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OQMULLAYEV RAVSHAN RAXIMJON O'G'LI

**“The ways of forming and improving personal motivation system in the
organization”**

GRADUATION QUALIFICATION WORK

Research advisor:

Senior teacher.B.Shayzakov

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INTRODUCTION

The relevance of graduation qualification work. Implementation of the Strategy for further development of the Republic of Uzbekistan for 2017-2021 has given a new opportunities to the efforts aimed at consistent improvement of the state and public construction, accelerating the development of economic sectors, and the creation of modern production using advanced innovation and science-based technologies. In the management system motivating staff is one of the basic key factors to increasing labor productivity.¹ There are different forms of employee motivation, but it gives its results and effects when the manager can use them in its place and correctly, otherwise in company management system such kind of actions may cause some unexpected situations and consequences.

The forms of motivators are divided into two groups: they are financial and non-financial. As a result of these, each company can perform its actions, harmonize the goals of employee and manager, employees work with responsibility and many other positive achievements are provided. On this subject, as the First President of Republic of Uzbekistan I.A.Karimov stated, “We all know that in private enterprises, factors that urge to work harder and the rate of private interest, and most importantly, sense of responsibility for the final result of its production and financial activities is different”².

In modern management, motivation factors are widely used. It is clear that in all companies, individuals that have different personal and professional character work together. Between these individuals overcoming various conflicts that always arise, creating an environment that encourages them to work together is one of the main tasks of management. To this end, the issue of motivators which gives

¹ Decree of the President of the Republic of Uzbekistan on July 27, 2017 "On further improvement of activity of the Fund" Iste'dod "of advanced training of young pedagogical and scientific cadres" / Collection of the legislation of the Republic of Uzbekistan, 2017, No. 30, Article- 723.

² Report of the First President of Republic of Uzbekistan Islam Karimov at the session of Cabinet of Ministers dedicated to the results of the socio-economic development of our country in 2014 and the most important priorities of the economic program for 2015. People's Word. 17.01.2015.

positive results in increasing the efficiency of the enterprise is one of the most important and urgent directions in the activity of domestic enterprises of our company and the researches that aimed at accelerating these processes play an important role. Nowadays, it is worthy to say that our government is more paying its attention to people, in organizations it is being fundamental to take care of their employees. Especially, our President Shavkat Mirziyoyev is leading all organizations to secure, care, respect and motivate their employees. As our President Shavkat Mirziyoyev stated: “The government authorities should serve the people, not people for government”.³ From those reasons that are given before, I can surely say that this is a significant motivation for my choice of the topic.

Theoretical and practical significance of the subject of graduation qualification work. In management, factors for staff motivation, their theoretical and practical aspects are one of the areas that are intensively studied by foreign and domestic scientists. Famous foreign researchers, for example, D.McGregor, A.Fayol, D.Atkinson, G.Holl, K.Madson, A.Maslow, H.Heckhausen, V.Vroom, J.Adams, D.McClelland, F.Herzberg, S.Bernard, Porter, L. W., Lawler, F.Mausner, B.Snyderman, John Wiley, L. Berkowitz, Goodman, P. S.Friedman and others have made contributions to this direction of the subject.

Experts from the CIS (Commonwealth of Independent Countries) countries, who are researchers in the field of motivation of employees in the management system: E.P.Ilin, D.N.Uznadze, P. Symonov, G.Atamanchuk, N.I. Shatalova, V. Kovalev and others are also have made their contributions.

Different aspects of management, including, in the study of motivation factors we can also add the work of our countries’ researchers, as well as Q.Abdurakhmonov, SH.Zaynutdinov, R.I.Nurimbetov, D.Rakhimova, B.A.Abdukarimov, G.M.Kosimov and others.

Purpose and tasks of graduation qualification work. The aim of the graduation qualification work is to effectively use the motivation elements in the

³ Report of the President of Republic of Uzbekistan Shavkat Mirziyoyev at the session of Cabinet of Ministers dedicated to the results of the socio-economic development of our country in 2017 and the most important priorities of the economic program for 2018. <http://uza.uz/uz/documents 22-12-2017>

management, and thus to develop measures aimed at increasing the economic efficiency of enterprise management.

The following tasks have been identified based on the objectives of the graduation qualification work:

- Studying the content of the staff motivation;
- Comparative analysis of management motivation theories;
- Studying the impact of motivations in effective staff management;
- The organizational structure of “Xalq Sugurta” Ltd. Insurance company and analysis of employee motivation processes;
- Assessment of the socio-economic development of “Xalq Sugurta” Ltd. Insurance company;
- Disclosing of psychological aspects of labor motivation;
- Studying the experience of developed countries to encourage employees in management, generalizing methods of staff motivation;
- Receiving suggestions and evaluating proposals on assessment and improvement of employee capacity in companies.

The research was based on the following methods:

- scientifically-pedagogical analysis of the scientific-methodological philosophy, psychological and pedagogical literature, teaching and methodological manuals;
- pedagogical observation;
- studying and generalizing pedagogical experiences;
- conducting interviews based on research subjects;
- generalizing results of research;

Methodological basis of research: The Constitution of the Republic of Uzbekistan, Law of the Republic of Uzbekistan on “About Education”, “National Program for Personnel Training” of the Republic of Uzbekistan, works and speeches of the First President of the Republic of Uzbekistan I.Karimov, works and speeches of the President of the Republic of Uzbekistan Sh.Mirziyoyev, act,

order and decrees of Supreme Assembly and Cabinet of Ministers, government decisions, “Action Strategy” - Strategy for further development of Uzbekistan in 2017-2021.

Practical importance of research: analyzing materials taken from experiences and observations, creative approach, based on the results of research, the company's priorities were identified and the development system was identified. presentations, suggestions and proposals that are effective in the research process help to provide lectures on pedagogical subjects, to develop manuals and to optimize the workflow.

“Xalq Sugurta” Ltd. Insurance company was selected as **the object of graduation qualification work.**

The subject of graduation qualification work is the ability to effectively using the elements of motivation in management, thus enhancing the economic efficiency of business management, the problems that arise in that process and the process of their resolution.

A brief description of the composition of graduation qualification work. Structure of graduation qualification work: introduction, two chapters, summary, list of references, and applications.

CHAPTER I. THE SCIENTIFIC-METHODOLOGICAL BASIS OF EMPLOYEE MOTIVATION IN THE ENTERPRISE MANAGEMENT

1.1. The content and the essence of staff motivation in enterprise activity

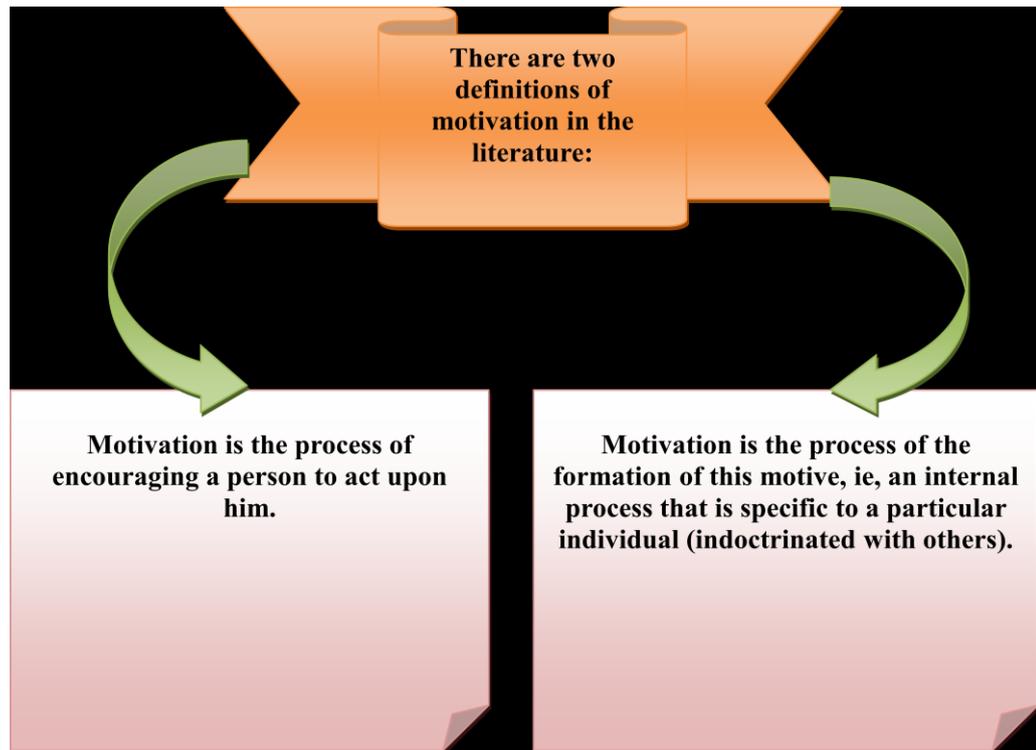
In modern management, human beings are the principal subjects of administration. According to this approach, a person is not required for enterprise, but enterprise is needed for person. Human ability is determined by its physical and cognitive capabilities. With these capabilities, the working environment and the preparation for work also provide productivity. Readiness to work is determined by the motivation and satisfaction of the individual in accordance with his work, needs and results. In the study of interest to the work factors of interest - need to pay special attention to needs, reason of interest and motivation.

Achieving enterprise goals is the key to achieving high productivity in the production process, with a sense of self-fulfillment and enthusiasm. To do this, employees should be motivated to their work. Getting people to do their best work, even in trying circumstances, is one of managers' most enduring and slippery challenges. Indeed, deciphering what motivates us as human beings is a centuries-old puzzle. Some of history's most influential thinkers about human behavior—among them Aristotle, Adam Smith, Sigmund Freud, and Abraham Maslow—have struggled to understand its nuances and have taught us a tremendous amount about why people do the things they do.

An organization as a whole clearly has to attend to the four fundamental emotional drives, but so must individual managers. They may be restricted by organizational norms, but employees are clever enough to know that their immediate superiors have some wiggle room. In fact, my research shows that individual managers influence overall motivation as much as any organizational policy does. In this research I'll look more closely at the drivers of employee motivation, the levers managers can pull to address them, and the "local" strategies that can boost motivation despite organizational constraints.

There are various definitions of Motivation by different authors - Badu defines Motivation as "a human psychological characteristic that add to a person's degree of commitment. It is the management process of influencing employees' behavior". Another meaning related to psychology. According to this, motivation, in psychology, the intention of achieving a goal, leading to goal-directed behavior⁴. Some human activity seems to be best explained by postulating an inner directing drive. While a drive is often considered to be an innate biological mechanism that determines the organism's activity, a motive is defined as an innate mechanism modified by learning. In this view human drives serve to satisfy biological needs, such as hunger, while motives serve to satisfy needs that are not directly tied to the body requirements, such as companionship. Learned motives are sometimes linked with drives; e.g., the motivation to achieve social status is often viewed as a derivative of the sex drive. Motives are sometimes classed as deficiency motives, such as the need to remove the physiological deficiency of hunger or thirst, or abundance motives, i.e., motives to attain greater satisfaction and stimulation. American psychologist Abraham Maslow has classified motives into five developmental levels, with the satisfaction of physiological needs most important and esteem and self-actualization needs least important. According to Maslow, the most basic needs must be satisfied before successively higher needs can emerge. Cognitive psychologists such as Albert Bandura have suggested that individual mental processes, such as beliefs, play an important role in motivation, through the expectation of certain reinforcements for certain behaviors. Studies have shown that humans and other animals are likely to seek sensory stimulation, even where there may be no foreseeable goal. In recent years, the use of various tools for brain scanning has worked toward the discovery of a neurological basis for motivation. Below, on Picture two common meanings of motivation are given according to literature:

⁴ The Columbia Encyclopedia, 6th ed. Copyright© 2018, The Columbia University Press.



Picture1.1. Two common meanings of motivation in literature⁵

Motivation in management describes ways in which managers promote productivity in their employees. Learn about this topic, several theories of management, and ways in which this applies to the workplace. Often, people confuse the idea of 'happy' employees with 'motivated' employees. These may be related, but motivation actually describes the level of desire employees feel to perform, regardless of the level of happiness. Employees who are adequately motivated to perform will be more productive, more engaged and feel more invested in their work. When employees feel these things, it helps them, and thereby their managers, be more successful. In management motivation has many features. They are:

Features of Motivation

1. Motivation can be positive or negative :

-> There can be positive motivation and negative motivation.

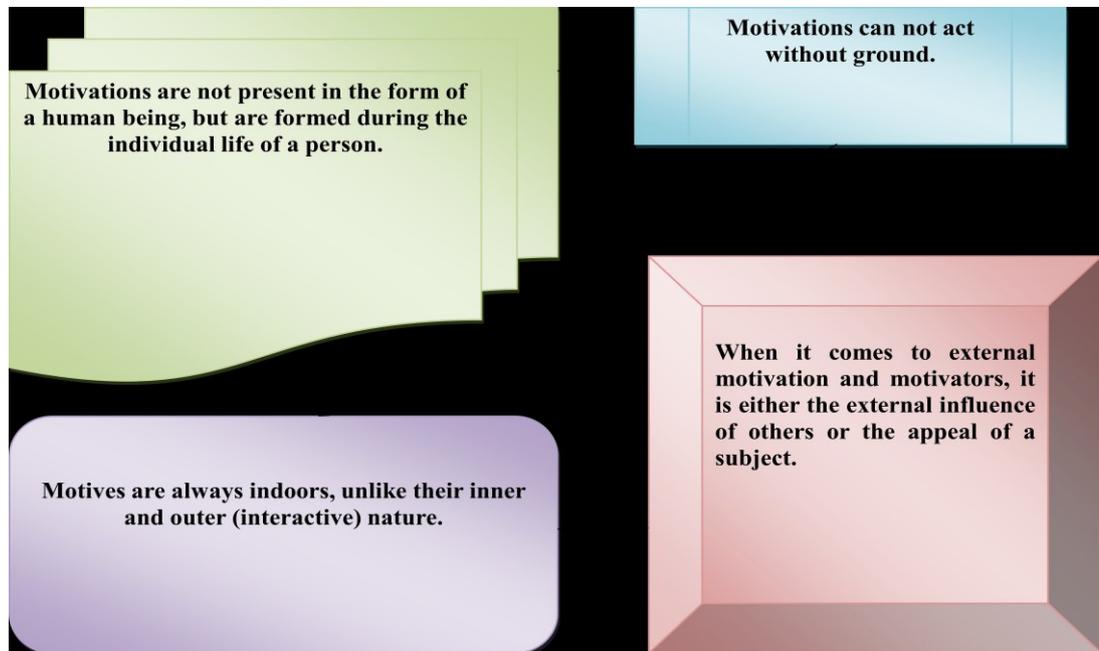
-> Positive motivation can be simulative, such as higher pay, power position etc.

-> Negative motivation implies the use of penalties, punishments etc.

2. Motivation is goal oriented :

⁵ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

- Motivation is a behavioral concept. It directs human behavior towards the accomplishment of goals.
- If properly motivated, employees put in their best possible efforts in orders to achieve the desired goals.



Picture1.2. Main features of motivation⁶.

3. Motivation is complex in nature :

- > Different individuals behave differently to a given set of incentives.
- > Some employees may be highly motivated when they are given monetary incentives, whereas others may be more motivated with the use of non-monetary incentives.

4. Motivation is system oriented :

- > Motivation is a combined effect of these groups of factors.
- > Forces operating within individual, i.e. his nature, needs, values etc.

5. Motivation is different from job satisfaction: Motivation is the act to satisfy needs and desires. Job satisfaction results only when such needs and desires are fulfilled. Job satisfaction is the outcome of motivation.

6. Motivation is a continuous process:

- ❖ Motivation is not a one time process.

⁶ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

- ❖ This is because, human needs and desires are never ending. When one needs is satisfied, another needs emerges that is to be satisfied. Therefore managers have to identify the emerging needs of their subordinates and strive to satisfy such needs at regular intervals.

1. Maximum utilization of factors of production : workers perform the work sincerely through the inspiration of motivation.

2. Willingness to work:

Motivation influences the willingness of people to work. A man is technically, mentally and physically fit to perform the work but they may not be willing to work.

3. Reduced absenteeism: Financial incentive schemes coerce the workers to work more. This reduces absenteeism.

4. Reduced labor turnover:

Motivation has both financial and non-financial incentive schemes. This helps to retain the existing laborers.

5. Availability of right personnel:

Financial and non-financial incentives not only retain the existing employees but also attract the employees from outside the enterprise.

6. Building of good labor relations :

Motivation helps to solve the labor problems of absenteeism, labor turnover, indiscipline and grievance.

7. Increase in the efficiency and output:

Both workers and management have got benefits from motivational plans.

8. Sense of belonging:

A proper motivation scheme promotes closer rapport between enterprise and workers.

9. Basis of co-operation :

Efficiency and output are increased through co-operation. The co-operation could not be obtained without motivation, so motivation is a basis of co-operation.

10. Helps in realizing organizational goals:

Organizational goals are achieved quickly through motivation. Motivated employee have a feeling of total involvement in the performance of organization task.

Nature of Motivation:

1. Based on motives. Motivation is based on individual's motives which are internal to the individual. These motives are in the form of feelings that the individual lacks something.

2. Affected by motivating.

Motivation is affected by way the individual is motivated the act of motivating channelizes need satisfaction.

3. Goal – directed behavior

Motivation leads to goal-directed behavior. A goal-directed behavior is one which satisfies the causes for which behavior takes placed.

4. Related to satisfaction

Motivation is related to satisfaction. Satisfaction refers to the contentment experience of an individual which he derives out of need fulfillment thus satisfaction is a consequence of rewards and punishment associated with past experience. There are three forms of satisfaction:



Picture1.3. A simplified satisfaction model of motivation through needs⁷

⁷ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

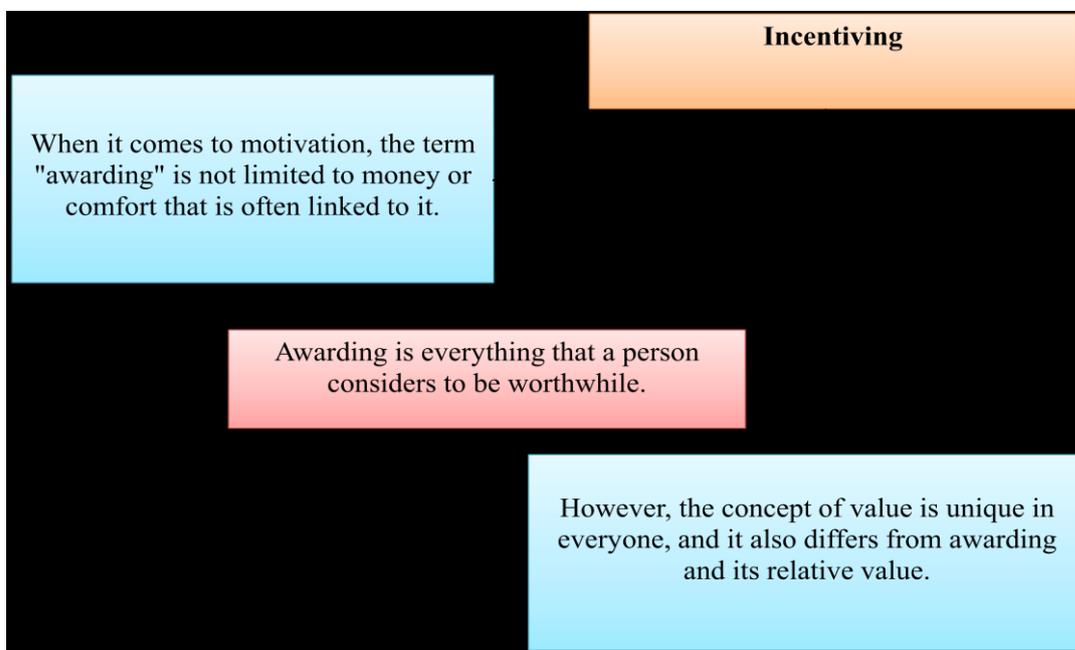
5. Person motivated in totality

A person is motivated in totality and not in part. Each individual in the organization is a self-contained unit and his needs are interrelated.

6. Complex process

Motivation is a complex process, complexity emerges because of the nature of needs and the type of behavior that is attempted to satisfy those needs.

Incentive - is offered to a person as a worthy consideration of the results of his labor activity. " Incentive is an aspiration for the organization's employees to act in accord with their assigned tasks in accordance with the overall plan of achieving the goals of the organization."



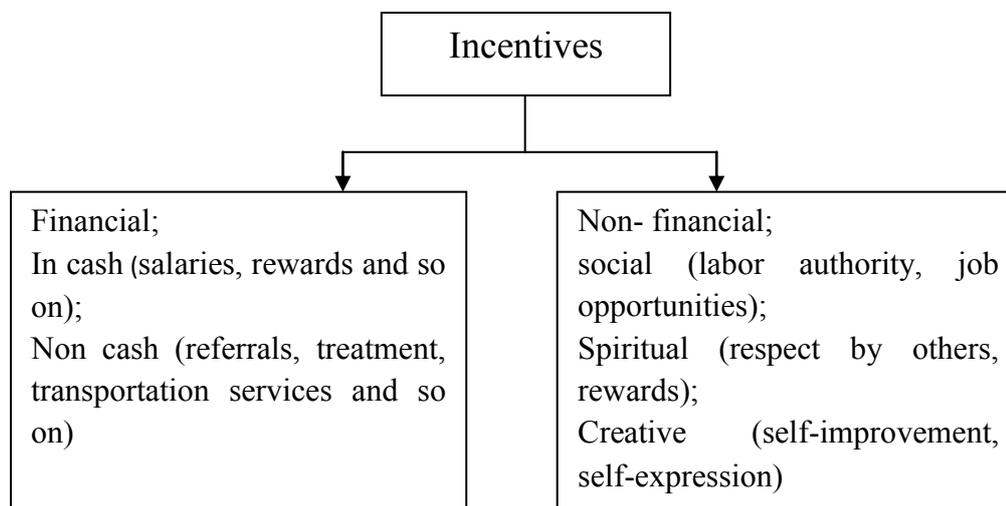
Picture1.4. Relatedness of Incentiving and awarding with motivation⁸

In turn, incentives are financial and non- financial. Encouraging employees is a complex process. Specific requirements are set for organization of this work.

Measures to incentive action should be addressed taking into account the needs of specific individuals. The employee's interest in the job can be changed by appropriate incentives. For managers it means that these incentives should not be used in the same way but in accordance with the personal needs of their employees. Encouragement of labor - a lively work, enabling the achievement of

⁸ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

predetermined results, means the satisfaction of the most important social needs of the worker, and creates the necessary conditions for the creation of a motivation for work. A system of motivation and incentives for work should be based on a specific foundation - the normal level of labor activity. They are basically the followings:



Picture 1.5. Types of incentive⁹

The purpose of incentivizing is not to encourage a person to work, but rather to encourage him to work more efficiently than just because he has a job relationship. There are several functions to encourage labor:

Economic function. It is primarily manifested in promoting labor, promoting productivity. It is reflected in productivity increase and product quality improvement.

Ethical function. It stimulates labor, creates an active position, creates a healthy moral and social environment in society. It is important to formulate the incentive system with traditions and historical experience.

Social function. It is ensured by the formation of the social system of society taking into account different levels of income. These revenues are largely dependent on the impact of incentives on different people. In general, it is well

⁹ E.P.Ilin. "Motivation and motivators". Peterburg-2011. Page 56.

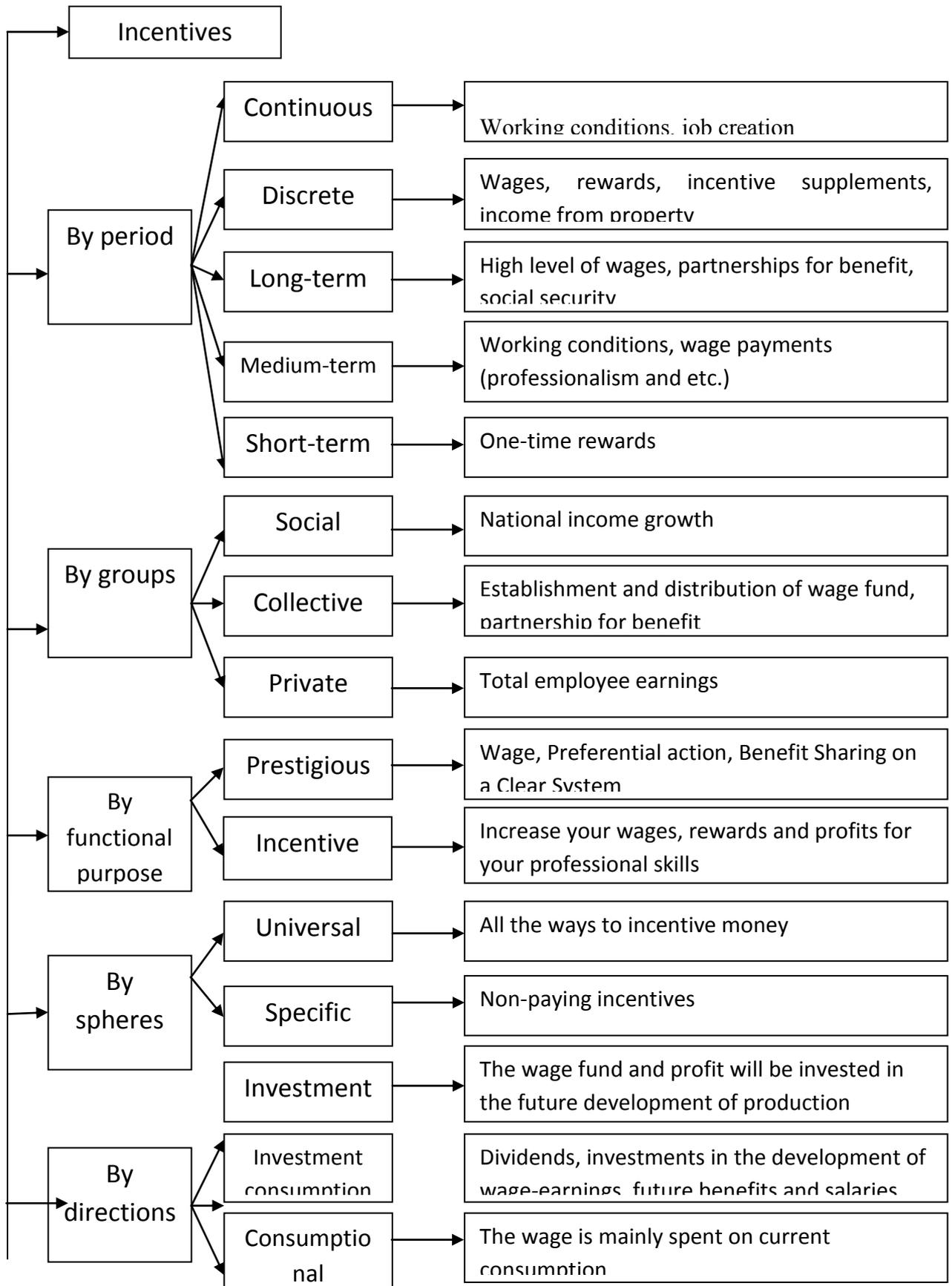


Table 1.1. Classification of Incentives¹⁰

¹⁰ E.P.Ilin. Motivation and motives. Peterburg,2011. Page 158.

known that the formation of needs depends largely on the development of personality, the organization and motivation of labor in society.

Complicity - is a combination of moral and material, community and personal incentives. It also implies the presence of complete antistimulants. When it comes to human labor, there are certain values, principles, and attitudes that are based on their childhood and are based on them in the family and at school. At that time, the value of work as a value, the qualities of the individual - workmanship, responsibility, discipline, initiative and other qualities are formed and work skills are formed.

Incentive is an act or promise for greater action. It is also called as a stimulus to greater action. Incentives are something which are given in addition to wages. It means additional remuneration or benefit to an employee in recognition of achievement or better work. Incentives provide a spur or zeal in the employees for better performance. It is a natural thing that nobody acts without a purpose behind. Therefore, a hope for a reward is a powerful incentive to motivate employees. Besides monetary incentive, there are some other stimuli which can drive a person to better. This will include job satisfaction, job security, job promotion, and pride for accomplishment. Therefore, incentives really can sometimes work to accomplish the goals of a concern. The need of incentives can be many:

1. To increase productivity,
2. To drive or arouse a stimulus work,
3. To enhance commitment in work performance,
4. To psychologically satisfy a person which leads to job satisfaction,
5. To shape the behavior or outlook of subordinate towards work,
6. To inculcate zeal and enthusiasm towards work,
7. To get the maximum of their capabilities so that they are exploited and utilized maximally.

Therefore, management has to offer the following two categories of incentives to motivate employees:

1. Monetary incentives - Those incentives which satisfy the subordinates by providing them rewards in terms of rupees. Money has been recognized as a chief source of satisfying the needs of people. Money is also helpful to satisfy the social needs by possessing various material items. Therefore, money not only satisfies psychological needs but also the security and social needs. Therefore, in many factories, various wage plans and bonus schemes are introduced to motivate and stimulate the people to work.

2. Non-monetary incentives- Besides the monetary incentives, there are certain non-financial incentives which can satisfy the ego and self-actualization needs of employees. The incentives which cannot be measured in terms of money are under the category of “Non-monetary incentives”. Whenever a manager has to satisfy the psychological needs of the subordinates, he makes use of non-financial incentives. Non-financial incentives can be of the following types:-

a. Security of service - Job security is an incentive which provides great motivation to employees. If his job is secured, he will put maximum efforts to achieve the objectives of the enterprise. This also helps since he is very far off from mental tension and he can give his best to the enterprise.

b. Praise or recognition - The praise or recognition is another non-financial incentive which satisfies the ego needs of the employees. Sometimes praise becomes more effective than any other incentive. The employees will respond more to praise and try to give the best of their abilities to a concern.

c. Suggestion scheme - The organization should look forward to taking suggestions and inviting suggestion schemes from the subordinates. This inculcates a spirit of participation in the employees. This can be done by publishing various articles written by employees to improve the work environment which can be published in various magazines of the company. This also is helpful to motivate the employees to feel important and they can also be in search for innovative methods which can be applied for better work methods. This ultimately helps in growing a concern and adapting new methods of operations.

d. Job enrichment - Job enrichment is another non- monetary incentive in which the job of a worker can be enriched. This can be done by increasing his responsibilities, giving him an important designation, increasing the content and nature of the work. This way efficient worker can get challenging jobs in which they can prove their worth. This also helps in the greatest motivation of the efficient employees.

e. Promotion opportunities - Promotion is an effective tool to increase the spirit to work in a concern. If the employees are provided opportunities for the advancement and growth, they feel satisfied and contented and they become more committed to the organization.

The above non-financial tools can be framed effectively by giving due concentration to the role of employees. A combination of financial and non-financial incentives help together in bringing motivation and zeal to work in a concern.

Positive incentives are those incentives which provide a positive assurance for fulfilling the needs and wants. Positive incentives generally have an optimistic attitude behind and they are generally given to satisfy the psychological requirements of employees. For example-promotion, praise, recognition, perks and allowances, etc. It is positive by nature.

Negative incentives are those whose purpose is to correct the mistakes or defaults of employees. The purpose is to rectify mistakes in order to get effective results. Negative incentive is generally resorted to when positive incentive does not works and a psychological set back has to be given to employees. It is negative by nature. For example- demotion, transfer, fines, penalties.

Nowadays, the staff has the experience of providing additional privileges by administration. These include:

- Determining the authority of the status of a personal;
- Social security of the personal;

- privileges for immediate work and tasks that are accomplished for production purposes. It is an administrative authority to select one or more privileges as a reward.

1.2.Motivation theories and the role of incentives in enterprise operations

There are a lot of theories of motivation, which are different from the way the managers manage to achieve effective results. Nowadays, new and old motivation theories are studied collectively, and ideas about motivation and incentives and their application are aligned.

Motivation theories can be divided into two groups:

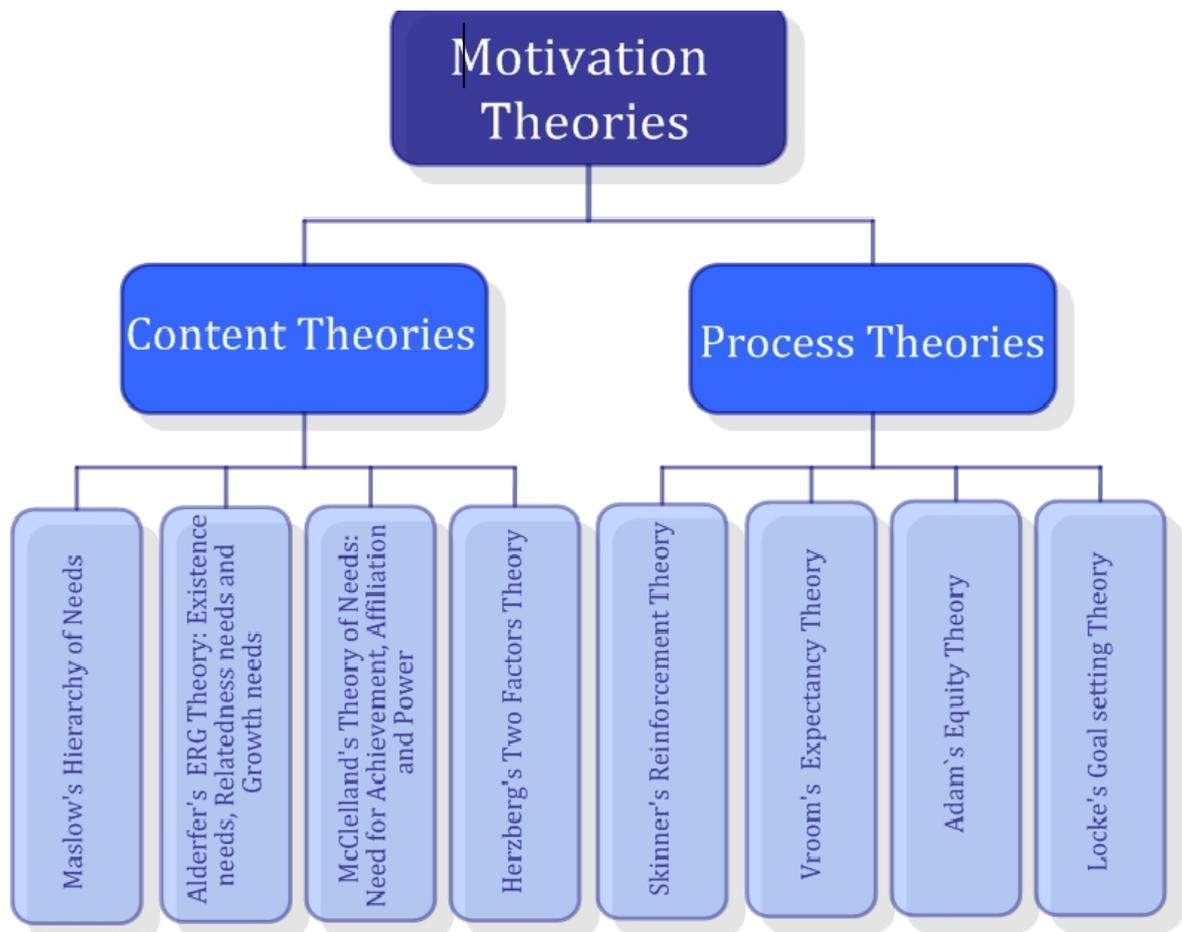
- 1) Content motivation theories
- 2) Process motivation theories

We can distinguish between content and process motivation theories. Content theories focus on WHAT, while process theories focus on HOW human behavior is motivated. Content theories are the earliest theories of motivation. Within the work environment they have had the greatest impact on management practice and policy, whilst within academic circles they are the least accepted. Content theories are also called needs theories: they try to identify what our needs are and relate motivation to the fulfilling of these needs. The content theories cannot entirely explain what motivate or demotivate us. Process theories are concerned with “*how*” motivation occurs, and what kind of process can influence our motivation.

The main content theories are: Maslow’s needs of hierarchy, Alderfer’s ERG theory, McClelland’s achievement motivation and Herzberg’s two-factor theory.

The main process theories are: Skinner’s reinforcement theory, Victor Vroom's expectancy theory, Adam’s equity theory and Locke’s goal setting theory.

No single motivation theory explains all aspects of people's motives or lack of motives. Each theoretical explanation can serve as the basis for the development of techniques for motivating.



Picture 1.6. Motivation theories¹¹

Maslow's – hierarchy of needs

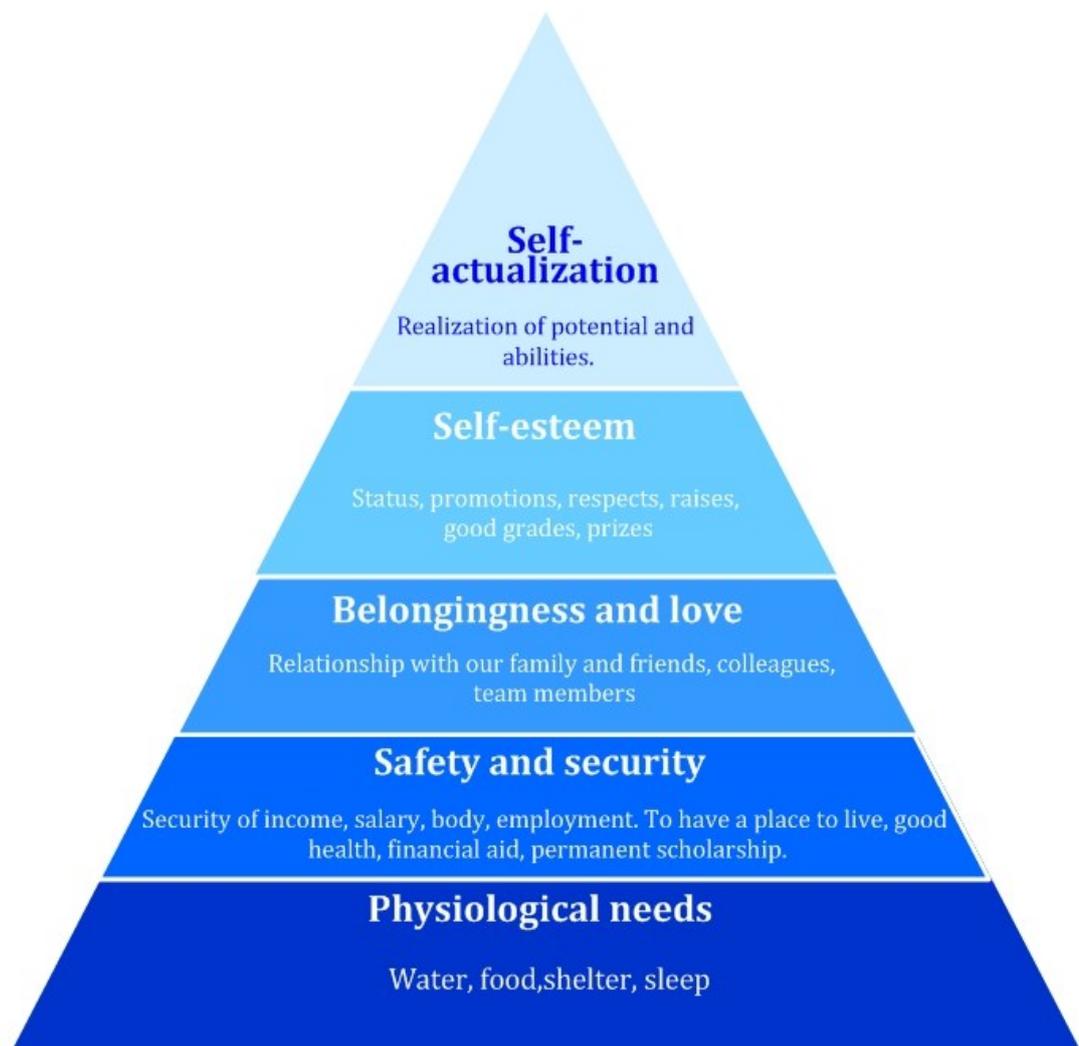
This is the earliest and most widely known theory of motivation, developed by Abraham Maslow (1943) in the 1940s and 1950s.

This theory condenses needs into five basic categories. Maslow ordered these needs in his hierarchy, beginning with the basic psychological needs and continuing through safety, belonging and love, esteem and self-actualization (Figure 2). In his theory, the lowest unsatisfied need becomes the dominant, or the

¹¹ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

most powerful and significant need. The most dominant need activates an individual to act to fulfill it. Satisfied needs do not motivate. Individual pursues to seek a higher need when lower needs are fulfilled.

Maslow's hierarchy of needs is often shown in the shape of a pyramid: basic needs at the bottom and the most complex need (need for self-actualization) at the top. Maslow himself has never drawn a pyramid to describe these levels of our needs; but the pyramid has become the most known way to represent his hierarchy.



Picture 1.7. Maslow's Hierarchy of Needs¹²

1. Physiological needs (e.g. food, water, shelter, sleep)

¹² Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

It includes the most basic needs for humans to survive, such as air, water and food. Maslow emphasized, our body and mind cannot function well if these requirements are not fulfilled.

These physiological needs are the most dominant of all needs. So if someone is missing everything in his/her life, probably the major motivation would be to fulfill his/her physiological needs rather than any others. A person who is lacking food, safety, love (also sex) and esteem, would most probably hunger for food (and also for money, salary to buy food) than for anything else.

If all the needs are unsatisfied, and the organism is then overruled by the physiological needs, all other needs may turn into the background. All capacities are put into the attendance of satisfying hunger. Any other things are forgotten or got secondary importance.

2. Safety and security (secure source of income, a place to live, health and well-being)

If the physiological needs are relatively well contented, new needs will appear, the so called safety needs. Safety needs refer to a person's desire for security or protection. Basically everything looks less important than safety and protection (the physiological needs even sometimes). The healthy and fortunate adults in our culture are largely satisfied in their safety needs. The peaceful, sure, safety and unwavering society makes us feel in safety enough from criminal assaults, murder, unbelievable natural catastrophes, and so on. In that case people no longer have any safety needs as first-line motivators.

Meeting with safety needs demonstrated as a preference for insurance policies, saving accounts or job security, etc., we think about the lack of economic safety. Children have a greater need to feel safe. That is the reason why this level is more important for children.

Safety and security needs include: Personal security; Financial security; Health and well-being; Safety mesh against accidents, illnesses and their adverse impacts.

To tell the truth, in real dangers and traumas – like war, murder, natural catastrophes, criminal assault, etc. -, the needs for safety become an active, first-line and dominant mobilizer of human beings.

3. Belongingness and love (integration into social groups, feel part of a community or a group; affectionate relationships)

If both the physiological and the safety needs are fulfilled, the affection, love and belongingness needs come into prominence. Maslow claimed people need to belong and accepted among their social groups. Group size does not mean anything: social groups can be large or small. People need to love and be loved – both sexually and non-sexually – by others. Depending on the power and pressure of the peer group, this need for belonging may overbear the physiological and security needs.

Love needs involve giving and receiving affections (love is not synonymous with sex – sex is a physiological need). When they are unsatisfied, a person will immediately eliminate the lack of friends, peers and partner. Many people suffer from social nervousness, loneliness, social isolation and also clinical depression because of the lack of this love or belongingness factor.

4. Esteem (respect for a person as a useful, honorable human being)

In our society most people long for a stable and high valuation of themselves, for the esteem of others and for self-respect or self-esteem.

Esteem means being valued, respected and appreciated by others. Humans need to feel to be valued, such as being useful and necessary in the world. People with low self-esteem often need respect from others. Maslow divided two types of esteem needs: a ‘lower’ version and a ‘higher’ version. The ‘lower’ version of esteem is the need for respect from others: for example attention, prestige, status and loving their opinion. The ‘higher’ version is the need for self-respect: for example, the person may need independence, and freedom or self-confidence.

The most stable and therefore the healthiest self-esteem is based on respect from others. External fame or celebrity and unwarranted adulation won't cause self-esteem, although you feel better for a while.

5. Self-actualization (individual's desire to grow and develop to his or her fullest potential)

‘What humans can be, they must be.’ (Maslow, 1954)

Self-actualization reflects an individual's desire to grow and develop to his/her fullest potential. People like opportunities, choosing his/her own versions, challenging positions or creative tasks. Maslow described this level as the “need to accomplish everything that one can, to become the most that one can be”. Maslow believed that people must overcome their other needs – described above -, not only achieve them. At this level, individual differences are the largest.

As each level is adequately satisfied, we are then motivated to satisfy the next level in the hierarchy, always new and higher needs are coming. This is what we mean, when the basic human needs are drawn like a pyramid, a hierarchy. Life experiences, including divorce and loss of job, may cause an individual to fluctuate between levels of the hierarchy. These five different levels were further sub-categorised into two main groups: deficiency and growth needs.

Deficiency needs – The very basic needs for survival and security.

These needs include:

- physiological needs;
- safety and security needs;
- social needs – belongingness and love;
- esteem needs;

It may not cause a physical indication if these ‘deficiency needs’ are not fulfilled, but the individual will feel anxious and tense. So the most basic level of needs must be fulfilled before a person wants to focus on the secondary or higher level needs.

Growth needs – Personal growth and fulfillment of personal potential.

These needs include:

- self-actualisation needs

This hierarchy is not as rigid as we may have implied. For example, there are some humans for whom self-esteem or self-actualization seems to be more important than love or belonging. The popularity of this theory of motivation rooted in its simplicity and logic.

Alderfer – ERG theory: Existence needs, relatedness needs and growth needs

Alderfer (Furnham, 2008) distinguished three steps or classes of needs: *existence, relatedness and growth*. Maslow's physiological and safety needs belong together to existence needs. Relatedness can be harmonised to belongingness and esteem of others. Growth is the same as Maslow's self-esteem plus self-actualization. Both Maslow and Alderfer tried to describe how these needs, these stages of needs become more or less important to individuals.

- **Existence needs:** These include needs for basic material necessities. In short, it includes an individual's physiological and physical safety needs.

- **Relatedness needs:** Individuals need significant relationships (be with family, peers or superiors), love and belongingness, they strive toward reaching public fame and recognition. This class of needs contain Maslow's social needs and external component of esteem needs.

- **Growth needs:** Need for self-development, personal growth and advancement form together this class of need. This class of needs contain Maslow's self-actualization needs and intrinsic component of esteem needs.

Alderfer agreed with Maslow that unsatisfied needs motivate individuals. Alderfer also agreed that individuals generally move up the hierarchy in satisfying their needs; that is, they satisfy lower-order before higher-order needs. As lower-order needs are satisfied, they become less important, but Alderfer also said: as higher-order needs are satisfied they become more important. And it is also said that under some circumstances individuals might return to a lower need. Alderfer thought that individuals multiply the efforts invested in a lower category need when higher categorized needs are not consequent.

For example, there is a student, who has excellent grades, friends, and high standard of living, maybe also work at the university. What happens if this individual finds that he or she is frustrated in attempts to get more autonomy and responsibility at the university, maybe also more scholarship that generally encourage individuals' growth? Frustration in satisfying a higher (growth) need has resulted in a regression to a lower level of (relatedness) needs ("I need just my friends, some good wine, I do not want to go to the university anymore").

This event is known and called as the frustration-regression process. This is a more realistic approach as it recognises that, because when a need is met, it does not mean it will always remain met. ERG theory of motivation is very flexible: it explains needs as a range rather than as a hierarchy. Implication of this theory: Managers must understand that an employee has various needs that must be satisfied at the same time. ERG theory says, if the manager concentrates only on one need at a time, he or she won't be able to motivate the employee effectively and efficiently. Prioritization and sequence of these three categories, classes can be different for each individual.

McClelland – Need for achievement, affiliation and power

In the early 1960s McClelland – built on Maslow's work – described three human motivators. McClelland (Arnold et al., 2005) claimed that humans acquire, learn their motivators over time that is the reason why this theory is sometimes called the '*Learned Needs Theory*'. He affirms that we all have three motivating drivers, and it does not depend on our gender or age. One of these drives or needs will be dominant in our behavior.

McClelland's theory differs from Maslow's and Alderfer's, which focus on satisfying existing needs rather than creating or developing needs. This dominant motivator depends on our culture and life experiences, of course (but the three motivators are permanent). The three motivators are:

- achievement: a need to accomplish and demonstrate competence or mastery
- affiliation: a need for love, belonging and relatedness

- power: a need for control over one's own work or the work of others

These learned needs could lead to diversity and variety between employees. More precisely, prioritization and importance of these motivational needs characterises a person's behavior. As we wrote, although each person has all of these needs to some extent, only one of them tends to motivate an individual at any given time.

Achievement motivation – a need to accomplish and demonstrate competence or mastery. It pertains to a person's need for significant success, mastering of skills, control or high standards. It is associated with a range of actions. Individuals seek achievement, attainment of challenging (and also realistic) goals, and advancement in the school or job.

This need is influenced by internal drivers for action (intrinsic motivation), and the pressure used by the prospects of others (extrinsic motivation). Low need for achievement could mean that individuals want to minimize risk of failure, and for this reason people may choose very easy or too difficult tasks, when they cannot avoid failure. In contrast, high need for achievement means that humans try to choose optimal, sufficiently difficult tasks, because they want to get the chance to reach their goals, but they have to work for it, they need to develop themselves.

Individuals with high need for achievement like to receive regular feedback on their progress and achievements; and often like to work alone; seek challenges and like high degree of independence.

Sources of high need for achievement can be: praise for success, goal setting skills, one's own competence and effort to achieve something, and it does not depend only on luck; of course positive feelings and also independence in childhood. McClelland said that training, teaching can increase an individual's need for achievement. For this reason, some have argued that need for achievement is not a need but a value.

Affiliation motivation – a need for love, belonging and relatedness

These people have a strong need for friendships and want to belong within a social group, need to be liked and held in popular regard. They are team players, and they may be less effective in leadership positions. High-need-for-affiliation persons have support from those with whom they have regular contact and mostly are involved in warm interpersonal relationships. After or during stressful situation individuals need much more affiliation. In these situations people come together and find security in one another. There are times when individuals want to be with others and at other times to be alone – affiliation motivation can become increased or decreased. Individuals do not like high risk or uncertainty.

Authority/power motivation – a need to control over one's own work or the work of others. These persons are authority motivated. There is a strong need to lead and to succeed in their ideas. It is also needed to increase personal status and prestige. This person would like to control and influence others. McClelland studied male managers with high need for power and high need for affiliation and found that managers with a high need for power tended to run more productive departments in a sales organization than did managers with a high need for affiliation.

It is important to speak about gender differences in need for power. It is said that men with high need for power mostly have higher aggression, drink more, act in sexually exploitative manner, and participate in competitive sports, and also political unrests. At the same time women with higher need for power show more socially acceptable and responsible manner, are more concerned and caring. These types of people prefer to work in big, multinational organisations, businesses and other influential professions.

McClelland argues that strong need for achievement people can become the best leaders – as we wrote it above. But at the same time there can be a tendency to request too much of their employees, because they think that these people are also highly achievement-focused and results-driven, as they are. Think about your teachers and professors! I am sure they all want the best for you, they would like to

develop you, but I do not think you feel the same every time. McClelland said that most people have and show a combination of these characteristics.

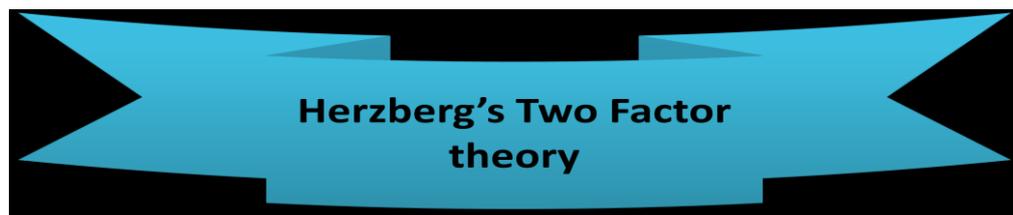
Herzberg – Two factor theory

It is also called motivation-hygiene theory.

This theory says that there are some factors (motivating factors) that cause job satisfaction, and motivation and some other also separated factors (hygiene factors) cause dissatisfaction (Figure 3). That means that these feelings are not opposite of each other, as it has always previously been believed.

Opposite of satisfaction is not dissatisfaction, but rather, no satisfaction. According to Herzberg (1987) the job satisfiers deal with the factors involved in doing the job, whereas the job dissatisfiers deal with the factors which define the job context.

Table 1.2. Herzberg's Two Factor Theory¹³



Hygiene factors	Motivating factors
<i>company policy and administration</i>	<i>achievement</i>
<i>working conditions</i>	<i>work itself</i>
<i>salary</i>	<i>recognition</i>
<i>interpersonal relationships</i>	<i>responsibility</i>
<i>supervision</i>	<i>advancement</i>

¹³ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

If the hygiene factors, for example salary, working conditions, work environment, safety and security are unsuitable (low level) at the workplace, this can make individuals unhappy, dissatisfied with their job. Motivating factors, on the other hand, can increase job satisfaction, and motivation is based on an individual's need for personal growth. If these elements are effective, then they can motivate an individual to achieve above-average performance and effort. For example, having responsibility or achievement can cause satisfaction (human characteristics) (Dartey-Baah, 2011).

Hygiene factors are needed to ensure that an employee is not dissatisfied. Motivation factors are needed to ensure employee's satisfaction and to motivate an employee to higher performance.

Table 1.4. Herzberg's Two Factory Theory ¹⁴

Dissatisfaction – Low level	Hygiene factors
No dissatisfaction-High level	
No satisfaction – Low level	Motivating factors
Satisfaction – High level	

Only these factors can motivate us. But at the same time we need the lack of dissatisfactions (we need hygiene factors, "*workpeace*") to achieve more efficient work. Can we motivate with money, with higher salary? What did Herzberg and Maslow say? Is it just the same or something different?

Herzberg addressed salary not a motivator in the way that the primary motivators are, just like achievement and recognition. Salary can be a motivator, if you get always higher and higher salary, but we cannot say that it is an incentive. Maslow said, money or salary is needed to buy food to eat, to have some place to live and sleep, etc. It can be a physiological need. Some differences between Herzberg and Maslow theory are described in Table.

¹⁴ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

Table 1.5. Differences between Maslow's and Herzberg's theory¹⁵

Points of view	Maslow's theory	Herzberg's theory
Date of the theory	in 1940's	in 1960's
Study group	ordinary American people	well-situated American people
About needs	Every level of needs give us satisfaction and give the opportunity to move on to the next level of needs.	Not every type of needs can give us satisfaction, just motivating factors.

Limitations of this theory:

- This theory oversees situational variables.
- Herzberg supposed a correlation, linear between productivity, performance and satisfaction.
- The theory's reliability is uncertain.
- No comprehensive measure of satisfaction was used.
- The theory ignores blue-collar workers, only white-collar men's opinion was discussed.

However, Herzberg tried to bring more humanity and caring into companies' life. His intention was not to develop a theory that is used as a 'motivational tool', but to provide a guidance to improve organisational performance.

There are some critics for all need theories. Although, there is a consensus for the general concept: human behavior is motivated by the strong wish for fulfilling a human need. Critics are:

¹⁵ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

Table 1.6. Summary of Content Theories of Motivation¹⁶

Maslow	Alderfer	McClelland	Herzberg
Physiological	Existence		
Safety and security			
Belongingness and love	Relatedness	Need for Affiliation	Hygiene
Self-esteem	Growth	Need for power	Motivators
Self-actualization		Need for achievement	

- **Universality:** they do not care about gender, age, culture, religious or other factor differences.
- **Research support and methodology problems:** these theories were not based on reliable and creditable research results.
- **Work focus:** individuals have needs only at their workplaces, but not at any other places of their life.
- **Individual differences and stability over time.**
- **Process simplicity.**

Skinner's reinforcement theory

The Reinforcement theory, based on Skinner's operant conditioning theory, says that behavior can be formed by its consequences (Gordon, 1987).

Positive reinforcements, for example praise, appreciation, a good mark/grade, trophy, money, promotion or any other reward can increase the possibility of the rewarded behaviors' repetition.

If a student gets positive verbal feedback and a good grade for his test, this reinforcement encourages the performance of the behavior to recur. If the teacher doesn't tell precisely what he expects, then the positive reinforcements can drive

¹⁶ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

the behavior closer to the preferred. For example, when a student who is usually late to class gets positive feedback when he arrives on time, the student becomes more and more punctual. Positive reinforcement motivates to get the anticipated reinforcement of required behavior.

We use negative reinforcement when we give a meal to a hungry person if he behaves in a certain manner/way.

In this case the meal is a negative reinforcement because it eliminates the unpleasant state (hunger).

Contrary to positive and negative reinforcement, punishment can be undesired reinforcement, or reinforce undesired behavior.

For example, if a student is always late to class and thus he gets negative verbal feedback and also always has to tidy up the classroom at the end of the day, in this case the undesirable behavior is reinforced with an undesirable reinforcer. The punishment declines the tendency to be late.

According to the theory, positive reinforcement is a much better motivational technique than punishment because punishment:

- tries to stop undesirable behavior and does not offer an alternative behavior
- creates bad feelings, negative attitudes toward the activity, and the person who gives the punishment
- suppresses behavior, but does not permanently eliminate it.

Once certain behavior has been conditioned through repetitive reinforcement, elimination of the reinforcement will decline the motivation to perform that behavior. Therefore it is better not to give a reward every time. Reinforcement in the workplace usually takes place on a partial or irregular reinforcement schedule, when reward is not given for every response.

The reinforcement theory is included in many other motivation theories. Reward must meet someone's needs, expectations, must be applied equitably, and must be consistent. The desired behavior must be clear and realistic, but the issue remains: which reinforcements are suitable and for which person?

Vroom's expectancy theory

The expectancy theory places an emphasis on the process and on the content of motivation as well, and it integrates needs, equity and reinforcement theories.

Victor Vroom's (1964) expectancy theory aims to explain how people choose from the available actions. Vroom defines motivation as a process that governs our choices among alternative forms of voluntary behavior. The basic rationale of this theory is that motivation stems from the belief that decisions will have their desired outcomes.

The motivation to engage in an activity is determined by appraising three factors. These three factors are the following (Figure 4):

- Expectancy – a person's belief that more effort will result in success. If you work harder, it will result in better performance.

In this case the question is: "Am I capable of making a good grade on a math test if I learn more?" Appraisal of this factor is based on the effort to learn math, on knowledge of math, on the previous experience of math test results, on self-efficacy and specific self-rated abilities.

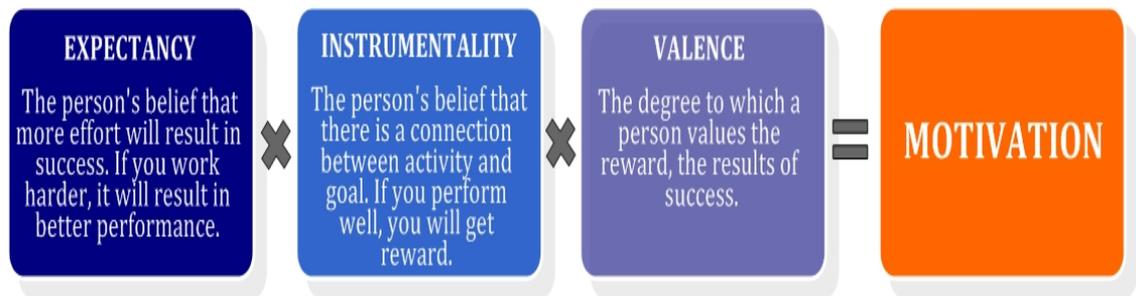
- Instrumentality – the person's belief that there is a connection between activity and goal. If you perform well, you will get reward.

In this case the question is that: "Will I get the promised reward (a good mark) for performing well on a math test?" Appraisal of this factor is based on the accuracy and consistency of marking. If one day I get a good grade and another day I get a bad grade for the same performance, then the motivation will decrease.

- Valence – the degree to which a person values the reward, the results of success.

In this case the question is that: "Do I value the reward that I get?" Appraisal of this factor is based on the importance of its subject (math), the good mark, and the good performance in general.

Vroom supposes that expectancy, instrumentality and valence are multiplied together to determine motivation. This means that if any of these is zero, then the motivation to do something will be zero as well.



Picture 1.8. Vroom's expectancy theory¹⁷

A person who doesn't see the connection between effort and performance will have zero expectancy. A person who can't perceive the link between performance and reward will have zero instrumentality. For a person who doesn't value the anticipated outcome, reward will have zero valence.

For example if I think:

- that no matter how hard I'm studying I can't learn math due to lack of necessary skills;
- that no matter how good I perform on the test I don't always get good mark so the reward is unpredictable, not dependent on my success or
- the good mark from math is not important for me, and I'm not interested in math, so the reward is not attractive, then I won't be motivated to learn for the exam.

The expectancy theory highlights individual differences in motivation and contains three useful factors for understanding and increasing motivation. This theory implies equity and importance of consistent rewards as well (Konig & Steel 2006).

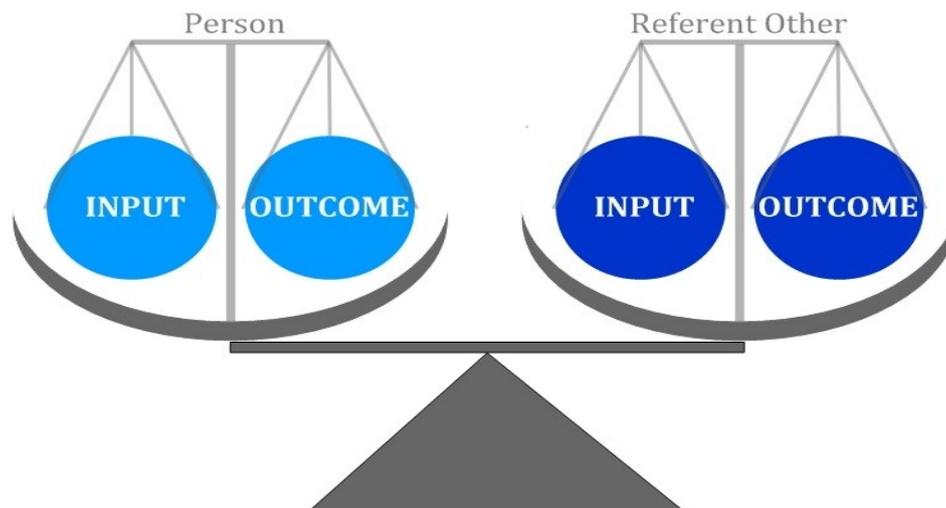
¹⁷ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

Adams' equity theory

The equity theory states that people are motivated if they are treated equitably, and receive what they consider fair for their effort and costs.

The theory was suggested by Adams (1965) and is based on Social Exchange theory.

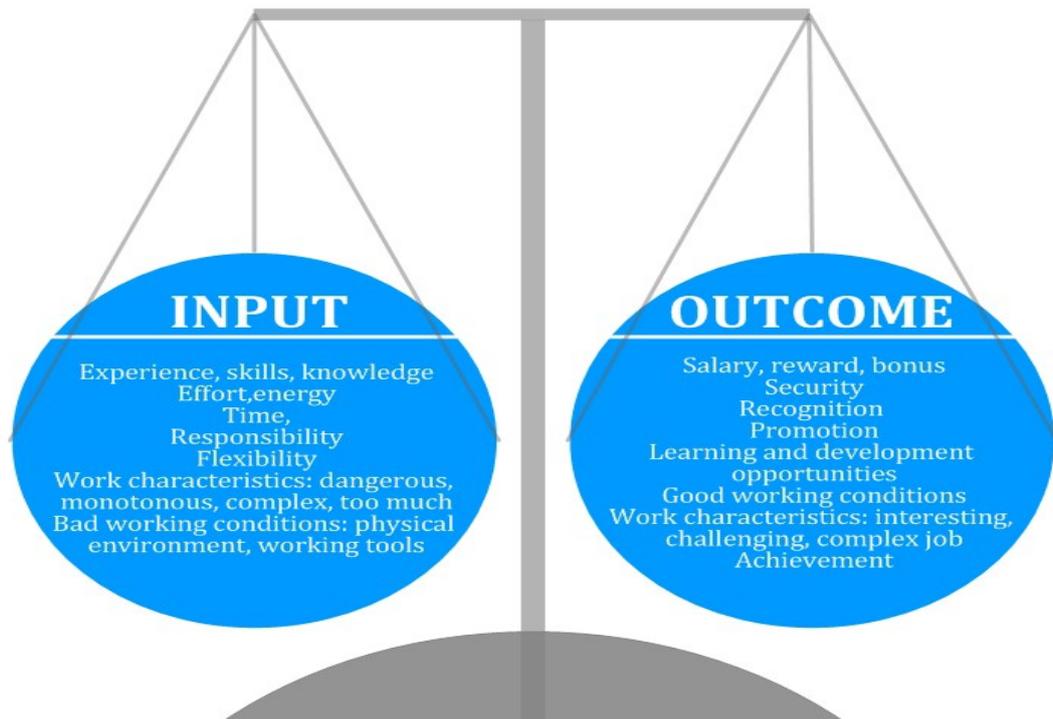
According to this theory, people compare their contribution to work, costs of their actions and the benefits that will result to the contribution and benefits of the reference person. If people perceive that the ratio of their inputs-outputs to the ratio of referent other's input-output is inequitable, then they will be motivated to reduce the inequity.



Picture 1.9. Adams' equity theory¹⁸

At the workplace the workers put inputs into the job, such as education, experience, effort, energy, and expect to get some outcomes such as salary, reward, promotion, verbal recognition, and interesting and challenging work each in equal amounts.

¹⁸ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015



Picture 1.10. Examples for the inputs and outcomes in the equity theory¹⁹

The equity theory works not just in the workplace, but at school as well. For example, when for the same oral exam performance two students get different marks, then inequity exists. In this case, the student who gets the worse mark may lose his/her motivation to learn (reduce his/her efforts), or persuade the teacher to give him/her a better mark, or change the perception of the reference person's performance ("I did not know everything, but my classmate could answer all the questions"). At the school it can demotivate students if someone who never studies or who never performs better than the others always gets good mark. The greater the inequity the greater the distress an individual feels, which will motivate the endeavour to make the outcomes and the inputs equal compared to the reference person.

When inequity exists, a person might...

- reduce his/her inputs, efforts, quantity or quality of his/her work
- try to increase his/her outputs (ask for better mark, or pay raising)

¹⁹ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

- adjust his/her perception of reference person or his/her outcomes or inputs (re-evaluate his/her or the reference person's effort or outcome)
- change the reference person
- quit the situation.

The problem with equity theory is that it does not take into account differences in individual needs, values, and personalities. For example, one person may perceive a certain situation as inequitable while another does not. Nevertheless ensuring equity is essential to motivation.

Locke's goal-setting theory

Locke's (1990) goal setting theory is an integrative model of motivation just like the expectancy theory.

It emphasizes that setting specific, challenging performance goals and the commitment to these goals are key determinants of motivation. Goals describe a desired future, and these established goals can drive the behavior. Achieving the goals, the goal accomplishment further motivates individuals to perform.

We can distinguish goals according to specificity, difficulty and acceptance. A specific goal can be measured and lead to higher performance than a very general goal like "Try to do your best!" A difficult, but realistic goal can be more motivational than easy or extremely difficult ones. The acceptance of the goal is very important as well, therefore involvement in the goal setting is recommended.

For example, if I decide to pass a medium level language exam in German in six months – this goal is specific and difficult enough – because I want to work in Germany – this goal is very important for me, therefore the goal commitment is high – then I will be motivated to learn, and to pass the exam.

The following guidelines have been useful in the goal-setting:

- Set challenging but attainable goals. Too easy or too difficult/unrealistic goals don't motivate us.
- Set specific and measurable goals. These can focus toward what you want, and can measure the progress toward the goal.

- Goal commitment should be obtained. If people don't commit to the goals, then they will not put effort toward reaching the goals, even specific, or challenging ones. Strategies to achieve this could include participation in the goal setting process, use of extrinsic rewards (bonuses), and encouraging intrinsic motivation through providing workers with feedback about goal attainment. Pressure to achieve goals is not useful because it can result in dishonesty and superficial performance.

- Support elements should be provided. For example, encouragement, needed materials, resources, and moral support.

- Knowledge of results is essential – so goals need to be quantifiable and there needs to be feedback.

Goal-setting is a useful theory which can be applied in several fields, from sport to a wide range of work settings. Sports psychology in particular has adopted its recommendations. The concept of goal-setting has been incorporated into a number of incentive programs and management by objectives (MBO) techniques in a number of work areas. Feedback accompanying goal attainment may also enhance a worker's job performance and ability to become more innovative and creative on the job through a trial-and-error learning process. Since goal-setting is a relatively simple motivational strategy, it has become increasingly popular.

1.3 Experience of foreign countries in employee motivation and their appearance to Uzbekistan

The development of labor force in Uzbekistan is one of the priorities of the state economic policy, and the experience of foreign countries in this area has also been taken into account.

Economist scientists differ in the three models in the organization of worker motivation systems in countries around the world:

- ✓ European model. It is also described as a model of social state and involves the participation of the state in the organization of labor

motivation system. This model belongs to countries such as Sweden, Denmark, Germany, Norway, France and Finland;

- ✓ In USA model of labor motivation the state's involvement is relatively small. This system is more specific to the US, UK, Australia and New Zealand;
- ✓ Asian model. It is mainly related to Japanese, South Korean-based motivation system and also specific with mutual respect, respect for older generations, respect for adults and mutual trust;

Japanese management leaders K. Matsusita and A. Morita propose that the company 's strategy and organizational structure should be based on the desire and ability of the individual. A. Maurita said, "No theory, programm, or government policy can sustain the success of the company. Only People Can Provide It "²⁰

Experience in the production of major Japanese companies such as HPU, Mitsubishi, Toyota, Nissan, and their accomplishments demonstrates the effectiveness of their ability to work effectively, based on this principle. Specifically, the main principles developed by A.Morita for "HPU" are:

- ✓ choosing the greatest goals for the company and placing huge scientific and technical tasks for the employee;
- ✓ Reduction of feelings and emotional support of family members;
- ✓ Stimulating creative initiatives by all means and refusing conscientious planning.

State support for enterprises in China is reflected in the establishment of a private fund for the introduction of the latest technologies. Grants to enterprises are provided through this fund. This type of enterprise plans to put the production at the base of the most advanced technologies at the time of its establishment, and they have an opportunity to get \$ 1 million. yuan (US \$ 120,000) as a grant. If they are able to further expand their production, they will cost \$ 2 million. up to \$ 1 million, in technology modernization. \$ 2 million. up to 15 million yuan as a subsidy of country.

²⁰ Personnel management of the organization: Textbook. A.Ya.Kibanova-M. INFRA,2008. Page 338.

World Bank databases also demonstrate the crucial role of the employee's motivation factor in increasing productivity. According to this data, 76.0% of US national income is directly linked to the "human potential" - its knowledge, skills, experience, initiative, and loyalty to the enterprise. In Western European countries, 74.0% of the productivity of enterprises is accounted for the share of "human potential".

The following major forms of financial incentives used in companies and firms in the developed economies are described in the market economy:

Compensation (bonuses), wages, benefits, partnership plans, overdue payments, participation in share capital, company transport, travel expenses, scholarships, training, nutrition consulting services, leisure community, membership in the club (sports, interest, etc.), credit unions, life insurance, employee benefits, membership in trade unions, medical examination, life insurance of a dependent family, accident insurance, medical care, accident insurance, family life insurance, savings, pensions, holidays, weekends, savings funds and so on...

Elton Mayo, one of the world's leading economists, has discovered that science-based business operations and higher wages do not always improve productivity. His research has shown that it is important to focus on the psychological aspects of labor motivation. As a result, the theory of "human management" emerged. Employee motivation should also take into account the age of the employee.

Of course, it is impossible to achieve the desired outcome by moving the labor-intensive experience used in the companies and firms in the developed countries to the production of the country, which differs from the production level, the technology level is different from that in Uzbekistan. However, there are some common rules that are based on the best practices of world companies, based on the analysis, generalization and it is very difficult to ensure that the enterprise is not able to operate successfully in the conditions of sharp competition in the

market without creative action. Motivation to workforce is one of the key elements of the enterprise's success.

The goal of human resource management is to encourage workers to develop their skills for more intensive and productive work. The leader must not give orders to the under-employed, but to help their forces, to help them uncover their abilities, to form a group of consenters around him will be the right way. Increasing the efficiency of HR management is based on the following factors:

- good organization of workplaces;
- rational planning and use of production areas;
- teaching and retraining of workers;
- employment stability;
- development and implementation of various socioeconomic programs;

In the American firms, they often use the following methods to stabilize a permanent job:

- Attraction of temporary workers during the cyclical growth;
- Acquiring the manpower resources within the firm;
- to change the profession of the workers and to teach them new specialties;
- Reduce the working week during conjuncture deterioration;
- Exceptional vacations and early retirement;

Such activities are usually carried out within the framework of special employment programs. Their main task is to maintain the necessary number of highly skilled workers and to encourage them to continuously improve the efficiency and effectiveness of their work.

Development of personnel management programs shall include the followings:

- ♦ the relationship between the common objectives and the relevance of targeted work: increased labor productivity; product quality, flexibility of labor payment; Continuous improvement of the skills of the workers;

- ♦ jointly develop strategy in the field of labor remuneration management and stabilize the employment of Labor Union members and employers.

Employee retirement warranty provides more profitability and competitiveness, especially if the employee stabilization strategy is used as a means to increase employee flexibility in managing personnel, creating the conditions for employee cohesion, and maintaining more qualifications.

The importance of employment security and declining human resources guarantees economical productivity and encourages employees to work effectively, avoiding the risk of falling from the workplace during the deterioration of their economic situation. For example, the IBM firm of the US does not dismiss any employee for economic reasons. They have been doing so for 35 years. At the same time, the termination of hiring of new workers, retraining programs, retirement benefits and other methods is applied. Many American firms use the long-term labor resource management software to avoid mass worker strikes.

All motivational theories described earlier include extrinsic and intrinsic tools of motivation. In this part there will be outlined main cross-cultural features and examples of these motivational tools that use Swedish, Russia and American companies.

The Swedish model of personnel management and motivation has always attracted the attention of domestic and foreign experts. Along with the recognition of the supremacy of private property and market regulation in the manufacturing sector, the basis of the Swedish model based on principles of high social security of the population, full employment and equalization of income.²¹

However, it is important to note another side of long-term impact of the Swedish development model on work motivation. In recent years, the social democrats that have spearheaded the formation of the Swedish model and ensuring

²¹ (Väänänen, Pahkin, Huuhtanen, Kivimäki, Vahtera, Theorell, Kalimo, 2005).

its practical implementation, is concerned that Swedish socialism began to falter precisely because of the achieved high level of social guarantees.²²

The main method of motivation in the Swedish companies is the reward system. It is known that, only by satisfying the lower level needs, there could be paid attention to the needs of the higher levels (esteem, actualization, knowledge, beauty, etc.), so to keep the employees at the company and to motivate them to great performance, managers should give them the opportunity of obtaining a good income for what they do.

This method is called “pay for performance” method. The system of “Pay for performance” works very effectively in Swedish companies and increases the productivity of employees in 1,5 times, and their incomes up to a third. In this case, the employee gets the opportunity to realize their potential and earn a high income and the company receives the motivated employees whose professionalism is constantly growing. This system promotes consistency and stability, which positively affects the psychology of the workers and the psychological climate of the organization.

In Russia managers traditionally overestimate the significance of the salary as the main motivating factor. There is also a special, purely Russian attitude of employees who believe that they have to pay for the mere presence in the workplace. Obviously, this setting is inherited from Soviet times²³. It creates the main contradiction between the goals of the management and expectations of staff: the staff wants to be paid, and the managers want the staff earned (conflict of interests). Along with insufficient financial incentives excessive financial incentives also causes decries in the level of personnel motivation. It means that staff should receive adequate salaries that can prevent the transfer to another job, and not lower than the competition. The increase in salary is not the only thing that can increase the motivation of employees. After a short time increases in salary (generally 2-3 months) there has been a sharp decline in the interest of employees

²² (Simonova & Strovskiy, 2003).

²³ (Fey, Morgulis-Yakushev, Hyeon & Björkman, 2008)

in results of their work. It brings to the necessity of using such incentives as benefits and privileges.

Research center of Superjob.ru portal published a survey of 3000 economically active Russians older than 18 years and found out that the majority (36%) appreciate such way of promotion as an extra day off or a slight reduction of the working day (for example, leaving early from work). This method of motivation appeal especially to women (43% versus 29% among men), and respondents under 25 years (43%). Second place (29%) share — flexible schedule and good living conditions in the office. The comfortable and flexible work conditions were noted as the best method of motivation mostly by employees over 55 years (34%). Every fifth of them (19%) would be happy to public gratitude for the good work from managers' side. For 16% of Russian employees is very important to have assistance in personal matters (review of a diploma, assistance in placement of a child in kindergarten, etc.). 14% of respondents would not refuse the opportunity to work at home. But the contests and competitions cause the respondents much less enthusiastic (7%).²⁴

The results of the HR-Journal.ru (2013) research showed a direct correlation between the availability of benefits and their amounts and a sense of pride and positive attitude of employees to their company. It is more about the benefits than the wages that affect the attitude of the employee to the organization and making them overall more loyal. Key benefits that can be the foundation of the motivation system are: departmental housing transferred to employee ownership, paid health resort treatment, medical insurance, training through the organization, the ability to use the company's products at a discounted prices, etc., as well as a number of specific benefits in the form of various acceptable concessions by the management depending on the social status of the employee. Many workers are convinced that for the comfortable life it is important to have good position (status), power, communication with the right people and to work in the market sector of the economy. The individual employment internalized norms and values are needed

²⁴ Superjob.ru

for the formation of work motivation. The ways of achieving effective work motivation are diverse and depend primarily on human needs, norms and values. Therefore, it is necessary to clearly present the structure of motivational needs.

The Superjob.ru study also investigated the motivation of workers belonging to different social groups of workers. The survey results indicate that for men 25-39 years of age motivation reflecting the values of the market economy: strengthening of relations of earnings from the work results. Young people attached great importance to the creative part of work. For women aged 40-49 years the valuable motive of labor activity is no threat of dismissal, hence, the basic motivational needs of this group is safety and security. More than 40% of the interviewed workers responded that they work more efficiently they have the confidence in the stability of the workplace and absence of threat of reduction. It is not a coincidence as the market creates a flexible system of motivational mechanisms of intensive and high productivity, however, it does not guarantee the right to work, income and social protection.

It is important to figure out the main characteristics of personnel motivation in the USA. Some American companies have paid attention to the East and something borrowed from Japanese colleagues. For example, at IBM the main methods of motivation are: respect of personality, guaranteed employment for life and equal status of workers.

Respect for the individual includes development of talents and abilities of each employee, individual approach to each person, providing the opportunity for creative growth, generation of new ideas and the status improvement. This approach ensures an increased level of motivation as respect for the individual is the pledge of love of employees to the organization, and hence their commitment to quality performance of their work, the desire to improve the welfare of the company.

The relationship between superiors and subordinates are based on a system of "appraisals and interviews". Every year, interviews are held, in which the employee is notified of the assessment of its work for the year, receive any

instructions for the future, identifies goals and objectives for the next year. The system of grades and standards is very precise; it allows the worker to accept the results in writing form in advance. It will determine the level of his/her salary for the next year. Each employee is characterized by some "rating" that is not defined remit and not subject to public disclosure. The evaluation is not public in nature, and the method of assessment and certification designed for human psychology aspiring to self-improvement. An employee with the highest rating should be immediately upgraded. Most of the employees of the company usually show middle results and the company appreciates it also. An employee with the lowest rating must undergo two appraisals, and if it passes them with the same rating, he/she faces dismissal. If the employee receives high mark he/she receives short-term goals and objectives. If he/she performs them successfully, his rating increases, it gives a chance to the employee to keep the job. The guarantee for fair assessment is the commitment between the Managers who creates the assessment and the employee; therefore, the method of interviews and certifications is quite progressive and objective. This system eliminates the discontent of the workers "injustice" of the authorities, because it allows each employee to know their level and direction in which to work on and develop.

In the US employees receive remuneration that is determined not by the results of work, but the amount of work hours. This, incidentally, is typical for Russian organizations. Bonuses play significant role for rationalization and inventive activity, which leads to an increase in profits of firms. Stimulation of prospective employees is carried out through not only monetary incentives, but also incentives and free services from the funds of social consumption. Major companies pay their employees bonuses for the holidays in the amount of 25-50% of the monthly salaries; make payments for the next holiday; provide for personal use vehicles pay gasoline; fully or partially offset the cost of housing; cover the cost of the holiday with family; establish flexible work schedule.

Flexible wage system in the U.S. is constructed in such a way that the fixed salary is, as a rule, can only increase and almost never decrease; however, part of

the earnings is put in direct dependence on results of the overall work. The main types of the additional remuneration in the United States include:

premium management personnel; compensation payments upon retirement; special prize managers that are not related to their success; bonuses, which depend on the size of the profit at a fixed value of base salary; additional payments for training and work experience; selling to employees of stock companies²⁵.

The United States employers' system provides for the following:

- workers are timely charged, dependent on the high level of labor mechanization, which is not directly dependent on the worker;
- The minimum wage (such as hourly rates) is regulated by law;
- When determining the average amount of remuneration, firms will be less likely to be in the ranks of other firms in the geo Picturical area;
- The absolute amount of wages depends on the employee's skill and the cost of living in that area;
- Increasing the wage is usually done annually for all employees whose work is considered positive. Certification of employees is carried out once a year. The evaluation of the work of the employee shall be carried out by the manager on the basis of information provided by his / her direct manager;
- Engineer-technical staff and management salaries are not disclosed. They are determined on the basis of individual contracts between the administration and the relevant personnel;
- Prizes are usually paid only to top management of the firm.

Specific features of US and Japanese models in HR management and motivation

Used in Japanese firms when using human-factor tactics to increase productivity; American firms are focused on the use of traditional methods of staff management.

²⁵ Green and Butkus, 1999

Table 1.8. Comparative features of Japanese and American management models²⁶.

Japan management model	American management model
1. Collective adoption of management decisions on a voluntary basis	✓ Individuality of decision making
2. Team responsibility	✓ Individual responsibility
3. Non-standard flexible structure	✓ Structured management structure
4. Informal form of control	✓ Clear formulation of the control procedure
5. Team control	✓ Individual supervision of the manager
6. Giving a slow job to a worker and slowly expanding his career	✓ Rapid assessment of results of work, accelerated approach to career advancement
7. The main characteristic of the manager is coordination and coordination of actions	✓ The principal character of the manager is professionalism
8. Group orientation	✓ Direction of management of the individual
9. Evaluation of management in achieving community outcomes and community harmony	✓ Individual evaluation of management
10. Preparation of universal category managers	✓ Training of narrowly-qualified managers
11. Depending on the results of the group work and the length of service	✓ Depending on the individual achievement results
12. Long-term employment of the manager in the firm	✓ Short term employment

²⁶ Travin.B.B. Management Personnel of Enterprise: textbook-Experience. M.Work, 2015

Promotion is achieved through high stakes and financial incentives through hierarchy stages. In many American firms, payment systems are characterized by insufficient motivation and less incentives to increase labor productivity.

In the 1970s and 1980s, wages in the United States increased dramatically over labor productivity, which led to higher labor costs for the product unit. In the United States they grew by 5.8% a year, while in Japan this figure was 2.8% a year. As a result, American products have lowered their competitiveness by 3% a year over their rates of competitiveness.

Labor remuneration is crucial when comparing product competitiveness. Now, many competitors do not have the advantage over cheap workforce. For example, Japan is not included in the list of countries with low wages. In the 1970s and 1980s, wages in Japan increased from 50% to 80% compared to the United States. The hourly wage of workers in Germany and Switzerland is 20% higher than the wage of workers in the United States. At the same time, Hong Kong, Taiwan, and South Korea, while having labor productivity and high product quality, workers' wages are only 11-14% of the US wage rate. This determines the high competitiveness of their products on the world market.

CHAPTER II. ANALYSIS OF EMPLOYEE MOTIVATION IN THE MODERN MANAGEMENT OF THE ORGANIZATIONS AND ENTERPRISES (Case company: “XALQ SUGURTA” Ltd company)

2.1. The organizational structure of the “XALQ SUGURTA” Ltd company and the activities and tasks of Personnel department

In modern competitive world, Motivation is considered a vital factor influencing the behavior and activity of employees. Within current dispensation organizations are now realizing that their accomplishments are dependent on the capabilities of employees to create a centre of attention and develop and hold on to talented employees. The future of the organization's capabilities to create a centre of attention, develop and hold on to a talented work force will be a significant factor in developing a high-performance organization. Increasing motivation, commitment and engagement levels are key organizational aspects nowadays. The current work is to understand the differences of motivation levels in the insurance company of “XALQ SUGURTA” Limited Liability Company (Ltd).

The insurance sector in Uzbekistan is one of the thunderous sectors of the financial system and is increasing at gradual peaces year by year. Jointly with banking services, it contributes to about 0,32% of the GDP. The sector has completed a full circle in Uzbekistan from being an open murderous market to nationalization, and back to a liberalized market again. The government of Uzbekistan liberalized the insurance sector in the years of independency, stealing all entry limits for private players and permitting foreign players to come into the market with some limits on direct foreign ownership. Before admission of private players, it was observed that only donation and money back policies were well-liked among consumers. But the fresh, private insurers decided on providing customized products, products that contain inventive characteristics to the customers created beneficial demands for other type of policies like term insurance, child plan, pension plans and united linked insurance policies (ULIPs). Employees in equally public and private sector organization are becoming more

and more conscious that motivations increases productivity. The performance of organization and employee motivation has been the focus of exhaustive research effort in modern times. How healthy an organization motivates its workforce in order to attain their mission and vision is of supreme concern.

Insurance company "XALQ SUG'URTA" in the form of limited liability company was registered with the Ministry of Justice on May 16, 2011 with the number № 94. "XALQ SUG'URTA" Ltd provides services within the framework of 11 classes of general insurance in accordance with the license of the Ministry of Finance of the Republic of Uzbekistan № SF-205 dated 25.09.2015.

The insurance company provides insurance services through 14 branches and 8 territorial divisions established in the Republic of Karakalpakstan, regions and Tashkent city.

In the Republic of Karakalpakstan Turtkul, Alat and Vobkent in Bukhara, Zarafshan in Navoi region, Ishtixon in Samarkand region, Denov in Surkhandarya region, Gurlan in Khorezm region, Kokand in Ferghana region, such as regional divisions are opened through Uzbekistan.

"XALQ SUG'URTA" Ltd Company: General information

1. The founder of the company is - State-owned "XALQ BANK" of the Republic of Uzbekistan,
2. Address: 9, str. Shota Rustaveli, Yakkasaray district, Tashkent, 100096.
3. Legal name of the company: Uzbek: Limited liability company "XALQ SUG'URTA";
4. Briefly Name: "XALQ SUG'URTA" Ltd;
5. Date of Registration: May 16, 2011;
6. Date of License: September 25, 2015 SF 00205;
7. Founder of the company: DT "People's Company" (100%);
8. Purpose: to protect the population, legal entities, including government bodies and institutions and economic entities from financial, entrepreneurial, economic and other risks;

9. The company is the only insurance company in Central Asia that has introduced micro-insurance services.

The role of the company in the insurance market:

- ✚ The authorized capital is 10.4 billion. sums;
- ✚ During 2011-2014 by the insurance premium revenue it increased from 23 to 13 positions among insurance companies of Uzbekistan; Rating agency "Ahbor-Rating" assigned the Company "UzA +" (high paying capacity) rating.

The main purpose of the Company is to provide financial, entrepreneurial, economic and other risks to individuals and legal entities, including other organizations, state bodies and institutions, as well as business entities (residents and non-residents of the Republic of Uzbekistan) with protection.

Types of activity of the company:

- ✓ Carries out voluntary types of insurance in accordance with the legislation of the Republic of Uzbekistan, provides insurance services to local and foreign legal and natural persons, including micro-insurance services;
- ✓ Determines the amount of insurance payments according to the established procedure and carries out payment of insurance compensation to the enterprise, organization and physical persons;
- ✓ Implement new types of insurance that will assist in satisfying the needs of insurers in all regions;
- ✓ Provides insurance reserves in order and terms established by the current legislation to ensure fulfillment of obligations undertaken by the Company;
- ✓ Carries out measures preventing damage and loss of insurance objects;
- ✓ Carries out joint insurance and reinsurance operations in local currency, as well as in foreign currency in the cases stipulated by the legislation;
- ✓ Provides advice on insurance issues, advertises insurance activity;
- ✓ Carries out investment activity in the cases stipulated by current law;

- ✓ Establishes and cooperates with ministries and agencies of the Republic of Uzbekistan, organizations of other countries, develops communication and cooperation, carries out joint insurance activity;
- ✓ Performs obligatory types of insurance in accordance with the legislation of the Republic of Uzbekistan;
- ✓ The Company may also engage in other types of activities that do not contravene existing legislation;

The HR strategy of the company "Xalq Sug'urta" Ltd is fully implemented in accordance with the requirements of the Labor Code of the Republic of Uzbekistan. The company provides all employees with equal rights and freedoms, creates favorable working conditions and legally supports the full range of their professional qualifications. *The main information-reference documents* of the company "Xalq sug'urta" Ltd are:

- service record;
- Application;
- protocol;
- explanatory note;
- telegrams;
- telex;
- telephony;
- fax;
- electronic mail etc.

Documents related to employment, cadre registration and handling are as follows: labor contract; employee's personal leaflets; personal tasks of the staff; labor book. The labor contract shall be executed in writing in two copies and signed by the employee and the employer. One copy is issued to the employee, the other is kept by the employer. *The employment contract* details must include:

- Name and surname of the employer (the employer is a physical person) who has concluded the labor contract;

- work place with indication of the structural unit of the enterprise or organization;
- date of commencement of employment;
- position, specialty, profession (with qualification) according to the schedule of the enterprise or organization or the specific working function;
- employee's rights and obligations;
- Employer's rights and obligations;
- description of labor conditions, compensation and privileges to worker for work under heavy, harmful or hazardous conditions;
 - working and rest of the regime;
 - payment terms;
 - Types and conditions of social insurance related to labor activity.

The employment contract requires the employee to keep track of the period of probation, public service, commercial and other secrets protected by the law, and the obligation of the employee to work for that particular institution or organization within a certain period of time after his / her education etc.) and so on.

The employee's personal card is a document that ensures the analysis of the personnel structure and their accountability.

At the moment, the personal account of the employee is also being created on computer and electronic databases.

The employee's personal leaf shall be kept in the archive separately from his personal affairs.

Employee 's personal work consists of a set of documents that have the most comprehensive information about the employee and his work experience.

The formation of *personnel policy* begins with the identification of strategic goals and objectives of the Company and the criteria for evaluating the performance of these tasks. The most important factor in the company is its employees, and the most important factor outside the company is the company's customer service, its shareholders and customers.

The strategic goal of the company's personnel policy is:

- Complete and operative support of the Company's demand for labor resources with the required expertise and qualification;
- Formation of an organizational, economic and social - psychological environment for the employees to effectively fulfill their responsibilities and staffing;
- Qualification and social development of the staff, depending on the Company's strategic development plan;

The task of personnel policy is to ensure that highly qualified, experienced staff members are aware of their responsibilities as well as their ability to shape their professional qualifications, as a self-motivating, high-skilled, profit-earning and productive entrepreneur. to comply with the ethical standards, and to improve the work of leading staff.

Personnel Policy include:

1. Personal choosing, appointment and dismissal of employees;
2. Training and retraining of personnel;
3. Formation of staff reserve and training, education, retraining, advanced training of reserve staff;
4. Rotation for career guidance and exchange of experience for leadership positions with young, capable, ability-achieved and organizational skills;
5. Working with young specialists;
6. Rewarding, promoting and disciplinary action of employees of the Company;

Staff training: The training of the younger cadres who are included into the managerial staff reserve of the Company is carried out by the Academy of State and Public Construction under the President of the Republic of Uzbekistan, the Higher Business School under the Academy and the Company-Finance Academy of the Republic of Uzbekistan.

In order to prevent the negative impacts of the employees working in the company, they are not allowed to study in any of the areas of education that are not related to the company.

Training and retraining of staff:

The retraining and professional development of the staff is organized in the following ways:

- The short and long-term goal of the Academy of State and Public Construction under the President of the Republic of Uzbekistan, the Higher Business School under this Academy, the Company's Finance Academy of the Republic of Uzbekistan and the Company's educational institutions (regional training center, etc.) by training in advanced training courses;

- By participating in seminars organized by the central company and other financial institutions;

- Participation in seminars of foreign companies - financial and other organizations;

- Organization of internal rotation by transferring the head or specialist staff to another branch or branch office to get acquainted with the new directions of the company's activities and the activities of other company's structural subdivisions;

Common issues with young professionals:

Close contact with young professionals is provided for the creation of conditions for training, internships and job placement, as well as long-term cooperation agreements with higher educational institutions, company colleges. Company participates in the distribution committees of the higher educational institutions for the recruitment of young professionals.

Young professionals will be involved in coaching activities to quickly absorb the company's business practices and fulfill their job responsibilities at the required level.

The coaching is carried out for a period of not more than one year, depending on the degree of preparation and specialization of the young specialist, and a coaching work plan for a one-year period.

Issues of development of young specialists on service stages:

Prospective young talents are sent to academia, training centers and abroad for study, internships and business trips.

Knowledge of young professionals, organizing colleagues, and ability to work with clients are included in the prospective reserve structure formed for the leadership positions.

2.2. The analysis of the socio-economic and financial condition of “XALQ SUGURTA” Ltd company and the current status of financial motivation of personal

Incentive reward systems are commonly used in many companies around the world. There is no such thing as a perfect reward system and that's why a company needs to adjust the reward system after their own needs, to more effectively reach their future goals. It is very important that the employees accepted and feel motivated by the reward system. An improperly designed motivation system e.g. with too high goals, could lead to that the employees feel stressed and exhausted instead of motivated.

Taking into account the fact that the right choice of highly qualified specialists in the field of insurance, motivation of their labor is one of the most important issues. The effectiveness of the company depends on its staff policy. Effective employees' work depends on their wages and their clearness, and proper motivation for their work.

In the Central Office and Regional Administrations, a Commission established by the Executive Order for the consideration of issues of payment and social protection of employees shall be established (the Commission shall be a

representative of the Labor Union Committee). In the regional departments, the commission is formed based on the composition of the Central Commission.

“XALQ SUGURTA” Ltd company was established in May 2011. At present 95 employees are working effectively in the company. Depending on their positions, 20 of them work in Central Office including, General director and his 2 assistants, chief accountant and his 3 assistants, the head of the 2 departments and its 5 employees, head of personnel department, lawyer and by 14 branches: each of them has directors and accountants, senior specialists and specialists, cashiers and gardener, archivist are working nowadays. the company provides financial services for all types of property types to finance the real sector of the economy in the conditions of modernization and diversification of the economy. Company employees are paid on the basis of the single salary payment scheme based on the single rate of the minimum wage established by the Government of the Republic of Uzbekistan. Employees shall be paid in accordance with the procedure established by the law at the time of holidays and additional work. One-time bonuses can be paid to the team or to certain persons by the order of the General director and the decision of the Commission on Financial Stimulation of Employees in the following cases:

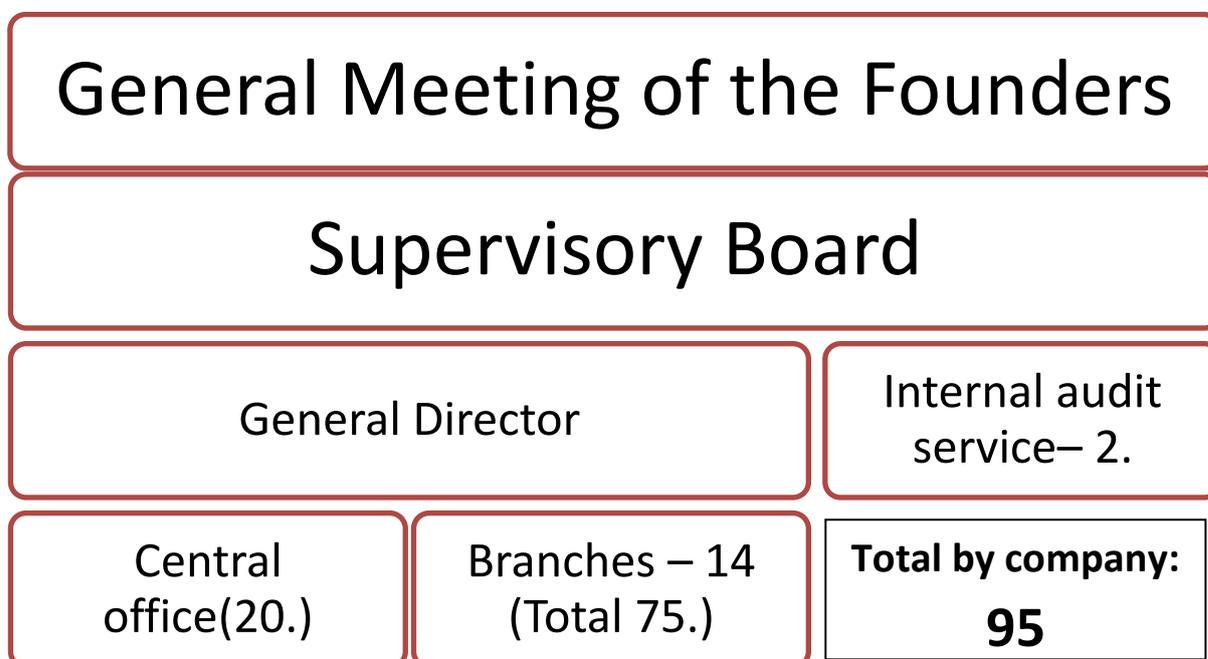
In connection with the holidays celebrated in the Republic of Uzbekistan and achievement of standard rates in the activity, the order of the Chairman of the Board for the benefit of the company, and the amount of payment is determined.

The Company will pay once in a year or at least two (2) times a year for a job before going yearly vacation or one time a year for the purpose of social security and rehabilitation of employees. In some cases, with the consent of the Chairman of the Board, it is important to say that the Company pays the amount of one-time salary, also.

The managers and senior executives of the company, who have increased their number of cash-generating clients in the branches, provided high-quality, fast, and multicultural banking services to employees, in the amount up to a minimal amount of the salary for the company, the Chief Legal Officer, the Legal

Department and Reporting and Account Management mainly by the decision of the award committee.

Below the organizational structure of the company will be given:



Picture2.1. Organizational structure of “XALQ SUGURTA” Ltd company²⁷

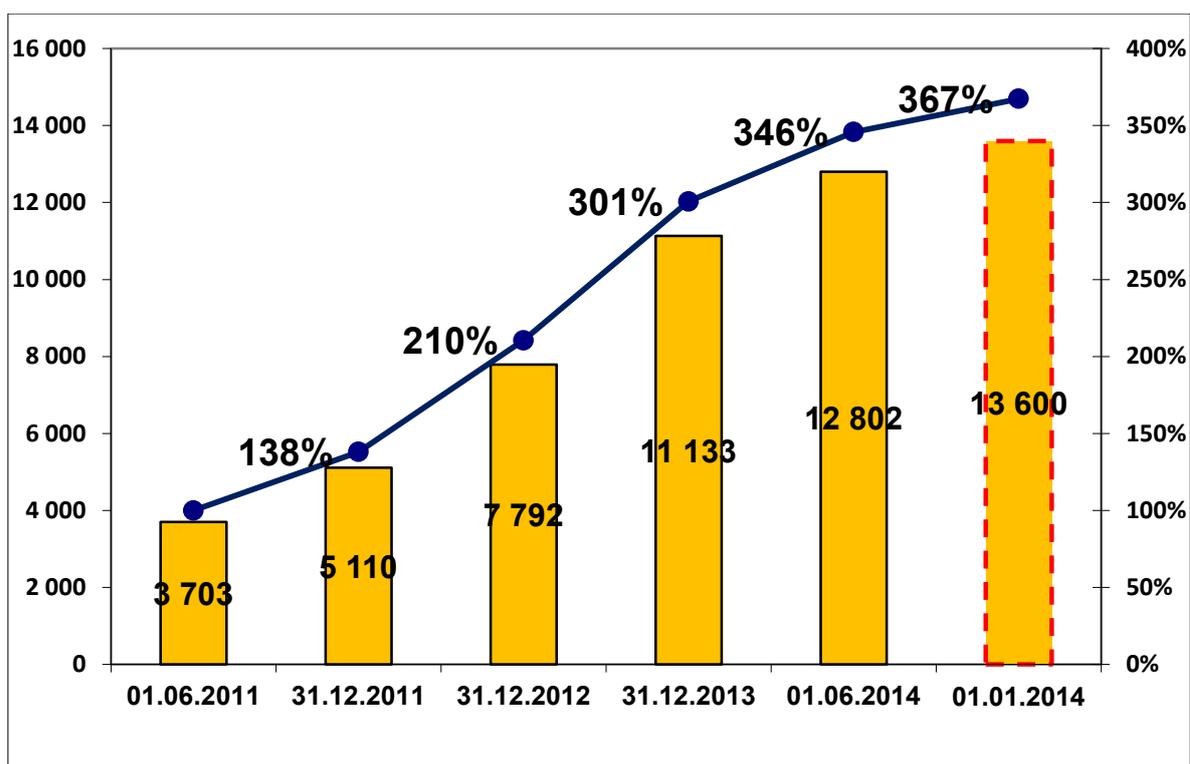
The charter fund is created with shares in the form of cash in the amount of 1,500,000 euro for the establishment and operation of the company. This charter fund is formed from the founder's monetary resources. According to the decision of the general meeting of the founders, the charter fund may be reduced on the basis of the founder's withdrawal from the company. The decision on the increase of the authorized fund is made by the decision of the general meeting of the founders of the company.

Company insurance reserves and funds

Insurance reserves are formed by the company in the currency of each type of insurance, which stipulates the payment of insurance indemnity under insurance agreement. Company Insurance reserves:

Here are the growth dynamics of the company's assets:

²⁷ Data from “XALQ SUGURTA” Ltd company



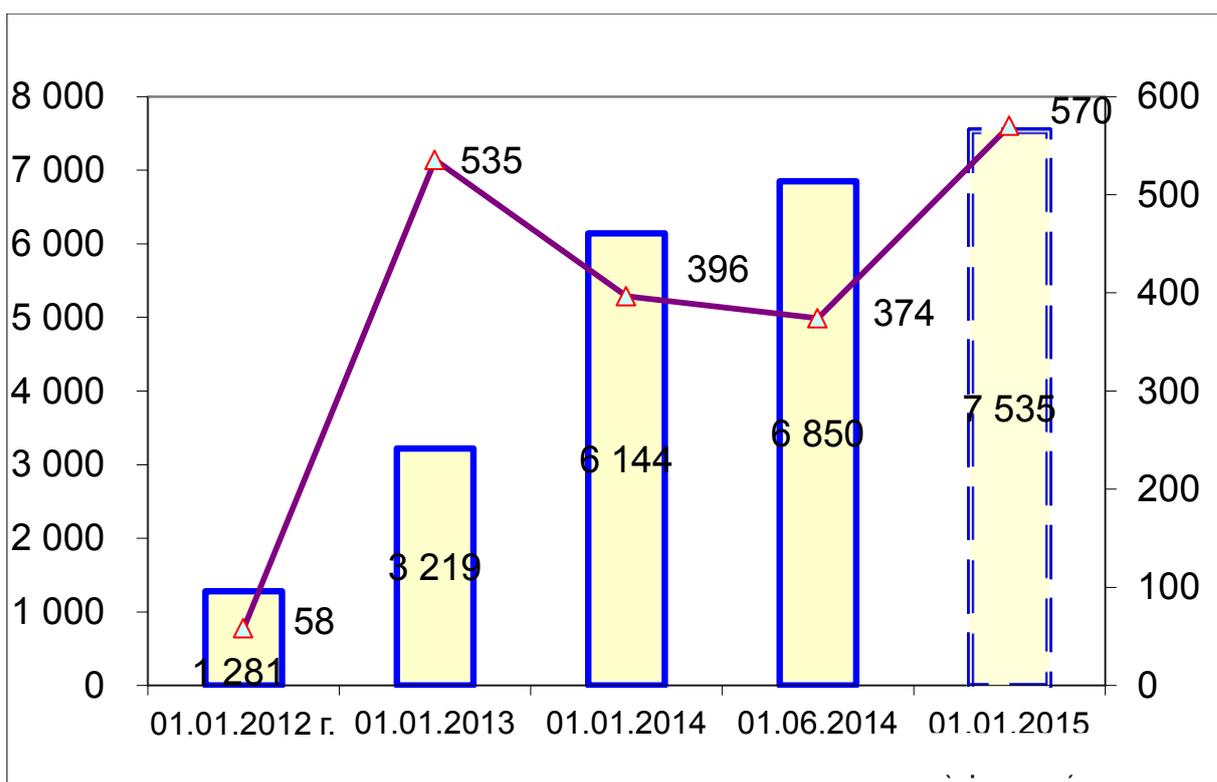
Picture2.2. Dynamics of assets growth (in million sums)²⁸

Company Insurance reserves are collected from insurance premiums in accordance with the procedure and conditions established by the legislation of the Republic of Uzbekistan. The company reserves are generated from the net profit of the company at a rate of 10% per annum until the amount is equal to 30% of the charter capital.

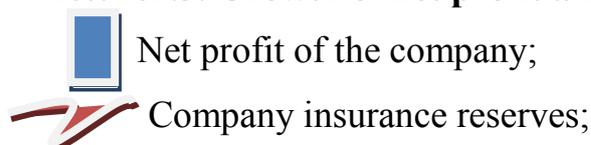
In that case, it is obviously clear that company insurance reserves and its net profit are interrelated.

From the beginning of its action, company considers its employees as a real means of development. For this reason, company is taking attention to make happy its employees and is giving regular motivation directions. Among these motivation means, financial motivation factors such as giving high salaries, sending to vacation camps, buying tickets to sanatoriums, giving presents and so on are more common.

²⁸ Data from "XALQ SUGURTA" Ltd company



Picture2.3. Growth of net profit and insurance reserves



Now, essential entire information about the work done by the Labor Union of Employees of Insurance Company "Xalq Sugurta" Ltd in 2017 will be given: The average number of employees of the company for the year 2017 is 84 people. During the last year membership fees for the Labor Union collected from employees amounted to 20 994 594,00 sum, including 9 657 514,00 sum (46%) for the city Labor Union committee and 11 337 080,00 sum (54%) on the company's Labor Union account, created.

The insurance company "Xalq Sugurta" Ltd and the Labor Union of Labor Unions of Uzbekistan have concluded a contract for the provision of material, cultural and social support to the employees of the Labor Union with the total amount of 50,00 mln. sum. The sum of money was transferred to the account of the Labor Union Committee.

- 1) According to the results of the year, 15 employees were awarded with prizes of 8,496,480.00 sum on 9 nominations.
- 2) 49 tickets for concerts of different artists (4 cases) were purchased for 4 160 000,00 sum, 50% of the ticket cost, (2,080,000.00 sum), for the employees' cultural leisure.
- 3) In connection with the International Women 's Day - 8 March, the Company spent total 2,400,000.00 sum worth of gifts: for gifts for 22 women 2 200,000.00 sum and 200,000.00 sum for flowers.
- 4) On 13-14 May, 14 employees and 12 relatives of their families spent visits to Bukhara city, and paid a total of 7,935,000.00 sum. 14 employees were discounted 50% to 1 310 000,00 sums from the Labor Union account and 100% of their relatives, 3 240 000,00 sums was returned to the Labor Union account (4 550 000,00 sum was returned).
- 5) 14 children were sent to summer vacation camps. The tickets were bought for 9 127 833,00 sums, and 20% of the tickets were returned to the Labor Union account at the amount of 1 945 567,00 sums.
- 6) During the year two employees of the company were paid for gifts at the age of 50 jubilee birthdays – Total cost 1 880 000,00 sum.
- 7) It were purchased medicines for 464 900,00 sum.
- 8) On August 4-6, employees of the company went to a recreation camp for cultural leisure. Company paid 14,560,000.00 sums for leisure activities. Food cost - 3 000 000,00 sum, withdrawn from the staff and returned to the Labor Union account.
- 9) 14 employees of the company were directed to the sanatoriums totaling 13 829 200,00 sum costs and 15-20% - 2 852 000,00 sum of travel cost were withdrawn from the personal fund of employees (80% from the Labor Union account).
- 10) According to the application of the Yakkasaray regional government, 2 500 000,00 sum were transferred on the sponsorship basis for the establishment of a children's playground on the territory of "Kushbegi".

- 11) 57 pupils of the employees were provided with education instruments which cost 2 450 000.00 sum for supplying their children with school supplies to the children of secondary schools.
- 12) 3,000,000 sums were allocated to the company's employees for the wedding ceremonies.
- 13) Due to the fact that 2 employees of the Company have a child (each one 500,000 sum), they have been allocated total 1,000,000.00 sum.
- 14) 2 employees of the company received 1 000 000,00 sum for financial aid (each 500,000 sum).
- 15) In the first case, the employee of the hospital who was hospitalized was charged 65,000.00 sum.
- 16) At the invitation of Insurance Company "GROSS INSURANCE" LLC, it was spent 468 000,00 sum to buy "football T-shirts" to participate in the Second International Mini Football Tournament.
- 17) According to the New Year 's Day, 34 employees (170 000 sum per employee) paid 5 780 000,00 sum for the New Year celebration. 50% of the expenses, 2,890,000.00 sum, are withdrawn from the personal fund of the employees and returned to the Labor Union account.
- 18) Because of the birthday of 9 women in the company, a bouquet of flowers for 440 000,00 sum was purchased.
- 19) For New Year's Eve, 77 tickets are bought for 1 475 000,00 sum and 50% - 737 500,00 sum are withdrawn from personal funds of the employees and returned to Labor Union account.
- 20) For children of company employees 72 gifts were purchased for 2 552 400,00 sum as "New Year gifts".

Table 2.1. Financial motivation rewards of “XALQ SUGURTA” Ltd in 2017²⁹

№	Action or prize	Amount of prize	Company's account (in per cent)
1	15 employees were awarded with prizes of on 9 nominations	8,496,480.00 sum	100
2	49 tickets for concerts of different artists	4 160 000,00 sum	50
3	International Women 's Day - 8 March	2,400,000.00 sum	100
4	visits to Bukhara city	7,935,000.00	50
5	Children's summer camps	9 127 833,00	80
6	2 jubilee birthdays	1 880 000,00	100
7	medicines	464 900,00	100
8	recreation camp	14,560,000.00	100
9	sanatoriums	13 829 200,00	100
10	Pupil's tools (pen....)	2 450 000	100
11	wedding ceremonies	3 000 000	100
12	have a child	1 000 000	100
13	Financial aid	1 000 000	100
14	First aid	65 000	100
15	"football T-shirts"	468 000	100
16	New year ceremony	5 780 000	50
17	Birthday flowers	440 000	100
18	New Year children	1 475 000	50
19	New Year gifts	2 552 400,00	100

²⁹ Database from “XALQ SUGURTA” Ltd company

2.3. The prospects of improvement of employee motivation system in the company

In order for an organization to meet its obligations to employees and society, its top management must develop a relationship between the organization and employees that will fulfill the continually changing needs of both parties. At a minimum, the organization expects employees to perform reliably the tasks assigned to them and at the standards set for them, and to follow the rules that have been established to govern the workplace. Management often expects more: that employees take initiative, supervise themselves, continue to learn new skills, and be responsive to business needs. At a minimum, employees expect their organization to provide fair pay, safe working conditions, and fair treatment. Like management, employees often expect more, depending on the strength of their needs for security, status, involvement, challenge, power, and responsibility. Just how ambitious the expectations of each party are, vary from organization to organization. For organizations to address these expectations an understanding of employee motivation is required.

In day-to-day society many different things motivate people, and that which motivates one person may not necessarily motivate another. This supports the view that a “one size fits all” approach to rewards and recognition will not be sufficient to motivate people who are inherently different, due to their personality characteristics, but also due to cultural characteristics.

It is evident from the study that a variety of factors influence employee motivation and satisfaction. It was also significant to discover that there is a direct and positive relationship between rewards and recognition and job satisfaction and motivation. Hence, if rewards and recognition offered to employees were to be altered, then there would be a corresponding change in work motivation and satisfaction. The direct translation of this could be that the better the rewards and recognition, the higher the levels of motivation and satisfaction, and possibly therefore, the greater the levels of performance and productivity.

The insurance sector is an increasingly competitive environment and therefore under constant pressure to manage its cost and to retain its employees. Under these circumstances organizations could benefit by focusing on the factors that positively impact employee motivation and satisfaction. Most organizations in the industry have fairly competitive compensation programs, but could benefit if they revisit their current offering and include more of the essential elements of what staff would like to receive, such as recognition and acknowledgement.

A total rewards management program which structures the base pay and compensation package so that it attracts the right people to the organization, and once they are on board, the organization uses its rewards and recognition programs to strategically channel their efforts in a way that drives organizational success, should be in place. Management should keep in mind that there should be a balance between the amounts of effort required and the size or significance of the reward. It may affect motivation negatively if employees are of the opinion that the relative value of the reward does not warrant the amount of input they are required to give. Reward and recognition programs must provide equal treatment for equal accomplishments.

It would thus bode well for the organization to review its current compensation strategy and to compare the salary structures of males versus females, as well as amongst the different races. In the event of major inconsistencies, especially for staff on similar post grade levels, the organization should make a concerted effort to re-assess and rectify this situation. In the event that the organization does not re-assess this situation, it could have a resultant negative impact on job performance and productivity as well as on the retention of minorities. In accordance with Maslow's hierarchy of needs, the lower level needs such as salary and benefits must first be met before the higher level needs, which impacts motivation can be satisfied.

Much has been written in the literature about work-life balance and therefore organizations should provide policies and strategies that make it easier for staff to balance the work and life issues. Doing this could positively impact motivation and

therefore, result in an increase in job performance and productivity.

Work-life issues to be considered by the organization would include flexible working hours, childcare facilities, employee assistance programs etc.

As mentioned previously, if reward and recognition improved, it could have a positive effect on motivation and satisfaction. The literature indicates that recognition includes acknowledgement and performance feedback. Managers in the business unit could thus use the performance management system to provide regular acknowledgement and feedback.

The current performance management system of the business unit aligns the individual's key performance areas to the company and business unit strategy. Acknowledgement and performance feedback are thus provided based on performance standards that supports the organizational strategy. Dodd postulates that performance metrics, performance management as a business process and communication around total rewards management are the crucial underpinnings of an effective compensation system that truly differentiates and rewards performance.³⁰

On recommendation, insurance practitioners should gear up their human capacity building process in order to allow for competence, productivity and efficiency. More so, regulators should ensure that human capital development is taken critically significant at all levels. The sales-force, being an engine room for image building, must be given quality working environment and provided with adequate remuneration to allow for effective performance measure within the Uzbekistan insurance market space. More so, state-of-the-art technology should be made available within the work environment so as to allow for smooth and cordial relationship building network between the insurance sales-force and the insuring public, and efforts should be directed at building career development drive within the sales-force which is characterized by commitment and guarantee safety and security of job.

³⁰ Dodd. "Canadian employees moving towards total rewards approach to Compensation". Retrieved February 27, 2005, from <http://www.watsonwyatt.com/canada>

The implication of this research work is that it helps enlighten:

- 1) “Xalq Sugurta” Ltd insurance company’s top executives of the need to frequently evaluate insurance sales-force motivational factors with respect to organizational performance;
- 2) The need to design performance measurement vis-à-vis the efficacy, effectiveness and productivity of the sales-forces within the Nigerian insurance market environment.

This study thus avail insurance sales-force the opportunities to improve their expertise in a bid to remain relevant and contribute meaningfully to the organizational growth and development within the industry.

This research suggests that further studies should focus attention at designing model for insurance sales-force motivation to enrich the present model spelt out in this study. More so, sales-force behavior should be examined in relation to customer expectations and retention, and lastly, the cost effectiveness of human capacity building should be examined alongside organization’s competence, value and expectations.

Based on the above, it is necessary to use the experience gained in the world practice in the improvement of the labor motivation system in “Xalq Sugurta” Ltd company and follow the following principles:

- Providing state guarantees for labor payment in the company;
- Ensuring that employees receive remuneration according to their qualifications, complexity of their work, amount and quality of work;
- Providing an unified approach to payment for the workplace, systematizing payments for performance of labor activity under special circumstances (in case of disruptions);
- Ensure further incentives for the staff to work through the development of criteria and indicators that enable them to achieve the ultimate and productive results of their employment;
- Ensuring that labor is attractive to improve the quality of insuring services;

- Supporting the representation bodies' proposals to pay compensatory and incentive payments to employees, and so on.

Establishment of the payment system in the Company's office is aimed at the following objectives:

- Forming effective system of financial and economic relations in the Company;
- Enhancing the interest of the Company 's staff and the whole staff to prevent the inefficient use of budget funds;
- Improving the quality of services rendered by the Company.

The advantages of the payroll system, depending on the outcome of the work, are reflected in the efficiency of the employees themselves and the organization. Therefore, a system of incentives for staff will be proposed to further improve the wage system depending on the results of the work. This system consists of four components: These include permanent parts, changing parts, social packages, and nonfinancial motivation.

1. A permanent staffing system includes wages, tariff rates, basic interest rates, margins and additions;
2. The changing part includes premiums and bonuses (regular, monthly, quarterly, semiannual, annual) and options;
3. The social package includes non-obligatory medical insurance, financial support, catering, transportation to the workplace by means of enterprise transport, sporting events, car service of the enterprise, mobile communication, etc.
4. Ultimately, the enterprise implements *non-financial motivation* measures in the field of labor force reserve, participation in career ladies, conferences and exhibitions, and participation in corporate events.

As it is clear from the above, the role and place of financial incentives in the improvement of the labor remuneration system is great.

In our opinion, the company should use two types of *motives*: The first is financial and the other is non- financial incentives. Money based financial motives include charges for paid modal incentives; profit deduction; allowances; additions;

compensations; loans and soft loans. Cashless financial motives include medical service for non-cash incentives; insurance; referrals to sanatoriums, organization of catering, transportation costs and improving working conditions. Non-financial motives include public interest, increased employee status; professional development; starfish; commands, and flexible working Pictures.

The Company will need to implement the following set of measures to improve the payment system. Initially it is necessary to develop a valid plan for the introduction of the system of labor remuneration. Effective organization of the work is entrusted to the specially established working group, which should include labor, wage and economic divisions within the working group. Then, it is necessary to develop specialists' positions and job descriptions and conduct surveys with the staff. Then it is necessary to pay attention to the main factors of qualification of specialists (qualifications, communicative skills, management skills, responsibility, work experience, knowledge, creative approach to work).

The next step is to determine the company's compensation policy and create a system of basic wages and benefits:

1. Labor market analysis;
2. Determine the size of each gross salary (80-120% of the checklist) and the base salary review period (once a year).
3. Development of the system of privileges according to system for experts.

Development of the Company's Reward System at the next level:

1. Determine the ratio between the salary and the variable part of the experts;
2. Decomposition of key performance indicators (KPIs) and company divisions.
3. Setting a percentage (KPI) for each of them.
4. Determination of the indicative indices, which are not awarded, and so on.

Taking into account the abovementioned, a card of motivation of the company's staff will be developed.

Check out a new system

1. To check the new system, it must be paid salary and get a reward;
2. It is important to compare the level of old and new employee revenues.

Familiarizing employees with the terms of the employment contract, developing criteria that provide opportunities for the work to be improved, and communicating them to employees. In our opinion, all these works will be carried out on the basis of normative documents accepted in the company, in coordination with the labor union committee of the company.

The new Regulations will need to be discussed with the representatives of the labor collective and labor union committee and make proposals to make appropriate changes to the Community agreement. It is necessary to change the operating mode of the enterprise and the Company's Charter, and the Labor Payment Charter.

Conclusions and recommendations for further research

In the current market economy, advanced forms of labor management are emerging as a more mobile means of solving complex economic and social issues. This helps in many ways, such as, serving to increase productivity, increasing employee benefits, and increasing the responsibility and interest of employees and business entities in achieving high positive results.

Increasing the quality of the product in the enterprises (regardless of their ownership) is often related to the level of financial incentives of the performers in their work results. It can only be achieved through the introduction of comprehensive and scientifically based labor norms. In addition, norms serve as the primary source for clarifying the amount of wages and, finally, designing of labor processes to assess labor, production management, production planning, and assessment of contributions by each executive to community production.

The incentivized personnel should ensure that they have active motivation. System of labor productivity, creative approach to work, initiative, dedication to the enterprise, and financial incentive should be provided with motivation. In the Republic of Uzbekistan, as in the rest of the world, salary schemes and systems, prizes, additional payments, bonuses and incentive payments will be controlled in line with current legislation. They must be practiced in a constant manner.

Human resources are now seen as the primary source of a company's competitive advantage. Therefore, the way people are treated increasingly determines whether an organization will prosper or even survive. To ensure that people are treated fairly, organizations are acknowledging that they need to establish an equitable balance between employee contribution to the organization and the organization's contribution to the employee.

Organizations are recognizing the significant opportunity to improve the return on their human resources investment by aligning reward plans with business strategy and enhancing the value delivered to employees. This process is crucial to business success, and the ability of the organization to attract and retain top

performers and critical-skill employees, in an increasingly competitive environment.

The research study has shown that managers can employ different strategies to motivate employees, but that it is important that managers keep in mind that different strategies would have a different motivational impact on different people. To get optimum results from a motivational strategy, the manager has to realize and understand trans-cultural issues, which requires recognition of each individual's unique cultural values, beliefs and practices. Important to consider is that different motivation strategies may affect an employee in different ways at different points in time because conditions, needs and personal objectives are not static but in constant state of flux.

A motivation strategy may thus have the influence of increasing motivation in one way and diminishing it in others. To ensure the effectiveness of motivational strategies, it is important to consider the uniqueness of the circumstances and the diversity of the group involved. This will take considerable thought, patience, time and effort, but could have enormous benefits for the team, the business unit and the organization on the whole in terms of enhancing job performance and productivity.

It is necessary to underline that as a reflection of the positive changes in the economy of our country, the processes of formation of market relations in the country are rapidly and efficiently and have achieved steady growth in the conditions of the global financial and economic crisis.

Nowadays "XALQ SUGURTA" Ltd insurance company set big goals for itself. Based on the above points, the theme which we selected for our graduation qualification work: "The ways of forming and improving personal motivation system in the organization" is one of the most heated topics of the day. To fully cover the tasks we have set for the purpose of fully covering the subject, and these key tasks have been done:

- ❖ The content and the essence of staff motivation in enterprise activity was studied;

- ❖ The main directions of motivation theories were determined;
- ❖ Experience of foreign countries in employee motivation was studied and their appearance to Uzbekistan was offered;
- ❖ “Xalq Sugurta” Ltd company’s organizational and technical description was given and management structure was analyzed;
- ❖ “Xalq Sugurta” Ltd company's main technical and economic indicators were analyzed;
- ❖ In the organizational structure of “Xalq Sugurta” Ltd company employee motivation level was analyzed;
- ❖ In “Xalq Sugurta” Ltd company's management the ways of increasing employee motivation level were demonstrated;
- ❖ “Xalq Sugurta” Ltd company has developed measures to increase the role of motivation of employees in achieving economic productivity and accomplishing to this level several recommendations were given;

Many employees have different motivations for coming to work and doing a good job, and it's up to people to get the most out of all of them. By studying different motivation strategies in company and organizations, we selected some of the main ones:

1) One of the most obvious motivational strategies is of course money, whether in the form of pay increases or bonuses.

However, these may be neither necessary – nor always the best type of reward. Once offered, cash bonuses can come to be expected and quickly forgotten, especially if they are the only recognition employees receive.

1) On a teamwork basis:

Frequent, positive feedback provided within an enjoyable team-oriented environment, makes a tremendous difference in employees' sense of being valued. With or without financial rewards, these cultural aspects of the workplace make an excellent morale raising investment in company’s staff and business.

This applies even in a strictly goal driven environment such as sales or investment banking. Strive to maintain an enjoyable, family-orientated atmosphere in which all employees focus on achieving team goals.

2) Recognize and reward good work:

Praising employees for achieving their goals is important in maintaining an enjoyable work environment. Appreciation can range from positive feedback to small rewards and tokens.

A policy of recognizing and rewarding success helps to inspire employees to work toward achievements. Staff will know that their contributions are valued and that management is confident in their capabilities.

Such a policy also inspires greater creativity and initiative by providing freedom to think outside of the box and know that it will be acknowledged. One way to further stimulate employees' creativity and confidence is to support continual education through classes, seminars, subscriptions and memberships. While encouraging creativity and rewarding success may come somewhat easily, it may be more difficult to spot why it isn't working.

Some of the signs are:

- Reluctance to share ideas;
- A drop in productivity;
- Increase in absenteeism;
- Persistent low morale;

In all of these cases positive reinforcement is even more critical. Company might even invite its own employees to work out a better way of achieving a motivational strategy. In this case, employees will feel further inspired and trusted.

3) The financial incentive:

Monetary incentives and rewards can be part of employee recognition program – but these still need to fit within the right culture. Direct reward for certain levels of success can actually lead to lack of cohesiveness and teamwork – especially if others feel they are missing out.

In addition to direct cash bonuses, overall profit-sharing plans or share options are also a way of rewarding and retaining staff. The advantage here is that the financial benefits are measurable and objective.

Financial incentives and rewards can be true motivators, but only when combined with ongoing verbal recognition and support.

5. To be responsible for a motivated workforce:
The key to an effective workplace employee motivation strategy is to provide a range of incentives that will appeal to different personalities. While one individual may be highly money motivated another may find job satisfaction or creative opportunities as more powerful factors.

As a general rule excessive competition destroys morale. When teams work towards a shared goal they become more motivated. Perceived inequality of treatment leads to resentment, low morale and lack of self-motivation. More time is spent at work than anywhere else, so creating a professional, positive, social environment which people enjoy coming to everyday will make an encouraging difference to the workplace.

As an object of our research: “Xalq Sugurta” Ltd company is advised to form necessary work conditions. By this way, to save productivity and achieving employees motivated, we suggest using the experiences of “Ryder System” company of Miami, USA:

1. Forming a trust, mutual respect and mutual support environment in the workplace;
2. Providing work to each employee and staff and ensuring that they are able to accelerate their knowledge and skills;
3. Setting clear goals and objectives, and establishing fair, scientifically-based working standards;
4. Providing that all employees continuously re-evaluate their contribution to the results of the “Xalq Sugurta” Ltd insurance company’s management activities;

5. For employees, it is important to create opportunities for growth and to give a chance to fully demonstrate their abilities;
6. If “Xalq Sugurta” Ltd insurance company achieves high results, then giving wages and premises equivalent to the strength and results of the company;

In addition, for improving the good system of management and general condition, it is recommended to go from 2 directions:

- 1) First group: improving the system; increasing company’s productivity and it is achievable when intrinsic condition is stable;
- 2) Second group: to the changeable conditions of the market, adapting the company’s changeable features;

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