, social services.

RESULTS AND DISCUSSION

Another important feature of the industry in increasing employment is due to its activity in processing and value added. That is, as the number of processing enterprises increases and the value added increases, so does the number of employees employed in industry. It can be seen that there is a direct correlation between value added and the growth of processing and the change in the number of employees employed in the industry. Industry helps to coordinate the processes of economic integration between the countries participating in the world economy and to ensure a balance between the sectors of the economy. As a result, there will be an opportunity to rationally use the natural, labor and financial resources of all countries, all the achievements of

science and technology. This, in turn, will increase the production of high value-added products in the chemical, oil and gas and petrochemical industries, mechanical metal processing, construction materials, light, high-tech industries and other industries. requires development.

In 2020, 26.9% of the population employed in the national economy, or 1,789.7 thousand people, are employed in this sector. The share of industry in the employed population in the economy is 13b5%. That is, the industrial sector in the economy of Uzbekistan is one of the main sectors providing employment (Table 1).

TABLE 1 POPULATION EMPLOYED IN SECTORS OF THE ECONOMY (PERCENT)

Indicators	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
all	100	100	100	100	100	100	100	100	100	100	100
Agriculture, forestry and fisheries	26,8	27,1	26,6	27,2	27,5	27,6	27,4	27,2	26,6	26,2	26,9
Industry	13,8	13,8	13,7	13,6	13,5	13,5	13,6	13,5	13,6	13,5	13,5
Construction	8,9	9	9	9,1	9,2	9,4	9,5	9,5	9,1	9,8	9,6
Trade	10,6	10,7	10,7	10,7	10,8	10,8	10,9	10,9	10,6	10,6	10,3
Transportation and storage	4,4	4,4	4,5	4,6	4,6	4,7	4,8	4,8	4,9	4,8	4,7
Education	9,5	9,3	9	8,8	8,6	8,5	8,3	8,2	8,4	8,4	8,8
Health and social services	5,1	5	4,9	4,8	4,7	4,6	4,5	4,5	4,6	4,6	4,9
Other types	20,9	20,7	21,6	21,2	21,1	20,9	21	21,4	22,2	22,1	21,3

During the period under review, there has been a steady increase in industrial production. In particular, in 2018, the industry achieved a high growth rate - 16.6 percent (Table 2). The mining and processing industry grew by 15.8 and 32.4 percent, respectively, in 2017 and 2018, while the manufacturing industry grew by 8.3 and 15.6 percent, respectively. But in recent years, the growth rate has slowed slightly. Especially in 2020, the growth rate has slowed significantly. The impact of the COVID-19 pandemic on this was strongly demonstrated.

TABLE 2 THE GROWTH RATE OF INDUSTRIAL PRODUCTION (AS A PERCENTAGE OF THE PREVIOUS YEAR)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Industrial product	108,5	106,5	107,8	109,5	108,3	107,9	106,2	108,0	116,6	105,0	100,7
including:											
Extractive industrial product	97,9	100,8	110,2	99,5	101,2	107,1	101,0	115,8	132,4	99,4	78,1
Processed industrial product	109,4	108,8	108,5	112,1	109,4	108,1	106,4	108,3	115,6	106,6	107,1

In 2020, the share of industry in GDP was 28.5%, and in 2000 this figure increased by 2.0% compared to 2018. This can be explained by the decline in the share of agriculture, forestry and fisheries. In 2020, the value added of the industrial sector increased by 0.7% in comparable prices. The positive dynamics in this sector was mainly due to the growth of value added of the manufacturing (processing) industry by 7.1% (in 2019 - 6.6%, in 2018 - 7.9%). The electricity, gas, steam and air conditioning sectors also grew by 12.5% (5.1% in 2019 and 3.1% in 2018). Value added in mining enterprises decreased by 21.9% (in 2019 - decreased by 0.6%, in 2018 - increased by 26.5%). At the same time, the decline in the value added of this sector was mainly due to a decrease in natural gas production by 17.8% and gas condensate by 33.5%.

The above-mentioned areas require constant modernization of production and extensive use of scientific achievements. Therefore, the involvement of the most modern equipment and technologies in industrial enterprises remains one of the priorities today.

It should also be noted that, taking into account the results of research, the country's industry has a number of systemic problems and shortcomings:

- low productivity of most industrial enterprises;
- Incomplete use of production capacity at enterprises;
- slow pace of launching new industries based on existing opportunities;
- Insufficient infrastructure in some areas;
- Lack of special attention to the brand of industrial products.

Conclusions. Structural changes in industry have significantly increased the country's production capacity. However, it cannot be said that the existing opportunities for the development of industry in our country are being fully used. This process is associated with the following factors:

- low efficiency of use of material resources;
- the fact that investments in the industrial complex do not contribute to the growth of exports of industry products, mainly limited to the supply of products for the domestic market;
- The material and moral obsolescence of existing capital in industrial enterprises, resulting in a high cost of production, the inability to compete with the quality of imported products in terms of quality, the use of electricity and manual labor has not decreased.

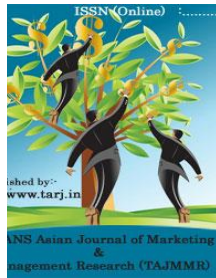
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ISSUES TO INCREASE THE EFFICIENCY OF FAMILY ENTREPRENEURSHIP

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ABSTRACT

Small business and private entrepreneurship play an important role in the development of regional economies. Family business is one of the types of entrepreneurial activity. Family business, along with the employment of the temporarily unemployed part of the population, produces the products necessary for the population of the country. The article examines issues related to family business in the Republic of Uzbekistan, analyzes the current state of family business, identifies untapped opportunities and offers suggestions for improving efficiency.

KEYWORDS: *Small Business, Entrepreneurship, Family Business, Ownership, Resources, Transfer To Heirs, Efficiency*

INTRODUCTION

Small business and entrepreneurship play an important role in ensuring the socio-economic development of developed countries. In addition, the importance of family business is great. In many countries, the share of family businesses has been increasing in recent times. According to media reports, "family business in the world covers an average of 70% of all companies, up from 80% in the United States and 94% in Finland." The researchers also found that "68% of small businesses in Western Europe are family businesses." The long history of the family form of entrepreneurship, the unique combination of family and business traditions, the simplicity and

convenience of doing business, the full coverage of the interests of participants, allow its importance in the economy.

The importance of family business today, the reduction of unemployment by providing jobs for the unemployed in the country, increasing incomes, expanding its participation in ensuring socio-economic stability in the country by increasing the middle class, shows the relevance of the dissertation.

The Action Strategy for the Development of the Country for 2017-2021, which is an important document of economic development of the country, states that "the state should systematically improve the solid legislative and legal framework for the development of the sector, provide benefits and preferences for family businesses, technical and technological re-equipment and modernization." Assistance "are defined. It is also necessary to radically improve the material conditions of the population in order to create conditions for entrepreneurship and a stable source of income for each family, to ensure significant positive changes in the quality and level of lifestyle; ensuring comprehensive support of entrepreneurial initiatives of the population, systematic practical assistance in the organization and implementation of entrepreneurial activities; training of the population in entrepreneurial skills and practical assistance in the organization of the corresponding type of activity; creating additional jobs and income opportunities; establishment of mini-clusters in families who have started new business activities in the mahallas; construction of market infrastructure facilities, service outlets and other measures are being taken.

Law of the Republic of Uzbekistan "On Family Business" of April 26, 2012, President of the Republic of Uzbekistan No. PP-4231 of March 7, 2019 "On additional measures for greater involvement of the population in entrepreneurship and development of family business in the regions", PP of June 7, 2018 Resolution No. 3777 "On the implementation of the program" Every family is an entrepreneur "identifies issues of further development of family business.

The main part. Many domestic and foreign scientists have dealt with the essence of family business, which is one of the most important forms of entrepreneurship, and the issues of increasing its efficiency, and have contributed to the development of these issues. Among them are Sukhikh V.V, Valendjyan S.O, Volkov D.A, Levushkin A.N, Plotnikova I.A, Murzina Yu..S., Mukhanova A.E, Umirzakova M.N, Uzbek F.Karimov, A.N.Samadov, R.Khodjaev, Sh.J.Ergashkhodjaeva, Sh.Yuldashev, M.S.Qosimova, Berkinov B., Shakirova G., Karimova X., Tashmuhammedova D., Rizaev D. U.V. Gafurov can be cited. In their work, they tried to define and explain the essence of the concepts of entrepreneurship and family entrepreneurship. However, in today's digitalization of the economy and globalization, the development and efficiency of family business is one of the most important issues.

All branches and sectors of the economy must be developed in order for people's living standards to increase and their needs to be fully met. Sectors and branches of the economy consist of enterprises and organizations, economic entities, which operate in various forms of ownership. The activities of economic entities are studied in three main sectors: households, the business sector and the public sector. Among them, the business sector is distinguished by its production activity and potential. Entrepreneurial activity is carried out in very different forms.



Figure 1. Characteristics of entrepreneurship.

Entrepreneurship is an activity in many areas. In particular, entrepreneurship can be carried out in manufacturing, economic, commercial, trade, brokerage, investment, consulting, services and financial activities. Any economic activity can be a business activity.

The main purpose of entrepreneurial activity is to make a profit. It should be noted that the basis of any activity is to make a profit. In order to distinguish entrepreneurship from other types of activity, "profit-oriented activity" alone is not enough. There are a number of specific features of entrepreneurship, and we believe that these characteristics should be used in the description of entrepreneurship. (Figure 1).

RESULTS AND DISCUSSION

The characteristics of the business description include:

1. Independent activity. Independence.
2. Responsibility
3. Risk
4. Active research
5. Mobility
6. Continuity
7. Ability to see the future
8. Incentives.

Together, all of these characteristics can be collectively called entrepreneurship. It is an important feature that entrepreneurs have these qualities.

At present, various forms of entrepreneurial activity are operating, and among them is the family business, which is developing on an increasingly large scale. Recently, a lot of attention has been paid to family business and family entrepreneurship in our country.

A number of studies have been conducted to determine the essence of the concept of family entrepreneurship. Family business is the organization of a business by a family or a group of people connected by family ties, holding a controlling stake in its shares, directing its activities.

Family business enterprises can be divided into those that have been operating for many years, as well as newly established enterprises. This is due to the fact that if the company has been operating for more than 100 years, during this period it has gone beyond small and micro-business, passed through the hands of a non-professional successor-manager several times and is now managed by a hired manager. In a new or smaller family business, the managers and owners are usually the same people.

The basis of family business is private property. Private property has existed since ancient times and has undergone a very long historical development process. One of the main directions in today's comprehensive economic reform strategy is the formation of a multi-sectoral economy in the country on the basis of market relations, the creation of its socio-economic foundations and state support for this process. In the social structure of the economy, the abolition of the monopoly of state property and thus the development of a free competitive environment will ultimately lead to the creation of a non-state sector of social production. In the context of market relations, the level of development of the private sector is considered to have both economic and socio-political significance. The socio-political significance of the development of the private sector is directly related to the emergence of different strata of property in society. This process will undoubtedly play an important role in the emergence of a legal democratic statehood in the country.

Family business plays an important role in ensuring the continuity and stability of the economy in terms of its scale. The scale of the impact of family business on the economy includes a number of economic, social, cultural, educational and other aspects. We will focus only on features that are economically important.

These are:

a) rising status in the organization of workplaces.

At the same time, the increase in the share of jobs created by family businesses:

- additional salaries, some low benefits;

- about 25% of jobs are formed in the established working day;

- diversity of staff;

b) introduction of new goods and services. This is a very important indicator;

c) meeting the needs of large enterprises. The role of family businesses is high in selling the products of large enterprises, helping them to form on the basis of market requirements. In turn, large emerging firms consider it effective to establish contacts with small suppliers in their

economic strategies. Because they have the property of flexibility. Family business also plays an important role in the production of components for large enterprises.

For example, family businesses may adapt to the production of components for an automobile plant in Asaka;

g) the task of providing special goods and services. Family business entities play a leading role in meeting the special needs of customers. This is due, firstly, to the fact that the special demand is not mass and its organization in large-scale production is inefficient, and secondly, to the existence of "specific" desires of customers with disabilities. family business also plays an important role in satisfying these desires.

It is necessary to study the current issues and problems of family business, as well as to study foreign experience in this field. At the same time, it is necessary to study the results of business activities that have existed in the country for a long time.

CONCLUSIONS

Based on the study of the work done in foreign countries and in ancient times on the development of family business in our country, the implementation of the following in family business enterprises in our country is effective:

In our country, family businesses can focus on creating their own personal brands, and respecting these brands, taking them into account, can be more effective.

Great attention should be paid to the level of technical armament in the family business entities established in our country. At the same time, it is advisable to use the most modern techniques and technologies.

Having studied the effectiveness of family business in Russia and other countries, it would be expedient to pay special attention to the development of family business in our country in developed areas, such as agriculture, food industry, textile industry, IT and others.

In developed countries, family business focuses on mutual trust between its participants. As a result, the family business is booming. In the development of family business in Uzbekistan, mutual trust between family members should become an important source of solving many business problems.

In the family business, many companies and families often fall apart because of inheritance. Therefore, the need to develop and legalize certain rules of inheritance is relevant in world practice. This requirement is very relevant in our country as well. Family businesses can be effective if they have property and self-inheritance laws and if the entire population is aware of these laws. Of course, there are important ideas on inheritance in many legal documents of the country, as well as in Islam. At the same time, family business can only have a positive impact if these laws are repeated and legally defined, taking into account the specifics, and our family businesses will be able to continue their activities for a longer period of time. Based on the study of the work done in foreign countries and in ancient times on the development of family business in our country, the implementation of the following in family business enterprises in our country is effective:

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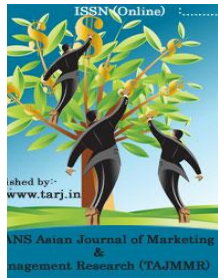
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THE DIGITAL ECONOMY AND ITS BENEFITS

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ABSTRACT

The theoretical foundations of the concept of digital economy, various approaches to its definition in various foreign sources are considered, the extent to which the government of Uzbekistan is concerned about the introduction of digital technologies in the country's economy, the state of digitalization of the country in the context of various indicators are revealed, a number of advantages of the introduction of the digital economy are listed.

KEYWORDS: *Economy, Digitalization, Digital Economy, Personnel Training, Electronic Payment System.*

INTRODUCTION

The modern world currently has an accelerated trend of development in many industries, in particular, in the economy. This trend can be clearly traced in such countries as the United States, Great Britain, Germany, Switzerland with their innovative development and Japan with the famous "Japanese miracle", which characterizes economic growth in a short period of time.

The development of the economy has become impossible to imagine without the penetration of information and communication technologies, which creates a certain ground for the emergence and development of the digital economy. It should be noted one very important and vital fact that our country Uzbekistan has a great natural potential and a rich heritage of great scientists, whose works are still being studied in Europe. To use such a powerful potential requires a sufficiently high quality and flexible system of personnel training and it is not for nothing that our head of State Shavkat Mirziyoyev said this: "In modern conditions, when the main indicator of the country's competitiveness is increasingly the level and quality of life of the population, and the role of education — the most important factor of progressing."

Digitalization of the economy is currently a very important aspect that deserves special attention and diligence. To do this, all managers and responsible persons should try at once to achieve the result. As our President Shavkat Mirziyoyev noted: "Heads of regions and industries must realize that without digitalization there will be no result, there will be no development. Managers at all levels should define this issue as their daily task, and thoroughly study the field of digitalization from the very basics."

From the very beginning, one new concept was used, which is the most important topic of this article - the digital economy. It would be quite appropriate to define this concept. The digital economy is a special way of economy that is built on the basis of information and communication technologies. Now we should look at what definitions are given in foreign sources, since there is still no harmonized definition of the digital economy in international practice, according to the report presented by the National Research University of the Higher School of Economics in the XX April conference. International Scientific conference on problems of economic and social development, held in Moscow on April 9-12, 2019.

Here are some such definitions from foreign sources mentioned in the above report:

- A global network of economic and social activities supported through platforms such as the Internet, as well as mobile and sensor networks (Australian Government)
- A new way of economy based on knowledge and digital technologies, which creates new digital skills and opportunities for society, business and the state (World Bank)
- An economy based on digital technologies, but we mostly understand this as the implementation of business operations in markets based on the Internet and the World Wide Web (British Computer Society).
- A complex structure consisting of several levels / layers connected by an almost infinite and constantly growing number of nodes [European Parliament, 2015].
- Digital-based markets that facilitate the trade of goods and services through e-commerce on the Internet [Fayyaz, 2018]
- An economy that can provide high-quality ICT infrastructure and mobilise ICT capabilities for the benefit of consumers, businesses and the state [The Economist, 2014].
- A form of economic activity that results from a billion examples of networking between people, businesses, devices, data, and processes. The digital economy is based on hyperconnectability, i.e., the growing interconnectedness of people, organizations, and machines, resulting from the Internet, mobile technologies, and the Internet of Things [Deloitte, 2019].
- A digital-dependent economy [European Commission, 2014].
- The digital economy is characterized by its reliance on intangible assets, massive use of data, widespread adoption of multi-stakeholder business models, and the complexity of determining the jurisdiction in which value creation occurs [Organization for Economic Cooperation and Development, 2015]

— An economy in which, thanks to the development of digital technologies, there is an increase in labor productivity, the competitiveness of companies, lower production costs, the creation of new jobs, and the reduction of poverty and social inequality [World Bank, 2016].

As can be seen in the definitions, various approaches are applied to the concept of the digital economy from the point of view of certain types of technologies, forms of changes in economic processes due to the introduction of these technologies, a set of business operations or markets based on digital technologies.

Finally, summarizing all these definitions, we can conclude that the digital economy is a set of economic activities based on digital technologies.

Many foreign countries place special emphasis on the development of the digital economy or accelerated digitalization of the economy, as this modern way of life based on information and communication technologies has a number of attractive advantages:

1. Increase in labor productivity and efficiency of organizations. When technology partially replaces human labor, it ultimately facilitates the work of the working specialist. A good example is the comparison of a modern accountant with an accountant 40-50 years ago. By automating the workflow, the workload has been dramatically reduced, the accountant's productivity has increased, the risk of making mistakes has been reduced, since the human factor is not involved here, the accountant's work has been accelerated and the amount of paperwork has been reduced;
2. Facilitating the work of management personnel. Managing an enterprise, institution, or process becomes easier, faster, and more transparent. The tendency to corruption is reduced here, as information and communication technologies serve as a barrier to this terrible disease of society. A good example is the process of passing and identifying the results of entrance exams to higher educational institutions. Many technologies are involved in this process, such as on-site surveillance, checking numbered tests based on special codes, equipment-scanners, electronic output of results for these numbered tests. These technologies help ensure transparency of the entrance examination process and prevent various fraudulent schemes. The automated tax system facilitates the quality and speed of accumulation of tax fees and other mandatory payments to the state budget;
3. The electronic payment system facilitates the payment process for various goods and services. Cash is gradually being replaced by non-cash payments and even through mobile phones, which creates many convenience in the process of conducting business operations;
4. Improving the quality of public services provided. Many suffocating problems of starting a business, paying tax payments, obtaining various kinds of certificates, electronic and digital signatures will become a more simplified procedure for the population through the use of information and communication technologies and the Internet.

According to international research conducted within the framework of a joint project of the INSEAD International Business School, Cornell University and the World Intellectual Property Organization (WIPO), Uzbekistan ranks 93rd in the global innovation index in 2020 among 131 countries of the world. The Global Innovation Index ranks global economies according to their

innovation capabilities. This index consists of approximately 80 indicators, grouped by indicators that characterize the level of innovative technologies, resources and the level of results achieved in the field of innovation of the country, is aimed at covering the multidimensional aspects of innovation. One of these aspects that deserves attention is a group of indicators called "Information and communication technologies", in which Uzbekistan ranks 72nd out of 131 countries in the world. According to the published information on the characteristics of the global innovation index on the website spcenter.uz, this group consists of four indicators:

— index of access to information and communication technologies (including the Internet). This index is calculated by estimating the number of subscribers to home phones and mobile communications per 100 inhabitants; Internet traffic per Internet user; the percentage of households with a computer and Internet access; the share of the population using the Internet in the total population, and a number of other indicators. According to this index, Uzbekistan ranks 83rd among 131 countries in the world;

— The Information and Communication Technologies Use Index (hereinafter – ICT) is a composite index that includes eight ICT indicators (12.5% foreach):

- Number of organizations in the ICT sector (thousands of units);
- Value added of the ICT sector (billion sum);
- Share of gross value added of the ICT sector in the country's GDP (%);
- Investments in fixed assets of the ICT sector (billion sum);
- Fixed capital investment in the ICT sector, as a percentage of total fixed capital investment in the country (%);
- List number of employees of organizations in the ICT sector on average per year (thousands of people);
- List number of employees of organizations in the ICT sector on average for the year, as a percentage of the total population employed in the economy;
- Labor productivity in the ICT sector by value added (million sums).

According to this index, Uzbekistan ranks 82nd among 131 countries in the world

— E-Government Services — Evaluation of each country's national websites. According to this index, Uzbekistan ranks 48th among 131 countries in the world

— The e-Participation Index is a survey of Internet services that determines the quality and degree of e-government presence. This index is evaluated by three parameters::

- provision of information through ICT channels (e-information);
- e-consultation platforms);
- public participation in decision-making through ICT (e-decisionmaking)

According to this index, Uzbekistan ranks 59th among 131 countries in the world. As can be seen, among the four indicators, the first two indicators show the greatest shortcomings in Uzbekistan: the index of access and use of ICT. This means that one of the priorities of Uzbekistan is to improve the conditions of access to ICTs and their use, and expand the coverage of the population by these means. This shortcoming was noticeable during the pandemic, which served as an impetus for the development and creation of conditions for reaching the population with remote work and training technologies. To improve the digital economy, we need the necessary potential, which was signed on April 28, 2020 presidential decree "On measures for the broad implementation of the digital economy and e-government" as reported in the editorial office gazeta.uz. The document provides for the accelerated formation of the digital economy with an increase in its share in the country's gross domestic product by 2023 by two times.

All healthcare institutions, schools, pre-school organizations, villages and mahallas should be connected to high-speed Internet in 2020-2021.

The share of electronic public services is planned to increase to 60% by 2022.

The decree also provides for the development of "digital entrepreneurship" with an increase in the volume of services in this area by 2023 by three times and bringing their exports to \$ 100 million.

Widespread adoption of digital technologies is planned at all stages of the education system. Until 2022, digital knowledge training centers will be opened in all regions of the country as part of the Five Initiatives project.

The Ministry for the Development of Information Technologies and Communications has been designated as the authorized body for the development of the digital economy and e-government. The National Agency for Project Management under the President retains the authority to introduce cryptoassets and blockchain technology.

Two new institutions will be established under the Ministry:

— "E-Government Project Management Center»;

— Digital Economy Research Center.

In the structure of the central office of the Ministry, the position of Deputy Minister responsible for accelerated digitalization of the agricultural sector, the introduction of modern information systems and software products in the field of agriculture and food security is introduced. The Ministry of Telecom and Mass Communications is also creating a department for the development of digital technologies in the agricultural sector and a department for the development of geoinformation technologies. In addition, the state share in the authorized capital of LLC "Unified Integrator for creation and support of state information systems UZINFOCOM" is transferred to the Ministry of Finance free of charge.

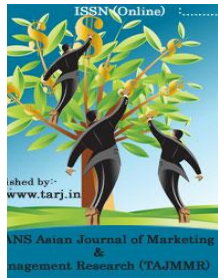
The document stipulates that state bodies and organizations have the right to hold competitions exclusively among residents of the Technological Park of Software Products and Information Technologies under one contract for the development, implementation, integration and technical support of information systems and software products with a total cost of up to 1 billion soums.

By August 1, the Ministry was instructed to introduce a Unified National System for delivery and confirmation of Delivery to individuals and legal entities of correspondence, notifications, subpoenas and other legal documents sent by state bodies and organizations through the network of postal communication facilities, as well as information storage and accounting.

Summarizing all the above data, we can conclude that Uzbekistan, on the threshold of digital economy development, is building long-term prospects for economic growth and the welfare of the people as a whole. To achieve these goals, digitalization is considered a necessity, as our President Shavkat Mirziyoyev said: "Without the digital economy, there is no future for the country's economy." It follows that the digital economy is not only a preferred option for economic development, but also a necessary means of achieving high results in the long term.

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FOREIGN EXPERIENCE IN MINIMIZING RISKS IN TRADE AND ECONOMIC RELATIONS

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ABSTRACT

This article examines the theoretical and practical foundations of risks in trade and economic relations, and analyzes the approaches of countries such as the European Union, the United States, Germany and China to risk reduction in trade and economic relations. As a result of the study the following conclusions were drawn: The European Union considers the level of safety in goods, compliance with phytosanitary regulations, the United States as a strategic goal of bilateral cooperation, the implementation of innovative products by local entrepreneurs. The main risks of entering the German market are explained by a lack of knowledge of the legal framework, and the reduction of these risks makes it necessary to insure foreign trade operations and use the services of professional sales representatives. For Chinese entrepreneurs, access to foreign markets of developed countries in recent years is explained by a high level of risk, the main goal of the country's foreign trade strategy is to focus on the market of developing countries with relatively low risk.

KEYWORDS: Risk, Trade And Economic, EU, Germany, China, USA, Uzbekistan, Export, Import, Foreign Trade Operation, Foreign Market.

INTRODUCTION

In the current conditions of globalization of the world economy, the development of foreign economic activity is of particular importance for Uzbekistan, which means, first of all, the need to formulate state policy in this area. This task includes solving the problem of protecting the interests of local exporters and importers not only by defining the priorities and strategic

objectives of Uzbekistan's development in this area, but also by developing a state program aimed at minimizing risks in trade and economic relations with foreign countries.

The globalization of product markets has led to the globalization of corporate risks. Risks accompany any type of activity in any country and are manifested by the objective features of its development or as a result of external influences on it. Until 2020, the share of small business and private entrepreneurship in the country's exports will reach 20.5%, and the share of imports will reach 51.8% [1], the main share of risk is borne by the state. Now a significant part of the risk is taken over by commercial organizations, which independently determine the type of products produced, enter into contracts with consumers and suppliers, agree on the main directions and conditions of their capital investment and innovation. They assess the economic risks associated with these decisions themselves, the reasons for their existence being explained by the limited resources in the selection and implementation of various projects, the risk of natural errors due to lack of information and the presence of random elements in economic life.

Therefore, in the context of globalization of world economic relations, the development of foreign economic activity, especially in the implementation of export-import operations, the key to the success of organizations is the ability to manage risks in specific macro- and microeconomic conditions.

The risks in foreign economic operations are more dangerous and greater than expected, which is not only the result of the instability of the global market economy system and the economic policies of the governments of more than two hundred countries, but also the actions of tens of millions of companies. Therefore, reducing the level of risk in foreign economic activity is one of the priorities of every entrepreneur.

This topic can be interpreted more broadly by studying the minimization of foreign economic transactions on the example of countries that are active in the system of international economic relations.

Level of study of the topic

In modern economic systems and doctrines, the study of risks associated with foreign economic activity is becoming increasingly important.

First, despite the fact that risk is always present in the economic sphere, this issue has not been sufficiently studied in the local literature. This is explained by the fact that for a long time this category was not considered as an object of theoretical research, only related to practice. The situation abroad has changed in recent decades: the subject has begun to be studied by leading foreign scholars.

Second, private entrepreneurship has flourished. Joint-stock companies and private enterprises, banks, funds, stock exchanges and other commercial structures have emerged and are being created, many of which are emerging in our country for the first time. Small firms will open and most will be liquidated in the first five years of their operation, increasing the level of risk of their activities.

Third, interest in the issue of external economic risk is growing objectively, as the development of the national economy, the role of intensive factors in the market conversion of social and economic life management systems has increased.

The urgency of the problem of external economic risks is growing due to the instability and unpredictable growth of the overall economic and political situation in Uzbekistan and around the world.

These cases require a comprehensive analysis of the whole set of external economic risks in the country's trade relations and consideration of the commercial experience, national trade policy and experience of working with international agreements and the legal framework for which the management system is developed.

The first theory in the history of risk management was a mathematical analysis of gambling by Blaise Pascal and Pierre de Fermat [2] in 1654, which led to the development of probability theory.

Today, the problems of economic risk management are especially prevalent in world practice. The issues of trade and economic risk are also being actively studied by scientists from the CIS countries. A.P. Algin, V.V. Alenichev, I.T. Balabanov, V.P. Buyanov, P.G. Grabovoi, V.M. Granaturov, PM Kachalov, K.A.Kirsanov., Mixaylova L.M., Lapusta M.G., Rybalkina V.E., Utkina E.A., Chernova G.V., Sharshukova L.G. and many other scholars, in their works, have developed theoretical and methodological approaches in solving the problem of minimizing external economic risks.

Foreign scholars P. Bernstein, Neil A. Dugerti, Marvin Zonis, D. Pickford, D. Randall, Sam Wilkin, Gary D. Eppan, Antoine Gervais [3], Isaac Baley, Laura Veldkamp, Michael Waugh [4] have conducted research on the subject.

In particular, according to the model formed by Antoine Gervais research, firms are expected to buy most of their data from suppliers with low price volatility, and the distribution of demand for materials among suppliers is more prevalent in resource markets with high price volatility.

According to a study by Isaac Baley, Laura Veldkamp, Michael Waugh, at equilibrium, an increase in uncertainty increases both the average size and the volatility of export returns. This means that sales may increase or decrease with uncertainty depending on the preference. Trading creates value by offering a partial risk sharing mechanism, and risk sharing is most effective when both parties are unaware.

RESEARCH METHODOLOGY

Given the complexity and breadth of the topic, the theoretical part of the topic was explored through scientific abstraction, induction and deduction methods in the research process.

Analysis and synthesis methods were used in the analysis of foreign experience in minimizing risks in trade and economic relations.

Analysis and results

Involving other participants in the risk management process or at least obtaining expert opinions is an important and crucial condition for effective risk management.

The activities of firms, companies, enterprises are associated with many challenges and critical conditions in all respects. These include natural disasters and man-made accidents, mistakes and abuses of employees, lack of necessary experience of management staff, violation of contract terms, possible changes in legislation, and more.

There is no doubt that the level of risk is reduced when an enterprise carries out foreign economic activity, which includes not only external risks, but also risks inherent in global economic systems.

Difficulties in accessing foreign markets include:

additional costs for the study of geographical, demographic, political-legal, economic, scientific-technical, cultural, social and other features of the business environment of foreign countries;

the complexity of the company's management, which provides knowledge of foreign languages, good knowledge of the specifics of the markets of the respective countries, the need to train qualified personnel with the needs and preferences of foreign consumers, the characteristics of negotiations;

the need to change and adapt products to foreign market requirements;

difficulties in finding foreign partners.

Risks in foreign economic activity - possible adverse events and consequent losses, material losses for the participant of foreign economic activity.

The most important risks in internationalization are:

risks associated with falling demand or falling prices in world markets;

political risks associated with changes in the socio-political situation in the host country, the direction of its economic policy, the complexity of interstate relations, etc .;

the risks associated with the commercial, malicious intent or insolvency of the buyer;

scientific and technical risks arising from insurmountable difficulties in achieving a certain result in the development of new technologies, exchange of licenses, joint research, development, etc .;

financial capital (inflation, currency) is associated not only with changes in capital and profits, but also with changes in exchange rates, interest rates on loans, differences in inflation rates by country, and so on.

If we look at the experience of foreign countries, we see that each market has its own risk policy.

Foreign trade risks in Germany

The economic situation in the country looks stable. However, in carrying out foreign economic activity, it is necessary to take into account not only macroeconomic indicators, but also the

political situation in the country, its legislation and customs barriers. Even the social environment influences the foreign trade process.

There is always the risk of stopping the supply of goods as a result of dangers, coups, riots, terrorist attacks and other similar situations. In order to carry out export-import operations with German businessmen and to minimize the risks that arise in this process, it is first necessary to know the German legislation. It is very important to know how business and trade are regulated in this country. It should be borne in mind that Germany is part of the European Union, so its trade is regulated not only by national law but also by EU law.

But, of course, the main legal document is the Law on Foreign Economic Activity, adopted on April 28, 1961 and still in force. This law imposes a number of restrictions on trade. For example, in some cases the introduction of restrictions on exports, for example, threatens to meet the vital needs of society. The main goal is to prevent or counteract such a threat, in relation to food and agricultural products - to prevent significant disruptions in exports due to the supply of substandard products. Imports are largely unrestricted, and the requirement for import permits (licenses) applies only to the relevant product. If the imported goods do not comply with the technical, phytosanitary and other standards existing in the European Union, then the circulation of such goods is not allowed [5]. As for customs barriers, here everything depends on how and for what purpose the goods are imported. Customs pr it also depends on how the procedures are performed and how long it takes. A list of objectives and procedures is provided in Table 1.

TABLE 1. APPLIED FOREIGN TRADE PROCEDURES IN GERMANY [6]

Procedure	Application
Free treatment	Goods imported into the country are subject to customs duties and taxes.
Storage of goods at customs	Applies to goods awaiting re-export and stored at EU customs and is exempt from customs duties.
Processing of goods in the customs territory	It is then applied to goods intended for sale outside the EU market to the EU market, in which case all customs duties are paid.
Processing of goods outside the customs territory	This applies in the case of reimport and is subject to VAT in accordance with EU requirements.
Processing under customs control	Processing of imported goods for sale in the territory of the European Union. In this case, only the final product is taxed.
Transit	Goods transported through the customs territory are not subject to customs duties
Temporary import	Goods temporarily imported into the customs territory and intended for re-export

In order to protect and regulate the country's market, such procedures as free movement, customs storage of goods, processing of goods in the customs territory, processing of goods outside the customs territory, processing under customs control, transit, temporary import are used.

To minimize the risks in conducting foreign trade operations with Germany, it is recommended to do the following [7]:

- 1) be able to carry out self-insurance.
- 2) transfer of risks for insurance companies performing the transfer function.
- 3) seek the help of trade representatives, trading houses and chambers of commerce [8].

The need for companies to enter foreign markets today does not rule out the existence of risks. Therefore, vendors need to be able to anticipate potential risks and plan, manage risks.

Trade risks in the EU and Brexit

Risks for the eurozone will continue to accumulate around Italy's public debt, budget deficits and the UK's exit from the EU, and the lack of monetary stimulus by the European Central Bank will further weaken the European economy.

As a result of the withdrawal of the United Kingdom from the European Union on January 1, 2021, the following changes were observed, which also affected the activities of exporters and importers engaged in trade operations in the UK market:

The free movement of people between the United Kingdom and the European Union has been suspended. Immigration to Britain is carried out in the same way as in other countries of the world.

Any UK citizen wishing to spend more than 90 days in the EU within 180 days must obtain a visa.

Duty-free shops were set up at airports, ports and railway stations. A British citizen returning from the EU will be able to carry 42 liters of beer, 18 liters of wine, 4 liters of alcohol and 200 cigarettes duty free.

British police have lost the right to automatic access to a European database of perpetrators and wanted individuals.

Individuals and companies in England, Scotland and Wales are required to complete additional forms and documents when conducting trade transactions with EU countries.

Under the new rules, British manufacturers will still have duty-free access to the European domestic market, but now they will have to provide additional customs documents at the border.

It is difficult to draw conclusions about the extent to which Brexit will affect the logistics of trade between the EU and the UK during the ongoing Covid-19 pandemic. The real impact of Brexit and the level of risk to trade operations can only be assessed after the end of the pandemic.

The impact of China's economic development on U.S. and EU trade opportunities

The development of the Chinese economy has become one of the most important events of the 21st century and is increasingly being seen as a serious threat by the West. The United States and the European Union are working together to counter China's threats to the country's markets.

China has long used its openness to stimulate its economic growth and has long pursued a "wild approach" in its economic relations with the United States and other industrialized countries.

However, over the past five years, both Washington and Beijing have pursued policies aimed at reducing the inflow of foreign direct investment.

The steps taken by the U.S. to tighten control over foreign investment will improve U.S. national security and better protect America's technological superiority. However, careful scrutiny by U.S. regulators alone will not be enough to compete with Chinese practice.

In addition to investing in European countries, China has also begun to import its goods en masse. Chinese investment covers a wide range of European sectors, including critical infrastructure, telecommunications, commercial real estate, transportation, healthcare, energy and even sports communities.

Chinese investment peaked in 2016, when foreign direct investment in Europe amounted to 37.3 billion euros.

However, in recent years, Europeans have begun to assess and combat the problems and risks associated with Chinese investment. Including:

In March 2019, the EU developed investment verification procedures to ensure the transparency of Chinese investments in Europe;

China has begun to promote best practices among EU member states on effective investment restraint;

A number of national investments across the European continent have begun to harmonize screening policies and protect sensitive sectors such as critical infrastructure and the use of the latest technologies [11].

Closer coordination of foreign investment policy between the United States and Europe has developed a new position to reduce risks. These included:

The need to increase transatlantic economic competitiveness.

Restricting China's access to markets.

Active use of Chinese supply chain variability.

Limiting China's military capabilities in the United States and the European Union.

As we can see, in any developed or developing country, there are different levels of risks in conducting trade and economic relations. Predicting, preventing, or combating these risks does not always involve economic measures. Sometimes political measures can also be the mainstay of mitigating these risks.

Many measures are being taken in Uzbekistan to minimize risks in trade and economic relations. Including:

More than 40 trading houses of Uzbek textile producers [12] have been established in foreign countries, which allows Uzbek textiles to enter foreign markets on minimal risks;

According to Review.uz, from April 1, 2021, the Export Promotion Agency under the Ministry of Foreign Trade and Investment will cover 50% of the costs associated with the opening of

trading houses abroad, office, trade and warehouse rent, advertising companies [13] . The above measures will help to stimulate exports despite the high level of foreign trade risks;

In accordance with the Regulation of the Cabinet of Ministers of the Republic of Uzbekistan dated August 12, 2020 "On the procedure for insurance of capital, goods and services (works) and activities related to export support", when concluding insurance contracts against political and (or) commercial risks submits: application; export contract, if export-related risk is to be insured; financing agreement, if the risk associated with financing must be insured; a copy of the certificate of receipt of the advance payment of the commercial bank in the amount of at least 15% of the value of the export contract, if the term payment under the export contract is provided for a period of more than one year [14].

There are many such examples. But most importantly, the state is always ready to assist commercial organizations in the process of minimizing trade and economic risks.

CONCLUSIONS AND RECOMMENDATION

In view of the above, it should be noted that the currency, the risk of new pandemics has affected trade processes around the world.

However, in the absence of a pandemic, each country had its own approach to minimizing risks in trade and economic relations. This can be explained as follows:

the development of foreign trade relations and ensuring the simplicity of operations is one of the strategic goals of each country, regardless of the level of development;

measures to reduce risks in trade and economic relations include economic, political and socio-organizational support;

Economic and financial measures aimed at reducing risks in trade and economic relations include the signing of cooperation agreements between two or more countries, the organization of integrations, cooperation within international economic organizations.

The experience of the European Union, the United States, Germany, China shows that public policy aimed at developing trade and economic relations and reducing risks stems from the country's strategic goals. While the European Union pays special attention to the level of safety in goods, compliance with phytosanitary regulations, the United States sees bilateral cooperation as a strategic goal for the production of innovative products by local entrepreneurs.

For Chinese entrepreneurs, access to foreign markets of developed countries in recent years is explained by a high level of risk, the main goal of the country's foreign trade strategy is to focus on the market of developing countries with relatively low risk.

Studying the experience of foreign countries, the following can be applied in minimizing risks (risks) in trade and economic relations in Uzbekistan:

- Based on the German experience, it would be useful for Uzbekistan to apply procedures such as processing of goods in the customs territory and processing of goods outside the customs territory. The application of these procedures will create opportunities for increased exports;

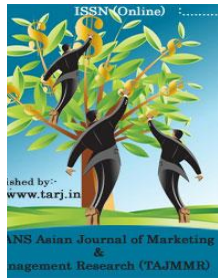
- Based on the experience of the United Kingdom, it is necessary to encourage the establishment of duty-free shops at airports and railway stations. The introduction of duty-free sales of domestically produced perfumes, alcohol, tobacco and confectionery in duty-free shops will contribute to the expansion of trade in Uzbek products;

- Based on the US experience, the transfer of the country's leading industries to foreign investors would be prevented by legalizing the production of innovative products by local entrepreneurs.

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THE OVERVIEW OF PUBLISHED RESEARCH ON THE LOW-COST CARRIERS TOPIC IN THE LITERATURE: WITH THE IMPLICATIONS FOR THE TOURISM SECTOR

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ABSTRACT

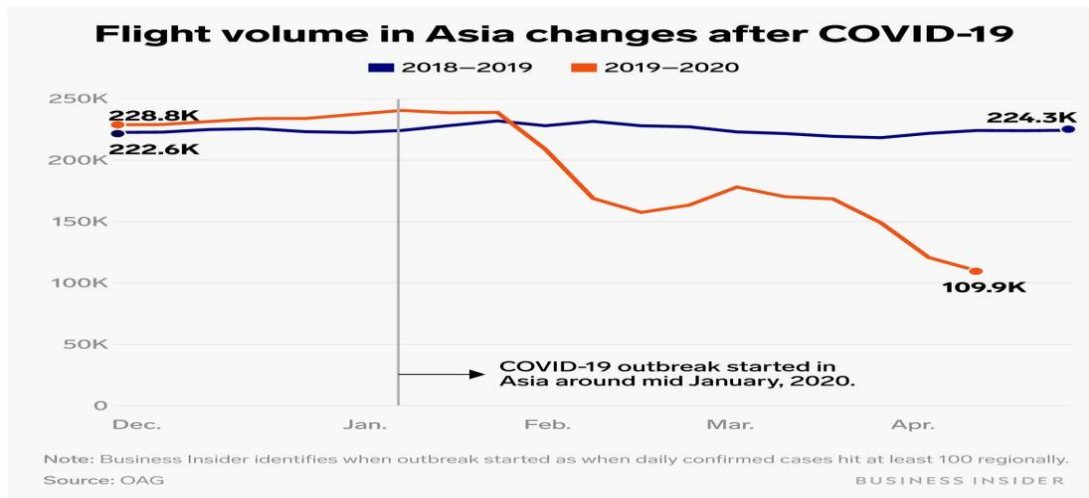
The goal of this study is to assess the role of low-cost carriers within the related research. Moreover, this study builds up on existing research and highlight the aspects that are important for the low-cost carrier development. Finally, we review its links with tourism industry.

KEYWORDS: *Aviation, Low-Cost Carrier, Tourism.*

INTRODUCTION

Presently, with the effects of pandemic and slowdown in the tourism sector across developing and developed countries it is important to find new ways of promoting this sector and other industries that are linked to tourism industry. One of the areas that have suffered significantly is aviation industry. The International Civil Aviation Organization (ICAO) said on Friday, that as seating capacity fell by around 50 per cent last year, that left just 1.8 billion passengers taking flights through 2020, compared with around 4.5 billion in 2019. That adds up to a staggering financial loss to the industry of around \$370 billion, “with airports and air navigation services providers losing a further 115 billion and 13 billion, respectively”, said ICAO in a press statement¹.

Figure below, for example, shows the flight volume in Asia in COVID-19 pandemic breakdown. As it can be seen the volume of air travel has been decreased by more than two-fold. There is need to slowly consider how the air travels industry and tourism sector will start recovering in the post COVID-19 period. There are expectations that due to the fear of new breakdown, many individuals will refrain from intensive tourism and travel. Therefore, it is important to assess what is the role of low-cost carriers (LCC) in the tourism sector and what are the differences in full service carrier and low-cost carrier. This is the aim of the study.



LITERATURE REVIEW

The aim of this study is to analyze the development of low-cost carriers (LCC) in emerging countries. LCC across the world has emerged as the demand for the air travel industry also has been drastically increased. In spite of the popularity of the term “low cost carriers” examination of airline activities and strategies indicate the existence of a wide range of models within airline services (Gillen and Morrison, 2003). In our study we use the term LCC to differentiate it from such subsidiaries as charter and full-service carriers (FSC).

The study of **Joshan and Maertens (2020)** explains factors affecting LCC development across the MENA (Middle East and North Africa) region. The authors analyse data according to a number of passengers of air carrier and air flights category in order to show the level of maturity of LCC within the MENA region. Also, the authors indicate that such factors as political stability and security as well as social and economic context impact on several main benefits of LCC market penetration being liberalisation of aviation and market need. Moreover, low level of LCC development in the region is influenced by strategic decisions where resource-based economies are more interested in full-network service carriers.

WANG ET AL. (2017) in their study on exploring Asian LCC market use both standardisedprobit model and GLS regression model. The results from the empirical analysis show that Asian LCCs are more tended to localize in populous wealthy markets in heavily-frequented areas. Contrarily, high popularity and availability of traditional avia carriers and directions rivalry do not have high impact on LCC development. However, the authors indicate the importance of geographical extent on LCC penetration within the region.

Furthermore, there are a limited number of literatures on the impact of airports on LCC development. **Choo and Oum (2003)** use a panel of 63 US airports within the period from 2007 to 2010 and have found non-monotonic association among the mode of operation and the efficiency of the airlines. According to the authors, airstationsspecialising on either FSC or LCC business model perform better compared with those incorporating FSC-LCC light modes jointly.

LIM AND LEE (2020) conduct a comparison of low cost carriers and full service carriers using latent Dirichlet allocation (LDA) statistical models. In the study the authors use online reviews of passengers from airlinequality.com where they share their customer satisfaction level. In order to assess the quality of service dimensions of the SERVQUAL model were used. The results of the study show the importance of tangibles (Appearance of physical facilities, equipment, personnel etc.) and reliability (accurateness of promised service performance) relatively. While assurance and empathy were chosen as the least essential dimensions for full service carriers and low-cost carriers correspondingly. However, seat class as one of the tangible dimensions is significant for full service carriers.

LOH ET AL. (2020) conduct a research on selection of airports for the companies that operate in the low cost carrier segment. The study highlights the following criteria: charges imposed by the airport, area of catchment, infrastructure, performance of airport, and growth opportunities. The study ranks these criteria based on the Fuzzy weighting scheme. The results suggest that the highest rank observed for charges of the airport while the lowest for the infrastructure.

PAN AND TRUONG (2018) conducted a study of nearly 600 passengers in a number of airports across China. The study relied on structural equation systems to perform empirical analysis. Their findings suggest that perceptions, costs, quality and technology, avoiding uncertainty are among the most important predictors of LCC usage in China. Their results suggest that price and quality of the service are among two most predictive factors in the regression modeling.

CONCLUSION

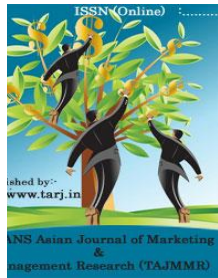
In conclusion it is important to state that LCC may serve as important driver of tourism industry and assist recovering the transportation sector. There are several arguments in that favor. First, LCC can promote tourism by offering lower price tickets, thus, attracting customers who would not likely travel longer distances in the pre-covid 19 era. Second, LCC can also stimulate local domestic tourism by offering a short distance routes that could be viewed as alternative to train or car travel. This saves travelers time and promotes business tourism. Third, LCC can offer tailored specific tourism routs that would not be feasible by FCCs due to lower demand and ineffectiveness. For example, new routes could be offered to less visited touristic areas of Uzbekistan. This may promote economic growth in these specific cities and regions and generate employment. Finally, LCC may offer wider alternatives in flight time and intensity in the seasons when there is high demand for transportation (Rey et al., 2011).

The success of the LCC is attributed to the following reasons: point-to-point model, discount pricing, technology adoption, fleet uniformity and motivations of employees. These factors have been attributed to the success of LCC in the tourism sector. **Alsumairi and Tsui (2016)** explore the effect of the low-cost carrier segment of the aviation industry on tourism in Saudi Arabia. The study adopts a Box-Jenkins framework to predict the tourism data based on monthly arrival statistics spanning from 2010 to 2015. The study finds that increased competition which occurred when low-cost carriers were established had positive effects on the tourism industry in the region. Therefore, the study highlights that tourism and aviation are positively correlated. The

liberalization of this industry in future should continue to increase the demand for tourism and promote the development of this sector in the region (Tsiu, 2017; Chung and Wang, 2011).

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NON TRADITIONAL METHOD OF CALCULATING THE VALUE OF HISTORICAL ARTIFACTS

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ABSTRACT

This article reveals the most important aspects of the use of historical artifacts in attracting foreign and domestic tourists, and also shows how to make money on historical artifacts. Problems with obtaining historical artifacts were also identified and analyzed. A new method for assessing historical artifacts is proposed.

KEYWORDS: *Income, Historical and Cultural Tourism, Historic Site, Insurance, Gross Tourism, Museum Items, Efficiency.*

INTRODUCTION

Uzbekistan is the oldest country, rich in material and cultural monuments inherited from history. Uzbekistan attracts foreign tourists not only historical cities or ancient architectural monuments; but there are also uniquely beautiful nature, landscape (deserts, deserts, mountains, low plains), a variety of unique flora and fauna, as well as archeological finds of world importance, paleontological remains that can be used as a tourist source. These historical elements (finds) play an important role in attracting tourists. As the economist M.M.Muhammedov noted, - “unique, magnificent, magnificent architectural monuments provide valuable information about their creators and tell the story of the life, customs, culture and religion of the people of that time” [1]. In this regard, the opportunities for the development of historical and cultural tourism

in Uzbekistan are much wider than other types of tourism. The antiquities of each historical object, the feature reminiscent of the past, its significance at that time are of interest to people. Tourists want to get a lot of new information about it. However, the use of existing historical and cultural tourist facilities in the country, historical objects (exhibits with copies in the museum) for the development of the country is much less effective. The study found that while many of the available historical artifacts (copies of which are common historical artifacts) have been placed in museums as exhibits for tourists, some have been preserved without being used in the museum fund. In fact, every element of the historical and cultural tourist object should serve as a great source of income and contribute to the development of the country.

THE MAIN FINDINGS AND RESULTS

Today, museums have the opportunity to earn extra income by renting items that are kept as a fund and recognized as historical monuments to private museum houses, setting up mobile museums, and other means.

In our view, there are some problems that need to be addressed when using historical artifacts for profit. One such problem is determining the value of historical artifacts.

RESEARCH GOALS

It consists of the development of a method of assessment that combines the time of creation of a historical artifact, its significance and importance at that time, the level of complexity of the artifact, its appearance, the presence of storage conditions, defects and other similar aspects.

ACTUALITY OF THE RESEARCH TOPIC

Experts of historical artifacts found today as a result of archeological excavations form the information (passport) of the historical object by determining its age, significance at that time, its composition, and on this basis determine its value. This approach of the expert staff may play an important role in the formation of data on historical artifacts, but it will not be sufficient to derive its optimal value. As a result, the appreciation of historical artifacts by people by museum staff does not satisfy the owners of the artifacts and therefore there is no desire to hand them over to museums.

Any historical object or other monument inherited from the past must have a modern value that takes into account the value of material resources expended in the period of its creation, as well as the historical period that has passed, and certainly reflects in its value. As the gap between the present stage of human development and the past widens so must the value of historical artifacts. This means that the antiquity of each monument, its importance at that time, the consumption of accumulated resources should play a major role in increasing its value over the years. From this point of view, in determining the value of historical artifacts, it is important to develop an evaluation system that takes into account the time of its creation, rarity, importance and significance of the object at that time, the level of complexity, appearance, storage, defects and other aspects.

RESEARCH METHODOLOGY

Based on a set of specific methods of knowledge, scientific analysis, analysis and synthesis, induction and deduction, systematic, approach, logical methods of analysis and methods of scientific study of the result were used.

DEGREE OF STUDY OF THE THEME

Many foreign scholars have conducted research in calculating the value of historical artifacts [2]. In their research, they mainly recognized the importance of historical artifacts, the availability of copies, and information about the craftsmen who produced the artifact, which played an important role in calculating the value of historical artifacts. For example, N.M.Romanova, M.A.Aleksandrova, E.A.Mikhaylova, N.M.Fomicheva: - "In calculating the price of a historical item, the social, economic, cultural, spiritual significance of the historical item at that time, and most importantly, the presence of demand for this item in the market of unique goods and the volume of supply" [3]. Some expert organizations, such as Art-Consulting, have stated that in determining the value of historical artifacts, it is important to take into account the popularity of the author (master) of the historical artifact, the time and place of creation of the historical artifact, the uniqueness of the item [4]. A.B. Ostrovsky recommended the use of comparative methods in the evaluation of historical artifacts. A.B. Ostrovsky acknowledges the following positive aspects of comparative analysis: - "Easily determine the price of the item, the history of the item, its importance, the master of the item, etc" [5]. Art critic A.G. Gagarin suggested that the evaluation of works of art should take into account the following five features of art: the quality of the work of art, historical documentation and artistic value, demand for the work, the state of preservation of the work, changes in demand in the local market [6]. Such views of researchers and art historians on the evaluation of historical artifacts can be further perpetuated. However, according to sources, a special methodology for calculating the value of historical artifacts has not yet been developed [7].

Because of the large number of types of historical artifacts and the fact that they are designed in different styles, it is not possible to calculate their value in a single way. Therefore, there is no single way to evaluate them. In this context, it is appropriate to acknowledge the views expressed by the above-mentioned scholars on the evaluation of historical artifacts. However, we have also identified some shortcomings in the proposed methods of these scientists to calculate the value of historical artifacts. For example, A.B. Ostrovsky's comparative method of calculating the value of historical artifacts cannot show how the value of the original artifacts was determined. This is because when a historical item is compared to another historical item, the value of that item must first be determined. It follows that the determination of the value of an early historical artifact remains unclear. If it is not possible to calculate the value of the original historical artifact, A.B. Ostrovsky's proposal to calculate the value of historical artifacts loses its significance. Or, say, art critic A.G. Gagarin has proposed five features that should be taken into account when evaluating works of art. But he did not give a clear idea of how to use them in the evaluation of historical artifacts. Especially noteworthy are the views of experts of the insurance company "Art-Consulting" of the Russian Federation on determining the price of historical artifacts. They noted that the level of popularity of the master of historical artifacts, the authors of the work, has

a great impact on increasing the value of historical artifacts. But he did not give any opinion on how to use them in calculating the value of historical artifacts.

Experts assessing the heritage of the past do not take into account these subtleties in determining the value of historical artifacts; and the lack of a single method for calculating these items has led to some problems and difficulties in calculating the value of historical items, some controversy. For example, appraisal experts are limited to comparing the value of a gold watch inherited from the distant past by determining the amount of gold it contains and comparing it to the value of gold today. However, the artistic ornaments of the golden watch were created by the hard work of the craftsmen of that time, the level of complexity in its creation and its preservation; and the fact that it is a rare and unique material evidence that has come down to us in return is not fully taken into account by experts in the evaluation process.

RECOMMENDATIONS

Based on the above, we propose an improved method of calculating the value of historical artifacts.

The essence of this progressive method of calculating the value of historical artifacts that we offer is that it takes the share of tourism in GDP as a basis for determining the current value of historical artifacts. In our opinion, historical artifacts serve to increase the volume of tourism services and thus lead to an increase in GDP. Therefore, when calculating the price of a historical item, the volume of services created using it should be taken into account. As the share of tourism in GDP increases, the value of historical artifacts should increase accordingly. Because one of the main elements that attracts more tourists is the historical artifacts and interesting information about it. This method will further develop historical and cultural tourism in our country. Experts in the field are increasingly interested in finding historical artifacts and gathering interesting information about them. The process of handing over rare historical artifacts kept at home to museum offices will be encouraged. At the same time, the population will have a greater responsibility to preserve it, to preserve it carefully, to value it as a source of wealth, and to pass it on to future generations. The destruction of rare historical artifacts kept in some homes is prevented. The rules for storing historical artifacts will be further improved.

Many factors influence the formation of the price of historical artifacts. We have therefore brought together a system of criteria that are important to consider when identifying them. The advantage of this system is that it contains the time of creation of the historical item, the uniqueness of the item, the availability of copies, the importance and significance of the item at that time, the relevance of the item to the historical event, the level of complexity of the item, the appearance, clarity and storage status. Defects of historical artifacts (fracture of the artifact, inaccuracy in appearance,), insufficient information, loss of aspects that reflect the attractiveness of the historical artifact, and so on are also taken into account (Table 1).

TABLE 1A SYSTEM OF CRITERIA FOR THE EVALUATION OF HISTORICAL ARTIFACTS

No	Criteria	Criteria to be added in the evaluation process, in percent	Criteria to be deducted in the evaluation process, in percent
1.	Time of creation of the item		
1.1.	Applies to periods up to 100 years	5	
1.2.	Applies to more than 100 years	10	
2.	The uniqueness of the item	100	
3.	The rarity of the item	20-30	
4.	Availability of copies of the item		
4.1.	Single	50	
4.2.	There are several items	15-20	
5.	The importance and significance of the item at that time		
5.1.	The importance of the item at that time	15-20	
5.2.	The importance of the item at that time	15-20	
6.	The degree of complexity in the manufacture of the product		
6.1.	The design of the item	15	
6.2.	Additional decorations of the item	20	
7.	Appearance condition of the item		
7.1.	Appearance:		
7.1.1.	- valid	10	
7.1.2.	- invalid		30
7.2.	Level of accuracy:		
7.2.1.	- accurate	10	
7.2.2.	- not accurate		25
7.3.	Object clarity level (records, characters):		
7.3.1.	- clear	10	
7.3.2.	- not so clear		20
7.3.3.	- not clear		35
7.4.	Availability of storage status		
7.4.1.	- available	30	
7.4.2.	- does not exist		10
8.	The condition of the product's suitability (defective and defective) is the state of storage		
8.1.	Defective		5
8.1.2.	- half broken		10
8.1.3.	- completely broken		25

8.2.	Flawless	30	
8.2.1.	Itemcomplete (whole)	50	
9.	The relevance of the item to a historical event		
9.1.	Full discovery of a new historical event	50	
9.2.	A partial discovery of a historical event	15	
10.	The composition of the product (including metal, gold, silver and other, fabrics, including silk, cotton, etc.) is calculated at current world market prices.		
11.	The cost of finding the item (the cost of searching and finding historical artifacts).		

We used a scale of 1-100 percent to calculate the price of historical artifacts. If the historical object belongs to the period up to 100 years, 5% of the total tourism volume, if the item belongs to more than 100 years, 10% of the total tourism volume, if the historical object is unique, the total tourism volume is estimated at 100%, or the historical object is rare. is estimated at 20-30 percent of total tourism. In the same way, the importance of the historical item, the design of the item, the presence of additional ornaments, the appearance of the item, the availability of storage conditions and other criteria are assessed. In this way the value of the historical object is formed. Criteria that negatively affect the price of a historical item are also calculated on a scale of 1-100 percent. It also calculates 30% of the total tourism volume if the condition of the item is unsuitable, 25% of the total tourism volume if the historical item is not accurate enough, 5% to 25% if the item has defects and loses the total value of the item.

The following formulas are used to determine the value of a historical artifact:

1) Using the system of criteria for the assessment of historical artifacts, the criteria for the assessments of historical artifacts are determined (Table 1) and it is defined as “M₁,” “M₂” and is determined by the following formula:

$$M_{1,2} = Y_{aXT} * 10\% / 100\%. \quad (1)$$

2) The criteria to be added in the process of valuing a historical item are calculated using the following formula:

$$B_{jQm} = M_{1,2} + M_2 + M_{4,1} + M_{5,1} + M_{5,2} + M_{6,1} + M_{7,1,1} + M_{7,2,1} + M_{7,4,1} + M_{9,1}. \quad (2)$$

3) Criteria for the evaluation of historical artifacts are calculated using the following formula:

$$B_{jAm} = M_{7,3,2} + M_{8,1,2}. \quad (3)$$

4) In determining the total value of a historical artifact is calculated by the following formula:

$$U_b = B_{jQm} - B_{jAm}; \quad (4)$$

Here,

Y_{aTXn} - the total volume of tourism of the historical object in the estimated year in billions of soums;

B_{jQm}- criteria to be added in the evaluation process;

B_{jAm} - criteria to be distinguished in the evaluation process;

U_b is the total value of the historical object;

Criteria taken into account in the evaluation of item $M_{1.2}$.

CONCLUSION

The process of determining the value of historical artifacts is carried out through the following four stages: in the first stage, the volume of tourism in the period of assessment of the historical object is determined; in the second stage, the criteria for addition and subtraction in the process of valuation of a historical object are identified and calculated (Table 1);

$$M_{1.2} = YaTX_{2019 \text{ year}} * 10\% / 100\%.$$

$$M_2 = YaTX_{2019 \text{ year}} * 100\% / 100\%.$$

$$M_{4.1} = YaTX_{2019 \text{ year}} * 50\% / 100\%.$$

$$M_{5.1} = YaTX_{2019 \text{ year}} * 20\% / 100\%.$$

$$M_{5.2} = YaTX_{2019 \text{ year}} * 20\% / 100\%.$$

$$M_{6.1} = YaTX_{2019 \text{ year}} * 15\% / 100\%.$$

$$M_{7.1.1} = YaTX_{2019 \text{ year}} * 10\% / 100\%.$$

$$M_{7.2.1} = YaTX_{2019 \text{ year}} * 10\% / 100\%.$$

$$M_{7.4.1} = YaTX_{2019 \text{ year}} * 30\% / 100\%.$$

$$M_{9.1} = YaTX_{2019 \text{ year}} * 50\% / 100\%.$$

$$M_{7.3.2} = YaTX_{2019 \text{ year}} * 20\% / 100\%.$$

$$M_{8.1.2} = YaTX_{2019 \text{ year}} * 10\% / 100\%.$$

In the third stage, the formulas 2 and 3 are used to calculate the criteria that are added and subtracted in the process of evaluating the historical object;

In the fourth stage, the value of the historical item is determined using formula 3.

Using these methods, we calculated the value of the coffin of Amir Temur, kept in the State Museum of the History of Culture of Uzbekistan.

1) The volume of GDP tourism was determined. The volume of tourism in GDP in 2019 is 10,236.762 billion soums.

2) Using the system of criteria for the assessment of historical artifacts (Table 1), the criteria for adding and subtracting criteria for the assessment of the coffin of Sahibkiran Amir Temur were identified and calculated.

$$M_{1.2} = 10236,762 * 10\% / 100\%.$$

$$M_2 = 10236,762 * 100\% / 100\%.$$

$$M_{4.1} = 10236,762 * 50\% / 100\%.$$

$$M_{5.1} = 10236,762 * 20\% / 100\%.$$

$$M_{5.2} = 10236,762 * 20\% / 100\%.$$

$$M_{6.1} = 10236,762 * 15\% / 100\%.$$

$$M_{7.1.1} = 10236,762 * 10\% / 100\%.$$

$$M_{7.2.1} = 10236,762 * 10\% / 100\%.$$

$$M_{7.4.1} = 10236,762 * 30\% / 100\%.$$

$$M_{9.1} = 10236,762 * 50\% / 100\%.$$

$$M_{7.3.2} = 10236,762 * 20\% / 100\%.$$

$$M_{8.1.2} = 10236,762 * 10\% / 100\%.$$

3) The criteria to be added during the coffin evaluation process were calculated using formula 2, and the criteria to be added during the coffin evaluation process were calculated using formula 3.

4) The value of the coffin was determined using formula 4.

$$BjQm = 1023,6 + 10236,7 + 5118,3 + 2047,3 + 2047,3 + 1535,5 + 1023,6 + 1023,6 + 3071,0 + 5118,3 = 32245,8 \text{ billion soums} \quad (2)$$

$$BjAm = 2047,3 + 1023,6 = 3070,9 \text{ billion soums} \quad (3)$$

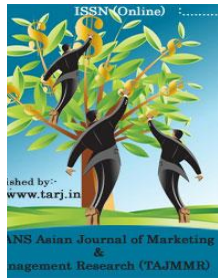
$$Ub = 32245,8 - 3070,9 = 29174,9 \text{ billion soums.} \quad (4).$$

Thus, the value of the coffin of Amir Temur in the State Museum of the History of Culture of Uzbekistan amounted to 29.1 trillion soums or 2.7 billion US dollars (1 US dollar 10,500 soums. February 10, 2021).

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LIBERALIZATION OF THE SOCIAL SYSTEM: CONSTRUCTIVE AND DESTRUCTIVE ASPECTS

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ABSTRACT

Approaching the process of liberalization of society from a synergistic point of view, it should be noted that considering this problem from the point of view of self-organization, which is the main idea of synergetic, allows one to penetrate deeper into society, its ontological essence. The problem of freedom of members of society and their activity was recognized as a prerequisite for building a free civil society based on democratic principles. Only when each citizen is free in his choice, society will move towards development.

KEYWORDS: *Social System, Liberalization, Constructively, Destructivity, Synergetics, Freedom, Citizen.*

INTRODUCTION

Since the appearance of the little man on Earth, he has been interested in many of the mysteries of existence. So, when looking for answers to such questions as where this universe came from, what are the reasons for its existence, what is the role (mission) of man in the universe, what is the purpose of life, what happens after death, whether death itself exists, man's self-consciousness gradually grew.

At the same time, freedom, free expression of one's potential and free life in general have become the highest value for a person. It is known from history that in various civilizations and formations, man strove for complete freedom, fighting for freedom as the basis of his material and spiritual existence. Even great sacrifices were made when it was necessary (J. Bruno, Mashrab, etc.)

Liberalization of society can be defined as the process of expanding the rights and freedoms of citizens in the political, economic, cultural and other social spheres. Liberal forces, which today

form the basis of civil society, value human rights and freedoms at the highest level, and only in this way can society demonstrate its ability to organize itself as an open system. Therefore, at the current stage of development, we have identified the following priorities:

- ✓ ensuring the rights of citizens;
- ✓ ensuring the rule of law and equality of all citizens before the law;
- ✓ formation of a free market economy and ensuring the inviolability of private property;
- ✓ ensuring accountability and responsibility of the government to the people;
- ✓ ensuring transparency of state power;
- ✓ democratic governance and pluralism;
- ✓ commitment to the principles of an open society.

It should be noted in advance that freedom is not chaos or anarchism. Anarchism is a system of views on society based on human freedom, refusal of compulsory control of man over man and from any power, as well as the state system [2]. Signs of anarchic thinking have been observed since ancient times. But anarchy emerged later as a scientific theory, theorists of which were the German philosopher K. Schmidt, the French scientist P.Proudhon and the Russian M.Bakunin. Historical experience has shown that anarchy ultimately leads to bloodshed, leading to "war of all against all" (Bellum omnium contra omnes).

Methods

To prevent such negative consequences (entropy), create sustainable growth of society and regulate human behavior, a "social contract" was created. The freedom of each person should be limited where the freedom of another person begins.

In addition, the obligation to meet the various biological and social needs of a person does not allow one to be completely free from society, that is, from the norms it has adopted. From the earliest stages of their evolution, humans had their own biological needs for survival: nutrition, protection, adaptation, reproduction; then social needs: speech, communication, production, etc.; and joining communities to meet their psychological needs. In the days of primitive society, people united to survive, for example, to hunt and at the same time not become prey.

Farabi describes this situation as follows: "Each person is arranged by nature in such a way that he needs a lot in order to live and reach a high level of maturity. He cannot achieve such things alone, and it becomes necessary to unite people. Consequently, only thanks to the vital necessity, supply and mutual assistance of people can a person reach the maturity to which he aspires by nature. The activities of such members of society as a whole give each of them what he needs to survive. Thus, people multiplied and settled in the inhabited part of the earth, and as a result a society was formed" [6:47].

Human freedom is manifested when his behavior is not influenced by natural and social factors. Only then will he be able to realize himself. This directly speaks of constructive solutions for the development of society.

A number of principles of civil liberties stand out:

- Freedom and personal integrity;
- Freedom of thought, speech and belief;
- Free choice of profession;
- Freedom of creativity;
- Freedom of choice.

However, a number of guarantees must also be emphasized:

- economic guarantees - equality of all types of property and their equal protection by the state;
- political guarantees - the people are the only source of state power, power is exercised by the people themselves, the participation of public associations, political parties and movements in the implementation of state policy, the formation of state power;
- legal guarantees - the Constitution defines the rights and freedoms of citizens, state organizations and officials are responsible for ensuring the rights and freedoms of citizens, as well as the existence of law enforcement agencies.

Essentially, economic freedom serves as the basis for individual freedoms in other areas. First of all, we must deepen our work on reforming and liberalizing the economy, accelerating the work begun on the structural transformation of its sectors and industries [9]. The possession of personal property, the feeling of its inviolability gives rise to a feeling of independence in a person's life, in all actions. It is the inviolability of personal property that guarantees a person freedom of action, self-confidence, a sense of hope for the future, and an increase in the standard of living.

According to Hegel, a representative of German classical philosophy, "The system of needs based on private property is the basis of civil society" [11]. In addition, the desire for the inviolability of private property, its preservation and reproduction serves as a motivation for socialization and activation of a person. Today's research shows that ideological denial of this particular motivation was one of the main reasons for the collapse of the USSR.

Another key feature of a free civil society that we strive for is freedom of speech. Freedom of speech creates conditions for the manifestation of individual creativity, disclosure and development of human abilities. Without conditions for open expression of his opinion and self-expression, a person cannot fulfill his duties to society. It is impossible for a society to be strong, prosperous, stable with depressed, unhappy, dependent, indifferent, uninitiated people. It is freedom of speech that transforms a self-aware man into a person.

Freedom of speech is a person's right to freely express their opinion. Currently, ensuring freedom of speech, both oral and written, is one of the priorities of our society.

The great English philosopher J. Locke once said: "The basis of a stable society is a free man" [3;128]. But we should not forget that freedom should, on the one hand, allow a person to realize his aspirations, and on the other, increase human responsibility. This responsibility manifests

itself in the form of a duty to society. So, to understand freedom, it is necessary to socialize a person.

RESULTS AND DISCUSSIONS

The main feature of a person is that he is not only a biological organism, but also a social phenomenon. As mentioned above, a person begins to communicate with others in order to satisfy his needs. Consequently, socialization is artificial, that is, a person as a person is formed only in a social environment.

From the studies of modern sociologists and psychologists, it can be concluded that if a newborn child is isolated from society, then such social characteristics as thinking or speech will not form. Even the ability to walk upright on two legs cannot be acquired. He will only have biological characteristics (nutrition, protection, adaptation, reproduction, etc.). It follows that Mowgli, the protagonist of the book by the British writer, Nobel laureate, British soldier and supporter of the Anglo-Saxon "civilization" by Joseph Rudyard Kipling "The Jungle Book" (1894), is far from reality. The unsocialized "man" remains a mammal, a biological species belonging to the primate family.

Now let's focus on another image.

The sailor Robinson, the protagonist of the novel *Life, "The life and strange surprising adventures of Robinson Crusoe"* (1719) by the English writer, publicist and one of the founders of realistic prose Daniel Defoe, also remained isolated on a deserted island. But unlike Mowgli Robinson, he socialized as a person before he was left alone. Therefore, the struggle for survival in him was not only instinctive, but also conscious, and the need for social relations and communication was strong. In conclusion, if a person does not have social relations, he cannot get rid of his animal nature and realize his will.

Although individual freedom increases the capacity for self-organization, it can also lead to a state of degradation. As noted earlier, the freedom of each person must be limited at the starting point of another human freedom. But what if it isn't? Freedom can lead to a decrease in a person's sense of community. Not everyone can use freedom appropriately. This is where we want to draw attention to the fact that freedom can lead to chaos in society and in human life. Regarding the different perceptions of this problem among members of society, Popper wrote: "The increase in the scale of freedom forces the strong to resort to violence against the weak" [4;84]. In addition to this idea, it can be said that the "laws of the jungle" should only apply in the animal kingdom. Because in the wild, action happens instinctively. A defective wolf cannot hunt, and a weak deer dies as a prey. It is on the basis of this co-evolutionary process that the ecosystem develops. In society, on the contrary, the common interests of the members of society contribute to the self-organization of the social system, which is reaching a new level.

In the process of liberalization, the possibility of self-organization appears in all spheres of public life, since the sphere of activity, freedom increases, the conditions for free creativity and the realization of internal potential expand. The self-organization of the members of the society leads to the self-organization of the society, the self-government of the members leads to the self-government of the society. Because the main factor that creates and drives society is the

human factor [7]. Therefore, strengthening the self-government of society is seen as one of the defining conditions for the formation of civil society.

If we look at the social, economic, ideological and political landscape of the world in today's era of globalization, we see that instability and chaos are growing in all these areas. In our opinion, the freedom of the social system underlies the observed chaos and instability in the areas listed above.

What humanity is capable of, its future fate cannot be predicted, because in the end everything depends on its free choice. [2]. Since a person always has freedom of choice, his life is not linear. Reality cannot be controlled by traditional, linear thinking, and strong causation cannot explain the modern world and reality. [1]. It is clear that non-linear thinking is also one of the main requirements in the process of liberalizing society today. It is nonlinear thinking that relies on an independent worldview, free thinking and allows a person to find unexpected, non-standard solutions to various problems. Such a solution is required by complex socio-economic, political and legal, environmental problems in the context of globalization.

The question arises. Does human freedom always lead a social system to sustainable growth or cause chaos? The fact is that if altruism and active citizenship are formed in a society, then joint work with members of society under a common idea will surely provide movement towards development. Our sacred books and values, the legacy of our great ancestor thinkers, always call us to live by honest work, courage, generosity and humility. But, at the same time, it is easy to see that a person who seeks to follow such calls in life often encounters various difficulties, even suffering. It is generally recognized that a person striving to live with high spiritual concepts today still has to overcome many adversities, obstacles and problems. This prevents a person from being able to actively think and be creative. When conditions for freedom are created, the relationship between the citizen and the state is coordinated, which leads to a harmonious relationship between society and the individual.

Civil society can be formed in the presence of a certain compromise between citizens, a culture of consensus between governmental and non-governmental organizations, as well as a pluralism of worldviews, public institutions capable of interacting with public authorities [8].

As a free being, while a person lives in an unfree society, contradictions will arise in his relations with society. Because if society denies the essence of man, and man denies such a society [9]. Adding this idea, it should be noted that in such a society, a person cannot achieve happiness, cannot realize his potential. As a result, society begins to face not only stagnation, but also decline. For this reason, the process of forming a civil society, to which we are striving, is going in parallel with the process of liberalization of society.

CONCLUSION

The main achievement of the synergetic analysis of the ontological essence of the process of social liberalization is that this approach considers the object of research as a multifaceted, complex phenomenon, a system that can give not one or two different solutions to a problem, but several, even unexpected solutions. As a result of the process of liberalization of society, a free person is formed. But we must not forget that freedom is, first of all, a conscious obligation.

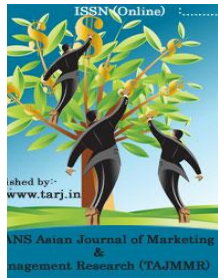
As a result of the liberalization of society, transparency of public administration will be ensured, and the possibilities for self-organization and management of society will be expanded in exchange for limited government intervention. We noted above that the expansion of the sphere of freedom can negatively affect the stability and balance of society, because free choice can choose the path leading to destructive destruction, and not the path leading to a constructive order.

We can view the human mind as a decisive factor. That is, a person must rationally self-organize. "Man is a creature with the ability to rational self-organization, but the human mind is a potential reality. This is given to a person as an opportunity, and not as an immanent feature. A person may or may not use it" [1]. In other words, freedom must be rationally accepted.

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PRECONDITIONS FOR THE DEVELOPMENT OF GLOBALIZATION PROCESSES

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ABSTRACT

The global economic space remains significantly heterogeneous due to the widening technological gap between countries compared to the beginning of the industrial era. In developed countries, the fourth and fifth technological orders prevail, in the countries of the middle level of development - the third and fourth structures, and in the countries of the world periphery, pre-industrial technologies remain. On this basis, countries that have taken the lead, using the most efficient technologies, export science-intensive goods and services (for example, computers, software, cell phones, space communications services, etc.) to countries with a low and medium level of development, while receiving huge super profits.

KEYWORDS: *Globalization, Cooperation, Economics, Integration, Development, Society, Universalization, Regulations.*

INTRODUCTION

In addition to the currently existing heterogeneity of the economic environment, the world economic space, the future of the development of globalization processes continues to be an unresolved issue: will globalization lead to an increase in the homogeneity or heterogeneity of world integrity?

It has been established that a combination of the processes of autonomy and integration becomes a characteristic feature of globalization in the economy. This is reflected in the "Naisbitt paradox": "The higher the level of globalization of the economy, the stronger its smallest participants." J. Naisbitt notes the movement, on the one hand, towards political independence and self-government, and on the other, towards the formation of economic alliances.

Consequently, the paradox of globalization is that the richer and stronger the internal ties of a society, the higher the degree of its economic and social consolidation, and the more fully its internal resources are realized, the more successfully it is able to use the advantages of integration ties and adapt to the conditions of the global market.

METHODS

The main prerequisites (driving forces) that determine the process of globalization can be identified:

Production, scientific, technical and technological:

- a sharp increase in the scale of production;
- transition to a new technological mode of production - to high, science-intensive technologies; rapid and widespread dissemination of new technologies that eliminate barriers to the movement of goods, services, capital;
- A qualitatively new generation of means of transport and communication and their unification, ensuring the rapid distribution of goods and services, resources and ideas with their application in the most favorable conditions. Currently, the transfer of information is carried out almost immediately. Economic opportunities and deals are quickly communicated around the world. For goods and some types of services, it still takes several days or even weeks to get from one place to another, information is transmitted immediately. If in any corner of the world there is a significant change in the market, then it becomes known almost instantly in all other parts of it. This is especially true for events in stock exchanges, foreign exchange and commodity markets, as well as for scientific discoveries and their uses. Consequently, the remoteness of partners from each other ceases to be a decisive obstacle to their production cooperation;
- Rapid dissemination of knowledge as a result of scientific or other types of intellectual exchange;

2. Organizational:

- International forms of carrying out production and economic activities (TNCs): organizational forms, the framework of which goes beyond national borders, acquire an international character, contributing to the formation of a single market space;
- The emergence of non-governmental organizations on a multinational or global level. International organizations such as the UN, IMF, World Bank, WTO, etc. began to play a new global role;
- The transformation of multinational companies and other organizations, both private and public, into major players in the global economy.

3. Economic:

- Unprecedented concentration and centralization of capital, explosive growth of derivative financial and economic instruments, a sharp reduction in the time of carrying out inter-currency transactions;

- introduction by international economic organizations of uniform criteria for macroeconomic policy, unification of requirements for tax, regional, agricultural, antimonopoly policies, employment policies, etc .;

- strengthening of the trend towards unification and standardization. The standards for technology, ecology, activities of financial organizations, accounting and statistical reporting are increasingly being applied. The standards apply to education and culture.

4. Informational:

- a radical change in the means of business communication, exchange of production, scientific and technical, economic, financial information; the emergence and development of fundamentally new systems for receiving, transmitting and processing information made it possible to create global networks that unite financial and commodity markets, including the markets for know-how and professional services. Information services are directly related to advances in electronics - with the creation of e-mail, the Internet;

- the formation of systems that allow one center to manage production located in different countries, creating opportunities for the prompt, timely and effective solution of production, scientific and technical, commercial problems no worse than within individual countries. The exchange of information in real time marks a real revolution in management and marketing, in the management of financial and investment flows, new forms of product sales are emerging (for example, electronic commerce). Computerization, systems of electronic accounts and plastic cards, satellite and fiber-optic communications allow you to almost instantly move financial information conclude transactions, transfer funds from one account to another, regardless of distance and state borders.

5. Political:

- weakening the rigidity of state borders, facilitating the freedom of movement of citizens, goods and services, capital;

- The end of the "cold" war, overcoming political differences between East and West.

6. Social and cultural:

- weakening the role of habits and traditions, social ties and customs, overcoming national limitations, which increases the mobility of people in territorial, spiritual and psychological relations, contributes to international migration;

- The emergence of global consensus in assessing the market economy and the free trade system. The recent contradictions between the market economy of the West and the socialist economy of the East have been replaced by an almost complete unity of views on the market economy system;

- Manifestation of the tendency of the formation of globalized "homogeneous" mass media, art, pop culture. English is becoming an international language of communication, facilitating intercultural communication, learning and mutual understanding;

- overcoming boundaries in education thanks to the development of distance learning;

- Liberalization of the training of labor resources, which leads to a weakening of the control of national states over the reproduction of "human capital".

RESULTS AND DISCUSSIONS

The positive significance of globalization can hardly be overestimated: the possibilities of mankind are immeasurably multiplied, all aspects of its life are taken into account more fully, conditions for harmonization are being created. The globalization of the world economy creates a serious basis for solving the universal problems of mankind.

The following can be named as positive consequences (advantages) of globalization processes:

1. Globalization contributes to the deepening of specialization and the international division of labor. In its conditions, funds and resources are more efficiently distributed, which ultimately contributes to an increase in the average standard of living and the expansion of life prospects of the population (at lower costs for it).
2. An important advantage of globalization processes is economies of scale of production, which can potentially lead to cost reductions and lower prices, and, consequently, to sustainable economic growth.
3. The benefits of globalization are also associated with the benefits of free trade on a mutually beneficial basis that satisfies all parties.
4. Globalization, increasing competition, stimulates the further development of new technologies and their dissemination among countries. In its conditions, the growth rate of direct investment is much higher than the growth rate of world trade, which is the most important factor in the transfer of industrial technologies, the formation of transnational companies, which has a direct impact on national economies. The advantages of globalization are determined by the economic benefits that are obtained from the use of the advanced scientific, technical, technological and qualification level of foreign countries leading in the relevant fields in other countries, in these cases, the introduction of new solutions occurs in a short time and at relatively lower costs.
5. Globalization contributes to the intensification of international competition. It is sometimes argued that globalization leads to perfect competition. In fact, it should rather be about new competitive areas and about tougher rivalry in traditional markets, which is beyond the power of an individual state or corporation. After all, strong external competitors, unlimited in their actions, join internal competitors. Globalization processes in the world economy are beneficial, first of all, to consumers, since competition gives them a choice and lowers prices.
6. Globalization can lead to increased productivity as a result of the rationalization of global production and the diffusion of advanced technologies, as well as competitive pressures for continuous innovation on a global scale.
7. Globalization enables countries to mobilize more financial resources as investors can use broader financial instruments in an increased number of markets.
8. Globalization creates a serious basis for solving universal problems of mankind, primarily environmental, which is due to the unification of efforts of the world community, the consolidation of resources, coordination of actions in various fields.

The end result of globalization, as many experts hope, should be a general increase in the world's well-being.

As we have already noted, the processes of globalization in the world economy are perceived and evaluated in different ways. But they are treated differently not only by individual scientists, specialists and experts, but also by residents of different countries. Globalization processes are most often welcomed in developed countries and raise serious concerns in the developing world. This is because the benefits of globalization are unevenly distributed. Therefore, one of the main questions causing the most heated discussions is: who benefits from globalization?

Modern globalization processes unfold, first of all, between industrialized countries and only secondarily cover developing countries. Globalization strengthens the positions of the first group of countries and gives them additional advantages. At the same time, the deployment of globalization processes within the framework of the modern international division of labor threatens to freeze the current position of the less developed countries of the so-called world periphery, which are becoming objects rather than subjects of globalization.

Consequently, the degree of positive influence of globalization processes on the economies of individual countries depends on the place they occupy in the world economy; in fact, wealthy countries or individuals receive the bulk of the benefits.

Given the uneven distribution of the benefits of globalization, of course, the negative consequences of globalization processes in a particular country will significantly depend on the place that this country occupies in the world economy. In this regard, we will single out three groups of threats, dangers, potential problems arising at the present stage of development of the internationalization of economic activity, depending on which countries they may spread to. First of all, let us highlight the dangers of globalization that exist for all countries, and then potentially could arise in less developed and, separately, in industrialized countries, and at the end of this section of the article, we will dwell in more detail on the most significant negative consequences of globalization processes.

In the context of globalization, the manifestation of the destructive influence of centrifugal forces associated with this process is possible, which can lead to the rupture of traditional ties within the country, degradation of non-competitive industries, exacerbation of social problems, aggressive penetration of ideas, values, and behavior patterns alien to this society. The problems potentially capable of causing negative consequences from globalization processes in all countries include:

- Uneven distribution of benefits from globalization in the context of individual sectors of the national economy;
- Possible de-industrialization of national economies;
- The possibility of transferring control over the economy of individual countries from sovereign governments to other hands, including to stronger states, TNCs or international organizations;

• Possible destabilization of the financial sector, potential regional or global instability due to the interdependence of national economies at the global level. Local economic fluctuations or crises in one country can have regional or even global consequences.

The most painful consequences of globalization can be felt by the less developed countries belonging to the so-called world periphery. The bulk of them, participating in internationalization as suppliers of raw materials and manufacturers of labor-intensive products (and some of them are suppliers of parts and assemblies for modern complex technology), find themselves in all-round dependence on advanced powers and have incomes, firstly, less, -second, very unstable, depending on the conjuncture of world markets.

Globalization for such countries gives rise, in addition to the above, and many other problems:

- increasing technological lag behind developed countries;
- the growth of socio-economic stratification, marginalization (ie the destruction of state society, which is a process of disintegration of social groups, the rupture of traditional ties between people, the loss by individuals of objective belonging to a particular community, a sense of belonging to a particular professional or ethnic group);
- Impoverishment of the bulk of the population;
- increasing dependence of less developed countries on stability and normal functioning of the world economic system;
- limiting TNCs' ability of states to pursue nationally oriented economic policies;
- Growth of external debt, primarily to international financial institutions, which impedes further progress.

As already noted, the greatest gains from participation in globalization are for industrialized countries, which have the opportunity to reduce production costs and focus on the production of the most profitable science-intensive products, and transfer labor-intensive and technologically dirty industries to developing countries. But also industrialized countries can suffer from the processes of globalization, which, if not controlled, will increase unemployment, increase the instability of financial markets, etc.

The most frequently discussed socio-political problems potentially occurring in developed countries in connection with the processes of globalization are:

- Rise in unemployment as a result of:
 - Introduction of new technologies, which leads to the reduction of jobs in industry, increases social tension;
 - changes in the structure of production and the movement of mass production of labor-intensive types of goods to developing countries, which hard hits the traditional industries of these countries, causing the closure of many industries there;
 - increased labor mobility;

- The transnational corporations that have come to the fore often put their own interests above the state ones, as a result of which the role of national states is weakening and part of the functions is transferred to various supranational organizations and associations.

A significant problem is that the uneven distribution of benefits from globalization is observed not only in individual countries, but also in the context of individual industries. Industries that benefit from foreign trade and export-related industries experience a greater inflow of capital and skilled labor compared to a number of industries that are significantly losing out from globalization processes, losing their competitive advantages due to increased market openness. Such industries are forced to make additional efforts to adapt to the changed economic conditions that are not in their favor; there is an outflow of capital and job losses in them. People lose their jobs, they are forced to look for new jobs, sometimes they need to retrain. And all this causes large social costs, and in a short time. Ultimately, of course, there will be a reallocation of labor, but the social costs will be very high.

A serious negative consequence of globalization (and we, realizing the significance of this potential danger for national economies, mentioned it three times in different variations: for all countries, for less developed and developed countries) may be the transfer of control over the economies of individual countries from sovereign governments to other hands, including the most powerful states, multinational or global corporations and international organizations. For this reason, some see globalization as an attempt to undermine national sovereignty. Modern corporate capital actually controls the political life of modern developed countries. National-state formations as such are losing their role as active agents of life and the world community. The prevailing opinion is that the integration processes in the economy, the globalization of the financial market lead to the "erasure" of state borders, to the weakening of state sovereignty in the financial sphere.

The growing global integration of capital markets threatens the economic policies of individual countries, since foreign capital in the form of direct or portfolio investments is fraught with a certain threat to the national economy due to the ability to disappear from the country as quickly as it appears.

Globalization reduces the ability of governments to maneuver. Soon they will be faced with the need to join forces to control international activities, information and financial networks of TNCs.

CONCLUSION

A threat can be noted, in particular, the potential increase in unemployment as a result of the transfer by companies of countries with high labor costs of part of their production facilities to countries with low wages. Export of jobs may turn out to be undesirable for the economy of a number of countries. But most often, in such conditions, companies from developed countries stop producing unprofitable products and switch to the production of goods that require the use of highly qualified personnel. There is a redistribution of labor. As a result, workers with lower qualifications remain unclaimed, unemployment is growing among them, and their incomes are falling. And as a negative impact of globalization, a noticeable increase in the gap in the levels of wages of skilled and less skilled workers is indicated.

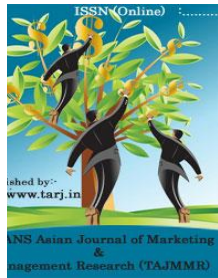
The negative aspects of globalization are associated with the potential conflicts with which it is fraught, although they can be mitigated through the development of global cooperation based on agreements of a political nature or the creation of new international institutions.

What, in the final analysis, does globalization bring to countries - a threat or new opportunities? It is almost impossible to unequivocally answer this question, because the balance of positive and negative consequences is constantly changing. However, "the reality is that globalization is an objective and completely inevitable phenomenon of our time, which can be slowed down by means of economic policy (which happens in a number of cases), but cannot be stopped or "canceled", for this is an imperative requirement of modern society and scientific and technical progress".

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APPROACHES TO TEACHING ENGLISH

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ABSTRACT

This article is about teaching law in English by using different approaches. In the below there are some ways to organizing effective classes and solutions which are both students and teachers come across in this field. It is the first step to know about this language. From early ages children begin to learn English language. That is why, some ways have been standardized as methods to teach them. Before speaking about teaching English language, there should be informed about what method is. In order to speak fluently, speaker should comprehend the order of sentence structure. It is a main problem in using this method. There is a solution in law. Teachers use some plays, games during the explanation. Thus, the development of communicative competence is impossible without the preparation of oral and written speech skills. However, knowledge of lexical and grammatical material does not provide the formation of communication skills.

KEYWORDS: *Approaches, Oral And Audio Lingual Ways, Communication, Procedure, Confusions, Meanings, Gist, Illustration.*

INTRODUCTION

Nowadays, English is in among international languages which are used around the world. Before five hundred, Latin was the most preferable to be taught, as it was main language of running business, trade and education in the west of the world. However, in sixteenth century, Italian, French, and English took an importance as a result of political inconstancy in Europe and Latin gradually became displaced as a language of verbal and written communication (Richards and Rodgers, 2001). Latin was a dead language. That was being begun to read in the reading materials, books as a classic language. In sixteen and eighteen centuries, children managed to be received to “grammar schools” in order to learn the rules of Latin. It was a mental process, actually, “mental gymnastic” to know about language. When all modern languages started to enter in the sphere of the European countries, those languages were taught the help of the same methods which Latin was taught. There were almost equal methods. Grammatical rules were memorized. Written progress was emerged. The contexts were translated from the second language into first one as well as vice versa. Till the nineteenth century, actually that method was considered as a standard, punctual method of teaching language. Moreover, the textbooks were divided into several chapters. Every chapter consisted of a clear grammatical rule and the rule was come into practice in written exercises.

Main part

Methods and approaches in teaching English

As it mentioned above, English language belongs to international languages. It was used a real standard language among all over the world. Because of its useful and understandable teaching methods, it plays a great role in humanism. In order to achieve any field, English language is demanded. According to this fact that English is taught in kindergarten. It is the first step to know about this language. From early ages children begin to learn English language. That is why, some ways have been standardized as methods to teach them. Before speaking about teaching English language, there should be informed about what method is. “According to Asher and James (1982), methods are the combination of techniques that are used and plasticized by the teachers in the classrooms in order to teach their students and approaches are the philosophies of teachers about language teaching that can be applied in the classrooms by using different techniques of language teaching. For example, if a teacher has an approach that language is the communication and learning a language is in fact learning the meanings, functions and uses of language. So the techniques will be based on the communicative language teaching and task based methods” [2,3p]. According to Freeman (2000), methods which are taught to the teachers make a base and give them thinking about the applicable techniques and principles according to the situation where they stand. Aforementioned thesis does not lead wrong direction. They are also theories of professional scholars. Whenever talking about teaching methods, it should be informed about some types of it.

№	Names of methods and approaches
1	Grammar translation methods
2	Direct methods
3	Structural approaches

4	Oral approaches/Situational language teaching
5	Audiolingual method
6	Total physical response
7	Silent way
8	Communicative language teaching
9	Natural approach
10	Take-based language teaching

Grammar translation method

Grammar translation method was one of the most popular method which used in teaching language from 1840 to 1940. However, till the middle ages this method was not used as a methodical way. Firstly, teachers utilized this way in order to teach Latin language which was not recognized as a common language at that time. Grammar translation method was mostly criticized in nineteenth centuries because of the fact that many considered it could not fulfill the demands of language learning. Nowadays it is a good way to learn language. Basic grammar rules of language are the keys to open the easy doors to learn language. Whenever people want to learn any language, they should get clearly the grammar rules of that language. Especially, in English language learner should know the order of the words, parts of speech, tenses and so on. We will try to explain every kind of methods with teaching law through English.

Examples: Teaching English is not difficult if the rules are followed by teachers and students. There are a lot of terms in a law. Learning law is not easy not only English but also in Uzbek language learners come across difficulties during the classes. However, professional pedagogies have composed several specific methods which decrease failure in learning and teaching law in English. One of the significant one is using grammar translation method. In this case, teachers teach learners to differ parts of speech by using law terms. Teacher draws a table which is given below.

№	Noun	Adjective	Adverb	Verb
1	Allegation	Alleged	Allegedly	Allege
2	Count	Countable	Countably	Count
3	Defendant	Defended	Defendedly	Defend
4	Emancipation	Emancipated	Emancipatedly	Emancipate
5	Legality	Legal	Legally	Legalize

According to the table learners can understand the topic. They manage to separate words in terms of their basic group, such as noun, verb, adjective, adverb and so on.

Problem and solution

To realize the process of target language could be used basic way, namely teachers should teach learners more clearly as possible as they can. Whenever children try to know about grammar translation method, they come across some difficulties. At this time they should be explained how to use grammars in skills. In order to speak fluently, speaker should comprehend the order of sentence structure. It is a main problem in using this method. There is a solution in law.

Teachers use some plays, games during the explanation. Teacher should work individually. Besides that, role play is a good thing to solidify the theme. Every student becomes one of the parts of speech and implement the concerning role.

Direct method

The direct method is the outcome of the reaction against the grammar translation method. In this method students who are learning English as a foreign or second language should imagine points without own language. As if they could reject their mother tongue, as well as receive English as their speaking language among residences. This method differs from grammar translation method. It based on reality of topic. In this way, teachers use actions, demonstration or real objects. Purwarno described the aims of the direct method. He described that direct method is an attempt and effort to form a link between thought and expression and between experience and language. [2006]

Procedure

In teaching law through English teachers try to utilize English-English version. Because teachers should have all skills belong to their profession, like actors, lawyer, director and others. In this case, they demonstrate events or conditions connected to the law.

Example

The process of court is a great way to explore the main topic. Teacher speak only English. She narrates all of objects which contain of court. To demonstrate a judge she says his appearance, clothes, position. It is like a riddle. Students find out narrative thing or person. Teachers also use lawful terms. If they are not clear, teacher explains them with definitions and expressions. By the way students learn both words and narrations.

Problem and solution

Amid of the illustration students may not catch the whole meaning of a word. As a result, lack of understanding, learners probably fail in the theme. To avoid failure in the progress, students ask comparative version these words. English law term is given not Uzbek, but other foreign languages such as Russian language. It is called “teaching law with comparative way method”. One more thing which should be taken into consideration is using pictures to demonstrate real object or atmosphere. The picture of the court is presented after being explained. The narration of it is told beforehand. It is one of the best way to acknowledge the whole topic.

Structural approach

The structural method is look like direct method. But they are not the same, their techniques differ from each other. Especially, reading and writing skills are not wholly neglected. As every method has a particular aim and work, the structural method has an exact duty. It takes a great role in teaching law with understanding expressions, phrases, words in this field. The structural method identifies the gist or meaning of them. “a structure is a pattern and a particular arrangement of words which to indicate grammatical meanings. It may be a word, a phrase or a sentence [Gauridushi,2011]

Procedure

Whenever teachers teach law according to the structural method, it will have a good result. In classes students are confused how to catch the meaning, especially in contexts terms may change wholly, they mean another version. In this time teachers teach the students to approach in terms of contexts. Because of the fact that this method is specifically based on writing and reading skills. During the classes, educator should use “five fingers” way. On the blackboard or paper five fingers are drawn. In the center of the palm law term is written. Then actual meaning of the word is written in the thumb. Moreover, other eloquent is written the other fingers. By the way students learn top five meanings and how to use them on conditions.

Example

A good example of this method is shown in law field. In political discourse, too often the word “lie” is used to describe a simple misrepresentation, an untruth spoken without knowledge of its falsity, or worse, something that the speaker can defend as truthful but this accuser believes is a different set of facts.

Problem and solution

According to example which mentioned above students should be protected from confusions. One of the main issues is using words or phrases in wrong way. If the word has both negative and positive meanings, readers should care practicing unknown words. To solve the problem student work on practical books which connected to the topic. Furthermore, they should practice independently with the procedures of the teacher. Also, they may remember the gist of the law terms by pictures. We come into practice with the word “to concur”. In real English, it is usual way saying “agree”. However, in the Supreme Court formation, this word means: “I agree with what the other Judge decided, nevertheless has different reasons. In that time the list of reasons is given. Concur (formal), (concurring, concurred), (with sb/sth), (in sth) 1) rozi bo'lmoq, 2) fikrlari mos kelmoq, 3) ayni bir vaqtda sodir bo'lmoq, 4) to'g'ri kelmoq. It is the whole meanings of one term in law.

Oral approaches/Situational language teaching

The oral approach is one of the important and effective method which children use it completely. They listen to any sounds from the surroundings. It is also connected to spelling. Nowadays, children from the age of seven are taught English. According to the standard of English system, they are taught basic skills. Among these skills listening and speaking have importance in learning English language. In this case, teachers use the oral approaches, methods to create their language nation. This method helps to work on words by learning by heart. The target is to develop the skills in the individual so that they can communicate and function independently.

Procedure

Practicing this method, teachers may achieve to increase fluently speech of students. It is made in terms of order. Firstly, teacher introduces herself with simple words, and students repeat after her modifying words into themselves. After it teacher begins to use pre-intermediate level words, terms in law. Students try to understand the terms. In this time teacher use her facial expression

to explain the phrases or words. In addition to using whole body movements to easily and correctly explain existing compounds to students. In this place there is a key role of intonation. Because emphasis is on the importance of differentiation in meaning.

Example

To differ words according to stress, it means to have huge knowledge in language. For instance, limit is stressed second syllable. The word limited the third syllable is considered to be stressed syllable. Moreover, the meaning and the translation of the word change. One more example, licensee is accented by stressing second syllable. In word licensees last syllable is considered stressed syllable and last "s" is pronounced as a "z". There are great many of examples as mentioned above.

Problem and solution

Many students speak words beyond paying attention the transcription of a word. It is a huge problem in formal language. Wrong pronunciation leads to confusion to catch the meaning of the word. In this time teachers approach with an understandable way which is easy to learn. They use cards, pictures and so on. Besides that students may not catch the meaning of the whole sentences. As it mentioned above stress serves to differentiate the meaning of the words. In this case students should conclude according to the context. The best way is teachers should pronounce difficult words, and students write them to the blackboard as they listened. By the way both teachers and students achieve their goals in learning law terms.

Audio-lingual method

Audio lingual method is considered to be mostly used method both in the past and for the being time. It is also named after "Army method", because after World War II, the soldiers wanted to be accomplished in the languages of their enemies. They decided to attack to their enemies by their spiritual field. It gave a good result at that time. Long after it was received as a new method in language called audio lingual method. It is based on a linguistic theory and behavioral psychology. This method was used widely through the end of twentieth century. It emphasized only dialogues which is important to understand it. In order to show the abilities of this method, tutors tried to explore new versions, materials to rich in more blossoming. Nowadays, target language not to be completed beyond this method. With this method the standard language achieves a lot of awards.

Procedure

For the being time every kind of sphere uses the achievements of modern technology. It involves in both the whole creatures of the world and unalive nature. In this case teachers of education in every level of it use them more effectively. A good example of modern technology is audios. In audio lingual method, teacher teach students both listening and speaking. Learners listen to an audio according to their range of knowledge. They try to catch the general nation. After it they narrate the events of audio step by step. They do not watch anything on TV or screen. Students use their imaginary world. One of the significant role of the teachers, they should lead them to the right direction. In order to avoid confusion of learners, tutors explain basic rules of doing this kind of task.

Example

In terms of law process, the audios based on this field. For instance, the conversation is being held between two men. They are talking about human rights. Moreover, they are adding to some gaps about tax in their conversation. In this conversation two topics are being discussed. They are connected immediately. Students listen to audios on an average twice. More than it is not permitted in a target language. To identify the aim and the whole meaning of the audio, teacher help to students. Namely, she/he writes unknown words or phrases on the blackboard. By this trace, students explore what the audio is about. Furthermore, they inform about new things as well as, they enhance the level of speaking skill. Because they demonstrate what they have heard. And also whenever it is about case study, they give alternative suggestions which may be solution to the problem. They speak fluently and exactly on the topic. It gives a great result.

Problem and solution

Mostly, students face to difficulties on spelling. Because of the standard language, listening teaches to write without mistakes. However, it is not easy for all students. In audios the words near to each other in pronunciation. A good example, “law” and “love”. They are not connected each other. But they are pronunciation almost the same. In this case, teachers give feedback about the task. Students approach to the listening according to instructions of teacher. If they do not know a word they should predict above the whole audio. It is certain with the logical way. To adept at listening skill, students should listen audio books more and more. By the way they rise up both synhron translation and listening ability. They think in target language, not mother tongue. They will have fluently speech and managing time. Certainly, they save time by professional abilities.

Communicative method

Human learning in terms of four “views of the person” and their implications for LTE (language teacher education)

- learning is determined by external influences, as in behaviourist learning theory: person as input-output system;
- learning as the realization of one’s unique self, as in humanistic theory: person with self-agency;
- learning as a cognitive process, where each of us constructs inner representations of the world which then determine our perceptions and subsequent learning: person as constructivist;
- a social perspective on learning, where the individual adapts to and enacts socially constructed roles, and learns by means of social exchange: person as social being. [Jon Roberts.4p]

The development of communicative competence depends on sociocultural and sociolinguistic knowledge and skills that ensure interconnection with society and contribute to the socialization of individuals in this society.

The communicative methodology provides for the maximum immersion of the student in the language process, the main purpose of this methodology is to teach the student to speak English fluently, and then think in it. The possibilities of implementing a communicative approach in a specialized university are significantly higher than in a nonlinguistic educational institution.

It is no secret that in a non-linguistic university when studying a foreign language a number of difficulties arise due to the following factors:

- 1) the emphasis on teaching is placed on professional disciplines to which a foreign language does not belong. When studying a foreign language, as well as other noncore disciplines, most students have exclusively external motivation;
- 2) in non-linguistic universities, often, students with different levels of proficiency in a foreign language study in the same group, as a result of which the motivation of strong students are reduced, and there is a lack of interests of the weak;
- 3) the limited number of hours allocated for studying a foreign language in a nonlinguistic university does not allow it to be mastered at the proper level.

Effective teaching encourages the teacher to determine what "works" in the learning process. According to Richards, a lot depends on the skills and personal qualities of an individual teacher [3, p. 45].

Thus, a teacher of a non-linguistic university should determine ways to solve the above difficulties.

All students have their own intellectual characteristics, which should be taken into account in the learning process. These differences should also be encouraged by the teacher, develop innovative thinking in students, and critically determine the characteristics of each student in the learning situation. There are various ways to improve the quality of teaching, while the learning process should be of interest to the student. The communicative approach is based on the fact that the success of language learning is associated with its direct use. When students participate in real communication, their natural intentions of mastering the language are used - this is what will allow them to use the language.

Motivation is one of the most important factors influencing the study of a foreign language. Intrinsic motivation leads to long-term success. Extrinsic motivation is believed to be more associated with short-term success. Based on the above factors, the teacher should stimulate internal motivation among students, arousing interest and curiosity, contributing to the self-development of students [1, p. 154].

Based on the capabilities of the motivation factor [6, p. 24], consider methods for solving the first problem, the transformation of external motivation (getting an assessment) into internal:

- the impact on direct behavior in relation to specific goals (career prospects);
- stimulation of perseverance in educational activities (additional bonuses);

- Increase in cognitive activity (students interested in professional activities use information from foreign sources, professional sites), which in turn will lead to the development of communicative competence.

Problem and solution

- The solution to the problem associated with the difference in student knowledge can be carried out through a tiered approach to group formation, which involves:
 - selection of students by level of knowledge (group A, B, C);
 - planning of the educational process through the degree of activation of the student's speech activity;
- The possibility of subsequent transfer of the student to a group with a higher level of knowledge.

A solution to the third problem can be proposed directly using elements of a communicative technique in working with text. The communicative approach to the language has various characteristics that distinguish it from previous methods:

- Understanding occurs through the active interaction of students in a foreign language, involving such methods of enhancing communication skills as video, interactive whiteboard, game simulations;
- Training takes place using authentic English texts;
- Students not only learn the language, they also receive additional linguistic and cultural knowledge in the process of mastering the language (the information they are interested in should be contained in the material they study);

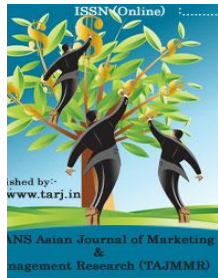
Thus, the development of communicative competence is impossible without the preparation of oral and written speech skills. However, knowledge of lexical and grammatical material does not provide the formation of communication skills. These skills are formed through the active involvement of the student in the educational process, increasing the motivational factor, solving certain pedagogical difficulties in the learning process, the ability to operate educational material with a view to its further use in certain areas of communication.

Taking into consideration of all above, teachers create more and more ways and methods in order to teach students in every field. The most important thing which should be paid attention is all approaches connected to target field as well as with basic effective results. Students can catch the whole class and respond to the questions, it is a good achievement for the teachers. By the way, students obtain the same abilities as their professional teachers. These are great approaches for any target field.

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A STUDY ON RELATIONSHIP BETWEEN EMPLOYEE ENGAGEMENT AND TRAINING AND DEVELOPMENT

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ABSTRACT

In today's competitive world, it has become highly significant for organizations to connect and engage with employees to provide them with organizational identity. Employees are said to be engaged when their employers meet their basic needs, provide meaningful growth opportunities and also foster a sense of belongingness. Past studies have revealed that the quality of training and learning opportunities really influence the engagement of employees at workplace. Managerial practitioners and consultants are also putting efforts to improve the employee engagement through effective training and development programs. Employee training and development thus plays a key role in enhancing the loyalty and employee engagement. The purpose of this paper is to study the relationship between employee engagement and training among banking sector employees in the Jalandhar region of Punjab. The sample size for the study included 100 banking sector employees. Data was collected from employees in the banking sector through administration of suitably designed questionnaires. Correlation coefficient was calculated between training efforts and the employee engagement levels. Findings indicate that there exists a strong positive correlation between employee engagement and training and development among the banking sector employees. The findings of the study suggested that

human resource manager could consider training as an important instrument for enhancing the engagement of the employees in the organization.

KEYWORDS: *Employee Engagement, Training and Development, Employee Commitment, Satisfaction.*

INTRODUCTION

Employee engagement is a workforce approach designed to ensure that an employee is fully involved in, and enthusiastic about, his or her work, and thus will act in a way that furthers the organization's interests. It is a measurable degree of an employee's positive or negative emotional attachment to his job, colleagues and organization which profoundly influences his willingness to learn & perform at work. Today employee engagement has become a critical element for business performance and success as it depends much on the level of employee commitment because if engaged employees are happy, they will perform better and have stability. Training and development has been found to be a highly effective tool in enhancing the employee engagement among the employees. Training in simple terms refers to imparting specific skills, ability and knowledge to employees. It is an attempt to improve current and future performance by improving performance capabilities and potential through learning, usually by changing the employee's attitude or increasing his or her skills and knowledge. The fundamental aim of training and development is to help the organization to achieve its purpose by adding value to its key resources – its employees and make it a competitive edge for organization. Earlier there were limited training programs for employees restricted mainly to on-the-job training. But now the scenario has changed, and people who've had some formal training are preferred during recruitment. Moreover, training helps in retaining talented employee and increases their morale and job satisfaction. This leads to a positive attitude of employees towards the organization. Both organization and employees are benefited by this because if employees are happy, they will perform better and this will increase the overall productivity and profitability of the firm.

Need and relevance of the study

There is undoubtedly an increase in the stress levels of employees. This may be attributed to increasing work pressure, more demanding jobs, lack of required skills or knowledge etc. which in turn is leading to decline in employee engagement. The study focuses on need of management to recognize the relationship between employee engagement and training and development which they can use in order enhance the engagement of their employees. By evaluating and re-designing training practices or methods adopted by the organization many of employee's problems can be eliminated, for example training in regard to stress management, job description or role clarity, technical skills etc. When employees will be more confident and comfortable about their job they will be more engaged in organization and will have a positive attitude towards it.

Objective

To study the relationship between employee engagement and training and development among banking sector employees of Jalandhar region.

Conceptual Focus

Schaufeli and Bakker (2003) described employee engagement as “A sense of energetic and effective connection of employee with their work activities and they see themselves as able to deal well with the demands of their job”. In the view of Stairs (2005) employee engagement is “the degree of commitment to a particular job”. Commitment is further divided as rational and emotional where rational commitment is driven by self interest of getting some financial rewards and emotional by deeper beliefs in the job or organization. From these two commitments rational can be easily achieved but after a certain level other strategies are to be adopted to engage employees. Measure (2004) defined employee engagement as a level of commitment and involvement of employees towards their organization and its value, the primary behavior of engaged employees are speaking positively about the organization, co workers, potential employees and customers, having strong desire to be the members of organization and exerting extra effort to contribute to organization success. According to Vazirani (2007) employee engagement can be defined as “the level of commitment and involvement the employee has towards his organization and its values”. Engaged employees work with passion to give better results in order to achieve the organizational objectives since there is a two way relationship between employee and employer. Gupta (2008) depicted in his studies that a ‘satisfied’ employee is not necessarily the ‘best’ employee in terms of loyalty and productivity. It is only an ‘engaged employee’ who is intellectually and emotionally bound with the organization, feels passionately about its goals and understands the values of organization. Engaged employees who are inspired and guided by leadership, equipped with the right tools and managed by the right systems and processes deliver superior performance. Pritchard (2008) described that employee engagement in terms of “Say, Stay, strive” where say means how employees talk about their organization with others whereas stay stands for commitment and loyalty of employees and strive means employees are willing to do anything for their organization. Further Kular et. al (2008) stated that there is a relation between people’s perception about their job and their engagement. People want their job to be meaningful that creates their interest in work and enhance their performance and engagement. This study suggested that there are many factors which have an impact on the engagement level of employees such as individual differences at work, job and family stress, physical health, sharing of responsibility, feeling of being valued or involved and emotional experiences. Bakker and Bal (2010) examined that there is positive relationship between work engagement, job resources and performance. This study revealed that better job resources lead to more work engagement and increase the performance. Markos and Sridevi (2010) described that employee engagement as a harmonious and positive relationship between employer and employee, where employee is emotionally committed towards organization and work with zeal. Their study concluded that employee engagement is a totally distinct and a broader concept than job satisfaction, employee commitment and organization citizenship behavior. Organizations are therefore putting special efforts to enhance the level of engagement among their employees.

Relationship between employee engagement and training

Schneider (2003) stated that employees will feel engaged when good training is provided to them and managers provide right conditions to work. The essential condition for feeling engaged is fair treatment and a training program which is able to provide correct information about the company and to ensure employees that the ultimate goal of the company is satisfaction. According to Williams (2008) the experienced employees should provide mentoring sessions to the new hires as it will improve rapport between new and old employees. New employees will get knowledge about job, organizational objective and hands-on training from seniors which will ultimately increase the engagement of employees. Lockwood (2008) stated that there is a significant relation between employee engagement and leadership. Leadership skills of supervisors should be enhanced by providing them training which will increase the middle level employee's engagement towards organizational strategy to give better performance and achieve overall objectives of firm. Paradise (2008) stated that most of the employees feel that the quality of training and learning opportunities, frequency of training, breadth of training, peer coaching, and job rotation strongly influence the engagement level of employees. Wallece (2009) *et. al* analyzed that if the organizations show their interest in helping employees to accomplish their work with better performance by providing them coaching or training programs according to their needs it would lead to increase in the level of engagement of employees. Further Soyars and Brusino (2009) examined that employees seek opportunities for their career and growth from their organization and proved that learning and development programs lead to engagement of employees. According to the study 65% respondents answered that quality of training and learning programs provided to them positively influence employee engagement to a high or very high extent. Supporting the same Ayer and Paul (2009) analyzed that in order to increase level of engagement the leadership skills of manager should be enhanced with training. The study found two training programs – on boarding and development plan which are key factors of building high level of engagement. On boarding ensures that employees are aligned with organization mission and priority from the starting of their work and development plan ensures that employees know what they have to do to achieve the organizational objectives. Further in Ayer and Paul (2011) added that training programs are key to employee engagement as the organizations that provide leaders with the skills and tools or techniques of training shows better performance, improve ability to hire talented candidates and increase customer retention and revenue. Study revealed that 81% of best companies provide their managers with training skills and tools in order to increase employee engagement. Whereas Karsan (2011) analyzed that training only is not sufficient to increase engagement level, development opportunities have a more positive effect on engagement level. Employees should be given learning and growth opportunities by providing mentoring, time for personal assignments or tasks, a formal career path etc. This study indicated that employees satisfied with the development opportunities are more motivated, committed and loyal towards the organization and even perform better.

METHODOLOGY

For purpose of measurement of employee engagement and training, questionnaires were administered to the banking sector employees of the Jalandhar region. The sample consisted of 100 employees from the banking sector. Primary data was obtained using the questionnaire

method while the review of literature was done using the secondary data from various published sources such as websites, magazines and journals to support the findings of the study.

Instruments

To achieve the objective of the study following instruments were used:

i) Gallup Questionnaire

Measurement of employee engagement was done using Gallup survey which comprise of 12 items. It is one of the most renowned tool utilized by management consultants and academicians. Its reliability, convergent validity, and criterion-related validity have been extensively studied. It is an instrument validated through psychometric studies. Gallup Q12 survey was used with an aim to study about the level of engagement among the employees. The survey also helped in measurement of elements of worker engagement most tied to the bottom line things such as sales growth, productivity and customer loyalty. The questionnaire consisted of following 12 items:

Do you know what is expected of you at work?

Do you have the materials and equipment you need to do your work right?

At work, do you have the opportunity to do what you do best every day?

In the last seven days, have you received recognition or praise for doing good work?

Does your supervisor, or someone at work, seem to care about you as a person?

Is there someone at work who encourages your development?

At work, do your opinions seem to count?

Does the mission/purpose of your company make you feel your job is important?

Are your associates (fellow employees) committed to doing quality work?

Do you have a best friend at work?

In the last six months, has someone at work talked to you about your progress?

In the last year, have you had opportunities at work to learn and grow?

ii) Training Questionnaire

A survey questionnaire on training and development was designed using the five point likert scale to examine how strongly the respondents were satisfied or dissatisfied. To eliminate or avoid faulty assumptions and flaws experts have been consulted and pilot tests were performed.

Analysis and finding

To study the relationship between employee engagement and training among the banking sector employees, Pearson correlation analysis was utilized as a statistical technique. Pearson correlation analysis revealed that there exist a strong positive significant relationship between employee engagement and training and development at $r=0.97$, $p=0.03 > 0.05$.

DISCUSSION

From the analysis, it is clear that employee engagement is strongly related to training and development among the banking sector employees. This indicates that level of engagement and commitment among the banking sector employees is dependent on the training and development. If the organization provides right kind of skills and growth opportunities to their employees, it helps in fostering engagement among the employees both who are high performers as well as low performers. This is because employees whose work performance suffers due to poor interpersonal relationships or because of lack of interpersonal skills should be provided proper training by their superiors. Planned coaching sessions help an individual to work through issues, maximize his potential and return to peak performance. Thus, training and development has become one of the most effective way to enhance the engagement among the employees. More skilled and trained is the employee at workplace, greater is the productivity and efficiency of employees which in turn helps in increasing the engagement of the employees.

CONCLUSION

Today employee engagement has become holistic way of strengthening employee's bonds with organization. From addressing employee needs at lower order of Maslow's hierarchy of needs employee engagement has evolved drastically to cater to the higher needs of self esteem and self actualization. The evolved employee who is highly engaged with the organization try to make themselves whole hearted participants in the co-creation of wealth and success. A major contribution of this study is the provision of an approach for the managers, to identify the impact of training and development on employee engagement. From the analysis, it is clear that there exists strong relationship between employee engagement and training among the banking sector employees. This implies that training and development is one of the major key drivers of employee engagement. In today's scenario with the change in technology every industry is going for business process reengineering that need good training and development practices for employees so that they will not resist changes and feel engaged in their work culture.

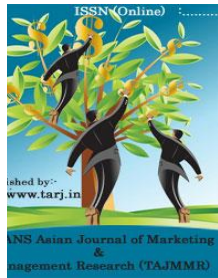
Future Implications of the research

This research can be further extended to study the degree of impact of training and development on the employee engagement among the banking sector employees. Further, there is scope for research to be conducted to study about the factors that influence the engagement of employees at workplace and their interrelationship with each other and with respect to engagement. Besides this, study can be further conducted to measure the relationship between effectiveness of training and development programs on the engagement of employees. This may help the management consultants to design the training module best suited to enhance and improve the retention and engagement of employees working in the organizations.

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CONCEPTUAL FOUNDATIONS OF IMPROVING THE TAX SYSTEM PROBLEMS AND SOLUTIONS

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ABSTRACT

After the independence of our country, there have been radical changes in all areas, the main purpose of which was to form the state budget in exchange for stabilizing the economy. With this in mind, it is aimed at improving the tax system to make it more effective, while identifying the existing shortcomings by broadly covering the changes taking place in our country. Problems in the tax system and practical actions of government agencies to address them will be highlighted. In the search for solutions to existing problems, proposals are made to create a profitable tax system in our country on the basis of world experience.

KEYWORDS: *Economic Stabilization, State Budget, Economic Reforms, Tax System, Government Programs, Practical Actions, Problems, World Experience.*

INTRODUCTION

The country is taking comprehensive measures to improve tax policy, increase the efficiency of tax administration, gradually reduce the tax burden, simplify the tax system and radically reduce tax reporting.

As a result of the implementation of the concept of improving the tax policy of the Republic of Uzbekistan, the tax burden on the salary fund has been reduced, working capital taxes have been optimized, mandatory contributions to state trust funds have been abolished and corporate income tax rates have been reduced. The tax system was revised by reducing.

The economic nature of the tax is characterized by financial relations between the state and legal entities and individuals based on objective mandatory payments. These financial relations have a special social character and serve to mobilize funds at the disposal of the state, which is part of the national income.

The tax system is an integral part of the economy and is an important mechanism for achieving the priorities of social and economic development of the country.¹

Taxes as an economic category arise and operate in the process of distribution and redistribution of national income is part of the production relationship. Their content is that they transfer a portion of national income to the state for the government to perform its functions.

In the context of large-scale reforms aimed at the long-term development of the country's economy, the effective system of taxation and the coordinated work of the state tax service are of particular importance.

At the same time, the organization of the state tax service based on outdated methods and principles of tax control does not allow solving these new tasks, including expanding the tax base and increasing tax collection. The existence of significant unresolved issues exacerbates this situation, in particular:

first, the low level of tax administration, which is limited to tax reporting without seeking additional sources of taxation, mainly related to the implementation of forecast indicators;

Secondly, the existence of significant conditions that creates a corrupt environment in the tax administration, leading to corruption in almost all branches of the state tax service;

third, the full implementation of tax administration, the definition of an additional tax base, the irrational use of information and communication technologies that do not allow to reduce the level of clandestine turnover in the economy;

Fourth, the lack of effective software products that enable the collection of external resources to exercise in-house control, including in-house control over the targeted use of tax benefits and preferences;

The following are the most important areas for improving the system of tax administration in the Republic of Uzbekistan:²

- Transformation of the State Tax Service into a service-oriented agency by creating a new image of taxpayers as business partners and advisers, with the goal of "Tax Service - a reliable partner of honest taxpayers" by each employee. to do without;
- to create favorable conditions for taxpayers to voluntarily fulfill their tax obligations on the basis of extraterritoriality, to conduct business legally, transparently and conveniently, to increase the level of satisfaction of taxpayers;
- Creation of a completely new system of tax administration and control, as well as the implementation of preventive and preventive measures to prevent corruption;

- sustainable formation of budget revenues by ensuring timely and uniform tax revenues, minimizing and simplifying administrative procedures, expanding the tax base and reducing clandestine turnover in the economy.

Tax Code of the Republic of Uzbekistan and the Tax Service according to the Law on State Tax Authorities, the tax authorities are responsible for the operational accounting and reporting of revenues to the budget and extra-budgetary trust funds. In order to fulfill this task, the tax authorities also use the software package "Accounting for revenues to the state budget and trust funds."

Types of taxes in the software package used in practice and a report was compiled by regions, which did not have full access to today's new information technologies. Due to the important role of the rapid exchange of information in the tax authorities, the State Tax Committee has created a new edition of the software package "Accounting for revenues to the state budget and trust funds" and put it into practice on November 1, 2006.³

The introduction of the software package has made it possible to analyze and control the amount of daily tax revenues in all tax authorities throughout the country.⁴

The purpose of the introduction of the software package - Through the introduction of the software package, it is planned to carry out the following work on revenues to the budget and extra-budgetary state trust funds:

Budget and extra-budgetary state trust funds

- creation of a database on receipts;
- revenue analysis by ministries and enterprises and control installation;
- revenues by ministries, sectors, activities and regions shaping the dynamics;
- Ministries and the receipt of funds through special accounts accounting and control of enterprises.

Stages of data formation in the software package. The software package generates data in four stages, namely:

- The first stage - Statistics
- The second stage - Analysis
- The third stage – Homework
- The fourth stage is the result

Relevance of the topic: The number of jobs is one of the key factors influencing the government's decision in setting subsidies and tax rates for resource development. When provided with a small workforce, this is sufficient to create a large difference between the next best substitute use of wages and the wage rate, which reflects the wage rate in the market. The tendency of a foreign firm to hire its own citizens will have to be counteracted, especially by the need to train them to use the local workforce. In the selection of tax subsidies and policies, additional emphasis is placed on the growth and volume of employment (Church, 1981, pp. 19-27). The employment and investment subsidy method, which is not expected to be analytically

assessed in comparison to these cost subsidies, is determined by the direct tax, a small level of rent collection from projects related to natural resources.⁵

The main task of taxes is the formation of state budget revenues, that is fiscal. However, taxes also perform a number of other functions. One of the most important of these is to regulate and encourage a certain degree of efficient and rational use of natural resources. The tax on the use of water resources has been introduced for this purpose, and although it has fiscal significance, it is not as high as other taxes.⁶

One of the main functions of taxes is fiscal (Latin fiscus-treasury). It is a constant, fixed, uniformly moving, unchanging category. Because the fiscal function is the key to replenishing the country's treasury, no matter what the source. However, the function does not automatically contribute to the budget. At its core are the activities carried out by legal entities and individuals, their profitability level lies in TB. With the help of this task, a centralized fund of monetary resources will be created throughout the country and will be directed to the fulfillment of national tasks, namely, defense, science and culture, social security.⁷

The second important function of taxes is to regulate the economy, which plays a special role in the formation and development of market relations. The state regulates the production and sale of goods and services through taxes creates a certain "tax environment" for the activities of sectors of the economy.

Through this task, the state stimulates economic development, as well as creates a "climate" for the full implementation of the fiscal task.

The next function of taxes is redistribution. Before the treasury functions, taxes are distributed to all business entities and citizens, and then to the budget. In the initial distribution of national income, it is distributed among its creators, while in the redistribution it is directed to the budget through taxes.

The funds generated in the budget will be used to carry out a wide range of social tasks in the country, including science, public education, culture, health, pensions and stipends.

The next function of taxes as an economic category is control. Supervision is the most important element in ensuring that the tax system functions as a government agency.

This function is used as a means of determining whether the actual status and activities of the controlled entities are appropriate to a particular situation, situation or inconsistency.

The oversight function assesses the effectiveness of the tax mechanism, monitors the movement of financial resources of all legal entities and individuals, and determines whether it is necessary to make changes to the tax system and budget policy.⁸

The control function of the tax-financial relationship arises only when the distribution function is performed and acted upon. The control function is activated only when the financial resources are initially allocated and used by the relevant entities within the framework of economic relations. This means that the tax is only valid if both functions operate in a single organic unit - acts as an effective tool of fiscal relations and fiscal policy.⁹

Today, the lack of water resources especially clean drinking water is becoming a global problem in many countries around the world. In particular, the growing water scarcity from year to year due to global climate change, population growth and increasing demand for water may be one of the main limiting factors for the future development of the country. In such circumstances, the economical use of available water resources should be considered a priority.

Not only individual institutions are directly involved in the development of tax policy, but also non-taxpayers, more specifically taxpayers, can participate in its development, ie the taxpayers themselves have suggestions for improving taxes easy and efficient performance of tax calculation, etc. can be given as an offer.

The effectiveness of public administration in the field of taxation largely depends on the flexibility of the various branches of government. Authority defines the specific role of each body and at the same time ensures its coordination with the activities of other bodies. The solution of one of the main tasks of the state - the replenishment of the budget, the coordination of the activities of all public authorities, which have some support for influencing the economic and legal behavior of taxpayers. As noted in many publications, one of the conceptual tax principles is the joint participation of government agencies in the development and implementation of tax policy.

In the process of developing and implementing tax policy, a number of bodies acting within their competence must work together. Differences in the type of activity of these bodies, the basis of their organization, goals and objectives create some problems in the organization of tax relations. In order to ensure active participation in this process, it is necessary to address a number of issues, such as coordinating their activities and ensuring flexibility with each other.

Cooperation in the relations between the tax authorities and local authorities in the implementation of a single tax policy in the country, the analysis of the results of the implementation of tasks to ensure the receipt of taxes and other mandatory payments equal to taxes in the regional budget is manifested through participation.

The sum of the types of taxes and levies that make up the state budget and the state's extra-budgetary trust funds is called the tax system.

Briefly referring to the tax authorities of local authorities, local authorities have a number of powers in accordance with the tax legislation of the country, which provide local taxes to taxpayers located in their territory. and the establishment of additional tax benefits on levies, such as setting the amount of tax rates within the highest rates set by the Cabinet of Ministers.

Aim of the research. On July 2, 2018, experts in the field of taxation, the business community, the diplomatic corps, representatives of international financial institutions, leading media and other stakeholders discussed the concept of improving the tax policy of the Republic of Uzbekistan, signed by the President.

At this meeting, the solutions envisaged in this concept were discussed in order to improve tax policy:

- high tax burden for general taxpayers;

- increased rate of value added tax and inefficient system;
- high rates of taxes to the wage fund, which leads to the concealment of the actual number of employees and the wage fund by taxpayers;
- lack of a clear system of analysis and risk management during the implementation of control activities;
- slowness of collection of local taxes and fees due to inefficiency of the administrative mechanism, lack of full accounting and objective determination of the value of real estate and land plots, etc.

The research methods. A tax mechanism is a set of concepts directly related to the practice of taxation that is directly involved in the implementation of taxes. Each element of the tax mechanism has its own, functional, formalized by law functions. Therefore, when each tax element is considered separately, it reveals the essence of one or another aspect of the tax system. In general, it becomes a mechanism of action and serves to implement tax legislation.

The tax system acts in conjunction with the economic and legal elements in carrying out its actions. Therefore, it is important to identify the elements involved in tax relations. In the world tax practice, the following are identified as legal and economic elements of the tax system:

- Tax legislation;
- Tax administration;
- Taxpayer.

Elements of taxes and other mandatory payments	
The tax is an object of taxation	Calculating taxes or other mandatory payments on the taxpayer property, action, result of action, which gives rise to an obligation to issue and pay.
Tax base	The rate of tax or other mandatory payment of the object of taxation value, quantity, physical, etc. in the parameters specified in the application represents the descriptions.
Rate	Calculated against the unit of measurement of the tax base represents the amount in percent or absolute amount. Taxes and rates of other obligatory payments Republic of Uzbekistan determined by the decision of the President.

Other problems in the implementation of the tax concept:

1. A new interpretation of the Tax Code has not been developed. However, I had half a year to do it. Amendments to the code in December will not solve many problems with the introduction of the new tax system. This is a big blow to the reforms.
2. The problem of VAT on agricultural products has not been resolved. The problem is that agricultural enterprises do not pay VAT, and as a result, catering and trade enterprises that buy and process their products cannot account for it as a member of the value-added chain.

As a result, the tax burden on these enterprises will increase. There were good options for solving this problem, but they were not taken into account.

3. The plan set out in the Concept on simplification of calculation and payment of VAT and income tax has not been implemented. Accounting for these taxes remains a challenge for both taxpayers and tax authorities. This hinders the successful implementation of tax reform.
4. Tax incentives have not been optimized. The existence of many tax incentives is ineffective and harmful: they kill competition (some have benefits, some do not) and reduce state budget revenues. It is no coincidence that in his address on December 29, 2018, the President once again raised the issue of optimization: "By reducing the tax burden, we must introduce a tax system that is fair to all, gradually abolish tax benefits."

Object of taxation: The object of taxation is gross income. For tax purposes, gross income includes: minus value added tax on goods (works, services), excise tax and tax on the use of gasoline, diesel fuel and gas in vehicles (which pay these taxes). for taxpayers) sales revenue.

The research results. In this regard, the head of our state Sh. Mirziyoyev said, "Under the new tax policy in 2019, the tax burden on wages has been reduced by 1.5 times, resulting in an increase in the number of people employed in the formal sector by 500,000 during the year. As a result of our reforms, 93,000 new businesses were created last year, or almost twice as many as in 2018.

Also, from 2020, according to the new Tax Code, overpaid or unreasonably levied tax payments by businesses will be returned to the account of the Central Bank at a rate of interest from the budget at the basic rate." He said.

It is known that the main part of the state budget revenues of the Republic of Uzbekistan is formed through taxes and fees. The timely and full payment of taxes will serve to finance the timely expenditure of all measures taken at the state level, the budget and trust funds.

Changes in tax policy in 2021:

VAT

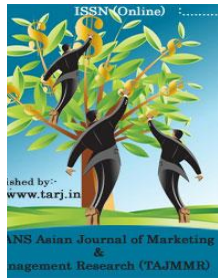
1. The procedure for calculating and paying taxes, as well as the tax rate is maintained at 15%.
2. The range of VAT-paying enterprises, regardless of the amount of revenue, is expanding due to:
 - stable retail outlets for alcoholic beverages, including beer;
 - market and trade complexes.

From January 1, 2021, funds received or purchased (established) at the expense of funds received in accordance with paragraphs 8, 9, 14, 15 and 17 of Article 304 of the Tax Code, as well as funds released as a result of tax and customs benefits Property acquired or acquired (constructed) at the expense of s is not recognized as depreciable assets and is not depreciated.

The cost of a depreciable asset is included in expenses through depreciation, which is calculated from the cost of the asset, not including revaluation.

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PROSPECTS FOR THE DEVELOPMENT OF RETAIL PAYMENTS THROUGH BANK CARDS IN UZBEKISTAN

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ABSTRACT

The article discusses the types of plastic cards. Debit card and credit card concept. The history of the development of plastic cards in the world and in Uzbekistan has been studied. The market of plastic cards in the republic of Uzbekistan has been studied. The main conditions for the development of the market of plastic cards are considered. The role of payment systems in the development of the economy as a whole has been studied, in particular when making payments between banks.

KEYWORDS: *Payment System, Retail Payment System, Plastic Cards, Debit Bank Card, Credit Bank Card.*

INTRODUCTION

Payment systems, being the basis for the stability of the financial system of the state, reduce transaction costs in the economy, increase the efficiency of the use of financial and other types of resources, increase the liquidity of the financial market and contribute to the conduct of monetary policy.

Retail payment systems, along with large-value payment systems, form the backbone of each country's national payment system. They ensure the use of money as a medium of exchange in retail transactions, and how efficiently and safely such systems function depends on the confidence of the citizens of the state in the entire national payment system.

THE MAIN FINDINGS AND RESULTS

The retail payment system is designed for electronic payments using bank cards and other electronic payment means. The means of electronic payment must have distinctive features (trademark, service marks) that allow identifying its belonging to this retail payment system. The rules for a retail payment system are determined by the organization that created the retail payment system.

Unlike large-value payment systems, retail payment systems are focused on processing small and medium-sized payments, and those payments that are not so critical in terms of execution time.

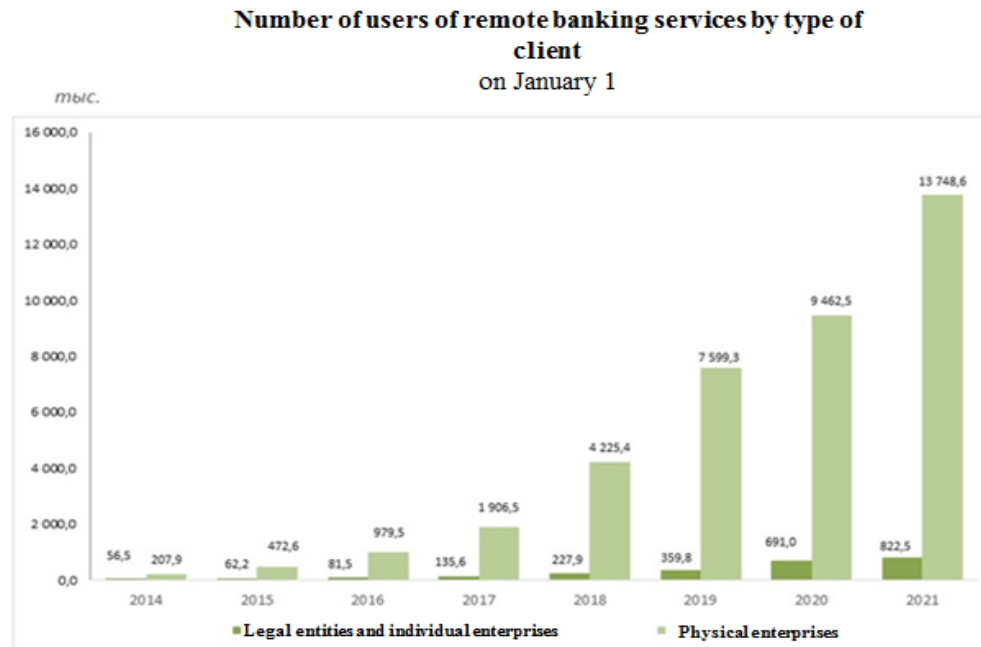


Figure 1. The number of users of remote banking services by type of client [1]

In terms of the number of transactions, the volume of payments in retail payment systems usually significantly exceeds the volume of payments in payment systems for large amounts, but in monetary terms, the situation is exactly the opposite, as shown in figure 1.

Retail payment systems have other features as well. Compared to large-value payment systems, retail payment systems typically show:

- more participants;
- a wider range of payment instruments;
- the services of private providers are used to a greater extent.

In particular, retail payment systems use not so much credit and debit transfers (this is typical for large-value payment systems), but rather credit and debit payment cards and electronic money.

Moreover, the latter are used not only as e-wallets and e-wallets, but also in a more traditional way: as virtual accounts, which are settled using other payment instruments.

The payment process in retail payment systems is more strictly structured in terms of infrastructure mechanisms and usually includes three subordinate interconnected processes (each subordinate process corresponds to the implementation of the corresponding infrastructure mechanism):

- Operational process;
- Clearing process;
- Settlement process.

As a rule, these three processes unfold with some time shift relative to each other, and the magnitude of the shift depends on the payment instruments used, infrastructure mechanisms and payment system rules [2].

The main component of the payment system is the cashless settlement system. One of the main elements of the payment system of any developed country, as well as one of the progressive tools in the development of cashless payments, is a plastic card.

A plastic card today is one of the most dynamically developing and high-tech banking products, which is constantly being improved. There are two main types of bank cards:

- debit cards, which are intended for financial settlements with your personal funds;
- credit - for settlements with money that you borrow from the bank and will definitely have to return them to the bank on the terms that you must be informed about when you receive a credit card from the bank.

There are also universal bank cards (both credit and debit cards at the same time).

Plastic bank cards began to be actively issued in the United States in the 1950s as a new tool for cashless payments, gradually replacing obsolete checkbooks. The first such product was introduced into the "mass" circulation by the New York bank long island bank in 1951; the British company finders' services became the "discoverer" of plastic cards in Europe. The magnetic stripe appeared on cards in the 1960s, and chips in the 1990s. [3]

Plastic cards first appeared on the Uzbek market in

2006 year. At that time, "duet" UZCARD cards (offline cards) were issued. The peculiarity of the work of the "duet" cards was that it worked as 2 cards: client and trade. When making payments, the funds from the client's card were transferred to the trading card and only after that they were collected at the bank. At the same time, the trading card had a limit on the number of transactions. After the expiration of the limit, merchants could not accept payment; as a result, there was a problem of "overflow" of trading cards. In addition, in plastic cards "duet" there was no possibility of access to the card account through mobile applications. Thus, since 2011, the UZCARD online card has been issued. With the release of UZCARD online plastic cards, the problems of merchants with cash collection have become irrelevant. It became possible for cardholders to use their plastic cards through mobile programs and make online payments [4].

Since 2019, the issuance of plastic cards HUMO (HUMO) has begun. A distinctive feature of these cards is the ability to withdraw money from the card without a pin.

Currently, the market of plastic cards, like its infrastructure, is actively developing, as of January-March 2021, the number of bank plastic cards issued in circulation amounted to 22 606 599. [1]

TABLE 1 INFORMATION ABOUT BANK PLASTIC CARDS, TERMINALS, ATMS AND INFO KIOSKS IN CIRCULATION AS OF APRIL 1, 2021 [1]

	Commercial banks	Number of bank plastic cards in circulation	Number of installed payment terminals	Number of atms and self-service kiosks installed	Receipts through payment terminals during january-march 2021 (in million soums)
1	National bank	2 636 494	37 757	644	1 600 958
2	Uzpromstroybank	1 350 376	35 033	427	1 537 516
3	Agrobank	3 132 951	43 668	1 865	1 376 511
4	Micro-credit bank	844 371	23 655	216	1 111 111
5	Khalk bank	4 298 764	58 205	1 388	1 766 857
6	Savdogar bank	199 860	11 525	176	311 079
7	Kishlok kurilish bank	486 124	18 221	299	730 453
8	Turonbank	498 795	14 607	465	740 926
9	Hamkorbank	876 787	31 973	808	1 200 703
10	Asaka bank	1 017 634	16 755	260	722 109
11	Ipak yuli banki	1 169 077	23 348	423	974 647
12	Ziraat bank uzbekistan	56 703	558	6	64 948
13	Trustbank	219 933	11 880	154	914 340
14	Alokabank	850 837	11 508	245	3 317 292
15	Ipoteka bank	2 550 381	45 895	598	1 783 696
16	Kdb bank uzbekistan	49 744	549	9	28 361
17	Turkistanbank	29 018	2 311	21	111 374
18	Saderat bank tashkent	1 026	31	0	1 679
19	Universalbank	158 213	3 724	123	511 508
20	Kapitalbank	497 960	12 253	3 139	1 188 980
21	Ravnaq-bank	465 774	734	42	123 906

22	Period-bank	208 647	7 347	45	438 561
23	Invest finance bank	341 888	11 141	357	659 777
24	Asia alliance bank	213 051	7 437	267	871 689
25	Hi-tech bank	25 468	443	9	11 170
26	Orient finans bank	355 034	8 597	237	691 329
27	Madad invest bank	8 347	351	9	12 508
28	Uzagroexportbank	1 169	71	7	24 311
29	Poytakht bank	11 082	316	39	27 894
30	Tenge bank	4 778	185	16	44 258
31	Tbc bank	41 129	10	0	1 695
32	Anor bank	5 184	44	0	1 973
Total		22 606 599	440 132	12 294	22 904 119

In addition to the above debit plastic cards, credit cards of banks are issued in Uzbekistan. Credit cards are a relatively new product for the Uzbek market. Today, most banks offer this product to their customers. And in some banks it can be ordered and received remotely.

TABLE 2 CREDIT CARDS OFFERED BY BANKS IN UZBEKISTAN [1]

№	Name of banks	Creditcard	Interestrates (per year) (%)	Term	Amount
1	Infinbank	Infinblack	26,99	1,5 years	Upto 16 millionsoums
2	Khalk bank	Payment cobaging card by installments	0	1 year	Upto 100 brv
3	Khalk bank	Creditcard "student"	23	1 year	Upto 2, 45 millionsoums
4	Agrobank	Creditcard	28	2 years	4 timesthemonthlysalar y
5	Davrbank	Creditcard 20/23	23	3 years	Upto 20.0 millionsoums
6	Davrbank	Creditcard	23	3 years	Upto 100.0 millionsoums
7	Davrbank	Creditcard	23	3 years	Upto 200.0 millionsoums
8	Ravnaq-bank	Credit card in national currency	23	3 years	

9	Anorbank	Карта tria		1 год	
10	Anorbank	Карта рассрочка на покупки		1 год	Upto 10.0 millionsoums

In the decree of the president of the republic of Uzbekistan dated October 5, 2020 “on the approval of the digital Uzbekistan -2023 strategy” and measures for its effective implementation, “the roadmap was approved for the implementation of the digital uzbekistan-2030 strategy in 2020-2022”, which provides measures in the development of e-government, digital industry, digital education, as well as in the development of digital infrastructure [5].

Currently, many banks in Uzbekistan have begun to open plastic cards online. To do this, the client just needs to install the application of this bank and enter all the necessary data, and after a day or two, the bank itself will deliver you a plastic card. After receiving a plastic card, you can register it in the application and use the services of this bank online.

CONCLUSION

The main conditions for the development of the market of plastic cards in Uzbekistan are currently:

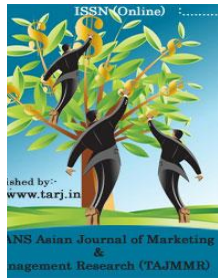
1. Replacement of "salary cards" with payment ones. It is understood here that the issuance of plastic cards and the transfer of salaries to the employee's card does not mean that this employee will use this card when making monetary transactions. Statistics show that about 80% of the population, after receiving wages on a plastic card, completely withdraws cash at the bank's cash desk or at an atm. To solve this problem, some banks offer various discounts in the form of “cashbacks” [6].
2. Development of the acquiring network infrastructure. Currently, payment through a plastic card is possible in almost all stores and supermarkets, but sometimes in distant areas you can often find shops where payment is accepted only in cash. This is due, on the one hand, to the low financial literacy of the population, and on the other hand, to the lack of payment terminals.
3. Ensuring the stable operation of technical equipment. Atms and payment terminals can connect to banks via mobile internet, satellite communications. But as we know, these channels are not perfect and they often fail in their work or they can be attacked by hackers.
4. Security of the system from various types of fraud. Technical means are always subject to various risks. Nowadays, phishing fraud is very widespread - this is an internet fraud that allows a fraudster to obtain conference data of a plastic card holder using spam on the internet.

The market of plastic cards has a huge prospect, provided that the state and banks cooperate in a balanced manner, the country's economic development grows, and citizens' incomes grow.

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GEOMETRIC TRANSFORMATIONS AND SELF-DISPLACEMENTS OF POLYHEDRA

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ABSTRACT

The article shows the practical application of the problem of geometric transformations in stereometry, the study of rotations of regular polyhedra. In addition, the question of building regular polyhedra in the drawing is revealed. It develops not only constructive skills, but also develops spatial imagination, the ability to proportionally lay down the corresponding elements of the polyhedron in the drawing, as well as learn how to describe all the turns and other transformations of polyhedra.

KEYWORDS: *Geometric Transformations, Polyhedral, Movements, Symmetry, Platonic Bodies, Vertices, Faces, Edges, Cube, Tetrahedron, and Octa hedronrotations.*

INTRODUCTION

The identification of the need to jointly solve the problem of developing geometric skills with other problems that arise in the study of geometry, justifies the need for special consideration of the problem of developing geometric skills, the continuity of the course of geometry using geometric transformations of the plane, for solving problems of stereometry.

As a practical application of the theoretical material, it is useful for students to learn about the rotations of regular polyhedra.

Building regular polyhedra in a drawing develops not only constructive skills, but also develops spatial imagination, the ability to proportionally lay down the corresponding elements of the

polyhedron in the drawing, as well as learn how to describe all the turns and other transformations of polyhedra.

Consider the construction of all regular polyhedra and the description of all the rotations in which the polyhedron is aligned with its original position.

A regular n -gon on the plane-an n - gon that has all sides and all angles equal-exists for any n : if you specify a point O (center) and A_1 (one of the vertices) on the plane, then by turning angles that are multiples of $180^\circ / n$ around the point O , A_1 will get all the other vertices A_2, \dots, A_n of a regular n -gon with the center of O . But there are only a finite number of distinct regular polyhedra in space.

The five Platonic bodies: A polyhedron is called regular if its faces are the same regular polygons and the dihedral angles are equal for all edges. From the definition, it follows that a regular polyhedron is "perfectly symmetric": if it marks some face G and one of its vertices A , then for any other face G' and its vertex A' , it is possible to combine the polyhedron with itself by moving in space so that the face G is aligned with G' and at the same time the vertex A falls into the point A' .

Five "Platonic solids"; here n is the number of sides at the face, k is the number of edges adjacent to the vertex; V, F, E is the total number of vertices, faces, and edges, respectively. (Table-1)

	n	k	V (vertices)	F(faces)	E (edges)
Tetrahedron	3	3	4	4	6
Octahedron	4	3	8	6	12
Dodecahedron	3	4	6	8	12
Icosahedron	5	3	20	12	30
	3	5	12	20	30

TABLE-1

MAIN PART

Since the time of Plato and Euclid, it is well known that there are exactly five types of regular polyhedra, we will prove this fact. Let all faces of a polyhedron be regular n -gons and let k be the number of faces adjacent to a vertex (it is the same for all vertices). Consider the vertex A of our polyhedron. Let M_1, M_2, \dots, M_k be the ends of k edges coming out of it since the dihedral angles at these edges are equal, $AM_1M_2 \dots M_k$ is a regular pyramid:

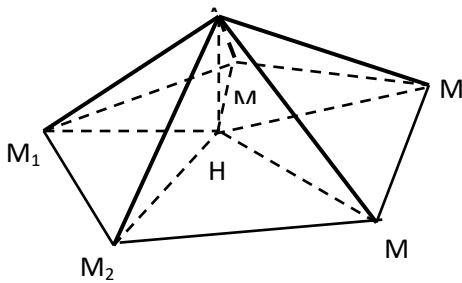


Fig.-1

When turning at an angle of $360^\circ/k$ around the Height AH from the vertex M_1 goes to M_2 , the Vertex

M_2-M_3, M_k -in M_1 (figure 1)

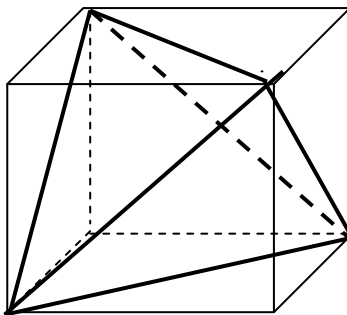
Compare the isosceles triangles AM_1M_2 and NM_1M_2 .

They have a common base, and the side side of AM_1 is larger than NM_1 , so $M_1AM_2 < M_1NM_2 = 360^\circ/k$.

But M_1AM_2 is the angle of a regular n -gon on the plane, so $180^\circ(n-2)/n$.

$$\text{So, } 180^\circ k(n-2)/n < 360^\circ, k(n-2) < 2n, k < \frac{2n}{n-2}.$$

From this inequality (and the fact that $k \geq 3$), it is not difficult to deduce that for the numbers n and k , only the cases indicated in the table are possible. All the corresponding polyhedra can be constructed using a cube as a basis.



To get a correct tetrahedron, it is enough to take four non-adjacent vertices of the cube and cut off the pyramids from it with four planes, each of which is through three of the taken vertices (Fig. 2).

There are two ways to fit such a tetrahedron into a cube.

Fig.-2

The intersection of two such regular tetrahedra is just a regular octahedron: a polyhedron of eight triangles with vertices located at the centers of the faces of the cube. It remains to build the two most complex regular polyhedra: dodecahedron-a duodecahedron of regular pentagons, icosahedron-a twentiethedron of regular triangles. But before turning to the construction, we will make a digression.

This digression is a preparation for the construction of the dodecahedron. We will remind you how to build a regular pentagon on the plane. It is enough to construct a triangle with angles 36° , 72° and 72° - by describing a circle around such a triangle ACD (fig. 3), we can easily find the other two vertices B and E of a regular pentagon. Let $AC=AD=1$. The side of CD is not difficult to find, noting that the bisector of CL divides the triangle into two isosceles, one of which - CLD-is similar to the triangle ACE.

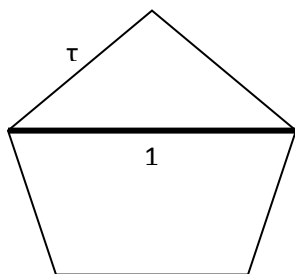


fig. 5

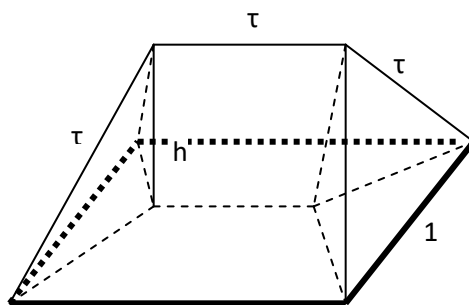
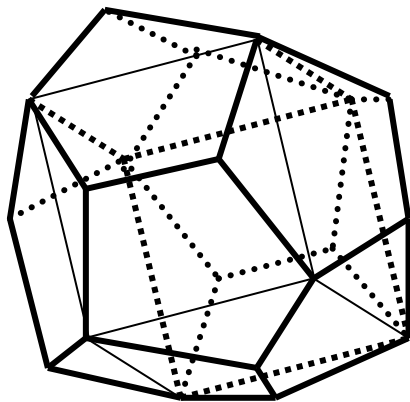


fig. 6

If we can arrange the roofs on all the faces so that the triangle and trapezoid adjacent to each edge of the cube form together a flat pentagon, then we will build a regular dodecahedron (Figure 7). Let's calculate the height h of such a roof (see Fig. 7). Let x be the length of the projection of the inclined edge τ on the face of the cube. Using the Pythagorean theorem, we

$$\text{obtain: } x^2 = \left(\frac{1-\tau}{2}\right)^2 + \left(\frac{1}{2}\right)^2, x^2 + h^2 = \tau^2$$



from where we find (in view of the fact that $\tau^2 = 1 - \tau$): height $h = \tau/2$ on the other hand, in order for the triangular roof slope and the trapezoid adjacent to the same edge to lie in the same plane, it is necessary that the angles of inclination of the triangle and the trapezoid to the face in the sum of 90° , i.e., that the right-angled triangles with the legs h , $(1 - \tau)/2$ and $1/2$, h are similar; this requires the equality $h^2 = (1 - \tau)/4 = \tau/4$, which leads us to the same value of height h .

Of course, the coincidence of the two formulas, which implies the possibility of constructing a correct dodecahedron, with this method of construction looks like a gift of fate. But it is

possible to prove the existence of a dodecahedron using only symmetry considerations.

It is clear that from three regular pentagons ^{fig. 7} possible to make a trihedral angle in which all dihedral angles are equal (this dihedral angle α is the angle between the side faces of a regular triangular pyramid with the base side 1 and the side edge τ). Starting with the regular pentagon 1, we can glue to its sides five pentagons 2,3,4,5,6, forming the desired angle with it - every two adjacent pentagons (2,3), (3,4), (4,5), (5,6), (6,2) they will have a common edge and form the same dihedral angle α between them. To them, therefore, you can glue the next row of the same pentagons 7,8,9,10,11 - pairs of neighboring pentagons will also have an edge and form a dihedral angle α . Therefore, the free sides of the pentagons 7-11 form a regular pentagon equal to the previous ones, and forming a dihedral angle α with each previous one.

What self-displacements (rotations that translate into themselves) do the cube, tetrahedron, and octahedron have? Note that a certain point - the center of the polyhedron - passes into itself at any self-displacement, so that all self-displacements have a common fixed point.

What kind of rotations there are in space with a fixed point A , we show that such a rotation is necessarily a rotation by some angle around some straight line passing through point A . It is

enough for our motion F (with $F(A)=A$) to specify a fixed line. You can find it like this: consider three points M_1 , $M_2 = F(M_1)$ and $M_3 = F(M_2)$, different from the fixed point A , draw a plane through them and lower the perpendicular AN on it (Fig.8)- this will be the desired line. (If $M_3 = M_1$, then our straight line passes through the middle of the segment M_1M_2 and F is the axial symmetry: rotation by an angle of 180° .)

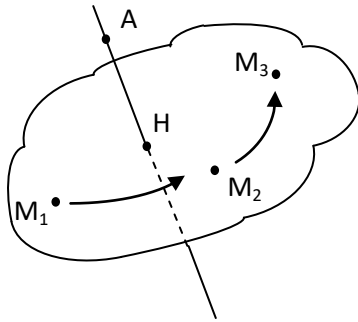


Fig.-8

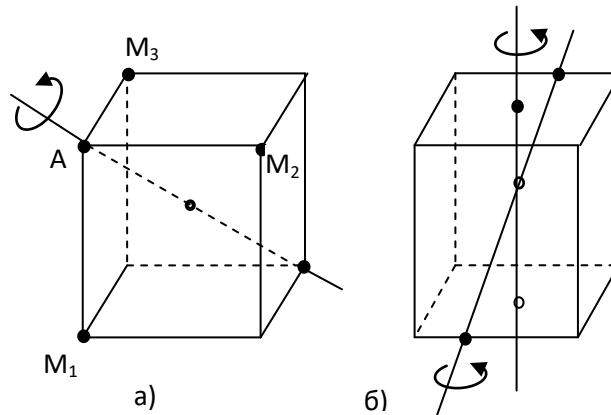


Fig.-9

So, the self-displacement of a polyhedron is necessarily a rotation around the axis passing through the center of the polyhedron. This axis intersects our polyhedron at a vertex or at the inner point of an edge or face. Therefore, our self-displacement translates into a vertex, edge, or face, so it translates into a vertex, the middle of an edge, or the center of a face. Conclusion: the motion of a cube, tetrahedron, or octahedron that combines it with itself is a rotation around an axis of one of three types: the center of the polyhedron is the vertex, the center of the polyhedron is the center of the edge, and the center of the polyhedron is the center of the face.

Let's check this output for the cube. The cube has an axis of the first type – it is a large diagonal. Let AM_1, AM_2, AM_3 be the edges coming out of the vertex A of the cube, and AB be its diagonal (Fig. 9, a). Consider the rotation R , which translates the points A, M_1, M_2 , respectively, into A, M_2, M_3 . In this rotation, the cube is aligned with itself, and the vertex B remains in place, so that the axis of rotation is the diagonal AB . Repeat this turn R three times; in this case, M_1 will go to M_2 , then to M_3 and again to M_1 -the cube will turn by 360° and align with the original position. Therefore, F is a rotation around the AB axis by an angle of 120° .

In general, if a polyhedron is aligned with itself when rotated around a straight line at an angle of $360^\circ/m$, then this straight line is called the axis of symmetry of the m -th order. For a cube, the axis of the first type is the axis of symmetry of the 3rd order, and the axis of the second type is the axis of symmetry of the 4th order (Fig.9,b). How many different cube self-placements are there in total? Around each axis of the 3rd order there are two different non-identical rotations : at an angle of 120° and at an angle of 240° ; and the axes of such 4-only 8 movements. Axes of the 2nd order-6, around each-one turn - 6 more movements. Axes of the 4th order-3, around each 3 turns (at angles $90^\circ, 180^\circ, 270^\circ$) - 9 more movements. Total $8+6+9=23$ non-identical movements. The cube has 24 "face – its vertex" pairs (6 faces x 4 vertices), and any pair can be translated by moving to any of the 23 remaining ones - this requires 23 different movements.

In the case of a tetrahedron, the axes of the first and third types coincide: the axis drawn through the center of the tetrahedron and its vertex passes through the center of the opposite face. These axes are of the third order; there are 4 such axes in total. The axes of the second type are straight lines connecting the midpoints of the opposite edges of the tetrahedron; there are three such axes, and they are of the 2nd order. Thus, the tetrahedron is combined with itself $4 \cdot 2 + 3 \cdot 1 = 11$ different transformations, and this is consistent with the fact that the tetrahedron has $4 \cdot 3 = 12$ pairs of "face – its vertex".

RESULTS AND DISCUSSIONS

Considering the self-displacement of polyhedra, you can include not only rotations, but also any movements that translate the polyhedra into themselves. Here, motion is any transformation of space that preserves pairwise distances between points.

In the number of movements, in addition to rotation, you need to include mirror movements. These include symmetry with respect to the plane (reflection), as well as the composition of reflection with respect to the plane and rotation around a straight line perpendicular to it (this is a general view of mirror motion having a fixed point). Of course, such movements cannot be realized by continuously moving the polyhedron in space (just as it is impossible to combine the left shoe with its mirror image – the right shoe).

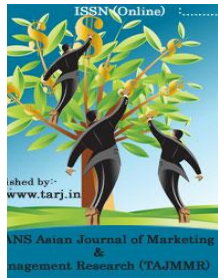
All regular polyhedra have planes of symmetry (the tetrahedron has 6, the cube and octahedron have 9, and the icosahedron and dodecahedron have 15). And the total number of mirror self-displacements turns out to be exactly the same as the number of real (proper) self – displacements-turns (including the identical one).

CONCLUSION

Thus, we come to the final conclusion: the angle of rotation of the polyhedron when it rolls along a closed contour is equal to the sum of the curvature of its vertices lying inside this contour. Completing the geometry course with tasks using the method of geometric transformations, as this will put students in the natural conditions of a real three-dimensional space, which allowed them to fully and deeply understand and quickly master geometric facts and relationships. On the other hand, the system of exercises developed by us contributes to the development of geometric skills of students.

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MAIN ASPECTS OF THE INFLUENCE OF "BRAIN LEAKS" ON ECONOMIC SECURITY

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ABSTRACT

This article is devoted to one of the key issues of threats to economic security, through the basis of national security. The article discusses the main components of national security, partially presents the problems associated with its provision. The external and internal threats are considered, in the aspect of economic security, in particular, the problems that have arisen with the emigration of the scientific intelligentsia. On the example of Uzbekistan, the results of the work carried out on the development of science and education, affecting the decrease in the emigration rate of the scientific intelligentsia, while ensuring economic security, are considered.

KEYWORDS: *national security, economic security, financial security, energy security, defense-industrial security, food security, external threats, internal threats, "brain drain", innovation.*

INTRODUCTION

Modern problems arising in the last ten years, more and more force people to think how solvable they are, as their essence is multifaceted and unfortunately in the geographical format every year covers more and more countries. The question may arise, how can problems be multifaceted?

The fact is that any development of the state is a dependent process, whether it is economic, political, and social or another format. All systems of this process are links, united in a single whole. More precisely, the relevance of the topic, taken as the basis of this article, are the issues of economic security, along with information, public, environmental and other types of security, which are the components of national security of the state. To begin with, let us consider the basic concepts of national security.

Man, creating favorable conditions for improving the quality of life, is the source of problems that have taken on a global nature. For example, the changing demographic situation in the world every year is increasingly affecting a diverse range of issues related to improving the quality of

life of the population, which include the level of health, education of the population, provision of the population with food, the creation of new jobs that constitute the basis for a decrease rate of migrants to other states.

But, unfortunately, statistics do not give the most comforting forecasts, where the process of migration is increasingly out of control.

In addition, international conflicts arising for one reason or another in a number of countries lead to an increase in the production of weapons, including nuclear weapons, which poses a particular threat to national security.

Unstable situation in the economy, arises under the influence of various factors, for example, the period of pandemic, which covered almost all countries of the world, has led the economy of virtually all countries in a difficult, or rather in a stagnant state. The pandemic not only hit the economic side, the saddest result is the death of more than 2 million people in the world [1], the loss of faith in a stable future. And there was a feeling that nature was putting in order and balancing the population. The only positive side is that all countries revised quite an established system of economic, social development, the work of structures at all levels and optimized the work process, actively using infocommunication technologies.

At the same time, however, the crime rate in the countries has not decreased, such problems as human trafficking, the manufacture and distribution of drugs, the development and expansion of terrorism remain a particular national threat.

As mentioned above, national security includes several concepts, among which economic security will be discussed in more detail in this article.

For a deeper study of the main aspects of economic security, it is necessary to clarify the main components of economic security, which include:

Financial;

- Energy;
- Defense industry;
- Food industry.

Financial security: The state of the banking system of the state, which is a guarantee of normal operation of state and non-state institutions.

Energy security - the development of the fuel and energy complex, whose products are the basis of the country's exports, and taxes constitute a significant part of state budget revenues.

Defense-industrial security - is the development and production of state-of-the-art equipment to maintain the state's combat effectiveness.

Food security - is the ability to quantitatively and qualitatively satisfy the need for food.

Highlighting the main concepts of economic security, we can say that they are directly related to the economic interests of the state, the competitiveness of the state, business, individuals, improving living standards, the stability of the banking system, the optimal export and import

structure of the country, the innovative development of industries, government security measures to prevent criminal situations, government regulation of the economy to implement social policy.

To improve the quality of life of citizens, the state must reduce income inequality, which in turn will significantly reduce the level of the shadow economy, to control the safety of goods, particularly imported goods, to build a social policy for a decent life of citizens.

Another component that affects the economic growth of the state is built innovation system, which enables the introduction of new technologies, increasing productivity of goods, providing new jobs, increasing and improving the quality of services, ensuring the rational use of natural resources, improving the environment and environmental protection [2].

When assessing economic security, threat degrees play an important role, which include *external* and *internal threats*.

External threats - are sharp changes in the exchange rate of the national currency, world prices, reduced foreign investment, terms of foreign trade, a large share of raw materials in exports of products, a large foreign debt.

Sharp changes in the exchange rate of the national currency occur during an unstable situation in the economy, in the crisis phase. When the world prices of oil and gas decrease, in the main export positions of the state there is a sharp jump in prices in the domestic market. In such a situation, when investment risks increase, foreign investment in the economy of the state decreases.

Internal threats - a small share of innovative products, ineffective state regulation of the economy, depreciation of fixed capital, insufficient investment in various industries, low competitiveness of products, low living standards of most of the population, capital flight abroad.

In the modern era, the territorial division of the world is increasingly transformed into an intellectual division of the world. In the fierce competition, the intellectual resource has not yet been divided. Therefore, intellectual migration is the most important international problem. In recent years, it has become especially relevant for many post-Soviet countries, because the economic security of the country, society and the individual largely depends on how this problem will be solved.

The "brain leaks" or emigration of the scientific intelligentsia, is a consequence of the decreasing demand for science. The reasons for emigration are closely linked to the crisis of science, which is primarily caused by a decrease in its funding. The experience of developed countries shows that the share of government spending on science cannot be lower than 2% of GDP.

At present, there is a problem of loss of the state's scientific staff. The loss of the cadre in science is due, in particular, to the emigration of scientists.

"Brain leaks" is the process of mass emigration, in which specialists, scientists, and skilled workers leave a country or region for political, economic, religious, or other reasons. At the same time, in another, economically developed country, they are provided with housing and better working conditions.

The term "brain leaks" was coined by the British Royal Society to describe the migration of scientists and engineers during and after World War II to the United States[3].

A joint study conducted by specialists of the National Fund for Economic Research and the Institute for the Study of International Migration, Georgetown University (the results were published in the World Bank Economic Review), showed that in the period from 1990 to 2000, the "brain drain" followed certain patterns. In particular, small countries on the periphery of industrialized nations suffer most from the brain drain. This group also includes former colonies, from which talents migrate to former metropolises. The activity of the process of outflow increases when political instability in the home country of the talents and the growth of nationalism take place.

For its part, a World Bank/World Bank study that analyzed data from 33 countries found that less than 10 percent of their citizens with a college degree go abroad. The term "brain drain" applies to only five countries (Dominican Republic, El Salvador, Mexico, Guatemala, and Jamaica), where more than two-thirds of all educated people have moved abroad (mostly to the United States).

According to the African Capacity Building Foundation, every year about 20,000 highly skilled people from the African continent leave to seek their fortunes in industrialized countries. One result of this is a chronic shortage of qualified personnel in African states, which slows down their development process and aggravates the situation in the fields of science, economy, medicine, etc. The Fund estimates that the departure of specialists leads to budget losses (those who left do not pay taxes at home), reduced rates of new job creation, reduced competitiveness of the local economy (up to the fact that foreign specialists have to be imported from abroad and paid them much more than their local colleagues - according to World Bank/World Bank estimates, African countries annually spend about \$4 billion to pay foreign programmers, teachers, engineers, managers, etc.).

The consequences of the "brain drain" from Africa, Latin America and Asia also include the "erosion" of the middle class, which is considered the foundation of any modern society. As a result, the cumulative losses from the departure of one specialist can reach \$1 million, taking into account indirect losses. As a result, it has become popular to compare the brain drain with a new kind of colonialism: if colonies supplied metropolises with raw materials and imported finished products, nowadays "poor" countries supply former metropolises with their specialists, receiving in return products created by these specialists [4].

A sharp decline in science and a high rate of leakage of scientific potential was observed during the collapse of the USSR and the formation of the former Soviet Union as an independent country. And here, the transition from a planned economy, which was the basis for the development of the former Soviet Union, to a market economy had a huge impact. Absolutely everything has changed, medicine, education, industry, transport, communications and other sectors that develop the economy of the country.

This transition occurred differently in the CIS countries and had a strong impact on social policy, in many countries, such as Russia, Georgia, Ukraine, due to a sharp transition, there was a

stratification of the population, where the indicator of the middle layer decreased significantly. In other countries stratification also occurred, but at a slower pace.

The consequences of the transition to a market economy, led to the emergence of poverty, which was a great blow to the population of the CIS countries. People lost faith in the future, in a country where the concept of "stable income" lost its meaning, where education and science took a back seat, and the importance of entrepreneurship increased, there was a choice either to go with the flow and accept this policy, or find their development in other countries, where intellectual labor at the time was more valued. This was the main reason for the increase in emigration to other countries.

The systemic crisis that has struck society has led to a crisis of value consciousness. The pursuit of science has become less prestigious.

In connection with market reforms and as a result of property differentiation, not only have the standard of living and quality of life of the scientific intelligentsia decreased, but its very existence, not to mention the creation of acceptable conditions for active creative work, is also called into question. Wages in science are below the subsistence level, and compared to developed countries.

There is no consensus among researchers on the sociocultural consequences of the "brain drain. Some believe that the intellectual losses are not so great, for it is not the most talented people in science who leave the country, but those who are able to settle down.

The opposite position is that the emigration of the scientific intelligentsia represents a real loss of the best that a country possesses - the nation's intellect, those who largely determine the contribution to world civilization. And this is a serious threat to the national security of any country.

The following facts give an idea of the contribution that emigrated scientists make to the country's science. In the last 25 years alone, 10 Nobel laureates in medicine have been from the Third World, but with American citizenship. In a number of cases, Europeans who received prizes for various research headed laboratories where more than 50% of the researchers were emigrants from other countries.

Some experts believe that the emigration of intellectuals is a consequence of the normalization of our ties with the world scientific community and compensation for our earlier informational isolation from the West.

I would like to separately note that the bulk of those emigrating are young people.

This process did not bypass Uzbekistan as well. The formation and further development of a market economy had its negative side, which was reflected in a slowdown of science and changes in the age of people with scientific potential, more precisely, the number of scientific potential among them was reduced youth.

Today, the position of Uzbekistan in the modern world has changed greatly, Uzbekistan in recent years has been actively cooperating with many countries, as part of the solution of many issues, especially the issue of national security.

The main priorities of our state in ensuring national security are:

- Public and state security;
- National defense.

The policies pursued in Uzbekistan have had a significant impact on reducing the "brain leaks," although, to some extent, the problem remains acute.

Separately, I would like to note that our head of state paid great attention to the opinion of the people; adopted in 2017 the Strategy of Action on the five priority areas of Uzbekistan's development in 2017-2021 radically changed the approach of further development of Uzbekistan.

The most vulnerable, but at the same time the most significant systems are the education system and medicine. For the first time Uzbekistan created a system of pre-school education, revised the system of public education, significant reforms occurred in the system of higher and secondary special education, taking into account the experience of developed countries, in order to improve the quality of education and compliance with international standards of education in universities introduced a credit-module system, revised terms of service and significantly increased the remuneration of teaching staff, in particular the payment of teachers with scientific potential.

The results of this large-scale work did not take long, the motivation gave its fruit, the society understood and significantly tightened, the interest in education increased, the rate of applicants to universities increased, changed the attitude to science as the main foundation of the country's development.

Established on the basis of the Presidential Decree No. PD-5264 of November 29, 2017, and Presidential Decree No. PD-3416 of November 30, 2017, the Ministry of Innovative Development of the Republic of Uzbekistan:

implements a unified state policy in the field of innovation and scientific and technological development of the Republic of Uzbekistan, aimed at the comprehensive development of public and state life, increasing the intellectual and technological potential of the country;

Assesses innovative activity on the basis of its performance indicators, determines the main directions of development of the relevant industries and spheres that require the primary introduction of advanced technologies;

Coordinates the activities of public administration bodies, research, information and analytical institutions and other organizations on the implementation of innovative ideas, developments and technologies;

Is a single customer of state scientific and technical programs and projects implemented by research, educational and other institutions;

Within the framework of entrusted tasks, studies the state of affairs in state bodies and other organizations, collects and summarizes proposals for the improvement of innovative activity;

is financed from the state budget of the Republic of Uzbekistan and other funds not prohibited by law [5].

The creation of the Ministry of Innovative Development has absolutely changed the attitude to scientific research, which created the possibility of scientific research as young researchers and those who are interested in the creation and implementation of innovative products in various industries.

In the short period of existence of the Ministry of Innovative Development a lot of work has been done to organize, analyze, monitor and evaluate research projects in all fields, as part of basic, experimental and experimental research, start-ups, as a result of which science and practice have become more closely linked.

An example of this is the work carried out on the basis of the Decree of the President of the Republic of Uzbekistan "On the State Program for the implementation of the Strategy of action in the five priority areas of the Republic of Uzbekistan for 2017-2021" PD-5953 of March 2, 2020 in the "Year of development of science, education and digital economy", paragraph 170 "Electronic platform of scientific achievements, formation of a base of domestic and foreign scientific developments, strengthening cooperation with prestigious foreign universities and research centers of each higher educational institution and research institution", 146 most effective projects were selected from 1246 implemented, which were financed by the state budget [6].

In recent years, the Ministry of Innovative Development in close cooperation with the relevant government agencies and departments has carried out significant work to enhance the prestige of Uzbekistan in the international arena and ensure its inclusion in the Global Innovation Index.

The positive changes in innovation in our country are regularly recognized by international organizations. In particular, this year's edition of the Global Innovation Index, pointing to changes in the innovative activity of our country, notes that the results of continuous and systemic reforms in recent years have served to the inclusion of Uzbekistan in the Global Innovation Index in 2020. It is worth noting that Uzbekistan in this ranking took fourth place in Central Asia and South Asia [7].

In his address to the Oliy Majlis, President of the Republic of Uzbekistan Shavkat Mirziyoyev said: "Science and enlightenment are of paramount importance for raising the intellectual and spiritual potential not only of the youth, but also of our entire society. Where science is not developed, there is regression and backwardness of society in all spheres.

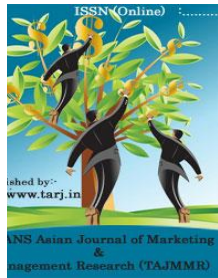
The great thinkers of the East said, "The greatest wealth is intelligence and science, the greatest inheritance is a good education, the greatest poverty is lack of knowledge.

The desire to acquire modern knowledge, to be enlightened and to have a high culture should become a vital necessity for all of us". [8].

Summarizing the above, it should be noted that to date, the attitude of society to education has changed dramatically, the number of researchers among young people in many scientific fields in Uzbekistan has increased, which in turn indicates the correct policy pursued in Uzbekistan.

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FEATURES AND ROLE OF AGRO-MARKETING IN AGRIBUSINESS

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ABSTRACT

The article analyzes the concept of agricultural marketing as an independent direction of modern marketing. Its application in agricultural production is considered. Its features are analyzed, which are directly related to the specifics of the production of the enterprise.

KEYWORDS: Agriculture, Marketing, Agro-Marketing, Product Promotion, Sales.

INTRODUCTION

Marketing is a set of processes related to the creation, promotion and provision of potential buyers of a product or service in order to achieve economic benefits. As an independent direction of modern marketing, agricultural marketing acts as a process of organizing and managing the production of agricultural products, raw materials and food to meet the needs of individual citizens, the industrial sector and the whole society.

THE MAIN FINDINGS AND RESULTS

Definition of Agricultural Marketing

Agro-marketing is a complex system that requires regulation and management. The agricultural enterprise is not self-sustaining; therefore there is a constant exchange of resources and information between it and the surrounding marketing environment. The very fact of its existence and further survival depend on the influence of the environment. To continue its activities, an agricultural enterprise is forced, on the one hand, to adapt to changes in the external

marketing environment, and on the other hand, to influence it due to its capabilities, developing various marketing campaigns in agriculture. The agro-marketing system includes a set of the most significant market relations and information flows that connect an agricultural enterprise with the markets for its products.

Who Uses Agricultural Marketing?

Agro-marketing subjects are:

- Suppliers of raw materials, production and labor resources, material and technical resources;
- All agricultural producers;
- market infrastructure organizations, wholesale and retail trade organizations and various intermediaries, agricultural marketing specialists, commercial and consulting centers, etc.;
- Various consumers of agricultural products and food.

Agricultural Marketing Features

The economic results in agriculture depend on natural conditions. This feature of agribusiness is the basis not only for production, but also for the organization of marketing activities. Land as the main means of production in agriculture, as well as the quality of its use, determine the further quality of products, their volume and range.

The working period in agriculture does not coincide with the production period. The effectiveness of agro-marketing in this particular case depends on the correct assessment of demand and its satisfaction, taking into account forecasts and trends.

Production is seasonal. Taking this feature into account, forms and methods of marketing in agriculture are being formed.

Production of vital goods. Since agriculture is mainly engaged in food production, agro-marketing is faced with the task of timely supplying products in the right quantities and assortments to various categories of consumers, depending on their age, gender, financial situation, religious beliefs to meet the demand of any buyers.

A large number of forms of ownership in agriculture also determine a huge number of marketing methods. Competition between owners of different forms of ownership allows one to come up with new strategies and methods. Depending on the forms, agricultural marketing systems are formed, which differ in functions, management, adaptability to the demand and needs of consumers.

Lack of specialists in the field of agricultural marketing. In addition, agricultural marketing as a science is still developing and does not have clearly defined approaches to the study, which does not allow us to call the curricula of students who are currently studying in this specialty ideal.

Insufficient level of marketing support in agriculture. The effectiveness of marketing activities can be assessed only when taking into account the entire system of agricultural business (production, processing and sale of products). If at some stage the submission of information

fails, it can be assumed that further assessments will be inaccurate and will not bring the greatest useful effect that can be achieved with complex work at all stages.

Agricultural Marketing Strategy

Agricultural marketing methods have their own characteristics associated with both the specifics of agricultural production and agricultural products. The practical application of marketing in agriculture is specific rather than limited. In the context of everyday market competition, a manufacturer that takes into account not only the natural and economic conditions of the region, the technological features of the cultivation of agricultural crops, the choice of animal breeds, but also focuses on the existing, and most importantly, promising solvent needs available to potential buyers, flexibly reacts to changes in the market situation and target for agricultural marketing is in a better position.

The use of marketing for the enterprise is the ability to transform the needs of buyers into the income of the enterprise, maintaining the profitability and liquidity of the enterprise to meet consumer demand. The main thing in a strategy as a system is its target orientation and complexity, that is, combining all the individual components of this activity into a single technological process. An integrated, program-targeted approach allows you to develop an effective strategy for "breakthrough" to the markets, to outline the directions of activity, to consciously concentrate the efforts of the enterprise on individual market sectors.

How Is An Agricultural Marketing Campaign Developed?

The production process of agro marketing consists of stages interconnected by a common goal.

The main 3 steps are:

- Purchase of raw materials and resources (factors of production) for the production of agricultural products and food;
- The very production of agricultural products;
- Selection of marketing channels for products and foodstuffs, marketing organization, distribution of products and meeting the needs for agricultural products and food.

Agribusiness is a combination of the words "agriculture" and "business" and refers to any business related to agriculture and commercial activities related to agriculture.

Agribusiness involves all the steps required to send an agricultural commodity to market, namely production, processing and distribution.

Agribusiness companies cover all aspects of food production.

Climate change is putting increasing pressure on many agribusiness companies to successfully adapt to large-scale changes in weather conditions.

Understanding Agribusiness

Agribusiness involves all the steps required to send an agricultural commodity to market, namely production, processing and distribution. This industry is an important component of the economy in countries with arable land, since agricultural products can be exported.

Agribusiness views the various aspects of growing agricultural products as an integrated system. Farmers raise animals and harvest fruits and vegetables using sophisticated harvesting techniques, including the use of GPS to manage operations. Manufacturers are developing ever more efficient machines that can drive themselves. Processing plants determine the best way to clean and pack livestock for transport. While each subgroup of the industry is unlikely to interact directly with the consumer, each of them is focused on performing efficiently in order to maintain reasonable prices.

Market forces have a significant impact on the agribusiness sector, as do natural forces such as changes in the earth's climate.

Changes in consumer taste change what products are grown and grown. For example, a shift in consumer tastes away from red meat may lead to a drop in demand—and thus prices—for beef, while increased demand for products may change the range of fruits and vegetables that farmers grow. Businesses that are unable to change quickly in line with domestic demand may seek to export their products abroad. If this fails, they may not be able to compete and remain in business.

Climate change is putting increasing pressure on many agribusiness companies to remain relevant and profitable while adapting to the threats posed by large-scale weather changes.

Agribusiness challenges

Countries with agricultural industries face constant pressure from global competition. Products like wheat, corn, and soybeans tend to be the same in different places, making them commodities. Maintaining competitiveness requires more efficient agribusiness operations, which may require investment in new technologies, new ways to fertilize and water crops, and new ways to connect to the global market.

World prices for agricultural products can change rapidly, which complicates production planning. Farmers may also face a reduction in usable land as suburban and urban areas expand in their regions.

Using new technologies

The use of new technologies is vital for maintaining competitiveness in the global agribusiness. Farmers need to reduce crop costs and increase yields per square acre to remain competitive.

New drone technology is at the forefront of the industry. A paper published in 2016 by the Massachusetts Institute of Technology (MIT) identified six ways in which drones are revolutionizing agriculture. These methods, including soil and field analysis, planting, and crop monitoring, will be key to improving crop yields and moving the agribusiness sector forward.

The key areas of concern regarding the use of unmanned aircraft technology remain the safety of unmanned aircraft operations, privacy issues, and insurance coverage issues.

Examples of Agribusiness

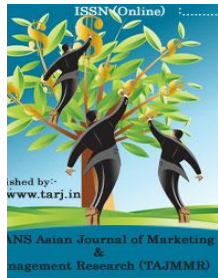
Since agribusiness is a broad industry, it includes a wide range of different companies and operations. Agribusiness includes small family farms and food producers, all the way down to multinational conglomerates engaged in food production on a national scale.

CONCLUSION

Some examples of agribusiness include agricultural machinery manufacturers such as Deere & Company, seed and agrochemicals manufacturers such as Monsanto, food processing companies such as Archer Daniels Midland Company, as well as farmers ' cooperatives, agro-tourism companies, and producers of biofuels, animal feed, and other related products.

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MARKETING STRATEGY IN TEXTILE ENTERPRISES OF THE REPUBLIC OF UZBEKISTAN AND WAYS TO INCREASE ITS COMPETITIVENESS

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ABSTRACT

Manufacturing enterprises of the textile and light industry of Uzbekistan are a large diversified production complex with a high level of equipment. These enterprises are able to supply a wide range of products to foreign markets, from yarns to finished products. Modern design and high quality indicators ensure the competitiveness of products and allow them to take their rightful place in the international market.

KEYWORDS: *Strategy, Market, Technology, Textiles, Network, Yarn, Product, Enterprise, Indicator, Product*

INTRODUCTION

One of the main priorities of economic reforms in Uzbekistan is the implementation of the long-term strategic goal of the country's economic development and the continuation of the policy of structural changes and the rapid development of modern high-tech industries and industries aimed at ensuring competitiveness and strengthening its position in the world market.

It should be noted that the enterprises of the textile and light industry of Uzbekistan are a large diversified industrial complex with a high level of equipment. Uzbekengilsanoat includes 312 enterprises for the production of textiles, garments and knitwear, as well as silk products, equipped with modern equipment. These enterprises are able to supply a wide range of products to foreign markets, from yarns to finished products. Modern design and high quality indicators ensure the competitiveness of products and allow them to take their rightful place in the international market.

At present, Uzbekengilsanoat enterprises export their products to 55 countries of the world, and this scale is constantly expanding.

In 2019, the enterprises of Uzbekengilsanoat JSC will invest 3,164.3 trillion soums. Manufactured industrial products for 1,042.0 million soums. Exported in the amount of US dollars (Table 1).

Textile and garment enterprises supply their products to the markets of the CIS countries, the People's Republic of China, the USA, Canada and a number of Arab countries. As a result, last year 157.1 thousand tons of yarn, 33 million square meters of yarn, 4.9 thousand tons of knitted fabric, 148.1 million garments, 9.1 million pairs of socks were exported.

Key indicators of Uzbekengilsanoat JSC for 2019-2020

TABLE 1

Indicators name	Unit of measurement 2019-2020	Unit of measurement 2019-2020		Unit of measurement 2019-2020	
Industrial production volume	trillion sum	3 164,3	122,1	3 670,6	116,0
Including in kind:					
Yarn	Min TN	307,2	119,4	348,6	113,5
fabrics	million sq.m	182,9	118,1	189,1	103,4
Texture gray	Min tn	53,4	111,9	59,8	112,0
sewing and knitting products	million dona	184,7	144,3	222,5	120,5
Socks products	million steam	38,9	133,2	44,2	113,6
Consumer goods	billion sum	1 329,1	125,9	1652,0	124,3
The share of finished products in the total brand output	%	42,0	-	45,0	-
Export	million doll.	1 042,0	104,0	1 145,0	109,9
The share of exports of finished products in total exports		37,0	-	42,0	-
Assimilated investments, total	%	179,4	102,9	190,2	106,0
Including:	million doll.				
Direct foreign investments		101,5	125,0	117,0	115,3

Currently, the correct conduct of marketing research in the textile market allows us to increase production efficiency, attract foreign investments to our country, place them competently and get high profits. As a result of accurate and scientific marketing research in the textile market, it is possible to satisfy the needs of consumers with complete and high-quality goods.

First, it is necessary to determine which goods are in high demand in the market and to what extent they are satisfied, to develop immediate measures to eliminate the deficit, and to reduce or stop the production of such goods in excess.

Secondly, the state of the textile market will be studied. The material and technical base, market infrastructure, types and quality of services provided to customers, the reaction of market customers to them are analyzed.

Thirdly, the location of the textile market, its proximity to consumers and producers, the transport system, social, cultural and spiritual centers will be studied.

Fourthly, the material and living conditions, cultural level, prospects of the subjects of the textile market are analyzed. Fifth, the material, spiritual, political, educational level of the employees of this market is monitored.

However, the textile market is of great macroeconomic importance and is one of the most important problems at the present time. Its state is reflected in the ratio of supply and demand, the level of material consumption of the population, income and expenses, the structure and development of the economy.

Thus, the study of the current state of the textile market from the point of view of marketing makes it possible to determine the level of saturation with goods, the potential for its development by segment, to attract foreign investment and finally to determine the prospects.

The main objectives of marketing research in the textile market are five main ones: who? what kind? how much and how? - find answers to the following questions:

Related to them: why? - expands research in the field of social psychology. This area is called "motivational analysis" and examines the behavior and inner feelings of clients.

In our opinion, the marketing strategy developed at the enterprises of the textile industry is an action program that is formalized and implemented on the market as an important part of the strategy of enterprises in the textile industry.

It is designed for a long-term operation of the enterprise; the main goals and objectives are clearly formulated, the sequence of actions is agreed, and the resources necessary to achieve the main goal are distributed rationally.

At the same time, it is necessary to take into account the regional, geographical, national and historical characteristics of the republic.

The results of our research show that the textile industry is forced to adapt to the influence of external factors, including unpredictable ones, in its economic activity. Therefore, one of the most important principles of marketing activities is the regular monitoring of all changes in the external environment, their assessment and development of appropriate measures to reduce the negative impact of the environment on the sustainable development of the enterprise, especially in adverse external conditions.

The implementation of a marketing approach in the management of a textile enterprise requires the development of an integrated marketing strategy and the choice of means of its

implementation. It should be noted that marketing strategy is not strategic marketing. The marketing strategy is characterized by the priority of the marketing vision in production and management, that is, as mentioned above, the activities of the enterprise must meet the requirements of consumers.

Based on the above and on the basis of empirical research, we propose our own approach to developing a marketing strategy at a textile enterprise in the form of an algorithm (Figure 1).

By defining the tasks for developing a marketing strategy at the textile industry enterprises, the planned goals and final results of the textile enterprise are determined. They include:

- Determination of expected results in terms of sales volumes, market share and other performance indicators;
- Definition of brand investment goals and growth paths.

Investment objectives should be clearly defined as resources are allocated based on them. If the goal of the investment is to grow the enterprise, then determining the growth trajectory should also take into account the problems that the enterprise will face in the future. In particular, “repositioning goods in the marketplace” implies that there may be a problem of accepting goods from a new perspective.

In the process of analysis and assessment, the company develops its marketing strategy based on the study of internal and external environmental factors, that is, determining its position and driving forces in the market.

They argue that there are five main factors, both internal and external factors proving that they need evaluation to determine the current strategy.

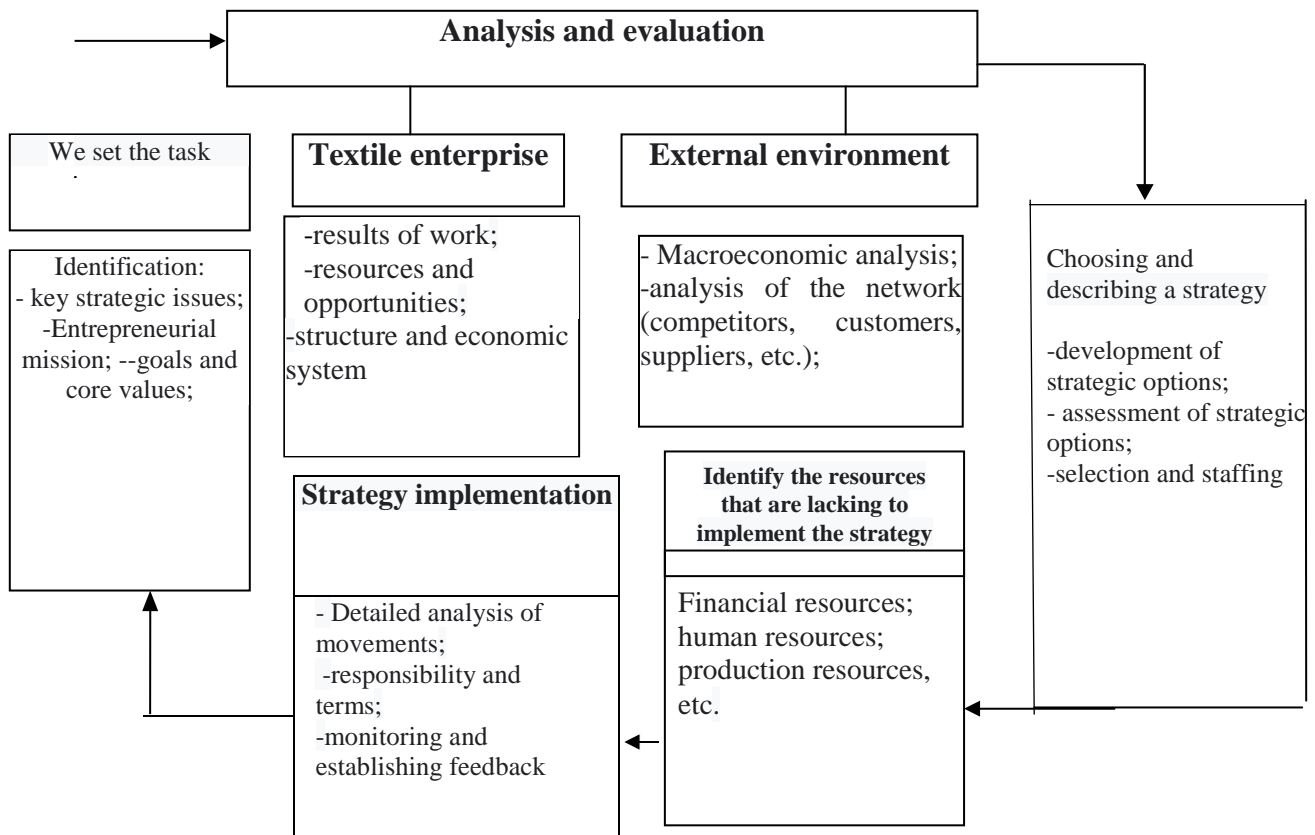


Figure 1 Stages of developing a marketing strategy in the textile industry1

The external factors include the study of the following factors: the scale of the enterprise and the variety of products, product diversification; the general nature and nature of recent purchases and sales by the organization of some of its assets; the direction and structure of its activities over the last period; recent targeting opportunities; response to external threats. Internal factors include: the goals of the organization; resource allocation criteria and structure of capital investments in manufactured products; the degree of centralization of efforts in the field of scientific and technical development; separately. Functional sector strategies (marketing, manufacturing, human resources, finance).

The marketing strategy is located at the bottom of the hierarchy of strategies, based on the goals, objectives, direction defined in the corporate, business strategy of the enterprise and is limited to the allocation and alternative market resources, actions to perform the function of the enterprise in a specific product market. The scale of a marketing strategy is determined by the precise choice of the target market or markets for specific products.

One of the main tasks of the marketing strategy is to determine the competitive advantage by correctly alternating the ratio of the elements of the marketing complex aimed at meeting the needs of consumers in the target market.

The main strategic goals and objectives of textile enterprises at the level of marketing strategy are: meeting the needs of consumers in textile products; increase the level of competitiveness of textile products; strengthening positions and increasing the share of textile products in target markets.

At the level of the marketing strategy, the allocation of resources among the components of the marketing mix designed for a particular textile market should be replaced by an indicator of the nature of this strategy.

The process of developing a marketing strategy in textile enterprises is divided into the following stages:

- external and internal analysis;
- Clearly define the goal of the strategy;
- Defining the goals of strategic directions and making preliminary decisions on them;
- can be divided into the development of the marketing complex in a strategic direction.

The initial stage of this process is the analysis of the internal and external environment of the enterprise, which includes an analysis of the macroeconomic environment of the markets in which the company operates and plans to operate, as well as the main factors affecting it, markets, direct and indirect competitors. One of the features of the textile industry in our country is that the bulk of the products produced by enterprises in this sector are export-oriented. For this reason, the appearance of the textile network environmental analysis requires a consistent study of the international textile market, its competitive environment, competitors, market conditions. Based on the results of the analysis of the internal and external environment of the network, the second stage is developed - the goal of the strategy. Marketing strategies are mainly focused on achieving three types of goals:

- Provide high profitability;
- to increase sales and expand the share of Uzbek products in the international market;
- improving brand image, etc.

In many cases, a marketing strategy will focus on achieving multiple goals at the same time. Given that the textile industry is diversified, several goals need to be set.

A clear choice of the strategic direction of the marketing strategy for the development of the network requires the development of a marketing complex, in other words, a marketing complex corresponding to the strategic direction of the enterprise. The marketing mix is a set of basic decisions made in relation to the main variables of marketing, namely brand policy, pricing policy, communication policy.

It is necessary to agree on the ratio of marketing tools based on the strategic direction of the enterprise. For the effectiveness of the marketing strategy of enterprises producing textile products.

Marketing at enterprises producing textile products basic principles of strategy development

TABLE 2

Trend	Identifying a trend
Determining the degree of compatibility	The marketing mix can be adapted to the target market and the company that wants to use it at the same time.
For compatibility	Each element of the marketing mix is everything
Melting	interrelated with elements
Achieve superiority	Partial advantage, at least in some respects, over a competitor

It should be noted that the principle of determining the level of flexibility - the marketing mix must be adapted to the company that implements it. No enterprise has a universal marketing mix that is compatible with its means, regardless of its corporate culture. While one marketing mix may work for one business, it may not work for another competing business. In the process of developing a marketing strategy, it is necessary to ensure the flexibility of the marketing mix in accordance with the characteristics of the enterprise and the target market.

The principle for achieving consistency is that each element of the marketing mix should be related to the rest of the elements and the underlying positioning. In practice, this principle is often violated. Another form of adjustment disorder is that the elements of the marketing mix contrast and interfere with rather than complement each other.

The principle of superiority. Based on this principle, at least in some respects, superiority over competitors is considered a relative advantage.

In this case, preference can be given due to the product itself, price advertising, sales structure, etc. purchasing decisions. A marketing strategy for a market segment must have at least one advantage over the marketing strategy of competitors.

One of the most important directions in the enterprises producing textile products is the commodity policy.

Because without a brand policy, it is more difficult to achieve specific goals in the market. Therefore, the formation of a brand policy at these enterprises requires the development of an appropriate strategy.

Our analysis shows that the current state of development of the textile industry in Uzbekistan shows that this sector is dominated by small business. As a result, they do not have sufficient financial resources to conduct in-depth marketing research on the domestic and foreign markets. To a certain extent, this also negatively affects the activities of enterprises. Therefore, in our opinion, it is advisable to create a general marketing center at the enterprises of the textile industry of Uzbekistan.

In our opinion, the main goal of this center is to study the domestic and foreign markets, conduct targeted marketing research in the markets of neighboring countries and far abroad, network enterprises. Search for new sources of financing for investment projects aimed at modernization. In the context of developing and promoting competitive marketing strategies for the textile industry, industry competition should be seen as the most important factor in a fast-paced environment. Market research is one of the most important elements of network analysis. The development and implementation of competitive strategies as an integral part of marketing strategies in the marketing management system necessarily requires an analysis of the market situation, as well as diagnostics of its competitive environment.

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