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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.
<table>
<thead>
<tr>
<th>SR. NO.</th>
<th>PARTICULAR</th>
<th>PAGE NO</th>
<th>DOI NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>EFFECTIVE FACTORS ON GREEN BRAND EQUITY FROM A RESOURCE-BASED VIEW</td>
<td>6-23</td>
<td>10.5958/2249-877X.2020.00086.7</td>
</tr>
<tr>
<td></td>
<td>Jaleh Farzaneh Hassanzadeh</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Aziz Safiullin</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Boburshoh Bokhodirogli Ibragimov</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Kholmurod Isroilovich Muminov, Hilola Abdullaeva</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>THE ROLE OF COMPULSORY HEALTH INSURANCE IN THE FINANCING OF MEDICAL INSTITUTIONS</td>
<td>43-50</td>
<td>10.5958/2249-877X.2020.00081.8</td>
</tr>
<tr>
<td></td>
<td>Ramz Zoirjonogli Muhammadiev</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Shirin Zafar kizi Tursunkhodjaeva</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mohd Azhar, Mohd Junaid Akhtar</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No.</td>
<td>Title</td>
<td>Authors</td>
<td>Pages</td>
</tr>
<tr>
<td>-----</td>
<td>--------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
<td>-------</td>
</tr>
<tr>
<td>8.</td>
<td>TECHNOLOGY FOR THE DEVELOPMENT OF STUDENTS' EDUCATIONAL AND CREATIVE ACTIVITIES IN SOLVING PROBLEMS IN MOLECULAR PHYSICS</td>
<td>Alisher Abdurashidovich Berkinov, Jamshid Kuldashevich Ergashev, Botir Turdiboy Ugli Turaqulov, Dildora Khaydarovna Toshpulatova, Mirzakhmat Nuriddin Ugli Ungarov</td>
<td>71-74</td>
</tr>
<tr>
<td>11.</td>
<td>WAYS TO IMPROVE THE ASSORTMENT POLICY IN THE FURNITURE INDUSTRY</td>
<td>Shoira Azimovna Musayeva, Farzod Shokhrukhovich Usmanov</td>
<td>97-01</td>
</tr>
<tr>
<td>13.</td>
<td>DIRECTIONS FOR THE INTRODUCTION OF AN INTEGRATED QUALITY MANAGEMENT SYSTEM TO INCREASE THE COMPETITIVENESS OF LIGHT INDUSTRY ENTERPRISES</td>
<td>Alisher Rasuljanovich Okboyev, Otabek Jobirxonugli Ashurkulov</td>
<td>107-10</td>
</tr>
<tr>
<td>14.</td>
<td>STRATEGIC APPROACH FOR IMPROVING MARKET SHARE IN MICRO, SMALL AND MEDIUM ENTERPRISES LENDING – A CASE STUDY</td>
<td>Dr. Kuppachi Sreenivas, Ms. Jyothi P T</td>
<td>111-14</td>
</tr>
<tr>
<td>No.</td>
<td>Title</td>
<td>Authors</td>
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EFFECTIVE FACTORS ON GREEN BRAND EQUITY FROM A RESOURCE-BASED VIEW

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ABSTRACT

Drawing upon the resource-based view, this study investigates the effect of a firm’s internal resources on green brand equity. Furthermore, the study assesses the mediating role of green brand image in this relationship. This is study uses surveys and randomly distributed questionnaires among middle marketing managers (N=140) at low-power electronic and electric firms in Iran. The data are analyzed using structural equation modeling through SmartPLS software. Baron and Kenny’s (1986) procedure for examining the mediator effect is also utilized for analysis. The results show that a firm’s internal resources (environmental orientation, experiential resources and tangible resources) are positively related to green brand image. We also find that green brand image has a positive effect on green brand equity, and that green brand image is a mediator in the relationship between a firm’s internal resources and its green brand equity. This research empirically examines the joint effect of tangible and intangible resources on a behavioral consumer variable – i.e., green brand image – in the marketing context of an organization and explains the synergistic mechanism of the effect. The pattern of relationships tested in this study is relatively novel.

KEYWORDS: Resource-Based View, Green Brand Image, Green Brand Equity, Environmental Orientation, Green Experiential Resources

INTRODUCTION

Rising levels of pollution, which are directly related to industrial production, have resulted in societies increasingly focusing on environmental issues (Chen, 2010) and a number of companies placing more emphasis on environmental responsibility. Global warming has resulted...
in environmental issues becoming a major concern for consumers, thus creating business opportunities for large companies.

For some products, such as electronics, green marketing is vital (Chen, Lai & Wen, 2006; Chen, 2010). However, not all companies have the ability to produce and offer green products to their markets. In order to attain success in green marketing, company’s need to understand environmental concepts and ideas, and use these concepts in their marketing strategies (Yu, Chavez & Feng, 2017).

There are several reasons for the recent popularity of green marketing. These include environmental pressures; the need to gain competitive advantage; the need for effective brand management and reinforcing the corporate image; the development of markets; and a drive to improve product value (Delfrooz & Goli, 2015; Neal & Struss, 2008; Chen, 2010). The position taken in the current study is that green marketing is vital for companies, as it allows them to increase their product value among customers and boost their brand equity.

Widespread environmental awareness among consumers today means that companies are being forced to pay more attention to their environmental management practices. In addition, the growing popularity of eco-friendly products has created intense competition in the eco-friendly industry and related markets. However, this competition means that companies can no longer focus merely on eco-friendly functional features to ensure customer loyalty; companies are also considering brands and brand management to differentiate their products and services (Delfrooz & Goli, 2015). According to the sustainability literature, green marketing is concerned with functions, policies and marketing relating to the environment while generating revenue and demonstrating results, and leads to the realization of individual and organizational goals in terms of a product or product line (Constantions, Constantions & Neil, 2012).

Previous studies have explored issues relevant to green brand image, green satisfaction, green trust and green brand equity (Chen, 2010; Chen & Chang, 2012; Chang & Chen, 2013; Delfrooz & Goli, 2015); however, none have explored these issues from a resource-based view (RBV). This study presents a research framework for green brand equity from the RBV. Internal resources are very important for brand management, especially in extremely competitive environments (King & Grace, 2008). This research uses the RBV to study the factors that affect the green brand equity of electronic products in Iran. Thus, the primary contribution of this article is providing a model to explore the relationships between internal resources and green brand equity.

Electronic products have a harmful impact on the environment and are one of the main causes of pollution. Therefore, there are strict rules and regulations around them in order to protect the environment throughout the world. At present, consumers are demanding green products that save energy and are environmentally friendly (Ng, Butt, Khong & Ong, 2013). They are also willing to pay higher prices to buy environmentally friendly products.

The following section presents the literature review and proposes five hypotheses. In the Methodology section, the sampling method and data collection are described. In the Results section, the descriptive statistics, reliability of the measurement, factor analysis, etc., are explained. Finally, implications and possible directions for future research are pointed out in the Discussion, Conclusion and Implication sections.
LITERATURE REVIEW

We used the RBV to develop the theory and objectives of the hypothesis. The RBV posits that firms possess the strategic resources required to create a sustainable competitive advantage (Bicakcioglu, Theoharakis & Tanyeri, 2020). The resources for increasing firms’ efficiency and productivity include their assets and capabilities (Daft, 1983). Hart (1995) underlined the importance of firms’ new resources and competencies in environmentally friendly activities. Thus, firms need to recognize their existing resources and capabilities while implementing green strategies (cited in Bicakcioglu et al., 2020; Chen, Sousa & He, 2016; Sarkis, Gonzalez-Torre & Adenso-Diaz, 2010).

Green brand management is one of the aspects of green marketing required to organize a firm’s resources and has gained importance in organizations around the world (Leonidou & Leonidou, 2011) because of its perceived benefits such as differentiation, profitability, customer loyalty and competitive advantage (Leonidou, Katiskeas, Fotiadis & Christodoulides, 2013). It is becoming increasingly evident that firms that engage in green branding efforts experience a myriad of benefits as opposed to firms that do not. One of the key green branding strategies that stand out is green brand equity (Narteh, 2018). Green brand equity comprises strategic advantages accrued by a brand relative to its competitors, such as improved brand performance and sustainability competitive advantage (Wang & Sengupta, 2016; Narteh, 2018). This study provides a model for green brand equity based on the RBV.

GREEN MARKETING

Green marketing is a relatively new marketing and business phenomenon that has gained traction in recent years (Chan & Cheng, 2013). In 1976, the American Marketing Association defined green marketing as having both positive and negative effects on marketing about pollution, energy reduction and other resources (Delfrooz & Goli, 2015). Unfortunately, most people believe that green marketing is only about promoting environmental products. Most consumers associate terms such as “phosphate”, “recyclable” and “ozone-compatible” with green marketing, although these are only some signs of such marketing (Elahi & Yaghoubi, 2012). Green marketing is a much broader concept which encompasses all marketing activities developed to stimulate and sustain consumers’ environmentally friendly attitudes and behaviors. Previous studies suggested that companies can undertake green marketing activities to investigate consumers’ green attitudes and behaviors, identify the market for green products, stratify the green market into different segments based on consumers’ needs, develop green positioning strategies and formulate a green marketing mix program (Jain & Kaur, 2004). Owing to its importance of green marketing, this study discussed the concept of green brand equity and proposed a research framework to explore its relationships with organizational resources.

GREEN BRAND EQUITY

One of the most important concepts in business activities is the value of a brand and its measurement, which remains a fundamental and challenging issue for managers and researchers. According to Farquhar (1989), the concept of brand equity is rooted in it being a parameter to determine its value through brand extension or through a brand as a product or service (Delfrooz & Goli, 2015). Brand equity can be evaluated in comparison with competitors’ brands (Ng et al., 2013). Aaker (1996) defines brand equity as an asset term, symbol, logo or brand according to which the value created by a brand, product or service company increases or decreases in the customer’s mind (Delfrooz & Goli, 2015). Chen (2010) defines green brand
equity (GBE) as “a whole range of impressions, conceptions and apprehensions towards a brand in the customers’ memory which is correlated to the sustainability and eco-friendly concerns.” It is admirable that, when a company announces the introduction of environmentally friendly goods, customers’ quality perceptions may positively influence and enhance a green brand image (Aaker & Jacobson, 2001). The most important advantage of GBE is the certain increase in environmental awareness that companies can exploit for competitive advantage through the deployment of their products in various markets (Ailwadi & Keller, 2004).

HYPOTHESES

Environmental research has repeatedly suggested that adopting green marketing practices can lead to sustainable competitive advantage and improved business performance (McDanel & Rylander, 1993; Leonidou et al., 2013). Miles and Covin (2000) explain that an eco-friendly marketing approach creates a reputational advantage, which can lead to enhanced market performance. Reputational advantage can be achieved by meeting the needs of environmentally sensitive consumers. Other studies (e.g., Menon & Menon, 1997; Menon, Menon, Chowdhury, & Jankovich, 1999) have confirmed that environment-based marketing strategies have a positive effect on customer response (e.g., brand image and corporate reputation). Other scholars (e.g., Baker & Sinkula, 2005; Fraj, Martinez & Matute, 2011; Leonidou et al., 2013) have revealed that the adoption and implementation of a green marketing strategy has a positive impact on the firm’s financial results. A firm needs to know the resources required to achieve a profitable green marketing strategy that will differentiate them in the market and increase their market share. As mentioned above, most studies thus far have focused on green marketing strategy and firm performance. Additionally, studies on green brand equity have not paid attention to a firm’s resources (Chen, 2010; Delfrooz & Goli, 2015). Alternately, this study explained the relationship between firms’ resources and green brand equity, which can make a difference in the customer’s mind. According to Barney (1991), firms’ resources fall into two categories: operational resources (environmental orientation and green human resource assets) and strategic resources (green physical resources).

GREEN BRAND IMAGE AND ENVIRONMENTAL ORIENTATION

Environmental orientation is the extent to which managers and employees recognize the importance of the environmental issues in their company (Banerjee, 2002). Environmental orientation is a unique internal organizational resource to implementing environmental management activities. Furthermore, it has a direct effect on company decisions and facilitates the adoption of environmental practices (Bicakcioglu et al., 2020).

Different arguments have emphasized that managers’ and employees’ perceptions impact the extent of green business strategies applied in a company (Dahmann et al., 2008; González-Benito & González-Benito, 2010; Park & Ghauri, 2015). If environmental issues are interpreted as opportunities (improving the company image, increasing production efficiency, cost savings, and tax reductions), companies pursue strategies to attract environmentally sensitive customers (Park & Ghauri, 2015; Bicakcioglu et al., 2020). On the other hand, if environmental issues are perceived as costly and time-consuming, managers do not have a desire to allocate resources and implement green business strategies (González-Benito & González-Benito, 2010).

H1: There is a positive relationship between environmental orientation and green brand image.
GREEN BRAND IMAGE AND GREEN EXPERIENTIAL RESOURCES

Experiential resources, such as green knowledge gained from a firm’s operations in the target market, accumulation of technical information and exposure to external sources of supply, can be helpful to the design of successful eco-friendly marketing strategies (Leonidas et al., 2013). Such knowledge is vital to the adoption of internal procedures, mechanisms and technical knowledge related to environmental marketing issues like green brand management (Zollo & Winter, 2002). Firms usually improve their green experiential resources after being exposed to the environmental marketing practices of other firms and internal environmental audits (Darnall & Edwards, 2006). These resources are vital for market development or market penetration since they allow a firm to better understand customer needs for green products, sense competitive action, build relationships with channel members and anticipate new trends in ecological markets (Kaleka, 2010, 2011), i.e., they can help a firm better manage its brand.

However, some arguments state that the knowledge, experience and comprehension of a company’s employees restrain the implementation of environmentally friendly strategies (Bicakcioglu et al., 2020).

Experiential knowledge is an intangible resource that takes time to develop and may not be available to newcomers in a market (Leonidou & Theodosiou, 2004). It is crucial that these data are gradually acquired because it can provide vital input to marketing activities such as branding. Therefore, the following hypothesis is posited:

H2: There is a positive relationship between experiential resources and green brand image.

GREEN BRAND IMAGE AND TANGIBLE RESOURCES

Among the various resources that a firm may possess, those pertaining to tangible and intangible factors are particularly relevant to green practices. Tangible resources refer to the availability of cash, working capital, borrowing power, access to modern technological equipment, preferential access to sources of supply, availability of production capacity and allied facilities conducive to materializing the firm’s marketing activities (Leonidou et al., 2013). These resources are essential in an organization that aims to protect the environment. Tangible resources are also vital to help the firm enter a new market and meet its requirements in terms of production capacity and manufacturing technology (Leonidou, 2004). Thus, tangible resources are essential to design and support a firm’s eco-friendly marketing strategy (Leonidou et al., 2013; Morgan, Vorhies & Schlegelmilch, 2006; Russo & Fouts, 1997). In green marketing operations, these strategies comprise specialized equipment for the production of environmentally friendly products, sufficient production capacity to maintain the price of green products at a competitive level, setting up mechanisms for reverse logistics and launching green advertising campaigns (Leonidou et al., 2013). Conclusively, tangible resources influence a firm’s green product, price, distribution and promotion decisions and actions in brand management. Thus, the following hypothesis states that:

H3: There is a positive relationship between tangible resources and green brand image.

GREEN BRAND IMAGE AND GREEN BRAND EQUITY

Kevin and Keller (1991) define brand image as consumers’ perceptions of a brand (cited in Far, Kia & Bandpi, 2011). Brand image leads to consumers’ belief in a certain level of production and helps them make a purchase decision (Delfrooz & Goli, 2015). Boo, Busser and Baloglu
SAJMMR (2009) believe that a brand image could indicate an emotional association to customers. Brand image is also an important source of brand equity (Gilani, Nia & Mosavian, 2010). Accordingly, green brand image relates to customers’ perceptions of the sustainability and environmental concerns of a brand (Ng et al., 2013). Owing to increasing consumer environmental awareness and international environmental protection, green brand image (GBI) is vital for companies. GBI can also create a competitive advantage for a company through product differentiation (Chen, Lai & Wen, 2006).

Several studies have suggested that enhancing GBI is beneficial for increasing GBE (Chen, 2010; Delfrooz & Goli, 2015; Fircloth, Capella & Alford, 2001). Thus, the following hypothesis has been proposed:

H4: There is a positive relationship between GBI and GBE.

**MEDIATING FACTOR(S)**

If companies’ products meet the environmental needs of customers, customers will be more desirous of using these goods and services. In this new environmental era, companies need to look for opportunities to improve the environmental performance of their products and strengthen their brand equity (Delfrooz & Goli, 2015; Moghadam, Kapak & Musavi, 2012). Green brands, green products and their features result in a positive brand image in target markets and lead to successful businesses, where consumers are willing to buy these products (Elahi & Yaghubi, 2012).

The internal resources of the firm are the key drivers for achieving competitive advantage and superior performance. The RBV can offer useful insight into the nature of organizational resources required to design green marketing strategies such as branding (Leonidou et al., 2013). Image brand (IB) is a consequence of brand management. Furthermore, IB is a component of brand equity, and hence, it leads consumers to choose a particular brand over its rival brands (Ebrahimi, Kheyri & Yadegariniaraki, 2009; Delfrooz & Goli, 2015). Thus, this study posited the following hypothesis:

H5. GBI plays a mediating role in the relationship between firms’ internal resources and GBE.

**Figure 1. Conceptual model**
Method

Measures

This research studies the relationship among a firm’s internal resources, GBI and GBE. The conceptual model is shown in Figure 1. The internal resources of a firm (environmental orientation, experiential resources and physical resources) are independent variables, GBE is the dependent variable and GBI is the mediator.

The data were collected through questionnaires with five sections, namely, environmental orientation, experiential resources, tangible resources, GBI and GBE as well as basic respondent demographic data. A five-point Likert scale was used for each question, ranging from 1 (strongly disagree) to 5 (strongly agree). Park and Ghauri’s measurements (2015), consisting of four items, were used for internal environmental orientation. The measurements provided by Morgan, Kaleka and Katsikeas (2004) and Leonidou et al. (2013), consisting of three items, were used for experiential resources and tangible resources. Additionally, a five-item scale based on Cretu and Brodie’s (2007) work was used in GBI. The two-item scale in GBE was adopted from Chen (2010). SPSS 17 was used for descriptive analysis whereas SmartPLS was used for confirmatory factor analysis and structural equation modeling.

Participants

Questionnaires were distributed in randomly selected firms in Iran that produce low-power electronic and electrical products. The key informants comprised middle management from the marketing and foreign sales departments (N=140), since they are often associated with the internal and external environments of the organization. Data were collected from 100 people and random sampling was used.

RESULTS

Descriptive analyses

Table 1 summarizes the demographic data of the respondents. The sample comprised 78% male and 22% female respondents. The results indicate that the respondents were relatively young, with 55% of respondents younger than 46 years old. The sample was a highly educated group, with most respondents (61%) holding a university degree and 6% holding a postgraduate qualification. Most respondents were experts in the industry, with 36% having 20–25 years of experience and only 5% with 5–10 years of service (Table 1).

<table>
<thead>
<tr>
<th>TABLE1. RESPONDENTS’ DEMOGRAPHIC PROFILE</th>
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<tr>
<td><strong>Gender</strong></td>
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<tr>
<td>Male</td>
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<tr>
<td>Female</td>
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<tr>
<td>Total</td>
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</table>

| **Age(yrs)**                           | **Frequency** | **%** |
| 25 or under                            | -             | -    |
| 26–35                                  | 30            | 30   |
| 36–45                                  | 25            | 25   |
| 46–55                                  | 35            | 35   |

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https://saarj.com
Cronbach’s alpha and composite scores are two tests used to examine convergent validity. Nunnally (1978) suggests a value of 0.7 as a benchmark for modest composite reliability. Alternately, Churchill (1979) suggests that a Cronbach’s alpha value of 0.6 is acceptable. The composite reliability generated as part of the SmartPLS output is presented in Table 2. The Cronbach’s alpha scores for the constructs were determined using SPSS 17 as well as Nunnally’s benchmark for composite reliability (0.7) and Churchill’s benchmark for Cronbach’s alpha (0.6). These results demonstrate that there is convergent validity in the measurement model. The Cronbach’s alpha and composite reliability scores that were computed for this survey are acceptable (Table 2).

The average variance extracted (AVE) was used to assess the convergent validity of the latent variable. Fornell and Lacker (1981) stated that AVE should be greater than 0.5. In this study, the AVE estimates from SmartPLS are greater than 0.5 for all latent variables.

One of the tests used to examine discernment validity is cross-loading. The cross-loading analysis was conducted in accordance with the rule that items should have a higher correlation with the latent variable they measure than with another latent variable in the model (Fornell & Lacker, 1981; Tenenhaus, Vinzi, Chatelin & Lauro, 2005). Table 3 presents the factor structure matrix of the study variables developed by PLS and SPSS. All items exhibited high loading (>0.707) on their respective constructs, demonstrating strong convergent and discriminant validity. Collectively, the convergent and discriminant properties of the constructs were considered excellent.
**TABLE 2. COMPOSITE RELIABILITY AND CRONBACH’S ALPHA**

<table>
<thead>
<tr>
<th>Latent variable</th>
<th>Dimension</th>
<th>Item</th>
<th>Composite reliabilities</th>
<th>Cronbach’s alpha</th>
<th>AVE</th>
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<td><strong>Environmental orientation</strong></td>
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<tr>
<td>Q1</td>
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<tr>
<td>Q2</td>
<td>Q1</td>
<td>0.854</td>
<td>0.831</td>
<td>0.801</td>
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<td>Q3</td>
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<td>Q4</td>
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<td><strong>Firms’ internal resources</strong></td>
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<td>Q5</td>
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<tr>
<td>Q6</td>
<td>Q5</td>
<td>0.835</td>
<td>0.817</td>
<td>0.796</td>
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<td>Q7</td>
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<td><strong>Experiential resources</strong></td>
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<td>Q8</td>
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<tr>
<td>Q9</td>
<td>Q8</td>
<td>0.848</td>
<td>0.814</td>
<td>0.789</td>
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<tr>
<td>Q10</td>
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<tr>
<td><strong>Tangible resources</strong></td>
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<td>Q11</td>
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<tr>
<td>Q12</td>
<td>Q11</td>
<td>0.915</td>
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<td>Q15</td>
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<td><strong>Green brand image</strong></td>
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<td>Q16</td>
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<td>Q17</td>
<td>Q16</td>
<td>0.924</td>
<td>0.886</td>
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**TABLE 3. CROSS-LOADING ANALYSIS**

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<th>TR</th>
<th>GBI</th>
<th>GBE</th>
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<tbody>
<tr>
<td>Q1</td>
<td><strong>0.76</strong></td>
<td>0.406</td>
<td>0.478</td>
<td>0.26</td>
<td>0.351</td>
</tr>
<tr>
<td>Q2</td>
<td><strong>0.81</strong></td>
<td>0.08</td>
<td>0.035</td>
<td>0.078</td>
<td>0.24</td>
</tr>
<tr>
<td>Q3</td>
<td><strong>0.87</strong></td>
<td>-0.156</td>
<td>0.257</td>
<td>0.278</td>
<td>-0.14</td>
</tr>
<tr>
<td>Q4</td>
<td><strong>0.79</strong></td>
<td>0.225</td>
<td>-0.041</td>
<td>-0.14</td>
<td>-0.2</td>
</tr>
<tr>
<td>Q5</td>
<td>0.65</td>
<td><strong>0.756</strong></td>
<td>-0.024</td>
<td>-0.07</td>
<td>0.116</td>
</tr>
<tr>
<td>Q6</td>
<td>0.537</td>
<td><strong>0.855</strong></td>
<td>0.452</td>
<td>0.116</td>
<td>0.437</td>
</tr>
<tr>
<td>Q7</td>
<td>0.481</td>
<td><strong>0.781</strong></td>
<td>0.398</td>
<td>0.245</td>
<td>0.361</td>
</tr>
<tr>
<td>Q8</td>
<td>0.119</td>
<td>-0.39</td>
<td><strong>0.851</strong></td>
<td>0.453</td>
<td>-0.291</td>
</tr>
<tr>
<td>Q9</td>
<td>-0.3</td>
<td>0.256</td>
<td><strong>0.743</strong></td>
<td>0.252</td>
<td>0.45</td>
</tr>
<tr>
<td>Q10</td>
<td>0.48</td>
<td>0.458</td>
<td><strong>0.791</strong></td>
<td>0.244</td>
<td>0.187</td>
</tr>
<tr>
<td>Q11</td>
<td>0.27</td>
<td>0.167</td>
<td>0.198</td>
<td><strong>0.782</strong></td>
<td>0.256</td>
</tr>
<tr>
<td>Q12</td>
<td>-0.67</td>
<td>0.246</td>
<td>-0.34</td>
<td><strong>0.769</strong></td>
<td>0.334</td>
</tr>
<tr>
<td>Q13</td>
<td>0.36</td>
<td>-0.98</td>
<td>-0.21</td>
<td><strong>0.815</strong></td>
<td>0.061</td>
</tr>
<tr>
<td>Q14</td>
<td>0.45</td>
<td>0.451</td>
<td>0.467</td>
<td><strong>0.895</strong></td>
<td>0.29</td>
</tr>
<tr>
<td>Q15</td>
<td>0.21</td>
<td>0.158</td>
<td>0.187</td>
<td><strong>0.901</strong></td>
<td>0.523</td>
</tr>
<tr>
<td>Q16</td>
<td>-0.52</td>
<td>0.298</td>
<td>0.345</td>
<td>-0.14</td>
<td><strong>0.701</strong></td>
</tr>
<tr>
<td>Q17</td>
<td>0.37</td>
<td>0.366</td>
<td>0.144</td>
<td>0.25</td>
<td><strong>0.758</strong></td>
</tr>
</tbody>
</table>
RESULTS

The SmartPLS software uses a least squares estimation procedure and does not have any limitations with regard to sample size, which is why it is typically recommended in situations with a small sample size. SmartPLS is often preferable to other software used to examine reflective and formative indicators (Henseler, Ringle & Sinkovics, 2009) such as those examined in this study.

Goodness of fit

Goodness of fit (GoF) is the only fitness indicator of a model in the PLS technique. The values 0.01, 0.25 and 0.36 are presented as poor, medium and strong values, respectively, according to this indicator (Davari & Rezazadeh, 2004, p. 153). The indicator can be calculated using the geometric mean of the indicator $R^2$ and the mean value of the communality indicators.

GoF in the present study is as follows:

$$GOF = \sqrt{\text{Communalit} \times R^2} = \sqrt{0.649 \times 0.709} = 0.678$$

As per the GoF value, the model is argued to have a strong fit.

Testing the hypotheses

For the direct effect between the variables, if the value of $t$ between the two variables is greater than 2.57 and 1.96, it indicates that the relationship between the two variables is significant, at a 99% and 95% confidence level; otherwise, the relationship is not significant.

![Figure 2. Structural equation model with standardized coefficients](image_url)
TABLE 4. RESULTS OF TESTING HYPOTHESES

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Path Of variables</th>
<th>To variables</th>
<th>t-value</th>
<th>The coefficient(β)</th>
<th>path</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>Environmental orientation</td>
<td>Green brand image</td>
<td>3.54</td>
<td>0.56</td>
<td></td>
<td>Confirmed</td>
</tr>
<tr>
<td>H2</td>
<td>Experiential resources</td>
<td>Green brand image</td>
<td>3.01</td>
<td>0.42</td>
<td></td>
<td>Confirmed</td>
</tr>
<tr>
<td>H3</td>
<td>Tangible resources</td>
<td>Green brand image</td>
<td>2.06</td>
<td>0.27</td>
<td></td>
<td>Confirmed</td>
</tr>
<tr>
<td>H4</td>
<td>Green brand image</td>
<td>Green brand equity</td>
<td>3.67</td>
<td>0.64</td>
<td></td>
<td>Confirmed</td>
</tr>
</tbody>
</table>

The results of the structural equation model are presented in Figure 1. H1 is supported, as demonstrated by the significant positive effect on GBI, wherein the t-value of the tail is greater than 2.58 based on a significance level of 0.01 [β1=0.56, t=3.54, p<0.001].

H2 and H3 are also supported because experiential resources and tangible resources had a significant positive effect on GBI [β2=0.42, t=3.01, p<0.001] [β3=0.27, t=2.06, p<0.05].

GBI can be said to have a positive effect on GBE because the t-value of the two tails are greater than 2.58 based on a significance level of 0.01 [β4=0.64, t=3.67, p<0.001]. Thus, H4 is supported.

The variance inflation factor (VIF) was used to study the coherence of the formative variable. As seen in Table 5, the VIF values for the firms’ internal resources are less than 10 (Hair, Ringle & Sarstedt, 2012). Thus, there is no coherence between the dimensions of this variable.

TABLE 5- THE DEGREE OF COHERENCE

<table>
<thead>
<tr>
<th>VIF</th>
<th>Dimensions</th>
<th>Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.110155</td>
<td>Environmental orientation</td>
<td>Firms’ internal resources</td>
</tr>
<tr>
<td>1.08117</td>
<td>Experiential resources</td>
<td></td>
</tr>
<tr>
<td>1.000842</td>
<td>Tangible resources</td>
<td></td>
</tr>
</tbody>
</table>

Baron and Kenny’s (1986) procedure was used to examine the mediating role of GBI. This procedure includes regressing the dependent variable on the independent variable, the mediator on the independent variable and the dependent variable on the independent variable and mediator. This research followed a three-step approach that studied, first, the path regression between firms’ internal resources and GBE; second, the path regression between firms’ internal resources and GBI; and third, the path regression between firms’ internal resources and GBI on GBE. If the direct effect of the firm’s internal resources on GBE are less than its indirect effect through GBI, GBI is a likely mediator variable.
Baron and Kenny (1986) stated that perfect or full mediation holds if the independent variable has no effect when the mediator is controlled. Thus, a mediation effect was tested on the basis of the model in Figure 2 and Baron and Kenny’s test. According to direct effect, firms’ internal resources did not feature path coefficients on GBE \([p<0.05]\). Furthermore, based on the full mediation model, the coefficients between the firms’ internal resources and GBI and GBE were positive \([\beta=0.621, p<0.001]\) \([\beta=0.64, t=3.67 , p<0.001]\). Based on the results, GBI fully mediated the relationship between firms’ internal resources and GBE. Thus, H5 is validated in this study.

![Figure 3. Result of the mediation test](image)

This study was undertaken in the electronics and electrical market in Iran; future studies can focus on other products in other countries and compare the results with this study. It would also be worthwhile to examine the effect of different factors (e.g., nature of regulatory framework, market turbulence, state of economic development, stage in product life cycle, etc.) as moderating variables on the model as well as check for moderating effects on other associations between the constructs of the model.

DISCUSSION AND CONCLUSION

Our study demonstrated that the RBV can provide a useful theoretical platform to understand the antecedents, mediators and consequences of an environmental marketing strategy in green brand management. We confirmed that the use of certain organizational resources can be conducive to implementing green brand management. Our study contributes to the literature by highlighting the effects of the right set of resources on green brand management. As previously mentioned, the primary contribution of this paper is proposing a model to extend brand equity research into the environmental context.

Green brand equity can create a competitive advantage for companies in the current green marketing era. From the 1990s onwards, there has been an increasing tendency among consumers to purchase environmentally friendly products. Thus, a brand with green brand equity can capture greater market share and sell at higher prices (Jung & Sung, 2008; Chan, 2010).

In the first hypothesis, our results showed a significant relationship between employees’ and managers’ environmental orientation and GBI. Thus, managers and employees play a decisive role in implementing green marketing strategy in a market. Park and Ghauri (2015) and Bicakcioglu et al.’s (2020) findings are consistent with this; they suggest that if managers and employees perceive environmental issues as opportunities, they eagerly pursue environmental
strategies to attract customers and improve the company image. As shown in Table 4, EO has the greatest impact on GBI.

This study revealed that other green resources, such as experiential resources and tangible resources, can also improve GBI. Experiential resources include green knowledge and experience. Kuleka (2010, 2011) states that these resources can help a firm better understand customers’ needs. Such knowledge is vital to the adaptation and implementation of environmental marketing issues like green brand management (Zollo & Winter, 2002). Thus, the results of this study are consistent with Leonidas et al. (2013) and Bicakcioglu et al. (2020).

Tangible resources include technological, financial and production equipment. These resources are vital for designing and supporting firms’ eco-friendly marketing strategies (Leonidou et al., 2013; Morgan et al., 2006). It is easy for competitors to imitate tangible resources compared to EO and ER, as ascertained by Russo and Fonti (1997) and Leonidou et al. (2013). As shown in Table 4, these resources have the least effect on GBI. The results for H4 are consistent with the findings of Chen (2010), Ng et al. (2013) and Delfrooz and Goli (2015), which showed that GBI has a significant effect on GBE.

H5 states that GBI mediates the role of an indirect effect in firms’ internal resources and GBE; Ebrahimi et al. (2009) and Delfrooz and Goli (2015) confirm this. Thus, GBI leads consumers to choose a particular brand over its rival brands. Furthermore, as shown in Figure 3, a firm’s internal resources have a synergistic effect on GBI rather than on each of its dimensions (EO, ER and TR).

Implications

This study presents practical suggestions to build strong GBI and GBE based on the findings.

Firms need to manage their resources, especially intangible resources, wisely. Managers play a key role in facilitating the introduction of green marketing and thus, need to understand the importance of environmental orientation in green marketing. Managers can also be involved in environmental management initiatives, such as providing all firm members with appropriate environmental training, establishing formal and informal channels to encourage inter-and intra- functional communication of environmental practices, considering the environmental impacts when designing reward systems and assigning a senior executive to oversee the implementation of the firm’s environmental policies. The socialization and education involved in these activities would help employees internalize the environmental ethics advocated by corporate leaders and actualize top management’s commitment to sustainable corporate growth (Chan, He, Chan & Wang, 2012; Fernandez, Junguera & Ordiz, 2003).

Green experiential resources are another intangible resource. Firms with adequate knowledge of ecological trends are more successful at green marketing. Thus, it is advisable that a firm strengthen its market research department to achieve ecological opportunities in a market, especially in developed markets (Leonidas et al., 2013).

A firm can manage its resources properly and set a suitable green marketing mix, including specialized employees and suitable technology for production, advertising, pricing and distribution of green products. This firm can build a good brand image in the market and a strong position among its rivals. Additionally, as mentioned, firms’ internal resources have a synergistic effect on GBI. Therefore, a firm should pay attention to both tangible and intangible resources.
REFERENCES


Appendix: Operationalization of constructs

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Items</th>
<th>Item Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Environmental orientation</td>
<td>EQ1</td>
<td>Our managers and employees perceive environmental issues as an important mechanism potentially contributing to the creation of corporate value</td>
</tr>
<tr>
<td></td>
<td>EQ2</td>
<td>Our managers and employees perceive that environmental issues enhance competitive advantage, and eventually</td>
</tr>
</tbody>
</table>
improve the economic value of the firm.

EQ3 Our managers and employees believe firms need to contribute to environmental matters.

EQ4 Our managers and employees believe being environmentally responsible is the most important thing a firm should do.

Experiential resources ER1 We have adequate knowledge of the ecological trends and characteristics of the markets where we are involved.

ER2 We have extended expertise concerning the eco-friendly products in our industry.

ER3 Our experience with ecological products so far has been satisfactory.

Tangible resources TR1 For detecting technological developments that may affect our green efforts in the markets, we are often one of the first in our industry.

TR2 We regularly search for technological changes in environment that are probably to affect our green efforts in the markets.

TR3 We have adequate resources for financing the environmental activities of our company in the markets.

Green Brand Image GBI1 The brand is regarded as the best benchmark of environmental commitments among customers.

GBI2 The brand is professional about environmental reputation among customers.

GBI3 The brand is successful about environmental performance in the markets.

GBI4 The brand is well established about environmental concern in the markets.

GBI5 The brand is trustworthy about environmental promises in customers’ viewpoints.

Green brand equity GBE1 This brand makes sense among customers to buy this brand instead of other brands because of its environmental commitments, even if they are the same.

GBE2 Even if another brand has the same environmental features as this brand, customers would prefer to buy this brand.
THE ROLE OF AVIATION INDUSTRY IN THE DEVELOPMENT OF TOURISM SECTOR OF UZBEKISTAN: IMPLICATIONS FROM INTERNATIONAL RESEARCH

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ABSTRACT
Tourism plays an important role in the economy of Uzbekistan. For example, in 2018 according to the national statistics more than 5.3 million people have visited Uzbekistan for tourism purposes. As a result, the tourism exports exceeded 1 billion USD in 2018. As a result, the aviation industry plays an important role in the development of this sector. The aim of this study is to review the most recently published research on the role that the aviation industry plays in the tourism development across different countries such as China, Japan, Saudi Arabia, New Zealand, Croatia and others.

KEYWORDS: Tourism, Aviation, International Research

INTRODUCTION
Tourism plays an important role in the economy of Uzbekistan. For example, in 2018 according to the national statistics more than 5.3 million people have visited Uzbekistan for tourism purposes. As a result, the tourism exports exceeded 1 billion USD in 2018 (Table 1). Noteworthy, the Government of Uzbekistan has adopted a strategy for the tourism development in the mid-term perspective. This strategy forecasts that the volume of international tourists will double in before 2025. Consequently, meeting the demands of this sector will require modernization and exploring the role that the aviation industry plays in the tourism sector.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2018</th>
<th>2019f</th>
<th>2025f</th>
</tr>
</thead>
<tbody>
<tr>
<td>International tourist arrivals, (million people)</td>
<td>5.35</td>
<td>6.04</td>
<td>11.81</td>
</tr>
<tr>
<td>Export of tourist services (million USD)</td>
<td>1041</td>
<td>1180</td>
<td>2170</td>
</tr>
</tbody>
</table>

TABLE 1. KEY TOURISM INDICATORS IN UZBEKISTAN
The aim of this study is to review the most recently published research on the role that the aviation industry plays in the tourism development across different countries such as China, Japan, Saudi Arabia, New Zealand, Croatia and others. These countries have well-established tourism sectors and they have been implementing reforms in the aviation industry. Steady development of aviation worldwide leads to an increase of tourism. From the perspective of flight destinations tourism can be internal and international. However, some external shocks such as economic volatility or pandemic (Mason, 2005) can negatively affect travel destination choices of travelers. Koo et al. (2013) explored the causal relationship between the tourism industry and aviation sector, using data on global aviation flows between large countries such as Japan, Australia and China. The authors use a vector error-correction model (VECM) and document that in the short-run there is no significant link between tourism and aviation. However, in economies with developed tourism sectors the aviation industry has more capacity to promptly react to changes in global tourism demand. In contrast, developing countries with emerging tourism sectors tend to react to shifts in tourism demand with a significant lag.

Yang and Wong (2013) assess the role that spatial distribution plays in tourism flows across Chinese cities. The authors rely on tourism data for more than 300 Chinese cities for the years 1999-2006. Using exploratory spatial data analysis (ESDA) framework the results show that the tourism flows in China are spatially correlated between each other. In other words, once a city starts to see an increase in tourism flows, the neighboring city is also associated with an increase in tourism. The study also shows that the largest tourism destinations are located only in a few provinces of China and these destinations are most likely to emerge in coastal areas. Therefore, promoting tourism in these regions may require the development of efficient low cost carriers that would offer good services at competitive prices relative to other means of transportation.

Wu (2016) reviews and experience of Japan from the perspective of deregulation of industry and its impact on tourism flows in Japan. The study has a number of important points for the consideration. First, the government’s decision to deregulate the aviation industry has led to the change in the travel routes, where low cost carriers and regional carriers started to play an important role in charter travel. Moreover, this allowed new routes to remote touristic places at a lower price which boosted tourism travel. Apart from that, cheap charter routes increased the tourism flows to Japan from neighboring countries in the region. The study also highlights that rise in the tourism demand in remote areas allowed to promote economic development in these new tourist places and create additional jobs. Finally, the study documents that the outbreak of H1N1 flu in the region had a negative impact on charter carriers to remote places as the demand has plummeted.

Alsumairi and Tsui (2016) explore the effect of the low-cost carrier segment of the aviation industry on tourism in Saudi Arabia. The study adopts a Box-Jenkins framework to predict the tourism data based on monthly arrival statistics spanning from 2010 to 2015. The study finds that increased competition which occurred when low-cost carriers were established had positive effects on the tourism industry in the region. Therefore, the study highlights that tourism and

<table>
<thead>
<tr>
<th>Number of hotels</th>
<th>914</th>
<th>1100</th>
<th>3050</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of tourist operators</td>
<td>983</td>
<td>1100</td>
<td>1450</td>
</tr>
</tbody>
</table>

Source: Decree of the President of the Republic of Uzbekistan, UP-5611 (as of January, 2019)
aviation are positively correlated. The liberalization of this industry in future should continue to increase the demand for tourism and promote the development of this sector in the region.

In a similar study, Tsui (2017) further explores the relationship between low-cost carriers and tourism industry in New Zealand. The study uses data from 2009 to 2015 and the two-state least squares regression model to assess this link. The study shows that the rise of LCC along with other factors such as GDP, hospitality industry dynamics and travel costs on the ground had a significant effect on tourism in this country. The study highlighted the importance of promoting the competitiveness of the aviation industry. The policymakers should ensure that infrastructure exists such as capacity and equipment to ensure the increased demand for travel in the country.

Koo and Lau (2019) analyze the impact of aviation on spatial distribution in the tourism sector. Authors use the statistics on arriving tourists to each 76 ‘marked’ touristic destinations in Australia since 1999 amid 2017. Also, the authors attempt to measure a timeline for recapturing the distribution after the collapse (Ansett shock) along with the changes caused by that shock. According to the authors, the results indicate that the company was able to recapture its position almost by a half in 2 financial years and almost fully recovered after 9 years. This phenomenon illustrates the existence of locational fundamentals theory which indicates that Ansett shock is not enough to make changes into previous spatial distribution conditions over the period 1999-2017.

Another interesting study by Kos et al. (2019) that should be relevant in the context of Uzbekistan is related to the role that the aviation industry plays in tourism development of Croatia. Similarly, to Uzbekistan Croatian is a developing country that has undergone transition. The authors state that the aviation industry has emerged more than a century ago with investment of the government into infrastructure such as hangars and service points. However, more recently, the importance of the aviation industry was placed on tourism related development. In particular, a promising segment of which could be sports-recreational aviation. The authors argue that aviation may play an important role in increasing the demand for tourism in Croatia. The study offers a number of policy suggestions to boost tourism and aviation: 1) it is important to make necessary changes in the aviation legislation to ensure safety and security, while meeting the demands of the industry, and 2) it is important to create space for the operation of ultralight airplanes that are particularly focused on tourism related activities. This would ensure safety, quality and competitive price, which would lead to tourism development and economic growth.

On the other hand, the breakdown of COVID-19 already has a significant negative effect on the tourism and aviation industry due to the restriction of international travel and decreased demand. For example, Gössling et al. (2020) conduct a rapid assessment of the impact of pandemics on these industries. The study highlights that according to WTO the decrease in the demand for tourism would be 20-30% compared to last year. This suggests that similar slump in the airline industry demand would be observed in 2020. The international projections suggest that the revenue in the industry will decrease by nearly 40%, which will lead to a loss of more than 250 billion dollars. This is significant compared to the forecasted profits of nearly 30 billion USD. The study highlights that numerous airlines will not survive for more than three months if the restrictions stay in place and no aid will be provided.
CONCLUSION

The studies reviewed above suggest that the aviation industry plays an important role in the development of the tourism sector across developed and developing countries. Overall, depending on the specifics of the tourism industry, countries have used different tools and approaches to develop the aviation industry. In some cases, easing existing regulations has led to the rise in competition among airline companies which had a positive impact on the tourism industry. While other countries have adopted specific measures to promote low-cost carriers for tourism destinations that were densely concentrated near each other. Such measures allowed further integration and improved the economic condition of remote areas where conventional airlines had not seen feasible establishing flights.

Uzbekistan is a landlocked country where aviation may play an important role in the development of tourism. The touristic sites are located across the country and low-cost carrier flights may allow tourists to more efficiently plan their trips and attract more tourists who are interested in various tourist activities such as historical sightseeing, sport activities, food-tourism or even nature oriented tourism such as mountain hiking or camping.

REFERENCES


THE ROLE OF THE TAX ADMINISTRATION IN INCREASING THE EFFICIENCY OF TAX AUTHORITIES

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ABSTRACT

Tax administration, which is a necessary part of the state tax policy, could be an instrument that regulates the framework of tax relations between the taxpayer and the tax authority and reflects the issues that emerge in the implementation of tax policy. When the criteria assessed by the tax authorities are executed within the interface of as it were one party, there's a situation of negative impact on economic growth as a result of the violation of the criteria of financial intrigued, a diminish in the effectiveness of tax policy. In the framework of the article on tax administration, its efficiency and effectiveness of tax administration, the creator has created recommendations on making strides in tax administration and its efficiency in Uzbekistan and progressing the interaction of citizens and charge authorities on the premise of foreign and national practice.


INTRODUCTION

The main source of state budget income is charges required on individuals and legal substances. It is known from millennial national and remote experience of public administration that reforms will be effective when the system of tax collection from people and legal entities is reasonable. It is no coincidence that Hazrat Jahangir Amir Temur emphasized that the tax system does not consist of violence [1, p. 143].

Earlier, the role of the theory of tax policy of the Uzbek statehood in the theory of world taxation was described [2].
The need to develop regulations aimed at improving the efficiency of tax administration and increasing cooperation between taxpayers and the state tax service was also reflected in the address of the President of the Republic of Uzbekistan to the OliyMajlis [3].

There's no document on what should be done to extend the productivity of tax administration and indeed to determine the course of such actions, what issues it ought to incorporate in its structure. Subsequently, it is necessary to improve the optimal practice of charge organization, taking into account the development strategy of the state, its economic, social, and political factors, as well as the mentality of the population and taxpayers.

Research Questions: As a result of examining the formation of processes related to the objective need of ensuring the timely receipt of taxes in the budget, it can be watched that it has improved with the advancement of human society.

As a result of the advancement of human society and the improvement of state-building, the financial institutions of the state began to seem within the open organization. A characteristic feature of the tax administration for this period is the presentation of such functions as the foundation of a charging quota, control over the method of collection of taxes, the foundation of its collection limits.

At the present stage, the state takes full responsibility for the establishment (determination) and timely collection of taxes and develops general rules of tax collection and constantly improves it as needed, regulates it.

Purpose of the Study: The purpose of the study is to identify issues in this range as a result of the study of national and remote hones of tax administration and to make recommendations for the application of best practices in the practice of Uzbekistan.

THE MAIN FINDINGS AND RESULTS

Literature Review: While efficiency is an important issue at any stage of social production, it has been the focus of the twentieth century on how to achieve it and what an evaluation system should look like.

Important indicators of efficiency were developed by Peter Drucker in the 60s and 70s of the last century, advancing the idea of “A goal-oriented management style is a consistent and orderly approach that allows the enterprise manager to focus all his attention on achieving the best result” [4].

As a result of the research, scientists were divided into 5 bunches agreeing to the substance of the existing views on charge administration. The first gather of researchers, O. Nogina [6], argues that tax administration is a set of measures related to charging collection, whereas the American scientist A. Tate [7] contends that tax administration may be a set of measures pointed at collecting all taxes at least cost he asks.

The third group of scholars IA Mayburov [15, p. 88], L.I. Goncharenko [16, p. 92], M.R. Boboev, A.Z. Dadashev [17, pp. 4-5] in defining the content of tax administration approached the organizational and distribution activities of the executive branch.

The fourth group of scientists VP Kuznetsov [18, p. 232], AV Aronov, VA Kashin [19, p. 188]; T.A. Slesareva [20, p. 25] in defining the content of tax administration Legal regulation of relations between taxpayers and tax authorities emphasizes the issue.


Academician T.S. Khachaturov, the founder of the modern hypothesis of national efficiency [24, p. 344] “The socio-economic content of proficiency means the achievement of the necessary economic or social result at the cost of expenditure”. That is, efficiency means that the economic benefit or return on a unit of resources used is an expression of the efficiency of economic resources.

T.G. Ambroseva [25, p. 200] believes that the adequacy of tax administration is “assessed by the ratio of the sum of taxes collected by the federal, regional and municipal tax authorities to the cost of collecting taxes”.

A.T. Shcherbinin [26, p. 28], M.K. Basiev [27, pp. 12-16], G.H. Aliyev [28, p. 204] use the same concept in their research on the effectiveness of tax administration. Based on these theoretical considerations, it can be concluded that “the efficiency of tax administration is the efficiency of the costs incurred in collecting taxes and mandatory payments to the budget”.

The structure of material costs in the field of tax administration is the cost of certain operations within the framework of compliance with the requirements of the tax legislation, carried out by the state tax service bodies in order to perform their duties, staff salaries, tax monitoring, the cost of organizing analytical and scientific research, as well as other costs associated with the collection of taxes.

At first look, this is a really logical approach, but a detailed study of the processes of its implementation will show that it can lead to a serious inconsistency within the plausibility of shaping a common charge organization between the state tax authorities and taxpayers. This is since K.G. Rau’s views emphasize that it is inconceivable to reach an agreement on mutual tax cooperation if the tax authority points to sustainably increase state budget revenues under any circumstances, i.e. to increase the fiscal efficiency of administrative expenditures [29, pp. 12-15].

Therefore, in order to form a system of mutual tax cooperation between the tax authority and the taxpayer, it is necessary to harmonize the criteria for ensuring the fiscal efficiency of expenditures and the optimality of tax administration.

In our opinion, the evaluation of the activities of the state tax service should be based on such indicators as efficiency, effectiveness and quality of tax administration.

According to L.A. Loban, V.T. Pyko [30, p. 236], and austerity is more efficiently obtained in the period after the previous result gotten at a certain cost. Based on this logic, the savings of the tax administration are the taxes levied by the state charge specialists within the following period on the budget within the sum of the same sum of expenditures in excess of the past period. Thus, as a result of the right and efficient organization of tax administration at low taken a toll, it is
conceivable to supply more assess incomes to the budget and increment the sum of tax collection per one soum of consumption.

This indicator is a quantitative indicator, and we think that the assessment of the state tax service on the basis of it does not always give a positive result. Economic analysis [31, p. 43] recommends the use of not only quantitative indicators but also qualitative indicators in evaluating performance. This is because activity efficiency can be achieved not only due to factors that directly affect its outcome, but also due to indirect factors.

Hence, we consider it expedient to use indicators such as quality and efficiency, as well as savings in assessing the performance of the state tax service.

In the research of foreign scholars one can find views on the quality of tax administration. For example, I.V. Gashenko [32] considers “It is necessary to develop criteria for assessing the quality of tax administration, which will serve to encourage the innovative activities of taxpayers on the basis of stable tax legislation to assess the activities of tax authorities and motivate employees of the system”.

MATERIALS AND METHODS

Based on the research, the views of local and foreign scholars, the state tax authorities, and Internet sites are utilized to study the topic, and methods such as precise analysis, comparative analysis, and grouping are used to develop appropriate recommendations for solving existing problems.

DISCUSSIONS:

Research shows that the planning of tax revenue indicators, based on the data recognized utilizing the methods of surveying the assess potential, also serves to extend charge collection. To do this, the tax administration ought to serve to create a database of financial processes in society, together with information on the sum of tax incomes and obligations, calculated in the state tax service. The arrangement of the specified database will increment the capacity to decide the true level of charge potential of the regions and the country.

Tax potential is a sum that reflects the whole of tax liabilities of taxpayers in the region amid the tax period, ie in hypothesis, the tax potential is the sum of tax installments that should be directed to the budget of the gross domestic item created in the region. One of the main conditions for improving the charge potential is to guarantee the financial improvement of the country's economy and individual sectors, as well as the growth of net output by preventing the negative impact of the tax burden on the economy and citizens.

The results of the analysis of the practice of the tax administration of Uzbekistan in the early years show that it is mainly aimed at punishing taxpayers. In the punitive system of tax administration, tax control is carried out after the passage of economic processes, characterized by the application of severe penalties for violations and mistakes made in the previous tax period. A comparative analysis of national and foreign tax administration shows the ineffectiveness of penalty-oriented tax administration. The results of the analysis of the level of voluntary payment of taxes by taxpayers (legal entities) in Samarkand and Tashkent on a competitive basis in 2000-2005 show that the average annual rate was 15%, which is the result of effective tax administration. In countries where economic cooperation is based on mutual
Cooperation and tax control is carried out in the form of current control, the level of voluntary tax payment is not less than 95%.

Hence, in 2005 the country began the process of abandoning the framework of charge administration pointed at punishing [33]. At the next stage of tax reform in Uzbekistan, the system of cooperation between the state tax benefit and citizens was fully set up from the system of tax administration aimed at punishment [34].

As a result of reforms to optimize the tax burden and simplify tax administration, there is an increment within the level of charge collection. Moreover, the results of the analysis of the level of tax collection show that in 2017 its level was 95.8%, and in 2019 it was 97.1%. Of course, the positive changes in these pointers can be considered as the result of exercises pointed at setting up cooperation between the state tax service and taxpayers.

According to the tax concept of the Republic of Uzbekistan, the state tax service bodies use modern information and communication services to provide the most favorable conditions for legal entities, individual entrepreneurs and citizens to fulfill their constitutional obligations to pay taxes and provide services to taxpayers in advanced forms and methods. The number of e-government services provided to taxpayers by is 33.

According to the website tax.uz of the State Tax Committee of the Republic of Uzbekistan, the average number of users per day is 33,809, and the number of visitors is 3,583. These figures show that the level of taxpayers’ use of electronic services provided by the state tax service is growing.

In April 2020, more than 2 million personal cabinets of legal entities, individuals and individual entrepreneurs were used. 4.5% of these services are e-services for settlements with the budget, which increased by 33014 compared to January this year (83538-50524).

The growth of the run of e-government services provided by taxpayers to the tax specialists is due to:

• receive the necessary information at any time of the day;
• prompt control of accounts with the budget;
• apply to the tax authority with a question or issue of interest;
• provided many opportunities such as paying taxes online.

CONCLUSION

Achieving an increment in the legitimate awareness and legal culture of taxpayers is determined by the reduction of offenses and the level of voluntary payment of taxes to the budget. In addition, the growth of lawful mindfulness and legal culture of taxpayers is one of the variables influencing the quality of authorization of tax legislation. The increment within the level of scope of citizens with assess monitoring and the reduction of charge offenses indicate that the activities of the state assess service are effectively organized.

The results of changes to disentangle tax administration are too recognized by international financial institutions. Agreeing to international experts, the presentation of electronic tax payment procedures and the introduction of electronic detailing in Uzbekistan has simplified and reduced the fetched of tax payment.
In addition, our country ranked 8th in the MOST-20 of the top 20 countries that have made great strides in improving the business environment and in the TOP-10 on the Business Registration indicator.

At the same time, it should be noted that the low level of tax administration leads to a decrease in tax revenues to the budget, an increase in the number of tax offenses. This, in turn, creates social tensions in society and undermines the economic security of the country.

In our opinion, in order to create a system of shared tax cooperation between the tax authority and the taxpayer, it is vital to harmonize the criteria for guaranteeing the fiscal efficiency of expenditures and the optimality of tax administration. To this end, it is necessary to create a clear strategy for surveying the execution of the state tax benefit and take measures to quickly identify and kill its causes in areas with moo markers on the premise of a systematic examination. We believe that it is necessary to present quality markers that decide the adequacy of the tax administration of the state tax service, as well as to incorporate in these indicators such indicators as economy, efficiency, and quality of administrations.

Savings in tax administration are the provision of more charge incomes to the budget as a result of the proper and viable organization of charge organization at moo fetched by the state tax service and increment the sum of tax collection per one soum. This figure too speaks to the fetched of charges exacted on the state budget per soum. Examination of patterns within the cost of tax revenues and their causes will also distinguish ways to extend the effectiveness of budget income generation. It is convenient to decide the quality of the performance indicator of the State Tax Service, instead of the sum of charges calculated in addition to the current tax controls, but the decrease in debt, increment within the level of voluntary installment of charges. This is often because the increment within the sum of tax, which is calculated in expansion to the budget as a result of tax control, is a situation that happens due to the existing awkward nature within the tax burden and administration. Therefore, the definition of this indicator as performance encourages tax officials to use it, rather than to eliminate the existing uncertainty in the legislation.

The quality indicator of tax administration is also an indicator that is necessary to assess the performance of tax authorities. In our opinion, the level of complaints received in tax disputes should be set for a quality indicator, which is a criterion for assessing the performance of tax authorities.

The results of the study will help to implement the proposed indicators of austerity, efficiency and quality of services, which will assess the effectiveness of tax administration and tax authorities, the sustainable formation of budget revenues and reduce the cost of tax revenues and improve cooperation between taxpayers and tax authorities.

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THE EFFECT OF CORONAVIRUS PANDEMIC TO UZBEKISTAN TOURISM

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ABSTRACT

The article is dedicated to the state of the coronavirus pandemic in Uzbekistan, modeling, and estimating economic growth within the setting of the pandemic. Changes within the scale of the coronavirus widespread and its impact on the economy have been studied on the premise of time series and figure models. The model of alteration within the request for tourism within the Republic of Uzbekistan over a long time, the impact of the widespread on the number of foreign tourists.

KEYWORDS: Economic Growth, Coronavirus Pandemic, Demand In Tourism, Model, Correlation, Time Series, Regression Analysis, Determination Coefficient, Sales Volume, Volume Of Services.

INTRODUCTION

From the earliest times when the threat of disease spread to Uzbekistan, the measures are taken by the government to secure the population from infection and social protection of the poor helped to reduce the effect of the widespread and prevent economic impoverishment.

President Sh.M.Mirziyoev's Decree No. “On priority measures to mitigate the negative impact of the coronavirus pandemic and the global crisis on sectors of the economy” PD-5969 dated March 19, 2020, states that different negative factors influence the economy of Uzbekistan as a result of the spread of coronavirus infection, which, in turn, requires successful preventive measures to moderate the negative impacts of this situation. They got to pay special attention to support the rapidly creating divisions of the economy, such as tourism, transport, pharmaceuticals, and textiles, and guaranteeing their sustainability.
The pandemic has extremely hampered the development of numerous sectors of the Uzbek economy, particularly services and tourism. Taking into account the positive impacts of tourism, the government pays awesome attention to the advanced development of tourism in our nation, expanding the level of the industry in the national economy.

In recent years, the Republic of Uzbekistan has developed a legislative system within the field of tourism, transport, inns, recreation and sports, the infrastructure of entertainment facilities, historical monuments and cultural heritage, development of relations with outside nations, visa facilitation, training, tourism infrastructure. Construction work is in full swing. No matter how effective the changes within the tourism division, the negative impact of the coronavirus pandemic have been highly reflected in the development of the tourism sector.

THE MAIN FINDINGS AND RESULTS

Modeling the development trends of the tourism industry, analyzing the level of impact of variables and conditions affecting the improvement of the industry, and forecasting the improvement of the industry within the near future may be a topical issue. The ponder created the level of the pandemic, issues of financial development and tourism improvement in the country within the occasion of a widespread, a model of economic growth and tourism development, and a forecast based on it.

Analysis of the relevant literature


The issues of modeling and forecasting of socio-economic processes from Uzbek scientists have been studied in the scientific works of RH Alimov [11, p. 166], B. Hodiev, T. Shodiev, B. Berkinov [18, p. 175] and others.

RESEARCH METHODOLOGY

The article uses statistical grouping, econometric modeling, induction and deduction, logical analysis methods. Theoretical and methodological basis is the general strategy developed in the country for economic growth and tourism development, decrees of President Sh.M. Mirziyoev on prevention of coronavirus pandemic, development of economic growth and tourism in pandemic conditions, support of entrepreneurs, social protection and scientific -methodological literature.

The data of the Statistics Committee of the Republic of Uzbekistan was used as a database.

The status and outbreak of the coronavirus pandemic in the country were studied on the basis of time series and factor analysis. The model of economic growth and tourist visits in the country, as well as forecasting issues after the coronavirus pandemic were developed on the basis of Microsoft Excel 2013.
Analysis and results

It is important to study the analysis of the coronavirus epidemic, the decline in incomes and living standards of the population of Uzbekistan. From March 15 to October 30, 2020, the number of patients diagnosed with coronavirus was 66,705. The number is 267 people. Also, the number of patients during this period was developed on the basis of Microsoft Excel using the trend equation, and the incidence of the disease with a coefficient of determination $R^2 = 0.83$, the suitability of the following model was determined:

$$K_t = 129.25 - 79.58t + 13.52t^2 - 0.43t^3$$  \(1\)

Where: $K_t$ — the number of patients treated at ten-day intervals based on the model, per person;

$t$ - time interval, ten days is taken as a unit.

The number of coronavirus patients varies by region, and the socio-economic indicators of the regions were studied to determine the causes of this differentiation (Table 1).

<table>
<thead>
<tr>
<th>TABLE 1 NUMBER OF CORONAVIRUS CASES BY REGIONS OF THE COUNTRY AND SOCIO-ECONOMIC INDICATORS OF THE REGIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>The Republic of Karakalpakistan</td>
</tr>
<tr>
<td>Andijan region</td>
</tr>
<tr>
<td>Bukhara region</td>
</tr>
<tr>
<td>Jizzakh region</td>
</tr>
<tr>
<td>Kashkadarya region</td>
</tr>
<tr>
<td>Navoi region</td>
</tr>
<tr>
<td>Namangan region</td>
</tr>
<tr>
<td>Samarkand region</td>
</tr>
<tr>
<td>Syrdarya region</td>
</tr>
<tr>
<td>Surkhandarya region</td>
</tr>
<tr>
<td>Fergana region</td>
</tr>
</tbody>
</table>
Source: Data from the Ministry of Health of the Republic of Uzbekistan and the State Statistics Committee of the Republic of Uzbekistan.

According to the table, the number of patients with coronavirus in Tashkent is very high, which is significantly different from other regions. The number of patients with coronavirus in Tashkent is the lowest in the region (590 people), 66.0 times more than in Fergana region, as a result of such a high difference, the quadratic difference (σ) between the indicators of patients with coronavirus by region is 9981.0.

Factors such as population density, per capita services, and per capita retail sales appear to be high in the number of patients with coronavirus disease. The impact of factors such as gross regional product, per capita gross regional product, per capita income on the number of patients with coronavirus disease is relatively low.

We created a regression equation based on components with a tall correlation coefficient (0.95), per capita services (0.96) and per capita retail sales (0.93) and calculated the elasticity coefficient (Table 2)

**TABLE 2 ONE-FACTOR STRAIGHT-LINE REGRESSION EQUATIONS AND ELASTICITY COEFFICIENTS BASED ON FACTORS HIGHLY DEPENDENT ON THE NUMBER OF PATIENTS WITH CORONAVIRUS DISEASE**

<table>
<thead>
<tr>
<th>Factors</th>
<th>R</th>
<th>Regression equations</th>
<th>R²</th>
<th>Fisher (F) criterion</th>
<th>Elasticity coefficient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population density, 01.01.2020 position, per person / sq.km.</td>
<td>0.95</td>
<td>$y_{x1}=1156,9+4,4x_1$</td>
<td>0.89</td>
<td>103,8</td>
<td>0,76</td>
</tr>
<tr>
<td>The volume of services provided per capita in January-December 2019, thousand soums</td>
<td>0.96</td>
<td>$y_{x2}=-3569,4+1,6x_2$</td>
<td>0.93</td>
<td>153,3</td>
<td>1,75</td>
</tr>
<tr>
<td>The volume of retail trade per capita, thousand soums</td>
<td>0.93</td>
<td>$y_{x3}=-10947,4+3,1x_3$</td>
<td>0.87</td>
<td>80,2</td>
<td>3,30</td>
</tr>
</tbody>
</table>

Source: Based on the data in Table 1, prepared by the researcher in Microsoft Excel.

It can be seen from the table information that the correlation coefficient speaking to the calculate and result in dependence is within the extend of 0.93-0.96, the determination coefficient is within the extend of 0.87-0.93, and the Fisher basis is higher than the table values. According to the regression equations, the increment in the number of patients per capita will be due to an increase within the populace thickness by 0.76 units per 1 sq. Km, the volume of services per capita by 1.75 thousand soums, retail deals by 3.30 thousand soums per capita.

Under the influence of the coronavirus pandemic in Uzbekistan, some types of services, especially in the field of tourism, have undergone negative changes (Figure 1).
Figure 1. The trend line of the number of foreign tourists visiting the Republic of Uzbekistan and the change in the number of foreign tourists

Source: Data of the State Statistics Committee of the Republic of Uzbekistan and data of the State Committee for Tourism Development of the Republic of Uzbekistan.

The information shows that the number of tourists going by amid the analyzed period has expanded, particularly within the last three to four years, when the growth rate of this indicator was very tall. The truth that the trend of alter within the number of tourists visiting will take the frame of a parabola within the studied period means that the forecast data for future periods will be tall.

The trend of time-dependent change in the number of tourists visiting our country in the period from 2005 to 2019 with a coefficient of determination ($R^2$) of 0.9683 can be expressed as follows:

$$T_t = -470.85 + 897.35t - 164.8t^2 + 9.1173t^3$$ (2)

Here: The number of tourists calculated on the basis of the $T_t$-model, thousand people.

The unit of time $t$ is taken to be one unit of a year.

This situation is reflected in the drift bend, which reflects the alter within the number of tourists visited within the figure and the figure direction for 2020 based on this show. The figure data based on the model shown in Formula 2 may have reached 8 million of the number of foreign tourists visiting Uzbekistan in 2020.

The number of tourists expected to visit the country in 2020, calculated on the basis of the model, has sharply decreased due to the coronavirus pandemic, and in January-September 2020 amounted to only 1.4 million people, which is 6.0-6.5 million less than forecast. As the pandemic
continues, the total number of tourists who can visit this year is around 2.0 million and may be less than the forecast by 6.0 million.

In January-September this year, the number of foreigners visiting Uzbekistan for tourism amounted to 1.4 million people. This figure decreased by 72.6% compared to the same period last year. During this period, the number of Uzbek citizens traveling abroad for tourism amounted to 1.6 million people (a decrease of 73.5% compared to the same period last year).

The main destinations of foreigners visiting Uzbekistan are visiting relatives (88.5%), tourism (8.6%), medical treatment (1.0%), services (0.9%), trade (0.7%), and education (0.3 percent). In January-December this year, the majority of tourists are 31-55 years old and 19-30 years old, with a small share of those under 18 and over 56 years old.

CONCLUSION

Study of the coronavirus epidemic, investigation of its level during the period from March 15 to October 30, 2020, within the Republic of Uzbekistan 66,705 people were tainted with the disease or a normal of 267 people per day amid this period. Prescient data based on a time-based model of changes within the number of patients with Coronavirus within the period studied appears that the incidence rate will drop to a least within the close future. Another positive perspective of the nation is that 96.0% of sick patients are cured as a result of care for wiped outpatients, provision of quality medical care, short-term treatment.

The main reason for the contrasts in the number of patients with coronavirus in different regions of Uzbekistan is the distinction in population density and per capita services, as well as per capita services, which are the main factors influencing the alter in the number of patients. The models created on the basis of variables influencing the alter in the number of patients led to an increment in the population density by 0.67 people per 1 sq. Km, per capita services by 1.75 thousand soums and 3.3 thousand soums per capita is happening.

Given that the pandemic of 2020 had a negative impact on economic growth and tourism in the Republic of Uzbekistan, it is vital to develop measures to relieve the effects of the pandemic within the future. Incredible attention ought to be paid to the quick development of industries, agriculture, industry, which are less likely to be infected with coronavirus in the short term.

In the future, it is advisable to pay attention to the use of robots in workplaces in the automation, maintenance and manufacturing of workplaces.

Following the rules of quarantine, it is necessary to gradually revitalize the service sector, create great opportunities for the development of domestic tourism in the context of a pandemic, the population to carry out tourist activities in the regions of the country.

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THE ROLE OF COMPULSORY HEALTH INSURANCE IN THE FINANCING OF MEDICAL INSTITUTIONS

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ABSTRACT

One of the constitutional obligations of the state is to ensure the right of citizens to access qualified medical services. In this regard, the problems of improving the organizational system for providing qualified medical services to citizens and improving their quality do not always lose relevance. The most important factor in ensuring qualified medical care and its quality is the optimal and efficient organization of funding for the sector. The article reveals the author’s advantages and peculiarities of its introduction on the basis of the analysis of foreign practice of the health insurance system of financing of medical institutions, takes into account the important aspects of this system and recommends to divide it into stages.

KEYWORDS: Medical Care, Quality Of Medical Care, Medical System Financing System, Insurance, Medical Insurance, Financing.

INTRODUCTION

Since the second half of the twentieth century, a sharp turn has taken place in the process of medical diagnostics due to the increase in the number of innovative processes in world medicine. This has led to an improvement in the quality of medical care and an increase in its cost. Innovations in the system have improved the quality of medical services in Uzbekistan, as well as in other countries around the world, increased life expectancy, reduced child mortality and radically changed the system of training. Our views and recommendations on the ongoing reforms in the field of medicine and ways to effectively use public-private partnerships in financing the activities of the sector were outlined earlier [1].

As a result of the focus on the sector, the country's health index rating rose to 116th place, and the health expenditure rating - to 93rd place (Official website of the World Health Organization. URL: https://apps.who.int/nha/database). An analysis of the results of health care
reforms shows that the sources of funding for the health care system are the state budget and the population, and their dynamics are changing (Figure 1).

![Figure 1 Dynamics of changes in the sources of financing the costs of the medical sector](image)

The amount of funds allocated from the state budget for health care in our country is growing from year to year, and in 2020 this amount is planned to reach 11.3% of state budget expenditures.

Our research shows that the amount of paid medical services is also growing from year to year. In 2019, the volume of paid medical services to the population increased by 5 times compared to 2013, and the total volume of medical services provided amounted to 1072 billion soums (Figure 2).

![Figure 2 Dynamics of the amount of paid services in the field of medicine](image)
No matter how perfect any financing system is, it faces shortcomings and challenges as it develops. The experience of developed countries shows that the state economy gradually improves the system of governance or financing to address the problems that arise in the process of development and implementation of socio-economic reforms, and transfers some of its functions to civil society and economic institutions. This will contribute to both the development of this area and the optimization of the budget burden through the simplification of the financing system and increase the role of public control over the quality of services provided.

**Problem Statement**

In our country, the revenues of state healthcare institutions are formed mainly from the state budget and paid services. According to our analysis, it can be seen that the source of income for financing health expenditures varies from country to country (Table 1).

**Analysis of sources of income generation of health facilities in European countries (Author’s development based on information from www.google.ru/)**

<table>
<thead>
<tr>
<th>Countries</th>
<th>Source of income</th>
<th>At the expense of the state budget</th>
<th>At the expense of employers</th>
<th>At the expense of customer funds *</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Netherlands</td>
<td>6,3</td>
<td>42,5</td>
<td>51,2</td>
<td></td>
</tr>
<tr>
<td>Italy</td>
<td>7,3</td>
<td>83,3</td>
<td>9,4</td>
<td></td>
</tr>
<tr>
<td>Germany</td>
<td>19,0</td>
<td>42,7</td>
<td>38,3</td>
<td></td>
</tr>
<tr>
<td>Switzerland</td>
<td>21,2</td>
<td>0,02</td>
<td>78,7</td>
<td></td>
</tr>
<tr>
<td>Belgium</td>
<td>31,4</td>
<td>79,5</td>
<td>19,1</td>
<td></td>
</tr>
<tr>
<td>Finland</td>
<td>44,0</td>
<td>49,0</td>
<td>7,0</td>
<td></td>
</tr>
<tr>
<td>Russia</td>
<td>61,0</td>
<td>2,7</td>
<td>34,3</td>
<td></td>
</tr>
<tr>
<td>Denmark</td>
<td>80,0</td>
<td>11,0</td>
<td>9,0</td>
<td></td>
</tr>
<tr>
<td>France</td>
<td>81,0</td>
<td>12,5</td>
<td>6,5</td>
<td></td>
</tr>
</tbody>
</table>

Note * Through insurance companies

According to our analysis, the bulk of the income of the health sector comes from budget funds in countries such as France (81 percent), Denmark (80 percent) and Russia (61 percent), Italy (83.3 percent), Belgium (79.5 percent), Finland (49.0 percent), in Germany (42.7 percent) and employers, and in countries such as Switzerland (79.5 percent) and the Netherlands (51.2 percent) through insurance companies. Also, this table shows that the sources of income of the sector are different, mainly formed from 3 sources, namely, the state budget, employers and insurance companies. However, without the formation of a mechanism for financing the health sector in the country through the insurance system, the bulk of revenues (89% in 2017) came from the budget, (11%) directly from the client (in 2018-2019, respectively 91 and 9%) given.

However, in Uzbekistan, there is no increase in the quality of medical services in line with the increase in budget funding for medicine. These cases have rightly led to the President’s objections that “due to the lack of a concept and strategic goals for the management and planning of the health care system, reforms in this area are incomplete, which does not meet the needs of the population for quality care”[2].

Therefore, improving the quality of medical services and ensuring the effectiveness of financing as a result of improving financing of the medical system of developed countries is a very important and urgent task in our country.
Research Questions

The legal basis for reforms in the formation and development of the health care sector in Uzbekistan is the Law of the Republic of Uzbekistan dated August 29, 1996 “On public health” [3]. The Decree of the President of the Republic of Uzbekistan dated December 7, 2018 “On comprehensive measures to radically improve the health system of the Republic of Uzbekistan” PD-5590 [2] aimed at ensuring the implementation of this Law sets new stages and important tasks of reforming the medical system.

Over the years, through a series of normative and legal acts aimed at the development of the medical sector, 51% of the shares of medical institutions have been retained in the state, the rest of the share was directed to free trade, and as this has justified itself to a lesser extent, special attention is being paid to the introduction of private investment into the system at the present stage of reforms in the sector. As a result of these reforms and the attraction of private investment in the sector, it is planned to further improve the quality of medical services. The reforms are bearing fruit, and the amount of national and foreign private investment in the sector is growing from year to year (Figure 3).

Figure 3 Changes in the status of foreign enterprises operating in the field of medicine. (Author's work based on the information www.stat.uz/)

Research results show that a person’s need for medical care can arise for various reasons and in unexpected situations. The crises in the world economy in recent years have shown an increase in the need for medical care in unexpected situations by citizens.

According to the national mentality, to restore human health, or in cases where it is possible, this is done not for treatment, but for a wedding, housing. This, in turn, leads to the risk of serious negative consequences for human life due to the lack of necessary qualified medical care or funding for medicines.

Purpose of the Study

The theme is to recommend ways to effectively use the health insurance system in financing health care activities by examining the mechanisms for financing the costs of health care systems in developed countries.

Research Methods

It is known from international experience that the introduction of optimal methods of financing medicine will create an environment of fair and equitable competition in the medical services...
market, improve the quality of medical services provided to citizens, and increase the responsibility of public and private medical institutions to consumers. Therefore, the task of our research is to study the international practice of funding mechanisms, research in the field and their results.

**Research methodology.** In order to assess the positive aspects of the experience of developed countries in the effective use of the health insurance system in financing health care costs and its implementation in Uzbekistan, the article examines the practice of a number of developed countries using systematic analysis, analysis and generalization.

**FINDINGS**

The World Health Organization (WHO) views the medical system as a complex set of measures by various organizations, institutions and resources to protect the health of the population. Therefore, on the basis of a generally recognized system, WHO experts assess the state of health activities in countries and monitor it with a view to improving it [4].

It is obligatory to ensure the fulfillment of the tasks assigned to it, regardless of the source of funding, resource provision and management system of the health care system. Most importantly, the use of mixed financing mechanisms in inpatient health care facilities, the transfer of some treatment and prevention facilities to investors for reliable management, the widespread introduction of e-health system, the gradual introduction of compulsory health insurance from January 1, 2021 will play an important role in the development of the industry.

Tax and compulsory benefits were provided in the prescribed manner to support insurance service providers and develop the insurance market, strengthen their material and technical base, increase working capital, and have the necessary funds to cover events with the insured client in a timely manner.

But even the above benefits did not ensure the sustainable growth of the insurance system. In developed countries, insurance services account for 10-15% of GDP, while in Uzbekistan this figure is 5.1%. The analysis of these indicators shows that there are problems in this area in our country.

**Health insurance** is a form of social protection of the interests of the population in the field of health care, the purpose of which is to provide citizens with medical care and funding for preventive measures in the event of an insured event [5].

Health insurance is a type of insurance in which the parties transfer the risk of medical expenses to the insurance company on the basis of the agreed amount and terms agreed in the insurance contract for a certain fee (insurance premium) agreed upon by the parties. In the event of a negative consequence, ie the insured is forced to incur expenses due to deteriorating health, the insurance company shall cover these costs within the amount specified in the insurance contract. If the contract of health insurance is compulsory by law, then this type of insurance is compulsory health insurance.

Since compulsory health insurance is a socially oriented type of insurance industry, additional requirements for financial stability and solvency may be imposed on insurance companies providing this type of insurance.

An analysis of the literature on the use of health insurance in the financing of medical institutions shows that its role and importance in public health and its problems are not universally accepted
by researchers, and its universal model does not exist in practice. Local and foreign scholars who have conducted research in this area have expressed their views on the use of the health insurance system in the financing of medical institutions.

For example, professors V.V. Antropov [6] and A.M. Shakhov [7] consider health insurance as a tool implemented by the state “compulsory health insurance - the establishment and guarantee of minimum requirements and standards of medical services by the state, insurance The source is planned to be implemented at the expense of the state budget.”

I.I. Melnichuk “... voluntary health insurance provides for the provision of high quality of certain types of medical services. In addition to the compulsory insurance system, it is the financing of medical services at the expense of the client or the employer ”[8].

E.G. Spodareva stressed that medical care should be a service provided by the state and that health care reflects the well-being of society, “...one of the hallmarks of well-being in a society is the ability of the state to ensure the health of its citizens. Just as the state offers the same level of general health care for all, general health care for all categories of people does not fully meet the needs of the population ”[9].

Based on the above, it can be concluded that each country will create a national compulsory health insurance system based on its own health and insurance system.

For example, countries such as Estonia, the Czech Republic, and Hungary, which recently adopted the health insurance mechanism in health financing, have reached the level of full health care coverage through the insurance system, despite the fact that the share of budget allocations for this sector is 5-8%.

In our country, the development of the insurance market, increasing the level of coverage of sectors of the economy with this service by providing new, popular services is considered an important task. Therefore, the study of the experience of developed countries in the use of funding through the insurance system to improve the quality of medical services will help to prevent problems in the application of this system in our country.

The state of the Netherlands is the most expensive country in Europe in the field of health care financed through the compulsory insurance system. Every insurance user over the age of 18 pays a franchise of about 358 euros per year for health care costs. There is an agreement between insurance companies and health care providers on the quality and price of medical services. The highest price is set by the country’s health department.

The state of Singapore spends 4.7 percent of GDP on the health care system, which it finances through government subsidies and private funds. Government subsidies account for 80 percent of the total medical expenses of public hospitals [11]. In addition, the population is protected from rising costs of medical services by three insurance programs: “Medisave”, “MediShield Life” and “Medifund”.

The Medisave program is a mandatory fund that transfers a certain percentage of work to a personal account for working citizens. The employer’s contributions are also transferred to the citizen’s personal account, and individual payments and money withdrawn from the account are exempt from tax. Funds received from the account are monitored, these funds are allowed to be spent on certain types of inpatient treatment, outpatient surgery and outpatient medical services provided to the account holder and his family members.
MediShield Life (MediShield since November 1, 2015) is a health insurance system formed at the expense of the state budget for long-term or serious illnesses of citizens. Citizens are allowed to use this system if they do not have enough funds in the Medisave program. All Singaporeans are automatically registered for this program. Individuals who are not registered in the program will not be able to use this system.

Medifund is a charitable fund of the state designed to help the needy. The fund will pay the unpaid portion of the funds to those treated by Singapore citizens with a fund referral.

CONCLUSION

The development of the insurance market in Uzbekistan, increasing the level of coverage of sectors of the economy with this service by providing new, popular insurance services is considered an important task. We all know from the experience of developed countries that financing the medical sector through the compulsory insurance system contributes to the formation of fair and strong competition in the medical services market. We believe that Singapore’s experience in using the compulsory health insurance system to finance medical services and public health in developed countries is in line with Uzbekistan’s economic development strategy.

Therefore, in order to ensure the success of the health insurance mechanism in the framework of the ongoing reforms in the digitalization of the economy in our country, we consider it appropriate to introduce an electronic accounting system for health insurance and financial control of health care in the digital economy. The use of existing recommendations on the importance and direction of digitization of the system of public financial control [12] is of social importance, regardless of the sources of funding for the sector, and they serve to ensure its effectiveness.

It is also necessary to diversify the investment activities of the insurance company, introduce new investment mechanisms. This poses a challenge for insurance companies to provide modern personnel with the necessary knowledge and skills in the compulsory health insurance system.

In our view, taking into account the interests of a person, in this direction:

- formation of the legal framework for compulsory health insurance and its introduction;
- as an experiment, the introduction of compulsory health insurance in three regions for 3 years as an experiment for civil servants;
- Deduction of the amount of taxes levied on individuals on the deductions of employees of the regions, based on the procedure for the introduction of compulsory health insurance;
- Strengthening advocacy to increase public confidence in the health insurance system;
- reduction of time for consideration of applications for insurance claims;
- introduction of an electronic system for the assessment of the insured event and the order of prompt payment of payments;
- According to the results of the experiment, we consider it expedient to move to the financing of the health care system through compulsory health insurance.
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VALUATION OF SHARES OF REAL SECTOR ENTERPRISES OF THE REPUBLIC OF UZBEKISTAN BY VAR METHOD

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Tashkent Financial Institute,
UZBEKISTAN
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ABSTRACT

One of the justified methods used in world practice for comprehensive risk analysis is the risk-based value (VaR) method. VaR (Value at risk) VaR has become a unique way of thinking about risks, emphasizing the importance of not only the results of risk analysis, but also the process of its assessment. The article analyzes the stock quotes of 3 real sector enterprises in the Republic of Uzbekistan for a period of 3 year, calculates the market price and beta ratio, and evaluates them using the Markovits and Sharp CAPM model and draws the necessary conclusions.

KEYWORDS: Real Sector, Financial Risk, Var, Method, Model, Indicator.

INTRODUCTION

The name VaR comes from the English “value at risk” and means “value at risk”. VAR modeling was originally proposed by Sims, whose main ideas were developed by JP Morgan in the 1980s. American investment bank J.P. Morgan “implemented VaR with the developed methodology “RiskMetrics” for assessing market risk, and later (in 1997) and “CreditMetrics” for assessing credit risk. In 2006, this methodology was made official in a coherent document. This concept is becoming more and more popular. In the beginning, it was used only to assess market risk. Subsequently, it quickly finds widespread use and begins to be used for assessing credit and operational risk. This approach is essentially based on extrapolation of data from the recent past to future periods. According to Mayr and Ulbricht, the idea of using VAR models for macroeconomic forecasting is to identify dynamic correlation models between variables and use them to predict the future maximum probabilities of each endogenous variable in the model without imposing strict constraints on the structure of the economy. As Arora points out, VAR models are flexible, can contain a large number of variables, do not require exogenous variables (although they do allow it), or a rigid model structure.

The VaR methodology can be used by any organization, but at the moment it is most often used by trade and investment banks. An important characteristic of the concept is its simplicity. The VaR methodology can be used by any organization, but at the moment it is most often used by trade and investment banks. An important characteristic of the concept is its simplicity.
Bookmark not defined, as well as its relatively easy calculation. VaR provides key information in one singular, namely, information about the potential loss in the value of a risky asset or portfolio over a certain period of time at a given confidence interval. Simply put, the approach seeks to answer the question “how much can you lose over the next day, week, month at a certain degree of probability”. Therefore, VaR is the maximum expected loss for a certain period of delay at a given confidence level (i.e., with a certain probability)\(^3\). It is impossible to estimate the amount of losses with absolute precision. It is only possible to determine the maximum level of losses that cannot be exceeded. VaR does not predict what the loss could be on the worst day\(^4\). Instead, VaR uses a confidence level, usually 95% or higher. With the VaR methodology, the worst-case loss is the maximum limit that is not exceeded in more than 1% of all cases\(^5\) - this is called an unexpected loss. There is also an expected and exceptional loss. An excess of unexpected loss is defined as an exceptional loss, and an expected loss is a statistical loss in a portfolio that contains a large number of loans.

The VaR model is used for the following purposes:

- **Banks** - for a particular branch of the bank or the general organization, to determine the current risk that may occur in their activities;
- **Traders** - use VaR in their trading strategy (for example, to determine when to exit a trade);
- **Private investors** - use the investment to choose the most suitable.
- **Three parameters** are needed to calculate VaR:
  - time horizon VaR;
  - confidence level VaR;
  - The probability with which the maximum expected loss can occur over the time horizon.

The time horizon is the period when managers must make and implement investment decisions in order to protect the portfolio. It is needed to determine the time of risk assessment. VaR is a technique for determining risk, and risk is always associated with time\(^6\). The time horizon is a day, two days, a week, or longer, if this period ensures that the contents of the portfolio will not change over this time. The confidence level is characterized by the fact that the higher it is, the more it can be argued that the losses will be within the value at risk. It determines the frequency at which VaR will be reached. The commonly used values are 95%, 98% and 99%. The Basel Committee recommends a 99% confidence level over a period of 10 days and a historical observation period of one year\(^7\). The probability with which the maximum expected loss can occur within the time horizon is usually in the range from 1% to 5%.

As with any risk management model, this model has its advantages and disadvantages. One of the main drawbacks of VAR models is that they do not fit Lucas’s\(^8\) critiques, suggesting that the models are based on insensitive theoretical relationships (preferences, technology, budget and resource constraints, agents’ behavior, and changes in external conditions) rather than empirical correlations. When external conditions change (for example, policy directions), the attitudes in the model change, which cannot be changed. In particular, the use of VAR models, although used by some authors for these purposes, is not suitable for studying the impact of policy changes, but Tobin\(^9\) argues that enterprises show short-term resilience to the external environment due to the actions of economic agents. Emphasized. Scholars acknowledge another shortcoming: the local stock market is highly volatile, and there are frequent crises in the market that can lead to "heavy tails" - large losses. As a result, the VaR model does not accurately predict future investor losses. It should be noted that this model is well-suited to low-volatility
commodity markets rather than stock markets. The appeal of the VaR approach is that it works very well for multiple stocks or a combination of different securities. For example, for a set of bonds and currencies, VaR makes it easy for us to evaluate. Here, the use of other methods, such as the analysis of possible scenarios, is greatly complicated by the interrelationships between the securities. The following table lists the advantages and disadvantages of the VaR model.

**TABLE 2.28 ADVANTAGES AND DISADVANTAGES OF THE VAR MODEL.**

<table>
<thead>
<tr>
<th>Advantages of the VaR concept</th>
<th>Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>~ VaR provides information within one singular;</td>
<td>~ VaR ignores significant and interesting details necessary for the real presentation of market risks;¹⁰</td>
</tr>
<tr>
<td>~ VaR is a reasonable measure of the risk of different positions in monetary terms;</td>
<td>~ high sensitivity of the investment portfolio;</td>
</tr>
<tr>
<td>~ VaR is easy to calculate and interpret;</td>
<td>~ VaR is not a coherent measure of risk - the total VaR value of a portfolio cannot exceed the total VaR value of its constituent components.</td>
</tr>
<tr>
<td>~ VaR can be used to calculate not only market risk, but also credit, operational, liquidity, currency risk.</td>
<td>~ VaR cannot handle unexpected market changes - it neglects the possibility of large and discrete leaps in financial prices.</td>
</tr>
<tr>
<td>~ integration of information;</td>
<td>~ VaR describes a loss not in the worst case, but in the worst case at a certain confidence level.¹²</td>
</tr>
<tr>
<td>~ VaR leads to a new approach to risk management - it gives more comprehensive information to senior management that leads to better risk management; provides new control systems to minimize misconceptions and human errors that can go unnoticed;</td>
<td>~ Calculated VaR values may vary as banks use different underlying assumptions.</td>
</tr>
<tr>
<td>~ universal method of risk calculation in different markets;</td>
<td>~ VaR cannot predict development for several years ahead. The concept is suitable for making short-term decisions.</td>
</tr>
<tr>
<td>~ VaR leads to new operational rules for acceptance investment and other decisions;</td>
<td>~ VaR does not always give an accurate estimate - there are many other cases when banks suffered losses much higher than those indicated by their VaR models.¹³</td>
</tr>
<tr>
<td>~ Determining the probability of risk taking into account possible losses;</td>
<td></td>
</tr>
<tr>
<td>~ VaR is understandable to the general public;</td>
<td></td>
</tr>
<tr>
<td>~ VaR is used for reporting purposes;</td>
<td></td>
</tr>
<tr>
<td>~ Consolidate the risk of individual positions into a single value for the entire investment portfolio, taking into account market volatility, number of positions and their retention period.</td>
<td></td>
</tr>
</tbody>
</table>

There is no single accepted methodology for calculating VaR, but there are generally accepted methods:

1. Method of historical simulation;
2. "Variation-covariance" method;

The first "historical simulation" method is the simplest method for calculating VaR. He arranges historical data starting with the worst and moving to the best. This method calculates a hypothetical change in the value of the current portfolio based on historical information. VaR calculations involve assumptions about the likely movement of market values in the future. One
way is to look at past market values and assume that they will move in the same way in the future. For example, if the share price of one company in the past has moved up and down with significant value, then it can be assumed that this will continue in the future. In general, this method assumes that future asset returns will have the same distribution as in the past. However, this is not always correct and is therefore the main disadvantage of this method. When considering historical data, it is very important to use a period that is not too short, as a short period would not allow capturing a wide range of price movements.

The second variation-covariance method is also known as the delta-normal method. He assumes that the distribution of return on assets is normal and that the return is independent. This shows the main advantage of this method, namely, its simplicity. Its main disadvantage is the need to accept that there is a normal distribution of redemptions. But this assumption may not be feasible in practice.

Another disadvantage can be the possible erroneous calculation of VaR, if errors were made in the calculation of variations and covariance. Errors lead to a chain reaction - wrong input parameters - wrong calculation of value at risk.

The stochastic Monte Carlo method is considered more flexible, more complex and more accurate in calculating VaR than the other two methods. It uses the change in asset prices for the given distribution parameters (mathematical expectation, volatility). The method involves the implementation of a large number of approximations, modeling the development of market situations with the calculation of the financial result of the portfolio. The model calls for the identification of risk factors, their distribution and volatility over a certain period. The valuation at risk is practically not carried out on the basis of a generalized formula, but through software with complex subroutines. The calculation is repeated with different parameters. That is, simulation is based on processing assumptions about all possible changes, and this is the greatest advantage of this method. A large number of possible scenarios (usually about 1000) are played out, which are generated by the sensor. The results are obtained in descending order. Among them, the most unfavorable ones are isolated and the VaR estimate is displayed. Although computationally cumbersome and time consuming, these simulations are useful in estimating VaR, as they are future-oriented as opposed to historical simulations.

Each of these methods of the VaR model mentioned above has its own characteristics, advantages and disadvantages. To evaluate businesses using this method, you need to know about these methods. The following table details it. (See Table 2.29)


**TABLE 2.29 CHARACTERISTICS OF CALCULATION METHODS OF VAR MODEL.**

<table>
<thead>
<tr>
<th>Method</th>
<th>Characteristics</th>
<th>Advantages</th>
<th>Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>of historical simulation</td>
<td>It is a continuation of the technical direction of market analysis, based on market dynamics, using a full range of market data, price indicators (rates, quotations), which allows a comprehensive analysis and forecasting of market conditions.</td>
<td>~ □ High accuracy&lt;br&gt;~ □ Opportunity to know “long tails”&lt;br&gt;~ □ Easy portfolio assessment using historical scenarios;&lt;br&gt;~ □ Ability to determine the correlation between assets&lt;br&gt;~ □ Intuitive convenience and ease.</td>
<td>~ □ Onesidedness of price evolution&lt;br&gt;~ □ Shortcomings in taking into account the real situation&lt;br&gt;~ □ Errors in the calculation of risks that have no history&lt;br&gt;~ □ very old data may lose accuracy in today's risk assessment;</td>
</tr>
<tr>
<td>&quot;Variation-covariance&quot; method</td>
<td>It is a method of probabilistic valuation of a portfolio based on these factors, identifying the main market factors that affect the value of the portfolio.</td>
<td>~ □ Preliminary knowledge of all required indicators;&lt;br&gt;~ □ ease and convenience of calculation;&lt;br&gt;~ □ know the general calculation of VaR for linear instruments;&lt;br&gt;~ □ Possibility to find methodical materials.</td>
<td>~ □ An increase in the share of non-linear payment instruments in the portfolio leads to a deterioration in the quality of the account;&lt;br&gt;~ □ The need to rely on assumptions in the distribution of fixed assets.</td>
</tr>
<tr>
<td>Monte Carlo simulation method</td>
<td>Modeling changes in acceptable portfolio value with insignificant assumptions.</td>
<td>~ □ high accuracy and reliability when considering non-linear instruments;&lt;br&gt;~ □ easy adaptation to economic forecasting;&lt;br&gt;~ □ Modeling the whole scenario of situation development&lt;br&gt;~ □ Suitable for any type of financial assets.</td>
<td>Using this method will require highly educated professionals and powerful automated systems to compute complex reports.</td>
</tr>
</tbody>
</table>

VaR allows you to predict losses with a certain probability. VaR asks the investor, "What is the maximum loss I can expect with a certain probability (confidence) over a period of time?" answers the question.

VaR consists of three components:

~ □ prognosis level / limit (usually 95% or 99%);
~ □ forecast time interval (day, month or year);
~ □ potential losses (amount of money (usually dollars) or interest);
The ability to choose to calculate with a 99% probability is a very convenient feature for many investors. This feature of VaR makes many investors wonder, "How much can we lose during the day (month) in the worst case scenario?" allows you to get an answer to the question.

The VaR formula is as follows:

\[ VaR = V \times \lambda \times \sigma \quad (15) \]

Here, \( V \) is the market risk level;

\( \lambda \) is the quantile of the normal distribution of earnings per share of the enterprise;

\( \sigma \) is the change in the profitability of the enterprise, indicating the risk factor.

Thus, despite the ongoing changes in the Uzbek economy today, VAR can be used to predict earnings per share if we consider it to be inertial.

We calculate the stock returns of real sector enterprises using the historical modeling method of the VaR model. In our example, the probability level is 99%.

The calculation steps of the VaR model are as follows:

I. Calculate the mathematical expectation and standard deviation

Taking into account the risk factor, the mathematical expectation of the expected return is calculated by the following formula:

\[ E = \sum_{i=1}^{n} p_i x_i \quad (16) \]

Here, \( p_i \) - \( i \) - probability of occurrence of the situation;

\( x_i \) - \( x_i \)-fold change of the probability limit;

Standard deviation formula:

\[ \sigma = \sqrt{\frac{\Sigma (x - \bar{x})^2}{n}} \quad (17) \]

II. We calculate the quantile;

The main step in calculating the risk level using the VaR model is to determine this normal distribution quantile. In statistics, a quantile is a distribution function (Gauss) that does not exceed the value of the requested probability in a given parameter (mathematical expectation and standard deviation). That is, the value of a given random variable does not exceed a specified probability. If the distribution is continuous, the quantile-\( a \) is equal to the following equation:

\[ F_x (x_a) = a \quad (18) \]

Here, \( F_x \) - is the distribution function.

Then we need to find the probability of the stock value in the given income distribution parameters, for this we use the following formula:

\[ P_{(t+1)} = (\alpha + 1) \times P_t \quad (19) \]

Here, \( P_{(t+1)} \) - is the minimum value of the share price at a given quantile level, at time \( t \);

\( \alpha \) - is the quantum of income distribution;

\( P_t \) - is the stock value at time \( t \).

To estimate the future value of a stock (asset) over the next few periods, the formula needs to be changed, including:

\[ P_{(t+1)} = (\alpha \sqrt{n} + 1) \times P_t \quad (20) \]

Here, \( n \) is the predicted level of the minimum possible share price.
IV. Absolute and relative values are used to calculate VaR, the calculation formulas of which are given in the following table:

**TABLE 2.30 FORMULAS FOR ABSOLUTE AND RELATIVE VALUES IN THE CALCULATION OF VAR**

<table>
<thead>
<tr>
<th>Formula</th>
<th>Description</th>
</tr>
</thead>
</table>
| \( P_{(t+1)} - P_n \) | Price of the promotion after 1 day:  
| \( P_{(t+5)} - P_n \) | Price of the promotion after 5 day:  
| \( \ln \frac{P_{(t+1)}}{P_n} \) | Price of the promotion after 1 day:  
| \( \ln \frac{P_{(t+5)}}{P_n} \) | Price of the promotion after 5 day:  

Here, \( P_n \) is the last day price of the stock.

In assessing the share income of the real sector enterprises under study, first of all, the share prices of the enterprises and the index of the Tashkent Stock Exchange are needed. This information is shown in the figure below. (See Figure 2.11)

![Figure 2.11. Correlation between stock prices and the Tashkent Stock Exchange index.](image)

The above graphic data show that the insignificant fluctuations of the shares of JSC "Kyzylkumsement" and JSC "Kokand Mechanical Plant" do not cause high profits and losses to their investors. It would be wise for conservative investors to choose the shares of these companies. As for the shares of JSC "Quartz", until 2018 it was at a steady pace, about 1700 soums, after which there were strong fluctuations. On June 12, 2019, it reached the highest level and amounted to 8,200 soums. An investor who wants to enrich his portfolio with the company's shares must be prepared for the risks.

First of all, let's pay attention to the position of JSC "Quartz", JSC "Kyzylkumsement" and JSC "Kokand Mechanical Plant" in the stock market.
### Table 2.14: Information on Shares of Real Sector Enterprises (UZS)

<table>
<thead>
<tr>
<th>Indicator</th>
<th>JSC &quot;Quartz&quot;</th>
<th>JSC &quot;Kyzylkumsement&quot;</th>
<th>JSC &quot;Kokand Mechanical Plant&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of ordinary shares</td>
<td>96,449,218</td>
<td>447,516,900</td>
<td>22,364,520</td>
</tr>
<tr>
<td>Nominal value</td>
<td>1,715</td>
<td>1,570</td>
<td>900</td>
</tr>
<tr>
<td>Quotation price</td>
<td>3,200.0</td>
<td>2,900.0</td>
<td>900.01</td>
</tr>
<tr>
<td>Market price</td>
<td>3,200.0</td>
<td>2,900.0</td>
<td>900.0</td>
</tr>
<tr>
<td>Amount of capitalization</td>
<td>308,637,497,600</td>
<td>1,297,799,010,000</td>
<td>20,128,291,645,2</td>
</tr>
</tbody>
</table>

*The market price is based on the last transaction date.*

Computing the above formulas on the example of the enterprises under study, we obtained the following results: (see Table 2.31)

### Table 2.31: Calculate the VAR Model.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>JSC &quot;Quartz&quot;</th>
<th>JSC &quot;Kyzylkumsement&quot;</th>
<th>JSC &quot;Kokand Mechanical Plant&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>$E_{t+1}$</td>
<td>0,0046</td>
<td>-0,0017</td>
<td>-0,0007</td>
</tr>
<tr>
<td>$E_{t+5}$</td>
<td>0,0108</td>
<td>0,0442</td>
<td>0,01001</td>
</tr>
<tr>
<td>$\sigma$</td>
<td>-0,2322</td>
<td>-0,1045</td>
<td>-0,02399</td>
</tr>
<tr>
<td>$\alpha$</td>
<td>-0,2322</td>
<td>-0,1045</td>
<td>-0,1323</td>
</tr>
<tr>
<td>$\beta_{(t+1)}$</td>
<td>4145,94</td>
<td>3134,26</td>
<td>1268,80</td>
</tr>
<tr>
<td>$\beta_{(t+5)}$</td>
<td>2595,84</td>
<td>2682,18</td>
<td>1230,24</td>
</tr>
</tbody>
</table>

**Var(t+1)**

<table>
<thead>
<tr>
<th>Indicator</th>
<th>JSC &quot;Quartz&quot;</th>
<th>JSC &quot;Kyzylkumsement&quot;</th>
<th>JSC &quot;Kokand Mechanical Plant&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relative</td>
<td>-0,2643</td>
<td>-0,1104</td>
<td>-0,2429</td>
</tr>
<tr>
<td>Absolute</td>
<td>-1254,06</td>
<td>-365,739</td>
<td>-31,193</td>
</tr>
</tbody>
</table>

**Var(t+5)**

<table>
<thead>
<tr>
<th>Indicator</th>
<th>JSC &quot;Quartz&quot;</th>
<th>JSC &quot;Kyzylkumsement&quot;</th>
<th>JSC &quot;Kokand Mechanical Plant&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relative</td>
<td>-0,7325</td>
<td>-0,2661</td>
<td>-0,3507</td>
</tr>
<tr>
<td>Absolute</td>
<td>-2804,15</td>
<td>-817,816</td>
<td>-69,751</td>
</tr>
</tbody>
</table>

Thus, the economic meaning of the VaR indicator is as follows: in the next day of the period under review in 2017, the value of the share of JSC "Kyzylkumsement" with 99% probability will not be less than 1268,807 soums and absolute losses will not exceed 31,193 soums (0.02429%) per share. Also, to evaluate a similar VaR five days in advance: in five days there is a 99% probability that the value of a share of Kyzylkumsement JSC will not fall below 1230,249 soums and the capital loss will not exceed 0.0551% (69,751 soums per share).
The fact that the colors of the rows in the table above are closer to red indicates that the highest result is obtained. For example, for 2018, the most expensive share belongs to JSC "Quartz", and it was determined that it will not be less than 4145,944 soums on the next day of the study period, and not less than 2595,847 soums in the next 5 days. However, there is a high probability of large oscillations within 5 days. This means that there is a possibility of losing half of the investment in the next 5 days. This is due to the fact that the company's data is not available for 2017, and its shares have remained unchanged this year. In 2019, the company's performance improved somewhat, with a 73% chance of losing capital in the next 5 days in 2018, and a 30% drop in 2019, reducing its financial risk.

While JSC "Kyzylkumsement" showed good results in 2017, by 2018 the situation has worsened, there is a risk of losing 14% in one day and 35% in 5 days. In 2019, the indicators improved to 246,667 soums per share.

Significant changes were observed during the study of the results of JSC "Kokand Mechanical Plant". The biggest risk was observed in 2018, when the absolute value of the shares in the next 5 days did not exceed 267,167 soums (0.2116%) per share.

It is clear from the table above that the share price was higher in JSC "Quartz", then in JSC "Kyzylkumsement" and then in JSC "Kokand Mechanical Plant". Due to the level of risk, JSC "Quartz" is a high-risk enterprise. The most risk-free enterprise is Kyzylkumsement JSC. Because it is determined that the share price will change significantly within 5 days. This gives the issuer a high level of confidence.

**CONCLUSION**

In conclusion, we can say that real sector enterprises in Uzbekistan are the least risky and the least profitable, as evidenced by the fact that during the study period they did not change much. Perhaps it is precisely the high risk that prevents many investors from investing in stocks, forcing them to keep their money in risk-free savings deposits, certificates of deposit and bonds. Income from such passive investments often lags behind inflation. There is a risk of losing money due to inflation and tax payments if investors only keep the money they have invested or their equivalents.

Therefore, we would include the following as a suggestion:

- It is necessary to develop the stock market in the Republic of Uzbekistan, in particular, the secondary market;
- Investors need to be aware of financial risks in order to use their investments properly;
- It is appropriate to assess the financial risks through the CAPM model, which is the most convenient for the formation of an accurate and optimal portfolio and has not lost its character over the years;
- Pay attention to portfolio diversification;
- They must conduct a financial analysis of each transaction;
- Given that high risk can be a source of high returns, using the model presented in the study will allow the risk-takers to avoid an 80% error.
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Social media has revolutionized marketing, advertising, and promotional practices of business concerns. After the advent of Web 2.0, traditional methods of marketing have become defunct and obsolete. The Global Digital Report 2020 says that more than 4.5 billion people around the globe are using the internet, which is nearly 60 per cent of the world’s total population. Among them, the count of active social media users is 3.8 billion as of January 2020.

Due to its widespread popularity and increasing adaptability, social media is becoming a new platform for entrepreneurs and marketers. It has much potential for business and entrepreneurial opportunities. Hence, the present research paper aims to discuss the importance of social media and its role as a marketing catalyst for entrepreneurs. Furthermore, it investigates requisite marketing strategies for entrepreneurs and various opportunities provided by social media.

**KEYWORDS:** Social Media, Social Media Marketing, Web 2.0, Entrepreneur, Marketing Strategy, Promotion

**INTRODUCTION**

Michael E. Porter in his research paper Strategy and the Internet, 2001, says that "Emerging digital media technologies, particularly the Internet, social networking sites (e.g., Facebook, LinkedIn, Snapchat), blogs and microblogs (e.g., Twitter), content community sites (e.g., YouTube, Flickr), collaborative social media sites (e.g., Wikipedia), virtual worlds (e.g., Second Life) and all of digital, social media, and mobile (DSMM) platforms (based on Web 2.0

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principles) have changed the market and business dynamics by creating a shift in the firms' competitive positions and increasing consumer power" (Arora & Sanni, 2018). Social media is determined as "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0, and that allow the creation and exchange of user-generated content" (Kaplan & Haenlein, 2010, p.61).

With the increasing popularity and adaptability of social media networks, entrepreneurs, as well as marketers, are compelled to use them. In this era of technological advancement, new methods to advertise and promote ideas, products, and services are being adopted. The Marketing Guru Philip Kotler in his book Marketing Management says that "businesses are operating in a globalized manner; things are moving at a nanosecond pace; markets are characterized by hyper-competition; disruptive technologies are challenging every business, and that business must adapt to the empowered consumer." The marketing practices and strategies adopted in the past are becoming obsolete in this digitalized era of the internet and social media. Web 2.0 has revolutionized the techniques, formulae and patterns for marketers (Arora & Sanni, 2018). A market is no longer a place today. It has shrunk to our palm through the channels of the internet and social media.

The Global Digital Report 2020 says that more than a whopping 4.5 billion people around the globe are utilizing the internet, which is nearly 60 per cent of the world's total population. Among them, the count of active social media users is 3.8 billion as of January 2020. This report further says that almost 300 million people came online for the first time over the last twelve months. The world's internet users spend, on an average, 6 hours and 43 minutes online each day. Out of this, 2 hours and 24 minutes are spent on social media (Global Digital Report, 2020). A report of Facebook (2016) unveils that "over three million enterprises are actively advertising on social media and almost fifty million business concerns are using free pages on their platform" (Muko1we & Korir, 2016). Thus, Social media has become an indispensable part of business practices. Delivering customer value and satisfaction is the prime concern of every business enterprise. For this, businesses are adopting new ways to reach their customers, to know their needs and wants, to target audiences, to cater their demand, and to position their products in the minds of customers.

Therefore, this conceptual study discusses the importance of social media marketing and its role in entrepreneurship, explains the efficacy of social media channels, investigates social media marketing strategies and ascertains entrepreneurial opportunities provided by various social media channels.

I. OBJECTIVES
1. To study the importance and role of social media in entrepreneurship and marketing
2. To discuss the efficacy of social media as a marketing catalyst for the entrepreneur
3. To investigate requisite social media marketing strategies for entrepreneurship
4. To ascertain entrepreneurial opportunities provided by social media

II. LITERATURE REVIEW

A review of literature is probing a body of writing toward the answer to a research question. It gives a theoretical foundation for research and helps to determine the nature of the proposed study. It might provide a new interpretation of old material or combine new elements with past descriptions. Therefore, reviews serve as the driving forces and jumping-off point for
research investigation. (Muzaffar.B, 2016). Hence, to find new insight into the present research paper, the existing literature is reviewed.

Social media is a potent medium of evolving entrepreneurial intentions. Social networking is essential in entrepreneurship and very much beneficial for the entrepreneur in developing an entrepreneurial plan by which educational institutions, universities, families, as well as peer groups, contribute a lot (Ghulam & Mariah, 2010). Social media tools and techniques broaden the scope of larger market access and closer relationship with customers, which has a substantial impact on the growth of Small and Medium Enterprises (Ambrose & Kinyua, 2013). Among the various social networking sites, Twitter and Facebook are the two most visited social networks for the business purpose used by entrepreneurs (Ogunnaike & Kehinde, 2013).

Companies using social media are more popular among the masses to those who are not using social media for advertising and promotional purposes (Mahwish et al., 2017). In the recent past social media has come forth as a powerful medium for marketing and advertisement. Marketing through social media channels is a polydirectional communication approach, where the communications and functional roles between a buyer and a supplier or producer is combined to create value for the whole network (Lagrosen & Grundén, 2014). Social media has significantly been recognized as an effective medium that conduces business objectives and marketing strategies considerably, mainly related to customer relationship management, customer involvement, and communication (Filo et al., 2015; Saxena and Khanna, 2013).

Burson-Marsteller, a public relation firm, carried out a study which states that “among the top 100 largest companies on the Fortune 500 list, 86% utilizes at least one of the social media sites such as Twitter, Facebook, Blogs or YouTube. Among them, 28% utilizes all four platforms. The study further exhibits that 65% of these companies use Twitter, which makes Twitter the most popular social media site among business firms” (Burson-Marsteller, 2010). Many businesses have gained advantage in their marketing practices through social media usage. A 20% increment in the per month inflow of fans, visited over Facebook, was recorded by Dessert Gallery, which jumped up to 817 from the previous figure, 283 (Woessner, 2011). Gary Vaynerchuk, The author of The Thank You Economy, says that social media sites permit businesses to boost the mutual interaction among customers earlier, which were established through conventional media by television and print advertisements to a more personalized level.

Moreover, social media channels have modified marketers, and entrepreneurs to strengthen the bonding with their customers and at the same time have broadened the market access that was not possible earlier to this enormous extent (Rooney, 2011). Gone are the days now when marketers executed offline practices to reach out to their audiences. Now marketers have started concentrating on social media to outreach their ideas, products, and services.

III. RESEARCH METHODOLOGY

This study is purely conceptual in nature and deals with the definitions, explanations, resolution of social media, its importance, effectiveness and role as a marketing catalyst. To cognize the theoretical background, review method was used. Various related articles, recently published research papers, and government websites have been reviewed. These were the primary sources of information in preparing this explanatory and descriptive manuscript.
IV. IMPORTANCE OF SOCIAL MEDIA IN ENTREPRENEURSHIP AND MARKETING

The growing popularity and increasing adaptability of social media are capturing the attention of marketers and entrepreneurs and setting new trends for both grown-up businesses and those embarking in developed countries such as the USA and the UK (Salem & Mourtada, 2012). Emily et al. in 2008 said that “social networks connect individuals so that they create pathways for information flow for others. Most of the people with whom we have strong ties also have ties with other people, and it leads towards more interactions as well as resources” (Jabeen Zafar et al., 2012). Social media networks are becoming immensely fruitful for every type of businesses and entrepreneurs and have become very common in the recent past (Shabbir et al., 2016).

A global social media agency published a Digital report in 2020 with the name of “We Are Social”. It is an intensive report which states social, digital and mobile usage around the world. It shows that a whopping 3.8 billion people are active social media users around the globe which comprises around 50 per cent of the world's total population. This study further states that “more than 300 million people came online for the first time during 2019 at an average rate of more than 1 million new users each day. Sixty percent of the world’s total population is connected to the internet now”. It is one of the main reasons entrepreneurs utilize these digital platforms for marketing and business practices such as interactions with customers and suppliers, other marketing tactics and recruitment strategies (Shabbir et al., 2016).

Social media tools are mainly used either for promotion, marketing, PR, advertising or for a tech start-up. Its usage is not only limited to the workplace but also collaborative learning and entrepreneurial skills (Salem & Mourtada, 2012). Social media is openings novel avenues for business and transforming ways of doing business (Shabbir et al., 2016). For the advancement of marketing and promotion of products, social media is believed very fruitful and helpful because it creates a direct relationship with customers and allows them to leave their comments at their discretion. These comments help in improving companies' offerings (Mahwish Zafar, Wajahat Shafiq, 2017). The use of social media networks is very much beneficial for marketers and entrepreneurs. As they increase market exposure, raise the awareness of the firms and customer loyalty and accelerate the traffic growth (Surugiu & Surugiu, 2015), lower marketing costs and increase sales (Kothalia et al., 2017).

There are many advantages of social media usage such as it eases the interactions between marketers and customers by breaking down the roadblocks of communication, bypassing conventional hierarchy of business model, allow for a more targeted market and increase inter-agency collaboration (Salem & Mourtada, 2012). “Social media tools can create a new 'lean start-up' model, builds no-frill applications and disrupt them quickly and widely with minimal cost” (Salem & Mourtada, 2012).

V. ROLE OF SOCIAL MEDIA IN ENTREPRENEURSHIP AND MARKETING

Sreekuttan M.S, in his paper "Role of Social Media in Youth Entrepreneurship", pointed out that social media provides people with an advantage to connect and interact with customers in a more personal, customized, and substantive way than ever before (Kothalia et al., 2017). It can be utilized for advertising, promoting, communicating, as well as expanding their customer base (Kothalia et al., 2017). CRM is considered as the backbone of any business concern and is very important for the progress and development; social media networks are fulfilling this need by building a close and healthy relationship with their potential customers (Mahwish Zafar, Wajahat Shafiq, 2017). Felix et al. in their empirical research found specific objectives of social media...
marketing which are “stimulating sale, increasing brand awareness, improving brand image, generating traffic to online platforms, reducing marketing costs, and creating user interactivity on platforms by stimulating users to post and share content” (Felix et al., 2016).

In the present digitalized era, the majority of the marketers and entrepreneurs utilize social media to boost their relationship with their customers (Shabbir et al., 2016). Social media is helping companies to make customized, improved and better products for their existing and potential customers (Samb et al., 2010). It creates a direct relationship with potential customers and company personnel for instant feedback for the products and services (Mahwish Zafar, Wajahat Shafiq, 2017). Social media is becoming a new entrance for businesses to yield more profits and return on investment (Shabbir et al., 2016). Other than selling their products, entrepreneurs are also using social media for creating awareness and building customer relationship (Mahwish Zafar, Wajahat Shafiq, 2017). Social media is as an essential and useful tool for businesses in general and specifically for start-ups (Salem & Mourtada, 2012). It provides marketers with quick feedback in the form of likes, shares, reviews and comments (Surugiu & Surugiu, 2015) which helps them to improve their offerings in a more personalized and customized way.

VI. EFFICACY OF SOCIAL MEDIA AS A MARKETING CATALYST

Social media usage, as a part of a company's marketing and promotional strategy, has increased significantly in the recent past (Pradiptarini, 2011). It has gained widespread popularity in a brief period and has reached billions of people globally. Companies and firms are including social media practices in their business strategies. Lang-Faria and Elliot (2012) appraise that social media has been becoming the modus operandi of doing business in the 21st century. Social media is a new and preferred marketing tool for businesses due to many advantages related to it, such as cost, time, relation and audience ((Kirtis, Karahan, 2011). Currently, most of the marketers include measures related to social media in their marketing strategies. The significant advantage of social media lies in its widespread reachability, which is all across the world and minimum time duration in receiving feedback by employing minimum resources (Surugiu & Surugiu, 2015).

Social media sites provide an opportunity to connect and interact with customers in a more personalized and meaningful way. Social Media Marketing Industry Report reveals that “64% of marketers spend five hours or more per week on social media and 39% of them spend ten hours or more weekly”. It shows that most of the businesses are actively using social media as their marketing strategies (Pradiptarini, 2011). Social media marketing improves the profile of the business by increasing visibility. It has been a primary reason for social media use by entrepreneurs which helps in attracting new customers and accelerate sales (Olanrewaju et al., 2018). It supports CRM, where the relationship with customers is improved (Michaelidou, 2011).

VII. Requisite Social Media Marketing Strategies For Entrepreneurship

The marketing strategies and practices which were adopted in the past are not much useful in this digital and technologically sophisticated era. Therefore, it is the need of the hour to be more tech-savvy, creative, innovative, advanced, and proactive for achieving success. Social media has tremendous potential for marketers and entrepreneurs to develop effective marketing strategies. Johnson has stated that “social media marketing strategies include social media tools such as Twitter, Facebook, LinkedIn, YouTube, and Google+ fairly assisting many business firms and organizations in dealing and communicating with their current customers and, at the same time, promoting cooperation and collaboration among their employees” (Johnson, 2011).
In a business firm or any other organization, social media practitioners can prepare, educate and train their employees to operate different social media channels for advertising and promoting company’s offering to potential customers (Johnson, 2011; Ray, 2014). Social media is now deliberately believed a life-sustaining organ in many departments, such as advertising and marketing (Curley & Noormohamed, 2014; Okazaki & Taylor, 2013). The marketing strategies and practices through social media channels require peculiar tactics and skills. The reach of social media is very vast, as 3.8 billion people all across the world use social media (as per the survey of Global Digital Report 2020). This figure continues to grow each day. In service industries such as travel, tourism, and hospitality, banks and telecommunication, who continuously engage themselves in communication with guests, are rapidly moving to new marketing strategies by adopting social media over conventional practices of marketing and public relations (Seth, 2014). According to a Facebook survey (2016), there are more than 3 million businesses that are actively promoting and advertising themselves on it. More than 50 million small businesses are utilizing free pages over Facebook (Mukolwe and Korir, 2016).

VIII. ENTREPRENEURIAL OPPORTUNITIES

Social media has changed the pattern of work in organizations, and a remarkable increment has been noticed in the number of entrepreneurs (Ojeleye et al., 2018). By tapping social media functionalities, entrepreneurs have been using it in managing businesses activities viz marketing (Olanrewaju et al., 2020). Many social media platforms such as Facebook, Twitter, WhatsApp, Instagram and Youtube are providing a lot of avenues to become entrepreneurs by involving creativity, innovation and leadership etc. (Ojeleye et al., 2018). Among the various forms of social media that can be used by entrepreneurs for marketing are Facebook business pages, Facebook insights and Twitter (Kothalia et al., 2017). Olanrewaju (2020) states that “more than 50 million businesses use Facebook business pages, including 2 million who use is for direct advertising” (Olanrewaju et al., 2020).

Social media platforms offer entrepreneurs tools for tracing brand mentions, analyzing social media traffic, scheduling, and distribution. Main Street Hub, Crowd booster, and HootSuite are some of the tools that can be utilized by entrepreneurs to manage and monitor the activity of their social pages or tweets. The benefits entrepreneurs or businesses can derive from social media is that they can have increased exposure; they can improve their website traffic; develop loyal fans, lower marketing costs, and increase sales. Social media channels are mainly used either for promotion, advertising, PR and marketing by business enterprises or as the foundation for start-up (Salem & Mourtada, 2012). Social media tools are very useful in creating brand awareness, educating customers and persuading them to buy the products and services. They boost the brand reach and establish new brands in the market. World Economic Forum (WEF) and the International Labour Organisation (ILO) had been working continuously on strategies to promote job creation, economic growth and entrepreneurship and agreed that all this could be facilitated through the use of social media (Salem & Mourtada, 2012).

IX. CONCLUSION

Social media helps the entrepreneur in acquiring and building entrepreneurial intention. Various social media channels provide a stable medium and platform for entrepreneurship in networking. Social media offers more extensive access to market and closer relationship with customers, having a positive impact on the overall performance of businesses. Among the various networks, Twitter and Facebook are the two most visited social networks by the
entrepreneurs for business purposes. SMM strategies using social media sites such as Twitter, Facebook, LinkedIn YouTube, and Google+ are reasonably assisting many business firms and organizations in dealing and communicating with their current customers. In the present digitalized era, social media is a flourishing platform. The number of active social media users is increasing significantly. People of all age groups are spending a lot of their time on social media platforms like WhatsApp, Facebook, Instagram, and Twitter. The number of E-Commerce activities has also drastically increased. Since the number of social media users is growing continuously, entrepreneurs can use this to market their products and services to a broader range of people. It can help them to reduce costs and increase their sales as well as create a brand image and connect personally with their customers. In this fast-growing and competitive world, which is technologically packed, the use of social media networks for business purposes is impossible to neglect and to which marketers should pay more attention (Surugiu & Surugiu, 2015).

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TECHNOLOGY FOR THE DEVELOPMENT OF STUDENTS 
'EDUCATIONAL AND CREATIVE ACTIVITIES IN SOLVING 
PROBLEMS IN MOLECULAR PHYSICS

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ABSTRACT

The Molecular Physics section of the Physics course encourages students to think, analyze, and visualize physical processes by solving problems. In this way, it serves as a basis for shaping the creative activity of students

KEYWORDS: Position, Ability, Reflexive-Perceptual Ability, Project Ability, Combination, Technical Matter, Experiment, Concentration.

INTRODUCTION

The pedagogical position of modern teachers is directly related to the level of development of their pedagogical abilities.

Ability is a characteristic of a person in the successful solution of tasks in one or more areas.

Ability is not passed down from generation to generation, but some physiological-anatomical aspects can be inherited. Abilities develop. Ability is determined not by cognitive skills but by speed, deep creativity and solid reliability in work style. Abilities are a set of individual skills related to the object of training, the means, the conditions of activity, and the elegant ways in which effective ways are needed to achieve a high result.

Science is divided into general and special abilities.

General skills are distinguished by mental operations, sharp observations, interesting communication, easy mastery of social experiences, and high results in the desired field.

Special skills determine the high results of a particular direction in areas that require special skills, such as music, fine arts, mathematics, theater.
Thus, skills are a set of individual skills related to the object of a person’s upbringing, the means, the conditions of activity, and the elegant ways in which effective ways are needed to achieve a high result.

There are two interrelated levels of pedagogical ability:

1. "Reflexive-perceptual abilities" in their direction are focused on the "object-subject" relationship and require the development of personal experience of the teacher.

2. Project Capability "will focus on the subject-subject relationship. It embodies aspects that help the teacher to strive for excellence in the professional field, while shaping the need for the development of thinking in the student, the desire to find their place. This is determined by the development of modular knowledge and skills related to the design of the educational system.

One of the ways to develop skills in students in a physics course is to solve this problem. By solving problems, students determine in which section of physics the problem is related to the topic. He cited the formulas based on the condition of the matter on the subject. Reads the problem and visualizes the processes in the problem condition. Analyzes the process. Finds ways to work on the issue.

Problem-solving in higher education should be as clearly planned as any other subject. In preparation for the session on the topic indicated in the program, the teacher selects the problems and determines the sequence of their solution. The system of issues selected must meet a number of requirements. The main didactic requirement is the gradual complication of the relationship between the magnitude and concepts that characterize the process or event described in the problem.

It is a good idea to start solving problems on some of the topics in the Molecular Physics section of the physics course by practicing. This is followed by more complex computational, experimental, and other issues that are chosen sequentially, with an increasing number of connections between the magnitudes and concepts that characterize the phenomenon. Combinations of more complex, incomplete information in a technical context may be the culmination of a system of questions selected on a particular topic.

**Exercise.** Dust particles with mass $m = 10^{18}\text{g}$ are suspended in the air. Determine the air layer in which the difference in the concentration of dust particles does not exceed 1%. The air temperature is the same throughout the volume and is $T = 300\text{K}$.

**Solution:** From the distribution of dust particles in equilibrium, the concentration depends only on the coordinate along the axis in the vertical direction.

In this case, the Boltzmann formula can be used for the distribution of dust particles.

$$n = n_0 \cdot e^{\frac{W}{kT}} \quad (1)$$

Because the force of gravity in a homogeneous field

$$W = mgh \quad (2)$$

We form (2) $n = n_0 \cdot e^{\frac{mgh}{kT}} \quad (3)$ based on (1).
According to the condition of the matter, the change in concentration depending on the altitude is very small with respect to \( \frac{\Delta n}{n} = 0.01 \). Therefore, the concentration change \( \Delta n \) can be replaced by the differential \( dn \). (3) - differentiating the expression by \( z \), we obtain the following

\[
dn = n_0 \frac{mg}{kT} \cdot e^{\frac{mgZ}{kT}} dZ
\]  

(4)

Here \( n_0 \frac{mgZ}{kT} = n \) (5), since \( dn = \frac{mg}{kT} \cdot ndZ \) (6). From this equation we find the change in coordinates of interest to us.

\[
dZ = \frac{kT \Delta n}{mgn}
\]  

(7)

Here, the negative sign indicates that a change in the positive coordinates \( (dZ > 0) \) leads to a decrease in concentration. Since the negative sign in this case is insignificant, the differentials \( dZ \) and \( dn \) are replaced by the completed addition of \( \Delta Z \) and \( \Delta n \). We find \( \Delta Z = \frac{-kT}{mg} \cdot \frac{\Delta n}{n} \) (8). We express the quantities (8):

\[
\left| \frac{\Delta n}{n} \right| = 0.001; \quad k = 1.38 \cdot 10^{-23} \text{ J/K}; \quad m = 10^{21} \text{ kg}; \quad g = 9.81 \text{ m/s}^2; \quad \Delta Z = 4.23 \text{ mm}.
\]

Based on the results obtained, the following can be said. Concentrations of very small dust particles also change very rapidly with altitude.

**REFERENCE**


KEY CHANGES AND MODERN TRENDS IN THE STRUCTURE OF THE NATIONAL INDUSTRY

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ABSTRACT

This article is devoted to the analysis of structural changes and modern trends of the industry of Uzbekistan. The lag in the development of the latest technologies can reduce the competitiveness of the national economy and increase its vulnerability in the face of growing geopolitical competition. The main trends in structural changes in the industry occur in the processing sector. Of course, significant structural changes are also taking place in the mining sector. In other words, structural change is a broader concept than structural change, which means that it occurs over a longer period of time and in a wider space in terms of time and space.

KEYWORDS: Industry Complex, Macroeconomic Indicators, Reforms, Potential Of Industrial Production, Industrialization Strategy, Industrial Producers

INTRODUCTION

The industrialization process is based on structural changes and structural shifts in the industrial sector. Structural changes are important qualitative changes in industrial production. On the other hand, structural changes are a systematic manifestation of these changes over time. In other words, structural change is a broader concept than structural change, which means that it occurs over a longer period of time and in a wider space in terms of time and space.

The development of industry in Uzbekistan can be negatively affected by external factors that can weaken the rational use of factors of industrial growth and resources. These factors include:

The first is the strengthening of global competition, which includes not only traditional markets for goods, capital, technologies and labor, but also the system of public administration, support for innovation and human development.

Second, a new wave of technological change is expected, which will strengthen the role of innovation in socio-economic development and reduce the impact of many traditional drivers of growth. The lag in the development of the latest technologies can reduce the competitiveness of
the national economy and increase its vulnerability in the face of growing geopolitical competition.

Third, the depletion of the potential of the export-raw material model of industrial development based on an increase in the export of fuel and raw materials.

Consequently, it is necessary to deepen the structural changes in industrial production, to continue the diversification of sectors and to accelerate the structural changes as a result of the systematic, organic nature of the processes of mutual cooperation and integration. Structural changes are analyzed mainly in three approaches - sectoral, technological and regional.

**METHODOLOGY**

In 2010-2019, significant changes were observed in the structure of the industrial sector of Uzbekistan. Changes in the structure of industry in terms of indicators such as the structure of gross domestic product by type of economic activity, GDP growth rate by type of economic activity, structure of manufacturing industry, gross savings, growth rate of industrial production by type of economic activity, commodity structure of foreign trade turnover, the analysis is expedient.

**TABLE 1 IN TERMS OF ECONOMIC ACTIVITY, THE REPUBLIC OF UZBEKISTAN**

<table>
<thead>
<tr>
<th>GROSS DOMESTIC PRODUCT COMPOSITION (as a percentage of total)</th>
<th>2010</th>
<th>2012</th>
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<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
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<tbody>
<tr>
<td>Changing in 2010-2019, %, «+», «-» «xxx»</td>
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</tr>
<tr>
<td>I. GDP, total</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
</tr>
<tr>
<td>Including:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross value added of networks</td>
<td>87,2</td>
<td>88,1</td>
<td>89,6</td>
<td>90,8</td>
<td>88,5</td>
<td>88,8</td>
<td>90,9</td>
</tr>
<tr>
<td>Net taxes on products</td>
<td>12,8</td>
<td>11,9</td>
<td>10,4</td>
<td>9,2</td>
<td>11,5</td>
<td>11,2</td>
<td>9,1</td>
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<tr>
<td>II. Gross value added of networks</td>
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<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
</tr>
<tr>
<td>Agriculture, forestry and fisheries</td>
<td>32,9</td>
<td>34,9</td>
<td>33,8</td>
<td>34,0</td>
<td>34,0</td>
<td>31,5</td>
<td>28,1</td>
</tr>
<tr>
<td>Industry (including construction)</td>
<td>26,0</td>
<td>24,6</td>
<td>25,9</td>
<td>26,6</td>
<td>27,9</td>
<td>32,6</td>
<td>36,4</td>
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<tr>
<td>Industry</td>
<td>20,2</td>
<td>19,3</td>
<td>20,2</td>
<td>20,6</td>
<td>22,2</td>
<td>26,5</td>
<td>30,0</td>
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<tr>
<td>Construction</td>
<td>5,8</td>
<td>5,3</td>
<td>5,7</td>
<td>6,0</td>
<td>5,7</td>
<td>6,1</td>
<td>6,4</td>
</tr>
<tr>
<td>Services</td>
<td>41,1</td>
<td>40,5</td>
<td>40,3</td>
<td>39,4</td>
<td>38,1</td>
<td>35,9</td>
<td>35,5</td>
</tr>
</tbody>
</table>

Source: Compiled on the basis of data of the State Statistics Committee of the Republic of Uzbekistan for the relevant years. //stat.uz/
Analysis of changes in the structure of value added in the industry in 2010-2019 allowed to draw the following conclusions:

1) The share of gross value added in the country's GDP increased from 87.2% to 90.9%; this means that high-value-added industries are developing faster than other industries.

2) The share of industry in the gross value added of industries increased from 20.2% to 30.0%; In 2000, the figure was 16.2 percent.

3) The share of agriculture, forestry and fisheries during this period decreased from 32.9% to 28.1%.

4) The share of the service sector decreased from 41.1% to 35.5%.

In short, these changes mean that the importance of industry in the process of creating added value in the country is increasing.

TABLE 2 IN TERMS OF ECONOMIC ACTIVITY, THE REPUBLIC OF UZBEKISTAN GDP GROWTH RATES (as a percentage of the previous year)

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I. GDP, total</td>
<td>107,3</td>
<td>107,4</td>
<td>107,2</td>
<td>106,1</td>
<td>104,5</td>
<td>105,4</td>
<td>105,6</td>
<td>105,6</td>
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<tr>
<td>Including:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross value added of networks</td>
<td>107,7</td>
<td>107,8</td>
<td>107,3</td>
<td>106,1</td>
<td>104,3</td>
<td>105,4</td>
<td>105,6</td>
<td>106,8</td>
</tr>
<tr>
<td>Industry</td>
<td>105,9</td>
<td>105,7</td>
<td>104,5</td>
<td>105,4</td>
<td>105,2</td>
<td>110,8</td>
<td>106,6</td>
<td>106,1</td>
</tr>
<tr>
<td>Value added in the processing industry</td>
<td>108,9</td>
<td>106,3</td>
<td>108,0</td>
<td>106,7</td>
<td>104,2</td>
<td>107,9</td>
<td>109,4</td>
<td>107,8</td>
</tr>
<tr>
<td>Agriculture, forestry and fisheries</td>
<td>106,1</td>
<td>107,0</td>
<td>106,0</td>
<td>106,2</td>
<td>101,2</td>
<td>100,3</td>
<td>102,5</td>
<td>104,8</td>
</tr>
<tr>
<td>Construction</td>
<td>104,2</td>
<td>114,5</td>
<td>117,6</td>
<td>107,2</td>
<td>106,0</td>
<td>114,3</td>
<td>119,0</td>
<td>112,8</td>
</tr>
<tr>
<td>Services</td>
<td>110,6</td>
<td>108,7</td>
<td>108,3</td>
<td>106,3</td>
<td>106,4</td>
<td>105,5</td>
<td>105,1</td>
<td>107,8</td>
</tr>
</tbody>
</table>

Source: Compiled on the basis of data of the State Statistics Committee of the Republic of Uzbekistan for the relevant years. //stat.uz/

Analysis of the data in this table, reflecting changes in 2010-2019, made it possible to draw the following conclusions:

1) The average annual incremental GDP growth rate is 5.6%.

2) During this period, the gross value added of industries increased by an average of 6.8 percent per year.
3) The volume of added value created in agriculture, forestry and fisheries averaged 4.8 percent.

4) During these years, the volume of value added in the industry increased on average by 6.1% per year.

5) Over the years, the added value of services has increased by an average of 7.8% per year.

Thus, the volume of added value created in the construction sector during this period grew by 12.8% at a fast pace compared to other sectors.

The main trends in structural changes in the industry occur in the processing sector. Of course, significant structural changes are also taking place in the mining sector. However, an analysis of changes in the manufacturing industry highlights key qualitative changes in industrialization.

**TABLE 3 THE STRUCTURE OF THE MANUFACTURING INDUSTRY, IN% OF THE TOTAL**

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</thead>
<tbody>
<tr>
<td>Manufacturing industry</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Food products</td>
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<td>19.7</td>
<td>21.4</td>
<td>24.9</td>
<td>19.7</td>
<td>13.3</td>
<td>12.9</td>
<td>-6.7</td>
</tr>
<tr>
<td>Drinks</td>
<td>3.3</td>
<td>3.4</td>
<td>3.1</td>
<td>3.7</td>
<td>3.2</td>
<td>2.6</td>
<td>2.4</td>
<td>-1.1</td>
</tr>
<tr>
<td>Tobacco products</td>
<td>1.4</td>
<td>1.0</td>
<td>1.1</td>
<td>1.1</td>
<td>1.0</td>
<td>0.8</td>
<td>0.7</td>
<td>-0.7</td>
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<tr>
<td>Textile products</td>
<td>17.2</td>
<td>17.6</td>
<td>16.2</td>
<td>14.9</td>
<td>14.2</td>
<td>13.1</td>
<td>11.8</td>
<td>-5.4</td>
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<td>2.0</td>
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<td>4.1</td>
<td>3.3</td>
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<td>0.3</td>
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<td>1.1</td>
<td>1.2</td>
<td>0.9</td>
<td>0.8</td>
<td>+0.5</td>
</tr>
<tr>
<td>Wood and foam products</td>
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<td>0.9</td>
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<td>0.7</td>
<td>0.8</td>
<td>0.7</td>
<td>+0.4</td>
</tr>
<tr>
<td>(except furniture, straw and</td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>textile materials</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paper and paper products</td>
<td>0.5</td>
<td>0.5</td>
<td>0.7</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
<td>+0.2</td>
</tr>
<tr>
<td>Publication and reflection of</td>
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<td>0.8</td>
<td>0.7</td>
<td>1.0</td>
<td>1.0</td>
<td>0.7</td>
<td>0.6</td>
<td>-0.1</td>
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<td>written materials</td>
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<td></td>
</tr>
<tr>
<td>Coal coke and oil refining</td>
<td>6.3</td>
<td>5.2</td>
<td>4.6</td>
<td>3.2</td>
<td>3.1</td>
<td>2.9</td>
<td>3.8</td>
<td>-2.5</td>
</tr>
<tr>
<td>products</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Chemical products</td>
<td>7.0</td>
<td>6.7</td>
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<td>8.4</td>
<td>8.0</td>
<td>7.3</td>
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<td>1.2</td>
<td>0.9</td>
<td>0.8</td>
<td>+0.2</td>
</tr>
<tr>
<td>and drugs</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rubber and plastic products</td>
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<td>2.9</td>
<td>2.7</td>
<td>2.8</td>
<td>2.4</td>
<td>+0.4</td>
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<tr>
<td>Other mirrors mineral products</td>
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<td>7.1</td>
<td>7.1</td>
<td>6.4</td>
<td>6.4</td>
<td>5.9</td>
<td>+0.1</td>
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<tr>
<td>Metallurgical industry</td>
<td>11.0</td>
<td>9.9</td>
<td>9.5</td>
<td>9.0</td>
<td>10.6</td>
<td>16.5</td>
<td>22.2</td>
<td>+11.2</td>
</tr>
<tr>
<td>Finished metal products in</td>
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<td>2.1</td>
<td>2.5</td>
<td>3.1</td>
<td>2.7</td>
<td>2.7</td>
<td>+0.7</td>
</tr>
<tr>
<td>addition to machinery and</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>equipment</td>
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<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Computers, electronic and</td>
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<td>1.7</td>
<td>0.6</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>0.7</td>
<td>-0.9</td>
</tr>
<tr>
<td>optical products</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electrical equipment</td>
<td>1.4</td>
<td>1.8</td>
<td>2.2</td>
<td>2.2</td>
<td>2.7</td>
<td>3.7</td>
<td>3.5</td>
<td>+2.1</td>
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### TABLE 4 INDUSTRIAL PRODUCTION BY TYPES OF ECONOMIC ACTIVITY GROWTH RATES

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</thead>
<tbody>
<tr>
<td><strong>The volume of industrial output</strong></td>
<td>108,5</td>
<td>107,8</td>
<td>108,3</td>
<td>106,2</td>
<td>108,0</td>
<td>116,6</td>
<td>106,4</td>
<td>108,5</td>
</tr>
<tr>
<td><strong>1. Mining industry and open pit mining</strong></td>
<td>97,9</td>
<td>110,2</td>
<td>101,2</td>
<td>101,0</td>
<td>115,8</td>
<td>132,4</td>
<td>102,8</td>
<td>107,1</td>
</tr>
<tr>
<td><strong>2. Manufacturing industry</strong></td>
<td>109,4</td>
<td>108,5</td>
<td>109,4</td>
<td>106,4</td>
<td>108,3</td>
<td>115,6</td>
<td>107,9</td>
<td>109,5</td>
</tr>
<tr>
<td><strong>Food products</strong></td>
<td>111,0</td>
<td>108,1</td>
<td>112,7</td>
<td>112,3</td>
<td>95,6</td>
<td>94,9</td>
<td>105,7</td>
<td>105,7</td>
</tr>
<tr>
<td>Drinks</td>
<td>116,3</td>
<td>107,4</td>
<td>100,7</td>
<td>105,2</td>
<td>100,3</td>
<td>114,6</td>
<td>112,4</td>
<td>108,0</td>
</tr>
<tr>
<td>Tobacco products</td>
<td>110,2</td>
<td>86,7</td>
<td>111,8</td>
<td>97,5</td>
<td>97,8</td>
<td>110,7</td>
<td>104,8</td>
<td>102,8</td>
</tr>
<tr>
<td><strong>Textile products</strong></td>
<td>114,0</td>
<td>109,6</td>
<td>104,1</td>
<td>108,8</td>
<td>102,1</td>
<td>113,3</td>
<td>104,5</td>
<td>108,0</td>
</tr>
<tr>
<td>Clothes</td>
<td>137,4</td>
<td>101,5</td>
<td>125,5</td>
<td>110,9</td>
<td>114,9</td>
<td>104,9</td>
<td>104,5</td>
<td>114,1</td>
</tr>
<tr>
<td>Leather and related products</td>
<td>104,0</td>
<td>101,1</td>
<td>119,8</td>
<td>117,3</td>
<td>123,0</td>
<td>102,1</td>
<td>104,0</td>
<td>110,0</td>
</tr>
<tr>
<td>Wood and foam products (except furniture), straw and textile materials</td>
<td>118,3</td>
<td>148,2</td>
<td>133,6</td>
<td>140,0</td>
<td>104,4</td>
<td>169,8</td>
<td>94,4</td>
<td>129,8</td>
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<td>Paper and paper products</td>
<td>108,6</td>
<td>110,6</td>
<td>105,9</td>
<td>148,5</td>
<td>116,3</td>
<td>110,4</td>
<td>101,7</td>
<td>114,6</td>
</tr>
<tr>
<td>Publication and reflection of written materials</td>
<td>113,2</td>
<td>128,2</td>
<td>109,9</td>
<td>119,8</td>
<td>107,7</td>
<td>94,2</td>
<td>104,2</td>
<td>111,0</td>
</tr>
<tr>
<td>Coal coke and oil refining products</td>
<td>90,9</td>
<td>94,6</td>
<td>99,9</td>
<td>97,1</td>
<td>97,5</td>
<td>104,1</td>
<td>89,5</td>
<td>97,3</td>
</tr>
<tr>
<td>Chemical products</td>
<td>109,6</td>
<td>105,4</td>
<td>107,2</td>
<td>138,3</td>
<td>101,7</td>
<td>99,1</td>
<td>101,3</td>
<td>8,9</td>
</tr>
<tr>
<td>Basic pharmaceutical products and drugs</td>
<td>140,2</td>
<td>122,0</td>
<td>118,2</td>
<td>140,3</td>
<td>111,7</td>
<td>103,6</td>
<td>111,0</td>
<td>121,0</td>
</tr>
<tr>
<td>Rubber and plastic products</td>
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<td>102,0</td>
<td>125,2</td>
<td>118,4</td>
<td>138,1</td>
<td>107,9</td>
<td>120,0</td>
</tr>
<tr>
<td>Other mirrors mineral products</td>
<td>106,8</td>
<td>113,8</td>
<td>107,5</td>
<td>120,9</td>
<td>111,8</td>
<td>115,5</td>
<td>115,2</td>
<td>113,0</td>
</tr>
<tr>
<td><strong>Metallurgical industry</strong></td>
<td>102,4</td>
<td>103,6</td>
<td>108,6</td>
<td>101,6</td>
<td>107,8</td>
<td>106,6</td>
<td>105,6</td>
<td>106,4</td>
</tr>
<tr>
<td>Finished metal products in addition to machinery and equipment</td>
<td>116,4</td>
<td>120,2</td>
<td>116,4</td>
<td>107,6</td>
<td>157,8</td>
<td>115,0</td>
<td>108,8</td>
<td>120,3</td>
</tr>
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</table>
### 3. Electricity, gas, steam supply and air conditioning

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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Computers, electronic and optical products</td>
<td>103.5</td>
<td>112.0</td>
<td>132.6</td>
<td>78.4</td>
<td>178.5</td>
<td>121.8</td>
<td>130.5</td>
<td>122.4</td>
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<tr>
<td>Electrical equipment</td>
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<td>143.1</td>
<td>117.7</td>
<td>122.9</td>
<td>131.0</td>
<td>140.7</td>
<td>127.8</td>
<td>132.5</td>
<td></td>
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<tr>
<td>Machinery and equipment not included in other categories</td>
<td>105.9</td>
<td>135.4</td>
<td>103.2</td>
<td>109.0</td>
<td>136.5</td>
<td>144.9</td>
<td>89.6</td>
<td>117.8</td>
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<td></td>
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<tr>
<td>Motor vehicles, trailers and semi-trailers</td>
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<td>113.2</td>
<td>111.4</td>
<td>50.6</td>
<td>167.3</td>
<td>175.6</td>
<td>139.7</td>
<td>130.9</td>
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<td>Other transport equipment</td>
<td>111.4</td>
<td>117.7</td>
<td>109.2</td>
<td>107.1</td>
<td>110.2</td>
<td>134.8</td>
<td>109.1</td>
<td>114.2</td>
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<tr>
<td>Furniture</td>
<td>98.4</td>
<td>96.5</td>
<td>129.2</td>
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<td>107.9</td>
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<tr>
<td>Other ready products</td>
<td>98.8</td>
<td>119.7</td>
<td>108.7</td>
<td>118.6</td>
<td>81.3</td>
<td>97.9</td>
<td>108.8</td>
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<td>Repair and installation of machinery and equipment</td>
<td>116.8</td>
<td>108.9</td>
<td>115.9</td>
<td>96.4</td>
<td>105.8</td>
<td>105.7</td>
<td>114.0</td>
<td>108.8</td>
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<td>3. Electricity, gas, steam supply and air conditioning</td>
<td>119.7</td>
<td>98.8</td>
<td>106.1</td>
<td>109.8</td>
<td>96.7</td>
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<td>104.4</td>
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<tr>
<td>4. Water supply, sewerage system, waste collection and disposal</td>
<td>119.7</td>
<td>108.1</td>
<td>135.0</td>
<td>112.3</td>
<td>117.6</td>
<td>119.7</td>
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### CONCLUSIONS

Changes in the structure of the manufacturing industry lead to the following conclusions:

1) In the manufacturing industry, more than 10% accounted for 4, and in 2010-2019. Their total share in processing increased from 60.5% to 86.9%. (table in italics, bold)

2) The share of 4 sectors with a significant share (from 3.0% to 10.0%) decreased from 22.4% to 19.4% in 2010-2019.

3) During this period, the share of the following 4 industries increased significantly: clothing production from 2.0% to 3.3%, finished metal products from 2.0% to 2.7%, electrical equipment from 1.4%, 3, Production of some types of machinery and equipment increased from 0.8% to 1.6%.

Analysis of data on changes in the average additional growth rate of industrial production by type of economic activity in 2010-2019 allowed to draw the following conclusions:

1) The volume of industrial production is growing by an average of 8.5 percent per year.
2) Mining and open pit mining are growing by another 7.1%.
3) The volume of production in the manufacturing industry is growing by another 9.5 percent per year.
4) The volume of electricity, gas, steam and air conditioning is increased by another 4.4%.
5) Water supply, sewerage, waste collection and disposal are increased by another 15.0%.

Areas of rapid incremental growth over the past 2-3 years are as follows.
Basic rubber and plastic products (about 108.0-138.0 percent), computers, electronics and optics (122.0-178.5 percent), electrical equipment (128.0-141.0 percent), cars, trailers and semi-trailers (140.0-176.0 percent) and other industries.

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ESSENCE AND NEED OF ENSURING THE ECONOMIC SUSTAINABILITY OF THE FAMILY

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ABSTRACT

The article describes the theoretical aspects of family economic stability, as well as the essence and necessity of ensuring family economic stability. At the same time, the family is a social space that plays an important role in the development of society, and only on the basis of ensuring its stability can a society be divided into those with mature potential workforce. The above definition contains economic views that are directly related to and reflect the concept of "family", that is, in addition to kinship relations, special emphasis is placed on the property relations that govern its economic activity.


INTRODUCTION

After the independence of Uzbekistan, profound socio-economic changes began to take place in the life of society. These changes are directly related to the needs and interests of the family, which is the basis of society, and the level of well-being of each family. That is why families are seen not only as the primary link in society, but also as a factor that ensures social stability, a solid economic base that serves to improve the national economy. At the same time, the family is a social space that plays an important role in the development of society, and only on the basis of ensuring its stability can a society be divided into those with mature potential workforce.

It should be noted that the socio-economic support of the family in the country has risen to the state level, as evidenced by a number of measures aimed at its development. In particular, the President of the Republic Sh.M.Mirziyoev on February 27, 2020 in a video conference on measures to reduce poverty through the development of entrepreneurship highlighted the most important and urgent tasks aimed at further development of the country, "Young families need support, assistance and support. Social protection policy aimed at strengthening attention and care for both categories and well-off families will be continued at a new stage. 12-15% or 4-5 million people are poor, their daily income does not exceed 10-13 thousand sums, or a family has
a car and livestock. but if a person is seriously ill, 70 per cent of the family's income goes to medical treatment, and the vital needs of the family, such as food, treatment, education and clothing, are met.”[1]

The study of the characteristics of ensuring the economic stability of the family requires, first of all, a thorough study of the financial situation of the family. The average salary in Uzbekistan in January-March 2020 amounted to 2.5 million sums [2]. In some regions of the country, which is the object of research, it is 20% higher than in the country. Per capita income in the provinces increased by 4.5 times in 2020 compared to 2015, and expenditures by 4.52 times [3]. It should be noted that today the majority of family expenses in the region, ie 53.9% were spent on food, 16.1% on services.

At the same time, due to the relatively high proportion of children and the elderly in the provinces, as well as the low growth rate of the number of jobs created relative to the labor force, there is an average of 1.4 dependents per 1 breadwinner in the family. The above-mentioned cases show that there are a number of problems in the economic situation of families in the provinces.

Today in our country, as well as in the regions, special attention is paid to the socio-economic support of families, especially well-off families who have lost their breadwinners. However, changes in the financial situation of the family in the provinces affect its economic stability. With this in mind, a comprehensive study, analysis and development of scientific proposals and recommendations on ensuring the economic stability of families is one of the most pressing issues of today.

Today, science pays special attention to the study of the socio-economic foundations of the family, its socio-psychological and biological aspects. In the economic approach to the issue, the family is the basis of the household, it is the main link of the microeconomic system and is integrated into the macroeconomic system, i.e. the national economy.

MATERIALS AND METHODS

The fact that the household or the household, which is now widely used in the economic literature, is becoming a microeconomic entity, requires clarification of the meaning and essence of the concept of "family". In particular, A. Olmasov in his scientific work defined the concept of "family" as follows: "The family is a complex, ie a social structure based on common kinship, property and common interests of people and the joint satisfaction of needs" [4]. Family scientist M.Burieva described, "The family is a socio-demographic group of people connected by natural biological, marriage, kinship, economic, legal, spiritual relationships and mutual responsibility" [5]. D. Egamova took a deeper approach to the issue and said, “The family is a group of people united on the basis of natural-biological, marriage and kinship, economic and legal relations, interconnected with mutual responsibility and spiritual responsibility. The supplier is a socio-demographic cell"[6].

Thus, the family is a marriage-regulated system of satisfying physiological-natural; socio-economic needs a group of people who work together in a harmonious economic-property relationship on the basis of socio-spiritual kinship.

The above definition contains economic views that are directly related to and reflect the concept of "family", that is, in addition to kinship relations, special emphasis is placed on the property relations that govern its economic activity. Because family relations are based on property, the
means of production belong directly to the family, and those who work and those who enjoy the results of labor belong to the same family.

During the period of our research, the study of the economic literature showed that no serious research has been conducted on the concept of "economic stability of the family", its socio-economic factors, its activities. It should be noted that research in the field of family psychology, family pedagogy, family demography, sociology, in a sense, some general views on ensuring family stability. However, at the same time, the theoretical and methodological basis and concept of its economic factors, which are a direct basis for ensuring the stability of the family, have not been studied.

In our opinion, at the current stage of development of human society, each event should be viewed not only in terms of social, spiritual, educational, but primarily economic factors. Therefore, in the study, we tried to shed light on the economic mechanism of ensuring the economic sustainability of families.

Before clarifying the concept of "economic stability of the family", we found it expedient to clarify the content of the category of "sustainability". Sustainability is derived from the English word "Sustainable", which in Russian means "stability", "utoychivost", in Uzbek - "stability", "stability", as well as "permanent", "uninterrupted", "support". Although this concept is different in form, it is essentially a common feature. A number of authors (S.I.Golod., N.A.Yurkevich, Z.A.Yankova) used the concept of "stability" to describe the characteristics of the successful development of the family. Another group of experts (V.A. Sysenko, E.G. Gukova, I.F. Demenkeva) opposes the concept of "stability" to a positive "stability", giving it a certain negative meaning. In their view, ‘marital stability’ represents a statistic of the processes that take place in the family and notes the legal and permanent existence of the family even without spiritual solidarity and mutual sympathy of the couple. Stability, in their view, is a category with a dynamic content that can be used to describe a harmoniously developed double union. [7] The Explanatory Dictionary of the Uzbek Language defines stability as "a firm and firm priority that has been established" [8]. In the Uzbek National Encyclopedia, stability is described as "a companion of change, a double concept of philosophy" [9].

From an economic point of view, stability is a concept related to time. In particular, it is the duration of a positive trend of an economic event or phenomenon or the longevity of its level. On the other hand, this concept reflects quantitative indicators of grief. That is, the minimum limits of positive economic indicators, the maximum limits of negative indicators are set. In general, stability is a positive state of performance over time.

Although the definition of “sustainability” in the above source applies to specific aspects of family economic stability in general, it does not fully explain its content and in some places has aspects that contradict family economic stability. Sustainability and variability reflect this contradiction. Because any change in the economic stability of the family means that it is not sustainable. It should be noted that the stability of any family depends primarily on peace in society, civil solidarity, the development of production and others. Our study is based on the study of the specificity and economic stability of the social status of the family in the context of market relations. There are a number of studies on this issue in the country, but in the regional context it has not yet been studied in detail. Attitudes towards the family as a cell of society have been formed in Uzbekistan since ancient times.
Later, some foreign and local scholars conducted research in this area, they studied different aspects of family relationships and identified the factors that affect them.

It is known that the family has a number of functions in society, one of the most important of which is related to its economic activity. Therefore, any family can become strong and become an active subject of socio-economic processes in society only if it solves domestic problems together and is economically self-sufficient.

The family is the primary socio-economic unit of society, in which the population is re-established, children are brought up, and their movement from individuality to socialization is ensured. In addition, the family generates income and meets the material, economic and consumer needs of its members.

Another important function of the family is its demographic function, in which the process of generational change takes place. In turn, generational change ensures the continuity of society.

The modern family does not have the characteristic of a production cell in its early formative period. However, it has fully retained its economic activity as a material basis for meeting the needs of family members. As a result of this activity, a family budget is formed and its use creates opportunities for family property, care for disabled family members.

The educational, demographic, social process, which is the second sphere of family activity, is inextricably linked with the natural and social function of the family, which reproduces the population. The family plays an important role in the upbringing of the generation with a special influence. The family can be said to be an important space that shapes the younger generation as individuals. However, the social responsibility of the family in upbringing varies depending on its socio-economic and demographic situation.

Thus, in the process of studying not only the spiritual and moral, educational aspects of the family function, but also its socio-economic foundations, it becomes clear that the activities of families consist of very multifaceted and complex functions. In the family, the natural needs, aspirations, attitudes of each growing individual to certain socio-economic values are formed. Therefore, creating opportunities to ensure the sustainable development of the family in a certain order is important for the development of an entire society.

Changes in market relations in the economy also affect the processes that take place in family relationships. At present, the economic literature does not provide a complete classification of the factors that affect the economic stability of the family.

Therefore, there is a need to develop a detailed classification of factors. The basis of the systematization developed in the dissertation is the interaction of economic normative, social, demographic factors affecting the family:

- Directly or indirectly, as a result of which the well-being of the family - this is the material well-being (economic factor);
- Indirectly related to the set of conditions in which the family lives.

Our proposed classification does not, of course, imply a complete solution to the problem. However, with its help it will be possible to determine and analyze the state of economic stability of the family. Also, the classification, taking into account the interrelationships between groups of factors, allows to determine the role of the breadwinner in the integrated system of "family".
the family coefficient. Assessment indicators include the per capita income of the population. Indirect (auxiliary) indicators can be the presence of complete and incomplete families in the population and the number of divorces.

In general, we have tried to reveal the content and essence of the concept of "economic stability of the family" by summarizing our observations and scientific-theoretical analysis of the period of the study. We can see this relationship in Figure 1

![Components of family economic stability](image)

**Figure 1: Components of family economic stability**

According to this, "economic stability of the family" refers to the level of satisfaction of the necessary needs in the institution of the family in social life on the basis of the results of economic activities of the family with the support of governmental and non-governmental organizations. Of course, the most important aspect of ensuring the economic stability of the family depends in many respects on the activities of governmental and non-governmental organizations to support families, their socio-economic protection. It is known that the level of development of any society is determined, first of all, by the social status of people and their families, which are a stable source of their livelihood, material and economic security, intellectual potential and moral well-being of adults. At the same time, ensuring the economic stability of families, especially those who have lost a breadwinner and are well-off, is achieved through direct social protection measures. Therefore, in the study, we tried to shed light on the socio-economic content and essence of the concept of “family protection”.

In particular, economist I. Borovsky defined the concept of "family protection" as follows: "Family protection is a set of social guarantees that provide targeted support to vulnerable groups of the family and ensure that their needs are shared" [10]. S. Kadomtseva, a Russian economist, described family protection as "a system of measures established by state and local authorities to protect those in need of social assistance." [11] Economist L. Rjanitsina in his scientific work
approached the issue from an economic point of view, describing that "Family protection is a set of social guarantees and benefits that serve to improve the well-being of families" [12], while M. Matskovsky "lost the breadwinner of family protection. , to take into account large, single-parent families, complete and incomplete families, and to improve the organization of assistance to them through governmental and non-governmental organizations "[13].

Economists G. Sargsyan and N. Kuznetsova explained the concept of "family protection" as follows: "Family protection is the satisfaction of the needs of each member of the family and the improvement of living standards, providing them with favorable living conditions” [14].

Thus, the views on the concept of "family protection" discussed above show that in the context of the system of social protection of the family is the process of implementation of social guarantees by governmental and non-governmental organizations.

In our opinion, the social protection of the family is a set of efforts made by local governments, non-governmental organizations, neighborhood and village assemblies to provide material, economic, spiritual and social support to the family, to ensure the economic stability of the family. It should be noted that the priorities of family protection are formed through the economic factors of its protection. Because families, by their nature, have their own place and place in cultural, spiritual, economic life as a "producer-consumer" link of society.

Ensuring the economic stability of the family is largely related to its economic activity. Therefore, any family can be stable and become an active subject of socio-economic processes in society only if it solves domestic problems together and is economically self-sufficient. At the same time, the family is the primary socio-economic unit of society, in which the income of the population is formed and the material and economic and consumer needs of its members are met.

Based on the above considerations, the level of economic security of families is divided into three groups:

1. Low-income families. This category of families, in turn, is divided into helpless, low-income and relatively low-income families. Poor families are those who are hungry and cannot afford even the minimum consumption. The poorest families are better off than the poorest, but they spend their income only on food. Relatively low-income families, on the other hand, are the ones that are able to cover only the most harmful of consumer goods, despite having a stable income.

2. Moderately well-off families. This category of families is economically better than relatively low-income families and is able to meet their average daily needs.

3. Relatively well-off families. In such families, in addition to meeting their own needs, there is an opportunity to direct part of their income to improve their well-being, study and education, travel, and spend time in sanatoriums.
The level of economic security of families

Low-income families.  Moderately well-off families.  Relatively well-off families.

Figure 2: Level of economic security of families

In the family, the interests of the couple and the children are reconciled, and economic tasks such as earning money and earning a living are performed through their efforts. As a result, the economic stability of the family is ensured. At the same time, there are a number of principles that must be followed to ensure the economic stability of the family. They are:

- The family's efforts are required to meet the needs of all family members;
- Decisions on family economic activity should be made on a democratic basis;
- The family must follow the rules of economic rationalism, that is, the family must follow the most noble way to increase their well-being;
- Follow the rules of alternative selection. The family will have many needs, but the income it earns will be limited and will not be able to meet all the needs at once. Therefore, the most essential needs will have to be selected and met with spending as well;
- The principle of economic compromise must be followed. This requires family members to decide who will do what to improve the well-being of the family, when to meet whose individual needs, and to implement it in concert;
- Planning of family income and expenses, ensuring their compatibility and avoiding the deficit in the family budget.

The above principles are directly aimed at ensuring the economic stability of families, and their implementation will undoubtedly help to increase the well-being of families.

Thus, the economic stability of the family is formed under the influence of the attitude of the state and society to the family and develops on the basis of the support of social institutions. Now, to observe this process, it is necessary to consider the factors influencing the economic stability of the family and their specific features.

**Results**

The sociological method is widely used in the study of factors influencing the economic stability of the family. This method fills in the insufficient statistical data and plays an important role in determining the current state of the problem under study, the laws of its development. It is currently the most reliable method of expressing people’s wishes and opinions.
The first sociological study of the social protection of families in Uzbekistan in the context of market relations was conducted by economist N. Zokirova in all regions of the Republic of Uzbekistan, the Republic of Karakalpakstan and Tashkent [15]. The aim of the sociological study was to determine the effectiveness of the social support system implemented by the state for low-income families. The study involved 1,680 families. Among the respondents, 53.2% were female and 46.8% were male. In the survey, 41.1% of female questions were answered by the head of the family, and 29.4% by the wife of the head of the family. The average age of respondents is 39 years, according to the data: higher education - 8.1%, secondary technical education - 13.7%, secondary education - 73.5%, incomplete secondary education - 3.2%, primary education - 0.5%, uneducated - 1%.

In Andijan region, sociological research on the economic activity and social protection of families was conducted by local scientists, including geographer M. Mamajonov on measures for social protection and improvement of the population in Andijan and Andijan cities, Andijan, Bulakbashi, Balikchi, Sociological research was conducted in Altynkul, Marhamat, Jalal-Abad, Khojaabad, Shahrhaban districts [16].

The next sociological study on the social protection of families in the Andijan region was conducted by economist S. Azamov [17]. The study involved families living in Asaka and Pakhtaabad districts of the region. The purpose of the survey was to study the current state of the level of social protection of families with children in need of protection. 5.0% of the respondents were under 25 years old, 37.0% were 26-35 years old, 42.0% were 36-45 years old, and 16.0% were over 45 years old.

The next sociological study on the state of economic stability and social protection of families in some regions of the country was conducted by the dissertation directly in the cities and districts of Namangan, Fergana and Andijan regions. The survey was conducted on the basis of a competition on the list of households kept in the mahalla village council and mahalla office in the districts.

The selection step for making the selection was determined using the following formula:

\[
k = \frac{N}{n}
\]  

(1.1)

Here: \(k\) is the selection step;

\(N\) is the number on the list of all families in the neighborhood;

\(n\) is the selection size.

For example, the total number of families is 400. According to the plan, a survey will be conducted in 50 families. The selection step is 8 (\(k = 400: 50 = 8\)) according to the above formula. This means that a survey should be conducted in every 8 families from the general list of all families.

We conducted 500 surveys in each district using the above selection method. A total of 2,000 respondents took part in the survey. Of these, 988 (49.4%) were women and 1,012 (51.6%) were men.

Another method widely used in research is the system-content method. This method involves the analysis of an object not only in terms of the phenomenon it is studying, but also in the context,
together, and interconnected within another larger object. When studying the economic activity of the family in a systematic way, it is necessary to study the larger object - the population and the quantitative and qualitative changes in its composition, even if the object is a family.

The mathematical method is widely used to express changes in the number of families, family income and expenditure, family consumption structure in relative numbers or relative quantities. It also uses this method to calculate the per capita income and expenses of family members.

The amount of income per capita is determined using the following formula:

\[ I = \frac{D}{A} \]  

(1.2)

Here: I - the amount of income per capita;
D - the total amount of income of the population;
A - population.

The amount of expenditures per capita is determined using the following formula:

\[ P = \frac{R}{A} \]  

(1.3)

Here: P is the amount of expenditure per capita;
R is the total expenditure of the population;
A - population.

The economic stability of a family is directly affected by the financial situation of the family, i.e. the demographic burden per breadwinner, the unemployment rate.

The demographic load ratio of the population is determined using the following formula:

\[ W = \frac{l}{L} \cdot 100 \]  

(1.4)

Here: W is the demographic load factor of the population;
l - the number of disabled people;
L is the population of working age.

Unemployment rate is determined using the following formula:

\[ I = \frac{p}{P} \cdot 100 \]  

(1.5)

Here: I - unemployment rate;
p is the number of unemployed;
P is the number of workers.

Mathematical, statistical, sociological, system-structural methods were widely used in the study of the processes that ensure and affect the economic stability of the family.
DISCUSSION

It should also be noted that the factors that affect the stability of the family, as well as the factors that contribute to its weakness, are diverse. The problem is to develop scientific recommendations on how to strengthen the conditions and situations that serve the sustainable life of the family and eliminate the destructive factors that lead to its helplessness. In this sense, it is always necessary to keep in mind that this process is multifactorial.

In this sense, it is always necessary to keep in mind that this process is multifactorial.

So what are the approaches in the demographic literature on this issue? We will focus on their general analysis and try to group the different approaches.

I. Periodic approach. Representatives of this approach focus on the periodic development of the family, rather than on the internal content of the situation, which weakens it, or, conversely, weakens it. According to this view; a) at a certain stage of family life, the factors of instability are hidden; b) at another time, such factors are perceived by family members, but they are simply perceived as inconvenient and agreed with; c) Finally, the factors of instability take on a qualitatively different meaning and lead to causes that disrupt the family. [18]

Of course, the periodicity of instability in family life clarifies the problem, but it does not answer all the questions. Therefore, other views in the demographic literature are also noteworthy.

II. Structural approach. Representatives of such an approach include scientists from the CIS countries A. N. Baranovich, A. G. Kharchev, M. from Uzbek scientists. Borieva can be shown. In general, according to this approach, the strength of the family should be viewed in terms of its composition. A striking example of this approach is A. N. Baranov's approach to the problem can be described as "3 + 2". Accordingly, there are three relatively stable periods of the family and two periods of relative variability throughout a person’s lifetime. The family is the most unstable during the formation of marriage, the separation of the couple from their parents and the birth of the first children, that is, the period when the couple is 18-34 years old. In couples between the ages of 40-49, the family enters its most turbulent period. But with the separation of adult children, the family begins to lose its stability again. Only in 60-year-olds does the family re-establish itself. [19] Thus the period of man's birth and upbringing, the period in which he had children of his own, and the period in which his eldest children protected his family, correspond to three periods of family cohesion. The periods between these periods are related to the instability of the family.

Of course, there is life in such a view. But it is also possible to be critical of some aspects of such an approach.

First, this approach is more specific to urban families, industrialized society families, nuclear families. This means applying this approach to families in more European countries.

Second, such a view ignores the internal relationships of the family while focusing more on the composition of the family, the cycles in its life.

In this sense, the views of the representatives of a different approach to the problem of family cohesion are also interesting.

III. Content approach. According to this approach, family stability can take two forms:

1) Real stability, ie the stability of interpersonal relationships between family members;
2) False stability, i.e., the attempt to stabilize it from the outside without taking into account the will of family members [20].

Of course, the stability of the family depends, first of all, on its members themselves. Stabilizing it with the force of external pressure is not always beneficial. For example, no matter how many parents, in-laws, or relatives there are, it is difficult to save a weak family from failure.

**IV. Institutional approach.** Representatives of this approach highlight the role of institutions that serve more family stability. Undoubtedly, the most important of such institutions is marriage. Marriage is the foundation of the family. In this sense, the view that the stability of the family depends primarily on the stability of the marital relationship does not require proof.

It is the couple's understanding of each other, their emotional closeness, marital and mutual satisfaction, consent, low level of conflict - these are important indicators of a stable family. On the contrary, the lack of consent between spouses on important issues of family life, the frequent occurrence of conflict situations, dissatisfaction with their marriage and spouse are the characteristics of an unstable family. [21]

**V. Disputable approach.** Representatives of this approach link the issue of family stability directly to the level of conflict. At the same time, cohesion is seen as a key indicator of a strong family, while conflict is seen as a key indicator of an unstable family [22]. It is important to note that while family conflicts are natural, they can be resolved. Specifically, the ability to resolve conflicts indicates that the family has the ability to maintain stability. Conversely, the transition from conflict to crisis shows that the family lacks the capacity to maintain stability, and that such families will sooner or later lose their organizational integrity and fail. In general, while periods of stability and instability in family life constitute two opposing poles, conflicts are central. According to efforts to eliminate or not eliminate them, in an unhappy family it moves in the direction of "instability - tension - conflict - family failure", in happy families, on the contrary, it acts as "instability - conflict - mitigation - family stabilization". This means that family conflicts, which sooner or later occur in any family, contain not only destructive, but also constructive possibilities, and it depends on resolving them in the necessary direction. Accordingly, as the number of conflicts in unfortunate families’ increase, successful families will get rid of them. We will address this issue separately in the appropriate part of our study. Now we return to the issue of approaches to the problem of family stability.

**VI. Factor approach.** According to this approach, certain factors that determine family stability are of great importance. In particular, in the case of family instability or stability, not only the flexibility of the couple, but also their interests, interests, economic security, and the functions they perform in the family are important factors.

Many economists and demographers cite the union of a couple as a key factor in the strength of the family, and highlight the following manifestations of such a bond:

- Spiritual unity,
- Compatibility of life goals,
- Compatibility of tastes, needs, habits, interests,
- Compatibility of cultural level,
- Compatibility of characters,
- Physiological compatibility,
- Love, respect,
- understanding of family duty, etc. [23] Other experts emphasize the need to group the factors. According to them, in the stable functioning of the family, the couple can be distinguished as follows:
  - Emotional attachment,
  - Psychological cohesion,
  - Intellectual cohesion,
  - Sexual intimacy.
There are also many other factors experts is recognized by:
  - Presence (absence) of children,
  - Love for children,
  - housing,
  - Parental influence,
  - Financial security,
  - Children’s home, etc. [24]

VII. Systematic approach. In “microanalysis” and “macroanalysis” of the family in the study of the family, the American Scientist T. Parsons should be noted separately. The stability of the family depends on both external socio-cultural influences as well as internal interactions [25] According to Parsons, the family is not opposed to society, it is a subsystem of society, establishing "instrumental" relationships with other subsystems and structures, as well as stability in interpersonal relationships within the family. ensures social stability through preservation.

CONCLUSIONS
Of course, these factors play a big role in the families of all nations. Uzbek families are no exception. Love for children is especially important in the lives of Uzbek families. The basis of all this is the childhood of Uzbeks. The authors of the book "Sense of Homeland" comment on childhood, which is a wonderful feature of our nation: "The Uzbek family is a family with children ... Childhood leads to a large number of relatives, relatives are both material and spiritual support of man. If there is a consequence in the middle. It is a pleasure to live in the company of relatives. Grandfather, grandmother, father, mother, uncle, but, uncle, aunt, brother, sister, son, daughter, nephew, daughter-in-law, son-in-law, son-in-law, grandson, great-grandson, cousin, son-in-law kuda's kuda is called anda, from which the phrase kuda-anda is derived), father-in-law, mother-in-law, brother-in-law, brother-in-law, sister-in-law, sister-in-law, ovvin, and dozens of similar words signify degrees of kinship. The main factor is childhood. Without childhood, these words, these concepts would not have emerged. ”[26]

Each of the approaches we have considered above on the problem of family stability is important in its own right. But when it comes to the real manifestations of various facts, such approaches do not always turn out to be correct. In this regard, it is appropriate to consider the trends in the interaction of family members in the process of the most basic and important types of family life. In this regard, in our opinion, the following are the most important types of activities:

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1. Leadership in the family.

When we usually talk about Uzbek families, we die that the male head is a direct condition for the stability of the family. Perhaps this is true in terms of the mentality of our people. But leadership is different, leadership is different. The point is that while the couple plays their original roles in the family (male-instrumental role, female-expressive), they are able to coordinate leadership.

After all, family life is not a place of competition, competition (this is more typical of economic and political life), it is the achievement of a clear advantage in the family that has never led to good and will remain so.

According to many demographers, most stable families - these are “two-headed” - democratic families. This means that the couple solves contentious, complex problems together. In general, family life is not always managed by the head of the family, he often needs advice, equal treatment. The same situation can be applied to a woman. This is confirmed by the results of econometric calculations.

2. Distribution of functions in the family.

In the special demographic literature, it has always been customary to divide families in terms of the distribution of family functions and their impact on the relationship between generations, on society. In particular, there are four types of families based on this approach:

A) Patriarchal families. In such families, the functions of family members are strictly defined. This division of functions in the family is based not on the will of family members, but on indicators such as gender, age, family status. It should be noted that in such families there are often conflicts between generations, between the family and the social environment. An example of such families in Uzbek families is the relationship between Farmonbibi and her daughters-in-law in the popular film The Bride's Revolt.

B) Traditional families. The functions of these types of family members are not stable and are redistributed on a regular basis. The reason is that family members are often not ready to do them, and therefore there is tension between family members.

C) Classical families. There is an advanced view that the distribution of functions in this type of family should be in line with the existing needs of the family and the personal qualities and desires of its members. In such families, however, functions are not strictly defined and they are constantly redistributed. This can also lead to certain tensions.

D) Modernist families. In this type of family, functions are consolidated and distributed, and the procedure is based on the trust of family members, i.e., family members are willing to perform such functions.

Noting that all the above-mentioned types of families exist in the Uzbeks, it can be said that the demographers conclude that its strong functioning in the internal activities of the family, in turn, depends on the following important aspects:

- determine the functions of family members;
- compliance of the distribution of functions in the family with existing values and x. k.

It is important to note that there is a close relationship between family stability in general and the level of interaction between family members.
So, as we have seen above, it is difficult to express the concept of "family stability" in one word, which requires a comprehensive study of the system of indicators. After all, family stability itself is a multifactorial phenomenon.

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WAYS TO IMPROVE THE ASSORTMENT POLICY IN THE FURNITURE INDUSTRY

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ABSTRACT

This article discusses the issue of improving the product policy, in particular the assortment policy, at furniture enterprises. Based on the specialization of enterprises, it is proposed to strengthen cooperation ties in the industry.

KEYWORDS: Furniture Production, Specialization, Product Policy, Assortment.

INTRODUCTION

One of the main elements of marketing activities in manufacturing enterprises is brand policy. The success of the product in terms of size, type and brand will be the basis for its success. In this regard, the brand policy of furniture manufacturers has a number of features. Furniture belongs to the group of durable consumer goods, which means that there must be separate reasons for buying and replacing it. Therefore, the market position of furniture products is directly related to the assortment policy of the enterprise.

The furniture industry plays an important role in improving the welfare of the population. The rapid development of housing, especially in the framework of poverty reduction programs, raises the issue of providing homes with cheap and quality furniture.

Today, Samarkand region is one of the leaders in the production of furniture in the country. As of January 1, 2019, there are 117 organizations specializing in wood processing and furniture production in the region. It should be noted that one of the features of furniture production is the versatility of technological processes. Many components and accessories are required to
assemble the finished product. Therefore, we can observe the narrow specialization of enterprises in the network.

In 2019, these organizations produced a total of 128672.1 million soums, which is 13.7% more than in 2018. 112376.9 million soums of the created products are ready-made furniture, 16295.2 million soums are separate components for furniture (Figure 1).

Furniture manufacturing enterprises include enterprises that specialize in one product or specialize in several types of products. Of these, 91 organizations (77.8%) specialize in one product, 15 organizations (12.8%) with two or three product assortments and 11 organizations (9.4%) produce four or more products.

![Figure 1. The structure of furniture production in Samarkand region in 2019](image)

At the same time, the analysis shows that the latter group of organizations produce 19.87% of finished furniture products. This means that multi-sectoral complex furniture enterprises are more efficient than other specialized enterprises.

Analyzing the brand policy in the furniture market, the fact that these products are focused on a wide range of functional tasks and have many unique features creates a number of difficulties in classifying the range. In general, furniture is classified according to the characteristics of the manufactured products, functional functions, objects to be installed, the level of attractiveness, pricing principles and aesthetic features. However, there is no single approach to choosing one of them.

For statistical reporting of furniture production in our country it is planned to divide into the following groups:

- Mainly metal frame furniture for sitting;
- Seating furniture not included in other groups;
- Wooden furniture for institutions;
- Kitchen furniture;
Beds (excluding bed bases);

Wooden furniture for the bedroom (except for wall-mounted cabinets, bed bases, lamps and lamps, floor mirrors, seating furniture);

Wooden furniture for dining rooms and living rooms (except floor mirrors, seating furniture).

As can be seen, this classification is mainly adapted to evaluate the performance of manufacturers. We believe that this classification is not sufficient to increase the competitiveness of the enterprise in market conditions. In order to improve the grouping of furniture products, it is necessary to rely on market conditions in the local market, rather than the general market.

Furniture components are also divided into separate groups according to production technologies, materials used and functions:

Parts of furniture for sitting;

Pieces of furniture (except for pieces of furniture for sitting);

Metal furniture for institutions;

Services of subcontractors for the performance of part (or separate operations) of the production process of furniture and their parts, parts of other furniture.

When analyzing the volume of production in natural and monetary terms of the range of furniture products in Samarkand region, we came to several conclusions.

The first conclusion is that all enterprises in the region are engaged in the production of finished furniture, and components are made in only 26 enterprises. If we look at the finished furniture products in natural dimensions, the majority of the total 636,205 products are metal-framed furniture for seating (288,636 pieces, or 45.37%) and kitchen furniture (191,141 pieces or 30.04%). The rest of the furniture does not play a significant role in natural dimensions.

Analyzing the composition of components is associated with a number of difficulties because their units of measurement cannot be compared to the number of products.

The analysis of the data shows that among the finished furniture products, the production of seating furniture, which is not included in another group, occupies a large place (41.64%), followed by wooden furniture for dining rooms and living rooms (18.98%). The smallest product is mattresses (2.2%). The following diagram shows the role of finished furniture products in production (Figure 2).
Figure 2. The main types of finished furniture products produced in Samarkand region in 2019.

In the production of furniture components, the main place was taken by metal furniture for institutions (47.51%), and the second place was taken by subcontracting services (37.82%). (Figure 3)

Based on the above data, it can be noted that the furniture industry in Samarkand region has sufficient potential and has developed rapidly in recent years.

At the same time, it should be noted that the majority of enterprises in the industry are small enterprises, sole proprietors and family enterprises. This situation has a negative impact on the competitive advantage of these enterprises, both technologically and organizationally. One of the main problems is the low capacity to expand the range. The development of the product range is not only a problem of the individual enterprise, but also a common problem of all furniture manufacturers in the region, so it should be addressed at the regional level.

Figure 3. The main types of components for furniture produced in Samarkand region in 2019.
In our opinion, it is necessary to develop internal cooperation, taking into account the specialization of enterprises in the industry located in the region. At the same time, firstly, it is expedient to form mutually beneficial structures in the technological chain, and secondly, it is necessary to determine the appropriate place of each enterprise in the value chain.

This issue is difficult to solve within a separate enterprise, so we suggest that the experience of vertical and horizontal marketing systems be introduced into the industry. Especially in the furniture industry, the use of European experience in the development of cluster systems can give high results.

The analysis shows that in order to further develop the furniture industry, using marketing theory and practice, it is necessary to create a marketing program aimed at the development of not only an individual furniture company, but an entire industry.

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ON THE ESSENCE OF THE DEFINITION OF “CULTURAL TOURISM”

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ABSTRACT

This article is devoted to the analysis of the definition of the concept of “cultural tourism”. The article presents the author’s development of the definition of cultural tourism. In 1996, experts from the European Association for Tourism and Leisure Education (ATLAS) proposed two definitions of cultural tourism: “technical” and “conceptual”. The issues of hypothetical and down to earth ponder of the nature of cultural tourism, determination of its substance, put and part within the socio-economic and political life of society are given to the research of many worldwide teach for the study of tourism and leading foreign scientists. Since then, cultural heritage has been interpreted as historical, military, literary, artistic, and although the term “cultural tourism” includes acquaintance with all the sights, it is more closely associated with the artistic heritage (art, architecture).

KEYWORDS: Cultural Tourism, Motivation, Cultural Heritage, Cultural Destinations.

INTRODUCTION

Many types of modern tourism are focused on getting to know other peoples and their cultures. Cultural tourism takes a special place here. The term “cultural tourism” appeared in the 80s of the twentieth century, and originates from the so-called “heritage tourism”, which for many reasons has become very popular all over the world since the 70s of the twentieth century, ... when marketers and tourism professionals have realized that a certain category of people travel the world specifically to gain a deep understanding of the culture or cultural heritage of the place to which they are going [1, p. 1]. Since then, cultural heritage has been interpreted as historical, military, literary, artistic, and although the term “cultural tourism” includes acquaintance with all the sights, it is more closely associated with the artistic heritage (art, architecture). This is a new type of tourism activity, which is based on the need to get to know the culture of both one's own people and the peoples of other countries.
THE MAIN FINDINGS AND RESULTS

The issues of hypothetical and down to earth ponder of the nature of cultural tourism, determination of its substance, put and part within the socio-economic and political life of society are given to the research of many worldwide teach for the study of tourism and leading foreign scientists. First of all, this is the World Tourism Organization, the World Tourism and Travel Council, UNESCO, the International Council of Museums, as well as materials of the logical bunch for the think about of social tourism (Atlas), the Tourism Councils of the main traveler centers of Europe: Great Britain, France, Germany, Italy, as well as the work of European researchers, since it is in Europe that the cultural component in the tourism industry wins over other sorts of tourism [2, pp. 69-71].

According to the definition of the WTO (World Tourism Organization), cultural tourism is the movement of people with exclusively cultural motivation in the form of: educational tours, tours with the aim of visiting cultural attractions, visiting festivals and other cultural events, travel to study folklore, art and national traditions.

The World Cultural Organization - International Council for the Protection of Monuments and Landmarks (ICOMOS) gives a detailed definition of cultural tourism, based on the values and characteristics of both the past (heritage) of the area and the present values and characteristics. According to the documents of this international council, cultural tourism is “a small segment of the market, carefully organized, cognitive or educational and often of an elite nature, dedicated to introducing and explaining the cultural” [3]. In 1976, at the activity of the international Council for the Conservation of Monuments and Sites (ICOMOC), the Cultural Tourism Charter was embraced. In this report, social tourism is recognized as exercises related to the association of travelers in the handle of learning and encountering the involvement of other people who have diverse conventions, diverse history, diverse legacy, and diverse way of life [4, pp. 108-110]. In 2002, the ICOMOC International Tourism Charter embraced a smaller, “specialized” definition of social tourism: “A form of tourism pointed at associate with the culture and social environment of the put of visit, counting the scene, conventions and way of life of the neighborhood populace, creative culture, and craftsmanship, different shapes of recreation exercises”. ICOMOC experts are famous that social tourism can incorporate visits to cultural events, historical centers, social heritage sites, contacts with neighborhood inhabitants.

The international organization UNESCO considers cultural tourism as a separate type, taking into account the culture of other peoples [5, p. 409].

In 1996, experts from the European Association for Tourism and Leisure Education (ATLAS) proposed two definitions of cultural tourism: “technical” and “conceptual”. From a “technical” point of view, cultural tourism is any movement of individuals to specific “cultural attractions” such as historical sites, artistic and cultural events, works of art, theaters, etc., outside their place of residence. From a “conceptual” point of view, cultural tourism is the journey of individuals to “cultural attractions” from their permanent place of residence in order to gain new information and experience to meet their cultural needs [6, p. 24].

In modern science, several approaches to understanding the essence of cultural tourism have been proposed. American researchers R.W. McIntosh and C.R. Goeldner argue that cultural tourism is a type of tourism that contains all types of travel, whereby travelers study the history and heritage of other peoples or their modern way of life and thought [7, p. 564]. In other words, cultural tourists, through travel, learn about the products and forms of another culture. Within the
conclusion of another American scientist A. Tige, cultural tourism could be a journey taken to places of historical sights, exhibition halls, fine expressions ... as an essential element [8, p. 564].

Canadian analyst T. Silberberg considers social tourism as a fully or somewhat spurred visit by individuals to other communities with a historical, creative, logical intrigued or with the point of familiarizing themselves with the lifestyle or heritage that a given community, region, group, or institution offers [9, pp. 387-391].

Dutch specialist in the field of cultural tourism, Professor G. Richards gives one of the most widespread definitions of cultural tourism, in which this type of tourism is considered as the movement of people to places of cultural attractions far from their place of normal residence with the intention to collect any information and experience to satisfy their cultural needs [10, p. 254].

In Russian science, there is a wide variety of definitions of the concept of “cultural tourism”. One of the most successful definitions of social tourism was given by Russian scientists V.A. Kvartalnov and V.A. Dmitriev [11, pp. 110-113]. They characterized social tourism as an otherworldly appropriation by a person through travel and excursions of the wealth of culture in their authenticity. This definition clearly reflects the essential shapes of offering a visitor item within the framework of social tourism (travel along certain routes and excursions). V.A. Chernenko, T.Yu. Kopalshchikova define cultural tourism as a “complex phenomenon”, which combines the departure of a tourist from the territory of his region (country), to another region (country) to get acquainted with the culture and its comprehension, as a result of which personality forms cultural competence, self-awareness and cultural self-determination in the world space [12]. According to A.A. Romanov and R.G. Sahakyants, cultural tourism is a type of tourism performed by peoples in different countries that have a single or related language or are linked by a common history and culture [13]. By cultural tourism, M.D. Sushchinskaya means a wide range of consumer tourism activities that form an understanding of the distinctive characteristics of a particular destination, be it cultural and historical heritage, contemporary art, everyday life style, as well as business practices that ensure accessibility and interpretation of the culture of the destination [14].

Among domestic scientists, S.S. Ruziev in his dissertation work defines cultural tourism as the interest of tourists in acquaintance with the culture of other nations, which includes visiting historical cities, monuments, buildings and structures, museums, acquaintance with culture, traditions and way of life local population, with national crafts, etc [15, p. 25].

In the opinion of M.M. Dadajonova, cultural tourism is the interest of people to get to know the culture of other nations, where every tourist wants their needs to be met through the established requirements [16].

The study of the definitions of cultural tourism allows us to highlight a number of main approaches to its description [17, p. 69-71]:

• Firstly, these are the definitions characterizing that cultural tourism is all travel undertaken by people who briefly take off their places of residence, primarily in order to obtain information, meet or get an impression of historical locales and fabric and otherworldly culture, places visited, and cooperation in special cultural events, in live historical events.
• Secondly, definitions emphasizing that social tourism can incorporate all sorts of travel that are persuaded by social exercises. At the same time, the personal inspiration of sightseers is the premise for characterizing travel as cultural.

• Thirdly, the definition displayed by the World Tourism Organization showing that social tourism is the development of individuals carried out in arrange to meet human needs for altering related with raising the social level of the person, and in turn, giving an opportunity to pick up unused information, encounter, and dating.

**CONCLUSION**

Thus, summarizing the definitions of cultural tourism, we can say that cultural tourism is a journey and the desire of a person to cognize the cultural and historical heritage in their authenticity of a country or people through familiarization with the traditions of the people, as well as their way of life, including the landscape, by visiting monuments, architectural structures, museums and cultural events.

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DIRECTIONS FOR THE INTRODUCTION OF AN INTEGRATED QUALITY MANAGEMENT SYSTEM TO INCREASE THE COMPETITIVENESS OF LIGHT INDUSTRY ENTERPRISES

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ABSTRACT

The article describes the integrated quality management system, its specific features. The possibilities of introducing an integrated quality management system and its role in increasing the competitiveness of enterprises have been studied.


INTRODUCTION

In today's innovative economy, characterized by a changing environment in the world economy and strong competition resulting from strong globalization, it is becoming increasingly difficult for enterprises to achieve long-term success in the market.

In today’s global business environment, the success of enterprises and their competitive advantage depends on their openness to new management approaches, production methods and technological developments. Today, many systems and standards are published to bring the forms of production and management into a common structure. For example, ISO 9001 quality management system, ISO 14001 environmental management system, OHSAS 18001
occupational safety and health management system and ISO 27001 information security management systems[1].

However, because the standard structures of each of them are different and have different requirements, the combined use of these systems in an enterprise often leads to shortcomings and incorrect applications. Therefore, an integrated management system is an integrated structure in which the said management systems are grouped under one roof and different requirements are met together.

An Integrated Management System (IMS) integrates all aspects of organizational systems, processes, and standards into a single intelligent system. This combination allows the business to simplify the management system, save time and increase efficiency by addressing all elements of the management system in general.

With an integrated management system, your management systems work together, with each function aligned behind a single goal: improving the performance of the entire organization. Instead of silos, you have a coordinated effort which is greater than the sum of its parts and is not only more efficient but more effective. An integrated system provides a clear, uniform image of your entire organization, how they impact each other, and the associated risks. Efficiency is gained from less duplication, and it becomes easier to adopt new systems in the future[2].

The introduction of integrated quality management systems in light industry enterprises gives the company the following opportunities [3]:

- **Improving Performance** - Integrated management systems will have a positive impact on specific management system components and outcomes such as improvements in quality, safety, risk, and productivity;

- **Eliminating Redundancies** - One of the top benefits of implementing multiple management system standards is being able to align the standards to find common or single management system components. These may include policies, objectives, processes or resources. For example, you may be able to have a single procedure for training, document control, management reviews, internal audits or improvements. When you implement more than one standard at a time you are able to find these similarities which can save your organization a great amount of time, and in return money;

- **Accountability** - When you integrate multiple management systems at a time and establish cohesive objectives, processes, and resources, with the alignment of the systems you will see improvement in accountability;

- **Establishing Consistency** - When you use an integrated approach, your organization can create better consistency of the management systems. When you create consistency, the system will become less complex and therefore is easier understood. Consistency will create an improved focus on achieving a common set of objectives that are important to the organization;

- **Reducing Bureaucracy** - Reducing bureaucracy stems from eliminating redundancy. Oftentimes when multiple management standards are implemented and not integrated, dilemmas can arise by the inability to streamline decisions because of the layers of hierarchy. When the management systems are integrated, your organization can take a systematic approach. The processes can better accommodate changes. When changes and decisions are easily made, this will reduce bureaucracy. For an effective approach, establishing process owners with a cross-
functional team can be greatly beneficial. These teams take on responsibility and accountability in an effective approach to breaking down barriers to decision making and deployment. You may also want to consider a SHEQ Manager who can be called upon to support and respond to all ISO based issues;

- **Cost Reduction** - Integrated Management Systems allow your organization to conduct integrated audits and assessments, as well as optimize processes and resources. When you can integrate these systems it can help reduce the time it takes to do certain activities, eliminate the amount of time interrupted and therefore reduce costs;

- **Optimize Processes and Resources** - When viewing standard requirements, do not consider them an added load or task to the organization, rather remember that they are a way to implement expectations from customers, interested parties and the organization, and create a smooth and effective process. Resources can be optimized because they become focused on process implementation and adding value rather than additional system maintenance;

- **Reducing Maintenance** - Maintenance refers to the ongoing compliance checks and ensuring that you are upholding the management system standard requirements. When you have an integrated management system you can maintain the requirements concurrently, streamlining the process and allowing the organization to focus on improvements rather than maintaining multiple systems when that is unnecessary;

- **Integrated Audits** - When you start with an integrated management system, you can then have integrated audits. There are many great benefits to having integrated audits if you are interested in learning more read: Integrated ISO Management System Audits;

- **Facilitating Decision Making** - Eliminating redundancy and creating consistency within the organization allows for a more complete view of the functional needs and performance. This integrated approach also allows the organization to analyze functional and department barriers and therefore improve communication and decision making.

**CONCLUSION**

In conclusion, the introduction and certification of an integrated quality management system in light industry enterprises will serve the company as an important factor in the strong competition created by the changing environment and strong globalization in today's world economy.

**REFERENCES**


STRATEGIC APPROACH FOR IMPROVING MARKET SHARE IN MICRO, SMALL AND MEDIUM ENTERPRISES LENDING – A CASE STUDY

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ABSTRACT

Credit facilities for MSME sector has become need of the hour for the banking industry in Banks are working with policies and assessment of the MSMEs and their repayment capacity based on the expected financial performance. MSMEs also looking for the support of banks and financial institutions. In majority of the cases, banks and financial institutions approach the MSMEs and evaluate their credit requirements and extend tailor made credit. The case study is such a scenario where banks move forward with a strategy to get improved market share in MSME lending. PURPOSE: The present case is a real strategy implemented by a leading public sector bank which has greater presence in Hyderabad city of Telengana. The purpose of the case is to discuss what made the bank successful and role of effective communication. SCOPE: Similar strategies can be useful for extending credit to MSMEs. This case discussion may be relevant to such situations and find a way to make effective strategies specific to MSMEs. Such discussions will help in enlightening the banks, financial institutions and MSMEs in future to extend credit more effectively. CONCLUSION: The analysis reveals that the banks direct approach to MSMEs and collective effort of bank’s staff and effective communication made by the bank to achieve the target lending to MSMEs.

KEYWORDS: Msmes, Strategic Approach, Target Lending To Msmes, Lending Approaches.
INTRODUCTION

In most of the cases, MSMEs are first generation of enterprises. They act as the backbone of economic development in any country and more so in India. Acts as self-employment and provides direct and indirect employment. The major challenge is securing the right source of finance in right way at right times. Banks and other lenders to understand the needs of the MSMEs and their repayment capability of the loans they take.

Banks and financial institutions extending credit to MSMEs have to understand their credit needs and approach them with different credit products and suggest them suitable products as per their requirement. Usually, the lender will approach the MSMEs, visit their premises, analyse their products, demand and supply of these products, competitor and vendor analysis and own them for extending variety of credit from time to time.

THE BACKGROUND

Lending to MSMEs as per the government policy became priority to the banking sector. One of the Public Sector Banks which has prominent presence in Hyderabad City of Telangana state moving strategically improve share in MSME lending to achieve competitive edge over other lenders. The base level performance and targets set for 2019 were as under:

Base level performance and targets aimed:

<table>
<thead>
<tr>
<th>MSME Sector</th>
<th>Present performance level</th>
<th>Target/anticipated level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>25.00</td>
<td>40.00</td>
</tr>
<tr>
<td>Small</td>
<td>40.00</td>
<td>60.00</td>
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<tr>
<td>Medium</td>
<td>110.00</td>
<td>155.00</td>
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</table>

THE STRATEGY

In most of the cases MSME owners may not have banking knowledge and procedures to get their loans sanctioned; the bank has adopted the following strategy.

- A survey is done by two marketing officers of the regional office and two big industrial estates /clusters are identified (distance between the two clusters is 30 km)
- Eight branches of the bank between the two industrial clusters, duly ensuring the credit sanctioning powers of the branch in charges are chosen for the purpose of achieving the target 1
- A strategy implementation team is identified by the regional office consisting the following personnel:
  I. Two executive cadre officers from regional office.
  II. Branch heads of 8 identified branches.
  III. One field officer from each branch.
  IV. Two technical officers from regional office.
  V. Four marketing officers from regional office.
- Individual targets were set for each of the marketing officers and the 8 branch heads.
Marketing officer - 20.00 Crores

Individual branch head - 10.00 Crores (through the marketing officer)

Schedule for the programme is drawn by the regional office 3 days programme - Friday to Sunday.

First two days – visits to the units located in the industrial estates by the marketing officers along with one branch head. Technical officers to accompany the marketing officer depending upon requirement.

Third day – Sunday – 10 am to 4 pm – review and scrutiny of the applications received, contacts and enquiries – provisional assessment of requirements – according provisional sanction letters subject to legal scrutiny of documents.

For Sunday meet, a conference hall with 100 capacity was booked and refreshments and lunch were arranged by regional office team.

A meeting was conducted prior to the programme calling all the participants and the meeting was chaired by the general manager from head office.

The marketing officers and other participants were appraised of the importance of the programme, The targets aimed, unique features of specific MSME schemes, security aspects, pricing, convincing factors, factors that contribute to competitive edge over other lenders and other facilities that can be offered etc., the points discussed were recorded and with all features an attractive pamphlet and information sheet is designed. This paper is meant for the use by all the participating officials to be given to the industrialists in the area.

The participants were advised to ensure better communication and convincing ability.

The pamphlet and information sheets were got printed in sufficient numbers.

Team was ready for the programme.

EXECUTION AND IMPLEMENTATION:

All the participants met at a place in between the two industrial estates and started to visit the units, a team selecting one area in specific segment.

The participants decided to meet at a place for lunch and discussed their experience and the gaps in communication in furnishing the required information or in convening the prospective clients.

The visits continued till 5 PM and resumed next day. In between the Regional Office executives were contacting the participants and providing additional / required information and guiding them.

Two day visits were completed successfully without any hindrances.

The team could receive 46 applications requesting for fresh and take over finance, the total amount being 111.00 Crores. Apart from this, there were enquiries from 13 industrialists, amount not being specific but further information required.

Sunday meeting was conducted successfully as scheduled. Provisional sanction letters were accorded for 90.00 Crores and for Rs.21.00 Crores, the MSME owners were advised to approach the nearest Bank branch with further information and necessary details.
The plan was successful and more than the targetted business was secured at the provisional sanction stage itself.

All the participants were appreciated by the Management and appreciation letters were issued.
The target lending achieved successfully.

DISCUSSION
1. Identify the reasons behind the success of the strategy.
2. Evaluate the bank’s approach in execution of the strategy for achieving the targets.
3. Discuss the role of effective communication in the success of the strategy.

REFERENCES:

Teaching Notes:
- As the area chosen was potential and growing area.
- The bank directly approached MSMEs in the area selected.
- The participants involved effectively in understanding the aim and in implementing the strategy.
- The necessary inputs were given to stand unique and had competitive edge over other lenders.
- Perfect planning was there and right direction and guidance were given both to bank employees and MSMEs, by the monitoring executives.
- Involvement of every employee effectively while approaching the MSMEs.
- Last but not least is the convincing ability of the marketing and other officers with clarity in Communication that had helped in achieving the strategy.
FOOD SECURITY IN UZBEKISTAN: PROBLEMS AND SOLUTIONS

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ABSTRACT

The article discusses the problems and solutions to food security, since today in our country there are about 10 thousand food industry enterprises, whose share in the country's GDP is more than 16% (%). By safe food, we generally mean high quality, organic, genetically modified (GMO) foods that do not contain harmful elements associated with food, such as pesticides. For food quality control, food quality control is established with a scanning system.


INTRODUCTION

Food security is one of the main problems of humanity and determines the health of the population, the development and well-being of nations. Food is one of the most important elements in human life. Consumers always want quality and safe products. By safe food, we generally mean high quality, organic, non-GMO (genetically modified organisms) products that must be free of food-related harmful elements such as pesticides.
The quality of food products consumed by the population is an important component of the level and quality of life of citizens and has a significant impact on environmental protection, as well as on the socio-economic and demographic situation in the country. Food security has a significant impact on the positive development of the demographic situation, which allows maintaining the health of the country's population. Safe nutrition prolongs life expectancy, promotes harmonious growth and development of children, prevents many diseases and thereby ensures the health of the nation. In today's world, where the production of artificial products is growing day by day, it is therefore unacceptable to relax control over food safety. According to the World Health Organization (2018), 600 million people on our planet every year, that is, every 10 people are poisoned by poor-quality food, 420,000 people die, 2.5 million people are poisoned by counterfeit and low-quality alcoholic products. These data also indicate that providing the population with quality food is one of the most important tasks of our time.

It is known that today more than 51% of the population lives in rural areas. However, the share of agricultural products in the country's GDP does not exceed 17%. The volume of agricultural products processing is less than 10%. In developed countries this figure is over 50 percent. In this regard, it is necessary to develop a comprehensive program for further agricultural reform. With regard to livestock, we need to increase the number of cattle and poultry in order to create sufficient conditions for the production of quality food products. In the near future, specialized feeding complexes, high-tech poultry farms, as well as greenhouses will appear in each district. Effective marketing of agricultural products is an important aspect in solving the food problem. To do this, it is necessary to create a unified database on the volume and quantity of products grown on farms.

It should be noted that today there are about 10,000 food industry enterprises in the country, whose share in the country's GDP is more than 16% (%). At the same time, Uzbekistan Holding, Uzdonmahsulot, Uzvinosanoat-Holding, as well as private companies make up a significant share. In particular, "Uzbekistan Holding" is working on the development of medium-term and long-term development programs for the industry, everywhere. While state-owned meat and dairy companies are not able to produce products at full capacity, the cost of food (meat, milk, eggs, etc.) is growing day by day. The dairy industry and many dairy enterprises are strong in Uzbekistan. There is a widespread process of reconstruction of oil refineries. There are also factories for the production of canned milk. However, due to a shortage of raw materials, these plants and factories are not operating at full capacity. The volume of manufactured products does not fully meet the needs of the population.

It follows from the above that the volume of imports of meat and dairy products into the country is quite high. The customs authorities have a special responsibility for quality control of imported goods, simplifying the process of their customs clearance. Solving these problems is an urgent task at the present stage. Based on this, the following tasks were solved:

• Describe meat and dairy products, their types and characteristics;
• Justify the importance of the work carried out in this area in our country;
• Show the need for manufacturing enterprises capable of meeting the needs of the country's population in these goods in order to reduce imports of meat and dairy products;
• Recommendations for improving customs inspection of imported meat and dairy products.
The importance of customs expertise in the study of the quality of meat and dairy products crossing the customs border is one of the main criteria to be considered. By safe food, we generally mean high quality, organic, genetically modified (GMO) foods that do not contain harmful elements associated with food, such as pesticides.

Food security is one of the main problems of humanity and determines the health, development and well-being of nations. The quality of food products consumed by the population is an important component of the level and quality of life of citizens and has a significant impact on environmental protection, as well as on the socio-economic and demographic situation in the country. Food security has a significant impact on the positive development of the demographic situation, which allows maintaining the health of the country's population. Safe nutrition prolongs life expectancy, promotes harmonious growth and development of children, prevents many diseases and thereby ensures the health of the nation. In today's world, where the production of artificial products is growing day by day, it is unacceptable to relax control over food safety. The country's food security is a socio-economic and legal situation that guarantees the ability to provide the population with basic consumer goods without harming the health of the population at the level of physical needs. In other words, food must be safe for present and future generations. In this regard, today the objectivity of product quality control, in turn, guarantees safety for the health of all mankind, therefore, the problems associated with this problem cannot be superficial. An in-depth study of the topic of our research is reduced to identifying problems in this area, and also requires the introduction of the necessary proposals for conducting analyzes at the level of the legislation of the Republic of Uzbekistan.

Article 17 of the Law of the Republic of Uzbekistan specifies "On sanitary and epidemiological surveillance of the population", where it is noted that all citizens have the right to receive information from individual entrepreneurs about the safety and quality of products, as well as about the work performed and services provided. Based on this, every citizen will have sufficient information about the safety of the consumed product.

Our legislation also defines the concept of "food safety": "food safety - compliance of food with sanitary, veterinary, veterinary and sanitary, phytosanitary rules and regulations."

I. As you can see, the definition refers to other standards without specifying safety requirements. Requirements for ensuring the quality and safety of products are mandatory, which are established in the manner prescribed by law or other regulatory document. Mandatory requirements for consumer safety are approved by the Government of the Republic of Uzbekistan and the Law of the Republic of Uzbekistan "On the quality and safety of food products" - article 2. controlled standards, sanitary norms and rules.

Documents in the field of standardization used in the Republic of Uzbekistan can be divided into the following types:

• Documents adopted by the national body of the Republic of Uzbekistan in the field of standardization;
• Rules of standardization, norms and recommendations in the field of standardization;
• All-Russian classifiers of technical, economic and social information;
• Standards of enterprises, organizations and institutions.
The requirements for the safety of goods differ in accordance with the rules set out in the above documents. Deviation from these rules, for example, the use of goods in unusual conditions, storage, violation of the rules of consumption, can lead to negative consequences for the consumer.

Genetically modified organisms (GMOs) are food and living organisms created by inserting an external gene into the genome of an organism. It is easy and cost effective to grow genetically modified organisms - one of the main reasons for their proliferation. Transgenic organisms are resistant to external conditions, they are not threatened by diseases and pests, and do not require complex care. They contain in their genetic equipment fragments of the DNA of other living organisms. In agriculture, genetic engineering is used to create new varieties of drought-resistant plants with better taste and growth characteristics, resistant to pests and resistant to any temperature. New breeds derived from animals are characterized by increased productivity and rapid growth.

Currently, new varieties of plants have been created, characterized by the highest calorie content and the amount of microelements necessary for the human body. If you study new varieties of genetically modified trees, you will see high cellulose content and rapid growth. Plants have now been developed that can be used as biologically pure fuels. 1988 is the year the first genetically modified plant was planted. The first batch of GMOs appeared in stores in 1993. Since then, genetically modified foods have become popular all over the world.

In countries such as the United States, Canada, Argentina, Portugal, China and Spain, more than half of the arable land is occupied by genetically modified plants. In the early years, this development of biotechnology (genetically modified organisms) was aimed at solving social and economic problems in many countries. Currently, biotechnology has become one of the most pressing problems associated with the genetic modification of living organisms. Although initially overlooked by the industry, the production, sale and distribution of genetically modified foods are now banned in several countries.

Chemicals used in agriculture (agrochemicals are chemicals used to control weeds, pests and various plant diseases in agriculture) are one of the global threats to human food security. Analyzing the legislation of the Republic of Uzbekistan and studying the opinions of scientists of the world community, we can conclude that products containing GMOs have the following negative consequences:

1. Lead to the development of oncological diseases;
2. Causes the process of obesity;
3. Contributes to the deterioration of the reproductive health of the population.

Based on the foregoing, the following measures should be taken to improve the situation:

• keep a strict record of scientifically grounded risks to identify genetically modified organisms;
• reduce the use of research on genetic modification, its use and the results of research in the field of genetic engineering;
• support the study and development of environmentally sound agricultural practices that contribute to the development of agriculture in the country;
• make amendments to consumer protection rules aimed at limiting the import and consumption of food products containing modified organisms, as well as banning the use of GMOs.

It is proposed to make the following changes to the Law of the Republic of Uzbekistan "On the quality and safety of food products":

1. Change the concept of "food safety" to "food safety and raw materials";
2. To establish special requirements for the quality of food raw materials;
3. Additions aimed at restricting the import and consumption of food products containing modified organisms, as well as the introduction of a ban on the use of genetically modified organisms in baby food.

According to a study conducted by The Economist Intelligence Unit, Uzbekistan ranks 64th in the world in terms of food security. A year ago, Uzbekistan ranked 75th in terms of the use of genetically modified organisms in baby food. Table 1 shows the data of the countries of the world on the indicators of "food security".

<table>
<thead>
<tr>
<th>Rating</th>
<th>Country</th>
<th>Final</th>
<th>Acceptability</th>
<th>Availability</th>
<th>Quality and Safety</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Singapore</td>
<td>87,4</td>
<td>95,4</td>
<td>83,0</td>
<td>79,4</td>
</tr>
<tr>
<td>2</td>
<td>Ireland</td>
<td>84,0</td>
<td>90,5</td>
<td>76,8</td>
<td>87,7</td>
</tr>
<tr>
<td>3</td>
<td>USA</td>
<td>83,7</td>
<td>87,7</td>
<td>78,3</td>
<td>89,1</td>
</tr>
<tr>
<td>4</td>
<td>Switzerland</td>
<td>83,1</td>
<td>83,8</td>
<td>84,3</td>
<td>78,2</td>
</tr>
<tr>
<td>5</td>
<td>Finland</td>
<td>82,9</td>
<td>84,1</td>
<td>78,3</td>
<td>91,8</td>
</tr>
<tr>
<td>6</td>
<td>Norway</td>
<td>82,9</td>
<td>81,9</td>
<td>81,0</td>
<td>90,5</td>
</tr>
<tr>
<td>7</td>
<td>Sweden</td>
<td>82,7</td>
<td>85,0</td>
<td>78,1</td>
<td>89,4</td>
</tr>
<tr>
<td>8</td>
<td>Canada</td>
<td>82,4</td>
<td>83,3</td>
<td>80,0</td>
<td>86,7</td>
</tr>
<tr>
<td>9</td>
<td>Netherlands</td>
<td>82,0</td>
<td>85,0</td>
<td>76,2</td>
<td>88,9</td>
</tr>
<tr>
<td>10</td>
<td>Austria</td>
<td>81,7</td>
<td>85,4</td>
<td>78,6</td>
<td>81,1</td>
</tr>
</tbody>
</table>

When calculating the rating, experts took into account the price, volume and quality of food products in the country. 109 countries took part in the world ranking. As noted above, in this rating, Uzbekistan took 64th place. Places are determined by the price, quantity and quality of the products grown in the country. Let's get to know them in more detail. Uzbekistan ranks 57th in terms of food prices. This means that compared to 109 countries in the world, food prices in Uzbekistan are average, neither cheap nor expensive. Uzbekistan ranks 65th in food production. According to researchers, Uzbekistan produces 39,000 calories per day per capita. However, scientists estimate that men between the ages of 18 and 40 consume 3,000 calories a day. This means that Uzbekistan can feed 13 times its population or export large quantities of food. Third, the quality of the food. According to this indicator, Uzbekistan is in 83rd place. Then the question arose why we have such a high quality of food in Uzbekistan. Unfortunately, Americans did not calculate this indicator based on actual food quality, but on secondary indicators such as non-starchy quantities, dietary diversity, fertilizer control, and national nutrition strategies. Other CIS countries are also included in the ranking, including Kazakhstan (56th), Tajikistan (88th) and Russia (43rd), followed by the United States, Singapore, Ireland, Austria and others.
II. According to a study by the British company The Economist Intelligence Unit, Uzbekistan ranks 71st in the world food security ranking. A year ago, the country was ranked 80th on the list.

Table 2 shows the data on the indicators of "food security" of the Republic of Uzbekistan for 2018 and 2019.

<table>
<thead>
<tr>
<th>Rating</th>
<th>Uzbekistan</th>
<th>The final acceptability</th>
<th>Availability</th>
<th>Quality and safety</th>
</tr>
</thead>
<tbody>
<tr>
<td>71</td>
<td>2019 год</td>
<td>59.0</td>
<td>65.6</td>
<td>55.1</td>
</tr>
<tr>
<td>80</td>
<td>2018 год</td>
<td>58.7</td>
<td>65.5</td>
<td>54.7</td>
</tr>
</tbody>
</table>

As in 2018, and in 2019, 113 countries were included in the ranking. In 2019, 87 countries improved their performance. In 18 countries the level of food security has decreased, while in 8 countries the indicators have not changed. In 2018, Uzbekistan, which took 80th place in the ranking, improved its performance and climbed to 71st place. Kazakhstan (48th place) and Tajikistan (93rd place) improved their positions in the index.

Uzbekistan will improve the development of urban food flows, food security and import tariffs on agricultural products. However, at the same time, indicators such as the volatility of agricultural production, government spending on agricultural research and changes in the average price of food products showed negative dynamics.

The World Food Security Index survey has been conducted since 2012 and currently provides the most comprehensive data set on the state of food security. This index measures the effectiveness of government policies and their institutions in the area of food security. The study provides an analysis of three main groups of global food safety indicators:

1. The level of food intake and food intake.
2. Availability and sufficiency of food.
3. The level of quality and safety of food.

The values in these categories include 28 different indicators that are measured over two years. The calculations use data from international organizations and national institutions. The final ranking of the World Food Security Index will be based on an analysis of food security indicators.

A country's high position in the ranking means that the country has a high level of food security. It should be noted that Uzbekistan has shown much better results in the past. For example, in 2016 our country was in 64th place in this international ranking.

In the first quarter of this year, the share of food products in total imports of goods amounted to 6.7% or $287.3 million, which is 18.2% less than last year.

Imports of non-food raw materials amounted to $273.6 million, which is 6.4% of total imports. This is 16.7% more than last year.

The share of various finished products in total imports of goods amounted to 6.0%, which corresponded to 257.8 million dollars (-18.4%).

Imports of energy resources, oil and petroleum products amounted to $255.6 million (+7.6%).
In total, vegetable and animal oils were imported for $ 54.2 million (-26.9%).

Imports of livestock products and feed amounted to $ 46.5 million (-23.3%).

Imports of beverages and tobacco products totaled $ 8.2 million, which is 19.9% less than a year earlier.

At the same time, non-monetary gold was imported for $ 4.5 million (+ 6.1%).

In connection with the current coronavirus pandemic, many foreign countries are imposing restrictions on the export of socially important food and medical products, as well as canceling customs duties on food and medicine. In particular, according to the decision of the Board of the Eurasian Economic Commission dated March 31, 2020, certain types of food products (onions, garlic, turnips, rye, rice, buckwheat, flour, cereals, soybeans and sunflower seeds) are exported outside. This decision came into force on April 10 this year and was valid until June 30.

At the same time, in accordance with the decree of the Government of Kazakhstan dated March 27, 2020, in addition to the ban on the above products, restrictions were additionally imposed on the export of such important goods as wheat and flour products. In April of this year, the Ministry of Agriculture of Kazakhstan allowed the export of 200 thousand tons of wheat and 70 thousand tons of flour (in 2019, Kazakhstan's wheat exports amounted to 5.38 million tons, flour exports - 1.56 million tons).

Today, the share of products limited by the state of Kazakhstan in the imports of the Republic of Uzbekistan is 77%. Of these, 99.4% of wheat, 99.2% of flour, 96.8% of sunflower seeds and 77.8% of potatoes were imported from the Republic of Kazakhstan.

In addition, the government of Kyrgyzstan has introduced restrictions on 11 types of products (wheat, wheat flour, vegetable oil, rice, pasta, sugar, eggs, salt, animal feed, antibacterial and disinfectants).

It should be noted that the above products are in great demand in our country, and they are imported from these countries. In particular, at the end of 2019, these goods were imported for $ 101.3 million (+1.5 times), of which 93%, or $ 94.5 million, came from the EOII countries.

Analysis of statistical data shows that the import of food products to the Republic of Uzbekistan depends on a number of countries and the need to diversify the partner countries.
III. Bloomberg L.P. states that the pandemic has made certain adjustments to global production and supply chain, while food prices are rising in many countries around the world. In particular, rice and wheat prices are skyrocketing in the controversial and futures markets. For information: according to the Thai Rice Exporters Association, the price of rice in world markets reached its highest level since 2013, exceeding $ 560 per tonne (see figure 1). At the same time, according to the USDA, the world rice production in 2019-2020 is estimated at a record 500 million tons, and its reserves exceed 180 million tons (the main reserves go to India). Wheat production in 2020 is estimated at 763 million tons, down 2 million tons (765 million tons) from the 2016 record, according to the Food and Agriculture Organization of the United Nations.

Since the beginning of this year, there has been a decrease in physical volumes, while the average price of food has increased. The average price of imported food items in the first quarter of 2020 compared to the same period last year revealed a $ 39.7 million increase in foreign exchange spending due to price increases. The rise in prices was mainly due to wheat (from $ 150.2 to $ 186.9 or 24.4% per ton), flour (from $ 171.5 to $ 245.0 or 42.8%), vegetables (1054.6 from $ 1525.5 or 44.7%), fish (from $ 1271.2 to $ 1771.1 or 39.3%), rice (from $ 149.1 to 239.9 dollars or 60.9%). It should be noted that imports of some goods decreased both due to the price factor and due to the physical volume. For example, imports of raw sugar amounted to 46.4% compared to the previous year, with an average price of 97.5% and a physical volume of 47.6%. The same situation is observed in tea (69.9%, 93.3% and 74.9%, respectively), margarine (63%, 97.6% and 64.6%), butter (42.5%, 98% ), 3% and 43.2%).

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Based on the above materials, we came to the following conclusions:

1. In connection with the decision of the Eurasian Economic Commission and the introduction of restrictions on the export of some socially significant food products by key partners of countries, such as Russia, Kazakhstan, Kyrgyzstan, the volume and price of the above food products grown in the Republic of Uzbekistan should be strictly controlled and, if necessary, made export ban.

2. Expanding the geography of imports in order to diversify the markets of imported food products, taking into account price and quality factors, in particular, based on the analysis of imports of wheat and potatoes from the Islamic Republic of Pakistan, rice and other food products from India, make proposals to improve the situation.

3. First of all, establish food quality control by scanning system to control food quality.

4. Create simple and “express” methods for detecting counterfeit goods.

5. Establish a process for conducting an examination with the help of modern equipment, gradually bring all existing state standards in line with international ISO standards.

6. To determine the quality of goods, use laser technologies everywhere, which are currently rapidly developing and have a wide range of applications.

LIST OF USED LITERATURE

STRENGTHENING TAX DISCIPLINE IN THE TAX SECURITY SYSTEM: FEATURES AND CURRENT PROBLEMS

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ABSTRACT

The article analyzes the features of strengthening tax discipline in the tax security system by analyzing the resilience of the national economy to various inside and outside dangers and ensuring economic security, increasing its competitiveness in the global economic system.


INTRODUCTION

Ensuring economic security is important for any independent state. The urgency of ensuring economic security is also characterized by the expression of its ability to realize the normal living conditions of the national economy for the population, its sustainable supply of resources, the interests of the national state. In particular, the one-sidedness and dependence of the economies of young independent states, as well as the low living standards of the population, represent a social threat and have a negative impact on security. The problem of security arises simultaneously with the formation of an independent statehood and the establishment of social, political and economic interests in society, because from that time on, along with stability and development, there are various threats and threats. the development and implementation of state strategy and policy is an important condition for ensuring the security of the country.

LITERATURE REVIEW

Indeed, the concept of “security” originated in 1190, according to Robert’s reference. It expresses the calm state of the human psyche, which considers itself protected from any danger [1, p. 3]. In this sense, the term was used in the lexicon of the peoples of Western Europe until the seventeenth century. In later periods of history, in connection with the formation of state...
structures, the concept of "security" meant the state of peace in the material, political and economic spheres, resulting from the absence of real threats (physical and spiritual) in line with the trends of government [2].

Security is multifaceted; it represents a state of protection, protection from unpleasant, negative, harmful influences, threats to the normal functioning and development of the whole humanity, state or economic system. Safety generally means the absence of potential conditions for damage, safety, protection, and reliability. This concept has specific characteristics in specific areas of life activities of individuals and society. Security is common to all, regardless of the area, shape or appearance. In general, security as a condition and strategy of protection against risks will be aimed at ensuring the normal functioning of the social system, the individual, society and the state [3].

It was noted that an important component of national security, the most important condition or factor of its provision, is economic security. The concept of “economic security” in the most general way reflects the material and intangible, renewable and non-renewable economic potential of the country.

The concept of “economic security” is interpreted differently in the scientific literature.

A group of scholars describes the content of this concept as the state of the economy and institutions of power that are able to guarantee the country's adequate defense potential, the social orientation of public policy, the protection of national interests [3, p. 12]. It is also interpreted as the ability and readiness of government institutions to create mechanisms aimed at economic development, protection and realization of national interests, as well as ensuring socio-political stability of society [3, p. 12].

The second group of scholars defines this concept as a situation that allows the people to independently determine the path and forms of economic development without the intervention and pressure of external forces [5, p. 39].

THE MAIN FINDINGS AND RESULTS

Forms of economic security can be categorized in terms of its object and subjects. From the point of view of economic entities, economic security is manifested in the following forms:

- Economic security of the person;
- Economic security of the enterprise (firm);
- Economic security of the state.

The economic security of a person is the protection of his vital interests, ie the right to life and personal security, free labor, entrepreneurship, ownership, subsistence, health, education and occupation, social security in old age and disability represents. At the same time, economic security can be divided into two types in terms of protection and guarantee of socio-economic rights and freedoms, interests of the individual as a consumer and worker, employee, entrepreneur in a market economy.

When analyzing the economic security of enterprises (firms), it is expedient to classify them in terms of production, services, financial, trade and non-profit and public organizations. It is natural that the characteristics of security of the enterprise (firm) also vary depending on the specialty.
The economic security of a state is analyzed in terms of its internal problems and the risks associated with its foreign economic activity and its participation in international financial organizations and associations.

In the economic literature, security is categorized in terms of its occurrence in the spheres of economic activity, mainly in three areas, namely - production - economic, economic-consumption and financial spheres [5, pp. 212-223]. In our view, while these three routes are common to all countries, additional routes are also important for some. For example, the construction of new transport routes and communication networks is important for Uzbekistan to enter international markets. It is also important to ensure social security in connection with the living standards of the population, income stratification. Accordingly, in our opinion, it would be expedient to categorize economic security into production-economic, economic-consumption, financial, transport and communication and social spheres.

Another type of economic security is security related to activities in the financial sector. Financial security means the creation of the necessary financial conditions and resources for the socio-economic stability and development of the country and its regions, maintaining the integrity of the financial system and successfully resisting threats to domestic and foreign economic interests. This security is manifested in the prevention and protection of threats to money, budget, credit, taxation and currency systems.

Social security, on the other hand, is reflected in the gap between the incomes of the richest and lowest strata of the population, the problem of poverty, the need to prevent the spread of various infectious diseases.

In ensuring the sustainable socio-economic development of the country, its integration into the world economic system, the security of this system will be ensured through the creation of a system of internal and external transport and communications.

It allows studying the nature of the types of economic security, their causes, to identify threats to national interests, to develop and create measures, mechanisms for their prevention and protection.

In our opinion, tax security is a state of the tax system that provides guaranteed protection of tax interests of the state, business and society from internal and external threats [6,7].

Thus, defining the subject structure of the concept of tax security requires its expression in the concepts of "public tax security", "business tax security", "state tax security". The genesis of the semantic-categorical apparatus of tax security confirms that national security embodies all types of security of the individual, business, society, state and represents their need to protect their interests and sustainable development [8, pp. 7849-7855; 9, pp. 7920-7926] (Figure 1).
National security is a state of protection of the individual, society and the state from internal and external threats, which allows to ensure the constitutional rights, freedoms, decent quality and standard of living, sovereignty, territorial integrity and sustainable development of the Republic of Uzbekistan.

Economic security is a state of the economy and the institutions of state power, which ensures the guaranteed protection of national interests, adequate defense capabilities, even in adverse conditions of development of internal and external processes.

Financial security is a state of finance and financial institutions that ensures the balanced and socially oriented development of the financial system and financial relations, even in the most unfavorable variants of the development of internal and external processes.

Tax security is a state of the tax system in which the tax interests of business, society and the state are guaranteed protection from internal and external threats.

Figure 1. The concept of tax security is the genesis of the semantic-categorical apparatus

CONCLUSION

The modernization of the tax system and the formation of an effective tax administration, the fact that its development is an important mechanism for economic development, determine the progress of drastic reforms in the tax system, the real assessment of structural changes in tax practice. As a separate area of tax system reform, which is the subject of much debate today, it is important to study the relationship between the organizations of effective tax administration in order to strengthen tax discipline [10, pp. 64-69].

Every human activity is not without risks, especially economic activity. At the same time, various risks directly affect the achievement of the goals of economic activity. The financial and economic activities of enterprises are associated with a large number of financial risks. The application of taxes and the entry of business entities into tax relations, in turn, leads to the emergence of financial risks, in particular tax risks. The nature of tax risks, and the fact that taxpayers do not have a sufficient understanding of the reasons for their occurrence, often lead to serious financial losses.
REFERENCES


THE FACTORS THAT INFLUENCE BEGETTING DESERTIFICATION PROCESS

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ABSTRACT

The article deals with global desertification processes including social-economical problems, the results of desertification according to several researches and the reasons of global warming. The problem of DP had high level of importance among those problem. First and foremost, provoking of the problem of desertification depended on zone of “Coast” or “Saheli”. “Saheli” means “border” in Arabic language. In this institution, “International study course of Acting against DP” was organized in 1978-92s. Study course was conducted in terms of “problems of consolidating mobile sand and melioration of irrigate salt flats”.

KEYWORDS: The process of desertification, environmental problems, Aral sea, changing of the climate, global warming.

INTRODUCTION

The Desertification process was emphasized as a global, physical, social-economic problem in XXIX of the Main Assembly in 1974 and decided to organize special conference in this sphere. Finally, after preparing in 3 years, the problem of desertification process was discussed in Conference of UNO that was organized on 29th of August in 1977 in the city of Nairobi of Kenya. That prestigious Conference went on during 20 day and 100 countries of the world and more than 1500 delegates from more than 50 international organization took part in that conference. I. P. Gerasimov, A. G. Babaev, V. A. Kovda, B. G. Rosanov, T. N. Nechaeva, M. P. Petrov, V. N. Kunin that were from scientists of USSR participated actively in that conference. To prevent collapse that was happening because of unproductive living activity of human, namely the importance of protecting nature was marked the main function of world community and “The plan of acting against DP (the desertification process)” was accepted. The international committee was organized in Assembly of UNO in 1992 (main residence in Geneva). The problem of DP was reviewed in the Conference of UNO in Paris on 14-15th October in 1994 and new program –“Convention of acting against DP” was confirmed because of some kind of
defects. In this day, that Convention is recognized by more than 100 countries and in a large number of countries have been doing all obligations. It is emphasized that acting against DP in Central Asia the team of Deserts Institution in Science Academy of Turkmenistan plays crucial role. This Institution was organized in 1962. In this institution, “International study course of Acting against DP” was organized in 1978-92s. Study course was conducted in terms of “problems of consolidating mobile sand and melioration of irrigated salt flats”.

The map of “lands near the Aral Sea that was degraded because of antropogen effect” was created by the team of desert institution in 1992 (dimension 1:2500000). Evaluating measures of grade of DP (weak, moderate, heavy), diminishing of plats cover, deflation in sandy desert, water erosion, becoming salty of soil because of drying up of Aral Sea, getting salty in irrigated land, desertification process and to bog of posture were expressed in statement of that map. Except that areas of degraded lands because of antropogen effect, structure of types of DP in Kazakhstan, Khirgizistan, Turkmenistan, Tajikistan, Uzbekistan and area of Aral Sea were determined. That hand book plays essential role to investigate and evaluate DP in regions.

1st picture. The Aral Sea

Multi-years exploration indicated 45 reasons of DP and 13% is natural, 87%depends on human activity of them. However, for the time being climate change and global warming seem to be inexorable issue and it is good idea to clarify scale of factors that generates desertification.

1970s of XX centuries are as period of conferences that were devoted to solve global problems in line of “Humankind-Society-Nature” in history of humankind. During 1972-77s, UNO introduced the problem of environment, food, demography, water, DP to daily routine of international conferences. The problem of DP had high level of importance among those problem. First and foremost, provoking of the problem of desertification depended on zone of “Coast” or “Saheli”. “Saheli” means “border” in Arabic language. That term was introduced to science firstly by well-known French scientist O.Shevape in 1900 and zone of Saheli was drawn on geographical maps. That is clear that the zone of coast is path which is located in southern border of the biggest desert Sahara and it lines from Atlantic Ocean to Red Sea. Latitude of it is about 150 km. This line is located between Sahara and zone of savannah. It belongs to 16 countries (The islands of green nose, Chad, Jibuti, Ephiopia, Gambia, Kenya, Mali, Mauritania, Niger, Nigeria, Senegal, Sudan, Uganda, Cameroon). Territory of it is about 12 mln km sq. and more than 200 mln population live there. Up to this time, cattle-raiser and nomadic Berber people of Sahara which is Tuaregs live in that territory. Their living-condition depends hugely on convenient or unconvenient of climate of there. In some drought seasons, sands of Sahara moved
to south and because of that their living-condition was exacerbated. That drought was observed in some years such as in 1941-42s.

Factors that beget desertification process are divided into 2 group which are natural and unnatural factors. In this case, these are also divided into several little group and they are different. These factors indicate essential characters of desert. The most crucial thing from them is real view of desert. Furthermore, landscapes of desert involve below components.

1. Geological factor: geological structure of landscape, structure of pieces of mountain, stability, absolute altitude, fail to the ground
2. Geomorphological factor: basis of terrain of particular place, shape, processes that arise terrain, accustomed to external effects
3. Hydrogeological factors: chemical composition of underground water, depth, capacity, direction of movement, speed of stream
4. Climatic factors: radiation of sun, annual amount of precipitation, periodic divisions and intensity as well as evaporation. The speed wind, direction, intensity of erosion of wind and etc.
5. Hydrologic factors: scale and structure of upground water such as river, stream, lake, drainage ditch and etc.
6. Cover of soil and fertility, chemical and physic features as well as cycle of water.
7. Cover of plant and life cycle of plant, types as well as degree of cover with plant of landscapes.
8. Zoological factors: types of animal, diversity particularly the number of rodent, geographic spreading.

It is emphasized that those factors are interconnected because of changing substance and energy. They foster and enable each other and finally organize interconnection of landscape. Initially, DP causes deterioration of soil and vanishing of animals and plants.

We can say that nowadays DP becomes satellite of humankind because of negative effect of human on nature. It can’t be ignored extinction of animal species and plant and reducing of soil productivity. Natural factors which cause DP depend hugely on climate change especially ice ages. That ages began before 75000 years and finished before 10000 years. It is clear that most scientists emphasize drying of climate. Average temperature of earth rose 0.5°C because of
carbon dioxide in 1970. It is predicted that CD will increase twice and average temperature will rise 4°C. Firstly, drought causes diminishing of biomass.

To sum up, politic, social-economic, ecologic problems and their global, regional and local scale depend hugely on effect of human on nature, thus, ecological instruction should be reflected on all subjects.

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