

**ЎЗБЕКИСТОН РЕСПУБЛИКАСИ ФАНЛАР
АКАДЕМИЯСИ МИНТАҚАВИЙ БЎЛИМИ
ХОРАЗМ МАЪМУН АКАДЕМИЯСИ**

ХОРАЗМ МАЪМУН АКАДЕМИЯСИ АХБОРОТНОМАСИ

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instrumentni qidirishga majbur qildi. Natijada, hujjatlashtirilgan akkreditivning yangi innovatsion turi – stand-bay akkreditivi paydo bo'ldi.

Xulosa va takliflar. Yuqoridagi taxlil va xulosalardan ko'rinib turibdiki, eksportyorlarda eksport qilinadigan tovarlarni ishlab chiqarish uchun zarur bo'lgan pul mablag'larini yetishmasligi natijasida hujjatlashtirilgan akkreditivlarning yangi innovatsion turi – qizil hoshiyali akkreditiv paydo bo'ldi.

Qizil hoshiyali akkreditivda akkreditiv summasining bir qismi avans tariqasida importyor tomonidan eksportyorga o'tkazib beriladi. Bu esa, eksportyor faoliyatidagi aylanma mablag'larni to'ldirish muammosini hal qilish imkonini beradi. Bu esa, O'zbekiston amaliyoti uchun muhim amaliy ahamiyat kasb etadi. Chunki, respublikamiz iqtisodiyotida to'lovsizlik muammosi mavjud.

Ta'minlangan qizil hoshiyali akkreditivda avans summasi omborxona tilxati taqdim qilinganda beriladi va bunda benefitsiar konosament va boshqa tovar hujjatlarini taqdim etish majburiyatini oladi.

Digital texnologiyalaridan foydalanishning joriy qilinishi milily to'lov tizimlaridagi zamonaviy va samarali innovatsiyalardan biri hisoblanadi.

Digital texnologiyalari bank mijozlariga masofaviy xizmat ko'rsatish platformalarini yaratish uchun qo'llaniladi.

E'tirof etish joizki, elektron to'lov vositalaridan foydalanish bilan bog'liq bo'lgan asosiy muammo – bu jarayon turli xildagi suiste'molliklar va tovlamachiliklarga moyildir. Chunki, banklarda va boshqa emitentlarda operatsiyalar bunga huquqi bo'lgan bir xil shaxslar tomonidan amalga oshiriladi. Shu sababli, elektron vositalarning egalarini haqqoniyligini aniqlash jarayonlari takomillashtirilishi kerak.

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METHODOLOGICAL APPROACHES TO ASSESSMENT OF ENTREPRENEURIAL ABILITY

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Annotatsiya. Ushbu maqolada tadbirkorlik qobiliyatini baholashning metodologiyasini ishlab chiqish jarayoni, tadbirkorlik qobiliyatini baholashning uslubiy yondashuvlari, tadbirkorlik qobiliyatining o'z-o'zini baholash yondashuvi, tadbirkorlik qobiliyatini baholashda "Tadbirkorlik qobiliyatlari indeksi" yondashuvi, tadbirkorlik qobiliyatini baholashning Global Entrepreneurship Monitor (GEM) yondashuvi, tadbirkorlik qobiliyatini baholashning «iqtisodiy naflilik» yondashuvi, muammoli vaziyatlarni keys shaklida yechishga asoslangan baholash kabi yondashuvlarning afzalliklari va kamchiliklariga oid tahliliy ma'lumotlar keltirilgan.

Kalit so'zlar: tadbirkorlik qobiliyati, tadbirkorlik qobiliyatlari indeksi, integral indeks, sifat indeksi, potensial tadbirkorlar, iqtisodiy naflilik, tadbirkorlik faolligi, psixodiagnostik test, potensial integral indeks.

Аннотация. В данной статье описывается процесс разработки методологии оценки предпринимательских способностей, методических подходов к оценке предпринимательских способностей, подхода самооценки предпринимательских способностей, подхода «Индекс предпринимательских способностей» к оценке предпринимательских способностей, Глобального монитора предпринимательства (GEM). подход к оценке предпринимательских способностей, подход к оценке предпринимательских способностей. Представлены аналитические сведения о преимуществах и недостатках таких подходов, как подход «экономической рентабельности», оценка, основанная на решении проблемных ситуаций в виде кейса.

Ключевые слова: предпринимательские способности, индекс предпринимательских способностей, интегральный показатель, показатель качества, потенциальные предприниматели, экономическая рентабельность, предпринимательская активность, психодиагностический тест, потенциальный интегральный показатель.

Abstract. This article describes the process of developing a methodology for assessing entrepreneurial abilities, methodological approaches to assessing entrepreneurial abilities, an approach to self-assessment of entrepreneurial abilities, an "Entrepreneurial Abilities Index" approach to assessing entrepreneurial abilities, and the Global Entrepreneurship Monitor (GEM). approach to assessing entrepreneurial abilities, approach to assessing entrepreneurial abilities. Analytical information is presented on the advantages and disadvantages of such approaches as the "economic profitability" approach, an assessment based on solving problem situations in the form of a case.

Key words: entrepreneurial abilities, index of entrepreneurial abilities, integral indicator, quality indicator, potential entrepreneurs, economic profitability, entrepreneurial activity, psychodiagnostic test, potential integral indicator.

The main difficulty in assessing entrepreneurial ability is the lack of sufficiently precise and practically acceptable methods of measuring its quality from a scientific point of view. Therefore, the main problem here is to develop a methodology for assessing entrepreneurial ability. In order to develop a methodology for assessing entrepreneurial ability, the following five approaches to assessing the entrepreneurial ability of economists were studied.

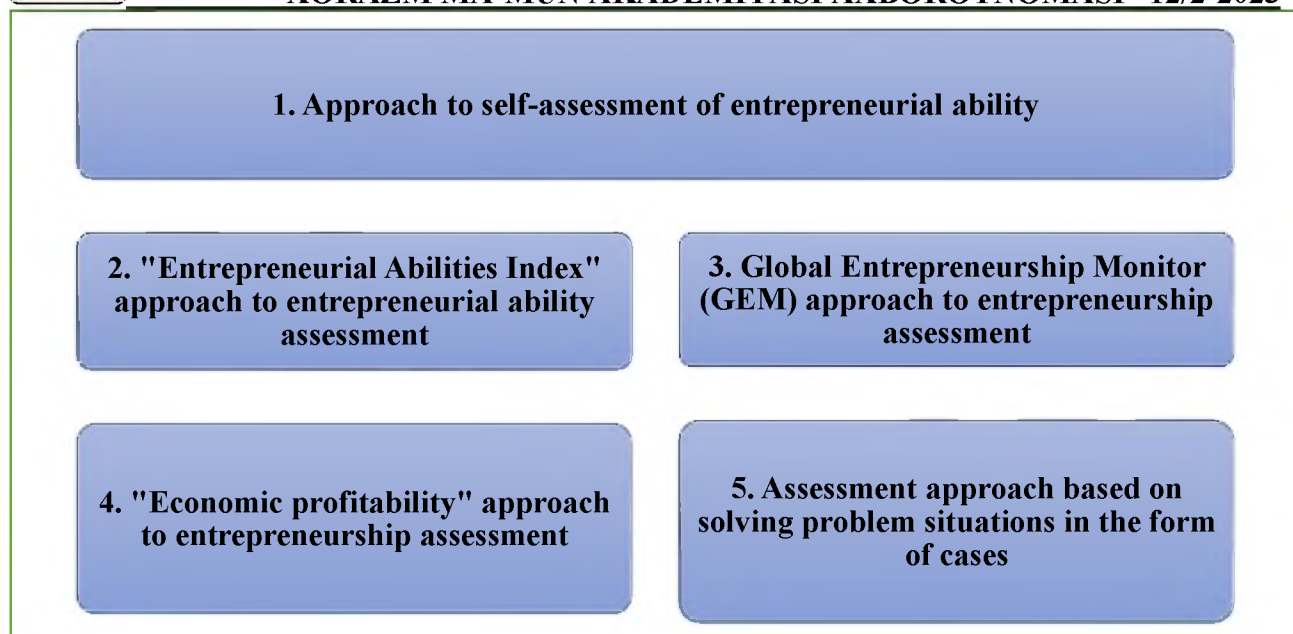


Figure 1. Methodological approaches to assessment of entrepreneurial ability

Source: compiled by the author

Let's take a closer look at each approach to assessing entrepreneurial ability.

1. Approach to self-assessment of entrepreneurial ability. To engage in small business and private entrepreneurship, a person must have a certain level of entrepreneurial knowledge. The entrepreneurial ability of a person who starts a new business can be determined through diagnostics. According to the results of the diagnosis, specific recommendations are given to them on the development of entrepreneurial skills.

2. "Entrepreneurial Abilities Index" approach to entrepreneurial ability assessment. The approach to qualitative assessment of entrepreneurial ability was scientifically based and tested by scientists of the Vologda Scientific Coordination Center (VNKS SEMI RAN) of the Central Economic and Mathematical Institute of the Russian Academy of Sciences. S.V. Terebova and P.S. Pleshakov proposed the "Entrepreneurial Abilities Index" indicator to assess the entrepreneurial ability of the population. It is recommended to calculate this indicator in the form of an integral index - the average weight of indices of quality characteristics of the population of working age, weighted in proportion to the importance of each quality. In this case, the significance of the qualities necessary for running a business is determined by the following formula based on the five-point system (0 points - not important at all; 4 points - very important) given by businessmen [1]:

$$ИПЦ = \sum_{i=1}^8 a_i * n_i \quad (1)$$

Here: IPS - index of entrepreneurial abilities; n_i - value of i -quality index of labor potential; a_i - weight of i -quality index of labor potential; $i=1...8$ number of indices (qualitative cases).

Scientists of the institute evaluated the physical and mental health, intellectual potential, creativity, communicative, cultural and moral levels of the population within the framework of monitoring the labor potential of the region.

Based on the results of the "Potential Integral Index of Entrepreneurial Abilities" method, groups of the population with high entrepreneurial abilities were identified. In the study, if the corresponding index exceeds 0.8 points, it is assumed that a person has high potential entrepreneurial ability. As a result, a group of the population, potentially ready for entrepreneurial activity, was identified according to quality indicators. This is 7% of the population of the region, but only 3% of them have shown themselves as entrepreneurs.

The advantage of this method is that it is possible to assess the quality level of entrepreneurial ability and to express the quality levels through quantitative indicators. Also, this method expands

and clarifies the understanding of the real meaning, role and place of labor potential in the production factors.

However, this approach is not without its drawbacks. They are, in our opinion, the following:

- 1) when determining the quality indices, business qualities of a person such as "initiative", "ability to make the right decision", "reasonable risk taking" were not taken into account;
- 2) this assessment method is based on the assessment of the quality of labor potential, which cannot fully take into account the entrepreneurial potential, expressing the capabilities of a person in the field of labor.

3. Global Entrepreneurship Monitor (GEM) approach to entrepreneurship assessment.

Global monitoring of entrepreneurship (Global Entrepreneurship Monitor, GEM) is a research project aimed at organizing macroeconomic (country level) studies on entrepreneurship development of the world's leading business schools and exchanging information on the state of entrepreneurship. The GEM project was created in 1997 by the initiative of leading scientists from Great Britain, USA, Finland and Ireland. Institutionally, this project is supported by two major institutions in the field of entrepreneurship research - Babson College of the USA and the London Business School of Great Britain. In 1999, the first annual scientific report was published by project participants, in which 10 countries participated, in 2000 - 20, and in 2007 - 42 countries. Currently, GEM is the largest research project in the world in terms of the number of observations in the field of entrepreneurship. [2]

The main goal of this project is to conduct a comparative analysis of the levels of entrepreneurial activity between countries. In this case, the definition of "entrepreneurial activity" in the project is "involvement of the population in the creation and management of new enterprises", and in the GEM conceptual model, the entrepreneurial process is characterized by the following three basic terms:

1. Potential entrepreneurs (potential entrepreneurs) - a category of entrepreneurs who want to start their own business and plan to organize a business using opportunities, knowledge and experience.

2. Early-stage entrepreneurs, including:

- emerging entrepreneurs (nascent entrepreneurs) - those who have taken active steps to create a business during the past year, they have full ownership in the business established by themselves, but have not been paid for more than three months and the category of entrepreneurs who have not paid other types of premiums;

- owners of a newly established business enterprise (owners of new business) - a category of entrepreneurs who manage a newly created enterprise and bring income from its activity for more than three months, but less than 42 months.

3. Successful entrepreneur or successful business owner (owner-manager of established business) - the owner or manager (manager) of a business enterprise that has been operating with adequate income for more than 42 months.

The GEM project uses the following six indicators to assess entrepreneurial activity [3]:

1. The level of activity of entrepreneurs who are just starting work (the percentage of entrepreneurs aged 18-64 who have started their business within three months and have not yet paid wages and other monetary payments to their employees).

2. The level of entrepreneurial activity of newly established business owners (the share of owners and managers of newly established enterprises of the population aged 18-64 who have been paying wages and other monetary payments to their employees for more than three months).

3. Entrepreneurial activity index (Total entrepreneurship activity index, TEA). This indicator combines the above two indicators and describes the initial stages of the level of entrepreneurial activity. The percentage of the population aged 18-64 who recently started their business and owners of newly established enterprises. If the business entity belongs to both categories, then its activity is counted once.

4. The level of activity of entrepreneurs who have achieved stability (the share of entrepreneurs of the population aged 18-64 who have achieved stability and have been paying wages and other monetary payments to their employees for more than 42 months).

5. The general level of entrepreneurial activity (the percentage of entrepreneurs who have just started their business and achieved stability among the population aged 18-64).

6. Rate of exit from business (the percentage of entrepreneurs of the population aged 18-64 who stopped their business for various reasons in the last 12 months).

On these questions, GEM project executives conduct global monitoring of entrepreneurship based on the calculation of the entrepreneurial activity indicator at the country level by interviewing entrepreneurs actively participating in the consortium. National expert interviews (National Expert Surveys — NES) and adult population surveys (APS) using a specially prepared questionnaire are the main sources of information for assessing entrepreneurial activity.

The Global Entrepreneurship Monitor (GEM) approach to entrepreneurship assessment allows qualitative assessment of entrepreneurial activity, selection of the determinant "entrepreneurial activity" in measuring the quality of this activity, study of entrepreneurs divided into different categories, evaluation at the macroeconomic level. Also, the GEM project is an assessment model that covers almost all life stages of a company, from its founding, to the early stages of development, to established companies. By analyzing the data obtained within the framework of the project, it is possible to compare the level of entrepreneurial activity between countries. There are advantages such as determining the factors affecting the level of entrepreneurial activity, clarifying how differences in the level of entrepreneurial activity are related to economic growth.

However, this approach to assessing entrepreneurial ability, in our opinion, consists of the following shortcomings:

First, due to the fact that the evaluation process is carried out at the macro level, less attention is paid to the problems of entrepreneurship at the micro level.

Secondly, the Total entrepreneurship activity index (TEA) was ranked among the six indicators. If it was singled out as a main criterion, the evaluation results would be more vivid.

4. "Economic profitability" approach to entrepreneurship assessment. Uzbek scientist, professor N.Q.Murodova believes that it is appropriate to determine the quality of the activities of small business entities, their state and level of economic profitability by quantitative measurement. In this case, the term "economic benefit of enterprises" refers to the ability of this enterprise to satisfy various needs due to the income it receives from realizing its production and entrepreneurial potential" [4].

Through this methodology, the level of economic profitability of business enterprises is determined by calculating the rate of profitability of small business activities, and their activity is evaluated. In this case, the scientist divides the income of business enterprises according to the following economic profitability:

- economically disadvantaged activity (state of poverty);
- profitability at the level of interest of the owner of the enterprise, i.e. mature economic activity (private profit);
- profitability at the level of interest of the owner of the enterprise and hired workers, that is, economically developed activity (collective profitability);
- social benefit, i.e. prospective activity (social benefit);
- it was carried out by means of unattached profit, i.e., illegal business.

The positive aspects of the "economic profitability" approach to the assessment of entrepreneurship are to determine the level of business rating of business enterprises and to divide them into different groups, thus creating an opportunity to develop a system of specific measures.

However, this evaluation approach, in our opinion, has the following disadvantages:

First of all, the quantitative indicators of the enterprise, such as gross income, fixed and variable costs, are the criteria by which business entities determine the level of efficiency, not the quality level of the activity of "entrepreneurial activity".

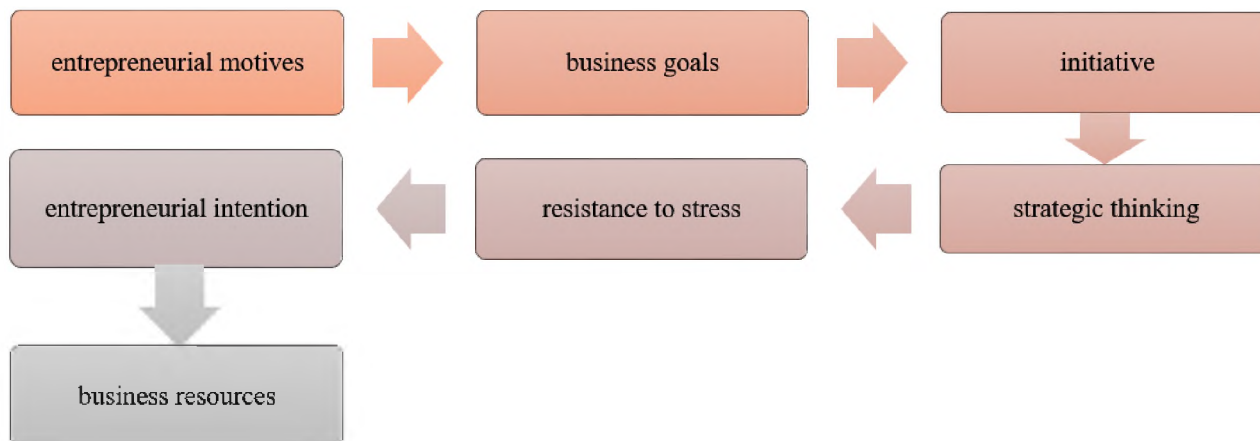
Secondly, in determining the economic benefit of business entities, the feature of being able to satisfy the needs of consumers was not taken into account.

Thirdly, this approach makes it possible to assess the entrepreneurial activity of business entities operating as legal entities. However, we believe that an assessment method based on the principle of

the combination of opportunities and results is necessary to assess the abilities of individual entrepreneurs operating as individuals.

5. Assessment approach based on solving problem situations in the form of cases. Russian scientist YE.K.Klimov developed an assessment method based on solving problem situations in the form of a case in order to study the tendency to entrepreneurship.

Ye.K. Klimov recommends evaluating the indicator "Psychological readiness for entrepreneurial activity" through the following 7 criteria:



In the Republic of Khakassia of the Russian Federation, T.A. Fotekova, S.V. Mitrukhina, YE. N. Vlasova and other scientists of Khakassia State University came to the following conclusion: "The integral indicator of entrepreneurial ability is "psychological preparation for entrepreneurial activity", which shows the level of mastery of entrepreneurial activity in general. The higher the indicators of this criterion, the higher the level of mastery of the structural and dynamic elements of entrepreneurial activity (motives, goals, and resources), and therefore, the greater the probability of success in the implementation of this activity. will be high."

The advantage of this methodology is that the developed and tested situational psychodiagnostic test incorporates project methods and the analysis of problematic situations, and can be widely used in the process of choosing a profession in the field of small business and private entrepreneurship.

But this method, in our opinion, does not fully take into account the entrepreneurial skills of a person and does not allow to evaluate the quality stages (control, supply, general quality management) and process (activity, process, system orientation) of entrepreneurial activity.

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QISHLOQ XO'JALIGIDA INNOVATION USULLARDA MAHSULOT SIFATINI OSHIRISHNING SAMARADORLIKKA TA'SIRI

B. Nosirov, o'qituvchi, Andijon qishloq xo'jaligi va agrotexnologiyalar instituti, Andijon

Annotatsiya. Maqolada qishloq xo'jaligining chorvachilik tarmog'ida innovatsion usullarda mahsulot sifatini oshirish orqali iqtisodiy samaradorlikni oshirish yo'llari muhokama qilingan. Bunda chorva mollari zotlarini yaxshilash, ozuqa sifatini yaxshilash orqali yuqori yog'lilik darajasiga ega sut yetishtirishdagi samaradorlik ko'rsatkichlari taqqoslama tahlil etilgan. Yuqori