

GLOBALASHUV SHAROITIDA TADBIRKORLIK VA KICHIK BIZNESNI RIVOJLANTIRISHNING DOLZARB MASALALARI

Namangan muhandislik-texnologiya instituti 15-16-aprel, 2022-yil

III TOM

Qolgan tamoyillar yuqoridagilariga ma'no jihatidan juda yaqin va asosiy mazmunini qayta takrorlaydi. Bundan tashqari, mamlakatimizda rivojlanish strategiyalarida bu tamoyillarning tub mazmunlarini ifodalovchi g'oyalar allaqachon qo'llanib bo'lingan. Xulosa qilib aytganda, bugungi kunda mamlakatimizda atrof-muhitni muhofaza qilishga qaratilgan ijtimoiy tadbirkorlik faoliyatini tashkil etish va rivojlantirish masalasi asosiy o'ringa qo'yilishi va bunga erishish uchun yuqoridagi tamoyillardan ularni o'z iqtisodiyotimizga moslashtirgan holda foydalanish dolzarb muammolardandir.

Foydalanilgan adabiyotlar ro'yxati

1. Earth-Summit--Principles-for-the-Green-Economy-1--2012 B.3-5.
2. J. Gregory Dees. The Meaning of Social Entrepreneurship. – 2016.
3. Vaxabov A.V., Xajibakiev Sh.X., Toshmatov Sh.A., Butaboyev M.T. – “Yashil iqtisodiyot” darslik. B-35.
4. SDSN-An-Action-Agenda-for-Sustainable-Development-2014. P.3-4.
5. D. Bornstein. How to Change the World: Social Entrepreneurs and the Power of New Ideas – 2005. – B. 88-89
6. OECD Entrepreneurship at a Glance –2011
7. <https://unece.org/sustainable-development/green-economy>

BANKING INSTRUMENTS IN THE SYSTEM OF INSTITUTIONAL SUPPORT FOR EXPORT ACTIVITIES OF BUSINESS ENTITIES

K.I.Kurpayanidi

Fergana Polytechnic Institute

Tel: +998971003888, e-mail: konstantin@ferpi.uz Doi: [10.5281/zenodo.6535656](https://doi.org/10.5281/zenodo.6535656)

Abstract: *Global fluctuations in market conditions, the aggravated problems of increasing the competitiveness of countries in the world market, have caused a new round of interest in certain instruments of export guarantee support. This article discusses some issues of export support and promotion by the banking system of the Republic of Uzbekistan. The experience of foreign countries has been studied.*

Keywords: *Banks, foreign economic activity, international competitiveness, support for the export of industrial products.*

Annotatsiya: *Bozor kon'yunkturasining global o'zgarishlari, jahon bozorida mamlakatlarning raqobatbardoshligini oshirish muammolari keskinlashib, eksportni kafolatli qo'llab-quvvatlash uchun alohida vositalarga qiziqish uyg'otadi. Ushbu maqolada O'zbekiston Respublikasi bank tizimi tomonidan eksportni qo'llab-quvvatlash va rag'batlantirishning ayrim masalalari ko'rib chiqildi. Xorijiy mamlakatlar tajribasi o'rganildi.*

Kalit so'zlar: *Banklar, tashqi iqtisodiy faoliyat, xalqaro raqobatbardoshlik, sanoat mahsulotlari eksportini qo'llab-quvvatlash.*

Аннотация: *Глобальные колебания рыночной конъюнктуры, обострившиеся проблемы повышения конкурентоспособности стран на мировом рынке, вызвали новый виток интереса к отдельным инструментам гарантийной поддержки экспорта. В данной статье рассмотрены некоторые вопросы поддержки и стимулирования экспорта со стороны банковской системы Республики Узбекистан. Изучен опыт зарубежных стран.*

Ключевые слова: *Банки, внешнеэкономическая деятельность, международная конкурентоспособность, поддержка экспорта промышленной продукции.*

In modern conditions, when there is instability in world trade and the economy as a whole, the issue of supporting and strengthening the positions of national exporters becomes especially relevant. The conjunctural fluctuations of the world economy observed over the past few years have also had an impact on international trade in goods. They contributed to the change of state development priorities and increased attention to the export activities of national enterprises.

Currently, the conditions of increasing rivalry in world markets create the need for an active expansion of state support for exporters to advance to new markets and strengthen existing positions in traditional markets by increasing the volume of exports of products. In this regard, special attention has recently been paid to the issue of state support and stimulation of export activities of all specialized business entities.

Thus, within the framework of protecting the interests of national exporters and promoting national exports to foreign markets, the most important area of activity of state and non-state structures to support and develop export activities remains the development of interaction with foreign partners and international organizations. Proceeding from the above, it should be noted that the banking sector, as an integral element of the institutional environment for the development of entrepreneurship, is also called upon to actively pursue a credit policy with respect to business entities that have international cooperation and export projects in their activities.

If we consider the world experience of export support, then we can clearly see the picture of the factor of stability of economic development in those countries where such an event is systemic in nature and international economic relations are established on a long-term basis.

Thus, state support for foreign economic activity has reached the greatest perfection in the United States. The State Department coordinates the foreign economic activities of all ministries and departments, state organizations and their representatives abroad. Hence, it is established that the main purpose of supporting American business abroad is to create favorable institutional conditions for the implementation of profitable commercial projects. The State Department holds meetings of coordination and advisory committees on issues related to foreign economic activity with the participation of representatives of business structures directly affecting the interests of the country's business community.

The opposite situation is developing in the UK. There, foreign economic policy is part of the general economic policy of the country. There are practically no ministries that would not deal with foreign economic activity in one way or another. An important role in promoting foreign economic cooperation is played by British diplomatic missions, which have trade advisers in their composition. The British National Export Council applies an original form of export assistance - firms exporting goods that are trying to master the foreign market for the first time are provided with organizational and financial assistance in setting up an exhibition.

In South Korea, the Trade Promotion Corporation operates in order to provide institutional support for international trade. To stimulate the export of goods and services, an Export Day has been established, on which the best exporters are awarded and receive national recognition.

The organizer of the system of servicing foreign economic relations in Japan is the state, which finances this activity from budget funds, such as: collection and analysis of marketing information, provision of information and consulting services, organization of advertising and exhibition work, assistance in attracting new participants to foreign economic activity, etc.

As can be seen, in developed countries, foreign economic activity is considered taking into account the peculiarities of the national economy and the country's foreign policy. There is almost no standard approach to international economic relations, and this is proof that economic development has a peculiar effect for each country.

In Uzbekistan, state assistance and export support are always in the focus of attention of the state and the government of the country. This is reflected in the package of documents on the

implementation of the Decree of the President of the Republic of Uzbekistan №60 dated January 28, 2022 "On the development strategy of new Uzbekistan for 2022-2026".

Of particular interest is the 28th goal of the above-mentioned state program. It assumes:

- Further increase of the export potential of the republic and bringing the volume of exports of the republic in 2026 to 30 billion US dollars;
- Increasing the export potential of the republic by actively supporting the activities of exporting enterprises;
- Introduction of modern standards in the production of products that meet the requirements of foreign and international markets, attracting well-known brands;
- Bringing the share of the private sector in exports to 60 percent;
- Tripling the export of motor vehicles and bringing it to 1 billion US dollars;
- An increase in the export of tourism, transport, information and other services, including programming services, by 1.7 times, bringing their export volumes to 4.3 billion US dollars;
- Improvement of the system of providing organizational and financial assistance to exporting enterprises;
- 3.3-fold increase in the share of finished products and semi-finished products in the export structure, expansion of exports of finished products to European countries under the GSP+ system;
- Increasing the number of exporting enterprises from 6,500 to 15,000 and the geography of exports from 115 to 150 countries by improving the system of promoting exports to foreign countries of products of domestic manufacturers;
- Implementation of the idea of "New Uzbekistan - a country of competitive products", including through an open competitive selection of 200 companies to provide comprehensive support in their transformation into the leading exporters of the country;
- Creation of free trade zones on the border territories with neighboring States.

And the 97th goal of the Strategy outlines the development of measures to support and subsidize exports in accordance with the rules of the World Trade Organization. Today, an important institutional climate is being created in Uzbekistan, creating an active participation of business structures in international markets, where banks are becoming the main link.

As an example, the established Fund for Export Support of Small Businesses and Private Entrepreneurship under the National Bank for Foreign Economic Activity (NB FEA) can be cited. It has become a unique structure that provides legal, financial and organizational services to business entities to promote their goods and services to foreign markets. This structure serves to expand the export potential of small businesses, private entrepreneurship and farms, to provide them with the necessary legal, financial and organizational assistance in increasing the production of modern, competitive products on foreign markets and promoting them for export, to ensure reliable protection of domestic exporting entrepreneurs from the risks of changes in the external market.

At the same time, the main objectives and activities of the Fund were identified in conducting marketing research of foreign markets to explore potential opportunities for exporting products produced by small businesses and private entrepreneurship and farms of Uzbekistan. The Fund's work was focused on deepening cooperation with traditional partners and searching for new formats of multilateral cooperation and at the same time preparing and concluding contracts, supporting export operations, reliable protection of exporters from possible risks, as well as obtaining and paying the necessary licenses, certificates, other permits and fees required by the legislation of foreign countries.

In recent years of reforms, the total volume of support for exporting enterprises increased by 25 percent in 2020 compared to 2016.

The main problem of most enterprises engaged in export is the lack of working capital. To solve this problem, export financing mechanisms in the amount of up to \$ 1 million have been established, which 200 enterprises have effectively used. Such opportunities will expand

significantly. Enterprises whose exports exceed \$ 20 million per year are allocated preferential loans of up to five million US dollars.

Conclusions and suggestions

In conclusion, we note that, in essence, the banking system plays a rather significant role in financing the export activities of business entities and their activation in international trade relations. The established Fund for Export Support of Small Businesses and Private Entrepreneurship under the National Bank of Foreign Economic Activity of the Republic of Uzbekistan for the period of its existence has proved the need for systematic development and improvement of state and non-state support for foreign economic activity. In this regard, in our opinion, it would be appropriate to form the following recommendations for improving the activities of the banking system in promoting and supporting exports in our country.

1. To create a center under the Fund for Export Support of Small Businesses and Private Entrepreneurship under the National Bank of Foreign Economic Activity of the Republic of Uzbekistan to study the demand for export of products produced by small businesses, private entrepreneurship and farms of our country on the basis of constant contact with representatives of the business corps.

2. Expand the financial services of the republic's banks to business entities within the framework of their international cooperation, taking into account their export activities and act as a guarantor of unforeseen risks.

Reference:

1. Decree of the President of the Republic of Uzbekistan №60 dated January 28, 2022 "On the development strategy of new Uzbekistan for 2022-2026".

2. Abdullaev, A. M., & ets. (2021). Institutional transformation of the business sector. *Monograph. Fergana AL-FERGANUS*.

3. Liubkina, O., Murovana, T., Magomedova, A., Siskos, E., & Akimova, L. (2019). Financial instruments of stimulating innovative activities of enterprises and its improvements.

ТИКУВ-ТРИКОТАЖ КОРХОНАЛАРИ ФАОЛИЯТИНИ РИВОЖЛАНТИРИШДА МОДА-ДИЗАЙН МАРКАЗЛАРИ ТАШКИЛ ЭТИШ ЗАРУРАТИ

Т.О.Махмудов

Наманган муҳандислик технология институти

***Аннотация:** Ушбу мақолада мода-дизайн марказини ташкил этиши, у тўқимачилик, тикув-трикотаж саноати, мода ательелар, сартарош стилистлар, косметологлар фаолиятини қўллаб қувватлашдаги аҳамиятини ёритилиб берилган. Мода-дизайн марказ либослар кўрғазмаларини, мода подиймлари, кўнгил очар тадбирларни ўтказиши, корхоналарга либослар дизайни ва рекламаси ҳамда маркетинг тадқиқоталари хизматларини кўрсатиши асосий вазифалари сифатида қаралади.*

***Калит сўзлари:** Мода, дизайн, маркетинг, хизмат кўрсатиши, тўқимачилик, тикув-трикотаж, мода ателье.*

***Аннотация:** Это статье подчеркивается важность создания центра фэшн-дизайна, поддерживающего деятельность текстильной, швейной промышленности, модных студий, парикмахеров, стилистов, косметологов. Основными задачами центра моды и дизайна являются организация выставок одежды, модных подиумов, развлекательных мероприятий, дизайн одежды и реклама, а также услуги маркетинговых исследований предприятиям.*

MUNDARIJA

GLOBALLASHUV SHAROITIDA TADBIRKORLIK VA KICHIK BIZNES FAOLIYATINI TASHKIL ETISH HAMDA BOSHQARISH MASALALARI

1	З.М.Усманова. К некоторым вопросам использования зарубежных технологий в совершенствовании механизма управления персоналом при организации предпринимательской деятельности в условиях глобализации.....	2
2	Ш.Валижонов. Саноат корхоналарида маҳсулот сифатини бошқаришни ташкил этиш.....	4
3	И.М.Камолиддинов, Б.Б.Алижонов. Мамлакатимиз иқтисодийотини ривожлантиришда тadbirkorlik субъектлари фаолиятидан самарали фойдаланиш масалалари.....	7
4	Г.Ж.Наджиева, Сыргак уулу Бекназар. Приоритетные направления формирования инвестиционного климата в регионах Кыргызстана.....	9
5	М.С.Маннопова. Қишлоқ хўжалигида тadbirkorlikни ривожлантиришда мева-сабзавотчилик кластерларини бошқариш механизмини такомиллаштириш.....	12
6	М.Ж.Узоқов. Глобаллашув шароитида маркетинг хизматини ташкил этиш ва ривожлантириш масалалари.....	16
7	F.R.Turdiqulov. Globallashuv sharoitida mamlakat iqtisodiyotiga xorijiy investitsiyalarni jalb qilishning Xitoy tajribasi.....	19
8	E.Sh.Narzullayev. Globallashuv sharoitida atrof-muhitni muhofaza qilishga qaratilgan ijtimoiy tadbirkorlik faoliyatini tashkil etish va rivojlantirish tamoyillari.....	22
9	K.I.Kurpayanidi. Banking instruments in the system of institutional support for export activities of business entities.....	25
10	T.O.Maxmudov. Тикув-трикотаж корхоналари фаолиятини ривожлантиришда мода-дизайн марказлари ташкил этиш зарурати.....	28
11	Sh.R.Sultanov. Business risk and its management.....	31
12	D.A.Xudoyberganova. Raqamli iqtisodiyot sharoitida meva-sabzavotchilik sohasi bo'yicha kichik biznes va oilaviy tadbirkorlikni rivojlantirish masalalari.....	34
13	Z.Abdikarimova. Problems in the education system of uzbekistan and the role of public-private partnership to solve them.....	38
14	A.T.Mirsodikov. Қурилиш соҳаси кластерларида логистик жараёнларни бошқариш.....	39
15	Б.Н.Дедажанов, Л.Х.Убайдуллаев. Корхоналарни ривожлантиришда инновацион бошқариш масалалари.....	42
16	М.М.Рустамова. Вопросы организации и управления предпринимательской деятельностью, малым бизнесом в условиях глобализации.....	45
17	Г.А.Зуфарова. Орназация трудовых отношений на предприятиях.....	47
18	Д.И.Рузметов. Хорижий мамлакатларда кичик бизнес ва хусусий тadbirkorlik субъектлари томонидан ишлаб чиқарилган маҳсулотлар экспортни ривожлантириш тажрибаси.....	50
19	И.Ёрматов. Globallashuv sharoitida O'zbekistonda tadbirkorlikni rivojlantirishning ayrim jihatlari.....	53
20	Д.Ғ.Зулфиқарова. Малакат иқтисодий тараққиётида аёл тadbirkorларнинг ўрни.....	56

GLOBALLASHUV SHAROITIDA TADBIRKORLIK VA KICHIK BIZNESNI RIVOJLANTIRISHNING DOLZARB MASALALARI

**Xalqaro miqyosdagi ilmiy-amaliy amjuman
MAQOLA VA TEZISLAR TO'PLAMI**

Texnik muharrir: O. Qodirov

**Namangan shahar, Kosonsoy ko'chasi 7-uy.
Namangan muhandislik-texnologiya instituti**

NAMANGAN 2022