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## **PROSPECTS FOR THE DEVELOPMENT OF FAMILY BUSINESS IN THE EMPLOYMENT OF REGIONAL LABOR RESOURCES.**

***Annotation:** The article shows ways to develop the activities of small businesses and private entrepreneurship through the development of theoretical and practical proposals to address employment problems through the creation of new jobs in the process of increasing their share.*

***Keywords:** Labor resources, employment, income, living standards, capital, entrepreneurship, manufacturing, services.*

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## **ПЕРСПЕКТИВЫ РАЗВИТИЯ СЕМЕЙНОГО БИЗНЕСА В ЗАНЯТОСТИ РЕГИОНАЛЬНЫХ ТРУДОВЫХ РЕСУРСОВ**

**Аннотация:** В статье показаны пути развития деятельности малого бизнеса и частного предпринимательства путем разработки теоретических и практических предложений по решению проблем занятости населения путем создания новых рабочих мест в процессе увеличения их доли.

**Ключевые слова:** трудовые ресурсы, занятость, доход, уровень жизни, капитал, предпринимательство, производство, услуги.

The peculiarities of the development of family business in the employment of labor resources in the region are reflected in the following:

- It is a reliable source with great potential for increasing employment, income and living standards;
- stimulates human development and well-being;
- fills the consumer market with goods and services and increases their volume;
- has a significant impact on economic development;

- The development of production and services does not require large investments;
- has ample opportunities to use local material resources;
- As society develops, the population's need for goods and services will grow.

In recent years, a lot of work has been done in the field of small business and private entrepreneurship. In this regard, we are talking about the implementation of the latest decisions and programs of great importance in our country. Including:

- on the creation of new micro-firms, the development of family businesses, small and private enterprises, the promotion of microcredit systems;
- about expanding opportunities for home collaboration with large industrial enterprises;
- on the rapid development of the labor-intensive sectors of the light and food industries, focused on the deep processing of local raw materials and the production of finished, competitive products;
- on the development of the services sector and the sector, primarily in rural areas, until 2011;
- about family matters;
- on encouraging increased livestock, especially cattle, in private areas, farms and ranches.

In 2012, it is planned to coordinate the targeted and targeted use of funds allocated by the Ministry of Labor and Social Protection for the development of home-based labor, crafts and crafts, as well as family business in densely populated and overpopulated areas.

It should be noted that most of these areas aimed at creating new jobs do not require large investments. It is important for us that the indicators set in them are fully implemented. Because it shows the possibility of employing tens

of thousands of people, especially women, in rural areas, in order to significantly increase the incomes of the population, to increase the welfare of the population of the whole country.

Therefore, we believe that in order to ensure employment of labor resources in the Andijan region, it is necessary to introduce production in the household and develop a family business.

In Andijan region, much attention is paid to nationalism. For this reason, if we develop handicrafts, homework at home, we will take steps to ensure the employment of the unemployed in the region. The development of domestic work for women (embroidery, embroidery, jewelry, crafts) will create new jobs. Again, improving our handicrafts (crafts, blacksmithing, carpentry workshop, etc.). Promoting their development is a priority for local authorities.

Consistent continuation of work aimed at developing small businesses, farms, expanding cooperation between large and small producers, as well as working from home is an important factor in revenue growth. If the implementation of regional programs by type of employment of women is accelerated, employment of the unemployed layer of the workforce will be accelerated. When unemployed women work, it is advisable to create suitable jobs for them. For example, we consider it necessary to create small enterprises of national production, such as crafts, cooking, work at home, jewelry.

Given all this, real cash incomes of the population will grow.

Andijan region is a region with a high level of labor resources, therefore the use of labor resources is the basis for the growth of the region's economy, the standard of living of the population, the growth of GRP in the economy. 60-70% of the population lives in rural areas. And we need to solve the problem of rural employment.

The activities of small enterprises are greatly influenced by various unpredictable risks, sudden changes in the situation, the inability of customers to pay, and natural disasters put them in a dangerous position. Therefore, the

insurance system in developed countries is well developed. It is also necessary to establish insurance in our country. This system should guarantee favorable conditions for the development of small businesses (especially in areas with high commercial risks), create confidence and the necessary stability for entrepreneurs who start their own business with the risk of borrowed or borrowed capital.

Deepening economic reforms, the development of small business and private entrepreneurship is one of the main areas of economic reform in the country. Particular attention has been paid to the provision of soft loans to small enterprises and private entrepreneurs since 2012 at the expense of the Special Fund for Preferential Crediting, established in commercial banks, for small and private enterprises located in areas and cities with long and difficult journeys, as well as excessive labor resources.

This requires the development of economic competition, filling the consumer market with goods and services, as well as creating a wide range of private entrepreneurs. Given this, today the republic needs to solve the following issues:

- launching large segments of the population on the market, eliminating their dependence, consumer psychology, awakening the population's desire to actively engage in private entrepreneurship, small business;

- a radical renewal of economic ties in agriculture, further development and increase in the number of farmers and farms, the creation of small enterprises in the regions to provide additional jobs for temporarily unemployed;

- accelerating market relations and infrastructure in the region, creating conditions for the development of economic competition;

- creation of economic and social conditions that fully meet the growing needs of the population of the republic;

- dramatically expand the range and volume of services provided, ensure a high level of organization of banking, audit, consulting and various intermediary activities based on modern science and technology;

- improving the efficiency of enterprise management, creating conditions for their economic independence;

- introduction of small enterprises that can produce products for export, filling the consumer market with goods that can easily adapt the types and volumes of products produced locally to market requirements.

Financial support for small businesses and private entrepreneurship, in particular, their modernization and technological updating, the further expansion of modern banking services, the creation of new jobs and jobs, an increase in local production and an increase in the income of thousands of families reaches.

We recommend the following in the development of small and private enterprises:

1. The determination of quantitative real economic indicators that should be achieved with the development of small and private enterprises, means and opportunities for their implementation. For example, a further increase in the number of enterprises. The main result of such an event is that a reasonable number of small enterprises will be achieved, the regional economy will be able to evenly use the services of small businesses due to the fair geographical distribution of enterprises.

2. Identify ways to improve the quality of development of small and private enterprises.

3. Launch of economic mechanisms for managing small businesses. In particular, to increase the importance of such enterprises in budget policy, to consider their role in generating budget revenues and to stimulate the development of private enterprises.

4. Implement a solution to the problem of employment, which is a very important condition for increasing incomes and living standards of the

population, with the development of small business and private entrepreneurship. It is worth noting that the solution to this pressing problem is not only economic, but also of great socio-political importance and is directly related to improving the living standards and well-being of our people.

5. The solution of organizational and economic issues at various levels of government related to the development of entrepreneurship and its small enterprises in rural areas is also a priority.

6. State policy in the field of taxation and trade plays an important role in the development of entrepreneurship. Studies show that restrictions in this area cause most problems in the development of small businesses. Therefore, at the current stage of reform, it is important to analyze the factors that impede entrepreneurship in these areas and evaluate them in the context of market demand.

7. Improving the system of financial support for small businesses in Uzbekistan should be aimed at stimulating the activities of banks, funds, investment and insurance organizations that provide services to small businesses and private entrepreneurship. In the Republic of Uzbekistan, as well as in foreign countries, a company can receive preferential loans if it participates in a priority state program (creation of new equipment, development of remote territories, etc.). At the same time, the minimum interest rate and long-term repayment are the main conditions for lending. In our opinion, an important step in this direction has been the allocation of small businesses and private entrepreneurs since 2012 at the expense of the Special Fund for Concessional Lending, established in commercial banks.

8. Therefore, in order to ensure employment of labor resources in the Andijan region, it is necessary to introduce production in the household and develop a family business.

Employment of labor resources can be achieved through temporary employment in public works, vocational training, microcredit for individual family entrepreneurs.

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