

THE STANDARD OF LIVING OF THE POPULATION AND THE SERVICE SECTOR

Urinbaeva Yulduz Pirnazarovna

Associate Professor, Doctor of Philosophy in Economics
Samarkand Institute of Economics and Service

Egamkulov Davlatbek Bakhodirovich

Student, Samarkand Institute of Economics and Service

ANNOTATION

The article presents an analysis of theoretical approaches to improving the standard of living of the population.

Keywords: The standard of living of the population, quality of life, demand, consumption, Population Fund, wages, incomes of the population.

INTRODUCTION

During the period of independent development, the improvement of the level and quality of life of the population of Uzbekistan is the most important end result of socio-economic development. The formation of a socially oriented market economy in the Republic and on this basis the improvement of the standard of living of the population is defined as an important direction and the main goal of socio-economic reforms. In the address of the President of the Republic of Uzbekistan Shavkat Mirziyoyev to the Oliy Majlis in 2020 dated January 24, the program and targets are necessary for implementation in the field of economy in 2020 and subsequent years are defined. One of the first tasks mentioned in the appeal was that it indicated that "in 2020, ensuring macroeconomic stability and curbing inflation is our main task in the process of economic reforms" [1]. To accomplish this task, it is necessary to fulfill the specified parameters in accordance with macroeconomic indicators. The main basis of macroeconomics is the national economy, the basis of the national economy is the standard of living of the population.

Therefore, in the process of reforms carried out from the first years of independent development, a lot of creative work was carried out to improve the welfare and quality of life of the population. Today, about 60 percent of the state budget is directed to the development of the social sphere. This serves to improve the quality of life of the population [1]. It is also not surprising that as one of the Five Principles of Transition to a market economy, a strong social policy, in other words, is aimed at maintaining the standard of living of the poor [2] families to a certain extent. The standard of living of the population is a complex socio-economic category that includes many aspects of people's life, the norm for meeting their vital needs [3]. Consumption of goods and services in quantity and what quality each person characterizes as their standard of living. Also, the standard of living of the population is the most important criterion for assessing the effectiveness of the state socio-economic policy. In the expression of the population's living standards there are a number of terms that are closely or closely related to each other, in the sentence they may include the concepts of living conditions, quality of life, lifestyle, life safety, quality of work, welfare of the population. Although the different terms mentioned above mean the same content, in some cases the difference between them acquires a certain character, the

content differs significantly from each other. From the point of view of the purpose of our scientific research, the concept of "standard of living of the population" in these terms is important.

Among economic scientists, there are different views on the concept of "standard of living of the population", the role of goods and services in its formation. Most domestic and foreign scientists describe its essence in different ways, recognizing that the standard of living of the population is a complex socio-economic category.

In our opinion, despite the fact that at the present stage of human development, more than half of the gross domestic product produced in any country exactly corresponds to the contribution of the service sector, and 45-50 percent of the population employed in the economy in this area, its contribution to consumption costs by the population reaches almost 30-35. Definitions given to this important concept are not surprising since the role of services in shaping the standard of living of the population has not yet been so important, that is, in those periods when material goods occupy a leading place, and therefore do not fully reflect the changes of modernity. To prove our opinion, we give a number of definitions given to him. In the textbook "Theory of Economics", the standard of living (welfare) of the population is explained as follows: "how meeting the vital needs of people in a certain state of economic development means the standard of living" [4]. This comment mentions the needs of people in general. But the level of satisfaction of his need for services is not reflected separately. In the definitions given to the standard of living of the population in the literature, there are many three cases of considering it as a predominantly economic category. For example, some researchers have described it as follows: "the standard of living of the population can be defined as the level at which they are provided with the material and spiritual goods they need for life, as well as the level at which people's needs are met with these goods". It is in such a close definition. I. The study published in the author's manual by Gurgood, A.V. Sidenko, M.V. We also met in the textbook prepared by Matveeva. A number of scientists have clarified this definition to a certain extent: "the standard of living of the population is a socio-economic concept that characterizes the satisfaction of material and spiritual and educational needs of people, as well as the degree of improvement in living conditions", "the standard of living of the population is a socio-economic concept that includes such inherently these definitions are borrowed from our compatriot scientist B.K. The theoretical views expressed by Gayribnazarov are quite close: "The standard of living of the population is a socio-economic category that includes such concepts as meeting the material and household needs of people and improving the social living conditions".

Among the definitions given to the standard of living of the population, there is M.G. Nazarov's definition, that is, "the standard of living of the population is a complex and multifaceted category, which is the sum of real socio-economic conditions, primarily people's life activity, is an important characteristic of social development", which we consider remarkable. In this and other definitions given above, it is shown that this is not only an economic, but at the same time an important social category, in addition to recognizing the broad coverage of living standards and interdependence with all other indicators.

Based on these cases and as a result of theoretical research, we found it desirable to give the following definition of the standard of living of the population. The standard of living of the population is a large-scale socio-economic category, which is measured by the material and spiritual benefits of the population, the level of provision of various services (volume of

consumption) and the availability of the necessary conditions for a comfortable and risk-free life. The standard of living of the population, like all other important indicators, has its own quantitative and qualitative aspects. Thus, from the definitions of the concept of "standard of living" we are convinced that this category has an extremely complex and multifaceted content. He has every reason to come to the theoretical conclusion that a system of several indicators and factors that somehow represent different aspects of people's lives, and not according to a single evaluation criterion, indicator and factors, as well as a special role in conducting various services within them. At the present stage of world civilization, it is impossible to imagine a high standard of human life without providing high-quality services at any time, in any place, as diverse as he wants. Currently, the scope of these services is becoming more and more, along with traditional types of services, new, modern types of them appear and develop. Computer services, Internet, consulting services, social services, insurance, banking services and other new types of services have become an important factor in shaping the standard of living and quality of life of people. At the same time, traditional types of services (trade, catering, transport, communications, medicine, etc.) are increasingly becoming perfect.

The standard of living varies to a certain extent between strata of the population and their social groups within the country and within each country as a result of the final result of all socio-economic processes taking place on the scale of society and in individual households. For example, countries that are economically developed and, thus, have achieved a decent standard of living and quality of life at the expense of their own population (USA, Denmark, Japan, Great Britain, etc.), the standard of living of the population of economically backward countries (Congo, Mozambique, Sierra Leone, etc.) is several times higher than the standard of living population. The economic development of all countries, including the growth rate of gross domestic product and the standard of living of the population, is influenced by certain factors. The influence of these factors depends on the presence or absence of natural and climatic conditions and reserves (human, labor, production, financial, informational, spiritual reserves). Despite the fact that some developed countries (Japan, Switzerland) have small natural reserves, they are considered the richest and most densely populated countries with a high standard of living. We can observe a high level of well-being both in countries with large populations (USA, Germany, Japan) and in countries with low populations (Switzerland, Finland, Luxembourg).

In a market economy, a person (population) also performs the functions of a producer, consumer and seller of all goods and services. The economic activity of economic entities in various estates serves the welfare of the population, meeting its needs.

During the transition to market relations in Uzbekistan, a concept of living standards was created that meets the new socio-economic conditions and meets the requirements of society. In the formation of this concept, some rules of the concept of quality of life have found their expression, which are now widely used in world practice. Historically, this concept arose on the basis of the development of such concepts as labor, conditions and quality of work, employment, standard of living, reflecting the economic and social parameters of human life.

We are talking not only about the factors that determine the nutrition of the population, the level of housing, employment, the level of education, but also about comprehensive and effective social protection of its population, the creation of all conditions for its full and comfortable, calm

and secure life, in which a person is provided with the necessary material, social, cultural and spiritual, we are talking about a wide range of convenience in the consumption of material goods, as well as the subjective perception of concepts such as high-quality service and attention.

Consequently, satisfaction with the level of human health, family relationships, profession, financial situation, abilities and other aspects, life satisfaction is an important component of dressing. Therefore, the concept of quality of life also includes the activities of an individual, the composition of his needs and the degree of their satisfaction, the living conditions of a person in society and his interaction with the environment. This relationship reflects the degree to which needs are met and the degree to which existing capabilities correspond to expected capabilities.

We believe that the factors ensuring a high standard of living of the population in the country should take into account their level of knowledge, high level of professionalism, economic activity, entrepreneurship, as well as the perfection of relations in social society. As proof of our opinion, the economic development achieved in Japan can be cited as an example. The successes achieved in this country are primarily the result of the education system, economic activity of the population, hard work, rational organization of labor at enterprises.

It is also possible to bring omillarni, which affects a decrease in the standard of living. They refer to the low level of wages in the supply, underemployment in enterprises, the growth of official and informal unemployment, an increase in the long-term trend of unemployment, etc. Indicators of the standard of living of the population are the criterion that determines the level of economic growth and social development of each country. Therefore, each country strives to improve the standard of living of the population and sees this as the main goal of state policy.

The extreme complexity and versatility of the standard of living of the population determines the need for its comprehensive characteristics based on a detailed subsystem of indicators. A special statistical indicator is able to reflect only one of many aspects of reality, namely the fact that this is not the case. Since all elements of the standard of living are objectively interrelated, the structural indicators characterizing it should also be interconnected with each other. The principle of correlation of indicators is decisive in the formation of sections and subsystems of statistical indicators of the standard of living of the population. As noted above, the concept of "standard of living" is very complex, covering a wide range of concepts. For this reason, it is characterized not only by one indicator, but also by a system of several indicators: employment, income, free time, the level of use of services, production and development of science and technology, the level of protection of the population, material and spirituality, health, mood, national characteristics, indicators reflecting various aspects of life, etc.

Due to the fact that the standard of living of the population is a complex socio-economic category, and the number of indicators characterizing it is unambiguously large, there are different approaches to its assessment in the literature on economics and world practice. It is important to study the views of our economists in this field from a scientific and theoretical point of view.

Each group consists of several indicators, the total number of which increases. These indicators are widely used in determining the socio-economic development of the state, comparing them with each other.

It is known that one of the features of the market economy - the material stratification of the population, as we have already noted, can form several social strata in terms of material security. In any system, it is also possible to stratify the population based on their average income level. The goal is to introduce benefits based on the amount of income of the population, including the provision of preferential services. It is also worth noting that when describing the standard of living of the population, employment based only on average indicators does not give a positive result.

Academician K.H.Abdurakhmonov conducted a comprehensive analysis of the distribution of individual factors and indicators in assessing the standard of living of the population, but the bund provided only paid services, free services were not taken into account. As we have already noted, when solving problems related to improving the standard of living of the population in society, it is necessary to pay attention to the provision of free services (assistance) to the population in need. Therefore, we consider it appropriate to include paid and free services in the indicators of the standard of living of the population. Because free services are mainly carried out on the basis of different levels of budget expenditures. But it is also possible to include economic entities and activities carried out by a wide segment of the population as charity in such services.

REFERENCES

1. Ўзбекистон Республикаси Президенти Шавкат Мирзиёевнинг 2020 йил 24 январда Олий Мажлисга Мурожаатномаси. // “Халқ сўзи” газетаси. 2020 йил 25 январь. 19-сон. 1-4 бетлар.
2. 2017 йил 12 сентябр ПҚ-3268 “Аҳолининг кам таъминланган қатламларини қўллаб-қувватлашга оид қўшимча чора-тадбирлар тўғрисида”ги қарор.
3. Urunbaeva Yulduz Pirnazarovna. Increasing the impact of service sector on the living standards of population in innovative economy environment <http://sersec.org/journals/index.php/IJAST/article/view/10387/5598> 2020. 05.
4. Ўлмасов А., Ваҳобов А.В Иқтисодиёт назарияси. Дарслик. – Т.: Iqtisid-Moliya, 2014. - 388 б.
5. Шодмонов Ш., Алимов Р., Жўраев Т Иқтисодиёт назарияси- Т.: Молия. 2002.- 367 б.
6. Гурев В.И. Основы социальной статистики. Методы. Системы показателей. Анализ. Учеб. пособие.-М.: Финансы и статистика, - Учеб.пособие.-М.: Финансы и статистика, 2011.-С 67.
7. Сиденко А.В., Матвеева М.В. Международная статистика. Учебник. М.: Дело Сервис, 2009.- С 141.
8. Абдуллаев Ё.А. Пардаев М.Қ. ва бошқалар. Статистика: – Т., 2011. – 181б.
9. Ғойибназаров Б.К. Аҳоли турмуш даражасини статистик баҳолаш. Монография. - Т.: Фан, 2005.- 5б.
10. Назаров М.Г. Курс социально – экономической статистики. –М.: ЮНИТИ-ДАНА2005.- С.57.
11. Урунбаева Ю. П. Хизмат кўрсатиш соҳаси ва аҳоли турмуш даражаси: ўзаро боғлиқлиги ва ривожланиш истиқболлари. Монография. Тошкент.: «ФАН», 2013.- 156 б.
12. Ваҳобов А.В. Бозор муносабатларига ўтиш босқичидаги кўп укладли иқтисодиёт ва унинг такроран ҳосил бўлиши. Монография.-Т.: 2002.35-б.