

Development of Self-Employment of the Population as a Factor of Ensuring Economic Stability

Navruzzoda Zebo Bakhtiyorovna, PhD

Associate Professor of Bukhara State University, Uzbekistan

Khasanova Sitora Islamovna

Master student of Bukhara State University, Uzbekistan

Abstract:

In order to ensure employment in our country, a number of political strategies, draft laws, presidential decrees aimed at small business and self-employment are being adopted. This article also analyzes on the basis of examples that the development of self-employment is an important factor in ensuring economic stability.

Keywords: small business, self-employment, "Regulations on the procedure for carrying out activities as a self-employed person", official income, taxes, services.

I. Introduction.

It is known that the main source of funding for small business and private entrepreneurship is personal funds or attracted investment funds. All commercial banks in the country carry out lending activities in the national currency at the expense of foreign credit lines, extra-budgetary and personal funds. For this reason, the field is currently receiving high attention and support for its development. Self-employed are individuals who are self-employed in the provision of services, working to earn a living. In this case, they are not registered as sole proprietors and do not use the labor of employees. Their activities are regulated by the "Regulations on the procedure for carrying out activities as a self-employed person." As of August 1, 2021, 68 types of activities can be self-employed. Optionally, you can select several of them at once.

It is also possible to work under an employment contract in the main workplace and be self-employed at the same time. The main thing is that the type of activity in the main job should not be included in the list of activities allowed for self-employment. For example, it is possible to work as a secretary on the basis of an employment contract during the day, to provide text services (copywriting) at night as a self-employed person.

II. Discussion and results.

In order to ensure employment in our country, a number of political strategies, bills, presidential decrees aimed at small business and self-employment are being adopted. In particular, the President of the Republic of Uzbekistan Shavkat Mirziyoyev adopted a resolution dated June 8, 2020 "On measures to simplify government regulation of entrepreneurial activity and self-employment." According to him, the list of self-employed people has been expanded, they have been provided with a number of conveniences and benefits, and a mobile application has been developed by the State Tax Committee for remote registration of their activities. At the same time, from July 1, 2020 in Uzbekistan introduced a procedure for registration of citizens on the basis of expanding the range of activities for self-employment to 67.

According to statistics, as of July 1, 2021, more than 852,000 self-employed people were registered in Uzbekistan, of which more than 310,000 were young people. According to the State Tax Committee, as of February 16, 2022, the number of occupants reached 1,324,031. It was noted that 50,691 people were involved in agriculture, 32,707 in industry, 23,641 in household services, 15,183 in social services, 7,551 in the production of consumer goods and services, and 2,274 in information and communication. he was busy. It is obvious that this sector is growing rapidly in the country's economy.

In order to develop private and family entrepreneurship in the service sector, the following key areas for the creation of new jobs can be recommended:

- new types of business (professional) services, real estate trading, placement of temporary free money, information, marketing and advertising services, preparation of balance sheets and reports, e-secretary;
- establishment of service facilities such as travel agencies, information and communication technology repair bases, social psychological centers, various courses of education and vocational training.
- it is necessary to create a system of normative and legal acts on the formation and development of individual individual entrepreneurial activity in the service sector;
- animal care services - animal husbandry;
- establishment of childcare and education services, private kindergartens and schools, family kindergartens, family libraries and other service facilities.

What are the benefits of self-employment? The question can be answered as follows:

1. **Legal opportunity to work from home.** Self-employed may not be afraid of tax audits, fines, and charges of illegal business activities.
2. **Approved work experience and pension.** The work experience of the self-employed will go away, so the guaranteed pension in old age can be considered as cash.
3. **Official income.** Consumer loans, soft loans, as well as tax breaks can be applied.
4. **Minimum tax.** There are no income taxes or other fees. It is enough to pay a social tax equal to 1 BHM per year.
5. **Self-master.** For the self-employed, there is no employment contract, no manager, and no strict work schedule. You can do your favorite job at any time and earn a legitimate income from it.
6. **Expanding the customer base.** Self-employed individuals can easily open a bank account to accept payments by transferring money from legal entities. In addition, state registration builds trust among partners.
7. **Minimum documents.** Self-employed people do not have to keep accounting records, submit reports, or file tax returns like individual entrepreneurs. Income and expenses can be tracked voluntarily directly on the application www.soliq.uz.

Self-employed persons: register for free; will not have an employer; does not hire workers; they have length of service and pension; once a year voluntarily pays social tax in the amount equal to BHM; does not pay income tax; can open a bank account to receive money transfers from legal entities; engages only in permitted activities.

Self-employed people can do the following:	The following can not available to self-employed:
<ul style="list-style-type: none"> • engage in one or more listed activities; • work only independently; • accept payment by cash, terminal and money transfer; • work with individuals and legal entities only for one-time work or services; • enter into an oral or written agreement with the client; • work with foreign customers without a contract; • accept payment from non-residents for work in foreign currency. 	<ul style="list-style-type: none"> • engaging in activities not specified in the list of permitted activities; • to be an individual entrepreneur; • work in someone's hands for their type of activity; • staff recruitment; • long-term provision of large-scale work or services to individuals and legal entities.

How to work with foreign customers and how to receive payments from them?

Self-employed people can work without a contract with foreign individuals and legal entities. Acceptance of a public offer, electronic message exchange, or invoices in electronic form, in particular, may be the basis for processing.

Payments for the work performed from non-residents abroad can be accepted in foreign currency to the account in the banks of Uzbekistan. There is no need to enter this information into a single electronic information system of foreign trade operations, such as individual entrepreneurs or legal entities. The funds received can be cashed in foreign currency in their bank and used for their own needs.

In order to ensure employment in our country, a number of political strategies, bills, presidential decrees aimed at small business and self-employment are being adopted. In particular, the President of the Republic of Uzbekistan Shavkat Mirziyoyev adopted a resolution dated June 8, 2020 "On measures to simplify government regulation of entrepreneurial activity and self-employment." According to him, the list of self-employed people has been expanded, they have been provided with a number of conveniences and benefits, and a mobile application has been developed by the State Tax Committee for remote registration of their activities. At the same time, starting from July 1, 2020, Uzbekistan has introduced a procedure for registration on the basis of expanding the range of self-employment activities to 67.

In addition, from May 1, 2022, the ministries and departments with professional educational institutions will be provided with vocational, foreign language or entrepreneurial skills training for self-employed people and businesses that have vacant classrooms, workshops and other buildings and facilities. The fact that the right to lease up to 5 years for the organization of courses, up to 5 years for the production of goods and services is also evidence of the further expansion of opportunities in this area.

III. Conclusion.

One of the factors in ensuring socio-economic development is the creation of new jobs in entrepreneurship, improvement of investment, tax, monetary and scientific-technical policy, the implementation of innovative structural changes in the network structure of market services. The

provision of these services will further improve the living standards and quality of life of the population.

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