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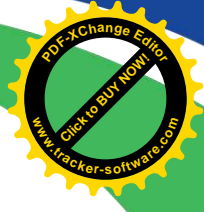
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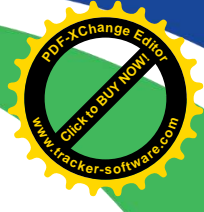
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REFORMS IN NEW UZBEKISTAN: THEIR ECONOMIC AND FINANCIAL SIGNIFICANCE

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Abstract. *This article analyses the ongoing reforms in New Uzbekistan and their impact on economic and social life. In recent years, the state has undergone changes, mainly in the field of small business and private entrepreneurship: tax breaks, financial opportunities. Improving the country's financial and banking system, increasing the loan portfolio of commercial banks and microcredit system for small businesses and private entrepreneurs, thereby increasing the volume of soft loans to the population and businesses; by making favourable economic and investment conditions by making legal and normative decisions related to the sector, and in other ways.*

Keywords. *Economic life, social life, small business, entrepreneurship, tax, finance, financial opportunity, commercial bank, microcredit system, population, innovation, investment.*

1. Introduction.

Today, in New Uzbekistan, comprehensive social, economic and political reforms are being carried out for the comprehensive development of our country. The most important of these is financial freedom, which allows for the free exchange of currency. One of the directions of deepening economic reforms in Uzbekistan is the development of small business and private entrepreneurship. The leading role of small business and private entrepreneurship in the national economy will ultimately serve to increase the country's gross domestic product by employing a significant part of the labour force.

There are various ways and means of government support for small business and private entrepreneurship, such as improving public tax policy, changing the rates of various types of tax payments to enterprises operating in the economy; Improving the country's financial and banking system, increasing the loan portfolio of commercial banks and microcredit system for small businesses and private entrepreneurs, thereby increasing the volume of soft loans to the population and businesses; by making favourable economic and investment conditions by making legal and normative decisions related to the sector, and in other ways.

2. Literary review.

Several scholars have conducted research and commented on the importance of fiscal policy in enterprises and its management system.

Among the foreign scientists, Baran (2016) said that "The success of every business enterprise is directly related to the competencies of business management. The business enterprise can, as a result, create variations of how to approach the new complex and changing situations of success in the market. Therefore, managers are trying during negative times to change their management approach, to ensure long-term and stable running of the business enterprise. They are forced to continuously maintain and obtain customers and suppliers. By implementing these measures they have the opportunity to achieve a competitive advantage over other business enterprises".

Friedlob and Schleifer (2003) In their research, they elaborated on the basics of financial analysis, its processes, and its importance.

Scholars such as Peterson and Fabozzi (2003) have written a book called Financial Analysis. In this book, the financial situation and its analysis play an important role not only in an enterprise or small business, but also on a large scale, in a particular region or territorial system.



Neudachin (2016), a CIS scholar, has written a book, *Financial Analysis and Modeling*, in which he describes the methodology of strategic planning and the integration of financial investment and planning. The synthesis of these approaches allows the company to work effectively and implement a strategy to maximize its market value.

Malikov, Olimjanov (2021) examined the merits of our ancestors in the formation and development of financial and tax science in researches.

Sharafiddinov and others (2021) have conducted research on financial analysis and considered forecasting and strategic planning in this area.

3. Research methods.

This article analyzes the work done by the state to develop corporate finance and its contribution to improving the efficiency of enterprises. Methods such as deductive and inductive, analysis and synthesis were used in the analysis process. In addition, the pre- and post-reform processes were compared using comparative and historical methods. In this process, the differences between the legislation and the years are theoretically compared.

4. Analysis and results.

Large amounts of financial resources are needed to ensure the development of small business and private entrepreneurship and to achieve its sustainable development. Financing and financial support of small business and private entrepreneurship in Uzbekistan is becoming a topical issue in the context of economic modernization. In our country, small businesses and private entrepreneurship face certain difficulties in financing their activities. Small businesses and private entrepreneurs, which do not have enough internal funds, are forced to attract financial resources from outside, in the form of loans. Under what conditions and at what price these financial resources will be attracted, it is natural that small business and private entrepreneurship will have a direct impact on their future income. Therefore, the issue of financing the development of small business and private entrepreneurship should serve as an important factor in ensuring its financial development. This is especially important given the limited financial resources. In the context of the implementation of the anti-crisis program, the financial aspects of the development of small business and private entrepreneurship are of particular importance. This, in turn, requires in-depth, specialized research on the organization and improvement of financial support for small business and private entrepreneurship.

An important factor in the development of small business and private entrepreneurship is the problem of financing this sector. By positively addressing this problem, the role of the private sector in the sustainable development of the country's economy will increase.

Although the pace of development of small business and private entrepreneurship has been stable in recent years, the scale of these enterprises is small. In most cases, although these enterprises have a certain position in the market, they face the problem of lack of financial resources to expand production. This problem, in our opinion, is due, on the one hand, to the general shortage of financial resources in the country, and, on the other hand, to the fact that private sector entrepreneurs often do not have the skills to participate in the financial market.

Small businesses and private entrepreneurs often face a number of challenges due to lack of start-up capital. In our opinion, the guarantee provided by law is also provided by legal entities and individuals with the ability to pay, as well as citizens' self-government bodies. In order to attract start-up capital, collateral, withholding, guarantee, advance payment, etc. can also be used. At the same time, the business entity may use its property, including property and property rights, to insure itself against the obligations under the loan agreements, as well as the insurance policy on the risk of insolvency.

In order to develop family businesses and crafts, start-up capital and modernize production, the mechanisms for allocating long-term and medium-term loans have been revised and adapted to modern requirements.

In accordance with a number of normative and legal acts adopted in our country, various benefits and conveniences have been provided for small business and private entrepreneurship, and the system of preferential lending has been simplified.



In our opinion, the development of private entrepreneurship, including the effectiveness of its financing, cannot be ensured without addressing the key organizational and legal issues that hinder the development of the private sector. To solve these problems, we offer (Kayimova, & Bakayeva, 2022).

1. It is necessary to establish a special independent organization and group of experts to adopt comprehensive legislation aimed at strengthening the economic position of the state through the development of the private sector, coordinating between private businesses, limiting government intervention and increasing the efficiency of financing private entrepreneurship. It is necessary to ensure the continuity of their activities;

2. Taking into account the objective reality of the global financial and economic crisis and the liberalization of the economy in our country, it is necessary to develop and implement an effective financing mechanism that will serve to ensure the development of the private sector. Called the Mechanism for Effective Financing of the Private Sector Development, this mechanism should be a key factor in providing all businesses operating in the sector with the financial resources they need for their expanded reproduction needs. In this context, it is important to give equal rights to all business entities operating in the private sector, regardless of the form of ownership, to the organization of financing;

3. In the mechanism of effective financing of private sector development, the sources of funding should be:

- a) profits of business entities operating in the private sector (mainly retained earnings);
- b) depreciation allowances for private sector enterprises;
- c) increased share of fixed liabilities of private sector enterprises;
- d) savings or savings in private sector enterprises;
- e) domestic reserves of private sector enterprises;
- f) funds received by private sector enterprises through the issuance of securities;
- g) loans from commercial banks and other credit unions;
- h) funds of the state budget (centralized funds aimed at solving socio-economic problems of national importance and financial resources allocated for investment purposes);
- i) funds received in various forms (loans, borrowings, etc.) from international (including financial) organizations and foreign investors;
- j) other funds provided from outside on the condition of sponsorship or non-refund.

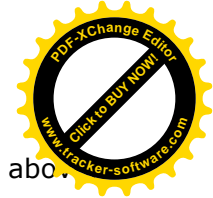
From the above, it can be seen that the composition of those who should be used as financial sources in the mechanism of effective financing of private sector development can be very diverse in practice. With this in mind, a business entity operating in the private sector should not prioritize their appearance. Instead, you should try to make the most of them all at once. Only then can effective financing of private sector development make sense;

4. Sources of financing, in general, from public investment resources in determining the prospects for effective financing of private sector development; from foreign investments; investment resources of private sector businesses; from personal, borrowed or borrowed resources; at the level of state and republican entities and at the level of business entities in the private sector; external and internal sources; risky and risk-free sources; it is also important to recognize that capital consists of inflows and production reserves. Without fully understanding this, it is impossible to determine the prospects for effective financing of private sector development in our country. Because these are the ones that serve to determine the optimal composition of funding for private sector development;

5. The main sources of financing in the private sector are the own funds of business entities operating in this sector, loans from commercial banks and foreign direct investment.

5. Conclusions and suggestions.

The problem here is to clarify which of these resources should be prioritized, which one is more efficient, which one is more suitable for the requirements of a market economy. The complexity of the problem is that none of the above questions can be answered definitively, as many think. The solution to this problem depends on the specific conditions of the business entity operating in the private sector, what tasks are set before it and when they must be completed, and so on. With this in mind, when deciding which source of funding to use in a particular situation, it is advisable to consider the advantages



(advantages) and disadvantages of each source of funding, taking into account the above and only then make an appropriate decision;

In our opinion, the mechanism of effective financing of private sector development should, first of all, meet the following criteria:

- a. the mechanism to be created should be an alternative to the existing mechanism of financing the private sector;
- b. This mechanism should be based on mechanisms that have proven themselves in developed private sector countries;
- c. the mechanism of effective financing of private sector development should correspond to the current level of development of the republic;
- d. this mechanism should serve the development interests of the private sector;
- e. it must contain appropriate guarantees from the state.

The implementation of an effective private sector financing mechanism, which should be based on these criteria, in our view, will create more and more opportunities for the development of the private sector, which will help to finance them at a reduced level of risk. In our view, this mechanism should include the country's central government, relevant public authorities, the private sector development corporation of the Republic of Uzbekistan, the credit guarantee corporation, relevant financial institutions and the private sector itself;

The implementation of such measures will contribute to the further development of the private sector in our country and improve the living standards of the population.

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