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Message

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Research is a need of today's life, without research nothing is possible in the universe. Because, research bringing revolutionary change in the life. Research based study always support academicians & scholars to upgrade their innovative skill and academic profile as per UGC and AICTE norms. I would also like to request those, who are interested to get their research papers published in the field of Retail, Tourism, Hospitality, Event Management, Import and export, HRM, Finance, Marketing, Advertising, Accounting, Economics, Aviation, and IT etc. to send their research papers through email.

Dr. P. S. Bhadouria

THE PROCESS OF MONITORING LOANS ALLOCATED BY BANKS TO INDUSTRIAL ENTERPRISES AND WAYS TO IMPROVE IT

Murod Lukmanovich Iskandarov¹

ABSTRACT

Timely monitoring of industrial credits by commercial banks throughout the credit period, to verify the effective and targeted use of the allocated loans, to monitor the timely implementation of the project, to ensure the timely repayment of future loans, ensures that the economic indicators set out in the project for the entire loan period are met. This process, in turn, depends on the proper organization of the control system in commercial banks.

But in carrying out qualitative and timely systematic monitoring of credits allocated by commercial banks to industrial enterprises, along with project managers involved in the distribution of credits. The knowledge and skills of the staff of the monitoring units of commercial banks should be high. Because commercial banks, together with the project owner, the monitoring staff of the project should perform the tasks of monitoring investment projects, eliminating existing problems together with the borrower and at a rapid pace, timely controlling the effective use of credits, correctly assessing the risks at each stage of the project and taking all measures. The article details the process of timely monitoring of credits, scientific proposals and proposals for improvement by commercial banks of the Republic of Uzbekistan to industrial enterprises.

Keywords: Commercial Bank, Risks, Monitoring, Targeted Use, Monitoring Officer, Credit Monitoring, Loan Payments, Credit, Industrial Enterprise.

INTRODUCTION

In accordance with the Decree of the President of the Republic of Uzbekistan PD-60 of 28 January 2022, the new Development Strategy of the Republic of Uzbekistan for 2022-2026 clearly defines the sources of funding for each investment project, the development of short-term measures and the establishment of an effective monitoring system are of particular importance in order to improve the system for monitoring the financial situation of recipient enterprises and the viability of the project; cash flow and overcoming existing problems in project implementation, ensuring efficient and targeted use of project funds [1].

Also, in accordance with the Decree of the President of the Republic of Uzbekistan PD 5992 of 12 May 2020, the Banking Reform Strategy of the Republic of Uzbekistan for 2020-2020. The need for systematic implementation of measures to continuously improve the skills and capabilities of commercial banks is foreseen for 2025. It should not only improve the skills of commercial bank employees, but also help them to upgrade the system of effective monitoring of investment projects [2].

The above circumstances make it necessary to study, on a scientific basis, the question of the effective organization and improvement of control over credits provided by commercial banks to industrial enterprises.

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The origin of the word "monitoring" is indicated in the ancient Latin alphabet, and the word "monitoring" in Latin means the monitor "reminder", "adviser", "supervisor".

When we talk about credit monitoring, we need to constantly monitor the financial condition of the borrower and to identify signs of insolvency in a timely manner, to identify various changes in the process of fulfilling the terms of the loan agreement. At the same time, we need to understand the set of measures aimed at identifying the reasons for non-compliance with the terms of the loan agreement and developing proposals for timely repayment of loans.

Credit monitoring is a system of processes and measures taken to repay and secure loans. In the process of monitoring the financial activity of the borrower, its fulfillment of obligations to supply products in accordance with the contracts concluded, volumes of production, out-of-production expenses and losses, transaction costs, balance of profit and income, working dynamics of capital, inventories, turnover of working capital is analyzed. The Bank continuously monitors the creditworthiness of the borrower and monitors his performance on the recovery of credit from the borrower [3].

LITERATURE REVIEW

The results of research conducted by S.Yu. Hasanova showed that monitoring of commercial bank loans, compliance of the bank with the terms of loan agreements; classification of loans by credit risk level, estimation of expected losses on loans and creation of reserves, exchange of documents taking place in compliance with the terms of the loan agreement, identification of signs of problems with loans - the main task of the bank's specialists, stressed the need to prevent negative scenarios of developments related to the issuance and repayment of loans, and developing measures against unscrupulous borrowers [4].

According to T. Belyakov, many banks forming the portfolio of investment loans should pay more attention to the ongoing monitoring of the loan portfolio and projects, the purpose and essence of credit monitoring to re-evaluate the previously accepted risks of the bank and the Borrower and to prevent problems emphasized the need to develop measures [5].

J. Tyrol concluded that many external (non-executive) observers, such as boards of directors, auditors, major shareholders, major lenders, investment banks and rating agencies, monitor corporate activities.

According to J. McMillan, the activity aimed at minimizing credit risk is monitoring [7].

According to M.S.Maramygin, E.G.Shatkovskaya, M.P.Loginov and others, credit monitoring is a system of control over compliance with all the terms of the credit agreements. In most cases, the bank uses internal audit to conduct this phase of the credit process. The main task of credit monitoring is considered to be the system of early identification of all possible risks associated with the bank's credit activity [8].

According to Yo.Abdullaev, T.Koraliev, Sh.Toshmurodov S.Abdullayev, commercial banks should carry out regular monitoring throughout the term of the loan and it should be aimed at providing full assistance to the borrower in the implementation of his project and terms of the loan agreement. [9].

According to U.Azizov, O.Sattorov, Z.Kholmuxamedov and others, the main purpose of credit monitoring in commercial banks is to determine the maximum insolvency of the borrower (inability to fulfill credit obligations within a certain period) and ensuring the smooth repayment of loans [10].

RESULTS AND DISCUSSIONS

One of the most pressing issues today is the timely and effective monitoring of commercial bank lending. To date, the development and automation of monitoring system in commercial banks is one of the main tasks of each bank. In today's rapidly changing world, for the effective operation of the monitoring system, it is necessary to systematize each stage and use modern banking services. Monitoring of commercial banks by categorizing borrowers shows positive results both in time and in efficiency. To be effective, the monitoring system must be linked to a call center.

A call center is a system of remote communication with debtors; communication is carried out in different ways (phone calls, SMS-notifications, sending notifications to e-mail addresses). In order to be able to have a polite conversation with borrowers, the staff of the center must first attend various training courses.

Each commercial bank should have a monitoring procedure for effective monitoring. This procedure should clearly indicate the control process, the manner of work of control officers, their duties, control of borrowers on several groups, time and type of control (desk control, exit control).

Below we present in tabular form the basic monitoring conditions (including specific conditions and measures to be taken for each group) for bank customers who have taken out a loan from each commercial bank by groups (red, yellow, green group).

Table 1. The early warning signals for debtors are divided into three tiers of risk and context groups.

Risk group degree	Group level terms	Measures to be taken at the level
Green	With monthly credit turnover (operating income) on the debtor's account more than 130% of monthly loan payments (principal and interest) and no overdue loan payments.	At this level, the bank does not undertake additional debt repayment measures or credit monitoring.
Yellow	With monthly credit turnover (operating income) on the debtor's account is from 60% to 130% of monthly loan payments (principal and interest) and there are no overdue loan payments.	For borrowers of this level, the employees of the credit monitoring department of the commercial bank send a warning letter to the borrower in person or by mail to ensure the receipt of at least a month's payment on the loan, and mobile credit monitoring of the borrower's financial activities (by making an observation act).
	With monthly credit turnover (operating income) in the debtor's account less than 60% of monthly loan payments (principal and	For borrowers in this category, the employees of the credit monitoring department of the commercial bank personally or by mail send a repeated letter of warning to the borrower (a copy of the letter is provided to the

Red	interest) and the presence of overdue loan payments.	mortgagee and guarantor) to ensure that the loan is paid at least monthly. Credit control is carried out (by drawing up a control act). In addition, if it is found that the loan has become problematic, all legal measures for early repayment of the loan will be taken.
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It should be noted that the practice of grouping borrowers in commercial banks according to the above table will serve to ensure the timely implementation of specific activities. We also believe that these lenders will be monitored on a regular basis, that each credit monitor employee will be properly allocated working time and, ultimately, will improve performance.

CONCLUSIONS AND RECOMMENDATIONS

While conducting timely and effective credit monitoring throughout the crediting period of commercial bank loans to industrial enterprises, we believe that the following basic works should be carried out:

First of all. It is necessary to assess the qualifications and knowledge of the staff of the credit monitoring department in commercial banks. Based on the results of the assessment, it is necessary to organize trainings and seminars to improve their knowledge and skills.

The second. The Commercial Banks Credit Monitoring Department should develop new software to improve performance and monitor all bank loans on a daily basis. Only employees of the monitoring department, branch manager and manager position carry out the use of this program, which will be the schedule and duration of monitoring for each loan. If the monitoring is not carried out in a timely manner, the application is warned about the heads of the relevant banks and credit monitoring officers. The main convenience of this program is that it is possible to determine the timing of monitoring each loan, when this monitoring is carried out, the possibility of dividing the loan portfolio into the risk levels of borrowers (green, yellow, red) as well as the ability to determine the effectiveness of the credit-monitoring department.

Third. It is necessary to introduce a system of incentive bonuses for employees of the Monitoring Department of the Commercial Bank. We believe that this system should work on the principle of so many bonus payments, if the loan portfolio has expired loans immediately (up to 90 days), or rather, so many, so many bonus payments.

In our view, timely and effective credit monitoring of credits of industrial enterprises by commercial banks of the Republic will ensure timely implementation of the indicators set in the business plan for each credit project, timely launch of projects, creation of new jobs and credit debt, we believe, that this would allow timely repayment.

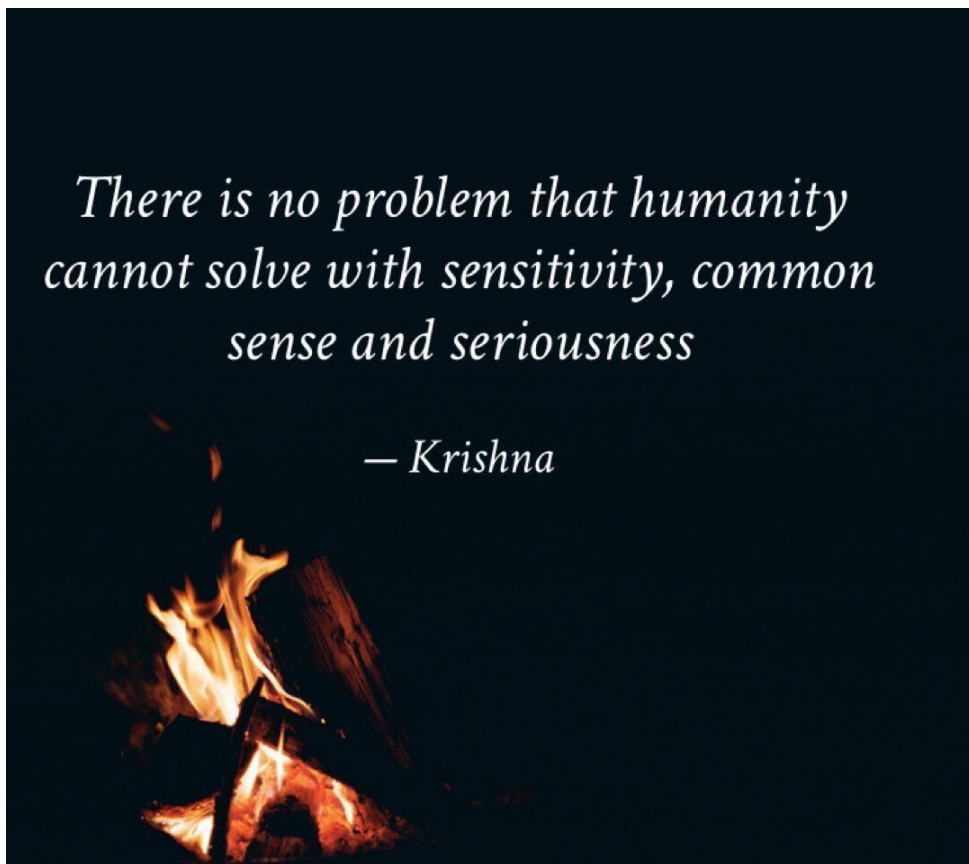
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*There is no problem that humanity
cannot solve with sensitivity, common
sense and seriousness*

— Krishna



THE IMPORTANCE AND NEED OF BUSINESS ETHICS BY THE CORPORATES IN THE 21ST CENTURY

Mr. Sunil V. Chaudhary¹, Vallabh Vidyanagar²

ABSTRACT

Ethics is closely related to trust. Trust leads to efficient business. The business of business is ethical business. People as investors and members of civil society are concerned about unethical and anti-social development in organizations. The paper attempts to study the ethical practices of selected companies of India and its impact on corporate goodwill and corporate reputation.

Key words: Business Ethics, Core Values, Brand Equity

Introduction

Business ethics is the art and discipline of applying ethical principles to evaluate and answer challenging complex moral aspects of business. Norman Bowie dates the genesis of business ethics as November 1974, with the first conference on the subject held at the University of Kansas. By the year 1990, business ethics as management discipline was well-established.

Ethics is closely related to trust. To develop trust, behavior must be ethical. Basically, trust is a three dimensional concept, that is trust in supplier relationships, trusts in employee relationships and trust in customer relationships. Business ethics is all about developing trust and maintaining it fruitfully so that the business firm flourishes profitable and maintain good reputation. The business of business is ethical business. People as investors and members of civil society are concerned about unethical and anti-social development in organizations.

Concept of Ethics and Business Ethics

The word 'ethics' is derived from 'ethos', which refers to character. In literature, ethics means a set of principles or morals. The adoption of morality results in forming an ethic in the performance of a work.

Webster defines ethics as "the discipline dealing with that which is good and bad and with moral duty and obligation."

Hurley defines, "Ethics as a system of moral principles."

Different meaning is given to business ethics by various people. Business ethics are rules of business conduct, by which the propriety of business activities may be judged. Ethical principles are dictated by the society and underlie broad social policies. Business ethics also relates to the behavior of manager. It can be defined as an attempt to ascertain the responsibilities and ethical obligations of business professionals. Here the focus is in people, how individuals should conduct themselves in fulfilling the ethical requirements of business.

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² ANAND, GUJARAT

Carter McNamara has defined: "Business ethics is generally coming to know what is right or wrong in the work place and doing what is right – this is in regard to effects of products/services and in relationships with stakeholders." "Attention to ethics in the work place sensitizes managers and staff to how they should act so that they retain a strong moral compass. Consequently, business ethics can be strong preventive medicine."

Wheeler "Business ethics is an art and science for maintaining, harmonious relationship with society, its various groups and institutions as well as reorganizing the moral responsibility for the rightness or wrongness of business conduct."

Business ethics may be defined as a set of moral rules and principles to protect the interest of customers, employees, society, business unit and the industry as a whole.

Need for Business Ethics:

- Ethical behavior is usually associated with important positive consequences. Honesty in one's professional dealings promotes trust and establishes the foundation for relationship development and positive future interactions. Unethical behavior causes the people and the organization that was involved loses their credibility. Distrust of a company can quickly drive it to bankruptcy.
- From a personal perspective, ethical errors end careers more quickly than any other mistakes in judgment and accounting. Lying, stealing, cheating, and so on undermine the very foundation upon which the business and professional world is built. Ethical behavior is especially important for organizational leaders because they influence the ethical climate for everyone else. Leaders are role models.
- Ethical behavior is empowering for all parties. The manager who behaves ethically establishes an organizational climate of supportiveness, honesty and trust. This climate in turn empowers employees to try out new ideas, take risks, express dissent, and generally assume enhanced responsibility.
- Ethical behavior is intrinsically valuable. Those who know that they are honest, who behave humanely in their dealings with others, who are fair in their evaluations of others, and who is concerned for the welfare of the organization as a whole and the society it serves are rewarded with a peace of mind that carries no price tag.
- Managers, who treat other people with unimpeachable integrity, thereby earn those people's trust and make them more willing to support the organization.
- Businessmen should consider the interest of the business unit. Unethical practices of businessmen will lead to the closure of business unit.
- A business could not be run in such a manner as is detrimental to the interest of society or business itself. So, it is argued that there should be some business ethics for the growth of a business.
- The primary objective of any business is to earn profit. If business ethics are properly followed by a business, automatically that particular business unit earns a good name among the public.
- Business ethics are necessary to improve the confidence of the customers, employees and the like.
- If a businessman observes ethics in his business, the public have no difficulty in having their wants fulfilled. There is a fair treatment of employees. This will avoid social problems like strike, lockout, etc.

Business ethics operate as a system of values relating business goals and techniques to meet specific human needs. This would mean viewing the needs and aspirations of individuals as part of society. It also

means realization of the personal dignity of human beings. A major task of leadership is to inculcate personal values and impart a sense of business ethics to the organizational members. At one end, values and ethics shape the corporate culture and dictate the way how politics and power will be used and, at the other end, clarify the social responsibility in the organization. Earlier it was said that 'business of business is business'. In the contemporary scenario where ethics has got its due importance, the slogan has taken the form: 'the business of business is ethical business'.

Study of the Ethical practices of selected companies of India and its impact on corporate goodwill and corporate reputation

An organization that follows ethical practices in all of its activities, will, in all probability, follow best corporate governance practices as well. The OECD, KPMG and the World Bank conceptualize corporate governance as an entire system with well-defined codes, rules and structures in order to direct and control business and non-business organizations. Corporate governance is meant to run companies ethically in a manner such that all stakeholders-creditors, distributors, customers, employees and even competitors, the society at large and governments are dealt with in a fair manner.

Tata code of conduct

TATA has always been values-driven. J.R.D Tata once said this when asked to define the House of Tata's and what links that forge the TATA companies together: 'I would call it a group of individually managed companies united by two factors: First, a feeling that they are part of a larger group which carries the name and prestige of Tata's, and public recognition of honesty and reliability-trustworthiness. The other reason is more metaphysical. There is an innate loyalty, a sharing of certain beliefs. We all feel a certain pride that we are somewhat different from other.' These several values that J.R.D. Tata refers to have been derived from the ideals of the founder of the group, Jamsedji Tata.

The five core values that underpin the way TATA conduct their business activities are:

1. INTEGRITY: Fair, honest, transparent and ethical.
2. RESPONSIBILITY: Environmental and social principles in businesses
3. EXCELLENCE: Highest standards of quality, always promoting meritocracy.
4. PIONEERING: Bold and agile, courageously taking on challenges, using deep customer insight to develop innovative solutions.
5. UNITY: Enable continuous learning, and build caring and collaborative relationships based on trust and mutual respect.

These universal values serve as the foundation for the Tata Code of Conduct. They find expression within the value system of every Tata company.

Wipro has also rearticulated the Spirit of Wipro, its core values: Be passionate about clients' success, Treat each person with respect, be global and responsible, and unyielding integrity.

Dabur : "Dedicated to the health & wellbeing of every household"

Some of the principles at Dabur are personal responsibility, and accountability to meet business needs, result driven training, encourage & reward excellence, Consumer Focus with the superior understanding of consumer needs and developing products to fulfill them better, principle of mutual trust & transparency, team

work, Continuous innovation in products & processes, People Development, Integrity and Passion for winning with a deep commitment to deliver results.

Reliance : The core values of Reliance are Customer Value, Ownership Mindset, Respect, Integrity, One Team & Excellence. Strong commitments to these values have long been the guiding principles for Reliance.

A study of the values, ethics and practices of four reputed business organizations namely Tata, Wipro, Dabur, Reliance from different sectors of the economy and from different industries reveals similarity with respect to the following values, ethics and practices:

1. Integrity: Integrity includes principled leadership, fairness and humility at all times, building a spirit of trust with all the corporate stakeholders, and being fair, honest, transparent and ethical in their conduct; everything corporate do must stand the test of public scrutiny.

2. Responsibility or the Ownership Mindset: The core value of Tata is: We will integrate environmental and social principles in our businesses, ensuring that what comes from the people goes back to the people many times over. The core value of Reliance is: We believe the success and reputation of the company is paramount. Having an ownership mindset is fundamental to our existence. It creates a sense of inspiration and purpose. It enables accountability and accomplishment. It ensures our strong commitment to the highest standards of safety and environment. The vision and mission at Dabur is: This is our company. We accept personal responsibility, and accountability to meet business needs. We all are leaders in our area of responsibility, with a deep commitment to deliver results. We are determined to be the best at doing what matters most. The core values at Wipro is: Be global and responsible.

3. Excellence: The core value of Tata is: We will be passionate about achieving the highest standards of quality, always promoting meritocracy. The core value of Reliance is: We are committed to excellence, in spirit and action. We believe everything that we do and everything we think can always get better. We see all of our activities in terms of our higher purpose and ideals, which drives our quest for excellence, always. We believe in excellence in everything we think, say and do. The vision and mission at Dabur is: We all are leaders in our area of responsibility, with a deep commitment to deliver results. We are determined to be the best at doing what matters most. The core value at Wipro is: Be passionate about clients' success.

4. PIONEERING: The core value of Tata is: We will be bold and agile, courageously taking on challenges, using deep customer insight to develop innovative solutions. The vision and mission at Dabur is: Continuous innovation in products & processes is the basis of our success.

5. People Development: The vision and mission at Dabur is: People are our most important asset. We add value through result driven training, and we encourage & reward excellence. The core value at Tata is: UNITY We will invest in our people and partners, enable continuous learning, and build caring and collaborative relationships based on trust and mutual respect. The core value at Reliance is: One Team: Whatever the strength of the individual, we will accomplish more together. We put the team ahead of our personal success and commit to building its capability. We trust each other to deliver on our respective obligations.

6. Consumer Focus: The vision and mission at Dabur is: We have superior understanding of consumer needs and develop products to fulfill them better. The core values at Wipro are: Be passionate about clients' success. The core value at Reliance is: Customer Value: We believe the customer is the reason for our

existence and the only guarantee to our future. Everything that we do must delight our customer, each time and always. The core value of Tata is: RESPONSIBILITY: We will integrate environmental and social principles in our businesses, ensuring that what comes from the people goes back to the people many times over.

EXCELLENCE: We will be passionate about achieving the highest standards of quality, always promoting meritocracy.

PIONEERING: We will be bold and agile, courageously taking on challenges, using deep customer insight to develop innovative solutions.

The other core values shared by the selected corporates are: teamwork, innovation and treating each people and stakeholder with respect.

In the word of Rahul Bajaj, "Strong corporate governance is indispensable for resilient and vibrant capital markets and is an important instrument for investor protection." Corporate governance and competitiveness are inter-related. Studies on Corporate Governance both in India and abroad show that capital market appreciates and rewards well-managed companies.

Conclusion:

The research study concludes that there is a strong relationship between core corporate values, ethics and practices with higher brand equity and brand reputation. Ethical business practices pays in the long run is evinced by the success achieved by the corporates with strong focus on values and ethics. It has been possible for Indian Companies such as Infosys, Tata Steel, Asian Paints, Bajaj Auto and Wipro to excel on the basis of super-ordinate goals- a set of values and aspirations and corporate culture. Managers, therefore, have to provide the right values and ethical sense to the organizations they manage.

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POVERTY AND ITS IMPORTANCE IN THE LIFE OF HUMANITY

Khushvaqov A.B.¹

ABSTRACT

The article examines the policy of combating poverty in Uzbekistan, the state policy to improve the living standards and provide sustainable living conditions for those suffering from poverty and its social consequences. Poverty reduction has been described as a process that is inextricably linked to factors such as unemployment and poverty.

KEYWORDS: poverty, living standards, global development, subsistence level, growth points, unemployment, low income, government program.

INTRODUCTION.

Today, fighting against poverty is one of the most pressing issues in our country. Because in our society, as our President said, "... the population should live not only with the hope of tomorrow, but also with the consent of the state and live happily today... Reducing poverty does not mean increasing salaries or pensions, mass lending. To do this, first of all, it is necessary to introduce vocational training, financial literacy, entrepreneurship, infrastructure, education of children, quality treatment, targeted benefits[1].

There are different definitions of the concept of poverty. Some scholars have argued that poverty means limited access to basic human needs (food, clothing, housing, education and health), while others have noted that freedom of choice is insufficient.

It should be noted that currently, in the world, there is no universally accepted and unified definition of the concept of poverty. Each country describes it based on the poverty criterion set for it.

In the context of rapid socio-economic development, the level of poverty among certain segments of the population is increasing. 10% of the world's population (700 million) is from Africa and Asia. 17.2% of them are rural residents. Employment of the working population has also been shown to be incapable of eradicating poverty, with 8% of the working population living in poverty[2]. In 2015, the UN General Assembly adopted "The Sustainable Development Goals", which set the goal of further strengthening the principles of peace, prosperity and justice in the world on the threshold of the new millennium. The main goal of this Declaration was to "gradually eradicate all forms of poverty" by 2030 [3]. By 2020, measures have been launched to significantly improve the lives of more than 100 million people living in disadvantaged and economically backward settlements[4]. On this basis, it was agreed that developed countries would allocate \$ 15 billion annually to relatively poor countries. These funds will be used to monitor: a) provision of basic social services b) spending to keep prices in the product markets.

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LITERATURE REVIEW.

The word *kambag'al* (poor) is derived from the Persian-Arabic language and means *poor, destitute*. It was given three comments in the *Explanatory Dictionary of the Uzbek language*. 1. Living in need, not having enough to live on; poor, destitute, needy. 2. Insufficient; low, lacking. 3 in a figurative sense. A person who is in a difficult or tragic situation; poor[5].

With regard to the concepts of direct poverty and destitution, it should be noted that currently there is no universally accepted and unified agreed definition of the concepts of poverty or poverty around the world. Each country describes it based on the poverty criterion set for it. Poverty, on the other hand, is manifested in lack of choice and opportunities, barriers to full participation in society, as well as lack of employment opportunities to support and clothe the family, receive education or hospital treatment, work in a field or earn income, and the limited availability of credit throughout a person's life.

As well as, poverty is the social limitation of people, households and communities, their limitation and helplessness in the face of risks[6].

In addition, according to the methodology proposed by the World Bank in 2015 in 115 countries, the poverty line on purchasing power parity at 2011 prices for all countries is 1.9, it was recommended to set the border of poverty to 1,9; 3,2; 5,5 and 21,7 US dollars, depending on the low, medium and high levels of income of the population of the countries.

Bakhtishod Hamidov, Chief Research Fellow at the Center for Economic Research and Reforms under the Presidential Administration of the Republic of Uzbekistan, said: *While some understand poverty as the inability to meet basic human needs (food, clothing, housing, education and health), others see insufficient freedom of choice or living on less than \$ 1.9 a day, while a third party understand the constant range of barriers in the social, educational and health spheres that undermine human participation in the socio-economic life of society. In general, poverty assessment requires a number of clearly defined skills and methods.*[7]

These explanations may, in a sense, be the basis for the development of a definition of the concept of poverty. After all, poverty stems from a lack of blessings to live a decent life. In view of this, we found it expedient to define poverty as follows.

Based on the above definitions and methodologies, a group of people whose total income (or expenditure) does not reach the poverty line defined as a separate poverty alleviation methodology can be considered poor, and a group that cannot meet their basic needs at all is considered poor.

RESEARCH METHODOLOGY.

Poverty and its importance in human life are explained by issues related to poverty, its definition and reduction, substantiating and showing its main features. Monographic observation, systematic approach, analysis and synthesis methods were used during the research.

ANALYSIS AND RESULTS.

According to foreign experts' evaluation, in 1994, 44.5% of the population in Uzbekistan lived below the poverty line, this figure changed to 31.1% in 1996, 28.7% in 1998, 27.5% in 2001, and 25.8% in 2005. 17.7% in 2010, 12.8% in 2015 and 11.0% in 2019[8]. It is obvious that the level of poverty in our country, according to foreign experts, has been declining for some time, but still remains high.

According to the research of our scientists, today the majority of the population in our regions, especially in rural areas, do not have a sufficient source of income. As in other countries of the world, we have a poor layer of population. "It's true that they're about 12 to 15 percent. That means a population of 4-5 million! Have a look; the daily income of our compatriots does not exceed 10-13 thousand soums. This level of poverty in our country is unforgivable fettle today.

Taking this into account, the President of the Republic of Uzbekistan has adopted a number of decrees and resolutions on the implementation of appropriate measures to eradicate poverty and has given instructions on the development of a number of state and regional programs for their implementation. After all, a person who cannot live a decent life will never be satisfied with the state or even today. In this regard, the Decree of the President of the Republic of Uzbekistan #PD-5975 "On measures to radically update the state policy on economic development and poverty reduction" dated March 26, 2020 and to ensure the implementation of this decree on March 26, in 2020, the Resolutions of the President of the Republic of Uzbekistan "On the organization of the Ministry of Economic Development and Poverty Reduction of the Republic of Uzbekistan and its system organizations" were adopted.

These documents have developed and are successfully implementing a system of optimal public policies to reduce poverty in the country by pursuing effective macroeconomic policies, ensuring sustainable economic growth, and improving the business environment. However, there are some theoretical, methodological and practical problems of the issue, which require research and development of relevant conclusions and scientific recommendations. This aspect of the issue determines the relevance of this topic.

In order to properly assess poverty in our country, it is necessary to clarify its content and, more precisely, its definition. for a long time the term poverty had not been used in the scientific literature.

Poverty means that people do not have enough income to meet their basic needs, such as food, clothing, housing, education and health, and are forced to live in poverty with fewer opportunities than international and domestic standards. The limited status of the detainees is understood. Since the current definition was first developed, it may be improved in the future. Currently, the World Bank recommends that the international poverty line should not be less than \$ 1.9 per day.

If this standard is applied to Uzbekistan, the average daily income of the population should not be less than \$ 1.9. Details are provided below. Theoretically, this definition can be interpreted as follows.

First of all, poverty refers to people's income. The concept of poverty does not only mean the unemployed, but also the income that must meet certain requirements and exceed the appropriate amount.

Second, it is intended to be sufficient to meet the basic needs of human beings, such as food, clothing, housing, education, and health care. People need not only food but also other necessities (clothing, housing, education, and health) to live a decent life.

Third, there must be a certain level of poverty (internationally and domestically).

Fourth, this boundary of international and domestic norms must create the appropriate conditions for people to live a normal life. Only then will such people not have to live in poverty.

Poverty is the lack of income and resources necessary for a person to live, as well as hunger and malnutrition, restrictions on access to health, education or other basic services, lack of housing, dangerous

natural and living in a man-made environment and in conditions of social inequality. *(From United Nations Economic Commission for Europe Poverty Measurement Guide, 2017 New York, Geneva).*

Based on the above definition and methodologies, based on the separately adopted method of determining poverty, a layer of population whose total income (or expenditure) has not reached the established poverty threshold can be recognized as poor while a layer without the possibility of absolutely meeting the necessary needs for survival can be recognized as an indigent population.

One of the most important components of human security is freedom from poverty, freedom from fear, and a sense of self-worth. Risks for human beings are those that affect their survival (physical exploitation, oppression, persecution, death), their livelihood (unemployment, health, risk, food shortages, etc.) and their self-esteem. to know (restriction of human rights, inequality, segregation (one of the forms of racial discrimination), oppression, discrimination, etc.) can be considered a threat. Poverty is an economic threat to a person, indicating that his or her economic security is not guaranteed. Therefore, combating and reducing poverty is one of the most important ways to ensure economic security.

In the economic literature, poverty is an indicator of the economic status of an individual or social group that is unable to meet the minimum needs necessary for survival, maintenance of working capacity, and continuity of generations, necessary for the life of a social group or individual. is defined as a property that reflects the economic conditions under which it is unable to meet its minimum needs.

Poverty is a relative concept and depends on the general standard of living in each society. The concept of poverty under the deprivation approach is not only the inability to meet the basic needs of life and lack of income, but also conditions such as poor nutrition, lack of access to education and health services, lack of decent housing . The first priority is to develop a methodology for identifying and assessing poverty before developing a poverty reduction program. Because without identifying them, you can't start a targeted mitigation program.

Theoretical and methodological approaches to the study and measurement of poverty are analyzed in three main groups.

1. Absolute concept is defined as the value of goods and services that a person needs to live: food, clothing, inability to meet the minimum needs for housing, or only the minimum needs that provide biological life. The World Bank has set the absolute poverty line at \$ 1.25 a day.
2. Relative concept is defined by comparing one's income with that of other members of society. It notes the extremely poor condition of a person relative to the country's overall income level, as welfare indicators are not linked to minimum needs.
3. Subjective concept is based on an assessment of one's financial situation and standard of living. That is, people feel poor and determine their own levels of poverty. Subjective assessments of poverty are compared, first of all, with the indicator "population with incomes below the subsistence level."

In addition, there is a distinction between temporary poverty and chronic poverty.

The most dangerous form of poverty economically, politically and socially is chronic poverty. In this case, the increase in poverty in certain groups of society or in certain regions, that is, several generations of people will not be able to overcome the factors and causes that once led to poverty.

Temporary poverty is a recurrent condition associated with certain stages of family life or seasonal fluctuations or emergencies. The manifestation of temporary poverty is relatively less socially dangerous. It should be noted that during the current pandemic, there will be a temporary increase in poverty around the world, including in our country.

The causes of poverty vary, and they fall into the following groups:

- economic (unemployment, low wages, low productivity, lack of competitiveness of the national economy or the sector in which workers and employees are employed);
- socio-medical (disability, old age, high incidence);
- demographic (single-parent families, large number of dependents in the family);
- socio-economic (low level of social guarantees);
- educational (low level of education, lack of professional training);
- political (military conflicts, forced migration);
- regional geography (uneven development of regions).

The poverty line refers to the percentage of the population living below the relative official poverty line. The National Poverty Limit is the poverty line officially recognized by the state. Assessment indicators at the national level are based on a survey of small groups of the population based on the results of the interpretation of household income.

Taking this into account, the President of the Republic of Uzbekistan has adopted a number of decrees and resolutions on the implementation of appropriate measures to eradicate poverty and has given relevant instructions on the development of a number of State and regional programs for their implementation.

Taking into account the above, the Resolution of the President of the Republic of Uzbekistan "On the organization of the Ministry of Economic Development and Poverty Reduction of the Republic of Uzbekistan and its system organizations" dated March 26, 2020 and Presidential decree "On measures to organize the activities of assistant governors on the development of entrepreneurship, employment and poverty reduction in the neighborhood" dated December 3, 2021 were adopted. According to this decision, from January 1, 2022 in each town, village, aul, as well as in each neighborhood was established the post of assistant district (city) governor on issues of entrepreneurship development, employment and poverty reduction. The introduction of a system of assistant governors will mark a turning point in the country's anti-poverty policy.

CONCLUSION AND RECOMMENDATIONS.

It is obvious that the issue of poverty reduction in Uzbekistan has risen to the level of public policy. In this regard, we must make effective use of the experience of advanced countries. In order to reduce poverty in our region, it is necessary to do the following:

First, it is necessary to focus on improving the living standards of the population and reducing unemployment as the most important priority of socio-economic development of the country.

Second, in cooperation with non-governmental organizations to develop the most advanced program of entrepreneurship training of our people and strengthen the activities of non-governmental organizations in vocational training.

Third, to expand the system of vocational training, retraining and advanced training for those in need of employment, to take measures to create favorable conditions for the needs of the market.

Fourth, increase the real income and purchasing power of the population by increasing wages, pensions, stipends and social benefits in excess of inflation.

Fifth, it is expedient to create microcluster structures for the purposeful and efficient use of soft loans and household plots allocated for poverty alleviation.

Poverty reduction is very important in our country today, and there are many problems and solutions. Determining and resolving these issues is not only the job of the relevant ministries or local authorities, but also the job of every family and individual. Everyone should ask themselves, "What can I do to avoid becoming poor?", and, first of all, one must seek the answer himself, and only if he is "short-sighted" should he turn to the state, to the local authorities. The local government should be accustomed to responding to them with all its might, as a duty to our nation, our people. Unless you have a lot of versatile responsibility, you can never succeed.

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METHODOLOGY AND CRITERIA FOR DETERMINING THE DEGREE OF CLUSTER FORMATION OF YOUTH TOURIST DESTINATIONS

Sh.B. Navruz-zoda¹

ABSTRACT

In the article, the level of travel clusteriness of youth destinations is determined by the evaluation scale of the model "TRIS-EFQM", which is used to assess the quality of business abroad. Additionally, the stages of the algorithm (methodology) for the assessment (calculation) of the indicator, which represents the level of "travel clusteriness of youth destinations" are determined, and each of them is described stage by stage.

Keywords: clusteriness, young tourist, algorithm, attractive, travel worthy, TRIS-EFQM, value chain.

Introduction

Youth tourism emerges with the tourist mobility of international students, au pairs, interns and volunteers abroad, overseas teachers, immersive language learners, backpackers, flashpackers, digital nomads and a lot in between. According to the World Youth Student & Educational (WYSE) Travel Confederation, 23 percent of international tourists are young people under the age of 30. In addition, about \$ 330 billion in tourism revenue was generated from the youth tourism market in 2019 (WYSE, 2020a)[13]. As of 2020, there has been a sharp decline in the youth tourism market, as in all tourism markets due to the pandemic. On the other hand, it is predicted that young people will take the lead in the travel movements [1]. This is because young, single and experienced tourists are more likely to adapt to pandemic conditions and participate in travel mobility easily [3].

The WYSE researches indicate that businesses offering experiential products such as camping activities, educational trips, language learning travels and voluntary tourism have a relatively optimistic attitude towards the pandemic [13]. Since these types of tourism are not seasonal, the demand for youth tourism can be maintained throughout the year. Moreover, some businesses point out that the pandemic could have a positive impact on youth tourism. So, volunteering and camping activities may increase accordingly. In this regard, young tourists are expected to be less affected by the COVID-19 pandemic. The more travel worthy are places visited by young people the more stable will be the flow of young tourists. As a result of organizing youth tourism in a cluster way, there will be an opportunity to dramatically increase the flow of young tourists to these destinations. Therefore, the clustering of attractions serves as an important stage in the rapid development of youth tourism, while determining the travel clusteriness of places visited by young people.

Literature review

As in all market segments of tourism, youth tourism has also been affected by the coronavirus pandemic. Although there are some social studies that examine youth-related issues during the pandemic process [2,4] only a few studies focusing on youth tourism are available. For instance, Richards & Morrill [10] examined youth tourism businesses while the pandemic was continuing. According to these studies,

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youth tourism businesses have faced a variety of challenges. For example, it is quite problematic to arrange social distance or reduce the capacity in hostel buildings where 4-12 people stay in a room or where social interaction areas occupy a large place.

Scientists have studied the organizational structure of the cluster. M.A Morozov proposes to include tourist resources, tourism infrastructure, industry personnel, touroperators, educational institutions, sources of information about the region, state and local support mechanisms in the structure of tourism clusters [7, 130 p]. According to the essence of the cluster in the field of tourism, the idea of "local production system by region and industry" [12, 6 p] is the "**regional affiliation**" that forms the clusters and the connection of service entities within the cluster "**added value chain**".

The literature highlights the importance of the cluster approach as a means of increasing the competitiveness of tourist areas, and developed a cluster model of tourist areas [6, 109 6]. The components of this model serve as the basis for the formation of tourism clusters. The model of clustering of tourist areas, developed by A. Malakauskaite, V. Navickas, focuses on tourist destinations as a means of forming the core of the cluster [11, 57 6].

Research methodology

Using logical analysis method in the study two main criteria for the formation of clusters – regionally affiliation and –linked by an added value chain have been identified. By applying grouping method, the etalon and real level of travel clusteriness of youth destinations were separated. An assessment scale of the TRIS-EFQM model, which is used to assess the quality of business abroad, was used in formation of indicators for assessing travel clusteriness on real descriptive criteria and determining their quantity. The use of the above methods allowed to substantiate the scientific results and effectiveness of the article, scientifically support the conclusions and recommendations.

Analysis and results.

One of the important conditions for the development of youth tourism in the cluster approach is the transformation of youth destinations into youth tourism clusters. In order to develop regional youth tourism clusters, it will be necessary to determine the travel clusteriness of attractions. By the term –clusteriness we mean availability of possibility of cluster formation and by the term –travel clusteriness we mean the ability of youth destinations to create associations in order to diversify and improve the quality of tourist services in cooperation with tourist organizations.

In order to develop competitive youth tourism clusters, it is necessary to evaluate the attractions, entertainment venues and attractive tourist areas that are the objects of the youth tourism cluster. In order to accelerate the development of youth tourism, it will be possible to determine the level of their travel worthy and quality degree by assessing the attractions of the region. To achieve this goal, we have developed a –Criteria for assessing the travel clusteriness of youth destinations and the procedure for their qualitative classification. According to this, it is recommended to assess the travel clusteriness of youth destinations on the basis of the following 10 criteria.

In determining the travel clusteriness of youth destinations, we used a comparative method of scientific research. We distinguish the following **five stages** of the algorithm (methodology) for the assessment (calculation) of the indicator, which represents the level of "Travel clusteriness of youth destinations":

1. Formation of the level of "Etalon travel clusteriness of youth destinations".

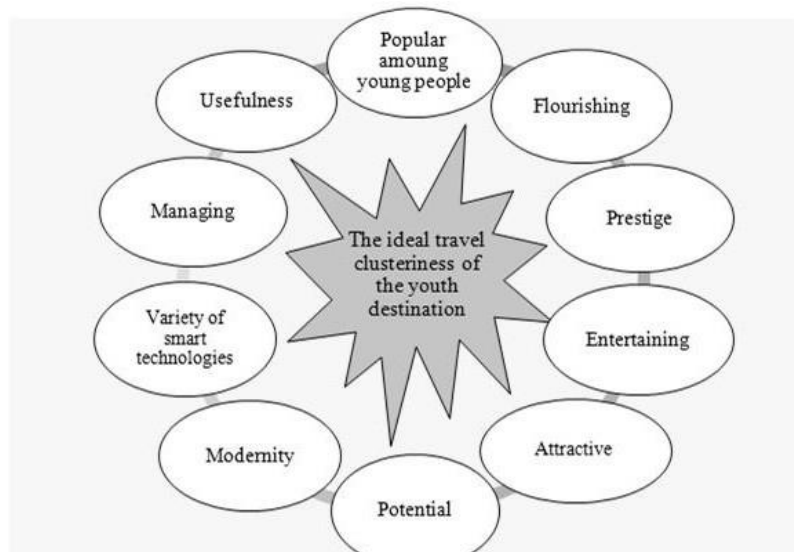
2. Develop criteria for determining the level of travel clusteriness of youth destinations.
3. Formulation of indicators for assessing the travel clusteriness of youth destinations on real descriptive criteria and determining their quantity.
4. Expressing in points the attitude of experts to the indicators of assessing the level of travel clusteriness of youth destinations.
5. Determining the level of real travel clusteriness of a youth destination by comparing it with the reference value of the total sum of expert assessments.

We will look in more detail at each stage of determining the level of travel clusteriness of youth destinations.

First stage. *Formation of the level of "Etalon travel clusteriness of youth destinations".* In our opinion the level of ideal travel clusteriness of youth destinations is reflected in the harmonious unity of the following 10 qualities of this place (1-figure)

The etalon level of travel clusteriness of youth destinations can be imagined as follows: the popularity of attractions among young people; flourished; prestige among young people; entertaining; having a career in attractiveness; scientific potential; modernity; having smart technologies; usefulness of destinations and the possibilities of managing them. If such qualities are present in youth destinations, there is an opportunity of developing youth tourism clusters based on them. However, in reality, each attraction may be defined at a certain level below than the level of ideal travel clusteriness due to the lack of certain qualities and facing some specific problems.

Disneyland, an entertaining theme park that was one of the first started its career in California, United States, can be considered as etalon youth destination in terms of travel clusteriness. Because Disneyland is the most visited park in the world compared to other theme parks, 726 million visits since the park opened (as of December 2018) [5]. The expected number of visits on the opening day of the park was 28,000 tourists instead of 11,000. In the first 2.5 months, the park was visited by 1 million people. After that, the park will receive 18 million visitors each year [8].



1-figure. Etalon travel clusteriness qualities of youth destinations [Author's production]

Second stage. *Develop criteria for determining the level of travel clusteriness of youth destinations.* In this regard, we have developed the following 10 measurement criteria that allow us to qualitatively assess the attractions arising from the level of "etalon travel clusteriness":

1) *comprehensive coverage of information about youth destinations* (availability of catalogs, booklets, fossils and other information about them, as well as the opportunity for guides to tell young tourists about the object for a few minutes);

2) *development of youth destinations infrastructure* (the state of repair, restoration and beautification of attractions and the smoothness of access roads to them);

3) *prestige of youth destinations* (the public image of the attractions visited by young people, their popularity);

4) *an entertaining feature of youth destinations* (youth destinations should be suitable for enthusiastic young people who are tired of the daily routine and come to have fun, have extreme features, including the availability of theme parks, fun sports, as well as a variety of entertainment services)

5) *the attractiveness of youth destinations* (the greater the number of services offered and the more affordable the facilities, the more attractive it will be for young people)

6) *the scientific potential of youth destinations* (to what extent the attraction can benefit young people, its educational value, the ability to increase their worldview through this trip, to gain new knowledge, to make new acquaintances);

7) *type of objects of youth destinations* (theme park, camp, sports venue, language learning center, mountain, beach, sea, etc.);

8) *modernity of youth destinations* (intellectualization, seeking for adventure and the discovery of the unknown are some of the characteristics of modernity);

9) *variety of smart technologies in youth destinations* (today's youth can't imagine their lives without internet, so they use internet and smart technologies while traveling. Even they organize their travel using these technologies);

10) *the usefulness of youth destinations and opportunities of managing them* (benefits in terms of the utility status of youth attractions can be in useless, harmless; profitable and highly profitable levels and they can be divided into 3 categories according to their management capabilities: not available; available; unsystematic; systematic).

The combination of these criteria serves as a unit of measurement to determine the level of "travel clusteriness" that represents the level of clusteriness currently achieved by young people visiting destinations. The combination of the proposed criteria serves as a unit of measurement to determine the current level of "Real Travel Clusteriness" of the attractions achieved.

Third stage. *Formation of indicators for assessing travel clusteriness on real descriptive criteria and determining their quantity in the scoring system.* For each of the criteria listed above, we composed partial indicators of 5 quality levels that characterize the travel clusteriness of youth destinations and we recommend evaluate them with an appropriate scoring system.

In this case, we used the rating scale of the model "TRIS-EFQM", which allows to determine the level of quality of events, used to assess the quality of business abroad [9]. According to this model of quality stage evaluation, each criterion is determined at 5 quality levels with a score of 10 points.

In order to determine the level of real travel clusteriness of youth destinations, we considered it expedient to establish a scale of evaluation of each of our 10 developed criteria on the following scores on the individual indicators as a unit of measurement:

- 0-1 points - a very low level of travel clusteriness by each criterion;
- 2-4 points - low level of travel clusteriness by each criterion;
- 5-6 points - average level of travel clusteriness by each criterion;
- 7-8 points - standard level of travel clusteriness by each criterion;
- 9-10 points - high level of travel clusteriness by each criterion;

Fourth stage. *Expressing in points the attitude of experts to the indicators for assessing the level of travel clusteriness of youth tourism destinations.* Expert assessment of attractions on the basis of points, using the "Methodology for determining the level of travel clusteriness of youth destinations" developed by the author, taking into account the real situation, a guide of the attraction or an expert who knows the place well according to the general criteria and specifics described above will be released, and the total sum of the expert assessment will be calculated.

Fifth stage. *Determining the level of real travel clusteriness of youth destinations by comparing the expert assessment with the etalon value of the total sum.* In comparison with the etalon value of the total sum of expert assessments, the level of real travel clusteriness achieved by youth destinations is selected. In order to develop youth tourism clusters, the levels of travel clusteriness which characterize attractions are determined to correspond to one of the following 4 quality levels:

- ❖ From 0 points to 40 points - "Entertainment venue".
- ❖ From 41 points to 70 points - "Notable youth destination".
- ❖ From 71 points to 85 points - "Attractive travel area".
- ❖ From 86 points to 100 points - "Cluster worthy destination".

The quality level of travel clusteriness "Entertainment venue" is characterized by having an entertaining feature for travelers, but the lack of conditions for young people to travel individually as well as having an underdeveloped tourism infrastructure.

According to "Notable youth destination" quality youth destinations efforts will be made to transform low-attractive places of entertainment from the point of view of young tourists into attractive destinations, taking into account their needs by creating appropriate conditions for travel and developing the initial tourist infrastructure.

Measures will be taken to create "attractive travel destinations" based on increasing the region's economic potential, the further development of tourism infrastructure, increase information about them, as well as increase the travel worthy quality of the average attractive place "Notable youth destination".

Efforts should be made to create *-competitive tourism clusters* based on *-tourism destination (territory)* which is highly attractive in terms of quality of *-Cluster worthy destination*. These are, if the first is "territory" and the second is "value".

If the territorial aspect of youth tourism clusters is reflected in the efforts to transform youth destinations into attractive destinations and raise them to the level of attractive youth tourist destinations, on the basis of which competitive youth clusters are formed, the "value" of such clusters is integrated links between youth tourism facilities. In return for the installation of integrated links, attractive youth destinations are expected to form a technological chain of tourist services complex for young tourists in tourism destinations.

Conclusion

The TRIS-EFQM rating scale used to assess the quality of business abroad, which allows to determine the quality levels of events in the formation of evaluation indicators on the criteria that characterize the realization of travel clusteriness, it is a convenient opportunity and effective mechanism for the use of travel clusters in the further development of youth tourism in conditions of new Uzbekistan. The practical application of this model will improve travel clusteriness through a realistic evaluation mechanism. As a result, the number of visits to our country will increase not only by older tourists, but also by young tourists.

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INCLUSIVE TOURISM: RESEARCH AND FINDINGS

Kuziboev Bokhodir¹

ABSTRACT

This article examines the emergence of the term inclusive tourism and the role of people with disabilities in society, the analysis of external factors affecting their travel, and the problems and conditions of travel for people with disabilities.

Keywords: *Inclusive Tourism, People with Disabilities, Rehabilitation, Research, Travel, People with Disabilities, Social Assistance.*

Introduction.

The world's experience has shown that developing nations' economies may acquire significant potential and growth prospects at the cost of the tourist industry, and can quickly develop into a significant source of revenue. There is a good probability that our nation, which has a sizable tourism potential, will achieve macroeconomic stability and development based on this potential. The President and the administration of our nation are developing measures and initiatives to demonstrate this. Additionally, there are fantastic chances to advance this business and expand the national economy. Our president noted that there are now around a million people with impairments and restricted possibilities living in our nation. Equal access to resources and services for all of these people is seen as a critical problem that receives continual attention from our administration. The following opinion is expressed, in particular, in our President Sh. Mirziyoev's speech on December 3, 2021, the International Day of Persons with Disabilities: **"...the state policy of supporting our citizens with limited opportunities and creating all necessary conditions for them is rising to a new level."** [1] As a result, one of the key responsibilities is to create possibilities and advantages for people with disabilities to use the opportunities that are available in society, to move around, and to actively use tourist services.

Literature review.

By Foreign Scholars, Inclusive Tourism Research and Development Richard Smith Darcy, S., Bakker, M., Messerli, H. R., and Dickson [2] M. K.-s. Yau, T. J., [3] B. McKercher, & T. Packer [4] G. L. Butler and C. M. Rogerson have been engaged. These authors have written a number of literary and scholarly works. It mostly addresses concerns like how poverty affects the growth of inclusive tourism, inclusion for everyone, the development of the equality principle, and difficulties associated with traveling while having a disability. On inclusive tourism, O. Beydik, N. Belousova, and N. from the CIS nations. The study of Sofia, N. Naida, and L. Volobuev is focused on the rehabilitation and integration of disabled tourists.

However, there are hardly any scientific publications from our nation's scientists describing the specific elements of industrialized nations' experiences that may be applied to our own.

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Methodology.

The theory of knowledge's methodologies, including induction and deduction, logical reasoning, time and space, and comparative analysis, were applied during the research process.

Analysis and discussion of results:

As a result of the study's findings, we pay close attention to the opinions of eminent scientists when conducting research on inclusive tourism. Traveling with disabled tourists presents unique challenges, as do the accommodations made for them in tourist destinations, their serious health issues, and their frequent financial instability.

One of the pioneers of the phrase "inclusive tourism" was Ralph Smith, who coined it in his 1987 article "Recreation of Disabled Tourists: Barriers to Participation." The construction of a scholarly theoretical definition of the notion of inclusive tourism is the exclusive focus of this essay. The article details the difficulties faced by travelers with impairments when traveling for the first time. Smith separated the issues with inclusive tourism into two categories: 1) internal (issues brought on by a person's mental, physical, and psychological state), and 2) external (treatment related to the external environment, mobility, etc.).

The paper "Tourism for All" by the Tourism Board of England introduced the phrase "inclusive tourism" to the academic literature in 1989. This paper describes the advancements achieved in the tourism industry since 1981, the International Year of Persons with Disabilities, in terms of planning travel for those with disabilities. There have been several studies on inclusive tourist market research since the 1990s. These studies are mostly focused on analyzing the position of handicapped individuals in society and the outside forces influencing their path. Research has also been done to enhance transportation options for individuals with disabilities.

But during the 2000s, the amount of research on inclusive travel has dramatically expanded. Surveys have been utilized by many researchers to get their findings, and some have made extensive use of techniques like mathematical simulation and structural equation modeling. The following categories might be used to categorize these studies based on their objectives: Analysis of handicapped tourists' behavior, identification of their wants and desires, collection of traveler experiences, challenges with inclusive tourism, significance of tour operators for disabled travelers, and variables impacting inclusive tourism are just a few of the topics covered. The aforementioned research are primarily concerned with analyzing the requirements and behaviors of inclusive tourism from the perspective of the customer. Disability, according to research, is mostly connected to one's capacity for barrier-free consumption. Empirical research have demonstrated that a handicapped person has greater difficulty sleeping the more health issues he has.

One of the primary ways that persons with disabilities stay connected to the outside world is through travel. Their primary concern is to meet their demands, which include engaging in several sports, receiving care, and feeling free. [12] In their study, Daniels et al. (2005) found that people with disabilities mostly complained about a lack of accessible lodging and transportation options as well as other extra services. People with disabilities frequently seek out relatively inexpensive accommodation and services due to their uncertain financial situations, which makes it difficult for them to compete in the job market. As a result, while making travel plans, persons with disabilities carefully consider the costs of tourism services. They don't trust traditional tour operators and travel agencies because they think they don't consider their demands.

Travel has a favorable impact on persons with disabilities' psychological and physical conditions, according to the findings of a research on the attitudes of individuals with disabilities towards tourism. Therefore, despite all the issues and challenges, disabled tourists claim that travel is a way for them to heal and enjoy their lives. When traveling, persons with disabilities must first consider their financial situation (the cost exceeds their monthly pay), as well as any inconveniences caused by the tourist destination's circumstances.

The European Inclusive Tourism Network was founded in 2006. The first information on the travel of people with impairments was gathered at the initiative of this group. Since then, research on inclusive tourism has mostly concentrated on: a) examining the experiences of people with disabilities; b) utilizing digital technology in inclusive tourism; c) considering the opinions of tourism managers; and d) providing an inclusive tourism forecast.

Consumers of inclusive tourism are those who can travel but have few possibilities, are ill, or have impairments, according to D. Bukhalis [14]. Only inclusive tourism makes it feasible to use tourist services like healthy individuals. It is advisable to first determine the tourist group with the fewest opportunities. These include elderly persons, people with temporary health issues, parents with young children, pregnant women, people traveling with a lot of luggage, people tall and short, people traveling with disabilities and their caretakers, and people traveling with a lot of luggage.

In the modern day, social entrepreneurship is a field that is expanding globally. Organizing vacations and entertainment events for the underprivileged and disadvantaged demographic groups is the aim of social entrepreneurship.

The number of persons who require social assistance is rising globally as a result of population expansion. They can be categorized into a variety of broad categories in accordance with international standards. It is well known that "inclusive tourism" has not yet been given a precise definition. According to us, **inclusive tourism entails a minimum one-day trip for leisure, treatment, or health for individuals with disabilities.** A person with a handicap is someone who, for a variety of reasons, has restricted access to travel.

On inclusive tourism, O. Beydik, N. Belousova, and N. from the CIS nations. The study of Sofia, N. Naida, and L. Volobuev is focused on the rehabilitation and integration of disabled tourists. In these countries, more and more persons with disabilities are traveling, according to research done in the US, Australia, and the EU. As an illustration, 11 percent of all visitors in Australia were tourists with disabilities. 12 percent of domestic visitors have a chronic disease or disability, according to a 2019 UK poll. These travelers spend significantly more than typical travelers. According to studies conducted in the US, people with disabilities over the age of 18 spend \$13.6 billion on travel each year on average.

In Europe, the proportion of old people will soon approach 25% of the overall population. It becomes clear that there is a sizable untapped tourism market when 50 million additional individuals are added. The inclusive tourism market is believed to be quite significant given that persons with disabilities frequently travel with caretakers. Infrastructure needs to be modified to accommodate inclusive tourism in order to provide services to these visitors. Hotels, restaurants, cars, and other establishments must, for instance, be accessible to travelers with disabilities.

The likelihood that inclusive visitors will return to a place is depicted in Figure 1 below. (The author of the article created the artwork)

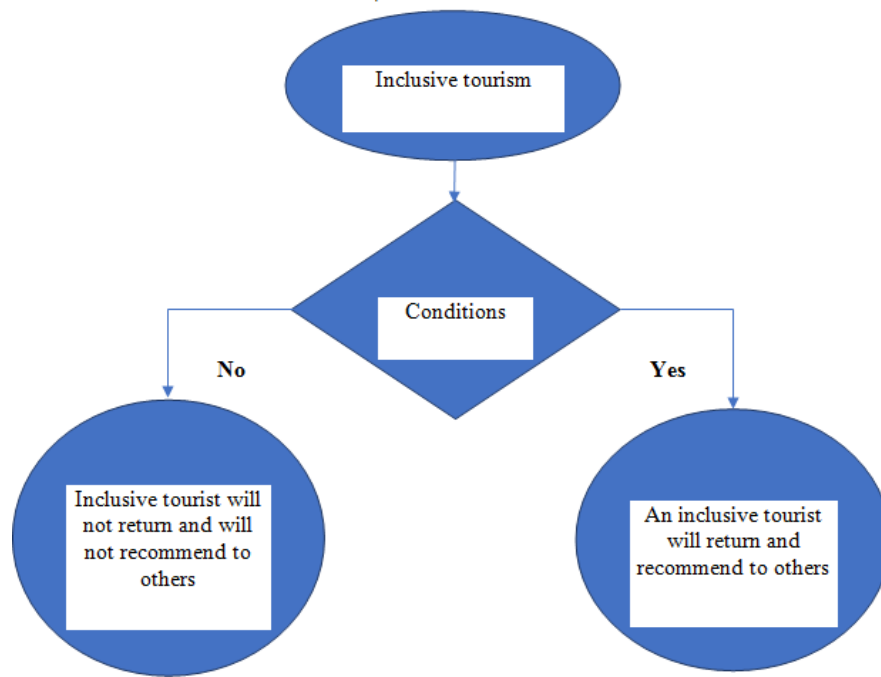


Figure 1 The appearance of inclusive tourists whether or not to visit a tourist destination again

The following figure explains how inclusive visitors are less likely to suggest and visit a tourist place if conditions are not favorable for them, but more likely to do so if conditions are favorable.

The following Figure 2, created by the article's author, summarizes the traits of inclusive travelers:

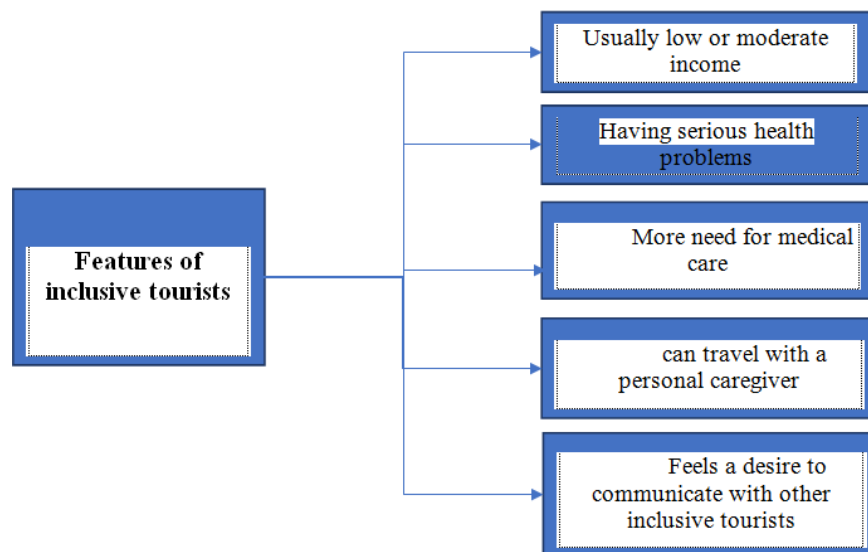


Figure 2 Characteristic of inclusive tourists

At the same time, during the research, we conducted a SWOT analysis on the development of inclusive tourism in our country (Table 1).

Table 1 : SWOT analysis of inclusive tourism development

Strengths	Weakness
<ul style="list-style-type: none"> - ensuring that tourism is accessible to refugees and migrants from other countries as well as tourists with limited territory; - accelerating the development of domestic and international tourism; - promoting social equality; - addressing the reasons why tourists with limited opportunities frequently use medical services, which led to the development of medical services; - managing professional care services. 	<ul style="list-style-type: none"> - the fact that there are many different types of inclusive tourists, which makes it difficult to create environments that meet their needs; - the fact that different regions have developed different infrastructure for inclusive tourists; - the dearth of specialized tourism businesses involved in inclusive tourism.
Opportunity	Threat
<ul style="list-style-type: none"> - participation in inclusive tourism development projects carried out by international organizations; - inclusion of layers of the population that were not previously drawn to tourism; - growth in the demand for inclusive tourism as a result of the increase in the number of people over 65 in the world; 	<ul style="list-style-type: none"> - the need to closely monitor the psychological and physical health of inclusive tourists; - the rising cost of inclusive tour packages as a result of the inclusion of many extra services; - the fact that the majority of existing lodging options and modes of transportation are not appropriate for inclusive tourists.

In our opinion, the strengths of inclusive tourism include providing access to travel for foreign refugees and migrants as well as visitors with restricted chances; accelerating the growth of domestic and international tourism; - ensuring social equality; The expansion of medical services, the creation of professional care services, etc. might be cited since travelers with disabilities frequently utilize medical services.

The weaknesses include a lack of specialized tourism businesses dealing with inclusive tourism, infrastructure for inclusive tourists that has been developed differently in different regions, and the difficulty in creating conditions that meet their needs due to the large number of categories of inclusive tourists.

We can mention the inclusion of segments of the population that were not previously drawn to tourism as opportunities for the development of inclusive tourism, as well as the rise in demand for inclusive tourism as a result of the increased number of people over 65 around the world, as well as the chance to take part in inclusive tourism development projects carried out by international organizations.

Listed the following as factors that pose a threat to the growth of inclusive tourism: the high cost of, and requirement for, monitoring the psychological and medical well-being of inclusive tourists; the rise in price of inclusive tour packages brought on by the inclusion of numerous additional services; and our previous observation that the majority of available lodging and transportation options are unsuitable for inclusive tourists.

Conclusion and recommendations.

From the information given above, we can make conclusion. Our plans for promoting inclusive tourism in our nation represent a fresh perspective today. As the population's social support for the idea of "tourism for all" grows, it is becoming increasingly necessary to increase the involvement of people with disabilities in domestic travel. To encourage more participation by people with impairments in domestic travel, the following ideas were put forth:

1. It is required to design a program of specific actions in this respect in order to guarantee the involvement of people with disabilities in expanding the flow of domestic visitors in Uzbekistan, keeping in mind that the flow of tourists will increase further;
2. A national or regional inclusive tourism network that provides a platform that people with disabilities may utilize in the regions must be developed based on research into the worldwide experience;
3. It is vital to come up with ideas for tailoring travel services provided by tourism businesses operating in our nation for people with disabilities and providing transit options that cater precisely to their needs;
4. It is vital to construct a clear structure for the progressive growth of social entrepreneurship for the unique population in need of social protection using expertise from elsewhere;
5. Given that people with disabilities frequently travel with their caregivers and that the inclusive tourism market is sizable, which in turn represents a significant source of revenue for every nation, and given that, in order to provide services to these tourists, inclusive tourism-specific infrastructure should be developed;

In conclusion, there is still more work to be done in our nation to promote inclusive tourism. In order to accomplish this, a thorough examination of the types of inclusive tourism practiced in developed nations, a thorough examination of the number of opportunities created for the implementation of tourism for citizens with limited opportunities who are regarded as participants in inclusive tourism in their nation, as well as citizens with serious health issues, and a thorough examination of the areas to which the state paid particular attention in the development of inclusive tourism infrastructure, in addition to other factors, are necessary.

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THE ROLE OF HUMAN AND INTELLECTUAL CAPITAL IN INDUSTRIAL ENTERPRISES

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ABSTRACT

The importance of human and intellectual capital during the development of the current economy, the use of modern production and market mechanisms in their activities, the development of enterprises through the use of modern technologies, and ultimately the development of the country's economy is one of the important tasks. In the article, foreign experiences on constantly developing their potential in meeting the demand for intellectual capital are studied, and practical suggestions and recommendations are presented.

Key words: Human Capital, Intellectual Capital, Material Resources, Human Resources, Capital Value, Labor Force, Innovative Activity, Consumption Process.

Introduction.

In the conditions of digitization of the economy, intellectual capital plays an important role in the development of the country, network and regional production and in increasing its efficiency. According to the World Bank, "intellectual capital" makes up 80% of the national wealth of the countries of the world, 70% in high-income developed countries, 58% in middle-high developed countries and 41% in low-income developing countries [2]. Today, intellectual capital is considered as one of the main factors in ensuring economic growth, improving the structure of enterprise assets, and ensuring effective use of existing resources. In the conditions of deepening level of economic and social integration in the world, special attention is being paid to scientific research on modernization and diversification of production on the basis of intellectual capital, increasing the efficiency of industrial production. In this regard, the issue of effective use of the enterprise's intellectual capital, increasing the economic efficiency of investment allocations spent on it, modernization, improvement of infrastructures necessary for the effective operation of intellectual capital in industrial enterprises based on the requirements of the market economy are considered as priority topics. **Principal part.** "Development of human intellectual capital as a factor determining the country's level of competitiveness in the international arena and its innovative development"[1] is one of the main tasks. In this regard, it is of urgent importance to theoretically base methodological approaches and develop practical mechanisms for determining the intensive effect of intellectual capital in increasing the competitiveness and efficiency of the national economy. special attention is paid to ensuring all conditions related to the increase of intellectual capital in order to make its products competitive in the markets. Analysis of literature on the topic. American economist Fisher was in favor of adding human intelligence to the category of capital. In his opinion, since capital is a material subject of necessary importance, determined for production, he believes that human intelligence can also be included in the concept of capital. Some economists K. Metzger and E. Woods considered intellectual capital as ordinary capital and considered that it can be seen that it does not

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lose its value during the period of use, storage, and does not go out of use in the production process [3]. In their opinion, it is necessary to estimate the average wage in the calculation of the consumption costs of labor and taking into account the decrease in value levels of their abilities. According to G. Becker, it is necessary to pay attention to the following issues when evaluating intellectual capital [4]. Russian scientist M.M. Kritsky based the capitalization of intellectual capital on the improvement of human life and society on the basis of saving labor. He believes that the basic law of intellectual capital is related to the economy of labor in the production and social spheres and the improvement of living standards, and the enrichment of intellectual capital is expressed as their life [5]. Research methodology. The study of existing scientific research on the importance of human and intellectual capital, comparative comparison of rates and factors, study of statistical data and economic comparison and analysis, logical thinking, scientific abstraction, grouping of information, analysis and synthesis, induction and deduction methods were widely used. Analysis and results. According to the Resolution of the President of the Republic of Uzbekistan Sh.M. Mirziyoev dated May 1, 2019 "On measures to further develop industrial cooperation and expand the production of products in high demand" No. PQ-4302 It is possible to ensure sustainable development of the country's economy by strengthening the cooperation between production enterprises based on the development of cooperative relations between industrial sectors to meet the consumer requirements of the population for these goods on the basis of production. Based on the laws of the market economy, sustainable and effective development of industry depends on the effective use of material resources, which are the main factors of the production process, intellectual capital, technical means, and material resources that require effective expenditure. The process of economic development in the conditions of the market economy depends on high-level production technologies, production of quality products, service

The process of economic development in the conditions of the market economy is related to high-level production technologies, production of quality products, innovative development of types of services, and on the basis of decreasing production costs, it leads to a decrease in their cost and increasing competitiveness in consumer markets. Organizations and managers of the production process in enterprises pay great attention to the recruitment of people to the team and to ensuring the capitalization of human resources, their physical, professional, professional and psychological formation. It is necessary for the managers of production enterprises to make appropriate decisions independently in order to properly organize the production process and ensure the efficiency of economic management, to ensure the effective operation of the intellectual capitals employed in it, and if necessary, to organize relations between them on the basis of material interest. Economists K.Blanshir and S.Johnson, in order to ensure the main efficiency in the production process in enterprises, it is necessary to organize production purposefully and to use incentives in a wide range based on the high economic activity in the process of production and economic relations between the intellectual capitals engaged in the production process and its management - they think that. In the process of transition to a market economy, the formation of a new economic development method is associated with changes in production methods, economic mechanisms and employment based on market requirements. Until the middle of the 19th and 20th centuries, intellectual capital was understood as the cost of working time and wages spent in the production process of a person. The main issue in the use of human resources is to reduce production costs and increase production volume. It is necessary to consider human resources not as a factor necessary for its production, but as the main resource of production. Because it expresses activity, social attitude and the state of the worker. Based on this, the human resource is first of all, it can be considered as the main factor affecting the general quality of a person, that is, knowledge, profession, health and the quality and results of his activities. Since the 1930s of the 20th century,

intellectual capital has been viewed according to the position it occupies, and its management has been carried out mainly on the basis of conditions, methods and tasks based on the mechanism of administrative management. In the current era, the main issue in studying "human ability" is the assessment of human development. In production enterprises, the concept of "work force" expresses not only physical ability, but also spiritual ability. These two working abilities of a person act as goods in the labor market in the production process of material wealth and providing various social services. Labor, like commodities, has its own value. It is necessary to determine the cost of labor based on the following: - from the funds necessary to ensure the labor force, that is, its ability; - existence of social, natural and cultural conditions necessary for the worker's life; - to the level of ensuring labor productivity in production facilities; - labor supply and demand in the market; - depends on the economic development of the production process. The difference between the category of "work force" and the categories of "human capital" and "intellectual capital" is mainly due to its physical activity. The labor force is the main component of intellectual capital, it is qualitatively distinguished from it by the constant acquisition of knowledge, improvement of professional level and entrepreneurial ability. The quantitative growth of the labor force ensures that the intellectual capital grows qualitatively. Of course, the demand for intellectual capital in the conditions of the relations of the market economy is constantly growing, compared to the capital of the ordinary labor force.

Figure 2. Creating conditions for labor resources in enterprises The intellectual capital of the enterprise can be determined based on the work performed during a certain period of time when determining the level of activity. It represents the level of activity of the employee during the specified working hours. Effective or ineffective use of intellectual capital in production enterprises requires that enterprise managers pay attention to the following in order to organize the production process and make effective use of their operational capabilities. The most important factor in the effective organization of the production process in enterprises is the creation of the necessary organizational and economic mechanism. To ensure the effective operation of the intellectual capital employed in the current traditional production-based enterprises and to develop the process of specialized production, to implement the effective use of intellectual capital to meet the level of the consumer market at a high level based on low costs per unit of competitive products based on the reduction of its cost. Achieving profitability is a problem. At present, we all know that there is a shortage of workers, highly qualified workers working in production facilities, and electrical engineers, which are necessary for the development of the economy of our republic, including the economy of the industrial sector. Its main reason can be considered to be the lack of colleges that train specialized highly qualified workers in vocational fields. Currently, there are 1414 vocational colleges in our republic, 656.3 thousand students are studying in the 2018-2019 academic year, and 454.9 thousand have graduated from educational institutions. As of 2019/2020, 119 higher education institutions and 37 branches are operating in the republic. In the 2019-2020 academic year, 425,000 students are enrolled in higher education institutions, of which 159,400 are girls. 27.2% of the 16,100 students admitted to the master's level of higher education institutions in this academic year were accepted on the basis of the state budget, and the remaining 72.8% were accepted on the basis of a payment contract.

In the republic, the level of coverage by preschool educational institutions is 40%, the level of coverage by higher education institutions is 20%, and the fact that 21% of graduates of higher education institutions are employed in their specialty indicates the need to implement serious educational reforms in our country. In accordance with the Decree of the President of the Republic of Uzbekistan dated October 8, 2019 "On approval of the concept of the development of the higher education system of the Republic of Uzbekistan until 2030" No. PF-5847, setting priorities for the systematic reform of higher education in the Republic of

Uzbekistan, having modern knowledge and high moral and ethical qualities, In order to raise the process of training independent thinking highly qualified personnel to a new level in terms of quality, to modernize higher education, to develop the social sphere and economic sectors based on advanced educational technologies, the following measures have been defined as a task: Even in developed countries, physical activity was generally classified in the production and service process until the middle of the 20th century, but as a result of the scientific-technical and information revolution from the middle of this century, 116.8 83 million or more than 2/3 of the million population are engaged in intellectual work, 85 percent of the population have 12-year and higher education. In accordance with the Decree of the President of the Republic of Uzbekistan dated February 7, 2017 No. PF-4947 in the "Strategy of Actions" adopted in the five priority directions of the development of the Republic of Uzbekistan in 2017-2021, ensuring the employment of the population and increasing their real income, improving their social protection and health care system , in the development of education and science, it is decided to pay serious attention to the issues of training highly qualified workers needed in the fields of production, increasing the admission quotas for training specialists with higher educational qualifications, stimulating scientific research and innovation activities, and implementing the received scientific and innovative achievements. and improving the mechanisms of introducing innovations to economic sectors related to the development of intellectual property, ensuring its competitiveness, further developing active entrepreneurship and innovative activities, i In order to ensure the legal protection of intellectual property, to further improve state management, and to increase the country's investment attractiveness, the Intellectual Property Agency was transferred to the Ministry of Justice of the Republic of Uzbekistan on February 8, 2019. The levels of knowledge obtained by highly qualified specialists who are being trained in higher education institutions of the Republic do not fully meet the demand level. Industrial enterprises are engaged in increasing their skills based on the spending of additional investment funds on specialists involved in production. As a result, industrial production enterprises spend not only additional funds, but also additional time to improve their skills. In the course of the globalization of the world economy, the development of science, the development of the information system, and the strengthening of competition in the consumer market require fundamental changes to be made in human intellectual capitalization based on these factors. Ensuring the development of industrial production enterprises, organizations and micro-firms at the level of economic efficiency in the conditions of economic development related to the innovative development of the process of human intellectual capitalization of the world economy. showing the need to give. The main reason for looking at the human factor as intellectual capital is that as a result of global changes in the development of science and technology, the organization of their effective use in industrial production enterprises is related to the implementation of quality changes in the operation of the human factor. that they are interested in their capitalization, they attach importance to the need to improve their intellectual capital qualifications, knowledge and practical skills to a certain extent based on their dependence on knowledge and profession. In the conditions of the market economy, the constant production and the strengthening of competition in economic relations among the production subjects, even if it is in their interests to increase the professional skills and knowledge levels of the human factor based on the requirements of the market economy, the employing enterprises also.

Conclusions and suggestions

In short, intellectual capitalization costs are not considered as economic capital, but as a result of intellectual capital development, it makes it the main factor of innovative capitalization of the economy. Ensuring the efficiency of enterprise production is related not only to reducing the costs of using intellectual

capital as the main production fund, but also to its organization and development. The level of intellectual capital is constantly growing. These intangible assets cannot be measured quantitatively, and their impact on production can be determined by measuring the volume, quality, and cost of products produced in the enterprise, as well as the level of efficiency.

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USING FOREIGN EXPERIENCE IN IMPROVING THE PROVISION OF QUALIFIED PERSONNEL IN THE TOURISM SECTOR

B. X. Turaev Oybek Juliboyugli¹

ABSTRACT

This article discusses the processes of training personnel in the field of tourism on the example of European countries and the USA. Recommendations are also given based on foreign experience.

Key words: *tourism, personnel, foreign experience, higher education in the field of tourism.*

Introduction

The changes in a broad sense in the field of economy play an important role in solving the most important problem of the development of modern human society, i.e., in achieving the most complete satisfaction of the growing material and spiritual needs of the population based on the economical and productive use of rare resources, and in solving the problem of increasing their well-being. In such a situation, it is very important to study the experience of foreign countries in training qualified specialists for the tourism sector and to use their positive results in solving the issues in the tourism of Uzbekistan. Because the level of personnel training in Uzbekistan still does not meet international standards, therefore, the demand for high-quality educational programs of foreign countries in the field of hotel, restaurant business and tourism is constantly increasing, and therefore, in the main, great emphasis is placed on the processes of improving the provision of personnel in the tourism sector in the country, and benefiting from the foreign experience is on demand.

Analysis of the literature on the subject

The use of foreign experience in improving the provision of qualified personnel in the field of tourism has been thoroughly studied and written scientific literature by economists Morozov V.Yu., Popravkina A.A., Poleyaya M.V., Poleyaya and others. In recent years, researchers of our republic have been conducting extensive research.

Research methodology

In our study, we tried to do a comparative study of many national models of tourism education, and among them, the following aspects, which differ in structure according to the main criteria, were highlighted. In particular:

The main goals and expected results of the development of the tourism education system for Uzbekistan in the specific period;

- Economic opportunities of the state and society in financing the tourism education system;

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- Tools and mechanisms used to achieve the goals of managerial personnel training in the educational system.

Analysis and results

In our opinion, there are three main directions of tourism education with certain differences in the user level of developed and developing countries, which are: American, European and Asian models.

In this case, according to the American model, the quality of tourism education in public and private schools, as well as in the best and middle-level institutions of higher education, differs significantly. According to it, the level of independence of higher education institutions in determining the content of tourism education is considered high. Here, state management bodies are almost not involved in the process of determining the content of education.

According to the European model of education, it is important to give students in-depth knowledge in the field of natural and engineering sciences, while setting high demands on acquiring economic knowledge. Academics play an important role in the management of educational institutions in European countries.

According to the Asian model of education, public and private business participate in the financing of tourism and the education system. In the process of financing education in managerial personnel training, local sources make up a larger share than national sources. In the course of education, auxiliary systems have been established to make payments to students through grants and loans.

There are various forms of training and retraining of hospitality industry professionals abroad. These are specialized short-term language courses, hotel internships, advanced training programs, and undergraduate and graduate courses and trainings in hotel and restaurant business schools.

Based on foreign experiences, in the future continuous commercial education in the field of economy should include the following. These are:

- Pre-vocational education (specialized school in the field of economics), guidance of students to the profession of economics and career choice with the help of psycho-pedagogical diagnostic centers;
- Special training for the purpose of adaptation to study conditions and admission to Secondary special, vocational education system;

It is necessary to provide continuous economic education (bachelor's degree, master's degree), counseling and career guidance in Higher Educational Institutions. In the process of training tourism personnel in our country, it is appropriate to improve the tourism education system by effectively using the best practices of economic schools and their scientific potential.

Vocational education in France is regulated by the Personnel Act and the Education Decentralization Act. Objects of standardization: educational programs; exam requirements; certificates; qualification; Monitoring the professional development of graduates through supervisory work (600 typical works) and inter-ministerial observations.

Features of national vocational education standards¹:

- Maintain close contact with the business community;
- Study of the development of professions and working conditions by professional vocational advisory commissions;

- Supervisory functions of departmental sub-committees on professional training of personnel.
- Vocational training for the tourism sector in this country has its own characteristics.

The basis of professional training is the management system of hotels and restaurants, disciplines and programs related to pure tourism activities; provides additional services in hotel complexes (booking places, organizing visits to events, ordering excursion services, etc.). Training sessions are structured in such a way that the student becomes a specialist in a wide range of areas.

There are more than 20,000 hotels of different service levels in France. About 15,000 hotels are integrated into large hotel complexes such as "Accor", "Pullman". They establish their own closed training centers for training employees, for example, INFAT. They train personnel for the enterprises that are part of their chain. In the course of training, the standards and skills of competence specific to the enterprises of this chain are imparted. The programs take into account the general requirements, classification and service standards derived from the "norms and classification procedures for tourist hotels" adopted in France in 1986. 60-80% of the financing of training centers is provided by hotel chains.

Private small hotels use the services of lyceums and colleges that are part of the local authority system. These educational institutions prepare draft curricula, which are selected at the regional level and approved by the Ministry of National Education. As an expert assessment, the Ministry of Labor provides a conclusion on the compliance of the programs with the qualification requirements for specialists of each level.

To get a specialization in the field of tourism, a future specialist must go through all stages of training:

- Acquiring skills in an apprenticeship or traineeship;
- Professionalization (professionalization);
- Obtain a bachelor's degree;
- Studying for a master's degree;
- Training after higher education (retraining and professional development).

Each stage ends with a diploma indicating the specialization obtained. In addition to the levels listed above, every enterprise has a system of mandatory training for the appointment of a new position and the professional growth of an employee.

Supervisors of all regulations on personnel training - trade unions of organizations, including compliance with all regulations on personnel training, add to the collective agreement. Licensing, i.e. granting the right to carry out tourism, hotel or restaurant business, is directly related to the possession of a certificate confirming the suitability of the owner and employees for the purposes of the business being opened.

The initial stage of training specialists is lyceums, schools and training centers for vocational training. Often, public and private educational institutions are financed by the state or enterprises. Private enterprises and hotel chains allocate up to 3 percent of revenues to the local or state budget for the maintenance of educational institutions.

The commission of the Ministry of Public Education organizes student admission processes, conducts entrance exams, interviews, and certification of educational programs. Many programs are not the same because they are developed by different teachers and schools. After consideration at the regional and ministerial level, they are published in a directory, on the basis of which parents, prospective students and

businesses make their choice. According to French experts, 80% of organized training in the hospitality system is based on a certain method of selecting applicants. This technique is used to supplement the resources for the training of medium and high-skilled specialists.

The International Institute of Hotel Management in Paris has been operating as a school since 1908. Since 1981, it has been transformed into an institute and works as a training center under the French Chamber of Commerce: The training programs for the tourism business have been developed by the European Community's largest training organization for management personnel and by the Faculty of Hotel Management of Cornell University, USA. Specialties: hotels and restaurants. The duration of study for a bachelor's degree is 3 years. Admission requirements: 1 year of work experience, knowledge of 2 languages. Annual admission - 40 people, average age - 25 years; 50% are foreigners. The institute offers more than 250 subjects in 40 courses. Each course consists of 30 hours of lessons with an approximately equal proportion of theoretical and practical lessons. Teaching is conducted in 7 languages. The teaching methodology pays more attention to the independent form of education, close connection with enterprises².

In the United States, education is viewed as a hidden treasure. Possession of it can increase the limits of growth of civilization and culture. The United States has already begun nationwide marches for new education standards that include everything students need to know to succeed in the new economy of the 21st century.

In the US, university accreditation is conducted by determining the compliance of a particular university's performance with educational standards. This procedure has been developed and adopted by professional teams and accordingly includes: description of standardized characteristics; tasks and purpose of the university; Finance; physical structures; materials; equipment; libraries and learning resources; training programs and their effectiveness; continuing education and special educational activities; teaching staff; administration; student contingent; scientific-methodical and research works, doctoral studies³.

In the United States, the system of evaluating the level of education has been working for many years. Most four-year colleges and universities in the United States use a three-hour test called the Scholastic Aptitude Test (SAT), which was first developed as a mandatory part of the admissions process in 1926. SAT scores - 200 to 800; the higher the reputation of the college or university, the higher the score required to get into such a university.

In 1959, the American College Board approved the American College Testing Program and the ACT Assessment. Students entering the Master's program must pass the "Graduate Record Examinations" (GRE), "Miller analogies test" (MAT), "The advanced test"⁴.

An applicant for a position in an enterprise is also tested to assess his readiness for work. The tests are believed to reflect the professional and well-defined requirements for the level of training of the graduate who has received the relevant educational degree. They are also considered as a means of assessing these requirements, but there is no clear description of the requirements for graduate training. Therefore, this method of developing a system of requirements cannot be considered acceptable. In 1963, the University of Michigan was the first to open a tourism education program, and many American universities followed suit. In 2008, more than 30 travel programs were offered by more than 100 universities and colleges. In 1991, the National Committee on Educational Standards and Testing was established in the USA⁵.

The content of the tourism specialization curriculum at the Texas Management Institute (TMI) mainly includes general theoretical subjects. A graduate of the Texas Institute of Management can pursue almost

any career related to business services. Focused on problem solving, technology learning, and strategic decision-making, the curriculum develops the critical thinking skills necessary for successful managers and leaders in any field.

At the same time, it is also possible to advocate for a PhD in Recreation, Parks and Tourism Science while conducting scientific research in the United States. To obtain a doctorate degree, one must complete four years of study and obtain a bachelor's degree, followed by 2 years of study to achieve a master's degree. In addition, all applicants must demonstrate their ability and aptitude for research; must have sufficient training to obtain a degree in their chosen field and continue to study the disciplines.

While pursuing the Recreation, Parks and Tourism Science PhD program, doctoral students may apply for a university teaching position or a research scientist position in the public service or private sector. This program requires 70 hours of additional specialization courses and dissertation writing over 3.5 years. Doctoral students can choose the following specializations when writing their doctoral thesis: "Relationship between the concepts of recreation and leisure", "Social foundations of the science of recreation and resource development", "Park location and resources for recreation", "General information about the tourism sector", " Social, economic and cultural issues in the field of recreation and natural resources ", " Analytical methods in recreation, parks and tourism ", " Economics of tourism ", " Social impact of tourism ", " Tourism and the natural environment ", " Environmental impact of renewable natural resources impact analysis, "Coastal zone management"⁶.

Texas Management Institute offers a wide range of continuing education courses. For example, on behalf of the Pacific Travel Association, the Institute of Tourism Managers Training has a 20-day intensive program for staff and professionals, international tourism organizations, private and public sectors. Participants of such seminars are officials, hotel workers; tour operators, airline employees, other specialists in the field of tourism. Many advanced training courses are conducted by distance learning. Training in tourism management is based on the principles common to all specialties, taking into account the practical orientation of the training (practice-oriented methods are used in the training of specialists).

The peculiarity of the personnel training system in the United States is that it forms departments (staffing agencies) in educational institutions that deal with the employment of young professionals. They are connected with tourism industry enterprises by a single information system. Thus, educational institutions have the ability to quickly respond to the changing needs of the industry at a particular level of education.

Conclusions and recommendations

During the research, it was found that the target characteristics of many foreign tourism programs include three components: formation of knowledge, skills and attitudes. The main component of vocational education abroad is a module. In interdisciplinary programs, it includes a variety of knowledge on specific topics and is a relatively autonomous unit of study. With the modular structure of the programs, the learning process goes from acquiring theoretical knowledge, problem solving methods, and applying these methods in certain industrial conditions of tourism. Interactive methods and forms of teaching are used in the educational process. Practical modules are a mandatory component of training professionals for the tourism industry.

European and US tourism training systems have similar and different features. The European system of training and retraining of personnel for the tourism sector pays great attention to practical issues; all work

related to the work of a travel company or hotel is mastered. The US system is based on general management; management of a hotel or tourist business is considered only as a special case.

A distinctive feature of the system of personnel training for the field of tourism abroad is the participation of representatives of business circles in the accreditation of educational programs and the development of training programs. Professional advisory commissions are established for specific areas of tourism. They cooperate with educational institutions on the development of educational programs and plans. Commissions usually include: employers of various levels, educational institutions, state educational authorities, local authorities.

It would be appropriate to pay attention to the following aspects in the process of training personnel in the field of tourism in our country:

In the process of selecting graduates after graduating from educational institutions, the following activities should be carried out step by step: the process of searching for candidates for vacant positions by employers in the educational institution; meetings with employer representatives (recruiters); preliminary interviews, seminars, tests, professional selection.

Development of cooperation between educational institutions and enterprises; participation of employers in teaching practical skills to students during the implementation of educational programs.

In the USA, Great Britain, Switzerland, the university and the company interact at the stage of organizing the educational process. Cooperation between the university and the enterprise develops actively; internships are organized in hotels, travel companies, restaurants. The enterprise contributes to the modernization of educational equipment, and the educational institution actively involves practitioners in the educational process. We believe that establishing such relations between personnel training institutions and employers in our country will be of great benefit.

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ECONOMIC SPECIFICS OF THE SERVICE SECTOR IN SMALL BUSINESS AND PRIVATE ENTREPRENEURSHIP IN UZBEKISTAN

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ABSTRACT

In the vast majority of countries of the organization for Economic Cooperation and development, small and medium-sized enterprises make up 60-70% of jobs, especially in wholesale and retail trade, and in hotels and restaurants in general, small and medium-sized enterprises prevail in the service sector, and they have a disproportionately large share of new jobs. The experience of developed countries in the world economy shows that private entrepreneurship, especially the subjects of the service sector, is one of the main factors contributing to socio-economic stability in all aspects of the development of society.

In this article highlights of economic factors and specifics of the service sector in small business and private entrepreneurship in Uzbekistan.

Key words: national economy, market economy, small business, private entrepreneurship, experience, development, service sector, economical factors and specifics, socio-economic stability.

Introduction.

The development of this industry leads to the enrichment of the country's population, the development of the economy, the saturation of the consumer market, an increase in state budget revenues, a decrease in unemployment. It should be noted that some problems are also encountered in the formation and development of the subjects of the service sector, as well as in ensuring their operation with high efficiency. The need to eliminate these problems and solve not only practical, but also a number of theoretical issues necessitates the conduct of research work aimed at sustainable development of socio-economic development of our country in exchange for increasing the effectiveness of this field.

Today, the service sector occupies a special place in solving the problems of raising the economy. The satisfaction of the needs of the population for various services as well as the growing and expanding needs as fully as possible is the priority task of socio – economic policy pursued in our country. The main strategic goal of the Republic of Uzbekistan is also the formation of an open market economy. In this regard, 3 of the strategy of actions in five priority areas of development of the Republic of Uzbekistan in 2017 - 2021. In the priority areas of development and liberalization of the economy, it is important that the tasks of the accelerated development of the service sector, increasing the role and share of services in the formation of gross domestic product, radically changing the composition of services provided, first of all, at the expense of their modern high-tech types, and reducing sub-dependent districts and cities due.

Small business and private entrepreneurship can quickly adapt to the market environment, provide employment, form income and thereby mitigate its inequality, and, along with its advantages in the decision-making of the middle-class owners, are among the most effective forms of business management in the

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realization of private and personal property. The freedom of entrepreneurial activity, the practical provision of private property corridors will continue to be a priority in public policy. [1]. Small business does not deny any form of ownership as a form of business in a market economy. Small business can be considered a complex form of economic activity according to its property description and can be organized and operated according to all existing forms of ownership. The experience of developed countries in a market economy shows that from small businesses based on various forms of ownership, only the activities of such enterprises in private ownership are somewhat effective. It is for this reason that the continuation of institutional and structural reforms aimed at stimulating the development of small business and private entrepreneurship in the strategy of action on the five priority areas of development of the Republic of Uzbekistan in 2017-2021 is considered as a priority. [2].

Private entrepreneurship differs from small business in that the formation of financial resources and economic resources (the entrepreneur's own property, inherited, borrowed or leased property, etc.) is based on strictly private property, and personal initiative occupies a priority place in business management.

Literature review.

The concepts of "small business" and "entrepreneurship", which are used in modern economic literature, legislation and practice, are not strictly differentiated and are often used as the same concepts. However, there are also differences. The pose of differentiation of concepts has both legal and economic foundations, including those determined by property relations.

Of course, a number of domestic scientists conducted research on the topics of "entrepreneurship" and "entrepreneurial activity". In particular, academician S.Gulomov linked entrepreneurship with innovation and gave a scientific definition: "an entrepreneur is such a person that he concentrates money, materials and labor, forming a new product, a new business and a new production process"[3].

The innovative activity of small businesses implies, first of all, the introduction of new, improved production into practice, secondly, the reduction of all types of production costs, and thirdly, the constant increase in their consumption and quality indicators in reducing prices for manufactured products. M.Ortikov and E.Quldoshev "Entrepreneurship is the process by which a new idea, product, service or work is carried out in the event that a certain amount of financial resources is invested in it."[4]

Professors Y.Abdullaev and F.Karimov's approach, however, the concept of "entrepreneur" is shown to be the main subject of economic activity in a market economy[5]. It is emphasized that an entrepreneur can be represented both as an individual and as a group of people who combine factors of production, combining the means of production at the disposal of these people with the power of work, in terms of the acquisition of this workforce and its use in economic activities.

Economist D.X.Suyanov study, noted that "the role of management organization in the development of small businesses, in conditions of uncertainty, has shifted to issues of management decision-making in small businesses, paying special attention to management processes in small businesses" [6].

From an economic point of view, small business is a complex multidisciplinary object for research, and from this point of view, the essence of small business is revealed in three ways - as an economic phenomenon, as an economic category and as a sphere of economic activity. As an economic phenomenon, small business is the totality of small businesses and individuals who provide self-employment in the production and distribution of material goods and services. The main criterion for determining the

essence of small business as an economic phenomenon will be the organizational and economic characteristics of small business.

Small business is not classified according to small criteria and the form of ownership even in the legislation "on entrepreneurial activity" and "on family entrepreneurship", and can be characterized based on the above institutional foundations as a set of economic entities that meet the basic requirements of the legislation on entrepreneurship, but are classified for non-official reasons. In this regard, in other words, small business is characterized by the fact that without the formation of a legal entity and small enterprises - legal entities, it unites entrepreneurs of all forms of ownership and has both active and passive behavior in the market. As for the term small business, it should be noted first of all that many well - known economists reveal the essence of small business in three ways-as an economic phenomenon, as an economic category and as a sphere of economic activity.

As an economic phenomenon, small business is the sum of small businesses and individuals engaged in self-employment in the production and distribution of material goods and services. The main criterion for determining the essence of small business as an economic phenomenon will be the organizational and economic characteristics of small business. As an economic category, small business represents a market relationship between legal entities and individuals, in which at least one of the parties is a small business or individual entrepreneur, and the production, replacement, distribution of goods and services, as well as the receipt of income carry out economic activities related to the satisfaction and consumption of certain needs of people.

Small business as a sphere of activity of business entities represents various economic activities for the creation of products and their sale in a competitive environment, and manifests itself as a form of small-scale production in a market environment. Consequently, small business is such a business activity in which the main driving force is considered to be an entrepreneur who combines property and management functions and rationally combines risk factors (land, labor, capital) on the basis of full economic responsibility for obtaining entrepreneurial income with a personal innovative initiative.

Although entrepreneurship and business are related, but they are still not different concepts. Business is the creation of a new value, more in line with the general concept of the entrepreneur's profit. In the business process, the idea, patent, which existed until this time, is used as an entrepreneur's own invention. On the other hand, in a ready-made, working business, new technologies and more effective methods of its organization should be constantly applied. In the business that is currently being carried out, the main business owners must create conditions for each employee in the organization to feel like an entrepreneur.

When the entrepreneurial spirit fades in the organization, that is, the so-called fourth production factor disappears, this business is in crisis under the pressure of competitors and new technologies. Although entrepreneurship is understood as a manifestation of entrepreneurship not only in the economic sphere (production of products), but also in all other areas, for example, in the administrative sphere (creation of unique methods of Public Administration) or in the field of Education (creation). innovative teaching methods), which means that naturally the concept of "entrepreneurship" will be wider than the concept of "business".

The entrepreneur also reminds of his existence, implementing a modern way of doing business, based on mobility, enthusiasm, flexibility and striving for innovation. The entrepreneur always collects information

day and night, guides people, makes decisions, organizes work and produces new types of products and services, looking for ways to improve the old one.

Result and analysis.

A new direction developing the economy of Uzbekistan-the sphere of services-is developing as rapidly developing sectors of the economy. While the variety of services is expanding and developing rapidly, services play an important role in satisfying the balanced domestic demand in the consumer market of the products produced by US. New jobs are being built due to the development of banking and finance, tourism, Insurance, Information and communication services, etc., which occupy a significant share in the services market.

The main factors of global growth are the organization of new enterprises in the field of services and the expansion of existing enterprises, the market dynamics of which are based especially on the analysis of the needs of the population at the territory section. The development of the service sector is one of the most important conditions for the formation of a socially oriented market economy. It should be borne in mind that the effectiveness of economic growth and market reforms in our country is inextricably linked with the further development of the service sector, increasing its role in solving the most important socio-economic tasks of the development of society.

The organization of the services sector in small business and private entrepreneurship, in turn, contributes to the transformation of the network in the structure of market services not only in terms of quantity, but also in the quality of service, in order to create new jobs, improve investment, tax, monetary policy, improve science and technology policy and apply new information and communication technologies,

Subjects of small business and private entrepreneurship and the number of employment in it

	2000	2005	2010	2015	2016	2017	2018	2019	2020	Change 2020- 2000 year (+;)
Number of small business entities, unit	93801	100751	164052	207104	210594	229666	262930	334767	411203	317402
The number of people employed in small business, a thousand people	4467,1	6602,5	8643,9	10170,4	10397,5	10541,5	10128,8	10318,9	10493,7	6026,6

Table 1.2 shows that the government of the Republic of Uzbekistan attaches importance to the development of small business and private entrepreneurship and its place in ensuring employment in order not only to develop the economy, but also to end unemployment, which is one of the macroeconomic problems, as a result of the provision of industry support and various benefits, the number of small. This, in turn, caused the number of points in the network to increase to 6026.6 thousand people, respectively, to reach 10493.7 thousand people.

From the results of the study, it is found that the most important problems that prevent improving the quality of services are insufficient competitive relations in the market and limiting the growth of tariffs, as well as reducing administrative barriers to new organizational structures. The service sector is one of the promising sectors of the economy of the regions of the country, the development of which in the first place affects the employment of the population in the field of non-production and the quality of human capital, as well as the introduction of modern technologies into production.

Thus, taking into account the main trends in the dynamics of the service sector in the national economy, it should be noted that the main condition for their formation and implementation is the need for sustainable development of the country's economy, which is reflected in the dynamics of key macroeconomic indicators. The generalization of research and the result of local experiments in the service sector serve as the basis for the formation of the main trends in the development of the service sector at the present stage of economic development.

The service sector is a promising and rapidly developing sector of the economy, and today it is difficult to meet enterprises that do not provide services or at least have never used them, and there are practically no such enterprises. It is worth noting that the service sector is not a single unit: it includes services for material (repair services, etc.) and intangible (tourism, education, activities in financial institutions, etc.) production. By the nature of the source of the provision of services, they can be divided into two groups in which in one people in the other, technologies prevail (fig.

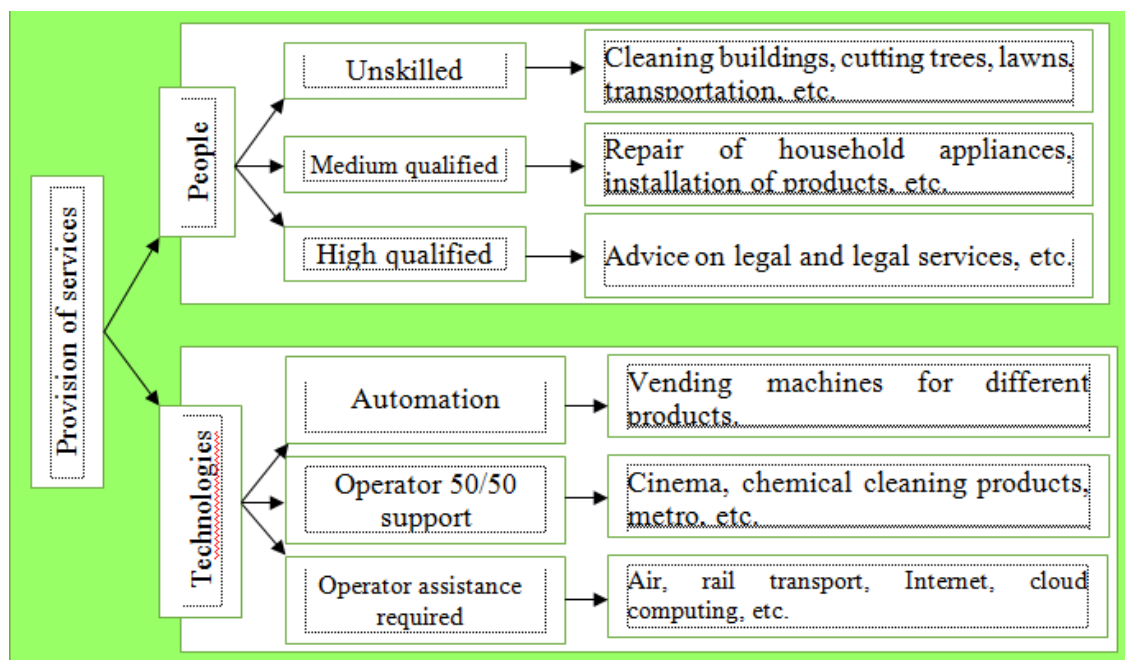


Figure 1.9. Grouping the source of provision of services by nature

In the areas of services where the presence of a person is very necessary, as we see in Figure 1.9, counseling, conducting the educational process, Health is an important link in the quality of Service. Services where technology prevails are air travel, railway, telecom services, in which the serviceman does not face quality and marketing problems. Thus, slot machines provide an entertainment service, and even in the absence of human participation, the provider will continue to provide services.

Discussion.

Currently, the importance of the service sector has increased due to the creation of certain socio-economic conditions, which are formed in connection with the peculiarities of the mechanism of satisfying the various needs of modern society. Among other industries, the formation of the service sector of the economy is also associated with the emergence of sectors of the economy, the functional activity of which is carried out in the production and sale of services. This, in turn, is associated with the social division of Labor. The need for services and the renewal of their nomenclature will generally grow and expand in direct proportion to the growing needs, the priorities of social development, from the satisfaction of production interests to the satisfaction of the interests of the end user.

Now Services began to carry out "retail services", "educational services", "medical services", "public services" and other activities that were not previously in their activities. This, in turn, is largely due to the commercialization of the social sphere, which is explained by the transition to the principles of paid services ("return" of the spent) for its end user. On the basis of such commercialization, the number of various business entities is constantly growing today, including:

- Individual private enterprises, especially in the field of catering, trade, legal and notary services;
- Cooperative enterprises-household services, construction, retail services;
- Culture and arts, physical education and sports services in the areas of recreation and education;
- Also a limited liability company in the field of retail trade, including a closed, open joint-stock company;
- Open joint-stock companies operating in the field of tourism and hotel services, health care, resort services;
- In the field of informatization, telecommunication, Internet and artificial intelekt services can be provided.

Of course, as in all industries, it is possible to note a number of problems that hinder the prospect of the service sector, business development, including:

- 1) imperfection and non-adaptation of the tax system, which reduces the activities of companies;
- 2) while programs to support the development of small business and private entrepreneurship are aimed at solving financial, property, advisory and information support issues, the lack of consideration of the specifics of the service sector;
- 3) imperfection of the regulatory framework of the sphere of provision of services in small business and private entrepreneurship in a single whole;
- 4) lack of production facilities that meet existing sanitary and fire safety standards for industry development;
- 5) high need to increase the level of service not only to economic sectors, but also to the population;
- 6) the presence of price barriers for citizens with low purchasing power;
- 7) insufficient awareness of the population about the services provided to them, which is formed as a result of the imbalance of the information market.

In addition, opportunities were created for the younger generation, which is ready to run their own business and is a member of the Youth Union of Uzbekistan, such as the provision of vacancies, the allocation of small grants for business entities whose activities are aimed at ensuring employment, the creation of free economic zones to attract foreign direct investment to villages. The implementation of comprehensive measures to further improve the business environment provides an opportunity for the development of small business and private entrepreneurship and sustainable economic growth.

This, in turn, requires a deeper study of the activities of small business and private entrepreneurship and its role in the economy, as well as the essence of the content, which will be of great importance in developing ways to develop in the context of future prospects and structural changes in the industry. For this, the term entrepreneurship is first defined. Secondly, the theoretical foundations of the entrepreneur are explained, and thirdly, the entrepreneurial process carried out by the model is illuminated.

Conclusion.

In connection with the above, it is necessary, first of all, to create new and effective mechanisms for supporting small business and private entrepreneurship, which form the basis for the development of the theory and methodology for stimulating the infrastructure of the service sector in small business and private entrepreneurship. Also, the development of strategies for the development of small business and private entrepreneurship, their practical implementation creates a mechanism for the development of the economy, which, in turn, makes it possible to form a stable development of the service sector at different levels.

In order to achieve the intended goal, the economy of our country has a number of the above-mentioned problems, the elimination of which, in our opinion, is advisable to carry out the following tasks:

- Creation of common service technology in the form of a standardized system using innovative technologies;
- Implementation of intensive integration of production and service sectors on the basis of information and communication technologies;
- Ensuring professional training of employees in the service sector at the level of high requirements;
- Creation of a sufficiently developed level of service infrastructure implemented through digital technologies;
- Identify new markets for the sale of software products, the provision of services in the educational market, the provision of engineering services, etc.;
- Accelerate the organization of new services in the service sector, depending on the development of the market for household appliances.

So, through the development of small business and private entrepreneurship in our country:

- The middle class of owners is formed;
- Economic problems such as macroeconomic instability, unemployment and deficit are eliminated;
- Through the creation of a healthy competitive environment, there is an increase in GDP in quantity and quality;
- The domestic market is saturated with the necessary goods (services) and their quality increases;

- The development of small business and private entrepreneurship is important not only in the development of the state and the public, but also in the satisfaction of the growing imaginary needs of every person, that is, in such cases as the provision of services, retail trade, the production of food products, this activity is clearly manifested.

At the moment, it is reflected in ensuring full compliance with international standards by ensuring the rapid growth of small business and private entrepreneurship, the maintenance of private property, the elimination of some administrative barriers to the development of entrepreneurship, and the quality of investment and business environment in our republic to a new level.

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WAYS TO INCREASE EFFICIENCY BASED ON THE USE OF INNOVATIVE TECHNOLOGIES IN INDUSTRIAL ENTERPRISES

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ABSTRACT

This article describes the theoretical and practical problems of increasing the efficiency of industrial enterprises through the use of innovative technologies. At today's industrial enterprises of New Uzbekistan, proposals and recommendations are given on the use of digital technologies, which is a new form of innovation, in accordance with the requirements of the time.

Basic concepts: digital technologies, innovations, industry, oil and gas, "big data", "cloud computing", "artificial intelligence", "block chain technology". , SCADA (software), workstations (AWS), unified computing environment (ERP).

Introduction.

The digital revolution, which is manifested as a new stage of world economic and technological development, is rapidly changing the economy and gaining importance in the purposeful introduction of new innovative technologies and improvement of existing technologies in the development of the oil and gas industry. The sudden increase in the demand for oil and gas products is taking place in the context of effective use of available resources on the one hand, and ensuring the competitiveness of production with the help of innovative technologies on the other hand. According to the scientific research of the World Bank in 2020, the share of the "digital economy" in the gross domestic product in economically developed countries will reach 60%, precisely because of the wide application and effective use of digital technology innovations in industries and service sectors [1].

According to the scientific research of global economists, special attention is being paid to scientific research on the application of digital technologies to industrial enterprises in today's increasingly digitized global world. In this regard, methodological aspects of implementation of "big data", "cloud computing", "artificial intelligence" and "block chain technology" as well as these scientific researches related to researching the influence of technologies on social and economic development are being carried out [2].

Despite the fact that this network is developing rapidly in Uzbekistan, which is being modernized, the development of new types of digital technologies, their introduction into various industries and sectors of the economy, especially the low level of production of software products, and insufficient use in the field of science and education remain a problem. In the Address of the President of the Republic of Uzbekistan Shavkat Mirziyoyev to the Oliy Majlis dated January 24, 2020, "... we need to develop a national concept of the Digital Economy, which involves updating all sectors of the economy based on digital technologies. On this basis, it is necessary to implement the "Digital Uzbekistan - 2030" program. The digital economy allows to increase the gross domestic product by at least 30%, to reduce corruption drastically. Analyzes conducted

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by reputable international organizations also confirm this...»[3]. The effective solution of tasks in this "Digital Uzbekistan - 2030" program requires the creation of transformational types of digital technologies and the development of industrial development mechanisms. In this regard, it is of urgent importance to develop scientifically based proposals and recommendations for improving the activities of industrial enterprises of the national economy based on the effective use of digital technologies, and to theoretically justify and develop practical mechanisms of scientific approaches to increasing the efficiency of industrial sectors based on the concept of developing the digital economy. is enough.

Literature reviews.

In today's globalization of the global economy and information society, almost all economic theories recognize digital technologies, software and platforms as the main factors of the "Industry 4.0" revolution. In the conditions of digitization of the economy, digitization of production processes based on software is the main source of growth that ensures the development not only of a separate economic entity, but also of the entire system.

The theory of digital economy and innovation is in the early stages of its development, because the transition of civilization to the digital information stage began only a few decades ago. The term "digital economy" was introduced into scientific practice by Manuel Castells, a Spanish and American sociologist, a leading researcher of the information society. To date, the theory of the digital economy has not yet been fully formed and is widely studied by many economists.

According to A. Busygin, innovation is the renewal of the main capital (production funds) or the manufactured product on the basis of science, technology, and technology. In some cases, production is based not only partially, but entirely on innovation, resulting in a product or use of a strictly new classification and characteristic [4].

According to R. Fatkhutdinov's conclusion, innovation is the final result of the implementation of the innovation, and the change of object management is a social-economic, scientific-technical, ecological and other form of efficiency. Innovation is fundamental, practical research is designed or experimental work to improve the efficiency of a certain activity[5].

Therefore, from the above-mentioned opinions and conclusions of economists and experts, it is clear that innovation is the creation of new goods or the improvement of the quality of manufactured goods by gradually introducing the latest achievements of science and technology into the production process in order to achieve high efficiency in the enterprise. In the literature prepared on digital technologies (various books, textbooks, scientific articles and monographs), there are many diverse opinions and observations about "digital technology", "digital economy", and there is no unified approach to them.

Through our studies and research, the term "digital economy" was first coined in 1995 by Don Tapscott in his work "The Digital Economy: Cyber Intelligence and Risk". According to Don Tapscott, all processes in the digital economy "are based on a digital electronic system, namely the Internet, digital information and computer technology." Economic and social processes in the society, business, finance - credit services and a number of other activities are carried out on the basis of electronic technologies that serve to implement the Internet (web) and digital communications [6].

In the scientific literature, the modern "New digital economy" is called by different terms. For example, "e-economy" (Khyvel M)[7], "post-industrial economy" (A. Sokolov)[8], "informed economy" (M. Kastells)[9],

"megaeconomy" (V. Kuvaldin), "economy based on information and communication" (I. Nihiluto), "technoeconomy or digital economy" (B. Gates), "economy based on knowledge" (D. Tapscott)[10]. The factor connecting these concepts is the primary place of information technologies in the process of globalization of economic processes.

As part of the research, B.A. Begalov, N.M. from our local scientists on improving the digitization process in the economy. Makhmudovlar [11], in his scientific work, played an important role in supporting research and innovation in the industrial economy, setting technical standards, which in turn helped to create a new sector of the innovative economy - the digital market.

As a result of the research, the author developed a new definition of "digital technology" as an automated activity that envisages the widespread introduction of technologies through the programming or programming of production, processing, and distribution processes in a logical sequence. Therefore, the production process organized on the basis of programming is a production process based on infrastructure with additional conveniences, improved, automated, robotized, finally digitized compared to the traditional production process. In our opinion, it would be wrong to think that the concepts of "digital economy" and "digital technology" are fundamentally different from each other. On the contrary, we believe that the digital economy is the final result of digitalization and automation of production, developed as a result of the development of digital technologies (software, Internet (web), platforms). Digital technologies are the basis of intelligent digital control of the production process.

Тадқиқот методологияси.

The methodological basis of the study is the application of an integrated approach to the analysis of problems of the formation of innovative technologies and innovative infrastructure on the industrial production front. Based on the results of the analysis, the financial and economic foundations and results of the innovative activities of organizations and methods of commercialization of innovations in the territory of the Republic of Uzbekistan were evaluated in detail.

Analysis and discussion of results.

In our opinion, the internal factors in the informatization and digitization of the activities of industrial enterprises, i.e. the obsolescence of technical equipment and technologies, the relative insufficiency of financial resources allocated to new innovative technologies, the delays in the implementation of existing investment projects, in turn, remain one of the most painful points in the industry of our country. The analysis of external factors in the improvement of the activity of industrial enterprises shows that we should use our opportunities to attract foreign investments in the modernization of the existing technologies in the enterprise and the purchase of the necessary equipment and technologies. At the same time, having mature and qualified personnel and experience in using technologies creates demand by itself. This, in turn, can be seen to have an external influence on modern techniques and technologies.

At the end of the 20th century, the approaches and principles of the "Industry 4.0" revolution in industrial enterprises of developed countries have changed significantly. In the countries, the technical condition of industrial enterprises, mechanisms and intervention of the human factor began to decrease. Successful international experiences in Russia, China, Japan, USA, India and Iran on improvement of digital technologies in industrial enterprises were studied. Over the years, the growth in digital technologies and their impact on our lives has changed significantly. As a result of the increased demand for the activities of oil and gas companies in the sector, they have become the growth points that need to be provided with a

digital resource for the economy. Investments in digitalization by private companies in Uzbekistan make up 0.12% of GDP. By comparison, the US has the highest rate in the world at 5%, followed by Western Europe at 3.9% and Brazil at 3.6%[12].

As a result of our research, based on the above thoughts and considerations, we singled out the internal and external factors affecting the process of evolutionary transition to informatization and digitization of the activities of industrial enterprises (Fig. 1).

According to world scientists, the widespread use of digital technologies in various fields will lead to an increase in labor productivity, expansion of convenience and opportunities, increase in the quality of production, development of industry and growth of the economy. Our research shows that the application of software to production processes helps to save financial resources in many ways. That is why countries of the developed and developing world use digital technologies and software products in the industrial sector and seek to further develop the infrastructure. When we consider the activities of Mubarak Oil and Gas Production Department enterprises from the point of view of general economic positions, this enterprise is a stable social structure, which receives resources from the environment and turns them into products of its activity.

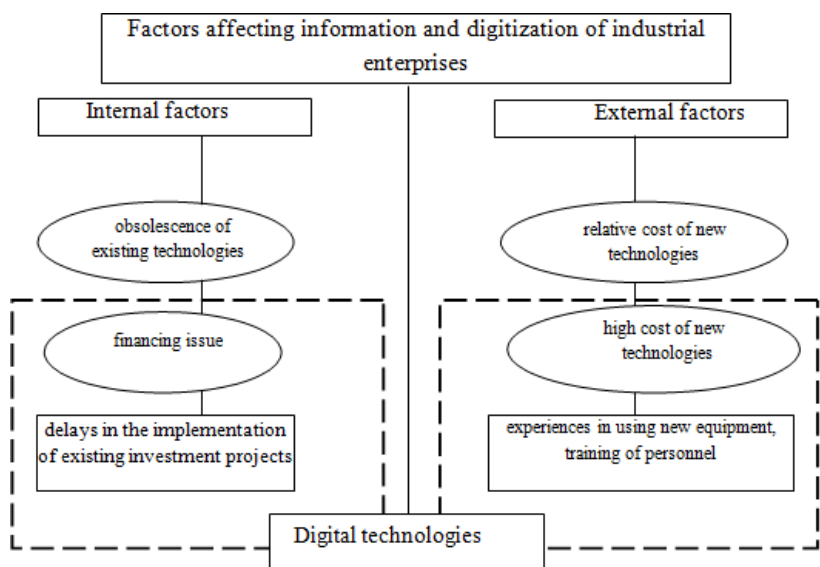


Figure 1. Informing the activities of industrial enterprises and
key factors influencing digitization *

When we consider the activities of Mubarak Oil and Gas Production Department enterprises from the point of view of general economic positions, this enterprise is a stable social structure, which receives resources from the environment and turns them into products of its activity. In the course of our research, we analyzed the production volume of the enterprises of the Mubarak Oil and Gas Production Department in the period 2014-2021 in the form of products. According to Table 1, natural gas condensate was 365.92 million m³ in 2014, and will be 409.77 million m³ by 2021. For the same years, separate operations related to the preparation of natural gas performed by the subcontractor amounted to 1,096,905 million soums in 2014, and 3,501.5 million soums by 2021.

Liquefied propane and butane amounted to 236.06 million m³ in 2014, and 310.843 million m³ by 2021. If we pay attention to the table, by 2017 it had a decreasing trend, that is, it was 257,453 million m³. We can see that other steam and hot water (heat energy) have a decreasing trend, reaching 1961.9 thousand Gcal in 2014 and 1948.324 thousand Gcal by 2021.

Also, during our research, we analyzed the company's financial results, export volume, finished product balance at the end of the period, the average number of employees of the company on the list, the average nominal salary for employees and the level of profitability of the company.

As can be seen from the above data, the financial result of 2964.8 million soums in 2014 and 9074.3 million soums in 2021 can be attributed to the demand for the product. The export volume in 2014 was 6119.8 thousand US dollars, and we can see only the dynamics of growth in the numbers of the export volume from year to year, and this figure will be 10123.7 thousand US dollars by 2021.

The balance of finished products at the end of the period was 10546.6 million soms in 2014, but by 2015 this figure decreased to 7465.6 million soms, which caused the decrease of the balance of finished products at the end of the period. In the following years, this indicator increased year by year, and by 2021 it amounted to 60,412.9 million soums. The number of employees in 2014 was 3998 people, and by 2021 this figure will be 3584 people. The average nominal salary in 2014 was 1475.6 thousand soums, and in 2021 this indicator was 4213.7 thousand soums. The level of profitability in the enterprise was 5.3 from 2014, and this indicator increased until 2014 and made 9.4%. However, due to the increase in the company's financial costs by 2018, this indicator was 9.1%, and by 2021, it was 8.7% due to the global pandemic.

The composition of machinery and equipment used in the main production by age (based on the year of production of the equipment) 93.5% up to 3 years, 3.3% up to 4-5 years, 1.9% up to 6-10 years, more than 10 years and it is 1.3%. Also, the rate of wear and tear of machinery and tools used in the main production (based on the year of manufacture of the tool) is 31.9%.

In order to improve the production process, the enterprise will have to make extensive use of the achievements of modern digital technologies, control production through programming and automation, and provide automated integration between departments and workshops of the enterprise.

Conclusions and suggestions.

There are enough problems in the oil and gas network, which are mainly related to technical and technological updates. Due to the insufficient increase of reserves, the forecast of natural gas extraction and production of oil products in 2018 was not fulfilled sufficiently. The forecast for the volume of drilling in the geological-exploration process has been fulfilled by 67%. If these works were completed, it would be possible to increase the reserve even more. Also, only 59% of the forecast of operational drilling works and 50% of the forecast of the number of completed wells were fulfilled[15].

As a result of the conducted research, the following conclusions were formed regarding the possibility of achieving economic recovery of financially unstable enterprises by introducing innovative technologies in the branch enterprises, which are connected with the use of important economic natural gas not as a fuel in the national economy, but as a raw material[16]:

1. We propose to improve the infrastructure of the oil and gas enterprises operating in our country, and at the same time introduce new software products to the oil and gas sector, as well as to the process of extraction and production of oil reserves.

2. The method of integral assessment of the dynamics of economic growth in processing industries was improved based on the method of index comparison of the intensive and extensive factors of economic growth based on indicators of labor productivity, return of funds. According to this methodology, the overall economic growth index in the processing industry has been increased by 1.07.

3. If we use the experience of advanced industrialized countries in modern innovative technologies and their effective use, the experience of using digital technologies in the Republic of Korea is especially important. In this regard, one of the important priorities in the introduction of modern innovative and digital technologies in our country, we propose a strategy aimed at the introduction of techniques and technologies of foreign projects.

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THEORY OF PUBLIC-PRIVATE PARTNERSHIP RELATIONS IN TOURISM ASPECTS

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ABSTRACT

In the modern world, an important role is assigned to the state as a regulator of effective economic development, therefore, there is a need to find optimal interaction between state and market interests and ways to manage them. The authors in this article, taking into account the rapid growth of tourism and its important role in the development of a healthy and cultured personality, as well as existing problems in this area, suggest considering public-private partnership as an effective method of interaction between the state and private business involved in tourism activities.

Keywords: *Tourism; Public-private partnership; visa-free regime; tourism sector; private sector.*

Introduction

Covid-19 significantly changes the balance of interests and opportunities in the tourism sector. Currently, tourism in our country is at the forefront of state policy. The state pays quite serious attention. This happens because this sector is associated with the possibility of economic growth, solving social problems, developing regions, fostering patriotism, and improving the image of the country.

Decision No. PQ-3514 of the President of the Republic of Uzbekistan dated February 7, 2018 "On measures to ensure the rapid development of domestic tourism", as well as the tasks of the government regarding the development of the tourism sector in regions where tourists will be crowded the task of building (reconstructing) sanitary-hygienic stations in places and ensuring that they are put into use in accordance with modern sanitary requirements is set. In order to quickly implement this task on the basis of public-private partnership, a number of advantages and conditions have been introduced for economic entities.

The tourism sector is a complex socio-economic system, for the management of which a certain organizational and economic mechanism is needed using models of state and market management, or a combination of them. Such mechanisms at the present stage include public-private partnership (PPP). The number of States in which the partnership between the state and the private sector is developing in various forms and combinations is constantly increasing.

In many countries of Europe, Asia, and Latin America, a number of activities have recently been implemented, the main task of which was to support public-private partnership mechanisms. The experience of developed countries shows that an increase in the share of services in GDP indicates a high level of welfare. In this context, transport services are important as leading sectors of manufacturing and social infrastructure [1].

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President of the Republic of Uzbekistan Sh.M.Mirziyoev noted, “studying the international experience, opening the way for the private sector to monopolistic areas that can bring competition and thereby create a competitive environment, as well as transport public-private partnership mechanisms, which is one of the effective means of attracting investment. It should be widely applied in the fields of energy, roads, utilities, medicine, education || [2].

The following strategic tasks for the development of tourism were defined in the establishment of the new Uzbekistan [3]:

- Rapid development of the tourism network, improvement of the tourism management system;
- Implification of visa, license and permit procedures in the field of tourism;
- Foreign investments, active involvement of world brands, creation of favorable conditions for doing business in the field of tourism;
- Creation of new tourism destinations, development of modern types of tourism, increasing their attractiveness.

Implementation of relatively small and fast-paying innovative projects in the sectors of the economy with the participation of private investors and with the support of the state[4].

The state is responsible for creating an environment that will be favorable for the development of tourism, that is, it is engaged in the preservation of cultural heritage and the environment, the development of sectoral legislation, the creation of tourism infrastructure (roads, public transport, parking for tourist buses, information centers, signage system, etc.), promoting the country as a destination for security. When the state implements its functions efficiently and in full, it creates the prerequisites for business development, hotels and restaurants, entertainment facilities are being built, tourism products are being created and promoted, and the number of people employed in the industry is growing. And as a result, business becomes more profitable, tax revenues go to the state, GDP grows, additional jobs are created, diversification and an increase in exports take place. But still, despite the obvious socio-economic benefits from the development of the tourism industry, this industry is quite burdensome for the state, since most of the profits (about 80%) go to the private sector, but the costs are spent on maintaining the tourism infrastructure itself, and they are quite significant and most often not covered by his income.

In order to maintain and further develop the business, the private sector is forced to invest in the money it earns, but in general it has some surplus, which it is ready to invest in the future. When there is a lack of funds from the state and their excess from the business community, then it becomes necessary to create a public-private partnership. Thus, the existence and success of public-private partnerships is becoming one of the factors that has a huge impact on the development of tourism and the competitiveness of the industry. Without a doubt, the level of competition in tourism is very high, and often the rivalry is not so much between travel companies, but between destinations.

That is, this is due to the fact that the tourist first decides which country to go to, and only then chooses a company to implement his trip. His decision to travel is influenced by both the cost of the tourist package and a whole range of other factors, such as the level of security, the political situation in the country, the goodwill of the local population, the development of tourist infrastructure, the level of service, and the like. Many of these positions are within the responsibility of the state, in this regard, this circumstance brings us back to the idea of developing partnerships between business and the state. The business community can

be represented by individual enterprises, various industry associations, and any of these components can also act in relations with the state.

Main part

As the The most general of them is given by the World Bank: "PPPs are agreements between public and private parties for the production and provision of infrastructure services, designed to attract additional investment and, most importantly, as a means of increasing efficiency. budget financing" [5]. Public-private partnership is a form of cooperative agreement, a partnership in which two or more public and private sector representatives implement strategic investment projects within a single project. The main goal of state participation in PPP relations is to achieve sector reform by attracting private investment, increasing efficiency and better use of available resources, and identifying, encouraging and creating a pure competitive environment for the public and private sectors in the development of sectors[6]. In each country, government agencies and legislation have been established not only to monitor PPP projects, but also to increase their confidence by further developing this area and protecting the rights and legitimate interests of investors. In particular, in 1899, for the first time in England, the Center for the Development of PPPs and the National Finance Development Agency were established. The main task of the agency is to mobilize funds for PPP projects and provide advice to ministries and other agencies [7].

Tourism is quite vulnerable in the conditions of increasing competition from foreign suppliers of tourist services, this requires support and competent regulation from the state. At the same time, without feedback, without financial assistance from the private sector and the efforts of the authorities, all these actions will be ineffective. In order to prove these statements, it is necessary to analyze the very essence of such a cultural and economic phenomenon as tourism, to understand how the tourism industry functions.

A huge number of examples and forms of cooperation between the state and business for the development of tourism have been accumulated in world practice. For example, thanks to the PPP, Disneyland was built in Paris – a vivid example of the development of entertainment tourism and, as a result, the economic growth of the entire eastern part of the Paris suburb. South Africa is also an example of PPP in the field of ecotourism development: for example, there was the creation of tourist infrastructure facilities in national parks on concession terms, and even in the field of marketing, national tourism organizations are a form of effective public-private partnership in tourism[8].

The types of activities related to tourism are quite diverse, they have a direct or indirect impact on this industry, have an extensive system and are regulated at the state level. As you know, all tourism policy is based on different levels of government and on the interaction of various ministries and departments. In order for the industry to develop widely, it is necessary that the responsibility between the parties is distributed correctly. For a successful partnership, common ground should be sought at the intersection points. For example, in the hotel classification system, this issue also arises, since it is necessary to determine which responsibilities belong to the public and which belong to the private sectors. It is clear that the minimum standards of safety and hygiene in the respective accommodation facilities must be guaranteed by the public authorities.

The private sector should be focused on commercial efficiency, it should provide high-quality and transparent information about hotel facilities, about the levels of service in them for consumers. In this regard, it is advisable to use PPP: it is it that can be effectively used to achieve the goals set. When considering the value chain of the national tourism product, it can be seen that both parties are actively

involved, thereby making an equal contribution to the development of this industry. In determining the legal framework, in developing a marketing strategy and product concept, in forming requirements for the level of knowledge and quality of information, in developing development concepts and introducing innovations, in resource provision (territory, infrastructure, human capital, technological capital, financing), participation of the public and private sectors. As a result of the partnership of these two parties, the following main areas of cooperation will be identified: destination management, product development, marketing, research, planning and analysis of the development of the region, human resource development, support for domestic producers, joint management of protected areas.

That is, it is obvious that each of the parties benefits. Thus, the public sector can gain access to new sources of capital, accelerated development of infrastructure assets, risk-sharing opportunities, maintenance or service improvement, access to skills in planning, managing and delivering services, and additional benefits from economic development.

As for the private sector, it gets access to new markets that they previously could not master on their own, got the opportunity to increase the efficiency of a professional level, expand the range of products and services provided, improve credit conditions, and get the opportunity to receive a high level of profit.

The analysis of the experience of foreign countries allows us to identify four main models of the organization of public-private partnerships in tourism:

1. **Cooperation:** assumes equal shares in profits, management (50/50) and joint responsibility for the occurrence of risks and decision-making (for example, the Destination Management Company in Austria);
2. **Management:** state involvement of business structures as professional management companies (for example, transfer of palaces, museums and other tourist facilities to management in Austria);
3. **Association:** a non-profit association created by its members to solve specific goals (an example is the formation of a new policy for the promotion of Barcelona "From One Barcelona To Many Barcelonas" on the basis of the City Tourism Committee Turismo de Barcelona);
4. **Concession:** transfer of state-owned objects to commercial structures under a concession agreement for temporary use (for example, the transfer of a funicular and national parks to private structures in Slovenia).

Extensive work is being done to develop tourism in our country. Uzbekistan has a large historical and cultural heritage - more than 7,300 ancient, architectural and archaeological monuments. Most of them are located in the cities of Samarkand, Bukhara, Khiva, Shahrisabz, Termiz, Kokan and Tashkent. More than 200 historical monuments and monuments in our country are included in the list of cultural heritage of UNESCO. According to the data, at the moment the share of tourism in the country's gross domestic product is 2 percent. This is a very low rate. The number of firms and organizations that have implemented tourism activities is 433.

In order to create convenience for foreign tourists arriving in Uzbekistan, visa and registration procedures have been radically simplified. The procedure for temporary registration of foreign citizens on the territory of the country has been completely transferred to the E-mehmon electronic format and the procedure for temporary registration of foreign citizens has been simplified. The system provides accommodation facilities, medical institutions, travel companies, guest houses with the right to register

foreign citizens. Independent travelers around the country can do it through the Internet and mobile applications.

Citizens of about 80 countries can apply for an electronic visa in a simplified manner. For some categories of foreign citizens, five new types of visas have been introduced: "Compatriot", "Student", "Academic", "Medical" and "Pilgrimage". According to the Ministry of Tourism and Sports of the Republic of Uzbekistan, in 2019, if the average growth in the number of foreign tourists was 26%, then the growth rate among countries where a visa-free regime was introduced reached 58% [9].

According to the following table, the total number of tourists in the republic in 2018 was 5 million 346 thousand 219 people. This indicator was 6748512 people in 2019. 2021 has a downward trend of 1,504,126 people due to the pandemic. 2021 is 1881344 and we can see an upward trend.

Number of tourists visiting Uzbekistan in 2018-2021 ¹

Худудлар ва давлатлар	2018	2019	2020	2021
Жами ташриф буюрганлар	5346219	6748512	1504126	1881344
Қўшни давлатлар	4614192	5764480	1330300	1506867
Қолган МДХ давлатлар	406200	495630	89980	208200
Узоқ хориж давлатлари	325827	488402	83846	166277

15 million tourists visit the French city of Paris a year. And we do not go beyond counting the number of tourists every year, and if it is a little higher than last year, we vote it out.

In our opinion, if the contests for the most beautiful and orderly house, street, neighborhood, village, district, city, region of the year are announced and they are encouraged every year, it is clear that our smart and diligent compatriots will turn their place of residence into a "paradise" in the coming years. In developed European countries, it is very well established. In Germany, in particular, many places are beautified by the initiative of local residents in the annual competition.

Therefore, wherever you go to any village or city in Germany, it is decorated to the extent that your eyes are happy. This, in turn, is bound to attract tourists. Also, it would be appropriate if a separate system was created for tourists visiting our country when crossing the border from one country to our country. That is, to pass them through the border with a little more courtesy, without scaring them. **Conclusion.**

The following conclusions and proposals were made regarding the development of the tourism industry and the increase in the number of tourists:

¹ <https://uzbektourism.uz/> сайти маълумотлари асосида муаллиф томонидан ишланган

1. Many countries have come to the conclusion that the tourism industry will not get out of the COVID-19 crisis without experiencing repeated shocks. This industry is known for its ability to withstand economic downturns and crises. This was indicated by many epidemics that the countries of the world had to go through. The tourism sector can play one of the key roles in the recovery of the economy of the states as a whole.

1. Providing concessional loans to entrepreneurs who want to operate in the tourism sector and simplifying land transactions, increasing the number of hotels that meet world standards, thereby increasing competition, lowering hotel prices. Because as the price of tour packages increases, the number of tourists coming to our country decreases. As a result, they prefer to go to other countries that have much cheaper prices.
2. Create an integrated system for training professional personnel, improve the quality of education and services, meet the demand for highly qualified managers, administrators, operators, porters and cooks.
3. In agreement with "Uzbekistan Airlines", the proposal to establish a transparent online service system by starting the online purchase of air tickets is also a very urgent issue.
4. "Uzbekistan Railways" would be a great addition if the online ticket purchase system were further improved. In addition, it is quite difficult to buy tickets for the high-speed train "Afrosiyab" for large tourist groups. 40 days left, it will be possible to buy tickets in the system. But if you go to the box office, the number of tickets is already limited.
5. If separate green corridors are created for tourists at the Islam Karimov International Airport in Tashkent, as soon as they get off the plane, and if they have the opportunity to leave the airport faster, regardless of the flight arriving at the same time, we would have achieved a very positive result in the development of this sector.
6. It is possible to achieve an increase in the rate of economic growth in the country by further developing public-private partnership relations in the field of tourism.

Summarizing the above, it should be concluded that today it has become possible to effectively resolve issues related to the industry within the framework of the development of PPP, while the variety of forms of partnership allows you to choose the best option for these specific conditions. Despite facing some lagging behind the international industry leaders, there are still opportunities for the state to apply PPP mechanisms to increase its competitiveness in the global tourism market. The use of international experience involves the widespread use of public-private partnerships, since it is the most effective form of development of the tourism sector. That is why many countries widely use PPP cooperation in their practice.

Из вышесказанного следует, что в последнее время государственно-частное партнерство становится реальным механизмом государственной политики в сфере туризма. В связи с этим, на наш взгляд, необходимо разработать комплексную программу ГЧП в сфере туризма, включающий, во-первых, анализ международного опыта реализации проектов ГЧП, во-вторых, внесение соответствующих корректив в нормативно-правовую базу в

области ГЧП, в-третьих, создание специальных контролирующих органов и наделение их полномочиями по реализации проектов ГЧП. Безусловно, это позволит совершенствовать отношения между государством и бизнесом в условиях мирового финансово-экономического кризиса

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FORECASTING THE PROSPECTS OF THE DEVELOPMENT OF TOURISM OF KASHAKADARYA PROVINCE THROUGH THE USE OF A GEOINFORMATION SYSTEM

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ABSTRACT

This article is aimed at forecasting the prospect of development of tourism potential of Kashkadarya region by using geoinformation system.

Key words: *Kashkadarya region, tourism potential, forecasting, global pandemic, Gretel software package, indicators, trends and dynamics.*

Enter

The forecast of tourism development is an integral part of the forecast of the development of the economy and social sphere of a particular region and the country as a whole. The interrelationship between the level of economic development and the tourism sector leads to an increase in the standard of living of the population by stimulating the growth of certain sectors, and increases the solvency of potential consumers and the demand for tourism services. will help.

In this article, we made a forecast of the main indicators for the development of tourism potential of Kashkadarya region. For this purpose, we selected the following indicators:

The forecast of tourism development is an integral part of the forecast of the development of the economy and social sphere of a particular region and the country as a whole. The reciprocal relationship between the level of economic development and the tourism sector, by stimulating the growth rates of certain sectors, leads to an increase in the living standards of the population and increases the solvency of potential consumers and the demand for tourism services. will help.

Research methodology.

The methodological basis of the research is provided by the methods of scientific general theory, logical-analytical, comparative analysis, statistical, systematic and situational approaches.

Analysis and results.

Today, in the conditions of the transition to the digital economy, the increase in the use of information and communication technologies is important for the development of the tourism industry. The use of geoinformation systems in the digitization of the tourism sector ensures high efficiency. Satisfies the need for the potential of tourist areas, tourist attractiveness, information base of tourist resources. As a result, the rate of tourists visiting our country and tourist attractions will increase. Due to this, below we consider the level of correlation of the indicators of the number of incoming tourists related to the use of the geoinformation system.

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Table 1**Indicators of the number of incoming tourists related to the use of the geoinformation system**

1. It was developed by the author based on the information of the State Statistics Committee of the Republic of Uzbekistan

Years	Incoming tourists, thousand people, (Y)	The volume of services created with the participation of information and communication technologies, billion soum (X ₁)	The number of clients connected to the data transmission network, million person (X ₂)	The number of special software tools used in networks and industries, units(X ₃)	The number of websites located in the provider's network, unit (X ₄)
2011	1395,0	1327,2	10,6	5273	4757
2012	1895,0	2056,1	12,9	5711	5473
2013	1969,2	2905,4	15,7	5937	6242
2014	1862,1	4092,3	17,4	6289	7349
2015	1918,4	4792,2	18,3	6311	8101
2016	2027,0	6207,9	19,5	5884	7570
2017	2690,0	8440,8	20,3	6162	8261
2018	5346,8	12077,5	21,2	6419	8437
2019	6748,0	15917,9	22,1	6721	8713
2020	1300,0	17329,4	23,8	6896	8926

Correlation between indicators related to the use of the geoinformation system of the number of incoming tourists limits the possibility of including them in one model (Table 1). Therefore, we construct a linear regression equation of each indicator with the main indicator. For this, a model of the number of incoming tourists (Y) depending on the volume of services (X₁) created with the participation of information and communication technologies is formed.

Table 2 Correlation of indicators related to the use of the geoinformation system of the number of incoming tourists

	Y	X ₁	X ₂	X ₃	X ₄
Y	1				
X ₁	0,817623106	1			
X ₂	0,764384966	0,844902031	1		
X ₃	0,693953892	0,720826527	0,948595141	1	
X ₄	0,758217193	0,821983182	0,994810192	0,955641526	1

The correlation coefficient for the relationship between these two quantitative values is equal to 0.82. Econometric density is high. Model parameters and adequacy results are presented below.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1	0.231513	0.036454	6.350842	0.0000
C	774.1037	287.3357	2.694074	0.0140
R-squared	0.817623	Meandependentvar		1905.705
Adjusted R-squared	0.801933	S.D. dependentvar		1792.125
S.E. of regression	1057.304	Akaikeinfocriterion		16.85134
Sumsquaredresid	22357837	Schwarzcriterion		16.95053
Loglikelihood	-183.3647	Hannan-Quinnccriter.		16.87471
F-statistic	40.33320	Durbin-Watsonstat		2.233590
Prob(F-statistic)	0.000003			

The number of incoming tourists (Y) depends on the number of customers connected to the data transmission network (X2), the number of special software tools used in networks and industries (X3) and the number of websites located in the network of providers (X4). We calculate the parameters of the linear models and the adequacy results in the same way (presented in Appendix 3).

As a result, we got the following:

Table 4 Model parameters and adequacy results depending on the number of incoming tourists (Y) and the volume of services (X1) created with the participation of information and communication technologies

T/r	Models	MARE(%)
1.	$Y = 774,1037 + 0,2315X_1$	2,9
2.	$Y = 165,54X_2$	3,8
3.	$Y = -2101,785 + 0,8089X_3$	6,2
4.	$Y = 0,481396X_4$	3,9

Table 5 Coefficients of elasticity

T/r	Ekzogenlar	Elastiklik koeffitsienti
1.	X1	0,59
2.	X2	1,01
3.	X3	0,69
4.	X4	0,48

The modeling results show that a 1% increase in the volume of services created with the participation of information and communication technologies leads to a 0.59% increase in the number of incoming tourists, a 1% increase in the number of customers connected to the data transmission network leads to a 1.01% increase in the number of incoming tourists, the network and A 1% increase in the number of special software tools used in the industry leads to a 0.69% increase in the number of incoming tourists, and a 1% increase in the number of websites located in the network of providers leads to a 0.48% increase in the number of incoming tourists.

Summarizing the developed models, we construct the following sum function.

$$Y_s = -331.92 + 0.058X_1 + 41.38X_2 + 0.20X_3 + 0.12X_4 \quad (3.3.1)$$

Model 1 contains all exogenous components. However, the influence of independent variables on the outcome factor cannot be estimated using this model. As an exception, it can be used only to calculate forecast indicators.

In order to increase the reliability of the forecast values of the number of incoming tourists in Kashkadarya region, we believe that it is important to organize the forecasting process with multiple options. For this reason, ARIMA-type models used in time series were developed to calculate the forecast values of the main indicator.

Table 6 Parameters and adequacy results of ARIMA model for forecasting the number of incoming tourists

Model 2: ARMAX, used nablyudeniya 2011-2021 (T=11)

Zavisimaya change: ts

Standard errors rasschitana on the basis of Gessiana

	<i>Coefficient</i>	<i>St. oshibka</i>	<i>z</i>	<i>p-value</i>	
Const	7,80393	438,890	0,01778	0,9858	
phi_1	0,360599	0,343687	1,049	0,2941	
theta_1	-1,00000	0,249992	-4,000	<0,0001	***
Time	528,650	69,4669	7,610	<0,0001	***
Averagehangchange	3309,909		Art. offstuckchange	2152,921	
SecondaryInnovation	89,42137		Art. offinnovation	1007,172	
R-square	0,765390		Fixit. p-square	0,706738	
Log. pravdopodobie	-92,58204		Crit. Akaike	195,1641	
Crete. Shvars	197,1536		Crit. Xennana-Quinna	193,9100	
	<i>Realpart</i>	<i>imaginarypart</i>	<i>Modul</i>	<i>Frequency</i>	
AR					

	Koren 1	2,7732	0,0000	2,7732	0,0000
MA					
	Koren 1	1,0000	0,0000	1,0000	0,0000

Table 7 Forecast results of the number of incoming tourists

Nabl.	ts	forecasting	Art. error	95% confidenceinterval
2022	undefined	5901,79	1007,17	(3927,77, 7875,82)
2023	undefined	6718,05	1195,46	(4375,00, 9061,10)
2024	undefined	7350,42	1217,80	(4963,57, 9737,26)
2025	undefined	7916,46	1220,68	(5523,98, 10308,9)
2026	undefined	8458,60	1221,05	(6065,39, 10851,8)

It can be seen that each model constructed above satisfies the adequacy conditions. Also, there is a difference between the forecast values determined by these models. In that case, we check the Akaike criterion and the approximation error in order to optimally select the models (Table 8).

Table 8 Checking the forecast model for optimality

№	Model	Akaike	MAPE
1	A linear regression equation	17,13	4,8
2	ARIMA model	195,16	7,3

The results of the comparison allow choosing a linear model. Then, based on the resulting model, we will calculate the forecast indicators of the number of incoming tourists in the next 5 years. Here we construct trend models for exogenous model (3.3.1) (Table 8).

Table 9 trend models for model exogenous variables

T/r	Models	Coefficient of determination	Trend type
1.	$X_1 = 317,39e^{0,1753t}$	0,97	Exponential
2.	$X_2 = 1,2591t - 2,8571$	0,98	Linear
3.	$X_3 = 230,98t + 2297,5$	0,95	Linear
4.	$X_4 = 428,82t + 173,61$	0,97	Linear

Table 10 Forecast of the number of tourists entering the Kashkadarya region based on indicators related to the use of the geoinformation system (for 2022-2026)

Forecast period	Main indicators				
	Y	X ₁	X ₂	X ₃	X ₄
2022	4551,431	17891	26,6	7610,04	10036,47
2023	4920,954	21319	28,4	7841,02	10465,29
2024	5556,106	25403	35,6	8072	10894,11
2025	6443,48	30271	47,9	8302,98	11322,93
2026	7343,447	36071	59,1	8533,96	11751,75
Growth in 2026 compared to 2021 (in proportion)	1,23	1,62	2,30	1,21	1,23
Average growth rate (%)	104,19	110,18	118,14	103,96	104,26

According to the results of the above forecast, the average growth rate of the number of tourists entering Kashkadarya region is 104.2 percent. Also, the average growth rate is 110.2% for the volume of services created with the participation of information and communication technologies, 118.1% for the number of customers connected to the data transmission network, and for the number of special software tools used in networks and industries. 104.1 percent, compared to 102.7 percent for the number of websites located on the provider's network, the highest indicator of which is related to the number of customers connected to the data transmission network.

In the last 5 years, the number of tourists entering Kashkadarya region and the number of websites located in the network of providers has increased by 1.23 times, the volume of services created with the participation of information and communication technologies has increased by 1.62 times, the number of customers connected to the data transmission network by 2, It is predicted that the number of special software tools used in networks and industries will increase by 30 times and by 1.21 times.

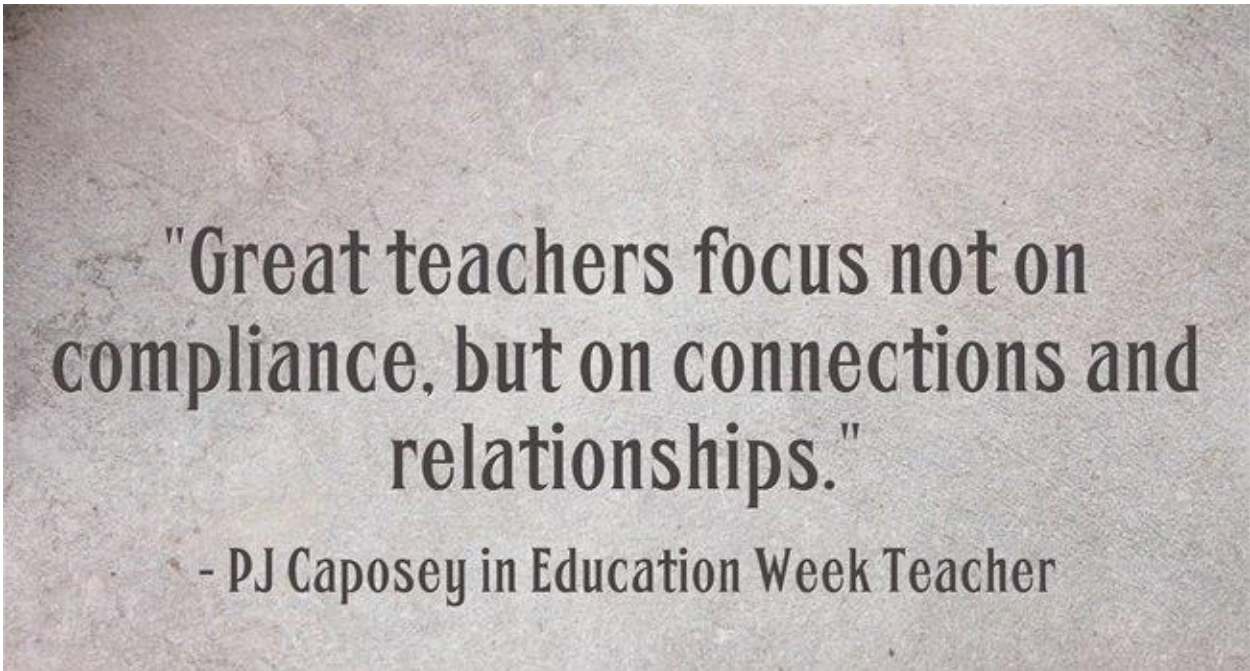
Conclusions and suggestions.

From the above, it can be concluded that, based on the high tendency of the increase in the total number of serviced and overnight visitors in the region, increasing the number of tourist attractions within the scope of cultural and spiritual events, instead, it is necessary to improve the practical mechanisms for increasing the number of one-day visitors and the number of tourist tickets sold. Because all the indicators selected above form a mutually strong econometric density and have a proportional growth rate.

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"Great teachers focus not on compliance, but on connections and relationships."

- PJ Caposey in Education Week Teacher

PROMISING LONG-TERM PLANS OF AN INDUSTRIAL ENTERPRISE IN THE RAILWAY NETWORK TO ENTER THE INTERNATIONAL MARKET THROUGH AN EXPO OF SERVICES

Qurbonov Ma'murjon G'ayrat o'g'li¹

ABSTRACT

This article reveals the theoretical foundations of the strategy of industrial enterprises to enter international markets at the Unitary Enterprise -Uztemiryoymashtamirl, as well as analyzes the practice of the formation of costs and determines the existing trends. Proposals and recommendations have been developed related to expanding the export of services and ensuring their economic stability.

Key words: Railway Transport, Quality Of Services, Strategy, Integration, Marketing, Business Plan, International Markets, Industrial Enterprise, Types Of Repair, Export, Export Of Services.

I. INTRODUCTION

Today, innovative development of the economy is a priority in ensuring sustainable economic growth of the world and national economy. In developed countries, 70-90% of the gross domestic product is created precisely due to the development of innovation activities. 2 trillion of World Railways. passenger-km passenger turnover is distributed by countries as follows: Japan and Europe – 370-380 billion. passenger-km; India and China - almost 300 billion. passenger-km; other countries 200 billion. passenger-km.

In the last decade, special attention has been paid to the improvement of innovative activities and its infrastructure in the railway transport of our country. In the reforms carried out in the Republic of Uzbekistan, a special role is played by the rail transport system. This type of transport was assumed in 2016 by more than 27.6% of passengers on international routes, as well as 20.8% on suburban routes. But rail transport is not able to meet the requirements for the changes taking place in the economy and the rapid development of the tourism industry in quantity and quality. Therefore, in the strategy of action in five priority areas of development of the Republic of Uzbekistan in 2017-2021 "...the tasks of the rapid development of the service sector, as well as a radical improvement in the provision of transport services to the population, improving the activities of cargo and passenger transportation, increasing their safety are determined." Ensuring the effective implementation of these tasks requires research on the development of innovative activities in railway transport of the Republic.

Decree of the president of the Republic of Uzbekistan dated January 28, 2022 – No. 60 "on the development strategy of New Uzbekistan for 2022 - 2026" based on the decree of the president of the Republic of Uzbekistan "on the reduction of state participation in the economy and the abolition of monopolies in more than 25 types of activity due to the abolition of exclusive rights — 11, the provision of additional services for transportation on railways, services for maintenance of air terminal and train station complexes, regulation of processes that are part of freight forwarding services on the railway and the implementation of the tasks set by other regulatory legal acts of this direction are served to a certain extent by the research of this dissertation.

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II. ANALYSIS AND RESULTS

«Uztemiryolmashtamir» The general activities of a Unitary Enterprise are carried out by the following workshops:

- | | |
|--------------------------------------|----------------------------|
| 1. Teplovoz collector sex | 8. Wheel shop |
| 2. Electric car shop | 9. Mechanics shop |
| 3. Electromagnet shop | 10. Iron-pressing shop |
| 4. Diesel shop | 11. Cast iron casting shop |
| 5. Packer-repairer sex | 12. Steel foundry |
| 6. Wagon Wheel shop | 13. lathe tripod |
| 7. Electric locomotive assembly shop | |

Through the analysis of the activities of the enterprise carried out in 2019 – 2021, an analysis was carried out on the preparation of economic activities for the international market, and we will focus on this process through the following table.

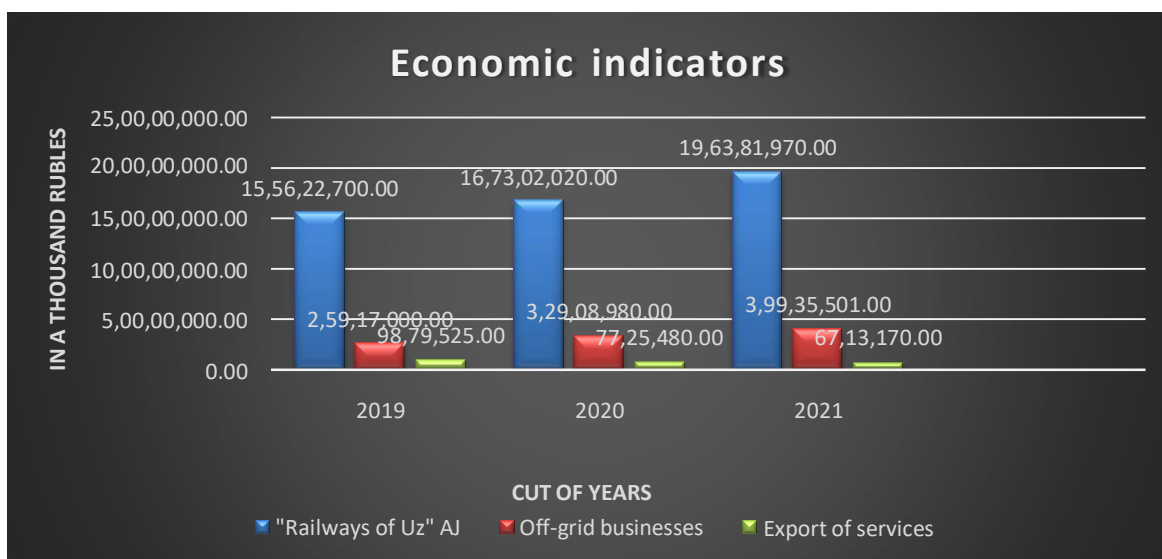
Analysis of the main volume and quality indicators of the enterprise's activities

Indicators	Unit of measurement	2019 y	2020 y	2021 y	2020 y 2019 y relative change		2021 y 2020 y relative change	
					Absolute (+/-)	Relative (%)	Absolute (+/-)	Relative (%)
Diesel locomotive repair total:	Sek.	91	87	91	-4	95 %	4	105 %
So case, Joint-Stock Company of Railways of Uzbekistan	Sek.	77	75	72	-2	97 %	-3	96 %
Electric locomotive repair	Sek.	6	31	21	25	517 %	-10	68 %
Capital-restoration repair of locomotives	Sek.	27	27	29	0	0	2	107 %
Volume of products sold at comparable prices	mln sum	74 520	75 171.3	82 332.4	651.3	109 %	7161.1	109 %
Volume of products sold at current prices	mln sum	79 708 894.0	119 737.0	154 902 869.0	49 268.5	170 %	38 386.5	132 %
Joint-Stock Company of Railways of Uzbekistan to buy	mln sum	54 730.3	101 934.0	111 693.8	47 203.7	186 %	9 75.8	109 %
Sale of products to other enterprises	mln sum	15 436.7	16 867.9	37 775.6	1 431.2	109 %	20 907.7	223.9 %
	%	22%	14%	24%	- 8 %	63 %	10 %	171 %
Exported service capacity	thousand	9 879,5	7 725,4	6 713,1	-2154,4	-21,8%	-1012,3	-13%

Table 1 Above analyzes the volume and quality indicators of the enterprise. Analyzing this table, we got the following results. The first indicator in the table locomotive repair in 2020 was 4 reductions in absolute quantities compared to 2019, or 5% decrease in this indicator compared to 2019. The reason for this is the fact that in 2018 the process of repair of diesel locomotives decreased, that is, the number of orders decreased, and the demand for the work of diesel locomotives was reduced, the lines of which were one of the main customers were electrified.

In addition to it, we can see that orders from private enterprises amounted to 14 in 2019, while in 2020 there were 12 here, which also decreased by 2 compared to last year. But in the composition of these indicators, we should note the taste of 4 to foreign consumer countries. In 2021, however, it was observed that the volume of orders left unchanged, but by private enterprises and foreign countries, that is, 13 of the 19 repairs directly to enterprises within the country, while the remaining 6 correspond to neighboring countries. This process indicates in what condition the export capabilities of the enterprise are.

The second indicator in the table was an increase in the total volume of electric vehicle repair work. In 2019, the figure increased by 6, and in 2020 by 31, that is, by 25, and in 2021 by 2019, the scale increased by 15, but by 10 compared to last year. The relative amount was 516% in 2020 as of 2016. Now, seeing that 2020 will change compared to 2021, we see that a negative result has been achieved here, that is, a decrease in the total volume of their work. Expressing this indicator in specific numbers, there is a case of a decrease in the total volume of work compared to last year by 10, and in relative quantities-by 32%.



1- fig. Orders executed on the scale of enterprises 2019-2021

This saw a profit of 9,879.5,000 sums from exports in 2019, while in 2020, 21% less was done than last year. In 2021, services were provided to foreign countries worth 6,713.1,000 sums, which recorded a 32% lower result when compared to the amount of exports in the first year, and these reductions were caused by the situation in the conditions of cross-border closures and coronavirus.

These types of services are necessary based on geographical location and international political and economic relations with the countries of the region. Quality and reliable service for South Asia will ensure

the stable operation of transport and logistics corridors. Given the fact that today there are no infrastructure facilities in the country of Afghanistan that carry out maintenance and repair work on the main locomotives, the repair work provided is extremely important for the new government of the country.

Market analysis and competitive advantages:

In this market, high consumer demand for repairs also stands out in the market due to the inability of other local repair enterprises to provide full service to local enterprises. In addition, consumers have high solvency, are an integral part of the infrastructure chain that organizes transportation.

Thus, the enterprise enters the market and acquires a certain share, since demand exceeds supply.

In addition, Uzbekistan is one of the reliable partners of this neighboring country and one of the countries that showed enthusiasm in the construction of Afghan Railways. Although the partial exploitation of the entire Afghan Railways is carried out by our country, other state repair enterprises can become competitors for us in the coming period.

Afghan market: Afghanistan this country's railway network operates in 3 directions: Khayraton-Mazari-Sharif(90km, launched in 2010), Sergitabad-stasis(10 km, launched in 1960), Aqina-Kerki (58km, launched in January 2021). The exploitation works in these areas have been carried out by the same country in which these roads have been built. In the Monyovr works, 2 diesel locomotives of the composition of Afghan Railways of the TGM4B-0180 (TGM4B) are used. The main diesel locomotives(UzTE16M) on the balance of "Uzbek Railways" JSC Termez Regional railway network are provided by Uzbekistan in the work of cargo transportation through Sogdiyona-Trans LLC. The repair of Lokomotiv is carried out by specialists from Uzbekistan, while financial issues related to maintenance are being carried out due to the lack of infrastructure facilities for repair in the territory of this country.

The transport carried out by the Afghan Railways is earning \$ 2.5-4 million per month for freight traffic and is paying \$ 18 million per year to the Government of Uzbekistan for its services and the repair of the main diesel locomotives is being financed by Afghan Railways.

Marketing plan: offering high-quality and fast repair work, as well as organizing reliable consulting services by diagnosing wagons.

Pricing policy of an enterprise: pricing policy refers to the general goals that an enterprise wants to achieve by setting prices for its services, which is one of the most important elements of marketing reform. Thus, an active pricing policy is proposed, which consists of a price development strategy, that is, applying a price level slightly below the price level of competitors and increasing the mass of more profit by increasing sales and gaining market share. At the same time, the price does not have to be lower than the absolute value - it must be of relatively high quality of the services provided. The geographical approach to pricing dictates the decision of the enterprise to establish different prices for consumers at different distances. Providing services to a remote client is more expensive for an enterprise than a client located nearby. At the same time, it is considered impossible to significantly reduce the price level of competitors.

Organizational plan : Taking into account the fact that "uztemiryulmashtamir" Unitary Enterprise has a sufficiently stable position in the Uzbek market and carries out export activities in the countries of Central Asia, the enterprise has the opportunity to save on the wage fund due to the lack of the need to hire additional employees.

Based on the competitive advantages of "uztemiryolmashtamir" Unitary Enterprise, as well as taking into account consumer preferences in the Afghan market, the most important types of repairs are: current repair-3 (TR-3), capital repair-1(KR-1), capital repair-2 (KR-2), capital restoration-repair (KRP) with an extended service life. The table shows the planned volumes of service in each direction, as well as the planned income

Table 2 **Expected service cost and expected price for overseas customers (within UzTE16M diesel locomotive)**

Type of Service	unit	service capacity	price/ for each segment (thousand so'mda)	expected income (in a thousand rubles)
Current maintenance -3(TR-3)	Tab	10	1 925 419,50	19 254 194,99
KT-1 (KR-1)	Tab	9	2 261 955,89	20 357 603,00
KT-2 (KR-2)	Tab	7	4 347 563,10	30 432 941,71
KTT (KRP)	Tab	8	4 647 110,61	37 176 884,88
			Total	107 221 624,58

The table shows the total costs for the production (provision of services) of finished products, taking into account the costs of raw materials of the required volume for planned production, utilities, logistics costs, customs clearance and payments, and is drawn up based on the existing potential of the enterprise.

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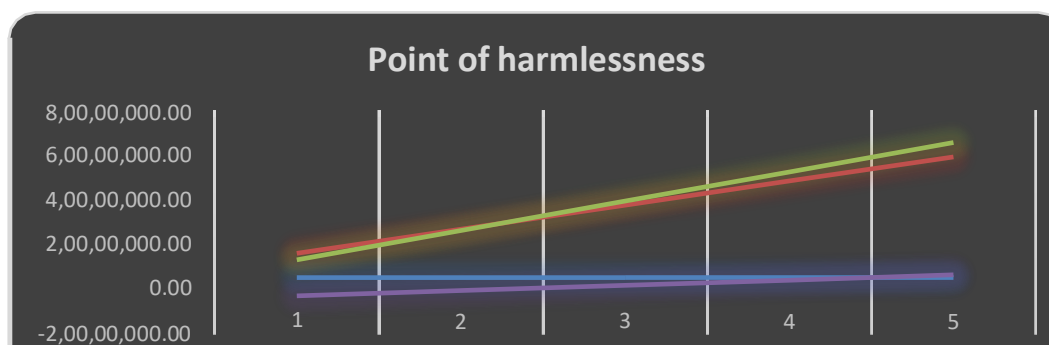
-Table. **Total costs for the production of finished products**

Direct total production costs		
Cost name	Material costs/ per unit area	Total material costs (in a thousand rubles)
Total raw materials on locomotive assembly shop:	74 734,97	601 491,85
Total finished products in the locomotive assembly shop:	897 326,11	6 993 741,41
Total semi-finished products in the repair shop of electric cars:	10 287,04	81 675,43
Total materials on the repair shop of electric gaskets:	504 695,80	3 989 808,35

Total finished products in the Electric Gas repair shop:	491 480,09	3 859 730,12
Total raw materials on diesel repair shop:	7 466,42	60 574,10
Total finished products in Diesel Repair Shop:	4 999 863,65	39 946 036,27
Total materials on repair shop:	23 936,74	190 827,45
Total finished products on repair shop:	497 034,46	3 950 049,26
Total raw materials by wood setting plot:	8 286,92	67 739,91
Total materials on wheels repair shop:	497 734,26	3 991 482,92
Total finished products in the wheel repair shop:	48 315,98	376 230,82
Workers in basic activities work schedule	659 410,95	5 436 067,82
Social tax	79 129,31	652 328,14
Repair of electric cars	1 896 050,00	15 678 510,80
Total:	10 705 898,68	85 960 659,76
Indirect total production costs		
Fixed costs	Value, in Thousand	
Utility bill	4 000 800,00	
Depreciation	1 032 852,89	
Transportation costs	234 800,00	
Total:	5 268 452,89	

A total of 91,229,112.65,000 sums of production in terms of the expected volume under the developed strategy project cost itself. Revenue from sales amounted to 107,221,624.8 thousand sums, of which 15,992,512. 15 thousand sums are achieved through the provision of services exports.

When the point of harm was calculated, it was determined that when the service was determined in the total sectional account, the repair of 3 sections Lokomotiv diesel locomotive began to generate income in the amount of 1,784,13 thousand soums (162,563.18 USD).



–fig. Point of harmlessness

Sources of financing

The Islamic Republic of Afghanistan (Emirate of Afghanistan) is one of the countries of the Asian Development Bank program, and in the economic social development of the region, this program has been financing various projects. The Unitary Enterprise "Uztemiryolmashtamir" is supported for the implementation of the export of services to the Republic of Kazakhstan, Tajikistan and the Kyrgyz Republic, and therefore it seems that the implementation of export activities in the market of the Islamic Republic of Afghanistan (emirate of Afghanistan) is not new, but in the economic indicators of the enterprise it can increase the sales of Support for business activities support of exporters by the state fund may be economically expanded in accordance with the decree of the president of the Republic of Uzbekistan dated May 24, 2019 No. 4337 –on measures to expand the mechanisms of financing export activities and insurance protection:

-the implementation of the project can be financed by the Export Support Fund;

- regardless of the loan interest rate and amount established by the Commercial Bank on loans allocated for exportable financing, including working capital, up to 50% of the interest costs on loans in national currency, but not more than 10% of the item, as well as up to 50% of the interest costs on loans in foreign currency, but not more than 5% of In addition, the export of commercial banks provides a guarantee of up to 50% of the loan amount on loans issued for financing, including working capital, but not exceeding 8 billion rubles.

III. CONCLUSION

«Uztemiryolmashtamir» For the Unitary Enterprise, a strategy for entering international markets was proposed. The main hypothesis of the work is that the direct export strategy is the most optimal for the enterprise among all other strategies for entering international markets. Thus, during the analysis, it was found that the main strategy for starting activities is an indirect export strategy. This strategy is most favorable for the company, since it has a number of advantages: firstly, this strategy is the least value, and secondly, the possibility of implementing this strategy is very large in these markets.

In the case of enterprise organization or franchising, the enterprise requires very high costs and increases the risk of project implementation; in addition, the company must perform control functions, which implies the placement of part of it on the territory of foreign markets, which in turn increases the costs of the company. Thus, the direct export strategy "Uztemiryolmashtamir" is optimal for a Unitary Enterprise. To implement the strategy, a business plan was proposed with a profit and project payback forecast for the company. Based on the calculations, at the moment the Unitary Enterprise "Uztemiryolmashtamir" has the

opportunity to invest its own funds, as well as attract investor funds. This project will be successful for the company and will have sufficient payment and high profitability. The total payback period of the invested funds is 96 months.

In addition, during the analysis, the risks that may arise when carrying out the export activities of the Unitary Enterprise "Uztemiryolmashtamir" were identified.

The main risks are foreign exchange and political risk. Currency risk is expected to have a high probability of occurrence and therefore the company recommends to take preventive measures to reduce this risk in the form of protection of foreign trade agreements. Political risk, in turn, has an average degree of probability, since the deterioration of relations cannot be ruled out. Nevertheless, recently there has been a clear trend towards improving the political environment and the orientation of South Asian countries in partnership with Uzbekistan.

«Uztemiryolmashtamir» Within the framework of the strategy of the Unitary Enterprise to enter international markets, we made the following proposals:

- 1) Development of a separate project for the repair of locomotives operating in the territory of Afghanistan;
- 2) Development of a "road map" on the implementation of the project;
- 3) Formation of a working group within the framework of the project (experience, foreign language skills, gender differences and others);
- 4) Ensure project transparency for both parties;
- 5) Involvement in the development practice of Afghan specialists in repair work;
- 6) Continue to look for alternative options for entering international markets.

IMPACT OF SELF-SERVICE TECHNOLOGY ON CUSTOMER SATISFACTION AND LOYALTY.

Ramavtar Singh Tomar¹, Dr. Rjeev Baijal²

ABSTRACT

Service quality has been a topic of extensive inquiry for decades that has emerged now in form of self-service technology (SST) which has profound effects on the way customers interact with firms to create positive service outcomes i.e. customer satisfaction, loyalty, and behavioral Intentions. In our Motherland India, nowadays integration of technology is becoming very common. Consumers may both love and hate to adapt to the self-service banks to match up with the demands of the customers. The concept of 'Service' has got transformed into a new delightful function of Self- service technology (SST). Self-service technologies are speeding at a faster rate all over the world and many organizations have started to add self-service technology to their service delivery system e.g. commerce, banks, educational institutes, tourism, health care etc. Consumers are enabled by virtue of Self-service technologies to produce their own service encounters via machine interaction rather than interacting with firm's service personnel. Service providers using Self- service Technologies as a part of their strategy wish to gain enhanced acceptance and usage of these technologies by potential consumers.

Subjects: Relationship Marketing; Retail Marketing; Services Marketing

Keywords: service quality; self service technology; customer satisfaction;

Introduction

The advancement in Information and Communication Technology (ICT) has transformed the facets of interaction between the service firms and their customers, resulting in improved service standards (Barrett, Davidson, Prabhu, & Vargo, 2015; Lovelock & Gummesson, 2004). Service providers introduced technology enabled mechanism (i.e. Self-Service Technologies (SSTs)) to provide convenient services to their customers in attaining better productivity and satisfaction (Gounaris, Dimitriadis, & Stathakopoulos, 2010; Hien, 2014; Tsou & Hsu, 2017). During the past decade, SST adoption was emerging business phenomena of service sector industry (Leung & Matanda, 2013; Verhoef et al., 2009). SSTs have replaced the direct contact between buyer and supplier of services (Meuter, Ostrom, Roundtree, & Bitner, 2000). It allows buyers to generate and utilize the services without direct interaction with employees of service organization (Eastlick, Ratto, Lotz, & Mishra, 2012; Ju Rebecca Yen & Gwinner, 2003; Martins, Oliveira, & Popovič, 2014).

To get services from service firms, consumer's practices range from services delivered by employees to services that are co-produced by customer itself (Hilton, Hughes, Little, & Marandi, 2013; Turner & Shockley, 2014). Service firms have launched SSTs to enhance productivity, proficiency, and effectiveness

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in service process (Curran & Meuter, 2005; Kelly, Lawlor, & Mulvey, 2017; Kokkinou & Cranage, 2013; Walker, Craig-Lees, Hecker, & Francis, 2002; Zeithaml & Gilly, 1987). Moreover, the purpose was to put forward the customer to access services by means of modern and convenient channels (McGrath & Astell, 2017; Meuter, Ostrom, Bitner, & Roundtree, 2003; Reinders, Dabholkar, & Frambach, 2008). In doing so, they are able to better address the customer's demand as well as their satisfaction (Bitner, Ostrom, & Meuter, 2002; Ganguli & Roy, 2011; Johnson, Bardhi, & Dunn, 2008). Some SSTs, such as ATM, online banking, mobile banking, and self-check-in machines at air ports, online shopping, online bill payment etc. are popular amongst the customers.

Meuter et al. (2000) defined SSTs as "technological interfaces which allow customers to get services free from the direct involvement of service firm's employees". With growth of multi-channel marketing (Grewal & Levy, 2009; Musso, 2010), combinations of SSTs interfaces are provided by the companies for flawless delivery of customer services. Examples include that customer of airline services do not only reserve but can pay for tickets by using online check-in by means of the Internet and mobile phones. They can pick up boarding passes at airport kiosks, and obtain flight information on their mobile devices. Numerous services have been offered by Banks through Internet, hotline or through "interactive phone systems", ATMs, and mobile phones.

Further, SSTs could be more beneficial to the businesses, helping them to serve more customers with fewer resources resulting in cost reduction as employees can be substituted by SSTs (Curran & Meuter, 2005; Yang & Klassen, 2008). SSTs also help businesses to decrease costs of staff training, equipment, and communication (Leung & Matanda, 2013). SSTs also put forward more consistent and steady services unaffected by variations of service demand or worker's frame of mind (Liljander, Gillberg, Gummerus, & van Riel, 2006; Weijters, Rangarajan, Falk, & Schillewaert, 2007). The literature points out that SSTs enhance customer's satisfaction and loyalty, hence facilitate effectively to approach new customer divisions (Bitner et al., 2002; Meuter, Bitner, Ostrom, & Brown, 2005). In addition to efficiency improvement, SSTs give power to both employees and customers (Hsieh, 2005) through value addition by increasing time and place convenience (Yang & Klassen, 2008).

Sudharshan, 2000; Grönroos, 2001; Lehtinen & Lehtinen, 1991; Parasuraman, Zeithaml, & Berry, 1985, 1988; Teas, 1993; Wilson, Zeithaml, Bitner, & Gremler, 2012) has focused upon the significance of service quality on customer satisfaction, and loyalty by means of recognized measurement scales

i.e. SERVQUAL (Parasuraman et al., 1988). However, a little amount of research efforts has been made to examine the dimensions of SSTs service quality and its impact on customer satisfaction, loyalty, and behavior intentions in Indian service sector context. This study attempts to examine the role of SSTs in service delivery process and to investigate and understand its influence on consumer's satisfaction, loyalty, and behavior intentions in emerging India service sector. In order to examine the impact of SST's service quality, this study employs SSTQUAL scale developed by Lin and Hsieh (2011). Current study is divided into five major sections. Section 2 provides relevant literature on SSTs service quality, customer satisfaction, loyalty, and behavioral intentions. Section 3 explains data and methodology, Section 4 explains data analysis and results of the study, and Section 5 presents the discussion and conclusions. The study limitations and future research directions have also been discussed in Section 5.

Literature review

Self Service Technology

Service quality conceptualization incorporates procedure related to service delivery (Parasuraman et al., 1985) and service outcome (Lehtinen & Lehtinen, 1991). The discussion related to service quality dimensions and its measurement was emerging phenomena in past decades (Jain & Gupta, 2004; Lehtinen & Lehtinen, 1991). A number of researches have been perused in order to inspect the paradigm of service quality (Cronin, Brady, & Hult, 2000; Cronin & Taylor, 1992; Parasuraman et al., 1985). Parasuraman et al. (1988) conceptualized service quality as a five dimensions construct in term of its concept and structure. These dimensions include (1) Reliability, (2) Responsiveness, (3) Assurance, (4) Empathy, and (5) Tangibility.

Moreover, to determine service quality, a scale named as "SERVQUAL" was introduced regarding face-to-face environment of service process. A three-dimensional model of service quality was presented by Grönroos (1984) named "technical quality, functional quality, and corporate image". Similarly, another model was offered by Lehtinen and Lehtinen (1991) with three dimensions named as (1) Physical Quality, (2) Interactive Quality, and (3) Corporate Quality. According to them, physical quality is related to physical products that are included in service production process in term of service delivery as well as service consumption. So, in the customary service circumstances, measurements of service quality have paid attention largely on the interactions of clients with the organization's staff (human-human encounters) as well as by some marketing mix variables.

Self-service Technology is an innovative channel of marketplace transactions in which no interpersonal contact is required between customer and service provider (Meuter et al., 2000), while self-service activities are necessarily completed by customer themselves (Globerson and Maggard, 1991). A company can improve its profitability by enabling customers to access self-help services (Bateson, 1985). Self-service has become an important part of daily life (Globerson and Maggard, 1991).

SST (Self-service technology) or TBSS (Technology based self-service) is termed as an activity or benefit based on hard technologies that service providers offer so that customers can perform the service or parts of service by themselves (Anselmsson, 2001).

SSTs (Self-service technologies) are the technological interfaces that enable customers to take advantage of a service without any service employee involvement (Meuter et al., 2000). Conducting bank transactions through automated teller machines (ATM), self-service gas stations, self-health diagnosis, shopping through the Internet, making reservations and purchasing tickets through kiosks, checking out of hotel rooms through interactive television, using self-scanning systems at retail stores, vending machines, Internet banking, phone banking, kiosks, self scanning check out, are some of the examples of Self-service technologies.

SSTs lead to perception of enhanced service as customers can complete the transaction more quickly and conveniently (Anitsal & Flint, 2006; Collier et al., 2015; Dabholkar, Michelle Bobbitt, & Lee, 2003; Hsieh, 2005; Oh, Jeong, Lee, & Warnick, 2016). Service suppliers like hotels, banks, and restaurants etc. are gradually employing SSTs to replace their customary means of service delivery. SSTs provide wide array of choice to their customers in term of when and how to get services. SSTs for example online retail setting and ATMs have improved the accessibility of service beyond customary store hours. Weijters et al. (2007)

argued that SSTs provide inexpensive transactions, opportunities for co-creation, customization, and reduction of heterogeneous service encounters.

Further, Technology Readiness (TR) model was introduced by Parasuraman (2000) to reflect the tendency of users to incorporate the new technology. Technology Readiness influences the SSTs usage reflecting the mental readiness of consumer to adopt the new technology (Liljander et al., 2006; Tsikriktsis, 2004). Technology Acceptance Model (TAM) was developed by Davis (1989) in order to anticipate the user's technology adoption behavior. In accordance with TAM, technology acceptance is exhibited by extent of strength in attitude and intention towards the use of technology enabled services which is influenced principally by perceived ease of use (PEOU) and perceived usefulness (PU) (Davis, 1989; Davis, Bagozzi, & Warshaw, 1989). Lin, Shih, and Sher (2007) integrated the construct of Technology Readiness (TR) and TAM into one model called TRAM model to better explain the customer's intentions while using electronic services.

Literature provides several measurement scales to measure service quality construct. However, scale like SERVQUAL (Parasuraman et al., 1988) and SERVEPREF (Cronin & Taylor, 1992) are basically designed to investigate the interaction of customer to employee (interactive person) during the service delivery process, while they do not address the interaction of customer to technological interface (interactive equipment). Barnes and Vidgen (2001) established a new measurement scale named WebQual Index for quality of Internet site. Yoo and Donthu (2001) suggested an instrument named as SITEQUAL, which was specifically developed in order to measure the customer experience of perceived service quality related to internet shopping sites. Parasuraman, Zeithaml, and Malhotra (2005) established E-S-QUAL for assessment of the service quality provided by online shopping suppliers. A transaction process based measure named as eTransQual was developed by Bauer, Falk, and Hammerschmidt (2006) in order to quantify service quality of electronic service encounters. e-SELFQUAL scale was offered by Ding, Hu, and Sheng (2011) in order to capture the online service quality. SSTQUAL presented by Lin and Hsieh (2011), was explicitly developed to quantify service quality provided by SSTs.

SELF SERVICE TECHNOLOGY AND LOYALTY

Parasuraman and Grewal (2000) anticipated that customer loyalty increases with service firm's value by analyzing the service quality, value, and loyalty chain in context of electronic service delivery context. In online settings, Yang and Peterson (2004) exhibited that customer satisfaction and product value are the main drivers through which service firms could attain customer loyalty. Ganguli and Roy (2011) investigated the positive and significant impact of generic service quality dimensions on customer satisfaction and loyalty in technology-based banking sector.

So, the first hypothesis of the study is presented as:

H1: Self Service Technology has positive and significant relationship with customer satisfaction.

Self Service Technology and Behavioral Intention

Consumer Behavior research has well established the link between behavior and behavioral intentions (De Cannière, De Pelsmacker, & Geuens, 2009; Webb & Sheeran, 2006). Technology adoption literature posits that actual behavior is generally outlined in terms of frequency or level of technology system usage (Demoulin & Djelassi, 2016; Venkatesh & Bala, 2008; Martins et al. (2014) combined the UTAUT and perceived risk to explain the behavioral intentions and internet banking usage behavior. They found

behavioral intention as an important factor in order to explain internet banking usage behavior. Demoulin and Djelassi (2016) investigated the intention to use and actual use of SSTs considering individual, system, and situational factors as drivers for the customers.

H2: SSTs service quality has positive and significant relationship with behavior Intentions.

Self Service Technology and Customer Satisfaction

Satisfaction contemplates the extent to which a consumer emanates positive sentiments to a service encounter (Lin & Hsieh, 2006). Satisfaction is concerned with customer's situation of being effectively compensated in a purchasing circumstance in exchange of certain cost (Al-Alak, 2009; Jeong, Cha, & Jang, 2016).

In accordance with the views of Oliver (1997), satisfaction is regarded as the "customer's gratifying reaction". It is basically an assessment with respect to the characteristics of product or service providing a pleasant degree of consumption-related experience. As stated by value percept theory, satisfaction is regarded as emotional response which is initiated through the process of cognitive evaluation (Parker & Mathews, 2001).

Grounded on expectations disconfirmation theory in e-services settings, customer satisfaction is seen to be an affective reciprocation and satisfaction can only be attained when a customer is confident that their expectations are met from e-service encounter (Chang & Chen, 2009).

In the context of electronics e-retailers. Bogicevic, Bujisic, Bilgihan, Yang, and Cobanoglu (2017) captured the airport SSTs' perceptions and found a positive impact of air ports SSTs on traveler's satisfaction. The scholars found positive association SSTs user's satisfaction, loyalty, and behavioral intentions (Demirci Orel & Kara, 2014; Lin & Hsieh, 2007; Zhao, Mattila, & Eva Tao, 2008). Demirci Orel and Kara (2014), by employing SSTQUAL, investigated that self-checkout service quality positively impacts loyalty through the indirect effect of customer satisfaction. Iqbal, Hassan, Sharif, and Habibah (2017) found the partial mediation of customer satisfaction among the relationship of service quality, corporate image, and customer loyalty. Therefore, following hypotheses has been proposed.

H3: SSTs service quality has positive and significant relationship with Customer Satisfaction.

H4: Customer satisfaction mediates the relationship between SST and Customer Satisfaction,.

H5: Customer Satisfaction mediates the relationship between SST and Customer Loyalty.

Anderson and Swaminathan (2011) through qualitative analysis identified the key factors driving satisfaction and customer loyalty in e-markets settings. Kasiri, Guan Cheng, Sambasivan, and Sidin (2017) analyzed the positive impact of customer satisfaction on loyalty in presence of technical and functional quality elements of service quality. Therefore, based on above discussion following hypotheses could be formulated (Figure 1).

H6: Customer Satisfaction has positive and significant relationship with Behavioral Intentions H7: Customer Satisfaction has positive and significant relationship with Customer Loyalty.

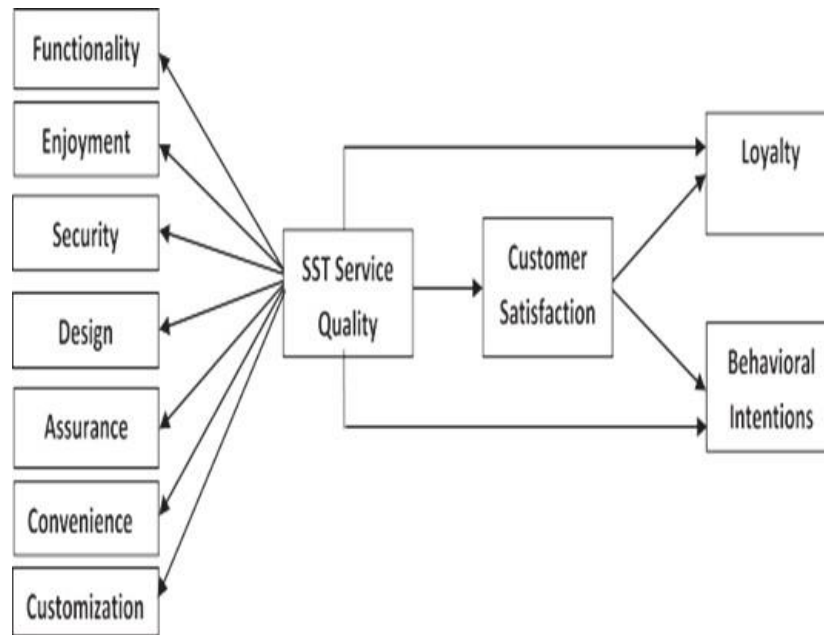


Figure 1. Hypothesized mode

Data and methodology

Sampling and data collection

The data were collected through the online survey by using emails and social media and purposive sampling technique was employed. The purposive sampling techniques is non-probability sampling technique considered as most effective when studying certain knowledgeable experts (Tongco, 2007). During the data collection process the ethical issues were well addressed by assuring the respondents about their response confidentiality. The users of the SSTs were respondents from the big cities of India. Big cities were targeted with the reason that technology advancement first comes to the big cities of any country. Table 1 provides all relevant information about the respondents' characteristics. The total number of respondents were 238 of which 167 (70%) were male and 71(30%) were female. The majority of respondents were having Master's degree and the level of computer knowledge was 64% Average, 23% basic and 13% of the respondents were having advance computer knowledge. Moreover, marital status indicates that 63% of the respondents were single and 37% were married. After collecting the data, statistical analysis was performed to test the hypothesized relationship in the purposed model. The results of this study offer important practical and managerial implications to understand the customer attitude towards the use of SSTs.

Table 1. Demographics characteristic

Table 1. Demographics characteristic		
Characteristics	Frequency	Percentage (%)
<i>Gender</i>		
Male	167	70
Female	71	30
<i>Age</i>		
18 - 25	130	54.6
26 - 35	90	37.8
36 - 55	18	7.5
<i>Marital status</i>		
Single	151	63
Married	87	37
<i>Education</i>		
School	7	3
Bachelor	94	39
Masters/MS	124	52
PhD	13	5
<i>Income level</i>		
Below 10,000	98	41
11,000-20,000	25	11
21,000-35,000	41	17
36,000-45,000	23	10
Above 45,000	51	21

Level of computer knowledge

Basic	55	23
Average	153	64
Advance	30	13

Self service technology users

ATM	233	23
Internet banking	170	17
Mobile banking	142	14
Self-check-In machine at Air Ports	31	3
Online bill payment	169	16
Online shopping	106	10
Online learning	166	16
Others	9	1

Discussion and conclusion

SSTs have developed into a vital aspect in consumer's day to day lives. SSTs have been widely accepted by the people around the world and this trend is at an ever-increasing rate. As SSTs grow to be an important trend in service deliverance, it has become crucial to investigate the effects of SST service quality on the customer satisfaction, loyalty, and behavioral intentions.

In current study, data were collected from the users of the SST and target respondents were selected from big cities of India. The current study utilizes the SSTQUAL scale (Lin & Hsieh, 2011) to determine the service quality of SSTs in emerging India service sector context. The results of this study confirm that the younger customers have higher tendencies to utilize the SSTs. Confirmatory Factor Analysis (CFA), Reliability Analysis, and structural equation modeling were used to validate the conceptual model among the constructs. Factor analysis confirms the presence of seven dimensions of the SSTs service quality. The reliability analysis reveal that all constructs have acceptable level of reliability scores.

Ganguli and Roy (2011) examined the effects of generic service quality dimensions in technology based banking context and found positive impact of service quality dimensions on customer satisfaction and customer loyalty.

The findings are consistent with Lin and Hsieh (2007) who found the influence of technology readiness on SSTs users' satisfaction and behavioral intention. The findings are also consistent with Spiros, Sergios, and Vlasis (2010) who found that e-service quality positively influences the behavioral intention through indirect effect of satisfaction. The results are also positive and significant in the relationship between SSTs service quality and customer satisfaction.

The results elaborate that high quality of SSTs service quality leads to the higher level of customer satisfaction. (Ganguli & Roy, 2011; Johnson et al., 2008; Yen, 2005). Weijters et al. (2007) explored the SST usage antecedents and consequences and found their impact on customer satisfaction. The findings are comparable with Wang, So, and Sparks (2017) who determine technology readiness as personality trait in a cross-country investigation and proved the relationship of satisfaction and future behavior with travel technologies.

From the Structural path analysis, it can be observed that customer satisfaction partially mediates the relationship between SST service quality and customer behavioral intentions.

From the structural model, results also showed that, customer satisfaction is positively and significantly associated with SSTs users' behavioral intentions. Finally, customer satisfaction is positively and significantly associated with SSTs users' Loyalty. Prior researches have also investigated the link between consumer satisfaction by means of SSTs and behavioral intentions and have stated comparable findings (Collier & Sherrell, 2010; Hsu, Chang, & Chen, 2012; Lin & Hsieh, 2006; Zhao et al., 2008). Gounaris, Tzempelikos, and Chatzipanagiotou (2007) found the positive link between customer perceive value, satisfaction, loyalty, and behavioral intentions in their empirical investigation. Iqbal et al. (2017) also found the positive association between service quality and loyalty through customer satisfaction. Gounaris et al. (2010) found positive impact of e-service quality, satisfaction, and behavioral intentions.

Now in this digital environment, service firms are increasingly using the new technologies to provide fast and easy service interface for their customers. In this way banks are providing the internet and mobile banking services to their customers where they can handle their financial transactions by themselves while sitting anywhere i.e. in their home or offices. Moreover, the Automated Teller machines are installed by banks to conveniently serve their customers. By using ATM, customers feel greater sense of independence to carry out the transactions i.e. funds transfer, online bill payment and cash disbursement etc. In this regard they don't have to wait for the long time for the service personnel of that organization as the services are now provided by the technological interface rather than the employees of the firm.

SSTs has resulted in customer facilitation, cost reduction and a convenient service environment for the users of SSTs. Different companies have provided the facilities of online shopping from their web. In this way, they have facilitated their segment of customers who don't have time to visit their shop. Moreover, pure e-commerce business also exists who sell their products online through technological interface. All the information regarding product, price, its type and quality have been provided on the website. Customers can purchase these products by sitting in their home or office etc. and payments have also been made online by the means of debit or credit card and firm delivers the order of the through some courier service or they have their own delivery system. In this regard, a greater flexibility in term of time and place exists and customers have easy and convenient ways to shop without spending their additional time.

Limitations and future research directions

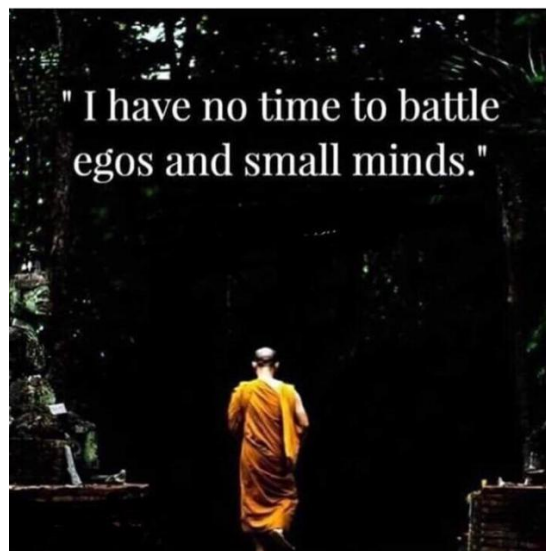
This study has certain limitations which may have effects on results generalizability. The major limitation is concerned with the sample selection. As the data for this study were collected from the major big cities of Punjab Province of India while customer located in other provinces may have different attitude regarding the use of these kind of systems So, the results provide limited insights to know the customer attitudes in term of loyalty and behavioral intentions regarding the use of Self Service technology systems. So, the additional research should be initiated to closely observe the behavior of the customer located in some other regions

as well. As this study was purely quantitative in nature, certain limitations regarding the survey based data collection exist, further research should be carried out by the means of employing different methodological approaches i.e. mixed methodology and qualitative approach. Additionally, some other variables i.e. corporate image of the service provider should be employed in the current model as a moderating or as a mediator variable for the future research purpose.

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IMPROVING THE FORMATION OF TARIFF POLICY IN RAILWAY TRANSPORT

Khaydarov Ismatulla Asadullaevich¹

Introduction

The importance of railway tariffs in the formation of the value of export goods

Railway transport plays an important role in meeting the needs of the population, in the country's economy, its functioning and development of the transport market, and is also the main link in the transport system of Uzbekistan. Its leading importance is due to two factors: technical and economic advantages over most other modes of transport and the coincidence of the direction and capacity of the main transport and economic inter-district and interstate (within the borders of the CIS) ties of Uzbekistan with the configuration, capacity and carrying capacity of railways. This is also due to the geographical features of our country.

Taking into account the fact that the countries of Central Asia do not have access to the sea, in order to realize their production and trade potential, it is very important to develop land and air transport infrastructure and improve the technical support of this sphere. The improvement of the transport sector and logistics system primarily leads to a reduction in production costs, reduces the costs associated with the risks of transportation and storage of products. Secondly, it is an attractive indicator for both local producers and external investors. In addition, the developed transport infrastructure contributes to the development of tourism, provides safe and fast transportation of passengers and cargo and thereby contributes to social development. Uzbekistan strives to achieve high rates of economic development. Quick access to sources of production, safe and efficient delivery of products is a key factor in realizing the export potential of the country.

The country's rail transport carries more cargo than all other modes of transport. Its importance is especially great in the export and import of goods. It should be noted that at this stage of the development of the economy of the Republic of Uzbekistan, special attention is paid to the production of export goods. The main types of export cargo transportation are petroleum products, cement, cotton fiber, construction cargo, grain cargo, coal, chemical and mineral fertilizers, automobiles, food, vegetables and fruits.

The tariff system is an important tool for regulating the economy of the state. for the transportation of goods and passengers, as the price of transport products, should create conditions for the profitable operation of the railway, as well as contribute to the accelerated development of the state's economy, improving the welfare of the people and deepening integration into the world economic system.

Freight play an important role in the formation and placement of productive forces, since their improvement contributes to the development and rationalization of transportation and, accordingly, their expedient distribution between different modes of transport.

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Freight are set differentially between the value of the transported cargo and the distance of transportation. At the same time, they perform a number of tasks in the economic interests of the railway. These include:

1. Accounting of labor costs.
2. Distribution and redistribution of funds in the national economy.
3. Measures affecting the rational use of different modes of transport and the placement of production.

Tariffs should be built in such a way that the costs of transporting goods and passengers are covered and provide an opportunity for the accumulation of funds and the normal functioning of railway enterprises. But at the same time, maintaining the right pricing policy should ensure that consumers are more interested in transportation by rail.

It can also be noted that the level of tariffs as an economic category affects the prices of various enterprises.

The relevance of this study it is caused by constant complaints from the involved organizations and departments, as well as entrepreneurs to the existing railway tariffs. In this regard, on behalf of the Chairman of the Board of JSC "Uzbekistan Temir Yullari" H.N. Khosilov, in 2020, it was entrusted to conduct research work to study the actual state of tariffs for the cultivation, transportation and sale of agricultural products.

The object of the study is to study the mechanisms of formation of the tariff system for the export transportation of goods of JSC "Uzbekistan Temir Yullari".

The purpose of this work is to develop measures to optimize tariffs for the transportation of export goods by rail and develop proposals to reduce them.

In accordance with the economic efficiency of cargo transportation, the company has the right to increase or decrease the level of rates of additional fees.

Thus, in the conditions of a flexible tariff policy, the process of development of some industries is carried out

It can be noted that the tariff policy of JSC "Uzbekistan Temir Yullari" is based on the principles of improving freight tariffs, the essence of which is as follows:

- Compensation of losses from passenger transportation;
- Subsidizing for the purchase and modernization of rolling stock;
- Easing the taxation regime;
- Exemption of railway transport from financing of a part of social facilities;
- Compensation of the company's revenue losses when setting tariffs at a level that does not provide compensation for economically justified current and one-time costs of the railway.

Therefore, it is important to note the further improvement of the tariff system, as this will help reduce transport costs, which will lead to an improvement in the economic condition of both the industry and the national economy of Uzbekistan as a whole.

Analysis of the tariff system in the cost of export cargo

Trade with the Russian Federation remains the main part of Uzbekistan's cross-border rail traffic. Currently, most of the rail traffic to and from Moscow is through Tashkent, Saryagash, Arys and Shalkar (both in Kazakhstan) and connects to the Russian rail network in Orenburg. So, let's consider the calculations of the freight charge for perishable goods, which we will make for the 2nd quarter of 2021 in 5-car refrigerated sections (RPS) of the inventory fleet of UTY JSC along the route Art. Orenburg when loading each car 45 tons. Who will pay the railway tariff primarily depends on the terms of delivery according to Incoterms-2010, which is negotiated in advance in the exporter's sales contract. The freight charge on the territory of the UTI is calculated according to the rates of the UTI price list 10-01 according to scheme 11 (Transportation of perishable goods in the ARV and GRPS):

UTI (–Keles-ex) -35km

$340833.15 \cdot 0.4 = 136333.2$ UZS/t

$136333.2 \cdot 45 \cdot 5 = 30674983.5$ UZS/RPS

We translate into US dollars at the rate of 1 \$ = 10890 sums

$136333.2 / 10890 = 12.51$ USD/t

where: 0.4—coefficient (discount) for the range

The freight charge on the territory of the KZH is calculated according to the basic rates of TP MTT:

KZH (Saryagach) -1753 km

$\text{CHF } 125.12 \cdot 0.85 = \text{CHF } 106.35 / 0.99 = \text{USD } 107.42/\text{t};$

Where-0.85 is the coefficient for a 5-car refrigerated section

0.99—CHF conversion rate franc to US dollar (Q2 2021)

Fees for customs inspection of goods $8.24 / 45 = 0.18$ USD/ton

Total for KZH $107.42 + 0.18 = 107.60$ USD/t

The freight charge on the territory of the Russian Railways is calculated according to the rates of the price list 10-01 of the Russian Railways according to scheme 30 (Carriage of goods in the GRPS):

Russian Railways (Kanisai–Orenburg) - 77 km

The rate including VAT and customs duty is 17.88 USD/ton

Now let's determine the total rate for three territories:

$T = 12.51 + 107.6 + 17.88 = 137.9$ USD per ton.

Thus, the total freight charge (USD 137.9/t) is calculated at the base rates (without discounts) of the tariff policies of UTI, KZH and Russian Railways. Below is the share of transport costs in the cost of agricultural products, as well as in the wholesale cost of vegetables in the Russian Federation (Orenburg, April-May 2021). As can be seen from fig. 14 and 15, the transport component in the cost of the two elements (product cost + freight charge) varies greatly. Thus, the transport component has the largest share in such agricultural products as white cabbage, onions and carrots, in which the cost of growing is quite low.

Consider the calculation of the transport component in such agricultural products as white cabbage, onions, carrots, cherries, grapes and apricots.

The cost of growing white cabbage averaged 300 US dollars per ton, and the freight charge in the RPS (refrigerated rolling stock) was 137.9 US dollars per ton, which means that the transport component in the context of two items ($300 + 137.9 = 437.9$ USD/t)

$$T(\%) = (137,9/437,9) * 100\% = \mathbf{31,5\%}$$

The cost of carrots is 360 dollars: $360 + 137,9 = 497,9$

$$T(\%) = (137,9/497,9) * 100\% = \mathbf{27,7\%}$$

Merry: $1000 + 137,9 = 1137,9$

$$T(\%) = (137,9/1137,9) * 100\% = \mathbf{12,11\%}$$

Onion: $310,8 + 137,9 = 448,7$

$$T(\%) = (137,9/448,7) * 100\% = \mathbf{30,7\%}$$

Apricot: $1450,7 + 137,9 = 1588,6$

$$T(\%) = (137,9/1588,6) * 100\% = \mathbf{8,7\%}$$

Grape: $2052,1 + 137,9 = 2190$

$$T(\%) = (137,9/2190) * 100\% = \mathbf{6,3\%}$$

It can be seen from these calculations that the higher the cost of growing agricultural products, the lower the transport component (apricot, grapes, cherries, etc.), since the freight charge for fresh vegetables and fruits in the RPS does not depend on the price of agricultural products.

For a more detailed study of the impact of the railway tariff on the competitiveness of agricultural products in the foreign market, it would be advisable to analyze the transport component not in relation to the cost of production, but in the wholesale cost of agricultural products sold at the final destination. In this regard, the wholesale prices for vegetables for the months of April-May 2021 were studied. Figure 8 shows that in the wholesale price of vegetables sold in Orenburg, the transport component is small and ranges from 3% (grapes) to 26.23 % (onion). The lion's share of the costs, i.e. from 14.63% to 52.63% of the wholesale cost is the profit of the exporter, importer and customs payments. In this segment costs also sit other expenses and contingencies. Unfortunately, at the time of the study, it was not possible to determine exactly these cost items. In further studies, work will continue to determine the costs of customs clearance of vegetables in the Russian Federation.

The cost of the freight charge did not take into account the discounts applied by the KZH for fresh vegetables and fruits, as well as the commissions of freight forwarding companies. On the part of NC KTZ JSC, for the 2021 freight year, a coefficient of 0.5 was provided for the transportation of fruit and vegetable products of Uzbekistan in refrigerated rolling stock owned by UTI JSC. Calculate the freight charge, taking into account the discount provided for the KZH and forwarding services $125.12 \text{ Swiss francs} * 0,85 * 0,5 * 1,03 = 106.35 \text{ Swiss francs} / 0.99 = 55.32 \text{ USD/ton}$;

Where-0.85 is the coefficient for a 5-car refecton

0.99—the conversion rate of Swiss francs to the US dollar (2nd quarter of 2021) 0.5—

discount on the transit of fruits and vegetables in the RPS belonging to JSC1.03—

commission fee of the forwarder (service for issuing railway codes)

Fees for customs inspection of goods $8.24/45=0.18$ USD/ton

Total for KZH $55.32+0.18=55.50$ USD/ton

$T=12,51+55,5+17,88=85,89$ USD per ton

Next, we will make a calculation taking into account discounts and determine the share of railway transport, the cost of production and unforeseen costs. To do this, we must take the price of goods in the markets of Orenburg and deduct the railway tariff from this amount, taking into account discounts and the price of goods in the markets of Uzbekistan. Therefore, we determine the specific gravity of each of them.

White cabbage: $604,46-300-85,89=218,57$

$(218,57/604,46)*100\%=36,6\%$

$(300/604,46)*100\%=49,63\%$

$(85,89/604,46)*100\%=14,2\%$

Carrot: $1051,24-360-85,89=605,35$

$605,35/1051,24*100=57,59\%$

$85,59/1051,24*100=8,14\%$

$360/1051,24*100=34,24\%$

Merry: $1971-1000-85,59=885,11$

$885,11/1971*100=44,9\%$

$85,89/1971*100=4,36\%$

$1000/1971*100=50,74\%$

Onion: $525,62-310,8-85,89=128,93$

$128,93/525,62*100=24,52\%$

$310/525,62*100=59,13\%$

$85,89/525,62*100=16,34\%$

Grape: $4599,2-2052,1-85,89=2461,21$

$2461,21/4599,2*100=53,53\%$

$85,89/4599,2*100=1,87\%$

$2052,1/4599,2*100=44,6\%$

$2628,1-1450,1-85,89=1092,11$

$1092,11/2628,1*100=41,53$

$$85,89/2628,1 \cdot 100 = 3,27$$

$$1450,1/2628,1 \cdot 100 = 55,2$$

As a result of the provision of discounts on the territories of in the amount of–0.4 and KZH–0.5, the transport component in the wholesale cost of vegetables of Orenburg transported from Uzbekistan to the RPS has significantly decreased.

As can be seen from Figure 2, the share of the transport component ranges from 1.87% (grapes) to 16.34% (onions). From this it can be concluded that there is no need to provide additional discounts on railways for the transportation of fresh vegetables and fruits. Since the lion's share of costs in the cost of products is not accounted for by transport costs, but by the profit of the exporter, importer, customs payments, other expenses and unforeseen costs, it is advisable to consider reducing costs specifically in the context of these items of expenditure.

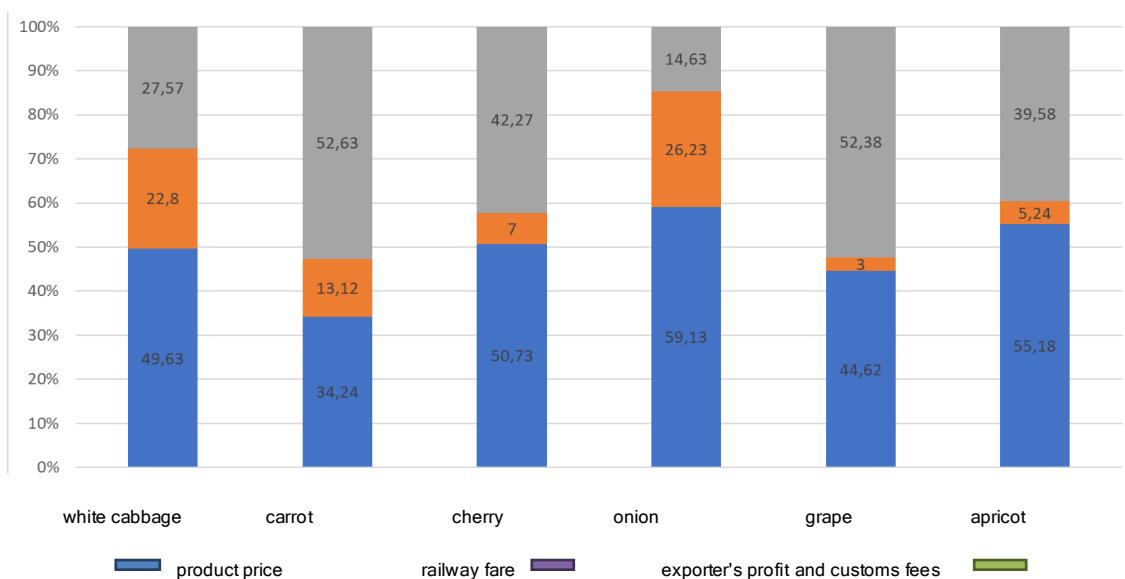


Fig.1 The share of the transport component in the cost (RF) of fruits and vegetables in the RPS on the route -Orenburg, % (without discount)

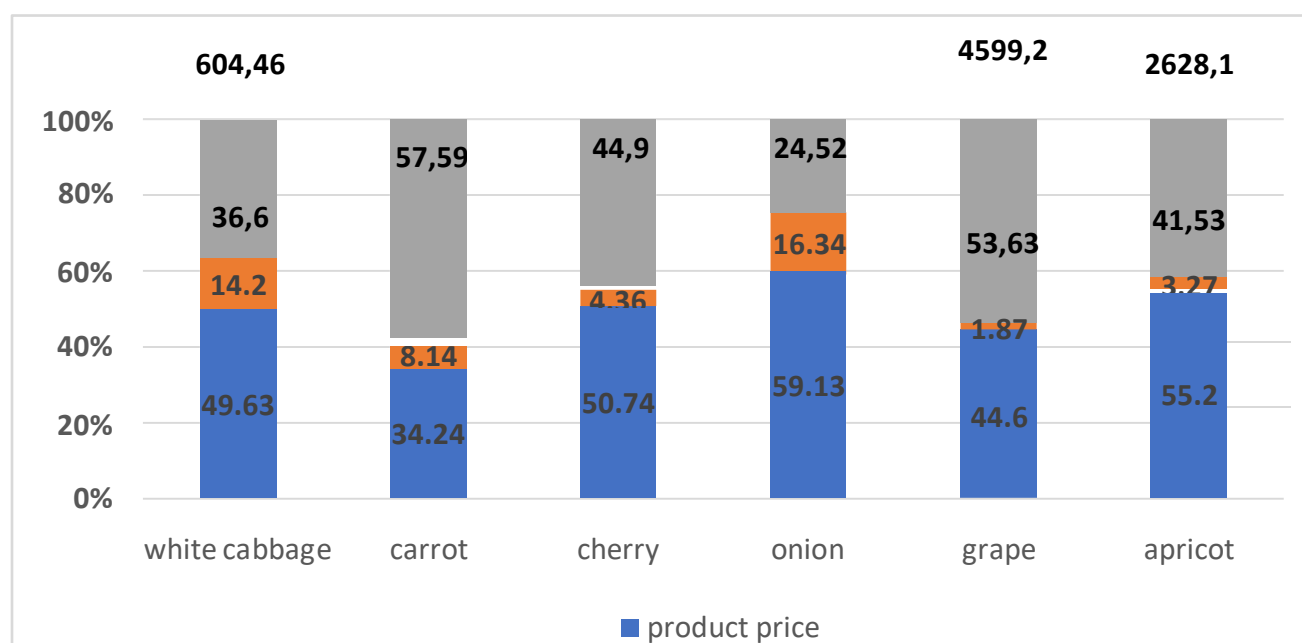


Fig. 2 The share of the transport component in the cost (RF) of fruits and vegetables in the RPS on the route -Orenburg, % (with a discount of 0.5 on the KZH).

Conclusions and suggestions.

The analysis of the tariff policy and the export potential of the country to reduce the cost of transportation of export-oriented goods by rail allow us to formulate the following conclusions:

1. The development of Uzbekistan's relations with Russia corresponds to its national interests, brings real economic benefits, affects its integration policy, and increases the country's political authority on the world stage.

2. Currently, Uzbekistan is using European and US sanctions against Russia as a chance to expand its exports to Russia, as an opportunity to regain its positions in the CIS food market, previously largely lost.

3. Today, the Russian Federation is the main foreign trade partner of Uzbekistan, and the dynamics of bilateral relations are characterized by regular meetings at the highest and high levels. Intergovernmental, inter-parliamentary, interdepartmental contacts, forums of representatives of business circles have become traditional, interregional cooperation is intensifying, mutual enrichment in socio-political, scientific and cultural areas is underway. The parties are ready to develop multifaceted mutually beneficial cooperation based on long-term interests.

4. When transporting fresh vegetables and fruits, obstacles periodically arise at the border stations between Kazakhstan and Russia from the border customs posts. Also, quarantine and sanitary services are slow to issue a quarantine certificate (permit), which entails unforeseen costs in the form of downtime, as well as deterioration in the quality and damage to the cargo. According to the exporters, domestic corruption is highly developed in the Russian Federation during the disinhibition of goods.

5. Farmers do not export themselves. In the course of research, according to farmers, it was revealed that the main part of vegetable producers— farms, agricultural firms, private household farms themselves are not engaged in the export of agricultural products due to the lack of specialized storage facilities with a temperature regime and special equipment for the delivery of goods for storage and packaging. Therefore, most producers, upon reaching the technical ripeness of the harvest, are forced to sell products to intermediaries-firms at unacceptable prices, or sell them on the domestic market. Sometimes there were cases when the price of the products sold was lower than the cost of cultivation, i.e. the cultivation of a certain crop did not pay off.

6. The share of the transport component in the cost of products sold in the Russian Federation is insignificant. Calculations of the railway tariff showed that when transporting fresh fruit and vegetable products in a 5-car refrigerated section belonging to "Uzbekistan Temir Yullari", discounts in the amount of 60% for ($K = 0.4$) and 50% for ($K = 0.5$) were provided by appointment in the Russian Federation in 2021. In addition, according to the Tariff Policy of the railways of the CIS member states, discounts are provided for 5-car refrigerated sections on all CIS railways (except GR and TJ) in the amount of 15% ($K = 0.85$). As a result of discounts, the transport component in the wholesale cost of Orenburg vegetables transported from Uzbekistan to the RPS has significantly decreased. At the same time, the share of the transport component ranges from 1.87% (grapes) to 16.34% (onions). From this it can be concluded that there is no need to provide additional discounts on railways for the transportation of fresh vegetables and fruits. Thus, the lion's share of costs in the cost of products is not accounted for by transport costs, but by the profit of the exporter, importer, customs payments, other expenses and unforeseen costs (from 24% to 57%).

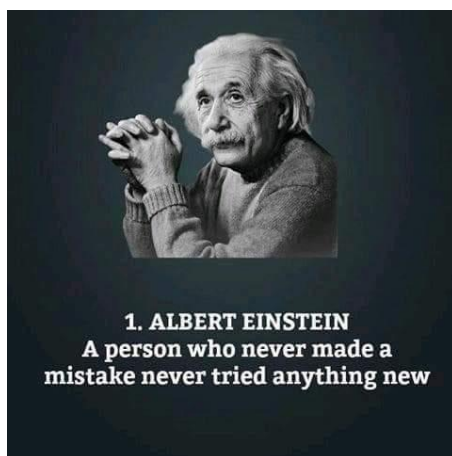
As suggestions for reducing the cost of cargo transportation, the following can be distinguished:

1. Strengthening customs control and eliminating domestic corruption;
2. Introduction of a preliminary inspection system by digitalization and getting rid of the human factor, as well as the transition from paper paperwork to online format. All this improves the transparency of customs inspection processes and reduces downtime of wagons, thereby significantly reducing transportation time and transportation costs;
3. Introduction of multimodal transportation. This contributes to a significant reduction in the time for coordination of technical issues and registration of various kinds of documents, as well as reducing the cost of cargo transportation. It makes it possible to deliver cargo directly to the customer under the control of one exporter, which helps to increase the safety and reliability of cargo transportation.

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WAYS TO INCREASE THE ECONOMIC EFFICIENCY OF TEXTILE CLUSTERS

Mukhtarov Makhmudjon Marifovich¹

Introduction.

The fact that the structural structure of the market economy is also sharply developing today is also reflected in the development of industries. In our economy, the sphere of services is leading, next is industry, then agriculture, construction, and in this way other industries and industries are developing. Industry is one of the leading industries, while it is required to ensure the development of enterprises that create value-added in its structure, producing consumer goods. The importance of clusters is especially high in this. Particular attention is paid to the correct implementation of the activities of clusters of industries and sectors, ensuring their development, as well as the implementation of economic reforms in the country's economy. As noted by President Sh. Mirziyoyev at his meeting with the agricultural workers of Uzbekistan particular attention should be paid to the fact that today it is necessary to introduce a cluster model system in our country, which includes a holistic technological chain, from the process of growing a product to its sale, in particular, it is necessary to consistently continue the work on the organization of cotton, grain, fruit and vegetable, poultry, livestock, fish, cocoon clusters.²

It is necessary to ensure the economic efficiency of industrial enterprises on the basis of the correct organization of cluster activities based on the specified tasks.

Analysis of scientific literature.

First, let's talk about the concept of "Cluster" and its evolution. Research on clusters was first carried out by A. Marshall and has been studied by a number of scientists as follows. (Table 1)

Table 1. Basics of cluster development

The author	Source	Explanation
A. Marshall	"Organization of production. Concentration of specialized industries in certain areas" Principles of political economy. Moscow: Direct-Media, 2007. 993 p. Chapter 10	Particular attention was paid to the location of enterprises in the network, noting that the distance between them directly affects efficiency and the convenience of the labor market, the specialization of production and the development of their knowledge and skills in interaction.
M. Porter	"Competition" / Translated from English. M.: Publishing house	One to one related production entities, enterprises, goods suppliers, entities that

¹ Doctoral student of Andijan Institute of Mechanical Engineering

² Reports of the President of the Republic of Uzbekistan Sh. Mirziyoyev to the agricultural workers of Uzbekistan. Tashkent, December 7, 2019. <http://xs.uz>.

	"Williams" 2005. 608 p.	provide services to them, entities that operate together based on a convenient geographical location for their specific activities
K. Ketels , M. Porter	Competitiveness at the crossroads: directions of development of the Russian economy. Moscow: TSR, 2007. 114 p.	In order to ensure efficiency, the development of innovation and the establishment of enterprises require the location of enterprises that support special knowledge and skills.
N.V. Zakharova , A. V. Labudin	The formation of innovative clusters in Italy: The Tuscan region// Management Consulting 2015. No. 1. pp. 63-70.	Organization of the activities of production sectors and industries based on a specific goal, and geographically convenient location
N. M. Rozanov, E. D. Kostenko	Innovation clusters and cluster policy of the state: market failures and state failures//Terra Economicus. 2014. Vol. 12. No. 1. pp. 41-52..	On the basis of innovative activity, geographically conveniently located and concentrated economic entities operating for a common purpose
E.M. Korostyshevskaya	Cluster policy of Russia in the context of the development of regional innovation systems. Journal of Innovative Economics. No. 4 (246), 2019, pp.71-81.	Clusters are considered to be organizations operating on the basis of a mutual goal, based on convenient geographical location, interdependence and unity of the field of activity.

In their scientific work, these authors paid particular attention to the improvement of economic results based on the regulation of territorial location and economic relations in the organization of cluster activities. In our opinion, it is necessary to provide a flexible chain of scientific research works based on science, education and business cooperation in order to ensure the effectiveness of cluster activities. Development of cluster activities is dependent on each other based on geographically convenient location As a result of mutual economic relations of economic entities, know-how, specialization increases the demand for products and personnel qualifications, and ensures competitiveness.

The main part.

The cluster allows for the formation of stable cooperative relations between economic entities and the creation of an added value chain. In practice, the importance of classifiers is also increasing. 13 large textile clusters were established in Andijan region during 2018-2021, which are mainly engaged in cultivation and processing of raw cotton. In 2021, the clusters have 79,991 hectares of cultivated area, which includes 26

production enterprises (11 cotton ginning and 13 fiber processing enterprises). Their annual production capacity is capable of processing 130,000 tons of raw cotton. More than 38,000 workers worked in production enterprises within the clusters. The enterprises started the production of yarn spinning, knitting, ready-made fabric and ready-made clothes ¹. "Generosity in the cluster named "Tex" LLC, the results of general industrial production have changed somewhat. The total profitability of the enterprise is 17.1% in 2021, which is an increase of 25% compared to 2019 and 51% compared to 2020 (see Figure 1).

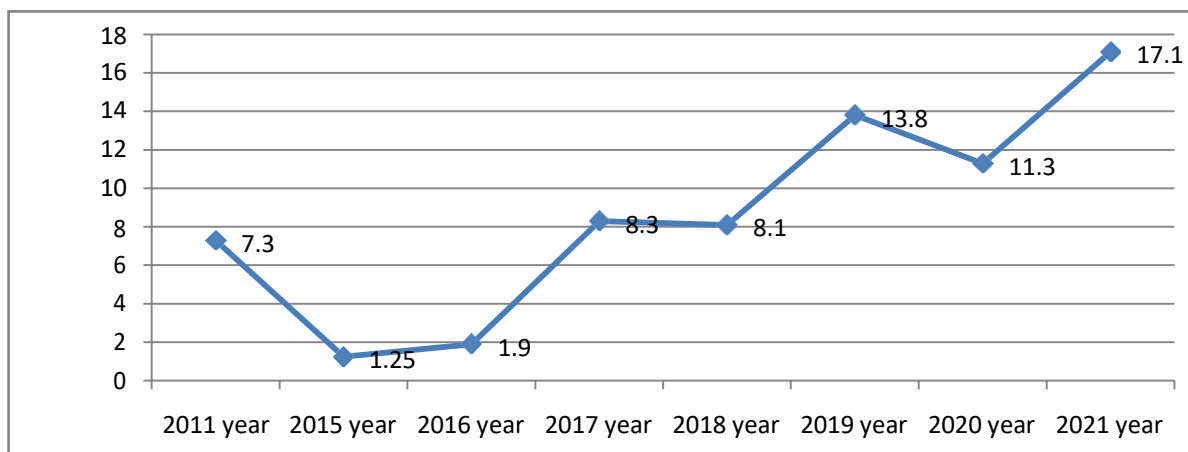


Figure 1. "Generosity Change in profitability of Teks LLC .

In general, the enterprise has achieved efficiency, but the impact of changes in the enterprise 's wages , number of employees, the level of utilization of production capacity and the cost of products on the consumption of products is high. Therefore, we use its multi-factor additive model by purposeful use of modern methods in textile enterprises to normalize the ²volume of production :

$$\text{Ln}Q = \beta_0 + \beta_1 \cdot \text{Ln}(\text{Ishd}) + \beta_2 \cdot \text{Ln}(X_s) + \beta_3 \cdot \text{Ln}(IQ) \quad (1)$$

where: LnQ - production volume;

Work_d is the total income from salary b ,

X_s - total number of employees,

IQ is the level of utilization of production capacity

In normalizing the production volume, the influence coefficient of all influencing factors and the factors influencing the production volume were studied, and it was found that the salary has a high density relationship with the product size, and the other indicators, that is, the number of employees and the level of utilization of the production capacity, have a medium density . It can be seen that the selected factors have a strong influence on the volume of production. Correlation of all factors was checked (see Table 2).

¹ Data from Andijan Region Statistics Department. Andstat.uz

² Author development .

Table 2 The degree of correlation of the factors affecting the normalization of the production volume of "Sakhavat tex" LLC in 2011-2021

	$LN(Q)$	$LN(Work)$	$LN(Xs)$	$LN(IQ)$
$LN(Q)$	1			
$LN(Work)$	0.978576063	1		
$LN(Xs)$	0.920296218	0.89706842	1	
$LN(F)$	0.975999086	0.972721586	0.966957095	
$LN(IQ)$	0.595504897	0.572340623	0.653145752	1

According to the results of the research, three- factor regression model sensitivity coefficients were determined by the information of Table 3 on the volume of production in textile industry enterprises .

Table 3 . The results of the natural logarithm of the factors affecting the normalization of the production volume of "Sakhavat tex" LLC in 2011-2021¹

Year	$LN(Q)$	$LN(Work)$	$LN(Xs)$	$LN(IQ)$
2011	4,901	2,760	2,890	4,383
2012	6,074	2,991	2,944	4,409
2013	6,260	3,364	2,944	4,193
2014	6,774	3,818	3,045	4,251
2015	6,881	4,024	3,178	4,447
2016	9,281	5,903	3,219	4,385
2017	9,608	6,029	5,521	4,461
2018	10,367	6,300	5,743	4,478
2019	11,543	8,945	5,858	4,399
2020	12,007	9,397	5,927	4,513
2021	12,066	9,531	5,994	4,467

four- factor regression model of the factors affecting the volume of production .

¹The results of $LN(x)$ were implemented based on the author's account books.

Table 4 . The influence coefficients of the regression model affecting the normalization of the production volume of "Sakhovat tex" LLC

<i>Indicators</i>	<i>Coefficients _</i>	<i>Standard error</i>	<i>t-statistics</i>
Y- intersection point	2.441389011	10.97912945	0.222366356
LN (Work)	0.55191338	0.466239791	1.183754347
LN(Xs)	-0.00643326	0.769212149	-0.008363441
LN(IQ)	0.282359484	2.573796305	0.109705451
Coefficient of determination R^2	0.968483595	F - Statistics	46.09426128
Normalized R-squared	0.947472659		
Standard error	0.60023821		
The number of observations	11		

To clarify the performance of the enterprise, we put it in a four-factor regression model:

$$\text{LnQ}=2.441+0.552*\text{Ln(Ishd)}-0.0064*\text{Ln(Xs)}+ 0.2823*\text{Ln(IQ)}$$

Three- factor model obtained as an additive function of the production volume of textile industrial enterprises were defined above. Therefore, the coefficient of determination (R^2) in the enterprise was found to be equal to 0.968, Fisher's criterion *F-statistic* = 46,09 , and it was determined that it was greater than the value of the table. However, the free degrees alpha=0.05 value, the t-student test is found to be equal to the value of $t=2.201$ according to the table. In particular, the value of the t- student criterion of four influencing factors is $x_{jad}=2.201>t_{LN(Ishd)}=1.1837>t_{LN(F)}=0.55208>t_{LN(IQ)}=0.1097>t_{LN(Xs)}=[-0.0083]$ determined.

The production volume in the textile industry enterprises using a three- factor regression model, the significance level of the factors was compared according to $\alpha=0.05$, and the Darbin- Watson criterion $d_{wl}=0.56<d_w=1.12>d_{wu}=2.21$ indicated that the relationship is appropriate. was determined.

Summary.

Based on the above information, we can see that economic efficiency has been achieved in textile clusters in Andijan region, but there are some problems in some enterprises in the system and internal reserves to ensure efficiency:

- Innovative activity and production in organizing the activities of textile clusters are not organically connected, and it is difficult to introduce scientific developments ;
- The state of diversification of production, and insufficient use of digital technologies;
- Market and infrastructures in proportion to each other , etc.

Based on the above problems, the members of the cluster should focus on reforming the production environment on the basis of ensuring the balance of the level of economic development and achieving the trend of innovation and production efficiency in the location of clusters in the region. In this, the main focus is on the application of the **state, science and entrepreneurship**, with the use of the interrelated triple helix gaining special importance.

The proportional development of the process from the production of products to the delivery to the consumer, the attraction of business entities that are dependent on each other and complement each other on the basis of modern technologies, the support of investors and the geographical situation of the consumption of products in the domestic market it is necessary to develop the logistics system by increasing the weight of clusters and their export capabilities.

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