

Increasing The Income of the Population is the Guarantee of A Prosperous Life

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Abstract:

The article is based on the dynamics of the regions, based on the importance of the total income of the population in ensuring the well-being of the population, the positive impact of reforms to increase income levels. Particular attention is paid to the changes that have taken place in recent years.

Keywords: *Welfare of the population, living standards of the population, social policy, entrepreneurship, entrepreneurial activity, family business, private property, real income, nominal income, total income.*

I. INTRODUCTION

In order to improve the living standards of the population of the Republic of Uzbekistan, reduce social problems among the population, special attention is paid to ensuring the income of the population in a modern market economy. In order to meet the needs of the people, it depends on the level of individual and family incomes of the members of the society. Achieving sustainable development of the economy with high figures has laid a solid foundation for further increasing the income of the population, improving the living standards and quality of life of the people. There are ample opportunities to increase the salaries of employees of budget organizations, pensions and stipends, real per capita income, income from entrepreneurial activities. It is important to pay special attention to reducing the level of social stratification of society, to put it simply, not to be too rich or too poor, to carry out effective reforms to reduce the level of

social stratification among the population. In this regard, the President of the Republic of Uzbekistan Sh.M.Mirziyoev noted, "This is confirmed by the fact that over the past five years the per capita income has increased 2.5 times, compared to 2011 the number of cars per 100 households 2.3 times, pilesos 6.8 times, washing machines 1.5 times, televisions and refrigerators 1.3 times. This, of course, shows that people's living standards and quality of life are steadily rising, and encourages us to continue the reforms we have begun" [1]. Despite the scale of the measures taken and their coverage of every member of society, there are still a number of issues that need to be addressed, such as improving the living standards of the population, regulating income, increasing incomes and preventing poverty. In a market economy, income is of particular importance, and a new approach to it addresses a number of pressing issues: the close relationship between property and income levels, the

definition of income as an economic function of property, the role of production as a source of income and the importance of wages as a major source of income, substantiation of new approaches to the modern concept of wages, the relationship of income with other economic categories IQ of income to determine the role of socio-economic development of the society, learn the importance of strengthening the stability of the society. Indeed, in a market economy, the implementation of theoretical, methodological and organizational issues aimed at ensuring the welfare of the population and improving their quality of life is very important.

II. ANALYSIS OF THE LITERATURE ON THE SUBJECT

In the works of the President of the Republic of Uzbekistan Sh.M.Mirziyoev on improving the well-being of the population by increasing their incomes, the importance of incomes in a market economy, the need for reforms in the country to focus on social issues and the need to pay attention to social issues. The importance of gradually increasing the income of the population in accordance with the requirements of a market economy, foreign experience of living standards V.I.Vidyapin, A.I.Dobrinina, N.V.Pakhomova, A.I.Kuznetsova studied in the scientific works and articles of such scientists as V.D.Kamaev, S.S.Nosova, N.M.Rozanova, A.M.Orekhov. The economic content of incomes of the population, their structure, the impact of incomes on living standards, views on income inequality are analyzed, the relationship between inequality and efficiency is discussed. K.H.Abdurahmonov, Sh.R.Kholmuminov, Sh.Sh.Shodmonov, U.V.Gafurov, A.V.Vakhobov, H.P.Abulqosimov, B.K.Goibnazarov, Sh.Sh.Shodmonov, U.V.Gafurov, N.K.Murodova, Q.Muftaydinov, A.A.Kulmatov [2], Problems of the mechanism of management of

household activities I.U.Ibragimov, R.Khodjaev, F.Q.Shoyusupova, A.Egamberdiev [3] in monographs, textbooks, manuals, scientific-methodical works and scientific articles. The research of the above-named scientists focuses on the analysis of conceptual, theoretical and practical aspects of income generation and its application in accordance with the laws of a market economy. It should be noted that despite the scientific and applied research and theoretical research to date, in today's global economy, it is necessary to improve the comprehensive statistical analysis of income and expenditure, as well as to assess the factors affecting economic activity of households on the basis of statistical models. not systematically illuminated.

III. ANALYSIS AND RESULTS

“Income” is an indicator of the results of economic activity, which is multifaceted and complex, because income can simultaneously represent the income from any activity, cash, natural products, as well as the benefits of economic resources and other concepts [4]. In this case, the personal income of the population takes the lead, and the following rates of personal income of the population can be cited. Personal income is a set of funds received by man in cash and in kind, to provide them with a certain standard of living. If we describe the sources of their formation in the tariff “Personal income”, it is as follows. Personal income is the sum of all monetary and natural income related to the participation of citizens in labor, ownership and use of any type of production and other wealth, as well as belonging to social groups for which social transfers are paid in accordance with the legislation of this country. The income of the population plays a leading role in its structure. The income of the population over a period of time is the cash and in-kind income received by them. Income in the form of wages, income from entrepreneurial activities, pensions, pensions, stipends,

interest on property, dividends, rent, income from the sale of securities, real estate, agricultural products, handicrafts and various services Adequate income of the population increases the well-being of the population and contributes to the solution of important social tasks. creates the ground. In terms of incomes, the issue of increasing the leading wages, reducing social stratification in a market economy, ensuring the fulfillment of such important tasks of the state as achieving inflation and price stability, as well as putting an end to the shadow economy is relevant today. According to economist K.H.Abdurahmanov, Sh.R.Kholmuminov, according to the formation and stratification of income:

- the pursuit of socio-economic freedom; possession, disposal and use of income-generating property;
- it is influenced by factors of economic freedom, such as the movement of market participants to spend more resources at the level of opportunity, to earn more and to live a prosperous life.

According to the requirements of a market economy, it is natural for the income of the population to be stratified. Today, in order to provide social support to the population, a large-scale work is being done in terms of social policy. Improving the system of remuneration of labor, gradual and continuous increase in the average monthly wage, its population

Measures to prevent a decline in the share of gross income and ensure that it remains stable will play an important and significant role in the rapid growth of income of the population. The market economy provides equal opportunities, but because the use of these opportunities is different, objectively the living standards of the population differ, and this is reflected in the diversity of income. More or less income

depends primarily on people's ability to work, their behavior, and has a direct impact on their income level. When interpreting the income of the population, we can see that their existing types are classified according to known characteristics as follows [5]. Income of the population

- According to the form of expression
- Acquisition feature
- Legitimacy of acquisition
- Level of authenticity
- Form of ownership

In a market economy, there are a number of changes in the structure of income. The radical reform of property relations, the emergence of new forms of management and the labor market and capital determine the structural changes in the structure of income of the population. The components of revenue vary in quantity and quality. Today, in order to optimize the real income at the disposal of citizens, significant work has been done in the tax system. About 57-58.0% of the state budget of the Republic of Uzbekistan is directed to social protection and support of the social sphere, while the main part of these funds is directed to the development of education, health, science, culture, social support and welfare. The issues of improving the welfare of the people are at the heart of our reforms. The state budget expenditures are aimed at maintaining the social sphere and providing social support to the population. D expenditures for the years 2012-2018 a total of 58,9-57,9 percent of the budget expenditures, expenditures in this sector, the rise in nominal amounts. National economy more directly related to the business activities of the society. Because entrepreneurs quickly adapt to market demands, they will enable our people to solve such an important issue as the provision of various consumer goods and employment, will become their source of income. Therefore, today there are ample opportunities

for business development, and its regulatory framework is being further improved.

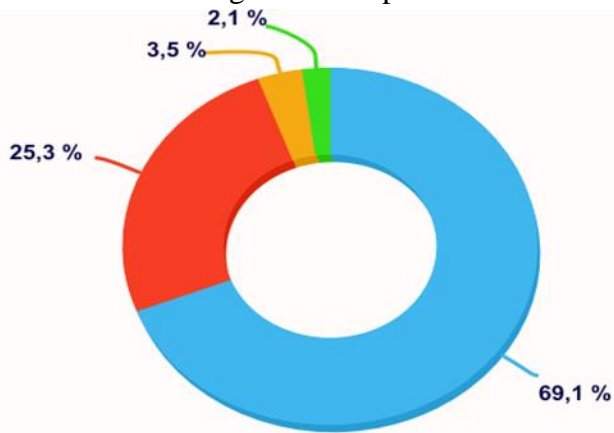


Figure 1. Income structure of the population

Significant growth in the total income of the population was mainly due to labor income (income from employment and income from self-employment), which accounted for 69.1% of total income, and transfers accounted for 25.3%. due to significant

changes in income. In this regard, as noted by the President: “In 2019, the state order will be issued to provide employment to 940 thousand people, of which 400 thousand permanent jobs (346.7 thousand under the program in 2018) will be created and great importance will be attached to the development of entrepreneurship. [7]. Significant work is being done in the framework of the state programs “Every family is an entrepreneur” and “Our youth is our future” adopted in 2018. Unemployment is currently at 9 percent of the economically active population, especially as a result of supporting young people to start their own businesses and giving them great incentives to start their own businesses. But individuals who want to work permanently but are unable to do so because of temporary, seasonal jobs or are economically inactive will rise to 20 percent. In particular, in 2018, the country's GDP grew by 5.1%. GDP per capita increased by 3.5% compared to last year.

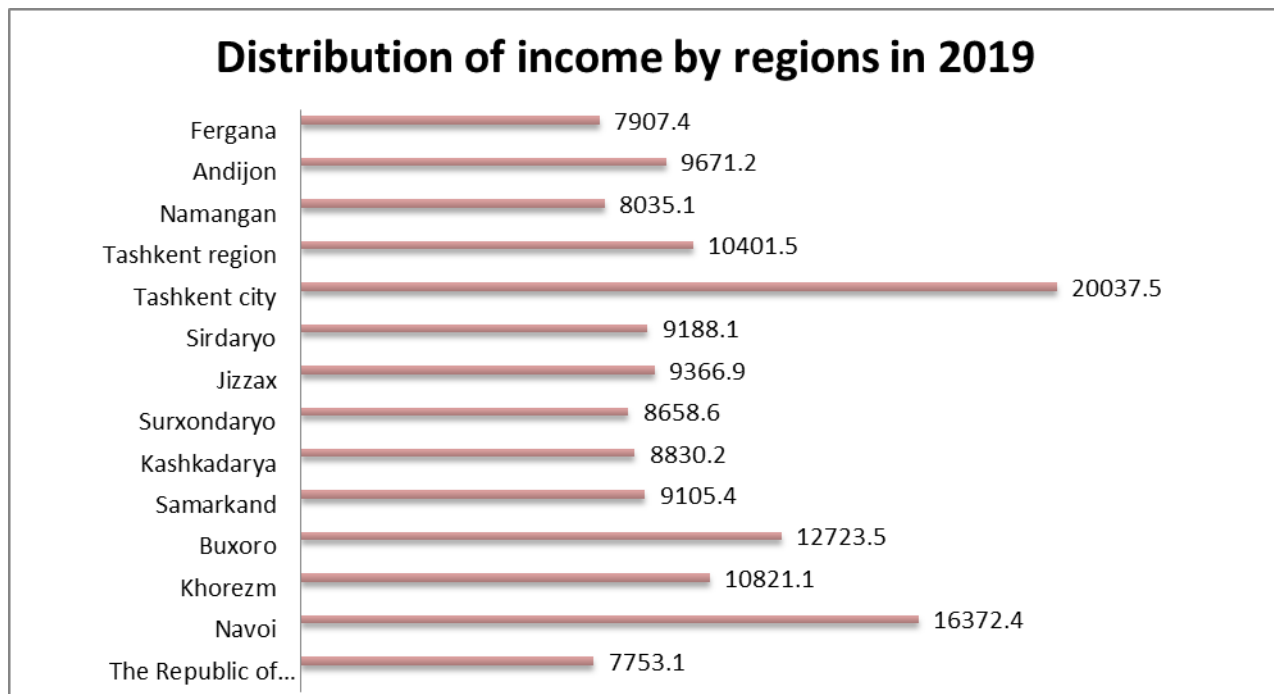


Figure 2. Distribution of income by regions in 2019

Real incomes increased by 20% and more than 372,000 new jobs were created in the country in 2018.

In this regard, significant work is being done in the regions to ensure the welfare of the population. In

Kashkadarya region alone, 9684 preferential loans worth 149.2 billion soums have been allocated by commercial banks to ensure employment. In 2019, 23854 new jobs will be created in the region, and 14541 new jobs will be created due to bank loans planned.

According to the table in Figure 1, the real growth rate of total income of the population compared to the same period last year was 106.5%. As of January-December 2019, the total per capita income was 10.3 million soums, the nominal growth rate was 119.7%, and the real growth rate was 104.5%. The average total per capita income in Tashkent (20037.5 thousand soums) and Navoi (16372.4 thousand soums), Bukhara

(12723.5 thousand soums), Khorezm (10821.1 thousand soums) m) and Tashkent regions (10401.5 thousand soums). The lowest rates were recorded in the Republic of Karakalpakstan (7753.1) and Fergana region (7907.4). This can be explained by the fact that the main factor is the large population in the Fergana region and the low rate of production in the Republic of Karakalpakstan. In the rest of the country, we can see that the income is evenly distributed. Samarkand (9105.4), Kashkadarya (8830.2), Surkhandarya (8658.6), Jizzakh (9366.9), Syrdarya (9188.1), Andijan (9671.2), Namangan (8035.1).

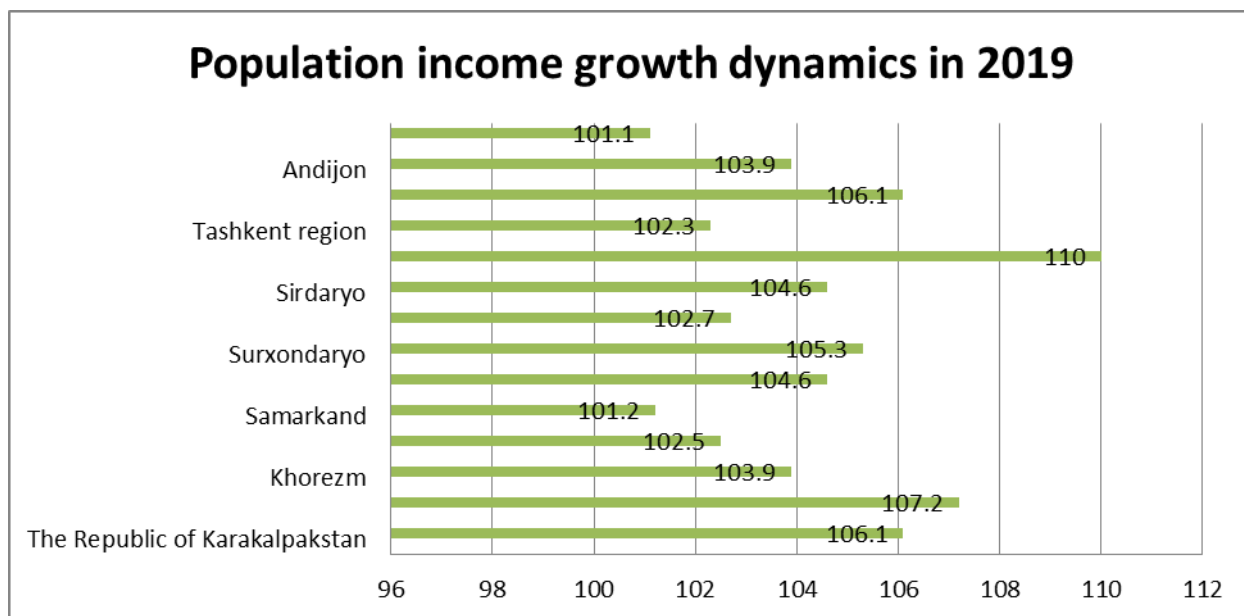


Figure 3. Population income growth dynamics in 2019

In accordance with the Decree of the President of the Republic of Uzbekistan dated April 11, 2018 No PF-5409 “On measures to further reduce and simplify licensing and permitting procedures in the field of entrepreneurial activity, as well as to improve the business environment” wide opportunities are created for entrepreneurs. Income at the disposal of the population is calculated by deducting direct taxes from total income (including their refunds), mandatory fees

and fines, as well as financial assistance provided to one household by another household.

According to preliminary data, as of January-December 2019, the total income of the population amounted to 344.7 trillion soums, the nominal growth rate (121.9%). The highest real growth of gross per capita income is in Tashkent (10.0%). Also in Navoi (7.2%), Namangan (6.1%) regions, the Republic of Karakalpakstan (6.1%) and Surkhandarya (5.3%),

Syrdarya and Kashkadarya regions (4.6%). The real growth of gross income per capita was higher than the national level. At the same time, Andijan (3.9%), Jizzakh (2.7%), Samarkand (2.3%), Fergana (1.1%), Khorezm (3.9%),

Bukhara (2.5%), Tashkent region (1.2%) regions. had a relatively low index. Based on the following data, we will consider the main part of the state budget, along with the organization of tax revenues, the introduction of benefits to reduce taxes and create favorable conditions for our people, as a result of which they have a positive impact on the welfare of our people. It is no exaggeration to say that the adoption of the new edition of the tax concept has created great benefits for the people of our country. According to the new tax concept, starting from January 1, 2019, the personal income tax will be set at 12% (previously the income tax was 7.5% up to 5 times the minimum wage, 16.5% from 5 to 10 times the minimum wage, 22% when it is more than 10 times the minimum wage). 5% tax scales were taken into account), the deduction of citizens to the mandatory insurance premium of 8% was abolished [10]. As a result, as a result of the reduction of taxes on personal income, the income of the population will increase by 6.5%. As a result of such changes, there will be positive changes in the income of the population.

IV. CONCLUSIONS AND FUTURE WORKS

In short, one of the main goals of socio-economic reforms in our country is to ensure the welfare of the population, improve their quality of life and achieve sustainable development of social sectors. The main essence of economic reforms and strong social policy in our country is to protect the interests of the people, to create positive conditions for the optimization of incomes. It should be noted that the higher the level of incomes, the better the needs of the population, health

care, recreation, education. , there will be so many opportunities to spend their free time culturally. Based on the above data, it can be said that the following conclusions and recommendations can be made based on the content of analytical materials, in particular, based on the study of the importance of incomes in ensuring the welfare of the population. First, the level of welfare is a constantly changing indicator, one of the reasons for which is the gradual increase in wages, pensions, stipends in the structure of income, as well as monitoring of programs to improve the welfare of the population in the regions. Advanced employment, which regulates the supply and demand of labor in a modern market economy It is advisable to improve the system of service organizations. It is also necessary to develop corporate entrepreneurship in the regions with the practical use of foreign experience. For example, in foreign countries, such as the UK, Denmark, the Netherlands and other European countries, the development of this sector will affect the economy and income of the regions, which allowed it to grow [11]. Second, it will create new jobs in the regions, increase the income of the population and provide additional funding to the local budget [12]. It should be noted that despite the fact that the country has a wide range of opportunities for entrepreneurship, these events are not effectively organized in the regions. To this end, it will be necessary to organize mobile counseling centers in the regions, and thus to carry out explanatory work on the legal framework for the operation of remote villages in the regions and the rational use of benefits. Third, through the development of services in rural areas, the rural population will be able to increase their incomes through entrepreneurship, strictly control the absence of artificial barriers to the use of benefits and privileges to ensure the welfare of the population, create new jobs and increase family incomes. you will need to create a wider opportunity.

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