Principles of development of the market of consumer services in rural areas of Samarkand region

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Abstract - This article focuses on the development of a local program through the development of the consumer services market and the elimination of services and problems inherent in the general characteristics of the regional market. Proposals and recommendations have been developed for determining the volume of consumer services consumed by the population, their diversity and quality, which determine the standard of living and comfort of the population.

Keywords – services, consumer services, market, development, support, businesses, active, socio-economic, reduction.

I. INTRODUCTION

In developing a local program for the development of the local consumer services market in rural areas of Samarkand region, it should be aimed at overcoming the general problems of the regional market and the services and problems specific to rural areas.

In order to eliminate the existing imbalance of development between urban and rural areas, the government of our country has adopted the Target Program "Social Development of Rural Areas until 2030." It sets strategic goals and objectives that will lead to changes in the living conditions of the rural population in all areas, as well as reflect local programs for the development of the consumer services market in the implementation of program activities.

II. RESEARCH METHODOLOGY

In this research, we used of methods of scientific observation, abstract logical reasoning, statistical and systematic analysis, as well as selective observation and social survey.

III. ANALYSIS AND RESULTS

The program covers activities in the field of housing and road construction, as well as education, health and culture, infrastructure improvement, community development, including paid and household services.

However, without the active participation of the competent authorities, it is impossible to develop the social infrastructure of the village and entrepreneurship in the service sector, to determine the forms of active participation of entrepreneurs, to identify problems of the public and the population, to develop a mechanism.

Currently, the market of consumer services is the most developed in Samarkand region and in comparison with other regions of the country, and the problems of consumer services for the rural population are solved within the "Concept of social development of villages in Samarkand region until 2030" adopted by Samarkand region. The purpose is to determine the main directions of socio-economic development of rural settlements of the region; significant increase in living standards at the level of legal, institutional, organizational and economic conditions; development of the social sphere and engineering infrastructure.

The volume of consumer services consumed by the population, their diversity and quality determine the living standards and living standards of the population in rural areas. The consumer services market development program should be part of the socio-economic development program.

Over the past five years, the "Program for the development of consumer markets and services in the regions of Samarkand region until 2019" has been implemented as a set of measures for the development of consumer services in the region, as well as in individual regions.

The purpose of this program was to improve the quality of life of the population through world standards and efficiency of commercial and consumer services, to meet the high quality needs of the population, to achieve sustainable socio-economic development, to sell consumer goods and services at low prices.

At the same time, they are almost unrelated to the development of social infrastructure in remote rural areas. With the completion of this program in 2018, it did not lead to an increase in the supply of local consumer services in rural areas.

The tasks of development and regulation of the consumer services market should be reflected in the development programs of the Samarkand regional administration. In this regard, it is necessary to emphasize the goals of regulating the development of the consumer services market. Such common goals can be focused on the following:

- ensuring the comprehensiveness of public services in the region;
- the introduction of prices in terms of the availability of services to the population, taking into account the area where the enterprises are located and their working hours, as well as the income of the population;
- expanding the range of household services and the production of forms of population needs for household services, for example, to meet the needs of the rural population and the urban population living in temporary rural areas for services.

In modern conditions, the importance of regulating the development of the consumer services market is growing. However, the following regulatory work can be done at the village level:

- benefits for rent and utility payments;
- sale of buildings at discounted prices;
- creation of enterprises on the basis of communal and mixed forms of property;
- establishment of associations of consumer services enterprises;
- providing entrepreneurs with the necessary information;
- reduction of the income tax burden on the local budget;
- regulation of the price level of services for vulnerable groups;
- assistance in the preparation and implementation of business plans for investment projects;
- encouraging the spread of forms of financing and lending to small businesses operating in the field of consumer services.

An important tool in the mechanism to support the development of consumer services networks in rural areas may be the development of their model projects (for example, consumer services houses, complex and multi-sectored service enterprises, virtual information service companies, etc.), that is, such domestic and non-domestic service complexes fully reflect the production, are as focused as possible on the needs of the population of the region and take into account the characteristics of the local services market. In the domestic consumer services market development programs, it is necessary to determine the types and types of consumer services depending on the level of specialization and joint production services.

It is necessary to improve the legal and regulatory system, develop infrastructure (transport, housing and communal services, communications, etc.), master new methods and forms of financial assistance; create a positive investment climate in order to create favorable conditions for the effective operation of consumer services. In addition, it is important to take measures to maintain the profile of enterprises, growth opportunities, number of employees, sales and creation of services, expansion of the range of services in branches and reception points, especially in remote rural areas.

Governments should also include the provision of daily services to low-income people in connection with the development of special measures to ensure free access to development programs of the consumer services market.

Studies show that the problem of development of consumer services in rural areas also has an impact on the support of regional and local entrepreneurship. Programs to support the development of the sector should reflect the legal and economic conditions, the level of development of social infrastructure of the rural population, as well as the creation of appropriate incentives for the implementation of investment attractiveness and improvement of the program facilities. Particular attention should be paid to the problem of staffing existing enterprises in the service sector. Workers in this sector are in direct contact with the population, so the health, mood, ability to work, etc. of the population of the region depends on their level of professional activity.

The factor of transport infrastructure has a significant impact on the socio-economic development of the consumer services market, including the development of the domestic services market. This will significantly increase the volume of services provided, affecting the population of the region through which new roads and traffic flows, including households, areas of major cities aimed at developing consumer markets.

Development of housing and communal infrastructure in rural areas (gradual relocation of rural settlements, centralized water supply and wastewater supply; development of electricity networks in rural areas; construction and reconstruction of water systems), as well as a prerequisite for rural development under the Program - creation of conditions, enterprises of consumer services, their continuous organization, reduction of cost per unit of services and increase of their profitability.

Thus, the development of the consumer services market includes the development of social infrastructure in rural areas, as well as throughout the region, as well as economic and social development. Urban programs should be developed taking into account the specifics of the development of the Samarkand region, the task of rural development in terms of increasing the capacity of the consumer services market.

With the increase in the volume of consumer services, special attention should be paid to supporting vulnerable groups of the population, ensuring the provision of consumer services to the permanent population.

Given the low solvency of the population, the market mechanism and private entrepreneurship cannot solve the problem of the proliferation of popular types of consumer services. Despite their social significance, a large proportion of the poor in rural areas refuse to consume paid services, leading to self-sufficiency and self-service. Thus, solvent demand moves to another sector of the consumer market, which leads to a deep denomination of the development of the market of paid services to the population, and the supply of such services is completely eliminated because it is not considered a primary need.

Segmentation of the consumer services market in the region is based on the level of income and the formation of two types of consumer services (expensive quality service enterprises are reputable enterprises aimed at meeting the needs of the rich and ordinary enterprises aimed at meeting the needs of low and middle income) only in the most developed regions of Samarkand region and consumer services are specific to local markets, not specific to rural areas.

At the same time, the emergence of new settlements in some rural areas in the central and central part of Samarkand region will help to create a segment of the market of expensive and high quality consumer services and meet the solvent needs of the urban population living in cottages. However, this market segment will not be realized due to the lack of conditions for the provision of such services and the underdeveloped production base of consumer services.

Taking into account the optimal market structure for the development of the local consumer services market in the development of urban programs will allow solving the problem of financing its development. In particular, consumer services markets aimed at meeting the demand for valuable goods related to the development of the segment form high-quality services, service structure, level of profitability, sources of income of the enterprise, socially important services can be provided by consumer services enterprises at relatively low prices.

Despite the regulation of the development of the domestic consumer services market, the social infrastructure of Samarkand is part of the management of regional and local governments, and the ability to attract budget funds for these purposes is very limited, as their implementation does not comply with current legislation. This necessitates the development of a mechanism to attract additional extra-budgetary financial resources, which include: social loans of local governments, efficient use of property, increasing voluntary contributions of the population, attracting resources of public organizations (not just financial resources) and so on.

The development of social infrastructure and local consumer services markets in rural areas should be based on the characteristics of the rural population and the lifestyle of the rural population. They depend on the following factors.

First, the labor activity of the rural population has a specific character, which is characterized by seasonality (especially agriculture), the dependence of labor migration during the year on the natural violence and natural conditions. The second is the proximity to nature, living conditions, living conditions and the need to organize life, which helps to express the lifestyle of the rural population outside the production process.

It has the positive aspects of forming a large segment of the local consumer services market in the region under consideration. Although the population has a high ability to pay, it is impossible to provide household services based on the specifics of households and the population. The reason is that in rural areas, they should be provided with services close to the level of public services provided to the urban population, rather than the origin of the population. A number of conditions need to be met.

In order to increase the potential of the consumer services market, it is advisable for the government to provide low-income people with household services to the socially vulnerable and to provide preferential budget loans for the purchase of raw materials and supplies to enterprises that receive such a regional order.

Local consumer service market development programs should have a modern, normative, technical and methodological basis to achieve common strategic goals, eliminate disparities in the consumption of consumer services and meet modern requirements for the format, specialization and location of consumer services.

Thus, local programs for the development of consumer services in rural areas of Samarkand region should take into account the regional characteristics of local markets; reflect the goals and objectives of rural development in the region and in our country in general.

The structure of the regional program for the development of the local consumer services market should include the following main parts:

1. Status and problems of development of local consumer services markets.
2. Goals and objectives.
3. Resource the program.

4. The effectiveness of the program.

5. Program mechanism.

6. Control procedure.

7. Program activities.

This version of the local program "Development of the market of consumer services in rural areas of Samarkand region" takes into account the regional characteristics of regional development and the proposed methodological approaches to select and justify the main activities in the medium term (five years), which are elimination and creation of more favorable conditions for all segments of the rural and urban population in rural areas.

1. Status and problems of development of consumer services markets in rural areas of Samarkand region.

The program is designed to bring the aesthetic and technical condition of domestic services in rural areas to a level that meets European standards.

Consumer service, one of the first areas to be reformed during the transition to a market economy, traditionally carries a large social burden and at the same time is a priority in labor and employment in the context of downsizing of large industrial enterprises. Currently, the industry is in a state of crisis, and the profitability of service enterprises in rural areas is low. A serious problem for enterprises is a weak material and technical base: lack of modern equipment and new technologies, high costs associated with rising prices for materials and equipment, rising rents for buildings, utilities. New consumer service enterprises are not being built in rural areas, and their number is declining. Certainly, local governments are unable to ensure the development of all types of household services in rural areas due to the lack of economic attractiveness of such businesses.

While many businesses opened in rural areas cannot withstand the harsh market conditions, the consumer services market will serve a significantly shorter period of time than the average five-year period typical of small businesses in other sectors of the economy (e.g., retail).

The low monthly wages of domestic service workers lead to the outflow of qualified personnel in this sector of the economy.

The material and technical base of public service enterprises in rural areas of the region has been damaged and is being rebuilt very slowly. As before, a major problem for the government is the rehabilitation of public service facilities and the inadequacy of non-residential premises for rent, decentralization of heating, water supply and sewerage systems.

In the course of their activities, enterprises and entrepreneurs in the field of consumer services face serious challenges: lack of their own financial resources to increase working capital; lack of qualified staff; underdevelopment of leasing services; high rents; social insecurity of workers; low level of solvency in the majority of the rural population.

A serious problem in the development of the market of consumer services in rural areas of the region is the imbalance between the growth of potential demand for services due to changes in population and composition. The lack of conditions for the rapid growth of the supply of consumer services leads to a deepening of the problem of poor living conditions for all groups of the population in a large part of Samarkand region.

The major challenges in the development of local consumer services markets are in many respects related to the creation of a network of consumer services enterprises that require the attraction of investment resources.

2. Development of general principles of local self-government in the country as a basis for the development of the program;

3. The main objectives of the local market development program for consumer services in rural areas are to increase the number of consumer services enterprises, stabilize and develop their activities, ensure the saturation of the market with various consumer services and thus meet the needs of all segments of the population.

- improving the regulatory framework governing the activities of small businesses, the creation of social services in rural areas of the region;

- increase in sales of consumer services due to the increase in the supply of consumer services and the use of various forms of services for permanent and temporary urban residents living in rural areas of the region;

- increase in the share of expenditures on household services in the household budget;

- expanding the range of services provided to meet the needs of all groups of the population;

- meeting the needs of the population in social services;

- meeting the needs of the population for high quality consumer services;

- increase the technical, professional and financial capacity of consumer services enterprises;

- creating conditions for the development of new forms of consumer services, increasing the availability of services and reducing the time spent on their receipt;

- development of forms of support for small business in the field of consumer services, including the development of modern financing and lending mechanisms;

- promoting the development of competition in the local consumer services market;

- encourage the creation and support of new business structures that provide consumer services;

- development of cooperative relations with service enterprises in rural areas of the region;

- creation of new jobs, increase of employment;

- training of qualified personnel for household services;

- development of entrepreneurial initiatives of the population;

- attracting investments in the field of consumer services.

4. The main executors of the program:

- Association of Consumer Services of Samarkand region;

- Samarkand Regional Association for Entrepreneurship Support and Development;

- Department of Economy of Samarkand region;

- Samarkand region self-government administration.

5. Various forms of financial assistance are required for the sustainable formation of the local consumer services market and the sustainable operation of consumer services.

The main sources of funding for the program are:

- Budget funds transferred to the regional budgets for the implementation of socially significant projects of regional programs at the expense of the government budget, which includes the establishment of a network of enterprises providing consumer services within the social infrastructure of rural areas in the region;

- Funds of rural budgets of the region, aimed at the implementation of socio-economic development programs, including the implementation of measures to develop the market of consumer services;

- Small business support fund;

- Funds of existing investment companies, commercial banks, funds and institutions; as well as own funds of regional enterprises and organizations interested in the implementation of the program;

- Funds raised by the government through the use of the social credit mechanism;

- Public organizations created by government officials (rural and urban), as well as funds belonging to the business community.

6. Effectiveness of program implementation.

- formation and development of the market of local consumer services, increase of the volume of consumer services per capita and increase of consumer services;

- growth of socio-economic indicators in the development of rural areas, increase in tax revenues, increase in the number of small enterprises providing consumer services;

- creation of modern social infrastructure through the establishment of public service enterprises in rural areas of the region;

- prevention of inequality in the consumption of consumer services for the rural and urban population of the region (liquidation);

- increasing the financial capacity of consumer services enterprises by occupying a market segment that meets the needs of the population living in rural areas of the region.

7. Program implementation mechanism.

When using budget funds for the implementation of the program of development of the domestic consumer services market (for example, financing the construction of consumer services, the use of credit (loans), reducing the cost of consumer services for vulnerable populations, etc.) regional authorities provide approval of funding for the relevant year.

8. Procedure for monitoring the implementation of the program.

Program participants must submit an annual report on the Program to the administration to assess the effectiveness of its implementation, to ensure control over the use of budgetary and extra-budgetary funds.

At the regional level, the implementation of the Program, the targeted and effective use of allocated budget funds is monitored by representatives of the Samarkand Regional Association of Consumer Services, district and city authorities.

The mechanism of implementation of the program includes a systematic approach in the field of consumer services, complexity, competitiveness, interaction and coordination of activities of all structures interested in the development of entrepreneurship.

9. Program activities:

- Creation of modern consumer services aimed at meeting the needs of all segments of the population;

- Provision of regulatory information in the development of the market of local consumer services: ensuring the smooth access of entrepreneurs to regulatory information in creating conditions for entrepreneurs;

- Assistance to city and district authorities in conducting organizational activities to study the state of the local consumer services market: analysis of the provision of the population with consumer services (general, including rural and urban), as well as consumer services; conducting marketing research to know the effective demand for consumer services; analysis of the competitive environment in consumer and service markets;

- Organization of credit and financial support for small businesses: promotion program, information exchange on microfinance and microcredit programs offered by banks in the region; providing financial consulting and legal assistance to consumer services enterprises in the implementation of projects; development of means to attract additional financial resources in the development of social infrastructure;

- Establishment of consumer services enterprises in the preferential investment project, reconstruction and modernization of existing ones, as well as the organization of the provision of consumer services on a call basis at the expense of budgetary and extra-budgetary funds;

- Development of production infrastructure for the operation of public service enterprises: suitability for repair of production and non-production facilities; gas, water, heat source, sewage, etc .; that they have vehicles designed to go to the calls.

- Involvement of individual businesses to create favorable conditions for the provision of household services and services to the rural population;

- Assistance in creating living conditions for the poor: providing subsidies from the regional budget to individual and other businesses to cover part of the cost of providing household services in rural areas. The subsidy is provided to the stationary networks of enterprises providing consumer services to the rural population, workshops and individual and other business entities specializing in on-call services;

- Assistance in improving the technology of production of consumer services and improving the quality of services provided to the population by training and retraining of employees of consumer services, providing information about new types of services, facilitating the use of new equipment;

- Procurement, installation of modern technological equipment, including the replacement of obsolete equipment, the creation of new jobs for social services of social significance;

- Introduction of information on the training of qualified personnel in the field of consumer services, training and retraining of personnel in the field of services, introduction of theoretical, theoretical and practical training in educational institutions, as well as master classes, competitions for workers in enterprises licensed to conduct this activity. organization of seminars and competitions;

- Preferential provision of benefits for the purchase of property in the city and region (for example, a non-residential building) for the participation of legal entities and individuals who provide household services to the population;

- Provision of soft loans to entrepreneurs on a competitive basis from the Small Business Support Fund and other sources for the implementation of the program;

- Providing opportunities for domestic service providers to receive orders on a competitive basis at the regional level;

- Regulation of tax policy and reduction of the tax burden for enterprises improving their skills in the field of consumer services, special tax regime - tax on temporary income (collection, processing and provision of information on new types of consumer services);

- Assistance in the development of cooperative relations between producers of consumer services for the organization of complex services for the population (establishment of associations of entrepreneurs, chambers of craftsmen and other professional organizations);

- Informing the producers of consumer services about the list of prices for social services of social significance, taking into account the number and composition of the rural population;

- Providing regional access to consumer services for residents of areas far from the city center.

IV. CONCLUSION / RECOMMENDATIONS

In our view, the following regulatory work can be carried out at the rural level of the consumer services market; sale of buildings at discounted prices; establishment of consumer services subsidiaries; providing entrepreneurs with the necessary information; regulation of the price level of services for socially vulnerable groups; assistance in preparation and implementation of business plans of investment projects; it is necessary to introduce preferential systems of financing and lending to individual entrepreneurs, self-employed citizens and small businesses in the field of consumer services.

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