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VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.

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AGRICULTURAL INSURANCE IN UZBEKISTAN PROSPECTS OF USING THE EXPERIENCE OF DEVELOPED COUNTRIES

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ABSTRACT

The article analyzes the activity of agricultural insurance in developed countries based on statistical data. The effect, scientific and practical significance of today's reforms in the development of agricultural insurance activities are widely explained on the example of the experience of developed countries. Proposals and recommendations have been developed regarding the introduction of advanced foreign experiences in the agricultural insurance activities of developed countries to the insurance market of our republic.

KEYWORDS: *developed countries agricultural insurance market, foreign experiences in agricultural insurance, insurance premium, insurance rates.*

INTRODUCTION

A comprehensive study of the developed insurance market and extensive introduction of advanced foreign experiences in agrarian insurance to the agrarian insurance of our country is the demand of today's times. Today, in our country, agricultural insurance is an effective mechanism for providing financial support to agricultural producers and providing comprehensive protection based on the unique characteristics of the agricultural sector.

Until 1997, insurance of agricultural crops and livestock was implemented as a type of compulsory insurance in Uzbekistan. In 1997, compulsory insurance types were canceled and a separate insurance organization specializing in agricultural insurance - "Ozagrosugurta" JSC was established.

Analysis of literature on the topic

Regarding the theoretical and methodological issues of agricultural insurance, Miranda PM, Meuwissen, Yann de Mey, Marcel Van Asseldonk and other well-known scientists have covered in detail the priority development of the insurance market in the European Union, in particular, the variety of services offered by agricultural insurance companies. The European Agricultural Policy (CAP), known as the European Agricultural Policy (CAP), has expressed its views on the establishment of insurance funds and financial support for policyholders as a means of managing various risks.

QOlivier Mahul and Charles J. Stutley, who considered industrial insurance as a financially important tool to stabilize the income of direct product producers, were also directly emphasized

in their research. The US government has emphasized its importance as a financial supporter in eliminating production risks by insuring agricultural enterprises. He pointed out that it will prevent the decline of the income seen as a result of the insurance of agricultural products in the USA and will allow to maintain price balance.

Analysis and Results

International practice shows the need to develop effective models of agricultural risk insurance in the form of public-private partnership (PPP - Public-Private Partnership). In the traditional model of insurance, only two parties - the insurer and the insured - participate, in the public-private partnership model, three subjects of insurance relations participate in the insurance of agricultural risks with the financial support of the state: farms, insurance companies and the state. Today, 5 types of this model can be distinguished in international practice. These are:

1. USA;
2. Canada, Israel;
3. Spain, Turkey;
4. Austria, Switzerland;
5. German models.

In these models (except for the German model), the state is considered the leader and assumes the initiative, organization and guarantee of these relations.

In the US, the MPCCI (Multi-Peril Crop Insurance) program is the backbone of the agricultural risk management and insurance system. This program is subsidized by the US government and provides protection to farms against many types of natural disasters, including drought, excess moisture, frost, high winds, floods, hail, insect damage and disease, and other natural disasters.

The amount of insurance compensation is based on the average yield of each farm, depending on the extent of risks or losses. Insurance payments to insured farms are compensated by paying the shortfall in the event of a decrease in the guaranteed level of yield or income.

In the European Union, the principles of uniform agricultural policy are currently being developed for the member countries. During the last 5 years, the insurance system of the agricultural sector has been actively developed in Italy, France, Greece and other countries.

A simple example of the Western European model of agricultural insurance was developed in Germany. Damages related to crop loss in this country are not covered by the government. Only in exceptional cases, with the consent of the European Union, can it take specific decisions on aid.

The Spanish state has 45 years of rich experience in the field of agricultural insurance since 1978.

The Agency (ENESA) was established under the Ministry of Agriculture, and its main tasks are to insure the products grown by corporate, farmer and business entities operating in the fields of agricultural production and animal husbandry (poultry, fish, bees, pig breeding, etc.) It consists of allocating subsidies from the State in the amount of 50 percent and ordering subsidies to the State for the next year.

"Agroseguro" is a company established on the basis of 90% shares of 17 insurance companies and 10% share of Insurance Compensation Consortium (CCS - state).

The Insurance Compensation Consortium (CCS) under the Ministry of Economy and Digital Transformation was established, and its main tasks are the products grown by corporate, farmer and business entities operating in the fields of agricultural production and animal husbandry (poultry, fish, bees, pig breeding, etc.). accepts 6 to 10 percent of the insurance premiums received by "Agroseguro" through insurance companies for reinsurance and makes payments when the insurance payments exceed 80 percent, and creates a reserve from the available funds when the payments do not exceed 80 percent.

A special law was passed in 2005 in the field of agricultural insurance in Turkey, and the Agricultural Insurance (TARSIM) system has been put into practice since 2006 and has 16 years of rich experience.

The form of insurance contracts, insurance tariffs for each type of crop, state subsidized amounts of insurance premiums are approved by the Ministry of Agriculture.

Also, experts performing the task of assessing insurance risks and damage determination in agriculture (agronomists, veterinarians) are trained in educational courses. At the end of the training courses, experts pass an exam based on a special program. Those who successfully pass the exam will be presented with certificates that give them the authority to work as experts.

Also, farmers and other agricultural producers must be registered in the Agroplatform introduced by the Ministry of Agriculture in order to conclude insurance contracts and receive subsidy funds. On Agroplatform, the farm's cultivated area, yield, soil composition and other data base is formed every year.

TARSIM is an organization with the status of a legal entity on the basis of insurance partnership with the participation of insurance organizations and the state, which collects insurance premiums paid by insurance organizations by farmers and subsidy funds allocated by the state.

TARSIM is managed by the 7-member Supervisory Board. The Supervisory Board consists of 2 representatives from the Ministry of Agriculture and Forestry, 2 representatives from the Ministry of Finance, 1 representative from the Chamber of Entrepreneurs, 1 representative from the Chamber of Insurers and the CEO of TARSIM. In addition, TARSIM-membership was founded by 24 insurance companies engaged in agricultural insurance.

Insurance contracts are drawn up by agents of kura insurance companies at the request of farms. 50% of insurance premiums calculated on the basis of concluded insurance contracts are paid by farmers. 25 percent of the paid insurance premiums will be transferred to TARSIM with a deduction of brokerage fee. The remaining 50% of the insurance premium is subsidized by the state. Subsidy funds will be transferred to TARSIM within 3 months after the payment of 50% of the insurance premiums by the Ministry of Agriculture in terms of regions and types of products.

In turn, TARSIM gives a part of its obligations to reinsurance organizations. About 80% of it is given to the domestic market, 20% to foreign reinsurance organizations. Insurance companies that are members of TARSIM mentioned above can also participate in the reinsurance of liabilities.

In the event of an insurance event, the experts working with TARSIM on the basis of a civil law contract study the information of the farm to which the insurance event has been addressed, and

prepare a conclusion after going to the scene of the event. The expert opinion is studied and checked by TARSIM specialists, and insurance compensation is paid on this basis.

In some cases, when the amount of insurance compensation paid exceeds the amount of insurance premiums received, the increased part of the damage is covered by the state.

There are 3 state banks in Turkey (Ziroat Bank, Halk Bank, Vakif Bank), and Ziroat Bank allocates the largest amount of loans to the agricultural sector. This Ziroat Bank is the largest insurance agent of "Turkey Sigorta" company.

Another structure serving the agricultural system in Turkey is the Credit Corporation. This corporation unites 18 organizations. Including "Bereket Sigorta" and "Bereket Sigorta Hayot" life insurance companies. This organization has a 150-year history. The corporation includes agricultural service organizations, a seed production factory, a mineral fertilizer factory, a chemical production plant, technical service, logistics, marketing, and sales centers.

Unlike banks, 20 percent of loan funds are provided in the form of money, and the remaining 80 percent are provided in kind or in the form of services. TARSIM insurance policy in case of natural disasters, life insurance policy if the farmer dies, mortgage insurance (land pledge agreement) or credit insurance policy if the loan is not returned due to reasons other than the above can be used as collateral for the given loans.

The development of agricultural insurance in Israel has been supported at the state level for nearly half a century. The State Fund for Protection from Major Natural Disasters (KANAT) controls agricultural insurance in the country: insurance premiums for all types of agricultural crops and livestock are subsidized by 35 percent. In addition, the state subsidizes insurance premiums up to 80 percent under certain programs (The Natural Disaster Program). subsidizes This program is implemented by the KANAT Foundation on behalf of the state. In addition, this organization implements all types of agricultural crop insurance, as well as livestock and fisheries insurance programs in all regions of the country.

In 2002, the Republic of Azerbaijan adopted a law on subsidizing the agricultural sector. This law provides for subsidizing insurance premiums for agricultural insurance. But this mechanism did not work. The reason for this is that insurance companies did not want to insure agricultural insurance because it is considered a commercial organization and has high risks and harmfulness. Allocated subsidy funds were not used.

In 2016, the Ministry of Agriculture developed the Roadmap for Agricultural Insurance Reform.

Through this model, agricultural insurance has been transferred from a commercial form to a non-commercial form.

On June 27, 2019, the Law of the Republic of Azerbaijan "On Agrarian Insurance" and the Decree of the President of the Republic of Azerbaijan No. PF-759 "On the Introduction of a New Subsidy Mechanism in the Agrarian Sector" were adopted and the basic standards of non-commercial agricultural insurance were determined.

In 2020, the non-profit Agricultural Insurance Fund "Agrarian Insurance Fund" was established. This fund conducts and regulates the state policy in agricultural insurance.

Intermediary insurance companies engaged in agricultural insurance, currently there are 7 insurance companies operating and they act only as intermediaries, that is, they conclude

insurance contracts with farmers on behalf of the Agrarian Insurance Fund. The Management Company was established on the basis of the founding of these insurance companies in equal shares. The company promotes the conclusion of insurance contracts with clients. Controls the correct construction of contracts.

Independent experts are individuals who carry out insurance risk assessment and insurance event research and confirmation.

Independent experts perform their activities on the basis of a contract concluded with the Management Company. Independent experts examine the object on site, send photos to the Management Company and draw up an appropriate document when the insurance contract is drawn up and when an insurance event occurs.

In 2022, the amount of insurance premiums collected for insurance of agricultural products amounted to 5.2 million US dollars. 50% of these funds were paid by the state as a subsidy.

Applying the experience of the developed countries on the implementation of agricultural insurance, taking into account the local conditions of our republic, will give good results.

As a priority of society, the practice of insuring advance funds, credit and futures contracts issued by manufacturing organizations ("Uzpakhtasanoat" Uzdonmakshulot) was introduced. Advance funds made up 50% of the total value of the crop. For the remaining 50 percent of the crop value, an optional crop insurance contract is concluded between the insurance company and the farms. At the end of the year, the insurance payment determined by the insurance company in the amount of the unreturned advance was paid to the training organizations.

According to the decree of the President of the Republic of Uzbekistan No. 1713 of February 25, 1997 and the decision of the Cabinet of Ministers No. 125 of March 6, 1997, it is envisaged that the Ministry of Finance will cover the insufficient amount of insurance reserves for compensation of damages caused by natural disasters to the company "Uzagrosugurta" every year from the budget funds.

In 2019-2021, a total of more than 66,000 insurance contracts were concluded, 152.0 billion soums of insurance premiums were received, and 117.0 billion soums of insurance compensation were paid.

Conclusions and Suggestions

On the basis of foreign experiences, the following are proposed for the management of risks in the activities of agricultural enterprises in Uzbekistan:

- Expanding and improving the types of insurance services that cover various risks in farm activities;
- Attract insurance companies of different types of ownership to the agricultural insurance market, create an environment of healthy competition between them;
- To simplify and ensure transparency of the insurance claim review process in the event of an insurance event;
- Use of modern digital technologies (spatial images, drones) in monitoring the state of agricultural crops;

- Establishment of a single electronic exchange of information on agricultural insurer risk assessment and insurance incident prevention (Ministry of Statistics, Hydrometeor, Water and Agriculture, Veterinary, FVV, Commercial banks)

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FORMATION OF COMMUNICATIVE COMPETENCIES OF CLASS 8-9 ARMY GUARDS

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ABSTRACT

The article provides information about communicative competence and its types, guidelines for its formation in students, understanding and explanation abilities of communication partners during communication, and the arena of psychological communication. Communicative competence generally refers to the ability to establish and maintain appropriate relationships with other people. Competence includes a set of knowledge, skills and abilities that enable effective communication.

KEYWORDS: *Competence, Communicative Competence, Psychological Arena, Social And Psychological Training(SPT), Situation Parameters.*

INTRODUCTION

Communicative competence generally refers to the ability to establish and maintain appropriate relationships with other people. Competence includes a set of knowledge, skills and abilities that enable effective communication. This type of competence includes the ability to change the depth and scope of communication, to be understood and explained by communication partners.

Communicative Competence is the developing and mainly conscious experience of communication between people, which is formed in the context of direct interaction. The process of improving communicative competence is related to personal development. The means of regulating communicative actions are a part of human culture, and their acquisition and enrichment occurs according to the same laws as the development and reproduction of the entire cultural heritage. In many ways, acquisition of communicative experience occurs not only in the process of direct interaction. A person also learns about the nature of communicative situations, problems of interpersonal relationships and how to solve them from literature, theater, cinema. In the process of mastering the communicative sphere, a person receives from the cultural environment the means of analyzing communicative situations in verbal and visual forms.

Communicative competence is directly related to the characteristics of human social roles. Communicative competence implies the flexibility and freedom of use of verbal and non-verbal means of communication and can be considered as a category that regulates the system of human relations with himself, the natural and social world. Thus, both individual and personal qualities, as well as socio-cultural and historical experience, help to form competence in communication.

One of the tasks of communicative competence is the assessment of knowledge resources that provide adequate analysis and interpretation of situations. To diagnose this assessment, there is currently a large block of techniques based on the analysis of free descriptions of various communicative situations.

Another way to learn communicative competence is observation in natural or specially organized game situations with the help of technical means and meaningful analysis of the obtained data. Depending on the different purposes, the speed of speech, intonation, pauses, non-verbal techniques, mime and pantomime, organization of communicative space can be taken into account.

One of the diagnostic parameters can be the number of methods used, and another - the adequacy of their use. Of course, such a diagnostic system is very laborious, and its quality implementation requires a lot of time and high skill of the observer. The difficulty of assessing communicative competence is that in the process of communication, people are guided by a complex system of rules for regulating joint actions. If it is possible to analyze the interaction, then the rules by which people enter this situation are not always implemented.

The Arena of Psychological Communication includes the process of social-psychological training. One of the means of developing communicative competence is social and psychological training (SPT). Analysis of the possible influence of the arena of psychological communication shows that deep personal formations of training participants are also affected during group work. After all, a person receives new accurate information about himself. And this information affects personal variables such as values, motives, attitudes. All this supports the possibility of connecting SPT with the process of personality development, or rather with the beginning of this process. In fact, the new information received in the training about oneself and others, as a rule, prompts a reconsideration of the concept of self-awareness and the concept of "the other", which exists with a strong emotional mediation. Deep communication learning is both a means and an outcome of SPT's influence. Personal development consists not only in building the highest levels in its composition, but also in weakening existing and ineffective ones.

Ways to develop communicative competence. One of the means of developing communicative competence is social and psychological training (SPT). This relatively new scientific and practical direction of psychology is currently receiving intensive development as an integral and important part of the psychological service system. Despite the variety of specific forms of SPT, they all have a common feature - it is a means of influence aimed at developing certain knowledge, skills and experiences in the field of interpersonal communication. It can be said that psychologically this means:

- develop a system of skills and communication skills;*
- correction of the existing interpersonal communication system;*
- creating personal conditions for successful communication.*

Thus, we can say that the development of competence in communication implies the adequate selection and use of all sets of tools aimed at developing personal subject-subject aspects of communication and subject-object components of this process.

Broadly speaking, a person's interpersonal competence can be defined as his/her competence in interpersonal perception, interpersonal behavior, and interpersonal interaction.

Communication in interpersonal communication is not the same as simple exchange of information because:

certain interpersonal relationships appear between people;

this relationship is variable;

the thought is not equal to the literal meaning of the word.

A characteristic feature of communication with people is the existence of barriers that prevent the entry of information. It makes sense for barriers to arise because communication has an impact. In the case of successful exposure, a person may experience some changes in his worldview. Not everyone is ready for it and does not want it, because such changes destroy his stability, his thoughts about himself and other people, so a person protects himself from exposure.

It is understood that any communication effect is not threatening. On the contrary, there are many cases where the received information is positive, strengthens a person's position, and gives him emotional satisfaction. Thus, a person should be able to recognize useful and harmful information. How to do this?

Let's observe the appearance of obstacles. Speech in human communication is the main method of influencing. If the listener trusts the speaker as much as possible, he will fully accept the speaker's ideas, while protecting himself from the speaker's influence, very carefully "let go" of the listener's trust. Consequently, each speaker is inspired and not influenced when faced with counter-psychological activity, which is the basis for the emergence of communication barriers. These obstacles include: avoidance, authority, misunderstanding. Thus, the methods of protection against exposure are as follows:

avoiding contact with sources of exposure;

to misunderstand one's own culture, logic, style, language and foreign language, semantic field, style and logic.

Accordingly, to overcome obstacles, the following is necessary:

attracting and keeping the attention of the communication partner;

of the interlocutor's situation, self, feelings and logic .

Currently, the situational approach is increasingly developing, where the parameters of the situation serve as a starting point for the analysis of communication.

Types of Communicative Competence: The concept of a person's communicative competence is important not only for theory, but also for communication practice. Theoretically, on the technical plane, it develops the understanding of the communicative person, more fully reveals the features of functioning in the system of social interactions. At the practical level, both this category itself and the methods of its practical use are used for evaluating the quality of work of professional communicators, personnel management, organizing a training system for specialists, analyzing conflict and crisis situations, and for many of the above-mentioned management tasks. is necessary.

Several approaches to understanding communicative competence are presented in the scientific literature. Communicative competence is a certain level of formation of personal and

professional experience of interaction with others, which is necessary for a person to work successfully in a professional environment and in society within the framework of his abilities and social status.

At the same time, in the phrase "communicative competence" the adjective "communicative" is the predicate of the main concept "authority". In addition, the definitions given above are based on incomplete, insufficient ideas about the communicative person as a social subject who implements communicative practice.

Without any controversy, a person's communicative competence is equated to a much broader category - social competence. If we ignore the defining elements, this concept means communicative competence as a certain level of forming the subject's experience of interaction with other subjects. This interpretation of the category in question is weak on several grounds.

First, the relationship between the category of authority and the verbal construction "level of formation is experience". *Secondly*, this concept closes communicative competence only with personal experience, because it leaves in parentheses such important components of communicative personality as knowledge and ability. Competence in the most general form is understood as having knowledge that allows you to judge something, to express a weighty authoritative opinion. Competence in a broader sense is the subject's ability to exercise his powers in a certain field of activity.

Competence in this context refers to a specific field of responsibility, a range of responsibility, a function or a set of functions given to a social subject in the system of social activity (social competence) or social division of labor (professional competence). There are two possible concepts of qualifications - normative and terminal. Normative concept interprets the category of authority as a feature that realizes the subject's own characteristic in a certain society (community) within the socially recognized (normal) framework. Going beyond the normative range from below (incompatibility) and above (hypercompetence) is considered abnormal and belongs to the category of incompetence. With this understanding, the competence of the subject has a certain extended character, and the question of greater or lesser competence can be raised. If the entity exercises its powers at a lower value of the normative interval, it is not very competent. If it is high, its authority will be high. The terminal concept of authority interprets the norm not as an interval, but as a clearly defined value. With this approach, there are only two possible cases of exercising a person's authority in any field of activity - authority and incompetence.

We further use the normative concept of the category of competence. Based on this understanding, we can form a metric definition of authority: under the authority of the subject, we understand the level of the implementation of its powers, or in other words, the characteristics of the quality of the implementation of powers in a certain field of activity. Considering the qualification category, we can distinguish general and special powers. The first one is closely related to the processes of socialization and can be defined as a person's social competence. By general or social competence, we understand the ability of a social subject to function normally in society (that is, within the framework defined by social norms).

Special (professional) Competence is the ability of a social subject to function normally in a specialized field of activity and professional community (ie, within the framework defined by relevant social norms), to effectively exercise specialized (professional, official, etc.) powers.

Special competence is a function of special education, professional socialization and professional experience. Communicative competence in its most general form can be defined as a person's ability to function normally as a communicative actor (that is, within the framework defined by relevant social norms). Or, if we use the metric version of the definition, by communicative competence we understand the quality of performance of communicative actor functions by a social subject. In order to understand communicative competence, its proximity to the normative framework is important. This isolation means that the category of communicative competence is interconnected.

Depending on the normative range of this or that element of society, one person can be recognized as communicatively competent in one community and incompetent in another. In general, a person's communicative competence consists of two components - general and special communicative competence. For many individuals, for those whose professional activities are not related to the organization and implementation of communication, general communicative competence corresponds to such communicative competences.

General Communicative Competence is a person's social competence. It describes the ability of a person to communicate in various situations and is carried out at the level of everyday communication, at the level of the practice of mutual information exchange, both in everyday life and in the professional sphere. In addition to general, special communicative competence is required for professional communicators.

Special communicative competence, like any special competence, requires special training. The category of communicative competence should not be confused with the categories of communicative performance or communicative effectiveness. Communicative performance should be understood as a measure of the communicator's goal achievement as a result of self-initiated interaction. Communicative efficiency is understood as reduced to one denominator (value or otherwise) with the ratio of communication effects corresponding to the goal of the communicator and the resources used by the communicator to achieve these goals in this interaction.

In conclusion, it can be said that reforms were carried out in education to form communicative competence from school age. In particular, the effectiveness of the scientific research on the inclusion of the basic communicative competence among the basic competencies was scientifically substantiated. Pilot work was carried out in Uzbekistan during 2012-2016 and was finally put into practice in 2017. All general education subjects were included in the state requirements. It envisages communicative competence - first of all, in social relations, the ability to communicate effectively in one's native language and in any foreign language, to follow the culture of communication, social flexibility, and to develop the ability to work effectively in a team.

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MAIN CONCEPTS OF POVERTY, CAUSES AND METHODS OF MEASURING POVERTY

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ABSTRACT

The article provides an interdisciplinary analysis of approaches to the study of the concept of poverty.

KEYWORDS: *Poverty, Security, Needs, Need, Income, Level.*

INTRODUCTION

In order to effectively support socially vulnerable and low-income families, to widely involve the population in entrepreneurship, the Ministry of Mahalla and Family Support was created by presidential decree of February 18. A vertical system has been established in this area and positions have been introduced responsible for the development of entrepreneurship and poverty reduction at the mahalla, district, city, region and country levels. The position of Deputy Prime Minister for Financial and Economic Affairs and Poverty Reduction has been introduced into the structure of the government. The population of our country is in a state of poverty. This means that their daily income does not exceed 10-13 thousand soums. Or, for example, a family may have both a car and livestock, but if one person falls ill, then at least 70% of the family's income goes to treatment. Can such a family be called prosperous? As a president, the question worries me every day: do our people have enough money for such vital needs as food, treatment, education and clothes for children? Shavkat Mirziyoyev said.

Accepted a decision that 70% of funds from family business programs will go to small and medium business projects that provide jobs for the poor. At the same time, enterprises that employ people with a low level of income will be given preferences for bank loans.

Analysis the Matic Literature

One of the main negative consequences of poverty for a country is the inhibition of human development, when a lack of funds for medical services and education prevents a significant number of citizens from reaching their economic and social potential. This hinders the qualitative development of the productive forces in the country and the economic activity of the population.

This was known in the ancient world, when the first attempts were made to support the poor. In the states located on the territory of Mesopotamia, in the 3rd millennium BC, there were laws prohibiting the rich from oppressing the poor and requiring assistance to socially unprotected sections of society - widows, orphans, and the weak. In the states of the Ancient East, stocks of grain were accumulated to prevent mass starvation among the poor in lean years, which made it possible to keep prices at an affordable level for the poor and distribute grain to the poor.

Currently, efforts in the fight against poverty reduction in the world are carried out at the international level under the auspices of the UN. From 2000 to 2015, the global program of the Millennium Development Goals was implemented, and since 2015, the Sustainable Development Goals are being implemented, the achievement of which is expected in 2030. The fight against poverty is at the forefront of both global initiatives.

EuropeanThe Anti-Poverty Network (EAPN) identifies a number of key drivers of poverty: unemployment, low education, disability, poor health, belonging to a minority ethnic group, living in a remote or poor community.

The general concept of poverty can be defined as the socio-economic situation of a person and his family, who do not have the opportunity to obtain the necessary funds to meet their primary needs of life and a full existence. There are concepts of absolute and relative poverty.

The concept of absolute poverty is based on the concept of the poverty line, the level of income below which makes it possible to classify this group of people as poor. The poverty line is defined both nationally and internationally. At the national level, this can be a living wage, which allows you to purchase a set of the most necessary goods and services for life. At the international level, until 2008, the World Bank defined the indicator of poverty as \$1 per day for each family member. In 2008, this indicator was set at \$1.25 per day, since October 2015, taking into account changes in prices and purchasing power, the global poverty rate has been set at \$1.9 per day.

Another common approach is the concept of relative poverty. Along with the aforementioned absolute poverty, or poverty below \$1.9 a day in purchasing power parity (PPP), the World Bank also sets an international poverty line for lower middle income countries of \$3.2 a day, and for countries with above average income of \$5.5 a day PPP. Many European countries are guided by the concept of relative poverty in their policies. For example, according to the methodology of the Organization for Economic Cooperation and Development, the poor are people whose income is below 60% of the median income of society, which is a certain amount, the income of one half of the country's population is higher than it, and the other half is lower.

In the world practice of overcoming poverty, the poor are provided by the state with a certain set of guarantees of access to the necessary social benefits to meet essential human needs and develop human potential. These include employment opportunities and social assistance, access to free medical care and education, the ability to use public services (water, heat, electricity, gas at affordable prices).

In this regard, in order to determine the level of poverty in Uzbekistan, it is necessary to evaluate not only the real level of income in monetary terms, but also other criteria, including access to free medical care, secondary education, tax benefits, utility bills, social benefits for minor family members and others.

In Uzbekistan, secondary education is free and compulsory. All segments of the population have access to free medical care, and work is underway to increase the population's access to drinking water.

In order to consistently and purposefully address the problem of poverty, the Ministry of Mahalla and Family Support, which supports socially vulnerable and low-income families, and the Ministry of Economic Development and Poverty Reduction, have been established. The management vertical includes positions responsible for the development of entrepreneurship and

poverty reduction at the mahalla, district, city, region and country levels. Also, the post of Deputy Prime Minister for Financial and Economic Affairs and Poverty Reduction has been introduced into the structure of the government.

Significant progress in poverty reduction in Uzbekistan has taken place in recent years, during which the country has come close to transitioning from low-income countries to middle-income countries. This was facilitated by the annual increase in incomes of the population, pensions, and the expansion of targeted support for low-income families and the disabled.

Research Methodology

Poverty and inequality have always been closely related concepts. Inequality, as a rule, is characterized by an uneven distribution of public resources that are in short supply: power, prestige, education and money among different segments of the population. This is precisely what social inequality is all about. The main measure of inequality is the amount of liquid values. In most cases, this function is performed by money.

Absolute poverty- This is a condition in which an individual, relying on his income, cannot satisfy even the basic needs for food, housing, clothing, warmth, or can satisfy only the minimum needs that ensure survival. The poverty threshold, called the subsistence minimum, serves as a numerical criterion.

Relative Poverty is the inability to maintain a normal standard of living or a certain standard of living that is accepted in this society. Relative poverty should show how poor a person is compared to other people.

Subjective Poverty- this is a state based on assessments of one's position by the person himself. People who feel that they do not have enough resources to live determine the level of poverty themselves.

The problem of reforming the income systems of the population and social protection is one of the most important pressing problems in the social policy of most countries, including Uzbekistan. The importance of change is not only related to global trends in the world of work and the deteriorating demographic situation, but also to the consequences of reforms related to changing the social structure of the country.

Main reasons that cause poverty. Poverty is caused by several factors:

1. Demographic factors include age, family composition and size, and gender.
2. To the economic - unemployment, the structure of the labor market, the overall level of production and productivity, the inequality of the able-bodied population in the labor market, the share of income and consumption.
3. Medical factors include disability, poor health, long-term illness.
4. Psychological factors.

Impact of unemployment poverty rates are highest when heads of households lose their jobs, especially if that was the only source of family income. Job loss threatens something more than loss of income, namely

- falling out of the system of everyday communities. "Full employment" in a market economy is always accompanied by unemployment, when part of the working population is temporarily or

permanently unemployed. It is practically impossible to ensure that the entire working-age population is employed. Someone enters the labor force, others leave it, the third are fired, and the fourth are looking for a job, i.e. there is an ordinary, objective movement of the labor force, part of which is deprived of work for a certain period of time. Too high unemployment leads to large economic and social costs. Unemployment entails the inactivity of a certain proportion of the able-bodied population, and then - to the loss of qualifications, the fall of moral principles, the breakup of families, to social and political unrest.

The real level of unemployment is estimated to be much higher due to self-seekers, who are on partially paid or fully unpaid leave, and work part-time or weekly work against their will.

President of Uzbekistan Shavkat Mirziyoyev, at a videoconference on January 27 on the issues of employment and meaningful organization of youth leisure, announced the statistics of youth unemployment.

The number of young people under 30 is more than 18 million people, which is almost 55% of the population. Official unemployment among young people aged 18-30 is 17%, or 844 thousand people, which is 1.5 times more than the general unemployment rate.

Name	Date	Data	% Measurement (1P)	Units
Unemployment among women	December 31, 2019	5.69%	0.67%	%, labor force (women)
Youth unemployment	December 31, 2019	10.30%	0.58%	%, labor force (youth)
Unemployment among men	December 31, 2019	6.08%	0.71%	%, labor force (men)
Minimum wage	December 31, 2013	\$40.51	11.54 (39.83%)	dollar / month
Population	December 31, 2018	32.96 million	568,200.00 (1.75%)	Human
Employment population	December 31, 2019	61.89%	-0.19%	%, population
Work force	December 31, 2019	15,453,701.00	-4,194.00(-0.03%)	thousand/ person
Labor force - women	December 31, 2019	40.83%	-0.59%	%, population (female)
Unemployment rate	December 31, 2019	5.50%	0.28%	%, work force

Unemployment rate in Uzbekistan in 2021 Information as of the beginning of 2021

Quantity appeals	Get whether the job	Public nyework	change shoes reading	Benefit unemployement
173.2 thousand	61.9 thousand	49 thousand	6977	3863

Comparison unemployment rate in Uzbekistan and other CIS countries in 2020-2021

A country	Non-working population rate in %
Azerbaijan	4.8
Armenia	17.5
Kazakhstan	4.9
Kyrgyzstan	3.0
Mongolia	7.3
Tajikistan	2.1
Turkmenistan	3.9
Uzbekistan	11.1

Among young people aged 16 to 25, the unemployment rate reached 17%, and among potential workers under 30 this figure was 15.1%. Quite a high percentage of unemployed women. At the beginning of 2019, almost 13% of women were not working in the country. (Source: <https://visasam.ru/emigration/perezdsng/bezrobotica-v-uzbekistane.html>)

The real unemployment rate may be even lower due to people employed in the informal economy. The non-observed economy covers the unregistered transactions of legal entities and the activities of the household sector that are not subject to direct statistical observation due to various reasons. A person can be included in the sphere of employment and create material values without appearing at all in the labor market. Such work in households for the production of agricultural, forestry, hunting, and fishing products.

The threat of becoming unemployed and poor changes the population's reproductive attitudes. A significant part of young families and families of childbearing age, where both parents work, postpone the birth of children until better times, knowing full well that the appearance of a child automatically means that this family falls into the category of the poor, and for a woman mother, in addition, the likelihood of being , ultimately among the unemployed. This category of employees is often considered by the administration of the enterprise as prime candidates for reduction (dismissal), or for non-employment after the end of the leave to care for a small child.

Poverty arises from factors such as overall levels of production and productivity, from the structure of the labor market, and is associated with labor processes. Inequality in access to labor markets must be understood as part of a process of social and economic stratification, one of the outcomes of which is poverty. Differentiation and inequality in the labor market is primarily responsible for the differentiation in living standards - in themselves important determinants of

the overall level of poverty. In a broad sense, poverty reflects the prevalence of low-paid jobs and processes in the labor market, unstable, often bordering on unemployment, employment, which push people into unemployment and economic inactivity.

Factors associated with an increase in becoming poor or requiring the application of social assistance are - low level of education, insufficient work experience, marital status, race or ethnicity.

The model of poverty that has developed in the country is, first of all, the result of a low level of income from employment and, as a result, through their taxation, a low level of social transfers. In this regard, the phenomenon of Russian poverty can be defined, first of all, in terms of the categories of "market poverty" - poverty associated with the place of the (economically active) population in the labor market.

SuchThe type of poverty shows that the predominance of low-paid jobs and labor processes is determined by low wages, low-income jobs, unstable and underemployment, often bordering on unemployment, employment, which "push" the population into unemployment and economic inactivity.

CurveLorentz and Gini coefficient

CurveLorenz reflects the cumulative (accumulated) share of the income of the population.

The construction of the Lorenz curve is most conveniently considered in the following example:

Imagine an economy consisting of 3 agents: A, B, C. Agent A's income is 200 units, agent B's income is 300 units, agent C's income is 500 units.

To construct the Lorenz curve, we find the shares of individuals in the total income. The total income is 1000. Then the share of individual A is 20%, the share of B is 30%, the share of C is 50%.

Next, we will look for cumulative (accumulated) income and population shares for individuals, starting with the poorest and gradually including richer individuals:

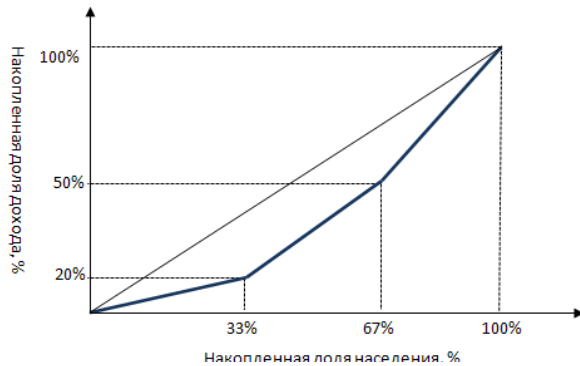
The share in the population of individual A is 33%. The share of his income is 20%. Then we include in the analysis a richer individual - individual B.

Jointthe proportion of A + B in the population is 67%. The joint share of A + B in income is 50% (20% + 30%).

Next, we include in the analysis an even richer individual C.

Jointthe share of A + B + C in the population is 100%. The joint share of A + B + C in income is 100% (20% + 30% + 50%).

Notethe results obtained on the chart:



The line connecting the lower left point and the upper right point of the graph is called the line of even distribution of income. This is a hypothetical line that shows what would happen if incomes in the economy were distributed evenly. With an uneven distribution of income, the Lorenz curve lies to the left of this line, and the greater the degree of inequality, the stronger the bend in the Lorenz curve. And the lower the degree of inequality, the closer it is to the line of absolute equality.

In our case, the Lorenz curve looks like a piecewise line graph. This happened because in our

Data indicators are used to assess the degree of income inequality, and are included in the area of positive economic analysis. It should be noted that positive analysis differs from normative analysis in that positive analysis analyzes the economy objectively as it is, while normative analysis is an attempt to improve the world, to do “as it should be”. If the assessment of the degree of inequality is a positive economic analysis, then attempts to reduce inequality in the distribution of income belong to the field of normative economic analysis. Normative economic analysis is notorious for the fact that different economists may offer different, often diametrically opposed, recommendations for solving the same problem. This does not mean that someone is more competent and who is less competent. It only means

no question.

Analysis and Results

In October 2020, the Working Group created, according to the instructions of the Administration of the President of the Republic of Uzbekistan, began work on the introduction of a new mechanism to reduce poverty, support the low-income and needy segments of the population. The new anti-poverty mechanism is based on the methodology of 2019 Nobel laureates Abhijit Banerjee, Esther Duflo and Michael Kremer.

The most important aspects of this mechanism are as follows. The poverty of a single family is determined by a large number of factors, and the combination of these factors in each locality for each particular family is different. Among these factors are the level of income, and the availability of food, education and food, and transport infrastructure. Therefore, approaches to the development of measures to reduce poverty and the measures themselves should be developed based on the specific conditions on the ground, and their effectiveness should be proved by practical application and the results obtained.

The main emphasis in this approach to the fight against poverty is placed on the following points:

- Cash transfers, including social security, social benefits, including benefits for people who have lost their jobs and people with physical disabilities. At the same time, it is necessary to

minimize bureaucratic procedures for obtaining assistance;

- Introduction of low-cost medical technologies in health care, including free provision of drugs, vaccination of children, tetanus shots for expectant mothers, provision of iron-fortified flour to combat anemia; subsidies for preventive treatment of childhood diseases in schools; facilitating access to preventive health care for the poor;
- Measures to encourage the continuation of schooling and the improvement of the quality of education. Measures such as subsidizing additional teachers, free meals, school uniforms and scholarships increase enrollment;
- Microcredit, which should be comprehensive, complementary and accompanied by additional social services aimed at motivating and acquiring skills.

In the mid-1990s, Kremer, Banerjee, and Duflo were the first to test social innovations in practice to come up with scientifically proven solutions. In order to reliably measure the effectiveness of certain measures, field studies were conducted, and after a few years they looked at the result. Nearly 25 years later, the experimental method dominates development issues, and governments and organizations have shut down many programs that proved ineffective.

When Banerjee and Duflo started working in the Udaipur district of the Indian state of Rajasthan, despite free vaccinations, only 1% of children were vaccinated there. Their study showed that the reason for this was the remoteness of the medical posts from the villages, and doctors were often not at work. After launching mobile clinics on their recommendation, the vaccination rate rose to 18% and to 39% in villages where families received a bag of lentils as a bonus.

In the mid-1990s, Michael Kremer and his colleagues conducted an experiment to improve school performance in Western Kenya. Some schools received more textbooks, others received free meals, and still others received help for weak students. Nutrition and books had practically no effect, textbooks improved the knowledge of only the best students. Tutoring programs showed the best results in the short and medium term.

A similar result was given by experiments in India. As a result, additional training programs reached more than 5 million children in 100,000 Indian schools.

CONCLUSIONS

To test the new mechanism, a pilot project was launched to reduce poverty, support the low-income and needy segments of the population in the Buka and Chinaz districts of the Tashkent region, which provides for field research and is designed for the period from October to November 2020.

At the first stage of the project, from October 13 to October 16, CERR employees conducted short-term trainings on the topic

"Improving knowledge and skills to reduce poverty in the regions" in the Tashkent region. Then, a diagnosis of the level of poverty was carried out (determining the condition of poor families in terms of the level of healthcare, education, digitalization, etc.). Within this stage created base characteristics the poor families, on which are based on specific scientific and practical proposals to combat poverty. During the survey, the Working Group conducted a survey of 1152 households in all 96 mahallas of the Buka and Chinaz districts of the Tashkent region on the basis of a specially prepared questionnaire "Study and assessment of the standard of living of the

population", which consists of 16 sections and includes the structure of the household, conditions, income and expenses, questions health, food rations and credit issues.

In the course of field research, a survey was conducted on the level of household income, the number of people employed in the informal sectors of the economy, a survey was conducted to clarify the number of poor people, taking into account real conditions, and the causes and categories of the poor were identified.

Conducting a pilot project to study poverty in the Buka and Chinaz districts of the Tashkent region made it possible to identify a number of local features of its manifestation and shortcomings in the social protection of the population.

Social help. On the ground, the criteria for identifying the poor are not clearly observed for their inclusion in the Iron Book, for the provision of appropriate social assistance. It was revealed that in the Iron Book there are 20-30% of families that, according to the existing level of prosperity, do not belong to the category of the poor.

"Social Entrepreneurship", "inclusive entrepreneurship" for agriculture, and take measures to improve the veterinary and agronomic literacy of farmers.

As the results of the pilot survey and the conclusions drawn on its basis on the need to adjust measures to combat poverty on the ground show, the new approach in this direction is very effective and will more successfully solve the problems of the poor in the country.

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PERFORMANCE OF MGNREGA IN CHHATTISGARH- AN ANALYSIS

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ABSTRACT

The ultimate objective of any democratic country is to achieve the objective of social welfare by solving the problems of chronic poverty, unemployment, hunger, and inequality etc. After the Independence, the Government of India has taken a number of steps for such purpose. The National Rural Employment Guarantee Act renamed as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the most important initiative with the objective of generating/providing employment opportunities to rural population. Since its enactment in 2005, it is playing a crucial role to provide the livelihood security and improving the living standards of rural Indians by securing a floor level of income and employment for them. This paper is an attempt to assessing the performance of the Act in Chhattisgarh state during the period from 2011-12 to 2020-21.

KEYWORDS: MGNREGA, Employment Generation, Empowerment Of Women And Weaker Sections.

INTRODUCTION:

India calls the country of villages because around two-third of its population lives in rural areas which constitute the most backward, and deprived section of the population. As per the report realized by United Nations Development Programme (UNDP) and the Oxford Poverty and Human Development Initiative (OPHI) around 229 million Indian were poor at the end of year 2020. According to that report, in India around 90 percent of poor people i.e. 205 million were living in rural areas (TOI, October 17, 2022). Now a days one of the most important challenge before the country is to provide a decent standard of living by eradicate poverty and creating adequate livelihood opportunities.

After independence, the Government of India gave considerable importance to rural reconstruction and has implemented various rural development programs in forms of employment generation programs, social assistance programs, and many more schemes for providing specific facilities of housing, health and medical facilities. Employment generation programs are one of them. It has well recognized that employment security affects income security. A floor level of income may be secure by providing employment opportunities which automatically affects others determinants of social welfare by breaking the cycle of rural poverty and, therefore, the Government mainly concentrates on generation of more employment in rural areas.

In 2005, the Government of India took a historic step by enacting the National Rural Employment Guarantee Act (NREGA) which is presently known as MNREGA, by merging Swaranjayanti Gram Rozgar Yojana (SGRY) & National Food for Work (NFFWP) with an objective to ensure livelihood security to rural population of the country by providing employment security.

1. OBJECTIVES OF THE STUDY: The study has been organized for the following objectives:

- To understand the provisions regarding the implementation process and mechanism of Mahatma Gandhi National Rural Employment Guarantee Act.
- To examine the performance of MGNREGA in Chhattisgarh, and
- To identify the deficiencies in implementation mechanism and point out important suggestions for making it more effective.

2. METHODOLOGY USED FOR STUDY: The study is based on secondary data covering a period of ten years i.e. from 2011-12 to 20-21. The data has collected from various sources such as the official website of NREGA (www.nrega.nic.in) and annual reports on MGNREGA in Chhattisgarh (www.mgnrega.cg.nic.in).

3. DISCUSSION OF THE STUDY: The study has been discussed in three parts. First part has covered an overview of MGNREGA covering its history, permissible works and its implementation mechanism. Whereas, performance of MGNREGA in respect of Chhattisgarh has been discussed in second part of the study.

PART-I

A. MGNREGA- A BRIEF HISTORY & ITS MAIN PROVISIONS: The Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) which was formerly known as National Rural Employment Guarantee Act (NREGA) was passed by the Indian Parliament on 23rd August, 2005 and promulgated on 7th September, 2005. It came into force from 2nd February 2006. It is landmark in the history of rural development policies in India through employment generation. In the past, public employment programs in India targeted at the poor were generally identified with the poverty alleviation but MNREGA goes beyond poverty alleviation and recognizes employment as a legal right. In fact MNREGA is the largest employment generation programme initiated by the Government of India.

The Act was implemented on 2nd February 2006 covering 200 districts of the country at its initially stage. At present it extends to whole of the country covering all districts. Silent features of the MNREGA are as follows:

- Adult members of every rural household is eligible to apply for employment to the local Gram Panchayat if they are willing to do unskilled manual work.
 - After the verification, the Gram Panchayat will issue a Job Card to the household as a whole. The photographs of every adult members of the household will be shown on issued such job card who are willing to work under MNREGA.
 - A household having job card may submit a application to his/her Gram Panchayat in written form for employment stating the time and duration for which work is sought. According to the Act, the minimum days of employment will be fifteen.
-

- After receiving the application, the Gram Panchayat will issue a receipt letter showing the date of receiving such application. The guarantee of providing employment within the fifteen days of the date mentioned on receipt letter it means employment will be given within fifteen days of application for work by an employment seeker.
- The Act provides that in case employment is not provided within 15 days, there is a provision of unemployment allowance paid in cash on daily basis. The State Government is wholly responsible for paying such allowance.
- As per the provisions of the Act at least one-third of persons to whom work is allotted have to be women.
- According to the Act the wages will be disbursed on weekly basis.
- As per the provisions of the Act, Panchayat Raj Institutions will have to play the principal role in planning and implementation of the Act.

B. WORKS PERMISSIBLE UNDER THE ACT: According to the Act the following categories of works are to selected be provide employment under the Act:

- Water Conservation and water harvesting,
- Drought Proofing including plantation and afforestation,
- Irrigation canals including micro and minor irrigation works,
- Flood control and protection works
- Minor irrigation and horticulture
- Developing the land of SC/ST/BPL/IAY and land reform beneficiaries,
- Renovation of traditional water bodies including desalting of tanks, and
- Land Development, and Rural Connectivity.

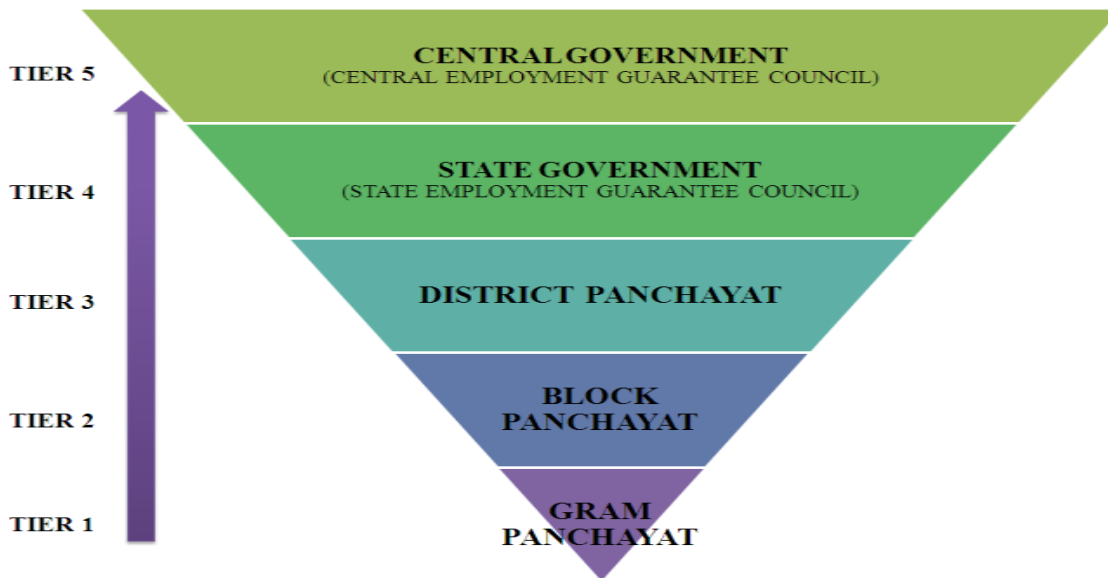
According to the Act, the projects has been prepared by Gram Sabha on priority basis. provides that the The Act also provides that every Gram Panchayat has right to execute at least 50% of projected works and has right to maintained wages and material costs in a ration of 60:40. As per the provisions of the Act contractors and use of labour displacing machinery are prohibited.

There are some important provisions mentioned in the Act which has been given as under:

- As per the Act work provided under the MGNREGA should be within 5 km radius of the village. If it does not, extra wages of 10% are to be payable.
- The Act provide that work site facilities such as creche, drinking water, shade have to be provided for workers.
- As per the provisions of the Act social audit has to be done by the Gram Sabha at least once in every six months.
- For ensuring effective implementation of the Act, there is a provision to set up a grievance redressal mechanisms.

➤ For ensuring the transparency in scheme, the act provides that all accounts and records relating to the Scheme are to be made available for public scrutiny and to any person desirous of obtaining a copy of such records, on demand and after paying a specified fee.

C. IMPLEMENTATION MECHANISM OF MGNREGA: The following figure describes the implementation mechanism of the Act which comprises that a total of five tiers in the implementation process i.e. Gram Panchayat, Block Panchayat, District Panchayat, State Government and Central Government. In the whole implementation process, Gram Panchayat occupies the bottom whereas the Central Government is at the top. The Act clearly describes that the Panchayati Raj Institutions at different levels such as Gram Panchayat, Block Panchayat and District Panchayat are main agencies which play the legitimate role in its implementation process.



IMPLEMENTATION MECHANISM OF MGNREGA

PART-II

D. MGNREGA & THE STATE OF CHHATTISGARH: In Chhattisgarh, the Mahatma Gandhi National Rural Employment Guarantee Act was implemented in different phases. It has been implemented in thirteen districts in first phase and in four districts in second phase. The remaining districts of the state has been covered in third and fourth phases. At present, the act has been covered all districts of the state.

E. PERFORMANCE OF MGNREGA IN CHHATTISGARH: On January 20, 2014, a press has been realized by the Ministry of Rural Development, Government of India regarding the directions of works under MGNREGA for STs in forest areas. According to this, there has been a provision of 150 days of wage employment under (MGNREGA) for Scheduled Tribe households living in forest areas. As per this, Chhattisgarh is the first state in the country to provide 50 days additional employment to the beneficiaries covering under the Act. As a result, the ceiling of the one hundred days of guaranteed works has been removed and now a days the a MGNREGA job card holder is eligible for 150 days secured employment.

The performance of MGNREGA during the year of 2011-12 to 2020-21 may be discussed under the following headings:

➤ **GENERATING EMPLOYMENT OPPORTUNITIES IN RURAL AREAS:** The Act provides the legal entitlement to a adult members of every rural household for guaranteed wage employment of a minimum of one hundred days in a fiscal year.

TABLE-1 GENERATION OF EMPLOYMENT OPPORTUNITIES

S. N.	Particulars	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
1.	Scope (Districts)	27	27	27	27	27	27	27	27	27	28
2.	Number of HHs Employment Provided (Lakhs)	27.27	26.37	25.12	17.48	21.74	21.32	23.26	24.42	24.45	30.60
3.	Number of Job Cards Issued (Lakhs)	43.87	44.19	41.80	39.37	38.97	36.25	36.68	37.72	38.85	40.97
4.	Number of Person days Generated (Lakhs)	1212.89	1194.34	1299.19	555.75	1014.04	885.94	1199.29	1386.09	1361.77	1840.92
5.	Number of HHs Aailed 100 days of Employment (Lakhs)	2.15	2.44	3.46	0.48	2.42	1.72	3.23	4.28	4.18	6.11
6.	Percentage of HHs Aailed 100 days of Employment (%)	7.88	9.25	13.77	2.75	11.26	8.07	13.89	17.53	17.10	19.97

Source: Annual Reports of MGNREGA (Chhattisgarh)

Table 1 represents the performance of the Act in terms of it's scope and generation of employment opportunities in Chhattisgarh. To start with 13 selected districts in first phase, presently, the Act is extended to all districts of the state. At state level, employment for households provided under scheme was ranged between 27.27 lakhs to 30.60 lakhs during the

year 2011-12 to 2020-21. It is clear from the table that minimum one job card is issued to every household. Under the scheme, 1212.89 lakhs person days was created during 2011-12 which has finally increased to 1840.92 lakhs person days in 2020-21. It is important to mention that during the year 2020-21 that was the first phase of Covid period, total 1840.92 lakhs person days employment was generated. Though, with the implementation of the Act a significant/large number of employments has been created in rural areas, yet it is unable to provide hundred days of employment to every household. Only about 3 to 20 percent of households are availed 100 days of employment which is much far from the objective of providing a minimum of hundred days of employment to every rural household.

➤ **STATUS OF WOMEN’S PARTICIPATION:** The Act ensures the participation of women and to allow women equity in both access to work and in the payment of wages. The participation of women in the workforce has surpassed the statutory minimum requirement of 33 percent and the trends also indicate an increase in the participation rate at the national level.

TABLE- 2 WOMEN’S PARTICIPATION IN EMPLOYMENT

S. N.	Particulars	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
1.	Number of Person days Generated (Lakhs)	1212.89	1194.34	1299.19	555.75	1014.04	885.94	1199.29	1386.09	1361.77	1840.92
2.	Participation of Women (Lakhs)	548.83	560.54	630.46	277.16	497.10	436.87	596.11	693.72	690.44	929.60
3.	% of Women’s Participation	45	47	49	50	49	49	50	50	51	50

Source: Annual Reports of MGNREGA (Chhattisgarh)

Table 2 shows the women’s participation in employment provided under the Act. It indicates that participation of women ranges between 45 to 51 percent of total person days which is more than the participation level as specified in the Act (33 %). It’s also important to describe that in Chhattisgarh the percentage of women’s participation in the employment provided under MGNREGA is much better than the national level.

➤ **PARTICIPATION OF WEAKER SECTIONS:** To empower the weaker sections of society like SC and ST communities, the Act ensures the participation of such groups.

TABLE- 3 PARTICIPATION OF WEAKER SECTIONS

S. N.	Particulars	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
1.	Number of Person days Generated (Lakhs)	1212.89	1194.34	1299.19	555.75	1014.04	885.94	1199.29	1386.09	1361.77	1840.92
2.	Participation of SC (Lakhs)	116.77	108.23	116.68	60.10	85.11	79.80	115.88	133.87	119.22	116.51
3.	% of SC's Participation	9.62	9.06	8.98	10.81	8.39	9.00	9.66	9.66	8.75	6.33
4.	Participation of ST (Lakhs)	455.54	459.17	518.63	178	431.35	340.63	443.99	508.78	524.16	672.42
5.	% of ST's Participation	37.56	38.45	39.92	32.03	42.54	38.45	37.02	36.71	38.49	36.53

Source: Annual Reports of MGNREGA (Chhattisgarh)

Table 3 presents the participation of weaker sections of the society i.e. SC and ST communities in works provided under this act i.e. person days generated. It is clear from the table's data that the participation of SC community ranges between 6.33 to 10.81 percent of total person. This table also presents the data regarding the participation of ST community which clears that during the study period one-third of the works are completed by the ST community that is range from 32 percent to 42 percent.

CONCLUSION

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the most progressive legislations enacted in the country to achieve the goal of empowering rural India. The study is focused on Chhattisgarh which is counted among the most poor and backward states of the country. On basis of results drawn from the study, it can be concluded that the Act is playing an important role in the development and upliftment of Chhattisgarh. Through this, it is helping in creating employment opportunities in the rural areas of the state so that it has been provided employment as well as income security to rural people of the state. The study of the implementation report of MNREGA shows that during the COVID-19, this scheme has acted as a pillar for the economy of the state because it has been successfully generated a large number of employments for rural population during COVID period. The study reveals that there has been a

significant participation of women as well as SC and ST communities in the employment opportunities provided under the Act and therefore, the Act is helping to strengthen the status of women and weaker sections of the society.

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FINANCIAL STABILITY: CONCEPT, ESSENCE, INFLUENCE FACTORS

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ABSTRACT

The financial stability of the enterprise today is one of the key criteria for the functioning of the company. The article reveals various approaches to the definition of financial stability, reveals the essence of the concept. The main factors influencing the financial stability of the organization are also considered and described.

KEYWORDS: *Financial Stability, CVP-Analysis, Production Leverage, Safety Margin, Factors Influencing Financial Stability.*

INTRODUCTION

To date, there is no clear definition of the concept of "financial stability of the enterprise". Economists identify various indicators that affect the financial stability of an enterprise and thereby determine it. So, for example, K.N. Mingaliev notes that "financial stability is the ability of an organization to maintain its activities for a certain period of time, including servicing loans received and ensuring the production of quality products" [1]. Based on the definition of financial stability given by K.N. Mingaliyev, the following conclusions can be drawn:

- One of the risk factors for the functioning of the enterprise is the balance of income and expenses or the excess of the former over the latter;
- Another factor is a sufficient degree of independence of the enterprise from external sources of financing, i.e. solvency of the enterprise.

G.V. Savitskaya gives a broader and more comprehensive definition, in her opinion, "the financial stability of an enterprise is the ability of a business entity to function and develop, to maintain a balance of its assets and liabilities in a changing internal and external environment, guaranteeing its constant solvency and investment attractiveness within an acceptable level risk" [4].

In this definition, new factors appear, such as the ratio of assets and liabilities of the enterprise, as well as its investment attractiveness.

An analysis of studies by domestic and foreign economists shows that there are three main approaches to revealing the essence of the financial stability of an enterprise:

- Disclosure using a number of indicators for assessing the financial condition of the enterprise;
 - Disclosure through capital structure analysis;
 - Disclosure through the analysis of financial stability as a mechanism for protecting the enterprise from risks.
-

Adherents of the first approach are such economists as A.G. Gryaznova, E.N. Ishina E.N. Vyborova and others. In their opinion, the financial stability of an enterprise should be disclosed through such indicators as: liquidity, profitability, solvency, business activity and others. From this point of view, financial stability is close to the concept of solvency, i.e. financial stability is largely seen as the ability of an enterprise to accumulate financial resources in order to maintain its creditworthiness.

Do not forget that the long-term development of an enterprise depends not only on internal factors, such as the state of its cash funds, but also on external factors, for example, on the forecast of market dynamics. Also, financial stability provides the enterprise with access to the debt capital market if own funds become insufficient. However, the attraction of borrowed capital may be limited by various factors, for example, the covenants prescribed by the bank in the loan agreement (each bank sets its own values). The most commonly used covenants are:

- The ratio of total debt to EBITDA (earnings before interest, taxes and depreciation);
- Total amount of credit obligations;
- Attracting additional loans from other banks only with the permission of the creditor bank;
- A certain amount of money turnover conducted through settlement and current accounts opened with the creditor bank;
- A certain level of stocks and fixed assets;
- Regular presentation of financial statements;
- Regular submission to the creditor bank of information on litigation, etc.

Thus, the main criteria for assessing the financial stability of an enterprise within the framework of this approach are both absolute indicators (the amount of current assets, the volume of debt obligations, the level of profit, etc.) and relative indicators (return on equity, current liquidity, etc.).

However, it should be understood that the improvement of liquidity, profitability, solvency and business activity does not always indicate an increase in the level of financial stability of the enterprise. These indicators reflect the state of the enterprise only for a short period, for example, the coefficients of loss and restoration of solvency are most often calculated for a period of 3 and 6 months, respectively. But they cannot reflect the vector of development of the enterprise in the long term. This requires a wider list of indicators that take into account the relationship with the external environment.

Supporters of the second approach are Yu.A. Danilevsky, V.V. Kovalev, O.V. Efimova, G.V. Savitskaya and others. They believe that the equity of the enterprise is a certain margin of financial strength. Within the framework of this approach, the value of net assets comes to the fore. Thus, the main problem is the determination of the total amount of equity and the achievement of an acceptable balance between equity and borrowed capital to maintain the value of net assets at the required level, because. the greater the value of net assets, the more financially stable the enterprise.

The third approach is by far the least disclosed, and therefore is the least used. Economists developing this approach: A.P. Gradova, I. V. Ershova, N. N. Trenev and others. In their

opinion, correlation and regression analysis should be decisive in assessing the financial stability of an enterprise.

According to the author, the first approach is the most developed and applied, since it covers the largest number of factors characterizing the enterprise from various angles. A similar opinion is shared by E. V. Negashev, who believes that “the financial stability of a company should be considered as a characteristic of the degree of equilibrium of its financial condition, to measure which it is necessary to set a criterion function (criterion) that makes it possible to distinguish stable financial conditions from unstable ones” [2].

The financial stability of the enterprise is influenced by many factors, both external and internal. With a certain degree of conditionality, we can say that most of the internal factors are financial, and external - economic.

Among the internal factors, all academic economists noted in the first paragraph of the chapter distinguish: the industry in which the enterprise operates, the ratio of fixed and variable costs, their value, the volume of material and financial resources, the range of products, services provided, the size of the authorized capital of the enterprise, etc. d. Let's consider internal factors in more detail.

The economic activity of any enterprise begins with the choice of products / work performed / services provided, it is also important to decide on the technology, that is, to decide how to produce or perform work, according to which model to provide services. All this has a direct impact on the structure and volume of costs.

The most commonly used method of strategic analysis is CVP-analysis (Cost - Volume - Profit, i.e. Costs - Volume - Profit). This method allows the company's management to determine the optimal ratio of fixed and variable costs, the price level and production volume, ways to minimize entrepreneurial risk. The main elements of CVP analysis are:

- Marginal income;
- Profitability threshold (break-even point);
- Production leverage;
- Marginal safety margin.

Marginal income is the difference between the company's revenue from the sale of products (works, services) and the sum of variable costs [6]. There is another way to calculate marginal income: the sum of fixed costs and profits of the enterprise. If we are talking about the average marginal income, then this is the difference between the price of products (work, services) and average variable costs. The resulting value shows the contribution of one unit to covering fixed costs and making a profit. There is also a marginal income ratio, which is calculated as the ratio of marginal income to sales revenue.

The value of marginal income allows the management of the enterprise to determine the amount of profit for various volumes of output / work performed / services provided. Obviously, the greater the marginal income, the greater the profit of the enterprise. You can achieve an increase in marginal income in various ways:

- Price reduction will lead to an increase in sales volume;

- An increase in sales volume will lead to economies of scale and a decrease in fixed costs, etc.

Profitability threshold (break-even point) is an indicator that characterizes the volume of product sales, at which the company's revenue from the sale of products (works, services) is equal to costs. Thus, the break-even point is such a volume of production / performance of work / provision of services at which the revenue fully covers all costs, but the company does not receive a profit. To calculate the break-even point, you can use three methods: graphical, equations and marginal income.

Production leverage is the ratio of marginal profit (marginal income) to profit from sales (before deduction of interest on the loan and before taxes) [5]. Production leverage is used as a tool for managing the profit of an enterprise by changing the volume of sales of products (works, services).

Marginal margin of safety is the difference between the actual (or estimated, expected) sales volume and the sales volume at the critical point, measured both in natural and cost values [3]. Accordingly, the greater the marginal margin of safety, the more financially stable the enterprise, because the more management can reduce the volume of sales of products (works, services) until the moment the company ceases to make a profit.

The next important financial factor is the amount of insurance stocks, for example, finished products, as well as the amount of liquid funds, such as cash, short-term financial investments, etc. Reducing the listed volumes leads to an increase in the amount of working capital involved in the production process, but also increases the risk of insolvency, production stoppage (lack of materials) and the resulting risk of underdelivery of finished products (in the case when the insurance reserve is not enough). Management must competently manage the current assets of the enterprise, for example, maintain the minimum required amount of funds on the current and current accounts of the enterprise, which will be sufficient to maintain the current activities of the enterprise.

The availability of the loan capital market also has a significant impact on the financial stability of the enterprise. The more borrowed capital an enterprise is able to attract, the higher its financial capabilities, however, on the other hand, there is a risk of reducing the solvency of the enterprise. The task of management is to find a balance between borrowed and own funds, i.e. appropriate level of financial leverage. So, for example, a low value of financial leverage indicates that management underutilizes the possibilities of the debt capital market to expand production, invest in new projects, etc., a high value of the coefficient indicates that the enterprise is heavily indebted and there is a risk of insolvency.

One way or another, the main internal factor in the financial stability of an enterprise is its management, namely its experience and competence, because only management makes all responsible decisions that have a direct impact on the economic activity of the enterprise, taking into account all changes in the internal and external environment of the enterprise.

External economic factors include the economic conditions of the country where the enterprise is based, the solvency of its consumers, the availability and level of development of the technologies used, the ongoing monetary and fiscal policy, legislative and regulatory acts, as well as control exercised by the state in relation to the enterprise.

The economic cycle in which the country's economy is currently located also has a significant impact. During a crisis, management should be more concerned about maintaining the current

position of the enterprise, finding ways to optimize production (performance of work, provision of services), maintaining levels of liquidity and solvency. During a crisis, the volume of effective demand decreases, which leads to a lag in the sale of products (works, services) from production (performance, provision). The income of the enterprise is reduced, which leads to an increase in risks, especially the risk of bankruptcy.

The reduction in the solvency of counterparties and consumers leads not only to an increase in non-payments on the part of the former and a decrease in demand from the latter, but also to an increase in competition in the market, because the number of enterprises does not decrease (until the most financially unstable enterprises go bankrupt), which cannot be said about solvent counterparties and consumers. Thus, competition is also an important factor in the external environment.

The financial stability of an enterprise is highly dependent on the monetary and fiscal policy pursued by the Central Bank, the level of development of the country's financial market, the availability of insurance instruments and foreign capital, and the level of inflation in the country.

Summing up, it should be noted that environmental factors affect internal factors, manifesting themselves through them, changing their quantitative expression. However, the division of factors into internal and external allows one to correctly assess their influence and ways of interacting with them. So, management can and should influence the financial factors that affect the financial stability of the enterprise. It is in their power to adjust the production volumes of the enterprise, change the pricing policy, credit, etc.

However, the management is unable to influence the decisions of the government of the country, change the tax policy of the state, close the doors to the inspection bodies. Nevertheless, the task of management is to build their own strategy for the development of the enterprise, taking into account all factors, both internal and external, anticipating the behavior of the latter or developing several scenarios for the development of events. All this together should lead to an increase in the financial stability of the enterprise and the readiness of management to maintain it with any change in the internal and external environment of the enterprise.

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POVERTY ERADICATION PROGRAMMES IN INDIA, OVERVIEW & ITS IMPACT

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ABSTRACT

India is a developing country; its 46% population live under the poverty line. It is agriculture-based country, about 140 crores people reside in India. After independence India government has started many poverty eradication programs. These programs are most helpful in eradication of poverty. The reasons for backwardness are lesser industrialisation, illiteracy, dependency on agriculture, unemployment, poverty etc. Despite these constraints our country reduces poverty gradually. It indicates that the poverty eradication programs are playing vital role in eradication of poverty in our country.

KEYWORDS: *Manrega, Bpl, Pmay, Pds, Drda, Eradication, Poverty, Skill Development, Pep, Ddu-Gky, Trysem, Dwcra, Sitra, Gky, Mws.*

INTRODUCTION

Eradication of Poverty remains a major challenge of planned economic development. Condition of poverty eradication programs in different states are different. Some states like Punjab and Haryana reduce poverty by high agricultural growth. Also, like Kerala reduces poverty by human resource development. Andhra Pradesh & West Bengal states reduce poverty by direct public intervention in the form of public distribution of foodgrains.

Poverty decreases gradually from 1980. Govt. has taken good steps for reduction of poverty through five-year plans. The persons of BPL categories are reducing gradually. There are many causes for the existence of poverty in different states. Something due to floods and drought, agriculture production reduces. Hence poverty arises and people suffering from the lack of food, cloth, and shelter. Also, in agriculture hidden unemployment is present. They have no work whole in the year. Agriculture backwardness and lesser industrialization are the main causes of poverty in India. Self-employment programs provide the employment to people created by themselves e.g., SGSY (skilled development, mudra Yojana) etc. Schemes of the government which give assistance to the people to start a new business and get employment.

Government provide loan at subsidized rate. Self-help groups work such type of business. Many persons are engaged with these schemes. Mainly in villages many women create different groups and doing self-business. Another type of poverty eradication programs is wage employment program. In these programs government provides employment and give wages to the labors.

MNREGA is such type of government scheme which provide employment to willing family through job cards. People get employment and create assets like wells, ponds, canal, plantation etc. Thus, they eradicate the poverty these schemes.

Similarly, Government has also introduced many social security programs like old age pension scheme, PDS, Scholarship yojana etc. These programs assist the poor people for survival in the society.

Government has introduced many programs in village areas. They are taking benefit and making high the living standard. Also, some people are poor in village area. They have no way to overcome the poverty. Also, Government has started many programs to eradicate the poverty in urban areas. standard labour rate in the city are fixed by the government. There are many Labour laws to care the laborers and property eradication programs are continue to eradicate the poverty. Before independence huge number of people are below the poverty line. They have no money to fulfil their basic needs on that time. Indian are grass root level of laborer. They have no screen knowledge; they have limited resources. So, their conditions are very miserable.

After independence Indian government had taken many poverties eradication program through different five-year plan. The Nineth five-year plan envisaged a multi-pronged approach. Govt. was trying to reduce the poverty by self-employment, wage employment, food security and social security programmes. People have built up the capacities to fulfil the basic needs like food, cloth, and shelter. The issues of governance also engaged the attention of the plan, which help in greater participation of people through Panchayati raj. These institutions are effective delivery mechanism for poverty reduction. In this chapter, we have discussed the effectiveness of programs of the ministry of Rural development in alleviating poverty. The main poverty eradication programmes and their impacts are as follows-

1. Integrated Rural Development Program (IRDP)

IRDP is a rural development program, which was established in 1980-81 in the different blocks of the country. Its overall objective is generating sustainable incomes. IRDP has been a poorly targeted program, mainly selected of BPL families and some non-poor families are selected. Sometime it is seen that subsidy money is taken by the middle man due to corruption. Government provides loan at subsidized rate to groups. Some clever members are using the subsidy and rest are not taking benefit due to lake of awareness in village areas. There are many mahila groups are running, they are contributing money weekly or monthly in equal amount. They open the bank account with the name of any two of president, secretary, or Cashier of concerned group members. They provide the loan to their members in few rates of interest. Also, they provide loan to other persons with high rate of interest. They will return the borrowed money with in

Terest after the stipulated period. They sit together weekly or monthly and maintain the accounts. They take loan from the government Banks.

It is a self-employment program. The government provides loan with subsidy at very few rates of interest. After doing the small business, they return the money to the bank with interest. They make credit with the bank and take loan as higher amount and stand the business firstly. Also, government provides the work as public distribution system, poultry farm, animal husbandry etc.

The impact of IRDP is positive. People's income increases rapidly and doing the work as self-assistance. They are getting the own job and create the employment. After creation of

employment income level of the people increases. Thus, their living standard of the people have raised as compare to previous time. The main purpose of such program is to promote equality and diversity in the society.

2.Swarn Jayanti Gram Swarojgar Yojana (SGSY)

TRYSEM, DWCRA, SITRA, GKY along with MWS are allied programs. IRDP and allied programs are merge into single program as SGSY with effect from April, 1999. The SGSY is a holistic program and aims at covering all aspects of self-employment. It is a credit cum subsidy program. Self-help groups are creating. Government provides loan to them at subsidized rate. Its purposes are to arise the BPL families, creation of assets, getting subsidy of Bank loan, increase family income up to Rs 2000 per month. In three years, many micro industries are established through this scheme. With the help of loan, they get work and doing business. It is a way of saving money. Self-help groups are the group of poor persons, government assist for training and provide loan at subsidized rate. Also, government arranges market. Due to this program per capita income and living standard of people have increased. This scheme is covering all respects of self-employment such as organization of the poor into self-help groups training, credit technology, infrastructure, and marketing.

SGSY is introduced by the ministry of rural development. This scheme assists the poor families living below the poverty line in rural areas. The basic objective is to bring assisted poor families about the poverty line by providing income generating assets through mix of bank credit and subsidy. Also, Swarna Jayanti shahri Rojgar Yojana in India i.e., Central sponsored scheme which come into effect on first December, 1997. This scheme provides gainful employment to the urban employed and unemployed poor. The SGSY scheme is being implemented on costing basis between the central and state in the ratio of 75: 25. The subsidy of beneficiaries is 30% which is maximum Rs.7500 and for ST/SC Rs.10,000 is the maximum subsidy.

3.Jawahar Rozgar yojana (JRY)

JRY is a central program sponsored scheme on 1st April, 1989. It is a mixed of two programs National Rural Employment Program (NREP) and Rural Landless Employment Guarantee program (RLEGP). Its main objective was generation of additional gentle employment for the unemployed and under employed people in rural areas. By this Yojana, there is creation of rural economic infrastructure community and social assets with the aim of improving the quality of life of the rural poor. The funds developed to village panchayats, Intermediate panchayat, and district panchayats in the ratio of 70: 25:15. The panchayat are responsible for planning and execution of JRY. Villages perceived this program as an asset building program rather than wage employment program. The objective of this program is creation of assets. Since there is heavy amount of money invested in material. So, it is treated as material-oriented program.

Thus, SGSY is a material-oriented program of the Government. Also, some labors are engaged for performing the work. In this scheme material cost is higher than the labor cost. Thus, it elevates the poverty.

4. Pradhan Mantri Awas Yojana

PMRY is a central Yojana to provide houses to poor persons. This scheme was started in 1985 by Rajiv Gandhi. It dedicates the poverty after giving the shelter. This scheme was also known as Indira Awas yojana earlier. But now it is known as PMAY. PMAY -Gramin provide shelter to rural poor people. A similar scheme was launched for urban poor persons in 2015 and housing for all by 2022. This scheme is governed by ministry of rural development to construct houses for BPL population in the villages. In this scheme government financial assistance worth Rs. 120,000 in plain areas and Rs.130,000 in difficult areas are provided for construction of houses in rural areas. The houses are well equipped with the facilities of toilet, LPG connection and drinking water e.g., Swachh Bharat Abhiyan toilets, Ujjwala Yojana Gas connection, Saubhagya Yojana Electricity connection. Since, facilities of housing is mainly to provide the ST/SC/Minority people, but gradually extended to cover all Below the Poverty Line (BPL) population. PMAY was also launched by prime minister Shri Narendra Modi in June, 2015 with an aim to provide affordable housing.

It is also seen that there are many constraints like involving middlemen, corruption, lack of awareness of the poor people. Despite these constraints, people complete the house and enjoy with family. Their standard of living arises due to this facility. Also, they avail toilet, drinking water and electricity facility. So, we can say that it is boon of the poor people.

The impact of PMAY-G&U are positive for the poor persons. The physical facilities such as type of connection of electricity connection, kitchen, toilet and bathroom, natural ventilation, natural light, space for livelihood activities etc. After making the houses the social status as self-worth, confidence level. feeling of ownership, feeling of safety and security, self-perceived improvement of health, overall quality of life and beneficiaries feel better as compare to the control group. These constructed houses have made significant impact on the lives of the beneficiaries.

5. Indira Gandhi Old Pension Scheme(NAOPS)

Indira Gandhi National old age pension scheme is implemented in 1995. It is the part of national social assistance program of the ministry of rural development. The persons whose age is above 60 years and below the poverty line are eligible to take benefit from this scheme. Monthly rupees 1000 per month is given to the beneficiary. It is non contributory scheme and provide monthly income of senior citizens.

The objectives of this scheme to provide help to poor persons for their assistance. Because of senior citizens are facing many problems in all days. Their children are not taking care properly. So, this pension assists them to fulfill fundamental needs. Really, it is a good work of the government. Thus, lastly government wants to say that execution of this scheme properly is necessary. Every should have to help the government to success of this scheme. Also, I have done such type of work. They will remember always my assistance in my villages. Also, government agencies, NGO and other organizations must come forward and work for the benefit of old age persons.

6. Antyodaya Ann Yojana

Antyodaya Anna Yojana is launched in 25th December, 2000. It is sponsored by the government of India to provide highly subsidized food to the poorest families. The benefit of this scheme is provided to the poorest of the poor. It is implemented in Rajasthan state firstly. Poorest of the poor means the BPL families, which must provide at very lowest rate. Every Ration card holder

of this scheme provide 35kg foodgrains, in which Rs3 per kg rice and Rs2 per kg wheat. Poorest of the poor families are selected in the Gram Sabha. At first government has taken target to provide ten crore family to give ration.

The impact of Antyodaya Ann Yojana is positive to ensure food security. It plays a vital role in to create the hunger free India. It serves the poorest of the poor in rural and urban areas. This scheme provides foodgrains in free or very subsidized rate. The scheme has improved due to evolving various monitoring mechanism. Now a days PDS shops are providing the foodgrains by biometric finger basis. Thus, it is no chance of defalcation.

7. National Rural Livelihood Project Mission(NRLM)

NRLM is launched in 2011 to eradicate the poverty implemented by the Rural Development govt. of India. This programme is focused on self -employment. In this scheme, self Help Groups are created and making them capable of self- employment after restructuring of IRDP. SGSY was launched in 1999. Now, SGSY is remodeled to form NRLM. It was launched in 2011.It is one of the flagships programs of rural development. This is world's most prominent initiatives to improvement of rural people. This is also supported by world bank.

This basic idea of NRLM to form self-help groups and to start some entrepreneurial activities. This mission of this scheme to provide self -employment to generate meaningful livelihoods and enable them to come out of poverty. Poverty is eradicated by the gainful self-employment and skilled wage opportunities. NRLM was renamed as DAY-NRLM (Deendayal Antyodaya yojana -National Rural Livelihood Mission) with effect from 2016. The objective of this scheme is to promote sustainable livelihood for the poor such that they come-out from the poverty. The financing of the programme is shared between central and state in the ratio of 75:25.

The mission has largely successful in creating sensitive support structures right up to the block level context. Further several state missions have customized the implementation strategy to suit their local context. The scheme provides the promotion of self-help groups. Federations and the increase in disturbance of bank credit. The programme had most impact on women's empowerment, access to microfinance, increase in livestock, production, and high-cost debt reduction. While lesser impact on augmentation of natural resources, increase in agricultural production and infrastructural development.

8. Pradhan Mantri Ujjwala Yojana

Pradhan Mantri Ujjwala Yojana is launched in the year 2016.The purpose of this scheme to provide 50 million LPG connection to women of Below poverty line. It is a flagship scheme with an objective to make clean cooking fuel. By this scheme LPG gas connection provide the rural poor and deprived people. At first people are cooking with the help of firewood, coal, cow dung etc. which provide harmful gases. Hence by replacing of ancient system we are using the new system of cooking. This scheme is launched by prime minister shri Narendra Modi in Baliya, Uttar Pradesh.

The benefits of LPG gas cylinder are given to BPL families. The connection is given to the name of woman of BPL families. Priorities is given to ST/SC/Minority/OBC belonging to BPL categories. The eligible persons must provide BPL certificate, caste certificate, Aadhar Card and passbook. Since, gas subsidy is sending to the beneficiary's account. In this way there is no chance of corruption. By this scheme, eligible families get free LPG gas connection. It is a central scheme; the funds are available by the central government. Now a days, we see most of

the families in rural areas using LPG cylinder. It is only due to awareness of people and executive bodies of the government. Mainly females are so happy that they always remember the government, who has started in favor of them. It improves the standard of living of rural poor persons. Lastly, we can say that it eradicates the poverty by providing the cooking facilities. Now, we can save forest and coal. Also, there is safeguard of the environment by harmful gases like CO, CO₂ etc.

9. Mahatma Gandhi National Rural Employment Guarantee Act, 2005

The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 is introduced in our country on 2nd February, 2006. This program is implemented by the ministry of rural development, which is directly related to life of poor and encourages extensive development. This act is the first Act, its kind in the world. Under which employment is guaranteed. Under these adult members of every house is guaranteed to be employed for at least 100 days work in every financial year. This job is in reference to physical labor and work provided to the adult persons, who is willing to do it.

The second goal of the scheme is to create sustainable and strengthen to the rural poor. The purpose of this Act is to deal with the problem of poverty, drought, forest debris, soil erosion. So, that employment opportunities arise.

Apart from this it is also emphasized that employment is based on physical level, in which contractors and machines have no any interference. The women's participation in labor is minimum 33% and the monitoring of this act is through block and panchayat. MGNREGA is a kachcha work in village areas. There are many works which can be done by this like- Grade one road construction, well, ponds, plantation, and soil conservation. This scheme provide works to demanded persons, then amount is deducted from the officer's salary for payment of wages of labors as compensation.

Thus, MNREGA provides works to rural poor, especially helpful during the non-farming seasons. Permanent and productive assets like community ponds, wells, shelter, plantation, grade one road etc. are made whose benefits are taken for a long period. This scheme provides unskilled and promote income generating activities through creation of supportive infrastructure. Its aim to enhance the livelihood and security in rural areas by providing 100 days of employment in financial year. The impact of this scheme is good. People are getting work and earn money by utilizing for their development and per capital income increases gradually.

TABLE-1.1 WORK COMPLETION RATE IN MNREGA

	No. of works started	No. of works completed	No. of works not yet completed	Work completion rate (%)
2019-20 and earlier	2,221,052	2,208,632	12,420	99.44
2020-21	1,126,969	720,334	406,635	63.92
2021-22	695,761	321,819	373,942	46.25
2022-23	177,125	43,197	133,928	24.39
Total	4,220,907	3,293,982	926,925	78.04

Source- <https://nrega.nic.in>

The above table 1.1 shows that work completion rate in year 2019-2020 is highest and the lowest completion rate in the year 2022-2023. Also, the highest no. of works started in the year 2019-2020.

10.Scholarship Yojana

Central and state government provide scholarship to ST, SC, OBC, Minority or disable students. Every year this scholarship helps the students in the study. They are using the money for purchase of books, copies, stationery etc. Also, government provides merit scholarship. Now a days, students must apply online for scholarship. They provide their own bank account number. Government makes National scholarship portal. Students take benefit easily by this portal regarding the scheme are mentioned in the portal. At present government also provides scholarship for economically weaker section children. There are two types of scholarship like post matric and pre- matric, some institutes also provide merit scholarship.

Therefore, in conclusion, it can be said that the benefit of the governments as scholarship scheme should be given to the desired people only. Then the gap between rich and poor can be bridged. It increases the living standard and per capita income of the people through this scheme.

11.Atal Pension Yojana

Atal pension Yojana is related to persons which are related to unorganized sector like personal maids, farmers, workers, drivers, gardeners etc. It was started in June,2015 by the government of India. NPS scheme is also introduced by the government, but workers are not satisfied. So, Government introduced to fill up the gap. Atal pension yojana is good for rural poor by increasing the saving capacity and giving the retirement. A handsome pension will get after retirement. So, it is a good scheme of central Government. Because of simple persons are entitled to get the pension in old age. An Indian citizen can take the benefit of the age group of 18-40 years and having the bank account.

Through the Atal pension scheme people are getting the pensions with low contribution. But some persons are not aware. So, Govt, agencies as well as other non- Govt. agencies must take step for the awareness of the people. Thus, these facilities are to provide properly to remove the poverty.

12. Deen Dayal Upadhyay- Grameen Kaushal Yojana (DDU-GKY)

DDU-GKY is a sub scheme of NRLM. It is a placement linked programme focusses on the training of rural dropouts in order to help them build skills. After taking training, they do the work and earn money to overcome the poverty. This programme focusses on the youth in the age of group 15-35 years. But tribes and transgenders have exception in age limit may go up to 45 years. The overall achievement of the scheme is very good and number of youngsters who have either completed or undergoing training, has crossed a mark of 55,000 as on September 30, 2023. About 20,000 persons are placed for job after training.

The DDU-GKY plays a vital role in anti- poverty. At present, youths must have to give training and make skilled. After successful completion of training, they must provide works. Trained persons do the work with lesser mistakes. So, the concerned organisations are more benefited due more production.

Table-1.2 ACHIEVEMENT UNDER DDU-GKY IN JHARKHAND

Key indicator	Achievements FY 2021-22 as on 31 st march,	Achievements in FY 2022-2023	Cumulative progress
No. of youngsters trained/under training	2437	2696	55,777
No. of youngsters who get placement > 3 months since inception	1023	1522	19,991

The above table 1.2 shows the progress of trained persons and their placement. No. of persons which have given training is 55,577, in which 19,991 persons are placed for work in Jharkhand.

Objective of the study

- i) To take the follow of various poverty eradication programs in India.
- ii) To know the objectives, functions, monitoring, implementation, and funding patterns of poverty eradication programs in India.
- iii) To review the various poverty eradication programs in India.
- iv) To study the impact and constraints of various PEP.
- v) To provide the various suggestions to remedy the poverty in India.

Methodology

Primary and Secondary both types of data are taken for the study. Different websites, Theses, Articles, Writers' books etc. are taken for secondary and questionnaire, interview, observation, and schedule are taken for collecting the primary data.

CONCLUSION

Thus, poverty eradication programs in India are playing very vital role to eradicate the poverty. These programs are useful for the poor persons. They are taking benefits from different programs. Every person must fulfill the criterion for getting the benefits. The people can fulfill basic needs like food, cloth and shelter enjoying the benefits. In these days we feel the living standard is high as compared to earlier. In other way, per capital income of the persons have increased. These are the sign of overcoming the poverty. Also, it is seen that some needy persons who have no house and no ration cards. They must provide the benefits, because of lack of awareness and education, they are not able to make it. But now we can say that poverty is decreasing gradually.

The discussions are related to the different poverty eradication programs, because of India is a developing country and its economy is based on agriculture. Most people are below the poverty line. Before 1947 our country was ruled by the British government.

After independence the Government of India is trying to eradicate the poverty by different five-year plans and other effective schemes. The ninth five-year plan is enriched a multi-pronged approach. Government is reducing the poverty by self-employment, wage employment, food security and social security programmes. Government has also introduced many new schemes for reduction of poverty. Industrial backwardness and agriculture-based economy are the main reasons. NRLM, IRDP, SGSY, PMAY, MNREGA, PDS, make in India, old age pension scheme etc. are the main schemes of the government to eradicate the poverty. Illiteracy and lack of awareness are also the reason for poverty. Also, mudra Yojana, skill development of India, scholarship yojana etc. are introduced presently by the central government. Its proper monitoring, funding pattern, social audit, execution by the officer's, people's cooperation etc. are playing a vital role for its success. People must build up the capacity to fulfil the basic needs like food, cloth, and shelter. Government is taking in mind for implementing the different poverty eradication programmes which reduce the gap between rich and poor persons.

Thus, removal of poverty without public participation and efficient implementation by the executors will remain a work process. The public participation and honest bureaucrats are necessary to remove poverty. Corruption and commission will have to be rooted out; only then can poverty go away. Despite these shortcomings, the programs of poverty alleviation have a positive effect. These programmes help to increase the per capita income and living standard of the people.

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NATIONAL REGULATORY REGULATION OF ENSURING HUMAN RIGHTS, FREEDOMS AND LEGITIMATE INTERESTS IN OPERATIONAL-SEARCH ACTIVITIES

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ABSTRACT

The article studied the national regulatory framework for ensuring human rights, freedoms and legitimate interests in operational-search activities, and, according to its legal level, emphasized the division into constitutional, legislative and legislative acts. The norms of the Constitution, laws and legislative acts on human rights and freedoms in the field of operational-search activities are analyzed and proposed to make amendments and additions to the legislation in the field of operational-search activities.

KEYWORDS: *Constitution, Law, Decree, Decision, Instruction, Manual, Regulation, Joint Decision.*

INTRODUCTION

The Constitution, the Basic Law of countries, the construction of the state and society, is a document with a higher legal force, which in one way or another reflects the rights and obligations of a person. In history, the Constitution of the Uzbek SSR adopted in 1927 established the participation of a hardworking and exploited people in land use, participation in elections, freedom of conscience, assembly, rally, rights and freedoms were not recognized as natural and integral, but recognized as being taken from the state and taken away from class opponents. In the Constitution adopted in 1937, the restriction of the rights of certain categories of persons was formally eliminated, and the system of socio-economic rights and obligations (such as work, rest, material support, free medical care, a number of obligations, the implementation of laws, strict adherence to labor discipline, honest treatment of public duties) was expanded. Later, in the Constitution adopted in 1978, the legal status of a person was further improved, in addition to the norms that determine the personal and socio-economic and political rights of citizens, the international principles of human rights and freedoms were reflected, and the rights to participate in the management of state and society were also established. At the same time, the Constitution strengthened the position of the unified Communist Party, without allowing political and ideological diversity. Also, during these periods, more than three hundred laws and legislative acts were adopted on the basis of the Constitution and implemented to a certain extent in the name of compliance with human rights and freedoms in operational-search activities. This was due to the fact that the constitutions adopted in 1927, 1937 and 1978 were created on the basis of the shurovy ideology, with no emphasis on the protection of human rights, freedoms and legitimate interests, the first issue was focused on the interests of the unified Communist Party. In the early years of independence, more than a hundred regulatory legal acts were adopted on the provision of human rights, freedoms and legal negatives in operational-search activities. In particular, the

second section of the Constitution of the Republic of Uzbekistan entitled "fundamental rights, freedoms and duties of people and citizens" reads: "all citizens living in the Republic of Uzbekistan are equal before the law, regardless of social origin, faith; the rights and freedoms of citizens are inviolable, from which no one has the right to deprive or restrict them without a court decision; legal protection of citizens inside and outside the country; the provision of rights and freedoms of foreign citizens and stateless persons in accordance with the norms of international law; the use of personal, political, economic, social rights of citizens and the inviolability of these rights are protected by laws" [1] is a sign that the provision of human rights and freedoms in operational-search activities is at the level of state policy. However, problems were observed in the practical application of the rules provided for by some norm of the Constitution. For example, we believe that operational-search measures or investigative actions related to the restriction of a person's constitutional rights and freedoms are carried out on the basis of the sanction of the prosecutor, in fact, these actions should be allowed by the court under the law, and only the court should be competent to limit the right of citizens to immunity.

In the address of the president of the Republic of Uzbekistan dated December 20, 2022 to the people of the Republic of Uzbekistan, we must instill in our Constitutions and laws as well as in our daily lives the idea of "first – man, then – society and the state". It is necessary that we strengthen the foundations of our national statehood, capable of overcoming serious tests and unpredictable risks of the present day. In general, the opinion in the content of " We must work out without haste, thinking in every possible way the Constitution, which is enriched with the spirit of glorifying human value, worthy of future generations, suitable for the New Uzbekistan, " indicated that the main emphasis in the norms of the new edition of the Constitution is on ensuring human rights and freedoms. Indeed, in ensuring human rights, freedoms and legitimate interests in operational-search activities, the Constitution of the Republic of Uzbekistan adopted by Universal vote in the referendum of the Republic of Uzbekistan held in our republic on April 30, 2023 is the most important legal resource. In our main remark in the new edition: "man, his life, freedom, honor and dignity are considered high values, the state is responsible for the well-being of Man, the sustainable development of society, human rights and freedoms are recognized according to generally accepted norms of international law, human rights and freedoms belong to everyone from birth, the inviolability of rights and freedoms; a person has the right to live, honor and dignity, freedom, personal immunity, the absence of a person without a court decision, the need to explain all his rights when catching him; that a person suspected of committing a crime has the right to silence, is found not guilty until proven guilty in court; that a person is not obliged to testify against a close relative; respect for; each person has the right to keep correspondence, telephone conversations, mail, electronic and other messages secret, the restriction of this right is carried out only on the basis of the court's decision, according to the grounds provided for by law; everyone has a housing immunity, which can be entered into the house without consent by anyone or the house is not broken, ; on the restoration of violated rights, the right of a person to contact international bodies that protect his rights and freedoms; the obligation of citizens to comply with constitutions and laws, respect the rights, freedoms, honor and dignity of other people; the obligation to ensure the rights, freedoms and legitimate interests of the child is established by such important rules as.

In the analysis of the norms of the Constitutions of the Uzbek SSR and the constitutions adopted in the old and new editions of the Republic of Uzbekistan, first, the priority of the interests of

power and ideological goals in the content of the Constitutions of the Uzbek SSR without paying attention to the issue of ensuring human rights and freedoms[35]; secondly, in the,

Articles 13, 14, articles 24, 26, 31, 40 of the second section are established in Chapter 10 and the New Edition contains the preamble to the norms on human rights in the Constitution of the Republic of Uzbekistan, Articles 13, 14, second section 19, 20, 21, 25, 26, 28, 31, 42, 44, 50-articles 54, 55, 56 of Chapter 10, Chapter 11 of Article 60, Chapter 14 of Articles 77, 78, in the new edition of our Constitution, the increase in the norms regarding the provision of human rights and freedoms almost tripled in operational-search activities of human rights, it shows that the provision of their freedoms and legitimate interests is one of the top priorities.

In the years 1991 – 2022 of independence, current laws on the provision of human rights and freedoms in operational-search activities were adopted, conditionally dividing these laws into three stages.

Stage 1: law of the Republic of Uzbekistan "on the preservation of state secrets" in 1991-2011; "on administrative responsibility", "crime", "criminal – procedural", "Criminal-executive" codes; "on guarantees of legal activity and social protection of lawyers"; "on drugs and Psychotropic Substances"; "on Telecommunications"; "on combating terrorism"; "on the prosecutor's office"; "on banking secret"; The laws "on informatization", "on detention in the course of criminal proceedings" provide a legal basis for ensuring human rights and freedoms. First of all, when the essence of these laws is analyzed, the fact that some citizens with information related to state secrets turn to the body that ensures the preservation of state secrets to resolve the issue of the need to declassify such information; the declassification of information that threatens the security of a citizen is not considered a state secret; Suspension or deprivation of a permit issued to a citizen of the Republic of Uzbekistan for use in work with confidential information does not relieve a citizen of the obligation not to disclose state secrets known to him; a citizen of the Republic of Uzbekistan who works or has worked with information constituting a state secret or military secret before the expiration of the; special examination of citizens with the consent of citizens in formalizing permission to use in work with information that constitutes a state secret or military secret; keeping a state secret is considered a duty of the citizen of the Republic of Uzbekistan[3]; secondly, legislation on administrative responsibility acts as protection of the rights and freedoms of citizens in the way of; thirdly, the falsification of the results of operational-search activities for the purpose of criminal prosecution of a person whose involvement in the commission of a crime is previously evident, or in order to harm the reputation of honor, dignity, workmanship, will cause liability[5]; fourth, the decision by the operational staff to refuse to initiate a criminal case in the pre-investigation examination at the request of criminal procedural legislation, received more than 260 total provided for by criminal law in accordance with the norms of criminal-procedural legislation on crimes to be obtained and identified operational personnel in accordance with the norms of; sixth, it is forbidden to require a lawyer and his assistant and intern to provide any explanation or testimony about the circumstances in which the subject of the legal secret is considered, to provide material for use in operational-search activities[8]; seventh, to regulate social relations regarding the circulation of Drugs, Psychotropic Substances and precursors to maintain the health of citizens, to deliver them under control from drugs, Psychotropic Substances and precursors and to carry out controlled rapid-search measures to ensure non-violation of individual rights[9]; eighth, to establish advantages in the issue of keeping in line while using; Ninth, to maintain civilian peace and national harmony by combating terrorism, to prohibit entry of foreign citizens and stateless persons into the Republic of

Uzbekistan involved in terrorist activities, that citizens have the right to assist state bodies in the fight against terrorism, not to include a citizen's vehicles in certain precincts and facilities of the place in the zone conducting anti-terrorist; thirdly, the prosecutor general of the Republic of Uzbekistan and its subordinate prosecutors will protect the rights and freedoms and legitimate interests of citizens, control over the implementation of laws aimed at ensuring their rights and freedoms, consider applications and complaints, documents of Public Administration bodies and governors seriously discriminate against the constitutional rights and freedoms of citizens, the prosecutor general, requiring citizens to provide oral or written explanations on violations of the law[12]; first of all, information on pension funds in citizens ' personal accumulative pension accounts is allowed on the basis of the sanction of the prosecutor to obtain this information, forming a bank secret[13]; twelfth, information aimed at encouraging or otherwise engaging citizens, including minors, to commit non-violent acts that threaten their lives and (or) the lives and (or) the health of other persons, and (or) the health of the Internet world Information Network, which undermines the honor and dignity of citizens or the reputation of workmanship. [14]; thirdly, it became known that foreign citizens, stateless persons who were detained and imprisoned in the territory of the Republic of Uzbekistan on an equal footing with citizens of the Republic of Uzbekistan enjoy rights, freedoms and fulfill their obligations, provide medical care to victims in places of detention and detention, and apply firearms to ensure the safety of citizens[15].

2-step: In 2012-2017, the laws of the Republic of Uzbekistan "on operational-search activities", "on the profile of violations", "customs code", "on state policy on youth"; "on internal affairs bodies"; "on combating corruption"; "on the procedure for serving administrative detention"; "on appeals of individuals and legal persons" are legal grounds for ensuring human rights and freedoms. When the essence of these laws is analyzed, first, the implementation of operational-search measures in accordance with the legal grounds and conditions for the implementation of operational-search Tabernacles on the basis of general and special principles provided for by legislation in solving the tasks of operational-search activities [16]; secondly, the local state authorities will see measures aimed at ensuring the protection of; ensuring control over compliance by citizens with the rules for maintaining a civil and service weapon and its ammunition in the field of prevention of violations of the internal affairs bodies; participation in the disclosure and investigation of crimes, the search for persons and missing persons who evade court appearances, the development and implementation of complex programs aimed at raising the legal consciousness and legal culture of citizens in the field of prevention of violations of the anti-corruption agency, the development of programs on the Prevention of violations in the field of, the Prevention of violations in the field of maintaining the health of citizens, the interagency commissions for the Prevention of violations and the fight against crime ensure the protection of the rights and freedoms of citizens, state bodies participating in the Prevention of violations and carrying out the Prevention of violations, provide the necessary assistance to other entities[17]; thirdly, the human honor and dignity; fourth, the Constitution of the Republic of Uzbekistan and the guarantee of the rights and freedoms of every young citizen in accordance with this law[19]; fifth, the priority of citizens ' rights, freedoms and legitimate interests in the fight against corruption; participation of citizens in the fight against corruption[20]; sixth, citizens of the Republic of Uzbekistan, foreign citizens and stateless persons who have been placed in administrative detention will use rights and freedoms taking into account the restrictions established by law, foreign citizens will be notified to the Ministry of foreign affairs within 24 hours from the time of administrative detention[21]; the fact that individuals and legal entities are

guaranteed the right to apply individually or collectively, does not violate the rights, freedoms and legitimate interests of other individuals and legal entities in the implementation of the right to apply, individuals and legal entities of foreign countries, stateless persons have the right to apply to state bodies, organizations and their officials of the Republic of Uzbekistan in accordance with this law" [22]

3-step: In 2018 – 2022" on the State Security Service"; "on combating extremism"; "on the state customs service"; "on the protection of victims, witnesses and other participants in the criminal process"; "on administrative control over certain categories of persons exempt from penal institutions"; "on information on the person"; "on Combating Trafficking in persons"; "on state registration by genome"; "on normative legal acts"; "on freedom of conscience and religious organizations"; The laws "on the state of emergency "and" on Cyber Security " provide a legal basis for ensuring human rights and freedoms. First of all, when the essence of these laws is analyzed, the state security service cooperates with citizens in the manner prescribed by law in the performance of the tasks assigned to it; employees of the state security service require citizens to leave places where urgent-search, search and other activities, pre-investigation checks and investigative actions are carried out, involve citizens in assistance with their consent, reward citizens who have assisted the state security service; take all necessary measures to protect the constitutional rights and freedoms of citizens; deliver citizens in need of urgent medical; secondly, the participation of citizens in activities to combat extremism, the responsibility of citizens of the Republic of Uzbekistan, foreign citizens and stateless persons when carrying out extremist activities[24]; thirdly, one of the main tasks of customs authorities is to elevate the legal culture of citizens in the customs sphere, cooperate with citizens in the performance of the duties assigned to the customs authorities, ; fourth, the use of security and social protection measures in the presence of the threat of aggression on the Life, Health and property of other participants of the victim, witness and criminal proceedings, which promotes the prevention and disclosure of crimes[26]; fifth, in the implementation of administrative control, the internal affairs bodies request and receive information from citizens; cooperation with citizens; ; sixth, the cross-border transmission of information on the person when it is necessary to protect the rights and freedoms of citizens; processing of information on the person of his citizens using information technology[28]; fourth, the development of programs aimed at supporting citizens to state bodies carrying out activities to combat trafficking, solving socio-economic problems that cause the Prevention of victims of trafficking in Citizens, their defenselessness and danger, granting the right to temporary stay in the Republic of Uzbekistan to a foreign citizen or stateless person who is recognized as victims of trafficking, regardless of; eighth, citizens of the Republic of Uzbekistan, foreign citizens and stateless persons, including minors, legal representatives of a person who is recognized by the court as incapable of circulation or Limited of treatment, have the right to state registration by genome, voluntary state registration by genome is carried out on a paid basis according to the written application of individuals[30]; Ninth, the preparation of the draft normative legal act is the participation of citizens in the Working Group on the basis of consent, the use of proposals and recommendations of citizens in the preparation of draft normative legal acts" [31]; thirdly, in ensuring freedom of conscience, discrimination of constitutional rights and freedoms of citizens, encroachment on the health and morals of citizens, non-permissibility of violation of citizens ' harmony, failure to forcibly instill religious views regardless of the attitude of citizens to religion, ensuring the observance of freedom of conscience and religious organizations legislation by citizens, Prohibition of the absorption, distribution of religious ideas, Foreign citizens and stateless persons on an equal footing with citizens of the

Republic of Uzbekistan enjoy freedom of conscience, freedom of belief in religion [32]; first of all, the state of emergency should be introduced in special cases in the presence of situations that directly threaten the Life, Health and safety of citizens of the Republic of Uzbekistan and cannot be eliminated without; on the twelfth, it became known that the competent state body in the field of cybersecurity will ask and receive information, other necessary documents from citizens, the use in investigative actions on cybersecurity phenomena[34] has been established.

By analyzing the content of more than thirty current laws studied within the framework of the research work, firstly, compliance with the principle of compliance with and respect for the constitutional rights and freedoms and legitimate interests of Man and citizens; secondly, assistance to competent state bodies in appeals, prevention and disclosure of various crimes, participation in the preparation of the bill; thirdly, the state; fourth, it was concluded that citizens should be recruited in davdat bodies as social rights; fifth, cooperation with law enforcement public bodies and civil society institutions was needed.

There are some shortcomings in the correct implementation of these laws in practice. For example, the information that makes up the bank's secret is so far obtained on the basis of the sanction (permission) of the prosecutor, this situation leads to a violation of the inviolability of personal (funds, about the fund) data of citizens. These actions are considered an act contrary to the requirement of Article 19 of the Constitution. Also, the law "on operational-search activities" is considered important in ensuring human rights, freedoms and legitimate interests, ensuring the implementation of operational-search activities in close connection with the norms contained in it and some of the norms of other current laws highlighted above. For example, the law "on operational-search activities" describes the tasks and basic principles of operational-search activities, the basics and conditions for conducting operational-search activities, and on the basis of the requirements established in these norms, operational-search activities are required to be carried out. For example, the consideration of Appeals of individuals, legal entities by law for up to a month ensures human rights, freedoms and legal interests, when operational-search activities are carried out during this period, an operational employee performs an Operational-Search event subject to the grounds and conditions specified in the law. On the contrary, when an event is held without legal grounds and, according to the outcome of the event, the documents drawn up are deemed so-called, the employees guilty of the resulting violation of human rights and freedoms are criminalized.

In the legal regulation of the provision of human rights, freedoms and legitimate interests in operational-search activities, legislative acts are of particular importance. Examples of such documents are decrees and decisions of the president of the Republic of Uzbekistan, decisions of the Cabinet of ministers, decisions of ministries and their equivalent state bodies, regulations, manuals and instructions approved by order, decisions of local state authorities.

When the legislative acts adopted on the example of a single internal affairs body were studied, as well as more than two hundred departmental regulatory legal acts of the Ministry of internal affairs related to operational – search activities in the provision of human rights and freedoms were adopted in 1991-2022, the Ministry of Internal Affairs has regulated the service activities in the directions of.

Based on the analysis of the legal regulation of the provision of human rights, freedoms and legitimate interests in operational-search activities, the following are:

explaining the division of national regulatory legal acts into three groups (Constitution, laws and legislative acts) in the system of bodies carrying out operational-search activities, in the provision of human rights, freedoms and legitimate interests in the conduct of propaganda and propaganda among the population;

In the new editorial Constitution of the Republic of Uzbekistan

amendments and additions to legislative norms on operational-search activities, taking into account the fact that more than twenty norms establish rules regarding the provision of human rights and freedoms. Therefore, according to Articles 29, 34, 170, 382 of the Criminal Procedure Code of the Republic of Uzbekistan, Article 28 of the law "on the prosecutor's office", Article 19 of the law "on operational-search activities" related to the conditions for conducting operational-search activities, Article 19 of the law "on the secret of the bank", preliminary investigation, Article 9 related to submission to inquiry bodies and bodies carrying out operational-search activities is proposed to amend and addendum the procedure for sanctioning the conduct of operational-search activities related to the restriction of the constitutional rights and freedoms of human and citizen from the prosecutor to the authority of the court.

In conclusion, it should be noted that knowledge of the nature of national regulatory legal acts regarding the provision of human rights, freedoms and legitimate interests in operational-search activities serves as a legal resource in the correct and effective implementation of operational-search activities.

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THE ROLE OF CULTURAL HERITAGE IN EDUCATION OF YOUTH

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ABSTRACT

The article discusses the role of the concepts of historical consciousness and historical memory in the spiritual life of society and the formation of the national social memory created through it. Also, the social factors that are the main impetus for the formation of historical consciousness and historical memory, the writing of school history textbooks, their current situation, and the current state of social memory formed on this basis are described.

KEYWORDS: *History, Homeland, Historical Consciousness, Worldview, Memory, Globalization, Value, Patriotism, Education, Social Memory.*

INTRODUCTION

Historical monuments enrich the spiritual life of the society, instill respect and reverence for the Motherland, people, and ancestors. In particular, during the first years of independence of Uzbekistan, as a first issue, along with the restoration of national history, effective work was carried out to improve our existing cultural values, restore and preserve our historical and cultural monuments. Today's stage of development is not only preserving more than 8,000 historical and cultural monuments in our country, but also developing domestic and foreign tourism. Including, the implementation of a number of projects to preserve cultural objects that are on the verge of disappearing in each region is a proof of this.

The current processes of globalization are creating a number of socio-cultural problems in the world's national thinking. The traditions that have been followed until now are being transformed, changing the existing rules of conduct, customs, and norms of etiquette. This creates new approaches to the future generation's living based on values. "The basis of intergenerational succession is the process of socialization of the individual. It is necessary to distinguish between its two vectors: a) vertical - from previous generations to next generations; b) horizontal - contemporary generations in different social, economic, ethno-political and spiritual-cultural systems" [3. -B.14.].

The changes taking place in all aspects of society's life are focused on socio-economic support of the nation and strengthening of its spiritual heritage and values. "Spiritual heritage is a comprehensive concept that includes advanced ideas, morals, customs, traditions, values, great discoveries, scientific achievements, works of fine art, religious and secular works, etc., formed during the historical development of mankind" [2. -B.32.].

The cultural heritage of the past is not only related to research from a scientific point of view, but it is a great spiritual treasure created by ancestors, a monument that brings social and economic capital, and is an important factor in the formation of a person as a well-rounded person. From this point of view, a deep and thorough study of the cultural heritage is a sure guarantee of

providing a sense of national pride and pride through research. Development of a system of effective use of historical monuments in our country today and its implementation will help to develop the country's infrastructure and pilgrimage tourism, preserve historical and cultural resources, develop a creative way of thinking among young people, and deliver great history to the next generation. In his 2018 Address to the Oliy Majlis, the President of the Republic of Uzbekistan, Shavkat Mirziyoyev, emphasized that "it is necessary to understand our national identity, study the ancient and rich history of our country, strengthen scientific research in this regard, and fully support the activities of humanitarian scientists"[1]. Of course, the socio-spiritual development of an ethnic group cannot be imagined without its history, traditions, and life values. "At this point, it is permissible to dwell on traditions. Because habits have a great role in the formation of aesthetic taste. From a positive point of view, habituation is such a powerful force that it regularly penetrates into a person's blood, body, and soul and gradually becomes an integral part of a person's inner spiritual world" [4. -B.31.]. Cultural heritage, ancient historical monuments have many definitions. For example, in one place, "Cultural heritage should be understood as a set of material and spiritual resources that have been left to mankind from past times and that should be critically approached, creatively revised, developed and used based on the concrete historical tasks of the time and objective criteria of social development" [5.-S. 17-18.], the well-known scientist F. Musaev expresses the opinion that "heritage is social-spiritual, material phenomena, cultural wealth, customs, rituals, moral standards created by our ancestors"[6].

"Spiritual and cultural life of modern societies includes areas such as education, cultural heritage, historical experience, religious, moral, educational views, lifestyle, art, literature. The specific ethnic characteristics of the people, the nation, and the contribution to the world civilization are actually measured by these spiritual and cultural values." [7. B.119.] Nevertheless, there are cases of looting of our historical heritage by some unscrupulous people, destroying areas where cultural monuments are located, erecting buildings and structures, and selling various historical exhibits from museums. Such processes create a moral responsibility to the next generation. In fact, the fact that great scientists, politicians and generals have flourished in this holy land since ancient times, and it has become an integral part of the universal development and culture, gives a person pride and honor. "What we mean by value is a broad, incomparable and incomparable concept, in which the unique aspects and character, wisdom, and national pride of each nation are reflected" [8. -B.98].

By the old couple, the ancient civil structures built before and after our era, show that our ancient culture of agriculture and carpentry, and the spirit of philanthropy and hospitality were highly developed.

In the modernized society, understanding of the past in the minds of the population, especially in the youth, can be preserved, but also left to the future generations, forming a clear spiritual perspective and strengthening the spiritual culture. Spiritual thinking is a socio-psychological phenomenon, and the process of its formation and development is based on many social and cultural factors.

The President of our country, Sh. Mirziyoyev, did not limit himself to the strengthening of the historical heritage of the past period, but implemented a number of reforms in the matter of restoring new historical and cultural monuments, illuminating the forgotten pages of our history. Starting from 2017 in our country, in order to improve the society from all sides, the restoration

of the legacy of the saints and enlightened people of our history, such as Sultan Uvais Qarani, Ishaq Khan Tora Ibrat, is a small example of such reforms. On the basis of such works, we should restore our cultural, spiritual and ideological views, which we have managed to forget until now, that is, we should turn the development that was cut off and diverted into a continuous and integrated process.

Historical monuments enrich the spiritual life of the society, instill respect and reverence for the Motherland, people, and ancestors. President of the Republic of Uzbekistan Sh. M. Mirziyoyev's decision of December 19, 2018 "On measures to fundamentally improve activities in the field of protection of tangible cultural heritage objects" reads as follows: "A number of activities are being carried out in our country to protect, study and use our cultural heritage, which is considered the national wealth of the people of Uzbekistan. In particular, the historical centers of Bukhara, Samarkand, Khiva and Shahrisabz cities, "Boysun cultural environment", "Shashmaqom music", "Navroz", "Big song", "Askiya", "Palov culture and traditions" are candidates for the UNESCO World Cultural Heritage List. A vivid example of this is that it was included in the representative list of intangible cultural heritage, the Qur'an of Osman, the collection of manuscripts of the Institute of Oriental Studies named after Abu Rayhan Beruni, and the documents of the cabinet of the Khanate of Khiva are recognized worldwide.

It is necessary to approach the social and cultural problems of the present time, taking into account not only past experience, forms of production, lifestyle, and moral norms, but also taking into account the opportunities, demands and needs of the time. Therefore, due to the influence of the processes of globalization, the procedures and traditions that have been in effect until now are taking on a new meaning, and the moral values that are the ideological basis of the mentality are being revised, re-evaluated, and a new morality is being formed on that basis. This trend is now visible in any part of the world. True, "as one of the parameters of age, in addition to biologically determined needs (intensive physical development) and priority social needs (social recognition, civilized choice, games and experiences)" has a special place.

To protect the young generation from all kinds of spiritual threats, to inculcate a healthy way of life in the heart and mind of the youth, to form national and international values and morals from childhood, to approach our national values and cultural heritage on a scientific basis, according to the criteria of humanity, patriotism, and progress. on the basis of the principles of nationality and historicity, it is necessary to develop the implementation of duties and tasks before our society in accordance with the requirements of the era and modern development.

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RESPONSIBLE CONSUMERISM IN HEALTHCARE

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ABSTRACT

In the field of medicine, consumerism is meant by the provision of health care and providing information to patients from online resources and advertisements targeted directly at them. Healthcare has become a consumerist era. Consumers can now easily learn about their wellness ailments and potential remedies because of advertising of medications which are direct to consumers, health newsletters by renowned hospitals and other medical institutions, and, the most critical is the nearly universal availability of the Internet. Both patients and healthcare professionals are faced with opportunities and challenges as a result. Implementing comprehensive policies governing patient consumption is the natural answer to concerns about it. This paper attempts to review the studies related to this concept and synthesise all of them to get a general viewpoint and context.

KEYWORDS: *Healthcare, Consumerism, Decision-Making, Covid-19.*

INTRODUCTION

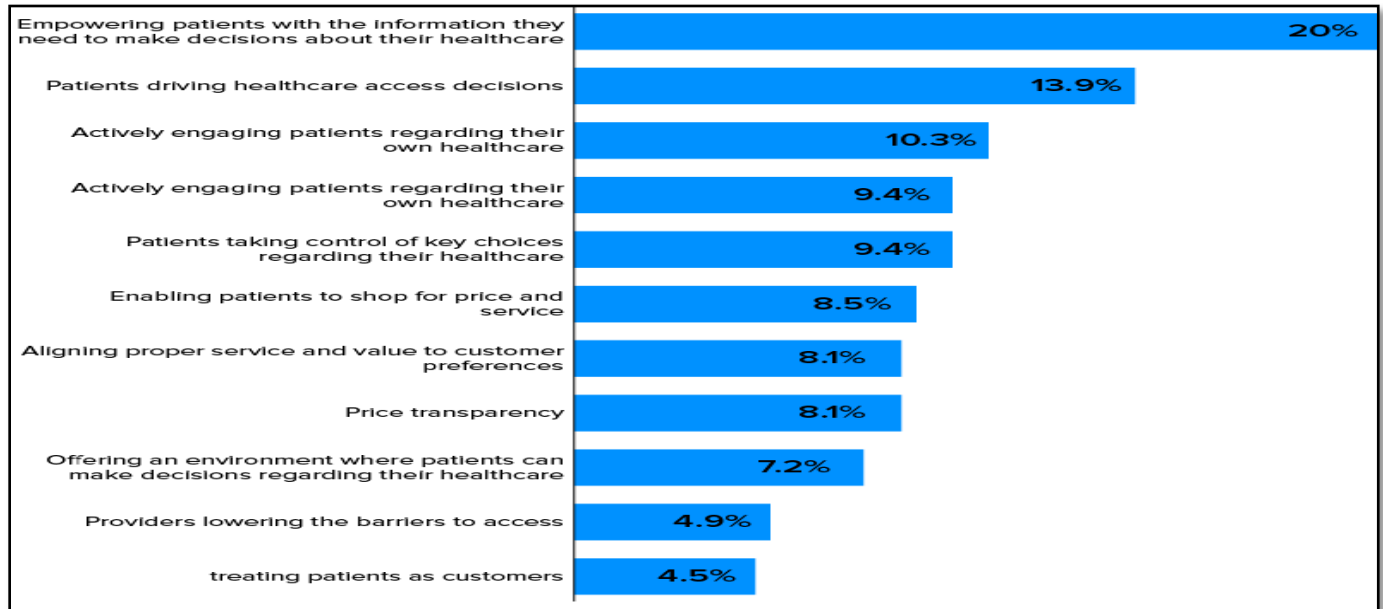
When consumers buy goods and services from sources other than professionals, consumerism results. In the context of the area of medicine, the term "consumerism" refers to the practise of delivering medical treatment as well as supplying patients with information obtained from internet resources and adverts that are aimed specifically at them.

Consumerism encourages empowerment and a focus on consumer rights at its best. The underlying premise is that customers can make better judgments when they have more knowledge, autonomy, and choice.

The lockdown period on many levels was followed by an alert situation, a health and environmental disaster, and other events that made up the second quarter of 2020. People were forced to take charge of the issue and act appropriately. Everyone engages in daily consumption,

therefore during the lockdown, citizens were brought in to consume to meet their demands. The only distinction is that they must abide by the rules put in place specifically for this circumstance.

Figure 1: How Healthcare Respondents define Consumerism



Source: Healthcare Consumerism Survey, (Gupta 2022)

Healthcare has become a consumerist era. Consumers can now easily learn about their wellness ailments and potential remedies because of advertising of medications which are direct to consumer, health newsletters by renowned hospitals and other medical institutions, and, the most critical is the nearly universal availability of the Internet. Both patients and healthcare professionals are faced with opportunities and challenges as a result.

Consumer behaviour has always been categorised according to the researcher's point of view, who may have offered a different classification of the factors influencing behaviour than those that were already in place. These defining elements, however, are consistent across all of the current classes. For instance, according to Hawkins and Mothersbaugh (2010), the primary internal influences on behaviour are education, lifestyle, personality perceptions, and emotions. The primary external influences on behaviour are demographic traits, values, social structure, and influence groups.

Physician time and effort will be more consumed by patient information concerns as new technologies and patient-centred measures are developed. Examining the various ways that escalating patient consumerism is posing problems for patient-physician relationships, medical record keeping, and even equitable distribution of the most precious of resources—human organs—is necessary.

Research Methodology

This paper attempts to review the studies related to this concept and synthesise all of them to get a general viewpoint and context. The secondary data is extracted by using the keywords: Healthcare, Consumerism, Consumer-behaviour, Covid and Crisis. The research and scholarly articles have been reviewed and overall results are summarised in this paper to get a general

viewpoint about consumerism in healthcare sector. A brief conceptual framework is also given in the article to understand the concept of consumerism in healthcare.

It is intended to give potential researchers in this field a flexible approach to assess existing and recent research as well as to guide future investigations. This study serves as an example of how the framework might be used to give current consumer health informatics research some direction and insights.

Conceptual Framework

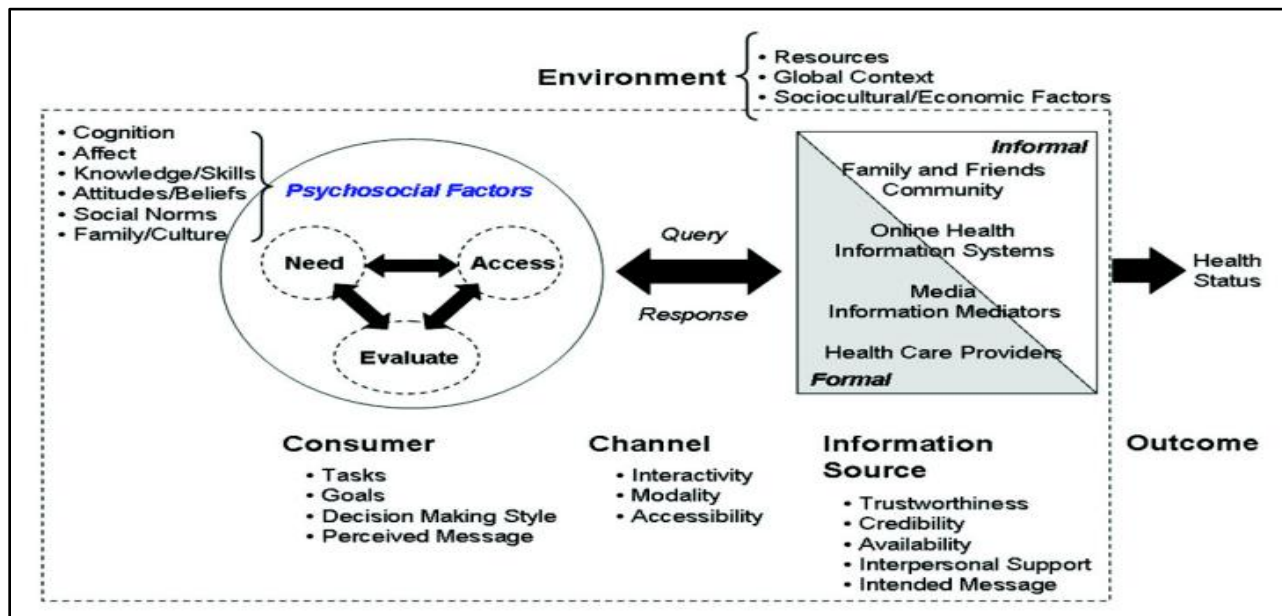
The preceding apocalyptic occurrences have shown that in tandem experienced events eventually result in significant changes in the world's attitudes and actions.

The 1918 flu pandemic influenced the development of national healthcare systems in numerous European nations. The Second World War and the Great Depression both occurred at the same time, which set the stage for the development of the modern welfare state (Baker 2020). But those are the changes to political policy and social safety nets.

The healthcare consumer behaviour is a multidimensional framework according to (Logan & Tse, 2007), which is derived from health campaign research as well as from Information Seeking Process models. In this framework, there is Consumer, Channel of information, Information Sources, Macro Environment and Outcome which is also depicted in the figure 2 below.

Overall, the consumer health informatics dynamics are conceptually framed by a variety of interactions that are recognised by the health campaign research theory. In addition to the dependability of media sources and channel features, these dynamic interactions also take into account intrapersonal, interpersonal, demographic, cultural, and message-preparation aspects.

Figure 2: Consumer Health Informatics: Conceptual Framework



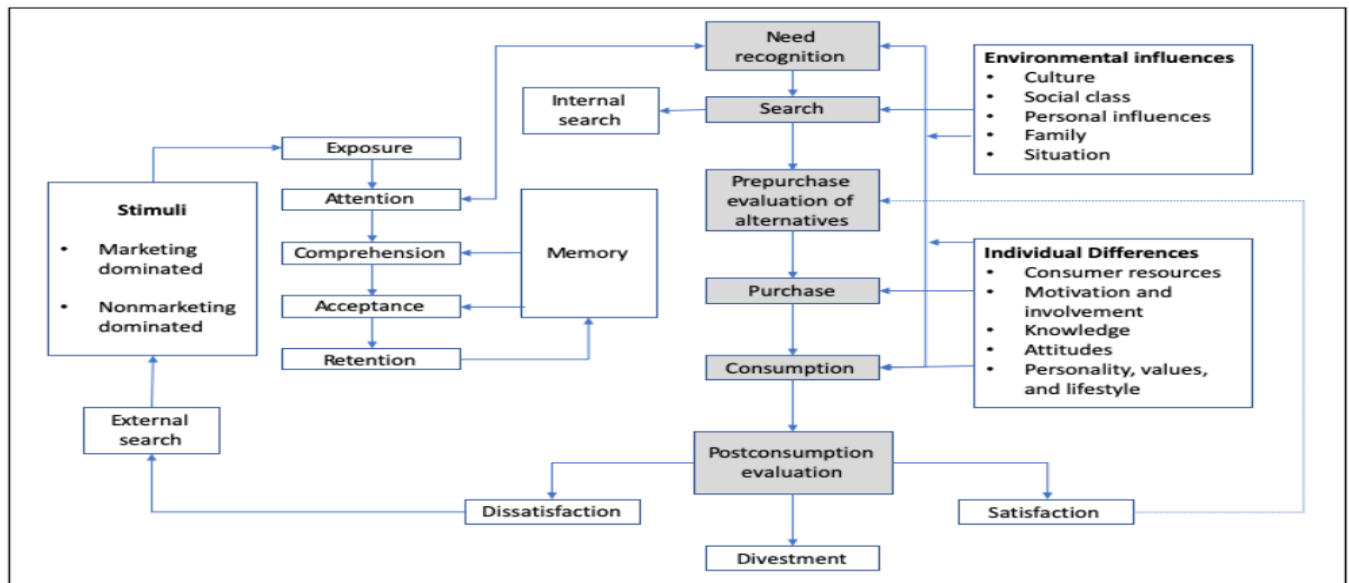
Source: Consumer Health Informatics: A Multidiscipline Conceptual Framework / R. A. Logan et al.

The Figure 3 is depicting the consumer decision-making process that has been modified in the model to include all of the following:

1. Recognizing a need or desire for a purchase of healthcare service/product.
2. Identifying and assessing the available alternatives to satisfy that need or desire. (Search and evaluation of alternatives before buying).
3. Selecting an item for purchase (or consumption).
4. Assessing the buying decision (post-consumption assessment/divestment).

Self-advocacy, making trade-offs such as paying more for more convenience or accepting inferior service in order to save money, as well as behaviors related to consumer value capture such as negotiating the cost of healthcare before or after a service, trying to understand costs before seeking healthcare, were some of the behaviors that authors examined within this shopping framework. Additionally, they looked for obstacles to conventional customer behaviors and value capture. The barriers that prevented customers from obtaining value were either systemic (such as red tape or lack of price transparency in these services) or consumer-specific (such as lack of knowledge or uncertainty about how to obtain value).

Figure 3: Consumer Behaviour Model in Healthcare



Source: Health Care Consumer Shopping Behaviors and Sentiment: Qualitative Study/(Gordon et al., 2020)

Results and Discussions

The conceptual framework started to take shape as consumers' behaviours changed permanently as a result of the COVID-19 epidemic (Zwanka & Buff, 2021). Every patient should be free, to the extent of his financial ability, to select any doctor's services. Every clinician should, in turn, have the freedom to accept or refuse any patient who makes that decision. The doctor-patient relationship should not be governed by a third party's vested interests or external forces like the market. The elements which are responsible for compelled over-utilization of health resources without considering the free choice of the patient in perspective may be categorized in two types

viz. (i) Elements that affect a treating physician's choice (ii) Elements that directly affect a patient's decision(Kumar et al., 2012).

The cost-control efforts will undoubtedly become necessary and difficult for everyone as health care expenses rise, thus it is crucial to evenly distribute the burden. Allocation choices must be made when there are unending demands and finite resources, but they can take many different forms.

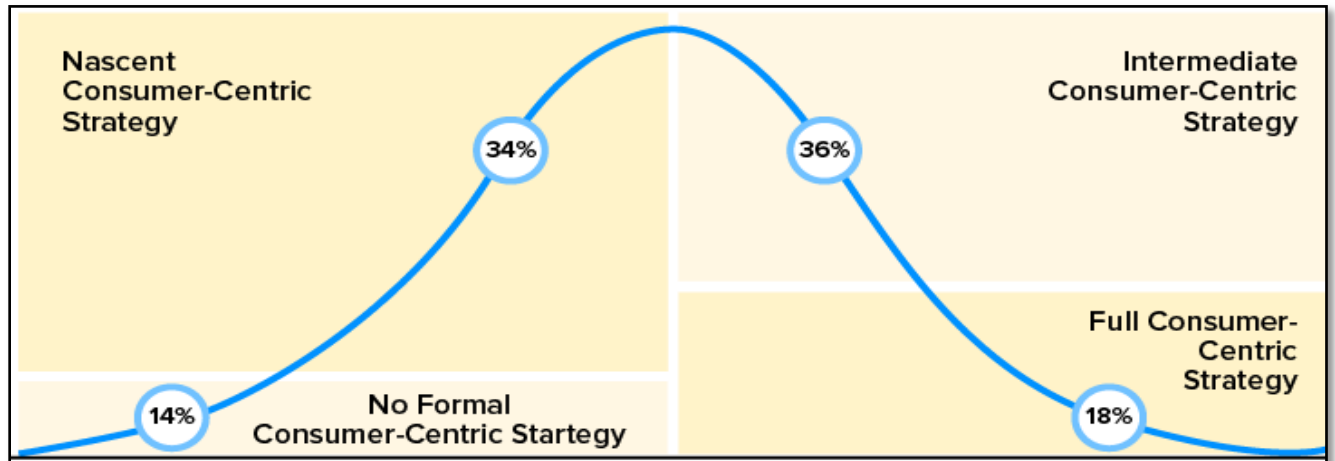
Utilising external pressures to allocate resources, such as managed care or outright rationing, is one tactic. Customers, however, have resisted such externally imposed methods vehemently; the managed healthcare may have failed here because it restricted too many possibilities, and customers demanded more control and choice (Attell-Thompson, 2005).

The health campaign research literature lists a number of methodological difficulties, including understanding audience segmentation and taking into account macroeconomic and socio-political influences on media organisations' and customers' behaviour. Similarly to this, it is challenging for information scientists to capture the "personal value" which consumers place on medical information, determine relevance for specific health requirements in the context of situational variables, and keep track of how episodic and frequently random health information seeking occurs among formal and informal sources. Finally, research on consumer health informatics is hampered by a lack of cross-disciplinary terminologies and established instruments for assessing variables (Logan & Tse, 2007).

The amount of freely available information (of varying quality) regarding health conditions, testing alternatives, and therapies is likely to encourage patients to take a more active role in decision-making about their medical care alongside their physicians.

Consumerism in healthcare will continue to exist. Even if it occasionally produces inefficiencies that must be handled effectively, consumerism has the ability to promote shared decision-making and strengthen interaction between patients and professionals. One of the new challenges of practising medicine in the coming decades will be how successfully patients and practitioners find this balance (Zeckhauser & Sommers, 2013).

The cultural battles over medical consumerism will be difficult and protracted. Because of the 'intensity and incomprehensibility' of modern medicine, there will continue to be a gap between patients and doctors. This will only lead to more queries and requests for clarification. Both patients and professionals struggle with developing this new dialogue. There is an obvious need for several research, development, and policy activities. Furthermore, evidence of the authenticity, understandability, appropriateness and sincerity of the discussion sessions of today must be collected which will take place over the phone or via email and may not be able to be investigated using methods designed for audio recordings and visual interpretations. The need for approaches to comprehend doctor-patient communication is pressing in this situation, especially since health providers are urged to retaliate against some customers (Iliffe & Manthorpe, 2020).

Figure 4: Consumerism Centricity among Healthcare Service Providers

Source: Healthcare Consumerism Survey, (Gupta 2022)

As mentioned in Figure 4, A survey on healthcare consumerism centricity among service providers found that around 70% of the service providers are in either working in nascent or intermediate stage for consumer-centric strategies. 14% of these service providers have no formal strategy for providing consumer centric services and 18% have implemented full consumer centric strategies (Gupta, 2022).

Instead, it appeared that the advertising was indirectly advocating materialism. Not only did a sizable fraction of commercials explicitly promote the comfort and amenities offered at their places of service, they also used second person pronouns to address patients directly, a practise called 'synthetic personalising' in advertising. In order to uphold the narrative of dependable public health guardians and hold onto the position of respected professionals, providers must have internal values and speech patterns that are consistent with the desired position (Park et al., 2022). The COVID-19 epidemic quickly altered how consumers perceive health and medical services. Five categories are cited by a team from the management consulting company McKinsey & Company as being crucial to consumers. 1. Addressing a person's holistic requirements 2. empowering customers to make smarter choices 3. Individualising and boosting engagement 4. Providing a smooth client experience across the health care process 5. Combining in-person and online health care services (Iriye & Keller, 2022).

With the 'knowledge-power knot' of professional authority being partially untangled and 'producer power' being questioned, consumerism signals a significant change in the dynamics between health providers and users. Consumption and professional practise interact in a disorganised, unbalanced, and contentious way. Both professionals and service consumers can draw on the new linguistic toolkit and institutional logics of appropriateness that consumerism itself offers (NEWMAN & VIDLER, 2006).

CONCLUSION

Despite the fact that there are multiple conceptual frameworks of consumer purchasing behaviour, little has been discovered regarding how these frameworks operate in the context of health care. The evidence of client interest in spending for healthcare suggests disparities between consumer intent and practise and also implies the potential that consumer-driven

healthcare may fulfil its promise. In order to notice such possibilities and properly explain these gaps, we made an effort to understand how people acquire their particular health care through a consumer lens. Health care organisations and policy makers need to have a deeper grasp of what consumers think when buying health care in order to successfully communicate with customers while boosting consumer value in the health care markets of nations. Understanding the aspects of shopping that consumers find especially enjoyable or challenging should aid in the creation of targeted interventions to further streamline such procedures.

Furthermore, it is found that healthcare service providers emphasise both compassion for patients and consumerism in their digital advertising strategies. The adoption of consumerism and care that prioritises patients differs somewhat among specialties. Using the healthcare service marketing analytic system, healthcare administrators and practitioners may be able understand how their commercials may reflect their opinions.

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