**DEVELOPMENT OF HOME-ENTREPRENEURSHIP - GUARANTEE OF AGRICULTURE STRATEGY.**

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**Abstract:** The article reveals the essence of entrepreneurship in the growth of the degree of household profit and key areas of entrepreneurial activity, as well as the development of entrepreneurship by increasing the active activity of households. Examples were given of discussions on incentives and loans, government policies and increasing household entrepreneurship. In addition, an analysis of the measures taken in the Kashkadarya region for the development of home entrepreneurship was also carried out. The level of provision of concessional loans to households provided by the Central Bank and commercial banks is considered in detail. Recommendations on the directions of development of entrepreneurship of households in villages are given.

**Keywords:** household entrepreneurship, agriculture, gathering of citizens, profit, employment, lending, subsidies, family entrepreneurship.

**Introduction**

The development of agriculture is inextricably linked with the level of development of entrepreneurship. Local agricultural development organizations and individuals see entrepreneurship as a strategic development activity that can accelerate agricultural development.

The development of household entrepreneurship is an internationally tried and tested way to provide lucrative employment for young people, the unemployed, and women. Therefore, every country is interested in their entrepreneurship by increasing the activity of households. Especially in agriculture, the increase in the level of household entrepreneurship plays an important role not only in overcoming the social problems facing the state, but also in solving economic problems. For example, there will be a sharp reduction in the number of poor people in the country, the population will have a guaranteed income, local jobs will be created as a result of infrastructure, markets will be saturated, households will act in accordance with market economy, export-oriented goods and services will be produced. efficient use of funds is achieved. The reasons given above justify the relevance of the chosen topic.

**Main part**

The purpose of the study is to study the effectiveness of reforms in the Republic of Uzbekistan to increase the activity of households and support their entrepreneurship, to analyze the level of use of benefits for the development of household entrepreneurship in rural areas and to make suggestions and recommendations for expanding household entrepreneurship.

Despite the significant work done in the country to increase the level of income by supporting household entrepreneurship, there are cases of disbursement of benefits and loans to households, especially in rural areas, to increase the use of traditional forms of management and the use of varieties and breeds. It plays an important scientific role in ensuring the development of household entrepreneurship by addressing the relevant issues, such as the lack of knowledge, skills and abilities, and the limited opportunities for innovative entrepreneurship.

The article examines and observes the scientific and theoretical approaches to the topic arising from the scope of the topic. The direction was chosen to achieve the goal set in the study. Methods of observation, aggregation, grouping, and identification of relationships between empirical research and data sources, and methods of analysis and synthesis of theoretical research have been widely used.

According to international standards of the system of national accounts, the household is divided into separate sectors. According to MHT-2008, a household is a group of people living in the same house, combining all or part of their income and property, and collectively consuming certain goods and services, mainly household services and food.

In 2020, a total of 717.3 billion soums will be allocated to 1,096.4 thousand people to support the population, provide employment, improve their skills and attract them to entrepreneurship. soums were provided. In particular, 70.0 thousand people received a total of 173.2 billion soums. People were allocated for subsidies, including:

- 109.5 billion soums for the development of private farms of 35.5 thousand people. soums;

- 13.0 billion soums to stimulate 11.5 thousand unemployed people. soums;

- Within the framework of agricultural cooperatives, 23.7 thousand people received 50.7 billion soums. People were allocated for subsidies.

 **Table 1**

**Loans allocated for attracting the population to entrepreneurship in the Republic of Uzbekistan (trillion soums).**

|  |  |  |  |
| --- | --- | --- | --- |
|   | 2019 | 2020 | Change in 2020 compared to 2019 |
| % | (+;-) |
| The amount of credit allocated | 7,6 | 6,1 | 80 | -1,5 |
| Each family is part of an entrepreneurial program | 5,9 | 4,8 | 81 | -1,1 |
| For other applications | 1,7 | 1,3 | 76 | -0,4 |

Significant work is being done in the country to increase the income level and self-employment of the general population. In particular, the Decree of the President of the Republic of Uzbekistan dated November 17, 2017 No. PF-5242 "On measures for further development of handicrafts and comprehensive support for artisans", dated February 2, 2018 "On measures to support women and strengthen the family" Decree No. PF-5325 "On measures to improve the quality of life" and Decree No. PF-5466 of June 27, 2018 "On measures to improve the activities of farmers, dehkan farms and landowners" No. PQ-3680 "On additional measures", No. PQ-3777 of June 7, 2018 "On the implementation of the program" Every family-entrepreneur ", July 14, 2018" On improving and increasing the effectiveness of work to ensure employment No. PQ-3856 of March 7, 2019 “On measures for wide involvement of the population in entrepreneurship and development of family business in the regions” Resolution No. PQ-4231 "On measures to be taken" and PQ-5041 "On additional measures to be implemented in the framework of family business development programs" dated March 27, 2021.

Over the past three years, more than 600,000 people have been provided with soft loans worth more than 15 trillion soums within the programs aimed at developing family business and employment of young people and women.

We conducted our monographic research on the basis of sample surveillance in households in Kashkadarya region. According to preliminary data, as of January 1, 2021, 771 citizens' assemblies were registered in Kashkadarya region, which has a total of 662,055 households, of which the average number of households in the region is 859 households. In Kashkadarya region, the average number of households per neighborhood is 692 in Mubarek district, 627 in Mirishkor district and 626 in Dehkanabad district. From these data, it can be concluded that the improvement of the infrastructure of the region, its location, the abundance of income opportunities are the factors that determine the number of households in the area.

It is no exaggeration to say that the promulgation of the Law of the Republic of Uzbekistan "On Land Management", adopted on April 1, 2021, has once again determined the direction of targeted income of the rural population in our country. Article 5 of this law defines the rights of persons using private land plots for land management, including persons using private land plots for land management have the following rights:

free and independent management of farms, including the free sale of cultivated and independently processed agricultural products, independent pricing and disposal of income;

free sale of self-grown or processed agricultural products in the markets, trade outlets independently or through members;

cooperation with agro-clusters, as well as voluntary membership in agricultural cooperatives;

concessions, including subsidies, preferential loans from the legislation for the establishment of greenhouses, purchase of seeds, seedlings, livestock and poultry, agricultural equipment and tools, irrigation equipment (pumps, artesian wells, etc.);

Voluntary membership in the Council of Farmers, Dehkan Farms and Landowners of Uzbekistan;

use the services of agricultural organizations and other service providers in the production and sale of agricultural products;

construction of greenhouses from light structures without the need to obtain a permit from the state security agencies, including architectural and construction, environmental, sanitary and hygienic bodies, as well as fire safety authorities;

use of water resources.

Until that time, there was no document in our country that would protect the rights and interests of households engaged in horticulture. Now, using the opportunities of this law, along with the legal protection of the interests of landowners in our country, will lead to the development of their activities and further expansion of opportunities.

Households are the main structural unit of the economy operating in the consumer sector. Households consume goods and services created in the field of material production and services. In a market economy, households are both owners and suppliers of factors of production.

In 2020, the republic will have agriculture, forestry and fishing The share of Kashkadarya region in the structure of the economy was 9.4%. The share of agricultural products in the volume of agricultural production was 39.5% and livestock products - 60.5%. According to the results of our regional research, the sources of income of agricultural households are different. The main sources of income for rural households are wages received by household members from various jobs, income from personal subsidiary plots, pensions, and benefits for the birth and education of children. In most cases, the value of household members' wages (in primary and secondary jobs) plays an important role in determining family well-being, with income significantly dependent on the type of economic activity and the position held. Non-discriminatory assistance from relatives, income from property, income from the sale of personal property, interest, dividends, and other sources of household income are not available or are not available in significant amounts in most households.

According to a survey conducted by the Central Bank of the Republic of Uzbekistan in 2020 to study the structure of income and expenditure, their consumption and savings mood and demand for credit, as well as the impact of inflation on different income groups, the consumer mood index for the next 12 months was developed. The expenditure sub-index was 45.7, the credit sub-index was 28.7, the income sub-index was 26.5 and the fund sub-index was -3.5. Expectations of 5717 respondents on the growth of funds in the next 12 months were formed at a negative level, which was a factor reducing the overall index.

**Table 1**

**Information on income of the population**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **№** | **Name of indicators** | **2000**  | **2005** | **2010**  | **2015**  | **2020**  |
| **1.** | **Total income of the population, billion soums** | **2377,4** | **9728,6** | **50436,5** | **158699,8** | **401501,5** |
|   | in% compared to the previous year | 157,9 | 126,3 | 132,9 | 112,0 | 115,9 |
| **2.** | **Total income per capita, thousand soums** | **96,4** | **371,8** | **1765,8** | **5070,5** | **11728,8** |
|   | in% compared to the previous year | 155,8 | 124,8 | 129,2 | 110,1 | 113,7 |
| **3.** | **Real gross income of the population, billion soums** | **1902,8** | **9147,7** | **46891,5** | **150397,8** | **355531,3** |
|   | in% compared to the previous year | 126,4 | 118,8 | 123,6 | 106,1 | 102,6 |
| **4.** | **Real total per capita income, thousand soums** | **77,2** | **349,6** | **1641,7** | **4805,2** | **10385,9** |
|   | in% compared to the previous year | 124,7 | 117,4 | 120,1 | 104,3 | 100,7 |

Analyzing the data, the total income of the population in 2020 will be 169 times higher than in 2000, 3 times higher than in 2015, the total per capita income will be 122 times higher than in 2000, 2 times higher than in 2015, and the real total per capita income in 2020 It has increased 135 times compared to 2000 and 2 times compared to 2015. These figures indicate the need for drastic reforms to increase the level of income in the country.

Based on the data provided by the Central Bank, the majority of the population responded that there was a decrease in savings, which could have a negative impact on future periods, and that they would last an average of one month if there were interruptions in current sources of income or termination of employment. .

In many countries, large local companies have started their businesses from home-based businesses, such as Ford and Davydoff. As the business expands, many household businesses lose their status, but when starting a business, it is definitely a good idea to start with people you trust and are close to.

**CONCLUSION**

As a result of scientific and practical research, the following conclusions and recommendations have been formed:

- It is necessary to carry out reforms to increase the level of income of the population in the country, as the increase in wages in relation to the inflation rate or inflation of goods and services in the country is disproportionate;

- The main reasons for the decline in the population's savings are their inability to engage in entrepreneurial activities, limited opportunities for income, inability to make full use of these opportunities and the incomplete functioning of mechanisms in this area. As a result of efficient use of their lands by only one household, the savings rate can be positive. To do this, it is necessary to create a "culture of efficient use of land" in the field;

- The main condition for the effectiveness of household activities in the economy is to pursue public policy aimed at increasing economic activity (improving the welfare and quality of life, creating new and additional jobs, increasing payments for social transfers, etc.). At the same time, in addition to social benefits, investment in human capital not only increases the competitiveness of the economy, but also has a direct impact on GDP growth.

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