

## **Human Economic Development: Levels, Status and Quality Levels**

**Navruz-Zoda Bakhtiyor Negmatovich**

Professor of Bukhara State University, Doctor of Economics

E-mail: bnzoda@mail.ru

**Annotation:** The article is based on the formation of "entrepreneurial ability" as a personal factor of production in a market economy and its transformation from "labor" to the subject of evolutionary stages of economic development and its five: economically weak, economically viable, economically mature, economic status as economically competent and economically imperfect human being

**Keywords.** Ability to work, entrepreneurial ability, human capital, economically weak person, economically capable person, economically mature person, economically competent and economically imperfect person.

### **Introduction**

Addressing the Oliy Majlis and the people of Uzbekistan, the President of the Republic of Uzbekistan Sh. Indeed, if people choose a profession according to their interests and innate qualities and engage in useful work, their abilities will become productive as a source of income, and they will not be poor. Because if you look at a person from an economic point of view, you will witness his two economic abilities. If one of them is the human labor ability that operates in all economic systems, the other is the human entrepreneurial ability inherent in a market economy. Only when these economic abilities of a person are fully and effectively realized in the interests of society can he achieve a prosperous standard of living and become an economically perfect human being. The article provides a detailed understanding of the concept of economically perfect man, the stages of economic maturity of man, his status of maturity and quality levels.

**Literature review.** The issue of human perfection has been studied as a research topic in various disciplines. In our article, we will focus on three areas of scientific research.

#### **1.. Determining the level of human maturity in the approach of "mental capacity".**

The theoretical basis of this approach is that a person's mental and intellectual characteristics are related to his or her skull structure. His representative, Alfred Bennett, recommends that the level of human mental maturity be determined by a method of quantifying the 'capacity of the mind'. The peculiarity of this method is that along with the physical age of a person, his "mental age" is measured quantitatively [2].

**2. Determining human maturity in a demographic approach.** This approach divides the five stages of "human life": infancy, childhood, youth, maturity and old age, based on the transition of a person's physical, sexual, mental, professional and moral maturity to a new qualitative stage at the age of 12, which is celebrated every 12 years [3]. When wise men exhort young people to do only good, to acquire knowledge, to acquire a profession, to serve their people in the "five-day world," they are referring to the above five stages of

development of the "human life cycle." The classification of people according to the "period of human life" allows a comprehensive study of man and the formation of appropriate relationships with them.

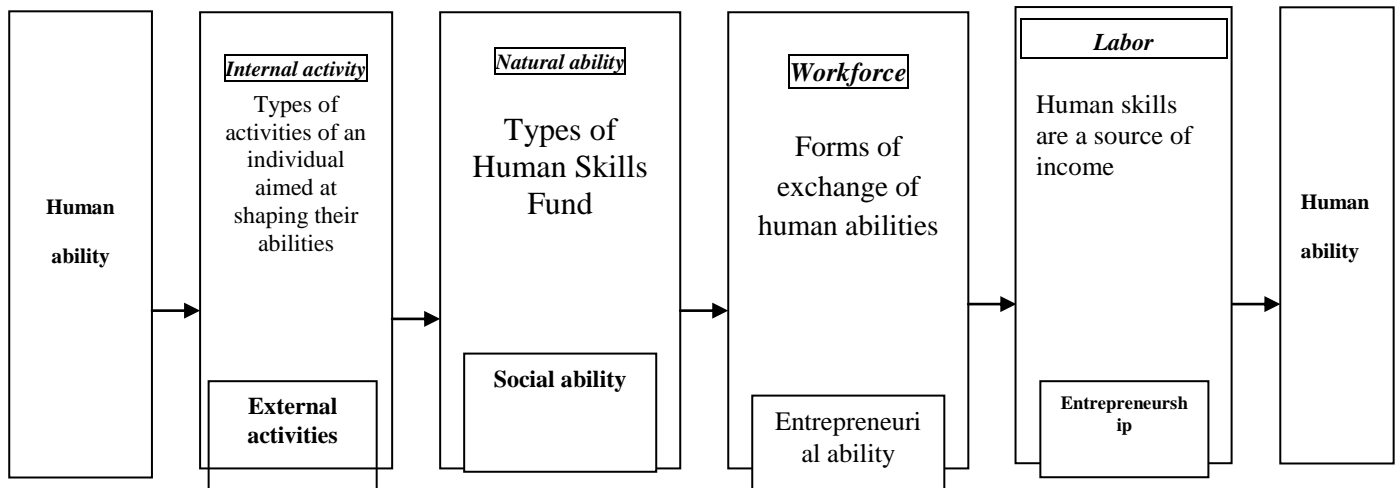
**3.Determining human maturity in an ethical approach.** This approach is based on Bahauddin Naqshband's teaching of human spiritual maturity, in which he focused on human perfection as a result of the training of the nafs. The Uzbek philosopher-scientist G.Navrozova defined seven levels of human moral perfection: nafs ammora, nafs lavvoma, nafs mulhima, nafs mutmaina, nafs roziya, nafs marziya and nafs safiya [4]. The separation of human moral maturity statuses depending on the level of lust is of great importance in the upbringing of a spiritually mature person, on the path of spiritual maturity necessary for human self-realization. The approaches described above focus on the levels of mental, physical, and spiritual maturity of a person, while ignoring the issue of economic maturity of people. Therefore, in the article, we examine exactly the stages of human economic maturity and the levels of achievement.

**Methods.** The article analyzes the term "economically competent person" in a monographic way and identifies its essence as an integration of labor and entrepreneurial skills. The stages of economic development, such as qualities, are distinguished. Using the method of systematic analysis, recommendations were developed to determine the status and quality levels of an economically mature person.

**Results and discussion.** In the context of overcoming the crisis of the coronavirus pandemic, the formation of an economically perfect person serves as an important factor in economic development. Who is an economically perfect person and how does he develop?

An economically mature person is a person who has socio-economic abilities and is able to effectively implement them for the benefit and interests of himself, his family, nation and people, the state. Such people gradually develop in the process of labor and entrepreneurial activity in the system of market economy. Based on the formation of "entrepreneurial ability" as a personal-human factor of production in a market economy and its separation from the "labor force" or its transformation into a commodity, we found in the article appropriate to distinguish the following five stages of human economic development: Riding stage. Human ability as capital. In order to develop this ability of man, it is necessary to form the socio-economic abilities of the younger generation. 1. Creating a Human Skills Fund. Formation of a fund of abilities on the way of activation of types of activity of the person directed on formation of the abilities. At this stage the natural abilities of young people are formed and their fund is created. 2. Increasing the productivity of human abilities. Improving the productivity of human abilities based on education, upbringing and science. Human abilities should be as productive as laying hens' eggs or cow's milk. Naflik serves as its product. At this stage, based on practice, a person's social abilities are strengthened. a fund of socio-economic potential will be formed. 3. Strengthening human abilities commodity forms, recognizing that they exist not only in the form of savings, but also in the form of commodities. The effectiveness of human skills is seen in practical activities. At this stage, the person is ready to get a job. 4. Development of capital forms of human abilities. In order

to develop their income-generating properties, a person must engage in hard work and active entrepreneurship. At this stage, the person earns income and becomes an economic person (Figure 2). It would be appropriate to describe the level of development of "human capabilities" as an economic resource with the generalized term "human economic potential". It reflects a person's economic upbringing, economic knowledge, development of labor and entrepreneurial skills, as well as physical, mental and spiritual perfection.



## 2-The process of transforming people's personal abilities into human capital<sup>1</sup>.

Based on the above, in our opinion, it would be expedient to define a harmoniously developed generation as a perfect human being on the basis of four elements, with the following formula:

$$ИК = ЖБ + МЕ + АЗ + ИС,$$

Here :ИК- perfect man;ЖБ – physically strong; МЕ – spiritual maturity; АЗ– mental intelligence;ИС – economic potential.

**2.Man as a labor force.** It is well known that the workforce is the sum of its physical and mental abilities to work. The workforce includes people who are able to work (who can and want to work). As a result of physical, intellectual, labor and professional education, a person attains the status of a labor force as a personal-human factor of production. Therefore, education in this area should be the focus of the family, kindergarten, school, lyceum, university. Because a person is able to work from birth - at the age of 16 and after completing vocational training, he must be formed as a labor force and have the ability to work. So that after entering the working age and graduating, he will be able to engage in qualified and productive work. Only if a person develops from childhood and youth physically strong, intellectually developed, hardworking, has a unique profession, he will be able to develop his working capacity, expand the economic potential of the country and achieve a prosperous standard of living in the future.

<sup>1</sup>Манба: Муаллиф ишланмаси.

**3.A person as a definite subject of labor.** Net labor is defined as labor aimed at creating a specific type of consumption value (a jeweler creating jewelry, a builder building a house, a teacher teaching, a doctor treating, a scientist conducting scientific research). At this stage, a person creates material or intangible benefits by applying the physical, mental, professional capabilities accumulated in the first stage of economic maturity in labor activities. In a market economy, concrete work takes precedence over abstract labor. Because only as a result of concrete labor are created products that are able to meet the needs of the market, have any utility and consumption value, they become the object of exchange in the market as exchange value, which is an abstract product of labor. Therefore, a person must be creative by putting his or her work ability into practice. In the process of labor, the higher his general ability, level of education, qualification training, the higher his productivity and the greater the benefit per unit of time. As a result, on the one hand, if the market is filled with goods and services, on the other hand, a person makes a living by earning a living wage. Through hard work, a person gains a reputation in the eyes of the community. An economically mature person is one who can earn enough to meet the needs of himself and his family by working honestly and productively. In order to increase one's prestige as a definite subject of labor, each person must receive a professional education, acquire a suitable profession, and constantly improve his skills with love for him.

**4.A person as an entrepreneur.** At this stage, one's economic activity takes on a new quality. As a result of business education and training, he develops his entrepreneurial, organizational, innovative, risk-taking and commercial qualities, and develops entrepreneurial ability, which is a personal-human factor of production. Will be able to engage in private entrepreneurship and small business activities. It lays the foundation for entrepreneurial activity while continuing to work. Initially as an individual, then as a legal entity, he opened a private enterprise and engaged in entrepreneurship. In this case, the entrepreneur becomes the owner of private property and runs his own business. As a result, the business will have an income. This income is several times more than the work, and it will be possible to earn it every day, every week, every month. As an entrepreneur, a person will have the opportunity to further improve the financial situation of himself and his family. It also serves the interests of the people and the state through the timely and correct payment of taxes. Such people fall into the category of economically mature people.

**5.A man as a manager.** At this stage, a person realizes his or her work and entrepreneurial skills in a corporate system. The corporation is the most developed organizational form of business, which is characterized by the separation of managerial responsibilities from the owner. The owner, who founded the corporation in order to increase the efficiency of business activities, hires specialists with managerial qualities for the lower, middle and upper levels of management. In order to hold a managerial position, a person must have management skills and experience in the market method and be trained in management. A person as a corporate manager holds a managerial position in a joint-stock company on a contractual basis, is engaged in business management activities and ensures the profitability of the joint-stock company. He is paid for his work as a professional hired manager and receives a certain percentage of the profits that the joint-stock company sees for

the effective exercise of his entrepreneurial ability. This share can be hundreds of thousands of soums a month. As a result, a person has the opportunity to live a prosperous life and achieve economic perfection. It should be noted that the standard of living serves as a measure of human economic maturity. The standard of satisfaction of people's vital needs is called the standard of living. The living standards of the population are determined by the economic and statistical indicator "consumer basket". The "consumer basket" is a set of consumer and non-consumption goods and services necessary for the life and activity of the average family. "Average statistical family" means the similarity of families in terms of number and size and composition of normative consumption. The country's statistical agencies periodically calculate the consumer basket as a generalized monetary expression for the average statistical family. The level of satisfaction of people's needs depends on the level of individual and family income of members of society. The more income each person contributes to the family budget, the higher his or her standard of living will be. Based on the above, we believe that it is expedient to determine the status of human economic maturity by quantitative measurement of the degree of 'economic utility'.

**The economic nafts of man** – is the ability of an individual to meet human needs at the expense of the income he sees as a result of realizing his labor and entrepreneurial ability in the public interest. It is expedient to distinguish the following cases of economic inequality of a person's income according to the scale of satisfaction of needs:

1. **Anxiety** – a person does not have enough or no income at all to meet their needs.
2. **Personal selfishness** – a person's income is only enough to meet his needs.
3. **Family anxiety** – a person's income is enough to meet the needs of both himself and his family members.
4. **Social nepotism** – a person's income exceeds the basic needs of himself and his family. This part of the income can also be spent on assistance to the poor, sponsorship, guardianship and other charitable activities.
5. **Unadulterated superfluity** – Personal income is formed as a result of non-payment of state taxes in whole or in part. A person prefers to spend most of his income on household chores rather than on household chores. We recommend calculating a person's level of economic utility using the following formula:

$$\text{КИНД} = \frac{\text{КД}}{\text{ИС}} \times 100 \%, \quad \text{—————}$$

here, КИНД – the degree of economic utility of a person (in%); КД – annual income of a person; ИС – the value of the annual consumption basket of the average statistical family.

It should be noted that the "degree of economic utility of man" calculated by the proposed method divides man into two economic aspects: 1) the creator of luxury as a personal factor of production; 2) is a generalized, synthetic indicator that embodies the consumer characteristics of goods that are the subject of the household. Therefore, on the basis of the norm and status of a person's economic nafts, we have been able to distinguish the following statuses of his economic maturity (Table 1):

**Table 1 The status of maturity inherent in the level of economic utility of a person<sup>2</sup>**

<b>The norm of economic profitability (in%)</b>	<b>Levels of economic utility of a person</b>	<b>Statuses of human economic maturity</b>
0-25 percent	greed	economically weak person
26-50 percent	personal nepotism	economically viable person
51-100 percent	family nepotism	economically mature person
More than 101 percent	social nepotism	economically competent person
More than 25 percent	unadulterated superfluity	economically imperfect man

1. Economically weak person - not working due to education, unemployment, young childhood, housewife and other reasons; who receive low wages due to low qualifications or lack of interest; the family is a working-age person who is in a state of economic deprivation by adding a 0% to 25% income share to the consumer basket.

2. A person with economic potential is a person who realizes his ability to work and is able to meet only his own needs, with a contribution of 26% to 50% to the family's consumer basket at the expense of wages.

3. An economically mature person is a person who is able to meet the needs of himself and his family with a contribution of 51% to 100% to the family basket, realizing his entrepreneurial ability as well as his ability to work.

4. An economically mature person is a person who has been brought up in the spirit of diligence since childhood and adolescence, has a unique profession, effectively implements his labor and entrepreneurial skills in the public interest and welfare of the people, earning income equivalent to more than one consumer basket. and a person who has reached the peak of maturity, who meets the needs of his family and provides social assistance to the poor.

5. An economically imperfect person is a person who earns income through bribery, fraud, informal entrepreneurship, earns income without partial or complete payment of state taxes, spends most of his income on gambling, drunkenness, alcoholism, prostitution, and makes a small contribution to the family consumer basket. is a person.

### **Conclusions and suggestions**

The following conclusions can be drawn from the above ideas:

1. The problem of man and his perfection has long been the subject of research in various disciplines, and the physical, mental and mental aspects of three-dimensional man as a subject of scientific research have been studied in detail. However, it was concluded that in a market economy, the study of the fourth economic aspect of man is also important.

2. It is expedient to distinguish two abilities that characterize the economic aspect of man: 1. Human ability to work consists of concrete and abstract, as well as physical and mental forms of labor that arise in the practical use of labor. is a form of realization of its

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<sup>2</sup>Манба: Муаллиф ишланмаси.

business qualities, the economic ability of man to effectively use the connection of factors of production, to make consistent management decisions, to master technological and organizational-managerial innovations, to take risks and to provide profitable work.

3. In a market economy, man is a step-by-step: first as a potential personal factor of production (human capital and labor) and real (real subject of labor), then as an entrepreneur engaged in small business, and finally as a professional manager in the corporate system. finds perfection.

4. Based on the study of the forms of exchange of human economic abilities and their relationship between sources of income, such as labor and entrepreneurship in the framework of the matrix "Ability / Income", it is scientifically possible to distinguish five categories of human beings: based.

5. The stages, levels of quality and status of human development identified in the economic approach can serve as an important theoretical and methodological basis for the formation of individual human capital and the education of economically mature people in the transition to a digital economy.

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