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Abstract: this article describes the nature of the secret economy, the main forms and areas of the manifestation of the secret economy. In addition, the causes and factors of the development of the secret economy have been studied. The socio-economic consequences of the development of the secret economy are analyzed.

Key words: secret economy, secrecy, price of secrecy, unregistered, informal economy, hidden.

The existence of the underground economy was first noticed in the 30s of the 20th century. From the 70s of the 20th century, the scientific research of the secret economy began. The analysis of the underground economy was started by the English sociologist K. Hart among the first on the example of developing countries. He found out that many urban dwellers in the "third world" countries are not connected to the formal economy. He introduced the term informal economy into scientific circulation. The difference between formal and informal forms of income was explained as the difference between wages and income earned on the basis of self-employment. P. Gutman (USA) justified the need to pay attention to the scope and role of the informal economy.

Fernando de Soto in his book "Another Way" called the underground economy a spontaneous and creative reaction (response) of the people to the inability of the corrupt state to meet the basic needs of the impoverished population. He suggested the grouping of transaction costs based on the criteria of transparency (legality) and non-disclosure (illegality).

In the second half of the 70s and early 80s of the 20th century, scientists and politicians of developed countries found that the scope of the actual economy is greater than the scope of the official economy. E. Feig estimated that the scale of the secret economy at the end of the 1970s was one-third of the official GDP of the United States. This assessment was specially discussed in the Economic Committee of the US Congress. According to Feig, the definition of each particular type of informal economy is determined by the set of institutional rules that its representatives violate, that is, their activities go beyond or bypass the established system of rules and norms, and, in their own turn, it is not measured and is not taken into account socially.

In 1991, a conference of European statisticians dedicated to the hidden and informal economy was held in Geneva. Based on his materials, special instructions on the statistics of the secret economy in developed market economy countries were published.

In the economic literature, there are different definitions of the secret economy:

1. The secret economy is defined as activities prohibited by law.
2. Secret economy is an unobserved and hidden type of economic activity.
3. The secret economy is any economic activity that is not taken into account in official statistics for one reason or another, and the products and services produced in it are not included in the gross domestic product and are excluded from taxation.

Secrecy - evasion of the use of existing legal norms in the organization of daily activities of

individuals and deviation from the legal scope of resolving disputes arising from the unwritten law, that is, the norms recorded in traditions and customs, as well as the exchange and protection of property rights it consists of referring to outgoing mechanisms.

The secret economy is a complex socio-economic reality that includes not only economic and social structures, economic interaction in society, but also, first of all, the satisfaction of personal and group interests of those who make up part of the country's population, which cannot be controlled by society, i.e. is the criminal use of state and non-state property, economic wealth, and entrepreneurial ability, hiding it from the management and control of state bodies, with the aim of obtaining a large amount of additional income (profit).

Making exchanges in private mode is also associated with costs. Subjects operating in the secret economy, who have achieved savings in one type of costs, make more other costs - they are obliged to pay the "price of secrecy". Privacy assessment consists of several elements.

1. Costs associated with evasion of legal regulations include: paying tax and other financial advisors; production limitation and lost profits due to advertising (the bigger the company and the more active it is in advertising campaigns, the greater the chance of being caught by regulatory authorities); the costs of "double-entry" accounting and the resulting losses from accounting and control difficulties in the enterprise.

2. Expenses related to the transfer of income. All economic entities pay indirect taxes and inflation tax. However, unlike public economic entities, private economic entities cannot apply to the state for the protection of violated property rights. It is also necessary to add difficulties related to obtaining a loan.

3. Expenses related to refusal to write down taxes and wages. Avoiding mandatory payments to income tax, social security fund and pension fund allows the enterprise to save on wages, but it reduces the interest in replacing labor with capital and re-equipment. De Soto uses the term "animated capital" to describe confidentially recorded property rights: this capital cannot be used as collateral, invested in collateral, freely sold, and sometimes simply bequeathed.

4. Costs related to the impossibility of using the contract system. The confidential event of concluding contracts makes it difficult to implement long-term projects involving many economic entities. In cases where there is a need to revise the contract, they cannot apply to court or arbitration.

Costs related to the absolute two-way nature of the confidential transaction. The attempt to hide the activity and its results from the law encourages to limit as much as possible the circle of participants of the collusive transaction.

Costs of using confidential dispute resolution procedures. First of all, maintaining good relations with a large number of relatives, compatriots and other "ones" in order to resolve conflicts requires time and funds for exchange of services. Secondly, turning to mafia services, which perform the functions of courts and power structures, is conditioned by the need to pay a specific tax.

There are methodological approaches to the underground economy as a category, which are as follows:

- in the economic approach, the underground economy is studied at the global, macro- and micro-level, as well as institutional aspects;

- the legal approach takes into account the relationship to the normative system of regulation, that is, avoiding official, state registration and control;

THE MULTIDISCIPLINARY JOURNAL OF SCIENCE AND TECHNOLOGY

VOLUME-3, ISSUE-3

- *not registered and taken into account in accounting and statistical bodies;*
- *in the criminological approach, activities that harm the society and the individual are taken into account;*
- *the secret economy is researched on the basis of all approaches and criteria in a comprehensive approach;*
- *in the cybernetic approach, the secret economy is considered as a self-regulating and managing system, economic-mathematical models for forecasting the development of the secret economy are developed.*

The range of variability in the scale and nature of activities in the underground economy is very wide - it includes processes from large profits from criminal activities (for example, drug dealing) to "rewarding" a plumber with a bottle of vodka for a repaired faucet. Secret economic activity is divided into types of production and redistribution activities according to its effectiveness. In relation to the official economy, there are types of secret economy such as internal economy and parallel economy. The following types of secret economy are defined according to the stages of reproduction:

- confidential production;
- confidential distribution;
- confidential exchange;
- discreet consumption.

Secret production is manifested in illegal, unaccounted for, hidden, small-scale production, production of low-quality products, irrational use of production resources.

Secret distribution is expressed in illegal distribution of income, special distribution, theft, embezzlement of state property, encroachment on private property of citizens and crimes against it.

Secret exchange occurs in the form of illegal trade, deception of buyers, sale of illegally produced products.

Illicit consumption is the consumption of illegally obtained benefits, illegal use of services, consumption of products that are not accepted in society, designed to satisfy the destructive needs of people, and the use of services of a similar nature.

Types of confidential economic activities in the market of consumer goods and services by market types; in investment goods markets; in financial markets; in labor markets; will be available in other markets (information, technological, intellectual property).

The clandestine economic activity has long gone beyond the scope of the formal economy and has been parasitic in all spheres of society: from the household economy to large enterprises, influencing the state's activities and changing the standard of living and lifestyle of the country's population. All this allows us to conclude that the informal economy should be considered as a separate segment of the social economy with the following social characteristics:

- universality;
- integrity;
- the relationship with the external environment, which manifests itself through convergence with the official economy and legal economic structures, as well as state and community institutions;
- the composition of stable connections and relations in the Khufyan economy, the ability to ensure its integrity and uniqueness, and the ability to preserve its main features with various

internal and external changes; hierarchy (as a special case of the structure) - arrangement of parts and elements of the private economy from top to bottom;

- self-organization and continuous development, the ability to organically join world economic relations; Expediency and the existence of a universal working mechanism consisting of the generality of the usual methods and methods for achieving practical goals;
- existence of two opposing principles - constructive (production sector) and destructive (criminal sector).

It should be said that different types of secret activities differ in quality. For this reason, in order to properly understand the problems of the underground economy, it is necessary to distinguish its main segments and sectors.

The famous economist E. Feig distinguishes four types of clandestine economic activities: illegal (secret, hidden), unaccounted for, unregistered and informal economic activities.

1. Illegal economy. The illegal economy is the legal form of commerce participates as a synonym of income earned by economic activity that defines the field of forms and violates legal norms. Illegal entrepreneurs participate in the production and distribution of prohibited goods and services (illegal production of narcotics, currency exchange by speculators, etc.).

2. Unaccounted economy. The unaccounted economy includes economic activity that bypasses or evades the fiscal rules that are institutionally established and recorded in the tax code. Income from the unaccounted economy is not reported to the tax authorities. In this case, there is a "tax gap" - the difference between the amount of tax revenue and the actual income.

3. Unregistered economy. The unregistered economy consists of a type of economic activity that bypasses the institutional rules established according to the requirements of government statistical authorities. Here, the amount of income not registered in the state national statistics system is the main indicator. According to E. Feig, unregistered income is the difference between the actual total income and the income recorded by the statistical system. In developing countries, home production is one of the important components of unregistered economic activity.

4. Informal economy. The informal economy includes economic activities that save individual expenses in violation of the rights established by the laws and administrative regulations regulating the social benefits and ownership relations, licensing, labor contracts, financial lending and social insurance relations. It is measured by incomes received by informal economic agents (Figure 1.2.2).

Secret economy as a threat to national security is a set of relations between individuals, groups of individuals, and institutional entities regarding the production, distribution, exchange, and consumption of material goods and services, and its results are not counted in official statistics and are not taxed.

The operation of the secret economy poses a potential and real danger and threat to the economic security of the state. It affects normal economic processes, the formation and distribution of income in the formal economy, international trade, investment, and economic growth.

In economic science, the following criteria are used to determine which sector of the economy belongs to the informal, criminal, fictitious, clandestine or open, official economy:

- fiscal (tax) interests of the state;
- real volume of GDP;
- legal parameters;

THE MULTIDISCIPLINARY JOURNAL OF SCIENCE AND TECHNOLOGY

VOLUME-3, ISSUE-3

- description of the interaction of pilgrim subjects.

The secret economy is manifested in the concealment of income from taxation. Tax evasion methods include:

- opening several account numbers in different banks and carrying out monetary transactions through them without being fully indicated in the accounting;
- use of trust, promissory notes and other accounts;
- keeping "double bookkeeping", dealing with cash, thereby concealing income and cash receipts from taxes;
- by registering an enterprise in one city, district, but opening an account number in banks in another city, district, they avoid paying taxes in the place where the enterprise is registered and in the place where it operates, that is, they evade;
- increase the cost of the products (services, works) sold at the expense of unaccounted costs;
- in the official accounts and payment documents, based on the agreement of the parties, the value of the work performed (rendered services) is shown at low prices, and the rest of it is distributed among themselves in the form of cash. Cash income is hidden from taxation.

The operations carried out in the secret economy can be divided into the following types:

- economic and financial transactions that are completely excluded from accounting and are not taken into account anywhere. Such operations are carried out by legally registered and unregistered enterprises;
- partially hidden operations. In this case, a part of the operations carried out by the enterprises, that is, a part of the received income, is not taken into account in accounting and is hidden from taxation.

The clandestine economy is divided into criminal, criminal or unmonitored clandestine economy sectors, depending on whether or not it contradicts the current legislation. Economic activity is generally hidden in the criminal, i.e. criminal, underground economy. In the unobserved, informal sector of the economy, spending or income is hidden or not taken into account at all¹³.

Three criteria are used to distinguish types of clandestine activities: their connection with the "white" ("first", official) economy, and subjects and objects of economic activity. From this point of view, the hidden economy can be divided into three sectors (fields) (Table 1.2.1):

- "second" ("white-collar workers");
- "grey color" ("informal");
- "black" ("secret") hidden economy.

Although the study and analysis of the shadow economy has been going on for about half a century, scientists and analysts still do not have a single approach to its analysis. For example, in English-language sources, you can find terms such as "informal economy", "underground economy", "shadow economy", "black economy". , and these terms mean different things to different researchers.

The "second" underground economy is the "white" economy, in which workers and employees of the "white" economy secretly engage in illegal economic activities at their workplaces, which lead to a hidden redistribution of previously created national income. This type of underground economy is called "white-collar" because this activity is mainly carried out by "reputable people" ("white-collar workers") in the management court. From the point of view of society, the "second" hidden economy does not create any new goods and services. In the "secondary" economy, a few people benefit (gain) from other people's losses. The "second" hidden

THE MULTIDISCIPLINARY JOURNAL OF SCIENCE AND TECHNOLOGY

VOLUME-3, ISSUE-3

economy is an independent economic relationship between individual citizens and their informal associations in order to satisfy personal needs and needs that are not taken into account and registered by the state. These relations are the reaction of citizens against mistakes in the economic mechanism of the state, the demands and wishes of the population are not taken into account.

These are primarily:

- a) financial and tax services are weak enough to encourage tax evasion;
- b) the absence of a developed market system to the extent that it forces to rely on illegal sources of resources;
- c) excessive and, including, illegal administration;
- g) Doubts arise that the current policy of the state in relation to non-state entrepreneurship is designed for a long period of time.

The "grey" economy is an economic activity that involves the production and sale of goods and services that are not prohibited by law, but are not registered. In contrast to the "second" hidden economy, which is inextricably linked with the "white" economy and lives gratuitously at its expense, the "gray" hidden economy operates relatively independently. In order to avoid license, tax, etc. costs, private producers deliberately do not register officially, or the report of this activity is not considered at all. In this sector, independent producers either deliberately avoid official registration by obtaining licenses, paying taxes, and other similar costs, or reporting such activities is not provided for at all.

"Black" underground economy (economy of organized crime) is an illegal economic activity related to the production and sale of goods and services prohibited by law. The "black" underground economy is more separated from the official economy than the "grey" economy. In a broad sense, all types of activities that do not correspond to normal economic life and disrupt it are included in the "black" underground economy. This activity includes not only redistribution based on violence (theft, robbery, extortion), but also the production of goods and services that erode society (drug trade, gambling, prostitution, racketeering). Criminal, clandestine economy consists of illegal production, clandestine production, and crimes committed with deliberate premeditated and malicious goals.

Illegal production includes activities organized in the form of business and entrepreneurship, which are strictly prohibited by law. Such activities include:

- production and sale of weapons;
- drug business;
- smuggling;
- organization of casino, gambling games;
- human trafficking;
- prostitution, etc.

These types of activities are organized in the form of clandestine, illegal enterprises, shops, clandestine businesses and business entities or officially operating enterprises (firms). Organized crime emerges and develops within the framework of the clandestine criminal economy. The criminal underground economy based on organized crime is often involved in the production and sale of goods and services prohibited by the above-mentioned legislation.

One of the forms of criminal organized economic activity is racketeering. Racketeering is a business based on intimidation and blackmail. Such types of activities include actions that are completely denied in the official economic life, which cannot be reconciled with them, and lead

THE MULTIDISCIPLINARY JOURNAL OF SCIENCE AND TECHNOLOGY

VOLUME-3, ISSUE-3

to the disruption of the official economy. This proposed classification should not be absolute. There is no sharp boundary between different forms of the underground economy. For example, organized crime groups may collect "tributes" from informal sector enterprises and use their connections with legitimate entrepreneurs to launder their profits.

The informal economy covers all goods and services, resource markets and all sectors of the economy. Also, enterprises that do not have the status of a legal entity, are not officially registered, and have the status of a legal entity can be subjects of the clandestine economy.

Economic entities with the status of a legal entity are engaged in clandestine production and exchange. Business entities that are not officially registered include:

- natural persons who are not officially registered as entrepreneurs engaged in the production and provision of services to households and enterprises on the basis of payments in cash or in kind;
- provision of paid housing and other services;
- secret enterprises and shops producing legal goods and services. Their activity is not taken into account in statistics and accounting.

The underground economy operates at the micro, meso, macro and mega economic levels. On a global scale, the secret economy is manifested in banking and corporate spheres in the form of financial and economic crimes, drug business, prostitution, human trafficking, porn business, secret arms trade, "money laundering", i.e., legalization of money obtained through crime, and forms of corruption.

The hierarchical structure of the economy of Khufionia is characterized by many relationships between components, the most characteristic of which is coordination and subordination. Coordination (horizontal order) and subordination (vertical order) are characteristic of modern informal economy, so informal economy is not only a hierarchical, but also a network structure. The exact structure of the economy of Khufionia allows us to draw a conclusion about the existence of a parallel state with a similar official system of administration in the country.

Khufyona's economy is organized according to the pyramid principle. The shape of the pyramid was not chosen by chance. First, it supports the verticality of the interaction of the subjects of the secret economy (the dependence of the "below" on the "above"). Second, the number of participants in each horizontal segment is clearly specified with a certain number of assumptions.

Usually, the pyramid appears to consist of three segments (the first being the top). Of course, for each meso-, micro-, and macro-level government, the composition of the pyramid will be different. With the more detailed construction of the pyramid at the federal level, each segment probably reflects a certain relief formed by the pyramids of the state structure and groups of elements when meso-micro combined.

The summit of the tetrahedral pyramid consists of: 1) the first persons of the executive power, as well as the assistants of the legislative bodies, the first representatives of the judicial, investigative, and financial bodies who have real opportunities to make the necessary decisions; 2) financial and industrial capital - entrepreneurs whose capital corresponds to the micro and mesoscale budget; 3) organized criminal association - on the one hand, representatives of big business, and on the other - criminal businessmen who are representatives of the criminal world; 4) the authoritarian hierarchical institution of the Orthodox Church is the largest owner of real estate with a large flow of money closed by state intervention.

The middle segment of the pyramid consists of entrepreneurs, businessmen, financiers, and industrialists. One thing unites these people - the desire and opportunity to become the basis of the

THE MULTIDISCIPLINARY JOURNAL OF SCIENCE AND TECHNOLOGY

VOLUME-3, ISSUE-3

middle class of a country with a simple market economy. This class also includes a number of "average" (in terms of influence) officials and criminal elements who use their positions for personal gain.

The potential allies of the undercover workers in the middle of the pyramid are, in our opinion, the extreme part of the third segment - the feet of the pyramid, represented by hired workers, ordinary civil servants, ordinary criminal elements.

- The symbol of levels and forms of activity of Khufonia can be as follows: official, oligarch, criminal element, entrepreneur, hired worker. Such distributions correspond to the definition of vague levels and forms of economic activity (except for criminal elements). The reason for this is that a large part of the country's population is engaged in clandestine activities.

- The development of the clandestine economy should be considered, first of all, as a response to the regulation of the economy by the state. The regulatory process is not without limitations, and the careless imposition of limitations creates non-compliance, especially if there is some benefit to be gained from doing so. Many types of underground economy (for example, tax evasion) arise due to shortcomings in the state regulatory process, for example, bureaucratization of management, high tax rates, etc. The development of Khufyan economy is, on the one hand, a reaction to the fact of state intervention. Regulation is impossible without restrictions, and unreasonable restrictions lead to their violation, especially when it is beneficial. Many types of shadow economy (for example, tax evasion) are largely explained by the shortcomings of state regulation:

- bureaucratization of management, excessive taxes, etc. However, even the best centralized management system can reduce the size of the shadow economy, but not eliminate it. And even if there is a minimum tax, some of the taxpayers will inevitably evade paying.

- on the other hand, the modern secret economy appeared not only as a result of attempts to limit market freedom, but also due to the specific nature of market relations. The market economy is built on the basis of profit and income distribution. Religious ethics and other forms of social behavior may satisfy the thirst for profit, but they cannot eliminate it. Therefore, when an opportunity arises to hit the jackpot, people (or groups of people) often sacrifice long-term social interests to pursue their own personal interests. In any case, the thirst for profit is characteristic of the "secondary" and "black" clandestine economy.

Confidential implementation of economic activity is primarily associated with legal action, that is, with high transaction costs. Based on the classification of transaction costs, it should be noted that it mainly involves high costs of concluding a contract, interpretation of ownership rights and protection from third parties. De Soto describes these costs as "the price of obeying the law." It includes:

- the costs of using the law (the costs of registering a legal entity, obtaining a license, opening bank accounts, obtaining a legal address and other formalities);

- expenses related to the need to continue activities within the framework of the law (paying taxes); fulfillment of legal requirements in the field of labor relations (length of working day, minimum wage, social guarantees); payment of court costs in resolving disputes within the framework of the public court system

It is worth noting that the size of the secret economy can be reduced, but even the country with the best centralized management system cannot completely eliminate it. Even when tax rates are at their lowest, some taxpayers avoid paying taxes.

On the other hand, it cannot be said that the modern informal economy was created only as a result of restricting the freedom of the market, it was partly due to the nature of market relations. The market economy is formed based on the deification of profit and the worship of income. For this reason, some people or groups of people put their own interests above the interests of society when there is an opportunity to get a big profit at a moment's notice. The desire to acquire wealth is more characteristic of the "secondary" and "black" underground economy.

There are various reasons and factors for the emergence and development of the secret economy, the main of which are as follows:

1. Anthropological factors, that is, the conflicting nature of a person, the characteristics of the struggle between good and evil in him.

2. Economic factors: deficiencies in the state's tax policy, lack of market saturation with goods and services; lack of equilibrium and balance between economic sectors and sectors; cyclical fluctuations of the economy, low purchasing power of the population; high transaction costs;

3. Legal factors: legal framework
lack of improvement, the mechanism of combating economic crime is not perfect; inefficiency of law enforcement bodies;

4. Socio-political factors: socio-political situation, level of trust in the state; level of solving socio-economic problems in the society; socio-psychological mood of the population; the attitude of the state to private property and the sector;

5. Social factors: level of population stratification; unemployment rate; the extent of low-income population groups; the number of labor migrants; labor relations, working conditions, wage system; social guarantees, pension provision;

6. Administrative factors: deficiencies in the state administration system; the level of competence and responsibility of bureaucracy, civil servants; administrative pressure on enterprises, level of coercion to patronage, etc.

There are several other groups of factors of the organized secret economy. Reasons and conditions play a different role in the process of formation of confidential activity in the economic sphere. If the causes actually cause it, then conditions do not cause this phenomenon, but affect the processes of generation and participate in its determination. Hidden economy exists in any society where there is a state and an economy. The causes of illegal behavior in the economic sphere can be considered at two levels:

fundamental reasons related to the important features of a certain economic system: market, command-administrative, transition period;

- specific reasons related to the socio-economic policy being carried out.

Dysfunctions of its main institutions - the market and the state - are important factors of the secretive economic activity characteristic of the market economic system.

The market is one of the important mechanisms of coordination of economic activity and should ensure efficient distribution of limited economic resources. However, it has irreversible, built-in dysfunctions, which in economic theory are called defects, imperfections, or deficiencies.

Market failure is an internal manifestation of its activity, which encourages market subjects to make economic decisions that are not acceptable or desirable for society, that is, to make decisions that do not meet the criterion of Pareto Optimality.

Potential criminals face market distortions because they create situations where they can be

exploited or created with minimal cost and risks to gain illegal profits and avoid legal liability.

State failures can also be exploited in clandestine activities for illegal gain.

Thus, any information hidden from state control can become the subject of illegal transactions and create a criminal situation. In addition, the consequences of an illegal agreement on information can take different forms: market type (receiving a profit expressed in the form of money) or non-market type, where groups or collectives pay for non-disclosure of information. is obliged to perform any action or to comply with any informal rules. This process can also be described by the following mechanisms:

- hyperselectivity;
- crawling effect;
- dependence on the previous development trajectory.

In addition to the main reasons and conditions related to the deep features of the economic system, the set of reasons for secret economic activity is related to more specific conditions of the economic situation of individual countries, industries, markets, and enterprises. The most important reasons include:

- 1) inconsistencies in the development of the financial and credit system;
- 2) barterization of the economy;
- 3) structural imbalances in the economy;
- 4) monopolism in the economy;
- 5) social stratification of the population;
- 6) increase in the amount of allocated annuity;
- 7) deterioration of the financial situation of enterprises.

Conclusion

In conclusion, we should say that the market and the state have fundamentally irreparable flaws (imperfections) that create an opportunity to carry out socially dangerous activities in the economic sphere. The irremediable imperfection of the market and the state is exacerbated by the excessive strengthening of the role of the state and by unjustified exclusion of the state from the performance of its specific tasks.

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