

DEVELOPMENT OF THE SERVICE SECTOR TO IMPROVE THE STANDARD OF LIVING OF THE POPULATION

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Annotation: In this article, views aimed at improving the quality and efficiency of services in the service sector are considered, and the problems of the development of services in rural areas today are detailed. In addition, there are suggestions and recommendations for raising the standard of living of the population.

Keywords: population, service, service delivery, agriculture.

As we all know, in today's developed world, the role of the service sector in the economy of the world's most powerful countries is high. The development of this sector is becoming the main goal for all countries. Because of this, the development of the service sector directly parallels the development of the country's economy, and the standard of living and living conditions of the population will rise. Along with the increase in the number of people in our country, the need for new types of services is also increasing, which is one of the requirements of the current era. All this causes us to consider it as a factor in meeting the needs of the population as much as possible and raising the standard of living of the population of our country. It can be seen that the service sector requires the development and implementation of various solutions for determining the indicators of the level and quality of life of the population, as well as their management. In addition, the Decree of the President of the Republic of Uzbekistan, dated December 3, 2021 "On the priorities of the state policy on the development of entrepreneurship in the neighborhood, ensuring population employment and reducing poverty" [1] also urges us to approach this issue more seriously.

Analysis of used literature. The role of the service sector in improving the living conditions of the residents of each country is incomparable. The growth of the service sector in the country has a direct impact on the improvement of the living conditions of the population. When it comes to service, we should first of all understand the product of human labor. The main definition of this product is to satisfy the specific needs of people. In other words, service is a type of activity aimed at meeting people's needs and requirements. American economist K.R. Mc Connell defined the service as: "A service is something that is intangible (invisible) and has value instead of a consumer, firm or is to be presented by the government" [2]. It can be seen that services are a comprehensive process, the lifestyle of the population cannot be imagined without them. As an example, if we take the banking service center of a single joint-stock commercial bank, in providing banking services to the population, in addition to serving to eliminate the time and road related problems of the population in the remote areas when they come to the regional centers, the main bank it is also more effective as it can provide almost all banking services to the population. One of the economists of Uzbekistan, professor J. Kurbanov, defines service as: "Service is the action of a person (s) in the way of bringing goodness, virtue, benefit to a person (s)"[3]. When you study and analyze the scientific researches of these economists, the main goal of the service sector is to improve the standard of living of the population, to ease people's burdens, and to improve the quality of life.

In order to develop the service sector, and based on the requirements of today, the Decree of the President of the Republic of Uzbekistan "On the program for the development of the service sector in the Republic of Uzbekistan in 2017-2018" and the Decree "On additional measures and activities for the rapid development of the service sector in rural areas in 2017-2019" were signed. As a result of the programs and measures implemented in order to provide services and develop the service sector, the sector's share in GDP has grown significantly. This indicator was 50.5% in 2020, and in January-June 2021, this indicator was 43.1%. Those employed in the field today make up more than 50% of the total employed population. 80,400 or 81% of the small business entities operating today operate in the service sector. More than 2,000 enterprises operating in the field across the country are using the benefits provided under the program. Due to the implementation of programs, the total volume of services increased by 1.7 times, and services per capita increased by 1.6 times. The main trends in development in the field are finance, construction, healthcare, communication and information, computer programming, maintenance and repair of agricultural machinery, and household services. It should be noted separately that one of the main factors influencing the growth of the sector is the facilities and opportunities created for the small business sector, a favorable investment climate and credit funds allocated by commercial banks.

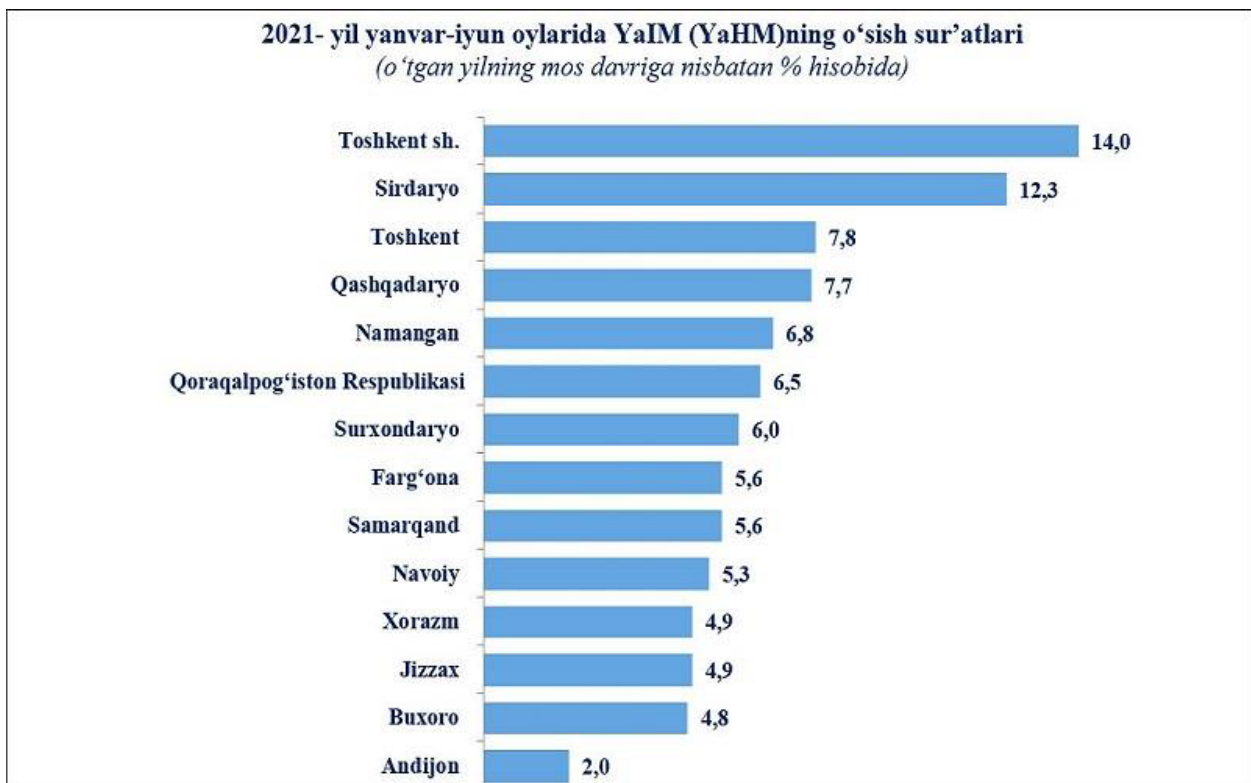
Implementation of all the measures specified in the state program "Year of Rural Development and Welfare" approved by the decision of the President of the Republic of Uzbekistan dated January 26, 2019, No 1046, implementation of all the measures, organization of modern infrastructure branches, increase of population incomes and living standards, further development of social infrastructure in villages, establishment of modern infrastructure branches, establishment of new jobs, service and service sector, paves the way for further development of the education system and the medical culture of the population are defined.

As a result of the further development of the infrastructure, the improvement of transport communications in rural settlements, the provision of clean drinking water, the provision of medical services, educational services, especially the coverage of remote rural settlements with telecommunication networks and postal services is developing. In a number of decisions adopted on the development of the service sector and service in rural areas (No. PQ-1041 of January 20, 2019, No. PQ-1046 of January 26, No. №PQ-1073) in order to ensure the fulfillment of the specified tasks, the Ministry of Economy, together with the Council of Ministers of the Republic of Karakalpakstan, regional governments, made changes to the regional program for the development of the service sector for 2021, rural additional tasks for the development of local services were accepted, measures were developed to create favorable conditions for entrepreneurs in the villages, and to reduce the differences between the city and the countryside. As a result of the establishment of infrastructures in the villages, modern and high-quality services are provided to the villagers, and by the end of this year, more than 140,000 jobs are planned to be created in this sector alone. The implementation of the additional measures specified in the program will allow the increase of the total services volume compared to 2020 to 123.4% instead of 118.9%, as specified in the decision of the President of the Republic of Uzbekistan No. PQ-640. Due to the strengthening of the ongoing monitoring, it is planned to increase the share of the volume of services provided to rural residents in this area from 26.8% to 30%. As a result of the works being carried out, the forecast indicator of 116.2% set for 4 months in the program in January-April of this year was fulfilled by 116.3%, the services provided in villages made up 23.5% of the total volume of the republic. Great importance is attached to the development of infrastructures in the rural areas of the republic. In the past year, it was planned to establish 752 service branches in rural areas, and in practice 1561 branches were established. Due to the increase in the quality and variety of services provided in the villages, the level of use of services by the population is increasing. The services provided in the retail trade and catering systems in the republic are developing at high rates. The total volume of turnover increased by 17.7% in January-April 2021 compared to the same

period of the previous year, and 36% of the total volume of turnover corresponds to rural areas. Year by year, as a result of the increase of stationary stores, the volume of retail sales achieved through them increased by 38.4%. As of May 1 of this year, the number of stationary stores serving rural areas is more than 20,000, 40% of them are food products, 32% are non-food goods and 28% are mixed goods retail stores. The total volume of goods sold per capita in the villages in January-April was 94 thousand soums. Communication and information, financial and banking services are increasingly developing in rural areas. As of May 1 of this year, a total of 367 post offices providing postal services through information technologies have been established in the republic, including 87 in rural areas. The number of computer clubs is increasing. Electronic money transfer methods are developing. Telephoning of socially important objects during 2019-2020, for example 3363 schools, 2388 pre-school institutions, 1249 rural medical points, 93 colleges and 70 hospitals will be telephoned. This year, as a result of the work carried out on these tasks, the communication and information service will grow by 131.3% instead of 130% specified in the decision PQ-640.

Based on statistical data, in January-June 2021, the gross domestic product in Uzbekistan amounted to 318.5 trillion soums at current prices, which is a 6.2% increase compared to the same period last year. we can see [4].

The growth of the gross domestic product was recorded in the main sectors of the economy - 1.8% in agriculture, forestry, 8.5% in industry, 0.1% in construction and 8.0% in the service sector, and it is a positive growth pattern.



From the above data, it can be seen that the highest growth rates in the regions are Tashkent sh. 14.0%, Syrdarya 12.3%, Tashkent 7.8% and Kashkadarya 7.7% were recorded[7].

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