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ta'minlashning ustivor yo'nalishlari" mavzusidagi xalqaro ilmiy-amaliy anjuman

AHOLI FAROVONLIGINI OSHIRISHDA KICHIK TADBIRKORLIKNING O'RNI

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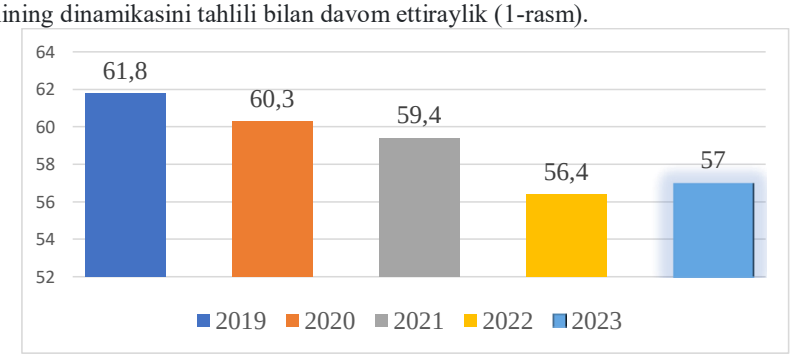
Annotatsiya. Mamlakatimiz ijtimoiy-iqtisodiy rivojlanishi va aholi farovonligini ta'minlashda kichik tadbirkorlik faoliyati muhim rol o'ynaydi. Ushbu maqolada kichik tadbirkorlikning aholi bandligi ta'minlash, daromadlarini oshirish va farovonligini mustahkamlashdagi o'rni tahlil qilingan hamda tahlil asosida ayrim takliflar ilgari surilgan.

Kalit so'zlar: aholi farovonligi, aholi daromadlari, barqaror bandlik, barqaror rivojlanish, kichik tadbirkorlik, turmush darajasi.

Kirish. Barqaror rivojlanishlanishga erishishda har qanday davlatning asosiy maqsadlaridan biri aholi farovonligini ta'minlashdan iborat. Bu maqsadga erishish uchun iqtisodiyotning barqaror rivojlanishi, daromadlar oshishi, barqaror bandlik va kambag'allikni kamaytirish kabi omillar muhim ahamiyatga ega. Kichik tadbirkorlik faoliyatini rivojlantirish va tadbirkorlarning huquq hamda manfaatlarini himoya qilish ana shunday omillarni ta'minlashda muhim vosita hisoblanadi. Statistik ma'lumotlarga ko'ra, 2024-yilning 1-yanvar holatiga 417,7 mingta kichik korxona va mikrofirmalar faoliyat yuritayotgan bo'lib, aholi umumiy daromadlari tarkibida kichik tadbirkorlikdan olingan daromadlar ulushi 57,0 %ni tashkil etmoqda[100].

Kichik tadbirkorlik faoliyati iqtisodiyotning barcha sohalariga ta'sir ko'rsatuvchi kuchli dvigatel hisoblanadi. U yangi ish o'rinlarini yaratadi, aholi daromadlarini oshiradi, iqtisodiy o'sishni ta'minlaydi, innovatsiyalarni rag'batlantiradi va raqobat muhitini shakllantiradi. Kichik tadbirkorlik subyektlari tomonidan ishlab chiqariladigan mahsulotlar va xizmatlar aholining turmush darajasini oshirishga, iste'mol bozorini boyitishga va eksport salohiyatini kuchaytirishga xizmat qiladi.

Tadqiqotni 2019-2023-yillarda kichik tadbirkorlikning aholi daromadlaridagi ulushining dinamikasini tahlili bilan davom ettiraylik (1-rasm).



1-rasm. 2019-2023-yillarda kichik tadbirkorlikning aholi daromadlaridagi ulushi, %da

100 https://stat.uz/uz/?preview=1&option=com_dropfiles&format=&task=frontfile.download&catid=424&id=3119&Itemid=1000000000000

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Yuqoridagilardan ko‘rish mumkinki, 2019-2023-yillarda kichik tadbirkorlikning aholi daromadlari tarkibidagi ulushi 2022-yilgacha pasayib borgan bo‘lsa, 2023-yildan boshlab ijobiy o‘sish tendensiyasini qayd etmoqda. 2023-yilda o‘tgan yilga nisbatan o‘sish sur’ati 101,1 %ni tashkil etganligini ko‘rishimiz mumkin, lekin 2019-yilga nisbatan solishtirganda pasayish sur’ati 92,2 %ni qayd etgan.

Kichik tadbirkorlikni rivojlantirish va uning aholining farovonligiga ijobiy ta’sirini kuchaytirish uchun quyidagi omillar muhim ahamiyatga ega:

- Qulay biznes muhiti. Soddalashtirilgan tartib-qoidalar, korruptsiyaning oldini olish, soliq yukining maqbul darajada bo‘lishi, kreditlarni olish imkoniyatining kengayishi tadbirkorlikni rivojlantirish uchun muhim omillardan biri hisoblanadi.
- Huquqiy tartibga solish va davlat tomonidan qo‘llab-quvvatlash. Kichik tadbirkorlarning huquq va manfaatlarini himoya qiluvchi qonunlarning mavjudligi va ularning amalga oshirilishini ta’minlash soha faoliyatining barqaror rivojlanishiga turtki beradi.
- Infratuzilma. Zamonaviy infratuzilma (transport, aloqa, kommunal) kichik tadbirkorlik sub’ektlarining faoliyatini osonlashtiradi va xarajatlarni kamaytiradi.
- Kadrlar siyosati. Yuqori malakali mutaxassislar tayyorlash, kichik tadbirkorlarni o‘qitish va maslahat berish orqali tadbirkorlik faoliyatini rivojlantirish mumkin.
- Innovatsiyon faoliyatni qo‘llab-quvvatlash. Innovatsion g‘oyalarni qo‘llab-quvvatlash, yangi texnologiyalarni joriy etish va tadqiqotlarni moliyalashtirish tadbirkorlikning raqobatbardoshligini oshiradi.
- Xalqaro hamkorlik. To‘g‘ridan-to‘g‘ri xorijiy investitsiyalarni jalb qilish, xalqaro tajribalarni o‘rganish iqtisodiyotning rivojlanishiga va kichik tadbirkorlikning o‘sishiga ijobiy ta’sir qiladi.

Kichik tadbirkorlikning rivojlanishi kambag‘allikni qisqartirishda muhim rol o‘ynaydi. Yangi ish o‘rinlari yaratilishi orqali aholining daromadlari oshadi, bu esa kambag‘allik darajasini pasaytiradi. Kichik tadbirkorlik faoliyati, ayniqsa, qishloq joylarda aholi bandligini ta’minlashda muhim ahamiyatga ega.

Kichik tadbirkorlik faoliyati yuqori daromad olish va barqaror bandlikni ta’minlash imkoniyatini beradi. Tadbirkorlar o‘z bizneslarini rivojlantirish orqali yuqori daromadlarga erishadilar, bu esa ularning turmush darajasini oshirishga yordam beradi. Yangi korxonalarning tashkil topishi esa ko‘plab ish o‘rinlarini yaratadi va aholi bandligini ta’minlaydi.

Xulosa. Aholi farovonligini oshirish uchun iqtisodiyotda kichik tadbirkorlikni rivojlantirishni jadallashtirish va ularning huquq va manfaatlarini ta’minlash, barqaror bandlik va yuqori daromad topishga erishish muhim ahamiyatga ega. Qulay biznes muhitini yaratish, kichik tadbirkorlarni qo‘llab-quvvatlash, xalqaro ijobiy tajribalarni joriy qilish, maxsus davlat dasturlarini ishlab chiqish va ularning faoliyatini rag‘batlantirish orqali kambag‘allikni qisqartirish hamda aholining turmush darajasini oshirish mumkin. Bu esa, o‘z navbatida, ijtimoiy barqarorlikni mustahkamlash va davlatning rivojlanishiga ijobiy ta’sir ko‘rsatadi.

Foydalanilgan adabiyotlar ro‘yxati.

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NECESSITY OF DEVELOPING ENTREPRENEURSHIP AND SMALL BUSINESS ECONOMY THROUGH INNOVATION IN STABILIZING THE COUNTRY'S ECONOMY

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Abstract: The development of entrepreneurship and small businesses through innovation plays a pivotal role in stabilizing and growing a country’s economy. As nations face challenges such as economic uncertainty, unemployment, and global competition, fostering entrepreneurship and supporting small businesses have emerged as critical strategies for economic resilience. Innovation acts as the driving force that enables these businesses to create new products, services, and technologies that meet changing market demands. This paper explores the necessity of cultivating entrepreneurship and small business economies through innovation, examining their contributions to job creation, economic diversification, and regional development. It also discusses the broader economic implications of small business innovation in terms of economic stabilization, resilience, and growth. The paper concludes by offering strategies for governments and policymakers to foster an innovation-driven entrepreneurial ecosystem that can help stabilize and boost the national economy.

Keywords: Entrepreneurship, Small Business, Innovation, Economic Stabilization, Economic Growth, Job Creation, Policy, Innovation Ecosystem, Resilience

Introduction

In today's globalized and volatile economic environment, the ability of a country to maintain stability and growth often depends on its ability to adapt to change. A key driver of economic stability is the development of entrepreneurship and small businesses, which contribute to job creation, wealth generation, and innovation. Small businesses are widely recognized as engines of economic growth, but their potential can only be fully realized when they are equipped with the tools necessary for innovation. Innovation, whether in products, services, processes, or business models, provides the agility required for small businesses to navigate economic challenges, meet evolving consumer needs, and create sustainable growth. Therefore, fostering entrepreneurship and innovation is not just beneficial but necessary for stabilizing a country's economy, especially in times of economic uncertainty or recession.This paper explores the critical need for developing entrepreneurship and small businesses through innovation to strengthen national economies. It examines how innovation in small businesses contributes to economic diversification, job creation, and resilience, and how governments and policymakers can play a crucial role in supporting this development.

The Role of Entrepreneurship and Small Business in Economic Stabilization

Entrepreneurship and small businesses are vital to the economic health of a nation. Small enterprises often make up a significant proportion of national economic output, providing goods and services that are fundamental to the well-being of citizens. In times of economic crises or instability, such businesses tend to be more flexible and adaptable compared to larger corporations, which may be hindered by bureaucracy or a larger operational scale.

Job Creation

One of the most direct ways in which small businesses stabilize the economy is through job creation. Small businesses are typically labor-intensive and employ a