

Owners Are the Socio-Economic Basis of Civil Society

Okyulov Hasan Omonbaevich

Tashkent Institute of Finance

associate professor etc.votum7777@gmail.com

Annotation. *The growth trends of the middle social class in developed countries, its role in the development and improvement of civil society, as well as the experience of Western countries in this area are analyzed*

Key words: *civil society, democratic society, law, rule of law, legal awareness, legal culture, public consciousness, market economy.*

Enter. One of the main lessons of human history is that the pursuit of well-being is one of the universal human values inherent in any person, society and state. Of course, there is a big difference between seeking prosperity and achieving it. If we pay attention to the fact that labor is the main source of well-being, we can observe that its organization, fair division of labor, and importance of it as the main criterion for satisfying human interests are different in different societies and political regimes. It is these different circumstances that cause the welfare of not only individual people, but different countries to be different. In other words, what are the conditions created for the labor activity aimed at the creation of any product or item by a person, determines the value and value of the wealth that appears as a result of it.

Of course, first of all, the main factor for achieving well-being is a deep understanding of one's personal interests and a high level of striving to achieve them. Because the desire to realize interests will be more widely and deeply manifested in the space where human freedom is ensured and favorable conditions for work are created. In the conditions of highly developed societies, economic freedoms and broad conditions are initially created for human labor. In other words, in the conditions of civil society, the state effectively uses the main motivations of people to create wealth in order to increase the welfare of the people.

Literature analysis. Adam Smith in his work "Inquiry into the nature and causes of the wealth of nations" put forward the following idea not without reason: "Private interest is a powerful force for the prosperity of society. As people strive for personal well-being, they are guided by the "invisible hand" toward the higher goals of society. It is necessary to allow the individual individual to "freely pursue his own interests as he perceives them and to compete with another person or a whole class with his labor and capital." Because, if a person increases his wealth through business, hard work and economy, he contributes to the increase of society's wealth. At the same time, free competition ensures the most optimal mutual distribution of labor and capital of industries, while balancing standards.¹.

¹Adam Smith. "Research on the nature and causes of the wealth of nations"//http://schumpeter.ru/wp-content/uploads/2015/11/smit_1.pdf..

The social categorization of the societies of developed countries is characterized by the following: the emergence of a large number of groups that represent the characteristics of several classes; activation of internal class divisions; increase the mobility of structural elements; increase in the standard of material life. In many ways, these events create opportunities for sustainable development of developed countries and further deepening of the ideas of civil society.²

If we look at it from the point of view of building a civil society that creates an environment for achieving prosperity while ensuring human freedom and rights, protecting the ownership of private property, Sh.M.Mirziyoev, in the first days of assuming the office of the President of the country, "Ensure rapid development of business activity, comprehensive protection of private property" In the decree "On additional measures to protect and improve the quality of the business environment" (October 5, 2016), we see the embodiment of conceptual ideas that have the potential to increase the well-being of the people. Each clause of the decree is imbued with the spirit of goals to ensure that a person owns private property, preserves and increases it, and ensures a comfortable life. The following goals written in it are proof of our opinion: "Giving wide freedom to small business and private entrepreneurship, radically reducing the intervention of state bodies in their activities, ensuring early prevention of violations, increasing the effectiveness of their prevention, and preventing violations are an important priority of state policy in the field of further development of business activities. and should be defined as the primary duty of state bodies"³.

In the decree, for the first time in our country, the ideas of strict adherence to the democratic principle that "the people should serve our people, not the state agencies, the state agencies should serve our people", that the main task of the state is to ensure the well-being of the people, and the ideas of limiting the powers of state bodies in economic relations and interference in the formation of private property were put forward. In particular, the fair legal rule in the decree "Ensure strict compliance with the requirements of legal documents on the liability of officials for illegal interference and obstruction of business activities, unjustified suspension of their activities, as well as recovery of damages caused to business entities directly from the culprits", several He put an end to the unfair attitude of officials towards private property, which has been living for years and has become a habit, and created ample conditions for owners to operate freely.

In the Decree of the President of the Republic of Uzbekistan on January 22, 2018, "On the State Program for the Implementation of the Action Strategy for the Five Priority Areas of the Development of the Republic of Uzbekistan in 2017-2021 in the Year of Support for Active Entrepreneurship, Innovative Ideas and Technologies", "economic development and in the field of active entrepreneurship support - creation of favorable legal and organizational conditions for the development of active entrepreneurship, introduction of innovative ideas and technologies, legal guarantees for the protection of business entities and mechanisms for preventing illegal interference in their activities, tax and customs policy, and the banking and financial sector. improvement,

² Okyulov Kh.O. MEDIUM CLASS IN UZBEKISTAN: EVOLUTION AND PROBLEMS 43. #1(52), 2020 part 4
East European Scientific Journal

³Decree of the President of the Republic of Uzbekistan on additional measures to ensure the rapid development of business activities, comprehensive protection of private property and qualitative improvement of the business environment. October 5, 2016/<https://lex.uz/docs/3039311>.

development of agrarian sector reform strategy, giving up individual benefits while providing benefits to economic sectors and sectors, active development of regions"⁴.

In the decision of the President of the Republic of Uzbekistan on August 30, 2022 "On measures to implement the tasks set in the "open dialogue" of the President of the Republic of Uzbekistan with entrepreneurs in 2022", the following tasks were set for the development of the social layer of entrepreneurs:

- targeted work on categorization of business entities and their support;
- creation of a convenient financing system for expanding business activities and implementing new projects;
- creation of sufficient conditions, infrastructure and guaranteed market for entrepreneurs;
- implementation of comprehensive measures to ensure property rights, turning property into a real market asset;
- control over the activities of entrepreneurs and liberalize their accountability⁵.

Analysis and results.

In the last five years, measures have been taken in the country to protect the rights of entrepreneurs and owners, to further expand their participation in improving the welfare of society, and to ensure the legality of private property ownership in life. A representative institute for the protection of the rights and legal interests of business entities under the Oliy Majlis of the Republic of Uzbekistan was established.

The following tasks were assigned to this institute:

- participation in the formation and implementation of state policy in the field of development of business activities, protection of the rights and legal interests of business entities;
- legal support of business entities when their activities are being investigated; to study whether the norms and requirements of legal acts on guarantees of freedom of business activity are being implemented in practice;
- assessment of the effectiveness of the impact of the adopted regulatory legal documents on the implementation of business activities;
- implementation of control over observance of the rights and legal interests of business entities by state bodies, law enforcement and control bodies, as well as local state authorities. It can be seen that the legal norms that have been formed for almost a century to protect the property of citizens in Western countries and create opportunities for them to increase their property have been expressed in a single decree of the President.⁶

⁴On January 22, 2018, the Republic of Uzbekistan adopted the decree "On the state program on the implementation of the strategy of actions on the five priority directions of the development of the Republic of Uzbekistan in 2017-2021 in the year of support of active entrepreneurship, innovative ideas and technologies"//https://www.norma.uz/uz/raznoe/decrees_of_the_president_of_the_republic_of_uzbekistan.

⁵See: Decision of the President of the Republic of Uzbekistan "On measures to implement the tasks set in the 2022 "open dialogue" of the President of the Republic of Uzbekistan with entrepreneurs." August 30, 2022.//National database of legislative information, 08/31/2022, No. 07/22/364/0782.

⁶Decree of the President of the Republic of Uzbekistan on additional measures to ensure the rapid development of business activities, comprehensive protection of private property and qualitative improvement of the business environment. October 5, 2016//<https://lex.uz/docs/3039311>.

In addition, in this decree, the obstacles that created an opportunity to carry out strict control over business entities in the country were completely removed: the functions and powers of the controlling state bodies in applying administrative penalties against business entities and their employees were gradually transferred to the judicial authorities, committing economic crimes, as well as development of the single criteria and basis for determining the damage caused by illegal interference in the activities of business entities, further liberalization of the norms of criminal legislation related to the implementation of business activities, ensuring the inviolability of private property to legal documents, unjustified interference in the activities of business entities and their activities amendments and additions aimed at preventing the suspension of financial and economic activity investigations in criminal cases gradual introduction of audio and video recording mechanisms to meetings, as well as ensuring the development of a program that provides for the posting of court decisions on websites, a list of public services provided to business entities only through single centers for the provision of public services on the basis of the "one-stop shop" principle fundamental changes aimed at ensuring the freedom and rights of owners, such as expansion, created the basis for the development of the lifeblood of the society - the economy, gave spiritual awakening to the owners⁷.

The influence of this decree on the society, vitality, and practical effect increased even more. Over the past year, the rates of customs fees have been reduced by 2 times, unscheduled and alternative inspections of the activities of business entities have been canceled. President Sh.M. Mirziyoev's words that "obstacle to the path of an entrepreneur should be taken as a betrayal of the state policy", the development of this field has become the main strategic goal of the state.

The conclusion. As a result of the creation of ample opportunities and favorable conditions for the development of private ownership and entrepreneurship, small business in Uzbekistan, the share of small business entities in the gross domestic product was 51.8 percent in January-December 2022. 78% of the employed population works in this field.

Fundamental changes in the development of entrepreneurship and private ownership in the country did not escape the attention of international organizations. This is evidenced by the fact that Uzbekistan's position in the "Business Registration" indicator in the "Doing Business 2018" global ranking has risen from 24th to 11th place⁸.

As a result of such reforms as the decentralization of the executive power system, which is an obstacle to the development of civil society in the country, based on the "Concept of Administrative Reforms in the Republic of Uzbekistan", and the separation of regional, district and city councils of people's deputies, where civil society is nourished, in the governance structures, state authorities recognize the people, listen to their appeals, and interact with the population. became communicating bodies.⁹

⁷Decree of the President of the Republic of Uzbekistan on additional measures to ensure the rapid development of business activities, comprehensive protection of private property and qualitative improvement of the business environment. October 5, 2016//<https://lex.uz/docs/3039311>.

⁸Uzbekistan rose 13 places in Doing Business rating//<https://www.gazeta.uz/uz/2017/11/01/doing-business-2018/>.

⁹ *Ikramjon Batirovich Masharipov*. Important Aspects of Evaluating the Foundations of the Development of Civil Society Institutions. EUROPEAN JOURNAL OF LIFE SAFETY AND STABILITY (EJLSS) ISSN2660-9630 www.ejlss.indexedresearch.org Volume 27, March-2023

List of references:

1. Adam Smith. "Research on the nature and causes of the wealth of nations"//http://schumpeter.ru/wp-content/uploads/2015/11/smit_1.pdf.
2. Okyulov Kh.O. MEDIUM CLASS IN UZBEKISTAN: EVOLUTION AND PROBLEMS 43. #1(52), 2020 part 4 East European Scientific Journal
3. Decree of the President of the Republic of Uzbekistan on additional measures to ensure the rapid development of business activities, comprehensive protection of private property and qualitative improvement of the business environment. October 5, 2016//<https://lex.uz/docs/3039311>.
4. Decree of the Republic of Uzbekistan on January 22, 2018 "On the implementation of the strategy of actions in the five priority directions of the development of the Republic of Uzbekistan in 2017-2021 in the year of support of active entrepreneurship, innovative ideas and technologies"//<https://www.norma.uz/uz/raz-noe/decreed-of-the-president-of-the-republic-of-uzbekistan>.
5. Decision of the President of the Republic of Uzbekistan "On measures to implement the tasks set in the "open dialogue" of the President of the Republic of Uzbekistan with entrepreneurs in 2022." August 30, 2022.//National database of legislative information, 08/31/2022, No. 07/22/364/0782.
6. The share of small business entities in GDP was announced// <https://aniq.uz/yangilikar/kichik-tadbirkorlik-subektlarinin-yaimdagi-ulushi-malum-qilindi>.
7. Uzbekistan rose 13 places in the Doing Business rating//<https://www.gazeta.uz/uz/2017/11/01/doing-business-2018/>.
8. *Ikrarnjon Batirovich Masharipov*. Important Aspects of Evaluating the Foundations of the Development of Civil Society Institutions. EUROPEAN JOURNAL OF LIFE SAFETY AND STABILITY (EJLSS) ISSN2660-9630 www.ejlss.indexedresearch.org Volume 27, March-2023
9. Yakubova N.T. Efficiency in Business Processes in Insurance Activities //INTERNATIONAL JOURNAL OF BUSINESS DIPLOMACY AND ECONOMY. – 2023. – T. 2. – №. 5. – C. 44-48.
10. Yakubova N.T. Improvement of Business Processes in Insurance Activity in the Conditions of Innovative Development of the Economy //EUROPEAN JOURNAL OF BUSINESS STARTUPS AND OPEN SOCIETY. – 2023. – T. 3. – №. 5. – C. 88-91.
11. Makhkambaevich B. T., Tursunbaevna Y.N. About Some Questions Optimization Of Business Process In Insurance Activity Related To Global Trends //Solid State Technology. – 2020. – T. 63. – №. 4. – C. 5048-5058.
12. Yakubova N. TRADITIONS AND PROSPECTS OF DEVELOPMENT OF THE WORLD INSURANCE MARKET //International Finance and Accounting. – 2018. – T. 2018. – №. 4. – C. 36.
13. Yakubova N. T. THE ROLE OF INSURANCE BUSINESS IN INSURANCE ACTIVITY //Journal of Management Value & Ethics. – C. 111.
14. Yakubova N. T. RESEARCH PARK. – 2022.

15. Tursunbaeva Y. N. Improvement of methodological bases of business processes in insurance activity //SAARJ Journal on Banking & Insurance Research. – 2019. – T. 8. – №. 2. – C. 4-8.
16. Yakubova N. T. BIZNES JARAYONLARINI TAKOMILLASHTIRISH SUG'URTA TASHKILOTI FAOLIYATI UZLUKSIZLIGINI TA'MINLASH OMILI //IJTIMOIY FANLARDA INNOVASIYA ONLAYN ILMIY JURNALI. – 2022. – T. 2. – №. 12. – C. 151-155.
17. Yakubova N.T. SUG'URTA TASHKILOTLARIDA QO'LLANILAYOTGAN BIZNES JARAYONLARINING TARKIBI VA USULLARI //IQTISODIYOT VA ZAMONAVIY TEXNOLOGIYA. – 2022. – T. 1. – №. 2. – C. 11-18.
18. Yakubova N.T. O'ZBEKISTON SUG'URTA TASHKILOTLARI FAOLIYATIDA BIZNES JARAYONLARI SAMARADORLIGINI OSHIRISH YO'LLARI //BOSHQARUV VA ETIKA QOIDALARI ONLAYN ILMIY JURNALI. – 2022. – T. 2. – №. 12. – C. 109-113.
19. A.Y.Xolbaev 2021. INSURANCE AS A PROMISING MECHANISM OF INFORMATION PROTECTION. *Archive of Conferences*. (Dec. 2021), 39-40.
20. Kholboev A. INSURANCE INFORMATION RISKS (CYBER INSURANCE). *International Finance and Accounting*. 2021;2021(2):12.
21. Matiyazova S. R. THE PROCESS OF FORMATION OF INNOVATIVE ENVIRONMENT IN COMPETITIVE CONDITIONS IN THE INSURANCE MARKET //Oriental Journal of Economics, Finance and Management. – 2022. – T. 2. – №. 1. – C. 7-11.
22. Yuldashev O. T. Development prospects of investment insurance product “Unit-Linked” //International Finance and Accounting. – 2020. – T. 5. – C. 1.
23. Yuldashev O., Mirsultonov M. Insurance of financial risks: problems and solutions //International Finance and Accounting. – 2019. – T. 2019. – №. 2. – C. 29.
24. Yuldashev O. T. Ways of Development of Accumulative Life Insurance in Uzbekistan //Central Asian Journal of Innovations on Tourism Management and Finance. – 2023. – T. 4. – №. 1. – C. 99-107.
25. Yuldashev, O. T. (2023). Ways of Development of Accumulative Life Insurance in Uzbekistan. *Central Asian Journal of Innovations on Tourism Management and Finance*, 4(1), 99-107. <https://doi.org/10.17605/OSF.IO/WPGBA>
26. More Citation Formats
27. Zakirkhodjaeva Sh. A. "Deepening of pension reforms and improvement of investment activities of transition economies." *Asian Journal of Multidimensional Research (AJMR)* 8.4 (2019): 249-254.
28. Hamrayeva F. THE ROLE OF COMPULSORY INSURANCE IN THE MODERN INSURANCE SYSTEM // *International Finance and Accounting* 2020 (1), 8
29. Shennaev K.M. Regulation of investment activities of insurers //Asian Journal of Multidimensional Research (AJMR). – 2020. – T. 9. – №. 11. – C. 55-59.
30. Shennaev K. M. The main directions of protection of insurance consumers in the current situation //SAARJ Journal on Banking & Insurance Research. – 2020. – T. 9. – №. 6. – C. 32-37.
31. Носирова Г. Пути оптимизации инвестиционного портфеля страховых компаний Республики Узбекистан //International Journal of Formal Education. – 2023. – T. 2. – №. 3. –

C. 100-104.

32. Юлдашев, О. (2020). Особенности развития страхования жизни. Экономика и Образование, 1(5), 208–211.
33. Матиязова С. Р. Особенности организации исламского страхования //Научный лидер. – 2021. – №. 8. – С. 10.
34. Shennaev K. M., Matiyazova S. R. The Impact of the Covid-19 Pandemic on the Insurance Market //International Journal of Psychosocial Rehabilitation. – 2020. – Т. 24. – №. 4. – С. 6502-6509.
35. Sanobar M. Insurance agents development prospects case of insurance market of Uzbekistan //ACADEMICIA: An International Multidisciplinary Research Journal. – 2019. – Т. 9. – №. 4. – С. 156-162.
36. Matiyazova S. R. Activities and insurance brokers in Uzbekistan development features //American Journal of Economics and Business Management. – 2020. – Т. 3. – №. 2. – С. 9-16.
37. Rajabbayovna M. S. DIGITALIZATION OF ACTIVITIES OF INSURANCE INTERMEDIARIES IN THE PROVISION OF INSURANCE SERVICES //JOURNAL OF ECONOMY, TOURISM AND SERVICE. – 2023. – Т. 2. – №. 5. – С. 8-12.
38. Mavrulova N. A. Strategic development of the insurance services market in Uzbekistan //American Journal of Economics and Business Management. – 2020. – Т. 3. – №. 2. – С. 1-8.
39. Маврулова Н. А. ЎЗБЕКИСТОНДА ҚАЙТА СУҒУРТА БОЗОРИНИ ШАКЛЛАНТИРИШ ВА ЖАДАЛ РИВОЖЛАНТИРИШНИНГ УСТУВОР ЙЎНАЛИШЛАРИ //Экономика и финансы (Узбекистан). – 2020. – №. 1 (133). – С. 27-32.
40. Abdukhaliyovna M. N. DIRECTIONS FOR THE DEVELOPMENT OF THE GENERAL INSURANCE INDUSTRY IN UZBEKISTAN //Gospodarka i Innowacje. – 2023. – Т. 34. – С. 229-236.
41. https://inlibrary.uz/index.php/economy_education/article/view/5428
42. <https://raexpert.ru/researches/insurance/>
43. <https://habr.com/ru/companies/otus/articles/>
44. <https://ictnews.uz/>