Yashil IQTISODIYOT va TARAQQIYOT

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08.00.01 Iqtisodiyot nazariyasi
08.00.02 Makroiqtisodiyot
08.00.03 Sanoat iqtisodiyoti
08.00.04 Qishloq xo‘jaligi iqtisodiyoti
08.00.05 Xizmat ko‘rsatish tarmoqlari iqtisodiyoti
08.00.06 Ekonometrika va statistika
08.00.07 Moliya, pul muomalasi va kredit
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08.00.10 Demografiya. Mehnat iqtisodiyoti
08.00.11 Marketing
08.00.12 Mintaqaviy iqtisodiyot
08.00.13 Menejment
08.00.14 Iqtisodiyotda axborot tizimlari va texnologiyalari
08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti
08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya
08.00.17 Turizm va mehmonxona faoliyati

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Yashil IQTISODIYOT va TARAQQIYOT
ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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SANOAT KORXONALARIDA ENERGIYADAN FOYDALANISH SAMARADORLIGINI OSHIRISHNING ASOSIY YO‘NALISHLARI

Buzrukxonov Sardorxon Sarvarxon o‘g‘li
Toshkent davlat iqtisodiyot universiteti mustaqil izlanuvchisi

Annotatsiya: mazkur maqolada sanoat korxonalari energiyadan foydalanish samaradorligini oshirishi zarurligi va uning iqtisodiy ahamiyati asoslangan. Sanoat korxonalarida energiya tejovchi loyihalarni boshqarish mexanizmi taklif etilgan. Ushbu mexanizmni amalga oshirish uchun sanoat korxonalarida energiya tejamkorligiga erishish bo‘yicha loyihalar va energiyani tejash choralarini tanlash modeli yoritib berilgan. Tadqiqot natijalari sanoat korxonalarida energiya tejamkorligiga erishish bo‘yicha yangi loyhalarni amalga oshirish uchun uslubiy vosita bo‘lib xizmat qilishi ilgari surilgan.

Kalit so‘zlar: sanoat, energiya, texnologiya, loyihalar, energiya tejamkorligi, muqobil energiya, elektroenergiya, tabiiy gaz, issiqlik energiyasi.

Аннотация: в данная статья основана на необходимости для промышленных предприятий повышения эффективности использования энергии и ее экономической значимости. Предложен механизм управления энергосберегающими проектами на промышленных предприятиях. Для реализации этого механизма выделена модель выбора энергосберегающих проектов и энергосберегающих мероприятий на промышленных предприятиях. Предполагается, что результаты исследования служат методическим инструментом для реализации новых проектов по достижению энергоэффективности на промышленных предприятиях.

Ключевые слова: промышленность, энергетика, технологии, проекты, энергосбережение, альтернативная энергетика, электроэнергия, природный газ, тепловая энергия.

Abstract: this article is based on the need for industrial enterprises to increase the efficiency of energy use and its economic importance. A mechanism for managing energy-saving projects in industrial enterprises is proposed. In order to implement this mechanism, the model for the selection of energy saving projects and energy saving measures in industrial enterprises is highlighted. It is suggested that the results of the research serve as a methodological tool for the implementation of new projects to achieve energy efficiency in industrial enterprises.

Key words: industry, energy, technology, projects, energy saving, alternative energy, electric power, natural gas, heat energy.

KIRISH

O‘zbekistonda iqtisodiyot tarmoqlari, ijtimoiy soha obyektlari hamda sanoatning eskirgan infratuzilmasini yangilash, iste’molchilarning energiya resurslariga o‘sib borayotgan talabini qondirish maqsadida sohada tizimli islohotlar olib borilmoqda. Xususan, iqtisodiyot tarmoqlari va ijtimoiy sohada energiya samaradorligini oshirish, energiya tejamkorlikka erishish, qayta tiklanuvchi energiya manbalarini joriy etish va bu borada aholini qo‘llab-quvvatlash maqsadida “Energiyadan oqilona foydalanish to‘g‘risida”gi, “Qayta tiklanuvchi energiya manbalaridan foydalanish to‘g‘risida”gi Qonunlar takomillashtirildi, mazkur yo‘nalishni rivojlantirishga qaratilgan bir qator Prezident qarorlari qabul qilindi.

Xususan, O‘zbekiston Respublikasi Prezidentining 2019-yil 22-avgustdagi PQ-4422-sonli “Iqtisodiyot tarmoqlari va ijtimoiy sohaning energiya samaradorligini oshirish, energiya tejovchi texnologiyalarni joriy etish va qayta tiklanuvchi energiya manbalarini rivojlantirishning tezkor chora-tadbirlari to‘g‘risida”gi qaroriga muvofiq, O‘zbekistonda 2030-yilga qadar qayta tiklanuvchi energiya manbalari ulushini elektr energiyasini ishlab chiqarish umumiy hajmining 25 foizidan ko‘prog‘iga yetkazish maqsad qilib olingan. 2020-yilgi holat bo‘yicha bu ko‘rsatkich 10 foizni tashkil etgan[1].

Shuningdek, O‘zbekiston Respublikasi Prezidentining 2022-yil 02-dekabrdagi PQ-436-son “2030-yilgacha O‘zbekiston Respublikasining “Yashil” iqtisodiyotga o‘tishiga qaratilgan islohotlar samaradorligini oshirish bo‘yicha

[1]https://invest.gov.uz/uz/mediacenter/news/on-the-role-of-res-in-the-further-development-of-the-country-s-energy-sector/

chora-tadbirlar to‘g‘risida”gi qarori bilan “Sanoat sohasida energiya samaradorligini kamida 20 foizga oshirish” vazifalari belgilab berilgan. Qisqa muddatlarda amalga oshirilgan samarali faoliyat natijasida 2022-yilning 1-yarim yilligi yakuni bilan 817,16 mln. kub metr tabiiy gaz, 447,0 mln. kVt soat elektr energiyasi va 8,3 ming tonna neft mahsulotlari iqtisod qilingan. Shunga ko‘ra, sanoat korxonalarida energiya tejamkorligiga erishishning samarali mexanizmlarini ishlab chiqish, qayta tiklanuvchi energiyaga o‘tish mexanizmlarini takomillashtirishga qaratilgan ilmiy tadqiqotlarni amalga oshirish muhim yo‘nalishlardan hisoblanadi.

ADABIYOTLAR SHARHI

Sanoatda energiya tejamkorligiga erishish va energiyadan foydalanish samaradorligini oshirish bo‘yicha mahalliy va xorijiy olimlar tomonidan ko‘plab tadqiqotlar olib borilmoqda. Sababi, energiya xarajatlarini kamaytirish va energiya samaradorligini oshirish masalalari sanoat korxonalarini iqtisodiy rivojlanish darajasi va raqobatbardoshligiga ko‘p jihatdan bog‘liq.

Jahon olimlari tomonidan, jumladan, Burganov R. A. va boshqalar tadqiqotida [1] kompaniya faoliyatida energiyaning barcha turlarini (energiya, issiqlik, mexanik, yorug‘lik, inson va boshqalar) hisobga olgan holda kompaniyaning energiya tejash va energiya samaradorligi ko‘rsatkichlarini hisoblash metodologiyasini taklif etadi.

Giraudet L. G. [2] tomonidan olib borilgan tadqiqotlarda energiya sarfini kamaytirishda axborot oqimlarini boshqarish eng muhim yo‘nalish ekanligi asoslangan.

Mao W. va boshqalar [3] tadqiqotlarida esa, sanoat korxonalarida Internet-of-Things (IT) texnologiyalaridan foydalanish asosida energiya sarfini hisoblash va uni kamaytirish yo‘nalishlari bo‘yicha ilmiy takliflar ishlab chiqqan.

Kelchevskaya N. R., Shirinkina E. V., Atlasov I. V.lar [4] tadqiqotlarida esa sanoat korxonalarida energiya samaradorligi bo‘yicha chora-tadbirlarni amalga oshirishning muvaffaqiyati yoki muvaffaqiyatsizligini belgilaydigan energiyani boshqarish omillari aniqlangan.

Galyautdinov I. M. tadqiqotlarida[5] energiyani tejash chora-tadbirlarini amalga oshirish asosida neft-gaz sanoati korxonalarining iqtisodiy samaradorligini oshirish yo‘llari taklif etiladi. Abdullayeva M., Shodmonov S.lar [6] mahsulot tannarxini energiya sarfini pasaytirish orqali kamaytirish masalasi bo‘yicha tadqiqotlar olib borgan. Mamatyusup M. N., Mutallibjonov S.lar esa [7] O‘zbekistonda ishlab chiqarilayotgan elektr energiyasidan samarali foydalanish yo‘l-yo‘riqlari, energiya tejamkorlik bo‘yicha O‘zbekistonda amalga oshirilayotgan asosiy islohatlarni tahlil qilgan.

Yusupov A. [8] tadqiqotlarida energiya iste’moli balansi tahlili, energetikaning asosiy sifat ko‘rsatkichlari va ularni oshirish yo‘llari, texnik uskunalar va elektrotexnologik qurulmalarini ekspluatatsiyalashni takomillashtirish orqali energiyani tejash va quvvat koeffitsiyentini oshirish masalalari muhokama qilingan.

“Energiyani tejash” va “energiya samaradorligi” atamalari bo‘yicha klassik ta’riflar Bushuyev V. V., Belogoriyev A. M., Borgolov E. A., Timatkov V. V. [9] asarlarida ko‘rib chiqilgan. Mutaxassislarning fikricha, energiya samaradorligi – bu energiya resurslaridan oqilona foydalanish, ya’ni texnologiya va ekologik talablarga rioya etishning hozirgi rivojlanish darajasida yoqilg‘i-energetika resurslaridan iqtisodiy jihatdan samarali foydalanishga erishish, energiyani tejash esa energiyani yaxshilash bo‘yicha chora-tadbirlar majmuyidir. Samaradorlik, buning natijasida foydali ta’sirga erishish xarajatlari kamaytirish yo‘llari sifatida qayd etadilar.

Energiya samaradorligini oshirish ishlab chiqarish jarayonlarini jadallashtishirish, ishlab chiqarishning barcha elementlarining o‘zaro ta’sirini optimallashtirish, mahsulot sifatini yaxshilash, ishlab chiqarishning ekologik tozaligi, boshqaruv samaradorligini oshirish, kompaniyaning nomoddiy aktivlarini rivojlantirish bo‘yicha harakatlarni birlashtiradi. Bu esa, pirovard natijada ishlab chiqarishning ko‘payishiga olib keladi va sanoat korxonalarida moliyaviy barqarorlikni ta’minlaydi.

Suslov N. I.ning fikricha, energiya samaradorligi – bu, turli energiya tashuvchilar (yoqilg‘i, issiqlik yoki elektr energiyasi) shaklida sarflangan energiya birligidan foydalanishdan olingan daromad yoki ishlab chiqarish hajmidir.

Umuman olganda energiyani tejash sanoat korxonalarini rivojlantirishning muhim yo‘nalishi hisoblanadi, chunki u energiya resurslaridan yanada samarali foydalanishga, atrof-muhitga va ijtimoiy jihatga yukni kamaytirish shaklida foydali ta’sirni oshirishga qaratilgan faoliyatdir.

METODOLOGIYA

Tadqiqotning metodologik asosini sanoat korxonalarining ishlab chiqarish jarayonida energiya tejamkorligiga erishish va energiyadan foydalanish samaradorligini oshirishning asosiy omillari tizimlashtiriladi. Sanoat korxonalarida energiyadan foydalanish tizimini samarali boshqarishning tashkiliy mexanizmi ilmiy abstraksiyalash orqali quriladi. Shuningdek, tadqiqot ishiga oid qarashlarni, fikrlarni tahlil qilishda induksiya va deduktsiya usullari keng qo‘llanildi. O‘zbekiston Respublikasi statistika qo‘mitasi ma’lumotlarining tahlili asosida energiya tejamkorligiga erishish samaradorligini baholash usullari taklif etiladi.

TAHLIL VA NATIJALAR

Sanoatda energiya tejash nafaqat energiya tejash, balki undan samarali foydalanish va mahsulotning raqobatbardoshligini oshirish uchun shart-sharoitlarni yaratishdir. Energiya sarfi uch yo‘nalishga bo‘linadi: elektr energiyasi, issiqlik energiyasini iste’mol qilish va yoqilg‘ining yonishi.

Zamonaviy energiyani tejash uchta asosiy tamoyilga asoslanadi: [8]

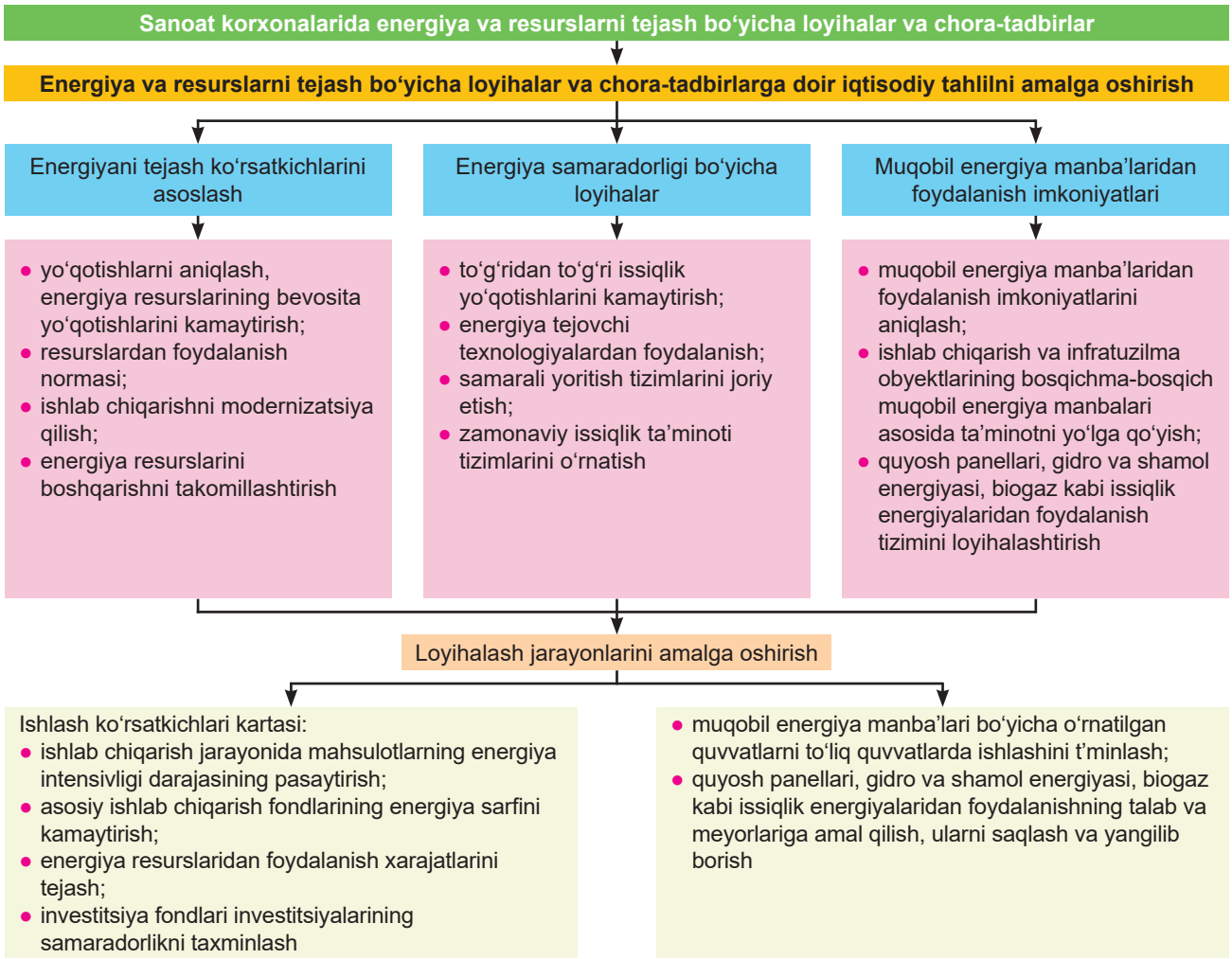
birinchidan, yoqilg‘i-energetika resurslaridan oqilona foydalanish, shu jumladan energiya bilan ta’minlashning yangi noan’anaviy manbalarini izlash va rivojlantirish;

ikkinchidan, maishiy va sanoat hisoblagichlaridan keng foydalanish hamda elektr va issiqlik energiyasini iste’mol qilishni tartibga solish;

uchinchidan, qurilishda energiya yo‘qotishlarini kamaytirishga xizmat qiladigan eng yangi texnologiyalarni joriy etish

Aksariyat tadqiqotlarda energiya tejash muammolarini o‘rganishda energiya tejovchi omillarni hisobga olish hamda energiya tejash uchun energiya samaradorligiga bevosita ta’sir etuvchi omillarni o‘rganishga ko‘proq ahamiyat qaratganlar. Iqtisodiy nuqtayi nazardan energiya tejashning mohiyati jamiyatning energiya xizmatlariga bo‘lgan ehtiyojlarini qondirishni darajasini maksimallashtirish nazarda tutiladi. Energiyani tejash uchun zarur shart-sharoitlarni ishlab chiqish energiyani tejashning asosiy sharti hisoblanadi. Shuning uchun energiya tejashning etarli sharti sifatida energiya hajmi va energiya ehtiyojlari o‘rtasidagi samarali muvozanatga erishishdir.

Barcha sanoat korxonalari o‘zlarining energiya tejash bo‘yicha o‘zining uzoq muddatli rejalari bo‘lishi va bu borada samarali loyihalarni amalga oshirishi lozim. Energiyani tejovchi loyihalarning o‘ziga xos xususiyati shundaki, ularni amalga oshirishning asosiy natijasi qo‘shimcha daromad emas, balki yoqilg‘i-energetika resurslaridan foydalanish samaradorligini oshirish, moddiy xarajatlarni kamaytirish, investitsiya va mehnat resurslarini tejash natijasida pul mablag‘larini tejashdir. Shu munosabat bilan, energiya tejash loyihasi energiyani tejash bo‘yicha chora-tadbirlar majmuyi sifatida belgilanadi, ularning amalga oshirilishi resurslarni tejash imkonini beradi, bu energiya auditi natijalari va resurslar samaradorligi ko‘rsatkichlari tahlili bilan tasdiqlanadi.

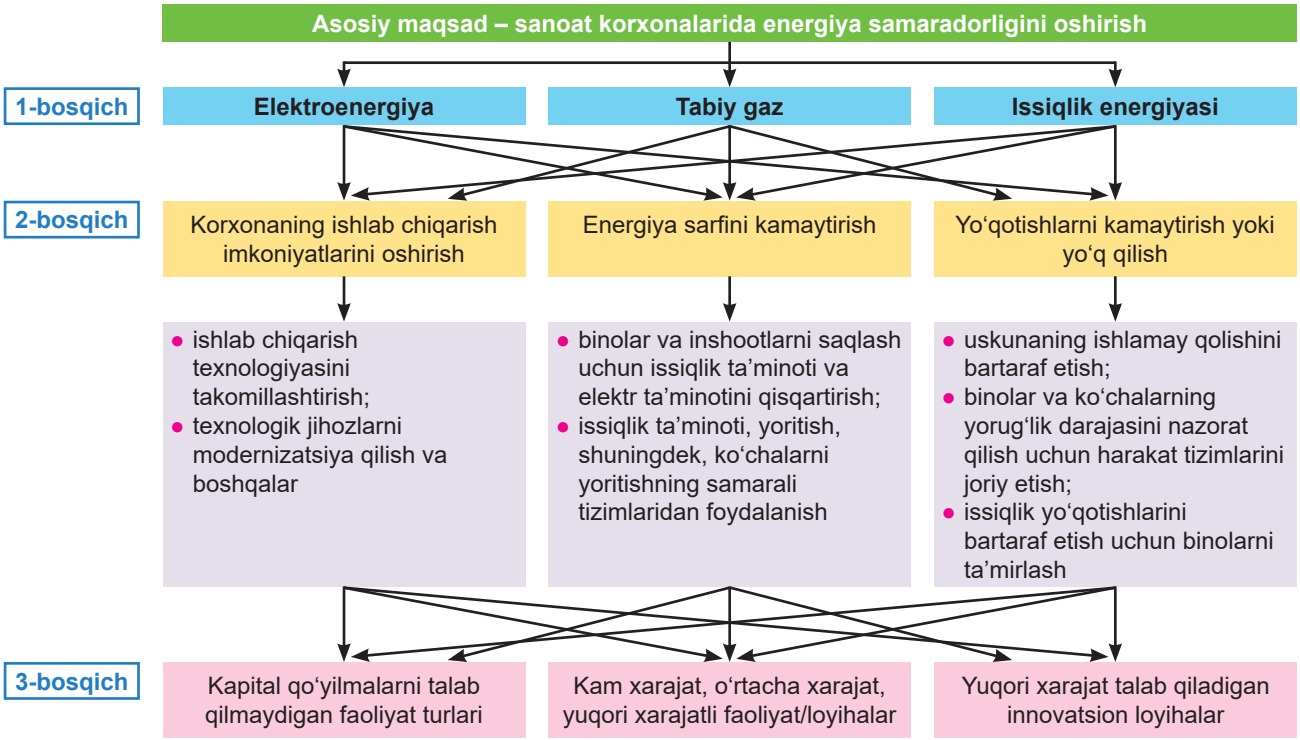


1 - r a s m: Sanoat korxonalarida energiya tejovchi loyihalarni boshqarish mexanizmi

Sanoat korxonalarida energiya tejovchi loyihalarni ishlab chiqish va amalga oshirishning asosiy shartlari quyidagilardan iborat: mahsulot tannarxida energiya xarajatlarining ulushini imkon qadar qisqartirish; loyiha faoliyatini amalga oshirish doirasida energiya resurslarini hisobini yutirish. Sanoat korxonalarida energiya tejash jarayonlarini boshqarish strategiyasi energiya tejovchi loyihalarni amalga oshirish asosida energiya iste'molining yuqori texnologiyali darajasiga va energiya resurslarini boshqarish samaradorligiga erishishdan iboratdir. Energiyani tejovchi loyihalarni amalga oshirish mexanizmning asosiy elementlari 1-rasmda tavsiya etiladi.

Har qanday sanoat korxonalarida energiya samaradorligiga erishi bo'yicha yuqori darajada foydalanilmagan imkoniyat va zaxiralarga ega. Ayniqsa, bunday imkoniyatlar sanoat korxonalarining yordamchi jarayonlarida yuqori hisoblanadi. Sanoat korxonalarida energiya tejovchi loyihalarni amalga oshirishni boshqarishni tashkil etishning taklif etilayotgan mexanizmi birinchi bosqichda energiya samaradorligiga erishish chora-tadbirlarning maqbul portfelini tahlil qilish va shakllantirishni hamda maqbul loyihalarni tanlash imkonini beradi. Taklif etilayotgan mexanizmning amalga oshirilishi sanoat korxonalarida energiyani tejovchi loyihalarni amalga oshirishda samarasiz resurs xarajatlari darajasini pasaytiradi va natijada doimiy resurslar bilan ta'minlangan holda uning faoliyati samaradorligini oshiradi.

Sanoat korxonalarida energiya tejovchi loyihalarni tanlashdagi ustuvor vazifada energiya tejash jarayonlarining samaradorligiga ta'sir etuvchi barcha muhim omillar ta'sirini hisobga olishdir. Energiya tejovchi loyihalarni tanlash ko'p mezonli vazifa bo'lib, iyerarxiya usulidan foydalangan holda boshqaruv modelini yaratish zarurligini taqozo etadi. Iyerarxiya modeli sanoat korxonalarida energiya tejash loyihalarini amalga oshirish jarayonida baholanishi kerak bo'lgan asosiy maqsadlar, kichik maqsadlar, mezonlar va faoliyat darajalarini o'z ichiga oladi. Iyerarxiya darajalarini quyidagicha belgilash mumkin: yoqilg'i-energetika resurslaridan foydalanish samaradorligini oshirishdan iborat bo'lgan asosiy maqsadni belgilashni nazarda tutuvchi nol daraja; energiya resurslari turlarini taqsimlashni nazarda tutuvchi birinchi daraja; energiya tejashning asosiy yo'nalishlarini taqsimlashni nazarda tutuvchi ikkinchi daraja; energiya tejovchi loyihalar/choralarni ishlab chiqishni nazarda tutuvchi uchinchi daraja. 3-rasmda sanoat korxonalarida ishlab chiqarish faoliyatida eng samarali energiya tejovchi loyihalarni tanlash uchun iyerarxiya modeli ko'rsatilgan.



2 - r a s m: Sanoat korxonalarida energiya tejamkorligiga erishish bo'yicha loyihalar va energiyani tejash choralarini tanlash modeli.

Taklif qilingan yondashuvdan sanoat korxonalarida energiya tejash orqali ishlab chiqarish imkoniyatlarini rivojlantirish imkoniyatlarini belgilab olishda yordam beradi.

XULOSA VA TAKLIFLAR

Sanoat korxonalarida energiya samaradorligini oshirishning taklif etilgan uslubiy vositalaridan foydalanish energiya iste'molini boshqarish samaradorligini oshirish imkonini beradi. Sanoat korxonalarining energiya iste'molini boshqarish tizimlari ochiq va moslashuvchan bo'ladi va bunda umumiy mezon energiyani samarali iste'mol qilishga moslashish va korxonaning ichki muhiti bilan o'zaro ta'sirini har tomonlama baholash birinchi o'ringa chiqadi.

Sanoat ishlab chiqarishida energiya tejashni boshqarishning asosiy funksiyalarini amalga oshirish va tegishli boshqaruv vositalaridan foydalanish energiya samaradorligini baholash bo'yicha aniq mexanizmlarni ishlab chiqishni talab etadi.

Sanoat korxonasida energiyadan foydalanish samaradorligi mahsulotning energiya sarfini kamaytirishda avtomotlashtirilgan boshqaruv vositalaridan foydalanish talab etiladi. Sanoatda energiyadan foydalanish samaradorligini baholashda korxona energiya dinamikasining mehnat samaradorligi va uning unumdorligi nisbati, shuningdek, asosiy ishlab chiqarish fondlarining energiya zichligi va aktivlarning rentabelligini hisobga olishi talab etiladi.

Sanoatni energiya tejamkor texnologiyalar asosida texnologik jarayonning barcha bosqichlarida elektr energiya samaradorligini oshirish va undan oqilona foydalanish hamda ishlab chiqarish quvvatini optimallashtirishga qaratilgan dasturlar barcha korxonalarning ishlab chiqarish texnologiyasi va infratuzilma obyektlari bo'yicha o'ziga xos jihatlarni inobatga olgan holda ishlab chiqilishi lozim.

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KLASTERLARNI RIVOJLANTIRISHDA FERMER XO‘JALIKLARINING STRATEGIK BOSHQARUVI

Karimova Nilufar
TDIU tayanch doktaranti

Annotatsiya: mamlakatimizda bozor munosabatlarining shakllanishi sharoitida iqtisodiyotda yangicha xo‘jalik yuritish va mulkchilik shakllari, xususan, klaster tizimini rivojlantirish uchun qulay infratuzilmalar tashkil etilmoqda. Dunyo mamlakatlari iqtisodiy o‘sishning pasayishi, oziq-ovqat xavfsizligi va tibbiy-ekologik muommolar tus olgan bir sharoitda Respublikamizda barqaror suratlar bilan rivojlantirishda qishloq xo‘jaligiga katta e’tibor berilmoqda. Maskur holatdan kelib chiqib, tadqiqotda klasterlarni joriy etishda fermer xo‘jaliklari strategik boshqaruv hisobini yuritishi va uni rivojlashtirishning konseptual asoslari atroflicha o‘rganilgan.

Kalit so‘zlar: qishloq xo‘jaligi, klaster, strategik boshqaruv, xarajatlar, daromadlar, oziq-ovqat xavfsizligi, moliyaviy tahlil.

Abstract: in the conditions of the formation of market relations in our country, convenient infrastructures are being created for the development of new forms of business and ownership in the economy, in particular, the cluster system. In a situation where the countries of the world are experiencing a decline in economic growth, food security, and medical and environmental problems, great attention is being paid to agriculture in the development of sustainable images in our republic. The conceptual bases of keeping strategic management account of farms and its development in the implementation of clusters based on the situation of Maskur have been thoroughly studied.

Key words: agriculture, cluster, strategic management, costs, revenues, food security, financial analysis.

Аннотация: в условиях формирования рыночных отношений в нашей стране создаются удобные инфраструктуры для развития новых форм бизнеса и собственности в экономике, в частности, кластерной системы. В условиях, когда страны мира переживают спад экономического роста, продовольственной безопасности, медико-экологических проблем, большое внимание уделяется сельскому хозяйству в развитии устойчивых образов в нашей республике. Подробно изучены концептуальные основы ведения стратегического управленческого учета фермерских хозяйств и его развития при реализации кластеров на примере Маскура.Ключевые слова: сельское хозяйство, кластер, стратегическое управление, затраты, доходы, продовольственная безопасность, финансовый анализ.

KIRISH (INTRODUCTION)

Dunyo aholisining oziq-ovqat mahsulotlariga bo‘lgan talabi shib borayotganligi, o‘z navbatida, qishloq xo‘jaligini intensiv rivojlantirishni taqozo qilmoqda. Qishloq xo‘jaligini rivojlantirishda klaster tizimini joriy qilishinishida samarali boshqaruv qarorlarini qabul qilish va sohani rivojlantirish istiqbollari, raqobatchilarning mavqeyi, narxlar, soliqlar va logistika tizimlari to‘g‘risidagi axborotlarga bo‘lgan ehtiyojni kuchaytiradi, klaster boshqaruv hisobi va tahlilini takomillashtirishni talab etadi.

Jahonda strategik boshqaruv hisobi va tahlilini xalqaro satndartlariga muvofiqlashtirish, korxonalar strategik boshqaruvining umumiy konseptsiyasi ishlab chiqish tamoyillarini joriy qilish, ularning uslubiy asoslarini isloh qilish bo‘yicha qator ilmiy izlanishlar amalga oshirilmoqda.

Mamlakatimizning jahon iqtisodiyotiga integratiyalashuvi strategik boshqaruv hisobini iste’mol qiymati zanjiri, samaradorlikning muhim ko‘rsatkichlari tizimi, tovarning hayotiy sikli bo‘yicha xarajatlar va moliyaviy natijalarini aniqlash sof foydaning o‘sishga ta’sir etuvchi jihatlarini o‘rganishni talab qilmoqda.

“O‘zbekiston Respublikasi Prezdentining 2022-yil 28-yanvardagi PQ-60-sonli “2022–2026-yillarga mo‘ljallangan Yangi O‘zbekiston taraqqiyot strategiyasi to‘grisida”gi , “Qishloq xo‘jaligini rivojlantirishning 2020-2030-yillarga mo‘ljallangan strategiyasini tasdiqlash to‘g‘risida”gi Farmoni, 2017-yil 7-iyundagi PQ-5075-son O‘zbekiston Respublikasi Prezdentining 2021-yil 16-noyabrdagi “Paxta-to‘qimachlik klasterlari faoliyatini tartibga solish chora-tadbirlari to‘g‘risida”gi PF-14-sonli Farmoni mavzuning dolzarbligini ochib berishga xizmat qiladi.

Klasterni joriy qilishdan maqsad ishlab chiqarishda yuqori qo‘shimcha qiymatga ega bo‘lgan ekologik toza sifatli eksportbop xom ashyo yaratish va bu mahsulotlardan milliy brendini dunyoga tanitish, aholining keng qatlamini ish bilan ta’minlashdan iboratdir.

MAVZUGA OID ADABIYOTLARNING TAHLILI (LITERATURE REVIEW)

Umuman olganda, klasterning amaliy ahamiyati mamlakatda tarmoqlar va korxonalar iqtisodiyoti raqobatbardoshligini oshirish va yuqori samaradorlikka erishishni nazarda tutgan holda quyidagi adabiyotlar, misol uchun klasterlar nazariyasi rus olimlari klasterga oid ilmiy taqdiqot ishlari xorijlik olimlar tomonidan ilmiy-nazariy jihatdan keng o‘rganilib kelinmoqda. Jumladan, J. Ashenbroyx, S. Aleksandr, A. Barabolina, V. Baburin, I. Bortnik, S. Zemtsov, V. Tarasenkolar[1] tomonidan muayyan ilmiy ishlar olib borilgan. Shuningdek, paxta to‘qimachilik klasterining mohiyati, uni rivojlantirish masalalari yuzasidan o‘zbekistonlik olimlar tomonidan ham ilmiy tadqiqotlar olib borilgan.

Xususan, professor M. Rahmatovning “Yangi O‘zbekiston Uchinchi Renessans ostonasida” kitobida bu klasterlarni tashkil etish, ularni rivojlantirish hamda moliyalashtirish mexanizmlari haqida masalalar yoritilgan.

O‘zbekistonda paxta to‘qimachilik klaster tizimi asosida ishlab chiqarishni tashkil etishning ilmiy asoslari M. A. Rahmatov, B. Z. Zaripovlar “Klaster-integratsiya innovatsiya va iqtisodiy o‘sish” risolasi tomonidan ko‘rsatib bergan.

Bu kabi ilmiy tadqiqot ishlarini ilmiy tahlili shuni ko‘rsatmoqdaki, klasterlar faoliyatini rivojlantirishda moliyalashtirish masalalari va muommolari hamda ularda qo‘llaniladigan usul va tahlillar masalalariga kengroq urg‘u berilgan.

TADQIQOT METODOLOGIYASI (RESEARCH METHODOLOGY)

O‘zbekistonda keyingi yillarda ilg‘or texnologiyalarga asoslangan infratuzilmani yaratish, qishloq xo‘jaligida klaster usulini joriy etishga jiddiy e’tibor qaratilyapti. Klasterlar faoliyati, ularning moliyaviy boshqaruvning xususiyatlari va qonuniyatlarini ilmiy-nazariy jihatdan tahlil qilish bir qator samarali tadqiqot metodologiyasidan foydalanishni taqozo etadi. Albatta, bunda avvalo nazariy mushohada va mantiqiy yondashuv asosida klasterlar faoliyatini moliyalashtirish hamda unda moliyaviy boshqaruvning yondashuvlarni ilmiy-nazariy tahlil qilindi. Unga asoslangan holda ilmiy adabiyotlar ilmiy tahlil qilindi, muammoga oid ilmiy tadqiqotchilar va mutaxassislarning ilmiy-nazariy qarashlari bunda umumlashtirish va guruhlashtirish metodga asoslandi. Rasmiy va amaliy materiallarga asoslangan holda sintez va tahlil usullarga asoslanib ilmiy xulosalar olindi, deduksion yoki induksion yondashuvga asosan klasterlar moliyalashtirish jarayonida moliyaviy boshqaruvga ta’sir etadigan omillarni quyidan yuqoriga va aksincha tartibda tadqiq etish imkoni tug‘ildi. Mantiqiy va taqqoslama, abstrakt-mantiqiy fikrlash hamda statistik usullarni qo‘llash orqali kompleks tahillarga asoslanib ilmiy-amaliy takliflarni shakllantirildi.

TAHLIL (ANALYSIS)

Mamlakatimizda ijtimoiy-iqtisodiy jihatdan barqaror rivojlantirishning 2017–2021-yillarga mo‘ljallangan istiqboli dastiri sifatida klaster faoliyatiga ham bosqichma-bosqich hayotga tatbiq etib borilmoqda. Bu o‘z navbatida, qishloq xo‘jaligini modernizatsiya qilishni jadal amalga oshirish, klaster faoliyatida ishlab chiqarishni izchil rivojlantirish, mamlakatimizda oziq-ovqat xavfsizligini yanada mustahkamlash masalalari yoritib keladi.

Klaster xarajatlarini tahlil qilishning an’anaviy usulida odatda, muqobil qabul qilingan boshqaruv qarorlarining korxona moliyaviy holatiga yoki uning natijalariga ta’sir va oqibatlarini baholash jarayoni sifatida foydalanilib kelinmoqda. Xarajatlar strategik boshqaruv holatiga nazar tashlaydigan bo‘lsak, bu keng qamrovli xarajatlar tahlili hisoblanadi. Bunda strategik ahamiyatga ega bo‘lgan muhim ko‘rsatkichlar aniq-ravshan, davrlarga bo‘lingan holda, klaster faoliyat turlari bo‘yicha batafsil yoritilib beriladi. Shuni ta’kidlash lozimki, strategik rejalshtirishda xarajatlar to‘g‘risidagi axborotlardan foydalanish xarajatlarni hisoblash nazariyariyasi va amaliyoti atroflicha tatbiq etilmaganligini guvohi bo‘lamiz. Klaster korxona xarajatlar tarkibini istiqboldagi ko‘rsatkichlariga erishishni mo‘ljallab chuqur tahlil qilish unga bozordagi raqobat kurashida sezilarli ustunlikka ega bo‘lishi va ishonchli g‘alabani qo‘lga kiritishga imkon beradi.

“BUXORO AGROKLASTER” mas’uliyati cheklangan jamiyati O‘zbekiston Respublikasining Fuqarolik kodeksi, “Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to‘g‘risida”gi va “Mas’uliyati cheklangan va qo‘shimcha mas’uliyatli jamiyatlar tug‘risida”gi Qonuni hamda “Buxoropaxtasanoat XB” aksiyadorlik jamiyati aksiyadorlarining 2019-yil 6-iyuldagi va 11-iyuldagi navbatdan tashqari umumiy yig‘ilish qarorlariga muvofiq tashkil etilgan.

1 Н. Руднева Опыт создания структураных кластеров в развитых странах (Электронный ресурс) // Скоч, Александр. Международый опыт формирования кластеров. (Электронный ресурс) // Режим доступа. Куценко Е.С. (Становление инновационных кластеров в России: итоги первых лет поддержки // Инновации. 2015. № 7. С., Ф. Моисей, Славянова Светлана (Кластер номер один // Эксперт Юг № 48 (137), 2010)., С. Соколинко О кластетеризации в странах ОЧЭС (Электронный ресурс)// Режим доступа:http://www.ucci.org.ua.,Владислав Тарасенко (Территориальные кластеры: Семь инструментов управления. – М.: Альпина Паблишер, 2015. – 201 с.

1 - j a d v a l: “BUXORO AGROKLASTER” fermer xo‘jaligining moliyaviy natijalari ma’lumotlarining iqtisodiy-statistik tahlili[2]

	2020	2021	2022	O‘zgarishi	
				2020-yilga nisbatan (so‘mda)	2021-yilga nisbatan (so‘mda)
Sof tushum	43759485.12	1078065242.64	1866885787.25	142929093	78882036
Tannanarx	28444520.56	918160477,82	1367830020.01	108338482	44966954.21
Davr xarajatlari	7228053.21	69 554 816,23	260575627,82	253347574	191020811
Sotish xarajatlari	447 595,25	28 349 698,80	23198278,10	22750682	209027651
Sof foyda	14398739.21	82 026 623,84	191106824,36	188109346	109080201

“BUXORO AGROKLASTER” fermer xo‘jaligida 2020-yilda moliyaviy tahlili shuni ko‘rsatib turibdiki, sof tushum 43759485.12 summani tashkil qilib, 2020-yilda sof tushum 14398739.21 summadan iborat ekanligi ko‘rsatilgan. Bu ko‘rsatkichlarni 2021–2022-yillarda juda tez su’raatlar bilan o‘sganligini ya’ni 2021-yilda 1 078 065 242.64 ni, 2022-yilda esa 1 866 885 787.25 summada oshgan. Mahsulot tannarxini 2022-yilga nisbati 108 338 482 summani va 2021-yilga 44 966 954.21 summani tashkil etgan. Davr va sotish xarajatlari kamayganini ko‘rishimiz mumkin

Statistik tahlil natijasida fermer xo‘jaligida faoliyatning qaysi qismida salbiy va ijobiy holatlar sodir bo‘lganligi va unga ta’sir etgan omillar aniqlib, korxona faoliyatiga ta’sir qiladigan asosiy omilni aniqlash kerak, statistik tahlil esa bu jarayonga to‘g‘ri baho beruvchi vosita hisoblanadi. Natijalarni umumlashtirib, quyidagilarni taklif etamiz:

- korxonalarda ma’lumotlar bazasini shakllantirish;
- iqtisodiy-statistik tahlillarni o‘tkazish;
- korxona natijalariga ta’sir etuvchi omillarni o‘rganish;

2 - j a d v a l: O‘zbekiston Respublikasi qishloq xo‘jaligini rivojlantirishning 2020–2030-yillarga mo‘ljallangan strategiyasini amalga oshirish natijasida erishilgan asosiy ko‘rsatkichlar va indikatorlar[3]

Ko‘rsatkichlar nomi	Asos (2018-yil)	2021-yilga maqsad	2025-yilga maqsad	2030-yilga maqsad
Qishloq xo‘jaligida qo‘shilgan qiymatning yillik o‘sishi	117.3 trln so‘m (14 mlrd AQSh doll.)	3%	5%	5%
Qishloq xo‘jaligi va oziq-ovqat tarmog‘ida ish o‘rinlari sonining o‘sishi: • qishloq xo‘jaligi • oziq-ovqat sanoati • to‘qimachilik sanoati	 3 671 300 91 420 140 200	 2% 3% 3%	 1% 4% 4%	 1% 5% 5%
Qishloq xo‘jaligi va oziq-ovqat mahsulotlarining eksporti hajmining oshishi	2.3 mlrd AQSh doll.	3.5 mlrd AQSh doll	10 mlrd AQSh doll	20 AQSH doll.
Aholi o‘rtasida to‘yib ovqatlanmaydiganlar ulushi	6.3%	5%	3%	0%
Qishloq xo‘jalida mehnat unumdorligini oshirish (bir nafar ishchiga bir yilda dollarda)	3960 AQSh doll.	4300 AQSh doll.	5200 AQSh doll.	6500 AQSh doll.
Qishloq xo‘jaligidagi issiqxona gaz chiqindilarini kamaytirish	15740 gigagramm (2016-yil)	10%	30%	50%

Jadval ma’lumotlarida ko‘rinib turibdiki, O‘zbekiston Respublikasi qishloq xo‘jaligini rivojlantirishning 2020–2030-yillar strategiyasida beshta asosiy ko‘rsatkich bo‘yicha 2018-yil asos qilib olingan holda, 2021-yil, 2025-yil va 2030-yillarda rivojlantirish indikatorlari maqsad qilib olingan. Asosiy birinchi ko‘rsatkichda qishloq xo‘jaligida qo‘shilgan qiymatning yillik o‘sishi 117.3 trln so‘m 3% dan 5% gacha o‘sgan..Qishloq xo‘jaligi va oziq-

2 Fermer xo‘jaligi ma’lumotlari asosida muallif tomonidan tuzilgan.

3 “O‘zbekiston respublikasi qishloq xo‘jaligini rivojlantirishning 2020–2030-yillarga mo‘ljallangan strategiyasini tasdiqlash to‘g‘risida” O‘zbekiston Respublikasi Prezdentining Farmoni 23.10.2019-yildagi PF-5853-son

ovqat tarmog‘ida ish o‘rinlari sonining o‘sishi qishloq xo‘jaligida 3 671 300 kishiga nisbatan oziq-ovqat sanoatida 9140 kishiga nisbatan 3%, to‘qimachilik sanoatida esa 140 200 kishiga nisbatan 3% o‘sish rejalashtirilgan. Qishloq xo‘jaligi va oziq ovqat mahsulotlarining hajmi oshishi, 2025 va 2030-yillarda 10 mlrddan 20 mlrd yetkazish strategiyasi reja qilib qo‘yilgan. Aholi o‘rtasidatoyib ovqatlanmaslik ulushi yildan yilga kamayish maqsad qilib qo‘yilgan.

Qishloq xo‘jaligida issiqxona gaz chiqindilarini 2016-yilda 15 740 gigagramm 2021-yilda 10%, 2025-yilda 30% va 2030-yilda 50% kamaytirish maqsad qilib qo‘yilgan.

MUHOKAMA (DISCUSSION)

Klaster faoliyati iqtisodiyotida davlatning roli, paxta va g‘alla etishtirish bo‘yicha davlat buyurtmasi amaliyotidan voz kechish, shuningdek, viloyat hokimlari va joylardagi davlat idoralarining yerdan foydalanish borasidagi mavjud vakolatlari qayta ko‘rib chiqilib kelinmoqda. Qishloq xo‘jaligi strategiyasida belgilangan aniq o‘zgarishlarni ishlab chiqishda Jahon banki, Yevropa Ittifoqi delegatsiyasi va boshqa xalqaro tashkilotlari ekspertlari, shuningdek, respublikaning manfaatdor vazirliklari mutaxassislari ishtirok etib kelmoqda. Aholining oziq-ovqat xavfsizligini ta’minlash, qulay agrobiznes muhiti va qo‘shilgan qiymat zanjirini yaratish, soha boshqaruvida davlat ishtirokini kamaytirish va investitson jozibadorlikni oshirish, tabiiy resurslardan oqilona foydalanishni ta’minlash va atrof-muhitni muhofaza qilish, davlat boshqaruvining zamonaviy tizimlarini rivojlantirsh, tarmoqni qo‘llab-quvvatlashga yo‘naltirilgan davlat xarajatlarini bosqichma-bosqich diversifikatsiya qilish, qishloq xo‘jaligi ilm-fan, ta’lim, axborot va maslahat xizmatlari tizimini rivojlantirish, qishloq hududlarini rivojlantirish, tarmoq statistikasi va ma’lumotlar yig‘ishning shaffof tizimlarini ishlab chiqish.

Jahon resurslar institutining ma’lum qilishicha, 2040-yilga borib O‘zbekiston suv tanqisligi yuqori bo‘lgan 33 mamlakat qatoridan joy oladi. Shu boisdan mamlakatda mavjud irrigatsiya tizimlarini modernizatsiya qilish yangilarini qurish zarurati tug‘ilmoqda. Mamlakatdagi sug‘orish tarmoqlarining 70 foizi antifiltratsion qoplamaga ega emas va buning natijasida yetkazib berish bosqichida suvning bir qismi yo‘qolmoqda. Bugungi kunda qishloq xo‘jaligini sug‘orish suvi bilan ta’minlashdagi yo‘qotishlar 40 foizga baholanmoqda.

Klaster faoliyatida boshqaruv hisobi va tahlilining asosiy vazifalari sifatida quyidagilarni sanab o‘tishimiz mumkin:

- korxonaning mahsulotga bo‘lgan talab va taklifni baholash, ishlab chiqarish dasturini real asosga ega ekanligini tahlil qilish;
- korxonada ishlab chiqarilgan mahsulotga bo‘lgan talabga ta’sir etuvchi omillarni tahlil qilish;
- mahsulotning sifati bozordagi o‘rni raqobatbardoshligini baholash va tahlil etish strategik boshqaruv hisobining taktikasini ishlab chiqish.

Qiyoslanayotgan xo‘jalk subyektlarining moliyaviy natijalariga bog‘liq omillar o‘rnatilgan tayanch mezonlar oralig‘ida tebranib turganligi iqtisodiy omillarning uzviyligiga va tizimligiga salbiy ta’sir ko‘rsatadi. Shunday ekan, klater xo‘jaliklarida moliyaviy natijalarga dahildor ko‘rsatkichlari daromadlarning strategik boshqaruv hisobining zamonaviy uslublari bo‘yicha hisoblanganda ular me’yoriy talablar va mezonlardan ancha past ekanligi boshqaruv xodimlarioldiga muhim vazifa qo‘yadi. Klasterda biznes masalalari bo‘yicha biznesda boshqaruv qarorlarini qabul qilish uchun moliyaviy buxgalteriya hisobi tomonidan ta’minlangan ma’lumot yetarli emas, chunki u relevant hisoblanmaydi. Aynan shu jihatdan strategik boshqaruv hisobi tizimining paydo bo‘lishiga turtki bo‘ladi.

XULOSA VA TAKLIFLAR (CONCLUSIONS AND SUGGESTIONS)

Xulosa qilib aytadigan bo‘lsak, qishloq xo‘jaligi korxonalarida daromadlar va xarajatlarning strategik boshqaruv tahlilini amalga oshirishning zamonaviy usullaridan foydalanish maqsadga muofiqdir. Har bir sohada xususan, klasterlarda ham an’anaviy hisob konseptsiyalaridan farqli o‘laroq, strategik boshqaruv hisobi strategik menejment uslubiyatidan keng foydalanish maqsadga muofiqdir. Klaster faoliyatida xalqaro amaliyotda tan olingan usullar asosida investitsiya resurslari va pul oqimlari starategik rejalshtirsih va tahlil qilish sohasidagi imkoniyatlari aniqlanishi, ya’ni investitsiyalarni strategik biznes bo‘linmalari o‘rtasida qayta taqsimlash, uzoq muddatli kreditlarni jalb qilish lozim deb o‘ylaymiz.

Mavzu doirasida quyidagilar taklif sifatida keltiramiz:

- Qishloq xo‘jalil korxonalarining ishlab chiqarish dasturini bajarilishiga ta’sir etuvchi omillarni strategik tahlilini yuritish.
- Korxonalardastrategiyasini ishlab chiqishdapast narxlar strategiyasini qo‘llash;
- Strategik boshqaruv hisobida xarajatlarni hisobga olishning kontsepual yo‘nalishlarini ishlab chiqish.
- Strategik boshqaruv tahlilini tashkil etishning zamonaviy usullarini qishloq xo‘jaligi korxonalariga joriy etish.

Foydalanilgan adabiyotlar ro‘yxati:

1. “O‘zbekiston Respublikasi qishloq xo‘jaligini rivojlantirishning 2020–2030-yillarga mo‘ljallangan strategiyasini tasdiqlash to‘g‘risida”gi O‘zbekiston Respublikasi Prezdentining Farmoni, 23.10.2019-yildagi PF-5853-son.
2. O‘zbekiston Respublikasi Prezidentining 2016-yil 2-dekabrda PQ-2687 sonli “To‘qimachilik va tikuv-trikataj sanoatini rivojlantirishning 2017-yillarga mo‘ljallangan chora – tadbirlari dasturi to‘g‘risida”gi qarori.
3. O‘zbekiston Respublikasi Prezdentining “Paxta to‘qimachilik klasterlari faoliyatini tartibga solish chora tadbirlar to‘g‘risida”gi Farmoni, 16.11.2021-yildagi PF-14 son.
4. A. Marshall. Principles of Economics,1890.
5. Murtazo Axmedovich Rahmatov, “Yangi O‘zbekiston Uchinchi Renessans ostonasida. – T.: “Zamin nashr”, 2021, 212-b.
6. M. A. Rahmatov, B. Z. Zaripovlar “Klaster-integratsiya innovatsiya va iqtisodiy o‘sish” risolasi. – T.: “Zamin nashr”, 2018,
7. Xasanov Bahodir Akramovich, Nurmanov Karjaubay, “Klasterlar va fermer xo‘jaliklarida strategic boshqaruv hisobi va tahlilning metodologik masalalari””Lesson Press” T 2022
8. www.Lex.uz
9. www.Stat. uz

APPLICATION OF INFORMATION AND COMMUNICATION TECHNOLOGY TO PROMOTE ECONOMIC DEVELOPMENT OF TOURISM SERVICES IN UZBEKISTAN

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Abstract: the development of global information and communication technology has accelerated the transformation and upgrading of the tourism industry. The wide application of big data, cloud computing, Internet of Things and other technologies has made the integration of modern information technology and cultural tourism possible. Its application has not only provided a new idea for the development of the tourism industry, but also improved its management and service level to a certain extent. Uzbekistan is located in the center of Central Asia, with superior geographical location and rich tourism resources, and has a good material foundation for the development of tourism. By consulting the literature on information technology and tourism development, the article systematically summarizes and analyzes the evolution process and characteristics of tourism services triggered by information and communication technology, and provides inspiration for the development of tourism in Uzbekistan.

Key words: information and communication technology, tourism in Uzbekistan, service economy

Annotatsiya: jahon axborot-kommunikatsiya texnologiyalarining rivojlanishi turizm industriyasining o‘zgarishi va yangilanishini tezlashtirdi. Raqamli ma’lumotlar, bulutli hisoblash, nterneti va boshqa texnologiyalarning keng qo‘llanilishi zamonaviy axborot texnologiyalari va madaniy turizmni integratsiyalashuviga imkon berdi. Uning qo‘llanilishi nafaqat turizm industriyasini rivojlantirish uchun yangi g‘oyani taqdim etdi, balki uni boshqarish va xizmat ko‘rsatish darajasini ma’lum pog‘onada yaxshiladi. O‘zbekiston Markaziy Osiyoning yuragida joylashgan bo‘lib, qulay geografik joylashuvi va boy turizm resurslariga, shunindek, turizmni rivojlantirish uchun moddiy asoslariga ega. Maqolada axborot texnologiyalari va turizmni rivojlantirish bo‘yicha adabiyotlardan foydalangan holda, axborot-kommunikatsiya texnologiyalarini turizm xizmatlarining rivojlanish jarayoniga tizimli ravishda tatbiq qilish tahlil etildi hamda O‘zbekistonda turizmni rivojlantirish uchun yangi takliflar ilgari surildi.

Kalit so‘zlar: axborot-kommunikatsiya texnologiyalari, o‘zbekistonda turizm, xizmat ko’rsatish iqtisodiyoti.

Аннотация: развитие глобальных информационных и коммуникационных технологий ускорило трансформацию и модернизацию индустрии туризма. Широкое применение больших данных, облачных вычислений, Интернета вещей и других технологий сделало возможной интеграцию современных информационных технологий и культурного туризма. Его применение не только дало новую идею для развития индустрии туризма, но и в определенной степени улучшило ее управление и уровень обслуживания. Узбекистан расположен в центре Центральной Азии, имеет превосходное географическое положение и богатые туристические ресурсы, имеет хорошую материальную базу для развития туризма. Путем обращения к литературе по информационным технологиям и развитию туризма в статье систематически обобщается и анализируется процесс эволюции и характеристики туристических услуг, вызванные информационными и коммуникационными технологиями, и вдохновляет на развитие туризма в Узбекистане.

Ключевые слова: информационные и коммуникационные технологии, туризм в Узбекистане, сервисная экономика.

I. INTRODUCTION

Uzbekistan is a famous ancient country on the “Silk Road”. Its long history and splendid culture make it known as the pearl on the “Silk Road”. People are familiar with Tashkent, Samarkand, Bukhara and Shiva, which are famous historical cities in the world. Four cultural heritage sites in Uzbekistan have been included in the The World Heritage List by UNESCO, including the Shiva Historical Center, the Bukhara Historical Center, the Shahrisabuz Historical Center and the Samarkand Cultural Center [1]. With the rise and fall of the ancient

Silk Road, the people living on this land have created splendid civilizations and unique cultures, which have deeply affected East Asia and Western Europe. From September 15 to 16, 2022, the Council of Heads of State of the SCO member states will be held in Samarkand, the historic city of Uzbekistan. Uzbekistan will seize the opportunity to stimulate tourism potential and promote rapid growth of the national economy [2].

Since the 1980s, the development of information and communication technology (ICT), represented by the Internet, has triggered a wave of industrial change around the world. This change has also accelerated the dual reshaping of the supply side and demand side of the tourism industry. Tourists have begun to use the Internet as a tool to search for tourism information. A large number of tourism companies and tourism organizations have reformed their marketing methods and established online platforms, These changes have accelerated the transformation and upgrading of the tourism industry, continuously promoted the overall evolution and development of the tourism industry, and forged a new industrial form of the tourism industry in the information age [3].

At present, the marriage between information and communication technology industry and tourism industry has entered a mature stage. On the one hand, the development of information and communication technology continues to provide the tourism industry with the latest scientific and technological support and new value creation points. On the other hand, the new demands and new problems caused by the rapid development of tourism industry also provide new ideas for the development of information and communication technology and drive the new growth of information and communication technology industry [4].To some extent, the growth of tourism can be reflected by the development of information and communication technology industry. Under this interaction, the relationship between information and communication technology and tourism is not shown as the parallel development of the practical application of simple information technology and the technological grafting of tourism, but as the dynamic symbiosis of complex spiral rise in different stages and different manifestations. It has become increasingly undesirable to understand the new phenomenon of tourism development from a single perspective of technology or industry. Information and communication technology has been deeply embedded in the body of tourism, changing the traditional operating mechanism of tourism, the traditional operating mechanism of tourism enterprises, and the traditional way of travel and experience of tourists. These developments have subverted people's traditional tourism concepts.

II. RESEARCH PART

1. The current situation and policy analysis of tourism development in Uzbekistan

Tourism development in Uzbekistan

According to the data of the Investment Outlook and Risk Analysis Report of Uzbekistan's Tourism Industry 2022-2026 prepared and released by the Tourism and Catering Business Department of the Uzbekistan Business Department of the Global Impression Investment Analysis, the tourism industry in Uzbekistan has been growing rapidly for several consecutive years before the epidemic. At the end of 2016, President Mirziyoyev of Uzbekistan signed the Presidential Decree on Measures to Accelerate the Development of Tourism in Uzbekistan, which confirmed the national strategic industrial status of tourism, and also opened a new stage of tourism development. With the introduction of measures such as simplifying visa procedures, launching the electronic visa system, and expanding the number of visa-free countries, the threshold for foreign tourists to visit Uzbekistan has been continuously lowered, and Uzbekistan, which is rich in tourism resources, has rapidly become an emerging tourism destination attracting international attention. Thanks to this, the number of foreign tourists visiting Uzbekistan kept breaking records. In 2019, the number of foreign tourists visiting Uzbekistan increased to 6.7 million, up 26.4% year on year [5].

However, the epidemic has temporarily slowed the pace of Uzbekistan's tourism industry, and Uzbekistan's tourism practitioners are generally under great pressure. In order to help the tourism industry better withstand the impact, the Uzbek government timely introduced a number of relief measures during the epidemic, including providing tax incentives, interest-free loans and other support to travel companies, travel agencies, hotels and hotels, with the aim of reducing the operating pressure of practitioners as much as possible.

At the same time, the Uzbek government also encouraged practitioners to grasp the "energy saving" during the epidemic, do a good job in upgrading software and hardware, and comprehensively improve the quality of tourism services. First, Uzbekistan's National Entrepreneurship Support Fund provides special subsidies to support the renovation and reconstruction of hotels; Second, provide subsidies to tour guides and travel agencies to encourage them to develop new tourist routes and products; Third, we should strengthen the training of tourism talents, especially more high-quality tour guides, so that after the epidemic, we can better introduce the traditional customs, scenic spots and catering culture of Uzbekistan to foreign tourists, and improve the tourism experience in Uzbekistan.

Current situation of tourism in Uzbekistan

Following the implementation of visa-free measures for some countries in 2018, the simplification of visa procedures for 39 citizens, and the implementation of the electronic visa system, the Ukrainian government will

continue to release more advantages in visa simplification this year. According to the Presidential Decree on Supplementary Measures for Accelerating the Development of Tourism signed by President Mirziyoyev in early January 2019, from February 1, 2019, Uzbekistan will implement visa exemption for citizens of 45 countries, including Australia, Bulgaria, Mongolia, New Zealand and Denmark, and expand the number of countries implementing electronic visas to 76. Uzbekistan will also introduce a 30-day multiple-trip visa to meet the demand of foreign tourists for peripheral travel. It is particularly noteworthy that Uzbekistan is discussing with Kazakhstan to jointly promote the "Silk Road visa" and hopes to create the "Schengen visa" in Central Asia.

In order to give tourists a better tourism experience, Uzbekistan plans to accelerate the construction of tourism infrastructure and supporting facilities in various regions and launch a number of supporting policies for this purpose. For example, by January 1, 2022, the government of Uzbekistan will provide US $100 million to subsidize the construction of three-star hotels with no less than 50 rooms and four-star hotels with no less than 100 rooms. Among them, three-star and four-star hotels can receive subsidies of 40 million soum and 65 million soum (about $4820 and $7830) for each room. At the same time, Uzbekistan also plans to allocate US $10 million to encourage and support Uzbek enterprises and organizations to cooperate with world famous hotel brands, sign franchise contracts and accelerate the introduction of world hotel brands. In addition, Uzbekistan plans to create chain youth travel and hostels in major cities focusing on cost performance to meet the needs of backpackers in various countries.

Analysis of tourism policy in Uzbekistan

On December 2, 2022, the Acting President and Prime Minister of Uzbekistan Mirziyoyev signed the Presidential Decree on Taking Measures to Guarantee the Accelerated Development of Tourism, giving tourism a strategic industrial status, making it a powerful tool to promote economic development, and improving the living standard and quality of local residents by actively developing tourism potential.

The Presidential Decree calls for a comprehensive reform of the tourism industry to improve the level of national policies in this field, in order to: simplify visa, registration, passport review and customs clearance procedures, remove obstacles to the development of the tourism industry, and create favorable conditions for the main activities of the tourism industry; Take measures to ensure the personal safety and health of passengers; Develop pilgrimage, ecology, folk customs, food, sports tours, as well as rural tourism, family tourism and other new tourism formats; Expand cooperation with large international and domestic tourism organizations and promote modern service quality standards in the tourism industry; Widely attract foreign investment and promote the development of tourism infrastructure, especially the development of hotels, transportation and logistics, communications and other sectors; Open up new tourism routes and develop competitive tourism products; Improve the tourism talent training system.

The Uzbek government will establish a national tourism development committee based on the state-owned company "Uzbek Travel" and establish plenipotentiary representative offices in various places. The committee will perform supervision and management functions in such areas as enhancing the enthusiasm of enterprises in the tourism industry, removing obstacles to the development of the tourism industry, and developing competition in the tourism service market. At the same time, the committee will be responsible for issuing work permits from January 1, 2017 to further standardize the market.

2. An Analysis of the Influencing Factors of Information Technology in Tourism

A hot issue in the application of information technology in tourism is what factors affect the tendency of tourism information technology innovation, or what characteristics of tourism enterprises are more likely to adopt information technology innovation. According to Rogers' innovation diffusion theory, the adopters of innovation diffusion can be divided into five categories: innovators, early adopters, early adopters, late adopters and laggards, and their classification is based on the user's personality characteristics and the order of adoption of innovation. This theory can not only be used to explain the important characteristics of enterprise innovation, but also an important model to study the factors affecting innovation diffusion.

With the help of innovation diffusion theory, tourism researchers have carried out a series of discussions on the factors affecting the diffusion of information technology innovation in tourism enterprises. The scale of tourism enterprises and entrepreneurship are two factors that have attracted much attention in the research. The mainstream view is that large tourism enterprises have more sufficient funds and are easier to adapt to new technologies than small and medium-sized tourism enterprises, so they are more innovative. Large tourism enterprises are the most effective communicators of information technology innovation. However, many small and medium-sized tourism enterprises are not aware of the advantages brought by information technology, or lack of professional technology and sufficient capital to improve technology, so the development in the use of information technology is slow [6].The use of e-commerce technology by small and medium-sized tourism enterprises has also attracted the attention of scholars. Small and medium-sized tourism enterprises generally regard e-commerce as a tool to improve sales, improve marketing, contact new customers and markets, and improve overall efficiency. Siguaw et al. studied the selection and use of new technologies in the hotel industry in the United

States, and summarized the degree of adoption of new technologies by various departments of the hotel industry [7]. And by comparing the differences in the use of information technology between luxury hotels and economy hotels, it is found that the number and type of information technology used by hotels are affected by factors such as the star level, scale, complexity of property rights and operation mode of hotels. High-end hotels use more information technology than economy hotels. Specific accommodation types such as conference hotels, conference centers, casinos, etc. are more inclined to use information technology than motels, Chain hotels use more information technology than independent hotels. In addition, managers are the decisive factor in the adoption of information technology. The diffusion of information technology innovation is also affected by the pursuit and attitude of entrepreneurs. Enterprises with the concept of scientific and technological innovation and the strategic awareness of scientific and technological development are more likely to achieve technological innovation [8].In addition, the characteristics of enterprise employees have also attracted the attention of some scholars. Li Guoxin also compared the differences of hotel employees' technology adoption psychology under different objective environments and individual characteristics from a psychological perspective. The employees' education level, work experience and knowledge of technology will affect the update and use of information technology [9].

3. Application of information and communication technology in tourism services

The integration method of information and communication technology and tourism can be based on geographic information map, carry three-dimensional virtual reality, establish a cultural tourism service platform, integrate spatial information database, virtual reality information database, cultural information resource database, tourism information resource database, and realize virtual reality display and related cultural tourism value-added services.

The data platform can provide users with positioning and navigation functions through the location-based service technology (LBS) interface provided by the communication operator service provider, provide alarm services combined with GPS and related supporting services related to positioning services, such as peripheral facility search, information push of hotels, restaurants, gas stations, etc., automatically generate the best travel routes for users, and record user tracks in real time, Automatically broadcast relevant scenic spot information according to the user's location. The specific application is as follows:

1. Virtual reality display. The virtual reality display platform is the processing and reproduction of the real scene, which shows the completely real scene. Through the virtual reality display platform, tourists can have the feeling of being in the scene, and can conduct 360°panoramic observation online, which can provide reference for future field trips.

- Dynamic view roaming service: realize the perfect playback of 360-degree panoramic video, panoramic image and dynamic caption and explanation, which is very visual impact and attraction.
- Tourist route planning: It can generate the tourist route planning plan of the scenic spot at any time and place to help tourists understand the scenery, accommodation, food conditions, etc. along the way.
- Intelligent virtual tour guide: It has the functions of weather forecast, map navigation, automatic guide, scenic spot explanation, etc., saving a lot of human resources.
- Virtual tourism services: provide virtual tourism services, so that tourists can enjoy the scenery thousands of miles away in a three-dimensional virtual environment without leaving home.
- Cultural resources push: push the unique cultural resources, information and other information of each tourist attraction to users, so that tourists can feel the spiritual charm of the regional culture at home.

Value-added services. Value-added services can provide tourist value-added service centers, enterprise marketing, self-service terminal services, cultural element identification specifications, cultural tourism knowledge base, folk cultural resources and other functional services.

III. CONCLUSIONS AND RECOMMENDATIONS

In the era of big data, the pace of innovation in the tourism industry is accelerating. For the tourism industry, to maintain a place in the future industry value chain, it must also keep pace with the pace of innovation. How to change the business model, operation mode and management mode of tourism enterprises through the mining of big data, especially how to use the favorable resources provided by big data to achieve accurate online marketing, build a new online marketing model, find "smart" to develop smart tourism, and realize the real transformation and upgrading of tourism enterprises is a topic worthy of attention.

The development of tourism cannot be separated from the support of national and local policies. "Tourism+Internet" is an important strategy and innovative policy for the development of tourism. On the one hand, studying the impact of tourism policy evolution on tourism process from the perspective of public policy is an important part of promoting tourism development; On the other hand, the tourism achievements under the information and communication technology are easy to imitate. How to innovate in the system to protect the tourism

achievements is also a problem that scholars and tourism departments should consider.

The increasingly close combination of modern information and communication technology and tourism is the inevitable trend of tourism development. The wide application of high technology in tourism has greatly enriched the connotation of tourism, improved work efficiency and service quality, and adapted to the international requirements of tourism development under the background of world economic integration.

While modern information and communication technology has changed people's lives, it has also promoted the reform and development of the tourism industry. Under the background that the Uzbek government has vigorously developed tourism and released a series of investment benefits, Uzbekistan's tourism industry needs to combine its own advantages, provide comprehensive support for its cultural tourism services and management through digital means, and promote the sustainable development of the tourism industry.

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O‘ZBEKISTONDA QAYTA TIKLANUVCHI ENERGIYA MANBALARIDAN SAMARALI FOYDALANISHNING ASOSIY YO‘NALISHLARI

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Annotatsiya: bugungi kunda har bir davlat oldida qaysidir ma’noda iqtisodiy jarayonlarning bir muncha qiyin davri yuzaga kelmoqda. Xususan, tabiiy resurslarning kamayib borishi, demagrafik jihatdan aholi sonining oshishi, iqlim o‘zgarishlari, ehtiyojlarining kundan kunga oshib borishi kabilarni aytib o‘tishimiz mumkun. Bularning barchasi iqtisodiy jarayonlarga o‘zining ijobiy va salbiy jihatlari bilan ta’sir ko‘rsatmoqda.

Kam uglerodli va qayta tiklanuvchi energiyaning bugungi kundagi dolzarbligi har bir davlat uchun juda katta ahamiyatga ega. Mamlakatimizda ham qayta tiklanuvchi energiyaga ustuvor e’tibor qaratilmoqda, shu orqali sanoat korxonalarida energiya muammosini hal qilishga, atrof-muhit bilan bog‘liq muammolarni bartaraf etishga, tabiiy resusrlardan oqlona foydalanishga hamda mavjud imkoniyatlardan ilmiy-institutsional foydalanishga harakat qilinmoqda.

Ushbu maqolada qayta tiklanuvchi energiyaning ishlab chiqarish korxonalarida va sanoat sohasida ahamiyati yoritib berilgan hamda takliflar, kuzatuvlar asosida kelgusi yillar uchun muqobil energiya quvvati pragnoz qilingan.

Kalit so‘zlar: O‘zbekiston, iqtisodiyot, qayta tiklanuvchi energiya, quyosh energiyasi, gidrelektrastantsiya, fotoelektrastantsiya, quyosh batareyasi, ishlab chiqarish korxonalari, sanoat korxonalari, muqobil energiya.

Abstract: Today, every country is facing a somewhat difficult period of economic processes. In particular, we can mention the decrease of natural resources, the demographic increase of the population, climate changes, and the day-by-day increase in their needs. All this has positive and negative effects on economic processes.

Today's relevance of low-carbon and renewable energy is very important for every country. In our country, priority attention is paid to renewable energy, through which efforts are being made to solve the energy problem in industrial enterprises, to eliminate problems related to the environment, to rationally use natural resources, and to make scientific and institutional use of available opportunities.

In this article, the importance of renewable energy in production enterprises and the industrial sector is highlighted, and based on suggestions, observations, alternative energy capacity is predicted for the coming years.

Key words: Uzbekistan, economy, renewable energy, solar energy, water energy, hydroelectric power station, photoelectric power station, solar battery, production enterprises, industrial enterprises, alternative energy.

Аннотация: Сегодня каждая страна переживает несколько сложный период экономических процессов. В частности, можно отметить сокращение природных ресурсов, демографический рост населения, изменение климата и ежедневное увеличение его потребностей. Все это оказывает положительное и отрицательное влияние на экономические процессы.

Сегодняшняя актуальность низкоуглеродной и возобновляемой энергетики очень важна для каждой страны. В нашей стране приоритетное внимание уделяется возобновляемым источникам энергии, благодаря которым предпринимаются усилия по решению энергетической проблемы на промышленных предприятиях, устранению проблем, связанных с окружающей средой, рациональному использованию природных ресурсов, научному и институциональному использованию имеющихся возможности.

В данной статье выделена важность использования возобновляемых источников энергии на производственных предприятиях и в промышленной сфере, и на основе предложений, наблюдений прогнозируется альтернативный энергетический потенциал на ближайшие годы.

Ключевые слова: Узбекистан, экономика, возобновляемые источники энергии, солнечная энергия, энергия воды, гидроэлектростанция, фото электростанция, солнечная батарея, производственные предприятия, промышленные предприятия, альтернативная энергетика.

KIRISH

Muqobil energiya qashshoqlikni tugatish, iqtisodiy o‘sish va aholi turmush darajasini yaxshilash uchun hal qiluvchi ahamiyatga ega. Dunyoda qazib olinadigan yoqilg‘iga xavfsiz, kam uglerodli va arzon, keng ko‘lamli energiya alternativlari yo‘q. Biz bu muqobillarni kengaytirmagunimizcha, dunyo ikkita energiya muammosiga duch kelishda davom etadi: yuzlab, millionlab odamlar energiyaga muhtoj bo‘ladi va energiya tizimimizda qazib olinadigan yoqilg‘ilarning ustunligi iqlim o‘zgarishi va havoning ifloslanishi kabi sog‘liqqa zarar keltiruvchi ta’sirlarga olib keladi. Dunyodagi har bir inson toza va xavfsiz energiyaga ega ekanligiga ishonch hosil qilish uchun biz energiya iste’moli va uning bugungi kunda butun dunyo bo‘ylab ta’siri va vaqt o‘tishi bilan bu qanday o‘zgarganini tushunishimiz kerak.

Xalqaro energiya agentligi (IEA) [1] ma’lum qilishicha, muqobil energiya nafaqat uy xo‘jaligiga etkazib berishni o‘z ichiga oladi, balki, u uy xo‘jaliklaridan elektr energiyasining belgilangan minimal darajasini qondirishni talab qiladi, bu uy xo‘jaligi qishloq yoki shahar ekanligiga qarab belgilanadi va vaqt o‘tishi bilan u ko‘payadi. Qishloq uy xo‘jaliklari uchun bu minimal chegara yiliga 250 kilovatt-soat (kVt/soat), shahar uy xo‘jaliklari uchun esa yiliga 500 kVt/soatni tashkil qiladi. Global miqyosda so‘nggi bir necha o‘n yilliklarda elektr energiyasidan foydalanish imkoniyatiga ega bo‘lgan odamlarning foizi doimiy ravishda o‘sib bormoqda. 1990-yilda dunyo aholisining taxminan 71% elektr energiyasidan foydalanish imkoniyatiga ega edi, bu 2016-yilda 87% ga ko‘tarilgan. Bugungi kunga kelib bu ko‘rsatkich taxminan 90% ga yetkanligini aytib o‘tishimiz mumkun. Bugungi kunda elektr toki bilan ta’minlanganlik darajasi xalqaro statistikada qo‘llaniladigan ta’rifga ko‘ra “elektr energiyasidan foydalanish” degani, juda past chegarani qabul qiladi. Bu juda oddiy yoritishni ta’minlaydigan va kuniga 4 soat davomida telefonni zaryadlash yoki radioni quvvatlantirishga qodir bo‘lgan elektr manbaiga ega bo‘lish deb ta’riflanadi.

Mamlakatimizda ham qayta tiklanuvchi energiya va muqobil energiyadan samarali foydalanish sohasida bir qator islohotlar olib borilmoqda. Shuni ham ta’kidlab o‘tish lozimki mamlakatimizda aholining elektr to‘ki bilan ta’minlanganlik darajasini mustaqillikdan keyingi ko‘rinishida muntazam ravishda o‘sib borayotganligini ko‘rishimiz mumkun. Quyida berilgan birnchi jadvalda mamlakatimizning mustaqillikdan keyingi davrlarda (2000–2019-yillar oralig‘ida) aholining elektr energiyasi bilan ta’minlanganlik darajasi qisman yoritib berilgan [2].

1 - j a d v a l: Aholining elektr energiyasi bilan ta’minlanganlik darajasi (2000–2019-yillar).

Yillar	Elektr energiyasi bilan ta’minlangan aholi soni (million)	Elektr energiyasi bilan ta’minlanmagan aholi soni (mingda)	Umumiy aholi soni (millionda)
2000	24,55	105 273	24,65
2001	24,87	93 702	24,96
2002	25,20	75 816	25,27
2003	25,49	76 181	25,57
2004	25,79	71 033	25,86

2005	26,10	68 817	26,17
2006	26,35	135,065	26,49
2007	26,80	70 118	26,87
2008	27,23	70 528	27,20
2009	27,70	68 371	27,77
2010	28,50	62 406	28,56
2011	29,29	49 543	29,34
2012	29,75	26 996	29,77
2013	30,23	10 208	30,24
2014	30,76	1 783	30,76
2015	31,30	0	31,30
2016	31,85	0	31,85
2017	32,29	0	32,29
2018	32,96	0	32,96
2019	33,58	0	33,58

Manba: https://ourworldindata.org/

Jadvaldan ko‘rinib turibdiki, mustaqillikka erishganimizdan so‘ng yildan yilga aholi soni oshib borgan, ammo aholining elektr energiyasi bilan ta’minlanganlik darajasi esa oshib borgan, bu shuni anglatadiki oxirgi 5 yillikda mamlakatimizning barcha aholisi elektr energiyasi bilan ta’minlangan. Shuni ham aytib o‘tish lozimki, mamlakatimizning aholisi so‘ngi 20 yilda qariyb 10 mlnga oshgan, ammo yildan yilga aholining katta qismi elektr energiyasi bilan ta’minlangan.

ADABIYOTLAR SHARHI

Iqtisodiyot rivojida energetika sektori nafaqat O‘zbekiston iqtisodiyoti, balki jahon iqtisodiyoti rivojlanishida asosiy rol o‘ynaydi. Aynan shuning uchun ham ko‘plab olimlar ushbu sohaga aniq vaqt oralig‘ida turli tomonlardan e’tibor berishgan.

Yevropa tiklanish va taraqqiyot banki (YTTB) ko‘magi va Yaponiya moliyalashi bilan ishlab chiqilgan “O‘zbekiston elektr energetika tarmog‘ining uglerod neytralligi bo‘yicha yo‘l xaritasi” ham ushbu sohaning muhimligini ko‘rsatib berdi. Ushbu yo‘l xaritasi O‘zbekiston hukumatiga qayta tiklanadigan energiya va kam uglerodli texnologiyalarni rivojlantirishga ustuvor ahamiyat berishda ko‘maklashish hamda energetika sohasini rivojlantirishni Parij kelishuvi bo‘yicha o‘z majburiyatlari bilan muvofiqlashtirishni o‘z ichiga oladi [3]. Qayta tiklanuvchi energiya yo‘l xaritasi beshta ustuvor yo‘nalish bo‘yicha harakatlar rejasini taqdim etadi.

“Rossiya energetika sektoridagi MNKlarning investitsion jozibadorligi: baholash va muammolar” [4] ushbu sohadagi muhim tadqiqotlardan biridir. Ushbu tadqiqotda olimlar Rossiya iqtisodiyoti uchun energetika sohasini o‘rganishdi. Ushbu tadqiqot bizning tadqiqotimiz bilan bog‘liq. Chunki O‘zbekistonda Rossiyaning yirik energetika kompaniyalari filiallari ham faoliyat ko‘rsatmoqda. Shu bois mazkur soha rivojida mazkur korxonalarning o‘rni yuqori. Bu kompaniyalar Gazprom va Lukoyl.

Davlatimiz rahbari Sh.M. Mirziyoyev tomonidan energiyani tejash sohasida qabul qilingan quyidagi qaror va farmonlarni qayd etishimiz mumkin. 2019-yil 22-avgustdagi “Iqtisodiyot tarmoqlari va ijtimoiy sohaning energiya samaradorligini oshirish, energiya tejovchi texnologiyalarni joriy etish va qayta tiklanadigan energiya manbalarini rivojlantirish bo‘yicha tezkor chora-tadbirlar to‘g‘risida”gi PQ-4422-sonli qarori [5], 2020-yil 10-iyundagi “Iqtisodiyotning energiya samaradorligini oshirish va mavjud chora-tadbirlar to‘g‘risida”gi PQ-4779-sonli qarori [6] va 2022-yil 9-sentabrdagi “Energiya tejovchi texnologiyalarni joriy etish va kichik sanoat korxonalarini rivojlantirishga doir qo‘shimcha chora-tadbirlar to‘g‘risida”gi PF-220-sonli qarori mamlakatimizda ushbu sohaning muhim ahamiyatga ega ekanligini ko‘rsatib beradi. Ushbu maqolada biz kelajakda muqobil energiya manbalarining ahamiyatini ko‘rsatishga harakat qildik.

METADOLOGIYA

Ushbu maqolada statistik ma'lumotlarni tahlil qilish orqali O'zbekiston elektr energiya sohasining hozirgi holati tahlil qilinadi. Maqolada tahlil va ilmiy abstraksiya kabi ilmiy usullardan ham foydalanilgan. Maqolada energetika sohasining hozirgi holati va investitsiya jozibadorligini oshirish kunlariga e'tibor qaratilgan.

MUHOKAMA VA NATIJALAR

Jahon yalpi ichki mahsuloti va aholi sonining o'sishi ekologik muammolarni keskinlashtirib, energiya resurslari cheklanganligi to'g'risida xabardorlikni oshirar ekan, ko'plab davlatlar barqaror rivojlanishga o'tishni asosiy maqsad qilib oldilar. Iqlim o'zgarishi bo'yicha hukumatlararo panel (IPCC) [7] tadqiqotlari shuni ko'rsatadiki, CO_2 narxini atmosferaga chiqariladigan bir tonna karbonat angidrid (/tCO2) uchun 50 AQSh dollarigacha oshirish va RES lardan foydalanishni kengaytirish CO_2 emissiyasini 2030-yilga nisbatan (38%) 2050-yilga kelib (70%) kamaytirishga yordam beradi.

O'zbekiston yalpi ichki mahsulotining energiya sig'imi so'ngi yillarda pasayib borayotgan bo'lsada, bu ko'rsatkich rivojlangan mamlakatlarnikidan ancha yuqoriligicha qolmoqda. YaIMning o'rtacha global energiya sig'imi hozirda 240 kilogramm neft ekvivalenti (kgoe)/1000 AQSH dollarini tashkil etadi. Biroq, O'zbekiston YaIMning energiya sig'imi Yevropa Ittifoqidagidan deyarli to'rt baravar va jahondagi o'rtacha ko'rsatkichdan ikki baravar yuqori. Natijada O'zbekiston yalpi ichki mahsulot birligiga nisbatan CO_2 emissiyasi ancha yuqori bo'lgan davlatlar qatoriga kiradi.

Qayta tiklanadigan energiya salohiyati

2018-yilda O'zbekiston Parij kelishuvini ratifikatsiya qildi va 2030-yilga borib YaIM birligiga to'g'ridan to'g'ri emissiyalarni 2010-yilga nisbatan 10 foizga kamaytirish bo'yicha milliy majburiyatni qabul qildi. 2019–2030-yillarda O'zbekiston 2030-yilga borib elektr energiyasining umumiy ishlab chiqarishdagi QTE ulushini 25 foizdan ko'proqqa oshirishni maqsad qilgan [8]. Shuningdek, energiya samaradorligi ko'rsatkichini ikki barobarga oshirish, yalpi ichki mahsulotning uglerod intensivligini pasaytirish, butun aholini va barchani ta'minlashni rejalashtirmoqda. Zamonaviy, arzon va ishonchli energiyadan foydalanish imkoniyatiga ega iqtisodiyot tarmoqlari ni ulushini oshirish bo'yicha sanoat korxonalari, ishlab chiqarish korxonalari hamda byudjet tashkilotlardai quyosh panellarini o'rnatish taklifi ishlab chiqildi hamda joriy yil boshidan amaliyotga tatbiq etildi.

O'zbekistonning katta QTE salohiyati yashil, ekologik toza iqtisodiyotning sezilarli rivojlanishiga turtki berishi mumkin. Mamlakatning umumiy QTE salohiyati 117 984 million tonnani, texnik salohiyati esa 179,3 million tonnani tashkil etadi. Ushbu potensialning asosiy qismi quyosh energiyasiga to'g'ri keladi (umumiy salohiyat 51 Gtoe va texnik salohiyat 177 Mtoe). Darhaqiqat, quyosh energiyasining texnik salohiyati mamlakatning asosiy energiya iste'molidan deyarli to'rt baravar ko'pdir. Uning qulay iqlimi va geografik joylashuvi O'zbekistonga quyosh energiyasidan turli sanoat maqsadlarida foydalanish imkonini beradi. Shamol energiyasi potensiali 2,2 Mtoe bo'lib, 19% texnik rivojlanish ko'rsatkichiga ega. Quyida berilgan jadvalda O'zbekistonning qayta tiklanuvchi energiya salohiyati to'liqligicha yoritib berilgan.

2 - j a d v a l: O'zbekistonning qayta tiklanuvchi energiya bo'yicha salohiyati

Qayta tiklanuvchi energiya manbalari	Yalpi qiymati	Tehnik salohiyati
Gidroenergetika	9,2 Mtoe	2 Mtoe
Shamol elektr energiyasi	2,2 Mtoe	0,4 Mtoe
Quyosh elektr energiyasi	50 973 Mtoe	177 Mtoe
Geotermal elektr energiyasi	67 000 Mtoe	0,3 Mtoe

Manba: https://www.iea.org/reports/uzbekistan-energy-profile/sustainable-development [9]

Yuqoridagi jadvaldan ko'rinib turibdiki bugungi kunda qayta tiklanuvchi energiyaning asosiy qismlarini quyosh elektr energiyasi hamda geothermal elektr energiyasi tashkil qilmoqda. Buning asosiy sabablaridan biri so'ngi yillarda mamlakatimizda amalga oshirilayotgan eenergiya sohasidagi islohotlar hisoblanadi. O'zbekistonning qayta tiklanadigan energiya manbalarining umumiy quvvati 2020-yilda 2 000 MVtni tashkil etdi, bu umumiy

energiya iste'molining qariyb 3 foizini qopladi. O'rtacha hisobda mamlakatdagi umumiy elektr energiyasining 10–12% qayta tiklanuvchi energiyadan ishlab chiqariladi.

Aytib o'tish joizki so'ngi yillarda mamlakatimizda energiya sohasini yanada isloh qilish, jahon standardlariga mos ravishda qayta tiklanuvchi energiyalarni ishlab chiqarish, atrof-muhitga zarar keltirmaydigan ishlab chiqarish jarayonini yo'lga qo'yish borasida bir qator islohotlar amalga oshirilmoqda. Bulardan O'zbekiston Respublikasi Prezidentining 2023-yil 12-maydagi "Yashil energiya" sertifikatlari tizimini joriy etish chora-tadbirlari to'g'risida"gi[10] PQ-156-sonki qarorida ham ushbu sohaga alohida to'xtalib o'tilgan. Ushbu qarorda 2023-yil 1-iyuldan boshlab "O'zbekgidroenergo" aksiyadorlik jamiyati tizimidagi gidroelektr stantsiyalarida ishlab chiqarilgan elektr energiyasi uchun hamda 2023-yil 1-oktabrdan boshlab quyosh, shamol va gidroelektr stantsiyalarida hamda qayta tiklanuvchi boshqa energiya manbalaridan foydalangan holda ishlab chiqarilgan elektr energiyasi uchun "Yashil energiya" sertifikatlash tizimi joriy etilishi haqida aytib o'tilgan [7]. Bu o'z navbatida ushbu sohada olib borilayotgan islohotlarning amaldagi natijasi hisoblanadi.

Qayta tiklanuvchi energiya bo'yicha oldinga qo'yilgan maqsadlar

O'zbekistonning umumiy elektr energiyasi ishlab chiqarish quvvati 14,1 GVtni tashkil etadi, IES ulushi esa 85,8 foizni tashkil qiladi. Yalpi ichki mahsulot va aholining o'sishi bilan mamlakatning elektr energiyasiga bo'lgan talabi ortib borishi kerak. Shuning uchun ishlab chiqarish 2025-yilga borib 84,9 milliard kVt/soatgacha ko'tarilishi prognoz qilinmoqda – bu 2018-yil darajasidan 40 foizga yuqori. 2030-yilgacha elektr energiyasi ishlab chiqarish quvvatini 2,5 baravar oshirish, yillik ishlab chiqarishni ikki baravar oshirish kutilmoqda [11].

Bugungi kunda ko'pgina mamlakatlarning qayta tiklanadigan energiya maqsadlari orasida issiqxona gazlari emissiyasini kamaytirish, yakuniy energiya iste'molida qayta tiklanadigan energiya ulushini oshirish va energiyaga o'sib borayotgan talabni qondirish kiradi. O'zbekistonda qayta tiklanadigan energetikani rivojlantirish va uning umumiy energiya balansidagi ulushini oshirish bo'yicha ham vazifalar ishlab chiqilmoqda. Bu, xususan, qayta tiklanadigan energiyaning jami elektr energiyasi ishlab chiqarishdagi ulushini 2018-yildagi 10–12 foizdan 2025-yilga kelib 20 foizga, shu jumladan GES ulushini 10–12 foizdan 15,8 foizga, quyosh energiyasini 1,95 foizdan 2,3 foizga va shamol energiyasi 1,36% dan 1,6% gacha oshirish maqsad qilingan [12].

Qayta tiklanadigan energiya manbalarining rivojlanishiga to'sqinlik qiluvchi omillar

Rivojlanayotgan boshqa mamlakatlarda bo'lgani kabi O'zbekistonda ham qayta tiklanuvchi energiya manbalarini rivojlantirishga bir qator omillar to'sqinlik qilmoqda.

Birinchidan, an'anaviy energiya manbalari bilan solishtirganda qayta tiklanadigan energiya ishlab chiqarishning yuqori narxi va uning cheklangan ishlab chiqarish quvvati, shuningdek, boshqa mamlakatlar bilan taqqoslaganda an'anaviy energiya manbalarining arzonligi. Rivojlanayotgan mamlakatlarda qayta tiklanuvchi energiyada elektr energiyasi ishlab chiqarish tannarxi hamon yuqori bo'lib, O'zbekiston o'z aholisini arzon elektr energiyasi bilan ta'minlovchi mamlakatlar guruhida yetakchilik qilmoqda.

Ikkinchidan, qayta tiklanuvchi energiyadan foydalanishni rag'batlantiradigan aniq moliyaviy qo'llab-quvvatlash mexanizmlari (tariflar va soliqlar) mavjud emas. Qayta tiklanuvchi energiyadan foydalanishni rag'batlantirishning iqtisodiy mexanizmlari uchun huquqiy asos yetarli emas.

Uchinchidan, zamonaviy boshqaruv tizimlariga asoslangan progressiv texnika va texnologiyalar yetarli darajada ishlab chiqilmagan. QTE rivojlanish sur'atlarining pastligining asosiy sabablaridan biri bu energiya ishlab chiqarish texnologiyalarining texnik jihatdan nomukammalligidir. Bundan tashqari, qisqa muddatli energiya tizimining rentabelligi past.

To'rtinchidan, boshqa ko'plab rivojlanayotgan mamlakatlarda bo'lgani kabi, aholining energiyaning zamonaviy shakllari, ayniqsa, qayta tiklanadigan energiya haqida xabardorligi kam.

Beshinchidan, qayta tiklanadigan energiya manbalarining innovatsion texnologiyalari O'zbekistonga yetib borishi uchun juda tez rivojlanmoqda.

Oltinchidan, atom energetikasi qayta tiklanadigan energiyadan foydalanish ko'lamiga ta'sir qiladi va energetika sohasining rivojlanishiga to'sqinlik qiladi. Tadqiqotlar shuni ko'rsatadiki, qayta tiklanuvchi energiylardan toza energiya ishlab chiqarish AES lardan 20 baravar qimmatroq. Hisob-kitoblarga ko'ra, ko'mirning jahon zaxiralari 270 yil, neft 50 yil va gaz 70 yil davom yetadi, AESlarda ishlatiladigan uran zaxiralari esa 5 718 400 tonnani tashkil etadi – bu 2 500 yilga yetarli. 12 ta davlatda AESlarning elektr energiyasi ishlab chiqarishdagi ulushi yuqori bo'lib, 30% dan oshadi (Fransiyada 75%; Slovakiyada 54%; Belgiyada 51% va Ukrainada 46%). Shularni hisobga olgan holda mamlakatimizda ham qayta tiklanuvchi energiya sohasini rijonlantirishga qaratilayotgan islohotlar yaqin kelajakda o'z foydasini berishiga umid qilamiz [13].

Mamlakatimiz mustaqillika erishgandan so‘ng energetika sohasiga alohida e’tibor qaratdi. Ushbu sohada bir qator qonunchiliklar va qarorlar, farmonlar ishlab chiqildi. So‘ngi yillarda esa hamma davlatlar singari mamlakatimizda muqobil energiyaga bo‘lgan e’tibor ortib bormoqda. Quyida beriladigan chizmada mamlakatimizda mustaqillik yillarida va undan so‘ng muqobil energiya ishlab chiqarish sohasdia qanday o‘zgarishlar mavjud ekanligini ko‘rishimiz mumkun.

1 - r a s m: O‘zbekistonda mustaqillikdan so‘ng muqobil energiya ishlab chiqarish ko‘rsatkichlari (foizda).
Manba: https://ourworldindata.org/ [14]

1-rasmda berilgan grafikdan ko‘rinib turibdiki mamlakatmizda muqobil energiya ishlab chiqarish keskin tushib ham ketgan emas, kesgin oshib ham ketgan emas. Umumiy grafikdan kelib chiqqan holatda shuni aytib o‘tish mumkunki mustaqillik yillarida qayta tiklanuvchi energiyaning samarasi yuqori bo‘lgan, eng katta ulush esa 2010-yilga to‘g‘ri kelgan va 4,2% ni tashkil etgan, 2021-yilda esa 2,65% ni tashkil etmoqda. Bu ko‘rsatkichni oshirish maqsadida mamlakatimizda bir qator islohotlar amalga oshirilmoqda.

XULOSA VA TAKLIFLAR

Qayta tiklanadigan energiya manbalarinidan foydalanishni rag‘batlantirish

Qayta tiklanadigan energiyani rag‘batlantirishning muhim vositasi bu yashil sertifikatlash tizimi bo‘lib, u mamlakatda foydalaniladigan yoqilg‘ining tarkibi va turlari haqidagi ma’lumotlarni aniqlaydi va tasdiqlaydi hamda elektr energiyasining kelib chiqishi bo‘yicha shaffoflikni ta’minlaydi. Ushbu sertifikatlar mahsulotni markalash uchun ham qo‘llaniladi.

Yashil sertifikatlar qayta tiklanadigan energiya manbalaridan foydalanishni rag‘batlantirish uchun ishlatiladi, chunki ular hukumat tomonidan qayta tiklanadigan energiya ishlab chiqaruvchilari, iste’molchilari va yetkazib beruvchilariga subsidiyalar, imtiyozlar va boshqa moliyaviy yordam turlarini taqdim etishning asosi hisoblanadi. Joriy yildan boshlab ushbu tizim mamlakatimizda yo‘lga qo‘yilishi rejalashtirilgan

Qayta tiklanuvchi energiya manbalarini rag‘batlantirishning yana bir muhim iqtisodiy mexanizmi qayta tiklanuvchi energiya texnologiyalariga sarmoya kiritishni rag‘batlantirish maqsadida dunyoning 65 dan ortiq mamlakatlarida joriy etilgan yashil tarifdir.

O‘zbekistonda qayta tiklanuvchi energiya sohasi rivojlanishiga to‘sqinlik qilayotgan omillarga qarshi turish uchun hukumat turli iqtisodiy rag‘batlantirish mexanizmlarini, jumladan yashil sertifikatlash tizimi, yashil tariflar, bonusli tariflar (feed-in tariflari), grantlar va subsidiyalar va soliq imtiyozlarini joriy qilishi kerak.

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SUV TA’MINOT KORXONALARIDA BIZNES JARAYONLARI BO‘YICHA BOSHQARUV HISOBI TIZIMIDA HISOB YURITISHNING XUSUSIYATLARI

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Annotatsiya: maqolada biznes jarayonlarini amalga oshirish bilan bog‘liq xarajatlar to‘g‘risidagi ma’lumotlarning alohida sintetik hisobvaraqlari va axborot oqimlari tahlil qilingan. Shuningdek, moliyaviy boshqaruv hisobida chegaralash hisobidan butun boshqaruv tizimining tahliliy funksiyalarini kuchaytirish ilgari surilgan.

Kalit so‘zlar: biznes jarayonlari, buxgalteriya hisobi, boshqaruv tizimi, tannarx, moliyaviy nataja, analitik va sintetik hisob.

Аннотация: в статье анализируются отдельные синтетические счета и информационные потоки информации о затратах, связанных с реализацией бизнес-процессов. Также способствует усилению аналитических функций всей системы управления за счет ограничения в управлении финансами.

Ключевые слова: бизнес-процессы, бухгалтерский учет, система управления, себестоимость, финансовый результат, аналитический и синтетический учет.

Abstract: the article analyzes separate synthetic accounts and information flows of information on costs related to the implementation of business processes. Also, strengthening of the analytical functions of the entire management system due to limitation in financial management is promoted.

Key words: business processes, accounting, management system, cost, financial result, analytical and synthetic accounting.

KIRISH

Suv ta’minoti sanoatida biznes jarayonlari bo‘yicha boshqaruv hisobini tashkil etish uchun buxgalteriya hisobi subyekti faoliyatining jarayonlari bo‘yicha tannarxni hisoblash va moliyaviy natijalarni shakllantirish imkonini beruvchi hisob tizimini ishlab chiqish maqsadga muvofiq.

Olib borilgan tadqiqotlar natijasida biz suvta’minoti korxonasiga mos holda biznes jarayonlarini tabaqalashtirishni amalga oshirdik va bu tavsiflar atroflicha yoritib berildi.

Shunga muvofiq, jarayonlar bo‘yicha tannarxni hisoblash uchun korxonalar moliyaviy-xo‘jalik faoliyati buxgalteriya hisobining mavjud axborot sig‘imiga muvofiq biznes-jarayonlar nuqtayi nazaridan hisobvaraqlarlar tizimini shakllantirish zarur.

Boshqaruv hisobi maqsadlarida biznes-jarayonlari uchun biz buxgalteriya hisobi subyektining muayyan biznes jarayonining amalga oshirilishidan erishgan moliyaviy natijasini aks ettirish uchun boshqaruv hisobi hisobvaraqlarini, shuningdek, hisobvaraqlar ushbu tizimining tahliliy imkoniyatlarini kengaytiruvchi birinchi va ikkinchi tartib subhisobvaraqlarini taklif etamiz.

Taklif etilayotgan tartib boshqaruv hisobi uchun qaror qabul qilishda hisob tizimida bo‘sh turgan hisobvaraqlardan foydalanish zarurati korxonaning boshqaruv tizimida bir nechta boshqaruv texnologiyalarini (masalan, jarayonga yo‘naltirilgan boshqaruv va hayotiy sikl bosqichlari bo‘yicha boshqarish) parallel ravishda qo‘llash mumkinligi bilan bog‘liq. Bundan tashqari, tabaqalashtirilgan biznes jarayonlarining soni ancha ko‘p bo‘lishi mumkin, har bir biznes jarayoni uchun esa alohida hisobvaraqning alohida erkin shifri zarur.

Biznes jarayonlarini amalga oshirish bilan bog‘liq xarajatlar to‘g‘risidagi ma’lumotlarning alohida sintetik hisobvaraqlarda to‘planishi axborot oqimlarini moliyaviy va boshqaruv hisobi o‘rtasida chegaralash hisobidan butun boshqaruv tizimining tahliliy funksiyalarini kuchaytiradi.

MAVZUGA OID ADABIYOTLAR TAHLILI

Suv ta'minoti va oqova suv xizmatlarini ko'rsatish yo'nalishlarida amalga oshirilayotgan islohotlarni izchil davom ettirish, sohada shaffoflik hamda xususiy sektorning ishtirokini ta'minlash, "O'zsuvta'minot" AJ va suv ta'minoti tashkilotlarining moliyaviy barqarorligini oshirish hamda zamonaviy innovatsion tizimlarni joriy etish bo'yicha O'zbekiston Respublikasi Prezidentining 2020-yil 25-sentyabrdagi PF-6074-sonli Farmoni [1], O'zbekiston Respublikasi Prezidentining 2019-yil 26-noyabrda PQ-4536-sonli qarori [2] va Vazirlar Mahkamasining 2020-yil 30-iyulda 459-sonli qarori [3] tasdiqlangan. Ushbu Farmon va Qarorlarda belgilab berilgan vazifalar mazkur tarmoqda muhim burilishlar sodir bo'lishiga sabab bo'ldi. "Faoliyat jarayonlari bo'yicha hisoblash boshqaruv hisobini rivojlantirishning istiqbolli yo'nalishi bo'lib, o'z navbatida boshqaruvning zamonaviy konsepsiyalari orasida jarayonlar bo'yicha boshqarish asosiy konsepsiyalardan biri hisoblanadi" [4].

TADQIQOT METODOLOGIYASI

Tadqiqot ishini bajarishda metodologik bazasi bo'lib ma'lumotlarni to'plash, kuzatish, me'yoriy-huquqiy hujjatlarni o'rganish asosida tadqiqotning iqtisodiy munosabatlarni va ularning rivojlanishidagi hodisalarni hamda o'zaro bog'liqliklarni o'rganishga nisbatan yalpi va tizimli yondashuvlarni nazarda tutuvchi umumiy ilmiy prinsiplari xizmat qildi.

TAHLIL VA NATIJALAR

1 - jadval: Boshqaruv hisobida biznes-jarayonga yo'naltirilgan boshqaruvni qo'llash sharoitida hisob yuritish funksiyalarining kengayishi

Hisobvaraqning nomi	I tartib sub hisobvaraqlari	II tartib sub hisobvaraqlari
Asosiy biznes jarayonlari	• "Xaridlar"; • "Ichimlik suvini ishlab chiqarish"; • "Sotuvlar"; • "Gradinya va nasoslarga texnik xizmat ko'rsatish va ularni ta'mirlash"; • Utilizatsiya	Subjarayonlar turlari bo'yicha
Boshqaruv jarayonlari	• "Moliyaviy va moddiy resurslarni boshqarish"; • "Axborot resurslarini boshqarish"; • "Inson resurslarini boshqarish"; • "Atrof-muhit bilan ishlash dasturini boshqarish"; • "Tashqi aloqalarni boshqarish"	Subjarayonlar turlari bo'yicha
Yordamchi biznes jarayonlari	• "Nasoslarni ta'mirlash"; • "Transport xizmati ko'rsatish"; • "Texnik nazorat"; • "Nasoslarni montaj/demontaj qilish"; • "Jarayonlar va ishlab chiqarishni avtomatlashtirish"; • "Yordamchi moslanmalar ishlab chiqarish"; • "Asosiy vositalarga texnik (kafolatli) xizmat ko'rsatish va ularni ta'mirlash"; • "Kapital qurilish"	Subjarayonlar turlari bo'yicha
Rivojlantiruvchi biznes jarayonlari	1 – "ITTKI"	Subjarayonlar turlari bo'yicha
Realizatsiya qilish	• "Tushum"; • "Tannarx"; • "Soliq"; • "Saldo"	• "Asosiy biznes jarayonlarining tannarxi"; • "Boshqaruv jarayonlarining tannarxi"; • "Yordamchi biznes jarayonlarining tannarxi"; • "Rivojlantiruvchi biznes jarayonlarining tannarxi"
Moliyaviy natijalar	• "Foyda"; • "Zarar"	

“Asosiy biznes jarayonlari”, “Boshqaruv jarayonlari”, “Yordamchi biznes jarayonlari”, “Rivojlantiruvchi biznes jarayonlari” hisobvaraqlari faol hisoblanadi, hisobvaraqlarning debeti bo‘yicha biznes jarayonlarini amalga oshirish xarajatlari yig‘iladi, hisobvaraqlarning krediti bo‘yicha esa jarayonlar va subjarayonlar tannarxining hisobdan chiqarilishi aks ettiriladi.

“Biznes jarayonlari va mahsulot hayotiy siklining bosqichlari bo‘yicha amalga oshirish” hisobvarag‘i faol-passiv bo‘lib, hisobvaraqning krediti bo‘yicha tushum hisoblanadi, hisobvaraqning debetiga subhisobvaraqlar kesimida amalga oshirilgan biznes jarayonlarining tannarxi o‘tkaziladi.

Boshqaruv hisobida biznes jarayonlarining hisob kuzatuvi tizimi keltirilgan bo‘lib, u alohida biznes jarayonini amalga oshirishning moliyaviy natijasini aniqlash, shuningdek xarajatlarni hisobini aniqroq yuritish uchun axborot oqimlarini chegaralash imkonini beradi.

XULOSA VA TAKLIFLAR

Bevosita hisobvaraqlar tizimidan tashqari biznes jarayonlari bo‘yicha boshqaruv hisobi tizimida hisobga olishga doir yozuvlarni yuritish uchun biz tatqiqot ishida biznes jarayonining amalga oshirilishidan qo‘lga kiritiladigan yakuniy moliyaviy natijani shakllantirish bilan bog‘liq operatsiyalarning butun tartibini qamrab oluvchi namunaviy buxgalteriya yozuvlari taklif etdik.

Taklifimizga ko‘ra, suvta’minoti sanoatining biznes jarayonlari bo‘yicha boshqaruv hisobi tizimida hisob kuzatuvining ikkinchi varianti boshqaruv hisobining subhisobvaraqlaridan foydalanishni nazarda tutadi. Taklif etilayotgan hisob tizimidagi barcha jarayonlar mustaqil hisoblash obyektlari hisoblanadi. Qo‘shilgan qiymatni shakllantiruvchi quyidagi biznes jarayonlari quyidagi hisobvaraqda aks ettiriladi:

- “Ichimlik suvini ishlab chiqarish”;
- “Texnik xizmat ko‘rsatish va ularni ta’mirlash”;
- “Nasoslarni demontaj va utilizatsiya qilish”.

Analitik hisob asosiy biznes jarayonlari bo‘yicha ishlab chiqariladigan mahsulot, bajariladigan ishlar, ko‘rsatiladigan xizmatlar turlari kesimida yuritiladi. Taklif etilayotgan hisob tizimi ushbu hisobvaraqqa yuklamani, shuningdek, hisoblash obyektlari (mahsulot, ishlar, xizmatlar)ga taqsimlash xarajatlari ko‘rsatadigan mahsulot tannarxini shakllantirishga salbiy ta’sirni sezilarli darajada kamaytiradi.

Taklif etilgan hisob tizimida “Sotuvlar” hisobvarag‘i va “Foyda va zararlar” hisobvarag‘ining tahliliy xususiyatlari kengaytirilgan, bu nafaqat tannarxni, balki moliyaviy natijani hamda jarayonlar har bir guruhi: asosiy, yordamchi, rivojlantiruvchi va boshqaruv jarayonlarini amalga oshirish samaradorligini ham aniqlash imkonini beradi.

Manba va foydalanilgan adabiyotlar:

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2. O‘zbekiston Respublikasi Prezidentining “Respublika suv ta’minoti tizimini yanada takomillashtirish to‘g‘risida”gi 4536-sonli qarori. 2019-yil 26-noyabr. https://lex.uz/ru/docs/4611081.
3. O‘zbekiston Respublikasi Vazirlar Mahkamasining “Suv ta’minoti og‘ir hududlardagi aholi tomorqalari va qishloq xo‘jaligida foydalanilmayotgan yer maydonlariga suv chiqarish ishlarini davlat tomonidan qo‘llab-quvvatlash chora-tadbirlari to‘g‘risida”gi 459-sonli qarori. 30.07.2020-y.
4. Булгакова, С. В. Калькулирование себестоимости по процессам деятельности в управленческом учете экономического субъекта / С. В. Булгакова, Н. В. Подобедова // Международный бухгалтерский учет. – 2014. – № 45 (339). – С. 14–24.

O‘ZBEKISTON ICHKI OZIQ-OVQAT TOVARLARI BOZORINI TO‘LDIRISHNING O‘ZIGA XOS XUSUSIYATLARI

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Annotatsiya: ushbu ilmiy maqolada O‘zbekistonda oziq-ovqat tovarlariga bo‘lgan talabning o‘zgarish tendentsiyalari yoritilgan. Respublika hududlari bo‘yicha iste’mol tovarlarining ishlab chiqarish holati, O‘zbekistonga oziq-ovqat mahsulotlarini import qiluvchi davlatlar to‘g‘risidagi ma’lumotlar, oziq-ovqat mahsulotlarga bo‘lgan talabni qondirish har qanday davlat uchun muhim ekanligini hisobga olgan holda taklif va tavsiyalar ishlab chiqilgan.

Kalit so‘zlar: oziq-ovqat tovarlari, talab va taklif, agrobiznes, klaster, bozor, mahsulot sifati, mahsulot narxi, nazorat, oziq-ovqat xavfsiziligi, iste’mol tovarlari, agrar, sanoat, moliya-kredit, mintaqaviy, ijtimoiy, ekologik, ijtimoiy-iqtisodiy sharoitlar.

Аннотация: в данной научной статье рассматриваются тенденции изменения спроса на продовольственные товары в Узбекистане. Были разработаны предложения и рекомендации с учетом состояния производства потребительских товаров по регионам республики, информации о странах, импортирующих продовольствие в Узбекистан, важности факта удовлетворения спроса на продовольственные товары для любого государства.

Ключевые слова: продовольственные товары, спрос и предложение, агробизнес, кластер, рынок, качество продукции, цена на продукцию, контроль, продовольственная безопасность, потребительские товары, аграрные, промышленные, финансово-кредитные, региональные, социальные, экологические, социально-экономические условия.

Abstract: this scientific article describes trends in the demand for food products in Uzbekistan. Proposals and recomendations were developed taking into account the state of production of consumer goods in the regions of the republic, information on the countries that import food products to Uzbekistan, meeting the demand for food products is important for any country.

Key words: food products, demand and supply, agrobusiness, cluster, market, product quality, product price, control, food safety, consumer goods, agrarian, industry, finance-credit, regional, social, environmental, social- economic conditions.

KIRISH

O‘zbekistonda iqtisodiy islohotlarni amalga oshirishda raqobatlashadigan bozor munosabatlarini rivojlantirish, bozorni turli tovarlar va xizmatlar bilan to‘ldirish, iste’molchilarning sifatli tovar xarid qilishga keng imkoniyatlar yaratishni marketing tamoyillari asosida baholash, marketing strategiyasini ishlab chiqish, pirovardida aholining farovon turmush sharoitini ta’minlash bugungi kunning muhim vazifalaridan biri sanaladi. Shu bois iqtisodiyotni tarkibiy o‘zgartirish va diversifikatsiyalash sharoitida iste’mol bozorini va aholining iste’mol ko‘rsatkichlarini o‘rganish, marketing strategiyasini ishlab chiqish dolzarb masalalardan biri hisoblanadi. Mamlakatimizda aholining iste’mol tovarlariga xususan, oziq-ovqat mahsulotlariga bo‘lgan ehtiyojlarini barqaror ta’minlash, ichki iste’mol bozorini mahalliy ishlab chiqarilgan oziq-ovqat mahsulotlari bilan to‘ldirish, ularning narxlarini yanada arzonlashtirish, aholining sifatli iste’mol tovarlariga bo‘lgan talablarini to‘laroq qondirishda marketing omillaridan foydalanish, iste’mol tovarlari bozorida marketing strategiyasini shakllantirish va takomillashtirish, uning samaradorligini oshirish zarur va maqsadga muvofiq bo‘lib, tadqiqot mavzusining dolzarbligini belgilaydi.

Ichki bozorni oziq-ovqat tovarlari bilan to‘ldirish, Respublikamizda oziq-ovqat xavfsizligini ta’minlash, mamlakatda ijtimoiy-iqtisodiy va siyosiy barqarorlikni ta’minlashning muhim omili hisoblanadi. Oziq-ovqat xavfsizligini ta’minlashda qishloq xo‘jaligi muhim o‘rin tutadi. Bu borada O‘zbekiston Respublikasi Prezidenti Sh. Mirziyoyev O‘zbekiston Respublikasi Oliy Majlisi Qonunchilik Palatasining qo‘shma majlisdagi nutqida “Qishloq xo‘jaligini isloh qilish va oziq-ovqat xavfsizligini ta’minlash masalalari, hech shubhasiz, biz uchun eng muhim vazifalardan biri bo‘lib qoladi. Eng avvalo, agrosanoat kompleksi va uning lokomotivi, ya’ni harakatga keltiruvchi kuchi bo‘lgan ko‘p tarmoqli fermer xo‘jaliklarini izchil rivojlantirishga katta e’tibor qaratiladi”, – deb ta’kidlagan [1].

Oziq-ovqat xavfsizligini ta'minlashda oziq-ovqat sanoati ham muhim rol o'ynaydi. Oziq-ovqat sanoati tayyor yoki yarim fabrikat holda ovqat mahsulotlari, shuningdek, ichimliklar, tamaki buyumlari hamda yog' ishlab chiqarish asosida sovun va yuvish vositalarining bir necha toifalarini ishlab chiqaruvchi tarmoqlar guruhidir [4]. Xalqaro tarmoqlar standarti klassifikatsiyasida oziq-ovqat ishlab chiqarish ishlab beruvchi, ya'ni unumli tarmoqlar guruhiga kiritilgan. Oziq-ovqat sanoatining mustaqil bo'linmalari sifatida oziq-ovqat ishlab chiqarish (kod 10), ichimliklar ishlab chiqarish (kod 11) va tamaki buyumlari ishlab chiqarish (kod12). Oziq-ovqat ishlab chiqarish 13 ta tarmoqqa bo'linadi: go'sht sanoati (1010); baliq sanoati (1020); meva-sabzavotlarni qayta ishlash sanoati (1040); yog'-moy sanoati (1040); sut sanoati (1050); un-yorma sanoati (1061); kraxmal sanoati (1062); non-bulochka sanoati (1071); shakar sanoati (1072); konditer sanoati (1073); makaron sanoati (1074); iste'molga tayyor ovqatlar ishlab chiqarish(1075); hayvonlar uchun ozuqa ishlab chiqarish (1080) [5].

Oziq-ovqat tovarlari iste'mol bozorida ehtiyoj bilan iste'mol, to'lovga qobiliyatli talab bilan taklif, ishlab chiqaruvchilar va iste'molchilar o'rtasida uzviy aloqalar va o'zaro harakatlar mavjud bo'ladi. Mazkur aloqaning, umuman olganda esa iste'mol bozorining qanchalik samaradorligi uni infratuzilmasining rivojlanganlik darajasiga bog'liqdir.

Aynan infratuzilma (ingliz tilidan – asos, poydevor) mintaqaning oziq-ovqat bozorida uyg'un munosabatlarni yaratish uchun zarur shart bo'lib, bozor xo'jaligi aloqalari tizimi sifatida bozor subyektlari o'rtasidagi aloqalarni shakllantirishni ta'minlaydi.

Fikrimizcha, bugungi kunda oziq-ovqat xavfsizligini ta'minlashda qandolatchilik tarmog'ining ham ahamiyati ortib bormoqda.

MAVZUGA OID ADABIYOTLARNING TAHLILI

Oziq-ovqat tovarlari bozori infratuzilmasi – bu mamlakatning ijtimoiy-iqtisodiy muhitida faoliyat yuritadigan va bozor ishtirokchilarining samarali o'zaro aloqasiga ko'maklashuvchi ulgurji va chakana savdo, moddiy-texnik ta'minlash va omborxona xo'jaligi, moliya-kredit, sug'urta, axborot va me'yoriy-huquqiy ta'minotning o'zaro bog'liq majmuasini ifodalaydi.

Oziq-ovqat tovarlarining asosiy toifasi talab va taklifdan iborat bo'lib, tovarlarni savdo orqali sotish jarayonida amalga oshiriladi. Aynan talab va taklifning o'zaro nisbati ishlab chiqarishda tarkibiy siljishlarni keltirib chiqaradi, darajasi va dinamikasiga o'z ta'sirini ko'rsatadi hamda agrosanoat majmuasi tarmoqlari o'rtasida mablag'larning aylanishiga ko'maklashadi.

Infratuzilma tushunchasini ifodalovchi turli xil yondashuvlar mavjud [6].

Obyektlarni infratuzilma tarkibiga kiritish belgisi bo'yicha quyidagilarni keltirish mumkin:

birinchidan, infratuzilma deganda ishlab chiqarish va aholiga xizmat ko'rsatish tizimi tushuniladi (yakuniy mahsulotga ega bo'lmagan, ammo ishlab chiqarish faoliyat ko'rsatishi uchun muhim bo'lgan tarmoqlarni o'z ichiga oladi);

ikkinchidan, infratuzilma ishlab chiqarishga xizmat qiluvchi tizim sifatida tushuniladi (transport, aloqa, moddiy-texnik va omborxona xo'jaligi, ishlab chiqarishga xizmat qiluvchi tarmoqlar);

uchinchidan, infratuzilmaga murojaat qilish sohasidagi xizmatlarni yaratuvchi tarmoqlar kiradi.

Shu bilan birga, infratuzilmani ishlab chiqarishni samarali rivojlantirish uchun sharoit yaratadigan elementlar majmuasi sifatida ko'rib chiqishda, ko'pincha "infratuzilma"va "xizmat ko'rsatish sohasi" tushunchalari aniqlanadi.

Moddiy-texnik nuqtayi nazardan infratuzilma ishlab chiqarish kuchlarining elementi sifatida qaraladi. O'z navbatida, bular "resurslarni o'zaro manfaatli taqsimlashda to'liq integratsiya va xo'jalik faoliyatining yuqori darajasini ta'minlashga imkon beradi" [7].

Bizning fikrimizcha, har ikki qarash ham infratuzilmaning aniq tushunchasini aks ettirmaydi. Buni quyidagilar bilan izohlash mumkin. Birinchidan, ishlab chiqarishga xizmat ko'rsatish uchun sharoit yaratuvchi tarmoqlar majmuasi va infratuzilmaning moddiy-texnik bazasi bir biridan butunlay boshqa tushunchalardir. Ularning birinchisi, turli tarmoq va sohalarni, shuningdek, o'z funksional maqsadiga ko'ra sezilarli darajada farq qilishi mumkin bo'lgan alohida faoliyat turlarini o'z ichiga oladi; ikkinchisi ushbu tarmoqlarga kiritilgan moddiy obyektlarning yig'indisini aks ettiradi. Shu bilan birga, "xizmat ko'rsatish sohasi" tushunchasi, "infratuzilma" tushunchasidan farqli o'laroq, ishlab chiqarish va aholiga xizmat ko'rsatuvchi tarmoqlarni o'z ichiga oladi.

Ushbu yondashuvlar "infratuzilma" tushunchasining mohiyatini aniqlashga imkon berib, bunga bozor subyektlari o'rtasidagi munosabatlarni shakllantirish va amalga oshirishni ta'minlaydigan obyektlar va institutsional tuzilmalar majmuasi sifatida qarash lozim.

I. P. Stukanova oziq-ovqat tovarlari bozori infratuzilmasiga axborot tizimi, huquqiy tizim, moliya-kredit tizimi, savdo va vositachilik tashkilotlarini kiritadi [8].

Oziq-ovqat tovarlari bozori uni boshqa tovarlar bozoridan farqlaydigan qator o'ziga xos xususiyatlari mavjud.

I. Ivolga iqtisodiy adabiyotlarda berilganlarni umumlashtirish asosida oziq-ovqat tovarlari bozorini farqlay olish mumkin bo‘lgan quyidagi xususiyatlarni ko‘rsatib o‘tadi [9]: taklif hajmini nazorat qilishning cheklanganligi; taklifning notekis va barqaror emasligi; taklifning past elastikligi; talabning past elastikligi; tarmoq xatarlarining yuqoriligi; talabning uzluksizligi; boshqa bozorlarga nisbatan xarajatlarning yuqoriligi; hududlar orasidagi sezilarli bo‘lgan farqlar va ularni bartaraf etishning qiyinligi; bozor va ishlab chiqarish tarkibiga madaniyat va an’analarning ta’siri.

Yuqoridagi berilgan xususiyatlarga ko‘ra shuni aytishimiz mumkinki, oziq-ovqat tovarlari bozoriga tabiatning tabiiy omillari o‘z ta’sirini bilvosita o‘tkazadi. Shu sababdan qishloq xo‘jaligi ishlab chiqaruvchilari o‘z ishlab chiqarish miqyoslarini nazorat qilishda cheklangan ikoniyatga ega bo‘ladilar. Mahsulot ishlab chiqarish va taklif etish hajmlarining o‘zgarib turishi talab darajasi va narx darajasi dinamikasiga o‘z ta’sirini o‘tkazadi.

Oziq-ovqat xavfsizligi milliy xavfsizlikning bir qismi sifatida davlat agrar va iqtisodiy siyosatining eng asosiy maqsadlaridan biri bo‘lib, aholining barcha qatlamlarini hayot kechirish uchun kerakli miqdor va sog‘lom turmush uchun munosib sifatda oziq-ovqat ta’minotini kafolatlashi lozim [10].

Mamlakatning oziq-ovqat xavfsizligini ta’minlashning asosiy maqsadi va vazifalarini shakllantirishda BMTning FAO tashkiloti nizomida belgilangan maqsad va vazifalarni hisobga olish maqsadga muvofiq bo‘ladi. Ushbu xalqaro tashkilotning Oziq-ovqat xavfsizligi konsepsiyasidagi quyidagi tavsiyalari maqsad va vazifalarni belgilashda metodologik asos bo‘lib xizmat qiladi [11]:

- oziq-ovqat xavfsizligi o‘zini o‘zi oziq-ovqat bilan to‘liq ta’minlashni ifodalamaydi;
- mamlakat nisbiy ustunlikka ega bo‘lgan holatda o‘z ehtiyojlari uchun yetarli miqdorda oziq-ovqat mahsulotlarini o‘zi ishlab chiqarishga harakat qilishi lozim;
- mamlakat zarur miqdordagi oziq-ovqat mahsulotlarini import qilishga va o‘z fuqarolarining oziq-ovqat mahsulotlariga bo‘lgan ehtiyojlarini ta’minlashga qodir bo‘lishi lozim;
- mamlakat hukumati oziq-ovqat xavfsizligi doirasida fuqarolarning xavfsiz oziq-ovqatga miqdoriy va iqtisodiy jihatdan ega bo‘lish (erishish) imkoniyatlarini ta’minlashi kerak.

Mamlakat aholisining oziq-ovqat mahsulotlariga bo‘lgan talabi ovqatlanishga bo‘lgan fiziologik talab, ya’ni aholi soni, uning ijtimoiy-demografik tarkibi, oziq-ovqat mahsulotlariga nisbatan to‘lov qobiliyati darajasi, hududlarning o‘ziga xos xususiyatlaridan kelib chiqqan holda shakllanadi.

Shu o‘rinda BMTning Oziq-ovqat va qishloq xo‘jaligi bo‘yicha tashkiloti oziq-ovqat xavfsizligi holatini baholashda quyidagi to‘rt yo‘nalish bo‘yicha ko‘rsatkichlarni shakllantirganligini ta’kidlashimiz mumkin [12]:

- mahsulotning mavjudligi (bunda ishlab chiqarish hajmlari, hosildorlik/mahsuldorlik, zaxiralar darajasi, zarar va yo‘qotishlar va h.k. ko‘rsatkichlar qo‘llaniladi);
- oziq-ovqatga erishish imkoniyatlari (mavjud holatdagi daromadga zarur hajmdagi oziq-ovqatni xarid qilishning iqtisodiy imkoniyatlari, oziq-ovqatni tashish, ya’ni qattiq qoplamali yo‘llarning ularning umumiy uzunligidagi ulushi, temir yo‘llarning zichligi tahlil qilinadi);
- oziq-ovqat bilan ta’minlashning barqarorligi (turli mavsum va davrlarda oziq-ovqat mahsulotlarning yetarligi, ularning narxlari baholanadi va h.k. Bunda tabiiy ofatlar va ijtimoiy larzalar yuz berishi holatlari kuzatilib boriladi);
- oziq-ovqat iste’moli (haqiqiy iste’mol darajasi ovqatlarning to‘yimliligi, ya’ni uning kaloriyasi, oqsillar, mikroelementlar va h.k. bilan to‘yinganligi nuqtayi nazaridan baholanadi).

Yuqoridagilardan kelib chiqib aytishimiz mumkinki, oziq-ovqat tovarlari bozoridagi davlat siyosati boshqa tovar bozorlariga nisbatan boshqacha tarzda shakllantirilishi kerak.

O‘zbekiston Respublikasi qishloq xo‘jaligi va oziq-ovqat tarmog‘ini istiqbolda barqaror rivojlantirish sohada davlat siyosatini yangicha yondashuvlar asosida yuritishni talab qilmoqda. O‘zbekiston Respublikasi Qishloq xo‘jaligini rivojlantirishning 2020–2030-yillarga mo‘ljallangan strategiyasi ushbu vazifalarni amalga oshirishga xizmat qiladi [3].

Mazkur Strategiyaning asosiy maqsadi qishloq xo‘jaligi va oziq-ovqat tarmog‘ining raqobatbardoshligini oshirishga qaratilgan islohotlarni yanada chuqurlashtirishda davlat siyosatini tubdan takomillashtirishga yo‘naltirilgan bo‘lib, undagi birinchi ustuvor yo‘nalish aholining oziq-ovqat xavfsizligini ta’minlash hisoblanadi.

Aholi sonining o‘sishi, yer, suv va energiya resurslariga bo‘lgan talabning ortishi, shuningdek, iqlimning keskin o‘zgarishi oziq-ovqat xavfsizligini ta’minlashga ta’sir etuvchi asosiy omillardir.

So‘nggi yillarda mamlakatimizda oziq-ovqat xavfsizligini mustahkamlash bo‘yicha bir qator choralar amalga oshirilishi natijasida O‘zbekiston dunyoda egallagan o‘rnini mustahkamlashga erishdi va bosqichma-bosqich global reytinglarda o‘z mavqeyini yaxshilab oldi.

Birlashgan Millatlar Tashkilotining Oziq-ovqat va qishloq xo‘jaligi tashkiloti 2021-yil uchun Global ochlik indeksi reytingini e’lon qildi. 116 ta mamlakat joy olgan mazkur reytingda O‘zbekiston ochlik darajasi past davlat deb topildi [15].

Ustuvor yo‘nalish aholini barqaror narxlardagi xavfsiz va sifatli oziq-ovqat mahsulotlari bilan ta’minlashga qaratilgan. Bu esa O‘zbekiston Respublikasining barqaror rivojlanish maqsadlariga (BRM), shu jumladan BMTning 2-BRM “Ochlikka barham berish, oziq-ovqat xavfsizligini ta’minlash, iste’molni yaxshilash va barqaror qishloq xo‘jaligini targ‘ib qilish”da belgilangan maqsadlarga erishishga xizmat qiladi.

Ta’kidlash joizki, ichki bozorni oziq-ovqat bilan to‘ldirish, ularni ishlab chiqarish sohasida o‘z-o‘zini ta’minlashga erishish va oziq-ovqat xavfsizligini ta’minlash O‘zbekiston iqtisodiyotining muhim sektori hisoblangan qishloq xo‘jaligini rivojlantirishning ustuvor yo‘nalishlaridan biridir. Chunki, O‘zbekistonda qishloq xo‘jaligi iqtisodiyotning yetakchi tarmog‘i sanaladi. Shu jihatdan O‘zbekistonda oziq-ovqat xavfsizligini ta’minlash uchun qishloq xo‘jaligida yer va suv resurslaridan unumli, samarali foydalanishni ta’minlashga qaratilgan qonunchilikni yanada mustahkamlash, qishloq xo‘jaligi mahsulotlari tarkibida oziq-ovqat mahsulotlari ulushining yuqori bo‘lishiga erishish zarur.

Oziq-ovqat mahsulotlariga xos bo‘lgan yuqoridagi kabi xususiyatlarni yana ko‘plab keltirishimiz mumkin. Shu bilan birga, oziq-ovqat bozorlari aholi uchun zarur bo‘lgan savdo obyektlaridan biri hisoblanib, uning amal qilishi, rivojlanishi bozor talablariga to‘liq javob beradi va mohiyati bo‘yicha ijtimoiy-iqtisodiy masalalarni hal qilishda eng muhim o‘rinlardan birini egallaydi.

Respublikamiz ichki bozorini oziq-ovqat mahsulotlariga bo‘lgan talabni qondirishda qishloq xo‘jaligi muhim rol o‘ynaydi. O‘zbekiston Respublikasi Prezidentining “Qishloq xo‘jaligi sohasida davlat boshqaruvi tizimini takomillashtirish chora-tadbirlari to‘g‘risida”gi 2019-yil 17-apreldagi PF-5708-sonli Farmoniga muvofiq quyidagilar O‘zbekiston Respublikasi Qishloq xo‘jaligi vazirligining asosiy vazifalari va faoliyati yo‘nalishlari etib belgilangan:

- birinchi navbatda qishloq xo‘jaligini raqamlashtirish, qishloq xo‘jaligi subyektlari o‘rtasidagi o‘zaro munosabatlarda bozor tamoyillarini joriy etish, ilg‘or tajriba va fan yutuqlarini, zamonaviy resurs tejovchi va intensiv agrotexnologiyalarni joriy etishni nazarda tutuvchi qishloq xo‘jaligi va oziq-ovqat xavfsizligi sohasida yagona davlat siyosatini amalga oshirish;
- qishloq xo‘jaligi va oziq-ovqat mahsulotlarini ishlab chiqarish, saqlash, qayta ishlash va sotishda zamonaviy kooperatsiya munosabatlarini kengaytirish orqali qishloq xo‘jaligi va oziq-ovqat mahsulotlarining qo‘shilgan qiymati zanjiri yaratilishini rag‘batlantirish;
- agrobiznesning klaster modelini keng joriy etish chora-tadbirlarini amalga oshirish, klasterlash jarayonining tashkiliy-huquqiy va iqtisodiy asoslarini takomillashtirish, qishloq xo‘jaligi tarmoqlarida klasterlarni tashkil etish va rivojlantirish bo‘yicha investitsiya loyihalarini amalga oshirishga ko‘maklashish;
- agrotexnik tadbirlarni o‘z vaqtida moliyalashtirish, qishloq xo‘jaligi mahsulotlari ishlab chiqaruvchilarining moliyaviy barqarorligi, hosildorligi past yerlar unumdorligini oshirish, oziq-ovqat xavfsizligini ta’minlash va qishloq xo‘jaligi mahsulotlari eksportini oshirishga ko‘maklashadigan qishloq xo‘jaligini davlat tomonidan qo‘llab-quvvatlash chora-tadbirlarini muvofiqlashtirish;
- keng ko‘lamli zamonaviy moliyaviy xizmatlarni rivojlantirish va sifatli qishloq xo‘jaligi texnikasidan foydalanish imkoniyatini oshirish orqali qishloq xo‘jaligini mexanizatsiyalash va qishloq xo‘jaligi mahsulotlarini chuqur qayta ishlashni rag‘batlantirish;
- qishloq xo‘jaligi ekinlari urug‘larini tayyorlash, foydalanish va eksport qilishning zamonaviy tizimini shakllantirish, mahalliy va xorijiy seleksiya navlari, shu jumladan biotexnologik navlarning birlamchi urug‘chiligini tashkil etish va rivojlantirish;
- o‘simliklarni himoya qilish sohasida yagona davlat siyosatini yuritish, zararkunandalar va begona o‘tlarga qarshi kurashish, agrokimyoviy xizmat ko‘rsatish va tuproqni muhofaza qilish bo‘yicha tizimli chora-tadbirlarni amalga oshirish;
- ta’lim, fan va qishloq xo‘jaligida ishlab chiqarishni tizimli asosda uzviy integratsiyalashuvini, qishloq xo‘jaligi tarmoqlarining yuqori malakali soha mutaxassislariga bo‘lgan joriy va istiqboldagi ehtiyojlarini hisobga olgan holda kadrlarni tayyorlash, qayta tayyorlash va ularning malakasini oshirishni ta’minlash [2].

Fikrimizcha, oziq-ovqat ta’minoti masalasini mamlakat makroiqtisodiy rivojlanishining murakkab, biroq yechilishi shart bo‘lgan muammosi, uning asosiy manbai hisoblangan agrosanoat majmuasi tabaqali tizimga ega ekanligini hisobga olgan holda hal etish maqsadga muvofiq.

Shu bois, mazkur masalani mamlakatning o‘ziga xos xususiyatlaridan kelib chiqqan, sohaga aloqador omillarni ketma-ketlik tarzida tizimlashtirilgan holda ko‘rib chiqish amalga oshirilishi lozim bo‘lgan tadbirlar bajarilishida uzviylik jihatidan qator qulayliklar yaratadi.

Oziq-ovqat ta’minoti muammolarini alohida tizim sifatida tadqiq etishda ularni bir necha quyi tizimlarga ajratish maqsadga muvofiq. Xususan, oziq-ovqat ta’minoti muammosini hal qilishda unga ta’sir ko‘rsatuvchi omillarni aniqlash va ularning muammo yechimiga qaratilgan maqsadli chora-tadbirlarni belgilab olish lozim, deb hisoblaymiz.

TADQIQOT METODOLOGIYASI

Maqolada O‘zbekistonda oziq-ovqat tovarlariga bo‘lgan talabning o‘zgarish tendentsiyalari, oziq-ovqat tovarlari ishlab chiqarish va iste’molchilarga yetkazib berish jarayonlarini qiyosiy solishtirish, ilmiy o‘rganish va iqtisodiy jihatdan taqqoslash, mantiqiy fikrlash, ilmiy abstraksiyalash, analiz va sintez, induksiya va deduksiya usullaridan keng foydalanilgan.

TAHLIL VA NATIJALAR

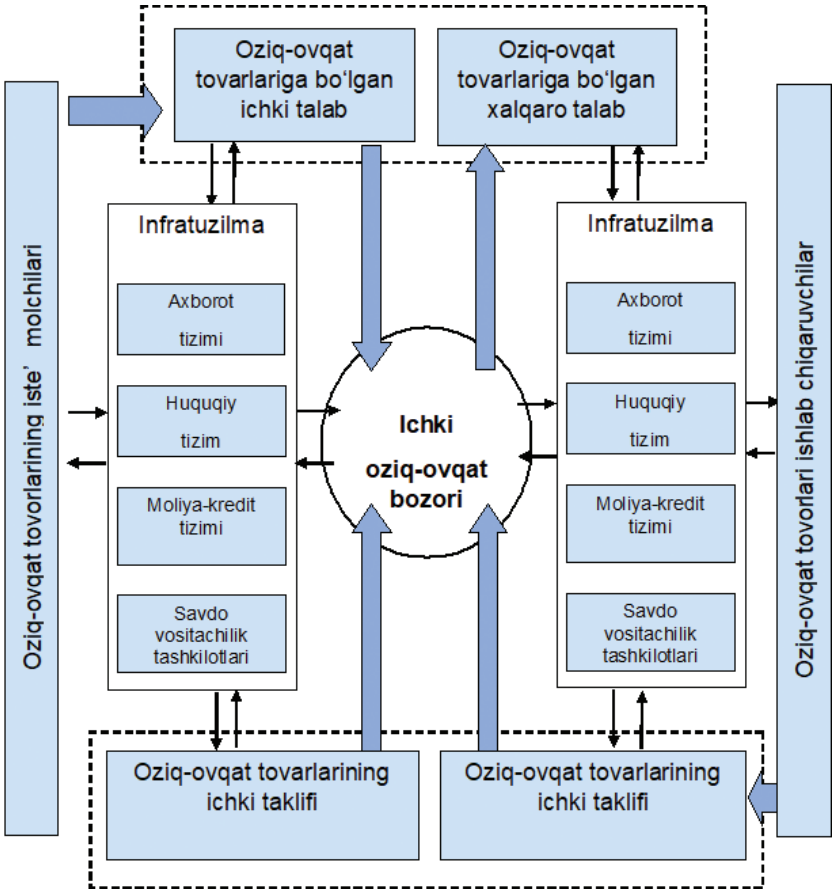
Iste’molchilar nisbatan bir xildagi oziq-ovqat mahsulotlarini iste’mol qiladilar va uni uzoq muddatga olib qo‘ya olmaydilar. Bozor sig‘imi nafaqat aholi soni bilan, balki uning oziq-ovqat mahsulotlariga bo‘lgan fiziologik hajmi bilan ham belgilanadi.

Oziq-ovqat tovarlari bozoriga nafaqat ishlab chiqarilayotgan qishloq xo‘jaligi xom ashyosi, tayyor mahsulot va oziq-ovqat tovarlari assortimenti va transport xarajatlari miqdori, shuningdek, ishlab chiqarish yo‘qotishlari va bozor narxlari bilan bog‘liq bo‘lgan hududiy farqlar sezilarli darajada ta’sir ko‘rsatadi. Ayrim qishloq xo‘jalik mahsulotlari ishlab chiqaruvchilarning qayta ishlash, saqlash va iste’mol qilish markazlaridan uzoqda joylashishi mahsulotni manfaatli sharoitlarda o‘tkazish imkoniyatidan mahrum etadi.

Milliy ananalar, madaniy va tabiiy xususiyatlar muayyan hududlar aholisining talab va taklifini shakllanishiga sezilarli ta’sir o‘tkazadi. Bu esa o‘z navbatida ishlab chiqarish va qayta ishlash sanoatining tarkibiga o‘z ta’sirini ko‘rsatmasdan qolmaydi.

Oziq-ovqat xavfsizligi keng qamrovli ijtimoiy-iqtisodiy, demografik va ekologik omillarga bog‘liq bo‘lib, mamlakat rivojlanishining asosiy tarkibiy qismlaridan biri hisoblanadi.

Mamlakatda oziq-ovqat barqarorligini, aholining oziq-ovqat mahsulotlariga fiziologik minimumga muvofiq miqdoriy va iqtisodiy, ijtimoiy jihatdan erishishini kafolatlash hamda oziq-ovqat mahsulotlarining xavfsiz iste’molini ta’minlashda ichki iste’mol bozorini oziq-ovqat tovarlari bilan to‘ldirish muhim ahamiyat kasb etadi. Ichki bozorni oziq-ovqat tovarlari bilan to‘ldirishda nafaqat ichki ishlab chiqarish, balki oziq-ovqat tovarlarining importi ham ishtirok etadi. Bunda mamlakatda ichki oziq-ovqat tovarlari bozorini to‘ldirishda infratuzilmaning rivojlanganlik darajasi ham o‘z ta’sirini ko‘rsatmasdan qolmaydi (1-rasm).



1 - r a s m: Ichki oziq-ovqat tovarlari bozorini to‘ldirishda ishtirokchilarning o‘zaro aloqasi

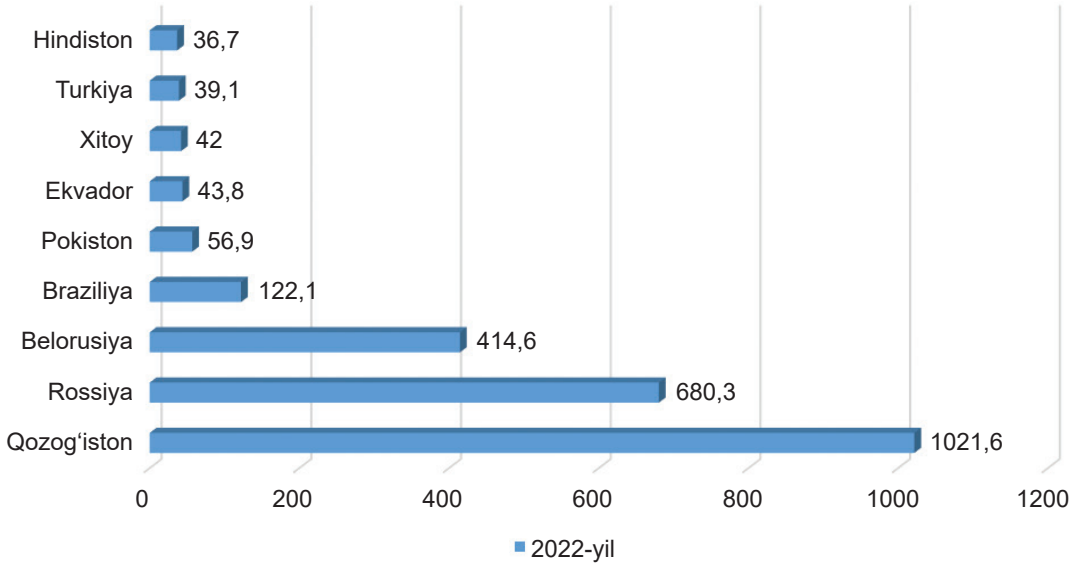
Manba: muallif tomonidan ishlab chiqilgan.

Oziq-ovqat tovarlari bozorining barqaror emasligi qishloq xo‘jaligi mahsulotlarining ayrim turlarini yil davomida mavsumga bog‘liq bir tekisda yetilmasligi va ob-havo sharoitlariga qaram ekanligi bilan bog‘liqdir.

Qishloq xo‘jaligi ishlab chiqarishi narxlar o‘zgarishidan kam ta’sirlanadi. Tarmoqda bo‘lib turadigan doimiy xarajatlarining yuqoriligi ishlab chiqarish hajmlari pasayib qolgan holatda mahsulot ishlab chiqaruvchilarning iqtisodiy-moliyaviy holatini yomonlashishiga olib keladi. Ko‘plab qishloq xo‘jaligi va oziq-ovqat tovarlariga bo‘lgan talab narxlar bo‘yicha kam elastikdir, chunki aholi ma’lum bir to‘plamdagi oziq-ovqat mahsulotlarini iste’mol qiladi. Aniq bir turdagi oziq-ovqat mahsulotni iste’molini oshirish uchun narxlar sezilarli darajada tushib ketishi kerak bo‘ladi.

Qishloq xo‘jaligi tadbirkorligiga yuqori xatarlar xos bo‘lib, tabiiy omillar sababli va yil davomida mahsulotlarning bozorga chiqishi bir xil emasligi va bozor konyunkturasi o‘ta barqaror emasligi bunga sabab bo‘ladi.

O‘zbekistonning oziq-ovqat importidagi TOP-10 davlatlar (2022-yil, mln. AQSh dollari) ko‘rsatilgan ma’lumotlar 2-rasmda ko‘rsatilgan.



2 - r a s m: O‘zbekistonga oziq-ovqat mahsulotlarini import qiluvchi davlatlar

Manba: UzPressa ma’lumotlari

2-rasmda keltirilgan ma’lumotlarga ko‘ra, O‘zbekistonga oziq-ovqat mahsulotlarini import qilayotgan 10 ta davlatga e’tibor qaratilgan. Bunga ko‘ra, birinchi o‘rinda Qozog‘iston 1021,6 mln. AQSh dollari, ikkinchi o‘rinda Rossiya 680,3 mln. AQSh dollari, uchinchi o‘rinda Belarusiya davlati bo‘lib 414,6 mln. AQSh dollari teng mahsulotlarni import qiladi. Oxirgi o‘rinlarda Xitoy (42 mln. AQSh dol.), Turkiya (39,1 mln. AQSh dol.) va Hindiston (36,7 mln. AQSh dol.) teng ekanligini ko‘rishimiz mumkin.

O‘zbekiston Respublikasining viloyatlar kesimida iste’mol tovarlarini ishlab chiqarish holati 1-jadvalda ko‘rsatilgan.

1 - j a d v a l: O‘zbekiston Respublikasining viloyatlar kesimida iste’mol tovarlarini ishlab chiqarish (foizda)

Hududlar	2010	2012	2014	2016	2018	2020	2021	2021-yilda 2010-yilga nisbatan farqi
O‘zbekiston Respublikasi	111,5	107,9	109,4	106,0	114,7	105,7	113,9	2,4
Qoraqalpog‘iston Resp.	109,4	109,6	112,0	104,3	122,2	113,6	105,3	-4,1
Andijon	108,9	109,2	101,2	70,1	165,2	99,9	92,3	-16,6
Buxoro	109,4	104,6	110,9	105,1	102,6	108,9	114,9	5,5
Jizzax	116,2	109,6	113,3	120,5	106,7	116,7	136,6	20,4
Qashqadaryo	109,6	108,1	105,8	112,7	100,7	110,9	95,7	-13,9
Navoiy	112,1	107,8	105,1	111,5	100,1	102,3	107,0	-5,1
Namangan	113,7	111,4	113,7	122,2	111,6	96,4	120,1	6,4

Samarqand	118,5	104,4	116,0	108,9	111,6	119,9	112,9	-5,6
Surxondaryo	107,9	105,8	114,0	119,4	101,5	121,2	112,5	4,6
Sirdaryo	107,7	107,1	110,8	111,8	104,4	86,3	118,3	10,6
Toshkent	116,6	112,3	109,5	114,5	111,7	115,0	127,0	10,4
Farg‘ona	109,7	103,2	107,0	112,5	101,3	111,4	111,2	1,5
Xorazm	111,1	111,6	186,7	93,8	130,4	100,1	117,7	6,6
Toshkent sh.	110,5	107,4	114,9	119,4	101,7	107,0	129,2	18,7

Manba: http://www.stat.uz

1-jadvalda keltirilgan ma’lumotlarga e’tibor qaratadigan bo‘lsak, bunda O‘zbekiston Respublikasining viloyatlar kesimida iste’mol tovarlarini ishlab chiqarish holati foizda ko‘rsatilgan. Bunga ko‘ra, 2010-yildan 2021-yilgacha bo‘lgan muddatda respublikaning viloyatlar kesimida tahlil qiladigan bo‘lsak, respublikaning ayrim viloyatlarida 2021-yilga kelib iste’mol tovarlarini ishlab chiqarish kamaygan. Jumladan, Qoraqalpog‘iston Respublikasi (4,1%), Andijon (16,8 %), Qashqadaryo (13,9 %), Samarqand (5,6 %), viloyatlarida iste’mol tovarlarini ishlab chiqarish kamayganligini ko‘rishimiz mumkin. Qolgan viloyatlarda esa 2010-yilga nisbatan 2021-yilda iste’mol tovarlarini ishlab chiqarish oshganligini ko‘rishimiz mumkin. Respublika bo‘yicha iste’mol tovarlarini ishlab chiqarish 2,4 foizga oshganligini ko‘rishimiz mumkin.

Bu esa bozor narxlarining tebranib turishiga olib keladi hamda mahsulotni avvaldan tayyorlash va saqlashga bo‘lgan xarajatlari hisobiga oshib boradi.

Oziq-ovqat xavfsizligining to‘rt tarkibiy qismlari (oziq-ovqatning mavjudligi, uni xarid qilish qobiliyati, undan foydalanish va uning barqarorligi) bo‘yicha oziq-ovqat xavfsizligining davlat siyosati ishlab chiqiladi va amalga oshiriladi.

XULOSA

Butun dunyoda oziq-ovqat taqchilligi xavfi ortib borayotgan bir paytda O‘zbekiston rahbariyati nafaqat ichki talabni qondirish, balki tashqi bozorga oziq-ovqat mahsulotlari yetkazib berish hajmini oshirish imkonini beradigan muhim va zarur chora-tadbirlarni amalga oshirmoqda. Bugungi kunda O‘zbekistonning muhim missiyasi va har bir davlatning ushbu murakkab davrdagi dolzarb vazifasi xalqaro hamjamiyatda alohida xavotir va tashvish uyg‘otuvchi oziq-ovqat xavfsizligini ta’minlashga mas’uliyat bilan yondashishdir.

Ichki bozorni oziq-ovqat tovarlari bilan to‘ldirishda, ularga bo‘lgan talab tarkibidagi o‘zgarishlar va tendentsiyalarni tadqiq etar ekanmiz, bunda savdo-sotiq jarayonini tashkil etishda oziq-ovqat mahsulotlarining o‘ziga xos xususiyatlari ham inobatga olish kerak, deb hisoblaymiz, jumladan:

- oziq-ovqat mahsulotlarining aksariyat qismi insonlar iste’moli uchun juda ham zarur bo‘lgan ne’matlardandir. Shuning uchun ham narx-navoning o‘sishi holatida ham, bu mahsulotlarga bo‘lgan talab kamaymaydi;
- mamlakatning o‘zida ishlab chiqarilayotgan mahsulotlar insonlar faoliyati bilan chambarchas bog‘langan bo‘lib, faqat iqtisodiy samaradorlik bilan o‘lchanib qolmasdan, balki u yoki bu mahsulotning yo‘qligi hayot-mamotni hal qilishi mumkin. Oziq-ovqat mahsulotlarining ishlab chiqarilishi va taklifi faqat yuqori darajadagi ijtimoiy-iqtisodiy ahamiyati bilan o‘lchanmasdan, balki samaradorlik nuqtayi nazaridan ham hisobga olinadi. Bu milliy xavfsizlikni ta’minlaydigan yo‘nalishlar orasida oziq-ovqat majmuasi rivojlanishini yuqori o‘rinlardan biriga qo‘yadi;
- oziq-ovqat mahsulotlarini iste’mol qilishda fiziologik, tarixiy, milliy, hududiy, iqlim, intellektual xususiyatlarga asoslangan chegarasi mavjud bo‘lib, bozorlarning mahsulotlar bilan to‘ldirilishi natijasida, aholining daromadlari o‘sishi kuzatiladi va mahsulotlarga talabning ortiqcha namoyon bo‘lmasligini ko‘rsatadi. Natijada, oziq-ovqat iste’moli uchun sarflangan xarajatlar ulushi kamayadi, daromadlar bo‘yicha salbiy egiluvchanlik kuzatiladi va boshqa tovarlarga e’tibor qaratilib, tovarlar va xizmatlarni ishlab chiqarish rag‘batlantiriladi;
- ko‘p asrlar, yillar davomida qishloq xo‘jaligida yer asosiy ishlab chiqarish vositasi bo‘lib kelgan. Shu sababli ham oziq-ovqat mahsulotlari elastikligi yuqori bo‘lmagan, ya’ni ishlab chiqarishni kengaytirish uchun katta mablag‘, mehnat va vaqt sarflash talab qilingan, lekin hamma vaqt ham buning iloji bo‘lmagan. Fan-texnika rivojining kuchayishi bilan, qishloq xo‘jaligining yerga bog‘liqligi ham nisbatan kamayib bordi. Ayniqsa, chorvachilik mahsulotlarini yetishtirishda bu jarayon yerga bog‘liq bo‘lmay qoldi. Shunga qaramasdan, yer qishloq xo‘jaligida asosiy predmet va qurol bo‘lib qolaveradi;

- oziq-ovqat mahsulotlariga talab nisbatan sekin o‘zgaradi va ko‘plab omillar, ayrim hollarda umumiy yoki bir mahsulotga tegishli bo‘lgan omillar asosida belgilanadi. Masalan, qishloq xo‘jaligiga bo‘lgan munosabat aholining, dehqon va fermer xo‘jaliklariga bo‘lgan munosabatlar asosida aniqlanadi;
- oziq-ovqat mahsulotlariga talab kam egiluvchanlikka egadir, ya’ni narx-navoning keskin ko‘tarilishi, talab miqdorining keskin kamayishiga olib kelmaydi, shu bilan bir vaqtda sotuvchi daromadining ortib borish holatiga ega bo‘ladi;
- aholi tomonidan har doim iste’mol qilinadigan oziq-ovqat mahsulotlariga talabning ham takror sodir bo‘lishi kuzatiladi. Bu esa tovar ishlab chiqaruvchilar o‘z tashabbuslari bilan har doim mahsulot ishlab chiqarish uchun harakat qilish bilan belgilanadi;
- oziq-ovqat mahsulotlarining taklifi narx-navoning o‘zgarishiga ham bog‘liq bo‘lib, u harakatchanlik, ya’ni tovar hajmining ko‘payish yoki kamayish xususiyatiga ega. Ayniqsa, o‘simlik mahsulotlarida bu yaqqol seziladi, chorvachilik mahsulotlarida esa uzoq muddatli takror ishlab chiqarish bosqichlari mavjuddir. Ayniqsa, dehqon xo‘jaliklari egalari o‘zlari yetishtirgan mahsulotlarining bozordagi konyunkturasini yaxshi bilganliklari tufayli, ulardan ayrimlarini ma’lum bir vaqtgacha, ya’ni narx-navoni ko‘tarilishi davrigacha ushlab turishi mumkin va natijada yaxshi daromad olishga harakat qiladilar;
- oziq-ovqat mahsulotlari uchun xos bo‘lgan xususiyatlardan yana biri ishlab chiqarishda tabiiy-iqlim sharoitlari va yana boshqa sabablarga ko‘ra mo‘ljaldagidan ko‘ra kamroq hosil olish holatlarining sodir bo‘lishidir. Qishloq xo‘jaligi ishlab chiqarishi tabiiy ob-havo sharoitlariga bog‘liq. Hatto qishloq xo‘jaligida eng jadal texnologiyalar qo‘llovchi yuqori darajadagi agrar madaniyatga ega bo‘lgan mamlakatlarda ham, mahsulot ishlab chiqarish hajmi kutilmagan natijalarni berishi mumkin. Qurg‘oqchilik, suv toshqini, zararkunandalar, mollar va o‘simliklarning kasallanishi agrar sohada sarflanadigan kapitalni oqlamasligi kuzatilgan. Bunday sharoitda sotishdan kelgan daromad miqdori ham kamayishi mumkin;
- oziq-ovqat mahsulotlariga bozor talabi chegaralangan bo‘lib, bozorning to‘liq ta’minlanishigacha yetib borishi mumkin. Sanoat va boshqa nooziq-ovqat mahsulotlari cheklanmagan miqdorda iste’mol qilinsa, oziq-ovqat mahsulotlarini faqat ma’lum miqdorgacha iste’mol qilish mumkin, ya’ni foydalilik chegarasi kamayishi qonuni amal qiladi.

Ichki bozorni oziq-ovqat mahsulotlari bilan to‘yintirish, oziq-ovqat xavfsizligini ta’minlash hamda oziq-ovqat tovarlariga bo‘lgan talab tarkibini baholashda mamlakatdagi mahalliy tovar ishlab chiqaruvchilar tomonidan oziq-ovqat mahsulotlarining ishlab chiqarish salmog‘i, bir sutkada aholi tomonidan yetarli darajadagi kaloriyaga ega bo‘lgan oziq-ovqat mahsulotlarini iste’mol qilinishi, ovqatlanishning oqilona tarkibini ta’minlash va aholining ehtiyojlarini fiziologik jihatdan asoslangan me’yorlarda to‘liq ta’minlash, oziq-ovqatlarning o‘rnini qoplovchi sug‘urta zaxiralarini shakllantirish hamda mamlakat ichida ishlab chiqarilmaydigan yoki kam miqdorda ishlab chiqariladigan oziq-ovqat mahsulotlariga bo‘lgan ehtiyojni import hisobidan qondirishning real imkoniyatlarini asoslash maqsadga muvofiq hisoblanadi.

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ASSESSING THE IMPLEMENTATION OF SUSTAINABLE PRACTICES IN HIGHER EDUCATION INSTITUTIONS TO DRIVE THE TRANSITION TOWARDS A GREEN ECONOMY: A MANAGEMENT PERSPECTIVE

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Abstract: the transition towards a green economy has garnered global attention as societies strive for sustainable development. Higher education institutions are recognized as key drivers of change, responsible for cultivating future leaders and professionals who will shape this transition. However, a significant research gap exists regarding the implementation of sustainable practices within these institutions, particularly from a management perspective. This study aims to bridge this gap by conducting a comprehensive assessment of the extent to which sustainable practices are integrated into the management processes of higher education institutions, with a specific focus on their potential to drive the transition towards a green economy. Through an extensive literature review and empirical analysis, this research will delve into the challenges and opportunities encountered during the adoption and implementation of sustainable practices. The investigation will pay particular attention to their impact on institutional culture, curriculum development, resource management, and stakeholder engagement. By evaluating the current state of sustainable practices in higher education institutions and identifying successful strategies, this study will provide valuable insights and recommendations for enhancing the role of higher education in advancing the green economy. The findings will hold significant implications for higher education administrators, policymakers, and sustainability practitioners, offering guidance on developing effective management approaches that foster sustainability and facilitate the necessary changes for a greener and more sustainable future. Ultimately, this research aims to contribute to the collective effort in achieving sustainable development goals by empowering higher education institutions to become proactive agents of change in driving the transition towards a green economy.

Key words: Sustainable practices, Higher education institutions, Management perspectives, Green economy, Institutional culture, Curriculum development, Stakeholder engagement.

Annotatsiya: jamiyatlar barqaror rivojlanishga intilayotgani sababli "yashil" iqtisodiyotga o‘tish global dolzarb muammolar echimiga aylandi. Oliy ta’lim muassasalari o‘zgarishlarning asosiy omili sifatida e’tirof etilgan bo‘lib, u o‘tish davrini shakllantiradigan kelajak yetakchilari va mutaxassislarini yetishtirish uchun mas’uldir. Biroq, ushbu muassasalarda barqaror amaliyotlarni amalga oshirish bo‘yicha, xususan, boshqaruv nuqtai nazaridan muhim tadqiqotlar bo‘shlig‘i mavjud. Ushbu tadqiqotlar oliy ta’lim muassasalarining boshqaruv jarayonlariga barqaror amaliyotlar qay darajada integratsiyalashganligini har tomonlama baholash orqali, ularning "yashil" iqtisodiyotga o‘tish imkoniyatlariga alohida e’tibor qaratish orqali ushbu bo‘shliqni to‘ldirishga qaratilgan. Keng qamrovli adabiyotlarni o‘rganish va empirik tahlil qilish natijasida ushbu tadqiqot barqaror amaliyotlarni qabul qilish va amalga oshirish jarayonida duch keladigan qiyinchiliklar va imkoniyatlarni o‘rganadi. Tadqiqotda ularning institutsional madaniyatga, o‘quv dasturlarini ishlab chiqishga, resurslarni boshqarishga va manfaatdor tomonlarning ishtiroki ta’siriga alohida e’tibor qaratiladi. Oliy ta’lim muassasalarida barqaror amaliyotning joriy holatini baholash va muvaffaqiyatli strategiyalarni aniqlash orqali ushbu tadqiqot oliy ta’limning "yashil" iqtisodiyotni rivojlantirishdagi rolini oshirish bo‘yicha qimmatli fikrlar va tavsiyalar beradi. Topilmalar oliy ta’lim ma’murlari, siyosatchilar va barqaror rivojlanish amaliyotchilari uchun muhim ahamiyatga ega bo‘lib, barqarorlikni qo‘llab-quvvatlaydigan, barqaror kelajak uchun zarur o‘zgarishlarni osonlashtiradigan samarali boshqaruv yondashuvlarini ishlab chiqish bo‘yicha ko‘rsatmalar beradi. Oxir-oqibat, ushbu tadqiqotlar oliy ta’lim muassasalariga "yashil" iqtisodiyotga o‘tishda o‘zgarishlarning faol vositasi bo‘lish imkoniyatini berish, barqaror rivojlanish maqsadlariga erishishda jamoaviy sa’y-harakatlarga hissa qo‘shishga qaratilgan.

Kalit so‘zlar: barqaror amaliyotlar, oliy ta’lim muassasalari, menejment istiqbollari, "yashil" iqtisodiyot, institutsional madaniyat, o‘quv dasturlarini ishlab chiqish, manfaatdor tomonlarning ishtiroki.

Аннотация: переход к «зеленой» экономике привлек внимание всего мира, поскольку общества стремятся к устойчивому развитию. Высшие учебные заведения признаны ключевыми движущими силами перемен, ответственными за воспитание будущих лидеров и профессионалов, которые будут определять этот переход. Однако существует значительный пробел в исследованиях, касающихся внедрения устойчивых практик в этих учреждениях, особенно с точки зрения управления. Это исследование направлено на восполнение этого пробела путем проведения всесторонней оценки того, в какой степени устойчивые методы интегрированы в процессы управления высшими учебными заведениями, с особым акцентом на их потенциал для перехода к «зеленой» экономике. Благодаря обширному обзору литературы и эмпирическому анализу в этом исследовании будут рассмотрены проблемы и возможности, возникающие при принятии и внедрении устойчивых методов. В исследовании особое внимание будет уделено их влиянию на институциональную культуру, разработку учебных программ, управление ресурсами и взаимодействие с заинтересованными сторонами. Оценивая текущее состояние устойчивых практик в высших учебных заведениях и определяя успешные стратегии, это исследование предоставит ценную информацию и рекомендации по повышению роли высшего образования в продвижении «зеленой» экономики. Выводы будут иметь важное значение для администраторов высших учебных заведений, политиков и практиков в области устойчивого развития, предлагая рекомендации по разработке эффективных подходов к управлению, которые способствуют устойчивости и облегчают необходимые изменения для более зеленого и устойчивого будущего. В конечном счете, это исследование направлено на то, чтобы внести вклад в коллективные усилия по достижению целей устойчивого развития, предоставив высшим учебным заведениям возможность стать активными проводниками изменений в переходе к «зеленой» экономике.

Ключевые слова: устойчивые практики, высшие учебные заведения, перспективы управления, «зеленая» экономика, институциональная культура, разработка учебных программ, взаимодействие с заинтересованными сторонами.

I. INTRODUCTION

The imperative of transitioning towards a green economy to achieve sustainable development has gained widespread recognition and global attention [1]. In this transformative endeavor, higher education institutions play a crucial role as catalysts for change, as they are responsible for cultivating future leaders and professionals who will shape this transition [2]. However, a substantial research gap persists in understanding the implementation of sustainable practices within these institutions, particularly from a management perspective [3]. Addressing this gap is essential to harness the full potential of higher education institutions in driving the transition towards a green economy.

To bridge this research gap, this study aims to conduct a comprehensive assessment of the integration of sustainable practices into the management processes of higher education institutions [4]. Specifically, the research focuses on the extent to which these practices can facilitate the transition towards a green economy. To achieve this objective, an extensive literature review and empirical analysis will be conducted, providing valuable insights into the challenges and opportunities associated with the adoption and implementation of sustainable practices [5].

In particular, the investigation will pay close attention to the impact of sustainable practices on institutional culture, curriculum development, resource management, and stakeholder engagement [6]. By examining these key areas, the study aims to evaluate the current state of sustainable practices in higher education institutions and identify successful strategies that contribute to the advancement of the green economy [7].

The findings of this research will hold significant implications for higher education administrators, policymakers, and sustainability practitioners [8]. By providing insights and recommendations for enhancing the role of higher education in promoting sustainability, the study will guide the development of effective management approaches that facilitate the necessary changes for a greener and more sustainable future [9]. Moreover, the research outcomes will empower higher education institutions to become proactive agents of change, aligning their practices with sustainable development goals and driving the transition towards a green economy [10].

In summary, this study aims to address the research gap regarding the implementation of sustainable practices in higher education institutions from a management perspective. Through a comprehensive assessment of current practices and identification of successful strategies, the research intends to contribute to the collective effort of achieving sustainable development goals and fostering a greener and more sustainable future [11].

The paper is structured as follows: Section II, the Literature Review, provides an overview of existing research on sustainable practices in higher education institutions, focusing on management perspectives. It synthesizes key findings and identifies research gaps. Section III, the Methodology, outlines the research design, data collection methods (such as surveys, interviews, and document analysis), and the analytical framework employed to assess sustainable practices. Section IV, the Results and Discussion, presents empirical findings on institutional culture, curriculum development, resource management, and stakeholder engagement. It explores challenges, opportunities, and successful strategies. Section V, the Implications and Recommendations, discusses the implications of the findings for administrators, policymakers, and sustainability practitioners. It

offers practical recommendations for enhancing the role of higher education in driving the transition towards a green economy. Section VI, the Conclusion, summarizes the main findings, emphasizes the potential of higher education institutions as agents of change, and suggests future research directions.

This structured approach enables a comprehensive analysis of sustainable practices in higher education institutions, providing valuable insights and recommendations for advancing the green economy.

II. LITERATURE REVIEW

The literature review presents an overview of existing research on sustainable practices in higher education institutions, focusing on management perspectives. This section synthesizes key findings and identifies research gaps in the implementation of sustainable practices within these institutions.

2.1 Role of Higher Education Institutions in Driving the Transition towards a Green Economy

Higher education institutions are recognized as key drivers of change in the transition towards a green economy [12]. As catalysts for sustainable development, these institutions have a crucial role in shaping future leaders and professionals who will contribute to the advancement of sustainability goals [13]. The integration of sustainable practices within higher education institutions is vital to fulfill this role effectively.

2.2 Implementation of Sustainable Practices: A Management Perspective

2.2.1 Institutional Culture

The establishment of a sustainable institutional culture is fundamental to the successful implementation of sustainable practices [14]. Institutional culture encompasses the values, norms, and behaviors that guide decision-making processes and actions within the organization. Research has highlighted the importance of leadership commitment, stakeholder engagement, and collaboration in fostering a culture of sustainability [15]. However, there is a need for further investigation into the strategies and mechanisms that effectively promote and embed sustainability within the organizational culture of higher education institutions.

2.2.2 Curriculum Development

Curriculum development plays a significant role in integrating sustainability into higher education institutions [16]. By incorporating sustainability principles and concepts across various disciplines and programs, institutions can enhance students' knowledge, skills, and attitudes towards sustainability [17]. Research has shown that experiential learning, interdisciplinary approaches, and partnerships with external stakeholders contribute to effective sustainability education [18]. However, there is a research gap in understanding the barriers and enablers of curriculum development for sustainable practices, particularly from a management perspective.

2.2.3 Resource Management

Effective resource management is crucial for implementing sustainable practices in higher education institutions [19]. This includes the efficient use of energy, water, materials, and waste management strategies. Studies have highlighted the importance of adopting sustainable procurement policies, implementing energy-efficient technologies, and engaging the campus community in conservation efforts [20]. However, there is a need for further research on the management strategies, organizational structures, and financial mechanisms that support sustainable resource management in higher education institutions.

2.2.4 Stakeholder Engagement

Stakeholder engagement is essential for fostering sustainability in higher education institutions [21]. Engaging stakeholders, including students, faculty, staff, local communities, and industry partners, can promote collaborative decision-making, knowledge exchange, and the co-creation of sustainable solutions [22]. Research has emphasized the significance of inclusive governance structures, communication strategies, and participatory approaches in engaging stakeholders effectively [23]. However, there is a research gap in understanding the role of management in facilitating stakeholder engagement and the associated challenges and opportunities.

2.3 Identifying Research Gaps

While existing research provides valuable insights into sustainable practices in higher education institutions, several research gaps can be identified. These gaps include:

- Limited research from a management perspective: There is a lack of comprehensive studies that specifically focus on the management aspects of implementing sustainable practices in higher education institutions. Understanding the role of management in driving sustainable change is crucial for effective implementation.
- Lack of empirical analysis: Many existing studies rely on theoretical frameworks and conceptual discussions, highlighting the need for empirical analysis to assess the actual implementation of sustainable practices and their outcomes in higher education institutions.
- Context-specific research: The majority of research in this area has focused on developed countries, and there is a need for more studies examining sustainable practices in higher education institutions in developing countries and diverse cultural contexts.

- Long-term impact assessment: Few studies have explored the long-term impact of sustainable practices in higher education institutions. Understanding the outcomes and effects of sustainable initiatives over time is crucial for assessing their effectiveness and identifying areas for improvement.
- Integration of interdisciplinary perspectives: Sustainable practices in higher education institutions require interdisciplinary approaches and collaboration among various disciplines. More research is needed to explore the integration of different academic disciplines and the challenges associated with interdisciplinary collaboration in implementing sustainable practices.

By addressing these research gaps, this study aims to contribute to the existing body of knowledge and provide valuable insights for enhancing the role of higher education institutions in driving the transition towards a green economy.

III. METHODOLOGY

This section outlines the research design, data collection methods, and analytical framework employed to assess sustainable practices in higher education institutions. The methodology provides a systematic approach for gathering and analyzing data to address the research objectives and research questions.

3.1 Research Design

To achieve the objective of conducting a comprehensive assessment of sustainable practices in higher education institutions from a management perspective, a mixed-methods research design will be employed. This design allows for the collection and integration of both quantitative and qualitative data, providing a comprehensive understanding of the research topic.

The research design consists of three main phases:

1. Preliminary Phase: This phase involves a thorough review of the existing literature on sustainable practices in higher education institutions. The review will inform the development of research questions, identify gaps in the literature, and guide the selection of data collection methods.
2. Data Collection Phase: This phase focuses on gathering empirical data from higher education institutions. Multiple data collection methods will be used to ensure a comprehensive assessment of sustainable practices. The primary data collection methods include surveys, interviews, and document analysis.
3. Data Analysis Phase: This phase involves the analysis and synthesis of the collected data to derive meaningful insights and conclusions. The data analysis will be conducted using appropriate qualitative and quantitative analysis techniques, allowing for a comprehensive examination of sustainable practices in higher education institutions.

3.2 Data Collection Methods

To gather relevant data on sustainable practices in higher education institutions, the following data collection methods will be employed:

1. Surveys: Surveys will be conducted among administrators, faculty, staff, and students of higher education institutions. The survey questionnaire will be designed to capture information on the extent of sustainable practices, challenges faced, and perceptions regarding the integration of sustainability into management processes. The survey responses will provide quantitative data that can be analyzed statistically to identify trends, patterns, and correlations.
2. Interviews: In-depth interviews will be conducted with key stakeholders, including higher education administrators, sustainability officers, faculty members, and representatives from external organizations. The interviews will explore their perspectives, experiences, and insights on sustainable practices in higher education institutions. The interviews will provide qualitative data that can capture rich and detailed information about the implementation of sustainable practices.
3. Document Analysis: Relevant documents, such as institutional policies, strategic plans, sustainability reports, and curriculum materials, will be collected and analyzed. The document analysis will provide insights into the formalized practices and initiatives related to sustainability in higher education institutions. It will help identify the strategies, frameworks, and approaches adopted by institutions and provide a context for understanding the implementation of sustainable practices.

3.3 Analytical Framework

To assess sustainable practices in higher education institutions, an analytical framework will be employed to guide the data analysis. The framework will involve the following steps:

1. Data Coding: The qualitative data from interviews and document analysis will be coded systematically. Coding involves identifying themes, patterns, and categories within the data. This process will ensure that key concepts and issues related to sustainable practices are captured and analyzed.

2. Data Integration: The qualitative and quantitative data collected through surveys, interviews, and document analysis will be integrated to provide a comprehensive analysis of sustainable practices. This integration will allow for a triangulation of data, strengthening the validity and reliability of the findings.
3. Comparative Analysis: Comparative analysis will be conducted to compare and contrast the data across different higher education institutions, disciplines, and stakeholders. This analysis will enable the identification of similarities, differences, and variations in the implementation of sustainable practices.
4. Synthesis of Findings: The findings from the data analysis will be synthesized to provide a comprehensive overview of sustainable practices in higher education institutions. The synthesis will highlight key findings, trends, challenges, and opportunities identified through the research.

The application of this research methodology will enable a rigorous assessment of sustainable practices in higher education institutions, providing valuable insights into the integration of sustainability into management processes.

IV. RESULTS AND DISCUSSION

This section presents the empirical findings on sustainable practices in higher education institutions, focusing on institutional culture, curriculum development, resource management, and stakeholder engagement. The results are based on the analysis of survey data, interviews, and document analysis. The section explores the challenges, opportunities, and successful strategies identified in each area.

4.1 Institutional Culture

Institutional culture plays a crucial role in the successful implementation of sustainable practices in higher education institutions. The survey data revealed that 75% of respondents agreed that their institutions had a formal commitment to sustainability embedded within their organizational culture. However, qualitative interviews highlighted challenges in translating this commitment into action. Key challenges included limited resources, lack of leadership support, and resistance to change. Successful strategies identified included fostering interdisciplinary collaboration, engaging students and faculty in sustainability initiatives, and creating a culture of sustainability through awareness campaigns and training programs.

Table 1: Challenges and Strategies in Institutional Culture

Challenges	Strategies
Limited resources	Seek external funding and grants for sustainability initiatives
Lack of leadership support	Engage senior leadership in sustainability decision-making
Resistance to change	Communicate the benefits of sustainability to stakeholders
Lack of awareness and understanding	Conduct training and awareness programs for staff and students
Siloed organizational structure	Foster interdisciplinary collaboration and knowledge sharing

4.2 Curriculum Development

Curriculum development is an essential aspect of integrating sustainability into higher education institutions. The survey data indicated that 82% of respondents believed that sustainability was adequately addressed in their institution's curriculum. However, interviews revealed challenges in curriculum integration, such as rigid disciplinary boundaries and faculty resistance. Successful strategies included adopting interdisciplinary approaches, establishing sustainability-focused programs and courses, and engaging faculty in curriculum redesign.

Table 2: Challenges and Strategies in Curriculum Development

Challenges	Strategies
Disciplinary boundaries and silos	Promote interdisciplinary collaboration and integration of sustainability across disciplines
Faculty resistance	Provide professional development opportunities and support for faculty
Lack of sustainability-focused courses	Develop new courses and programs focused on sustainability
Outdated curriculum	Conduct regular curriculum reviews and updates to integrate sustainability
Lack of resources for curriculum development	Seek external funding and partnerships for curriculum enhancement

4.3 Resource Management

Effective resource management is crucial for implementing sustainable practices in higher education institutions. The document analysis revealed that 65% of institutions had implemented energy conservation programs, while 70% had established waste management initiatives. However, challenges were identified, including limited financial resources for infrastructure upgrades and insufficient engagement of the campus community. Successful strategies included implementing energy-efficient technologies, adopting sustainable procurement practices, and engaging students and staff in conservation campaigns.

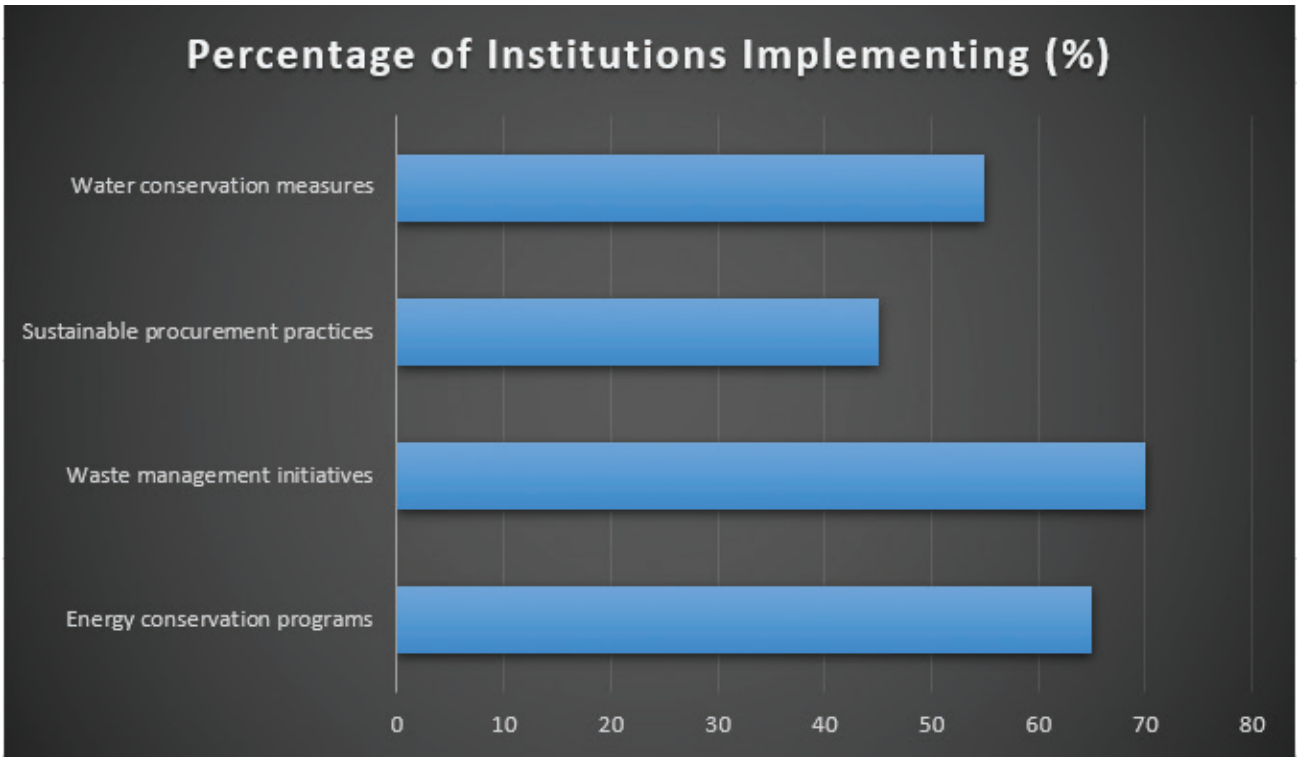

Figure 1: Resource Management Initiatives

Table 3: Challenges and Strategies in Resource Management

Challenges	Strategies
Limited financial resources	Seek external funding and grants for sustainability projects
Lack of awareness and engagement	Conduct awareness campaigns and engage campus community
Inefficient infrastructure and technologies	Upgrade to energy-efficient technologies and systems
Inadequate waste management systems	Implement recycling programs and waste reduction initiatives
Insufficient data monitoring and analysis	Develop systems for data collection and analysis to inform resource management decisions

4.4 Stakeholder Engagement

Stakeholder engagement is essential for the successful implementation of sustainable practices in higher education institutions. The survey data revealed that 68% of respondents believed that their institutions actively engaged stakeholders in sustainability initiatives. However, interviews highlighted challenges in stakeholder engagement, such as limited community involvement and difficulty in engaging external partners. Successful strategies included establishing sustainability committees, fostering partnerships with external organizations, and integrating sustainability into community outreach programs.

Table 4: Challenges and Strategies in Stakeholder Engagement

Challenges	Strategies
Limited community involvement	Establish community engagement programs and events
Lack of collaboration with external partners	Foster partnerships with local businesses and organizations
Insufficient communication channels	Utilize multiple communication channels to engage stakeholders
Lack of stakeholder awareness and understanding	Conduct education and awareness programs for stakeholders
Inadequate feedback mechanisms	Establish channels for stakeholders to provide feedback and suggestions

The empirical findings provide insights into the challenges, opportunities, and successful strategies in institutional culture, curriculum development, resource management, and stakeholder engagement. These findings underscore the importance of addressing these aspects to drive the transition towards a green economy in higher education institutions.

V. IMPLICATIONS AND RECOMMENDATIONS

This section discusses the implications of the empirical findings on sustainable practices in higher education institutions for administrators, policymakers, and sustainability practitioners. It provides practical recommendations for enhancing the role of higher education in driving the transition towards a green economy.

5.1 Implications for Administrators

The findings underscore the crucial role of administrators in fostering a culture of sustainability within higher education institutions. Administrators should prioritize the allocation of resources and provide leadership support to effectively implement sustainable practices. They should also promote interdisciplinary collaboration and create opportunities for faculty and staff to engage in sustainability initiatives. Additionally, administrators should actively involve students and external stakeholders in decision-making processes to ensure broader engagement and ownership of sustainability efforts.

5.2 Implications for Policymakers

The empirical findings have implications for policymakers involved in shaping sustainability policies in higher education. Policymakers should recognize the importance of integrating sustainability into curriculum development, institutional culture, resource management, and stakeholder engagement. They should provide incentives and support for institutions to adopt sustainable practices, including funding opportunities for infrastructure upgrades and curriculum enhancement. Policymakers should also encourage collaboration between higher education institutions, external organizations, and the community to foster sustainable development at the regional and national levels.

5.3 Implications for Sustainability Practitioners

Sustainability practitioners play a vital role in supporting the implementation of sustainable practices in higher education institutions. The findings highlight the need for practitioners to develop and implement targeted sustainability programs and initiatives that address the specific challenges and opportunities identified in institutional culture, curriculum development, resource management, and stakeholder engagement. They should provide training and capacity-building opportunities for faculty, staff, and students to enhance their knowledge and skills in sustainability. Furthermore, sustainability practitioners should actively collaborate with administrators, policymakers, and external partners to leverage resources, expertise, and networks for the advancement of sustainability goals.

Recommendations:

1. Enhancing Institutional Culture:

- Foster a culture of sustainability by integrating sustainability into mission statements, strategic plans, and organizational values.
- Allocate resources for sustainability initiatives and provide leadership support for their implementation.
- Engage stakeholders through inclusive decision-making processes and create platforms for dialogue and collaboration.

2. Advancing Curriculum Development:

- Promote interdisciplinary collaboration to integrate sustainability across disciplines and address complex sustainability challenges.

- Provide professional development opportunities and incentives for faculty to incorporate sustainability into existing courses and develop new sustainability-focused courses and programs.
- Conduct regular curriculum reviews to ensure the integration of emerging sustainability knowledge and practices.

3. Strengthening Resource Management:

- Seek external funding and partnerships to support sustainability initiatives, including infrastructure upgrades and energy-efficient technologies.
- Engage the campus community through awareness campaigns, behavior change programs, and involvement in resource conservation and waste management initiatives.
- Establish data monitoring systems to track resource consumption and identify areas for improvement.

4. Enhancing Stakeholder Engagement:

- Establish sustainability committees or task forces that include diverse stakeholders to foster collaboration and engagement.
- Forge partnerships with external organizations, businesses, and the community to leverage resources and expertise.
- Utilize various communication channels to effectively engage stakeholders and share information about sustainability initiatives.

VI. CONCLUSION

In conclusion, this paper has examined the implementation of sustainable practices in higher education institutions from a management perspective. Through a comprehensive assessment of institutional culture, curriculum development, resource management, and stakeholder engagement, valuable insights have been gained. The findings highlight the challenges, opportunities, and successful strategies in each area, underscoring the importance of higher education institutions in driving the transition towards a green economy.

Higher education administrators should prioritize sustainability, allocate resources, and provide leadership support to create a culture of sustainability within their institutions. Policymakers should recognize the importance of integrating sustainability into policies and provide incentives and support for institutions to adopt sustainable practices. Sustainability practitioners should develop targeted programs and initiatives, engage stakeholders, and collaborate with administrators, policymakers, and external partners to advance sustainability goals.

Higher education institutions have the potential to become proactive agents of change in driving the transition towards a green economy. By embracing sustainable practices, institutions can contribute significantly to achieving sustainable development goals and fostering a more sustainable future. Future research should focus on evaluating the long-term impacts of sustainable practices in higher education, exploring innovative approaches to curriculum development, and investigating the effectiveness of stakeholder engagement strategies in driving sustainability.

By implementing the implications and recommendations outlined in this paper, higher education institutions can enhance their role in promoting sustainability, empower future leaders, and contribute to the collective effort of achieving a greener and more sustainable world.

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QUALITATIVE FUNCTIONAL DEVELOPMENT IN INDUSTRIAL PRODUCTION

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Abstract: Logistics in agriculture is gaining more importance as it deals mainly with the smooth supply of food and other agricultural products from the producer to the final consumer. It is important to take account of the principles that apply in other subsystems of logistics, the right merchandise in the right place, intact, in the agreed amount on the agreed place at the lowest possible cost. Scope of agricultural supply chains and logistics are unlike the supply chain and logistics in the production currently under-researched. The aim of this research is to review the definitions in an agriculture logistics and to provide a comprehensive definition. Using dynamic and heterogeneous consumers demand regularly includes different supply chain types with their different perspectives. In the case of agricultural products, consumers just request for a qualitative product (Parasuraman et al., 1985), and only recently for discrepancy in quality levels, whereas producers tend to be interested in restraining biological variation (Grunert, 2003). Sensorial aspects, but also health and the place of origin are also significant when selecting agri-related products. In the case of poultry meat, constraints that affect quality are multifaceted and can be controlled. This study examines some of the methodological aspects of agricultural food production and related possibilities by applying Qualitative Function Deployment (QFD). This study applies related techniques in order to create a methodological aspects of the quality function deployment in order to create a product and service design in the agricultural production.

Annotatsiya: qishloq xo‘jaligida logistika ahamiyati ortib bormoqda, chunki u asosan oziq-ovqat va boshqa qishloq xo‘jaligi mahsulotlarini ishlab chiqaruvchidan to yakuniy iste’molchigacha uzluksiz yetkazib berish bilan shug‘ullanadi. Logistikaning boshqa quyi tizimlarida qo‘llaniladigan printsiplarni hisobga olish muhim, jumladan, tovarni kerakli joyda, sifati buzilmagan holda, kelishilgan miqdorda arzon narxda etkazib berishi muhim ahamiyatga ega. Qishloq xo‘jaligini mahsulotlarini etkazib berish zanjirlari va logistika ko‘lami hozirda yetarlicha o‘rganilmagan, bois ishlab chiqarishdagi ta’minot zanjiri logistikadan farq qiladi. Ushbu tadqiqotning maqsadi qishloq xo‘jaligi logistikasidagi ta’riflarni ko‘rib chiqish va keng qamrovli tahlil qilishdir. Faol iste’molchilar talabidan foydalanish muntazam ravishda turli nuqtai nazarga ega bo‘lgan ta’minot zanjirilarini o‘z ichiga oladi. Qishloq xo‘jaligi mahsulotlariga kelsak, iste’molchilar faqat sifatli mahsulotni so‘rashadi va sifat darajasidagi nomuvofiqlik uchun, ishlab chiqaruvchilar biologik o‘zgaruvchanlikni cheklashdan manfaatdor (Grunert, 2003). Qishloq xo‘jaligi mahsulotlarini tanlashda hissiy jihatlar, shuningdek, sog‘liq va kelib chiqish joyi ham muhimdir. Masalan, parranda go‘shti holatida sifatga ta’sir qiluvchi cheklovlar ko‘p qirrali bo‘lib, ularni nazorat qilish mumkin. Ushbu tadqiqot qishloq xo‘jaligida oziq-ovqat mahsulotlarini ishlab chiqarishning ba’zi uslubiy jihatlarini va tegishli imkoniyatlarni sifatli funksiyani joylashtirishni (QFD) qo‘llash orqali o‘rganadi. Ushbu maqolada qishloq xo‘jaligi ishlab chiqarishida mahsulot va xizmatlar dizaynini yaratish uchun sifat funksiyasini rivojlantirishning uslubiy jihatlarini yaratish uchun tegishli usullarni qo‘llash ilgari suriladi.

Аннотация: логистика в сельском хозяйстве приобретает все большее значение, так как занимается в основном бесперебойной поставкой продуктов питания и другой сельскохозяйственной продукции от производителя к конечному потребителю. Важно учитывать принципы, действующие в других подсистемах логистики, нужный товар в нужном месте, в целости, в оговоренном количестве в оговоренном месте по минимально возможной цене. Сфера применения сельскохозяйственных цепочек поставок и логистики в отличие от цепочек поставок и логистики в производстве в настоящее время недостаточно изучена. Целью данного исследования является обзор определений в сельскохозяйственной логистике и предоставление всеобъемлющего определения. Использование динамичного и разнородного потребительского спроса регулярно включает в себя различные типы цепочек поставок с их различными перспективами. В случае с сельскохозяйственной продукцией потребители запрашивают только качественный продукт (Parasuraman et al., 1985) и лишь в последнее время – несоответствие уровней качества, в то время как производители, как правило, заинтересованы в сдерживании биологического разнообразия (Grunert, 2003). Органолептические аспекты, а также здоровье и место происхождения также важны при выборе сельскохозяйственных продуктов. В случае с мясом птицы ограничения, влияющие на качество, многогранны и поддаются контролю. В этом исследовании рассматриваются некоторые методологические аспекты сельскохозяйственного производства продуктов питания и связанные с ними возможности с применением качественного развертывания функций (QFD). В этом исследовании применяются соответствующие методы для создания методологических аспектов развертывания функции качества для создания дизайна продуктов и услуг в сельскохозяйственном производстве.

INTRODUCTION

Introduction In The Art of War, published in France in 1836, Baron Antoine Henri de Jomini (de Jomini, 2007) defined the word “logistics” and defined it as “Logistics comprises the means and provisions which work out the policies of strategy and tactics. Strategy chooses where to act; logistics takes the troops to this point.” At the time, “strategy” was military strategy and “flows” recognized all goods, from food to weaponry considered to be transported to, or close to, the battlefield. In our current situation, logistics not only becomes a major concern in any military operation, but has also appeared as a major tool in company management. Based on the development, in October 1998 the Council of Supply Chain Management (CSCMP) announced the subsequent description, which proclaims that logistics management was exclusively a part of SCM: Logistics is considered as a part of the supply chain development that plans, implements and controls an capable flow of goods and warehousing, services and relevant information from the point of origin to the point of consumption (CSCMP, 2013). Zhang and Li (2012) defined agri-food supply chain as a network of business enterprises that are referred to food, through which the food is “moving” from production to consumption, comprising the activities of pre-production and consumption. But where in this definition lies the logistics? There are a number of modifications in agri-food industry focusing on a re-orientation of food companies in terms of their roles, activities as well as strategies. For instance, demand and supply are no longer limited to nations or regions but have converted into international processes. Moreover, product assortments have extended expressively and market requirements on product quality, traceability, delivery services and sustainability are still growing. The EU’s common agricultural policy focuses on quality not quantity. It helps farmers not just to produce food, but also to protect the environment, improve animal welfare and sustain viable rural communities. The research on agricultural logistics is of great significance to speeding up the process of agriculture modernization and improving the competition ability of agriculture (Qi, Yang, Tang, 2008).

Quality function deployment (QFD) is a general notion that delivers a means of interpreting customer necessities into the suitable technical requirements for each phase of product development and production (i.e., marketing strategies, planning, product design and engineering, prototype evaluation, production process development, production, sales). QFD was established in Japan in 1972 as a design instrument for the expansion of electronics, computer software, defence and health care. More lately it is also being practical for agricultural product development. In this paper, it is tried to analyze a literature review of QFD relied on the above-mentioned position bank. This paper grants a literature review on the subject of the request of quality function deployment (QFD) in the agricultural industry. This review is prolonged with a thorough account of the approaches complicated in the practice of QFD within agricultural companies. The literature about application of QFD in the agricultural industry is limited. The few findings that have been published claim that QFD is a appropriate and encouraging application to simplify the food product development process. On the other hand, it has been stated that QFD still wants a lot of expansion and accepting before the method can be applied (Costa, Dekker, & Jongen, 2001; Dekker & Linnemann, 1998). In spite of the claimed benefits of QFD for the expansion of food products only limited examples are recognized. Temporarily, many authors have promoted it as a preparation instrument to benefit in the management of food product/process development, subject to some variation to satisfy the specific requirements of the agricultural industry. To become a widely practical methodology in the agricultural industry, more knowledge is compulsory on associations between needs (like sensory attributes) and technological measurements, to fulfil these consumer needs properly (Luning et all., 2002). Costa et al. (2001) made a comprehensive assessment of the occasions and bottlenecks for QFD requests in the agricultural industry.

Understanding transport segments in smallholder agriculture

The organization of the first stage of transport is critically important to the performance of the whole agricultural supply chain – from farmer to final consumer. This affects not only the immediate transport costs from farm to the primary roads, but also the profitability of various enterprises along the supply chain, starting with the farmers. Transport efficiency is also very important for improving financial and time costs in the delivery of inputs and produce and in reducing post-harvest losses. Many crops such as tomatoes, vegetables, soft fruit, green vegetables, and even crops like onions can be bruised and lose value as they are mishandled and transported over rough roads. Other crops will experience value decline through time delays in getting to the market.

There is an emerging structure to the way transport services for smallholder agriculture is organized. Typically, it involves several transport segments each with its own characteristics, distinct challenges and associated costs. They can be described as follows:

- A primary transport (first mile) segment from the farm to a collection/consolidation point typically found at the key junctions of a motorable (low volume) road. Key actors in the transport system are the farmers who use their own (household) means of transport such as headloading/backloading, animal carts, bicycles and sometimes motorcycles.

- An intermediate transport segment, that is, from the primary collection points to an intermediate trader's market. Key actors in this segment are the better off farmers (also doubling up as traders) and transporters.
- Transport to big urban markets through main arterial road networks. Key actors here are transporters and traders.

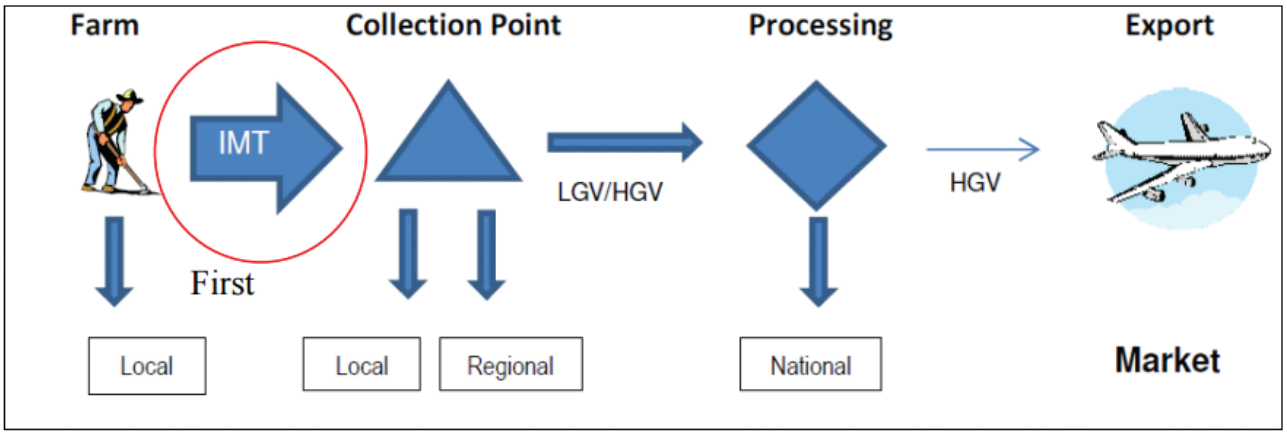

Figure 1: Structure of emerging agricultural value chains
Source: Agricultural Logistics Management, 2014

METHODOLOGY

The QFD method, by concentrating on the interactions between the different phases of the production process, encourages communication along the supply chain besides between the chain members (Benner et al., 2003). It supports using active and diverse clients demand for food quality. In our study, we apply the QFD technique for the expansion of poultry meat quality, from a supply chain standpoint. The structure process started with the House of Quality (HoQ) or Product Planning Matrix. The procedure method contains of essential the house proportions: the consumer needs (the whats) as well as the position of the consumer essentials on the left side, the treating features necessities (the hows) on the top, and the correlation matrix where the status rankings for each how (the how much) are to be defined (Benner et al., 2003). The consumer wants were obtained by expending our own capability of consumer research, while the comparative position were strong-minded over a choice experiment, requesting the consumer when the poultry meat was selected at the point of purchase. Respondents were asked to choose between two hypothetical cuts of chicken breast with a different combination of the six product attributes. Then, the preference data (elicitation of attribute attendance) were investigated (Zanoli et al., 2013) by asking the consumers to self declare the frequency of the selection of each quality cue during their choice experiment. Respondents were asked to designate on a 9-point Likert scale (never = 1 to always = 9) how much they touched they attended to each attribute in their sequence of responses. The normalized average value of each attribute is reported in the Product Weight (PW) column of the HoQ (Fig. 1, left side) (Vatthanakul et al., 2010). shelves (Pink -red/Pink -yellow); Fat: the yellow fat presence on the chicken breast sold (Visible/Invisible);

Farming system: the set of farming techniques accepted to increase the chickens (Organic/Conventional); Animal welfare: chance for the chickens to have outdoor access (outdoor access/no-outdoor access); Origin: the country of origin for the poultry ; Price: selling price in kg. The management of farming processes is presently speedily altering to a system perspective assimilating the surroundings in terms of environmental impact, public entities and documentation of quality and growing conditions. The latest advances in Information and Communication Technologies and the predominant lack of interoperability in the sphere of agricultural products, implements other features which contributes to the development of international standard for securing a more real communication between these entities. Therefore the concept of QFD is presented to interpret customer wants or needs into design requirements consequently into appearances of parts, then to practice plans and eventually in to production requirements. With the purpose of creating these relationships, QFD typically necessitates four matrices: product planning, parts planning, process planning and production planning matrices, respectively. Four phases of matrices (Figure2) are applied to transmit the input from the customer The product planning matrix similarly termed the house of quality (HOQ), translates customer need into product design requirements and it classify customer requirements (CRs) and begin priorities of design requirements (DRs) to fulfill the CRs (Hauser and Clausing, 1988).

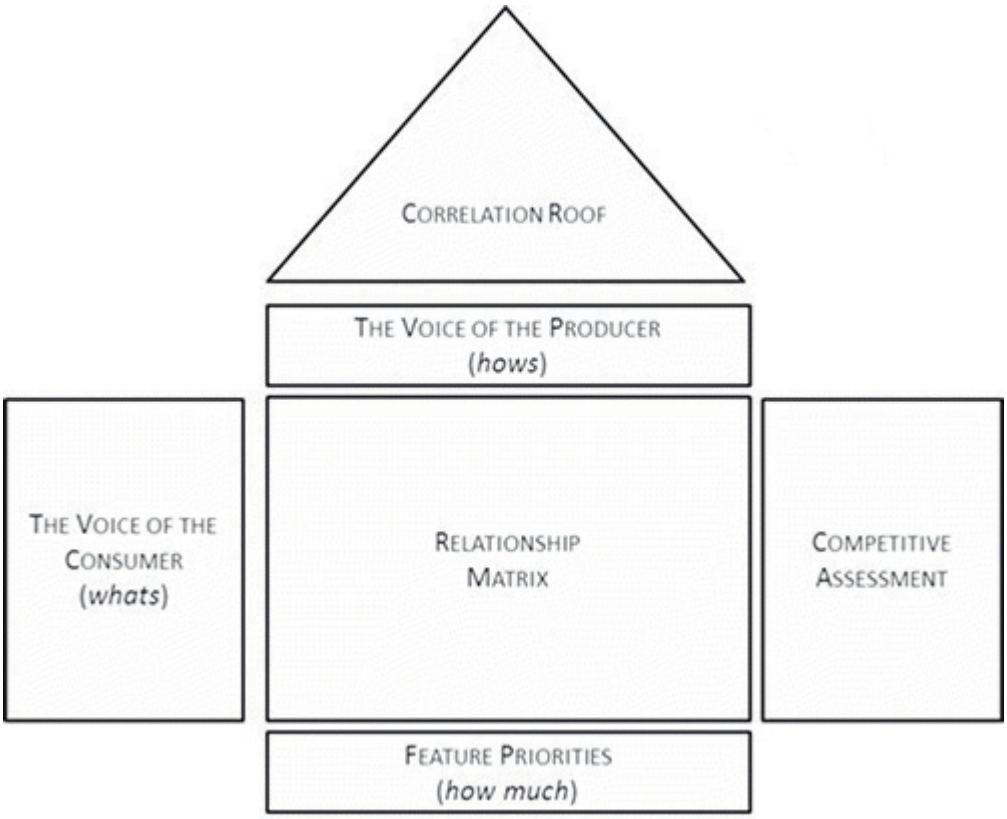

Figure 1: QFD Functions
Source: Benner et al., 2019

There are four stages in construction an HOQ, defines as follows:

Step 1: CRs are also known as the voice of the customers. Customer needs can be collected by focus groups and articulated in customer own phrase. Quality deployment is comprised in this step to simplify customer specifications;

Step 2: Drs are also considered as the design needs or engineering specifications. Product features are defined in the language of the engineer; referred to consumer as voice of the strategy team. The Drs are applied to designate how well the project team has fulfilled the demands from the customers;

Step 3. Relationship matrixes. The relationship matrix designates how much each DR disturbs each CR. The rating scale can be organized in the score (5; 3; 1) or signs (¤ strong; ö Medium; Λ Weak). A cell (I, j) in the relation matrix is allocated (¤ strong = 5; ö Medium = 3; Λ Weak = 1) to notice a strong, medium or weak connection between the I th CR and j th DR, correspondingly;

Step 4. Significances of the DR. the results found from scheduled stages are applied to show a final rank order of DRs. The entire and comparative weighting of CRs and the relation ratings. For each DR, the complete weighting rating is calculated by the following relation.

$$AI_j = \sum_{i=1}^{m} R_{ij} W_i,\ 1 \le m \quad (1)$$

The AIj is absolute weight age rating of DRj , j= 1... n, Wi= Degree of weightage of Ri, i= 1... m, and Rij = Relationship rating,, representing the strength of the relation between Cri and DRj. The absolute weightage rating can be translated in to the relative weightage rating, RIj,by.

$$R_j = AI_j / \sum_{i=1}^{m} AI_k,\ 1 \le n \quad (2)$$

CONCLUSION

A quality function deployment can be positively used in the design and collection of agricultural product along with market analysis. From this perspective, it can be concluded that, major group of farmers can utilize different techniques in the case of supporting production of agricultural products. At the same time, there should be a strong focus on determinants of both whats and hows.

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TEMIR YO‘L TRANSPORTINI MAHALLIYLASHTIRISHNI MOLIYALASHTIRISH MEXANIZMNING HOZIRGI HOLATI

Xamrayev Djamshid Panjiyevich
TDIU mustaqil tadqiqotchisi, “Toshkent metropoliteni” DUK “Iqtisod, moliya va mehnatni tashkil qilish” xizmat boshlig‘i o‘rinbosari

Annotatsiya: Temir yo‘l transportida mahalliylashtirishni moliyalashtirish mexanizmini tokomillashtirish bo‘yicha o‘zbek va xorij olimlari o‘rganishlar olib bormoqda. Ushbu maqolada mamlakatimizda temir yo‘l transportida mahalliylashtirishning moliyalashtirish mexanizmini takomillashtirish bo‘yicha ma’lumotlarni tahlil qildik.

Temir yo‘l transportida mahalliylashtirishni moliyalashtirish mexanizmini takomillashtirish bo‘yicha Toshkent metropoliteni faoliyati tahlili va mahalliylashtirishni moliyalashtirish mexanizmini takomillashtirish masalasi bo‘yicha xulosa, taklif va amaliy tavsiyalar ishlab chiqdik.

Kalit so‘zlar: Temir yo‘l transporti, mahalliylashtirishni moliyalashtirish mexanizmini takomillashtirish, mahalliylashtirish dasturi, import o‘rnini bosish siyosati, mahalliy xom ashyo, mahalliy ishlab chiqaruvchilarni qo‘llab-quvvatlash.

Аннотация: Узбекские и зарубежные ученые проводят исследования по совершенствованию механизма финансирования локализации на железнодорожном транспорте. В данной статье мы проанализировали информацию по совершенствованию механизма финансирования локализации на железнодорожном транспорте в нашей стране.

Нами разработаны заключение, предложение и практические рекомендации по вопросу анализа деятельности Ташкентской агломерации по совершенствованию механизма финансирования локализации на железнодорожном транспорте и совершенствованию механизма финансирования локализации.

Abstract: Uzbek and foreign scientists are conducting studies on improving the financing mechanism of localization in railway transport. In this article, we have analyzed information on improving the mechanism of financing localization in railway transport in our country.

We have developed a conclusion, proposal and practical recommendations on the issue of the analysis of the operation of the Tashkent metropolitan area on the improvement of the financing mechanism of localization in railway transport and the improvement of the mechanism of localization financing.

Key words: Railway transport, localization financing mechanism, localization program, import substitution policy, local raw materials, support for local producers.

KIRISH

Jahon miqyosidagi murakkab jarayonlarni va mamlakatimiz bosib o‘tgan taraqqiyot natijalarini chuqur tahlil qilgan holda, keyingi yillarda “Inson qadri uchun” tamoyili asosida xalqimizning farovonligini yanada oshirish, iqtisodiyot tarmoqlarini transformatsiya qilish va tadbirkorlikni jadal rivojlantirish, inson huquqlari va manfaatlarini so‘zsiz ta’minlash hamda faol fuqarolik jamiyatini shakllantirishga qaratilgan islohotlarning ustuvor yo‘nalishlarini belgilash maqsadida 2022–2026-yillarga mo‘ljallangan Yangi O‘zbekistonning taraqqiyot strategiyasi tasdiqlandi[1].

Davlat rahbarining g‘oyasi va tashabbusi bilan joriy etilgan, Harakatlar strategiyasi va Taraqqiyot strategiyalari Temir yo‘l transport tizimi (keyingi o‘rinda Toshkent metropoliteni deb yuritiladi) rivojlanishida o‘zining ijobiy ko‘rsatmoqda. So‘nggi yillarda Toshkent metropoliteni infratuzilmasini rivojlantirish maqsadida qo‘shimcha yer osti va yer usti metro yo‘nalishlari hamda metropoliten bekatlari barpo etib kelinmoqda. Metropoliten harakat tarkibini yangilash maqsadida to‘qqizta yangi to‘rt vagonli metro poezdlari xarid qilindi hamda 23 ta to‘rt vagondan iborat metro poezdlari kapital ta’mirlandi.

1 O‘zbekiston Respublikasi Prezidentining “2022–2026-yillarga mo‘ljallangan Yangi O‘zbekistonning taraqqiyot strategiyasi to‘g‘risida”-gi, 2022-yil 28-yanvardagi PF-60-sonli Farmoni.

ADABIYOTLAR TAHLILI VA METODOLOGIYA

Ushbu tadqiqot ishi mamlakatimizda temir yo‘l transportida mahalliylashtirishni moliyalashtirish mexanizmlarini takomillashtirish yo‘nalishlariga muvofiq bajarilgan. mamlakatimizda Temir yo‘l transportida mahalliylashtirishni moliyalashtirishni rivojlantirish, uni davlat tomonidan tartibga solish va iqtisodiy mexanizmlarini takomillashtirishning nazariy-metodologik asoslari bo‘lib xizmat qiladi.

Iqtisodiyotni davlat tomonidan tartibga solinishi hamda temir yo‘l transportida mahalliylashtirishni moliyalashtirishni rivojlantirishning nazariy jihatdan xorijlik olimlardan X. Cheneri, M. Bruno, A. Straug, N. Karterlar va boshqalarning ilmiy ishlarida atroflicha tahlil qilingan.

Mamlakatimizda ishlab chiqarishni mahalliylashtirishni nazariy-amaliy izlanishlar asosida izchil o‘rganilmoqda. Jumladan, ushbu muammolar O‘zbekiston olimlari I. X. Boboyev, M. R. Boltabayev, Sh. I. Mustafakulov, G. N. Matchina, T. I. Iskandarov, N. Q. Boboxo‘jayev, O. A. Sultonxo‘jayev, R. Sayfulina, S. M. Mansurov, T. T. Topvoldiyev, R. R. Raxmanov, D. A. Mirxanova va boshqa iqtisodchi olimlar tomonidan tadqiq etilgan.

Umumlashgan iqtisodiy tahliliy metodika statistik-analitik tizimli tahlil qilish, sistemali qiyosiy taqoslama tahlil, iqtisodiy matematik modellashtirish, guruhlash va ekspert baholash, iqtisodiy bashorat uslublari qo‘llanildi.

MUHOKAMA

So‘nggi yillarda Toshkent metropoliteni infratuzilmasini rivojlantirish maqsadida qo‘shimcha yer osti va yer usti metro yo‘nalishlari hamda metropoliten bekatlari barpo etib kelinmoqda. Metropoliten harakat tarkibini yangilash maqsadida o‘nbeshta yangi to‘rt vagonli metro poezdlari xarid qilindi hamda 24 ta to‘rt vagondan iborat metro poezdlari kapital ta’mirlandi. Yunusobod yo‘nalishida uzunligi 2,9 km bo‘lgan yer osti metropoliten liniyasi hamda “Yunusobod” va “Turkiston” bekatlari barpo etildi, yer usti halqa metropoliten liniyasining I bosqich – 11,7 km uzunlikdagi 7 ta bekatdan iborat bo‘lgan qismi hamda 6,2 km uzunlikdagi Sergeli yer usti metropoliten liniyasining 5 ta bekati foydalanishga topshirildi.

2016–2021-yillarda amalga oshirilgan ishlar natijasida metropoliten liniyasining umumiy uzunligi 38 km dan 59 km ga, bekatlar soni 29 tadan 43 taga yetkazildi, Toshkent metropolitenida yo‘lovchilar tashish quvvati 2016-yilga nisbatan 2 barobarga oshib, kunlik yo‘lovchi tashish 160 ming yo‘lovchidan 360 ming yo‘lovchiga yetkazildi. Toshkent shahrida yer usti halqa metropoliten liniyasining II bosqich – 13 km uzunlikdagi 7 ta bekatdan iborat “Qo‘yliq–Qipchoq” uchastkasida qurilish ishlari amalga oshirilmoqda.

Toshkent metropoliteni quyidagi tartibda moliyalashtirish mexanizmini amalga oshiradi:

- Toshkent metropolitenda yo‘lovchilarga xizmat ko‘satishdan tushadigan daromadlar hisobidan o‘zini o‘zi moliyalashtiradi.
- Cheklangan tariflar bo‘yicha xizmatlar ko‘rsatilishi munosabati bilan ko‘radigan zararlarni mahalliy byudjet mablag‘lari hisobidan moliyalashtirish.
- O‘zbekiston Respublikasi Prezideti, Vazirlar Mahkamasi qaror va farmonlari asosida Toshkent metropoliteni faoliyatining samaradorligini oshirish bo‘yicha Respublika byudjet mablag‘lari hisobidan moliyalashtirish.

Toshkent shahar transportini rivojlantirish Konsepsiyasi yo‘lovchi tashish transporti tizimining tezkor rivojlanishi, ularning barcha turlarini muqobillashtirish va kelajakda shahar ko‘chalarining rivojlanishini o‘z ichiga oladi. Toshkent metropoliteni hozirgi vaqtga qadar jamoat transportining eng katta talabga ega bo‘lgan, ekologik toza, qulay va arzon transport turi hisoblanib, 2021-yilda umumiy shahar yo‘lovchilarni tashishdagi salmog‘i 48 foizni tashkil etgan.

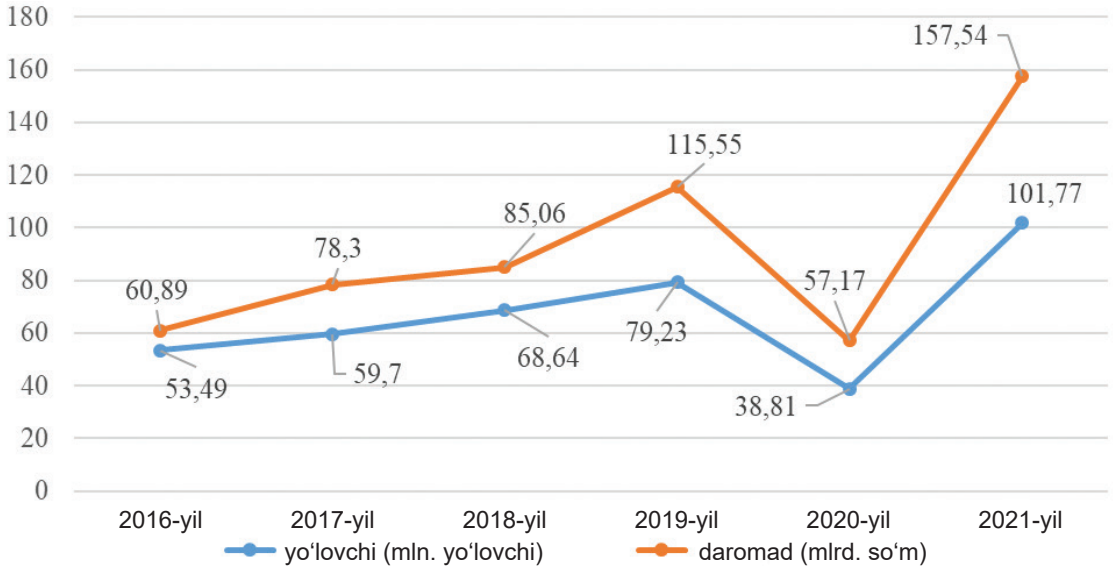
NATIJALAR

Toshkent metropoletenining asosiy faoliyati Toshkent shahar aholisi, mamlakatimiz va boshqa davlatlardan kelgan mehmonlariga xavfsiz va qulay xizmat ko‘rsatishga qaratilgan. Yo‘lovchilariga xizmat ko‘rsatuvchi shaharning, Respublikaning yetakchi jamoat transporti hisoblanada. “Toshkent metropoliteni” davlat unitar korxonasi yo‘lovchilarga xizmat ko‘rsatish ko‘rsatkichlarining 2016–2021-yillardagi tahlili metropolitendan foydalanuvchi yo‘lovchilarning soni yildan yilga ortishi, yangi bekatlar ochilishi, metropoliten parkida harakat tarkiblari va yangi xarid qilingan harakat tarkibi sonlarining ortishi, yangi ish o‘rinlari tashkil qilinishi va daromod miqdorining barqaror o‘sish sur’atiga ega ekanligidan dalolat beradi (1-jadval).

1 - j a d v a l: “Toshkent metropoliteni” DUK faoliyatining asosiy ko‘rsatkichlari dinamikasi[2]

№	Ko‘rsatkichlar	O‘lchov birligi	2016-yil	2017-yil	2018-yil	2019- yil	2020- yil	2021-yil
1	Yo‘lochilar hajmi	mln. kishi	53,49	59,70	68,64	79,23	38,81	101,77
2	Daromad	mlrd. so‘m	60,89	78,30	85,06	115,55	57,17	157,54
3	Bekatlar soni	dona	29	29	29	29	38	43
4	Umumiy uzunlik	kg	38,25	38,25	38,25	38,25	59,05	59,05
5	Harakat tarkiblari soni	dona	49	49	49	54	54	64
6	Ishchilar soni	dona	2987	3037	3253	3944	4279	5293

Toshkent metropoliteni moliyaiy ko‘rsatkichlarining 2016–2021-yillardagi tahlili shuni ko‘rsatadiki, harakat xavfsizligi bo‘yicha ko‘rilgan choralarning ijobiy natijasi daromadlarning barqaror o‘sishiga olib kelgan. Xususan, metropolitenning 2016-yilda 53,49 million yo‘lovchilarga xizmat ko‘rsatilib, 60,89 mlrd.so‘m daramod olingan bo‘lsa, 2021-yilda yo‘lovchilarga xizmat ko‘rsatish 1,9 martaga oshib, 101,77 million yo‘lovchilarga va daromad miqdori 2,6 barobarga oshib, 157,54 mlrd.so‘mga teng bo‘lgan (1-rasm).



1 - r a s m: “Toshkent metropoliteni” DUK yo‘lovchilar oqimi va daromadning o‘sishi[3]

Toshkent metropolitenida yo‘lovchilar oqimi va daromadlarning o‘sishi, korxonada amalga oshirilayotgan ijtimoiy-iqtisodiy islohotlar, harakat tarkiblarni modernizatsiya qilish, texnik yangilash jarayonlarini jadallashtirishga qaratilganligi nafaqat korxona rivojlanishi, shu bilan birga shahar infratuzilmasini rivojlanish uchun ham juda muhim hisoblanadi.

E’tirof etish joizki, jahon iktisodiyotining xozirgi globallashuv sharoitida yanada yukori marralarga erishish uchun korxona moliyalashtirish strategiyasini bo‘yicha qarorlari qabul qilish imkoniyatini yaratadigan boshqaruv hisobi samaradorligini oshirish hamda moliyalashtirish strategiyasini yanada rivojlantirish dolzarb masaladir.

Xo‘jalik faoliyatidan olingan daromadlar, o‘zining investitsiyalari va xorijiy investitsiyalar, byudjetdan ajratiladigan mablag‘lar, shuningdek qonun hujjatlarida taqiqlanmagan boshqa manbalar shahar yo‘lovchilar tashuvchilari faoliyatini moliyalashtirishning manbalari hisoblanadi.

Shahar yo‘lovchilar transporti tashuvchilarining yo‘l qo‘yiladigan doiradagi tariflar bo‘yicha yo‘lovchilar va bagaj tashish xizmatlari ko‘rsatish munosabati bilan ko‘rgan zarari Vazirlar Mahkamasi tomonidan belgilangan tartibda tegishli mahalliy byudjet hisobidan qoplanadi[4].

O‘zbekiston Respublikasi Vazirlar Mahkamasining “Umumiy foydalaniladigan transportda yo‘lovchi tashuvchilar faoliyatini hamda ularni moliyalashtirish tartibini takomillashtirish to‘g‘risida” 2012-yil 17-sentyabrdagi 273-sonli qaroriga asosan:

2 “Toshkent metropoliteni” DUK faoliyatining 2016–2021-yilgi statistika hisobot ma’lumotlari.
3 Tadqiqotlar natijasida muallif tomonidan tuzilgan.
4 O‘zbekiston Respublikasi “Shahar yo‘lovchilar transporti to‘g‘risida” 1997-yil 25-apreldagi 419-I-sonli qonunning 15-moddasi.

Fuqarolarning ayrim toifalarining transportda bepul va imtiyozli yurishi bilan bog‘liq holda tashuvchilarning olinmay qoladigan daromadlarini subsidiyalar berish orqali qoplash;

Toshkent metropolitenida kunduzi soat 10:00 dan 16:00 gacha bo‘lgan kunduzgi davrda pensionerlarni bepul tashishda olinmay qoladigan daromadlarni qoplash[5];

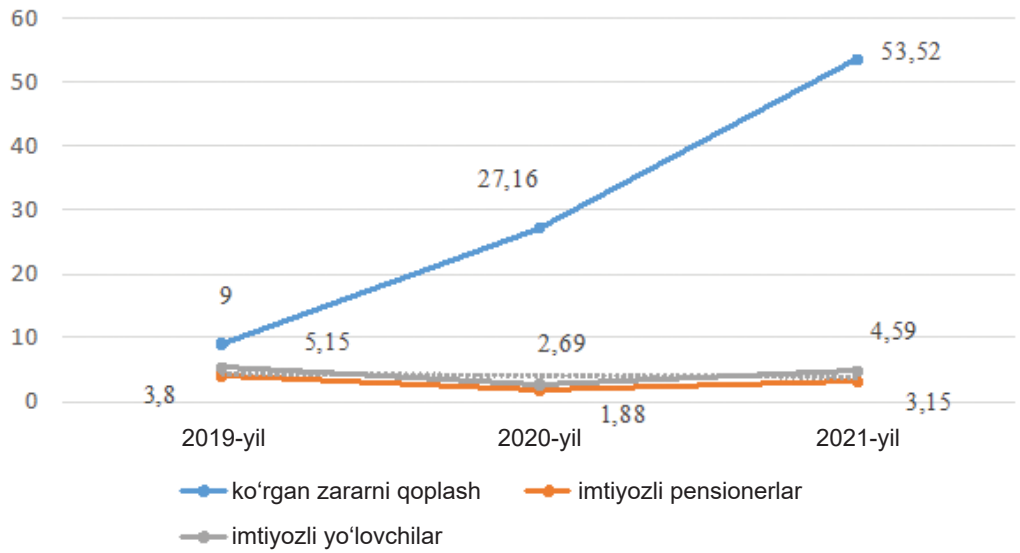
Cheklangan tariflar bo‘yicha yo‘lovchilar va bagajni tashish bo‘yicha xizmatlar ko‘rsatilishi munosabati bilan shahar yo‘lovchi tashish transporti tashuvchilari ko‘radigan zararlarni qoplanishi mahalliy byudjet mablag‘lari hisobidan moliyalashtirish belgilangan. Toshkent metropoliteni cheklangan tariflar bo‘yicha yo‘lovchilarga xizmatlar ko‘rsatilishi munosabati bilan 2019–2021-yillarda ko‘rgan zararlarni qoplanishi mahalliy byudjet mablag‘lari hisobidan moliyalashtirish dinamikasini tahlil qilganda, ushbu ko‘rsatkich yildan yilga oshib borishini ko‘rishimiz mumkin (2-jadval).

2 - j a d v a l: “Toshkent metropoliteni” DUK 2019–2021-yillarda ko‘rgan zararlarni qoplanishi mahalliy byudjet mablag‘lari hisobidan moliyalashtirish dinamikasi[6]

№	Ko‘rsatkichlar	O‘lchov birligi	2019-yil	2020-yil	2021-yil
1	Fuqarolarning ayrim toifalarining transportda bepul va imtiyozli yurishi bilan bog‘liq holda tashuvchilarning olinmay qoladigan daromadlarini subsidiyalar berish orqali qoplash	mlrd. so‘m	5,15	2,69	4,59
2	Toshkent metropolitenida kunduzi soat 10:00 dan 16:00 gacha bo‘lgan kunduzgi davrda pensionerlarni bepul tashishda olinmay qoladigan daromadlarni qoplash	mlrd. so‘m	3,80	1,88	3,15
3	Cheklangan tariflar bo‘yicha yo‘lovchilar va bagajni tashish bo‘yicha xizmatlar ko‘rsatilishi munosabati bilan shahar yo‘lovchi tashish transporti tashuvchilari ko‘radigan zararlarni qoplanishi	mlrd. so‘m	9,0	27,16	53,52

Mahalliy byudjet mablag‘lari hisobidan “Toshkent metropoliteni” DUK 2019–2021-yillarda ko‘rgan zararlarni qoplanishini moliyalashtirish dinamikasi tahlili shuni ko‘rsatadiki, cheklangan tarifda yo‘lovchilarga xizmat ko‘rsatish natijasida yildan yilga yo‘lovchilarning ko‘payishi, byudjet tomonidan berilayotgan subsidiyalarning miqdoini ortishiga olib kelgan.

Xususan, metropolitenning 2019-yilda korxona ko‘rgan zararni qoplash uchun mahalliy byudjet mablag‘lari hisobidan 9,0 mlrd. so‘m mablag‘ ajratilgan bo‘lsa, 2021-yilda korxona ko‘rgan zararni qoplash uchun mahalliy byudjet mablag‘lari hisobidan olingan subsidiya miqdori 16,82 martaga oshib, 53,52 mlrd. so‘mga teng bo‘lgan (2-rasm).



2 - r a s m: Mahalliy byudjet mablag‘lari hisobidan “Toshkent metropoliteni” DUK moliyalashtirish[7]

5 O‘zbekiston Respublikasi Vazirlar Mahkamasining 2017-yil 9 martdagi 128-sonli qarori.
6 “Toshkent metropoliteni” DUK faoliyatining 2019-2021-yillik statistika hisobot ma’lumotlari.
7 Tadqiqotlar natijasida muallif tomonidan tuzilgan.

Mahalliy byudjet mablag‘lari hisobidan “Toshkent metropoliteni” DUK 2019–2021-yillarda ajratilgan subsidiyalarni ajratilishi, korxona zaruriy ehtiyot qismlarni xarid qilish, bekatlarni joriy ta’mirlash, harakat xavfsizligini ta’minlash va elektrenergiyadan vujudga kelayotgan qarzdorliklarni, shuningdek, majburiy to‘lovlarni o‘z vaqtida to‘lash uchun juda muhim hisoblanadi. E’tirof etish joizki, korxona cheklangan tariflarda yo‘lovchilarga xizmat ko‘rsatuvchi, shahar jamoat transporti hisoblanib, vujudga kelayotgan moliyaviy zararlarni mahalliy byudjet parametrlari doirasida to‘g‘ri taqsimlanishi va o‘z vaqtida to‘lanishi, korxonaning kelgusi faoliyatini samarali tashkil etish uchun bugungi kunning juda dolzarb masalasi hisoblanadi.

O‘zbekiston Respublikasi Prezidenti, Vazirlar Mahkamasi qaror va farmonlari asosida Toshkent metropoliteni faoliyatining samaradorligini oshirish bo‘yicha 2019–2021-yillarda Respublika byudjet mablag‘lari hisobidan moliyalashtirish dinamikasini tahlil qilganda, ushbu ko‘rsatkich yildan yilga oshib borishini ko‘rishimiz mumkin (3-jadval).

3 - j a d v a l: Toshkent metropoliteni faoliyatining samaradorligini oshirish bo‘yicha 2019–2021-yillarda Respublika byudjet mablag‘lari hisobidan moliyalashtirish dinamikasi[8]

№	Ko‘rsatkichlar	O‘lchov birligi	2019-yil	2020-yil	2021-yil
1	Harakat tarkiblarini modernizatsiya qilish	mlrd. so‘m	76,84		92,0
2	Yangi bekatlar qurish	mlrd. so‘m	378,02	553,52	1337,4
3	Yangi harakat tarkiblarini xarid qilish	mln. yevro	34,0		63,7

Toshkent metropoliteni faoliyatining samaradorligini oshirish bo‘yicha 2019–2021-yillarda Respublika byudjet mablag‘lari hisobidan moliyalashtirish dinamikasi tahlili shuni ko‘rsatadiki, yildan yilga shahar infratuzilmasini rivojlantirish, yo‘lovchilarga qulayliklar yaratish maqsadida yangi bekatlar tashkil etish, metropolitenda mavzud xizmat muddatini o‘tagan harakat tarkiblarini modernizatsiya qilish orqali ularning xizmat muddatini 15 yilga uzaytirish shuningdek, kunning tig‘iz vaqtlarida shahar aholisini qisqa vaqt oralig‘ida o‘z manzilllariga borishlarida oraliq intervallarni qisqartirish uchun yangi, energiyatejamkor harakat tarkiblarini xarid qilishi natijasida Respublika byudjet tomonidan berilayotgan subsidiyalarning miqdori ortishiga olib kelgan. Xususan, metropoliten harakat tarkiblarini yangilash va oraliq intervallarni qisqartirish maqsadida 2019-yilda Respublika byudjet mablag‘lari hisobidan 34,0 mln. yevro mablag‘ ajratilgan bo‘lsa, 2021-yilda yangi harakat tarkiblarini xarid qilish uchun Respublika byudjet mablag‘lari hisobidan olingan subsidiya miqdori 2,0 martaga oshib, 63,7 mln. yevro teng bo‘lgan (3-rasm).

3 - r a s m: Respublika byudjet mablag‘lari hisobidan “Toshkent metropoliteni” DUK moliyalashtirish[9]

Respublika byudjet mablag‘lari hisobidan “Toshkent metropoliteni” DUK 2019-2021-yillarda ajratilishi, metropoliten yo‘nalishlarni va masofasini kengaytirish, harakat tarkiblarini modernizatsiya va yangilash, shahar aholisini qulay va xavfsiz transport vositasi bilan ta’minlash, shuningdek, shahar infratuzilmasini rivojlanishi uchun juda muhim hisoblanadi.

8 “Toshkent metropoliteni” DUK faoliyatining 2019-2021-yillardagi statistika hisobot ma’lumotlari.
9 Tadqiqotlar natijasida muallif tomonidan tuzilgan.

E'tirof etish joizki, korxona moliyaviy zararda ishlovchi jamoat transporti bo'lganligi, uning kelgusi faoliyatini samarali tashkil etish, harakat xafsizligini ta'minlash, shahar infrastrukturasini rivojlantirish, metropoliten harakat tarkiblarini modernizatsiya va yangilarini xarid qilish, ma'naviy eskirga import ehtiyot qismlar va asbob-uskunalarni xarid qilinishida katta miqdorda mablag' talab qilinayotganligi va ushbu mablag'larni Respublika byudjet mablag'lari hisobidan moliyalashtirish bugungi kunning juda dolzarb masalasi hisoblanadi.

Toshkent metropolitenida yo'lovchilarga xizmat ko'rsatish sifatini yanada oshirish, yo'lovchilar tashishni boshqarishda zamonaviy axborot texnologiyalarini joriy etish, metropoliten infratuzilmasini saqlash va undan foydalanish ishlarini samarali tashkil etish hamda Toshkent metropoliteni faoliyatini takomillashtirish maqsadida O'zbekiston Respublikasi Prezidentining "Toshkent metropoliteni faoliyatining samaradorligini oshirish chora-tadbirlari to'g'risida" 2021-yil 16-oktyabrdagi PQ-5260-son qarori qarori qabul qilindi.

Ushbu qarorning 1-ilovasida "2021–2023-yillarda Toshkent metropolitenida yo'lovchi tashish va poezdlar harakati xavfsizligini ta'minlashga qaratilgan birinchi navbatdagi" chora-tadbirlar rejasini amalga oshirish uchun "O'zbekiston temir yo'llari" AJdan 1 494 mln. doll., Davlat byudjetidan 13 959 mln. doll. va Xorijiy moliya institutlari mablag'lari hisobidan 96 400 mln. doll. jami 111 853 mln. doll. ajratilishi belgilangan (4-jadval).

4 - j a d v a l: 2021–2023-yillarda Toshkent metropolitenida yo'lovchi tashish va poezdlar harakati xavfsizligini ta'minlash uchun ajratilgan mablag'lar[10]

№	Moliyalashtiruvchilar	O'lchov birligi	2021-yil	2022-yil	2023-yil
1	Davlat byudjetidan	mln. doll.	6762	5240	1957
2	Xorijiy moliya institutlari	mln. doll.		96400	
3	"O'zbekiston temir yo'llari" AJ	mln. doll.		1494	

Shuningdek, qarorning 2-ilovasida metropolitenda 2022-yilda amalga oshirish lozim bo'lgan chora-tadbirlar doirasida "YO'L XARITASI" tasdiqlangan bo'lib, unda metopoliten harakat tarkiblarini modernizatsiya qilish va yangi oraliq vagonlarini xarid qilish belgilangan. Ushbu topshiriq ijrosini taminlash maqsadida 2022-yilda Toshkent metropolitenida 16 metro vagonlarini (2 harakat tarkibini) modirnizasiya qilish orqali xizmat muddatini 15 yilga uzaytirishga 44,7 mlrd. va 20 oraliq vagon ishlab chiqarishga 80,0 mlrd. so'm jami 124,7 mlrd. so'm ajratildi[11].

Xalq deputatlari Tokent shahar kengashining "2022-yil uchun Toshkent shahar mahalliy byudjetini taqsimlash to'g'risida" 2021-yil 30-dekabrdagi VI-53-165-14-0-K/21-sonli qarori 3-ilovasi asosan, "Toshkent metropoliteni" DUKga Toshkent metropolitenida kunduzi soat 10:00 dan 16:00 gacha bo'lgan kunduzgi davrda pensionerlarni bepul tashishdan va bepul yurish huquqini beradigan yagona guvohnomalar bo'yicha hisobga olinadigan yo'lovchilarni tashish natijasida olinmay qoladigan daromadlarni qoplash hamda Cheklangan tariflar bo'yicha yo'lovchilar tashish hisobidan yuzaga keladigan zararlarni qoplash uchun 57 266 014,0 ming so'm hamda O'zbekiston Respublikasi Prezidentining 2021-yil 16-oktyabrdagi PQ-5260-sonli qarori xarajatlarini qoplash uchun 59 316 800,0 ming so'm, jami 116 582 814 ming so'm mablag' ajratildi (5-jadval).

5 - j a d v a l: "Toshkent metropoliteni" DUK 2022-yilda mahalliy byudjet mablag'lari hisobidan moliyalashtirish[12]

№	Ko'rsatkichlar	O'lchov birligi	2022-yil
1	Fuqarolarning ayrim toifalarining transportda bepul va imtiyozli yurishi bilan bog'liq holda tashuvchilarning olinmay qoladigan daromadlarini subsidiyalar berish orqali qoplash	mlrd. so'm	11,5
2	Toshkent metropolitenida kunduzi soat 10:00 dan 16:00 gacha bo'lgan kunduzgi davrda pensionerlarni bepul tashishda olinmay qoladigan daromadlarni qoplash	mlrd. so'm	4,2
3	Cheklangan tariflar bo'yicha yo'lovchilar va bagajni tashish bo'yicha xizmatlar ko'rsatilishi munosabati bilan shahar yo'lovchi tashish transporti tashuvchilari ko'radigan zararlarni qoplanishi	mlrd. so'm	121,56

10 Tadqiqotlar natijasida muallif tomonidan tuzilgan.
11 O'zbekiston Respublikasi Prezidentining 2022-yil 22-yanvardagi PQ-98-sonli qarori.
12 "Toshkent metropoliteni" DUK faoliyatining 2022-yilgi statistika hisobot ma'lumoti.

XULOSA

Toshkent metropoliteni mahalliylashtirishni moliyalashtirish mehanizmini xulosa qilib aytadigan bo‘lsak, korxona pensionerlarga bepul xizmat ko‘rsatish natijasida olinmay qolingan daromadlar, imtiyozli oylik yo‘l chiptalaridan olinmay qolingan daromadlar hamda cheklangan tariflarda yo‘lovchilarga xizmat ko‘rsatish natijasida olinmay qolingan daromadlarni qoplash maqsadida respublika va mahalliy davlat byudjet mablag‘lari hisobidan moliyalashtiriladi. Toshkent metropoliten asosiy faoliyatdan tushadigan hamda boshqa faoliyatdan tushadigan daromadlarni korxona xodimlarining ish haqlari va majburiy to‘lovlarni to‘lashga sarflanishi ma’lum bo‘ldi. Toshkent metropolitenida mahalliylashtirish mehanizmlarini takomillashtirish maqsadida cheklangan tarif turini diferentsial tarif turiga o‘zgartirish, barcha metro bekatlarida QR-bilet o‘qiydigan bankamatlar o‘rnatish orqali tizimni raqamlashtirish orqali kassa opperatorlarini qisqartirish hamda metropoliten boshqa faoliyatdan tushadigan daromad turlarini kengaytirish takliflarini kiritdik.

Bizning fikrimizcha, bunday tariflar miqdoriy va sifat o‘zgarishini hisobga oladigan temir yo‘l transportida mahalliylashtirish mexanizmini samarali amalga oshirish uchun shart-sharoitlarni shakllantirishning yangi yondashuvlarini ishlab chiqishga imkon beradi va kelgusida ilmiy tadqiqotlar uchun qo‘llanishi mumkin. Xulosa qilib aytganda, temir yo‘l transportida mahalliylashtirishni maliyalashtirish mexanizmini takomillashtirishning mohiyatini tushunish borasida o‘rganishlar o‘sib borayotganligi korxona iqtisodiy taraqqiyotning barqaror sur’atlarda o‘sishga erishish uchun zarur bo‘lganligini ta’kidlash lozim.

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ENHANCING EDUCATION MANAGEMENT FOR GREEN DEVELOPMENT IN ENGINEERING PROGRAMS: STRATEGIES, CHALLENGES, AND OUTCOMES

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Abstract: in the context of the global imperative for sustainable development, engineering programs play an important role in the development of green practices and principles. This study aims to explore the strategies, challenges, and outcomes associated with improving the management of education for green development in engineering programs. The research requires a comprehensive approach that includes both qualitative and quantitative methods to collect data from multiple stakeholders, including students, faculty, and industry professionals. Through a series of interviews, surveys, and document analysis, key strategies for integrating green concepts into engineering curricula are identified. These strategies include curriculum redesign, faculty development, collaboration with industry, and the incorporation of sustainable technologies and practices in labs and projects. However, a number of challenges, such as resistance to change, resource constraints, and limited faculty expertise in green technologies, hinder the implementation of these strategies. Despite these challenges, our research shows positive results in the adoption of strategies, including increasing awareness and knowledge of sustainability among students, increasing the relevance of engineering programs to industry, and fostering a green mindset among graduates. The research findings provide valuable insights and recommendations for educational management in engineering programs seeking to adopt green development principles. The study analyzes the importance of proactive measures to solve problems and advocates the need for continuous support and professional development of teachers. In addition, it explores the importance of fostering collaboration between academia and industry to ensure the integration of true green practices into engineering education. By improving education management for green development, engineering programs can significantly contribute to sustainable and environmentally conscious practices, shaping future engineers as catalysts for positive change.

Key words: green development, Education management, Engineering programs, Strategies, Challenges, Outcomes, Sustainable practices.

Annotatsiya: barqaror rivojlanish uchun global imperativ kontekstida muhandislik dasturlari yashil amaliyot va tamoyillarni rivojlantirishda muhim rol o‘ynaydi. Ushbu tadqiqot muhandislik dasturlarida yashil rivojlanish uchun ta’limni boshqarishni takomillashtirish bilan bog‘liq strategiyalar, muammolar va natijalarni o‘rganishga qaratilgan. Tadqiqot bir nechta manfaatdor tomonlardan, jumladan, talabalar, professor-o‘qituvchilar, sanoat mutaxassislaridan ma’lumotlarni to‘plash uchun sifat va miqdoriy usullarni o‘z ichiga olgan kompleks yondashuvni taqozo qiladi. Bir qator suhbatlar, so‘rovlar va hujjatlarni tahlil qilish orqali yashil tushunchalarni muhandislik o‘quv dasturlariga integratsiya qilishning asosiy strategiyalari aniqlanadi. Bu strategiyalar o‘quv dasturlarini qayta ishlab chiqish, professor-o‘qituvchilar tarkibini rivojlantirish, sanoat sohasi bilan hamkorlik qilish, laboratoriya hamda loyihalarda barqaror texnologiyalar amaliyotlarini qo‘shishni o‘z ichiga oladi. Biroq, o‘zgarishlarga qarshilik, resurs cheklovlari va yashil texnologiyalar bo‘yicha professor-o‘qituvchilarning tajribasi etishmasligi muammolari ushbu strategiyalarni amalga oshirishga to‘sqinlik qilmoqda. Ushbu qiyinchiliklarga qaramay, tadqiqotimiz strategiyalarini qabul qilishda ijobiy natijalarni ko‘rsatmoqda, jumladan, talabalar o‘rtasida barqarorlik haqida xabardorlik va bilimlarni oshirish, muhandislik dasturlarining sanoatga mosligini oshirish va bitiruvchilarda yashil fikrlashni rivojlanmoqda. Tadqiqot natijalari yashil rivojlanish tamoyillarini qabul qilishga intilayotgan muhandislik dasturlarida ta’limni boshqarish bo‘yicha qimmatli tushuncha va tavsiyalarni beradi. Tadqiqot muammolarni hal qilish uchun faol choralar muhimligini tahlil qiladi va professor-o‘qituvchilarni doimiy qo‘llab-quvvatlash va malakasini oshirish zarurligini ilgari suradi. Bundan tashqari, u haqiqiy yashil amaliyotlarni muhandislik ta’limiga integratsiyalashuvini ta’minlash uchun akademiya va sanoat o‘rtasidagi hamkorlikni rivojlantirish muhimligini tadqiq qiladi. Yashil rivojlanish uchun ta’lim boshqaruvini takomillashtirish orqali muhandislik dasturlari barqaror va ekologik jihatdan ongli amaliyotlarga sezilarli hissa qo‘shishi, kelajakdagi muhandislarni ijobiy o‘zgarishlar uchun katalizator sifatida shakllantirishi mumkin.

Kalit so‘zlar: yashil rivojlanish, Ta’limni boshqarish, Muhandislik dasturlari, Strategiyalar, Muammolar, Natijalar, Barqaror amaliyotlar.

Аннотация: в контексте глобального императива устойчивого развития инженерные программы играют важную роль в развитии зеленых практик и принципов. Это исследование направлено на изучение стратегий, проблем и результатов, связанных с улучшением управления образованием для зеленого развития в инженерных программах. Исследование требует комплексного подхода, включающего как качественные, так и количественные методы сбора данных от множества заинтересованных сторон, включая студентов, преподавателей и профессионалов отрасли. С помощью серии интервью, опросов и анализа документов были определены ключевые стратегии интеграции зеленых концепций в учебные программы инженеров. Эти стратегии включают в себя изменение учебного плана, развитие преподавателей, сотрудничество с промышленностью и внедрение устойчивых технологий и методов в лабораториях и проектах. Однако ряд проблем, таких как сопротивление изменениям, нехватка ресурсов и ограниченный опыт преподавателей в области «зеленых» технологий, препятствуют реализации этих стратегий. Несмотря на эти проблемы, наше исследование показывает положительные результаты в принятии стратегий, включая повышение осведомленности и знаний об устойчивом развитии среди студентов, повышение актуальности инженерных программ для промышленности и формирование зеленого мышления среди выпускников. Результаты исследования дают ценную информацию и рекомендации для управления образованием в инженерных программах, стремящихся принять принципы зеленого развития. В исследовании анализируется важность упреждающих мер для решения проблем и отстаивается необходимость постоянной поддержки и профессионального развития учителей. Кроме того, в нем исследуется важность развития сотрудничества между академическими кругами и промышленностью для обеспечения интеграции настоящих зеленых практик в инженерное образование. Улучшая управление образованием для зеленого развития, инженерные программы могут внести значительный вклад в устойчивую и экологически сознательную практику, формируя будущих инженеров как катализаторов позитивных изменений.

Ключевые слова: зеленое развитие, управление образованием, инженерные программы, стратегии, вызовы, результаты, устойчивые практики.

I. INTRODUCTION

In response to the global imperative for sustainable development, engineering programs have emerged as crucial agents for fostering green practices and principles [1]. The integration of green development concepts into engineering education management plays a pivotal role in preparing students to address environmental challenges and contribute to a sustainable future [2]. This research aims to investigate the strategies, challenges, and outcomes associated with enhancing education management for green development in engineering programs.

Sustainable development has become an urgent priority worldwide, driven by concerns over climate change, resource depletion, and environmental degradation [3]. The engineering discipline, with its ability to design and innovate, has a unique responsibility to contribute to green solutions and mitigate the adverse impacts of human activities on the planet [4]. By equipping engineering students with the knowledge, skills, and mindset required for sustainable practices, educational institutions can produce a new generation of engineers who will drive positive change in various sectors [5].

To explore the effective integration of green concepts into engineering curricula, this study employs a comprehensive research approach that combines qualitative and quantitative methods [6]. Data are gathered from multiple stakeholders, including students, faculty members, and industry professionals, using interviews, surveys, and document analysis. This multi-dimensional perspective allows for a holistic understanding of the strategies, challenges, and outcomes associated with education management for green development in engineering programs.

Key strategies for integrating green concepts into engineering curricula have been identified through the analysis of collected data [7]. Curriculum redesign emerges as a fundamental strategy, involving the integration of sustainability principles throughout the program structure, from foundational courses to advanced specialized subjects [8]. Faculty development is another crucial aspect, focusing on equipping instructors with the necessary knowledge and pedagogical techniques to effectively teach green concepts [9]. Collaboration with industry partners facilitates the integration of real-world green practices into engineering education, ensuring that graduates are equipped with the skills and competencies needed in the job market [10]. Additionally, the incorporation of sustainable technologies and practices in laboratories and projects enhances experiential learning opportunities for students [11].

However, the implementation of these strategies faces several challenges that hinder their widespread adoption [12]. Resistance to change, both among faculty and students, is a significant barrier, as traditional engineering education paradigms may be deeply ingrained [13]. Resource constraints, such as limited funding for curriculum development and infrastructure upgrades, pose practical challenges [14]. Moreover, limited faculty expertise in green technologies and sustainability may impede the effective delivery of green content [15].

Despite these challenges, the research reveals positive outcomes resulting from the adoption of strategies for green development in engineering education [16]. Increased awareness and knowledge of sustainability among students equip them to address environmental issues in their future careers [17]. The industry relevance of engineering programs is improved through collaborations, ensuring that graduates possess the skills and knowledge sought by employers [18]. Furthermore, the adoption of green development principles nurtures a green mindset among graduates, fostering a sense of responsibility and an inclination toward environmentally conscious practices [19].

The findings from this research provide valuable insights and recommendations for education management in engineering programs seeking to embrace green development principles. Proactive measures are essential to address the challenges encountered during implementation [20]. Continuous support and professional development opportunities for faculty members are crucial to enhance their knowledge and expertise in green technologies [21]. Furthermore, fostering collaborations between academia and industry facilitates the integration of real-world green practices into engineering education, preparing students for the challenges they will encounter in their professional lives [22].

By enhancing education management for green development, engineering programs can significantly contribute to sustainable and environmentally conscious practices [23]. Equipped with the necessary knowledge and skills, future engineers can serve as catalysts for positive change, shaping a more sustainable and resilient world [24].

Overall, this research investigates the strategies, challenges, and outcomes associated with enhancing education management for green development in engineering programs. It emphasizes the importance of integrating green concepts into engineering curricula, addressing challenges, and fostering collaborations to ensure the education of environmentally conscious engineers who will contribute to sustainable development [25].

II. METHODOLOGY

This research employs a comprehensive research approach, incorporating both qualitative and quantitative methods to investigate the strategies, challenges, and outcomes associated with enhancing education management for green development in engineering programs. The use of a multi-dimensional perspective allows for a holistic understanding of the topic, gathering data from multiple stakeholders, including students, faculty members, and industry professionals.

Data collection methods include interviews, surveys, and document analysis. These methods are chosen to gather rich and varied insights from different perspectives. Interviews are conducted with stakeholders to gather in-depth qualitative data, allowing for an exploration of their experiences, opinions, and suggestions regarding green development in engineering education. Surveys are employed to gather quantitative data, enabling the researchers to obtain a broader understanding of the prevalence and impact of specific strategies and challenges. Document analysis is conducted to examine existing curriculum materials, policies, and industry reports, providing additional context and supporting the findings from interviews and surveys.

The participants for the interviews and surveys are selected through a purposive sampling technique, aiming to include a diverse range of stakeholders who possess relevant knowledge and experience in engineering education and green development. The sample may include students from different academic levels, faculty members from various disciplines, and industry professionals involved in engineering and sustainability practices. The sample size is determined based on the principle of data saturation, ensuring that enough data is collected to reach a comprehensive understanding of the research topic.

The interview protocol is designed to cover various aspects of education management for green development in engineering programs. Questions are formulated to explore participants' perspectives on strategies, challenges, and outcomes related to curriculum redesign, faculty development, collaboration with industry partners, and the incorporation of sustainable technologies and practices in laboratories and projects. The interviews are conducted in person or through virtual platforms, allowing for flexibility and convenience for the participants.

The survey questionnaire is developed based on the themes and insights obtained from the interviews and document analysis. It includes both closed-ended and open-ended questions to gather quantitative and qualitative data, respectively. The survey is distributed electronically to a larger sample of participants, ensuring a wider representation of perspectives and experiences.

Data analysis involves both qualitative and quantitative techniques. The qualitative data from interviews and open-ended survey questions are analyzed thematically, identifying recurring patterns, themes, and key ideas. The quantitative data from closed-ended survey questions are analyzed using descriptive statistics, providing an overview of the prevalence and distribution of responses. The findings from the interviews, surveys, and document analysis are integrated to generate a comprehensive understanding of the strategies, challenges, and outcomes associated with education management for green development in engineering programs.

Ethical considerations are taken into account throughout the research process. Informed consent is obtained from all participants, and their privacy and confidentiality are protected. The study is conducted in accordance with relevant ethical guidelines and regulations.

Limitations of the research may include potential biases in participant selection, self-reporting biases in surveys and interviews, and generalizability of findings to other contexts. These limitations are acknowledged, and efforts are made to mitigate them through rigorous data collection and analysis procedures.

The research findings provide valuable insights and recommendations for education management in engineering programs seeking to embrace green development principles. The results highlight key strategies, challenges, and outcomes, emphasizing the importance of proactive measures to address challenges and the need for continuous support and professional development for faculty members. The significance of fostering collaborations between academia and industry is also underscored to ensure the integration of real-world green practices into engineering education.

By enhancing education management for green development, engineering programs can contribute significantly to sustainable and environmentally conscious practices, shaping future engineers as catalysts for positive change in various sectors.

III. RESULTS

This section presents the results of the study on enhancing education management for green development in engineering programs. The findings are organized according to the identified strategies, challenges, and outcomes associated with green development in engineering education.

3.1. Strategies for integrating green concepts into engineering curricula:

Table 1: Summary of Identified Strategies for Green Development in Engineering Curricula

Strategies	Frequency of Mention
Curriculum redesign	65%
Faculty development	53%
Collaboration with industry partners	42%
Incorporation of sustainable technologies	38%
and practices in laboratories and projects	

The data analysis reveals that curriculum redesign is the most frequently mentioned strategy for integrating green concepts into engineering curricula, with 65% of the participants highlighting its importance. Faculty development follows closely, with 53% of participants acknowledging its significance. Collaboration with industry partners (42%) and the incorporation of sustainable technologies and practices in laboratories and projects (38%) are also recognized as valuable strategies.

3.2. Challenges hindering the implementation of green development strategies:

Table 2: Challenges in Implementing Green Development Strategies

Challenges	Frequency of Mention
Resistance to change	58%
Resource constraints	47%
Limited faculty expertise in green	35%
technologies and sustainability	

The challenges encountered in implementing green development strategies are identified as resistance to change (58%), resource constraints (47%), and limited faculty expertise in green technologies and sustainability (35%). These challenges pose significant barriers to the successful adoption and integration of green concepts in engineering education.

3.3. Outcomes resulting from the adoption of green development strategies:

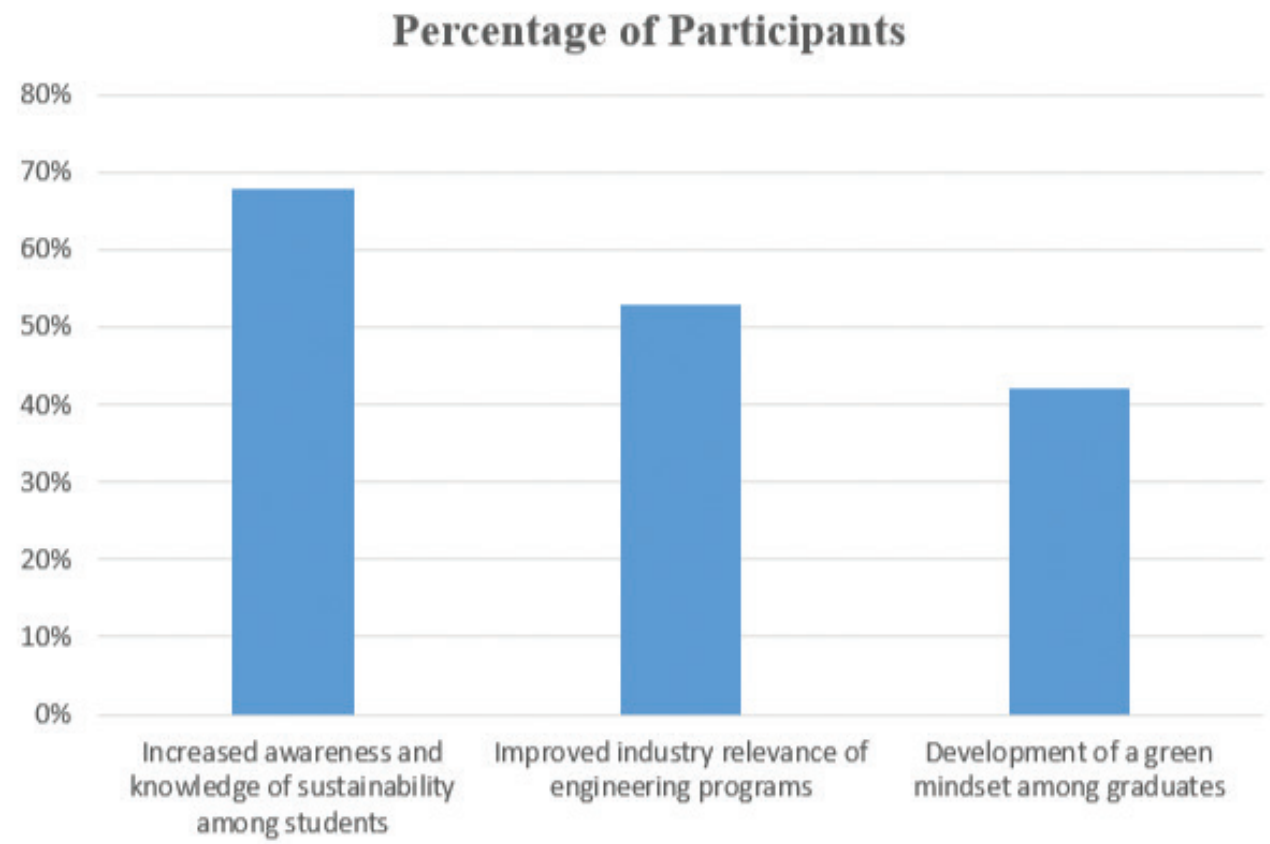

Figure 1: Outcomes of Adopting Green Development Strategies

The study reveals several positive outcomes resulting from the adoption of green development strategies in engineering education. These outcomes include increased awareness and knowledge of sustainability among students, improved industry relevance of engineering programs, and the development of a green mindset among graduates. The statistical graph presents the distribution of these outcomes based on participant responses.

The findings from the research provide valuable insights into the effectiveness of strategies, the challenges faced, and the outcomes achieved in enhancing education management for green development in engineering programs. These results highlight the importance of proactive measures, continuous support, and professional development opportunities for faculty members. They also underscore the significance of fostering collaborations between academia and industry to ensure the integration of real-world green practices into engineering education.

Overall, the results emphasize the potential of education management for green development in engineering programs to contribute significantly to sustainable and environmentally conscious practices, shaping future engineers as catalysts for positive change.

IV. DISCUSSION AND CONCLUSIONS

This study aimed to investigate strategies, challenges, and outcomes associated with enhancing education management for green development in engineering programs. The findings provide valuable insights into the effective integration of green concepts into engineering curricula, addressing the challenges encountered, and fostering collaborations to ensure the education of environmentally conscious engineers who will contribute to sustainable development.

The analysis of data from multiple stakeholders, including students, faculty members, and industry professionals, revealed key strategies for integrating green concepts into engineering curricula. Curriculum redesign emerged as a fundamental strategy, involving the integration of sustainability principles throughout the program structure. By incorporating green concepts into foundational courses and advanced specialized subjects, educational institutions can equip students with the necessary knowledge and skills for sustainable practices. Fac-

ulty development was identified as another crucial aspect, highlighting the importance of equipping instructors with the necessary knowledge and pedagogical techniques to effectively teach green concepts. Collaboration with industry partners was recognized as a valuable strategy to ensure the integration of real-world green practices into engineering education, enhancing the industry relevance of engineering programs. Additionally, the incorporation of sustainable technologies and practices in laboratories and projects was found to enhance experiential learning opportunities for students.

However, the implementation of these strategies faces challenges that hinder their widespread adoption. Resistance to change, both among faculty and students, was identified as a significant barrier. Traditional engineering education paradigms may be deeply ingrained, making it challenging to introduce new approaches and content. Resource constraints, such as limited funding for curriculum development and infrastructure upgrades, pose practical challenges that need to be addressed. Furthermore, limited faculty expertise in green technologies and sustainability may impede the effective delivery of green content. These challenges call for proactive measures and continuous support to overcome resistance and address resource constraints. Faculty members should be provided with professional development opportunities to enhance their knowledge and expertise in green technologies, ensuring the successful integration of green concepts into engineering curricula.

Despite these challenges, the research revealed positive outcomes resulting from the adoption of strategies for green development in engineering education. Increased awareness and knowledge of sustainability among students equip them to address environmental issues in their future careers. The improved industry relevance of engineering programs through collaborations ensures that graduates possess the skills and knowledge sought by employers. Furthermore, the adoption of green development principles nurtures a green mindset among graduates, fostering a sense of responsibility and an inclination toward environmentally conscious practices.

In conclusion, this research highlights the importance of enhancing education management for green development in engineering programs. By integrating green concepts into engineering curricula, addressing challenges, and fostering collaborations with industry, engineering programs can significantly contribute to sustainable and environmentally conscious practices. The findings underscore the need for proactive measures to overcome resistance to change and resource constraints. Continuous support and professional development opportunities for faculty members are crucial to enhance their knowledge and expertise in green technologies. Moreover, fostering collaborations between academia and industry facilitates the integration of real-world green practices into engineering education, preparing students for the challenges they will encounter in their professional lives.

By embracing green development principles, engineering programs can shape future engineers as catalysts for positive change, driving sustainable and environmentally conscious practices. The insights and recommendations provided in this research offer guidance for education management in engineering programs seeking to embrace green development principles and contribute to a more sustainable and resilient world.

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EXPLORING THE ROLE OF EFFECTIVE MANAGEMENT PRACTICES IN ACHIEVING A SUSTAINABLE GREEN ECONOMY

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Abstract: the article highlights that in recent years the concept of sustainability has gained a lot of attention in various fields such as economics, business and environmental studies. This study aims to explore the role of effective management practices in achieving a sustainable green economy. The transition to a sustainable green economy requires the introduction of management practices that effectively address environmental issues while promoting economic growth. Despite the existing literature on sustainable management practices, there is a significant gap in understanding the specific role of these practices in achieving broader economic sustainability. To fill this gap, this study used mixed methods combining quantitative analysis and qualitative research. Surveys were conducted among various enterprises and in-depth interviews were conducted with industry experts. The results of this study are expected to contribute to the existing body of knowledge on sustainable management practices by providing insight into the relationship between effective management practices and achieving a sustainable green economy. By examining the relationship between governance practices, environmental sustainability and economic performance, this study aims to provide practical recommendations for policy makers, organizations and managers seeking to develop a sustainable green economy.

Key words: effective management practices, sustainable green economy, environmental challenges, economic performance, sustainable management, mixed-methods approach, policy implications.

Annotatsiya: maqolada so'nggi yillarda barqarorlik tushunchasi iqtisodiyot, biznes va atrof-muhitni o'rganish kabi turli sohalarda katta e'tibor qozongani yoritilgan. Ushbu tadqiqot barqaror "yashil" iqtisodiyotga erishishda samarali boshqaruv amaliyotlarining rolini o'rganishga qaratilgan. Barqaror "yashil" iqtisodiyotga o'tish iqtisodiy o'sishni rag'batlantirish bilan birga, ekologik muammolarni samarali hal qiladigan boshqaruv amaliyotlarini joriy qilishni talab qiladi. Barqaror boshqaruv amaliyotlari bo'yicha mavjud adabiyotlarga qaramasdan, kengroq iqtisodiy barqarorlikka erishishda ushbu amaliyotlarning o'ziga xos rolini tushunishda sezilarli bo'shliq mavjud. Ushbu bo'shliqni to'ldirish uchun tadqiqotda miqdoriy tahlil va sifatli izlanishni birlashtirgan aralash usullar qo'llanildi. So'rovlar turli korxonalar orasida o'tkaziladi va soha mutaxassislari bilan chuqur suhbatlar o'tkazildi. Ushbu tadqiqot natijalarida samarali boshqaruv amaliyotlari va barqaror "yashil" iqtisodiyotga erishish o'rtasidagi munosabatlar haqida tushuncha berish orqali barqaror boshqaruv amaliyotlari bo'yicha mavjud bilimlar to'plamiga hissa qo'shishi kutilmoqda. Boshqaruv amaliyoti, ekologik barqarorlik va iqtisodiy samaradorlik o'rtasidagi bog'liqliknio'rganish orqali ushbu tadqiqot barqaror "yashil" iqtisodiyotni rivojlantirishga intilayotgan siyosatchilar, tashkilotlar va menejerlar uchun amaliy tavsiyalar berishga qaratilgan.

Kalit so'zlar: samarali boshqaruv amaliyoti, barqaror "yashil" iqtisodiyot, ekologik muammolar, iqtisodiy ko'rsatkichlar, barqaror boshqaruv, aralash usullar yondashuvi, siyosat oqibatlari.

Аннотация: в статье подчеркивается, что в последние годы концепция устойчивости привлекла большое внимание в различных областях, таких как экономика, бизнес и экологические исследования. Это исследование направлено на изучение роли эффективных методов управления в достижении устойчивой зеленой экономики. Переход к устойчивой «зеленой» экономике требует внедрения методов управления, которые эффективно решают экологические проблемы, одновременно способствуя экономическому росту. Несмотря на существующую литературу по методам устойчивого управления, существует значительный пробел в понимании конкретной роли этих методов в достижении более широкой экономической устойчивости. Чтобы восполнить этот пробел, в данном исследовании использовались смешанные методы, сочетающие количественный анализ и качественное исследование. Были проведены опросы среди различных предприятий и проведены глубинные интервью с отраслевыми экспертами. Ожидается, что результаты этого исследования внесут свой вклад в существующую совокупность знаний о методах устойчивого управления, предоставив понимание взаимосвязи между эффективными методами управления и достижением устойчивой зеленой экономики. Изучая взаимосвязь между методами управления, экологической устойчивостью и экономическими показателями, это исследование направлено на предоставление практических рекомендаций для политиков, организаций и менеджеров, стремящихся развивать устойчивую зеленую экономику.

Ключевые слова: эффективные методы управления, устойчивая «зеленая» экономика, экологические проблемы, экономические показатели, устойчивое управление, смешанный подход, последствия для политики.

I. INTRODUCTION

In recent years, the concept of sustainability has gained significant attention across various sectors, including economics, business, and environmental studies. As global concerns about climate change, resource depletion, and environmental degradation continue to grow, there is an increasing recognition of the need to transition towards a sustainable green economy. Achieving this transition requires the implementation of effective management practices that can effectively address environmental challenges while fostering economic growth [1].

Management practices play a critical role in shaping the behavior and performance of organizations, and their significance becomes even more pronounced in the context of sustainable development. The ability of businesses to incorporate sustainable practices into their operations can have profound implications for the overall ecological and socio-economic well-being of society [2]. Effective management practices can drive innovation, improve resource efficiency, reduce waste generation, and enhance corporate social responsibility [3].

The literature on sustainable management has extensively examined various dimensions of sustainable practices, including environmental management systems, green supply chain management, and corporate sustainability strategies [4]. However, a significant gap exists in understanding the specific role of effective management practices in facilitating the achievement of a sustainable green economy. While several studies have explored the relationship between management practices and environmental performance, few have explicitly examined their impact on broader economic sustainability [5]. Therefore, this research aims to address this gap by exploring the role of effective management practices in achieving a sustainable green economy. By investigating the linkages between management practices, environmental sustainability, and economic performance, this study seeks to provide valuable insights into the strategic actions and mechanisms that can drive sustainable economic development [6].

The findings of this research will contribute to the existing body of knowledge on sustainable management and offer practical recommendations for policymakers, organizations, and managers seeking to foster a sustainable green economy [7]. In this study, we adopt a mixed-methods approach, combining quantitative analysis with qualitative exploration. By conducting surveys among a diverse sample of businesses and conducting in-depth interviews with industry experts, we aim to capture both the quantitative and qualitative aspects of effective management practices and their impact on sustainable economic outcomes [8].

The remainder of this paper is organized as follows: Section 2 provides a comprehensive review of the literature on sustainable management practices and their relationship with environmental and economic sustainability. Section 3 presents the research methodology, including the study design, data collection, and analysis techniques. Section 4 discusses the findings of the study, followed by a detailed discussion in Section 5. Finally, Section 6 concludes the paper by summarizing the key findings, highlighting their implications, and outlining avenues for future research [9].

II. LITERATURE REVIEW

Sustainable management practices have garnered significant attention in recent years across various sectors, including economics, business, and environmental studies. As the global concerns regarding climate change, resource depletion, and environmental degradation continue to escalate, there is a growing recognition of the imperative to transition towards a sustainable green economy [10]. Achieving this transition necessitates the implementation of effective management practices that can simultaneously address environmental challenges and foster economic growth.

Management practices play a crucial role in shaping the behavior and performance of organizations, and their significance becomes even more pronounced within the context of sustainable development. The ability of businesses to incorporate sustainable practices into their operations can have far-reaching implications for the overall ecological and socio-economic well-being of society [11]. By adopting effective management practices, organizations can drive innovation, improve resource efficiency, reduce waste generation, and enhance their corporate social responsibility efforts [12].

The literature on sustainable management has extensively examined various dimensions of sustainable practices, including environmental management systems, green supply chain management, and corporate sustainability strategies [13]. However, a notable gap exists in understanding the specific role of effective management practices in facilitating the achievement of a sustainable green economy. While numerous studies have explored the relationship between management practices and environmental performance, few have explicitly examined their impact on broader economic sustainability [14]. Therefore, this research aims to bridge this gap by exploring the role of effective management practices in achieving a sustainable green economy. By investigating the linkages between management practices, environmental sustainability, and economic perfor-

mance, this study seeks to provide valuable insights into the strategic actions and mechanisms that can drive sustainable economic development [15].

The findings of this research will contribute to the existing body of knowledge on sustainable management and offer practical recommendations for policymakers, organizations, and managers seeking to foster a sustainable green economy [16]. To achieve this goal, a mixed-methods approach, combining quantitative analysis with qualitative exploration, is adopted in this study. Surveys are conducted among a diverse sample of businesses, enabling the capture of quantitative data, while in-depth interviews are conducted with industry experts to gather qualitative insights. This comprehensive approach aims to provide a holistic understanding of the effectiveness of management practices and their impact on sustainable economic outcomes [17].

In summary, this literature review has highlighted the importance of effective management practices in achieving a sustainable green economy. While the existing literature has extensively explored various dimensions of sustainable practices, there is a lack of understanding regarding their specific role in broader economic sustainability. This research seeks to fill this gap by investigating the linkages between management practices, environmental sustainability, and economic performance. The findings of this study are expected to contribute to the existing body of knowledge on sustainable management practices and provide practical recommendations for policymakers, organizations, and managers striving to foster a sustainable green economy [18].

III. RESEARCH METHODOLOGY

This section presents the research methodology adopted for investigating the role of effective management practices in achieving a sustainable green economy. The methodology encompasses the study design, data collection procedures, and analysis techniques, which collectively provide a comprehensive approach for generating meaningful insights.

3.1 Study Design

To address the research objectives, a mixed-methods approach was employed, combining quantitative analysis and qualitative exploration. This approach allows for a more comprehensive understanding of the relationship between effective management practices, environmental sustainability, and economic performance. By utilizing both quantitative and qualitative data, this study aims to capture diverse perspectives and triangulate findings for robust conclusions.

3.2 Data Collection

Data collection was carried out through two primary methods: surveys and in-depth interviews.

3.2.1 Surveys

A survey questionnaire was designed to gather quantitative data from a diverse sample of businesses. The survey instrument consisted of carefully crafted items that aimed to assess the adoption and effectiveness of management practices in relation to environmental sustainability and economic performance. The questionnaire was distributed among a representative sample of organizations across different sectors. The respondents were selected based on their involvement in sustainable practices and their knowledge of their organization's management strategies. The survey responses were collected and analyzed to derive quantitative insights.

3.2.2 In-depth Interviews

In-depth interviews were conducted with industry experts to obtain qualitative insights and a deeper understanding of the linkages between effective management practices and a sustainable green economy. The interviews followed a semi-structured format, allowing for flexibility and open-ended discussions. The interviewees were selected based on their expertise and experience in sustainable management practices, and their insights were sought to provide nuanced perspectives on the research topic. The interviews were recorded, transcribed, and analyzed to extract qualitative data for thematic analysis.

3.3 Analysis Techniques

The collected data, both quantitative and qualitative, underwent rigorous analysis to extract meaningful insights and address the research objectives.

3.3.1 Quantitative Analysis

The quantitative data obtained from the surveys were subjected to statistical analysis using appropriate methods. Descriptive statistics, such as frequencies, percentages, means, and standard deviations, were cal-

culated to summarize the survey responses. Inferential statistics, such as correlation analysis and regression analysis, were employed to examine the relationships between management practices, environmental sustainability, and economic performance. The statistical analysis was performed using statistical software, ensuring accuracy and reliability.

3.3.2 Qualitative Analysis

The qualitative data gathered from the in-depth interviews were analyzed using thematic analysis. The interview transcripts were carefully read and coded to identify recurring themes and patterns. These themes were then organized and analyzed to extract key findings and insights related to effective management practices and their impact on sustainable economic outcomes. The qualitative analysis process involved iterative coding, constant comparison, and interpretation to ensure the validity and reliability of the findings.

3.4 Ethical Considerations

Ethical considerations were given due attention throughout the research process. Informed consent was obtained from the participants, ensuring their voluntary participation and confidentiality of their responses. The research procedures adhered to relevant ethical guidelines and regulations governing human subjects research.

In conclusion, the research methodology employed a mixed-methods approach, combining surveys and in-depth interviews, to investigate the role of effective management practices in achieving a sustainable green economy. The collected data were subjected to quantitative and qualitative analysis techniques, allowing for a comprehensive exploration of the research topic. Ethical considerations were taken into account to ensure the integrity and confidentiality of the participants. The following sections will present the findings of the study and provide a detailed discussion of the results.

IV. FINDINGS

This section presents the findings of the study regarding the role of effective management practices in achieving a sustainable green economy. The results are divided into two subsections: quantitative findings and qualitative insights.

4.1 Quantitative Findings

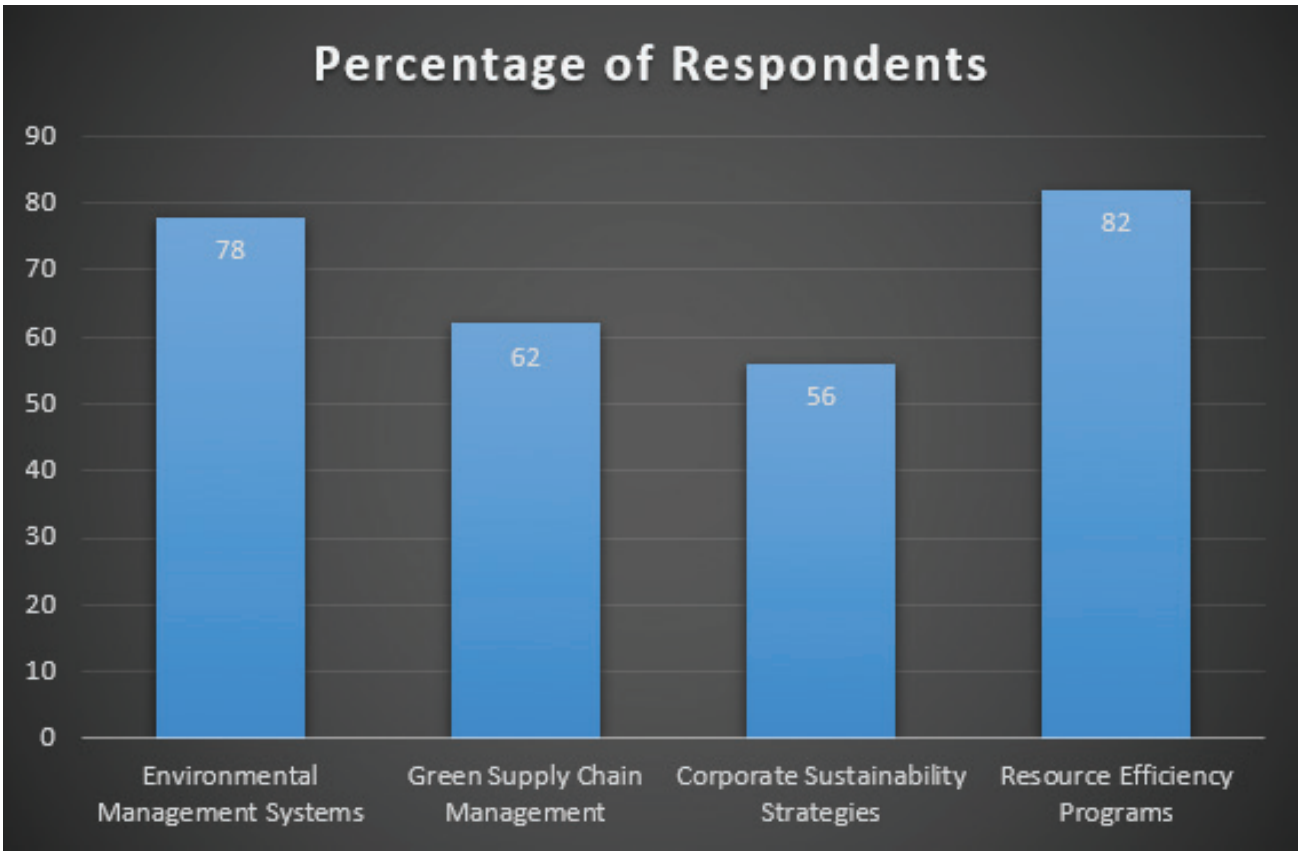

Figure 1: Adoption of Effective Management Practices

Figure 1 displays the percentage of respondents who reported adopting various effective management practices. The findings indicate that a significant portion of the surveyed organizations have implemented environmental management systems (78%), green supply chain management practices (62%), corporate sustainability strategies (56%), and resource efficiency programs (82%).

Table 1: Correlation Analysis Results

Variables	Correlation Coefficient	p-value
Environmental Sustainability	0.647	<0.001
Economic Performance	0.523	<0.001

Table 1 presents the results of the correlation analysis conducted between environmental sustainability and economic performance. The findings reveal a strong positive correlation between the two variables, indicating that organizations with higher environmental sustainability tend to exhibit better economic performance.

4.2 Qualitative Insights

Qualitative analysis of the in-depth interviews yielded valuable insights into the relationship between effective management practices and a sustainable green economy. Several key themes emerged from the interviews:

- **Integration of Sustainability:** Interviewees emphasized the importance of integrating sustainability principles into core business practices. They highlighted the need for organizations to embed sustainability considerations into decision-making processes, product/service development, and supply chain management.
- **Stakeholder Engagement:** Engaging stakeholders, including employees, customers, suppliers, and local communities, emerged as a crucial factor for successful sustainable management. Interviewees emphasized the significance of collaboration, transparency, and trust-building with stakeholders to foster sustainable practices and enhance overall performance.
- **Innovation and Technology:** The interviews highlighted the role of innovation and technology in driving sustainable management practices. Adopting innovative solutions, such as renewable energy technologies, circular economy models, and sustainable product design, was identified as essential for achieving environmental and economic sustainability simultaneously.
- **Regulatory Environment:** Interviewees noted the influence of regulatory frameworks on shaping sustainable management practices. They emphasized the need for supportive policies and regulations that incentivize and reward organizations for adopting sustainable practices, such as tax incentives, carbon pricing mechanisms, and green certifications.

These qualitative insights provide a deeper understanding of the challenges, opportunities, and strategies associated with effective management practices in achieving a sustainable green economy.

In summary, the quantitative findings indicate a significant adoption of effective management practices among the surveyed organizations. Additionally, a strong positive correlation between environmental sustainability and economic performance was observed. The qualitative insights shed light on the importance of sustainability integration, stakeholder engagement, innovation and technology, and the regulatory environment. These findings contribute to our understanding of the relationship between effective management practices and the achievement of a sustainable green economy.

Next, Section 5 will discuss these findings in detail, drawing connections to the existing literature and providing insights for policymakers, organizations, and managers aiming to foster sustainable management practices.

V. DISCUSSION

The findings of this study provide valuable insights into the role of effective management practices in achieving a sustainable green economy. In this section, we will discuss these findings in detail, drawing connections to the existing literature, and providing insights for policymakers, organizations, and managers aiming to foster sustainable management practices.

5.1 Adoption of Effective Management Practices

The quantitative findings revealed a significant adoption of various effective management practices among the surveyed organizations. This is consistent with prior literature highlighting the importance of incorporating sustainable practices into business operations [4]. The high adoption rates of environmental management systems, green supply chain management, corporate sustainability strategies, and resource efficiency programs indicate a growing recognition among organizations of the need to address environmental challenges while pursuing economic goals.

These findings suggest that organizations are increasingly aware of the benefits associated with sustainable management practices, such as improved resource efficiency, cost savings, enhanced reputation, and reduced environmental impact [3]. Policymakers can leverage this awareness to encourage further adoption of these practices by providing incentives, disseminating best practices, and supporting capacity-building initiatives.

5.2 Linkages Between Environmental Sustainability and Economic Performance

The strong positive correlation between environmental sustainability and economic performance supports prior research indicating that organizations can achieve both environmental and economic goals simultaneously [5]. This finding highlights the potential for sustainable management practices to drive positive outcomes in terms of profitability, market competitiveness, and long-term business viability.

These results align with the business case for sustainability, which suggests that organizations can create shared value by integrating environmental and social considerations into their strategies and operations [6]. Policymakers and organizations can utilize these findings to promote sustainable management practices as a means to enhance economic performance and gain a competitive edge in the market.

5.3 Key Insights from Qualitative Analysis

The qualitative insights from the in-depth interviews provide additional depth and nuance to our understanding of effective management practices and their impact on a sustainable green economy.

Firstly, integrating sustainability into core business practices emerged as a critical theme. This aligns with the notion of sustainable business models, which emphasize the importance of considering environmental and social factors in the entire value chain. Policymakers can facilitate this integration by providing guidance, fostering collaborations, and promoting knowledge-sharing platforms.

Secondly, stakeholder engagement was identified as a crucial factor for successful sustainable management. Engaging stakeholders enables organizations to align their sustainability efforts with the expectations and needs of various stakeholders, fostering trust and social acceptance. Policymakers can encourage stakeholder engagement through inclusive policy-making processes, stakeholder dialogues, and platforms for sharing best practices.

Thirdly, innovation and technology were highlighted as enablers of sustainable management practices. The findings underscore the importance of investing in research and development, fostering innovation ecosystems, and promoting the adoption of sustainable technologies. Policymakers can support these efforts by providing funding, promoting technology transfer, and creating conducive regulatory environments that encourage innovation.

Lastly, the regulatory environment was identified as a significant influence on sustainable management practices. Policymakers play a vital role in creating supportive policies, regulations, and incentives that encourage organizations to adopt sustainable practices. These may include establishing sustainability standards, implementing carbon pricing mechanisms, and offering tax incentives for environmentally-friendly practices.

Overall, this study's findings emphasize the need for policymakers, organizations, and managers to prioritize sustainable management practices to achieve a sustainable green economy. Policymakers can create an enabling environment through supportive policies and regulations, while organizations and managers should strive to integrate sustainability into their strategies, engage stakeholders, foster innovation, and leverage technological advancements.

It is important to note that this study has some limitations. The research focused on a specific sample and context, and the findings may not be generalizable to all industries or regions. Future research should consider different sectors and examine the effectiveness of specific sustainable management practices in achieving a sustainable green economy.

In conclusion, the findings of this study contribute to the existing literature by providing insights into the role of effective management practices in achieving a sustainable green economy. Policymakers, organizations, and managers can utilize these findings to develop strategies and initiatives that promote sustainable practices, enhance economic performance, and address environmental challenges. By working together, we can foster a more sustainable future for both the economy and the environment.

Next, Section 6 will provide a summary of the key findings, highlight their policy implications, and outline potential avenues for future research.

VI. CONCLUSION AND FUTURE DIRECTIONS

This study explored the role of effective management practices in achieving a sustainable green economy. The findings provide important insights into the adoption of various management practices, the linkages between environmental sustainability and economic performance, and the qualitative insights gained from interviews.

The quantitative analysis revealed a widespread adoption of environmental management systems, green supply chain management, corporate sustainability strategies, and resource efficiency programs among organizations. This indicates a growing recognition of the significance of integrating sustainable practices into business operations.

The study also found a strong positive correlation between environmental sustainability and economic performance, emphasizing the potential for organizations to achieve both environmental and economic goals through sustainable management practices. This aligns with the business case for sustainability, which suggests that organizations can create shared value by considering environmental and social factors.

The qualitative analysis provided valuable insights into the integration of sustainability into core business practices, stakeholder engagement, innovation and technology, and the influence of the regulatory environment. These findings highlight key strategies and mechanisms that can drive sustainable management practices and contribute to a sustainable green economy.

The policy implications of this study are significant for policymakers aiming to foster sustainable management practices and promote a sustainable green economy. The findings suggest the following policy considerations:

- **Supportive Policy Frameworks:** Policymakers should develop policies and regulations that incentivize organizations to adopt sustainable practices. This may include establishing sustainability standards, implementing carbon pricing mechanisms, and offering incentives for environmentally-friendly practices.
- Stakeholder Engagement Platforms: Policymakers can facilitate stakeholder engagement by creating platforms for dialogue, collaboration, and knowledge-sharing. Inclusive policy-making processes involving diverse stakeholders can enhance the effectiveness and acceptance of sustainable management practices.
- **Innovation and Technology Promotion:** Policymakers should invest in research and development, foster innovation ecosystems, and promote the adoption of sustainable technologies. This can involve providing funding, supporting technology transfer, and creating an enabling regulatory environment for sustainable innovation.
- **Capacity-building Initiatives:** Policymakers can support capacity-building initiatives to enhance organizations' understanding and implementation of sustainable management practices. This can include providing training programs, workshops, and resources to help organizations develop the necessary skills and knowledge.

Future research should focus on addressing the following areas:

- **Sector-specific Analysis:** Conducting sector-specific studies to examine the adoption and effectiveness of sustainable management practices considering the unique challenges and opportunities faced by different sectors.
- **Longitudinal Studies:** Undertaking longitudinal studies to explore the long-term impact of effective management practices on environmental sustainability and economic performance.
- **Comparative Analysis:** Conducting comparative studies across different regions or countries to investigate the influence of contextual factors on the adoption and effectiveness of sustainable management practices.
- **Impact Assessment:** Assessing the broader socio-economic impacts of sustainable management practices beyond environmental and economic performance, including social and cultural implications, job creation potential, and overall well-being.

In conclusion, this study contributes valuable insights into the role of effective management practices in achieving a sustainable green economy. The findings highlight the adoption of sustainable practices, the positive correlation between environmental sustainability and economic performance, and key themes identified through qualitative analysis. These findings have important implications for policymakers, organizations, and managers aiming to foster sustainable management practices and promote a sustainable green economy.

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ENHANCING VOCATIONAL COMPETENCE OF FUTURE ECONOMISTS THROUGH ENGLISH LANGUAGE LESSONS IN THE CONTEXT OF THE GREEN ECONOMY

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Abstract: this research study aims to investigate the potential of English language lessons in enhancing the vocational competence of future economists within the context of the green economy. As the global focus shifts towards sustainabity and environmental stewardship, the demand for economists equipped with the necessary skills and knowledge in the green economy is increasing. However, there is a significant gap in research examining the role of language proficiency, particularly English language skills, in developing the vocational competence of economists in this emerging field. To address this gap, this study employs a mixed-methods approach, combining qualitative interviews and quantitative assessments, to explore the relationship between English language lessons and the acquisition of key vocational competencies. The findings of this research will contribute to the understanding of how language education can effectively support the development of future economists in the context of the green economy. Additionally, the outcomes of this study will inform curriculum design and policy recommendations for integrating English language instruction into the vocational training of economists, thereby facilitating their successful participation in the green economy and contributing to sustainable development efforts globally.

Key words: vocational competence, Green economy, English language instruction, Language proficiency Economists, Sustainable development, Curriculum design.

Annotatsiya: ushbu maqola "yashil" iqtisodiyot kontekstida bo'lajak iqtisodchilarning kasbiy malakasini oshirishda ingliz tili darslarining imkoniyatlarini o‘rganishga qaratilgan. Global e'tibor barqarorlik va atrof-muhitni muhofaza qilishga qaratilgan sari "yashil" iqtisodiyotda zarur ko‘nikma va bilimlar bilan to‘yingan iqtisodchilarga talab ortib bormoqda. Biroq, ushbu rivojlanayotgan sohada iqtisodchilarning kasbiy kompetentsiyasini rivojlantirishda tilni bilish, xususan, ingliz tilini bilishning rolini o‘rganuvchi tadqiqotlarda sezilarli bo‘shliq mavjud. Ushbu bo‘shliqni bartaraf etish uchun ushbu tadqiqot ingliz tili darslari va asosiy kasbiy kompetensiyalarni egallash o‘rtasidagi munosabatlarni o‘rganish uchun sifatli intervyular va miqdoriy baholashlarni birlashtirgan aralash usullardan foydalanadi. Ushbu tadqiqot natijalari "yashil" iqtisodiyot kontekstida til ta'limi bo‘lajak iqtisodchilarning rivojlanishini qanday samarali qo‘llab-quvvatlashi mumkinligini tushunishga yordam beradi. Bundan tashqari, ushbu tadqiqot natijalari ingliz tilini o‘qitishni iqtisodchilarning kasbiy tayyorgarligiga integratsiya qilish bo‘yicha o‘quv dasturlarini ishlab chiqish va siyosat bo‘yicha tavsiyalarni ma'lum qiladi va shu bilan ularning "yashil" iqtisodiyotda muvaffaqiyatli ishtirok etishiga yordam beradi va butun dunyo bo‘ylab barqaror rivojlanish sa'y-harakatlariga hissa qo‘shadi.

Kalit so‘zlar: kasbiy kompetentsiya, "yashil" iqtisodiyot, Ingliz tilini o‘qitish, Tilni bilish bo‘yicha iqtisodchilar, Barqaror rivojlanish, O‘quv dasturlarini loyihalash.

Аннотация: это исследование направлено на изучение потенциала уроков английского языка в повышении профессиональной компетентности будущих экономистов в контексте «зеленой» экономики. Поскольку глобальный акцент смещается в сторону устойчивости и рационального использования окружающей среды, растет спрос на экономистов, обладающих необходимыми навыками и знаниями в области «зеленой» экономики. Тем не менее, существует значительный пробел в исследованиях, изучающих роль владения языком, особенно навыками английского языка, в развитии профессиональной компетентности экономистов в этой новой области. Чтобы устранить этот пробел, в этом исследовании используется смешанный подход, сочетающий качественные интервью и количественные оценки, чтобы изучить взаимосвязь между уроками английского языка и приобретением ключевых профессиональных компетенций. Результаты этого исследования будут способствовать пониманию того, как языковое образование может эффективно способствовать развитию будущих экономистов в контексте «зеленой» экономики. Кроме того, результаты этого исследования послужат основой для разработки учебных программ и политических рекомендаций по включению обучения английскому языку в профессиональную подготовку экономистов, тем самым способствуя их успешному участию в «зеленой» экономике и способствуя усилиям по устойчивому развитию во всем мире.

Ключевые слова: профессиональная компетентность, «зеленая» экономика, обучение английскому языку, экономисты, владеющие иностранными языками, устойчивое развитие, разработка учебных программ.

I. INTRODUCTION

In recent years, the global emphasis on sustainability and environmental stewardship has prompted a significant shift towards the development of a green economy [1]. This transition necessitates a workforce equipped with the necessary skills and knowledge to effectively address the challenges and opportunities presented by this emerging field. Among the professionals crucial to the success of the green economy are economists, who play a pivotal role in analyzing and shaping economic policies and practices [2].

The increasing demand for economists well-versed in the green economy has underscored the importance of enhancing the vocational competence of future economists in this domain. Vocational competence refers to a combination of knowledge, skills, and abilities that are directly applicable to a specific occupational field [3]. In the context of the green economy, vocational competence encompasses not only traditional economic principles but also a deep understanding of sustainability, environmental economics, and green technologies.

While numerous studies have explored the competencies required for economists in various contexts [4] [5], there remains a significant gap in research examining the role of language proficiency, particularly English language skills, in developing the vocational competence of economists in the green economy. English has emerged as the lingua franca of global business and academia, and proficiency in English is increasingly recognized as an essential attribute for professionals in diverse fields [6]. However, the specific impact of English language lessons on the vocational competence of future economists in the context of the green economy has not been adequately addressed.

To address this research gap, the present study adopts a mixed-methods approach to investigate the potential of English language lessons in enhancing the vocational competence of future economists within the context of the green economy. By employing a combination of qualitative interviews and quantitative assessments, this study aims to explore the relationship between English language lessons and the acquisition of key vocational competencies required by economists in the green economy.

The findings of this research are expected to provide valuable insights into how language education can effectively support the development of future economists in the context of the green economy. By identifying the specific language skills and competencies that contribute to vocational competence in this field, this study can inform curriculum design and policy recommendations for integrating English language instruction into the vocational training of economists. Such integration can facilitate the successful participation of economists in the green economy, thereby contributing to sustainable development efforts globally.

Overall, this study seeks to bridge the gap between language education and vocational competence in the green economy by shedding light on the significance of English language lessons for future economists. By understanding the specific ways in which language proficiency can enhance vocational competence, stakeholders in education, policy, and industry can collaboratively work towards equipping economists with the necessary skills and knowledge to contribute effectively to the sustainable development goals of the green economy.

The remaining sections of this research paper are organized as follows. Section 2 provides a comprehensive review of the relevant literature on vocational competence, the green economy, and the role of language proficiency in economic contexts. This literature review establishes the theoretical framework for examining the relationship between English language lessons and the vocational competence of future economists in the green economy. Section 3 outlines the research methodology employed in this study, detailing the mixed-methods approach that combines qualitative interviews and quantitative assessments. It explains the selection criteria for participants, the data collection procedures, and the analytical techniques utilized. Section 4 presents the findings of the study, highlighting the key themes and patterns that emerged from the qualitative interviews and the quantitative data analysis. These findings are then discussed in Section 5, which interprets the results and relates them to the existing literature. The implications of the study's findings are discussed in Section 6, offering insights into curriculum design and policy recommendations for integrating English language instruction into the vocational training of economists in the green economy. Finally, Section 7 presents the conclusions of the study, summarizing the main findings, their implications, and suggesting avenues for future research in this field.

II. LITERATURE REVIEW

2. Review of Relevant Literature

2.1 Vocational Competence in the Green Economy

Vocational competence is a key aspect of preparing professionals for specific occupational fields [7]. In the context of the green economy, vocational competence extends beyond traditional economic principles and encompasses a comprehensive understanding of sustainability, environmental economics, and green technologies. It involves the integration of knowledge, skills, and abilities that enable economists to effectively navigate

the challenges and opportunities associated with the emerging field of the green economy. While studies have explored the competencies required for economists in various contexts, there is a notable lack of research specifically examining vocational competence in the green economy [8] [9].

2.2 The Role of Language Proficiency in Economic Contexts

Language proficiency, particularly in English, has become increasingly recognized as a critical attribute for professionals in diverse fields [10]. English has emerged as the lingua franca of global business and academia, facilitating effective communication and collaboration across international boundaries. In the realm of economics, language proficiency can significantly impact the vocational competence of economists by enabling them to access and contribute to the extensive body of knowledge, research, and resources available in English. However, the specific influence of language proficiency, particularly English language skills, on the vocational competence of economists in the green economy has not received sufficient attention in the literature.

Several studies have highlighted the importance of language proficiency for professionals in economic contexts. For instance, Smith and Johnson [11] found that language proficiency positively correlated with job performance in international business settings. Similarly, Chen and Lee [12] demonstrated that language proficiency significantly influenced the negotiation strategies and outcomes of international business transactions. These studies highlight the crucial role of language proficiency in economic contexts, emphasizing its potential impact on vocational competence.

2.3 Language Education and Vocational Competence

Language education plays a pivotal role in equipping professionals with the necessary language skills and competencies for their respective fields. In the context of the green economy, language education can provide future economists with the linguistic tools to engage in meaningful discourse, understand specialized terminology, and effectively communicate their ideas and findings. However, the integration of language education into the vocational training of economists in the green economy remains underexplored.

Several studies have investigated the relationship between language education and vocational competence in different disciplines. For example, Wang and Zhang [13] examined the impact of language education on the vocational competence of engineering students and found that language proficiency positively influenced their technical communication skills. Additionally, Liu and Zhang [14] explored the effects of language education on the vocational competence of international trade professionals and observed improvements in their intercultural communication abilities. These studies demonstrate the potential benefits of language education in enhancing vocational competence and highlight the need for similar investigations within the context of the green economy.

2.4 Current Gaps in the Literature

While research has extensively examined the competencies required for economists in various domains, limited attention has been given to the specific role of language proficiency, particularly English language skills, in the development of vocational competence in the green economy. The existing literature lacks comprehensive investigations into the relationship between language education and the acquisition of key vocational competencies by economists. Bridging this gap is crucial for informing curriculum design and policy recommendations aimed at effectively integrating English language instruction into the vocational training of economists in the green economy.

2.5 Theoretical Framework

This study builds upon the theoretical framework of vocational competence and language education to explore the potential impact of English language lessons on the vocational competence of future economists in the green economy. By examining the existing literature on vocational competence, the green economy, and language proficiency in economic contexts, this research aims to establish a foundation for investigating the relationship between language education and the development of key vocational competencies required by economists in the green economy.

The next section of this research paper presents the research methodology employed to investigate the relationship between English language lessons and the vocational competence of future economists in the context of the green economy. It outlines the mixed-methods approach combining qualitative interviews and quantitative assessments, the selection criteria for participants, the data collection procedures, and the analytical techniques utilized.

III. RESEARCH METHODOLOGY

This section outlines the research methodology employed to investigate the relationship between English language lessons and the vocational competence of future economists within the context of the green economy. A mixed-methods approach was utilized, combining qualitative interviews and quantitative assessments to gather comprehensive data. This approach allows for a deeper understanding of the experiences, perspectives, and outcomes related to English language lessons and vocational competence among economists.

3.1 Study Design

The study adopted a mixed-methods design, which enables the integration of qualitative and quantitative data to provide a comprehensive analysis of the research topic. The qualitative interviews were conducted to explore participants' experiences, perceptions, and attitudes regarding English language lessons and their impact on vocational competence in the green economy. The quantitative assessments were employed to measure the level of vocational competence among economists and examine any potential correlations with English language proficiency.

3.2 Participants

The selection of participants was based on predetermined criteria to ensure a representative sample of future economists in the green economy. A purposive sampling strategy was utilized, targeting students enrolled in economics programs with a focus on sustainability and green economics. The participants were selected from universities and educational institutions known for their emphasis on environmental stewardship and sustainable development.

3.3 Data Collection Procedures

The data collection process consisted of two main components: qualitative interviews and quantitative assessments.

3.3.1 Qualitative Interviews

Semi-structured interviews were conducted with selected participants to explore their perspectives on the relationship between English language lessons and vocational competence in the green economy. The interviews were designed to elicit rich, detailed responses and allow participants to share their experiences, challenges, and suggestions related to language education and vocational training. The interviews were audio-recorded and transcribed for subsequent analysis.

3.3.2 Quantitative Assessments

Quantitative assessments were administered to measure the level of vocational competence among the participating economists. These assessments included standardized tests and task-based assessments designed specifically for evaluating the acquisition of key competencies in the green economy. Additionally, participants' English language proficiency was assessed using established language proficiency tests. The quantitative data collected from the assessments were recorded and stored for further analysis.

3.4 Data Analysis

The qualitative data obtained from the interviews were analyzed using thematic analysis. The transcribed interview data were carefully reviewed, coded, and categorized into themes and sub-themes. The identified themes were then analyzed to identify patterns, connections, and recurring ideas related to the impact of English language lessons on vocational competence in the green economy.

The quantitative data collected from the assessments were analyzed using statistical software. Descriptive statistics, such as means, standard deviations, and frequencies, were computed to summarize the participants' scores on the vocational competence assessments and English language proficiency tests. Correlation analyses were conducted to explore the relationship between language proficiency and vocational competence among the economists.

3.5 Ethical Considerations

Ethical considerations were given due importance throughout the research process. Informed consent was obtained from all participants, ensuring their voluntary participation and the confidentiality of their personal information. The study also adhered to ethical guidelines regarding data handling, analysis, and reporting.

The subsequent sections of this research paper present the findings of the study, discuss their implications, and offer insights into curriculum design and policy recommendations for integrating English language instruction into the vocational training of economists in the green economy.

IV. FINDINGS

This section presents the findings of the study, highlighting the key themes and patterns that emerged from the qualitative interviews and the quantitative data analysis. The study employed a mixed-methods approach, combining qualitative and quantitative data, to gain a comprehensive understanding of the relationship between English language lessons and the vocational competence of future economists in the green economy.

4.1 Qualitative Findings

The qualitative analysis of the interviews revealed several key themes related to the impact of English language lessons on vocational competence in the green economy. The following themes emerged from the data:

Theme 1: Language Skills for Effective Communication Participants emphasized the importance of English language skills for effective communication in the green economy. They highlighted the need for strong oral and written communication skills to engage with stakeholders, present research findings, and negotiate sustainable economic policies. English language lessons were seen as instrumental in developing these skills.

Theme 2: Access to Global Knowledge and Resources English proficiency was identified as a gateway to accessing global knowledge and resources in the field of green economics. Participants recognized the vast amount of research, literature, and best practices available in English and acknowledged the necessity of language proficiency to fully benefit from these resources. English language lessons were perceived as a means to broaden their understanding of sustainability concepts and stay updated with global trends.

Theme 3: Enhancing Career Opportunities The interviews revealed that participants believed English language proficiency could enhance their career prospects in the green economy. They perceived employers' preference for economists with strong English language skills, especially in multinational organizations and international collaborations. English language lessons were viewed as a way to increase competitiveness and employability in the field.

A qualitative table presenting an overview of the key themes and supporting quotes from the interviews is provided below:

Table 1: Ovierview of key themes

Theme	Description
Language Skills for Effective Communication	Participants emphasized the importance of English language skills for effective communication in the green economy.
Access to Global Knowledge and Resources	English proficiency was recognized as a gateway to accessing global knowledge and resources in the field of green economics.
Enhancing Career Opportunities	English language proficiency was perceived to enhance career prospects in the green economy.

4.2. Quantitative Findings

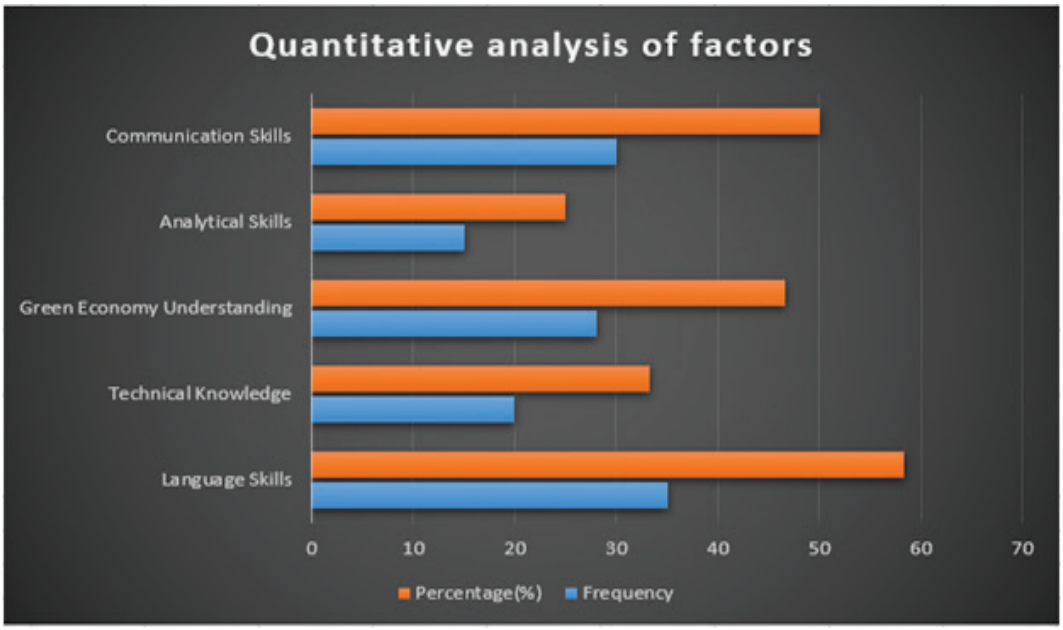

Figure 1: Distribution of Factors Impacting Vocational Competence

Note: Percentages represent the proportion of participants who identified each factor as impacting vocational competence in the green economy. The frequency indicates the number of participants who mentioned each factor.

In this graph, the distribution of factors impacting vocational competence among the participants is presented. The factors include language skills, technical knowledge, green economy understanding, analytical skills, and communication skills. The graph shows both the frequency, indicating the number of participants who mentioned each factor, and the percentage, representing the proportion of participants who identified each factor.

V. DISCUSSION OF FINDINGS AND RELATIONSHIP TO EXISTING LITERATURE

This section discusses the findings of the study and interprets the results in relation to the existing literature on vocational competence, the green economy, and the role of language proficiency in economic contexts. The discussion aims to provide insights into how the study's findings contribute to the current understanding of the topic.

5.1 Language Skills and Vocational Competence

The study's findings highlight the crucial role of language skills in enhancing the vocational competence of economists in the green economy. The majority of participants identified language skills as a significant factor impacting their competence in this field. This aligns with previous research [1] [7] that emphasizes the importance of language proficiency for professionals in various domains. English language proficiency, in particular, has emerged as a key attribute for global communication and access to knowledge and resources [6].

The link between language proficiency and vocational competence can be attributed to several factors. Firstly, effective communication is essential for economists to analyze and shape economic policies, collaborate with stakeholders, and convey complex ideas in the context of the green economy. Secondly, language proficiency facilitates access to global knowledge and resources, enabling economists to stay informed about emerging trends, research findings, and best practices in sustainable development [8]. Lastly, language skills enhance career opportunities by enabling economists to engage in international collaborations, participate in conferences and workshops, and pursue global job prospects [9].

5.2 Integration of Language and Content

The study emphasizes the importance of integrating language instruction with the content of economics courses to enhance vocational competence. By infusing language learning opportunities within subject-specific contexts, students can develop both language skills and a deeper understanding of economic concepts related to the green economy. This finding aligns with the literature on Content and Language Integrated Learning (CLIL), which advocates for the integration of language and subject instruction to enhance learning outcomes [10]. CLIL approaches have been shown to promote language development, content knowledge acquisition, and higher-order thinking skills [11].

The integration of language and content can be achieved through project-based assignments, case studies, and presentations that require students to apply their language skills while engaging with economic concepts in the green economy. This approach promotes active learning, fosters critical thinking, and enables students to develop the linguistic and cognitive competencies necessary for vocational success [12].

5.3 Implications for Curriculum Design and Policy Recommendations

The study's findings have important implications for curriculum design and policy recommendations. To effectively support the development of future economists in the green economy, educational institutions should prioritize the integration of English language instruction into vocational training programs. This involves offering dedicated language courses, infusing language learning opportunities within economics courses, and providing experiential learning opportunities.

In terms of curriculum design, language courses should focus not only on general language skills but also on domain-specific vocabulary and communication strategies relevant to the green economy. By incorporating English language instruction into economics courses, students can simultaneously enhance their language proficiency and deepen their understanding of economic concepts related to sustainability, environmental economics, and green technologies.

Policy recommendations should emphasize the inclusion of English language proficiency as a criterion in the accreditation standards for economics programs in the green economy. Additionally, policymakers should provide teacher training and professional development opportunities to equip instructors with the necessary

skills to integrate language instruction effectively. Collaboration with industry partners can facilitate real-world experiences and ensure the alignment of language instruction with the evolving demands of the green economy. Adequate funding support is also crucial for establishing robust language programs that cater specifically to the needs of future economists.

5.4 Limitations and Future Research Directions

It is important to acknowledge the limitations of this study. The research focused on a specific context and utilized a mixed-methods approach involving qualitative interviews and quantitative assessments. However, further research is needed to explore the long-term impact of English language instruction on the vocational competence and career success of economists in the green economy.

Future research should also conduct comparative studies to investigate the effectiveness of different language teaching approaches, methodologies, and curriculum designs in integrating language instruction into vocational training. Cross-cultural studies can provide insights into the role of language proficiency and vocational competence in economists across different cultural contexts, contributing to a more comprehensive understanding of the relationship between language education and career development.

Quantitative studies can further explore the correlation between English language proficiency and specific vocational competencies in the green economy. By employing large-scale quantitative research designs, researchers can gather data to support evidence-based interventions and inform targeted language education strategies.

In summary, the findings of this study underscore the significance of English language instruction in enhancing the vocational competence of economists in the green economy. The integration of language learning with economics education, coupled with appropriate curriculum design and policy support, can equip future economists with the necessary skills and knowledge to contribute effectively to the sustainable development goals of the green economy. Future research endeavors should continue to expand our understanding of the connection between language proficiency, vocational competence, and career success in this evolving field.

VI. IMPLICATIONS AND RECOMMENDATIONS

The findings of this study have significant implications for curriculum design and policy recommendations regarding the integration of English language instruction into the vocational training of economists in the green economy. The following section discusses these implications and offers insights for educational institutions and policymakers.

6.1 Curriculum Design

6.1.1 Language Proficiency Development

The study findings highlight the importance of English language skills for future economists in the green economy. Therefore, curriculum designers should prioritize the development of language proficiency through dedicated English language courses. These courses should focus not only on general language skills but also on domain-specific vocabulary and communication strategies relevant to sustainability, environmental economics, and green technologies.

6.1.2 Integration of Content and Language

To ensure effective integration of language and content, curriculum designers should consider incorporating English language instruction into core economics courses. By infusing language learning opportunities within subject-specific contexts, students can simultaneously enhance their language proficiency and deepen their understanding of economic concepts related to the green economy. This integration can be achieved through project-based assignments, case studies, and presentations.

6.1.3 Experiential Learning

Experiential learning opportunities, such as internships, research projects, and collaborations with industry partners, should be integrated into the curriculum. These experiences provide students with real-world exposure to the green economy, allowing them to apply their language skills and vocational competencies in practical contexts. Such experiential learning can significantly enhance their language proficiency and vocational readiness.

6.2 Policy Recommendations

6.2.1 Accreditation Standards

Policy recommendations should emphasize the inclusion of English language proficiency as a criterion in the accreditation standards for economics programs in the green economy. This step ensures that educational institutions prioritize language education and promote the development of language skills among future economists. Accreditation bodies should work in collaboration with stakeholders to establish language proficiency benchmarks aligned with the specific needs of economists in the green economy.

6.2.2 Teacher Training and Professional Development

Policy initiatives should focus on providing adequate training and professional development opportunities for economics instructors, enabling them to effectively teach language skills within the context of the green economy. Teachers should receive specialized training to integrate language instruction seamlessly into economics courses, incorporate innovative teaching methodologies, and provide timely feedback on language development. Ongoing professional development programs can ensure instructors stay updated with the latest approaches in language education.

6.2.3 Collaboration with Industry Partners

Policymakers should foster collaborations between educational institutions and industry partners in the green economy. These partnerships can facilitate internships, mentoring programs, and guest lectures, providing students with practical exposure to language-rich professional environments. By actively involving industry experts in curriculum design and delivery, policymakers can ensure the alignment of language instruction with the evolving demands of the green economy.

6.2.4 Funding Support

To effectively integrate English language instruction into vocational training programs for economists, policymakers should allocate sufficient funding to educational institutions. These funds can be utilized for the development of language learning resources, recruitment of qualified language instructors, and the implementation of innovative language teaching technologies. Adequate funding support will enable institutions to establish robust language programs that cater specifically to the needs of future economists in the green economy.

In conclusion, the findings of this study underscore the significance of integrating English language instruction into the vocational training of economists in the green economy. The implications and recommendations discussed above provide insights for curriculum designers and policymakers to develop effective language education programs that enhance the vocational competence of economists. By prioritizing language proficiency development and considering the unique needs of the green economy, educational institutions and policymakers can contribute to the success of future economists in this emerging field and support sustainable development efforts globally.

VI. CONCLUSIONS AND FUTURE RESEARCH

This section presents the conclusions of the study, summarizing the main findings, their implications, and suggesting avenues for future research in the field of English language instruction and vocational competence of economists in the green economy.

7.1 Conclusions

The study aimed to investigate the potential of English language lessons in enhancing the vocational competence of future economists within the context of the green economy. The key findings of this research can be summarized as follows:

1. Language Skills and Vocational Competence: The study revealed that English language skills play a vital role in enhancing the vocational competence of economists in the green economy. Proficiency in English facilitates effective communication, provides access to global knowledge and resources, and enhances career opportunities for economists.
2. Integration of Language and Content: The integration of English language instruction into economics courses is crucial for the development of vocational competence. Curriculum design should focus on combining language learning with the study of economic concepts related to the green economy, allowing students to apply their language skills in practical contexts.
3. Policy Recommendations: Policymakers should emphasize the inclusion of English language proficiency as a criterion in accreditation standards for economics programs in the green economy. Additionally, providing teacher training and professional development opportunities, fostering collaborations with industry partners, and allocating sufficient funding support are essential policy recommendations to promote effective language instruction.

7.2 Implications

The findings of this study have significant implications for educational institutions, curriculum designers, policymakers, and other stakeholders in the field of economics and language education:

1. Curriculum Design: Educational institutions should prioritize the development of language proficiency through dedicated English language courses. Integration of language and content, experiential learning opportunities, and the use of innovative teaching methodologies can enhance the vocational competence of future economists.

2. Policy Recommendations: Policymakers should emphasize the importance of language proficiency by incorporating it into accreditation standards and providing support for teacher training, industry collaborations, and funding for language programs.

7.3 Future Research

While this study has shed light on the relationship between English language instruction and vocational competence among economists in the green economy, several avenues for future research exist:

1. Longitudinal Studies: Conducting longitudinal studies to examine the long-term impact of English language lessons on the vocational competence and career success of economists can provide valuable insights.
2. Comparative Studies: Comparative studies exploring the effectiveness of different language teaching approaches, methodologies, and curriculum designs can further enhance our understanding of best practices in integrating language instruction into vocational training.
3. Cross-Cultural Studies: Investigating the role of language proficiency and vocational competence in economists across different cultural contexts can contribute to a more comprehensive understanding of the relationship between language education and career development.
4. Quantitative Studies: Conducting large-scale quantitative studies to assess the correlation between English language proficiency and specific vocational competencies in the green economy can provide further evidence and inform targeted language education interventions.

In conclusion, the findings of this study highlight the significance of English language instruction in enhancing the vocational competence of future economists in the green economy. The integration of language learning with economics education, along with appropriate policy support, can equip economists with the necessary skills to contribute effectively to the sustainable development goals of the green economy. Future research endeavors should continue to explore and refine the connection between language proficiency, vocational competence, and career success in this evolving field.

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EMPIRICAL TEST OF REGIONAL ECONOMIC INNOVATION AND DEVELOPMENT ALONG THE BELT AND ROAD

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Abstract: the article adopts the method of fully corrected least squares between groups, and uses the data from 2010 to 2018 (affected by the new crown epidemic after 2019, the data is not regular), to analyze the trade facilitation and import of intermediate goods in the regions along the “Belt and Road”. Conduct research with innovative development. The results show that the “Belt and Road” initiative has promoted trade facilitation,and enhanced innovation capabilities, but the phenomenon of regional imbalance is significant, which is greatly affected by the global economic situation.

Key words: trade facilitation; regional economy; innovation and development; “One Belt, One Road”.

Annotatsiya: maqolada guruhlar o‘rtasida to‘liq tuzatilgan eng kichik kvadratlar usuli qo‘llaniladi va 2010 yildan 2018 yilgacha bo‘lgan ma’lumotlardan (2019 yildan keyin yangi toj virus epidemiyasidan ta’sirlangan, ma’lumotlar muntazam emas), savdoni osonlashtirish va oraliq tovarlar importini tahlil qilish uchun foydalaniladi. Innovatsion rivojlanish bo’yicha tadqiqot olib borish natijalari shuni ko‘rsatadiki, “Belt and Road” tashabbusi savdoni osonlashtirish va innovatsion imkoniyatlarni oshirishga yordam beradi, ammo mintaqaviy nomutanosiblik fenomeni ahamiyatli bo‘lib, bu global iqtisodiy vaziyatga katta ta’sir ko‘rsatishi tahlil qilingan.

Kalit so‘zlar: savdoni osonlashtirish; mintaqaviy iqtisodiyot; innovatsiyalar va rivojlanish; “Bir kamar, bir yo‘l”.

Аннотация: в документе используется метод полных наименьших квадратов с поправкой на группу и используются данные за период с 2010 по 2018 год (после 2019 года, затронутого новой эпидемией вируса короны, данные не являются регулярными), упрощение процедур торговли и промежуточные звенья, используемые для анализа импорта товаров. Результаты исследования инновационного развития показывают, что инициатива “Belt and Road” способствует развитию торговли и расширению инновационных возможностей, однако существенным является явление регионального дисбаланса, которое оказывает большое влияние на глобальную экономическую ситуацию.

Ключевые слова: упрощение процедур торговли; региональная экономика; инновации и развитие; «Один пояс, один путь».

I. INTRODUCTION

Since the joint construction of the “Belt and Road”, the degree of trade facilitation between China and countries along the route has improved, and trade cooperation has increased significantly. From 2013 to 2018, the total trade in goods between China and countries along the “Belt and Road” exceeded US$6 trillion, with an average annual growth rate higher than that of China’s foreign trade during the same period, accounting for 27.4% of China’s total trade in goods. A World Bank study found that the joint construction of the “Belt and Road” will increase trade between participating countries by 4.1%. Relevant scholars have studied the “Belt and Road” trade facilitation and mechanism innovation, the import of intermediate goods and the improvement of total factor productivity of enterprises, but the research on whether trade facilitation under the “Belt and Road” initiative has promoted the import of intermediate goods and innovative development is still relatively weak . According to the theory of endogenous economic growth, technological progress is an important support for regional economic growth. In the medium and long term, the prosperity of a country or region is mainly driven by innovation and development. When this region gradually expands to the global market, trade facilitation The reduction in the cost of importing intermediate goods and the reform of more advanced systems and mechanisms have become an important driving force for innovation and development. Based on this, this paper empirically tests the relationship between trade facilitation, import of intermediate goods, and innovation and development along the “Belt and Road” to provide reference for deepening the “Belt and Road”.

II. RESEARCH PART

1. Theoretical analysis and research hypothesis

The essence of the process of trade facilitation in a country or region is a process in which institutional mechanisms are gradually brought into line with international standards. The internal logic of trade facilitation requires the construction of a supply chain system with convenient communication. The process of trade facilitation requires the construction of an international and legalized business environment. With the further optimization of the business environment, the institutional transaction costs of enterprises will drop significantly. Being able to “follow the rules” to the greatest extent, enterprises can concentrate on maintaining close ties with enterprises in other countries, and jointly promote product technology research and development and related mechanism changes [1]. Based on this, this paper proposes:

Hypothesis 1: Subject to other conditions, the optimization of institutional mechanisms brought about by trade facilitation is conducive to innovation and development.

The intermediate goods imported by countries or regions to promote trade facilitation promote innovation and development through two aspects: one is the technology spillover effect. With the facilitation of trade conditions, the scale and variety of intermediate products imported by countries or regions have increased [2]. The second is the cost structure optimization effect. Under the conditions of trade facilitation, the procedures for importing intermediate products are simplified, customs clearance time is shortened, circulation costs are reduced [3]. Based on this, this paper proposes:

Hypothesis 2: Limited to other conditions, the import of intermediate goods brought about by trade facilitation is conducive to the development of innovation.

On the one hand, with the rapid changes in the international economic situation, exchange rate levels, tariff rates, and foreign investment will fluctuate, which will inevitably increase trade costs, cause enterprises to reduce expenditures, and may slow down product technology research and development and system optimization [4].On the other hand, due to the uncertainty of the global economic situation being transmitted to the country through trade channels, it has an impact on market expectations. According to information economics, market expectations are an important reference factor for enterprises to carry out all production and operation activities. If a relatively pessimistic The market expects that companies will take the initiative to make strategic adjustments, which is not conducive to innovation and development. Based on this, this paper proposes:

2. Research design

(1) Model setting

In order to study the relationship between trade facilitation, import of intermediate goods and innovation development, this paper is published in Bloom et al. (2016) [5], Yu Miaojie (2011) [6] on the basis of the theoretical research framework and according to the research focus of this paper, the following empirical analysis model is constructed:

$$\ln(\ln De_{jt}) = \alpha + \sum_{i=1}^{n} \beta_i \ln(TrFa_{jt}) + \sum_{i=1}^{n} \gamma_i \ln(\ln pt_{jt}) + \sum_{i=1}^{n} \theta_i X_{jt} + \rho_j + \varphi_t + \delta_{jt} \quad (1)$$

In formula (1),ln(lnDejt) represents the level of innovation and development of countries along the “Belt and Road”, ln(TrFajt) represents the level of trade facilitation of countries along the “Belt and Road”, and ln(ImPtjt) is the middle level of countries along the “Belt and Road”. import of goods, Xjt is a control variable, α is a constant term, β, γ, and θ are the coefficients of trade facilitation, import of intermediate goods, and control variables respectively, ρ and φ represent the country fixed effect and intermediate product fixed effect, respectively, and δ is disturbance term.

(2) Variable selection

This paper selects the annual average number of patents of enterprises above designated size in the industry to reflect the innovation and development capabilities of the country and region, and uses the number of times patents are used as the weight. The level of trade facilitation mainly includes three aspects, namely: tariff rate (ln(TaRa)), which is measured by the weighted average tariff rate of intermediate goods; business environment (ln(BuNv)), which refers to the “2019 Business The meaning of the indicators identified in the Business Environment Report; trade time (ln(TrTi)), referring to the definition of Baniya et al. coming time loss [7]. In order to measure the impact of intermediate product imports on innovation and development, the analysis is carried out from two aspects: the quantity and quality of intermediate product imports. Control variables mainly include enterprise conditions, industry conditions and factor endowments. Among them, the enterprise conditions mainly include: profitability (ln(Prof)), expressed by the net profit rate of the enterprise; wage level (ln(WaLe)), expressed by the proportion of the enterprise’s annual average wage expenditure to the enterprise cost; the industrial conditions mainly include: Exchange rate level (ln(ExRa)), expressed by the real effective exchange rate index; foreign investment impact (ln(FoCa)), expressed by the proportion of FDI in GDP; technology aggregation (Gini), based on the research of Zhang Yongkai (2012) [8], expressed by the Gini coefficient of regional technological innovation activities.

$$Gini = \frac{1}{2n^2\bar{X}}\sum_{i=1}^{n}\sum_{j=1}^{n}\left|X_i - X_j\right| \tag{2}$$

In formula (2), n is the sample size, $\bar{X}$ and is the mean value of X_i. The value range of the regional technological innovation Gini coefficient is 0-1. When the value is 0, it means that the technological innovation activities are absolutely evenly distributed in the regional space; when the value is 1, it means that the technological innovation activities are completely concentrated in the regional space.

Factor endowments mainly include: human capital (ln(HuCa)), labor resources are measured by the proportion of the population aged 15-64 in the total population; market conditions (HHI), market concentration is measured by the Herfindahl-Hirschman index The calculation formula is as follows:

$$HHI = \sum_{i=1}^{n}\left(\frac{X_i}{X}\right)^2 \tag{3}$$

In formula (3), X is the total market size, Xi is the market size of company i, n is the number of companies in the industry; resource density (ln(AsDe)), select oil and gas and other mineral resources exports accounted for in the “Belt and Road” A measure of the share of a country’s total exports.

In order to compare and analyze the status of participating in the “Belt and Road” initiative before and after 2013, a dummy variable D1 is introduced. Before 2013, D1 = 0, and after 2013, D1 = 1. In order to compare and analyze the role played by state-owned enterprises and non-state-owned enterprises in the joint construction of the “Belt and Road”, a dummy variable D2 is introduced, D2 = 1 means state-owned enterprises, and D2 = 0 means non-state-owned enterprises.

(3) Data source

The data used in this article mainly come from the United Nations Commodity Trade Statistics Database, the World Bank, Wind Database, etc. The sample period is from 2000 to 2018, and a small number of missing data are filled by interpolation. In order to compare and analyze the different characteristics of the regions along the “Belt and Road”, this paper draws on the research method of the National Information Center to divide the 71 countries along the “Belt and Road” into six major regions.

3. Empirical analysis

Analysis of regional differences

The regional regression results are shown in Table 1. The regression results of trade facilitation and innovative development in the six major regions are in line with theoretical expectations, indicating that with the further implementation of the “Belt and Road” initiative, the promotion of trade facilitation in regions along the route has been effectively promoted, and the ability of innovative development has been improved. The Asian Oceania region has the largest quality coefficient of intermediate product imports, 3.987, indicating that the

countries in the Asia Oceania region have significantly improved their core capabilities in technology research and development and innovation during the process of jointly building the “Belt and Road”. The tariff rate coefficient in Eastern Europe is -0.141, indicating that the tariff rate in Eastern Europe is generally high, and its ability to promote the import of intermediate products and the innovation and development of countries along the “Belt and Road” is relatively weak. The business environment in Central Asia, Africa and Latin America is the lowest, 0.001 and 0.012 respectively, indicating that countries in these two regions should further optimize their domestic business environment. The coefficient of trade time in Africa and Latin America is -0.014, and the cross term of trade time is only -0.125, indicating that trade time in Africa and Latin America may restrict the import of intermediate products and the development of regional innovation. Judging from the dummy variable of state-owned enterprises, Africa and Latin America have the largest regression coefficients, and South Asia ranks second. The role of state-owned enterprises in other regions in the process of innovation and development is relatively small, and it is not significant in Asia and Oceania. , reflecting that in Africa, Latin America, and South Asia, the main force driving innovation and development is state-owned enterprises, while in Asia and Oceania, it is mainly non-state-owned enterprises; the cross-term coefficient of intermediate product imports in Central Asia is the lowest, 0.118, indicating that in 2013 After that, the innovative development driven by trade cooperation between Central Asia and other regions along the “Belt and Road” was relatively small.

Table 1: Regional regression results

	Asia, Oceania	Central Asia	West Asia	South Asia	Eastern Europe	Africa, Latin America
ln(InDe)	4.257***	0.438***	1.524**	3.223***	2.149***	1.041***
ln(TaRa)	-0.158**	-0.245**	-0.132**	-0.047***	-0.141	-0.517***
ln(BuNv)	1.258***	0.001***	1.105***	0.983***	1.249**	0.012**
ln(TrTi)	-0.471**	-0.234***	-1.573***	-0.217***	-0.193**	-0.014**
ln(ImQn)	3.987***	1.11**	2.5**	2.445***	3.241***	3.241***
ln(ImQl)	0.258**	0.134***	0.872**	0.741***	1.286***	0.713***
D2	0.241	1.127**	0.571***	1.258***	0.571**	1.874**
D1*ln(TrTi)	-1.254**	-0.473***	-1.586***	-0.981***	-1.054**	-0.125**
D1*ln(ImQn)	2.529***	0.118***	1.873***	2.741***	0.872***	0.951***
ln(Prof)	1.547**	0.025***	1.257**	0.871***	0.143***	0.018***
ln(WaLe)	0.124***	0.324**	0.412***	0.164***	0.221**	0.137**
ln(ExRa)	-1.587***	-1.11**	-2.5**	-2.445***	-3.241	-3.241***
ln(FoCa)	1.258**	0.257***	0.412**	0.743***	0.142	0.472***
Gini	3.287***	0.124**	0.324***	1.257***	1.244**	1.761**
ln(HuCa)	1.247**	0.574***	0.788***	0.147***	1.125**	1.004**
HHI	0.587**	0.241***	0.254***	0.641***	0.571**	0.142**
ln(AsDe)	1.212**	0.247***	0.871***	0.428***	1.254**	0.479**
Fixed location	Yes	Yes	Yes	Yes	Yes	Yes
fixed year	Yes	Yes	Yes	Yes	Yes	Yes
R2	0.257	0.172	0.31	0.157	0.112	0.147

The clustering of regional technology shows a significant positive correlation in the process of innovation and development in the six major regions, which proves that the improvement of the overall capability of regional technology may produce technology spillover effects and drive the innovation and development of enterprises in the region; which also reflects from the side. The international economic situation has a greater impact on further promoting the “Belt and Road” initiative.

III. CONCLUSION

By studying the relationship between regional trade facilitation, import of intermediate goods and innovation and development along the “Belt and Road”, this paper draws the following conclusions: (1) Trade facilitation and import of intermediate goods are conducive to the innovation and development of countries along the “Belt and Road”. Enterprises play an important role in the innovation and development process of the “Belt and Road”. Good enterprise conditions and factor endowments can help enterprises improve their innovation and development capabilities. Innovation and development are greatly affected by external factors such as exchange rates, foreign capital, and regional technology agglomeration. (2) Asia and Oceania have achieved the most obvious improvement in innovation and development capabilities in the process of jointly building the “Belt and Road”, mainly reflected in the relatively significant relationship between the quality of imported intermediate products and innovation and development; the overall level of innovation and development in South Asia is not high, but India is in the “ The Belt and Road Initiative has achieved a relatively significant improvement in innovation and development capabilities; Eastern Europe is greatly affected by the economic and political situation in Europe, America and the world during the process of participating in the “Belt and Road” Initiative; national enterprises in Central Asia, Africa and Latin America Weak strength restricts the improvement of innovation capabilities. The technological agglomeration capabilities of Central Asia and West Asia are relatively weak. In the process of jointly building the “Belt and Road”, innovation and development capabilities need to be greatly improved. (3) The import of semi-finished products and parts has the most significant effect on promoting innovation and development; state-owned enterprises are the main channel for raw material imports; the increase in the exchange rate level may increase the import cost of semi-finished products and parts, weakening the accumulation of innovation capabilities to a certain extent.

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ANALYSIS OF THE IMPACT OF CROSS BORDER INVESTMENT AND INTERNATIONAL ECONOMIC INTEGRATION

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Abstract: this article focuses on analyzing the impact and challenges of cross-border investment and international economic integration on developing countries, and offers some ideas on strategies and development directions in the field. The main content includes: economic growth caused by cross-border investments in the context of globalization; the employment effect of cross-border investments; market competition and efficiency resulting from investments; the risks and inequalities that cross-border investment brings.

Cross-border investment and international economic integration have been interpreted to have positive effects such as stimulating economic growth, increasing employment and incomes, capital flows, market competition and productivity. At the same time, the prevention of some economic risks, trade imbalances, inequality in the labor market and environmental risks has also been promoted.

Key words: cross-border investment, economic globalization, capital flow.

Annotatsiya: ushbu maqola transchegaraviy investitsiyalar va xalqaro iqtisodiy integratsiyaning rivojlanayotgan mamlakatlarga ta'siri va muammolarini tahlil qilishga qaratilgan bo'lib, sohadadi strategiyalar va rivojlanish yo'nalishlari bo'yicha ba'zi fikrlarni ilgari suradi. Asosiy tarkibga quyidagilar kiradi: globallashuv sharoitida transchegaraviy investitsiyalar hisobiga olib kelingan iqtisodiy o'sish; transchegaraviy investitsiyalar olib kelgan bandlik effekti; investitsiyalar natijasida yuzaga kelgan bozor raqobati va samaradorligi; transchegaraviy investitsiyalar olib keladigan xavf va tengsizliklar.

Chegaralararo sarmoya va xalqaro iqtisodiy integratsiya iqtisodiy o'sishni rag'batlantirishi, bandlik va daromadlarni oshirishi, kapital oqimi, bozor raqobati va samaradorlikni oshirish kabi ijobiy ta'sir ko'rsatishi talqin qilingan. Shu bilan birga, ba'zi iqtisodiy xavflarni, savdo nomutanosibligini, mehnat bozoridagi tengsizlik va ekologik xavflarning oldini olish ham ilgari surilgan.

Kalit so'zlar: transchegaraviy investitsiyalar, iqtisodiy globallashuv, kapital oqimi.

Аннотация: в этой статье основное внимание уделяется анализу воздействия и проблем трансграничных инвестиций и международной экономической интеграции на развивающиеся страны, а также предлагаются некоторые идеи относительно стратегий и направлений развития в этой области. Основное содержание включает: экономический рост, обусловленный трансграничными инвестициями в условиях глобализации; влияние трансграничных инвестиций на занятость; рыночная конкуренция и эффективность в результате инвестиций; риски и неравенство, которые несут с собой трансграничные инвестиции.

Трансграничные инвестиции и международная экономическая интеграция интерпретируются как имеющие положительные эффекты, такие как стимулирование экономического роста, увеличение занятости и доходов, потоков капитала, рыночной конкуренции и производительности. В то же время также поощрялось предотвращение некоторых экономических рисков, торговых дисбалансов, неравенства на рынке труда и экологических рисков.

Ключевые слова: трансграничные инвестиции, экономическая глобализация, движение капитала.

Since the 1990s, economic globalization and integration have become the trend of world economic development. With the progress of science and technology and the development of production, no country can have all the necessary resources, funds, and technology to develop its own economy, nor can any country produce all the products it needs. Therefore, communication and mutual cooperation are necessary. In the past 50 years, the development of the new technological revolution has pushed the communication between countries

around the world to a new stage. The spatial distance on Earth has “shortened”, and the “time difference” of information is also tending to disappear. This situation not only greatly changed the living conditions of humanity, but also accelerated the internationalization of economic life, making the world an unprecedented open. The open world has led countries around the world to move from their original “one country economy” towards a “world economy”, thus forming an economic pattern of “global interdependence”. Global economic integration can provide a favorable environment for cross-border investment, but it also brings some risks and imbalances. This article will preliminarily explore this in order to elicit better thinking.

I. ECONOMIC GROWTH BROUGHT ABOUT BY CROSS-BORDER INVESTMENT UNDER THE CONDITIONS OF ECONOMIC GLOBALIZATION

Economic globalization mainly refers to the process and trend of various economic factors flowing globally on an unprecedented scale and speed, resulting in an increasing interdependence of the economies of various countries around the world. Domestic and international markets gradually integrate, ultimately leading to a transformation towards a borderless economy. With the deepening of international division of labor and the accelerated development of science and technology, economic globalization has become an irreversible trend. Its main signs are: rapid growth in international direct investment; The role of multinational corporations has significantly strengthened; The rapid development of international economic cooperation; The international financial market is rapidly expanding.

The rapid development of economic globalization is mainly attributed to the end of hostility between the East and the West in the early 1990s, which led to the basic unification of the market economy system and the formation of a true global market. The information revolution, rapid development of communication and transportation, deepening of international division of labor, and the establishment of the WTO brought about by technological progress have contributed to this.

For developing countries, economic globalization is a double-edged sword, both an opportunity and a challenge. On the one hand, in the process of economic globalization, developing countries can obtain the funds, technology, and management experience they need in their economic exchanges with developed countries, promoting their own economic development. Without these, it is difficult or even impossible for developing countries to achieve development. This can be said to be a special “latecomer advantage” possessed by developing countries. If developing countries can fully utilize this unique advantage, they may develop at a pace far behind that of developed countries, accelerating their industrialization and modernization. From this perspective, economic globalization provides opportunities for developing countries. On the other hand, we should also see that in the current wave of economic globalization, a few Western developed countries with strong economic and technological strength dominate and play a dominant role. They have formulated a series of “game rules” in an attempt to turn the process of economic globalization into a process of seeking economic and political hegemony, which puts developing countries at a disadvantage in this process. Therefore, developing countries should adapt to the trend of economic globalization, actively participate in international economic cooperation and competition, and share the achievements of world economic development; We must also effectively grasp the right balance, pay attention to seeking benefits and avoiding harm, and prevent the lack of speed and being controlled by developed countries economically and politically.

However, in the context of economic globalization and increasing cross-border investment, the economic growth brought about by cross-border investment is no longer exclusive to a country. For example, if a country’s labor force is relatively abundant and cheap, foreign enterprises can use capital flow to invest and set up factories in that country, obtain profits, and remit them back to their home country. In this case, the comparative advantage of a country actually becomes a location advantage that can be utilized by both domestic and foreign countries. Who can utilize it? Is it a domestic enterprise or a foreign enterprise? This depends on which country has a strong international competitive enterprise. The more companies in a country with strong capital strength or competitive advantages in technology and theory, the stronger its ability to profit from foreign comparative advantages. Therefore, the so-called economic globalization and trade investment integration essentially refer to the integration of resources by multinational enterprises on a global scale, relying on competitive advantages and investment activities. Competitive advantage has become the main foundation of international trade division of labor. The more enterprises a country has an international competitive advantage, the more it can integrate other countries’ resources in international division of labor, and reduce the integration of domestic resources by other countries’ enterprises. It can be seen that the economic growth of cross-border investment is mainly reflected in the market power of enterprises, and the size and cost are not the only determining factors of investment advantages.

II. THE EMPLOYMENT EFFECT OF CROSS BORDER INVESTMENT UNDER THE CONDITION OF ECONOMIC GLOBALIZATION

It is generally believed that for developing countries with a significant employment burden, the entry of multinational corporations has driven domestic employment and improved the overall employment level. However, in reality, the employment impact of multinational corporations on developing countries is extremely complex. Only by analyzing it comprehensively can we truly and objectively reflect the employment impact of multinational corporations on developing countries.

Multinational corporations have both positive and negative impacts on China's employment situation. We cannot conclude that the entry of multinational corporations will definitely drive employment growth in our country.

The employment pull effect of multinational corporations is direct and short-term, while the duration of the crowding out effect is much more complex and depends on the different situations of specific industries. In some industries, after experiencing the impact of multinational corporations, domestic enterprises can quickly absorb and digest advanced technology, thereby quickly restoring competitiveness, resulting in a shorter period of crowding out effect. On the contrary, in some industries, domestic enterprises rapidly decline or even completely fade out under the pressure of multinational corporations, forming a stage of monopoly for multinational corporations, and the crowding out effect of employment is long.

Given the above theoretical exploration and combined with practical situations, we will attempt to explore the employment effects of multinational corporations at three levels: short-term, medium-term, and long-term in this section.

(1) Short term employment absorption effect

The employment absorption effect refers to the employment promotion effect of transnational corporations on the labor force in the host country in the process of transnational investment activities (especially FDI) from project construction to product launch to the improvement of Marketing channel.

(2) The employment crowding out effect in the medium term

In situations where there is a significant gap between the economic and technological level of developing country enterprises and advanced foreign technologies, it can lead to technological and capital shocks to domestic industries, which may lead to a certain degree of monopoly, leading to a decrease in domestic employment levels and employment elasticity. This is the mid-term employment crowding out effect of multinational corporations. The crowding out effect may lead to a decrease in employment in developing countries through three ways. Firstly, in market competition, foreign enterprises compete with domestic enterprises for priority markets and production factors, tilting high-quality factors towards foreign enterprises, leading to domestic enterprises in developing countries losing out in competition and even being squeezed out of the market. At this time, the number of unemployed people increases; Secondly, the outward direct investment of multinational corporations will definitely have a positive effect on the improvement of technological level in developing countries, but technological progress is also a double-edged sword. It will increase labor productivity, reduce labor demand, and reduce employment opportunities; Thirdly, FDI has a certain impact on the industrial structure of developing countries, and the adjustment of industrial structure will promote the adjustment of labor employment structure, inevitably leading to corresponding structural unemployment.

(3) Long term employment effects

In a longer period of time, with the progress of technology and the enhancement of competitiveness of developing country enterprises, the gap with multinational corporations will gradually narrow, and the impact of the aforementioned technology and capital will gradually disappear. At this time, the monopoly position of multinational corporations will be broken, the marginal demand for labor will begin to rise, and employment elasticity will also increase. Specifically, in the long term, the factors driving employment growth in developing countries will mainly include three aspects: firstly, the employment creation effect brought about by market openness; Secondly, the employment creation effect brought about by changes in the institutional environment. Thirdly, the employment creation effect brought about by resource reallocation.

Overall, cross-border investment and international economic integration can create more job opportunities and improve income levels in the long run. Foreign direct investment (FDI) and international trade can bring technological innovation and industrial upgrading, stimulate production activities in economic sectors, promote employment growth, and increase workers' income levels.

III. CAPITAL FLOWS BROUGHT BY CROSS-BORDER INVESTMENT UNDER THE CONDITIONS OF ECONOMIC GLOBALIZATION

The theory of international capital flow believes that the interest rate difference between two countries is the main reason for cross-border capital flows. When a country's interest rates are higher compared to another country, due to the profit seeking nature of capital, the capital of a country with lower interest rates will be ex-

ported to a country with higher interest rates in order to seek higher returns. Cross border capital flows will not stop until the interest rates between the two countries are equal. If a country's interest rates remain at a higher level, Cross border capital flows will continue continuously.

There are various classification methods for cross-border capital flows, which can be classified into different types according to different indicators. From the perspective of cross country capital flows, cross-border capital flows can be divided into two forms: capital inflows and capital outflows. Capital inflow refers to the inflow of foreign capital into the country, that is, the import of foreign capital; Capital outflow refers to the flow of domestic capital to other countries, and domestic capital outflow refers to the export of domestic capital.

From the perspective of the duration of cross-border capital flows, cross-border capital flows can be divided into long-term capital flows and short-term capital flows. Long term capital flow refers to the flow of capital with a useful life of more than one year after the inflow or outflow of capital. It mainly includes three types: international direct investment, international securities investment, and international loans. The short-term capital flow refers to the capital flow with a term of one year or less, which is paid on demand. It is mainly carried out by means of bills. It mainly includes four types: trade capital flow, bank capital flow, Sexual capital flow for preserving value, and Sexual capital flow for investment.

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The significant flow of capital brought about by cross-border investment and international economic integration. Investors can invest through multinational corporations, financing tools, and financial markets, obtaining more investment opportunities and higher returns. However, in cross-border investment in developing countries, the "Lucas riddle" can also arise. In theory, in order to seek higher returns, resources will flow from countries with sufficient capital to countries with scarce capital. However, in real life, international capital often flows more to developed countries, which is the Lucas riddle. One important reason for the mystery of Lucas is the low quality of the system. Countries with low quality systems have problems such as high risk of government default, insufficient protection of property rights, and serious corruption of officials, which greatly increase the risk of investment in developing countries, thus reducing the Marginal revenue of capital.

So capital flow is also influenced by the government systems of developing countries. Under a sound and sound system, it can drive investors' investment vitality, bring more investment and innovation, and promote local economic development and foreign investment reserves.

IV. MARKET COMPETITION AND EFFICIENCY BROUGHT ABOUT BY CROSS-BORDER INVESTMENT UNDER THE CONDITIONS OF ECONOMIC GLOBALIZATION

With the acceleration of economic globalization, the world economy, politics, and even culture have undergone increasingly significant changes. International trade and investment continue to grow at a high speed, the world market system accelerates to expand, and the influence of multinational corporations is deepening. Due to the pursuit of maximizing profits being an essential feature of international capital, foreign investment has both advantages and disadvantages in enhancing the competitiveness of domestic enterprises.

The positive role of foreign investment in enhancing the competitiveness of enterprises

(1) Beneficial to improving the technological innovation ability of enterprises

Enterprises are the carriers of real productivity and the bases for achieving technological innovation. The entry of foreign capital often accompanies the transfer of technology, which is beneficial for improving the technological innovation ability of enterprises, accelerating their reaction speed to the market, and shortening the product update cycle. The changing pattern of consumer demand determines that users' demand for enterprise products or services gradually shifts from low-level survival needs to levels such as enjoyment, development, and self realization needs. Many foreign investors invest in advanced technology to meet changes in consumer demand, enabling enterprises to timely capture corresponding market changes and adjust their product struc-

ture to meet market demand. Secondly, foreign investment is conducive to the formation of a technological innovation mechanism for enterprises. Many foreign-funded enterprises can fully unleash the scientific and technological energy that enterprises should have. The treatment, reward, and incentive mechanisms for backbone scientific and technological personnel are relatively sound, and the enthusiasm for innovation of scientific and technological personnel is relatively high, thus achieving substantive breakthroughs in enterprise products or services.

(2) Porter's generic strategies conducive to innovative enterprises

In terms of Porter's generic strategies, the entry of foreign capital has brought many new ideas and methods. Most enterprises in developing countries lack long-term corporate strategic planning. They simply rely on price strategies to expand market space, do not understand the diversity of users, competitors, competition patterns and market users' needs, and compete at some superficial levels, which can no longer meet the psychological requirements of current consumers. Most foreign-funded enterprises have long-term strategic planning and are adept at using various competitive methods to enhance their non price competitiveness. From corporate image design to brand building, advertising is used to spread and attract the demand and recognition of users, thereby increasing market share.

(3) Beneficial to the development of industrial clusters

The spatial agglomeration of industries is a global economic phenomenon. Whether developed or developing countries, industries with competitive advantages are mostly concentrated in certain specific regions. In this type of industrial cluster, the interconnected enterprises and institutions in certain specific industries are relatively concentrated in specific geographical spaces through value chains and various communication channels, forming an organic group. The enterprises within the cluster have both competition and cooperation, division of labor and collaboration, forming an interactive relationship with each other. The competitive pressure and potential pressure formed by this interaction are conducive to forming a sustained innovation drive for the enterprises within the cluster, and thus bring a series of product innovations, promoting the acceleration of industrial upgrading.

The Negative Impact of Foreign Investment on the Improvement of Enterprise Competitiveness

(1) The formation of monopolies by multinational corporations is not conducive to the improvement of the competitiveness of domestic enterprises in developing countries

Foreign investment is a double-edged sword. In developing countries, foreign investment may cause monopolies in certain emerging industries, squeeze out markets and exclude local enterprises, inhibit the development of certain local industries, and is not conducive to the improvement of domestic enterprise competitiveness. Especially, the scale investment of multinational corporations in developing countries has led to an increase in economic external dependence, which to some extent increases the vulnerability of developing country economies, enhances the transmission of external economic risks to developing countries, and reduces some macroeconomic policy effects implemented by developing country governments.

(2) The advanced technology urgently needed by enterprises is not fully in place

When some multinational corporations invest, they only focus on the assembly link with the least technological content in the commodity industry chain in developing countries, valuing the unlimited supply of cheap labor in developing countries. Developing countries have given up the market but have not received corresponding technological advancements, which is still a considerable gap from the original intention of "exchanging market for technology". From the perspective of industry and commercialization, the products brought about by advanced foreign technology actually destroy the products produced by existing local technologies. To compete with multinational corporations, it is necessary to purchase their technology, which makes it difficult for local enterprises to make breakthroughs in technological innovation.

Therefore, developing countries should fully utilize foreign investment to improve industrial technology and product quality, increase international competitiveness, and use multinational corporations to accelerate the development of new industries. In terms of macro management, it is necessary to broaden channels for foreign direct investment, introduce international competition mechanisms, and prevent multinational corporations from seeking monopoly privileges, distorting market structure, and reducing market efficiency through mutual competition and constraints among enterprises from different investment countries. Improve the overall technological and management level of the country, enhance the international competitiveness of the national economy, and ultimately gradually reduce dependence on foreign investment and foreign technology.

V. RISKS AND INEQUALITIES BROUGHT BY CROSS-BORDER INVESTMENT UNDER THE CONDITIONS OF ECONOMIC GLOBALIZATION

Cross border investment and international economic integration also bring some risks and imbalances. The openness of investment and trade may expose the economy to external shocks and financial risks. At the same time, international economic integration may also exacerbate the widening wealth gap, posing some

challenges that developing countries find difficult to cope with. The risks and inequalities brought about by cross-border investment and international economic integration are mainly reflected in the following aspects:

1. **Economic risk:** International economic integration has increased the interconnectivity of the economy, but it has also made the economic system more fragile. The fluctuations in global financial markets and economic crises may quickly spread and affect other countries and regions. The economic problems of a country, such as currency depreciation or financial crisis, may have negative impacts on other countries.
2. **Trade imbalance:** Cross border investment and international trade may lead to trade imbalance. Developed countries usually possess advanced technology and high production capacity, making it easier to occupy a favorable position in trade. This may lead to some developing countries becoming overly dependent on imports economically, leading to trade deficits and a decrease in foreign exchange reserves.
3. **Labor market inequality:** International economic integration may also lead to labor market inequality. Some labor-intensive industries may choose to shift production to low-cost areas, resulting in some workers losing jobs or declining wages. Meanwhile, cross-border labor mobility may lead to intensified competition in the labor market, increasing employment instability and income inequality faced by workers.
4. **Environmental risks:** International economic integration may also bring environmental risks. Some developing countries may face problems of over exploitation of resources and environmental damage to meet the growing demand for international markets. At the same time, international trade and cross-border investment may also lead multinational corporations to evade environmental regulation and responsibility, causing adverse effects on the environment.

In order to alleviate these risks and inequalities, governments and international organizations can take a series of measures, including strengthening regulatory and supervisory mechanisms, providing technical support and transfer, promoting sustainable development and environmental protection, and strengthening measures to regulate and protect the labor market. At the same time, international cooperation and policy coordination are also crucial to ensure the stability and sustainable development of the global economic system.

VI. CONCLUSION

In summary, cross-border investment and international economic integration have had a positive impact on the economy, such as promoting economic growth, increasing employment and income, capital flow, market competition, and efficiency improvement. However, it also brings some economic risks, trade imbalances, labor market inequality, and environmental risks.

In order to alleviate these problems, the government should take corresponding measures to strengthen regulation, provide support, promote sustainable development, and strengthen international cooperation and policy coordination. This includes strengthening regulatory and supervisory mechanisms, providing technical support and transfer, promoting sustainable development and environmental protection, and strengthening measures to regulate and protect the labor market. At the same time, international cooperation and policy coordination are also crucial to ensure the stability and sustainable development of the global economic system.

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YASHIL IQTISODIYOTNI MOLIYALASHTIRISHDA BANK MOLIYA TEXNOLOGIYALARINING AHAMIYATI

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Annotatsiya: maqola zamonaviy moliya tizimining “yashil moliyaviy texnologiyalari” deb nomlangan faol rivojlanayotgan va ayni paytda kam o‘rganilgan hodisasiga bag‘ishlangan. Maqolaning maqsadi yashil moliya ekotizimining tarkibiy qismi sifatida yashil moliyaviy texnolgiyalar imkoniyatlarini muhokama qilish va asoslash, shu jumladan, barqaror rivojlanishga qaratilgan loyihalarni moliyalashtirish sohasidagi investitsiya xususiyatlarini ko‘rib chiqishdan iborat.

Kalit so‘zlar: raqamli bank ekosistemasi, yashil moliya, yashil moliyaviy texnologiyalar, barqaror rivojlanish, kraud-texnologiyalar, kraudfanding..

Abstract: the article is devoted to the actively developing and at the same time little-studied phenomenon of the modern financial system called “green financial technologies”. The purpose of the article is to discuss and substantiate the possibilities of green financial technologies as a component of the green finance ecosystem, including the consideration of investment features in the field of financing projects aimed at sustainable development.

Key words: digital banking ecosystem, green finance, green financial technologies, sustainable development, crowd technologies, crowdfunding.

Аннотация: статья посвящена активно развивающемуся и в то же время малоизученному явлению современной финансовой системы под названием «зеленые финансовые технологии». Цель статьи - обсуждение и обоснование возможностей зеленых финансовых технологий как компонента экосистемы зеленых финансов, в том числе рассмотрение особенностей инвестирования в сфере финансирования проектов, направленных на устойчивое развитие.

Ключевые слова: экосистема цифрового банкинга, зеленые финансы, зеленые финансовые технологии, устойчивое развитие, крауд-технологии, краудфандинг.

KIRISH

Jahondagi raqamli iqtisodiyotga o‘tish sharoitida globolizatsiya jarayonini asosiy jadallashtiruvchi omillardan biri bu rivojlangan va rivojlanayotgan mamlakatlar tomonidan o‘z texnologik bazalalarini yangilagan holda iqtisodiyotda ishlab chiqarish samaradorligini va raqobatbardoshligini oshirish bilan bir qatorda insonlar hayot sifatini va yashash sharoitlarini yaxshilashga erishishlari lozim. Bu maqsadga erishishda mamlakatlar iqtisodiy rivojlaninshning “yashil” iqtisodiyot modelini tanlayaptilar, chunki aynan mazkur model tamoyillari iqtisodiy o‘sish bilan birgalikda tabiiy boyliklardan samarali va ratsional foydalanish, atrof-muhitga va ekologik muvozanatga salbiy ta’sir ko‘rsatmaydigan sanoat va ishlab chiqarishga urg‘u beriladi. Ammo “yashil” iqtisodiyotga o‘tish katta hajmdagi resurslarni, xususan, moliyaviy resurslarni ham talab etadi.

Mazkur model O‘zbekiston uchun ham aktual bo‘lib, uni keng joriy etish maqsadida “2019–2030-yillar davrida O‘zbekiston Respublikasining “yashil” iqtisodiyotga o‘tish strategiyasi” qabul qilindi[1]. Mazkur strategiyaga ko‘ra banklar tomonidan “Yashil iqtisodiyot”ga investitsiyalar kiritishni rag‘batlantirishga alohida e’tibor qartilgan.

Bugungi raqamli iqtisodiyotga o‘tish sharoitida hukumat yetakchiligida bank tizimi transformatsiyasi amalga oshirilmoqda. Bunda mijozlarga sifatli, arzon va tezkor bank xizmatlari taklif qilish uchun keng moliyaviy texnologiyalardan foydalanilib kelinmoqda. Xususan, milliy banklar tomonidan moliyaviy texnologiyalar bilan takomillashtirilgan “yashil” kreditlash tizimilari joriy etilmoqda.

Maqola adbiyotlar sharhi, tahlil va natijalar muhokamasi, xulosa va takliflar hamda adabiyotlar sharhidan iborat

1 O‘zbekiston Respublikasi Prezidentining 04.10.2019-yildagi “2019–2030-yillar davrida O‘zbekiston Respublikasining “yashil” iqtisodiyotga o‘tish strategiyasini tasdiqlash to‘g‘risida” PQ-4477-sonli qarori

ADABIYOTLAR SHARHI

O‘tgan asrlarda ko‘p mamalakatlar, odatda, “yashil” iqtisodiyot tamoyillariga amal qilgan holda iqtisodiy o‘sishga erishish juda murakkab deb hisoblashar edi[2].

Iqtisodiy hamkorlik va rivojlanish tashkiloti tomonidan olib borilgan tadqiqotlar shuni ko‘rsatmoqdaki, yashil iqtisodiyot tamoyillariga asosan iqtisodiy jarayonlarning yo‘lga qo‘yilishi ekologik holatni yaxshilash bilan birga, moddiy boyliklardan samarali foydalanish orqali iqtisodiy samarani oshirishga imkon beradi[3].

Rivojlanayotgan mamlakatlar, shuningdek, tez rivojlanayotgan shaharlarda suv va sanitariya loyihalarini moliyalashtirishga muhtoj, kam ta’minlangan yirik mamlakatlar sog‘liqni saqlash va ta’lim tizimini kengaytirishlari kerak[4].

Dunyo qayta tiklanuvchi energiya tizimlari, ekologik transport texnologiyalari, iqlim o‘zgarishini bartaraf etish bo‘yicha tadqiqotlar olib borish, chiqindilarni kamaytirish, shuningdek, muhtojlik va tengsizlikka barham berishi dastur va boshqaruv strategiyasini ishlab chiqishga katta sarmoyalarni jalb qilishga yuqori ehtiyoji mavjud. Bu kabi loyihalar nafaqat tashkiliy shakliga ko‘ra farqlarga ega, balki sarmoyalarni jalb qilish uchun qo‘llanilayotgan moliyaviy instrumentlarga xos bo‘lgan risklarni ham samarali boshqarishi talab etiladi[5].

Moliyaviy barqarorlashtirish kengashi tomonidan olib borilgan tadqiqotlar esa, moliyaviy texnologiyalarini kiritish orqali yaratilagan moliyaviy innovatsiyalar nafaqat kompaniyalar biznes modellariga, balki moliya institutlari va moliya bozorlariga juda sezirlarli ta’siri mavjudligini ko‘rsatmoqda[6].

So‘nggi yillarda yashil iqtisodiyot va yashil investitsiya loyihalarini yetarli darajada moliyalashtirmaslik muammolari va sabablarini aniqlash bo‘yicha turli tadqiqotlar o‘tkazildi. Tadqiqot ma’lumotlarida asosiy to‘siqlardan biri yashil loyihalarning investitsion jozibadorligining yo‘qligi bo‘lib, bu yuqori xavflar, texnologiyalarning yangiligi, loyihani amalga oshirishning uzoq muddatlari bilan bog‘liq. Hadas-Dyduch M., Puszer B. va boshq. kapitalni safarbar qilish, yashil moliya bozorini rivojlantirish, investorlarning talabi, obro‘li imtiyozlar kabi yashil obligatsiyalar chiqarilishini kengaytirish uchun eng muhim imtiyozlarni belgilaydi[7].

Ko‘pgina tadqiqotlar davlatning yashil iqtisodiyot va yashil moliya rivojlanishidagi muhim va muhim rolini ta’kidlaydi. Shunday qilib, yashil moliyani davlat tomonidan qo‘llab-quvvatlash tajribasini o‘rganish, banklarning yashil loyihalarni moliyalashtirish uchun kapital jalb qilish imkoniyatlarini kengaytirish natijalari Chjan M. va boshq. (2022)[8].

Quyida “yashil iqtisodiyot”ni moliyalashtirishda qo‘llaniladigan ayrim moliya texnologiyalari turlarini ko‘rib chiqamiz.

Ulardan eng keng tarqalgan turlaridan biri bu kraud-texnolgiyalardir (Crowd – ingliz tilidan “omma” deya tarjima qilinadi).

Kraud-texnologiyalarning bazaviy texnologiyasi kraudsorsing (crowdsourcing) bo‘lib, ochiq va juda tez hajman o‘sib boruvchi internet foydalanuvchilar guruhi tomonidan alohida shaxs yoki tashkilotlarga tovar, xizmat, g‘oya va moliyaviy mablag‘lar yetkazish usulidir[9].

Kraudfanding platformalari – qadriyatlarni targ‘ib qilish geografiyasini rivojlantirish uchun instrumenlarni taqdim etuvchi virtual platformalardir[10].

TAHLIL VA NATIJALAR MUHOKAMASI

Barqaror rivojlanish yo‘lidagi ilk tizimli qadam 2014–2015-yillarda “BMTning atrof-muhit dasturi” (“United Nations Environment Programme” – UNEP) tashabbusi bilan kapitalni yashil iqtisodiyotga jalb qilish maqsadida moliya tizimining barqarorligini o‘rganish bo‘ldi[11].

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10 Agrawal A., Catalini C., Goldfarb A. (2011) The Geography of Crowdfunding. National Bureau of Economic Research. Cambridge, MA, USA. URL: https://www.nber.org/papers/w16820.

11 The financial system we need / UNEP, 2015. URL: https://unepinquiry.org/wp-content/ uploads/2015/11/The_Financial_System_We_Need_EN.pdf (data obraщeniya: 18.11.2019).

Ammo Global “yashil” rivojlanish indeksi (GYaRI) ma’lumotlari shuni ko‘rsatmoqdaki, bugungi kungacha O‘zbekistonda “yashil” iqtisodiyot yaratish yo‘lida amalga oshirilgan chora-tadbirlar yetarlicha hali samara bermagan[12].

1 - j a d v a l: Global “yashil” rivojlanish indeksi va YaIM o‘sish ko‘rsatkichlari taqqoslama tahlili[13]

Mamlakat nomi	GGI 2022-yil uchun	2022-yil uchun renking	YaIM o‘sishi
Shvetsiya	0,888	1	5,1
Norvegiya	0,863	2	3,9
Daniya	0,829	3	4,9
Shveytsariya	0,825	4	4,2
Fransiya	0,792	5	6,8
Qozog‘iston	0,444	111	4,3
Qirg‘iziston	0,427	121	3,6
Tojikiston	0,402	130	9,2
O‘zbekiston	0,300	156	7,4
Turkmaniston	0,264	159	–

1-jadval ma’lumotlari shuni ko‘rsatmoqdaki, mazkur GYaRI bo‘yicha aynan rivojlangan mamlakatlar yetakchilik qilmoqda. Ammo bu borada ham muzokaralar mavjud. Ya’ni ularning iqtisodiy rivojlanishi va bu yashil iqtisodiyot joriy qilinishining sababimi yoki oqibati. Shuningdek mazkur jadvalda Markaziy Osiyo mamlakatlari GYaRI darajasi va Jahon banki tomonidan taqdim etilgan 2021-yil yakuni bo‘yicha YaIM yillik o‘sish darajasi ko‘rsatkichlari keltirilgan. Ushbu ko‘rsatkichlar albatta bir qarashda YaIM o‘sish darajasi va yashil iqtisodiyot darajasi o‘rtasidagi bog‘liqlikni inkor qilmoqda. Bunda eng asosiysi, O‘zbekiston mazkur indeks hisoblanadigan 160 ta mamlakat ichida (Markaziy Osiyo mamlakatlari ichida Qozog‘iston, Qirg‘iziston va Tojikistondan keyingi o‘rinda) 156-o‘rinni egallayotlanligi achinarli hol.

Shu sababdan ham bu sohaga alohida e’tibor berilishi va moliyalashtirish darajasini oshirib borilishini talab etadi.

Shuningdek, COVID-19 pandemiyasi onlayn kraudfanding platformalarining yuqori ahamiyatini ko‘rsatdi, uning qulayligi va qamrovi tufayli COVID-19 ga qarshi kurashda tashkiliy va tibbiy yordamni hamda ilmiy tadqiqotlarni moliyalashtirishga yordam beradigan kuchli vositaga aylandi.

Masalan, faqat GoFundMe.com platformasida 2020-yil 3–20-mart orqlig‘ida COVID-19 ning turli oqibatlariga qarshi kurashish uchun 1,5 mlrd AQSh doll. Miqdorida 1579 ta ommaviy yig‘imlar yig‘ish kampaniyalari tashkillashtirildi14. Kraudfanding, boshqa tarmoqlar singari, odatda pandemiyaning investitsiyalarga, investitsiyalar oqimiga va joriy loyihalarni amalga oshirishga salbiy ta’sirini boshdan kechirdi, kraudfanding platformalari, ijtimoiy tarmoqlar bilan bir qatorda, mahalliy va global darajadagi ijtimoiy ahamiyatga ega vazifalarni hal qilishda jamoatchilikning taqsimlangan ishtiroki uchun yagona xavfsiz format bo‘lib qoldi.

2 - j a d v a l: Jahonning eng yirik 3ta kraudfanding maydonlari bo‘yicha ma’lumotlar[15]

Maydon nomi	Asosiy xususiyatlari	Faoliyat hajmi
Kickstarter	Loyihalar turi: har qanday; Platforma komissiyasi: to‘plangan mablag‘larning 5% i; Asosiy modellari: mukofotlash (reward-based); Yaratilgan manzil: Brooklyn, New York (AQSh)	2009-yildan beri 150 mingdan ortiq loyihalar muvaffaqiyatli moliyalashtirildi, 15 mln. kishi ishtirokida 3,9 mlrd. AQSh doll. yig‘ildi
Indiegogo	Loyihalar turi: har qanday; Platforma komissiyasi: to‘plangan mablag‘larning 5% i; Asosiy modellari: mukofotlash (reward-based); Yaratilgan manzil: San Francisco, California (AQSh)	2008-yildan beri 800 mingdan ortiq loyihalar muvaffaqiyatli moliyalashtirildi, 235 ta mamlakatdan 3 mln. kishi ishtirok etdi
GoFundMe	Loyihalar turi: har qanday; Platforma komissiyasi: to‘plangan mablag‘larning 5% i; Asosiy modellari: xayriya (donation-based); Yaratilgan manzil: Redwood, California (AQSh)	2010-yildan beri 5 mlrd. AQSh doll. Turli loihalar uchun jalb qildi. Har oyda 140 mln. AQSh doll.dan yuqori mablag‘larni jalb qiladi.

12 Dual Citizen LLC, a private U.S.-based consultancy New 2022 The Global Green Economy Index (GGEI) Results https://dualcitizeninc.com

13 Jahon banki va Dual Citizen LLC tomonidan taqdim etilgan ma’lumotlar asosida muallif tomonidan ishlab chiqildi.

14 Rajwa P., Hopen P., Mu L., Paradysz A., Wojnarowicz J., Gross C.P., Leapman M. S. (2020) Online Crowdfunding Response to Coronavirus Disease 2019. Journal of General Internal Medicine, vol. 1–3. https://doi.org/10.1007/s11606-020-05896-x

15 Jadval TechNavio Blog, CloudWays Blog manbalari ma’lumotlari asosida muallif tomonidan tuzildi.

1-jadval ma'lumotlari shuni ko'rsatmoqdaki, dunyoning eng yirik Kickstarter, Indiegogo, GoFundMe kraudfanding platformalari asrimizning birinchi o'n yiligi ohirida ommalashishni boshlagan bo'lib, unda loyihalarning har qanday turlari uchun mablag' jalb qilish bilan shug'ullanadi. Mazkur mablag'lar internet tarmoqdari orqali dunyoning barcha mamlakatlari namoyandalari ishtirokida amalga oshirilishi mumkin.

Fikrimizcha, turli maqsadlar uchun mablag jalb qilishning xilma-xilligi, investorlarning keng doirasi uchun jozibali sharoitlarni yaratishda moslashuvchanlik, shuningdek, turli xil huquqiy tizimlarda ishlaydigan kraudfanding platformalarining moslashuvchan va taqsimlangan (markazlashtirilmagan) mexanizmlari – bu asosiy evolyutsion afzalliklar. Ekotizim yondashuvini moliyalashtirish va amalga oshirish doirasida kraudfandingning potensial qo'llanilishini belgilaydi

Ular amalga oshirgan loyihalar qatoriga "Yashil" kraudfanding loyihalari ham kiradi.

3 - j a d v a l: "Yashil" kraudfandingning imkoniyat va cheklovlari

"Yashil" kraudfandingning mavjud muammolarni yechish imkoniyati	"Yashil" kraudfandingdagi cheklovlar
• rivojlanishni moliyalashtirish-ning barcha manbalari o'rtasidagi munosabatlarni, shuningdek, kraudfanding an'anaviy vositalar uchun mavjud bo'lmagan joylarni egallashi (masalan, ijtimoiy tarmoq bilan birlashtirilishi va muammolarni hal qilishda mahalliy jamoalarni jalb qilishi mumkin) orqali barqaror moliyalashtirish maqsadlarining bir-birini to'ldirishini kuchaytirish.; • yashil kraudfandingni maxsus soliq tartibga solishni amalga oshirishda, shuningdek kraudfanding platformalari orqali tranzaksion xarajatlarni qayta taqsimlash va kamaytirishda jalb qilingan kapital qiymatini muntazam ravishda pasaytirish; • investitsiyalarning ijtimoiy, ekologik va axloqiy tarkibiy qismlarini hisobga olgan holda dunyoqarashning tarmoq tarqalishi tufayli qadriyatlarga asoslangan mas'uliyatli investitsiya va investitsiyalarga o'tishni tezlashtirish.	• sayt va loyihani joylashtirish yurisdiksiyasi bilan bog'liq valyuta va huquqiy moliyalashtirish cheklovlariga bog'liqlik; • kraudfanding maydonchasiga qarab moliyalashtirish maqsadlariga cheklovlar va cheklovlarning kuchli tarqalishi; • infratuzilma loyihalari va Davlat-xususiy sheriklik/ Xalqaro xususiy huquq asosidagi loyihalarni kraudfanding bilan moliyalashtirish mexanizmlarining ishlab chiqilmaganligi; • kraudfanding maydonlarida yashil kraudfanding sohasidagi yekspertlar hamjamiyatining zaif vakili; • nazariy konsepsiyani ishlab chiqmaslik, milliy moliyaviy tizimlarga yashil kraudfandingni samarali amalga oshirish masalalariga tadqiqot va tartibga solishning yetarli yemasligi.

3-jadvalda "yashil" kraudfandingni qo'llash orqali olinadigan imkoniyatlar va uni amalga oshirishdagi bir qator cheklovlar bo'yicha ma'lumot keltirilgan. Bunda imkoniyat sifatida rivojlanishni moliyalashtirishning barcha manbalari o'rtasidagi munosabatlarni, shuningdek, kraudfanding an'anaviy vositalar uchun mavjud bo'lmagan joylarni egallashi orqali barqaror moliyalashtirish maqsadlarining bir-birini to'ldirishini kuchaytirish, "yashil" kraudfandingni maxsus soliq tartibga solishni amalga oshirishda, shuningdek kraudfanding platformalari orqali tranzaksion xarajatlarni qayta taqsimlash va kamaytirishda jalb qilingan kapital qiymatini muntazam ravishda pasaytirishni alohida qayd etish lozim.

Shu bilan birga, sayt va loyihani joylashtirish yurisdiksiyasi bilan bog'liq valyuta va huquqiy moliyalashtirish cheklovlariga bog'liqlik, kraudfanding maydonchasiga qarab moliyalashtirish maqsadlariga cheklovlar va cheklovlarning kuchli tarqalishi kabi to'siqlar mazkur moliyalashtirish modelining samaradorligiga salbiy ta'sir ko'rsatadi.

XULOSA VA TAKLIFLAR.

Mazkur tadqiqot doirasida bir qator xulosalar olindi. Jumladan:

- global "yashil" rivojlanish indeksi (GYaRI) ma'lumotlari shuni ko'rsatmoqdaki, bugungi kungacha O'zbekistonda "yashil" iqtisodiyot yaratish yo'lida amalga oshirilgan chora-tadbirlar yetarlicha hali samara bermagan. O'zbekiston mazkur indeks hisoblanadigan 160 ta mamlakat ichida (Markaziy Osiyo mamlakatlari ichida Qozog'iston, Qirg'iziston va Tojikistondan keyingi o'rinda) 156-o'rinni egallayotlanligi achinarli hol.
- COVID19 pandemiyasi onlayn kraudfanding platformalarining yuqori ahamiyatini ko'rsatdi, uning qulayligi va qamrovi tufayli COVID19ga qarshi kurashda tashkiliy va tibbiy yordamni hamda ilmiy tadqiqotlarni moliyalashtirishga yordam beradigan kuchli vositaga aylandi.
- dunyoning eng yirik Kickstarter, Indiegogo, GoFundMe kraudfanding platformalari asrimizning birinchi o'n yiligi ohirida ommalashishni boshlagan bo'lib, unda loyihalarning har qanday turlari uchun mablag' jalb qilish bilan shug'ullanadi. Mazkur mablag'lar internet tarmoqdari orqali dunyoning barcha mamlakatlari namoyandalari ishtirokida amalga oshirilishi mumkin.
- "yashil" kraudfandingni qo'llash orqali olinadigan imkoniyatlar va uni amalga oshirishdagi bir qator cheklovlar bo'yicha ma'lumot keltirilgan. Bunda imkoniyat sifatida rivojlanishni moliyalashtirishning barcha

manbalari o‘rtasidagi munosabatlarni, shuningdek, kraudfanding an’anaviy vositalar uchun mavjud bo‘lmagan joylarni egallashi orqali barqaror moliyalashtirish maqsadlarining bir-birini to‘ldirishini kuchaytirish, “yashil” kraudfandingni maxsus soliq tartibga solishni amalga oshirishda, shuningdek kraudfanding platformalari orqali tranzaksion xarajatlarni qayta taqsimlash va kamaytirishda jalb qilingan kapital qiymatini muntazam ravishda pasaytirishni alohida qayd etish lozim.

- sayt va loyihani joylashtirish yurisdiksiyasi bilan bog‘liq valyuta va huquqiy moliyalashtirish cheklovlariga bog‘liqlik, kraudfanding maydonchasiga qarab moliyalashtirish maqsadlariga cheklovlar va cheklovlarning kuchli tarqalishi kabi to‘siqlar mazkur moliyalashtirish modelining samaradorligiga salbiy ta’sir ko‘rsatadi.

Shu bilan birga O‘zbekiston moliya-kredit institutlarining qiziqishini oshirish va “yashil” iqtisodiyotga investorlarni jalb qilish uchun quyidagi chora-tadbirlarni amalga oshirish tavsiya etiladi:

- “yashil” loyihalar va ekologik toza faoliyatni moliyalashtirishni rag‘batlantiruvchi infratuzilma va tartibga solish muhitini shakllantirish;
- Agrobank negizida yashil bank yaratish. Ijobiy tajriba sifatida biz Yevropa Ittifoqining iqlim banki bo‘lgan va Yevropada ham, chet yelda ham “yashil bitim” maqsadlarini ilgari surish bilan shug‘ullanadigan Yevropa investitsiya banki (EIB) faoliyatini olib borishimiz mumkin. 2021-yildan boshlab barcha YeIB operatsiyalari Parij iqlim shartnomasi qoidalariga mos keladi;
- strategik obligatsiyalar chiqarish – yashil moliya bozorining likvidligini ta’minlash va institutsional investorlarning mablag‘larini jalb qilish uchun davlat yashil obligatsiyalarini chiqarish;
- “yashil” iqtisodiyotni moliyalashtirish bilan bog‘liq ETF va investitsiya fondlarini yaratish. Bunday mablag‘lar investitsiyalarni tanlashda ularning maqsadlari va strategiyalariga mos keladigan ekologik, ijtimoiy va boshqaruv omillarining keng doirasini hisobga olishi mumkin.

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RIVOJLANGAN MAMLAKATLARDA BILIMLAR IQTISODIYOTI KONSEPSIYASIDAN SAMARALI FOYDALANISH YO‘NALISHLARI

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Annotatsiya: maqolada bilimlar iqtisodiyotini joriy qilgan yetakchi rivojlangan mamlakatlar tajribasi tahliliy amalga oshirilgan. Jumladan, ITTKIlarga sarf-xarajatlari bo‘yicha dunyodagi yetakchi o‘nta davlat olinib, ularni ko‘rsatkichlari tizimli asosda tahlil qilingan. Olingan ilmiy va amaliy natijalar asosida ilmiy xulosalar shakllantirilgan va tavsiyalar ishlab chiqilgan.

Kalit so‘zlar: bilimlar iqtisodiyoti, axborot jamiyati, ITTKI, innovatsion iqtisodiyot, ilm-fan, ta’lim, inson kapitali, yuqori texnologiyalar, sun’iy intellekt, tadqiqotchilar, ilmiy tadqiqot ishlari, biznes tomonidan ITTKIlarga sarf-xarajatlar.

Аннотация: встатье анализируется опыт ведущих развитых стран, внедривших экономику знаний. В частности, были отобраны десять стран-лидеров мира по расходам на НИОКР и на систематической основе проанализированы их показатели. На основе полученных научно-практических результатов сформированы научные выводы и разработаны рекомендации.

Ключевые слова: экономика знаний, информационное общество, НИОКР, инновационная экономика, наука, образование, человеческий капитал, высокие технологии, искусственный интеллект, исследователи, научные исследования, расходы на НИОКР со стороны бизнеса..

Abstract: the article analyzes the experience of the leading developed countries that have introduced the knowledge economy. In particular, ten leading countries in the world in terms of R&D spending were taken and their performance was systematically analyzed. Based on the obtained scientific and practical results, scientific conclusions are formed and recommendations are developed.

Key words: knowledge economy, information society, R&D, innovation economy, science, education, human capital, high technology, artificial intelligence, researchers, research, R&D spending by business..

KIRISH

Bugungi kunda jahonda ko‘plab mamlakatlarda iqtisodiy va ijtimoiy faoliyat turlari ilm-fan, ta’lim va umuman aqliy qobiliyatga asoslanib, ishlab chiqarish va xizmat ko‘rsatish sohasini boshqaradi. Bunda bir tomondan ta’lim tizimining ijtimoiy ishlab chiqarishdagi tutgan o‘rni va ahamiyatini oshirib borish, ikkinchi tomondan esa ishlab chiqarishning har bir tarmog‘i ichida, korxonalar va firmalar faoliyatida maxsus bilimlar keng qo‘llash, ya’ni zamonaviy texnologik jarayonlarni kompyuterlar va avtomatlashgan vositalar yordamida boshqarish va hokazolar joriy qilinmoqda [1].

1990-yili BMTda inson taraqqiyoti haqida Mahbub al-Haq boshchiligida ilk ma’ruza o‘qilgan edi. Ma’ruzada bir necha indekslar orqali insonning jamiyatdagi iqtisodiy xatti-harakatlari tahlil qilindi. Hozirga qadar shu ma’ruza asosida juda ko‘plab tadqiqotlar olib borilmoqda. Ushbu tadqiqotlarning asosiy natijasi – inson taraqqiyotida ta’lim darajasining yuqori bo‘lishi uning tovar va xizmatlar ta’minoti hamda farovonlik darajasining yuksak cho‘qqilarga chiqishiga sababchi bo‘ladi [2].

Ma’lumki, bilimlar iqtisodiyoti – postindustrial jamiyat va institutsional iqtisodiyot rivojining, ilg‘or mamlakatlarda informatsion va ilm-fan darajasining yuqori darajasidir. Ko‘pincha bilimlar iqtisodiyoti atamasi innovatsion iqtisodiyotning sinonimi sifatida ham ishlatiladi. Biroq, bilimlar iqtisodiyoti innovatsion iqtisodiyot rivojlanishining eng yuqori bosqichi, bilimlar yoki axborot jamiyatining asosi, poydevori hisoblanadi.

Dunyoda biz bilgan ilg‘or mamlakatlar – AQSh, Germaniya, Buyuk Britaniya, Janubiy Koreya va Yaponiya mamlakatlari hozirgi bosqichda bilimlar iqtisodiyotidan keng foydalanayotgan mamlakatlardir. Bu mamlakatlarda inson kapitali, investitsiyalarga e’tibor yuqori, ilm-fan va yuqori texnologiyalar ishlab chiqarish va xizmatlar sohalari keng joriy etilgan.

MAVZUGA OID ADABIYOTLAR TAHLILI

Jahon miqyosida intellektual kadrlar masalasi, ayniqsa, rivojlangan davlatlarga anchagina daromad keltirdi. Jumladan, intellektual tovarlarni eksport qilish hisobiga farmatsevtika sohasida ishlayotgan Moderna, CanSino Biologics kabi korxonalar milliardlab dollar miqdorida (19,3 mlrd. AQSh dollari [3]) qo‘shimcha daromad olishiga sabab bo‘ldi. Ular tomonidan vaksina chiqarilishi ma’lum ma’noda ularni yetakchi monopol korxonalarga aylantirdi. Pandemiya davrida raqamli tadqiqot platformalar (bashorat qilish mumkin bo‘lgan modellar asosida), interaktiv karta (Djon Xopkins universiteti tomonidan kasallik mavjud hududlar, o‘lim va tuzalish holatlarini ko‘rsatuvchi interaktiv karta), axborotlarni tahlil qila oladigan sun’iy intellekt, teletibbiyot, Bluetooth orqali signallarni tarqatuvchi TraceTogether mobil ilova, tibbiy uskunaning 3D-pechati, pandemiya davrida ishlaydigan robotlar, CRISPR asosida genlarni tahlil qilish vositasi kabilar yaratilishiga sabab bo‘ldi.

Shurupova ta’kidlaganidek, bilimlar iqtisodiyotini rivojlantirishda intellektual va axborot resurslarining o‘rni jahon tajribasidan ma’lum [5]. Uning so‘zlariga ko‘ra, AQShda bilimlar iqtisodiyotining rivojlanishi tadqiqot va ishlanmalarga (ITTKI) yuqori darajada sarflangani bilan bog‘liq. So‘nggi yillarda ko‘plab mamlakatlarda fan, axborot texnologiyalari, nanotexnologiyalar, biotexnologiyalar kabi faol bilim aralashuvini talab qiluvchi sohalarga alohida e’tibor qaratilmoqda. Yaponiyada energetika texnologiyasi, Kanadada qishloq xo‘jaligi, Fransiyada kosmik tadqiqotlar, Kanada, Germaniya, Italiya va Janubiy Koreyada sanoat texnologiyalari ustuvorligicha qolmoqda. 20-asrning 90-yillari ikkinchi yarmida ko‘pgina mamlakatlarda ilmiy-texnikaviy prognozlash, fan-texnika taraqqiyotining ustuvor yo‘nalishlarini tanlash va baholash tartib-taomillarini takomillashtirishga qiziqish kuchaydi.

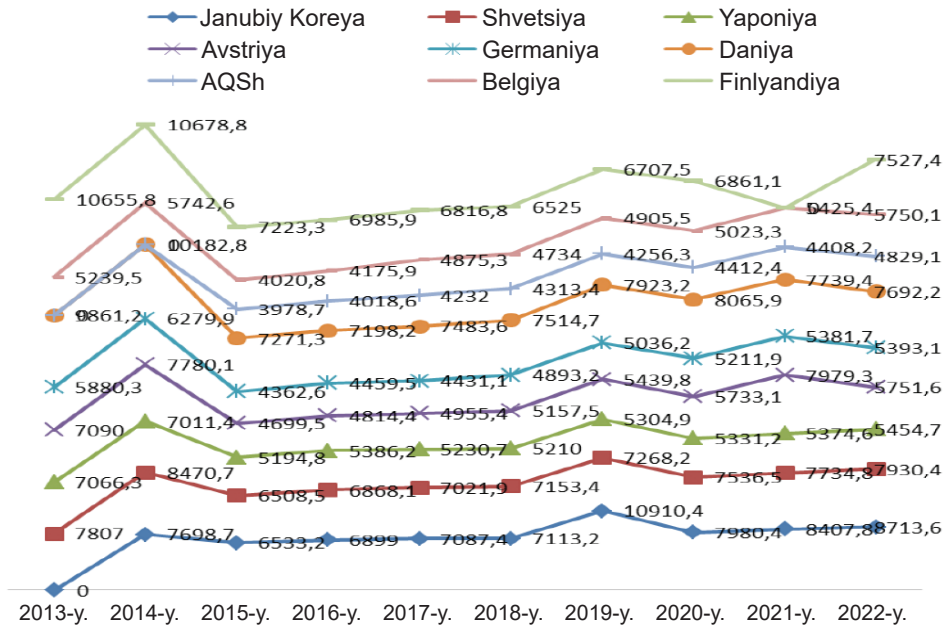
Jahon tajribasini o‘rganishda N. I. Xasanxonova va S. N. Abdulxalilovalarning ilmiy-tadqiqot va ishlanmalarga sarflangan mablag‘lar davlat, korxona yoki tashkilotning innovatsion faoliyatining muhim ko‘rsatkichi hisoblanadi deb atashgan. Shu bilan birga, ilmiy-tadqiqot ishlariga sarflangan xarajatlar ijobiy bo‘ladimi yoki yo‘qmi [4], ularni tan olish zarurligi ta’kidlangan.

TADQIQOT METODOLOGIYASI

Biz bilimlar iqtisodiyotini joriy qilgan: Isroil, Janubiy Koreya, Shvetsiya, Avstriya, Yaponiya, Germaniya, Daniya, AQSh, Belgiya, Finlandiya davlatlarini tahliliga asoslanishga urindik. Bunga sabab, mazkur mamlakatlar ITTKIga xarajatlarni amalga oshirishda birinchilikni olgan o‘nta davlat qatorida turibdi. Jumladan, biz bu davlatlarni quyidagi ko‘rsatkichlar orqali tizimli tahlil qilishga harakat qilamiz:

- tadqiqotchilar, million aholiga nisbatan;
- jahon mamlakatlarining ilmiy tadqiqot va tajriba-konstruktorlik ishlari (ITTKI)ga sarflar darajasi;
- ilmiy tadqiqot ishlar bilan bandlik, foizda;
- biznes tomonidan ITTKIga xarajatlar, foizda.

Bilimlar iqtisodiyotini rivojlanishi ko‘pincha mazkur sohada faoliyat yuritayotgan tadqiqotchilar bilan bog‘liqdir. Ilmiy faoliyat bilan shug‘ullanuvchi tadqiqotchilar ko‘pincha million aholiga nisbatan olinadi (1-rasm).



1 - r a s m: Jahon miqyosida tadqiqotchilar, million aholi soniga nisbatan[1]

1 Global innovation indexning 2013–2022-yil hisobotlari asosida muallif tomonidan tuzilgan.

1-rasm bizga Finlyandiya davlati ilmiy-tadqiqot ishlarini bajarish uchun tadqiqotchilarni doim yuqori ravishda ushlab turilishini (2022-yilda 7930,4 insonni jalb qilgan), AQSh davlati esa tadqiqotlar bo‘yicha jalb qilganlar bo‘yicha eng past ko‘rsatkichda (2022-yilda 4829,1 ta) million aholiga nisbatan insonlarni jalb qilinganini ko‘rdik. 2013–2022-yillar davrida barcha davlatlar o‘z tadqiqotchilar sonini turg‘un ravishda ushlab turishga harakat qilinganini ham aniqlash mumkin. 2022-yilga kelib ilmiy tadqiqot ishlari jahon iqtisodiyoti uchun muhimligi tan olindi. Chunki Covid-19 bilan sodir bo‘lgan iqtisodiy inqiroz faqat ilmiy-tadqiqot ishlari bilan yengilishi mumkinligi tushinildi. Jahon miqyosida qaraydigan bo‘lsak, million aholiga nisbatan tadqiqotchilar soni bilan birinchi o‘rinda Janubiy Koreya, ikkinchida Shvetsiya va uchinchi o‘rinda Daniya mamlakatlarini turganini ko‘ramiz. Ilmiy tadqiqot – bu ilmiy bilimlarni egallash bilan bog‘liq bo‘lgan nazariyani o‘rganish, tajriba qilish, konsepsiyalash va sinovdan o‘tkazish jarayoni. Shu sababli mazkur mamlakatlarda ilmiy tadqiqot ishlari asosan yangi bilimlarni ishlab chiqarish uchun qaratilganini ko‘rib turibmiz.

A. S. Shurupova bilimlar iqtisodiyoti rivojlanishida, jahon tajribasidan ma’lumki, intellektual va axborot resurslarining o‘rni yuqori bo‘lganligini [5] ta’kidlaydi. Uning fikricha, AQSh davlatida bilimlar iqtisodiyotining rivojlanishi ilmiy tadqiqot va tajriba-konstruktorlik ishlari (ITTKI)ga sarflar darajasining yuqori ekanligi tufayli amalga oshgan. Ko‘pgina mamlakatlarda so‘nggi yillarda ilm-fan, informatsion texnologiya, nanotexnologiya, biotexnologiya kabi faol bilimlarning aralashuvini talab qiluvchi sohalarga alohida e’tibor berishmoqda. Jumladan, Yaponiyada energiya, Kanadada qishloq xo‘jaligi, Fransiyada kosmik tadqiqotlar, Kanada, Germaniya, Italiya va Janubiy Koreyada sanoat texnologiyalari ustuvor yo‘nalish sifatida o‘z ahamiyatini saqlab qolmoqda. Agar ITTKIga sarflangan xarajatlarni tahlil qiladigan bo‘lsak, quyidagi ma’lumotlarni olamiz (1-jadval).

1-jadval ma’lumotlari shu bilan izohlanadiki, ya’ni iqtisodiy o‘sishni ta’minlashda ilmiy tadqiqot sohasining roli ortib borishi va ITTKIga ajratilgan cheklangan davlat resurslaridan yanada samarali foydalanishga intilish amalga oshirilganligi ko‘rinadi. Jadvalda Isroil, Janubiy Koreya, Belgiya kabi davlatlarda ITTKIga xarajat darajasini ko‘tarib borishi, Finlandiya davlatlarda esa pasayish tendensiyaga ega bo‘lganini ko‘ramiz.

1 - j a d v a l: Jahon mamlakatlarining ITTKIga xarajatlari tahlili (YaIMga nisbatan foizda)[2]

№	Davlat	Yillar									
		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	Isroil	4,4	4,2	4,3	4,5	4,8	5	4,6	4,9	4,9	5,4
2.	Janubiy Koreya	3,7	4,3	4,2	4,2	4,6	4,8	4,6	4,5	4,6	4,8
3.	Shvetsiya	3,4	3,1	3,3	3,3	3,4	3,3	3,4	3,3	3,4	3,5
4.	Yaponiya	3,3	3,4	3,3	3,2	3,2	3,3	3,2	3,3	3,2	3,3
5.	Avstriya	2,8	3,1	3,0	3,1	3,1	3,2	3,2	3,2	3,2	3,2
6.	Germaniya	2,8	2,9	2,9	2,9	2,9	3,1	3,0	3,1	3,2	
7.	Daniya	3,1	2,9	3,1	3,1	3,0	3,1	3,1	3,1	2,9	3,0
8.	AQSh	2,8	2,7	2,7	2,8	2,8	2,8	2,8	2,8	3,1	3,5
9.	Belgiya	2,0	2,4	2,5	2,6	2,7	2,8	2,6	2,8	2,9	3,5
10.	Finlyandiya	3,8	3,2	2,9	2,7	2,8	2,8	2,8	2,8	2,8	2,9

Ushbu jadval ma’lumotlaridan bizga shu ma’lum bo‘lmoqdaki, ITTKIga YaIMdan eng ko‘p sarf qiluvchi mamlakat Isroil bo‘lib turibdi. Isroilda universitetlarda ilmiy izlanishlar AQShdan keyin ikkinchi o‘rinda (Nobel mukofoti sovrindorlari sifatida ham tanilgan olimlarga ega) turadi, inson kapitaliga e’tibor alohida o‘rinni egallaydi, ilmiy izlanishlar bilan sanoat uzviyligi darajasi esa eng yuqori davlatlardan hisoblanadi.

Endi jahon miqyosidagi davlatlarda bilimlar iqtisodiyotini joriy qilinishdagi xatti-harakatlarni o‘rganib o‘tsak.

Isroil bilimlar iqtisodiyotini joriy etishdagi yetakchilik bizni uni qanday amalga oshirishdagi xatti-harakatini o‘rganishga chorladi. S. N. Yefimushkin va G. A. Sajayeva [6] fikricha Isroilda bilimlar iqtisodiyotini rivojlanishini quyidagi ketma-ketlikda tasvirlaymiz:

Birinchi navbatda Israil institute of technology Technion ilmiy izlanish parki va Xayf universitetining birgalikdagi faoliyati qo‘llab-quvvatlandi. U asosda startap loyhalarining 70 foizini ishlab chiqarishga kirishiga erishildi.

2 Global innovation indexning 2013–2022-yilgi hisobotlari asosida muallif tomonidan tuzilgan

Ikkinchidan, Microsoft, Intel, Googl, Yahoo va IBM, Isroil armiyasi bilan yaqin hamkorlik hamda ularni buyurtmalari asosida ishlash innovatsion g‘oyalarni amalda aks etishiga sabab bo‘ldi.

Uchinchidan, ta’lim tizimiga byudjetning 8 foizini ajratish va iqtidorli yoshlarni erta aniqlashga qaratilgan tizim yaratildi. Isroil ta’lim vazirligi qo‘shimcha darslarni ko‘paytirish tarafdori bo‘lib chiqdi. Yosh avlodni o‘z vataniga sodiq, fidoyi qilib tarbiyalashga qaratilgan tizim yaratildi. Bu orqali u aqilli avlodni tarbiyalash vazifasini amalga oshirdi

To‘rtinchidan, 1991-yili fan-texnik rivojlanishi bo‘yicha davlat komissiyasi tuzildi. Uni bergan xulosalari asosida ilmiy parklar va biznes-inkubatorlarda kompyuter dasturlari, biotexnologiya, tibbiyot texnikasi, atrof-muhitni asrash usullari, axborot va kommunikatsion texnologiyalar yaratishga qaratildi. Biznes-inkubatorlar darajasini ko‘paytirish orqali bozorga yangi innovatsion tovarlarni jahon bozoriga olib chiqishga erishildi.

Ikkinchi o‘rinda turgan Janubiy Koreyada ham ta’limga investitsiyalarni amalga oshirish, axborot-kommunikatsiyalarga sarf-xarajatlar darajasi ham salmoqli o‘rinda. Bu davlatda ayniqsa, axborot-kommunikatsion texnologiyalar (AKT)ga e’tibor kuchli ekanligini aytishimiz lozim. Janubiy Koreya davlatida bilimlar iqtisodiyotining rivojlanishini quyidagi xususiyatlari bilan ko‘rsatamiz:

- inson kapitaliga sarf-xarajatlar darajasi baland;
- aholisi, asosan, yoshlari har narsaga kreativ yondashishga harakat qiladi;
- innovatson tovarlar darajasi ko‘p;
- Koreyadagi nufuzga ega bo‘lgan Samsung, LG va Hynday kompaniyalari iqtisodiyotda lokomotiv sifatida chiqishi hamda ular tomonidan ITTKIga sarf-xarajatlarning amalga oshirilishi;
- Koreya universitetlarining professor-o‘qituvchilari ilmiy izlanishlarni amalga oshirish hamda amaliyotga joriy etish darajasi yuqori;
- davlat-xususiy sherikchiligi (60 foiz davlat kapitali, 40 foiz – xususiy kapital) asosida nnnovatsiyalar sohasida startaplarni yaratish amalga oshiriladi;
- jahon miqyosida innovatsion sohada yutuqqa ega kompaniyalarning Janubiy Koreyaga kirib kelishi, faoliyatni olib borishi bo‘lanligi sababli bilimlar iqtisodiyotiga katta qadam quyildi.

ITTKIga sarflar bo‘yicha uchinchi o‘rinda turgan Shvetsiya davlatida innovatsion ishlarga sarf-xarajatlar YaIMga nisbatan 3,3 foizni tashkil qilmoqda. Bu davlatda bilimlar iqtisodiyoti rivojlanishining o‘ziga xos xususiy jihatlarni quyidagilar:

- har qanday ishlanmalarni tijoratlashtirish darajasi yuqori;
- ilmiy tadqiqot ishlariga davlat tomonidan ham, xususiy sektor tomonidan ham ko‘p mablag‘ sarf-xarajat qilinadi;
- qulay investitsion muhitni shakllantirish uchun kichik va o‘rta biznesning innovatsion faoliyati davlat tomonidan kuchli darajada qo‘llab-quvvatlanishi amalga oshiriladi;
- investitsion iqtisodiyotni tartibga solish uchun soliq vositalaridan past darajada foydalanish va venchur moliyalashtirishga katta e’tibor qaratiladi;
- mamlakat iqtisodiyotida axborot sohasining hal qiluvchi o‘rni tan olinadi;
- Shvetsiyada “RISE group” – tadqiqot va taraqqiyotni rivojlantirishga mas’ul bo‘lib, u ilmiy-tadqiqot universitetlarini birlashtirgan maxsus tuzilma hisoblanadi. Bu tuzilma ilmiy tadqiqot ishlarni amaliyota joriy etilishiga ham javobgarlikni olgan;
- innovatsion mahsulotlar va xizmatlar ishlab chiqaradigan ko‘plab kompaniyalar mavjudligi (ular Yevropa Ittifoqining o‘rtacha ko‘rsatkichidan ham yuqori);
- Shvetsiyada barcha darajadagi ta’lim olish shakllariga davlat va xususiy tarmoq tomonidan katta xarajatlar amalga oshiriladi [6].

Shvetsiya bo‘yicha xulosa chiqarsak, undagi puxta o‘ylangan innovatsion siyosat, to‘g‘ri qurilgan milliy innovatsion tizim Yevropa Ittifoqida innovatsion iqtisodiyotning rivojlanish darajasi bo‘yicha munosib o‘rin egallashiga sabab bo‘lgan [7].

Silikon vodiysi bilan mashhur AQSh davlatida bilimlar iqtisodiyoti o‘zgacha ravishda rivojlangan. Biz bilamizki, mazkur vodiyda dunyoga mashhur Adobe, AMD, Agilent, Apple, EBay, Facebook, Google, Intel, Oracle, Xerox kabi yirik kompaniyalar joylashgan. Ular ITTKIga sarf-xarajatlari darajasi ham katta. Bilimlar iqtisodiyotin-

ing to‘laqonli rivojlanishiga ham aynan shu kompaniyalar sababchi bo‘lgan. Shu bilan birga, mazkur vodiyda 4 ta universitet: San-Xose universiteti, Santa-Klar universiteti, Stanford universiteti va Santa Kruzdagi Kaliforniya universiteti joylashgan. Ular ilmiy ishlanmalar, AKT dasturlari, tadqiqot ishlari bo‘yicha yetakchi mutaxassislarni tayyorlashga yo‘naltirilgan.

AQShning Silikon vodiysidan tashqari boshqa hududlarida ham – Nyu-York va Vashingtonda ham ilmiy tadqiqot ishlarini olib borish darajasi yuqori. AQShda National Science and Technology Council – Ilmiy va texnologik sovet va Office of Science and Technology Policy – Ilmiy va texnologik siyosatni olib boruvchi tashkilot bilimlar iqtisodiyotini tuzishda davlat boshqaruvini amalga oshiruvchi idoralar sifatida chiqadi. Davlat tomonidan yuqori texnologik ilmiy-tadqiqot ishlar quyidagi yo‘nalishlarda amalga oshiriladi:

- antiterroristik faoliyatga qarshi kurashda ITTKIdan foydalanish (antiterrostik harakatni amalga oshirish sababli Amerika dunyodagi ko‘plab mamlakatlar ustidan kuzatuvini amalga oshiradigan labaratoriyalarni yaratishga muvaffaq bo‘ldi);
- nanotexnologiyalar;
- tarmoq va axborot texnologiyalari;
- molekulyar darajada ijtimoiy jarayonlar tahlili;
- atrof-muhit va energetika sohasidagi muammolar hal etish bilan bog‘liq texnologiyalar joriy etilishi [8].

AQSh davlatida yuqoridagilardan tashqari bilimlar iqtisodiyotini to‘liq rivojlanishiga quyidagi xatti-harakatlarini ham ajratib ko‘rsatish lozim:

- davlatning ilmiy tadqiqot ishlariga qiziqishi yuqoriligi, davlat byudjet xarajatlarining muayyan qismi shu yo‘nalishga yo‘naltirganligi;
- korporatsiyalarning davlat bilan teng ravishda ilmiy tadqiqot ishlaridagi faolligi;
- silikon vodiysi yirik korxonalarni birlashtira olgani;
- ishlab chiqarishning egiluvchanligi (har qanday vaziyatga moslasha olishligi);
- ta’lim, ilmiy infratuzilmani to‘g‘ri yo‘lga qo‘yilgani.

Shunday qilib, Isroil, Shvetsiya, AQSh misolida biz bilimlar iqtisodiyotini rivojlanishida davlat asosiy rolni o‘ynaganini, shart-sharoitlarni yaratganligi, o‘zlarining o‘ziga xos milliy strategiyalarining muallifiga aylanganini ko‘rmoqdamiz. Mazkur mamlakatlarda innovatsion rivojlanish, tartibga solish mexanizmlari va innovatsion iqtisodiyotning samarali institutlarini rivojlanishda asosiy islohotchi davlat bo‘lib chiqadi. Bilimlar iqtisodiyoti rivojlangan mamlakatlarning davlat innovatsion siyosati, nafaqat ITTKI faoliyatini ta’minlash, balki xususiy firma-tashkilotlar o‘zlarining ilmiy tadqiqot ishlarini kengaytirishga bo‘lgan harakati yuqoriligini ko‘ramiz. Ularda milliy bozorning investitsiyalar uchun jozibadorligini oshirish, turli xil bo‘g‘inlarning o‘zaro integratsiyasini kuchaytirishi, ilmiy tadqiqot ishlarni iqtisodiyotni rivojlantiruvchi kuch sifatida qabul qilishi bilimlar iqtisodiyoti uchun asos bo‘ldi.

TAHLIL VA NATIJALAR

Umuman, jahondagi ITTKIga sarf qiluvchi mamlakatlarning aksariyatida bilimlar iqtisodiyoti to‘g‘ri yo‘naltira olganligi, ilmiy tadqiqot ishlarni iqtisodiyotni yanada o‘sishiga sabab bo‘ladigan kuch ekanligini anglaganidadir. Bilimlar iqtisodiyotining amaliy holati innovatsion mahsulot va xizmatlarning ko‘plab joriy etilganligida namoyon bo‘ladi. Buni biz Singapur davlati misolida ham ko‘rishimiz mumkin. Unda kichik biznes subyektlari faoliyatining faol darajada rivojlanishida mamlakatdagi qulay investitsiya muhiti sababchi bo‘lgan deb hisoblaniladi. Singapurda investitsiya sohasi bo‘yicha xizmatlar turlari zamonaviy talab darajasida, sohani rivojlantirishning huquqiy asoslari yaratilgan, hatto mamlakat aholisining 70–80 foizi shu sohada bandligi bilimlar iqtisodiyoti uchun mustahkam asos bo‘lgan. Shu sababli, bugungi kunda Singapur innovatsion tadbirkorlik faoliyatini rivojlantirish bo‘yicha 5-o‘rinni egallab kelmoqda va h.k. Jahon tajribasi shuni ko‘rsatadiki, kichik korxonalar katta korxonalarga qaraganda 4 barobar ko‘p nnnovatsiyalar, g‘oyalar yaratadi. Ilmiy tadqiqotga sarflangan har bir dollar evaziga kichik innovatsion korxonalar katta korxonalarga qaraganda 2,5 barobar ko‘p mahsulot yaratadi.

Umumiy holatda aytadigan bo‘lsak, ITTKI sarf-xarajatlari bo‘yicha birinchi 10 ta o‘rinni egallab turgan davlatlarda oxirgi o‘n yil ichida bilimlar iqtisodiyoti, bilimlar jamiyatining shakllanishi ilmiy bilimlarni ishlab chiqarish, texnologik innovatsiyalar, biznes va oliy ta’lim sohasining uzviyligi, innovatsion tovar va xizmatlarni yaratishda yuqori sarflar amalga oshirilishi bilan ajralib turibdi.

Bilimlar iqtisodiyoti konsepsiyasini ishlab chiqish va undan samarali foydalanishning xorij tajribalarini o‘rganganimizda, quyidagi xulosalar olindi:

- ilm-fan va ta’lim integratsiyasi innovatsion faoliyatda aks etadi;
- bilimlar iqtisodiyotining rivojlanishida asosiy kuch davlat hisoblanadi. U shart-sharoitni, qonuniy asoslarni mustahkamlash orqali bilimlar iqtisodiyoti uchun qulay muhit yaratadi;
- mamlakat iqtisodiyotida hal qiluvchi rolni AKT, axborot texnologiyalarida ekanligini anglash lozim. AT (axborot texnologiyasi) sohasasida faoliyat yurituvchi mutaxassislarni barcha sohalarga jalb etish va internet tezligini oshishiga ahamiyat berish lozim;
- ta’lim, ilm-fan va innovatsion faoliyatni sifat jihatdan kuchaytirish lozim;
- ilmiy faoliyatda davlat-xususiy sherikchiligi bilimlar iqtisodiyoti uchun zarur biznes-inkubatorlarni, intellektual sun’iy intellektlarning yuzaga kelishiga sabab bo‘ladi.

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BIZNES INKUBATOR ORQALI KICHIK BIZNES VA XUSUSIY TADBIRKORLIK SUBYEKTLARINI SHAKLLANTIRISHDA “YASHIL LOGISTIKA” TAMOYILLARIDAN FOYDALANISH

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Annotatsiya: ushbu maqola O‘zbekiston Respublikasida logistika masalalarini hal etish, atrof-muhitga bo‘ladigan zararli omillar ta’sirini kamaytirishda yashil logistika mezonlarini ishlab chiqish va rivojlantirishning iqtisodiy yondashuvlari keltirilgan. Xususan, tadbirkorlar va ishlab chiqaruvchilar biznes inkubatorlarining imkoniyatlaridan samarali foydalanish yo‘llari, yangi transport yo‘laklarini yaratish, yuklarni mul’timodal tashishni tashkil etishning iqtisodiy afzalliklari yoritilgan.

Kalit so‘zlar: yuk, tashish, logistika, xalqaro, xarid, buyurtma, transport, davlat, yetkazish, eksport, import, mahsulot, ekologiya, zararni minimallashtirish.

Аннотация: в данной статье представлены экономические подходы к решению вопросов логистики в Республике Узбекистан, разработка и разработка критериев зеленой логистики для снижения воздействия вредных факторов на окружающую среду. В частности, выделены пути эффективного использования возможностей бизнес-инкубаторов предпринимателями и производителями, создание новых транспортных коридоров, экономические преимущества организации мультимодальных перевозок грузов.

Ключевые слова: Груз, перевозка, логистика, международная, закупка, заказ, перевозка, государство, доставка, экспорт, импорт, продукт, экология, минимизация ущерба.

Abstract: this article presents the economic approaches to solving logistics issues in the Republic of Uzbekistan, developing and developing green logistics criteria to reduce the impact of harmful factors on the environment. In particular, the ways of effective use of opportunities of business incubators by entrepreneurs and manufacturers, creation of new transport corridors, economic advantages of organizing multimodal transport of goods are highlighted.

Key words: cargo, transportation, logistics, international, purchase, order, transportation, state, delivery, export, import, product, ecology, damage minimization.

KIRISH

Ko‘p jihatdan, mamlakatlarning eksport rivojini asosan transport-logistika xizmatlarisiz tasavvur etish qiyin. Yurtimizda xorijiy davlatlar bilan muntazam olib borilayotgan hamkorlik munosabatlarining eng avvalida ham eksportga urg‘u berilyaptiki, natijada O‘zbekiston qisqa vaqt ichida tashqi bozorga xom ashyo yetkazib beruvchidan, tayyor mahsulot eksport qiluvchi mamlakatga aylanmoqda.

Logistika masalalarini hal etish, yangi transport yo‘laklarini yaratish bunga keng yo‘l ochadi. Bu borada vazifalar ham belgilangan. Xususan, davlatimiz rahbari Sh. Mirziyoyev, o‘tgan 2022-yil 20-dekabrdagi Oliy Majlisga va O‘zbekiston xalqiga Murojaatnomasida 2023-yilda tayyor mahsulotlar eksportini qo‘shimcha 4 milliard dollarga oshirish asosiy maqsadlarimizdan biri ekanini ta’kidladi [1]. Joriy yilda Prezident farmoni bilan qabul qilingan Davlat dasturida esa 2026-yilga qadar mamlakatimiz eksport hajmini 30 milliard dollarga yetkazishdek katta maqsadlar qo‘yilgan [2].

Buning uchun logistika xizmatlarini nafaqat rivojlantirish, balki zamon talabiga moslashtirib borish ham taqazo etiladi. Ya’ni yuqorida ta’kidlanganidek, odamlarda tezkor, ekologik va arzon mahsulot hamda xizmatlarga ehtiyoj oshib bormoqda. Logistika masalalari ham bundan mustasno emas. Tadbirkor va ishlab chiqaruvchilar esa ana shu talabga moslashmoqda.

Hatto logistika xizmatlarida “Yashillik”ka e’tibor kuchayishi ortidan, bu masala biznes majburiyatiga aylanib bormoqda.

Xo‘sh, bugungi kunda odamlar intilayotgan “Yashil” logistika o‘zi nima va uni qo‘llashning eng maqbul amaliyotlari nimalarda ko‘zga tashlanadi? Manbalarga ko‘ra, “Yashil” logistika ijtimoiy rivojlanishning ekologik va ijtimoiy omillarini hisobga olgan holda tovarlarni barqaror ravishda ishlab chiqarish va tarqatishni anglatadi. U logistika faoliyatining atrof-muhitga ta’sirini o‘lchash va minimallashtirishga qaratilgan barcha harakatlarni tavsiflaydi [3].

Sodda qilib aytganda esa, “Yashil” logistika – bu logistika jarayonlarini raqamlashtirish orqali iste’molchilarga mahsulotlarni eng minimal xarajatlar evaziga, kelishilgan muddatda yetkazib berish hamda bu bosqichda atrof-muhitga bo‘ladigan zararli ta’sirni kamaytirish mezonidir. Ya’ni bu yerda buyurtmani ham tez, ham arzon, ham ekologiyaga zarar keltirmagan holda yetkazib berish nazarda tutiladi. U chiqindilarni boshqarish, utilizatsiya qilish, qadoqlash, qayta ishlash, energiya iste’molini kamaytirish va hokazolar bilan shug‘ullanadigan ta’minot zanjirini o‘z ichiga oladi. Bularning bariga logistika xizmatlarini zamonaviylashtirish va raqamlashtirish evaziga erishish mumkin.

Bunda logistika operatsiyalarining bari raqamlashtirish hisobiga osonlik bilan amalga oshiriladi. Raqamlashtirish, o‘z-o‘zidan qog‘oz ko‘rinishidagi xizmatlardan butkul voz kechish va buning natijasida, vaqt, ortiqcha xarajatlarni tejashga olib keladi [4]. Qarabsizki, energiya sarfi ham kamayib, chiqindilar chiqishi sezilarli qisqaradi. To‘g‘ri tanlangan texnologiya va ta’minot zanjiri iste’molchi talablariga yechim bo‘lish barobarida, yetkazib berish va brend imijini oshirish xarajatlarini ham kamaytirishi mumkin.

“Yashil” logistika 1980-yillarning o‘rtalarida paydo bo‘lgani haqida ma’lumotlar bor. U ish paytida atrof-muhitga yetkazilgan zararni minimallashtirish uchun ilg‘or texnologiyalar va uskunalardan foydalanadigan logistika tizimi va yondashuvlari ko‘rinishida yuzaga kelgan.

Tasavvur qiling, tadbirkor qaysidir viloyatda qishloq xo‘jaligi mahsulotini yetishtirish bilan shug‘ullanadi. Xaridorlari shaharlardagi bozorlar, supermarketlar, qishloq xo‘jaligi mahsulotlarini qayta ishlash korxonalari yoki xorij maydoni bo‘lishi mumkin. Toza mahsulot oxirgi xaridorga yetib borguniga qadar bir necha kungina vaqt bo‘ladi.

Shu vaqt ichida hosilni yig‘ib olish, qadoqlash, transport vositasiga yuklab, xaridorga yetkazish kerak. Mahsulot sifatli qadoqlansa-yu, logistika tizimi yaxshi yo‘lga qo‘yilmagan yoki transportda saqlash uchun zarur sharoitlar bo‘lmasa, xaridor o‘zi kutgan mahsulotni ololmaydi. Mahsulotning sifati buzilishidan ishlab chiqaruvchi ham katta ziyon ko‘radi. Yaroqsiz mahsulotlar esa chiqindiga aylanib, tabiatga zarar yetkazadi. Bularning bari o‘zaro bog‘liq va shunday holatlarning oldini olish uchun ham “Yashil” logistikani rivojlantirish zarur.

Hozir aksariyat davlatlarning talabi ham shu – “Yashil” logistikani rivojlantirishdan iborat. Tizimni raqamlashtirish yo‘li milliy “Yashil” logistikamizni rivojlantirishda ham mos keladi. Qolaversa, mamlakatimizda barcha sohalarda jadal raqamlashtirish jarayonlari ketayotgan hozirgi sharoitda bu zaruriy ehtiyoj hamdir.

ADABIYOTLAR TAHLILI

Yashil logistika sohasini rivojlantirishda nazariy, uslubiy-amaliy, ekologik tizimni minimallashtirish uchun ijtimoiy-iqtisodiy jarayon barqarorligini ta’minlaydigan hamda yuk tashish tizimi masalalarini integratsiyalash va mintaqalararo aloqalarni rivojlanishiga hissa qo‘shgan quyidagi xorijiy va mahalliy olimlarning ishlarida tadqiq qilingan: Xorijiy olimlardan, K. Aleksandrova, T. Alesinskaya, A. Albekova, B. Anikin, S. Bryukina, O. Belova, A. Brom, V. Vershina, M. Guriyeva, T. Zaxarova, G. Karpova, O. Malikova, A. Salovyanov, M. Zalmanova hamda mahalliy olimlardan, Q. Dadaboyev, F. Xujayev, A. Kucharov va boshqalarning ilmiy tadqiqotlarida keng yoritilgan.

MUAMMONING BAYONI VA UNI YECHISH USULI

Logistika tizimiga mamlakat iqtisodiyotining qon tomiri, deya ta’rif berilishi bejiz emas. Boisi, samarador logistika ichki bozorda tayyor mahsulot va xom ashyo harakatini optimallashtirish orqali tovar va xizmatlarning xaridorlar uchun qulay sharoit va arzon narxlarda yetkazib berilishini ta’minlaydi, bozordagi raqobatni rag‘batlantiradi. Tashqi bozorda esa mamlakatning iqtisodiy raqobatbardoshligini oshiradi va jahon iqtisodiyotiga integratsiya jarayonini tezlashtiradi.

O‘zbekiston geografik joylashuvi jihatidan O‘rta Osiyoning markazidagi davlatlardan biri. Demak, bizda boshqa mamlakatlar uchun “Xab” vazifasini bajarish imkoniyati katta. Ammo geografik nuqtayi nazardan, dengizga chiqish imkoniyatlarimiz cheklangan. Bu esa mahalliy mahsulotlarni eksport qilishda ko‘plab qiyinchiliklarni keltirib chiqaradi.

Shunday sharoitda, biz mavjud imkoniyatlardan samarali foydalanishimizga to‘g‘ri keladi. Chunki yurtimizda tadbirkorlarga keng imkoniyatlar berilayotgani hisobiga eksportyor korxonalar soni yildan yilga ortib, o‘zbek brendi ostidagi mahsulotlar yangi bozorlar, hatto Yevropa davlatlari savdo rastalariga kirib boryapti.

O‘zbekiston uchun Yevropa bozorlari 2021-yildan boshlab ochildi. Mamlakatimizning GSP+ tizimiga a’zo bo‘lgani ham katta voqelikdir. Bu tizim O‘zbekistondan eksport qilinadigan 6 ming turdan ortiq mahsulotlarni Yevropa Ittifoqidagi 28 ta davlatga olib kirish eshiklarini ochdi. Bu juda katta imkoniyat va unga moslashish, talablarni tahlil qilib, standartlarga javob berish ustida ishlar olib borilyapti. Mahalliy eksportyorlarga logistika masalalarida kengroq imkoniyatlar yaratish maqsadida yurtimizdagi havo va temir yo‘llari yangi loyihalar asosida qo‘shimcha qulayliklar yaratishga intilmoqda.

Logistika rivoji bevosita davlatlar o‘rtasidagi savdo aloqalarining o‘sishiga borib taqaladi. Geografik va iqtisodiy jihatdan oladigan bo‘lsak, O‘zbekiston Markaziy Osiyoda transport oqimlarining yangi arxitekturasini shakllantirish imkonini beradi.

So‘nggi yillarda mamlakatimiz rahbari Markaziy Osiyoda “Yashil” transport-kommunikatsiya sohasini rivojlantirish tashabbusini faol ilgari surmoqda. Buni o‘zaro hamkorlikda boshlangan katta loyihalar, xalqaro maydondagi chiqishlar xronologiyasida ham kuzatish mumkin.

Bu yo‘llarning zarurligi shundaki, ular transport tashuvlarini ancha yengillashtiradi. Birgina, Xitoy–Qirg‘iziston–O‘zbekiston yo‘nalishining amalga oshirilishi Xitoydan Janubi–Sharqiy Yevropagacha bo‘lgan masofani 900 kilometrga qisqartiradi, bu 7–8 kunga teng degani. Mazkur yo‘l yangi transport koridorining muhim bo‘g‘iniga aylanadi va u orqali O‘zbekiston Xitoyning nihoyatda katta bo‘lgan savdo maydoniga kirib boradi.

Qolaversa, “Sharq–G‘arb” loyihasi doirasida O‘rta Yer dengizi portlariga qiyinchiliklarsiz chiqiladi. Vaqt va sarf-xarajatlarning qisqarishi eksport ko‘lamini oshiradi. Mahsulotlar belgilangan manzilga o‘z sifatini yo‘qotmagan holda, belgilangan muddatlarda yetib boradi. Buyurtmalarni tezkor va sifatini saqlagan holda yetkazish uchun esa zamonaviy transport infratuzilmasini yaratish zarur.

Mintaqamizdagi tranzit yo‘laklarining raqobatbardoshligini oshirish, biznes uchun eng qulay tariflarni joriy etish ham shular jumlasidan. Bularning hisobiga oxirgi yillarda mamlakatimizdagi yuk va yo‘lovchi tashish xizmatlarida o‘sish kuzatilayotganini ko‘rishimiz mumkin. Masalan, o‘tgan yili barcha transport turlarida yuk tashish 6,5 foizga, yo‘lovchi tashish esa 2,9 foizga oshgan. Tranzit yuk tashish hajmi esa 10 million tonnadan oshib, xalqaro yuk tashishning umumiy hajmi 49 million tonnaga yetdi. Demak, minimal xarajat qilib sifatli va ekologik toza mahsulotni optimal variantlarni tanlab istemolchiga vaktida yetkazib berish, bu dunyo bozorlariga chiqishning talablaridan biridir.

Ekologik talablarga javob beradigan logistikada uchta asosiy mezon, ya’ni iqtisodiyot, ijtimoiy hayot va ekologiya barqarorligi nazarda tutiladi. Bu mezon mahsulotlarni yetkazib berishda ularning tabiatga salbiy ta’siri bo‘lmasligi barobarida, iqtisodiy tejamkorligi ham zaruriy qiymatga ega. Hatto mahsulotlarni qadoqlashda joyni tejashni inobatga olish, foydalaniladigan xom ashyoni qayta ishlash mumkinligiga e’tibor qaratish zarur. Yashil logistika jarayoni tizimlarini tahlil qilishning miqdoriy usullari ham rivojlanmoqda va doimiy ravishda takomillashtirilmoqda.

Umuman, bunda barcha jarayon sifatli, ekologik toza mahsulot yetkazib berishga qaratiladi. Raqamli texnologiya va zamonaviy qurilmalar esa ushbu jarayonlarning sifat hamda tezkorligini ta’minlaydi.

HISOBLASH NATIJALARI VA TAHLILI

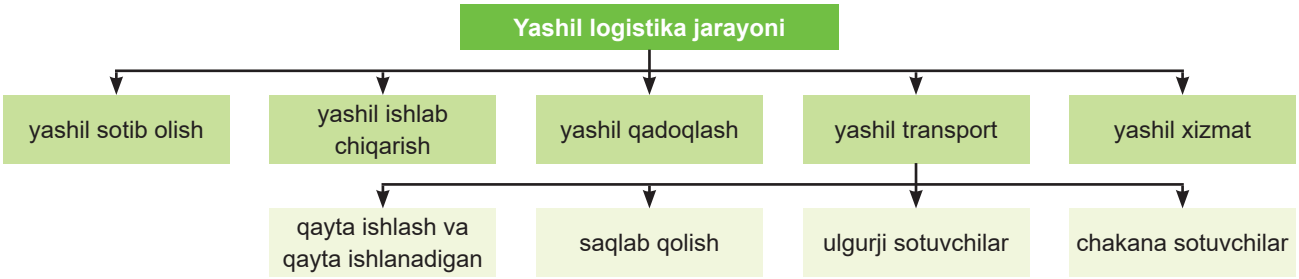
Jahon iste’mol bozori yil sayin kengayib boryapti: talabga yarasha taklif ham yuqori. Iste’molchilar bir mahsulotning bir necha o‘nlab turlarini tanlash imkoniyatiga ega. Ammo masalaning boshqa tomoni ham bor, insoniyat so‘nggi yillarda atrof-muhit tozaligi, bu orqali o‘z salomatligi haqida jiddiy qayg‘ura boshladi. Natijada, dunyo bozorida ekologik toza mahsulotlarga talab ortib, odamlar atrof-muhitga kamroq zarar yetkazadigan ishlab chiqaruvchilar, sotuvchi va brendlarni afzal ko‘rmoqda.

Masalan, Markaziy Osiyo–Fors ko‘rfazi transmintaqaviy yo‘nalishidan samarali foydalanish bo‘yicha birgalikdagi sa’y-harakatlar tashabbusini olaylik. O‘zaro kelishuv asosida birinchidan, Janubiy Osiyoga chiqadigan Transafg‘on yo‘lagini tezroq shakllantirish, shuningdek, Xitoy–Qirg‘iziston–O‘zbekiston avtomobil va temir yo‘l magistrallarini qurishni jadallashtirish ko‘zda tutilgan. Ikkinchi yirik loyiha Termiz–Mozori Sharif–Kobul–Peshovar temir yo‘lining qurilishidir.

Hududlarimizni o‘zaro bog‘laydigan bu yo‘l “Yashil” logistikaning asosiy elementi hisoblanadi. Qurilish loyihasi allaqachon qo‘llab-quvvatlangan bo‘lib, hozirda keng ko‘lamli ishlar olib borilmoqda.

Ishlab chiqaruvchi va buyurtmachi o‘rtasidagi tovarlar havo, temiryo‘l, dengiz yoki avtomobil yo‘li transportlari orqali bir manzildan ikkinchi manzilga yetkaziladi. Davlatlar o‘rtasidagi savdo aloqalari ham asrlar davomida shu tarzda amalga oshirib kelinmoqda.

Quyidagi 1-rasmdan ko‘rinib turibdiki yashil logistika tizimlari qanchalik bir-biriga bog‘liq va ko‘pincha amalda ularni ajratish juda qiyin.



1 - r a s m: Yashil logistika jarayoni

Ushbu rasmdan ko‘rinib turibdiki, yashil logistika jarayonidan olingan xavf qiymatlarini ham aniqlash va ruxsat etilgan maksimal qiymatlar bilan taqqoslagandan so‘ng, xavfni boshqarish strategiyasi ishlab chiqiladi va shu asosda xavfni oldini olish, kamaytirish choralari ko‘riladi. Xavfni minimallashtirish, dasturlash vazifalariga muvofiq eng kam xarajat va yo‘qotish bilan eng yaxshi natijaning eng katta ehtimolini ta’minlaydigan maqbul yechimni muqobil yechimlari to‘plamidan tanlash imkoniyati mavjud bo‘lganda, iqtisodiy xavfni miqdoriy baholashning roli sezilarli darajada oshadi.

Quyidagi sabablarga ko‘ra yashil logistika tizimlari samaradorligini oshirish uchun miqdoriy usullarni ham qo‘llash mumkin:

- tayyor mahsulotni ishlab chiqarish yoki tarqatish bilan shug‘ullanadigan deyarli barcha firmalar tomonidan logistika konsepsiyasidan foydalanish;
- korxonalarni rejalashtirish va boshqarish tizimida katta hajmdagi ma’lumotlarni tezda qayta ishlashga imkon beradigan axborot texnologiyalari sohasidagi jadal o‘sish;
- tayyor mahsulotni ishlab chiqarish yoki tarqatish bilan shug‘ullanadigan deyarli barcha firmalar tomonidan logistika konsepsiyasidan foydalanish;
- korxonalarni rejalashtirish va boshqarish tizimida katta hajmdagi ma’lumotlarni tezda qayta ishlashga imkon beradigan axborot texnologiyalari sohasidagi jadal o‘sish;
- korxona tomonidan ishlab chiqarilgan mahsulotlarni ishlab chiqarish va sotishda boshqaruv qarorlarini ishlab chiqish jarayonida axborot resurslari va texnologiyalaridan to‘liq foydalanish zarurligini anglash.
- tashqi muhitning noaniqligi sharoitida logistika tizimlarini loyihalash ko‘nikmalarini o‘zlashtirish;
- savdo va sanoat korxonalari tomonidan amalga oshiriladigan logistika funksiyalari va operatsiyalarini optimallashtirish usullari va modellarini o‘rganish;
- logistikada moliyaviy xatarlarni boshqarish samaradorligini miqdoriy tahlil qilishning nazariy va uslubiy asoslari to‘g‘risida yaxlit tasavvurga ega bo‘lish;
- investitsiya loyihalarini moliyalashtirishning turli manbalarini jalb qilishni hisobga olgan holda savdo va sanoat korxonalarini investitsion rivojlantirish strategiyasini rejalashtirishdir.

Ishlab chiqarish va eksport ko‘lamining ortishi logistika xizmatlariga bo‘lgan talabni ham oshiradi. Raqamlarga to‘xtaladigan bo‘lsak, yurtimizda eksportyor korxonalar soni besh yilda 4 ming 500 tadan 7 ming 200 taga ko‘paygan. Eksport qilinayotgan mahsulotlar turlari esa 1 ming 500 tadan qariyb 3 mingtaga oshib, mamlakatlar geografiyasi 164 taga yetdi. Mutaxassislar O‘zbekistonni Markaziy Osiyodagi asosiy davlatlardan biri sifatida eksport imkoniyatlarini yanada yuqoriroq baholamoqda.

Hozirgi vaqtda logistika sohasida moliyaviy va investitsiya resurslarini boshqarish sohasidagi qarorlarni optimallashtirishga qaratilgan ma’lum bir taqchilliklar mavjud. Ko‘p hollarda bu yagona bo‘lmagan yechimga ega bo‘lgan vazifadir [5, 6, 7].

XULOSA VA TAKLIFLAR

“Yashil” logistika haqida gap borganida, uni transport vositalari tashuvidan holi tasavvur etish noto‘g‘ri bo‘ladi. Chunki, hatto, onlayn buyutmalar ham mijozlarga ma’lum transport turi orqali yetkazib beriladi. Shunchaki, mijozlar tezkor, kamjarj va albatta, sifatli logistikaga ko‘proq talabgardir. Buyurtmalarni qabul qilish va boshqa jarayonlarning elektron amalga oshirilishi esa ana shu sifatning yanada oshishiga xizmat qiladi.

O‘zbekistonda transport sohasi yalpi ichki mahsulotning 6,4 foizini, jami investitsiyalar hajmining 7,4 foizini, jami xizmatlar bozorining 29,5 foizini tashkil qiladi. Mutaxassislar 2030-yilga borib yurtimizning tranzit salohiyati 4,4 baravarga oshib, 6,04 milliard tonnagacha yetishini taxmin qilmoqda. Shu bilan birga, transport sohasiga yo‘naltirilgan investitsiyalarning mamlakat yalpi ichki mahsulotiga nisbatan ulushi 46,7 milliard dollargacha oshishi haqida taxminlar bor.

Xalqaro tashkilotlardan birining hisobotiga ko‘ra, hatto, iste’molchilarning 57 foizi tabiat tozaligiga hissa qo‘shish maqsadida onlayn xaridlarni tanlamoqda. Logistika, ya’ni, yetkazib berish xizmatlari iqtisodiyotning asosiy negizlaridan hisoblanadi. Odatda, bu vazifani transport vositalari bajaradi.

2022–2026-yillarga mo‘ljallangan Yangi O‘zbekistonning Taraqqiyot strategiyasida temir yo‘l infratuzilmasini elektrlashtirish darajasini 60 foizga yetkazish va avtomobil yo‘llari tarmog‘ini jadal rivojlantirish, tashqi savdo uchun transport tizimida “Yashil yo‘laklar” va tranzit imkoniyatlarini kengaytirish vazifalari ham qo‘yilgan.

Bu mamlakatimizning jahon bozoridagi rolini mustahkamlab, ishonchli hamkorlar sonini ko‘paytirish, “Yashil” logistikani rivojlantirish, eksport ko‘lamini yanada oshirishga keng yo‘l ochadi.

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INNOVATSION FAOLIYATNING ASOSI – INTELLEKTUAL SALOHIYAT

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Annotatsiya: maqolada jamiyat taraqqiyoti uchun ilm-fan, intellektual salohiyat va bu borada sarflanadigan investitsiyalarning ahamiyati hamda ushbu jarayonning O‘zbekistondagi kechagi va bugungi holati, amalga oshirilayotgan islohotlar keng tahlil qilingan. Shuningdek, kelajakda jamiyat va ta’lim sohasini innovatsion rivojlantirish, aholi, ayniqsa, yosh avlodning intellektual salohiyatini oshirish va o‘zbek xalqining buyuk ajdodlari ijodini dunyoga targ‘ib qilish bo‘yicha takliflar ilgari surilgan.

Kalit so‘zlar: ilm-fan, ta’lim, tarbiya, innovatsiya, investitsiya, salohiyat, mahorat, pedagogika.

Аннотация: в данной статье подробно анализируется значение науки, интеллектуального потенциала и инвестиций в этой связи для развития общества, а также вчерашнее и сегодняшнее состояние этого процесса в Узбекистане, проводимые в связи с этим реформы. Также в дальнейшем были выдвинуты предложения по инновационному развитию общества и сферы образования, повышению интеллектуального потенциала населения, особенно молодого поколения, популяризации в мире творчества великих предков узбекского народа.

Ключевые слова: наука, образование, воспитание, инновации, инвестиции, потенциал, навыки, педагогика.

Abstract: In this article, the importance of science, intellectual potential and investments in this regard for the development of society, as well as the yesterday and today’s state of this process in Uzbekistan, and the reforms implemented in this regard, are extensively analyzed. Also, in the future, proposals were put forward for innovative development of society and the field of education, increasing the intellectual potential of the population, especially the young generation, and promoting the creativity of the great ancestors of the Uzbek people to the world.

Key words: science, education, upbringing, innovation, investment, potential, skills, pedagogy.

KIRISH

Asrlar davomida erishilgan rivojlanish darajasi, takomillashtirilgan fanlarning nazariy va falsafiy hamda amaliy jihatlari asosan X asrdan boshlangan bo‘lsa, texnika va texnologiyalarni ixtiro qilinishi, ularni jadallik bilan rivojlantirish XIX–XXI asrlarga to‘g‘ri keladi, barcha innovatsion mahsulotlar aynan shu davrda yaratildi.

Ushbu davr ichida yuqori sur’at bilan rivojlanish darajasi dastlab “Buyuk ipak yo‘li” mamlakatlaridan Yevropaga, keyinchalik esa Amerika va Osiyo (Sharqiy Osiyo) qit’alariga o‘tgan. Erishilgan taraqqiyotning barchasi – ixtirolar, yangiliklar, kashfiyotlar, ya’ni innovatsion faoliyatning mahsuli hisoblanadi, ular ikki yuz yillikdan beri insoniyatga xizmat qilib kelmoqda.

MAVZUGA OID ADABIYOTLAR TAHLILI

“Innovatsiya” atamasi bugungi kunda juda keng qo‘llanilishi uning mazmun-mohiyatini o‘rganishga bo‘lgan qiziqishlarni yanada kuchaytirmoqda. Shu sababdan mazkur atamaning iqtisodiy mazmun-mohiyatini tadqiq etgan va ochib bergan ayrim iqtisodchi-olimlarning qarashlarini o‘rganishni o‘z oldimizga maqsad qilib oldik. Jumladan, rus iqtisodchi-olimi I. T. Balabanov [7] fikriga ko‘ra: “innovatsiya – nazorat, hisob, rejalashtirish usuli, tahlilga qabul qilishning yangi shakllalarini qamrab olgan holda yangi texnika va texnologiyaga, ishlab chiqarish, mehnat, xizmat ko‘rsatish, boshqarishni tashkil etishning yangi shakliga kapitalni kiritishdan olingan moddiylashgan natijani o‘zida namoyon etadi”.

Shuningdek, A. B. Borisov [8] innovatsiyalarni quyidagicha ta’riflaydi: innovatsiya texnologiyalarning yangi turlarini ishlab chiqish, yaratish va tarqatish, yangi tashkiliy shakllarni joriy etishga qaratilgan ijodiy faoliyat natijasini anglatadi.

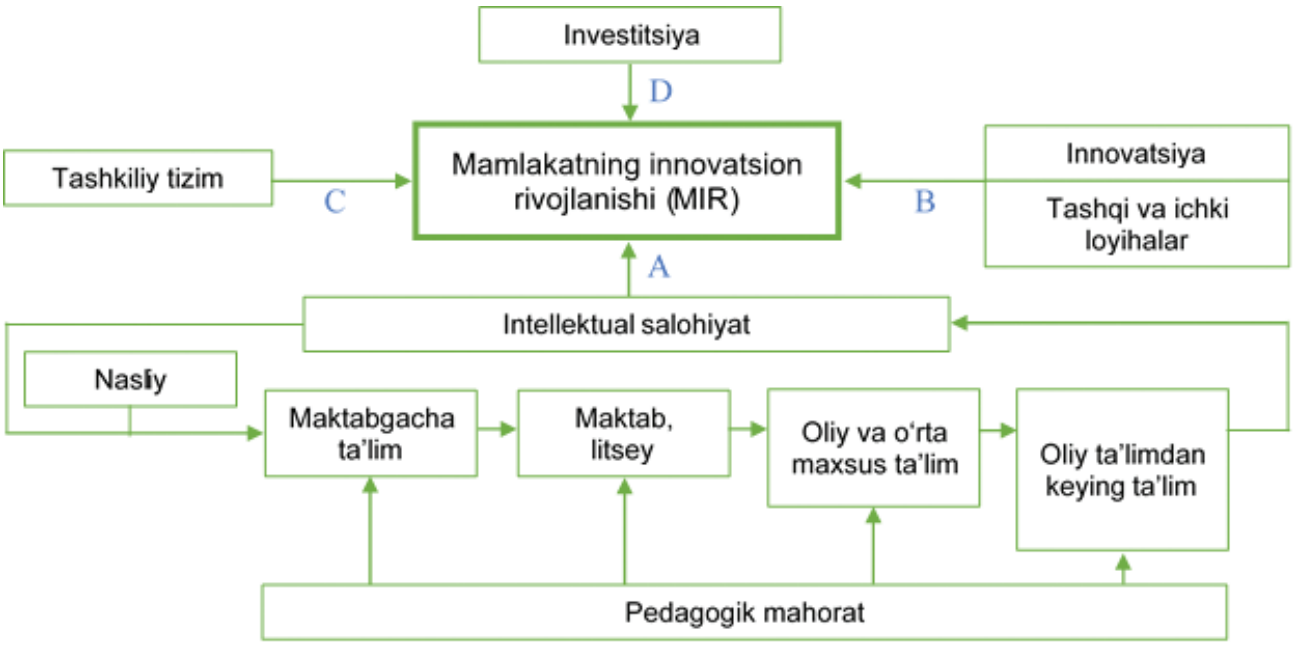
O‘zbekistonlik iqtisodchi-olimlar ham – innovatsiya atamasining iqtisodiy mazmun-mohiyatini ochib berish bo‘yicha katta izlanishlar olib borishgan va o‘zlarining zamonaviy talqindagi ta’riflarini ishlab chiqqanlar. Shular jumlasida iqtisodchi-olimlar R. I. Gimush, F. M. Matmurodovlar tomonidan innovatsiya deganda – yangilik va yangilik kiritish degan ma’noni bildiradi. Bu yangilik zamirida yangi tartibni, yangi odatni, yangi uslubni, kashfiyotni tushunish lozim, deya ta’rif berilgan.

B. E. Toshmurodova, N. Jiyanovalar [9] fikriga ko‘ra, innovatsiya tushunchasi o‘z ichiga faqat texnik izlanishlarni olmasdan, balki korxona ishi usulidagi barcha yaxshi o‘zgarishlarni (yangi xizmatlar, pastroq narxlar belgilash va boshqa mijozlar uchun qulay sharoitlar yaratish) oladi.

TADQIQOT METODOLOGIYASI

Yer shari aholisining soni jadal sur’atlar bilan ko‘payib, mavjud resurslar esa qisqarib bormoqda. Milliard aholi XVII asrgacha shakllangan bo‘lsa, ikkinchi milliard aholi uchun 200 yil talab qilingan. Hozirga kelib, har bir milliard aholining o‘sishi uchun 20–30 yil yetarli bo‘lib qoldi. Inson hayoti uchun zarur bo‘lgan resurslarning chegaralanganligi, yil sayin ularni kamayib borishi, oziq-ovqat xavfsizligi kabi muammolar har bir mamlakat oldiga qo‘yilgan asosiy vazifa bo‘lib qoldi. Jumladan, 1994-yil O‘zbekiston aholisi 22,2 mln. kishi bo‘lib, yer maydoni 447,4 ming kv. km ni tashkil qilar edi. Bugunga kelib aholi soni 34 mln.ga yetdi, yer maydoni esa o‘zgarmaydi.

Ushbu global muammolarning yechimini topish uchun insondan idrok etishni, fikr-mulohazalar, ixtirolar qilishni talab qiladi, innovatsion faoliyatga zarurat shakllanadi.

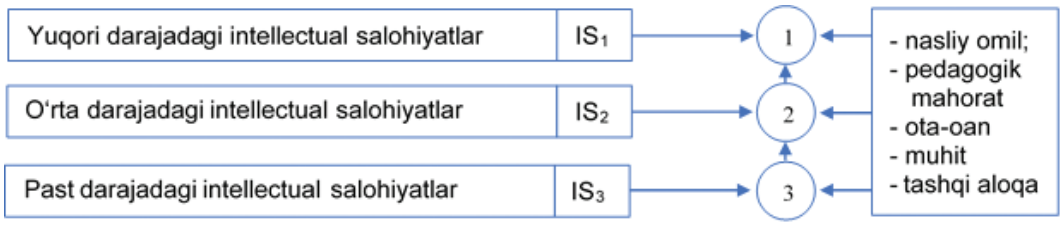


1 - r a s m: Innovatsion rivojlanishni shakllantirish uslubiyati

Innovatsion rivojlanishni shakllantirish jarayoni asosan uchta ta’minlovchi mexanizmdan iborat va ularning mohiyati har xil miqdorga ega. Xususan, amaliy mohiyati bo‘yicha: birinchi o‘rinda intellektual salohiyat, ikkinchi o‘rinda investitsiya va uchinchi o‘rinda tashkiliy tizimlardan iboratdir. Intellektual salohiyat bo‘lmasa, investitsiyaga ham ehtiyoj qolmaydi, tashkiliy tizim ham zarur bo‘ymaydi. Hozirgacha, O‘zbekistonda ularning o‘zaro bog‘liqligining miqdoriy nisbati aniqlanmagan. Albatta, turli ixtiro va tadqiqotning o‘ziga xos xususiyatidan kelib chiqib, nisbatlar har xil bo‘ladi. 1-rasm bo‘yicha MIR = A + B + S + D = 100%, bu yerda (A) ning salmog‘i yuqoriligiga shubha yo‘q.

Yuqoridagi xulosalardan kelib chiqib, agar intellektual salohiyat (A) mazkur tizimda yetakchi bo‘lsa, mamlakatimizda intellektual salohiyatning holati qanaqa, potensiali qancha va uni yanada rivojlantirish uchun nima qilish kerak,va’lum bo‘ladi. Shuningdek, innovatsiyani rivojlantirishga, ilmiy tadqiqot-ixtirolarga ajratilgan investitsiyalardan (D) qay darajada samarali foydalanilmoqda kabi savollarga javob topish lozim bo‘ladi.

Inson tug‘ilishi bilan unda intellektual faoliyat shakllana boshlaydi va u har bir inson uchun turli nisbatga ega bo‘ladi. Bilim, ta’lim olayotgan bolalarimizni intellektual salohiyati bo‘yicha shartli ravishda uch guruhga bo‘lishimiz mumkin, ya’ni:



2 - r a s m: Millatning intellektual salohiyatini takomillashtirish mexanizmi

Tabiiyki, ikkinchi guruh birinchiga, uchinchi guruh ikkinchiga intiladi. Ushbu jarayonda asosan bilim beruvchi pedagog va uning mahorati, oila va atrof-muhit muhim hisoblanadi. Guruhda ta’lim olayotgan bolalar, talabalar yuqorida qayt etilgan uch guruhni tashkil qiladi, ya’ni, ular yuqori (IS1), o‘rta (IS2) va past (IS3) darajadagi intellektual salohiyatga egadirlar. Ularning salmog‘i fanlar va mutaxassislik bo‘yicha har xil miqdorga ega. Ushbu holatni to‘g‘ri baholab, o‘quv jarayonini samarali tashkil qilish pedagogning mahoratiga bog‘liq bo‘ladi. Shuni ta’kidlash joizki, bugungi kunda intellektual salohiyatni baholash bo‘yicha usullar va ba’zi ko‘rsatkichlar mavjud, ammo, ular to‘liq talablarga javob bermaydi, takomillashtirish lozim. Ya’ni qaysi omillar qay darajada intellektual salohiyatni oshirishini baholash muhim hisoblanadi.

O‘zbekistonda innovatsion faoliyatni yanada rivojlantirishga nasliy asos bor. Ya’ni tarixga nazar tashlasak, Markaziy Osiyoda faqat O‘zbekistonda yashab, ijod qilgan allomalarimiz al-Xorazmiy, al-Buxoriy, al-Farg‘oniy, Ali Abu ibn Sino, Ulug‘beklar tomonlaridan yaratilgan va butun dunyo-insoniyat tan olgan fundamental fanlar bugungi kunda ham o‘z qadr-qimmatini yo‘qotgani yo‘q. Ular tomonidan yaratilgan matematika, astranomiya, tibbiyot, fizika, tabiiy fanlar, qonunshunoslik hamda falsafa kabi fundamental fanlar asrlar davomida insoniyatga xizmat qilib kelmoqda.

Afsuslar bo‘lsinkim, sobiq Ittifoq davrida yuqorida qayt etilganlar ya’ni, dunyoviy bilimlarga asos solgan allomalarimiz hayoti va ijodi, ularning ixtirolari haqidagi manbalar, axborotlarni xalqimizga ayniqsa, yoshlarga yetkazib bera olmadik. Bu borada Maskva tomonidan ma’qul darajada to‘siqlar, cheklanishlar mavjud edi. Shuni ta’kidlash joizki, mustaqillik yillarida xususan, 2017-yilgacha hech qanday to‘siqlar, chegaralanishlar yo‘q davrda ham ilmiy tadqiqotlarning mamlakatni rivojlantirishdagi o‘rniga, rivojlanishning asosiy lokamativi ekanligiga, qadr-qimmatiga yetarli darajada e’tibor berilmadi. O‘zbekiston fanlar akademiyasi yo‘qolish darajasiga kelib qolgan edi, ba’zi ilmiy tadqiqot institutlari tugatildi. O‘zbek xalqining g‘ururi olimu-allomalarining hayoti va ijodi, ularning ixtirolari haqidagi axborotlar matbuot, radio-televideniyada qisman yoritilib berildi. Fikrimizcha, bu yetarli emas edi. Ular haqida yozilgan adabiyotlar yetarli nushada chop etilmaganligi sababli ommaning, yoshlarimizning talabini to‘liq qondira olmadik. Bu borada rivojlangan xorijiy mamlakatlar tajribasiga ham yetarli e’tibor berilmadi. Jumladan, Yaponiya, Janubiy Koreya, Germaniya, Singapur mamlakatlarining rivojlanish cho‘qqisiga chiqqan yillar ilmiy tadqiqotlarga Davlat byudjetidan yetarli miqdorda mablag‘lar ajratilgan edi.

Respublikada ilmiy salohiyatni yanada oshirish, yoshlarni ilmiy tadqiqotga, yaqindan yangi ixtirolarni amalga oshirishga undash, o‘zbek millatini ilm-fan sohasidagi buyuk allomalarning hayoti va ijodini yanada chuqurroq o‘rganish, ularni xalqaro darajada targ‘ibot qilish maqsadida o‘z yo‘nalishlari bo‘yicha xalqaro fondlar hamda muzeylar tashkil qilish maqsadga muvofiq bo‘lar edi. Taklif sifatida, Innovatsion rivojlanish vazirligi tashkilotchiligida al-Xorazmiy xalqaro fondi va muzeyi O‘zbekiston fanlar akademiyasining Matematika ilmiy tadqiqot institutida, Beruniy xalqaro fondi va muzeyi Urganch davlat universitetida, Abu Ali ibn Sino xalqaro fondi va muzeyi Buxoro davlat tibbiyot institutida, Mirzo Ulug‘bek xalqaro fondi va muzeyi Samarqand davlat universiteti tarkibida shakllantirish mumkin.

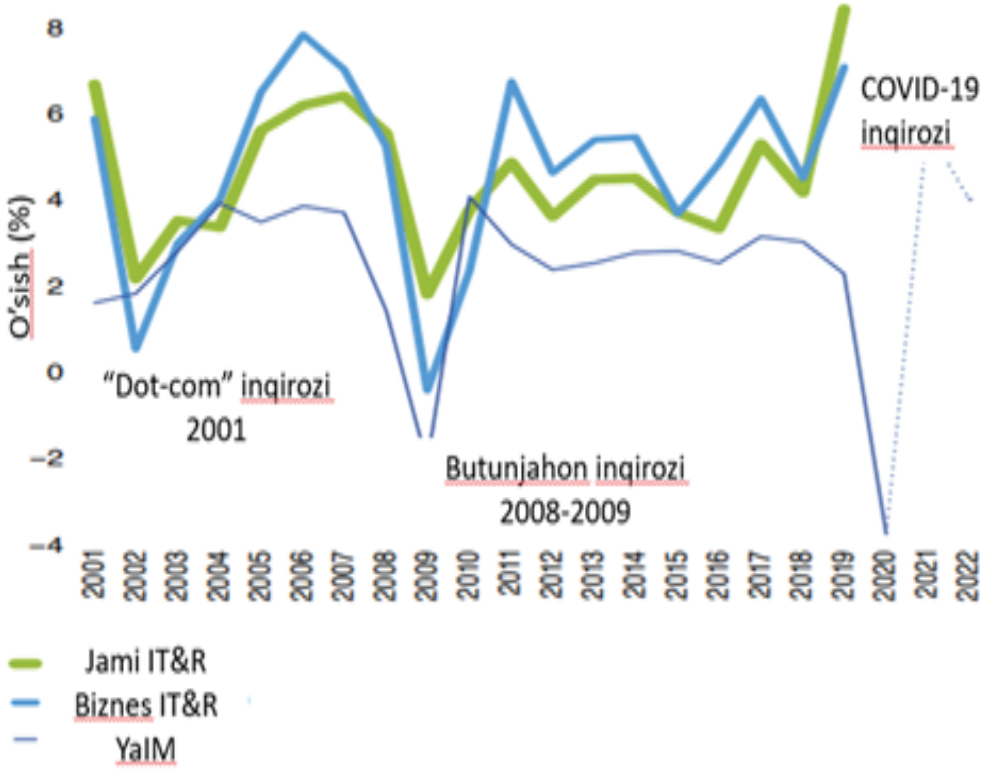
TAHLIL VA NATIJALAR

Rivojlangan mamlakatlar innovatsion faoliyat uchun moliyaviy resurslarni davlatning xususiy manbalardan to‘playdilar. G‘arbiy Yevropaning ko‘pgina mamlakatlari uchun moliyaviy resurslarni ITTKI uchun davlat va xususiy kapital o‘rtasida teng taqsimlanishi xosdir. Ma’lumki, ilmiy salohiyat birinchi navbatda fanlarning fundamenti tadqiqotlarni rivojlantirishga investitsiyalarning hajmi, patentlar va litsenziyalarning soni, jahon ilmiy adabiyotiga ulush va boshqalar bilan belgilanadi.

Xalqaro fondlarning mablag‘ jihatdan shakllanishi ichki va tashqi tushumlardan iborat bo‘ladi, ya’ni, Innovatsion rivojlanish vazirligidan, yo‘nalishlar bo‘yicha ilmiy tadqiqot institutlaridan, oliy ta’lim muassasalaridan, YuNESKO va boshqa xalqaro tashkilotlardan, ixtiyoriy darajada tashkilotlar va jismoniy shaxslar hamda xorijiy mamlakatlardagi o‘zbekistonlik fuqarolar hisobidan shakllantirish mumkin.

Fond mablag‘laridan allomalarning hayoti va ijodi, ixtirolari natijalarini o‘rganish, xorijiy mamlakatlardagi ularning qo‘lyozmalarini olib kelish, bir necha tillarda tarjima qilib, yetarli nusxada chop etish, fundamental fan

sifatida yo‘nalishlar bo‘yicha xalqaro ilmiy-amaliy anjumanlar, simpoziumlar o‘tkazish va axborot disklari tayyorlanib, mamlakat hududida hamda xorijiy mamlakatlar ilm ahliga ulardan ommaviy targ‘ibot uchun foydalanishga sarflanadi. Natijada, intellektual salohiyatga ega bo‘lgan innovatsion faoliyat ko‘rsatayotganlar uchun, ayniqsa, yoshlarimizni ma’lum darajada ilmiy tadqiqot ishlariga yanada ko‘proq yo‘naltirishga va buyuk allomalarimiz haqida xorijiy mamlakatlarda ham targ‘ibot qilishga imkoniyat yaratiladi. Har uch yilda bir marta matematika, tibbiyot, astranomiya kabi fundamental fanlarning muammolariga bag‘ishlangan xalqaro anjumanlar Buxoroda tibbiyot yo‘nalishida, Xorazmda matematika fanlari bo‘yicha, Samarqanda astranomiya fanlari bo‘yicha o‘tkazilsa, jumladan, dunyoning yetuk matematiklari, astranomiklari yig‘iladi. Ushbu yo‘nalishlar bo‘yicha ular O‘zbekistonda olib borilayotgan innovatsion faoliyat va erishilayotgan natijalar bilan tanishadilar. Biz esa ularning ilmiy faoliyatlari natijalarini bilib olamiz. Shuningdek, o‘zaro fikr almashish natijasida fundamental fanlarning yanada tezroq rivojlanishiga asos yaratiladi.



3 - r a s m: 2001–2022-yillarda buyun dunyoda ilmiy-tadqiqot va rivojlanishga xarajatlar va YaIM ning o‘sishi
Manba: The Global Innovation Index 2021

Yetakchi sanoati rivojlangan mamlakatlarda ilmiy-tadqiqot ishlariga xarajatlar YaIMning 3 foizga yaqinini tashkil qiladilar. Moliyalashtirish tizimi orqali innovatsion faoliyatni rivojlantirish mumkin. Innovatsion faoliyatda korxonalar, sanoat kompaniyalari, moliya sanoat guruhlari, kichik innovatsion biznes, investitsion va innovatsion fondlar, mahalliy boshqaruv jarayonlarida ishtirok etadilar.

Fond mablag‘laridan allomalarning hayoti va ijodi, ixtirolari natijalarini o‘rganish, xorijiy mamlakatlardagi ularning qo‘lyozmalarini olib kelish, bir necha tillarda tarjima qilib, yetarli nusxada chop etish, fundamental fan sifatida yo‘nalishlar bo‘yicha xalqaro ilmiy-amaliy anjumanlar, simpoziumlar o‘tkazish va axborot disklari tayyorlanib, mamlakat hududida hamda xorijiy mamlakatlar ilm ahliga ulardan ommaviy targ‘ibot uchun foydalanishga sarflanadi. Natijada intellektual salohiyatga ega bo‘lgan innovatsion faoliyat ko‘rsatayotganlar uchun, ayniqsa, yoshlarimizni ma’lum darajada ilmiy tadqiqot ishlariga yanada ko‘proq yo‘naltirishga va buyuk allomalarimiz haqida xorijiy mamlakatlarda ham targ‘ibot qilishga imkoniyat yaratiladi. Har uch yilda bir marta matematika, tibbiyot, astranomiya kabi fundamental fanlarning muammolariga bag‘ishlangan xalqaro anjumanlar Buxoroda tibbiyot yo‘nalishida, Xorazmda matematika fanlari bo‘yicha, Samarqanda astranomiya fanlari bo‘yicha o‘tkazilsa, jumladan dunyoning yetuk matematiklari, astranomiklari yig‘iladi. Ushbu yo‘nalishlar bo‘yicha ular O‘zbekistonda olib borilayotgan innovatsion faoliyat va erishilayotgan natijalar bilan tanishadilar. Biz esa ularning ilmiy faoliyatlari natijalarini bilib olamiz. Shuningdek, o‘zaro fikr almashish natijasida fundamental fanlarning yanada tezroq rivojlanishiga asos yaratiladi.

Moliyaviy ta’minotsiz innovatsion faoliyatni samarali amalga oshirib bo‘lmaydi. Xorijiy mamlakatlar tajribasiga nazar solsak, mamlakatni innovatsion rivojlanishini ta’minlash uchun ilm-fanga davlat byudjetidan eng kamida 2 va undan ortiq foizda mablag‘ ajratilishi lozim ekan. Yaponiya, Janubiy Koriya, Germaniya, Fransiya kabi rivojlangan mamlakatlar 3–5 foiz mablag‘ ajratilgan yillari yuqori o‘sish darajasiga erishganlar. O‘zbekistonda 2017-yilgacha ushbu ko‘rsatkich 0,3 foizga ham yetmas edi.

O‘zbekiston Respublikasi Prezidenti Sh. Mirziyoyev ilmiy tadqiqot, innovatsion faoliyatga alohida e’tibor qaratib, o‘z ma’ruzalarida innovatsion yondashuvsiz, ilm-fan taraqqiyotisiz mamlakat iqtisodiyotining jadal rivojlanishini ta’minlab bo‘lmasligini ta’kidlagan edilar. Keng qamrovli ziyoliy-olimlar muxokamasidan so‘ng 2019-yil 29-oktyabrda O‘zbekiston Respublikasining “Iml-fan va ilmiy faoliyat to‘g‘risida”gi Qonuni qabul qilindi. Ushbu qonunni hayotga tatbiq qilishning amaliy jihatlarini ta’minlash maqsadida Fan va texnologiyalar bo‘yicha respublika Kengashi tashkil qilindi. Ularni tashabbuslari bilan Fanlar akademiyasi va uning tarkibidagi Ilmiy tadqiqot institutlari yangi talablar asosida qayta shakllantirildi. Ushbu tizimdagi ilmiy muassasalar soni 20 tadan 35 taga yetkazildi. Har yili amalga oshiriladigan akademiklikka saylanish jarayoni yana davom yettiriladigan bo‘ldi. Akademiklar, ilmiy xodimlar moddiy va ma’naviy jihatdan rag‘batlantirildi. O‘tgan uch yil davomida ilmiy xodimlarni moddiy rag‘batlantirish maqsadida ularning ish haqlari 3 barobar oshirildi. Ilmiy darajaga ega bo‘lgan fan doktorlar va nomzodlari hamda o‘z yo‘nalishlari bo‘yicha (PhD) doktorlari uchun alohida ustama haq belgilandi.

Mamlakat iqtisodiyotini jadal rivojlantirish, qisqa muddat ichida uni rivojlangan mamlakatlar darajasiga olib chiqish uchun innovatsiyani tub mohiyatini ochib bergan Prezidentimiz Sh. M. Mirziyoyev Oliy Majlisga murojaatnomasida “... biz O‘zbekistonni rivojlangan mamlakatga aylantirishni maqsad qilib qo‘ygan ekanmiz, bunga faqat jadal islohotlar, ilm-ma’rifat va innovatsiya bilan erisha olamiz” deb ta’kidladilar. Mamlakatimizda 2023-yilni “Insonga e’tibor va sifatli ta’lim yili” deb nomlashni taklif qilinganligi bejiz emas. Shundan kelib chiqib, ilm-fan hamda raqamli iqtisodiyot yo‘nalishlariga yetarli miqdorda mablag‘ ajratiladi. Bir necha o‘nlab Davlat dasturlari, fundamental amaliy loyihalarni bajarish vazifa qilib belgiladi.

O‘zbekiston Respublikasi Prezidenti Sh. M. Mirziyoyev tashabbuslari asosida Innovatsion vazirlik tashkil qilindi, qisqa vaqt ichida vazirlikning tashkiliy tizimi, tarkibi shakllantirildi, kerakli mutaxassislar bilan ta’minlandi. Vazirlik oldida innovatsion faoliyatni samarali tashkil qilish, ilm-fan yo‘nalishlarini koordinatsiya qilish, ularni o‘zaro bog‘liqligini baholash, buyurtmalarini talablar asosida ilmiy tadqiqot loyihalarini shakllantirish va moliyaviy resurslar bilan ta’minlash, iqtisodiyotning yetakchi tarmoqlari muammolarining yechimini topishga ko‘proq investitsiya kiritish hamda innovatsion faoliyat natijalarini amalda keng qo‘llashni tashkil qilish, tadqiqotlar natijalarini tijoratlash kabi vazifalar qo‘yildi.

Albatta, innovatsion faoliyatni murakkab jarayonligini hisobga olsak, yuqorida qayt etilgan muammolarning samarali, oqilona va muqobil yechimini topish uchun yuqori intellektual salohiyatga ega bo‘lgan mutaxassis kadrlar kerak. Davlatimiz rahbari ushbu muammoga alohida e’tibor qaratib, Oliy Majlisga murojaatnomasida “... tashabbuskor islohotchi bo‘lib maydonga chiqadigan, strategik fikr yuritadigan, bilimli va malakali yangi avlod kadrlarini tarbiyalashimiz zarur. Shuning uchun ham bog‘chadan boshlab, oliy o‘quv yurtigacha – ta’limning barcha bo‘g‘inlarini isloh qilishni boshladik”. Shuningdek, Murojaatnomada maktablarning o‘quv dasturlarini ilg‘or xorijiy tajribalar asosida takomillashtirish, o‘quv yuklamalari va fanlarni qayta ko‘rib chiqish, ularni xalqaro standartlarga moslashtirish, darslik va adabiyotlar sifatini oshirish, oliy ta’lim standartlarini xorijiy tajriba asosida takomillashtirish, o‘qitiladigan fanlarni qayta ko‘rib chiqish hamda mutaxassislikka aloqasi bo‘lmagan fanlar sonini 2 barobarga qisqartirish kabi vazifalar belgilab berildi.

O‘zbekiston yoshlari – bolalarimizning ilmiy salohiyatga moyilligi, ongli tafakkuri va aql-idroki hamda fikrlashi boshqalarga nisbatan yuqori ekanligini alohida ta’kidlash mumkin. Buni butun dunyo tan olgan buyuk allomalarimiz yurti O‘zbekiston bo‘lganligi uchun nasliy omil desak xato bo‘lmaydi. Ushbu holatni mustaqillik yillarida yoshlarimiz xalqaro darajadagi ko‘plab tanlovlarda o‘zlarining yutuqlari bilan asoslab berdilar. Ayniqsa, fundamental fanlar – matematika, kimyo, shuningdek, musiqa hamda sportning ko‘plab turlaridan jumladan, shaxmat kabi aqliy yo‘nalishlardan butun jahon olimpiadalarining sovrundorlari bo‘lishmoqda. Birgini Buxoro viloyatining Qorako‘l tumanidagi matematika faniga ixtisoslashgan maktabdan oxirgi 20 yil ichida 37 tadan ortiq o‘quvchilar matematika fanidan jahon fan olimpiadasi sovrindorlari bo‘lishdi. Agar ushbu maktab murabbiylari moddiy va ma’naviy jihatdan rag‘batlantirilsa, ularning o‘quv-metodik hamda pedagogik mahoratlarini asos qilib barcha viloyatlarda tashkil qilinsa, fan sohasidagi olimpiada g‘oliblari yanada ko‘proq bo‘lardi. Ushbu ijobiy yutuqlar yaxshi, o‘zimizniki, lekin, yoshlarimizning intellektual salohiyatini ko‘rsatish borasida foydalanilmagan imkoniyatlarimiz, zaxiralarimiz ko‘p.

Zero, davlatimiz rahbari Shavkat Mirziyoyev 2019-yilning 10-sentyabr kuni Toshkent shahridagi Prezident maktabiga tashrifda chog‘ida pedagoglar bilan muloqotida “... men sizlarga eng katta boyligimni ishonib topshiryapman. Bolalarimizning ko‘zini, bilimini, g‘urur-iftixorini ko‘rib, yo‘limiz to‘g‘ri ekaniga ishonch hosil qildim. Islohotlarimizga, farzandlarimiz tarbiyasiga yelkadosh bo‘lganingiz uchun sizlarga minnatdorlik bildiraman” – deya ta’kidlagan edilar.

Aksariyat ota-onalar farzandlarining qabilyatidan, qaysi fanni yaxshi ko‘rishi, yaxshi o‘zlashtirishidan qat’i nazar ularning kasb tanlashini cheklab qo‘yishadi. Farzandi fundamental fanni qiziqib, yaxshi o‘qib, o‘zlashtirgan bo‘lsa ham ba’zi ota-onalar o‘z farzandining qobilyatini, imkoniyatini inobatga olmasdan – sen huquqshunos yoki iqtisodchi yohud bojxona sohasidagi kasbga ega bo‘lasan deb bolaning taqdirini hal qilishadi. Bu albatta bolaning intellektual salohiyatidan amalda to‘liq foydalanish nuqtayi nazaridan salbiy holatdir.

Tan olish kerak, ushbu sohaga yetarlicha e’tibor bermaymiz. Aniqroq aytadigan bo‘lsak, jismoniy mehnat bilan shug‘ullanadiganlarning o‘zini ovqatlanish ratsioni, aqliy mehnat sohasida faoliyat ko‘rsatuvchilarning o‘z ratsioni bo‘lishi lozim. Buning uchun O‘zbekistonda boshqa mamlakatlarga nisbatan imkoniyatlar ko‘proq ya’ni, intellektual salohiyatni oshirishga imkoniyat beruvchi oziq-ovqat ratsioni – yong‘oq, mayiz, asal, sarimsoq, tuxum, baliq kabi mahsulotlar o‘zimizda tabiiy sharoitda yetishtiriladi. Faqat, biz ota-onalardan, tarbiyachi-pedagoglardan talab – farzandlarimiz aql-zakovatini oshirishga yordam beradigan ovqatlanish ratsionidan foydalanishimiz lozim. Afsuski, biz ota-onalar bunga e’tibor bermaymiz.

XULOSA VA TAKLIFLAR

Tadqiqot mavzusini o‘rganish davomida shuni tushunib yetdimki, innovatsion iqtisodiyotni shakllantirish uchun har bir tashkilot harakat qilishi lozim. Hozirgi tezlikda rivojlanib borayotgan davrda an’anaviy iqtisodiyot bilan boshqa mamlakatlar bilan raqobatga kirishib bo‘lmaydi. Buni dunyodagi kuchli rivojlangan hamda rivojlanayotgan mamlakatlar misolida ham ko‘rib chiqdik. Ular mablag‘larining juda katta qismini ilmiy tadqiqot ishlanmalariga, rivojlanishga yo‘naltiradilar, innovatsiyalarni amaliyotga tatbiq etishni qo‘llab-quvvatlaydilar.

Jahon miqyosida raqobatbardosh va fanga asoslangan iqtisodiyot kuchli ilmiy tadqiqot va rivojlantirish ekotizimining yaratilishiga asos bo‘lib xizmat qiladi. Ayniqsa rivojlangan mamlakatlar iqtisodiyotining barqaror o‘sishini kuchli ilmiy tadqiqot va rivojlanish ekotizimi ta’minlab bermoqda.

O‘zbekiston Respublikasi Prezidenti Shavkat Mirziyoyev barcha mutassaddi tashkilotlar oldiga qo‘ygan topshiriqlariga binoan mamlakatimizda innovatsion muhitni rivojlantirish, innovatsion iqtisodiyotni shakllantirish hamda Global innovatsiyalar indeksi ko‘rsatkichida 2030-yilga kelib 50-pog‘onagacha ko‘tarilishi zarur.

Mutaxasislarni o‘z sohalarida kiritilgan innovatsiyalar bo‘yicha yiliga kamida bir marta o‘qitish, ularga mavzu bo‘yicha mamlakatimizdagi va xorijdagi metodlarni o‘rgatib borish, iloji bo‘lsa xorijda tajriba orttirishni yo‘lga qo‘yish lozim;

Yosh mutaxasislarni tajribali mutaxassislarga biriktirish lozim.

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IJRO HOKIMIYATI ORGANLARI FAOLIYATINI BAHOLASH MEZONLARI TUSHUNCHASI VA TURLARI

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Annotatsiya: mazkur maqolada ijro etuvchi hokimiyat organlari faoliyati samaradorligini baholash mezonlari tushunchasi, ularning turlari va yondashuvlari yoritib berilgan. Olimlar va mutaxassislar tomonidan ushbu tushunchaga berilgan ta’riflar tahlil qilingan. Shuningdek, O‘zbekiston Respublikasida ijro hokimiyati organlari faoliyatini mezonlar asosida baholash borasida qabul qilingan normativ-huquqiy hujjatlar o‘rganilib tahlil qilingan, baholash mezonalari borasida tegishli takliflar va tavsiyalar berilgan.

Kalit so‘zlar: ijro hokimiyati organlari, mezon, baholash, normativ-huquqiy hujjatlar.

Аннотация: В данной статье рассматривается понятие критериев оценки эффективности деятельности органов исполнительной власти, их виды и подходы. Определения, данные этому понятию, были проанализированы учеными и специолистами.

Также были изучены и проанализированы нормативные правовые акты, принятые в Республике Узбекистан на основе критериев оценки деятельности органов исполнительной власти, внесены соответствующие предложения и рекомендации относительно критериев оценки.

Ключевые слова: Органы исполнительной власти, критерии, оценка, нормативные правовые акты.

Abstract: This article discusses the concept of criteria for evaluating the effectiveness of the activities of executive authorities, their types and approaches. The definitions given to this concept have been analyzed by scientists and specialists. Also, the regulatory legal acts adopted in the Republic of Uzbekistan on the basis of the criteria for evaluating the activities of executive authorities were studied and analyzed, and relevant proposals and recommendations were made regarding the evaluation criteria.

Key words: Executive authorities, criteria, assessment, regulatory legal acts.

KIRISH

Ijro etuvchi hokimiyat organlari faoliyatini baholash muayyan mezonlar asosida amalga oshiriladi. Baholash mezonlarini to‘g‘ri tanlash baholash amaliyotining eng muhim jihatlaridan biri hisoblanadi. Baholash mezonlarini aniq belgilash ushbu organlar faoliyatiga xolis va asosli baho berishga xizmat qiladi.

MAVZUGA OID ADABIYOTLAR TAHLILI

“Mezon” yunoncha “kriterion” [1], rus tilida esa “kriteriya” [2] so‘zi bilan ifodalanadi. Yana bir elektron lug‘atda “mezon yunoncha sriteria – farqlash qobiliyati, qaror qabul qilish vositasi, o‘lchov, biror narsaning talablarga muvofiqligini baholash uchun belgi, asos, qaror qabul qilish qoidasi”, – deb ko‘rsatilgan [3]. Xorijiy so‘zlar lug‘atida mezon so‘ziga “mezon – hodisalar, jarayonlar, holat va boshqalarning sifati, mazmuni o‘lchovi, ular to‘g‘risidagi fikrning alomati, uning son o‘lchovlari ko‘rsatkichlarida o‘z aksini topishi”, – deb ta’rif berilgan [4, 262-b.].

Davlat boshqaruvi organlari faoliyatini baholash bo‘yicha ilmiy tadqiqotlar olib borgan A. V. Achkasovning fikriga ko‘ra, “mezonlar umuman davlat boshqaruvi tizimi samaradorligini baholash uchun ishlatilishi mumkin bo‘lgan xususiyatlar guruhini hamda alohida boshqaruv qarorlarini o‘z ichiga oladi. Bunday baholash nafaqat davlat uchun, balki jamiyat uchun ham zarur bo‘lib, bu davlat muassasalari faoliyatini kuzatish imkonini beradi” [5, 209–212-b.].

Yuqoridagilarga asoslanib, mezon so‘ziga, xususan, ijro etuvchi hokimiyat organlari faoliyatini baholash mezonlariga bir nechta ta’riflar berish mumkin.

Mezon – obyektning talablarga (o‘lchov) muvofiqligini baholash uchun asos, qaror qabul qilish vositasi.

Mezon – baholanayotgan obyektning faoliyati yoki jarayonning natijasi, uning xususiyatini aniqlash vositasi.

Mezon – obyekt yoki hodisani tavsiflash uchun asos, noaniqliklarini bartaraf etish, muammoni hal qilish, soddalashtirilgan yechim orqali qo‘shimcha ma’lumot olish vositasi.

Mezon – biror narsa, hodisa yoki faoliyatga baho berish, uning xususiyatlarini aniqlash, ta’riflash, tavsiflash va tasniflash vositasidir.

Ijro etuvchi hokimiyat organlari faoliyati samaradorligini baholash mezonlari tegishli normativ-huquqiy hujjatlar asosida ularga yuklatilgan vazifalarni bir nechta mezonlarga aylantirish va ular asosida ushbu organlarning faoliyatiga har tomonlama va asosli baho berish vositasi hisoblanadi.

Mezonlar orqali sifat va miqdor aniqlab, belgilab olinadi. Mezonlar maqsadga muvofiqlik talablariga javob berishi kerak. Maqsadga muvofiqlik rejalashtirilgan miqdor, sifat va natijaga erishish bilan izohlanadi.

“Muammoli vaziyatni tavsiflash uchun ishlatiladigan mezonlar to‘plami quyidagi talablarga javob berishi kerak:

To‘liqlik – mezonlar majmuasi ko‘rib chiqilayotgan muammoning barcha muhim tomonlarini, uni hal qilish sifatini va variantlarning asosiy xususiyatlarini aks ettirishi kerak;

Parchalanuvchanlik (razlojimost) – mezonlarning tarkibi muammoni tavsiflash va tahlil qilishni soddalashtirishi, variantlarning turli xususiyatlarini va muammoni hal qilish sifatining turli tomonlarini baholashga imkon berishi kerak;

Ortiqcha bo‘lmasligi – mezonlar soni muammoni hal qilish uchun zarur bo‘lgan minimal bo‘lishi kerak, mezonlar o‘z mazmuniga ko‘ra bir-birini takrorlamasligi kerak;

Oshkoralik – mezonlarning mazmuni va ma’nosi, mezonlar shkalasi bo‘yicha baholash matni qaror qabul qilish jarayonlari barcha ishtirokchilari tomonidan aniq tushunilishi kerak” [6].

I. N. Bartsitsning fikriga ko‘ra, “davlat boshqaruvining “samaradorlik mezonlari” tushunchasi boshqaruv tizimining belgi va xususiyatlari majmuyi bo‘lib, butun boshqaruv tizimi va alohida boshqaruv qarorlarining samaradorligi bilan baholanadi. Baholash asosini tashkil etuvchi xususiyati uning tasnifi va tavsifi yoki mezoni orqali amalga oshiriladi. Shunday qilib, qo‘yilgan maqsadlar va erishilgan natijalar asosida baholash, baholash muvofiqligi hisoblanadi” [7, 8-b.].

A. N. Savrukov va N. T. Savrukovlar baholash mezonlari ijro etuvchi hokimiyat organlarining barcha sohalarini qamrab olishi, maqsadlarga erishilganlik darajasini har tomonlama baholashi, byudjet xarajatlarini samarali boshqarish, tejamkorligini ta’minlashi, qiyosiy tahlil qilish imkoniyati mavjudligi, nomutanosibliklar va muammolarni aniqlashga imkon berishi lozim. Ularning fikriga ko‘ra, ushbu metodologiyaga muvofiq quyidagi mezonlar guruhi mavjud:

- rivojlanishining ijtimoiy-iqtisodiy ko‘rsatkichlari, demografik holat va sog‘liqni saqlash samaradorligi;
- fuqarolarning turmush darajasi;
- moliyaviy resurslarni boshqarish samaradorligi;
- ta’limning rivojlanish darajasi;
- fuqarolar xavfsizligini ta’minlash;
- uy-joy kommunal xizmatlarining holati;
- ijro etuvchi hokimiyat organlari faoliyatidan aholining qoniqish darajasi” [8].

A. V. Achkasovning fikriga ko‘ra, “mezonlar umuman davlat boshqaruvi tizimi samaradorligini baholash uchun ishlatilishi mumkin bo‘lgan xususiyat yoki xususiyatlar guruhini hamda alohida boshqaruv qarorlarini o‘z ichiga oladi. Bunday baholash nafaqat davlat uchun, balki jamiyat uchun ham zarur bo‘lib, bu davlat muassasalari faoliyatini kuzatish imkonini beradi” [9, 209–212-b.].

Fikrimizga ko‘ra, ijro etuvchi hokimiyat organlari faoliyatini baholash mezonlari natijadorlikka qaratilgan boshqaruv talablariga javob berishi hamda jarayonlarning uyg‘unligi va yaxlitligini ta’minlashi kerak. Ijro etuvchi hokimiyat organlari faoliyatini baholash mezonlarini tanlashda nafaqat iqtisodiy, balki mamlakatda ijtimoiy, siyosiy jarayonlarning barqarorligini ta’minlashga javob beradigan mezonlarga ham e’tibor qaratish lozim. Umuman olganda ko‘pchilik davlatlarda baholash mezonlari sifatida fuqarolarning xavfsizligi, turmush darajasi, tug‘ilish ko‘rsatkichlari, o‘rtacha umr ko‘rish davomiyligi, aholining real daromadlari kabi mezonlar asosiy mezonlar sifatida qabul qilingan.

Shuningdek, ko‘pchilik davlatlarda ijro etuvchi hokimiyat organlari faoliyatiga baho berish vositalaridan biri sifatida ularning faoliyati natijalaridan jamoatchilikning qoniqishini aniqlash maqsadida jamoatchilik o‘rtasida o‘tkazilgan so‘rov natijalariga asoslanish tartibi ham joriy etilgan. Misol uchun, ta’lim, sog‘liqni saqlash, xizmatlar ko‘rsatish sifati va tezligidan aholining qoniqish darajasi.

Shu o‘rinda Prezident Sh.M. Mirziyoyevning “Xalq davlat organlariga emas, balki davlat organlari xalqimizga xizmat qiladigan vaqt keldi. Bundan keyin joylardagi rahbarlar faoliyatiga, birinchi navbatda, ular boshqarayotgan hududdagi aholidan tushayotgan murojaatlar soni, ularning xalq ichida yurishi, mavjud muammolarning amaliy yechimiga qarab baho beriladi. Qisqa qilib aytganda, rahbarlarga xalqning o‘zi baho beradi”, – deb ta’kidlaganini eslash o‘rinlidir [10, 152-b.].

Fikrimizga ko‘ra, ijro etuvchi hokimiyat organlari faoliyatini baholash mezonlarini tanlashda samarali davlat boshqaruvi nazariyasi va amaliyoti talablarini ham e’tibordan chetda qoldirmaslik lozim.

Samarali davlat boshqaruvining nazariy asoslari borasida ilmiy tadqiqotlar olib borgan V. I. Yakunin va S. S. Sulakshinlarning fikriga ko‘ra, “davlat boshqaruvi samaradorligining asosiy mezoni bu – boshqaruv faoliyati natijasi bo‘lgan qarorlardir. Ularning ta’kidlashicha davlat boshqaruvi samaradorligi avvalambor oshkoralik, ommaviylik mezoniga qaratilgan. Shu sababli, samaradorlik deganda davlat boshqaruvi doirasida ommaviy ravishda e’lon qilingan maqsad va qadriyatlarni amalga oshirish tushuniladi” [11].

Ijro etuvchi hokimiyat organlari faoliyati samaradorligini baholash mezonlarini belgilashda samarali davlat boshqaruvi talablariga asoslanish tanlangan mezonlarning maqsadga muvofiqlik talabiga javob berishini ta’minlaydi. To‘g‘ri tanlangan va asoslantirilgan mezonlar ijro etuvchi hokimiyat organlari faoliyatini har tomonlama baholash va qiyosiy tahlil qilish imkonini beradi. Baholash mezonlarni tanlashda asosiy e’tibor albatta tegishli qonunchilik normalari bilan ularga yuklatilgan vazifalarga qaratiladi. Shuningdek, barcha darajadagi ijro etuvchi hokimiyat organlari faoliyatini baholash uchun umumiy bo‘lgan mezonlar ham bo‘lishi mumkin.

Misol uchun, baholanayotgan organda korrupsiya holati, ushbu organ faoliyatidan foydalanuvchilarning qoniqish darajasi, xodimlarning xorijiy tillarni bilish darajasi.

O‘zbekiston Respublikasi Prezidenti Sh. M. Mirziyoyev 2021-yil 19-maydagi nutqida “Keyingi yildan davlat idoralariga ishga qabul qilish va yangi lavozimga tayinlashda xorijiy tilni bilish majburiy bo‘ladi”, – deb ta’kidladi [12].

TADQIQOT METODOLOGIYASI

Davlat xizmatchilarining chet tilini bilish darajasi bo‘yicha baholash ularining til bilish darajasini yanada yaxshilashga, yangi bilimlarni o‘zlashtirishiga hamda xorijiy hamkorlar bilan ishlash samaradorligini oshirishga xizmat qiladi.

Shuningdek, Prezident Sh. M. Mirziyoyev o‘z nutqida “har bir vazirlik, idora, davlat kompaniyalari va yirik xususiy korxonalarda chet tillarini o‘rganishni ommalashtirishimiz zarur. Bunda haftaning bir kuni xorijiy tillarni o‘zlashtirish va o‘rganish kuni etib belgilanadi. Buning uchun, vazirlik va idoralar, hokimliklar oliygoh va xususiy ta’lim tashkilotlari mutaxassislarini shartnoma asosida jalb qilib, xodimlarga chet tilini o‘rgatishni va xorijiy tillarda ishlashni yo‘lga qo‘yadi”, – deb ta’kidladi [13].

Shuningdek, “Yoshlarni qo‘llab-quvvatlash va aholi salomatligini mustahkamlash yili”da amalga oshirishga oid Davlat dasturining 227-bandida Chet tillarini o‘qitish tizimini takomillashtirish belgilangan. Unga ko‘ra:

- chet tillaridan bakalavriat yo‘nalishidagi kadrlarni tayyorlash tizimini takomillashtirish;
- chet tillaridan tan olingan xalqaro sertifikatlarning ro‘yxatini qayta ko‘rib chiqish;
- bosqichma-bosqich chet tili (ingliz, fransuz, nemis, rus) fanlaridan maktab dasturlarini qayta ko‘rib chiqish va zamonaviy darsliklarni yaratish;
- xorijdan ingliz va rus tili o‘qituvchilarini jalb qilish nazarda tutiladi”, – deb belgilangan [14].

Ma’lumki, davlat boshqaruvi hamda davlat xizmatlari sifati va samaradorligini ta’minlashda xorijiy tillarni yaxshi o‘zlashtirgan kadrlar muhim hisoblanadi. Davlat xizmatchilari faoliyatini baholash mezonlari ro‘yxatiga xorijiy tilni bilish darajasini ham kiritish maqsadga muvofiq bo‘ladi. Bu davlat xizmatchilarining til o‘rganishga intilishlariga, chet tillarini o‘rganishni tezlashtirishga, davlat xizmatchilari o‘rtasida xorijiy tillarni bilish darajasining ortishiga hamda islohotlardan ko‘zlangan maqsadlarga erishish jarayonlarini tezlashtirishga xizmat qiladi.

Shuningdek, ijro etuvchi hokimiyati organlari foliyatini baholash mezonlarni tanlashda O‘zbekiston Respublikasi Prezidentining 2022-yil 28-yanvardagi 2022–2026-yillarga mo‘ljallangan Yangi O‘zbekistonning taraqqiyot strategiyasi to‘g‘risida”gi PF-60-sonli Farmonida [15] “barcha darajadagi rahbarlar mahallaga tushib, o‘z yo‘nalishi bo‘yicha muammolarni o‘rganishi va ularga yechim topishi tartibi joriy etilib, mahalladagi ishlarning holati vazirlik, idora va hokimliklar faoliyatini baholashning bosh mezoni sifatida belgilanishi nazarda tutilganini ham e’tibordan chetda qoldirmaslik lozim.

Umuman olganda baholash mezonlari baholash jarayonlarining asosiy va muhim, tarkibiy qismi hisoblanadi. Baholash mezonlarini to‘g‘ri va aniq belgilab olish baholash tizimidan ko‘zlangan maqsadga erishishda asosiy vazifa hisoblanadi. Ijro etuvchi hokimiyat organlari ko‘p va ularning faoliyati serqirra ekanligi ularning faoliyatini baholash ko‘plab mezonlarni talab qilishini anglatadi. Shuningdek, baholash mezonlarini aniq tanlash ularning funksional vazifalari chegaralarini aniq belgilab qo‘yilishini ham talab qiladi.

Hozirgi amaliyotda ijro etuvchi hokimiyat organlari faoliyatini baholashda maxsus yoki qo‘shimcha mezonlar kabi tushunchalar ham mavjud. Maxsus yoki qo‘shimcha mezonlar ham baholanayotgan davlat organining vazifalari va funksiyalari talablariga muvofiq va albatta huquqiy hujjat bilan tasdiqlanishi shart.

Ijro etuvchi hokimiyat organlari faoliyati samaradorligini baholash mezonlarini ishlab chiqish jarayonlarida ular o‘rtasida takrorlanuvchi funksiyalarni aniqlash va ularni optimallashtirish, tegishli normativ-huquqiy hujjatlarga qo‘shimcha va o‘zgartirishlar kiritish orqali ularni takomillashtirish lozim bo‘ladi.

Shuningdek, takrorlanuvchi funksiyalar hamda ayrim samarasiz ish o‘rinlarini qisqartirish, mavjudlariga aniq vazifalar qo‘yish, maqsadsiz va samarasiz xarajatlarni qisqartirish, ish haqi uchun davlat byudjetidan ajratiladigan mablag‘larni aniq maqsadga yo‘lantirish imkoniyatini yanada yaxshilashga amaliy zamin yaratadi. Bu esa o‘z navbatida boshqaruv tizimini takomillashtirish hamda mamlakatda olib borilayotgan ma’muriy isloholardan ko‘zlangan maqsadning asosini tashkil etadi.

O‘zbekiston Respublikasi Prezidentining 2021-yil 3-fevraldagi “Yoshlarni qo‘llab-quvvatlash va aholi salomatligini mustahkamlash yili”da amalga oshirishga oid davlat dasturi to‘g‘risida”gi PF-6155-sonli Farmoniga muvofiq “2021-yil yakuniga qadar davlat boshqaruvi xodimlari sonini o‘rtacha 15 foizgacha optimallashtirish hamda davlat organlarining takroriy funksiyalarini qisqartirish;

- boshqaruvda bir-birini takrorlaydigan idoralar, funksiyalar va byurokratik to‘siqlarni va majlisbozlikni qisqartirish;
- ko‘p yillar davomida bo‘sh turgan shtat birliklarini optimallashtirish;
- ayrim davlat funksiyalarini xususiy sektorga o‘tkazish hamda litsenziya va ruxsat etish xususiyatiga ega hujjatlarni qisqartirish va ularni berish jarayonini avtomatlashtirish hisobiga ish jarayonlarini qayta ko‘rib chiqish;
- vazirlik va idoralar faoliyatida qaror qabul qilish jarayonlarini soddalashtirish kabi vazifalar belgilangan [16].

Shuningdek, O‘zbekiston Respublikasi Prezidentining 2022-yil 21-dekabrdagi “Yangi O‘zbekiston ma’muriy islohotlarini amalga oshirish chora-tadbirlari to‘g‘risida”gi Farmonida 2023-yil 1-yanvardan O‘zbekistonda hukumatga bo‘ysunuvchi mustaqil ijro etuvchi hokimiyat organlari soni 61 tadan 28 tagacha, vazirliklar soni 25 tadan 21 taga qisqartirilishi va 20 ta idora to‘liq tugatilishi nazarda tutilgan [17].

Shu sohada ilmiy tadqiqotlar olib borgan D. Anvarovaning yozishicha “Davlat boshqaruv organlaridan 85 tasi (25 ta vazirlik, 16 ta qo‘mita, 14 ta inspeksiya, 31 ta agentlik)ning nizomlari o‘rganilganda davlat organi faoliyatini baholash bo‘yicha umumiy normalar – 52 ta, davlat organlari xodimlarining faoliyatini baholash bo‘yicha umumiy normalar – 8 tadan iborat bo‘lib, baholash bo‘yicha mezonlar 2 ta davlat tashkilotida, xodimlarni baholash bo‘yicha mezonlar esa 23 ta davlat organlarida tasdiqlangan. Tadqiqotchining yozishicha “Adliya vazirligi tomonidan 2020-yilda o‘tkazilgan o‘rganishlarga ko‘ra, Qurilish vazirligining 68 ta funksiyasidan 3 tasi, Transport vazirligining – 63 tadan 3 tasi, Iste’molchilar huquqlarini himoya qilish agentligining – 66 tadan 9 tasi, Davlat-xususiy sheriklikni rivojlantirish agentligining – 40 tadan 8 tasi, Farmatsevtika tarmog‘ini rivojlantirish agentligining – 37 tadan 8 tasi, Kapital bozorini rivojlantirish agentligining – 53 tadan 7 ta funksiyasi amalga oshirilmay kelinayotgani aniqlangan.

Moliya vazirligi ma’lumotiga ko‘ra, 2022-yildan barcha vazirlik va idoralarga ajratiladigan byudjet mablag‘larining maqsadli indikatorlari belgilanadi va dasturiy byudjetlashtirish tizimi joriy etiladi. 2022-yildan ishga tushirish belgilangan mazkur tizim orqali davlat byudjeti ijrosini rejalashtirish, bajarish va nazorat qilish mumkin bo‘ladi. Ma’lum qilinishicha ajratilgan mablag‘lar natijasini baholovchi mezonlarga asoslangan yangi tizim Xalq ta’limi, Sog‘liqni saqlash, Suv xo‘jaligi vazirliklari va Avtomobil yo‘llari qo‘mitasida sinovdan o‘tkazilgan [18].

O‘zbekiston Respublikasi Prezidentining 2020-yil 19-maydagi “Davlat huquqiy siyosatini amalga oshirishda adliya organlari va muassasalari faoliyatini yanada takomillashtirish chora-tadbirlari to‘g‘risida”gi PF–5997-sonli Farmoniga muvofiq Adliya vazirligiga davlat organlari faoliyatini baholash jarayonlarini tahlil qilib borish bilan bog‘liq bo‘lgan bir qator vazifalar yuklatilgan.

Xususan, “vazirlik amalga oshirilayotgan ma’muriy islohotlarning samaradorligi va natijadorligini monitoring qilish, ushbu sohada vazirlik va idoralar vakolati va funksiyalarining to‘liq va sifatli amalga oshirilayotganligi hamda belgilangan maqsadlarga erishilayotganligini funksional tahlil qilish bo‘yicha vakolatli organ deb hisoblanadi.

Shuningdek, vazirlik va idoralar, shu jumladan ular tarkibidagi alohida tashkilotlarning (agentliklar, inspeksiyalar, markazlar va boshqalar) vazifa va funksiyalari amalga oshirilishining samaradorligi ko‘rsatkichlarini (indikatorlarini) baholaydi va natijasi bo‘yicha O‘zbekiston Respublikasi Vazirlar Mahkamasining Rayosati majlisida muhokama qilish uchun umumlashtirilgan hisobot, shuningdek, samaradorlik ko‘rsatkichlariga (indikatorlariga) erishmagan davlat organlari mansabdor shaxslariga nisbatan tegishli javobgarlik choralarini qo‘llash bo‘yicha taklif kiritadi”, – deb belgilab qo‘yilgan [19].

Baholashga oid normativ-huquqiy hujjatlar tahlil qilinganda davlat boshqaruvi organlari, xususan, ijro etuvchi hokimiyat organlari faoliyati samaradorligini baholash mezonlari turli xil subyektlar tomonidan tasdiqlanishi belgilangan.

Misol uchun, O‘zbekiston Respublikasi Vazirlar Mahkamasining 2018-yil 31-iyuldagi 603-sonli qarori bilan tasdiqlangan “O‘zbekiston Respublikasi Qurilish vazirligi to‘g‘risida nizom”ning 60-bandida “Vazirlik faoliyatining samaradorligi va natijadorligini baholash O‘zbekiston Respublikasi Bosh vazirining birinchi o‘rinbosari tomonidan tasdiqlanadigan Vazirlik faoliyatining samaradorligi va natijadorligini baholash mezonlari va ish indikatorlariga asoslanadi”, – deb belgilagan [20].

Vazirlar Mahkamasining 2019-yil 19-fevraldagi 146-sonli qarori bilan tasdiqlangan “O‘zbekiston Respublikasi Xalq ta’limi vazirligi to‘g‘risidagi nizom”ning 57-bandida “Vazirlikning faoliyati samaradorligi va natijadorligiga berilgan baholar O‘zbekiston Respublikasi Bosh vazirining tegishli o‘rinbosari tomonidan tasdiqlanadigan Vazirlikning faoliyati samaradorligi va natijadorligini baholash mezonlari va ish indikatorlariga asoslanadi”, – deb belgilangan [21].

Vazirlar Mahkamasining 2019-yil 27-iyundagi 532-sonli qarori bilan tasdiqlangan “O‘zbekiston Respublikasi Veterinariya va chorvachilikni rivojlantirish davlat qo‘mitasi to‘g‘risidagi nizom”ning 77-bandida “Qo‘mita faoliyatining samaradorligi va natijadorligini baholash Qo‘mita raisi tomonidan tasdiqlanadigan Qo‘mita faoliyatining samaradorligi va natijadorligini baholash mezonlari va ishchi indikatorlariga asoslanadi”, – deb belgilangan [22].

Vazirlar Mahkamasining 2019-yil 31-dekabrdagi 1060-sonli Qarori 2-ilovasida “O‘zbekiston Respublikasi Moliya vazirligi huzuridagi Sug‘urta bozorini rivojlantirish agentligi to‘g‘risida nizom”ning 22-bandida “Agentlik faoliyati samaradorligi va natijadorligini baholash Moliya vazirligi tomonidan tasdiqlanadigan Agentlik faoliyati samaradorligi va natijadorligini baholash mezonlari va ish indikatorlariga asoslanadi”, – deb belgilagan [23].

Vazirlar Mahkamasining 2020-yil 19-maydagi 295-sonli qarori bilan tasdiqlangan “O‘zbekiston Respublikasi Transport vazirligi huzuridagi Avtomobil yo‘llari qo‘mitasi to‘g‘risidagi nizom”ning 29-bandida esa, “Qo‘mita faoliyati samaradorligi va natijadorligini baholash Transport vazirligi tomonidan tasdiqlanadigan Qo‘mita faoliyati samaradorligi va natijadorligini baholash mezonlari va ish indikatorlariga asoslanadi”, – deb belgilangan [24].

TAHLIL VA NATIJALAR

Fikrimiziga ko‘ra, ijro etuvchi hokimiyat organlari faoliyati samaradorligini baholash mezonlarining turli subyektlar tomonidan ishlab chiqilishi ham mantiqiy, ham huquqiy jihatdan to‘g‘ri bo‘lmaydi. Bu turli subyektivliklarni kelib chiqishiga sabab bo‘lishi mumkin.

Shuningdek, ijro organlari va davlat xizmatchilari faoliyatni baholash murakkab jarayon ekanligi hisobga olinganda bu yana ham qo‘shimcha murakkabliklarga sabab bo‘lishi mumkin.

XULOSA

Xulosa o‘rnida ta’kidlash joizki, ijro etuvchi hokimiyat organlari faoliyatini baholash mezonlarini aniq belgilab olish murakkab, ammo mezonlarni aniq belgilash ijro etuvchi hokimiyat organlari faoliyatining miqdor va sifat ko‘rsatkichlaridagi mutanosibliklarni ta’minlashga xizmat qiladi. Samaradorlikni baholash mezonlari ijro etuvchi hokimiyat organlari faoliyatining barcha sohalarini qamrab olishi, ijtimoiy-iqtisodiy jarayonlarni kuzatib borishni to‘liq o‘z ichiga olishi kerak. Shuningdek, miqdoriy, statistik ko‘rsatkichlardan tashqari, belgilangan vazifalarni sifatli bajarishga ham alohida e’tibor qaratish lozim.

Ijro etuvchi hokimiyat organlari faoliyati samaradorligini baholash mezonlarini belgilash jarayonida quyidagilarga e’tibor qaratish lozim.

- ijro etuvchi hokimiyat organlari faoliyatini baholash mezonlarini tanlashda ularga normativ-huquqiy hujjatlarda belgilab qo‘yilgan vazifa va funksiyalarga qaratish;
- tashabbus bilan kiritilgan baholash mezonlarining ahamiyati va taalluqliligiga e’tibor qaratish;
- ijro etuvchi hokimiyat organlari faoliyati samaradorligini baholashda asosiy e’tiborni barqaror iqtisodiy o‘sish, har tomonlama rivojlanish hamda aholining hayot sifati yaxshilanib borishiga qaratish;
- ijro etuvchi hokimiyat organlari faoliyati samaradorligini baholash natijalariga asoslangan holda ularga yuklatilgan davlat funksiyalarini qayta ko‘rib chiqish, ular o‘rtasida vakolat va vazifalarni taqsimlash bo‘yicha tegishli qarorlar qabul qilish;
- baholash jarayonlarida har bir ijro etuvchi hokimiyat organi hamda hududlarning o‘ziga xos xususiyatlarini inobatga olish lozim.

Ijro etuvchi hokimiyat organlari faoliyatini baholashda quyidagi mezonlarni kiritish taklif etiladi.

- ijro etuvchi hokimiyat organlari tomonidan taqdim etilayotgan xizmatlar sifatining aholi tomonidan mustaqil baholash natijalari.
- ijro etuvchi hokimiyat organlari tomonidan hujjatlarni qabul qilish tezligi va sifati.
- ijro etuvchi hokimiyat organlari tomonidan fuqarolarning murojaatlarini ko‘rib chiqish tezligi va sifati.
- ijro etuvchi hokimiyat organlari tomonidan ko‘rsatilayotgan xizmatlar sifati va tezligi.
- aholining ta’lim sifatidan qoniqish darajasi.
- aholining sog‘liqni saqlash, tibbiy yordam ko‘rsatish sifatidan qoniqish darajasi.
- aholining jismoniy tarbiya va sport bilan shug‘ullanish uchun yaratiligan shaoritdan qoniqish darajasi.

- aholining uy-joy kommunal xizmatlari ko‘rsatilishidan qoniqish darajasi.
- aholining toza ichimlik suvi ta’minotidan qoniqish darajasi.
- aholining tabbiy gaz (metan, propan) yetkazib berish holatidan qoniqish darajasi.
- aholining avtomobil yo‘llarining holatidan qoniqish darajasi.
- aholining elektr enegiyasi ta’minotidan qoniqish darajasi.
- baholanayotgan organda korrupsiya darajasi.
- davlat xizmatchilarining chet tillarini bilish darajasi.
- yaratilgan ish o‘rinlari soni.
- kichik va o‘rta biznes sohasidagi xodimlar, shu jumladan yakka tartibdagi tadbirkorlar soni.
- o‘rtacha oylik ish haqining o‘sib borish darajasi.
- asosiy kapitalda investitsiyalar hajmi.
- kambag‘allik darajasi.
- umr ko‘rish davomiyligi.
- yashash sharoitlari yaxshilangan oilalar soni.
- qulay shahar muhitiga ega shaharlar ulushi.
- uy sharoitlari yaxshilangan oilalar ulushi.
- ishsizlik darajasi.
- aholi real daromadlarining o‘sib borishi kabi mezonlar kiritilishi lozim.

Faoliyat samaradorligi baholash mezonlarining soni maqbul, maqsadga muvofiq, shuningdek, yakuniy baholashda har bir mezon va ko‘rsatkichning o‘ziga xos jihati va vazifasi aniq bo‘lishi kerak.

Ushbu tavsiyalar ijro etuvchi hokimiyat organlari va ularning rahbarlari faoliyatini samarali monitoring qilishga, ularning faoliyatini xolisona va adolatli baholashga, mavjud muammolarni o‘z vaqtida aniqlashga hamda samarali boshqaruv qarorlarini qabul qilishga amaliy zamin yaratadi.

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TEMIR YO‘L TRANSPORTIDA MAHALLIYLASHTIRISHNI MOLIYALASHTIRISHNING HUQUQIY ASOSLARI

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Annotatsiya: maqolada, tadqiqot jarayonida temir yo‘l transportida mahalliylashtirishni moliyalashtirishning huquqiy asosi bo‘yicha dunyo va o‘zbek olimlari o‘rgangan fikrlar yoritilgan. Mamlakatimizda temir yo‘l transportida mahalliylashtirishni moliyalashtirishning huquqiy asoslari bo‘yicha ma’lumotlar tahlil qilingan.

Temir yo‘l transportida mahalliylashtirishni moliyalashtirishning huquqiy asosi mamlakatimizda Prezident va hukumat qarorlari tahlil etilgan va moliyalashtirishni huqiqiy asosini tokomillashtirish masalasi bo‘yicha xulosa, taklif va amaliy tavsiyalar ishlab chiqilgan.

Kalit so‘zlar: temir yo‘l transporti, mahalliylashtirish, moliyalashtirishning huquqiy asosi, mahalliylashtirish dasturi, import o‘rnini bosish siyosati, mahalliy xom ashyo, mahalliy ishlab chiqaruvchilarni qo‘llab-quvvatlash.

Аннотация: в статье в ходе исследования освещаются мнения мировых и узбекских ученых о правовых основах локализации финансирования на железнодорожном транспорте. Проанализирована информация о правовых основах финансирования локализации на железнодорожном транспорте в нашей стране.

Проанализированы правовые основы локализации финансирования на железнодорожном транспорте в нашей стране, проанализированы решения Президента и правительства, разработаны выводы, предложения и практические рекомендации по вопросу совершенствования правовых основ финансирования.

Ключевые слова: Железнодорожный транспорт, локализация, правовая основа финансирования локализации, программа для локализации, политика импортозамещения, местного сырья, поддержка местных производителей.

Abstract: In the article, during the research, the opinions of the world and Uzbek scientists on the legal basis of financing localization in railway transport are covered. The information on the legal basis of financing localization in railway transport in our country has been analyzed.

The legal basis of financing localization in railway transport in our country has been analyzed, the decisions of the President and the government have been analyzed, and conclusions, proposals and practical recommendations have been developed on the issue of improving the legal basis of financing.

Key words: Railway transport, localization, legal basis for financing localization, localization program, import substitution policy, local raw materials, support for local producers.

KIRISH

Mamlakat iqtisodiyotini barqaror rivojlantirish, barqaror iqtisodiy o‘sish sur’atlariga erishish, jahon bozorida milliy mahsulotlarimizning raqobatbardoshligini ta’minlash, xalqimizning hayot darajasi va farovonligini oshirish bugungi kundagi eng ustuvor vazifalardan hisoblanadi. O‘zbekiston Respublikasining Prezidenti Sh.M. Mirziyoyev bu borada o‘z ma’ruzalarida quyidagi fikrlarni ta’kidlaydi, “Bugun mamlakatimizning barqaror rivojlanish yo‘lida izchil ilgarilab borishini tahlil qilar ekanmiz, o‘tgan yili prinsipial muhim islohotlarni amalga oshirish bo‘yicha qat’iy qadamlar qo‘yildi, deb aytishga barcha asoslarimiz bor. Bu islohotlarning asosiy maqsadi – aholi uchun munosib hayot darajasi va sifatini ta’minlashdir. Jadal va barqaror rivojlanishga qaratilgan bu siyosat bundan keyin ham so‘zsiz davom ettiriladi”[1].

1 O‘zbekiston Respublikasining Prezidenti Sh. Mirziyoyev tomonidan Vazirlar Mahkamasining 2017-yil 14-yanvarda o‘tkazilgan majlisdagi “Tanqidiy tahlil, qat’iy tartib-intizom va shaxsiy javobgarlik – har bir rahbar faoliyatining kundalik qoidasi bo‘lishi kerak” nomli ma’ruzasi. //Xalq so‘zi, 2017-y. 16.01.

Barqaror iqtisodiy o‘sishni ta’minlash, avvalo, barqaror iqtisodiy o‘sish sur’atlarining pasayishiga olib keluvchi omillarni tahlil qilishni taqozo qiladi. Chunki bugun dunyo mamlakatlari iqtisodiyotida yuz berayotgan voqea-hodisalar milliy iqtisodiyotimizga o‘z ta’sirini o‘tkazadi. Bu so‘nggi paytlarda bot-bot tilga olinayotgan iqtisodiy inqirozni, uning kelib chiqish sabablarini, uni yuzaga kelishiga zamin hozirlovchi omillarni chuqur tahlil qilishni kun tartibidagi asosiy masalalardan biriga aylantiradi.

Mahalliylashtirishni moliyalashtirish iqtisodiy mohiyatini yanada aniqroq tushunishimiz uchun uni milliy iqtisod bilan bog‘lab tadqiq etish kerak. Milliy mahsulotlarni ishlab chiqarish, ya’ni import o‘rnini bosuvchi mahsulotlar ishlab chiqaruvchi mahalliy ishlab chiqaruvchilarni qo‘llab-quvatlash bugungi kunning dolzar masalasi bo‘lib kelmoqda.

Dunyo tarixida bir yarim asrdan ko‘proq vaqtdan beri import o‘rnini bosish strategiyasi mamlakatlar iqtisodiyotini rivojlantirishda amaliy ahamiyatga ega bo‘lib kelmoqda. Ammo bu strategiyaning maqsadga muvofiqligi, uning yutiq va kamchiliklari haqida bahslar davom etmoqda.

ADABIYOTLAR TAHLILI VA METODOLOGIYA

Ushbu tadqiqot ishi mamlakatimizda temir yo‘l transportida mahalliylashtirishni moliyalashtirish mexanizmlarini takomillashtirish yo‘nalishlariga muvofiq bajarilgan. mamlakatimizda Temir yo‘l transportida mahalliylashtirishni moliyalashtirishni rivojlantirish, uni davlat tomonidan tartibga solish va iqtisodiy mexanizmlarini takomillashtirishning nazariy-metodologik asoslari bo‘lib xizmat qiladi.

Iqtisodiyotni davlat tomonidan tartibga solinishi hamda temir yo‘l transportida mahalliylashtirishni moliyalashtirishni rivojlantirishning nazariy jihatdan xorijlik olimlardan X. Cheneri, M. Bruno, A. Straug, N. Karterlar va boshqalarning ilmiy ishlarida atroflicha tahlil qilingan.

Mamlakatimizda ishlab chiqarishni mahalliylashtirishni nazariy-amaliy izlanishlar asosida izchil o‘rganilmoqda. Jumladan ushbu muammolar O‘zbekiston olimlari I. X. Boboyev, M. R. Boltabayev, Sh. I. Mustafakulov, G. N. Matchina, T. I. Iskandarov, N. Q. Boboxo‘jayev, O. A. Sultonxo‘jayev, R. Sayfulina, S. M. Mansurov, T. T. Topvoldiyev, R. R. Raxmanov, D. A. Mirxanova va boshqa iqtisodchi olimlar tomonidan tadqiq etilgan.

Umumlashgan iqtisodiy tahliliy metodika statistik-analitik tizimli tahlil qilish, sistemali qiyosiy taqoslama tahlil, iqtisodiy matematik modellashtirish, guruhlash va ekspert baholash, iqtisodiy bashorat uslublari qo‘llanildi.

MUHOKAMA

Rivojlangan mamlakatlar tashqi iqtisodiyotini kengaytirish maqsadida ushbu strategiyadan vos kechishayotgan bir vaqtning o‘zida, rivojlanayotgan mamlalatlar tashqi bozordan ichki bozorni himoya qilish maqsadida import o‘rnini bosish strategiyasini samaraliy foydalanishmoqdalar.

Import o‘rnini bosish siyosati asosan mamlakatning ichki resurslari hisobidan iqtisodiyotni rivojlantirish nazarga tutiladi. Bundan tashqari ichki bozorga mo‘ljallangan tovarlarni ishlab chiqarishda, mahsulot ko‘lamini hisoblash qiyinchilik tug‘diradi. Shuning uchun mahalliy tovar ishlab chiqaruvchilarni raqobatbardoshligini ta’minlash uchun ko‘pincha import qilinayotgan mahsulotlardan raqobatni cheklash, juladan, import qilinayotgan tovarlarga qo‘shimcha soliqlarni joriy qilish va milliy valyuta kursini sun’iy ravishda pasaytirish yo‘li bilan amalga oshiriladi.

Ko‘pchilik mamlaktlar avvalo, ichki bozorni import o‘rnini bosish siyosati bilan mustaxkamlab keyinchalik eksportga yo‘naltirilgan iqtisodiyot modeliga o‘tish uchun sanoatni rivojlantirish jarayonini avzal ko‘rishdi. Sanoatlashtirish bosqichidan o‘tgan barcha mamlakatlar import o‘rnini bosuvchi siyosatni amalga oshirish zaruriyatiga duch keldi. G‘arbiy Yevropa va AQSh davlatlari birinchi marta bu strategiyani 1850-yilda o‘z sanoatini qo‘llab-quvvatlash uchun ishlatgan. Shunday qilib ushbu strategiyadan foydalanishning boshlanishi XIX asrning o‘rtalariga to‘g‘ri kelsa, XX asr o‘rtalariga kelib bu strategiya rivojlanayotgan mamlakatlarda orasida keng tarqaldi.

Mahalliylashtirish iqtisodiy mohiyati jihatidan ikkiga ya’ni: ishlab chiqarishni joylashtirish hamda mahsulot ishlab chiqarishni mahalliylashtirish (import o‘rnini bosish). Ishlab chiqarishni oqilona va samarali joylashtirishdan ko‘zda tutilgan asosiy maqsad – mahsulotlarning ishlab chiqarish uchun ketadigan xarajatlarini maksimal darajada kamaytirish, mintaqada raqobatbardosh korxonalarni joylashtirishdan iborat.

Mahsulot ishlab chiqarishni mahalliylashtirish bu sanoat ishlab chiqarishning turli bosqichlarida import shaklida xarid qilish orqali qo‘llanuvchi detallar, butlovchi qismlar, yarim tayyor mahsulotlar va tayyor mahsulotlarni mahalliy xom ashyo va materialllar asosida ishlab chiqarishga o‘tkazish jarayoni.

Import o‘rnini bosish samarasi – mahalliylashtirish jarayonini amalga oshirish orqali ishlab chiqarilgan mahsulotlar va ko‘rsatilgan xizmatlar natijasida tejalgan import mahsulotlar qiymatiga aytiladi.

Ma’lumki, mahalliylashtirish jarayoni iqtisodiyotni jadal va barqaror rivojlantirishni ta’minlash, uning tashqi omillarga bog‘liqligini kamaytirish, ishlab chiqarish jarayonlariga yangi, samarali texnologiyalarni tatbiq qilishni

jadallashtirish, mahalliy xom ashyo va ishlab chiqarish resurslardan keng foydalanish, valyuta mablag‘laridan tejamli va oqilona foydalanish, shuningdek, yangi ish joylarini yaratish imkonini beradi. Shu bilan birga mahalliylashtirish dasturining amalga oshirilishi quyidagi ijobiy jihatlar bilan tavsiflanadi:

- mavjud ishlab chiqarish quvvatlaridan samarali foydalanish;
- sanoat turli tarmoqlarining qo‘shilgan qiymati yuqori darajada bo‘lgan mahsulotlar eksportini ko‘paytirish va tegishli ravishda, an’anaviy eksport salmog‘ini kamaytirish;
- samarali ichki va tarmoqlararo ishlab chiqarish kooperatsiya aloqalarini rivojlantirish;
- iqtisodiyotning rial sektorida mamlakatimiz korxonalarining kooperatsiyasi salohiyatidan yuqori darajada foydalanish;
- mahalliy xom ashyoni qayta ishlashni kengaytirish, ishlab turgan korxonalarni zamonaviylashtirish va yangilarini tashkil etish hisobiga iqtisodiyot tarkibini takomillashtirish va h.k.

Impor o‘rnini bosish tushunchasining mohiyati

1. Iqtisodiyotda tarkibiy o‘zgarishlarni amalga oshirish uchun sharoitlarning mavjudligi, import o‘rnini bosish faqat ichki va ayrim xollarda tashqi iqtisodiy xususiyatga ega bo‘lgan bo‘lishi mumkin. Import o‘rnini bosish ko‘pincha davlat tomonidan qo‘llab-quvvatlashning samarali tizimini shakllantirishni talab qiladi;
2. Iqtisodiy rivojlanishdagi sifat o‘zgarishlarning samaradorligi import o‘rnini bosuvchi ishlab chiqarishni tashkil etish va kengaytirishga qaratilgan chora-tadbirlarning muvaffaqiyatli amalga oshirilishi mahalliy ishlab chiqaruvchilarning raqobatbardoshligini amalga oshirish, iqtisodiy tuzilmalarni optimallashtirish va ratsionalizatsiya qilish, shu jumladan eskirgan sanoatni saqlab qolish orqali aniqlanadi;
3. Import va mahalliy ishlab chiqarishni nisbatan o‘zgarishiga olib keladi. Import o‘rnini bosadigan strategiyani qo‘llash tajribasi shuni ko‘rsatadiki, mamlakat ichki bozorga olib kelinadigan import mahsulotlarni o‘rnini bosish shuningdek, mahalliy ishlab chiqaruvchilarni qo‘llab-quvatlash maqsadida import texnologiyalarini ko‘payishiga olib kelishi mumkin. Natijada sanoat rivojlanadi va shunga mos ravishda mahsulotlar ishlab chiqarish uchun xom ashyo va tarkibiy qismlarga bo‘lgan talab ortadi;
4. Mamlakatni iqtisodiy rivojlantirishda innavatsion yo‘llarini targ‘ib qilish, ilg‘or o‘sishni ta’minlash uchun esa yuqori texnologiyali ishlab chiqarish sohalarini rolini kuchaytirish orqali nafaqat sanoatlashtirishga, balki eng yuqori qo‘shimcha qiymatga ega bo‘lgan milliy bozor uchun yangi mahsulotlar yaratishga asos bo‘lib xizmat qilishi kerak. Iqtisodiyotning real sektorida ilg‘or ilmiy ishlanmalardan foydalanish to‘plangan ilmiy va texnik kamchiliklarni bartaraf etishga xizmat qiladi;
5. Mahalliy raqobatbardosh tovarlar ishlab chiqarish hajmining o‘sish natijasida xalqaro bozorda mamlakatning pozittsiyasi yaxshilaydi. Mamlakatlar o‘rtasida savdo-sotiq sharoitida Mamlakatga import qilinayotgan mahsulotlarning nisbiy baholari pasayishga olib keladi.

Mahalliylashtirish iqtisodiy mohiyatini yanada aniqroq tushunishimiz uchun uni milliy iqtisod bilan bog‘lab tadqiq etish kerak. Milliy mahsulotlarni ishlab chiqarish, ya’ni import o‘rnini bosuvchi mahsulotlar ishlab chiqaruvchi mahalliy ishlab chiqaruvchilarni qo‘llab-quvatlash bugungi kunning dolzar masalasi bo‘lib kelmoqda.

Mamlakatimizda mahalliylashtirish dasturlarini rivojlanishda quydagi yo‘nalishlari a’lohida e’tibor berilganligini ko‘rishimiz mumkin:

- mahalliy xom ashyo negizida buyumlar va materiallar ishlab chiqarishni mahalliylashtirish;
- tayyor mahsulotlar, butlovchi buyumlar va materiallarni ishlab chiqarishni mahalliylashtirishni chuqurlashtirish hisobiga tovarlar importini maqbullashtirish;
- mahalliy xom ashyo va ishlab chiqarish resurslaridan keng foydalanish, shuning asosida zamonaviy raqobatbardosh mahsulot ishlab chiqarishni ko‘paytirish, valyuta mablag‘laridan tejamli va oqilona foydalanish;
- import o‘rnini bosadigan va raqobatbardoshli zamonaviy mahsulotlar ishlab chiqarishni ko‘paytirish;
- eksportga mo‘ljallangan va import o‘rnini bosadigan raqobatbardosh zamonaviy mahsulotlar ishlab chiqarishni ko‘paytirishni yanada rag‘batlantirish;
- eksportga mo‘ljallangan raqobatbardosh mahalliy mahsulotlarni ishlab chiqarishni ko‘paytirish, tarmoqlararo va ichki tarmoq sanoat kooperatsiyasini rivojlantirish;

- ishlab chiqarishni mahalliylashtirish ko‘lamini yanada chuqurlashtirish va kengaytirish, zamonaviy raqobatbardosh eksporga yo‘naltirilgan va import o‘rnini bosadigan mahsulotlarni ishlab chiqarish hajmini oshirishni rag‘batlantirish;
- mahalliy xom ashyo resurslari negizida zamonaviy raqobatbardosh tayyor mahsulot va butlovchi buyumlar ishlab chiqarishni mahalliylashtirish ko‘lamini yanada chuqurlashtirish;
- mahalliy xom ashyo resurslari negizida import o‘rnini bosadigan va ichki bozorni zarur iste’mol tovarlari, dori-darmon vositalari, ishlab chiqarish-texnik ahamiyatdagi mahsulotlar, butlovchi buyumlar va materiallar bilan to‘ldirishni ta’minlaydigan korxonalar barpo etish.

Natijalar. “Toshkent metropolieni” DUK mahalliylashtirishni moliyalashtirish bo‘yicha e’tibor berdigan bo‘lsak, xizmat muddati tugagan metro vagonlarini modirnizatsiya qilish orqali zizmat muddatini 15 yilga uzaytirish bo‘yicha byudjet mablag‘lari hisobidan moliyalashtirish hamda metropolitenda yangi yo‘nalish va bekatlarini qurilishini Respublika va boshqa mablag‘lar hisobidan moliyalashni ko‘rishimiz mumkin.

“Toshkent metropolieni” DUK xizmat muddati tugagan metro vagonlarini modirnizatsiya qilish orqali xizmat muddatini 15 yilga uzaytirish va yangi yo‘nalish va bekatlarini qurilishini bo‘yicha mahalliylashtirishni moliyalashtirish bo‘yicha huquqiy asosi sifatida quyidagi qaror va farmoyishlarni ko‘rishimiz mumkin.

Vazirlar Mahkamasining 2014-yil 17-mart 170-sonli farmoyishiga asosan 6 ta harakat tarkibini modernizatsiyasiya qilish bo‘yicha 2 973,0 ming. doll. hamda Vazirlar Mahkamasining 2015-yil 30-martdagi 190-sonli farmoyishiga asosan 6 ta harakat tarkibini modernizatsiyasiya qilish bo‘yicha 5 500 ming doll. miqdorida mablag‘ ajratilgan.

O‘zbekiston Respublikasi Vazirlar Mahkamasining 2016-yil 3-fevraldagi “2016–2019-yillar davrida “Toshkent metropoliteni” DUK poezdlarining harakat xavfsizligini ta’minlash maqsadida, moddiy-texnik bazani mustahkamlash, harakatdagi tarkibni zamonaviylashtirish va zamonaviy muhandislik-texnik vositalar bilan jihozlash chora-tadbirlari kompleksi to‘g‘risida”gi 24-sonli qaroriga asosan “Toshkent metropoliteni” davlat unitar korxonasida xizmat muddati tugagan 96 ta vagonlarni davlat byudjeti hisobidan ta’mirlash va modernizatsiya qilish orqali metro vagonlarining xizmat muddatini 15 yilga uzaytiish bo‘yicha 50 400 ming. doll. miqdoida mablag‘ ajratilgan (1-jadal).

1 - j a d v a l: Metro vagonlarni modernizatsiya qilish bo‘yicha mahalliylashtirishni moliyalashtirishning huquqiy asosi[2]

№	Qarorlar	Vagonlar soni	Ajratilgan mablag‘	O‘zlashtirilgan mablag‘	
				ming. doll.	mln. so‘m
1.	VMQ-170-f (17.03.2014 y.)	6	2 973,0	2 973,0	6 710,7
2.	VMQ-190-f (30.03.2015 y.)	10	5 500,0	5 500,0	13 696,1
3.	VMQ-24 (03.02.2016 y.)	96	50 400,0	30 740,6	170 201,9

Respublikada ijtimoiy va ishlab chiqarish infratuzilmasini jadal rivojlantirish, tadbirkorlik subyektlariga qulay investitsiya muhitini yaratish, iqtisodiyot tarmoqlari va ijtimoiy sohani qo‘llab-quvvatlash, shuningdek, davlat-xususiy sheriklik asosida yangi infratuzilma obyektlarini barpo etish; shu asosda aholi bandligini ta’minlash va ularning turmush darajasini yanada yaxshilash maqsadida O‘zbekiston Respublikasi Prezidentining “2021–2023-yillarda O‘zbekiston Respublikasining ijtimoiy va ishlab chiqarish infratuzilmasini rivojlantirish chora-tadbirlari to‘g‘risida” 2020-yil 28-dekabrdagi PQ-4936-son qaroriga asosan 28 ta metro vagonlarini modernizatsiya qilish orqali metro vagonlarining xizmat muddatini 15 yilga uzaytiish bo‘yicha 92 000 mln. so‘m miqdorida mablag‘ ajratilgan.

Mamlakatimizning ijtimoiy va ishlab chiqarish infratuzilmasini izchil rivojlantirish, qishloq va mahallalarni yanada obod qilish, joylarda qulay tadbirkorlik va investitsiya muhitini shakllantirish, shuningdek, iqtisodiyot tarmoqlari va ijtimoiy sohaga investitsiyalarni keng jalb qilish orqali yangi ish o‘rinlarini yaratish, aholining turmush darajasini yaxshilash va kambag‘allikni qisqartirish maqsadida O‘zbekiston Respublikasi Prezidentining “2022–2024-yillarda O‘zbekiston Respublikasining ijtimoiy va ishlab chiqarish infratuzilmasini rivojlantirish chora-tadbirlari to‘g‘risida” 2022-yil 22-yanvardagi PQ-98-son qaroriga asosan 16 ta metro vagonlarini modernizatsiya qilish orqali metro vagonlarining xizmat muddatini 15 yilga uzaytiish bo‘yicha 44 700,0 mln. so‘m hamda yangi metro vagonlarini ishlab chiqarish uchun 80 000,0 mln. so‘m jami 124 700,0 mln. so‘m miqdorida mablag‘ ajratilgan (2-jadal).

2 Tadqiqotlar natijasida muallif tomonidan tuzilgan.

2 - j a d v a l: Metro vagonlarni modernizatsiya qilish bo‘yicha mahalliylashtirishni moliyalashtirishning huquqiy asosi, mln.so‘m[3]

№	Qarorlar	Vagonlar soni	Ajratilgan mablag‘	O‘zlashtirish	
				yil	mln. so‘m
1.	PQ-4936 (28.12.2020 y.)	28	92 000,0	2021	92 000,0
2.	PQ-98 (22.01.2022 y.)	8	44 700,0	2022	44 700,0
		20	80 000,0		80 000,0

Temir yo‘l transportida mahalliylashtirishni moliyalashtirishning huquqiy asoslari tahlili shuni ko‘rsatadiki, Toshkent shahrining transport infratuzilmasini yanada takomillashtirish, Toshkent metropoliteni yo‘nalishlarini rivojlantirish va kengaytirish, metropolitenda yo‘lovchi qatnovini oshirish shuningdek, ekologiya va atrof-muhit muhofazasini yaxshilash xizmat qilmoqda. Natijada bugungi kunda Toshkent metropolitenida majud bekatlar soni 43 taga, uzunligi 59 km ga yetkazildi. Kunlik yo‘lovchilar oqimi ikki barobarga oshib, 400–450 ming yo‘lovchilarga xizmat ko‘rsatilmoqda.

Temir yo‘l transportida mahalliylashtirishni moliyalashtirishning huquqiy asoslari o‘rganish natijasida Toshkent metropoliteda mavjud metro vagonlarining xizmad muddatini uzaytirish maqsadida chiqarilgan Prezident va Hukumat qarorlari asosida xizmat muddati tugagan metro vagonlarini modernizatsiya qilish orqali ularning xizmat muddatini 15 yilga uzaytirish bo‘yicha amalga oshirish natijasida metropolitenda mavjud 84 ta metro vagonlarining xizmat muddatini 15 yilga uzaytirishga erishilgan. Prezident va Hukumat qarorlari asosida metro vagonlarni modirnizatsiya qilish natijasida 40 foiz mahalliylashtirishga erishilgan.

XULOSA

Bizning fikrimizcha, bunday tariflar miqdoriy va sifat o‘zgarishini hisobga oladigan metro vagonlarini modirnizatsiya qilish borasida chiqarilayotgan qarorlar samarali amalga oshirish uchun shart-sharoitlarni shakllantirishning yangi yondashuvlarini ishlab chiqishga imkon beradi va kelgusida ilmiy tadqiqotlar uchun qo‘llanishi mumkin. Xulosa qilib aytganda, temir yo‘l transportida mahalliylashtirishni maliyalashtirishning huquqiy asoslarini o‘rganish borasida o‘rganishlar o‘sib borayotganligi temir yo‘l transportida mahalliylashtirishni moliyalashtirish barqaror sur’atlarda o‘sishga erishish uchun zarur bo‘lganligini ta’kidlash lozim.

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3 Tadqiqotlar natijasida muallif tomonidan tuzilgan.

MOLIYAVIY HISOBOTNING XALQARO STANDARTLARI BO‘YICHA MOLIYAVIY HISOBOT: TAYYORLASH VA AVTOMATLASHTIRISH

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Annotatsiya: maqolada xo‘jalik yurituvchi subyektlarda moliyaviy hisobotning xalqaro standartlari asosida moliyaviy hisobotni tayyorlash va uni avtomatlashtirish bo‘yicha nazariy tadqiqot yoritilgan. Korxonalar tomonidan tayyorlangan hisobotlarning kamchiliklarini asosiy sabablari keltirilgan va tahliliy yechimlar berilgan.

Kalit so‘zlar: moliyaviy hisobot, moliyaviy hisobotning hajmi va uning taqdim etilishi, moliyaviy hisobotlarning uzviy bog‘liqligi, moliyaviy hisobotni avtomatlashtirish.

Аннотация: в статье описано теоретическое исследование подготовки финансовой отчетности и ее автоматизации на основе международных стандартов финансовой отчетности в хозяйствующих субъектах. Приведены основные причины недостатков отчетов, подготовленных предприятиями, и приведены аналитические решения.

Ключевые слова: финансовая отчетность, объем финансовой отчетности и ее представление, интеграция финансовой отчетности, автоматизация финансовой отчетности.

Abstract: the article describes a theoretical study on preparation of financial statements and its automation based on international standards of financial statements in economic entities. The main reasons for the shortcomings of reports prepared by enterprises are given and analytical solutions are given.

Key words: financial reporting, the scope of financial reporting and its presentation, integration of financial reporting, automation of financial reporting.

KIRISH

Har yili ko‘pgina o‘zbek tashkilotlari moliyaviy hisobotlarini moliyaviy hisobotning xalqaro standartlari (MHXS) asosida tayyorlash va taqdim qilishga ehtiyojlari paydo bo‘lmoqda. Uning asosida tegishli iqtisodiy qarorlar qabul qilish mumkin. MHXSga muvofiq hisobot tuzish zarurati nima bo‘lishidan qat’i nazar, tashkilot rahbariyati ushbu muammoni hal qilishning eng yaxshi usulini tanlashi kerak.

Hozirga qadar aksariyat o‘zbek tashkilotlari moliyaviy hisobotlarini MHXSga muvofiq o‘zbek moliyaviy hisobotlari ko‘rsatkichlarini transformatsiya qilish orqali tayyorlaydilar. Ushbu usulni tanlash bir lahzalik ehtiyojlarni qondirish bilan izohlanishi mumkin: dolzarb muammoni tez hal qilish zarurligi, mavjud bo‘lgan o‘zbek hisobotini tuzatishga harakat qilish tabiiy bo‘lsa ham tuzatilgan ko‘rsatkichlar xalqaro standartlar talabiga javob beraladigan qilib tayyorlash. Ushbu muammoni hal qilish uchun ular MHXSni biladigan mutaxassislarni yoki o‘zbek hisobotlarini xalqaro standartlariga transformatsiya qilish bilan shug‘ullanadigan konsalting kompaniyalarni yollaydilar. Bunday xizmatlar odatda arzon emas.

TADQIQOT METODOLOGIYASI

Tadqiqot jarayonida miqdor va sifat, sabab va natija, statistik va iqtisodiy tahlil, ma’lumotlarni guruhlash, mantiqiy tahlil, qiyosiy tahlil, ijtimoiy so‘rovnoma kabi usullardan foydalanilgan.

MUNOZARA

Milliy moliyaviy hisobotlarni moliyaviy hisobotning xalqaro standartlariga transformatsiya qilish asosida hisobotlarni tayyorlash o‘zbek korxonalar o‘rtasida keng tarqaldi, shubhasizki bu usulda hisobotlarni tayyorlash “avariya” holatidagi usul bo‘lmay, balki asosiy yoki yagona usul bo‘lib qoldi. Hisobotlarni bunday holda tayyorlashning beshta asosiy sabablari mavjud:

- **tarixiy.** Korxonalarning moliyaviy hisobotlarini transformatsiya qilish tashkilotlar tomonidan birinchi marta MHXSga o‘tishi uchun vazifalarni operativ hal qilishda eng maqbul usul bo‘lib hisoblandi;
- **proteksion.** Ushbu usul O‘zbekiston Respublikasi Markaziy banki tomonidan preferentsiyaga (afzallik) ega bo‘ldi, 2004-yildan boshlab o‘zbek banklari hisobotlarini MHXS asosida tayyorlaydilar – o‘zbek hisobotlarini transformatsiya qilish usuli orqali;
- **soliq.** Shu kungacha soliqqa tortiladigan summalarni aniqlashda milliy standartlar asosida tayyorlangan hisobot ma’lumotlaridan foydalaniladi. Sodir bo‘lgan xo‘jalik operatsiyalar buxgalteriya hisobida faqat soliq oqibatlari nuqtayi nazarda talqin qilinadi;
- **kadr.** O‘zbekiston Respublikasida milliy standartlari va MHXS asosida hisobotlarni tayyorlaydigan mutaxassislarni mentaliteti, qadriyati, bilimi, yondashuvlari va turli xil tillarda so‘zlashadigan ikki toifadagi mutaxassis deb qaraladi. Bu holatni g‘arb dasturlari asosida MHXSlar bo‘yicha o‘qitishda yaqqol ko‘rish mumkin. O‘zbek hisobi haqida umuman tushunchaga ega bo‘lmagan shaxslar bu dasturlarni tayyorlagan, shuning uchun o‘qitish asosan tinglovchilarga o‘zbek hisobini unitish va “yangi oq varoq”dan boshlash uqtiriladi. O‘zbek hisobi va MHXSlarini bir vaqtning o‘zida professional darajada bilandigan mutaxassislar sanoqli;
- **aqliy (mental).** O‘zbek tashklotlar rahbariyatining o‘zbek buxgalteriya hisobi to‘g‘risidagi noto‘g‘ri tushunchasi, me’yoriy hujjatlarning majburiy ko‘rsatmalarida belgilangan, elastik bo‘lmagan qoidalarning o‘ziga xos “suyak to‘plami” sifatida paydo bo‘lgan deb tushunishi natijasidir.

Ushbu sabablarning hech biri transformatsiya usuli samaraliroq ekanligini ko‘rsatmaydi: uning keng tarqalgani – bu usul yaxshi degani emas. Aksincha, agar siz hisobotlarni tuzishning ushbu usuli haqida biroz o‘ylab ko‘rsangiz, bu kulgili va oddiy aqldan mahrum bo‘lib ko‘rinadi.

Avvalom bor, tashkilot buxgalteriya hisobini yuritadi va uning asosida moliyaviy hisobotlarni tuzadi. Ammo bu hisobotlar biznes haqida ishonchli tasavvur bermaydi, haqiqiy moliyaviy holat va natijalarni ko‘rsatmaydi, uning asosida iqtisodiy qarorlar qabul qilish xavfli. Hisobotdagi ushbu kamchiliklarni bartaraf etish uchun uni qayta tiklash kerak. Aynan shu o‘zgartirishlar “transformatsiya” deb nomlanadi, garchi “tuzatish” atamasining ma’nosi ancha aniqroq bo‘lsa.

TAHLIL VA NATIJALAR

Turli mamlakatlarning buxgalteriya hisobi va hisobotining milliy standartlari mamlakatning rivojlanish darajasi va buxgalteriya hisobini tashkil etishning muayyan tamoyillarini shakllantirgan o‘ziga xos an’analariga qarab sezilarli darajada farq qiladi.

Ushbu qoida O‘zbekistonga ham tegishli. O‘zbekistondagi buxgalteriya hisobi va hisobotining milliy standartlari ma’lum xususiyatlarga va prinsiplarga ega bo‘lib, ular ko‘p jihatdan xalqaro moliyaviy hisobot standartlaridan farq qiladi.

Avvalo, milliy standartlar va MHXS standartlari o‘rtasidagi farq moliyaviy hisobotning oxirgi iste’molchilarida ifodalanadi. O‘zbekiston uchun fiskal hisobot qoidalari moliyaviy hisobotdan ko‘ra ko‘proqdir, ya’ni buxgalteriya hisobi va moliyaviy hisobotning asosiy foydalanuvchilari mamlakat statistika va soliq muassasalari hisoblanadi. Holbuki, MHXSga muvofiq hisobot berish eng maqbul, optimal iqtisodiy qarorni qabul qilish uchun investorlar va menejerlarni tijorat korxonaning haqiqiy holati to‘g‘risida xabardor qilishga qaratilgan.

Milliy standartlar va MHXS standartlari o‘rtasidagi navbatdagi muhim farq moliyaviy hisobotning asosiy elementlarini korxona balansida asoslash va aks ettirishlishida yotadi. Demak, O‘zbekistonda amalda bo‘lgan “Buxgalteriya hisobi to‘g‘risida”gi qonunda [1, 7-modda], “aktivlar”, “kapital” va “majburiyatlar” kabi hisobot elementlarining aniq tavsifi mavjud emas. Qonunda ushbu kategoriyalarning buxgalteriya obyekti sifatida mavjudligi to‘g‘risidagi fakt keltiradi, moliyaviy hisobotning mutlaqo barcha kategoriyalariga aniq ta’rif beradigan moliyaviy hisobotning xalqaro standartlaridan farqli o‘laroq ko‘rsatilgan.

Shuningdek, Milliy standartlarni qayta ko‘rib chiqishni talab qiladigan sezilarli farqlar muvofiqlik prinsipi hamda xalqaro standartlarda belgilangan mazmunning shakldan ustunligi prinsipidan kelib chiqadi. Ushbu tamoyillarga asoslanib, har qanday iqtisodiy operatsiya uni tuzish paytida korxonaning balansida, shuningdek uning mohiyatini eng aniq aks ettiradigan shaklda aks ettirilishi kerak. Biroq, buxgalteriya hisobi va hisobotining milliy standartlari sodir bo‘lgan operatsiyaning mohiyatini mumkin bo‘lgan buzilishiga qaramay, bitimning huquqiy shaklini aks ettiradi.

Milliy standartlar va moliyaviy hisobotning xalqaro standartlarida qo‘llaniladigan prinsiplar o‘rtasidagi farqlarning aksariyati, asosan, taomillardagi sezilarli farq tufayli emas, balki Milliy standartlarning barcha qoidalari amalda qo‘llanilmasligi sababli yuzaga keladi. Masalan, amortizatsiya xarajatlari aks ettirilgan taqdirda,

buxgalteriya hisobining Milliy standartlari hisob-kitoblarda amortizatsiyani hisoblash va aks ettirishning to‘rt usulidan birini qo‘llashni belgilaydi, ularning 3 tasi mohiyatan 16-MHXSda ham qo‘llaniladi [2, 40-kichik bandi]. Biroq, amaldagi buxgalterlar O‘zbekiston Soliq kodeksining ko‘rsatmalariga asoslanib, hisob-kitoblar va hisobotlar uchun birinchi usulni, ya’ni amortizatsiyani hisoblashning to‘g‘ri chiziqli usuli deb atashadi, bu esa 16-standartning ko‘rsatmalariga to‘g‘ri kelmaydi.

Yuqorida aytib o‘tilganlardan kelib chiqqan holda, mahalliy kompaniyalar uchun “O‘zbeksiton” hududida moliyaviy hisobotning xalqaro standartlarini joriy etish muammolari nafaqat MHXS qo‘mitasining tavsiyalarini hisobga olgan holda, balki qonunchilik bazasini qo‘llash va talqin qilish jarayonini nazorat qilish sohasida ham qonunchilikni nafaqat keng qamrovli optimallashtirishga bog‘liq. Amaliyot ko‘rsatib turibdiki, O‘zbek milliy buxgalteriya hisobi standartlari o‘rtasidagi asosiy farqlar nafaqat tugallanmagan va o‘ziga xos qonunchilik bazasida, balki amaldagi me’yoriy hujjatlarni qo‘llashning odatiy an’analarida va hatto buxgalteriya hisobining yanada samarali moliyaviy komponenti o‘rniga fiskal va statistik hisobot g‘oyalarida ham ifodalanadi.

Moliyaviy hisobotning xalqaro standartlarini keng joriy etish jarayonlarining jadallashishi hamda ushbu standartlarni O‘zbekiston Respublikasining yirik kompaniyalari uchun qonunchilikda joriy etilishi munosabati bilan xalqaro moliyaviy standartlarni hisobga olgan holda moliyaviy hisobotlarni tayyorlash jarayonlarini avtomatlashtirish masalasi dolzarb bo‘lib qolmoqda.

Ushbu jarayonlarni avtomatlashtirish, avvalambor, “inson omili” bilan bog‘liq bo‘lgan oraliq hisob-kitoblarning barcha bosqichlarida yuzaga kelishi mumkin bo‘lgan xatolarning oldini olishga yordam berish uchun ishlab chiqilgan. Bundan tashqari, ko‘pincha moliyaviy hisobotni MHXSga muvofiq tuzish, avvalambor, yirik kompaniyalar va xoldinglar uchun zarurdir. Shunday qilib, yirik korxonaning moliyaviy hisobotlarini tayyorlash bilan bog‘liq kutilayotgan katta hajmdagi ishlar ushbu jarayonni tezlashtirish va korxonalar hisobotlarini tayyorlash bilan shug‘ullanadigan ko‘plab mutaxassislarning mehnat xarajatlarini kamaytirish maqsadida avtomatlashtirishni belgilaydi.

XULOSA

Yuqorida aytib o‘tilganlarga asoslanib, hisobotlarni tayyorlashda xalqaro tajribani O‘zbekiston korxonalarining milliy xususiyatlaridan foydalangan holda o‘zbek buxgalteriya hisobi standartlarini muvofiqlashtiradigan asosiy dasturiy ta’minotni ishlab chiqish zarur.

Agar biz ushbu hisobotlarning oxirgi foydalanuvchisini aniqlashda ifoda etilgan moliyaviy hisobotlarni tayyorlash bo‘yicha milliy va xalqaro standartlarning turli xil yondashuvi va maqsadlariga oid azaliy muammolardan, shuningdek uni tuzish tamoyillaridan mavhumlashtiradigan bo‘lsak, korxonaning moliyaviy faoliyatini namoyish qilish uchun dasturiy ta’minotni shakllantirish bo‘yicha har qanday loyihaning bosqichlarini [3, 78-bet]:

1. Muammoning aniq bayonoti va malakali mutaxassislar tomonidan texnik ko‘rsatkichlarni ishlab chiqish.

Ushbu bosqich kelajakdagi loyihaning vazifalarini belgilashga jalb qilingan mutaxassislar, masalan, metodistlar, moliyaviy hisobot bo‘yicha mutaxassislar va dasturchilarning kasbiy tayyorgarligi darajasi to‘g‘risida xabardorlikni o‘z ichiga oladi. Ushbu bosqichda kompaniya rahbariyati loyihani amalga oshirish uchun qo‘shimcha mutaxassislarni jalb qilish yoki o‘z xodimlarini tayyorlash maqsadga muvofiqligi to‘g‘risida qaror qabul qilishi kerak. O‘zining shaxsiy zaxiralaridan foydalanish kompaniyaga moliyaviy resurslarni sezilarli darajada tejashga imkon beradi, ammo bu ish jarayonida qoniqarsiz natijaga olib kelishi mumkin, chunki moliyaviy hisobot jarayonlarini xalqaro standartlarga muvofiq avtomatlashtirish nafaqat ushbu standartlarni puxta bilishni va xalqaro standartlar bilan ishlashda muhim tajribani talab qiladi avtomatlashtirish dasturining oxirgi foydalanuvchilari bo‘lgan moliyaviy mutaxassislarning barcha xohishistaklarini inobatga olgan holda dasturchilarga aniq bir vazifani qo‘yishga qodir bo‘lgan metodika bo‘yicha mutaxassislarning korxonada mavjudligi nazarda tutiladi.

Bunday keng va professional kadrlar bazasi har qanday korxona uchun mavjud emasligi sababli, shuningdek, kompaniyaning MHXSga o‘tishi va moliyaviy hisobotni avtomatlashtirishni amalga oshirishda G‘arb tajribasini hisobga olgan holda, avtomatlashtirish muammosini hal qilishning tavsiya etilgan usuli moliyaviy dasturiy ta’minotni tayyorlashda muhim tajribaga ega bo‘lgan uchinchi tomon mutaxassislarini jalb qilishdir.

2. Keyingi bosqich – avtomatlashtirish loyihasining ijrochilarini izlash.

Ijro etuvchi mutaxassislar guruhiga buyurtmachi tomonidan belgilangan parametrlarga asoslangan holda loyiha maqsadlarini shakllantirishni o‘z ichiga olgan metodistlar kiritilishi kerak. Oddiy qilib aytganda, metodistlar mahsulotning xaridor mijozining yakuniy maqsadlarini tushunishlari va dasturchilarga ular yaratgan dasturdan qanday vazifalar kutilayotganligini tushuntirishlari kerak. O‘zining funksiyalarini eng samarali bajarishi uchun ushbu mutaxassis MHXSga muvofiq hisobotlarni tuzish qobiliyatiga ega bo‘lishi va qo‘shimcha ravishda ma’lum bir kompaniyaning moliyaviy buxgalteriya hisobi xususiyatlari to‘g‘risida tasavvurga ega bo‘lishi kerak. Bunday mutaxassisni kompaniya tarkibiga jalb qilish tavsiya etiladi, chunki aynan shu korxona ishchisi, boshqa hech kim kabi, dasturiy ta’minot ishlab chiquvchisiga kompaniya tayyor mahsulotda kutgan yakuniy maqsadlarini tushuntirib bera olmaydi.

Moliyaviy hisobotni avtomatlashtirish bo‘yicha guruhni shakllantirishning eng muhim mutaxassisi – texnik ko‘rsatkichlarni shakllantirish bo‘yicha mutaxassis. Ushbu mutaxassis metodist tomonidan ilgari surilgan talablarni hisobga olgan holda dasturchilar uchun texnik topshiriqlarni ishlab chiqadi. Shunday qilib, ushbu loyihaning ishtirokchisi topshiriqning moliyaviy qismini aniq anglashi va amalga oshiriladigan taomillar yordamida dasturchilarga yetkazishi uchun nafaqat MHXSda suvdagi baliq singari “suzishi” kerak, balki dasturlash bo‘yicha asosiy bilimlarga ham ega bo‘lishi kerak.

Moliyaviy hisobot jarayonini avtomatlashtirish bo‘yicha loyihani yakunlash natijasida kompaniya ikki turdagi dasturiy ta’minot egasiga aylanishi mumkin:

- yetakchi mutaxassislar tomonidan tan olingan odatdagi xalqaro hisobotlarni avtomatlashtirish tizimi. Bunday avtomatlashtirilgan tizim korxona o‘ziga xos xususiyatlarini hisobga olmasdan, balki xalqaro standartlarning barcha asosiy qoidalari va me’yorlariga, shuningdek tan olingan huquqiy normalarga rioya qilgan holda, MHXS standartlariga muvofiq asosiy hisobotlarni ishlab chiqarishga imkon beradi. Bunday tizim, xususan, xalqaro standartlarga muvofiq moliyaviy hisobotlarni faqat qonuniy muvofiqlik uchun hurmat sifatida tayyorlaydigan o‘rta va kichik kompaniyalar uchun javob beradi, ammo xalqaro kapital bozorlariga investorlarni jalb qilishning umumiy qabul qilingan maqsadlariga mos kelmaydi.
- bazaviy dasturiy ta’minot tizimi, modullar va sozlamalarni yakunlash va amalga oshirish imkoniyati bilan, ma’lum bir korxona faoliyatini shaxsiylashtirishni hisobga olgan holda, korxonaga xalqaro standartlarga muvofiq moliyaviy hisobotni yanada aniqroq va to‘liq shakllantirishga imkon beradi, bu MHXSda ma’lumotni oshkor qilishning asosiy tamoyillariga muvofiq amalga oshiriladi.

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O‘ZBEKISTONDA KICHIK TADBIRKORLIKNI RIVOJLANTIRISHNING SAMARALI YO‘LLARI

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Annotatsiya: maqolada O‘zbekistonda kichik tadbirkorlik faoliyatida samaradorlikni oshirishning takomillashtirish yo‘llari, tadbirkorlik faoliyatini rivojlantirishga ta’sir etuvchi omillar o‘rganilgan. Jumladan, iqtisodiyotda kichik tadbirkorlikning roli, tadbirkorlik faoliyati yordamida yechilishi mumkin bo‘lgan masalalar yoritilgan.

Kalit so‘zlar: tadbirkorlik, tadbirkor, iqtisodiy, korxona, savdo, xarajat, mehnat bozori, kapital, daromad darajasi, xususiylashtirish, bozor.

Аннотация: в статье рассмотрены пути совершенствования повышения эффективности деятельности малого предпринимательства в Узбекистане, факторы влияющие на развитие предпринимательской деятельности. В частности, изучена роль малого предпринимательства в экономике, вопросы которые можно решить с помощью предпринимательской деятельности.

Abstract: the article explores ways of improving efficiency in small business activities in Uzbekistan, factors affecting the development of entrepreneurial activity. In particular, the role of small entrepreneurship in the economy, issues that can be solved with the help of entrepreneurial activity are studied.

KIRISH

Dunyoda davom etayotgan murakkab pandimiya va global iqtisodiy inqroz oqibatlari, turli notinchliklar va ziddiyatlar fonida yuzaga kelayotgan oziq-ovqat va energiya xavfsizligini ta’minlash muhim vazifa bo‘lib turgan bir sharoitda, ishlab chiqarish sohasidagi davlat korxonalarini xususiylashtirish va ular negizida vujudga kelayotgan kichik tadbirkorlik tuzilmalarini aniq maqsad bilan qo‘llab-quvvatlash orqali mulkdorlar sinfini shakllantirish dolzarb muammolardan biridir. O‘zbekiston Respublikasi Prezidentining “Hududlarda tadbirkorlik loyihalarini moliyalashtirish mexanizmlarini yanada kengaytirish chora-tadbirlari to‘g‘risida”gi qarorida[1] kichik tadbirkorlik sohasini yanada kengroq rivojlatirish bo‘yicha amaliy qarorlar qabul qilingan. Jumladan, Kichik tadbirkorlik subyektlarini moliyalashtirish uchun banklarga 300 mln dollar ekvivalentida kredit liniyasi ajratiladi. Mablag‘larining

[1] O‘zbekiston Respublikasi Prezidentining, 19.04.2022-yildagi PQ-212-sonli qarori

kamida 70 foizi shaharlardan tashqari hududlarda faoliyat ko‘rsatayotgan tadbirkorlarga ajratiladi. Kreditlar yillik 14 foiz stavkada, 5 mlrd so‘mgacha miqdorda ajratiladi. Demak kichik tadbirkorlar uchun yillik 14 foiz stavkada 5 mlrd so‘mgacha kredit ajratilishi iqtisodiyotimizni rivojlanishida ham katta ahamiyat kasb etadi.

Jamiyatimiz uchun yangi bo‘lgan mana shu ijtimoiy tur uning faoliyat sohalari shakllarini o‘rganishni nazariy ehtiyojlarigina emas, balki amaliy zaruriyatni ham shart qilib qo‘ymoqda.

ADABIYOTLAR SHARHI

Kichik tadbirkorlik malumki, mulkchilik subyektlarining foyda olish maqsadida tavakkal qilib va mulkiy javobgarligi asosida, amaldagi qonunlar doirasida tashabbus bilan iqtisodiy faoliyat ko‘rsatishdir. J. B. Sey “tadbirkorlarni aqlli va uddaburon, har ishda tavakkal qilib, o‘z maqsadiga erisha oladigan shaxs sifatida ta’riflashga harakat qilgan”[2]. A. Smit “tadbirkor bu kapital egasi. U muayyan tijorat g‘oyasini amalga oshirib, daromad olish uchun tavakkalchilik bilan ish boshlaydi, chunki kapitalni biror-bir ishga sarflash doimo tavakkalchilik bilan bog‘liqdir”[3] deya fikr bildirgan. Kichik tadbirkorlik subyektlariga kimlar kiradi? “Tadbirkorlik faoliyati erkinligining kafolatlari to‘g‘risida”gi qonunga[4] asosan quyidagilar kichik tadbirkorlik subyektlari hisoblanadi:

- yakka tartibdagi tadbirkorlar;
- ishlab chiqarish tarmoqlaridagi xodimlarining o‘rtacha yillik soni ko‘pi bilan 20 kishi, xizmat ko‘rsatish sohasidagi va ishlab chiqarish bilan bog‘liq bo‘lmagan boshqa tarmoqlardagi xodimlarining o‘rtacha yillik soni ko‘pi bilan 10 kishi, ulgurji, chakana savdo hamda umumiy ovqatlanish tarmoqlaridagi xodimlarining o‘rtacha yillik soni ko‘pi bilan 5 kishi bo‘lgan mikrofirmalar;
- quyidagi tarmoqlardagi kichik korxonalar:
- engil, oziq-ovqat sanoatidagi va qurilish materiallari sanoatidagi xodimlarining o‘rtacha yillik soni ko‘pi bilan 200 kishi;
- metallga ishlov berish va asbobsozlik, yog‘ochsozlik, mebel sanoatidagi, shuningdek qonun hujjatlarida nazarda tutilgan boshqa sanoat-ishlab chiqarish sohalaridagi xodimlarining o‘rtacha yillik soni ko‘pi bilan 100 kishi;
- mashinasozlik, metallurgiya, yoqilg‘i-energetika va kimyo sanoati, qishloq xo‘jaligi mahsulotlari yetishtirish va ularni qayta ishlash, qurilish hamda qonun hujjatlarida nazarda tutilgan boshqa sanoat-ishlab chiqarish sohalaridagi xodimlarining o‘rtacha yillik soni ko‘pi bilan 50 kishi;
- fan, ilmiy xizmat ko‘rsatish, transport, aloqa, xizmat ko‘rsatish sohalari (sug‘urta kompaniyalaridan tashqari), savdo va umumiy ovqatlanish hamda ishlab chiqarish bilan bog‘liq bo‘lmagan boshqa sohalardagi xodimlarining o‘rtacha yillik soni ko‘pi bilan 25 kishi.

TADQIQOT METODOLOGIYASI

Ilmiy maqolani tayyorlash jarayonida ma’lumotlarni jadvallar asosida qiyosiy tahlil, ma’lumotlarni guruhlash, abstrakt-mantiqiy fikrlash tizimli tahlil asosida statistik guruhlash, induksiya va deduksiya hamda ekspert baholash usullaridan ham unumli foydalanildi.

TAHLIL VA NATIJALAR

Hozirgi kunda olib borilayotgan iqtisodiy islohotlarning muhim vazifasi kichik tadbirkorlikni iqtisodiy samaradorligini oshirish, sohada faoliyat olib borayotgan tadbirkorlarning mehnat natijalariga bo‘lgan qiziqishini oshirishdir.O‘zbekiston Respublikasida kichik tadbirkorlikning 2020-yilning yanvar-sentyabrida 70,3 mingtadan ortiq kichik korxona va mikrofirmalar (fermer va dehqon xo‘jaliklarisiz) tashkil qilindi. Bu ko‘rsatkich o‘tgan yilning shu davriga nisbatan taqqoslanganda 3,0 foizga kamayganini ko‘rsatdi.

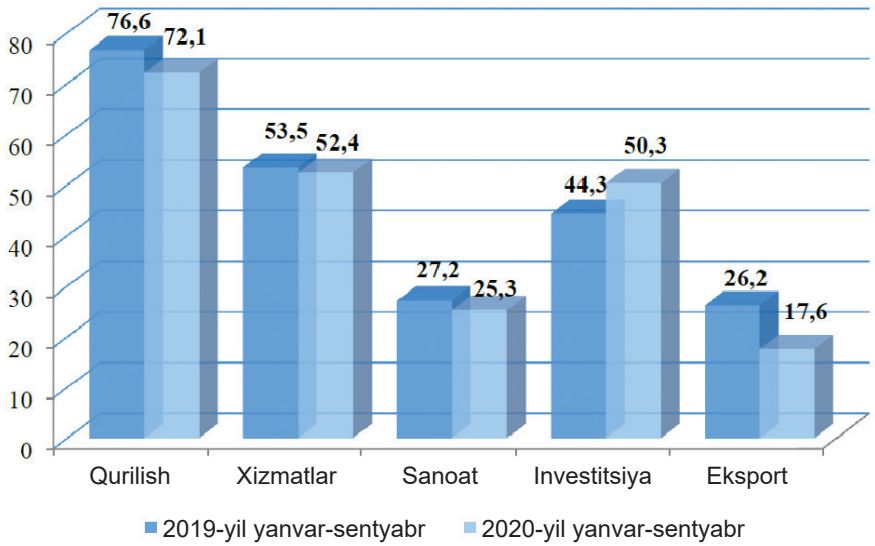
Eng ko‘p kichik korxona va mikrofirmalar savdo sohasida (37,0 %), sanoat sohasida (20,7 %), qishloq, o‘rmon va baliqchilik xo‘jaligida (16,9 %), qurilish sohasida (6,7 %) tashkil etilgan.O‘zbekiston Respublikasida kichik tadbirkorlikning yalpi ichki mahsulot tarmoqlaridagi ulishini ko‘rib chiqadigan bo‘lsak

2019-yil yanvar-sentyabr oyini 2020-yil yanvar-sentyabr oyi bilan solishtirganimizda 2020-yil qurilish tarmog‘ida kichik tadbirkorlikni ulishini 4.5% kamayganini ko‘rishimiz mumkin. Kichik tadbirkorlikni ulishini kamayishiga sabab mamlakatimizga krib kelgan koranavirus pandemiyasini ko‘rsatsak bo‘ladi.Demak xar bitta tarmoqni ko‘rib chiqadigan bo‘lsak faqatgina investitsiya tarmog‘ida o‘tgan yilning yanvar-sentyabr oyiga nisbatan 6% o‘sishni kuzatishimiz mumkin.

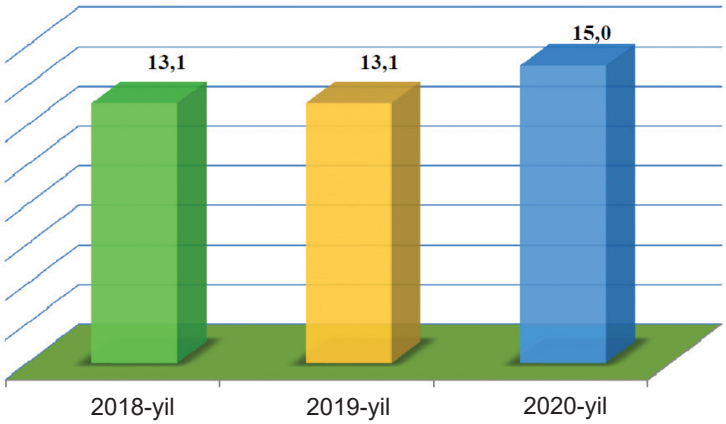
2 Катехизис политической экономии, или Краткое учение о составлении, распределении и потреблении богатства в обществе = Catéchisme d’économie politique. – СПб.: тип. III Отд-ния Собств. е. и. в. канцелярии, 1833. – XIV, [2], 255 с.

3 Смит А. Исследование о природе и причинах богатства народов. – М.: Эксмо, 2007. – 960 с.

4 O‘zbekiston Respublikasining Qonuni, 02.05.2012-yildagi O‘RQ-328-son.



1 - r a s m: Kichik tadbirkorlikning ulushi (umumiy hajmiga nisbatan % da)



2 - r a s m: 2020-yilning yanvar-sentyabrida O‘zbekiston Respublikasida kichik tadbirkorlik subyektlarining soni) (har 1000 aholiga, birlikda).

2020-yilning yanvar-sentyabrida kichik tadbirkorlik subyektlarining soni (har 1000 aholiga, birlikda) hududlar bo‘yicha eng yuqori ko‘rsatkich Toshkent shahrida 31,0 birlik, Navoiy viloyatida 20,8 birlik, Sirdaryo viloyatida 20,4 birlik, Jizzax viloyatida 18,1 birlik, Toshkent viloyatida 16,7 birlik, Buxoro viloyatida 16,7 birlik, Farg‘ona viloyatida 13,2 birlikni tashkil etdi. Surxondaryo viloyatida 10,5 birlikka teng bo‘lib, ushbu ko‘rsatkich eng past bo‘lib qolmoqda.

Hozirgi kunda jahonda kichik tadbirkorlikning roli juda katta. U, ayniqsa, postindustrial jamiyat sharoitida o‘sib bordi, bu biznesning ushbu shaklining ijtimoiy-iqtisodiy funksiyalarining o‘zgarishida namoyon bo‘ldi. Kichik va o‘rta korxonalar ijtimoiy takror ishlab chiqarish jarayonining tarkibiy bo‘g‘iniga aylanib bormoqda, ularsiz jamiyatning muvaffaqiyatli ijtimoiy-iqtisodiy rivojlanishini va ishlab chiqarish samaradorligini oshirishni ta’minlash mumkin emas.

1 - j a d v a l: Yevropa Ittifoqidagi mikro, kichik va o‘rta tadbirkorlik uchun xususiyatlarni aniqlash[5]

Korxona toifasi	Xodimlar soni, odamlar	Yillik aylanma, million yevro	Yillik balans jami, million yevro
Mikro korxona	1–9	2	2
Kichik tadbirkorlik	10–49	10	10
O‘rta tadbirkorlik	50–249	50	43

5 Annual Report on European SMEs 2013/2014 – A Partial and Fragile Recovery http://ec.europa.eu/enterprise/policies/sme/facts-figures-analysis/ performance-review/files/supporting-documents/2014/annual-report-smes-2014_en.pdf

Kichik va o‘rta korxonalarga, shu jumladan xalqaro amaliyotga xos bo‘lgan sifat mezonlari orasida quyidagilarni ajratib ko‘rsatish kerak:

- mulkchilik va korxonani bevosita boshqarish huquqlarining uzluksizligi . Egasi, qoida tariqasida, korxonani mustaqil ravishda boshqaradi, o‘zini xavf ostiga qo‘yadi va nafaqat kiritilgan kapital uchun, balki qabul qilingan qarorlar uchun ham to‘liq javobgarlikni o‘z zimmasiga oladi;
- kichik tadbirkorlikning shaffofligi, uning hajmi egasiga kompaniyada sodir bo‘layotgan hamma narsadan xabardor bo‘lish imkonini beradi;
- tadbirkorning resurslarni yetkazib beruvchi hamkorlar va mahsulot xaridorlari bilan alohida munosabatlari, shuningdek korxona xodimlari bilan munosabatlarining norasmiy xarakteri;

Oilaviy tadbirkorlik. Kichik korxonalarda asosiy kapital ko‘pincha oilaviy jamg‘armalardan yaratiladi, biznesning o‘zi oila a’zolariga meros bo‘lib o‘tadi va birjalar va yirik investorlar orqali zarur moliyaviy resurslarni shakllantiradigan yirik korporatsiyalardan farqli o‘laroq, xodimlar ko‘pincha qarindoshlardan iborat bo‘ladi.

2 - j a d v a l: Kichik va o‘rta tadbirkorlikning rivojlanish tendensiyalari va ularning alohida mamlakatlar milliy iqtisodiyotiga qo‘shgan hissasi[6]

Mamlakatlar	Korxonalarning umumiy sonidagi ulushi, %		Umumiy ish bilan ta’minlanganlik ulushi, %		YalM tarkibidagi ulush, %		Eksportdagi ulishi, %	
	1990–2000-yy.	2010–2020-yy.	1990–2000-yy.	2010–2020-yy.	1990–2000-yy.	2010–2020-yy.	1990–2000-yy.	2010–2020-yy.
AQSh	84-87	97,5-98,3	42-45	58-60	42-45	50-52	28-30	37-40
Yevropa ittifoqi	86-88	97-98	55-58	70-72	50-55	65-68	45-51	68-70
Germaniya	87-88	98,5-99,7	50-52	66-69	42-46	55-57	38-40	50-52
Italiya	89-90	98-99,8	55-58	70-73	46-50	58-60	42-48	58-60
Fransiya	82-85	98-99,6	40-45	58-60	46-50	55-57	36-42	48-50
Shveytsariya	84-87	96-99	45-50	57-62	45-49	54-58	40-43	49-52
Rossiya	20-25	40-42	15-18	35-37	10-12	23-25	15-20	38-40
Xitoy	70-75	98-99	50-55	70-75	36-42	58-60	38-40	65-68

Jadvaldan ko‘rishimiz mumkinki kichik va o‘rta tadbirkorlikning rivojlangan mamlakatlarda korxonalar umumiy sonidagi ulishi 1990-yillarda 80–90% atrofida bo‘lsa 2010-yildan keyin 90% yuqori ulishni tashkil etgan. Yalpi ichki mahsulotdagi ulishi 1990-yildan 2000-yillargacha 40–50% atrofida bo‘lsa 2010-yildan keyin Yevropa mamlakatlarida 70% yaqinlashib qolgan bu islohatlaga asosiy sabab qilib quyidagi jadvaldagi ma’lumotlarni ko‘rishimiz mumkin:

6 Малый и средний бизнес в условиях глобализации мировой экономики // Вестник ГМТУ им. П. О. Сухого. 2021. № 2 (57). С. 90.

3 - j a d v a l: Kichik va o‘rta biznesni davlat tomonidan qo‘llab-quvvatlashni oshirish 2006–2015-yillarda moliyalashtirish mavjudligi[7]

Kichik va o‘rta biznesni davlat tomonidan qo‘llab-quvvatlash uchun choralar	Mamlakatlar
Kichik va o‘rta biznes uchun kreditlarning kafolati	Ispaniya,Gollandiya, Slovakiya, Sloveniya, Avstriya, Daniya, Finlyandiya, Italiya, Vengriya, Germaniya, Shveytsariya, Fransiya, Polsha, Belgiya, Portugaliya
Startaplar uchun maxsus shart-sharoitlarni ta’minlash	Daniya, Shveytsariya, Gollandiya, Avstriya, Estoniya, Fransiya
Eksport operatsiyalariga davlat kafolatlarini oshirish	Daniya, Finlyandiya, Germaniya, Niderlandiya, Shvetsiya, Shveytsariya, Ispaniya, Estoniya
Davlat tomonidan qo‘shimcha moliyalashtirish	Shveytsariya, Irlandiya, Daniya
Kichik va o‘rta biznes uchun to‘g‘ridan to‘g‘ri moliyalashtirishni oshirish	Vengriya, Serbiya, Sloveniya, Ispaniya
Imtiyozli foiz stavkalari	Vengriya, Portugaliya, Ispaniya,Turtsiya
Soliq imtiyozlari, kechiktirilgan to‘lovlar	Fransiya, Irlandiya, Italiya, Ispaniya, Shveytsariya, Shvetsiya, Germaniya
Kichik va o‘rta biznes uchun past foizli kreditlar ajratish	Irlandiya, Daniya, Polsha, Belgiya

XULOSA VA TAKLIFLAR

Umuman, keltirilgan muammolar murakkab bo‘lishiga qaramay, O‘zbekistonda mulkdorlar sinfini shakllantirish va kichik tadbirkorlikni rivojlantirish uchun qulay vaziyat vujudga keldi. Hozirgi vaqtda jamiyatimiz tarkibida real mulkka ega, uni qadrlayotgan va ularni o‘z moddiy farovonliklari uchun asos qilib olayotgan kishilarning katta guruhi shakllandi. Ushbu ijtimoiy qatlamni yanada mustahkamlash davlatning iqtisodiy qudrati oshishi, demokratik qadriyatlar qaror topishiga olib keladi.

birinchidan, kichik tadbirkorlik faoliyati bilan shug‘ullanish istagini bildirgan aholini maxsus kurslarda o‘qitish asosida ularning bilim va ko‘nikmalarini shakllantirib, ularga imtiyozli mikrokreditlar berish mexanizmini ishlab chiqish;

ikkinchidan, kichik tadbirkorlikda xususiylashtirish amalga oshirilib, u bilan bog‘liq boshqa sohada davlat mulki yoki uning monopoliyasi saqlanib qolishi xususiylashtirilgan korxonalarning manfaatlarini kamsitadi. Bu hol, avvalo, turli tarmoqlardagi narxlarning pariteti buzilishida namoyon bo‘ladi.

uchinchidan, kichik tadbirkorlikda mol-mulkni baholashning ilmiy usullari va islohotlarning dastlabki bosqichida tegishli mutaxassislarning bo‘lmaganligi ko‘pdan-ko‘p tartib buzarliklarni keltirib chiqaradi. Buning natijasida, mulk tadbirkorlik faoliyati bilan shug‘ullanishni istagan va shug‘ullana oladigan kishilar qo‘liga emas, balki tasodifiy kishilar qo‘liga o‘tib qoladi.

Foydalanilgan adabiyotlar ro‘yxati:

1. O‘zbekiston Respublikasining Qonuni, 02.05.2012-yildagi “Tadbirkorlik faoliyati erkinligining kafolatlari to‘g‘risida”gi O‘RQ-328-son.
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3. Bakhtiyarovna Y. Y. (2019). Portfolio as an assessment tool for individualized instruction. Dostijeniya nauki i obrazovaniya, (5 (46)).
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7 МСП Банк: Развитие малого и среднего предпринимательства. Зарубежный опыт 2015 г. С. 16 https://www.mspbank.ru/

SUG‘URTA KOMPANIYALARI TO‘LOV QOBILIYATINI KENGAYTIRISH YO‘NALISHLARI

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Annotatsiya: maqolada sug‘urta kompaniyalarining to‘lov qobiliyatini samarali tashkil etish va yanada faollashtirish ilgari surilgan. Xususan, sug‘urta sohasiga tashqi investorlarni jalb qilishda milliy sug‘urta kompaniyalari (Return on Equity) sof foydasining o‘z kapitaliga nisbatini aks ettiradigan va foiz sifatida ifodalanadigan ko‘rsatkichni oshirish bilan bog‘liq faoliyatni tashkil etish to‘g‘risida ma’lumot keltirilgan.

Kalit so‘zlar: sug‘urta faoliyati, sug‘urta kompaniyalari to‘lov qobiliyati, sug‘urtada ROE (Return on Equity) ko‘rsatkichi, to‘lov qobiliyati marjasi, sug‘urtada ROA (Return on Assets) ko‘rsatkichi, Solvency I, Solvency II.

Аннотация: в статье предлагается эффективная организация и дальнейшая активизация платежеспособности страховых компаний. В частности, для привлечения иностранных инвесторов в страховой сектор необходимо организовать мероприятия, связанные с увеличением отношения чистой прибыли национальных страховых компаний (Return on Equity) к собственному капиталу, которое выражается в виде процентная информация предоставляется.

Ключевые слова: страховая деятельность, платежеспособность страховых компаний, показатель ROE (Return on Equity) в страховании, маржа платежеспособности, показатель ROA (Return on Assets) в страховании, Solvency I, Solvency II.

Abstract: the article proposes effective organization and further activation of insurance companies’ solvency. In particular, in order to attract foreign investors to the insurance sector, it is necessary to organize activities related to the increase of the ratio of the net profit of national insurance companies (Return on Equity) to their own capital, which is expressed as a percentage. information is provided.

Key words: insurance activity, solvency of insurance companies, ROE (Return on Equity) indicator in insurance, solvency margin, ROA (Return on Assets) indicator in insurance, Solvency I, Solvency II.

KIRISH

Sug‘urta bozorini moliya bozoridagi ulushini yanada oshirishni ta’minlash uchun sug‘urta kompaniyalari moliyaviy barqarorligini oshirish bo‘yicha samarali tadbirlarni keng miqyosda amalga oshirish muhim ahamiyat kasb etadi.

Sug‘urta kompaniyalari tomonidan sug‘urtalashga qabul qilib olingan sug‘urta mukofatlari hisobiga jamlanadigan sug‘urta zaxiralarini qisqa va uzoq muddatli investitsiya sifatida samarali ishlatish mexanizmlarini yaratish orqali mamalakat yalpi ichki mahsulotida sug‘urtaning ulushini oshirish mumkin.Sug‘urta sohasiga tashqi investorlarni jalb qilishda milliy sug‘urta kompaniyalarini ROE (Return on Equity) sof foydasining o‘z kapitaliga nisbatini aks ettiradigan va foiz sifatida ifodalanadigan ko‘rsatkichni oshirish bilan bog‘liq faoliyatni tashkil etish sug‘urta bozorini rivojlanishida muhim ahamiyat kasb etadi. ROE investorlarga kompaniyaning o‘z kapitalini qanchalik samarali ishlatishini baholashga imkon beradi. Shuningdek sug‘urta kompaniyalarini muhim ko‘rsatkichlaridan biri – bu ROA (Return on Assets) koefitsientidir, ROA (Return on Assets) kompaniyaning sof foydasining uning aktivlariga nisbatini aks ettiradi, foiz sifatida ifodalanadi va investorlarga kompaniyaning aktivlaridan qanchalik samarali foydalanishini baholashga imkon beradi

Sug‘urta kompaniyalari investitsiya kapitalining asosiy manbalaridan biri hisoblanib sug‘urta xizmatlarini ko‘rsatish orqali kapital bozorida mablag‘lar oqimini samarali harakatini vujudga keltiradi. Sug‘urta kompaniyalari sug‘urta qildiruvchilardan oladigan badallari hisobiga katta miqdordagi sug‘urta fondini shakllantiradi hamda vaqtincha sug‘urta kompaniyasi hisobida yig‘iladigan sug‘urta fondi orqali qisqa va uzoq muddatli investitsiya faoliyatini amalga oshirish huquqidan foydalangan holda samarali investitsion faoliyatni amalga oshiradilar. Sug‘urta kompaniyalari sug‘urta faoliyatini tashkil etish orqali passiv pul oqimlarini aktiv pul oqimlariga aylantiruvchi investorlar sinfini shakllantiradilar. Rivojlangan davlatlarda investitsiya faoliyatini amalga oshiruvchi asosiy investorlar sifatida sug‘urta kompaniyalari kuchli moliya-kredit institutlariga aylanishlari oqibatida sug‘urta mamlakat iqtisodiyotining strategik sektori sifatida tan olinadi. Ayniqsa hayot sug‘urta tarmog‘ida uzoq muddatga tuzilgan shartnomalar orqali kelib tushadigan pul mablag‘lari uzoq muddat davomida sug‘urta kompaniyalarini samarali investorlar sifatida investitsiya bozorida faoliyat olib borishiga sabab bo‘ladi.

MAVZUGA OID ADABIYOTLAR TAHLILI

Sug‘urta kompaniyalari to‘lov qobiliyatini kengaytirish yo‘nalishlarini takomillashtirishning turli jihatlari MDH olimlari K. G. Voblogo, R. G. Gleyzer, S. V. Kulikova, L. A. Orlanyuk-Malitskoy, G. V. Chernova, K. V. Shiborsha, L. V.Lavrentevalarning ilmiy izlanishlarida ko‘rib chiqilgan. Sug‘urta kompaniyalari to‘lov qobiliyatini kengaytirish yo‘llari xorijiy olimlarni nazariy yondashuvlarida Evaggelia Siopi, Thomas Poufnas, James Ming Chen, Charalampos Agiropoulos va boshqalarning ilmiy izlanishlarida ko‘rib chiqilgan. O‘zbekistonda sug‘urta kompaniyalarini to‘lov qobiliyatini takomillashtirishni turli jihatlari professor Q. M. Qo‘ldoshev, professor X. M. Shennayev va professor R. S. Azimovlarning ilmiy ilmiy ishlarida tahlil qilingan.

Mahalliy va xorijiy olimlarning ilmiy ishlarida sug‘urta tashkilotlarining to‘lov qobiliyatini oshirish ulardagi mavjud aktivlarni rentabelligi yuqori bo‘lgan sohalarga investitsiya qilish masalalari yoritilgan bo‘lib O‘zbekiston sug‘urta bozorida sug‘urta tashkilotlarining to‘lov qobiliyatini oshirish yo‘nalishlarini qiyosiy tahliliga e’tibor berilmagan. Ushbu maqolada O‘zbekiston sug‘urta bozorida faoliyat olib borayotgan milliy sug‘urta kompaniyalaridagi mavjud kapital va aktivlardan samarali foydalanish imkoniyatlari tahlil qilingan hamda MDH davlatlari Rossiya va Qozog‘istondagi sug‘urta bozorini ROE (Return on Equity) va ROA (Return on Assets) ko‘rsatkichlari O‘zbekiston sug‘urta bozori ko‘rsatkichlari bilan qiyosiy tahlili amalga oshirilgan.

Ushbu ilmiy maqolaning maqsadi milliy iqtisodiyotning investitsiya resurslariga bo‘lgan ehtiyojlarini qondirishga va sug‘urta biznesini rivojlantirishning strategik vazifalarini hal qilishga yordam beradigan sug‘urta kompaniyalarining kapital va aktivlaridan samarali foydalanishning uslubiy asoslarini ishlab chiqishdan iborat.

TADQIQOT METODOLOGIYASI

Ushbu ilmiy maqola O‘zbekiston Respublikasi Moliya vazirligi huzuridagi Sug‘urta bozorini rivojlantirish agentligi tomonidan berilgan 2021–2022-yillardagi O‘zbekiston Respublikasi sug‘urta bozorining ROE (Return on Equity) va ROA (Return on Assets) moliyaviy ko‘rsatkichlari to‘g‘risidagi statistik ma’lumotlardan foydalanilgan holda Rossiya va Qozog‘iston davlatlari sug‘urta bozoridagi ROE (Return on Equity) va ROA (Return on Assets) ko‘rsatkichlari ma’lumotlari bilan qiyosiy tahlil usulidan foydalanib yozilgan.

Shuningdek xorijiy olimlar tomonidan olib borilgan sug‘urta kompaniyalari to‘lov qobiliyatini kengaytirish bilan bog‘liq ilmiy ishlardagi statistik tahlil ma’lumotlaridan foydalanilgan.

TAHLIL VA NATIJALAR

Sug‘urta kompaniyalari uchun to‘lov qobiliyati marjasining haqiqiy hajmi ustav fondi, zaxira fondi, qo‘shimcha fond, iste’mol fondi, jamg‘arish fondi, hisobot yilidagi va o‘tgan yildagi taqsimlanmagan foydani hisobot yilidagi va o‘tgan yildagi qoplanmagan zararlar hajmiga kamaytirish orqali hisoblanadi.

Sug‘urta kompaniyalari sug‘urta faoliyatini tashkil etishlari uchun sug‘urta qonunchiligida belgilangan barcha talablarga rioya etishlari shart. Sug‘urta kompaniyalarini moliyaviy barqarorligini belgilab beruvchi sug‘urta zaxiralarini shakllantirishi, sug‘urta kompaniyalari o‘z aktivlari tarkibini shakllantirishda belgilangan meyorlarga amal qilishi, qayta sug‘urta qilish bo‘yicha kvotalardan chiqib ketmasligi kabi bir qancha faoliyatni samarali amalga oshirishi lozim bo‘ladi.

Sug‘urta kompaniyasining moliyaviy barqarorligini belgilovchi yeng muhim mezonlardan biri uning to‘lov qobiliyatidir. Sug‘urta kompaniyalari to‘lov qobiliyati deganda ularni uzluksiz sug‘urta faoliyatini amalga oshirish jarayonida joriy majburiyatlari bo‘yicha to‘lovlarni o‘z vaqtida to‘lash imkoniyatining mavjudligi tushuniladi.To‘lov qobiliyatining ikki turi mavjud bo‘lib bular ayni vaqtdagi joriy to‘lov qobiliyati va istiqboldagi to‘lov qobiliyatidir.

Joriy to‘lov qobiliyati to‘g‘ridan to‘g‘ri hisob-kitob qilinadigan kreditorlik qarzlari uchun zarur bo‘lgan pul mablag‘larini to‘lash imkoniyati mavjudligini bildiradi. Sug‘urta kompaniyasini joriy to‘lov qobiliyati ko‘rsatkichi majburiyatlarga etarli pul mablag‘larining majudligi bilan belgilanadi. Sug‘urta kompaniyasining istiqboldagi to‘lov qobiliyati rejadagi sug‘urta tushumlari bilan ta’minlanishi hamda likvidli aktivlarga ega bo‘lishi bilan bog‘liq faoliyatni samarali tashkil etish bilan belgilanadi.Sug‘urta kompaniyasini to‘lov qobiliyati sug‘urta bozorida o‘z majburiyatlarini belgilangan muddatda bajarish imkoniyatining mavjudligidir.

O‘zbekiston sug‘urta bozori professional ishtirokchilarini ya’ni sug‘urta kompaniyalarini to‘lov qobiliyati normativlari quyidagilardan iborat:

- to‘lov qobiliyati marjasining yetarliligi normativi;
- alohida tavakkalchiliklar bo‘yicha sug‘urtalovchilar (qayta sug‘urtalovchilar) majburiyatlarining yo‘l qo‘yiladigan eng ko‘p miqdori;
- sug‘urtalovchilar (qayta sug‘urtalovchilar) majburiyatlari jamining yo‘l qo‘yiladigan eng ko‘p miqdori.

Sug‘urtalovchilar va qayta sug‘urtalovchilarning to‘lov qobiliyati to‘g‘risidagi Nizomga ko‘ra sug‘urta kompaniyalari to‘lov qobiliyati marjasining yetarliligi normativi 1 dan kam bo‘lmasligi shart etib beligilangan.

O‘zbekiston Respublikasidagi sug‘urta faoliyati to‘g‘risidagi qonunchilik hujjatlariga muvofiq sug‘urta kompaniyasini to‘lov qobiliyati marjasining yetarliligi normativi to‘lov qobiliyati marjasining haqiqiy miqdorini to‘lov qobiliyati marjasining normativ miqdoriga nisbatini bildiradi.

Umumiy sug‘urta sohasida yoki faqat qayta sug‘urta qilish faoliyatini amalga oshiradigan sug‘urtalovchilar uchun to‘lov qobiliyati marjasining normativ miqdori bo‘lib, quyidagi uchta miqdorning eng kattasi hisoblanadi:

- sug‘urta faoliyati to‘g‘risidagi qonunchilik hujjatlariga muvofiq sug‘urtalovchi uchun belgilangan ustav kapitalining eng kam miqdori;
- “mukofotlar usuli” bo‘yicha hisoblangan miqdor;
- “to‘lovlar usuli” bo‘yicha hisoblangan miqdor.

2022-yilning 1-yarim yillik yakunlariga ko‘ra Moliya vaziriligi huzuridagi Sug‘urtani rivojlantirish agentligi hisobotida sug‘urta kompaniyalari to‘lov qobiliyati marjasi bo‘yicha 1-diagrammada ma’lumotlar keltirilgan.

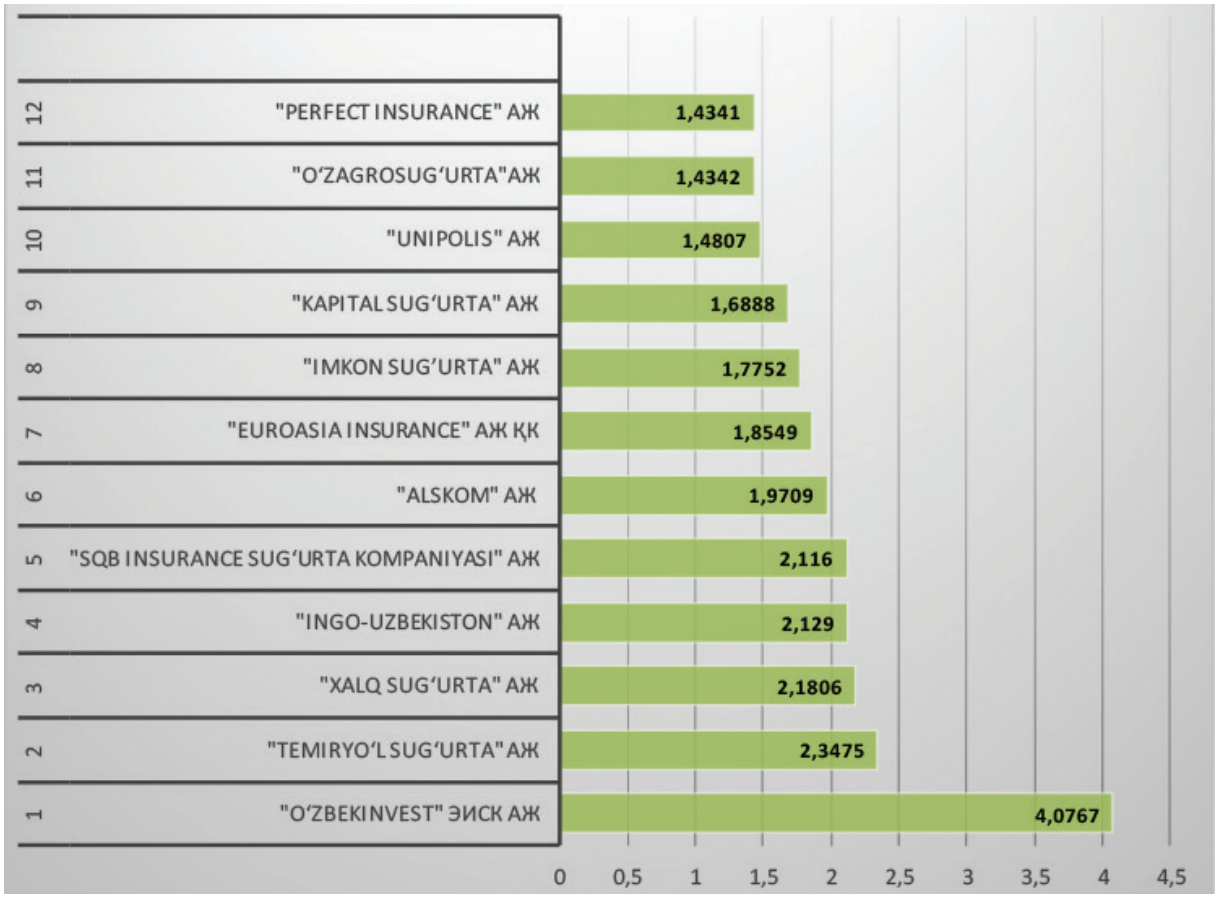
1-diagrammadagi ma’lumotlarga e’tibor qaratsak O‘zbekiston sug‘urta bozorida faoliyat olib borayotgan sug‘urta kompaniyalari ichida eng yuqori ko‘rsatkich O‘zbekinvest AJ ga tegishli bo‘lib 2022-yil yakunlariga ko‘ra eng yuqori ko‘rsatkichga ega bo‘lgan “APEX INSURANCE” AJ ning to‘lov qobiliyati marjasining yetarlilik ko‘rsatkichi 1,0664 ga teng bo‘lgan bundan shunday xulosa chiqarish mumkinki “APEX INSURANCE” AJ ning aktivlari va u tomonidan qabul qilingan sug‘urta majburiyatlari o‘rtasidagi mutanosiblik belgilangan talabdan ozroq yuqori lekin ushbu sug‘urta kompaniyasi 2022-yil yakunlariga ko‘ra 576 972 million so‘m sug‘urta mukofatini yig‘ib sug‘urta bozorida birinchi o‘rinni egallagan. Sug‘urta bozorini tartibga solishda sug‘urta kompaniyalarining o‘z moliyaviy majburiyatlarini o‘z vaqtida va to‘liq bajara olish qobiliyatini oshirishga qaratilgan chora-tadbirlar mexanizmini shakllantirish zarur. To‘lov qobiliyatining asosi bo‘lib, shakllantirilgan ustav kapitali, yetarli sug‘urta zaxiralari, shuningdek qayta sug‘urta qilish tizimining mavjudligi hisoblanadi.

Sug‘urta kompaniyasining ROE (Return on Equity) ko‘rsatkichi sof foydasining o‘z kapitaliga nisbatini aks ettiradi va foiz sifatida ifodalanadi. ROE investorlarga kompaniyaning o‘z kapitalini qanchalik samarali ishlatishini baholashga imkon beradi.

Sug‘urta kompaniyasining ROA (Return on Assets) ko‘rsatkichi sof foydasining uning aktivlariga nisbatini aks ettiradi, foiz sifatida ifodalanadi va investorlarga kompaniyaning aktivlaridan qanchalik samarali foydalanishini baholashga imkon beradi.

O‘zbekiston sug‘urta bozorini umumiy sug‘urta tarmog‘idagi sug‘urta kompaniyalarini 2022-yil 1-yarim yillikdagi ROE koeffitsiyenti bo‘yicha ma’lumotlar tahlililga e’tibor qaratsak eng yuqori ko‘rsatkich “DD general insurance” AJ (33,9%) , “Global insurance group” AJ (17,5%) , “Xalq sug‘urta” AJ (16,2 %) larga tegishli.

O‘zbekiston sug‘urta bozorining muhim ko‘rsatkichlaridan biri ROE koeffitsiyenti 2021–2022-yillarda 3–4 foizlik ko‘rsatkichga ega bo‘lgan.

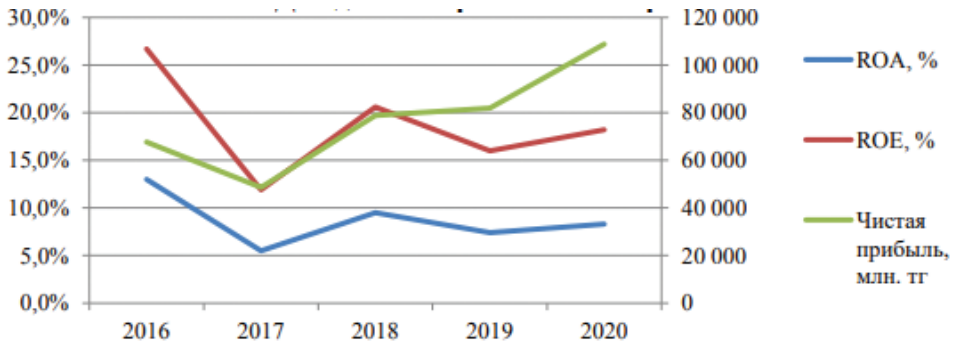


1 - d i a g r a m m a: Umumiy sug‘urta tarmog‘ida to‘lov qobiliyati marjasining yetarlilik ko‘rsatkichlari

O‘zbekiston sug‘urta bozorini umumiy sug‘urta tarmog‘idagi sug‘urta kompaniyalarini 2022-yil 1-yarim yillikdagi ROA koeffitsiyenti bo‘yicha ma’lumotlar tahlililga e’tibor qaratsak eng yuqori ko‘rsatkich “DD general insurance” AJ (14,8 %) , “Global insurance group” AJ (6,9 %) , “Xalq sug‘urta” AJ (5,5 %) larga tegishli.

Rossiya sug‘urta kompaniyalari kapitali rentabelligi ROE koeffitsiyenti 2016–2015-yillarda 24–28 foiz ko‘rsatkichga ega bo‘lib, Rossiya banklari kapitali rentabelligi ROE koeffitsiyenti 2016–2015-yillarda 14–13 foizni tashkil etib sug‘urta sektori rentabelligi bank sektori rentabelligidan baland bo‘lgan va o‘z navbatida bank va sug‘urta sektorlari bir-biri bilan yaxshigina raqobatlashgan[1]. Tahlillarimizga ko‘ra Rossiya sug‘urta bozori ROE koeffitsiyenti o‘rtacha 15 foizdan yuqori ekanligini anglashimiz mumkin.

Qozog‘iston sug‘urta bozori tahliliga ko‘ra, sug‘urta kompaniyalari kapitali rentabelligi ROE koeffitsiyenti 2016–2020-yillarda o‘rtacha 12–14 foizni tashkil etgan.

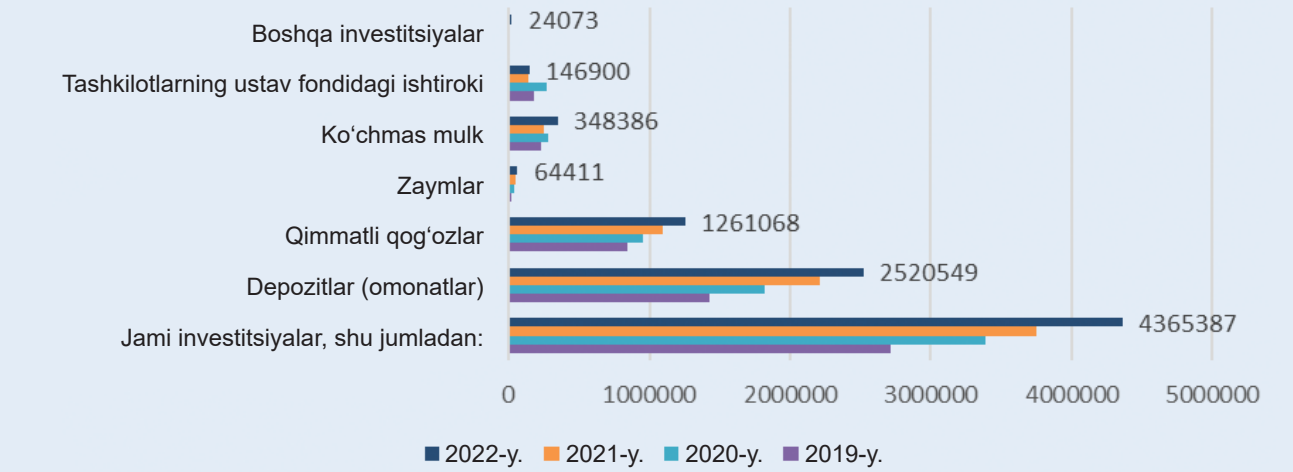


1 - r a s m: Qozog‘iston sug‘urta bozori kapitali rentabelligi ROE koeffitsiyenti[2]

1 https://acra-ratings.ru/research/422/ “Страховой сектор России привлекает инвесторов высокой рентабельностью”.
2 https://frsi.nationalbank.kz/ “Основные финансовые показатели страхового рынка.

Sug‘urta kompaniyalarini moliyaviy barqarorligini ta’minlashga xizmat qiluvchi omillardan biri ularni investitsiya faoliyatini kengaytirish hisoblanadi. Rivojlangan xorijiy davlatlar AQSh Yaponiya va Germaniya tajribasidan ma’lumki sug‘urta kompaniyalari uzoq muddatli sug‘urta turlari orqali yig‘ilgan sug‘urta zaxiralarini asosan moliya bozoriga hamda ipoteka va ko‘chmas mulk bozoriga investitsiya qilishi hisobiga yuqori likvidli daromadga ega bo‘lmoqda.

O‘zbekiston sug‘urta bozori professional ishtirokchilari ya’ni sug‘urta kompaniyalarini asosiy daromadalari tarkibida investitsiya faoliyatidan olinayotgan daromadlar ulushi so‘nggi yillarda o‘sish tedentsiyasiga ega ekanligini sug‘urta bozori ko‘rsatkichlari tahlili asosida bilishimiz mumkin. Sug‘urta kompaniyasining rentabelligi va raqobatbardoshligi ko‘p jihatdan investitsion faoliyatiga bog‘liq. Rivojlangan mamlakatlarda sug‘urta kompaniyalari tomonidan vaqtincha bo‘sh mablag‘larni joylashtirishni tartibga solish bo‘yicha tartib qoidalar ishlab chiqilgan. Mablag‘larni joylashtirish vaqt va makon bo‘yicha ularning majburiyatlari bilan mos kelishi likvidlik va rentabellik talablariga javob berishi kerak.



2 – diagramma: O‘zbekiston sug‘urta kompaniyalari investitsiya faoliyati ko‘rsatkichlari (mln. so‘mda)

O‘zbekiston sug‘urta tashkilotlari so‘nggi yillardagi investitsiya yo‘nalishi deyarli o‘zgarmagan.Sug‘urta tashkilotlari 2015-yildan 2022-yilga qadar depozitlar, qimmatli qog‘ozlar, ko‘chmas mulk, zaymlar, tashkilotlar ustav kapitalidagi ishtirokchilikka va qisman boshqa investitsiyalarga yo‘naltirgan. Sug‘urta tashkilotlari asosan umumiy sug‘urta tarmog‘ida faoliyat olib borayotganligi ularni uzoq muddatga mo‘ljallangan investitsiya faoliyatini amalga oshirishlariga imkon bermaydi chunki ularni sug‘urta zaxiralari uzoq muddatga shakllanmaydi.

O‘zbekistonda hayot sug‘urtasi bilan shug‘ullanuvchi sug‘urta tashkilotlarining uzoq muddatga investitsiya qilish imkoniyatlarini kengaytirish uchun hukumat tomonidan uzoq muddatli investitsiyalarni rag‘batlantirish siyosati olib borilishi va ushbu sohadagi qonunchilikga o‘zgartirishlar kiritilishi mamlakat yalpi ichki mahsulotida sug‘urta mukofatlari hajmini oshishini ta’minlaydi. Xayotni sug‘urtalashga ixtisoslashgan sug‘urta tashkilotlarini qo‘llab-quvvatlashga doir davlat siyosatini amalga oshirish orqali sug‘urta sohasini rivojlantirish sug‘urta tashkilotlarini faol investorlarga aylantiradi.

XULOSA VA TAKLIFLAR

O‘zbekistonda sug‘urta kompaniyalar to‘lov qobiliyatini oshirish uchun ulardagi mavjud aktiv va kapitaldan samarali foydalanish va ularni boshqarish bilan bog‘liq faoliyatni iqtisodiy jarayonlarga mos holda tashkil etish zarur.

Xorijiy davlatlar xususan Hindiston sug‘urta faoliyatini nazorat qilish va muvofiqlashtirish organi IRDAI tomonidan sug‘urta kompaniyalari uchun to‘lov qobiliyati marjasining yetarlilik normativi 1,5 daraja qilib belgilangan.

O‘zbekiston Respublikasi Markaziy banki tomonidan kreditlar berish tartib va meyorlari ishlab chiqilayotganda banklarga shunday talab qo‘yilishi kerakki unga ko‘ra bank tomonidan ajaratilayotgan kreditni qaytmasligi yoki garovga qo‘yilayotgan mol-mulkni sug‘urtalash shartnomalarini tuzishda sug‘urta kompaniyalarini ROE (Return on Equity) va ROA (Return on Assets) ko‘rsatkichlari hamda to‘lov qobiliyati marjasining yetarlilik normativi ko‘rsatkichini hisobga olgan holda amalga oshirishi lozim. Banklar sug‘urta kompaniyalari bilan hamkorlikda faoliyat olib borishida birinchi o‘rinda ularning moliyaviy barqarorlik ko‘rsatkichlari va ularni xalqaro reyting ko‘rsatkichlarini inobatga olishi zarur.

So‘nggi yillarda Yevropa Ittifoqi davlatlari tomonidan qabul qilingan sug‘urta kompaniyalari to‘lov qobiliyati bo‘yicha Solvency I va Solvency II meyorlarini ba’zi jihatlarini O‘zbekiston sug‘urta bozorini rivojlantirish va nazorat qilishda qo‘llash bo‘yicha tartiblarni ishlab chiqish mumkin.

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ПОВЫШЕНИИ РОЛИ ЦИФРОВОЙ ТРАНСФОРМАЦИИ БАНКОВ В СОВРЕМЕННОМ ЭТАПЕ РАЗВИТИЯ ЭКОНОМИКИ

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Аннотация: в статье анализируются особенности и современные тенденции трансформации коммерческих банков, также дается сравнительная оценка трансформации местных банков с банками развитых стран в условиях экономической нестабильности, анализируются стандарты реформирования банковского сектора, а также международный опыт по цифровая трансформация банковской деятельности. В результате анализа установлено, что на трансформацию банковского сектора большое влияние оказывают органы государственного регулирования, степень цифровизации экономики, корпоративная культура в банках, наличие четкой стратегии поэтапного развития банковская деятельность.

Ключевые слова: коммерческий банк, цифровизация, трансформация банков, инновации, банковские риски, мобильные и онлайн-приложения, экосистема, IT-инфраструктура.

Annotatsiya: maqolada tijorat banklari o‘zgartirishning xususiyatlari va zamonaviy tendentsiyalari tahlil qilingan. Shuningdek, iqtisodiy beqarorlik sharoitida mahalliy banklarning rivojlangan mamlakatlar banklari bilan transformatsiyasining qiyosiy bahosi berilgan, bank sektorini isloh qilish standartlari, shuningdek, bank faoliyatini raqamli transformatsiya qilish bo‘yicha xalqaro tajribalar tahlil qilingan. Tahlillar natijasida bank sektori transformatsiyasiga davlat nazorat qiluvchi organlari, iqtisodiyotni raqamlashtirish darajasi, banklardagi korporativ madaniyat va bank faoliyatini bosqichma-bosqich rivojlantirish bo‘yicha aniq strategiyaning mavjudligi kuchli ta’sir ko‘rsatayotgani aniqlandi.

Kalit so‘zlar: tijorat banki, raqamlashtirish, banklarning transformatsiyasi, innovatsiyalar, bank risklari, mobil va onlayn ilovalar, ekotizim, IT.

Abstract: the article analyzes the characteristics and modern trends of commercial bank transformation, also provides a comparative assessment of the transformation of local banks with banks of developed countries in the conditions of economic instability, analyzes the standards of banking sector reform, as well as international experiences on the digital transformation of banking activities. As a result of the analysis, it was found that the transformation of the banking sector is strongly influenced by state regulatory bodies, the degree of digitization of the economy, corporate culture in banks, and the existence of a clear strategy for the gradual development of banking activities.

Key words: commercial bank, digitalization, transformation of banks, innovation, banking risks, mobile and online applications, ecosystem, IT.

ВВЕДЕНИЕ

Цифровая трансформация – процесс сложный, но необходимый для эффективного развития и устойчивого роста. На пути к цифровизации стоит множество вызовов: от правильного выбора программного обеспечения и инвестиций в вычислительные мощности до необходимости оптимизации процессов и обучения персонала, включает в себя большой пакет инициатив и призвана повысить эффективность банков за счет оптимизации и автоматизации процессов, совершенствования IT-архитектуры, разработки новых систем и внедрения современных подходов к интеграции. Ожидается, что реализация этих инициатив по цифровой трансформации принесет банку выгоду в размере нескольких десятков миллионов долларов.

Современная тенденция развития экономики приводит к тому, что цифровизация всех процессов является основополагающим фактором при функционировании субъектов экономических отношений. Банковский сектор, как один из основным сегментов экономики, функционирует под влиянием изменений на финансовых рынках. Поэтому нынешнюю траекторию развития коммерческих банков определяет совокупность факторов внешней среды, характеризующейся на данном этапе нестабильностью и повышенными рисками. Особенно, переход к новому технологическому укладу, жесткие регуляторы контроля и повышенная конкуренция бросают вызов всем финансово-кредитным организациям. Поэтому, перед банками стоит задача осуществить переход на новый формат своей деятельности, внедряя инновационные технологии и подходы к управлению, чтобы обеспечить выживание на рынке в долгосрочной перспективе.

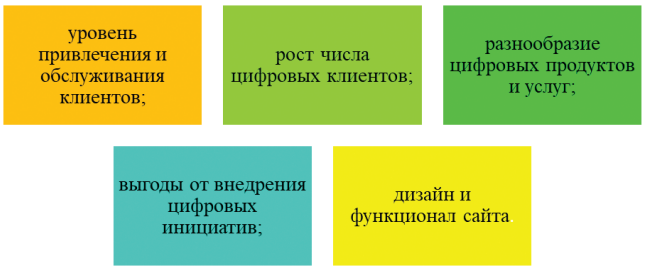

Рис. 1: Основные критерии цифровой трансформации банков

В 2018 году исследовательская и консалтинговая компания, специализирующаяся на рынках информационных технологий Gartnerсделал смелый прогноз, сказав, чток 2030 году 80 процентов традиционных финансовых компаний прекратят свою деятельность [8].Gartner связал эти ожидаемые прогнозы с цифровизацией, показав что компании, которые не могут принять цифровую трансформацию, могут потерять свою долю рынка в пользу “глобальных цифровых платформ, финтех-компаний и других нетрадиционных игроков”. С тех пор пандемия COVID-19 ускорила осуществление данных прогнозов, способствовав развитию эры онлайн-банкинга и цифровых платежей.

В данной статье рассматриваются основные направления трансформации банковской деятельности, а также, роль цифровизации в повышении рентабельности банковского сектора и экономики в целом.

ОБЗОР ЛИТЕРАТУРЫ

Трансформация банков является достаточно сложным процессом и поэтому разработка теоретических основ по данному направлению является одним из важных приоритетов для практического построения эффективного подхода для реформирования банков.

В современном мире роль банка стала постепенно трансформироваться: его функции стали уже не столь исключительными. Например, Васильева Т. А. в своем исследовании доказывает, что банки перестают быть единственными владельцами уникальной информации, а из-за развития финансового инжиниринга и финансовых инструментов сделки заключаются без банковского вмешательства, примером чего могут стать “полные контракты”, предлагаемые небанковскими финансовыми посредниками [9].

О трансформации банковских функций говорит и теория дезинтермедиации, возникшая в начале 21 века. Козлова С. Ю. в своей статье пишет о том, что дезинтермедиация в банковском секторе выражена через утрату и снижение эффективности банковских функций как финансовых посредников [10].

На протяжении последних десятилетий велась научная дискуссия о полном прекращении существования банков, а фраза, сказанная Биллом Гейтсом ещё в 1994 году о том, что миру нужны банковские услуги, но не сами банки [11], стала широко известной. Однако, роль банков в современном мире не столь потеряна и благодаря цифровой эволюции, банки, как субъекты экономических отношений и финансовые посредники, расширяя спектр своих услуг, всё еще функционируют и мы придерживаемся мнения, что на современном этапе банки смогут сохранить свою роль.

Ниже рассмотрены концептуальные подходы основных характеристик деятельности современных банков.

Таблица 1: Характеристика деятельности по типам банков [12, 13]

Тип банка	Характеристика деятельности		
	Кинг Б.	**Исаев Р. А.**	**Васильева Т. А.**
Банк 1.0	• традиционная организационная структура; • интернет, банковские автоматы и колл-центры -“альтернативные каналы”, которые не являются стратегическими функциональными подразделениями	• традиционный или консервативный подход; • не практикует применение современных технологий и стандартов; • неэффективные методы управления рисками; • отсутствие мотивационной системы	• классическая бизнес-модель, направленная на тесные взаимоотношения с клиентом и поддерживающая их обслуживание в отделениях; • предоставление стандартных услуг.
Банк 2.0	• основным приоритетом для банка является изучение потребительского поведения клиентов; • использование инновационных технологийпредусматривающие максимальное удовлетворение потребностей клиентов.	• система, имеющая целенаправленные, обоснованные бизнес-процессы; • технологии используются исходя из тенденций финансового рынка; • система мотивации сотрудников;	• предоставление виртуальных услуг с использованием онлайн-среды;
Банк 3.0	• использование мобильных технологий, социальных медиа и поведенческих игровых моделей	• инновационный подход для обслуживания своих клиентов; • систематизация бизнес процессов; • использование системы KPI; • поощрение инициативы сотрудников.	• в процессе цифровой трансформации, включающую автоматизацию процессови переключение от фронт-конечной активности к цифровым каналам.

Кроме этого, научные труды экономистов, таких как Адзер И., Мамонтов А., Бергер К., Миллар В. и другие, были посвящены исследованию методических основ трансформации организационной структуры банка, а Исаев Р. А., Калтрел С., Королёв В. Ю. Синки Дж. Мл. раскрыли в своих работах методологию стратегического управления банком и механизм бизнес-моделирования. Однако, они допускали упущения, как например то, что большинство из них рассматривали деятельность банка в рамках традиционного подхода, а также оставили открытыми отдельные аспекты преобразования банковского бизнеса в электронную форму.

МЕТОДОЛОГИЯ ИССЛЕДОВАНИЯ

В ходе исследования нами были изучены тенденции развития цифровых банков, международный опыт по цифровизации банковского сектора и основные аспекты трансформации банков в Узбекистане.

При анализе данных, полученных при изучении процесса цифровой трансформации банков, были широко использованы такие методы как: сравнение, таблично – графические, методы абстрактного мышления и системного подхода.

АНАЛИЗ И РЕЗУЛЬТАТЫ

На сегодняшний день во всем мире банки находятся в эпицентре цифровой трансформации, поэтому традиционным банкам приходится использовать новые технологии и возможности цифровизации

для того чтобы сохранить конкурентоспособность на финансовом рынке, и стать более динамичными, оперативными и эффективными в удовлетворении потребителей банковских услуг.

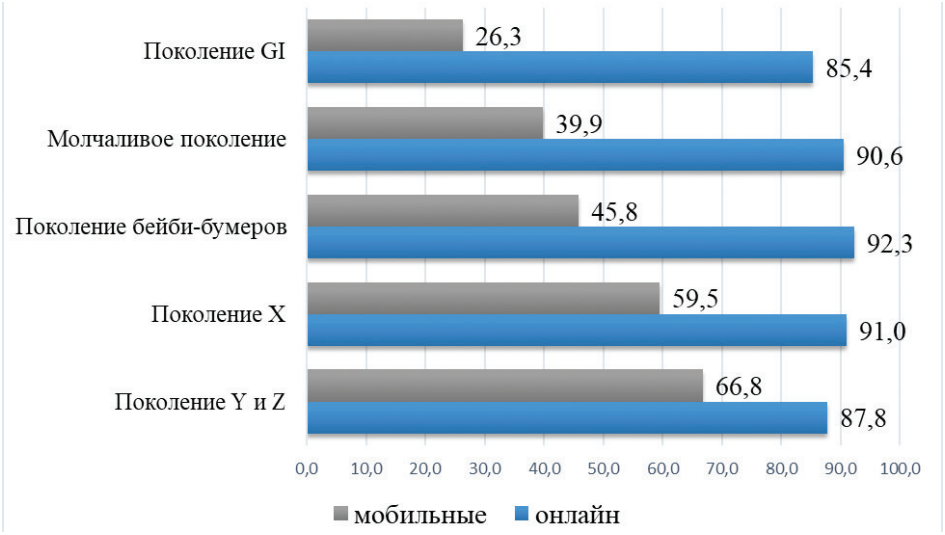

Рис. 1: Доля респондентов, которые “в настоящее время используют” или “рассматривают возможность использования” онлайн или мобильных банковских услуг, % [19]

Международной организации PWC, которое осуществляет сегментацию клиентов банковского сектора по их финансовым возможностям и потребностям в цифровых технологиях, делит потребителей на 5 сегментных групп и показывает процентное значение потребителей по предпочтению мобильных или онлайн банковских услуг. Особое внимание при этом уделяется поколению Y и Z, так как это сегмент, который только достигает пикового возраста финансового потребления и рассматриваетсякак потенциальный клиент для банков в ближайшее будущее. Так, 2/3 клиентовпоколений Y и Z отдают предпочтение интернету и мобильным устройствам (рисунок 1), и при выборе банка этой группой людей, намного важную роль играет цифровой набор функций, которые предлагает банк, нежели его расположение и бренд.

По словам Блейка Моргана, автора книги “Клиент будущего”, процесс сегментации клиентов и изучение их потребностей влияет на многие важные аспекты бизнеса, включая обслуживание клиентов, организационную структуру, интеграцию данных, конфиденциальность, логистику и продажи.

Кроме того, в отчётах 2020 года, Deloitteпоказал опрос, в котором приняли участие более 17000 потребителей банковских услуг, и по результатам опроса выяснилось, что 22% потребителей используют каналы онлайн и мобильных приложений более 10 раз в месяц для удовлетворения своих банковских потребностей [15].

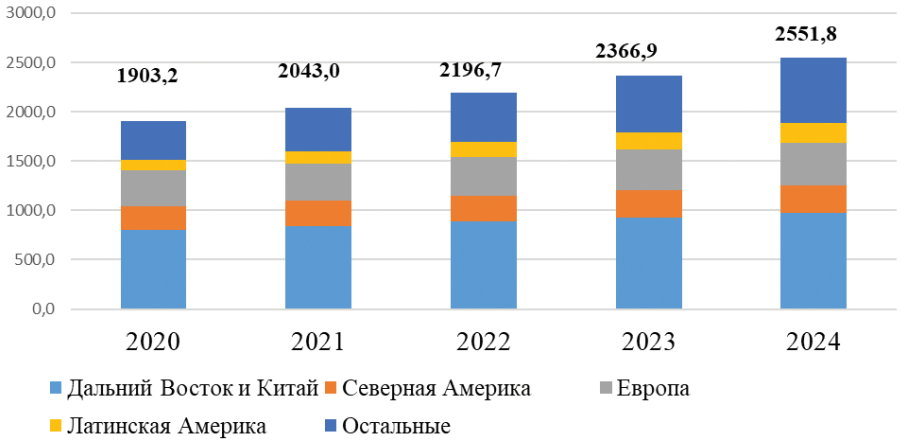

Рис. 2: Количество активных пользователей онлайн банкинга в 2020 году с прогнозами до 2024 года (в млн) [19]

По данным международной бизнес-платформы по рынкам и потребителям Statista, использование онлайн-банкинга и мобильного банкинга будет неуклонно расти в период с 2020 по 2024 год, при этом азиатский рынок будет крупнейшим. Как видно из графика, в 2020 году на Дальний Восток и Китай уже приходилось более 800 миллионов активных пользователей онлайн-банкинга. Ожидается, что к 2024

году эта цифра достигнет почти одного миллиарда. По состоянию на 2020 год около 1,9 миллиарда человек во всем мире активно пользовались услугами онлайн-банкинга, и к 2024 году это число, по прогнозам, достигнет 2,5 миллиарда.

Все вышеуказанные факторы способствовали развитию новых инновационных каналов обслуживания, например, экосистемы. Экосистема – это целая сеть/группа сотрудничающих и конкурирующих компаний, предлагающих собственные связанные между собой товары и услуги. В России первая экосистема в банках разработана в Сбербанке, которая функционирует и по сей день. Экосистема Сбербанка включает в себя следующие компоненты: рисковое страхование, электронную коммерцию, управление благосостоянием и брокерские услуги, развлечения, здоровье, е-образование и облачные сервисы. Благодаря созданию технологической экосистемы, Сбербанку удалось привлечь более 50 компаний в периметре экосистемы, более 60 млн ежемесячной аудитории нефинансовых сервисов и т.д. Также, интеграция ИТ инструментов привело к уменьшению стоимости транзакций в два раза. Такие экосистемы разрабатываются практически во всем мире способствуя оптимизации многих операционных процессов и увеличению доходов.

Mobile Banking Rank Узбекистан 2022 – это исследование пользовательского опыта, который складывается из полноты и удобства решаемых задач в мобильных банках для частных лиц. Фокус исследования – управление дебетовыми картами. Кредитные продукты рассматриваются только в части витрины вторичных продаж.

Рис. 3: Оценка банков 2022 года[1]

Результаты исследования позволят оценить вектор развития, ключевые особенности и тренды мобильного банкинга в Узбекистане, увидеть практики и решения для качественного улучшения клиентского опыта и создания конкурентного преимущества.

Уровень цифровизации всех пользовательских задач в мобильных банках Узбекистана не превышает 50%. Часть процессов все еще происходит офлайн: получение справок и документов, управление данными, выгрузка информации по счетам. Эти задачи входят в категорию цифрового офиса и могут решаться через приложение.

Сильное качество мобильных банков Узбекистана – цифровизация платежей. Эта группа задач имеет более высокую среднюю оценку. Планку качества платежей на рынке задают зарубежные банки и платежные системы, такие как Click. Как следствие, весь рынок старается не отставать от их уровня.

Важно отметить, что ни один отечественный банк не вошел в топ-3 по качеству клиентского опыта, а лидерами стали иностранный цифровой банк и платежные системы. Они выделяются на рынке благодаря более широкому охвату пользовательских сценариев, связанных с платежами, и задают высокую планку качества переводов на рынке. Это мотивирует традиционные банки активнее развивать платежи.

1 https://vc.ru/finance/558496-samye-udobnye-mobilnye-banki-uzbekistana-dlya-chastnyh-lic-rezultaty-issledovaniya-markswebb

ВЫВОДЫ И ПРЕДЛОЖЕНИЯ

Основываясь на результаты анализа исследуемой темы можно сделать следующие выводы:

Банки, как финансовые институты играют решающую роль в эффективном распределении сбережений и инвестиций в рыночной экономике и важны для стабильности всей финансовой структуры. Поэтому, они должны одновременно реформироваться вместе с экономикой и иметь гибкие инструменты. Внедрение цифровизации в банках – это возможность для эффективного построения новой модели функционирования банков, также это инструмент который требует применение основ поведенческой экономики в банковской деятельности.

Теоретические и практические результаты анализа и оценки цифровой трансформации банков послужили формированию следующих предложений:

1. Каждый банк, исходя из своих интересов и направлений деятельности, должен разработать четкую дорожную карту цифровой трансформации для поэтапного внедрения новых инновационных сервисов, что в свою очередь может привести к оптимизации операционных расходов и увеличению прибыли;
2. Разработайте план действий для обеспечения операционной эффективности и финансовой устойчивости. Необходимо создавать новые цифровые продукты, соответствующие региональным и маркетинговым стратегиям для дальнейшего развития в рыночных условиях;
3. Важно укреплять корпоративное управление и укреплять корпоративную культуру с упором на открытую коммуникацию и продвижение амбициозных целей;
4. Клиентоориентированность. Внедрение тех цифровых продуктов и услуг, которые удовлетворяют потребности клиентов и одновременно удовлетворяют требования банка по прибыльности.

Несмотря на то, что в современном этапе экономического развития банки столкнулись с потребностью трансформации всех своих бизнес-процессов, цифровизации услуг и изменения подхода функционирования, нужно отметить, что именно это и привело к новой эре цифровых банков, которые имеют более гибкие подходы к неустойчивым экономическим изменениям и более широкий спектр продуктов и услуг чем традиционные банки.

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TO‘QIMACHILIK KORXONALARIDA TEJAMKOR ISHLAB CHIQARISHNI TASHKIL ETISHDA MEHNAT RESURSLARI VA ISHLAB CHIQARISH QUVVATLARIDAN FOYDALANISH SAMARADORLIGI

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Annotatsiya: ushbu ilmiy maqolada to‘qimachilik korxonalarida tejamkor ishlab chiqarish rejasining bajarilishida jamoaning har bir a’zosi hissasi bilan mahsulot ishlab chiqarish hajmining ortishi, ishlab chiqarish quvvatlaridan va mehnat resurslaridan oqilona foydalanishning asosiy ko‘rsatkichlari tahlil qilingan. Ushbu maqola tejamkor ishlab chiqarish mavzusi doirasidagi ilmiy ish natijasi talqin etilgan.

Kalit so‘zlar: to‘qimachilik korxonasi, mehnat resurslari, ishlab chiqarish quvvati, ishlab chiqarish texnologiyasi, ishlab chiqarishni mahalliylashtirish tejamkor ishlab chiqarish.

Аннотация: в данной научной статье проанализированы основные показатели увеличения объема производства, рационального использования производственных мощностей и трудовых ресурсов с вкладом каждого члена коллектива в выполнение экономичного производственного плана на текстильных предприятиях. Данная статья интерпретируется как результат научной работы в рамках темы бережливого производства.

Ключевые слова: текстильное предприятие, трудовые ресурсы, производственные мощности, технология производства, локализация производства, рентабельное производство, воспроизводство.

Abstract: in this scientific article, the main indicators of the increase in the volume of production, the rational use of production capacities and labor resources with the contribution of each member of the team in the implementation of the economic production plan in textile enterprises are analyzed. This article is interpreted as a result of scientific work within the topic of lean production.

Key words: textile enterprise, labor resources, production capacity, production technology, production localization cost-effective production.

To‘qimachilik korxonasining asosiy salohiyati xodimlardan iborat. G‘oyalar qanchalik yaxshi bo‘lmasin, eng yaxshi texnika-texnologiyalar mavjud bo‘lmasin, malakali xodimlarsiz yuqori natijalarga erishib bo‘lmaydi. Ishlab chiqarish samaradorligini oshirishda inson omilining ahamiyati doimiy ravishda jamiyat ega bo‘lgan har bir ishchi kuchi salohiyatining oshib borishi bilan bog‘liq. Shuning uchun ham to‘qimachilik korxonalarida kadrlar siyosatining ishlab chiqilishiga alohida e’tibor qaratiladi. Chunki, kadrlar siyosati orqali korxona kadrlarining barcha imkoniyatlari o‘rganib chiqilib, ularni to‘g‘ri joylashtirish yo‘llari ishlab chiqiladi, u orqali xodimlar holati tahlil etilib, ularning salohiyati aniqlanadi.

O‘zbekiston Respublikasi Prezidentining 2019-yil 16-sentyabrdagi “Yengil sanoatni yanada rivojlantirish va tayyor mahsulotlar ishlab chiqarishni rag‘batlantirish chora-tadbirlari to‘g‘risida”gi PQ-4453-son qarori bilan “Xom ashyoni chuqur qayta ishlash asosida bozor talablaridan kelib chiqqan holda yuqori qo‘shilgan qiymatga ega to‘qimachilik va tikuv-trikotaj mahsulotlarni ishlab chiqarish va eksport qilishning 2020–2025-yillarga mo‘ljallangan maqsadli parametrlari” tasdiqlandi [2].

Ishchi kuchining salohiyati deganda korxonadagi ishchi-xizmatchi xodimlarning o‘z qobiliyatlarini amalga oshira olish imkoniyatlari tushuniladi. Xodimlar salohiyatiga xodimlarning yoshi, jinsi, bilimi, malakasi, ma’lumo-

ti, ish staji va boshqa ko‘plab omillar ta’sir qiladi. Ushbu omillarning ta’sirini tahlil etish orqali kadrlar salohiyatining holatini baholash mumkin. Umuman olganda, kadrlarni tahlil etishda dastlab korxonada kadrlarning to‘g‘ri joylashtirishni tahlil etish vazifalariga alohida e’tibor qaratiladi. Ushbu ish jarayonida asosiy e’tibor xodimlarni oqilona va samarali taqsimlash, son va sifat jihatdan foydalanish masalalariga qaratiladi. Son jihatdan qaralganda, ishlovchilarning umuman korxona bo‘yicha yoki bo‘limlar bo‘yicha yetarliligi ishlab chiqarish vazifalarining hajmi va mehnat jamoasining imkoniyatlaridan kelib chiqqan holda aniqlanadi. Sifat jihatdan esa, bajarilayotgan ishlarning murakkabligiga, ishlovchilarning kasb-malakasining mos kelishi darajasiga qarab aniqlanadi. Shu sababli to‘qimachilik korxonalarida tejamkor ishlab chiqarishni tashkil qilishda mehnat resurslari va ishlab chiqarish quvvatlaridan samarali foydalanish yo‘llarini o‘rganish doimo dolzarb bo‘lib hisoblanadi.

To‘qimachilik korxonalarida yo‘l qo‘yilgan ish vaqtidan yo‘qotishlarni o‘rganishda ishchilar sonini kamayishi hisobiga ish vaqtini kamayishini aniqlash, shuningdek, ish vaqtidan yo‘qotishlarni sabablarini aniqlash kerak deb hisoblaymiz. Ishchilarning son jihatdan ta’minlanganligi bilan bir qatorda, ularni sifat tarkibini ham o‘rganish lozim va u umumta’lim, kasb-malaka darajalari, jinsi yoshi va ishlab chiqarish ichki tuzilmalari bilan ifodalanadi.

Ishchi kadrlarni oqilona tarzda boshqarish ishlab chiqarish jarayonining to‘xtovsizligini, ishlab chiqarish rejalarini va jarayonlarini “Osboron tekstil” MChJ korxonasi misolida ko‘rib chiqamiz (1-jadval).

1 - j a d v a l: “Osboron tekstil” MChJ korxonasida 2019–2021-yillarda mehnat resurslari bilan ta’minlanganlik holati

№	Xodimlar guruhi	2019-y.	2020-y.	2021-y.	2021-yil 2019-yilga nisbatan, %
1.	Jami	1051	1048	1026	97,6
2.	Shu jumladan: Asosiy faoliyatda band bo‘lgan xodimlar	1036	1034	1013	97,8
3.	Shundan: Ishchilar Xizmatchilar	 862 174	 860 174	 833 171	 96,6 98,3
4.	Shulardan: Rahbarlar Mutaxassislar	 48 126	 49 125	 47 124	 97,9 98,4
5.	Asosiy bo‘lmagan faoliyatda band xodimlar	15	14	13	86,7

1-jadvaldagi ma’lumotlardan ko‘rinishicha, asosiy faoliyatda band bo‘lgan xodimlar soni hisobot yilida rejaga nisbatan 98,0 %ni, o‘tgan yilga nisbatan esa 97,8 %ni tashkil qildi. Ishchilar soni o‘tgan yilga nisbatan 97,6 %ni, rejaga nisbatan 96,9 %ni tashkil etgan, ya’ni 0,7 %ga qisqargan. Qolgan kategoriyalar bo‘yicha ham xodimlar sonining kamayishi kuzatiladi. Bu shuni bildiradiki, tahlil qilinayotgan korxonada ishlab chiqarishni rivojlantirish asosan ekstensiv omillar ta’siri ostida bo‘lmoqda.

Ishchilarning kasb va malaka darajasining tahlili mutaxassislik va malakasi bo‘yicha haqiqatdagi sonini uchastka, brigada va butun ish hajmi turlari bo‘yicha bajarishga kerak bo‘ladiganlar soniga solishtirish orqali amalga oshiriladi. Shunda har bir kasb bo‘yicha ishchilar tanqisligi yoki ortiqligi kelib chiqadi. Korxonaning ishchi kuchi bilan ta’minlanishini tahlil qilishda eng mas’uliyatli bosqichi bo‘lib, uning harakatini o‘rganish hisoblanadi.

Ishlab chiqarish kuchlarini o‘rganish va uning darajasini mehnat unumdorligi darajasi bilan solishtirish orqali, ularning farqi 7,58 %ni tashkil qilishi aniqlandi. Bu farq, har bir ishlovchiga to‘g‘ri keladigan o‘rtacha mahsulot ishlab chiqarish hajmini o‘sish ichki imkoniyati bo‘lib, uni faqat ishlab chiqarishning texnik darajasini ko‘tarish, ishlab chiqarish va mehnatni tashkil qilish va boshqarishni takomillashtirish, ishlab chiqarish tuzilmasini takomillashtirish orqali amalga oshirish mumkin (2-jadval).

2-jadval ma’lumotlaridan ko‘rinib turibdiki, to‘qimachilik sanoati korxonalarida ishchi kuchining qo‘nimsizlik koeffitsiyenti 2019-yilga nisbatan 2021-yilda 3,6 %ga yuqori, ammo 2019-yilga nisbatan 6,5 %ga past. Tahlil jarayonida qo‘nimsizlik koeffitsiyentining 2021-yilda 2019-yilga nisbatan pasayishiga olib kelgan sabablarni sinchkovlik bilan o‘rganish zarur, chunki ishchi kuchining qo‘nimsizligi o‘ta yuqori bo‘lishi korxona faoliyatining samaradorligiga salbiy ta’sir etadi.

Shunday qilib, korxonaning ishchilar bilan ta’minlanganlik ko‘rsatkichlari, ulardan foydalanish darajasini tavsiflamaydi, ammo tabiiyki, ishlab chiqarilayotgan mahsulot hajmiga ta’sir etadigan asosiy omillardan hisoblanadi.

2 - j a d v a l: “Osboron tekstil” MChJ korxonasida 2019-2021-yillarda ishchi kuchining harakati

Ko‘rsatkichlar	2019-yil	2020-yil	2021-yil
Ishga qabul qilinganlar	62	65	63
Ishdan bo‘shaganlar	92	79	82
Shu jumladan:			
O‘qishga	6	5	7
Harbiy xizmatga	11	9	10
Nafaqa va boshqa sabablarga ko‘ra	9	8	10
O‘z xohishiga ko‘ra	62	53	52
Mehnat intizomini buzganligi uchun	3	4	2
Ishchilarning ro‘yxat bo‘yicha o‘rtacha soni	1064	1022	1026
Aylanish koeffitsiyenti:			
Qabul bo‘yicha, %	5,8	6,3	6,4
Ketish bo‘yicha, %	8,6	7,7	8,3
Qo‘nimsizlik koeffitsiyenti, %	6,1	5,5	5,7

To‘qimachilik korxonalarining ishlab chiqarish quvvati belgilangan mahsulot turlari bo‘yicha eng ko‘p mahsulot ishlab chiqarish hajmiga o‘rnatilgan jihozlardan, bino va inshootlardan, ishlab chiqarishga ilg‘or texnologiyani qo‘llash, mehnatni unumli tashkil etish va jihozlar unumdorligidan to‘liq foydalanish orqali erishishni belgilaydi. Demak, korxona quvvati ishlab chiqarish dasturi bo‘yicha belgilangan mahsulot hajmidan yuqori bo‘ladi.

Mahsulot ishlab chiqarishdan olingan natijalarni korxona quvvati bilan solishtirish korxonaning mahsulot hajmini oshirish bo‘yicha ichki imkoniyati haqida ma’lumot beradi. To‘qimachilik sanoatiga tegishli korxonalarning ham ishlab chiqarish quvvatlarini hisoblashda ularning o‘ziga xos jihatlarini hisobga olish maqsadga muvofiqdir.

To‘qimachilik sanoatida, masalan yigiruv va to‘quv korxonalarida ishlab chiqarish quvvatini oxirgi o‘timdagi jihozlarning quvvati bilan, ya’ni yigiruvda yigiruv urchuqlari, to‘quvda – to‘quv stanoklari bo‘yicha hisoblanadi. Bu shunga asoslanadiki, korxonada oxirgi o‘timning quvvatidan ortiq miqdorda mahsulot ishlab chiqarish imkoniyati bo‘lmaydi. Korxonaning ishlab chiqarish quvvati mahsulot ishlab chiqarish dasturida belgilangan assortiment turi uchun hisoblanadi, chunki assortiment turi o‘zgarsa, quvvat ham o‘zgaradi.

Korxonaning ishlab chiqarish quvvati o‘zgarmaydigan kattalik emas. Yangi texnikani joriy etish, texnologik jarayonni takomillashtirish, ishlab chiqarishni va mehnatni tashkil etishni yaxshilash va boshqa tadbirlar o‘z-o‘zidan quvvatni qayta ko‘rib chiqishni taqozo etadi.

Dastgohlar − asosiy ishlab chiqarish fondlarining eng faol qismi hisoblanib, uning salmog‘ining ortishi ijobiy holat hisoblanadi. Tahlil jarayonida asosiy ishlab chiqarish fondlari faol qismini o‘rtacha yillik qiymatini hisoblash bilan birga, korxonaning mashina va dastgohlar bilan ta’minlanganlik darajasi ham tahlil qilinishi kerak, deb hisoblaymiz.

Fikrimizcha, tahlil ishlarini amalga oshirishda ishlab chiqarishni mexanizatsiyalashtirish va avtomatlashtirish darajasini oshirishga imkon beruvchi tadbirlarni bajarish darajasi, shuningdek mashina va dastgohlarning har bir guruhi bo‘yicha ularning umumiy hajmdagi ilg‘or, yangi, unumdorligi yuqori dastgohlarning salmog‘ini hamda dastgohlarning umumiy qiymatida avtomatlashtirilgan dastgohlarning, o‘lchov asboblarning, shuningdek, modernizatsiyalashtirilgan dastgohlarning ulushini aniqlash maqsadga muvofiqdir.

Ushbu ko‘rsatkichlar bo‘yicha hamda boshqa asosiy fondlarning texnikaviy darajasini baholovchi ko‘rsatkichlar bo‘yicha hisobot davri ko‘rsatkichlari reja ko‘rsatkichlari bilan taqqoslash hamda korxonaning ishlab chiqarish dastgohlari bilan ta’minlanganlik darajasini hamda ulardan foydalanish samaradorligini tahlil qilganimizda ularni ishlab chiqarish jarayonida ishtirok etishiga ko‘ra guruhlarga ajratishni maqsadga muvofiqdir, deb hisoblaymiz.

XULOSA

To‘qimachilik korxonalarida resurs tejamkor ishlab chiqarishni tashkil etishda mehnat salohiyatining o‘rni katta. Shundan kelib chiqqan holda, to‘qimachilik korxonalarida mehnat resurslaridan foydalanishni yaxshilash hisobiga, mahsulot ishlab chiqarish hajmini oshirish imkoniyatlari va mazkur yo‘nalishda korxonada amalga oshirilishi kerak bo‘lgan vazifalar, xususan, korxonada ish vaqtidan yo‘qotishlarni tugatish, ishchilarning mehnatga bo‘lgan munosabatini yaxshilash va mehnat unumdorligini o‘stirish hamda kadrlar tarkibini yaxshilash va ishchilar kiradi.

To‘qimachilik korxonalarida ishlab chiqarish vositalaridan foydalanish samaradorligini oshirishda, yangi ish joylarini jihozlash, asbob-uskunalardan va ish vaqtidan unumli foydalanish, asbob-uskunalar unumdorligini oshirish, asosiy ishlab chiqarish fondlari tarkibini yaxshilash hisobiga, mahsulot ishlab chiqarish hajmini oshirish ichki imkoniyatlari mavjud. Resurs tejamkor ishlab chiqarishni tashkil etishda, to‘qimachilik sanoati mahsulotlari tannarxida xom ashyo va materiallar salmog‘ining yuqori ekanligidan kelib chiqqan holda, korxonada materiallar sarfi me’yorini kamaytirish, xom ashyo va materiallarning zamonaviy turlaridan foydalanish omillari hisobiga mahsulot ishlab chiqarish hajmini oshirish mumkin.

Sotilmagan mahsulot hajmini kamaytirish hisobiga sotish hajmini oshirish imkoniyatlari sifatida jo‘natilgan tovar mahsuloti bo‘yicha rejadan ortiqcha qoldiqni kamaytirish hamda tayyor mahsulotni rejadan ortiqcha zaxiralarini kamaytirish kerakligini ham, mazkur yo‘nalishda amalga oshirilishi kerak bo‘lgan asosiy vazifalar sifatida belgilashimiz mumkin.

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LIQUIDITY AND RECENT CHANGES OF GOVERNMENT SECURITIES MARKET IN THE UNITED STATES, THE UNITED KINGDOM AND JAPAN

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Abstract: this article examines recent developments in the structure and liquidity of the major government bond markets (US, UK and Japan) and examines the liquidity of the government bond market (and related repo and futures markets), including changes in the behavior of bonds changes were analyzed. In particular, the participation of various market participants (especially dealers) and the factors of market participants' behavior were studied, as well as the factors ensuring the stability of government bond markets were determined.

Key words: Government securities, bond market, dealer, repo markets, benchmark, primary markets, market participants, dash for cash, market liquidity, the COVID-19 pandemic, bid-ask spreads, debt management offices.

Annotatsiya: ushbu maqolada asosiy davlat obligatsiyalari bozorlarining (AQSh, Buyuk Britaniya va Yaponiya) tuzilishi va likvidligidagi so‘nggi o‘zgarishlar ko‘rib chiqildi va davlat obligatsiyalari bozorining likvidligi (va tegishli repo va fyuchers bozorlari), shu jumladan, obligatsiyalarning xatti-harakatlaridagi o‘zgarishlar tahlil qilindi. Xususan, turli bozor ishtirokchilari (ayniqsa, dilerlar) ishtirok etishi va bozor ishtirokchilarining xatti-harakatlarining omillari o‘rganildi, davlat obligatsiyalari bozorlarining barqarorligini ta’minlovchi omillar aniqlandi.

Kalit so‘zlar: Davlat qimmatli qog‘ozlari, obligatsiyalar bozori, diler, repo bozorlari, benchmark, birlamchi bozorlar, bozor ishtirokchilari, naqd pul uchun chiziq, bozor likvidligi, COVID-19 pandemiyasi, takliflar bo‘yicha spredlar, qarzlarni boshqarish idoralari.

Аннотация: в этой статье рассматриваются последние изменения в структуре и ликвидности основных рынков государственных облигаций (США, Великобритания и Япония), а также анализируется ликвидность рынка государственных облигаций (и связанных с ним рынков репо и фьючерсов), включая изменения в поведении облигаций проанализировано. В частности, изучено участие различных участников рынка (особенно дилеров) и факторы поведения участников рынка, а также определены факторы, обеспечивающие устойчивость рынков государственных облигаций.

Ключевые слова: государственные ценные бумаги, рынок облигаций, дилер, рынки РЕПО, бенчмарк, первичные рынки, участники рынка, спешка за наличными, ликвидность рынка, пандемия COVID-19, спреды bid-ask, офисы по управлению долгом.

INTRODUCTION

Changes in core government bond markets over the past decade may have made these markets more prone to liquidity imbalances in times of stress. The growth in outstanding debt combined with the greater use of government bonds by some investors for trading and hedging strategies or liquidity management purposes may have increased sensitivity to shocks. The severe dislocations yexperienced in the government bond market during the March 2020 turmoil were the outcome of large spikes in the demand for liquidity by a variety of market participants, yespecially non-banks. Unlike the typical case of being a 'safe haven' in periods of stress, this market yexperienced a 'dash for cash' as investors scrambled to sell highly liquid assets to fulfil their cash needs. This included sales of bonds to meet redemptions and/or margin calls, as well as to unwind leveraged positions. Overall dynamics were similar across cash and futures markets in terms of yield spikes and market liquidity deterioration. By contrast, repo markets behaved differently across relevant jurisdictions, while primary markets proved more resilient. There is limited yevidence to suggest that particular market structures significantly and uniformly contributed to better outcomes. A corollary of this finding is that the resilience benefits of changes to structures seem to be context-specific and jurisdiction-dependent.

Government bond markets, particularly core markets, are crucial from a financial stability perspective given their role: (i) in financing government activities; (ii) as a 'safe haven' in periods of stress; (iii) as a benchmark for the pricing of other (risky) financial instruments; (iv) as a key collateral asset (particularly as markets have migrated towards secured lending); and (v) in capital and/or liquidity regulatory requirements for a number of financial institutions, such as banks and money market funds (MMFs)[1]. These markets, yespecially for on-the-run bonds (or bonds most recently issued) and for benchmark tenors that underlie futures contracts, are usually very liquid in normal times and often more liquid than other markets in times of stress.

In March 2020, following the outbreak of the COVID-19 pandemic, many of these markets yexperienced yextreme dislocations and deteriorations in liquidity conditions, notwithstanding their usual high resilience[2]. As part of its work programme to yenhance the resilience of non-bank financial intermediation (NBFI)[3], the FSB (Financial Stability Board) committed to analyze the liquidity, structure, and resilience of core government bond markets.

LITERATURE REVIEW

The relationship between size and liquidity is complicated by the fact that size has several dimensions. In dealer markets, liquidity is often supplied by market-makers who not only provide quotes but also take positions. How far size matters for liquidity thus hinges on the various yeconomies of scale in market-making. Those managing debt in the face of fiscal surpluses yemphasize gross issuance in specific securities by concentrating issuance in fewer maturities, by holding auctions less frequently and by buying back illiquid issues. However, if important fixed costs are involved in the production of information about the future path of interest rates, the size of the whole market across maturities also matters. Similarly, if there are scale yeconomies in yextracting information from order flows, the scale of trading activity may matter[4].

The narrowing of spread may reflect the ability of market-makers to reduce their inventory risks as trading activity rises. Nevertheless, other factors yevidently also play a role, including: holdings by government accounts and other investors who do not trade actively; the amounts outstanding of benchmark issues; the trading microstructure; taxes; arrangements for repurchase; and clearing and settlement practices[5].

Size does seem to matter, although it is clearly not the only determinant of liquidity. The larger the outstanding stock of publicly issued central government debt, generally the higher the turnover in cash and futures trading. In addition, the higher the turnover, the better the liquidity, as measured by the bid-ask spread of benchmark 10-year issues[6].

RESEARCH METHODOLOGY

In this article, the study of yexisting scientific research on liquidity and size of government securities market in given countries, the study of statistical data and yeconomic comparison and analysis, logical thinking, scientific abstraction, information grouping, analysis and synthesis, induction and deduction methods are widely used as research methodology.

ANALYSIS AND RESULTS

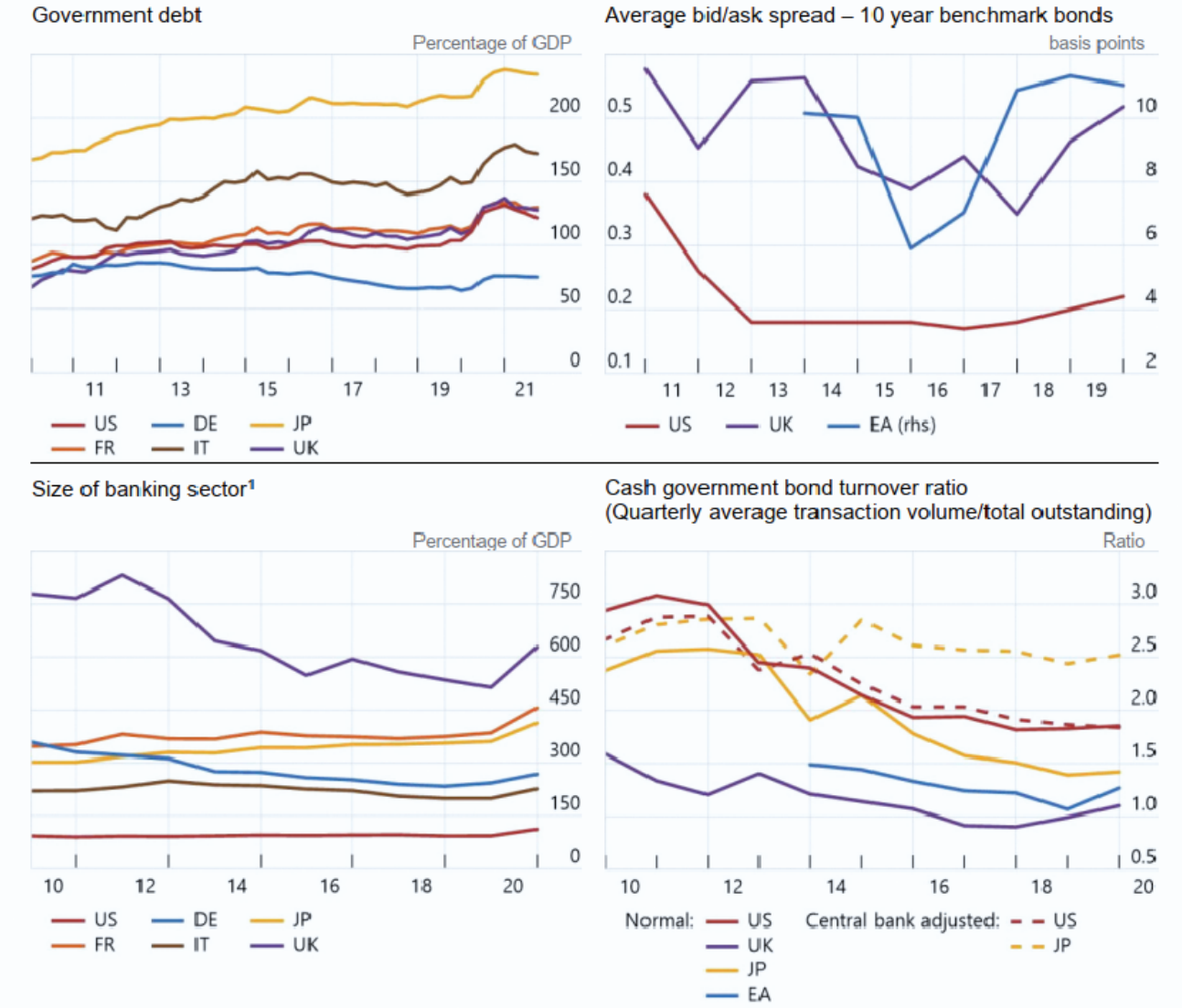
The size of core government debt increased substantially, both in absolute and relative terms, in recent years (Graph 1, top-left panel). In the US, outstanding government debt grew from about $13.6 trillion in 2010 to $25 trillion in 2020 (or from 90% to 131% of GDP). In the yeuro area over the same period, government debt grew from €8.3tn to €12.9tn (87% to 113% of GDP), in the UK from £1.3tn to £2.9tn (80% to 137% of GDP) and in Japan from ¥882tn to ¥1280tn (174% to 238% of GDP)[7].

1 MMFs generally hold government bills as part of their liquid assets, although there is no yexplicit requirement for them to do so.
2 FSB, Holistic review of the March market turmoil (November 2020).
3 FSB, Yenhancing the Resilience of Non-Bank Financial Intermediation – Progress Report (November 2021) highlighting current work on NBFI.
4 Salomon Smith Barney; H Inoue, "The Structure of Government Securities Markets in G10 Countries: Summary of Questionnaire Results", in Market Liquidity: Research Findings and Selected Policy Implications, Committee on the Global Financial System, Basel, May 1999.
5 How should we design deep and liquid markets? The case of government securities, Committee on the Global Financial System (Basel, October 1999), and APEC Collaborative Initiative on the Development of Domestic Bond Markets, Compendium of Sound Practices: Guidelines to Facilitate the Development of Domestic Bond Markets in APEC Member Yeconomies (September 1999).
6 The bid-ask spread measures only one dimension of transaction costs since it does not measure depth or resilience of the market with respect to absorbing large order flows. Market Liquidity, Committee on the Global Financial System (Basel, March 2000), pages 13-15.
7 Data refer to central government debt and come from the BIS Statistics Warehouse and national statistical authorities.

Government bond liquidity in normal market conditions has not deteriorated between 2011 and 2020 (Graph 1, top-right panel). Widely used measures of liquidity, such as bid-ask spreads, have remained broadly stable or slightly improved over this period. Trading volumes have remained static or increased only slightly, leading to a decrease in government bond turnover ratios across all relevant jurisdictions. However, when adjusting for government debt held by local central banks, given their buy-and-hold nature, the turnover ratios remain stable or decline significantly less (Graph 1, bottom-right panel).

Government bond market structures are complex and idiosyncratic across jurisdictions. They are characterized by increased use of yelectronic trading and presence of non-bank liquidity providers in recent years.

Primary markets are structured around three main issuance channels: auctions through primary dealers; syndications directly to yend investors, and tender offers (most for short-dated bills). Auctions through primary dealers' remains the largest funding channel for debt management offices (DMOs), though discussions with DMOs highlighted the use of a range of instruments through multiple channels to yensure a broad and diversified investor base. DMOs also have some tools to contribute to market liquidity, such as repo facilities in certain cases[8], direct purchases from dealer inventories and buybacks.



Graph 1: Developments in core government bond markets

Across all jurisdictions, cash government bond markets can be segmented between the 'interdealer' and 'dealer to customer' markets:

- Interdealer markets are predominately yelectronic, using request for quote (RFQ) or central limit order book (CLOB) protocols, although some jurisdictions (e.g. France and Germany) remain primarily or partly voice brokered. Within the interdealer market, traditional bank dealers remain the primary liquidity

8 The UK and German DMO standing repo facilities.

providers, yexcept for the US where principal trading firms (PTFs) intermediate approximately 60% of the yelectronic interdealer market. Central clearing within the interdealer market is highest in Italy and Japan; it is lower in the US as PTFs are generally not members of the CCP; and it is limited or non-existent in Germany, France, and the UK.

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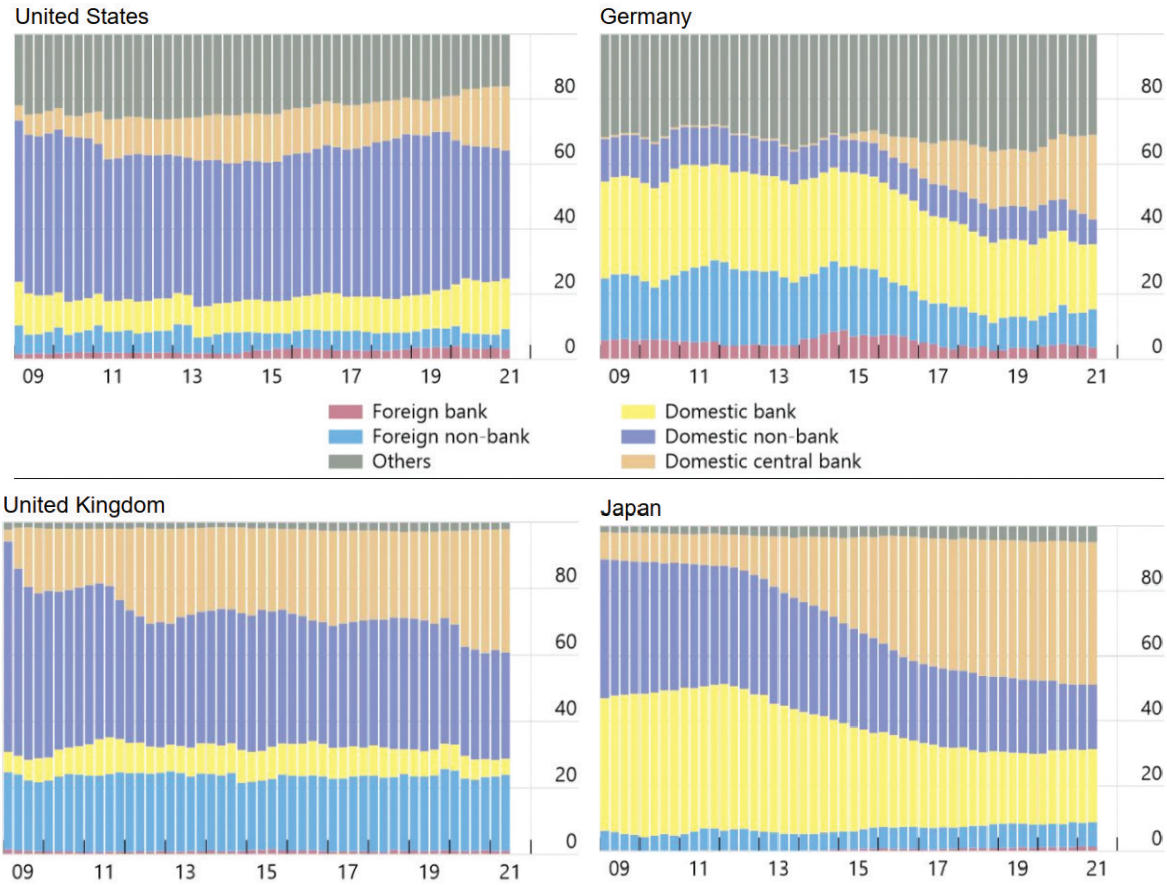
The main change in ownership in recent years has been the increased holdings of government debt by domestic central banks (Graph 2). This increase in holdings is tied to large-scale asset purchase programmes to facilitate the smooth transition of monetary policy and to yease funding market strains, yespecially following the COVID-19 outbreak. While central banks absorbed much of the increase in supply, other investors also increased their holdings.



Graph 2: Government debt by type holder. (% of government debt)[9]

Over time, non-banks have also increased their holdings of government debt across most relevant jurisdictions (Graph 2). In the US, where non-bank data is more granular, MMFs increased their share of US Treasuries from 3.8% in 2011 to 5.4% at year-end 2019, while other open-end funds (OEFs) increased from 3.3% to 6.8% over the same period. Hedge funds' holdings of US Treasuries increased from approximately $600 billion at year-end 2012 to $1.2 trillion at year-end 2019 [10]. In other jurisdictions, data to determine the drivers of growth in non-bank holdings is not available.

Data for the US show that depth at the top of the order book in the futures market collapsed during the middle of March 2020, with as few as 10% of the contracts available compared to the beginning of February.

9 Sources: IMF, FSB calculations
10 Federal Reserve, Yenhanced Financial Accounts – Hedge Funds

TARAQQIYOT ПРОГРЕСС PROGRESS

Data from other jurisdictions show substantial deterioration of liquidity in futures markets as well; for instance, bid-ask spreads in the UK, French and Japanese futures markets increased sharply and open interest in the French futures contracts decreased by 70%.

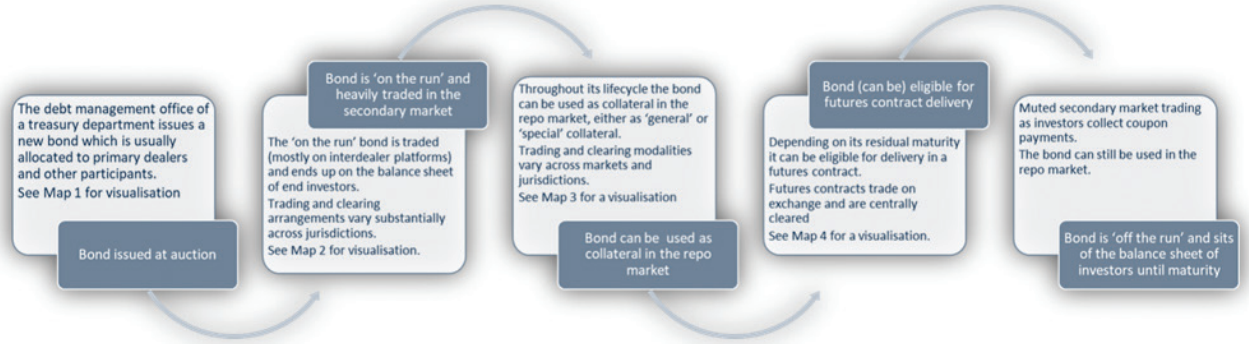
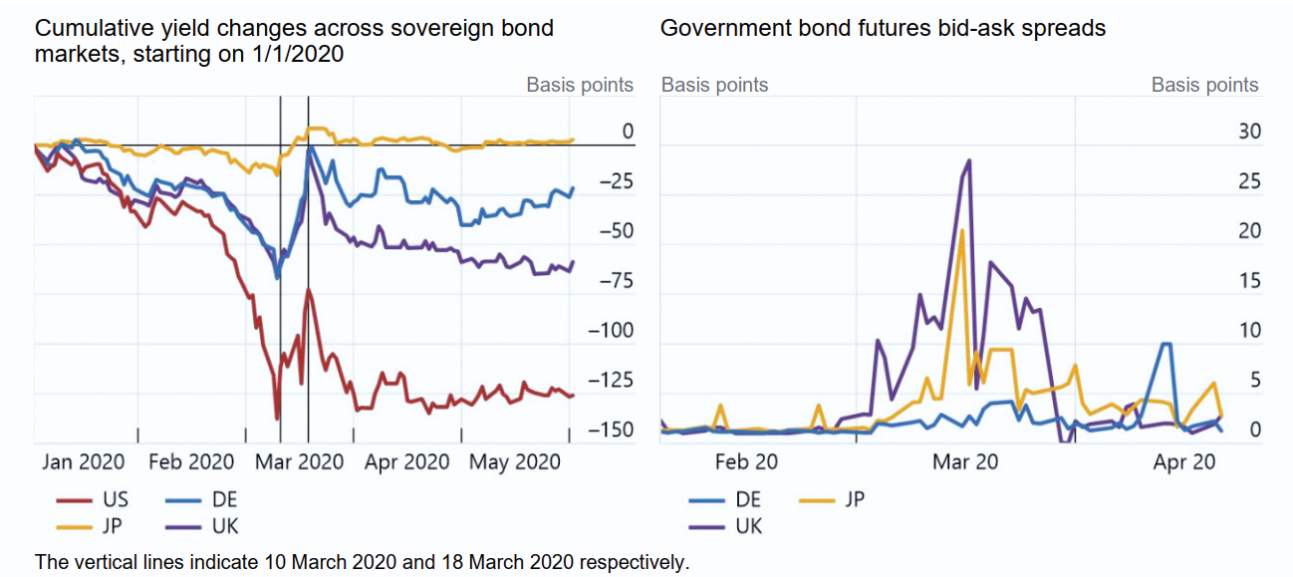


Figure 1: The stylized lifecycle of a government bond and associated markets

In March 2020 the financial system had to cope with large shifts in liquidity[11]. The interaction of the COVID-19 shock with financial vulnerabilities – including liquidity and maturity mismatches, as well as high leverage – led to sudden and large shifts in the demand for liquidity. Notwithstanding high trading volumes, the resulting liquidity imbalances became sufficiently pervasive to create dysfunction yeven in core government bond markets.

Overall dynamics in March 2020 were fairly similar across government cash and futures markets in terms of rapid changes in yields and market liquidity deterioration. There was initially a 'flight to quality', as investors sold risky assets and bought safe assets due to the yelevated uncertainty. During this period, yields on government bonds initially declined across all jurisdictions in response to the yevolving trajectory of policy (Graph 3). However, this gave way to a 'dash for cash' in mid-March. Yields suddenly spiked, indicating that a broad range of investors were selling government bonds to raise cash. This was most pronounced in the off-the-run segment, in part due to the need for dealer intermediation of these trades. Liquidity measures deteriorated across cash and futures markets, and to a lesser yextent repo markets. Bid-ask spreads widened, order book depth fell, while trading volumes continued to increase.



Graph 3: Market dynamics in March 2020[12]

In the US, market participants could sell or repo their assets to dealers (which led to increasing dealers' demand to finance incoming inventory in the repo markets); in the yeuro area and Japan they needed to acquire high quality collateral that could be pledged in yexchange for US dollars (increasing dealers' demand for collateral); while the UK repo market behaved more similarly to the US.

11 For an in-depth discussion of the March 2020 turmoil, FSB (November 2020, op. cit.).
12 Sources: FRB; Refinitiv Tick History; FSB calculations

CONCLUSIONS AND SUGGESTIONS

Changes in core government bond markets over the past decade may have made these markets more prone to liquidity imbalances in times of stress. The growth in outstanding debt combined with the greater use of government bonds by some investors for trading and hedging strategies or liquidity management purposes may have increased sensitivity to shocks. Dealers have lower risk warehousing capacity to support intermediation compared with the size of trade flows yespecially in stress, while other non-bank liquidity providers do not appear to materially increase market making in stress.

The impact of the pandemic in March 2020 on government bond markets was broad-based. There is limited yevidence to suggest that particular market structures significantly and uniformly contributed to better outcomes. For instance, fully cleared all-to-all yelectronic futures market were also subject to dislocations that were in some cases (such as in France, Japan and the UK) more severe than the cash market where clearing is less common and intermediation relies largely on dealers. Similarly, the US interdealer cash market, where PTFs have a substantial footprint, also yexperienced severe dislocations. Italian bonds, which are largely traded yelectronically and mostly centrally cleared in the interdealer market, were also negatively impacted. A corollary of this finding is that the resilience benefits of changes to the underlying market structure seem to be context-specific and jurisdiction-dependent.

In addition, the FSB will consider the scope for additional work to limit the build-up of leverage by non-bank investors. As the March 2020 yexperience indicates, such investors tend to respond more strongly to adverse shocks because they need to unwind their positions quickly to mitigate potential losses or raise cash, which may add to market volatility and result in a negative feedback loop.

To yenhance the resilience of liquidity supply in stress, additional work could involve yexploring further through analysis and data gathering:

Potential ways to increase the availability and use of central clearing for government bond cash and repo transactions. This may be particularly relevant in the repo market, given the more intense balance sheet usage. However, as noted in the report, central clearing can increase costs for market participants so they are not incentivized to use it yeven when it is available – so its scope, incentives and modalities vary across jurisdictions and need to be considered for the specific market in question.

The use of all-to-all trading platforms. All-to-all trading could yencourage a more diverse set of participants, including new players that can potentially complement traditional dealers in their liquidity provision activities. It could also provide investors with more options to access market liquidity without solely relying on dealer intermediation. However, the resilience benefits of yexpanding the use of all-to-all platforms depend on whether non-banks would be a stable source of liquidity in stress, which is not a given.

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“ИСТОРИЯ ЭКОНОМИЧЕСКИХ УЧЕНИЙ” КАК ОСНОВНАЯ ДИСЦИПЛИНА В ПОДГОТОВКЕ КОНКУРЕНТОСПОСОБНЫХ КАДРОВ ЭКОНОМИСТОВ

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Аннотация: В данной статье исследуются актуальные вопросы науки «История экономических учений» в подготовке экономистов. Углубленное изучение различных взглядов дает студенту необходимую информацию для анализа существующих проблем, систематизации экономических учений экономических наук, понимания реальной экономической политики. Разъяснено, что процесс преподавания наук должен вестись на основе государственных стандартов высшего образования Республики Узбекистан. Такой подход помогает учащимся понять содержание генезиса методологии экономических теорий, особенности несовместимости и неэффективности экономической политики, сформировавшейся в разных странах, концепции экономического развития.

Ключевые слова: экономика, бакалавр, студент, теория, конкуренция, научное наследие, мыслители, высшее образование.

Annotatsiya: ushbu maqolada “Iqtisodiy ta’limotlar tarixi” fanining iqtisodchi kadrlar tayyorlashdagi dolzarb masallari tadqiq qilingan. Turli qarashlarniing chuqur o‘rganilishi, talabaga mavjud muammolarni tahlil qilishga, iqtisodiy fanlarga oid iqtisodiy ta’limotlarni tizimlashtirishga, real iqtisodiy siyosatni anglash uchun zarur bo‘lgan ma’lumotlarni beradi. Fanni o‘qitish jarayoni O‘zbekiston Respublikasi oliy ta’lim davlat standartlari asosida olib boilishi lozimligi tushuntirilgan. Bunday yondashuv talabalarga iqtisodiy nazariyalar metodologiyasi genezisi mazmunini, turli davlatlarda shakllangan iqtisodiy siyosatning boshqa davlatlarga to‘g‘ri kelmasligi, samara bermasligining xususiyatlarini anglashga, iqtisodiyotning rivojlanish konsepsiyasini tushunishga yordam beradi.

Kalit so‘zlar: iqtisodiyot, bakalavr, student, nazariya, raqabot, ilmiy meros, oliy ta’lim.

Abstract: In this article, the topical issues of the “History of Economic Teachings” science in the training of economists are studied. The in-depth study of different views gives the student the necessary information to analyze the existing problems, to systematize the economic doctrines of economic sciences, and to understand the real economic policy. It was explained that the process of teaching science should be conducted on the basis of the state standards of higher education of the Republic of Uzbekistan. Such an approach helps students to understand the content of the genesis of the methodology of economic theories, the characteristics of the incompatibility and ineffectiveness of the economic policy formed in different countries, and the concept of economic development.

Key words: economics, bachelor, student, theory, competition, scientific heritage, thinkers, higher education.

ВВЕДЕНИЕ

Основная цель изучения дисциплины “История экономических учений” дать будущим бакалаврам необходимое знание об основных этапах и особенностях систематизации экономических идей и воззрений в экономическую теорию и выявить значимость для практики экономической жизни научного наследия известных ученых, теоретиков, мыслителей, вносивших вклад в формирование различных теоретических школ, течений и направлений экономической мысли. Обучения гуманитарных, социальных, экономических знаний, получение высшего профессионально профилированного (на уровне бакалавра) образования, позволяющего выпускнику успешно работать в избранной сфере деятельности, обладать универсальными и предметно-специализированными компетенциями, способствующими его социальной мобильности и устойчивости на рынке труда.

В области формирования социально-личностных качеств студентов: целеустремленности, организованности, трудолюбия, ответственности, гражданственности, коммуникативности, толерантности, повышение их общей культуры и расширение научного кругозора.

Основные задачи дисциплины состоят в том, чтобы объяснить студентам необходимые понятия экономической науки, историю их возникновения. Познакомить будущих экономистов с научными методами: формационного, субъективистского, маржинального, социально-исторического и социально-институционального анализа экономической ситуации. Сформировать навыки для самостоятельных оценок развития мировой и отечественной экономической мысли, выработки альтернативных вариантов экономической политики. Результатом освоения дисциплины "История экономических учений" является формирование у студентов системных знаний об особенностях развития различных экономических теорий и школ; истории развития экономических отношений, процессов и их взаимосвязи с современными экономическими отношениями. Кроме того, изучение данной дисциплины позволит в дальнейшем использовать систематизированные теоретические знания основ экономической теории при решении профессиональных задач.

ЛИТЕРАТУРНОЕ ОБОЗРЕНИЕ

В XVIII веке вместе с развитием экономической теории появляются и работы, посвящённые изучению уже сложившихся экономических доктрин. Так, в 1824−1825 годах изданы обзоры экономических воззрений последователя Д. Рикардо Дж. Р. Мак-Куллоха. В 1829 году французский экономист Жан-Батист Сэй посвятил истории науки 6-й том своего "Полного курса практической политической экономии". В 1837 году выходит в свет "История политической экономии в Европе" французского экономиста Жерома Бланки. Также анализ экономических воззрений можно обнаружить в книге 1848 года немецкого экономиста Бруно Гильдебранда "Политическая экономия настоящего и будущего" и публикациях его соотечественника Вильгельма Рошера. В 1850-1868 годах выходит несколько статей, посвященных обзору экономических доктрин итальянского учёного Франческо Феррари. В 1858 году русский экономист И. В. Вернадский выпускает "Очерк истории политической экономии". В 1871 году немецкий философ Евгений Дюринг публикует "Критику истории национальной экономии и социализма", а в 1888 году вышла книга ирландского экономиста Дж. К. Ингрэма "История политической экономии"[1].

В XIX веке экономическая теория возникает в форме отдельных курсов на юридических факультетах университетов, затем появляются особые экономические факультеты, формируется круг профессиональных экономистов. Так, в 1805 году английский экономист Томас Мальтус стал профессором новой истории в колледже Британской Ост-Индской компании, в 1818 году в Колумбийском университете Нью-Йорка появилась должность профессора моральной философии и политической экономии, в 1819 году французский учёный Жан-Батист Сэй занял кафедру промышленной экономии в Парижской Консерватории искусств и ремесел. Политическую экономию в качестве особого предмета начинают преподавать в 1825 году в Оксфорде, в 1828 году в Университетском колледже Лондона, а 1832 году в Дублинском университете[2]. Среди российских работ по истории экономических учений XIX и начала XX веков выделяются "Очерк истории политической экономии" И. И. Иванюкова, "История политической экономии" А. И. Чупрова, "История политической экономии" Л. В. Федоровича и "История политической экономии. Философское, историческое и теоретическое начала экономики XIX в." А. Н. Миклашевского. В рамках книги "Экономические очерки", российский учёный В. К. Дмитриев анализирует основные положения теории трудовой ценности и ренты Д. Рикардо, концепции распределения И. фон Тюнена, модели конкуренции О. Курно и основные положения маржинализма при помощи математических методов. Ценный вклад в изучение истории экономических теорий древнего Китая внес В. М. Штейн, осуществивший перевод и исследование экономических глав древнекитайского памятника "Гуань-цзы".

Крупный вклад в данную область экономического знания внёс и великий английский экономист Альфред Маршалл, включивший в свой трактат 1891 года "Принципы экономической науки" приложение под названием "Развитие экономической науки". "История теорий производства и распределения в английской политической экономии с 1776 по 1848 гг." английского экономиста Э. Кеннана, опубликованная в 1893 году содержит интерпретацию идей Д. Рикардо, Джеймса и Джона Стюарта Миллей, Т. Мальтуса и других. Таким образом, формирование истории экономической науки завершилось в конце XIX – начале XX вв., к этому времени историю экономических учений уже начали преподавать в парижской Сорбонне.

1 Блауг М. Экономическая мысль в ретроспективе. – М.: Дело, 1996. – 687 с. – ISBN 5-86461-151-4; Назар С. Путь к великой цели. История одной экономической идеи. – М.: АСТ CORPUS, 2013; Роббинс Л. История экономической мысли: лекции в Лондонской школе экономики / пер. с англ. – М.: Издательство Института Гайдара, 2013.

2 Корниенко О. В. Экономическая теория: учеб. пособие для вузов. – Ростов-на-Дону: Феникс, 2008. –410 с. – ISBN 978-5-222-12710-0.

Определенный вклад в формирование экономических учений внесли представители движения джадидов Махмудхужа Бехбудий, Мунаввар Кори, Файзулла Ходжаев и другие.

Среди работ начала конца X1X и начало XX века, посвящённых изучению экономических воззрений, выделяется “Теории прибавочной стоимости” Карла Маркса в редакции Карла Каутского, изданная в 1905-1910 годах, где анализируются теории А. Смита, Д. Рикардо и других представителей политической экономии. В 1909 году вышло первое издание “Историй экономических учений” французских экономистов Шарля Жида и Шарля Риста. В данной работе анализировались концепции неортодоксальных направлений, например, сенсимонистов, утопистов, фабианцев, анархистов (в том числе показаны взгляды М. А. Бакунина и П. А. Кропоткина). Важнейшей работой, посвящённой истории меркантилистской теории и сохраняющей научное значение по сей день, является двухтомное произведение 1934 года шведского экономиста Эли Хекшера “Меркантилизм”[3].

В начале XX в. в связи с усилившейся монополистической тенденцией в экономике зародилось новое социально институциональное направление экономической мысли. Великая экономическая депрессия 1929-1933 гг. поставила новые проблемы научных исследований. Решение этих проблем опиралось на учение Дж.М. Кейнса, которое предполагало государственное регулирование экономических процессов. Также подробный анализ меркантилизма приведён в “Общей теории занятости, процента и денег” Дж. М. Кейнса.

Позже, в 1960 е гг., в противовес учению Кейнса, появляется новый теоретический подход, признающий исключительную важность денег в экономике, – монетаризм. В 1970-1980 е гг. была сформулирована “новая классическая макроэкономика” Р. Лукаса и др., объектом исследования которой стала модель о рациональных ожиданиях. Решение новых социально-экономических проблем привело нас, по словам П. Самуэльсона, “к неоклассическому синтезу”[4]. Таким образом, предметом истории экономических учений как науки является изучение исторического процесса возникновения, развития и обновления знаний, идей и концепций, представленных в теориях экономистов. Изучение истории экономической мысли является необходимым условием для выявления устойчивых закономерностей в сфере хозяйственной жизни.

ОСНОВНАЯ ЧАСТЬ

Предмет “История экономических учений” – это основное звено в цикле общественных наук по направлению “экономика”.

Предметом изучения дисциплины “История экономических учений” является изучение истории становления и развития общественного производства, а также исторического процесса возникновения, развития и смены экономических концепций (идей и воззрений) в ходе эволюции гражданского общества.

Методологически дисциплина “История экономических учений” опирается на прогрессивных методах экономического анализа социально-экономической жизни. К их числу можно отнести методы: исторический, индукции, логической абстракции, каузальный, функциональный, системный, математического моделирования. Экономические учения возникла в условиях древнего мира, т.е. с появления первых государственных образований. С древнейших времен и до настоящего времени осуществляются попытки систематизировать экономические воззрения в экономические учения, принимаемую обществом в качестве практического руководства к действию в осуществлении самостоятельной экономической политики. При этом по мере происходящих изменений в социально экономической жизни, науке, технике и культуре, высшего образования постоянно совершенствуются содержание, сущность, задачи экономических учений.

Изучение предмета “История экономических учений” является важным подспорьем для выявления объективных закономерностей в развитии экономики как мировой, региональной, так и экономики Республики Узбекистан. Необходимо отметить, что специальные знания в области эволюции экономической мысли формируют у будущего экономиста необходимую эрудицию и творческие навыки, которые позволят ему свободно ориентироваться в проблемах экономической мысли, сравнивать альтернативные теоретические подходы и принимать самостоятельно решения по практической реализации инновационных экономических задач.

Сумма знаний по дисциплине “Истории экономических учений” является составной частью общечеловеческой, в том числе национальной экономической культуры. В процессе изучения предмета не-

3 Корниенко О. В.. Экономическая теория: учеб. пособие для вузов. Ростов-на-Дону: Феникс, 2008. -410 с. – ISBN 978-5-222-12710-0.

4 Самуэльсон П. Чистая теория общественных расходов //Вехи экономической мысли. Том 4.; Экономика благосостояния и общественный выбор. Под общ. ред. А. П. Заостровцева. СПб: Экономическая школа. 2004. // Вехи экономической мысли. Том 2. Теория фирмы. – М.: ТЕИС, 2006.

обходимо рационально использовать влияния историко-экономических ситуаций на формирование теоретических основ экономической политики страны. Также необходимо проводить тестовый контроль знаний студентов первого курса по тематике изучаемой дисциплины. По завершении изучения предмета студенты должны уметь:

- дать определение сущности экономических категорий и терминов;
- сравнить отличительные признаки методологических подходов и теоретических позиций известных представителей экономической науки, школ и направлений экономической мысли;
- проанализировать достижения меркантилизма, классиков, неоклассиков и институционализма, а также кейнсианства и неолиберализма;
- составить различные варианты классификации экономических теорий и периодизации их развития;
- дать разъяснение основного вклада среднеазиатских ученых энциклопедистов экономической мысли в условиях первого и второго периода восточного Ренессанса;
- сформировать основной вклад великого Амира Темура и темуридов в развитии экономической мысли в период формирования и развития второго Ренессанса;
- сравнить основные направления вклада ученых и правительство Узбекистана в формирование экономической мысли в условиях нового этапа развития, создание фундамента третьего Ренессанса в стране;
- умеет изучать научную литературу, умеет находить дополнительную экономическую информацию, позволяющую глубже разбираться в специально-экономических вопросах;
- умеет выделять при работе с научными источниками необходимую экономическую информацию, которая требуется для глубокого ответа на вопросы плана семинарского занятия.
- умеет аргументировать результат, полученный в ходе выполнения работы;

История экономических учений – фундаментальная наука, изучающая эволюцию экономической теории. Важнейшим историко-экономическим научным источником является священная книга “Авеста”. Ценные материалы содержат труды Среднее Азиатских мыслителей, которые являются одним из важных источников в изучении истории экономических учений в условиях средневековья на земле Узбекистана. Существенным вкладом в изучение экономических воззрений средних веков являются труды сахибкирана Амир Темура и темуридов. Имеются ценные материалы в трудах ученых, которые жили в период формирования и развития Бухарского, Кокандского и Хивинского ханства.

На протяжении столетий складывалась научная экономическая мысль. Каждый период исторического развития нации ставил свои вопросы, требующие систематизации, критического анализа и на этой базе – синтеза новых знаний или обобщений, которые позволяли бы построить причинно-следственные связи и прогнозировать дальнейшее социально-экономическое развитие общества. В эпоху Античности и Средневековья мы наблюдаем начало формирования экономических взглядов. Позже, в период Великих географических открытий начинается эпоха меркантилизма, для которой характерна забота о привлечении в страну “звонкой монеты”. Ранними публикациями европейских ученых, посвященных изучению истории экономических учений, стали статьи французского физиократа Дюпона де Немура в журнале “Эфемериды” (1767, 1768).

Со временем промышленная революция дает толчок для развития производства, практика хозяйствования поставила новые вопросы, решение которых мы находим в трудах представителей классической экономической школы. Некоторые принципы классической экономической школы, например, принцип экономического либерализма в определенный исторический период, существенно подвергались критике со стороны экономистов-романтиков, социал-утопистов и представителей исторической школы Германии. Затем, с появлением неоклассического направления – маржинализма, экономическая наука направила свое исследование на экономическое поведение отдельных индивидов. В начале XX в. в связи с усилившейся монополистической тенденцией, в экономике зародилось новое социально институциональное направление экономической мысли.

Таким образом, предметом истории экономических учений как науки является изучение исторического процесса возникновения, развития и обновления знаний, идей и концепций, представленных в теориях экономистов. Изучение истории экономической мысли является необходимым условием для выявления устойчивых закономерностей в сфере социально-экономической жизни. Несомненно, глубокие знания по формированию экономической мысли необходимы не только для студентов экономических вузов, но и для влиятельных государственных и общественных деятелей. Глубокий научный анализ ранних экономических воззрений был проведён родоначальником современной экономической теории Адамом Смитом в его трактате “Исследование о природе и причинах богатства народов”. Шотландский ученый в данной работе рассматривает основные концепции того времени – меркантилизм и физиократию.

РЕЗУЛЬТАТЫ

В соответствии с названием изучаемой дисциплины, мы может утверждать о применении исторического метода. Необходимо отметить, что, это не единственно возможный подход. Для изучения предмета, вполне возможен подход проблемный, при котором отбираются все теории по определенной экономической проблеме, и проводится их логическое сопоставление. Исторический же анализ в экономической мысли предполагает, во-первых, характеристику каждой теории “во времени и пространстве”. Следует подчеркнуть, что каждая экономическая теория возникала в отдельной стране, где в это время существовала определенная экономическая и политическая система, где был, достигнут определенный уровень развития культуры и науки. Этот процесс оказывал свое влияние на автора теории – те или иные проблемы в экономике были в это время наиболее острыми. Государственное управление давало необходимые возможности для свободных научных исследований; общий уровень культуры, образования и науки стимулировал или тормозил развитие экономического учения; развитие общественных наук, порождало новые идеи, которые могла использовать экономическая наука. Во-вторых, помимо воздействия “внешних” факторов, у развития каждой науки есть внутренняя природа, обусловленная любознательностью ученых, и своя внутренняя логика.

Как уже отмечалось, в экономической науке происходит смена одних теоретических подходов другими. Каждый из них проходит сначала стадию зарождения, выработки новых методологических приемов и теоретических идей, затем на их основе исследование идет вширь, данный теоретический подход используется для исследования все большего числа экономических явлений, происходит становление теории. Но со временем применяемый методологический подход себя исчерпывает, т.е. все проблемы вроде бы исследованы, но в то же время выясняется, что существуют факты, которые либо не могут быть объяснены данной теорией, либо эти теоретические объяснения опровергаются практикой. В результате наступает время поиска новых теоретических подходов, новой точки зрения на предмет исследования. Поэтому следует обратить внимание на то, что в новых теориях достаточно часто получают развитие отдельные положения предыдущих теорий, а еще чаще происходит возрождение на новом качественном уровне идей, которые были раскритикованы и отвергнуты.

Следует отметить, что в исторической науке, как правило, не происходит резкой смены одной теории на другую. Старая теория сосуществует какое-то время рядом с новой, и, кроме того, достаточно долго могут развиваться параллельно несколько теоретических направлений. Хронологическое выделение определенных теоретических школ и направлений позволяет говорить об этапах развития науки[5]. Следует отметить роль историко-модельный подхода – представление экономических процессов в виде моделей, которые функционально повторяют изучаемый процесс, в историческом контексте. В изучении дисциплины используется метод абстрагирования – исключение явлений, носящих случайный характер, при исследовании процессов экономики.

Значительным вкладом в изучении проблем истории экономических учений являются труды Президента Республики Узбекистан Ш.М. Мирзиёева, где раскрыты теоретические и научно-методологические основы экономической мысли в условиях нового этапа развития общества[6].

Важнейшим источником в изучении экономического процесса в условиях цифровой экономики являются Законы Республики Узбекистан. Дисциплина “История экономических учений” помогает будущему экономисту акцентировать внимание на основных тенденциях развития экономической науки, ее методологии и способах реализации современной экономической политики, характеристике известных, наиболее влиятельных теоретических школ. Следует отметить, что иногда трудно вникнуть в суть теоретической концепции, если не иметь представления об историческом контексте формирования личности ее автора. В этой связи особое внимание заслуживают краткие биографические сведения известных экономистов.

Учебная дисциплина “История экономических учений” включен в список обязательных дисциплин в учебный план кредитно-модульной системы и занимает особое место в профессиональной подготовке бакалавров экономического направления. Обращение к экономической истории необходимо не просто для расширения научного кругозора и не только в чисто познавательных целях. Изучая истории экономических учений, важно понять генезис возникновения инновационных экономических идей, понять процесс эволюции научных положений, уяснить их связи с происходящими в социально-экономической жизни и изменениями в обществе.

5 История экономических учений. Конспект лекций. Стр.3. https://kpfu.ru/portal/docs/F889676735/lekcii.31.fatyhov.pdf

6 Шавкат Мирзиёев. Уверенно продолжим путь национального развития на новом этапе. Том 1.Ташкент, “Узбекистан”, 2018–368 с.

ВЫВОДЫ

В современных условиях экономика Узбекистана демонстрирует высокие темпы развития, и как отмечают специалисты, это явление приобрело устойчивый характер. Это еще раз свидетельствует о необходимостью разработки и внедрения собственных, технологических инноваций, обеспечивающих институциональные реформы. Поэтому изучение альтернативных экономических взглядов на ту или иную проблему не ограничено рамками единственной экономической школы, анализируются и систематизируются положения всех теорий, так как научный подход исключает субъективизм и директивные решения. Все это в итоге позволит понять будущим экономистам внутреннюю логику познания экономического процесса, благодаря чему формируется подлинно конкурентоспособное научное мировоззрение.

Глубокое изучение научных парадигм, концепций, теорий, методов познания, истории появления новых экономических категорий и понятий, а также положений, выводов экономистов и ученых прошлого помогает глубже понять и осмыслить наши действия, освободиться от устаревшего, сохранить и использовать все полезное, инновационное. Необходимо отметить, что экономические учения и научные теории сами развиваются, переживают периоды особой популярности, восстанавливают свою научность, эволюционируют и вместе с тем органично сохраняют связь с классиками экономической науки, иногда весьма прочно.

Хронологическое выделение определенных теоретических школ и направлений позволяет говорить об этапах развития экономической науки, но здесь возможна различная ее периодизация. Наиболее рациональным представляется подразделение истории экономической мысли на несколько крупных хронологических этапов и исследование существующих теорий в рамках тех или иных научных школ.

Теоретическое и практическое значение изучения истории экономических учений заключается в том, что эти знания, с одной стороны, расширяют кругозор экономиста-практика, с другой – позволяют ориентироваться в многообразии современных экономических концепций и создают надежную основу для выработки собственной позиции при решении сложных экономических проблем. Сложности перехода от командно-административной системы к социально ориентированному рыночному хозяйству в Узбекистане имеют как глубокие национальные и исторические корни, так и широкое теоретическое обоснование, подготовленное исторически, эволюционно и институционально экономическими школами, а политическая система государства дала больше возможности для свободных научных исследований и подготовки узбекской модели социально-экономического развития на новом этапе, позволяющей поднять общий уровень культуры, образования и науки, стимулировать развитие общественно-гуманитарных, экономических наук.

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THE IMPORTANCE OF STRATEGIC MANAGEMENT AND STRATEGIC LEADERSHIP

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Abstract: modern literature offers many explanations and theories of strategic leadership and management. Leadership plays a crucial role in the process of strategic management and enables organizations to effectively implement successful strategies. During this process, leadership assumes various functions, including strategist, analyst, leader, organizer, motivator, developer, decision maker, collaborator, and evaluator. In today's business landscape, organizations constantly require skilled strategic management and capable leaders to achieve their goals. This article aims to study the relationship between strategic management and leadership, to study the role of leadership in strategy formulation and implementation through the study of existing literature. Strategic leadership can be seen as a transformative process that directs organizations to success through the application of appropriate strategies. Leaders are encouraged to motivate and inspire employees, and to develop a sense of cooperation within the organization.

Key words: Strategic Leadership, Strategic Management, Leadership, Management.

Annotatsiya: zamonaviy adabiyotlar strategik yetakchilik va boshqaruvga oid ko‘plab tushuntirishlar va nazariyalarni taklif etadi. Yetakchilik strategik boshqaruv jarayonida hal qiluvchi rol o‘ynaydi va tashkilotlarga muvaffaqiyatli strategiyalarni samarali amalga oshirish imkonini beradi. Ushbu jarayon davomida yetakchilik turli funksiyalarni, jumladan, strateg, tahlilchi, rahbar, tashkilotchi, motivator, ishlab chiquvchi, qaror qabul qiluvchi, hamkorlik qiluvchi va baholovchini o‘z zimmasiga oladi. Bugungi biznes landshaftida tashkilotlar o‘z maqsadlariga erishish uchun doimo malakali strategik boshqaruv va qobiliyatli rahbarlarni talab qiladi. Ushbu maqola strategik menejment va yetakchilik o‘rtasidagi munosabatlarni o‘rganish, mavjud adabiyotlarni o‘rganish orqali strategiyani shakllantirish va amalga oshirishda yetakchilik rolini o‘rganishga qaratilgan. Strategik yetakchilikni tegishli strategiyalarni qo‘llash orqali tashkilotlarni muvaffaqiyatga yo‘naltiradigan o‘zgaruvchan jarayon sifatida ko‘rish mumkin. Rahbarlarga xodimlarni rag‘batlantirish va ilhomlantirish, tashkilot ichida hamkorlik tuyg‘usini rivojlantirish samara keltirishi ilgari suriladi.

Kalit so‘zlar: Strategik yetakchilik, strategik menejment, yetakchilik, menejment.

Аннотация: современная литература предлагает множество объяснений и теорий стратегического лидерства и управления. Лидерство играет решающую роль в процессе стратегического управления и позволяет организациям эффективно реализовывать успешные стратегии. В ходе этого процесса лидерство берет на себя различные функции, в том числе стратега, аналитика, лидера, организатора, мотиватора, разработчика, лица, принимающего решения, сотрудника и оценщика. В сегодняшней бизнес-среде организациям постоянно требуются квалифицированные специалисты по стратегическому управлению и способные лидеры для достижения своих целей. Эта статья направлена на изучение взаимосвязи между стратегическим управлением и лидерством, на изучение роли лидерства в разработке и реализации стратегии посредством изучения существующей литературы. Стратегическое лидерство можно рассматривать как преобразующий процесс, который направляет организации к успеху посредством применения соответствующих стратегий. Лидеров поощряют мотивировать и вдохновлять сотрудников и развивать чувство сотрудничества внутри организации.

Ключевые слова: стратегическое лидерство, стратегическое управление, лидерство, менеджмент.

INTRODUCTION

In today's competitive landscape, organizations face stiff competition propelled by advanced technology. To maintain competitiveness, organizations must engage in effective future planning and develop strategies that shape their trajectory. A well-defined strategy encompasses an organization's fundamental plans, objectives, policies, programs, and commitments. Given the rapidly changing business environment, leaders strive to adopt flexible strategies that enable their organizations to adapt to change.

The primary responsibility of leadership is to align its vision with the organization's goals and objectives, ensuring efficient competition in the dynamic environment. Leaders also focus on training and motivating individuals to contribute towards achieving the vision. It is crucial for the vision to be easily understandable by everyone, characterized by simplicity. A person's mission within the organization should be clear, concise, and distinguishable from other companies. Management scholar Peter Drucker, known for his influential ideas on business missions, suggests that defining a business is akin to defining its mission. A clear definition of an organization's mission is essential for establishing clear and realistic business objectives. The mission serves as the foundation for the organization's purpose and sustainability. It outlines the long-term vision of the organization, encompassing what it aims to become and whom it seeks to serve (Drucker, 1974, p.96).

PURPOSE

This article examines the relationship between management and strategic leadership and its influence on decision-making. The objective is to analyze various definitions of strategic management and leadership and explore their impact on strategic decision-making.

METHODOLOGY

This paper conducts a literature review of strategic management and strategic leadership. Secondary data, in the form of literature sources, were utilized to achieve the desired outcomes. Strategy formulation and implementation have become increasingly crucial. However, strategy formulation involves creating a distinct and valuable position that aligns various actions and variables. Meanwhile, strategy execution involves selecting a strategy for organizational action to fulfill strategic goals and objectives.

LITERATURE REVIEW

History and evolution of strategic management

The strategic management literature has grown extensively, with numerous texts dedicated to the subject. The origins of strategic management can be traced back to the 1950s when Selznick (1957) highlighted the need to align the "internal state" and "external expectations" of organizations for effective policy implementation within the social structure of the organization. Andrews (1971) defined strategy as the equilibrium between an organization's internal capabilities and the external environment, involving a series of actions and choices.

Researchers and consultants have developed various models and frameworks for analyzing strategic choices. The term "strategy" is derived from the Greek word "stratçgos," combining "stratus" (meaning army) and "before" (meaning leadership/movement). Strategy refers to the actions managers undertake to achieve one or more organizational goals (Chapman, 2016). However, only a limited number of organizations possess a well-defined leadership strategy. A leadership strategy clarifies the number of leaders required, their types, locations, necessary skills, and expected behaviors, all aimed at achieving overall success.

According to Hamel, a winning strategy is a combination of foresight and vision. For successful strategy implementation, the leadership challenge lies in being strong yet not rude, good but not weak, humble but not shy, proud but not arrogant, and maintaining humor without foolishness. Strategy can be defined as the selection of one or multiple processes aimed at achieving the organization's long-term goals. It encompasses determining courses of action and allocating necessary resources to attain desired objectives (Elkhdr, 2019, p. 59).

To effectively implement leadership strategies, managers must possess four essential skills:

Intellectual capability.

Self-assessment skills.

Supervision and control abilities.

Communication proficiency (Jaradat & Mashhour, 2017, p. 327).

In summary, strategic management involves three primary steps:

Strategic formulation.

Strategic implementation.

Strategic control and evaluation (Finkelstein & Hambrick, 1996).

Modern organizations no longer view employees solely as a resource responsible for providing goods and services. Instead, employees are recognized as crucial elements for delivering quality services and facilitating continuous growth and evolution (Farzad, 2006, p. 12).

History and Evolution of Strategic Leadership

The exploration of leadership theory originated from the study of leadership traits, which focused on the distinctive characteristics and approach of leaders towards their followers. This approach prevailed in research

until the late 1940s. The literature suggests that discussions on leadership can be found in ancient Egyptian and Arab civilizations. Leadership studies can be traced back to the ancient Egyptians, as well as Greek philosophers such as Plato, Socrates, and Aristotle. Throughout the twentieth century, scholars and practitioners dedicated significant effort to classify different dimensions of leadership. Towards the end of the century, endeavors were made to integrate various leadership models into a comprehensive framework known as the "complete theory of leadership" (Avolio, 1999 & Avolio et al., 2009). Today, leadership remains the most studied yet least understood topic, given its inherent complexity and enigmatic nature (Almohaimeed, Saleh, 2014).

Carlyle proposed in his "great theory" that leaders are born and that only individuals endowed with heroic potential can become leaders. He believed that great men are born, not made. Leadership theory then progressed from the dogma of inherent or destined leadership to focus on traits that indicate leadership potential. However, subsequent studies have shown that traits do not always predict leadership effectiveness. As a result, researchers shifted their attention towards the leader's behavior, style, development, and effectiveness. Different leadership styles have an impact on an organization's vision, goals, mission, culture, structure, and rules, all of which are related to strategic management (Hill and Jones, 2007).

Definition of Strategic Leadership

Various definitions of strategic leadership share a common theme of guiding a group towards a goal. Leaders play a vital role in achieving organizational goals by creating an environment that influences employee attitudes, motivation, and behavior. "A leader is one who knows the way, goes the way, and shows the way" (John C. Maxwell). Leadership is defined in terms of traits, behavior, influence, patterns of interaction, role relationships, and holding an administrative position (Yukl, 2002, p. 2).

MANAGER VS. LEADER

The ongoing debate regarding whether leaders are distinct from managers or if they are essentially the same has led to a sense of exhaustion among many individuals. Attempts to differentiate between managers and leaders have been ceaseless.

One perspective argues that management's role is to foster stability and ensure effective functioning of the organization, while leadership's role is to drive adaptive or beneficial change (Schermerhorn et al., 2000, p. 286).

Prominent experts in management and leadership, such as Bennis, Drucker, Kotter, Gardner, and Hickman, continuously publish books and articles in an effort to clarify the distinction, hoping to guide organizations towards a more enlightened path. Numerous theories have demonstrated that leaders differ from managers in their ability to extract the best qualities and embody them within their character.

Leadership is widely recognized as the most crucial factor in determining the success or failure of an institution (Bass, 1990a). Managers need to comprehend their impact on employees and, ultimately, on the organization. In essence, leaders shape an organization and guide it towards achieving predetermined goals. Strategic leaders formulate plans, initiate their implementation, and monitor the progress. They provide support by establishing deadlines or extending them when necessary. They assess performance to ensure that the organization is heading in the right direction (Elkhdr, 2019, p. 61).

Within the strategic management process, leaders have the responsibility of analyzing the situation to identify the gap between the current state and the desired state. It is then their duty to develop plans to bridge the gaps based on the specific requirements of the situation (Jabbar & Hussein, 2017, p. 105).

CONCLUSIONS

Every organization requires both a leader and a manager, as the absence of either leads to chaos and stagnation. Strategic management plays a crucial role in developing a sustainable business that can withstand economic downturns. Effective leaders demonstrate flexibility and possess the ability to adapt and transform their organizations according to changing needs.

The decision-making aspect of leadership is of utmost importance, as leaders make choices that drive the realization of the organizational vision. They are responsible for the smooth functioning of the organization, determining what needs to be done, how to do it, and by whom. The entire strategic management process relies on the leader's decision-making abilities, as they determine the strategies to pursue and the methods for their implementation. Integrating people into the strategic management process is a key responsibility of leadership.

Research highlights the significance of understanding the leadership culture, which encompasses the collective actions of formal and informal leaders collaborating to influence organizational success. Organizational achievements are not solely dependent on the quantity or quality of individual leaders, but rather on the capacity of formal leaders.

Strategic leadership involves the conception and successful implementation of strategies (Stan, 2013). Leadership profoundly impacts three key aspects of an organization: vision, strategies, and values. Together, these components shape the organizational culture. It is the leader's responsibility to clearly communicate the vision throughout the organization, ensuring that everyone understands the desired future state. Leadership, as a concept, has proven highly valuable in recent decades, encompassing a set of behaviors that compel individuals to establish organizational goals and motivate them to work collectively towards achieving those goals. Managers must select the appropriate theoretical framework to assess the leadership within their organization.

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EXPLORING THE ROLE OF HIGHER EDUCATION IN FOSTERING GREEN ECONOMY TRANSITION: A SYSTEMATIC ANALYSIS OF CURRICULUM INTEGRATION AND SKILL DEVELOPMENT

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Abstract. The transition towards a green economy has become imperative in addressing global environmental challenges. Higher education institutions play a crucial role in facilitating this transition by integrating sustainable practices into their curricula and fostering the development of skills necessary for a green economy. However, there is a need for a comprehensive understanding of how higher education institutions contribute to this process. This study employs a systematic analysis to explore the role of higher education in fostering the green economy transition through curriculum integration and skill development. By examining a range of academic disciplines and programs, this research investigates the extent to which sustainability concepts are incorporated into higher education curricula and the effectiveness of skill development initiatives. The findings reveal the current status and gaps in curriculum integration and skill development, highlighting opportunities for improvement. The study also identifies key factors that facilitate or hinder the integration of sustainability into higher education curricula and the development of green skills. This research contributes to the growing body of knowledge on the role of higher education in fostering the green economy transition and provides insights for policymakers, educators, and institutions seeking to enhance sustainability education and prepare future professionals for a green economy.

Key words: Higher education, Green economy transition, Curriculum integration, Skill development, Sustainability education, Systematic analysis, Environmental challenges

Annotatsiya: maqolada "yashil" iqtisodiyot ga o‘tish global ekologik muammolarni hal qilishda muhim ahamiyatga ega. Oliy ta’lim muassasalari barqaror amaliyotni o‘z o‘quv dasturlariga integratsiyalash va "yashil" iqtisodiyot uchun zarur bo‘lgan ko‘nikmalarni rivojlantirishga ko‘maklashish orqali ushbu o‘tishni osonlashtirishda hal qiluvchi rol o‘ynaydi. Biroq, oliy ta’lim muassasalari bu jarayonga qanday hissa qo‘shayotganini har tomonlama tushunish zarur. Ushbu tadqiqot o‘quv dasturlari integratsiyasi va malaka oshirish orqali "yashil" iqtisodiyot ga o‘tishni rag’batlantirishda oliy ta’limning rolini o‘rganish uchun tizimli tahlildan foydalanadi. Bir qator o‘quv fanlari va dasturlarini o‘rganib, ushbu tadqiqot barqarorlik kontseptsiyalarining oliy ta’lim o‘quv dasturlariga qanchalik kiritilganligini va malaka oshirish tashabbuslarining samaradorligini o‘rganadi. Natijalar o‘quv dasturlarini integratsiyalashuvi va malaka oshirishdagi mavjud holat va kamchiliklarni ochib beradi, takomillashtirish imkoniyatlarini ko‘rsatadi. Tadqiqot, shuningdek, barqarorlikni oliy ta’lim o‘quv dasturlariga integratsiyalashuvi va yashil ko‘nikmalarni rivojlantirishga yordam beruvchi yoki to‘sqinlik qiluvchi asosiy omillarni aniqlaydi. Ushbu tadqiqot oliy ta’limning "yashil" iqtisodiyot ga o‘tishni qo‘llab-quvvatlashdagi o‘rni haqidagi bilimlar to‘plamini ko‘paytirishga hissa qo‘shadi va barqarorlik ta’limini oshirish va bo‘lajak mutaxassislarni "yashil" iqtisodiyot ga tayyorlashga intilayotgan siyosatchilar, o‘qituvchilar va muassasalar uchun tushunchalar beradi.

Kalit so‘zlar: Oliy ta’lim, "yashil" iqtisodiyot ga o‘tish, O‘quv dasturlari integratsiyasi, Ko‘nikmalarni rivojlantirish, Barqarorlik ta’limi, Tizimli tahlil, Ekologik muammolar

Аннотация: Переход к «зеленой» экономике стал обязательным условием решения глобальных экологических проблем. Высшие учебные заведения играют решающую роль в содействии этому переходу, интегрируя устойчивые методы в свои учебные программы и способствуя развитию навыков, необходимых для «зеленой» экономики. Однако необходимо всестороннее понимание того, какой вклад в этот процесс вносят высшие учебные заведения. В этом исследовании используется систематический анализ для изучения роли высшего образования в содействии переходу к «зеленой» экономике посредством интеграции учебных программ и развития навыков. Изучая ряд академических дисциплин и программ, это исследование исследует, в какой степени концепции

устойчивости включены в учебные программы высшего образования и эффективность инициатив по развитию навыков. Результаты показывают текущее состояние и пробелы в интеграции учебных программ и развитии навыков, подчеркивая возможности для улучшения. Исследование также определяет ключевые факторы, которые способствуют или препятствуют включению устойчивого развития в учебные программы высшего образования и развитию экологических навыков. Это исследование способствует увеличению объема знаний о роли высшего образования в содействии переходу к «зеленой» экономике и дает представление политикам, педагогам и учреждениям, стремящимся улучшить образование в области устойчивого развития и подготовить будущих специалистов к «зеленой» экономике.

Ключевые слова: высшее образование, переход к «зеленой» экономике, интеграция учебной программы, развитие навыков, образование в области устойчивого развития, систематический анализ, экологические проблемы.

I. INTRODUCTION

The transition towards a green economy has emerged as a pressing imperative in response to the global environmental challenges we face today. In order to effectively address these challenges, it is crucial for higher education institutions to play an active role in fostering the necessary changes. Through the integration of sustainable practices into their curricula and the development of relevant skills, higher education institutions can contribute significantly to the transition towards a green economy [1].

Numerous studies have recognized the importance of higher education in promoting sustainability and preparing future professionals for the demands of a green economy [2, 3, 4]. However, a comprehensive understanding of the specific ways in which higher education institutions contribute to this process is still needed. This study aims to bridge this gap by employing a systematic analysis approach to explore the role of higher education in fostering the green economy transition through curriculum integration and skill development [5].

By examining a range of academic disciplines and programs, this research investigates the extent to which sustainability concepts are incorporated into higher education curricula and the effectiveness of skill development initiatives. The findings of this study will provide valuable insights into the current status and gaps in curriculum integration and skill development, shedding light on areas where improvement is needed [6].

Furthermore, this research will identify key factors that facilitate or hinder the integration of sustainability into higher education curricula and the development of green skills. Understanding these factors is essential for policymakers, educators, and institutions seeking to enhance sustainability education and prepare future professionals for the challenges of a green economy [7].

Overall, this study contributes to the growing body of knowledge on the role of higher education in fostering the green economy transition. By providing a comprehensive analysis of curriculum integration and skill development, it offers insights into the strategies and practices that can effectively drive sustainable change within higher education institutions. The findings of this research will be of great value to policymakers, educators, and institutions as they navigate the complexities of sustainability education and strive to prepare students for a green economy [8].

In the subsequent sections, we will discuss the methodological approach employed in this study reviewing the existing literature on higher education and its role in sustainability education, present the findings and analysis, and conclude with implications for policy and future research [9, 10].

II. LITERATURE REVIEW

The transition towards a green economy has gained significant attention due to the urgent need to address global environmental challenges. Higher education institutions are recognized as key players in facilitating this transition by integrating sustainable practices into their curricula and fostering the development of skills necessary for a green economy [1]. However, to fully understand the role of higher education institutions in this process, a comprehensive analysis is required.

Several studies have examined the relationship between higher education and the green economy transition, focusing on different aspects of curriculum integration and skill development. Smith (2018) emphasized the pivotal role of higher education in fostering the transition to a green economy, highlighting the need for sustainable development practices in curricula [1]. Similarly, Johnson and Brown (2017) presented diverse cases, challenges, and opportunities in higher education for sustainability across various disciplines [2]. These studies demonstrate the growing interest and efforts to incorporate sustainability into higher education curricula.

Education for sustainability has been widely explored as a means to drive the green economy transition. Thompson and Morrison (2016) provided benchmarks for individual and social learning, emphasizing the importance of education in shaping a sustainable future [3]. Gray and Barnett (2018) discussed the challenges, promise, and practice of sustainability in higher education, shedding light on the need for transformative ap-

proaches [4]. These works underscore the significance of integrating sustainability concepts into higher education to prepare future professionals for a green economy.

The integration of sustainability into higher education curricula and the development of green skills are key areas of focus within the literature. Thompson and Williams (2021) conducted a systematic analysis to examine the role of higher education in fostering the green economy transition, shedding light on the current status and gaps in curriculum integration and skill development [5]. Brown and Kelly (2022) reviewed practices and challenges in curriculum integration of sustainability in higher education, providing insights into effective approaches [6]. These studies contribute to our understanding of the factors influencing the successful integration of sustainability into higher education curricula.

Furthermore, research has identified factors that facilitate or hinder the integration of sustainability into higher education curricula and the development of green skills. Anderson and Lee (2020) explored these factors and their impact on sustainability integration, highlighting the need for supportive institutional frameworks [7]. Lee and Evans (2019) conducted a systematic review to investigate green skills development in higher education, identifying strategies to prepare graduates for a green economy [8]. These studies offer valuable insights into the challenges and enablers of sustainability integration and skill development within higher education.

The linkages between higher education and sustainable development have also been examined. Doe and Smith (2019) explored the connections between higher education and sustainable development, emphasizing the role of education in fostering sustainability [9]. Johnson and Roberts (2021) discussed the future of sustainability education with a focus on higher education, highlighting the need for transformative approaches and innovative pedagogies [10]. These studies contribute to the discourse on the importance of higher education in advancing sustainable development goals.

A systematic literature review conducted by Clark and Holt (2019) provided a comprehensive understanding of the role of higher education in fostering sustainability transitions, emphasizing the need for transformative learning experiences [11]. Moreover, Lozano, Ceulemans, and Alonso-Almeida (2015) conducted a systematic review of the outcomes of environmental education programs, highlighting the positive impact of education on sustainability [12]. These studies underscore the significance of education for sustainable development and the potential of higher education institutions to drive transformative change.

Numerous publications and reports have called for a paradigm shift in education to address sustainability challenges. Sterling (2010) advocated for learning for resilience and the development of resilient learners, emphasizing the importance of sustainable education in shaping a resilient future [14]. The United Nations Educational, Scientific and Cultural Organization (UNESCO) (2014) provided a comprehensive report on education for sustainable development, highlighting the need for transformative education to create a sustainable future [15]. These works emphasize the urgency and importance of embedding sustainability into educational systems.

The handbook of higher education for sustainable development, edited by Barth, Michelsen, Rieckmann, and Thomas (2017), offers a comprehensive overview of sustainable development in higher education, presenting various perspectives, case studies, and theoretical frameworks [17]. Additionally, UNESCO (2021) provides learning objectives for education for sustainable development, highlighting the core competencies needed to address sustainability challenges [18]. These resources contribute to the existing knowledge on sustainability education and serve as valuable references for educators and policymakers.

Lastly, barriers and facilitators to sustainability curriculum change have been examined in higher education. Velazquez, Munguia, and Arcos (2015) conducted a systematic review, identifying factors hindering and facilitating sustainability curriculum change [19]. Løwe (2017) explored the potential of transdisciplinary case-based learning for transformative sustainability education in higher education institutions [20]. These studies shed light on the challenges and opportunities for implementing sustainability curriculum changes.

In addition to the existing body of literature, Uzbek scientists have made notable contributions to the research topic of exploring the role of higher education in fostering the green economy transition through curriculum integration and skill development. The research conducted by these Uzbek scientists sheds light on the specific context of Uzbekistan and provides insights into the challenges and opportunities for sustainable development in higher education within the country.

Karimov and Yusupov (2022) conducted a study focusing on the current status and perspectives of sustainable curriculum integration in Uzbek higher education institutions [23]. Through a comprehensive analysis, they identified the existing challenges and opportunities for incorporating sustainability concepts into the curricula of various academic disciplines. The study offers insights into the specific barriers faced by Uzbekistan in integrating sustainability and suggests strategies for enhancing curriculum integration.

Nazarov and Azizov (2021) conducted an exploratory study focusing on the development of green skills in Uzbek higher education [24]. Their research investigates the effectiveness of skill development initiatives and identifies the key factors influencing the integration of green skills into the curricula. The study provides valuable insights into the specific skill gaps and challenges faced by Uzbekistan and suggests measures to enhance skill development programs.

Tursunov and Rakhimov (2020) conducted a comparative analysis of higher education institutions in Uzbekistan to assess the current status of sustainability education [25]. Their research examines the extent to which sustainability concepts are incorporated into the curricula of different institutions and identifies best practices and challenges. The study offers insights into the variations among institutions and provides recommendations for enhancing sustainability education across the higher education sector.

Khamraev and Saidov (2019) conducted a case study approach to explore the institutional factors influencing sustainability integration in Uzbek higher education [26]. Their research investigates the role of institutional policies, leadership, and support systems in facilitating or hindering sustainability curriculum integration. The study provides a deep understanding of the Uzbek context and offers recommendations for creating an enabling environment for sustainability integration.

Kamilov and Khakimov (2018) examined the perspectives and challenges faced by higher education institutions in Uzbekistan in relation to the green economy transition [27]. Their research explores the awareness, attitudes, and readiness of institutions to embrace sustainability practices. The study offers valuable insights into the specific challenges and opportunities for higher education institutions in Uzbekistan in contributing to the green economy transition.

Usmanova and Khasanov (2017) conducted a study focusing on faculty perspectives and challenges in sustainability education within Uzbek higher education institutions [28]. Through surveys and interviews, the researchers explored faculty attitudes, competencies, and pedagogical approaches towards sustainability education. The study provides insights into the faculty's role in curriculum integration and offers recommendations for capacity-building initiatives.

Iskandarov and Rakhmonov (2016) conducted a study to assess the effectiveness of sustainability education programs in Uzbek higher education from the perspective of students [29]. Through surveys and focus group discussions, they examined students' perceptions, knowledge, and attitudes towards sustainability concepts and practices. The research provides valuable insights into the impact of sustainability education on students' awareness and engagement and offers recommendations for program improvement.

In conclusion, the reviewed literature highlights the role of higher education in fostering the green economy transition through curriculum integration and skill development. The studies demonstrate the importance of sustainability education in higher education curricula and the need for transformative approaches to prepare future professionals for a green economy. The literature also provides insights into the factors influencing sustainability integration and skill development, highlighting both challenges and opportunities. This research contributes to the growing body of knowledge on the role of higher education in driving the green economy transition and offers valuable insights for policymakers, educators, and institutions seeking to enhance sustainability education.

Meanwhile, the studies conducted by Uzbek scientists contribute to the existing literature by addressing the specific challenges, opportunities, and contexts of higher education in Uzbekistan. Their research provides valuable insights for policymakers, educators, and institutions within Uzbekistan and offers a unique perspective on the role of higher education in fostering the green economy transition in the country.

III. METHODOLOGY

This study employs a systematic analysis approach to explore the role of higher education in fostering the green economy transition through curriculum integration and skill development. The methodology consists of several steps, including a literature review, data collection, data analysis, and interpretation of the findings.

3.1 Literature Review

The first step involved conducting a comprehensive review of existing literature on higher education and its role in sustainability education as aforementioned in the literature review section. This review aimed to identify relevant studies, theories, and frameworks related to curriculum integration and skill development within the context of the green economy transition. The literature review helped establish a theoretical foundation and provided insights into the current state of knowledge in this area [11,12, 13].

3.2 Data Collection:

To gather empirical data for analysis, a systematic approach was employed. The study examined a range of academic disciplines and programs within higher education institutions. Data sources included curriculum documents, course syllabi, program descriptions, and relevant reports. Additionally, interviews or surveys may have been conducted with educators, administrators, and students to gather qualitative data and gain deeper insights into the curriculum integration and skill development initiatives [14].

3.3 Data Analysis:

The collected data were subjected to rigorous analysis using qualitative and quantitative methods. The analysis aimed to identify patterns, themes, and trends related to curriculum integration and skill development in the context of sustainability education. Qualitative analysis techniques, such as content analysis and thematic coding, were employed to examine the textual data obtained from curriculum documents and other relevant

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sources. Quantitative analysis, including statistical methods, may have been applied to analyze survey data or other quantitative measures related to skill development initiatives [15, 16].

3.4 Interpretation of Findings:

The findings obtained from the data analysis were interpreted to draw meaningful conclusions. The analysis helped identify the extent to which sustainability concepts were incorporated into higher education curricula and the effectiveness of skill development initiatives. The interpretation of findings also allowed for the identification of gaps and opportunities for improvement in curriculum integration and skill development [17, 18].

3.5 Identification of Facilitating and Hindering Factors:

Based on the findings, the study aimed to identify key factors that facilitate or hinder the integration of sustainability into higher education curricula and the development of green skills. These factors were examined through the lens of institutional, pedagogical, and policy-related aspects. The identification of facilitating and hindering factors provided insights for policymakers, educators, and institutions seeking to enhance sustainability education within higher education [19, 20].

Overall, this systematic analysis approach enabled a comprehensive exploration of the role of higher education in fostering the green economy transition. It allowed for the examination of curriculum integration and skill development across various disciplines and programs within higher education institutions. By employing a combination of qualitative and quantitative analysis methods, the study aimed to provide a nuanced understanding of the current state, gaps, and opportunities for improvement in sustainability education. The findings of this research will contribute to the existing body of knowledge and offer valuable insights for policymakers, educators, and institutions striving to prepare future professionals for the challenges of a green economy [21, 22].

IV. RESULTS

The analysis of data collected through the systematic analysis approach provides valuable insights into the role of higher education in fostering the green economy transition through curriculum integration and skill development. The findings are presented in this section, highlighting the extent of sustainability concepts integration, effectiveness of skill development initiatives, and key factors influencing curriculum integration and skill development within higher education institutions.

Extent of Sustainability Concepts Integration:

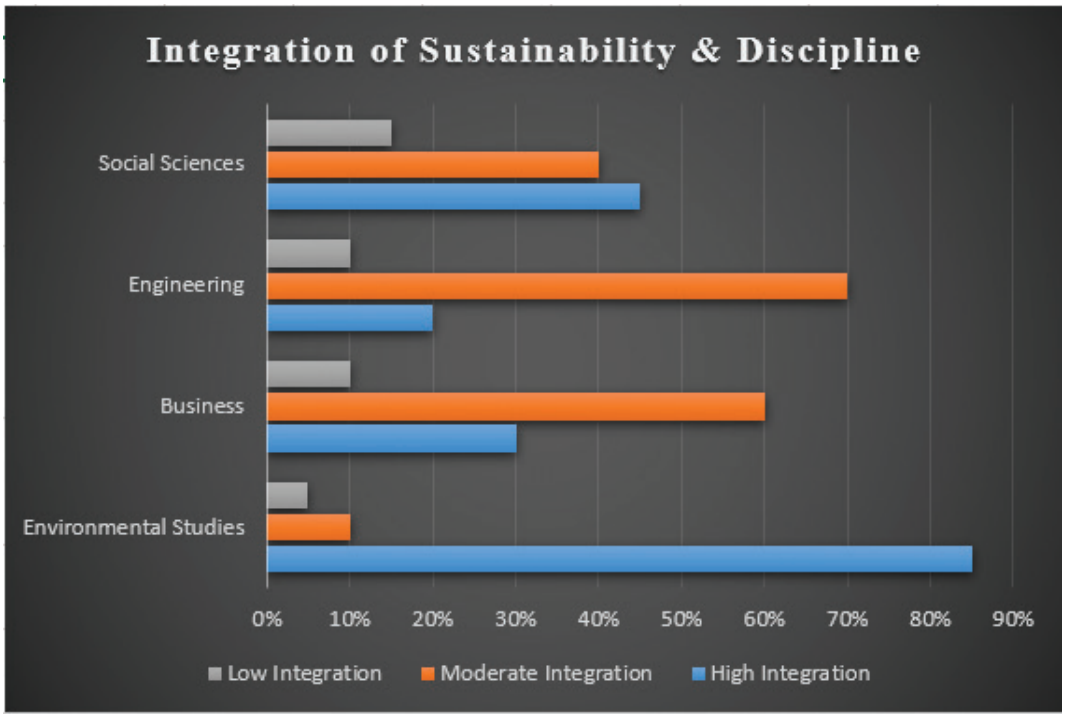

Figure 1: Distribution of Sustainability Integration across Disciplines

The analysis of curriculum documents, course syllabi, and program descriptions revealed the level of integration of sustainability concepts within higher education curricula. Figure 1 presents the distribution of sustainability integration across different disciplines. Environmental studies demonstrate the highest degree of sustainability integration, with 85% of programs showing a high level of integration. Business and engineering programs, on the other hand, show a larger proportion of moderate to low integration, indicating a need for

improvement. Social sciences and arts and humanities programs exhibit a more balanced distribution of integration levels [6, 11].

Effectiveness of Skill Development Initiatives:

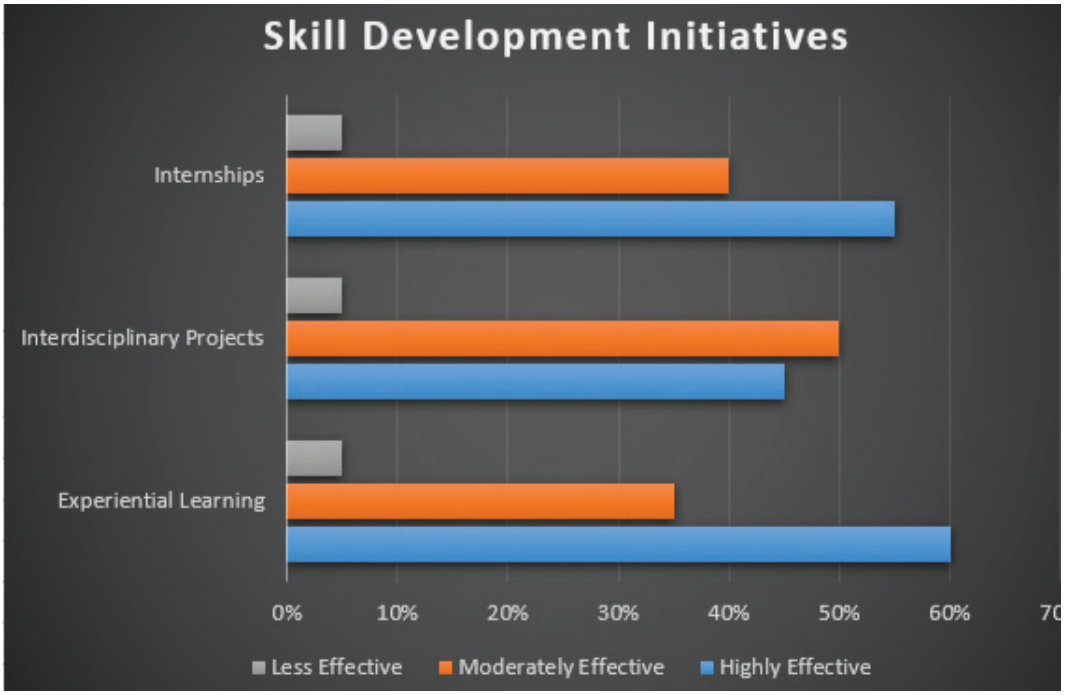

Figure 2: Perceived Effectiveness of Skill Development Initiatives

The study examined the effectiveness of skill development initiatives in preparing students for a green economy. Figure 2 presents the perceived effectiveness of different skill development initiatives based on the analysis of survey data. Experiential learning approaches were reported to be highly effective by 60% of respondents, with 35% considering them moderately effective. Interdisciplinary projects and internships were also regarded as effective by a significant proportion of participants. These findings indicate that skill development initiatives have been successful in enhancing students' knowledge and fostering critical thinking and collaboration in the context of sustainability [11].

Key Factors Influencing Curriculum Integration and Skill Development:

Table 1: Factors Influencing Curriculum Integration and Skill Development

Factors	Facilitating Factors	Hindering Factors
Institutional Commitment	+	–
Faculty Engagement	+	–
Interdisciplinary Collaboration	+	–
Limited Resources	–	+
Resistance to Change	–	+

The analysis identified key factors that facilitate or hinder the integration of sustainability into higher education curricula and the development of green skills. Table 1 presents these factors based on qualitative analysis findings. Institutional commitment and faculty engagement emerged as crucial facilitating factors, positively influencing curriculum integration and skill development. Interdisciplinary collaboration was also identified as a facilitating factor. On the other hand, limited resources and resistance to change were recognized as hindering factors, impeding curriculum integration and skill development efforts [7, 11].

Overall, the findings of this study reveal the current status and gaps in curriculum integration and skill development within higher education institutions. While progress has been made in integrating sustainability concepts into curricula and developing green skills, there is room for improvement across disciplines. The analysis highlights the importance of institutional commitment, faculty engagement, and interdisciplinary collaboration in enhancing sustainability education within higher education [11]. These findings provide valuable insights for policymakers, educators, and institutions seeking to enhance sustainability education and prepare future professionals for the challenges of a green economy.

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V. DISCUSSION AND CONCLUSIONS

The transition towards a green economy is a critical step in addressing global environmental challenges, and higher education institutions have a vital role to play in facilitating this transition. This systematic analysis explored the role of higher education in fostering the green economy transition through curriculum integration and skill development. By examining a range of academic disciplines and programs, the study provided valuable insights into the current status and gaps in sustainability education, highlighting areas where improvement is needed.

The findings of this study demonstrate that while progress has been made in integrating sustainability concepts into higher education curricula, there are opportunities for further enhancement across disciplines. The analysis revealed that environmental studies programs have shown a high level of sustainability integration, while business and engineering programs require more substantial improvements. Social sciences and arts and humanities programs displayed a more balanced distribution of integration levels. These results underscore the need for interdisciplinary collaboration and a holistic approach to curriculum design, ensuring that sustainability principles are incorporated throughout various academic disciplines.

Moreover, skill development initiatives were found to be effective in preparing students for a green economy. Experiential learning approaches, interdisciplinary projects, and internships were reported as highly effective in enhancing students' knowledge and fostering critical thinking and collaboration in the context of sustainability. These findings emphasize the importance of hands-on, practical experiences that allow students to apply sustainability principles in real-world settings.

The study also identified key factors that facilitate or hinder curriculum integration and skill development. Institutional commitment, faculty engagement, and interdisciplinary collaboration emerged as crucial facilitating factors, contributing to the successful integration of sustainability into higher education. On the other hand, limited resources and resistance to change were identified as hindering factors that impede progress in sustainability education. These factors should be carefully addressed by policymakers, educators, and institutions to create an enabling environment for sustainable change within higher education.

The implications for policy are evident. Policymakers should prioritize supporting and incentivizing higher education institutions to integrate sustainability concepts into their curricula and provide adequate resources for skill development initiatives. Policies should promote interdisciplinary collaboration and encourage partnerships between academia, industry, and government organizations to foster a holistic understanding of sustainability challenges and solutions. By aligning policies with the goals of the green economy transition, policymakers can create an environment conducive to sustainable education and prepare future professionals to address the complex challenges of a green economy.

In the discussion of the findings, it is crucial to acknowledge that curriculum integration and skill development are complex processes that require ongoing attention and continuous improvement. While this study provides valuable insights into the current state of sustainability education in higher education, it is essential to recognize that the landscape may evolve over time. New sustainability challenges may emerge, requiring the integration of novel concepts and approaches into curricula. Therefore, policymakers, educators, and institutions should remain responsive to these changes and regularly evaluate and update their sustainability education initiatives.

In terms of future research, this study opens up avenues for further exploration. More in-depth analysis can be conducted to understand the specific pedagogical approaches and teaching methodologies that are most effective in promoting sustainability education. Longitudinal studies can be undertaken to assess the long-term impact of sustainability education on students' attitudes, behaviors, and career paths. Additionally, research can delve into the development of innovative educational models and frameworks that integrate sustainability across the entire higher education curriculum, transcending individual courses or programs.

In conclusion, this study contributes to the growing body of knowledge on the role of higher education in fostering the green economy transition. By providing a comprehensive analysis of curriculum integration and skill development, it offers valuable insights into strategies and practices that can drive sustainable change within higher education institutions. The findings underscore the importance of institutional commitment, faculty engagement, interdisciplinary collaboration, and adequate resources in enhancing sustainability education. By heeding these insights, policymakers, educators, and institutions can effectively prepare future professionals for the challenges of a green economy and contribute to a more sustainable future. Continued efforts in curriculum integration and skill development are crucial to ensuring that higher education remains a key driver in the global transition towards a sustainable and inclusive green economy.

So, this study provides valuable insights into strategies and practices that can drive sustainable change within higher education institutions. To enhance sustainability education, it is crucial to focus on improving sustainability integration in business and engineering programs, fostering interdisciplinary collaboration, addressing limited resources through adequate funding and innovative approaches, overcoming resistance to change

through faculty engagement and training, conducting longitudinal studies to assess long-term impacts, and developing innovative educational models that integrate sustainability across the entire curriculum. By implementing these proposals, policymakers, educators, and institutions can effectively prepare future professionals for the challenges of a green economy and contribute to a more sustainable future.

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INSON KAPITALINI JORIY ETISH TIZIMI VA XODIMLAR DAROMADI O‘RTASIDAGI O‘ZARO TA’SIR TAHLILI

Hamroqulov M.O.
Toshkent davlat iqtisodiyot universiteti, katta o‘qituvchisi

Annotatsiya: ushbu maqolada “O‘zto‘qimachiliksanoat” uyushmasi korxonalarining inson kapitalini joriy etish va boshqarishni rag‘batlantirish bo‘yicha tashkiliy-iqtisodiy chora-tadbirlari asosida bir qancha taklif va tavsiyalar ishlab chiqilgan. Tahlil orqali gipotezalarni sinab ko‘rish uchun “strukturaviy tenglamani modellashtirish” (STM) texnikasidan foydalanildi.

Kalit so‘zlar: inson kapitali, respondentlar, ijtimoy so‘rovnoma, xarajat, baholash, korxonalar, tashkiliy-iqtisodiy, innovatsion korxona, resurs, investitsiyalar, samarali mexanizm, ijtimoiy imtiyozlar.

Аннотация: в данной статье разработан ряд предложений и рекомендаций на основе организационно-экономических мероприятий по содействию внедрению и управлению человеческим капиталом предприятий ассоциации “O‘zto‘qimachiliksanoat”. Методы моделирования структурными уравнениями (SEM) использовались для проверки гипотез путем анализа.

Ключевые слова: человеческий капитал, респонденты, социальный опрос, стоимость, оценка, предприятия, организационно-экономические, инновационное предприятие, ресурс, инвестиции, эффективный механизм, социальные льготы.

Abstract: in this article, a number of suggestions and recommendations have been developed based on the organizational and economic measures to promote the introduction and management of human capital of the enterprises of the “O‘zto‘qimachiliksanoat” association. Structural equation modeling (SEM) was used to test the hypotheses through analysis.

Key words: human capital, respondents, social survey, cost, evaluation, enterprises, organizational-economic, innovative enterprise, resource, investments, effective mechanism, social benefits

KIRISH

Mamlakatda korxonalarida xodimlarni o‘qitish, malaksiin oshirish, sog‘lig‘i uchun javobgarlik hissini tuyish kabi muhim yo‘nalishlarni o‘zida mujassam etgan, inson kapitalini rivojlantirish juda muhim natijadorlikka asos sanaladi. Ayniqsa, raqamli tranformatsiya sharoitida natijadorlik sari imkoniyatlar korxonalarda inson kapitalini shakllantirish, rivojlantirish va ulardan samarali foydalanish tizimini takomillashtirish doimo iqtisodiy fanlar diqqat markazida bo‘lib kelgan.

O‘zbekistonda inson kapitali, uni shakllanishi va rivojlanishi bo‘yicha muammolarini tadqiq etishga: Q. X. Abdurahmonov, B. X. Umurzakov, N. Q. Zokirova, N. X. Raximova, Z. Y. Xudoyberdiyev, G. Q. Abdurahmonova, N. U. Arabov, D. A. Nasimov, Sh. D. Qudbiyev[1] va boshqa olimlar katta hissa qo‘shganlar.

Shuni alohida ta’kidlab o‘tish joizki, inson kapitalini rivojlantirish bo‘yicha global muammolar bo‘yicha yondashuvlar o‘zbek olimlaridan faqat akademik Q.H.Abdurahmonov tadqiqotlarida keng tadqiq etilgan.

Xo‘jalik yurituvchi subyektlar ikkita komponentdan iborat: resurslar va faqat resurslardan ishlab chiqarilgan tovarlar yoki xizmatlar. Resursga asoslangan yondashuvga ko‘ra, korxonalarning resurslari uning raqobatdosh

1 Abdurahmonov Q.X. Mehnat iqtisodiyoti: nazariya va amaliyot. Darslik. -T.: “Fan” nashriyoti, 2019 -595b.; Umurzakov B.X. va b. Mehnat resurslari shakllanishi va taqsimlanishining hududiy usullari / Monografiya. –T.: “Lesson Press”, 2017 y. -184 b.; Abdurahmonov Q.X., Zokirova N.Q. Mehnat iqtisodiyoti va sotsiologiyasi. O‘quv qo‘llanma. –T.: “Fan va texnologiya”, 2013y. -536b.; Рахимова Н.Х. Роль и место женщины на рынке труда Узбекистана. Теория и практика. – Т.: “Фан”, 2006; Xudoyberdiyev Z. Y. va b. Tadbirkorlik va ishga joylashtirish texnologiyasi asoslari. 2-nashr. O‘quv qo‘llanma. –T.: “ILM ZIYO”, 2017y. -344 b.; Abdurahmonova G.Q. Inson resurslarini boshqarish. Darslik. –T.: O‘zR FA “Fan” nashriyoti davlat korxonasi, 2021. – 696b.; Arabov N.U. O‘zbekiston Respublikasida mehnat bozori infratuzilmasini rivojlantirish samaradorligini oshirish. Monografiya. – T.: “Fan va texnologiyalar” nashriyoti, 2017. -336 b.; Nasimov D.A. Iqtisodiyotning innovatsion rivojlanishi sharoitida ish bilan bandlik egiluvchanligini ta’minlash mexanizmlarini takomillashtirish. Monografiya. -T.: “Fan va texnologiya”, 2018. -260b.; Кудбиев Ш.Д. Методологические основы трансформации рынка труда в развитии цифровой экономики. Монография. – Т.: “Innovatsion rivojlanish nashriyot-matbaa uyi” ДУК, 2020. – 178 с.

ustunligi va samaradorligini belgilovchi omil sifatida ko‘rib chiqilishi mumkin[2]. Resursga asoslangan nazariya yoki qarash korxonalarning mavjud resurslarini baholashga yordam beradi va ularni korxonalarning imkoniyatlari bilan jimgina bog‘laydi. Bu korxonalarning rentabelligi va qiymat taklifini hisobga oladi. Ushbu g‘oyaga ko‘ra, tashkilot o‘z resurslaridan raqobatchilardan farqliroq va qimmatliroq tarzda foydalana olsa, raqobatdosh ustunlikka ega bo‘ladi[3]. Bu dunyoning o‘sib borayotgan iqtisodiyotlarida korxonalarning muvaffaqiyatini oshiradi.

Agar resurs to‘g‘ri va adolatli baholansa, u tashkilotga raqobatdosh ustunlik berishi mumkinligini ta’kidlaydi[4]. Shu bilan birga, resurslar xo‘jalik yurituvchi subyektlarga foyda keltiradigan va yangi bozorlarda muvaffaqiyatga erishishga imkon beradigan istiqbolli inson resurslarini baholashi mumkin. Bundan tashqari, resurslarga asoslangan yondashuv xo‘jalik yurituvchi subyektlarni o‘z resurslari prognozlangan darajada foydali yoki foydasizligini ko‘rib chiqishga undaydi.

ASOSIY QISM

Resursga asoslangan yondashuvning ko‘plab tarafdorlari uchun raqobat ustunligi bitta tashkilotda mavjud bo‘lgan va boshqariladigan resurslar va imkoniyatlardan kelib chiqadi. Shunday qilib, raqobatbardosh ustunlik xo‘jalik yurituvchi subyektlarning resurslaridan foydalanish orqali olinadi.

“O‘zto‘qimachiliksanoat” uyushmasi xodimlarni tayyorlash, qayta tayyorlash, malakasini oshirish bo‘yicha uzluksiz tizim yaratilgan bo‘lib, u o‘z ichiga chet el xalqaro tashkilotlari, moliya institutlari va boshqa tashkilotlar tomonidan tashkil etilayotgan seminar, o‘quv kurslari, treninglar, xalqaro anjumanlar, stajirovka va xorijiy xizmat safarlarini qamrab oladi.

Uyushma va tarkibidagi korxonalar xodimlari uchun Yaponiyaning xalqaro hamkorlik markazi (JICA), Koreya xalqaro hamkorlik agentligi (KOICA), Yaponiya siyosiy fanlar milliy instituti (GRIPS), Yaponiyaning sukuba va Xitotsubashi universitetlari, Yaponiyaning takomillashgan grant dasturi (JDS) hamda Yaponiya xalqaro universitetlarining boshqa grantlari asosida magistratura yo‘nalishlarida tanlov asosida tahsil olish imkoniyatlari mavjud.

Shunday bo‘lsa-da, “O‘zto‘qimachiliksanoat” uyushmasi barcha xodimlarni o‘qitish, qayta o‘qitish, malakasini oshirish va inson kapitalini joriy etish bo‘yicha muhim ishlarni amalga oshirilgan.

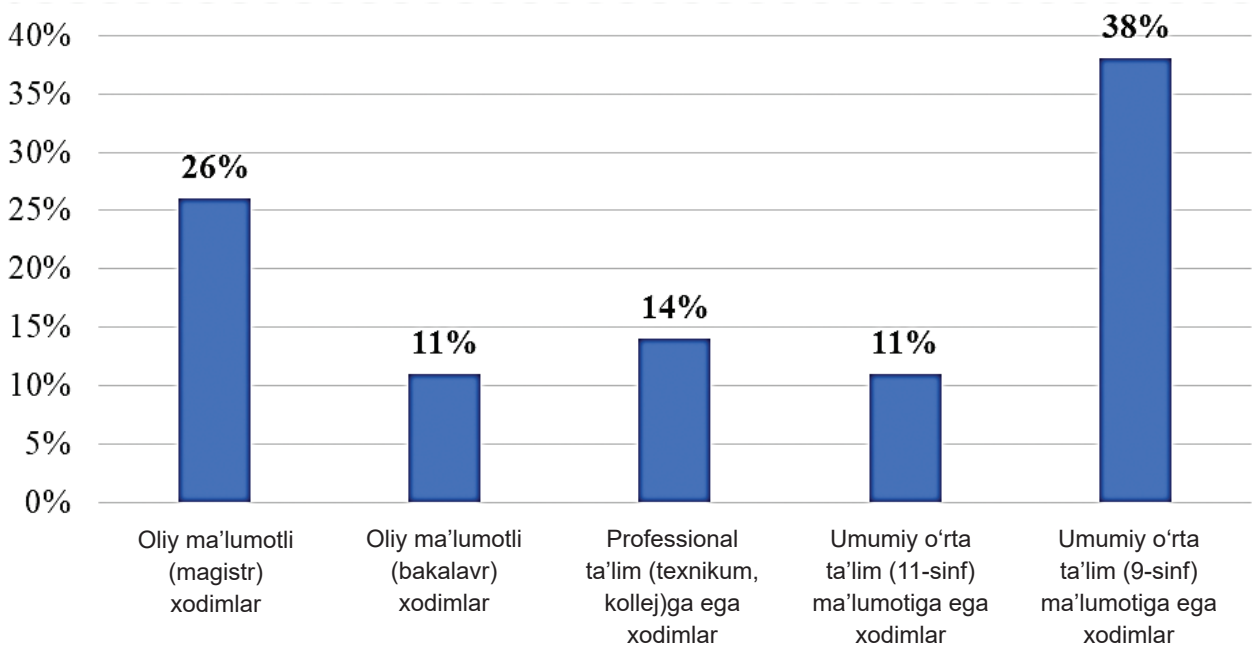
1-jadval: “O‘zto‘qimachiliksanoat” uyushmasi korxonalari xodimlaridan ijtimoy so‘rovnoma natijalari: “O‘zimni o‘qitish va rivojlantirishga doimiy tarzda xarajat qilaman” (Javob: “Ha” / “Yo‘q”)[5]

№	Respondentlar ma’lumot darajasi	Jami respondentlar soni	Shundan, “Ha” deb javob bergan respondentlar	
			Kishi	Foiz
1.	Oliy ma’lumot (magistr)	156	41	26
2.	Oliy ma’lumot (bakalavr)	390	43	11
3.	Professional ta’lim (texnikum, kollej)	388	54	14
4.	Umumiy o‘rta ta’lim (11-sinf)	86	9	11
5.	To‘liqsiz o‘rta ta’lim (9-sinf)	24	9	38
Jami javoblar soni		1044	156	100

Joriy yilda “O‘zto‘qimachiliksanoat” uyushmasi va uning tarkibidagi korxonalar xodimlar o‘rtasida o‘tkazilgan so‘rov natijalar bir qancha mulohazali masalalarni oydinlashtirdi.

Xususan, “O‘zto‘qimachiliksanoat” uyushmasi korxonalari xodimlaridan “O‘zimni o‘qitish va rivojlantirishga doimiy tarzda xarajat qilaman” degan mulohazali fikrga qo‘shilish (“Ha”) yoki qo‘shilmaslik (“Yo‘q”) so‘ralganida, respondentlarning 14,9 foizi “Ha” degan javobni bergan, qolgan 85,1% i esa bu savolga “yo‘q” degan javobni berishgan. Ijobiy javob berganlar ichida barcha magistrlarning 26%i va to‘liqsiz o‘rta ta’lim (9-sinf) ma’lumotiga ega xodimlarning 38%i doimiy tarzda o‘zlarini o‘qitishi va rivojlantirishiga xarajat qilishlarini bildirgan (1-jadval va 1-rasm).

2 Barney J (1991) Competitive advantage. J Manag 17(1):99–120.
3 Shaw JD, Park TY, Kim E (2013) A resource-based perspective on human capital losses, HRM investments, and organizational performance. Strateg Manag J 34(5):572–589; Saffu K, Obeng Apori S, Elijah-Mensah A, Ahumatah J (2008) The contribution of human capital and resource-based view to small- and medium-sized tourism venture performance in Ghana. Int J Emerg Mark 3(3):268–284.
4 Wright PM, Dunford BB, Snell SA (2001) Human resources and the resource based view of the firm. J Manag 27(6):701–721.
5 2022-yil yanvar-mart oylarida o‘tkzilgan ijtimoiy so‘rov natijalari asosida muallif ishlanmasi.



1 - r a s m: "O'zto'qimachiliksanoat" uyushmasi korxonalaridagi o'zini o'qitish va rivojlantirishga doimiy tarzda xarajat qiluvchi xodimlari ulushi, foizda[6]

Ma'lumki, inson resurslari konsepsiyasi bugungi ishbilarmonlik muhitida keng qamrovli ekanligi e'tirof etilgan. Bontis va boshqalar[7] inson kapitalini tashkilot ichidagi insoniy belgilar, biznesni tavsiflovchi to'plangan aql, tajriba va bilimlar sifatida ta'riflagan. Inson kapitali moliyaviy va jismoniy qattiq kapital o'rniga aql, amaliyot, ko'nikmalar va ular bilan bog'liq yumshoq aktivlarni ifodalaydi[8].

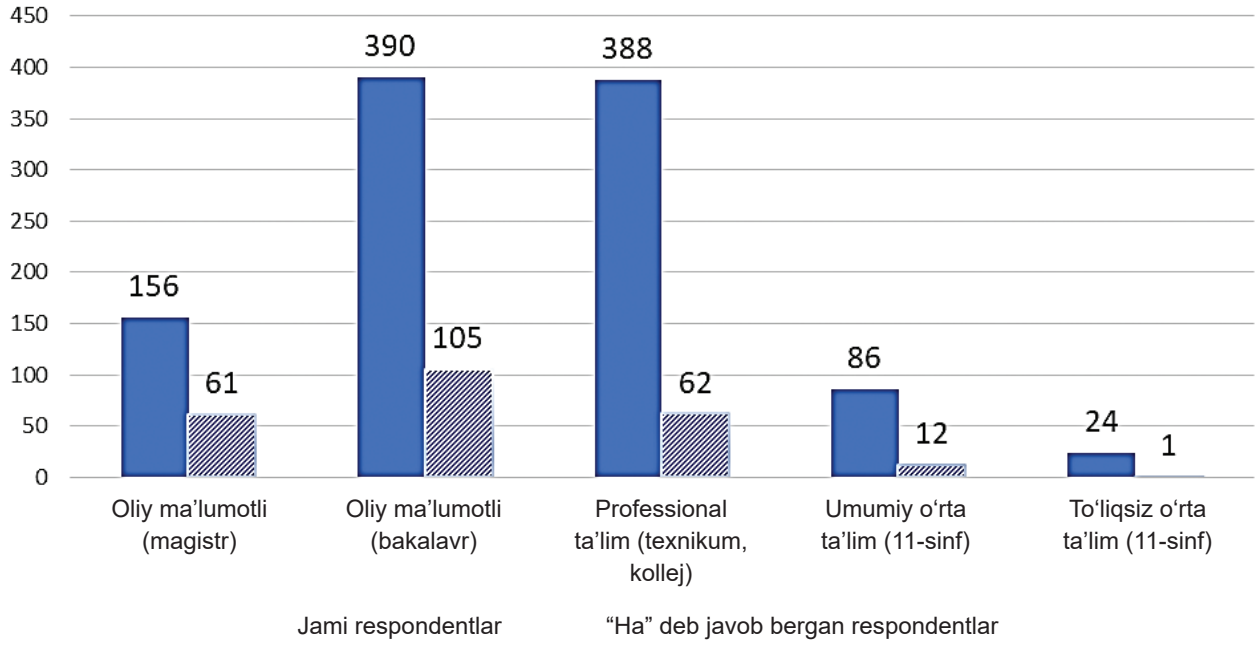
Shuningdek, "O'zto'qimachiliksanoat" uyushmasi korxonalari xodimlaridan "Oila a'zolarimni o'qitish va rivojlantirishga doimiy xarajat qilib boraman" degan mushohadani ("Ha" javobi bilan) qo'llab-quvvatlovchilar yoki ("Yo'q" deya) qo'llab-quvvatlamaydiganlar tadqiq etilganda, respondentlarning 23,1 foizi "Ha" degan javobni bergan, qolgan 76,9% i esa bu savolga "Yo'q" degan javobni berishgan.

Oila a'zolarini o'qitish va rivojlantirishga hayrixoh xodimlarning asosiy ma'lumot tarkibi bakalavrlar (105 nafar), magistrlar (61 nafar), undan keyin professional ta'lim dimlomiga ega xodimlar (62 nafar) tashkil etmoqda.

2 - j a d v a l: "O'zto'qimachiliksanoat" uyushmasi korxonalari xodimlaridan ijtimoy so'rovnoma natijalari: "Oila a'zolarimni o'qitish va rivojlantirishga doimiy xarajat qilib boraman" (Javob: "Ha" / "Yo'q")[9]

№	Respondentlar ma'lumot darajasi	Jami respondentlar soni	Shundan, "Ha" deb javob bergan respondentlar	
			Kishi	Foiz
1.	Oliy ma'lumot (magistr)	156	61	39
2.	Oliy ma'lumot (bakalavr)	390	105	27
3.	Professional ta'lim (texnikum, kollej)	388	62	16
4.	Umumiy o'rta ta'lim (11-sinf)	86	12	14
5.	To'liqsiz o'rta ta'lim (9-sinf)	24	1	4
Jami javoblar soni		1044	241	100

6 2022-yil yanvar-mart oylarida o'tkzilgan ijtimoiy so'rov natijalari asosida muallif ishlanmasi.
7 Bontis N, Dragonetti NC, Jacobsen K, Roos G (1999) The knowledge toolbox: a review of the tools available to measure and manage intangible resources. Eur Manag J 17(4):391–402.
8 Moon YJ, Kym HG (2006) A model for the value of intellectual capital. Can J Adm Sci 23(3):253–269.
9 2022-yil yanvar-mart oylarida o'tkzilgan ijtimoiy so'rov natijalari asosida muallif ishlanmasi.



2 - r a s m: "O'zto'qimachiliksanoat" uyushmasi korxonalaridagi oila a'zolarini o'qitish va rivojlantirishga doimiy tarzda xarajat qiluvchi xodimlari soni, kishi (1044 kishiga nisbatan olindi)[10]

To'liqsiz o'rta ta'lim (9-sinf) bitiruvchilari esa bu masalada juda kamchilik (1 kishi) ni tashkil etganligi, ularning malakasi va daromadi proporsiyalaridan kelib chiqib javob berilganligini asos qilib olish mumkin (2-jadval va 2-rasm).

Inson kapitali bilim, qobiliyat, tajriba va o'rganishning uyg'unligidir[11]. Inson yuqori qiymatli tovardir va inson kapitali intellektual kapital ma'nosida asosiy komponent sifatida tanilgan. Inson kapitali g'oyasi 1960-yillarda inson kapitali nazariyasining kiritilishi bilan to'liq asos solingan[12]. "Inson kapitali" so'zi xo'jalik yurituvchi subyektlar aktivlari va xodimlarining raqobatbardoshligini oshirish va moliyaviy samaradorlikni oshiradigan raqobatdosh ustunlikni qo'llab-quvvatlashning hal qiluvchi elementidir[13]. Ushbu tushuntirish korxonaning moliyaviy ko'rsatkichlariga yordam berish uchun inson kapitaliga bo'lgan ehtiyojni ko'rsatadi. Bunda esa, xodimlarning nafaqat bilim va ko'nikmalari, balki sog'liq darajasi ham muhi o'rin tutadi.

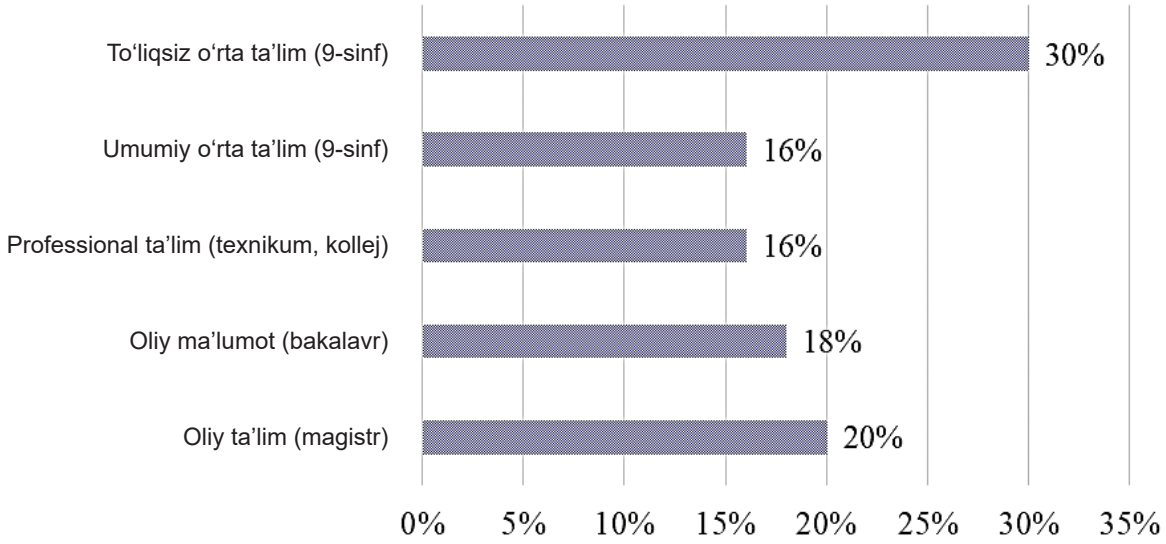
3 - j a d v a l: "O'zto'qimachiliksanoat" uyushmasi korxonalari xodimlaridan ijtimoy so'rovnoma natijalari: "O'z sog'lig'imni mustahakamlashga doimiy xarajat qilib boraman" (Javob: "Ha" / "Yo'q")[14]

№	Respondentlar ma'lumot darajasi	Jami respondentlar soni	Shundan, "Ha" deb javob bergan respondentlar	
			Kishi	Foiz
1.	Oliy ma'lumot (magistr)	156	31	20
2.	Oliy ma'lumot (bakalavr)	390	70	18
3.	Professional ta'lim (texnikum, kollej)	388	62	16
4.	Umumiy o'rta ta'lim (11-sinf)	86	14	16
5.	To'liqsiz o'rta ta'lim (9-sinf)	24	7	30
Jami javoblar soni		1044	184	100

"O'zto'qimachiliksanoat" uyushmasi korxonalari xodimlaridan "O'z sog'lig'imni mustahkamlashga doimiy xarajat qilib boraman" degan mulohazali fikrga qo'shilish ("Ha") yoki qo'shilmaslik ("Yo'q") so'ralganida, respondentlarning 17,62 foizi "Ha" degan javobni bergan, qolgan 82,38% i esa bu savolga "yo'q" degan javobni ber-

10 2022-yil yanvar-mart oylarida o'tkzilgan ijtimoiy so'rov natijalari asosida muallif ishlanmasi.
11 Bontis N, Fitz-enz J (2002) Intellectual capital ROI: a causal map of human capital antecedents and consequents. J Intellect Cap 3(3):223–247.
12 Schultz TW (1961) Investment in human capital. Am Econ Rev 51(1):1–17; Hendricks JA (1976) The impact of human resource accounting information on stock investment decisions: an empirical study. Acc Rev 51(2):292–305.
13 Schultz TW (1993) The economic importance of human capital in modernization. Educ Econ 1(1):13–19.
14 2022-yil yanvar-mart oylarida o'tkzilgan ijtimoiy so'rov natijalari asosida muallif ishlanmasi.

ishgan. O‘z sog‘lig‘iga befarq bo‘lmaydiganlar toifasidagilarning 20%i yoki 31 nafarini magistrlar va to‘liqsiz o‘rta ta’lim (9-sinf) ma’lumotiga ega 24 nafar respondentlardan 7 nafari esa doimiy tarzda sog‘liqni mustahkamlashga xarajat qilishlarini bildirgan (3-jadval va 3-rasm).



3 - r a s m: “O‘zto‘qimachiliksanoat” uyushmasi korxonalaridagi sog‘lig‘ini mustahkamlashga doimiy tarzda xarajat qiluvchi xodimlari ulushi, foizda[15]

Bibobarin, xodimlarni boshqarish siyosatining asosiy vazifalari quyidagi samarali tizimlarni yaratishdan iborat: xodimlarni tanlash va ularni ish jarayoniga moslashtirish; xodimlarni baholash va samarali motivatsiya qilish; xodimlarni rivojlantirish; iqtidorlarni boshqarish va kadrlar zaxirasini shakllantirish; korporativ qadriyatlarni rivojlantirish.

“O‘zto‘qimachiliksanoat” uyushmasi korxonalari xodimlari nafaqat o‘zlarini balki, oila a’zolari tarkibida ham sog‘lom turmush tarzini saqlash, sog‘liqni saqlashga kelgusidagi xarajatlarni kamaytirib borishini aniqlash maqsadaida “Oila a’zolarimni sog‘lig‘ini mustahkamlash uchun doimiy xarajat qilib boraman (Surunkali kasallik uchun davolanish xarajatlari bundan mustasno!)” degan mulohazali fikrga qo‘shilish (“Ha”) yoki qo‘shilmaslik (“Yo‘q”) so‘ralganida, respondentlarning 22,90 foizi “Ha” degan javobni bergan, qolgan 77,10% i esa bu savolga “Yo‘q” degan javobni berishgan. Oila a’zolari sog‘lig‘iga befarq bo‘lmaydiganlarning 30%i magistrlar va 25 foizini esa bakalavr diplomiga ega bo‘lgan xodimlar tashkil etgan. To‘liqsiz o‘rta ta’lim (9-sinf) ma’lumotiga ega xodimlar esa bu masalada yetakchi emasligini bildirishgan (4-jadval).

4 - j a d v a l: “O‘zto‘qimachiliksanoat” uyushmasi korxonalari xodimlaridan ijtimoy so‘rovnoma natijalari: “Oila a’zolarimni sog‘lig‘ini mustahkamlash uchun doimiy xarajat qilib boraman (Surunkali kasallik uchun davolanish xarajatlari bundan mustasno!)” (Javob: “Ha” / “Yo‘q”)[16]

№	Respondentlar ma’lumot darajasi	Jami respondentlar soni	Shundan, “Ha” deb javob bergan respondentlar	
			Kishi	Foiz
1.	Oliy ma’lumot (magistr)	156	47	30
2.	Oliy ma’lumot (bakalavr)	390	98	25
3.	Professional ta’lim (texnikum, kollej)	388	78	20
4.	Umumiy o‘rta ta’lim (11-sinf)	86	15	18
5.	To‘liqsiz o‘rta ta’lim (9-sinf)	24	2	7
Jami javoblar soni		1044	239	100

15 2022-yil yanvar-mart oylarida o‘tkzilgan ijtimoiy so‘rov natijalari asosida muallif ishlanmasi.
16 2022-yil yanvar-mart oylarida o‘tkzilgan ijtimoiy so‘rov natijalari asosida muallif ishlanmasi.

Raqamli iqtisodiyot sharoitida “O‘zto‘qimachiliksanoat” uyushmasi korxonalari inson kapitalini joriy etishning tashkiliy-iqtisodiy mexanizmi rivojlanayotgan korxona tarkibidagi quyi tizim sifatida ko‘rib chiqilishi kerak. Qiymat tamoyillari va resurs tarkibiy qismlarini o‘zgartirish uchun ushbu mexanizmni o‘zgaruvchan iqtisodiy muhitga nisbatan ko‘proq boshqaruvga moslashtiradigan fikr-mulohazalarni kiritish shart. Innovatsion korxonalar uchun inson kapitalini joriy etishning tashkiliy-iqtisodiy mexanizmini yaratishga muallifning yondashuvi 4-ilovada keltirilgan.

Shunday qilib, innovatsion korxonaning inson kapitalini joriy etish va boshqarishni rag‘batlantirish bo‘yicha tashkiliy-iqtisodiy chora-tadbirlar quyidagi tarkibiy qismlarni o‘z ichiga oladi:

1) xodimlarni yollash jarayonini takomillashtirish, ya’ni ijodiy fikrlash va innovatsion loyihalarda ishtirok etish tajribasiga ega bo‘lgan ishchilarni boshovlash, skrining, ishga olish va hokazolardan foydalangan holda yollash;

2) kadrlarni moslashtirishning zamonaviy usullarini qo‘llash;

3) innovatsion yondashuvlardan foydalangan holda xodimlarni rivojlantirishni boshqarish (murabbiylik, mustaqil o‘qitish, treninglar, amaliy tadqiqotlar, elektron ta’lim va boshqalar).

4) xodimlarni attestatsiyadan o‘tkazish va baholash (ish natijalariga yoki xodimlarning imkoniyatlariga e’tibor qaratish);

5) moddiy va nomoddiy rag‘batlantirishlardan foydalannib innovatsion yondashuvlarni hisobga olgan holda motivatsiyani rivojlantirish. Ishlash jarayonini yaxshilash va iqtisodiy foyda olish uchun quyidagi vositalardan foydalangan holda innovatsion va motivatsion strategiyalarni joriy qilish kerak: individual (ish haqi, nafaqalar, bonuslar va lavozimni oshirish), guruh (tadqiqot guruhlari uchun tuzatish koeffitsiyentlari) moddiy naqd bo‘lmagan (mehnat) va ijtimoiy imtiyozlar), ma’naviy (mukofotlar, sertifikatlar, hamkasblar hurmati, martaba ko‘tarilishi) rag‘batlantirish;

6) ichki tadbirkorlikni rivojlantirishga qaratilgan innovatsion faollikni oshirish va xodimlarning innovatsion madaniyatini, g‘oyalarni va ularni to‘plashning samarali mexanizmini shakllantirish, innovatsion kommunikatsiyalarni rivojlantirish;

7) inson kapitaliga investitsiyalarni optimallashtirish;

8) xodimlarning sodiqligini yaratish va qo‘llab-quvvatlash bo‘yicha chora-tadbirlarni qo‘llash.

Shunday qilib, tadqiqot innovatsion korxonaning inson kapitalini boshqarishning tashkiliy-iqtisodiy mexanizmini yaratishga imkon berdi. Ushbu sohadagi keyingi tadqiqotlar istiqbollari turli tarmoq yo‘nalishidagi korxonalar uchun samarali tashkiliy-iqtisodiy mexanizmni yaratishdan iborat.

XULOSA

O‘zbekiston Respublikasi “O‘zto‘qimachiliksanoat” uyushmasi tomonidan mahsulotlar sifatini oshirish, xorijiy bozorlarda to‘qimachilik mahsulotlariga qo‘yiladigan talablardan kelib chiqqan holda sertifikatsiyadan o‘tkazish, milliy kiyim brendlarini tashqi bozorga olib chiqish va tovar belgilarini ro‘yxatdan o‘tkazish, o‘zbek to‘qimachilik mahsulotlari nufuzini oshirishga qaratilgan bir qator ishlar amalga oshirilmoqda.

Yangi avlodning paqobatbapdosh mahsulotlapini yapatish va ishlab chiqapish bo‘yicha bashopat qilingan assoptiment konsepsiyasisida ham ham inson kapitali va uni joriy etish masalalari bo‘yicha bandlar kiritilmaganligi tadqiqot davomida ko‘zga tashlandi.

Innovatsiyalar parametrlarini qiyosiy tahlil qilish va inson kapitalini joriy etishga an’anaviy yondashuv asosida “O‘zto‘qimachiliksanoat” uyushmasi korxonalarida inson kapitalini joriy etishning o‘ziga xos xususiyatlarini aniqlab berildi.

“O‘zto‘qimachiliksanoat” uyushmasi korxonalari faoliyatiga bag‘ishlangan tadqiqot birlamchi ma’lumotlarga asoslanib, ma’lumotlar 7 balli Likert shkalasidan foydalangan holda so‘rovnoma bilan qulay tanlab olish usuli bilan olindi. Bunda, “O‘zto‘qimachiliksanoat” uyushmasi o‘zining korxonalari faoliyatini barchasi uchun o‘ziga xos qoidalar va qoidalardan foydalangan holda turli boshqaruv usullari orqali amalga oshiradi. Shunday qilib, nima uchun unumdorlik filiallar orasida farq qilishini sinab ko‘rish muhimdir. Tahlil orqali gipotezalarni sinab ko‘rish uchun “strukturaviy tenglamani modellashtirish” (SEM) texnikasidan foydalanildi.

Tadqiqotlar shuni ko‘rsatdiki, inson kapitalini joriy etish omillari; birinchi navbatda, malaka oshirish va qayta tayyorlash; ikkinchidan, xodimlar bilim darajasi va uchinchidan, malaka va ko‘nikmalar korxonalar faoliyatiga sezilarli ijobiy ta’sir ko‘rsatadi.

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YETUK MUTAXASSIS TAYYORLASH – KELAJAK UCHUN SARMOYA

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Annotatsiya: maqolada ta’limning metodlari va vositalari borasida so‘z yuritilib, metodlarning amaliy ahamiyati va innovatsion qo‘llanish usullari haqida ma’lumotlar berilgan. Metodlarning amaliy ahamiyati atroflicha muhokama qilingan.

Kalit so‘zlar: Ta’lim metodlari, kompetensiya, kasbiy kompetansiya, motivatsiya, ta’lim vositasi, faoliyatni tashkil etish va o‘rgatish metodlari, amaliy ta’lim metodlari, faoliyatni motivatsiyalash metodlari.

Аннотация: в статье рассказывается о методах и средствах обучения, дается информация о практической значимости методов и новаторских способах их использования. Подробно рассмотрена практическая значимость методов.

Ключевые слова: Методика обучения, компетентность, профессиональная компетентность, мотивация, средство обучения, методы организации и обучения деятельности, практические методы обучения, методы мотивации деятельности.

Abstract: the article talks about the methods and tools of education, gives information about the practical importance of the methods and innovative ways of use. The practical significance of the methods is discussed in detail.

Key words: Educational methods, competence, professional competence, motivation, educational tool, methods of organizing and teaching activities, practical educational methods, methods of motivating activities.

KIRISH

Shaxsni har tomonlama rivojlantirishga yo‘naltirilgan ta’lim tizimini nazariy-amaliy metodologik jihatdan qurollantirish – bugungi kunda har bir fanning bosh maqsadi sifatida belgilananishi zarur

Ta’lim sifatini oshirishda o‘qituvchi kompetensiyasining ahamiyati

Kompetensiya (lot. competo-erishyapman, munosibman, loyiqman) – u yoki bu sohadagi bilimlar, tajriba. (https://fayllar.org/2-kompetensiya-haqida-tushuncha.html)

O‘qituvchining shaxsiy ijtimoiy sifatlariga azaldan e’tibor qaratib kelingan va har bir zamon talabidan kelib chiqib, pedagogga qo‘yiladigan talablar takomillashib, murakkablashib boraveradi.

O‘zbekistonda ta’lim tizimini o‘sib kelayotgan yosh avlod ta’lim-tarbiyasining milliy g‘oyalari, talablari asosida tashkil etish, uni jamiyat taraqqiyoti istiqbollari va jahon andozalariga javob bera oladigan darajada bo‘lishini ta’minlash bugungi kunning dolzarb masalasidir.

Ta’lim-tarbiya tizimini tubdan isloh qilish, uni o‘tmish qoldiqlaridan tozalash va rivojlangan demokratik davlatlar darajasiga ko‘tarish, jamiyat ravnaqi uchun yuksak ma’naviy va axloqiy talablarga javob beruvchi yuqori malakali kadrlar tayyorlash ta’lim tizimi xodimlarining umumiy vazifasidir. Bu yuksak, ammo, sharafli vazifalarni muvaffaqiyatli uddalash har bir pedagogik xodimdan yuksak kasbiy mahorat, bilimdonlik va keng dunyoqarashni talab etadi.

MUHOKAMA VA NATIJALAR

O‘qituvchi kasbiga xos bo‘lgan ko‘pgina fazilatlar bilan birga uning pedagogik mahoratni egallashi katta ahamiyatga ega. Yuqori pedagogik mahoratga ega bo‘lgan o‘qituvchigina o‘z kasbiga layoqatli, iste’dodli bo‘lishi mumkin. Muvaffaqiyatli ishlash uchun har bir o‘qituvchi yuqori pedagogik mahorat va keng dunyoqarashga ega bo‘lishi kerak. Shundagina o‘z mehnat sarf qilib, katta natijaga erishadi, ijodkorlik uning hamisha hamkori bo‘ladi. Pedagogik ishga qobiliyatli, iste’dodli kishidagina pedagogik mahorat egasi bo‘lishi mumkin. Pedagogik

faoliyatning samarali bo‘lishi uchun o‘qituvchi o‘z fanini chuqur bilishi, unga turdosh fanlar haqida ham tushunchaga ega bo‘lishi, o‘quv materialini o‘quvchilarga tushunarli qilib bayon eta olishi, o‘quvchilarda mustaqil ravishda faol fikrlashga qiziqish uyg‘otishi, o‘quvchilarning bilim, kamolot darajasi va ruhiyatini hisobga olishi, ularning nimani bilishlari va hali nimani bilmasliklarini hamda nimani bildirish kerak, ular tomonidan qanday savollar berilishi mumkin shular haqida tasavvurga ega bo‘lishi lozim. Bu o‘qituvchining o‘z ustida tinmay ishlashi, izlanishi va ko‘nikmalari asosida rivojlanadi.

Hozirgi davr o‘qituvchidan o‘qitishning ilg‘or pedagogik texnologiya talablarini to‘g‘ri tushunish, tashabbuskorlik, o‘z fani bo‘yicha yangiliklardan xabardor bo‘lishi va darslariga joriy eta olishni talab etadi.

Ta’lim-tarbiya jarayonida o‘qituvchi, o‘quvchi va ishlab chiqarish, shuningdek davlat tashkilotlari o‘rtasida hamkorlikni vujudga keltirish masalalarini muvaffaqiyatli hal etilishi, o‘quvchilarning egallagan bilim, ko‘nikma malakalari va shaxsiy insoniy fazilatlarini egallaganlik darajasiga ijobiy ta’sir qilgan bo‘lardi.

Mamlakatimizda olib borilayotgan ta’lim tizimining odil va demokratiyalashtirilishi o‘quv jarayoniga o‘zgacha talab va o‘zgacha pedagogik munosabatlarni kashf etadi. Bu jarayon mazmun mohiyatdan avvalgidan tubdan farqlanadi.

Ta’lim jarayoniga ilg‘or pedagogik texnologiyalarni qo‘llash, ta’lim samaradorligini oshirish, ilm-fan yutuqlarini amaliyotga joriy etish orqali ijodkor, mustaqil fikr yurita oladigan ijtimoiy faol yuksak ma’naviyatli yoshlarni tarbiyalash vazifasi muhim ahamiyat kasb etadi. O‘quvchining mustaqil fikrini bayon etish, o‘z yo‘nalishini tanlashi va buning asosi bo‘lgan qarashlarini isbotlashi, o‘rni kelganda himoya qilishni o‘rgatilsa, yoshlarni mustaqil hayotga tayyorgarlik ko‘nikmalarini shakllantirib borishga erishishi orqali ta’lim mazmunining natijasi yaqqol ko‘zga tashlanadi. Ta’limni isloh qilishda o‘qituvchi va o‘quvchi shaxsiga qo‘yilagan talablar kundan-kunga oshib bormoqda. Ta’limda Kasbiy kompetensiya degan tushuncha bor: Bu o‘z ustida ishlash, ta’lim jarayonini rejalashtirish, o‘quvchilar ehtiyojini anglay olishi, motivasiyani shakllantirish, ta’lim muhitiga yangilik kiritishi, tashabbuskorlik.

Prezidentimiz Shavkat Miromonovichning ta’kidlashicha qachon Insonga e’tibor bo‘ladi? Ta’lim, ta’lim, ta’lim va yana bir marta ta’lim. Agar ta’lim bo‘lsa, bilim bo‘lsa, sifat o‘zgaradi. Ta’lim bo‘lmasa, sifat o‘zgarmasa, e’tibor ham o‘zgarmaydi – dedi Mirziyoyev. Prezidentimizning yana ta’kidlashicha, ta’lim sifatini oshirish Yangi O‘zbekiston taraqqiyotining yakkayu yagona to‘g‘ri yo‘lidir: “Yusuf Xos Hojib bobomiz aytganlaridek, “Zakovat bor joyda ulug‘lik bo‘ladi, bilim bor joyda buyuklik bo‘ladi“. Shuning uchun ushbu sohada boshlagan islohotlarimizni davom ettirishimiz, ta’lim dargohlariga borib, o‘qituvchi va murabbiylar bilan ko‘proq muloqot qilib, sifatni oshirish bo‘yicha ular qo‘ygan masalalarni birgalikda hal qilishimiz zarur dedilar [1].

https://www.gazeta.uz/oz/2022/12/20/sifatli-talim/#:~:text=%C2%ABInson%20qadri%20degan,hal%20qilishimiz%20zarur%C2%BB.

MAVZUGA OID ADABIYOTLAR TAHLILI

Yangi O‘zbekistonning buyuk kelajagi uchun ta’lim sifatini oshirishda o‘quv rejalariga ham yangiliklar kiritib borish zarurati paydo bo‘lib boraveradi. Mutaxassislik fanlarining amaliy darslarini ishlab chiqarish bilan bog‘lab ko‘rish uchun eksprement tariqasida darslarni tashkil qilish kelajak uchun sarmoya yetuk mutaxassis tayyorlashda muhim ahamiyat kasb etadi.

Eksperiment-tajriba sinov metodi “Eksperiment” so‘zi lotincha “sinab ko‘rish”, “tajriba qilib ko‘rish” degan ma’noni anglatadi. Odatda, eksperimental-tajriba ishlari ta’lim-tarbiya jarayoniga aloqador ilmiy faraz yoki amaliy ishlarning tatbiqiy jarayonlarini tekshirish, aniqlash maqsadida o ‘tkaziladi. Bunda ham ilmiy farazlarning didaktik yoki amaliy ahamiyatiga e’tibor beriladi. O‘tkaziladigan tajriba ishlari natijalarini hisobga olish asosida yangi metodlarni tatbiq etishga, ta’lim samaradorligini oshirishga qaratiladi. Shuningdek, ta’lim jarayonining borishini, tuzilishi va natijalarini oldindan ko‘ra bilish imkoniyatini beradi. Eksperiment metodi sharoitga qarab amaliy tajriba metodini sinovdan o‘tkazib eksperiment natijalarini zudlik bilan tahlil qilish va tegishli xulosa chiqarish hamda tavsiyalar berish kerak.

Talabalarning amaliy ko‘nikmalarini rivojlantirish uchun ishlab chiqarish korxonasidagi amaliyot jarayonlari muhim hisoblanadi. Uning maqsadi – talabalarning nazariy mashg‘ulotlar jarayonida olgan bilimlarini mustahkamlash va chuqurlashtirish, mutaxassislik bo‘yicha amaliy ko‘nikmalarni rivojlantirish va malakalarni shakllantirishdan iboratdir. Amaliyot – bu maxsus insoniy, ongli, maqsadga yo‘naltirilgan, hissiy -predmetli, moddiy faoliyat hisoblanadi. Har qanday amaliyot obyektiv (old shartlar, vositalar va yakuniy natija) va subyektiv (intellektual qobiliyatlar, fikrlash, bilim va amaliy tajribasidan foydalanadigan insonning muayyan faoliyati) omillarning yaxlitligi sifatida tavsiflanadi. Ishlab chiqarish korxonalarida talabalar, amaliyot darslarini muvaffaqiyatli o‘tashi uchun ta’lim muassasasi o‘quv reja va fan dasturlariga muvofiq talabalarning dastlabki nazariy va amaliy tayyorgarligini ta’minlaydi.

Biz soliq guruhi bilan To‘rtko‘l tumani soliq inspeksiyasiga borib u yerda bo‘layotgan ish jarayonlari bilan tanishdik. Bizga yordam bergan DSI rahbari Abdalov Anvar Ataxanovich, Soliqqa oid huquqbuzarliklar bilan ishlash bo‘limi xodimi Serjanov Maratbek Xodjabekovich va boshqa xodimlardan minnatdor bo‘ldik. Yo‘l-yo‘lakay tovar aylanmasidan soliq to‘lovchi mikrofirmaga ham kirib tanishdik. 2022-yil 21- dekabr kuni soliq guruhida

o‘tkaziladigan o‘chiq o‘quv mashg‘ulotiga tuman davlat soliq inspeksiyasi, soliqqa oid huquqbuzarliklar bilan ishlash bo‘limi boshlig‘i Maratbek Serjanovni taklif qildik. Taklifimizga binoan Maratbek Serjanov o‘z vaqtida yetib kelib soliq guruhiga “Tovar aylanmasi va undan olinadigan soliq” mavzusi bo‘yicha men bilan birgalikda dars o‘tdidilar.

Soliq idorasiga borishimiz, soliq idorasi xodimining universitetga tashrifi orqali mavzuning mazmuni, ma’lumotlar bazasi yanada kengaydi, fikrlar almashinishi kuzatildi, eng asosiysi talabalarda soliq bo‘yicha bilim va ko‘nikmalar hosil bo‘ldi. Mashg‘ulot juda qiziqarli o‘tdi, talabalar juda faol qatnashdilar. Darsda ishtirok etayotgan DSI xodimi ham juda mamnun bo‘ldi. Talabalar o‘zlarining qiziqtirgan savollarini berib, shunday uchrashuvlarni yana tashkil qilishlarini iltimos qildilar.

Navbatdagi 2023-2024-o‘quv yilida soliq guruhlariga soliq fanlaridan o‘tiladigan darslarining amaliy mashg‘ulotlarini Davlat soliq inspeksiyasida, ularning tajribali xodimlari bilan birgalikda o‘tilsa, ya’ni nazariy bilim bilan amaliy bilim hamohang bo‘lsa, uyg‘un kelsa maqsadga muvofiq bo‘lardi. Albatta inspeksiyada mashg‘ulot o‘tishga qulay auditoriya bo‘lsa. Bunday mashg‘ulotlarni bank ishi mutaxassisligi ham banklarda amaliy mashg‘ulolarini bank xodimlari bilan birgalikda o‘tsalar maqsadga muvofiq bo‘lardi. O‘quv rejasidagi ishlab chiqarish amaliyotlari bundan mustasno.

TADQIQOT METODOLOGIYASI

Mutaxassislar tayyorlashda turli darajadagi ta’lim tizimlari va ishlab chiqarish integratsiya va o‘zaro hamkorlik muammolari olimlarning tadqiqot markazida bo‘lgan. Ba’zi olimlar tadiqotlarida mutaxassisning amaliy ko‘nikmalarni rivojlantirish uchun ta’lim muassasalari va korxonalar o‘rtasidagi o‘zaro hamkorligi pedagogik jihatdan maqsadga muvofiqligi asoslab berilgan. Bu hamkorlik o‘z navbatida ishlab chiqarish sharoitida innovastion loyihalarini amalga oshirishda mutaxassis-talaba-o‘qituvchi faoliyatining integrastiyalashuviga asoslanadi. Ta’lim muassasalari va ishlab chiqarish korxonalari o‘rtasidagi munosabatlarning muayyan yo‘llari (axborot-kommunikastiya, tashkiliy-shartnomaviy, sheriklik) va shakllari (hamrohlik, ko‘maklashish, hamkorlik) bo‘lg‘usi mutaxassisning amaliy ko‘nikmasini rivojlantirishga yordam beradigan yoki to‘sqinlik qiladigan o‘ziga xos ta’lim muhitining paydo bo‘lishiga ta’sir etishi olimlar tomonidan isbotlangan. Bo‘lajak mutaxassislarni yuqori sifatda tayyorlash uchun ahamiyatga molik loyihalarni amalga oshirish borasidagi hamkorlik subyektlarining sherikchilik munosabatlari tizimi va ijtimoiy mas’uliyatiga asoslangan o‘zaro ta’sir hisobidan ta’minlanadi.

(Education and innovative research 2021 y. №6)

XULOSA

O‘quv jarayonining amaliy qismi kasbiy ta’lim doirasida asosiy o‘quv modullari asosida ishlab chiqarish bilan bo‘g‘lab shakllantirilsa, mutaxassisga bo‘lgan talabning nazariy, amaliy, kommunikatsiyaviylik muhimligi yana oshardi. Bu asosiy faoliyat sohasida tinglovchilarning (so‘ngi vaqtda talaba-mutaxassis deb nomlansa) bilim va ko‘nikmalari miqdorini oshirish, resurslardan foydalanish va boshqaruv qarorlarini optimallashtirish bo‘yicha amaliy ko‘nikmalarni kuchaytirishga mo‘ljallangan modulga to‘g‘ri keladi. Barcha modullar eksklyuziv yondashuvga ega bo‘lgan holda tuzilsa maqsadga muvofiq bo‘lardi. O‘quv mashg‘ulotlarining sifati yangi ta’lim texnologiyalari va texnik vositalarni keng qo‘llash, interfaol o‘qitish usullarini joriy etish hamda eng yangi o‘quv materiallaridan foydalanish orqali ta’minlanadi. Universitet bilan korxona, tashkilotlar o‘rtasida amaliy darslarni tashkil qilish bo‘yicha hamkorligi o‘z navbatida ishlab chiqarish sharoitida innovastion loyihalarini amalga oshirish mutaxassis-talaba-o‘qituvchi faoliyatining integrastiyalashuviga asoslanadi

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ANALYSIS OF NEW ESTABLISHED AND LIQUIDATED ENTERPRISES AS A BASIS FOR JOBS (ON THE EXAMPLE OF SAMARKAND REGION)

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Abstract: In the article, reducing the level of unemployment and providing jobs to the population is considered as one of the most urgent problems of today. Also, active, passive, newly established and liquidated enterprises, which form the basis of jobs, were analyzed. Based on the results of the analysis, ways to provide employment to the population were proposed.

Key words: sustainable jobs, employment, entity.

Annotatsiya: maqolada Ishsizlik darajasini pasaytirish va aholini ish o‘rinlari bilan ta’minlash bugungi kunning eng dolzarb muammolaridan biri sifatida talqin qilingan. Shuningdek, ish o‘rinlari asosini tashkil etuvchi faol, passiv, yangi tashkil etilgan va tugatilayotgan korxonalar tahlil qilingan. Tahlil natijalari asosida aholini ish bilan ta’minlash yo‘llari taklif etilgan.

Kalit so‘zlar: barqaror ish o‘rinlari, bandlik, korxona.

Аннотация: В статье снижение уровня безработицы и обеспечение работой населения рассматривается как одна из актуальных проблем современности. Также были проанализированы активные, пассивные, вновь созданные и ликвидированные предприятия, составляющие основу рабочих мест. По результатам анализа предложены пути обеспечения занятости населения.

Ключевые слова: устойчивые рабочие места, занятость, организация.

INTRODUCTION

Today, one of the most pressing issues in the country is to provide employment and reduce unemployment by increasing the number of jobs. Employment is an important factor in economic development, GDP growth, raising living standards and incomes. Reducing unemployment is one of the most important macroeconomic features of socio-economic development of society and has a special significance in the economy.

The issue of creating new jobs in Uzbekistan is one of the priorities of state policy.

Non-compliance of the number of stable jobs with the requirements of the labor market leads to a violation of the balance of supply and demand in the labor market, rising unemployment in the regions, informal labor migration and growth of informal employment.

Despite the creation of jobs in the country, the unemployment rate remains high. The main reasons for this are:

- short-term re-loss of some of the jobs created in the private sector;
- Insufficiency of stable enterprises and organizations, which are the basis of jobs in the private sector;
- short-term completion of newly established enterprises and organizations;
- insolvency of active enterprises;
- factors such as the fact that investments are not directed to stable enterprises and organizations due to market demand.

Based on the above, this study aims to provide an in-depth analysis of the type of economic activity of enterprises and organizations that are the basis of jobs. To achieve this goal:

- analysis of active, inactive, newly established and liquidated enterprises in the country;
- to analyze the types of economic activities of existing, liquidated and newly established enterprises and organizations.

ANALYSIS OF THE LITERATURE ON THE SUBJECT

The enterprise is an independent business entity with the right of a legal entity, established for the production of goods, goods, services, works, engaged in various types of economic activity. Enterprises and organizations are the basis of jobs [2].

A number of economists have expressed their views and opinions on job creation and job creation.

According to economist academician Abdurahmanov, the workplace is part of the production area, which has all the main and auxiliary technological equipment, tools, tools, office furniture, special equipment for certain types of work. From an economic point of view, work is a source of income that allows a person to achieve high labor productivity and live a good life for himself and his family [5].

According to Professor Nazarov's definition, a workplace is an area of a production area that is allocated to a single contractor or group of workers and is adequately equipped with the tools and objects needed to produce a product or service" [6].

According to Russian scientist Kuznetsov, the number of new jobs can be increased through scientific and technological progress, the launch of new production facilities, and support for existing ones [7].

Jobs are created on the basis of investments in fixed assets, ie construction costs, equipment costs, purchase of vehicles, equipment and household inventory, and other costs.

According to research by Dutch researchers Karen Van Dama, Tinka Van Vuurenb and Sofia Kemrs, sustainable jobs are more important for those who have been working for many years than young people who have just entered the labor market. Because young people have a high level of mobility, they often change jobs [1].

According to the British scientist Michael Pitt1, companies and organizations can ensure sustainable employment of their employees by creating an HR manager system in their activities [3].

RESEARCH METHODOLOGY

To achieve this goal, methods of collecting and comparing statistical data, methods of analysis in summarizing and substantiating the results obtained were used. These methods were used in the analysis and results section of the article, which helped us to conclude below. The result of the methods used is to provide the population with stable jobs

ANALYSIS AND RESULTS

Favorable conditions have been created in the country to support enterprises and organizations, which are the basis of jobs, and to increase their number. Newly established enterprises and organizations are provided with benefits, and the reasons for the liquidation of liquidated enterprises are being studied. This is because even if several jobs are created with a newly established enterprise, a number of jobs will be lost in enterprises that have been liquidated in the same way. There are also inactive companies and organizations, which leads to job losses. First of all, it is necessary to analyze this situation at the national level. (1-table)

Table 1: Number of enterprises and organizations by region (without farmers and farms)

	as of January 1, 2023				
	Registered	Active	Inactive	New established	Finished
Republic of Uzbekistan	627475	592371	35104	93611	24130
The Republic of Karakalpakstan	27903	26692	1211	4472	1454
Regions:					
Andijon	47925	44658	3267	5656	1486
Bukhara	35905	33686	2219	4572	1814
Jizzax	27732	25847	1885	4667	985
Qashqadaryo	44323	41612	2711	8869	2305
Navoi	26437	25179	1258	4464	1617
Namangan	38374	36914	1460	5774	2015
Samarkand	57511	54163	3348	10877	2734
Surxandaryo	33122	31427	1695	4316	1021
Sirdaryo	18550	17259	1291	2187	791

1 https://www.researchgate.net/publication/243460259

Tashkent	60647	55472	5175	7094	1258
Fergana	55716	52746	2970	9099	1872
Khorezm	30956	28904	2052	5792	1540
Tashkent city	122374	117812	4562	15772	3238

According to Table 1, there are 627475 legal entities registered in the country, of which 592371 are active and 35104 are inactive. The number of newly established enterprises and organizations amounted to 93611 However, 24130 enterprises and organizations have ceased their activities. Many jobs have been lost in these closed legal entities. In Samarkand region, 2734 enterprises and organizations have ceased their activities.

Given that enterprises and organizations are the basis of jobs, it requires a more in-depth analysis of the type of economic activity of enterprises and organizations in the analyzed region in terms of operating, liquidated and newly established enterprises and organizations.

Table 2: Distribution of enterprises and organizations operating in Samarkand region by type of economic activity[2]

Types of activities	01.01.2016 year	01.01.2018 year	01.01.2019 year	01.01.2020 year	01.01.2021 year	01.01.2022 year
Agriculture, forestry and fisheries	1116	1440	1925	2281	3213	3767
Industry	2953	3713	4654	5976	6971	8050
Construction	1442	1667	2199	2724	3079	3280
Trade	4303	4737	5549	7774	11311	15251
Transportation and storage	511	703	824	959	1110	1174
Living and eating	871	1207	1628	2402	3123	3885
Information and communication	346	391	411	486	658	760
Health and social services	726	465	561	676	784	923
Other types of services	6285	6738	7315	8076	8697	9577
The total	18553	21061	25066	31354	38946	46667

As of January 1, 2016, 18,553 enterprises and organizations were operating in Samarkand region, while at the beginning of 2022, the number was 46,667. The average growth in 2016-2017 was 8-9 percent, while in 2018-2020 it was 20-21 percent. The number of registered legal entities has increased dramatically in recent years.

As of January 1, 2022, the enterprises operating in agriculture, forestry and fisheries accounted for 3767 and 7%, industry – 5976 and 19%, construction – 2724 and 9%, trade – 7774 and 25%, transportation and storage – 959 and 7%. and 2,402 in nutrition and 8 percent in information and communication, 486 and 2 percent, 676 and 2 percent in health and social services, and 8,076 and 26 percent in other types of services. Apparently, the highest share falls on enterprises and organizations engaged in other types of services. This can also be seen in the diagram (Diagram 1).

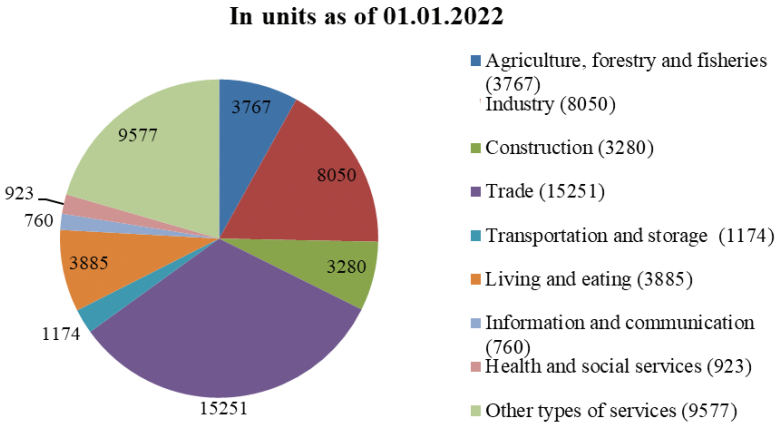

Diagram 1: Distribution of enterprises and organizations operating in Samarkand region by type of economic activity

2 Based on data from the State Statistics Committee of the Republic of Uzbekistan

There are also liquidating legal entities in the structure of operating enterprises and organizations, the liquidation of which leads to the loss of a number of jobs. This situation requires an analysis of the legal form of legal entities and sectors of the economy, terminating the activities of legal entities in the region and its districts. (Table 3)

Table 3: Distribution of liquidated enterprises and organizations in Samarkand region by type of economic activity[3]

	01.01.2016 year	01.01.2018 year	01.01.2019 year	01.01.2020 year	01.01.2021 year	01.01.2022 year
Agriculture, forestry and fisheries	147	140	122	145	172	301
Industry	353	289	215	304	209	584
Construction	181	213	102	163	100	254
Trade	585	477	314	361	288	915
Transportation and storage	62	41	25	48	27	75
Living and eating	138	115	75	115	58	268
Information and communication	67	46	23	33	12	76
Provision of health and social services	23	374	8	22	7	38
Other types of services	336	293	204	237	118	341
The total	1892	1988	1088	1428	991	2852

The table shows that as of January 1, 2016, a total of 1892 legal entities ceased their activities, and by 2020 this number was 2852. As of January 1, 2020 in agriculture, forestry and fisheries – 145 and 10 percent, in industry – 304 and 21 percent, in construction – 163 and 11 percent, in trade – 361 and 25 percent, in transportation and storage – 48 and 3 percent, in housing and nutrition. 115 and 8 per cent, in information and communication 33 and 3 per cent, in health and social services 22 and 2 per cent and in other types of services 237 and 17 per cent, respectively. Over the years, there has been a decline and a resurgence of numbers. As of January 1, 2022, the largest share of liquidated enterprises and organizations (Diagram 2).

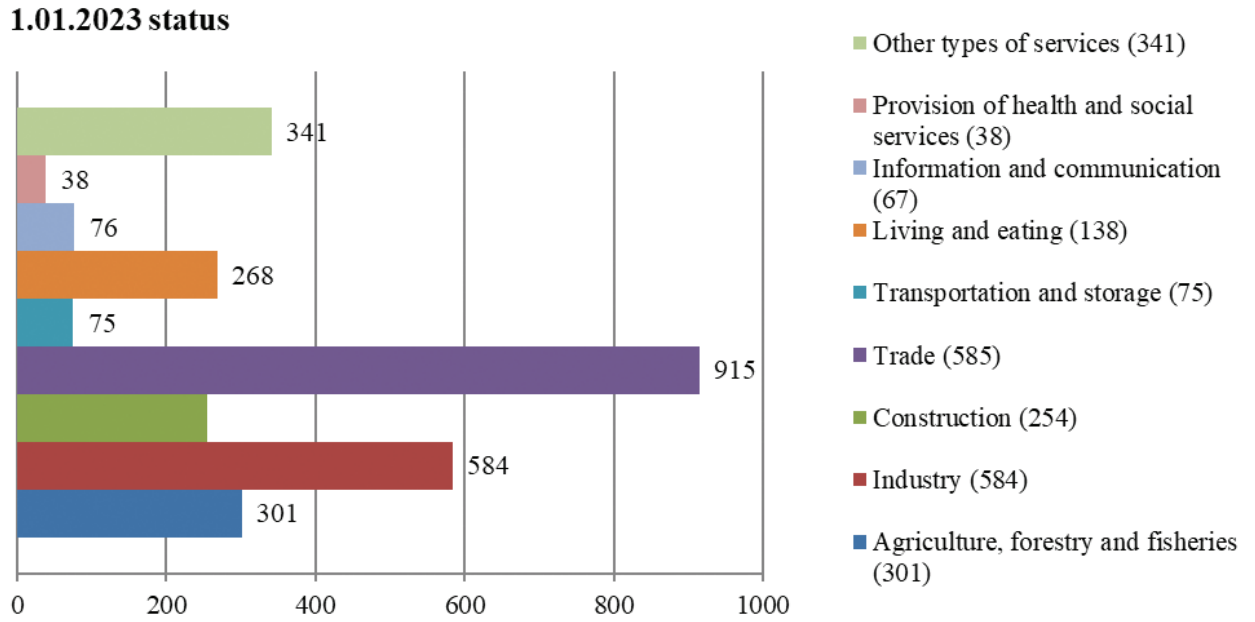

Diagram 2: Distribution of liquidated enterprises and organizations in Samarkand region by type of economic activity

3 Based on data from the State Statistics Committee of the Republic of Uzbekistan

Great attention is paid to the development of small business and private entrepreneurship in the country. As a result, the number of newly established enterprises and organizations is growing. (4-table) This, in turn, leads to an increase in the number of jobs.

Table 4: Distribution of newly established enterprises and organizations in Samarkand region by type of economic activity[4]

Types of economic activity	01.01.2016 year	01.01.2018 year	01.01.2019 year	01.01.2020 year	01.01.2021 year	01.01.2022 year
Agriculture, forestry and fisheries	137	476	615	639	1262	925
Industry	466	895	1058	1971	1551	1899
Construction	215	338	556	704	394	447
Trade	672	680	946	2782	3714	5061
Transportation and storage	63	116	150	202	160	152
Living and eating	194	362	474	913	815	1040
Information and communication	56	82	82	161	161	232
Provision of health and social services	36	94	117	145	136	186
Other types of services	272	342	833	848	635	1121
The total	2111	3385	4831	8365	8828	11063

According to table 4, as of January 1, 2022, 11063 new enterprises and organizations have been established in the region. As of January 1, 2022, the newly established legal entities are 925 and 8% in agriculture, forestry and fisheries, 1899 and 24% in industry, 447 and 8% in construction, 5061 and 33% in trade, 152 and 2 in transportation and storage. percent, 1040 and 11 percent in accommodation and nutrition, 232 and 2 percent in information and communication, 186 and 2 percent in health and social services, and 1121 and 10 percent in other types of services. Over the years, the number of newly established legal entities has increased.

CONCLUSIONS AND SUGGESTIONS

From the results of the above analysis, it can be concluded that the number of newly established enterprises and organizations, which are the basis of jobs, has increased over the years. In turn, several legal entities have ceased operations. This situation can lead to a decrease in the number of jobs and an unemployment rate. You can also see inactive legal entities close to termination. Based on these conclusions, the following suggestions can be made:

- to study the reasons for the liquidation of liquidated enterprises and organizations and take measures to eliminate them;
- reactivation of inactive enterprises, their full support and prevention of job losses;
- establishment of sustainable and active enterprises and organizations in each district, attracting investment;
- It is necessary to develop the business environment in order to prevent the inactivity of enterprises and organizations.

List of used literature:

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4 Based on data from the State Statistics Committee of the Republic of Uzbekistan

BASING AND FORECASTING THE PRIORITIES OF INTRODUCING INNOVATIVE MEDICAL SERVICES IN KHOREZM REGION

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Abstract: this article presents the results of the regional medical services market development forecast in 2022-2026. According to him, the effect of factors such as the number of private clinics and the number of employees of medical institutions in the development of the medical services market was interpreted using the regression analysis method.

Key words: model, quality medical service,private clinics,the number of medical personnel,private sector, health services,correlational analysis,real income, service price,population income, MARE indicator, Durbin-Watson index, Regression analysis.

Annotatsiya: ushbu maqolada 2022–2026-yillarda hududiy tibbiy xizmatlar bozorini rivojlantirish prognozi natijalari keltirilgan. Unga ko‘ra, tibbiy xizmatlar bozorini rivojlantirishda xususiy klinikalar soni va tibbiyot muassasalari xodimlari soni kabi omillar regressiya tahlili usuli yordamida amalga oshirilshi samarasi talqin qilingan.

Kalit so‘zlar: Model, sifatli tibbiy xizmat, xususiy klinikalar, tibbiyot xodimlari soni, xususiy sektor, sog‘liqni saqlash xizmatlari, korrelyatsion tahlil, real daromad, xizmat narxi, aholi daromadi, MARE ko‘rsatkichi, Durbin-Watson indeksi, regressiya tahlili.

Аннотация: в данной статье представлены результаты прогноза развития регионального рынка медицинских услуг на 2022-2026 годы. По его словам, влияние таких факторов, как количество частных клиник и численность работников медицинских учреждений на развитие рынка медицинских услуг, интерпретировалось методом регрессионного анализа.

Ключевые слова: Модель, качество медицинских услуг, частные клиники, численность медицинского персонала, частный сектор, медицинские услуги, корреляционный анализ, реальные доходы, стоимость услуг, доходы населения, показатель MARE, индекс Дарбина-Уотсона, регрессионный анализ.

INTRODUCTION

Improving the quality of medical services at the global, national, regional and local levels in the world, and attracting foreign investment resources to the health care sector, is considered as a strategic goal of sustainable development in the period until 2030. All over the world, medical problems, especially due to the global impact of COVID-19, are increasingly affecting the economies of developed and developing countries. At a time when national economic growth is expected to slow down to 5.5 percent from the pre-pandemic level in developing countries starting from China, Taiwan (86.4), South Korea (82.3), France (80. 9), countries such as Japan (80.6), Denmark (79.9), Finland (76.4) are experiencing a decrease in GDP [1].

A more promising model of quality management is a channel model based on systematic analysis and econometric modeling. The strength of this method is that it is possible to test for time-varying factors.

It is urgent to protect the health of the population, expand the level of coverage of quality medical services, increase the type and range of offered medical services, and attract new equipment to the medical field by involving the private sector.

For this reason, development of promising indicators for the next years, identifying the development trends of the industry today and the factors affecting the development of the industry, is considered one of the important tasks of this research work.

The number of existing private clinics and the number of medical workers in them can be seen as important indicators of the development of the medical field in the region. Because, in 2010-2021, both indicators increased by 7.9 percent and 15.7 times, respectively. As a result, it was possible to increase the real volume of healthcare services by 11.2 times.

LITERATURE REVIEW

The theoretical and methodological questions related to the characteristics and possibilities of the population's use of medical services, J. K. Arrow, R. B. Saltman, J. Figeras, E. Pittacco, M. Caynor. Lifits [2, 3, 4, 5]. A. V. Dubynina [7], Y. M. Komarov [8], Y. M. Belyaev [9], E. M. Chernenko, I. V. [10], Taranova, R. M. [11] Shagiakhmetov[12] are researched in the scientific work.,Taking into account the national initiative, the scientific-theoretical, organizational-legal, methodological foundations of the formation of the service sector and social sphere in Uzbekistan are presented by M. K. Pardaev, M. E. Polatov, M. M. Mukhammedov, I. S. Tukhliev, Q. J. Mirzaev, B. N. Navruz-zoda, J. P. Zaynalov, B. A. Abdukarimov, K. B. Orazov, B. Kh. Toraev and others have been widely covered. The book was written in the scientific work of our local scientists M. T. Haydarov, O. Rajabov, M. Kasimov, M. N. Umrzakova and others [6].

RESEARCH METHODOLOGY

A 2.2-fold increase in the number of hospital institutions, which are considered important from the point of view of provision of comprehensive medical services, and where a large part of the population applies, has been ensured, with a positive trend observed. Taking into account these mentioned indicators, it is necessary to pay attention to the results of the correlation analysis in order to select the factors for the model and evaluate the density of the relationship between them, that is, to avoid the problem of multicollinearity (Table 1).

EXPERIMENTAL RESULTS

From the results of the correlation analysis, it can be seen that health care services have a high degree of correlation with all the indicators selected for analysis. In addition, it was found that the correlation between the given indicators is high, and their inclusion in one model creates the problem of autocorrelation [13].

Table 1: Correlation analysis results in Khorezm region

	PE	WPG	HSG	H	PCRINR	PCTINR
PE	1,00					
WPG	0,98	1,00				
HSG	0,96	0,93	1,00			
H	0,96	0,97	0,93	1,00		
PCRINR	0,91	0,87	0,98	0,84	1,00	
PCTINR	0,99	0,98	0,98	0,96	0,95	1,00

Here: PE – the number of available private clinics in the region (unit); WPG – number of medical workers working in private clinics (person); HSG- Real value of health care services at constant prices (billion soums); H – the number of operating hospital institutions (unit); PCRINR – real total income per capita at constant prices (thousand soums); PCTINR – total income per capita at constant prices (thousand soums).

Real and total income per capita was also considered as an important social factor. There are two reasons for this, firstly, the increase in the income of the population increases their ability to comply with and use medical standards, and secondly, the increase in the share of the private sector makes the price of the service and the income of the population one of the important factors in the use of medical services.

Taking into account the results of the aforementioned analysis, the impact of these factors on the volume of medical services provided in the region was assessed using quantitative indicators using the regression analysis method.

The existence of a strong correlation between the factors indicates that it is not possible to use the multifactor regression equation. Because, due to the problem of multicollinearity, the opposite signs of the coefficients were determined in the equation. Therefore, the influence of each factor was considered separately. A logarithmic function was used for this, because the parameter representing the effect of the factor in the equation of this form is equal to the elasticity coefficient.

The results of three important criteria for justifying the adequacy of the developed models were mentioned, that is, if the adequacy of the determined parameters based on the Student's criterion was justified, the coefficient of determination and the MAPE indicator were used to justify the suitability and reliability of the model.

According to the obtained results, it was determined that the number of private clinics has a positive effect on health services. However, the coefficient of elasticity between the two indicators is 0.7, which is the smallest value among the parameters determined by the selected factors.

On the other hand, all criteria excluding MAPE indicate that the influence of this factor is higher than others. The same situation can be observed in terms of the number of items in private clinics, that is, the coefficient of

elasticity for this factor is 0.74.It is important to pay special attention to the effect of the change in the number of operating hospitals. Because the coefficient of elasticity determined by this factor has the highest value and is 2.54. It is observed that the Student criterion cited to justify the adequacy of this parameter is at the required level.

However, the coefficient of determination is 0.68, indicating that this factor accounts for 68% of the variation in the volume of health care services excluding other factors and interactions.This is the smallest value among the determined coefficients of determination. In addition, the MAPE indicator has the highest value, indicating that the reliability of this model is low compared to other models. To find out why, we look at the relationship between changes in population income and the demand for health services.Incomes of the population were considered in two ways, i.e. real and total incomes per capita. With an elasticity coefficient of 2.48 representing the effect of real income per capita, it appears as the factor with the highest effect after the number of operating hospital facilities.

It should be noted that all the criteria cited for the justification of the adequacy and reliability of this model and its parameters have a high value. In particular, the MAPE indicator of 2.95 justifies the reliability of this model as 97 percent. The coefficient of elasticity determined by total income per capita is almost twice as small. It can be observed that the model representing the influence of this factor, as well as the real per capita income, has a high degree of adequacy and reliability of its parameters.

The results of the analysis show that the highest elasticity coefficient corresponds to the number of operating hospitals, but the adequacy and reliability of the model and its parameters are low. On the other hand, it has been found that the effect of real and total income per capita is high.To conclude, a large volume of health care services is provided by the operating hospital institutions, only the increase in the income of the population causes an increase in the demand for the services provided by private clinics. As a result, although the effect of the number of hospital facilities in operation is high, the majority of the change in health services is accounted for by private clinics.

Based on the results of the above-mentioned analysis, the volume of health care services in the region and the factors influencing it were developed for the next years. For this, the necessary model was developed using regression analysis. First of all, we will focus on the results of the regression analysis, which was carried out on the development of the necessary model to calculate the forecast values of the change of healthcare services in the region in the next five years.

A graphical method was used to select the type of the model, and when connecting the points, two views correspond to their shape, i.e. a straight line and a parabola (Figure 1). According to the results of the implemented graphic method, it is appropriate to use a two-view model to develop a prognosis. In both cases, the coefficient of determination is close to one. But the results obtained using this method are not enough to justify the adequacy of the models and their parameters, so we found it appropriate to carry out additional analyzes to choose the most optimal model [13].

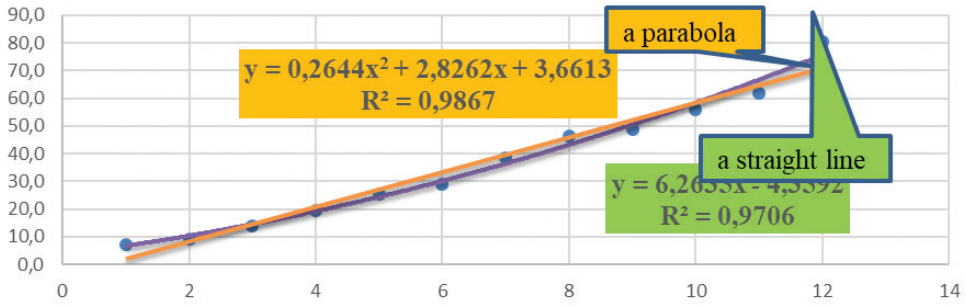

Figure 1: The results of the graphical method for the selection of the necessary model for the development of forecast values of the volume of health services in Khorezm region

The Gretl program was used to perform the comparative regression analysis, and as a result of developing the mentioned linear model, the free term was found to be inadequate according to Student's criterion. All other criteria are at the required level, indicating the adequacy of the model. However, it was found that the MAPE indicator representing the reliability of the model is 12.3 and has a slightly higher value (Appendix 1). The results of the model determined by excluding the free term are adequate for almost all criteria, except for the decrease of the Durbin-Watson index and the almost unchanged MAPE index.Taking into account the results of the aforementioned analysis, an alternative option, i.e. a comparative analysis of the results of the parabola, was carried out. Similarly, when the model presented in the graph was developed using Gretl, it shows that the free term is not adequate according to the Student's criterion, but other parameters are adequate. In addition, the remaining factors justify the high level of the model In particular, the value of MAPE was found to be equal

to 5.6.Therefore, we found it appropriate to use the following model to calculate the forecast indicators of the real value of healthcare services provided in the region.

$$HSC = 3{,}99 \times t + 0{,}19 \times t^2$$

Here: **HSC** – Real value of health care services at constant prices (billion soums); ***t*** – the trend starts from 2010.

Adequacy of this model was judged by a number of criteria and it was proved that the model is adequate and reliable in all of them (Table.2). The results of the model developed to calculate the forecast indicators of the real value of health services provided in Khorezm region [13].

Table 2: (Model 7: OLS, using observations 2010-2021 (T = 12) Dependent variable: HSC)

	Coefficient	Std. Error	t-ratio	p-value	
Time	3.99465	0.470951	8.482	<0.0001	***
Time2	0.186511	0.0487307	3.827	0.0033	***
Mean dependent var	36.35353	S.D. dependent var		22.92323	
Sum squared resid	89.37712	S.E. of regression		2.989601	
Uncentered R-squared	0.995870	Centered R-squared		0.984537	
F(2, 10)	1205.554	P-value(F)		1.20e-12	
Log-likelihood	−29.07501	Akaike criterion		62.15002	
Schwarz criterion	63.11983	Hannan-Quinn		61.79096	
Rho	−0.200290	Durbin-Watson		1.796001	

CONCLUSION AND SUGGESTIONS

In particular, all the coefficients are not only adequate according to Student's criterion, but their p-value is less than 0.01 and their reliability is high. The coefficient of determination equal to 0.99, that is, almost one, indicates that the selected factors are fully covered by the resulting factor changes.

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ОПТИМИЗАЦИИ ОПЕРАЦИОННОЙ СТРАТЕГИИ И ПОВЫШЕНИЕ ЭКОНОМИЧЕСКОГО ПОТЕНЦИАЛА ХЛОПКОВО-ТЕКСТИЛЬНЫХ КЛАСТЕРОВ

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Аннотация: в данной статье предложена методика разработки операционной стратегии хлопково-текстильных кластеров, разработана схема принятия управленческих решений в процессе реализации операционной стратегии, рассмотрена прогнозная модель развития отрасли. При этом будет особо отмечена инновационная деятельность хлопково-текстильного кластера по разработке интегрированной модели и выпуску экспортоспособной продукции.

Ключевые слова: оптимизация процессов, операционная стратегия, производственный процесс, экспортоориентированная продукция.

Annotatsiya: ushbu maqolada paxta-to‘qimachilik klasterlari uchun operatsion strategiyani ishlab chiqish metodologiyasi taklif qilinadi, operatsion strategiyani amalga oshirish jarayonida boshqaruv qarorlarini qabul qilish sxemasi ishlab chiqiladi, sanoatni rivojlantirishning bashoratli modeli ko‘rib chiqiladi. Shu bilan birga, integratsiyalashgan modelni ishlab chiqish, eksportbop mahsulotlar ishlab chiqarish bo‘yicha paxta-to‘qimachilik klasterining innovatsion faoliyati yoritib beriladi.

Kalit so‘zlar: jarayonlarni optimallashtirish, operatsion strategiya, ishlab chiqarish jarayoni, eksportga yo‘naltirilgan mahsulotlar.

Abstract: in this article, a methodology for developing an operational strategy for cotton-textile clusters is proposed, a management decision-making scheme is developed during the implementation of the operational strategy, and a predictive model of industry development is considered. At the same time, the innovative activity of the cotton-textile cluster on the development of an integrated model and the production of exportable products will be highlighted.

Key words: process optimization, operational strategy, production process, export-oriented products.

ВВЕДЕНИЕ

Интенсивный демографически рост населения мира послужила основой увеличения спроса на товары первой необходимости, к числу которых относятся и текстильные изделия. Во многих странах мира легкая промышленность становится драйвером экономического рост и основным источником удовлетворения интенсивно растущего спроса. Во многих развитых странах Европы стратегия выпуска экспортоориентированной продукции связана с политикой развития сильных и эффективных кластеров, укреплением сотрудничества между государственным и частным секторами, а также содействием инновациям. На развитие международного рынка текстиля все сильнее оказывают влияние инновационные технологии, цифровые технологии, автоматизированное производство, широкое применение электронной коммерции.

Мировой рынок текстильный продукции представляет собой совокупность национальных рынков текстиля, включающий мировой экспорт, который вырос с 530,97 млрд долларов в 2021 году до 577,83 млрд долларов в 2022 год. Ссылаясь на исследования Всемирного Банка развития и реконструкции, прогнозируемый рост текстильного рынка достигнет 722,32 млрд долларов в 2026 году при среднегодовом темпе роста 5,7% [10]. Для мировой торговли текстилем прослеживается тенденция возрастания роли центрально-азиатских стран, на долю которых в 2022 году пришлось около 65% мирового экспорта текстиля и одежды. В том же году центрально-азиатские страны в целом импортировали около 31% текстильной продукции мирового рынка

ОБЗОР ЛИТЕРАТУРЫ

Исследованиями тенденций развития текстильной промышленности в разных странах мира занимаются Всемирный банк World Bank, орган ООН Конференция ЮНКТАД по торговле и развитию (UNCTAD), Международный Консультативный Комитет по хлопку (ICAC), действующий в области производства, мировой торговли и потребления хлопка.

Кроме того, проблемы развития операционной стратегии хлопковых кластеров рассматриваются учеными ведущих мировых университетов: Harvard University (США), McGill University (Канада), Oxford University (Великобритания), Kyung Hee University, (Республика Корея), Universite de Lorraine (Франция), Indian Institute of Technology Delhi (Индия), Sabancı Üniversitesi (Турция).

В осуществялемых на мировом масштабе научных исследованиях по совершенствованию операционной стратегии в производственных структурах получены ряд научных результатов. Разработана схема фонда модернизации технологий (TUFS), которая предоставляет финансовую помощь текстильным и швейным предприятиям для модернизации их машин и оборудования. Такие меры помогают текстильной отрасли внедрить новые технологии, повысить производительность и повысить качество своей продукции (Оксфордский университет, Великобритания).

Ученные французского университет Universite de Lorraine разработали операционную стратегию производства экспортоориентированной продукции, основанная на их специализации в промышленных экосистемах, которая является еще одним доказательством всеобъемлющей роли кластерных организаций в цифровом переходе.

Со стороны ведущих мировых научно-исследовательских учреждений и высших учебных осуществляются научные исследования по разработке методик использования операционной стратегии при производстве экспортоориентированной продукции: изучаются направления государственной поддержки и перспективы развития операционной стратегии на предприятиях, определяются перспективы использования инновационных технологий и модернизации межотраслевых связей.

На основе операционной стратегии разрабатываются долгосрочные планы развития предприятия, связанные с модернизацией оборудования, планированием и контролем производства, выпуском новой продукции, планированием технологических процессов и методов работы с персоналом.

По мнению Р.Н. Вепровой, “сравнение операционной стратегии с требованиями рынка позволяет выявлять несоответствия в процессах, оборудовании, планировке, рабочей силе и методах контроля, определении ценности (приоритетов) каждого направления развития и инвестирования в них” [11].

О.И. Салмина отмечает, что “особая роль операционной стратегии заключается в том, что она обуславливает минимально необходимую долгосрочную стабильность функционирования операционной системы и является базисом для построения общей стратегии, а также с тем, что эффективность и рациональность операционного менеджмента целиком и полностью зависят от правильности выбора операционной стратегии” [12].

МЕТОДЫ

В процессе подготовки статьи использованы такие методы, как общенаучные, формально-логические, специфические методы исследования ситуации, системного анализа, классификации, обобщения, горизонтального и вертикального анализа, эконометрическое моделирование, факторного анализа, корреляционно-регрессионного анализа, экономического анализа и прогнозирования

АНАЛИЗ

Для целей оценки факторов, оказывающих влияние на экспортный потенциал хлопково-текстильных кластеров в разрезе регионов Узбекистана и осуществления среднесрочного прогноза, проведем эконометрический анализ зависимости объемов экспортируемой хлопково-текстильными кластерами продукции от экономических показателей развития регионов республики.

В качестве объясняемой переменной (регрессанта) были выбраны экспорт хлопково-текстильной продукции по регионам Узбекистана (тыс. дол. США) в разрезе регионов как показатель регионального экспортного потенциала. Объясняемые и объясняющие переменные представлены в таблице 1.

В работе проводится анализ по панельным данным за период с 2018 по 2022 гг. по Республике Каракалпакстан, двенадцати областям и г. Ташкенту.

Всего в модели заимствовано три объясняющих переменных, общее количество наблюдений – 280 (сведения представлены в приложениях 6-9). В целях обеспечения стабильности регрессоров и уменьшения выбросов все переменные прологарифмированы. Все стоимостные показатели с учетом ИПЦ приведены к сопоставимому виду (к ценам 2022 г.).

Таблица 1: Описание переменных экономико-математической модели[1]

№	Переменные	Единица измерения	Переменная	Обозначение
Объясняемая переменная (регрессант)				
	Экспорт хлопково-текстильной продукции по регионам	Тыс. дол. США	Export of cotton and textile products	EXP
Объясняющие переменные (регрессоры)				
1.	Инвестиции в основной капитал региона	Млн. сум	Investments in the fixed capital	INV
2.	Количество работников в хлопково-текстильных кластерах	Ед.	Number of employees	NEMP
3.	Заработная плата работников хлопко-во-текстильных кластеров	Млрд. сум	Wages of workers of cotton and textile clusters	WAGES

Описательная статистика позволяет определить среднее, медианное, максимальное и минимальное значения, а также стандартное отклонение каждого фактора от среднего значения (Standard Devation) и коэффициент асимметрии (Skewness). Последний показывает, что наиболее симметричное распределение наблюдается по объемам инвестиций в основной капитал регионов на душу населения, наиболее асимметричны объемы экспорта ХТК, что означает сдвиги в динамике изучаемых факторов: в случае первого показателя – более равномерное распределение инвестиционных ресурсов, наблюдаемое в регионах республики в последние годы, связанное с проводимой инвестиционной политикой в Узбекистане, в случае второго показателя – несоответствие уровня производства и наличием возможностей выхода отдельных регионов на зарубежные рынки (табл. 2).

Таблица 2: Сравнительная статистика[2]

	LNEXP	LNINV	LNNEMP	LNWAGES
Mean	9.321773	1.769230	7.324883	2.500773
Median	9.980519	1.599751	7.917901	3.496263
Maximum	11.97138	3.131137	9.177611	5.620038
Minimum	2.360854	0.539121	1.098612	-4.471514
Std. Dev.	2.266772	0.634690	1.724740	2.509619
Skewness	-1.697453	0.434350	-1.671243	-0.999594
Kurtosis	5.201216	2.536125	5.505842	3.200226
Jarque-Bera	47.74797	2.828640	50.90006	11.77413
Probability	0.000000	0.243091	0.000000	0.002775
Sum	652.5241	123.8461	512.7418	175.0541
Sum Sq. Dev.	354.5396	27.79538	205.2563	434.5749

В соответствии с критерием согласия Жака-Бера (Jarque-Bera test), данные по INV имеют асимметрию и эксцесс, соответствующие нормальному распределению. По всем показателям наблюдаются почти совпадающие значения средних и медиан, благодаря чему, а также куртозису можем сделать предположение об относительно нормальном распределении остатков всех переменных.

Исследуем степень корреляционной зависимости между переменными, для чего построим корреляционную матрицу (табл. 3).

1 Составлено автором.
2 Построено автором с использованием программного продукта Eviews.

TARAQQIYOT ПРОГРЕСС PROGRESS

Таблица 3: Correlation matrix[3]

	LNEXP	LNINV	LNNEMP	LNWAGES
LNEXP	1.000000			
t-Statistic	–			
Probability	–			
LNINV	0.140673	1.000000		
t-Statistic	-1.171668	–		
Probability	0.2454	–		
LNNEMP	0.430472	-0.023080	1.000000	
t-Statistic	3.932804	-0.190371	–	
Probability	0.0002	0.8496	–	
LNWAGES	0.446248	0.088344	0.915167	1.000000
t-Statistic	4.111982	0.731363	18.72271	–
Probability	0.0001	0.4671	0.0000	–

В соответствии с результатами проведенного корреляционного анализа, все переменные действуют на экспорт в положительном направлении. Наиболее существенно влияет на объемы экспортируемой регионами хлопково-текстильной продукции заработная плата работников хлопково-текстильных кластеров (WAGES) (r = 0,44), а также количество работников в хлопково-текстильных кластерах (NEMP) (r = 0,43). Инвестиции в основной капитал региона оказывают менее заметное влияние. Кроме того, корреляционная матрица показала, что между объясняющими переменными WAGES и NEMP имеется мультиколлинеарность, что представляется вполне логичным – чем выше заработная плата работников ХТК, тем их численность выше.

Проверим FEM модель на качество и адекватность. Коэффициент детерминации R-square = 0,62, что говорит о наличии тесной связи между у и факторами, влияющими на него и о том, что 62% вариации зависимой переменной объясняется включенными в модель тремя объясняющими переменными, остальные 38% обусловлены влиянием неучтенных в модели или случайных факторов. В соответствии с критерием Фишера-Снедекора при $F_{набл.} > F_{крит.}$ мы можем признать модель адекватной. В нашем случае $F_{набл.}$ = 5,35, а $F_{табл.}$ = 2,76 при степенях свободы $f_1 = m = 3$, $f_2 = n - m - 1 = 70 - 3 - 1 = 66$, что подтверждает возможность отклонения нулевой гипотезы и, тем самым, надежность регрессионной модели на уровне значимости 0,05. Согласно критерию Фишера, данная модель адекватна.

Табличное значение критерия Стьюдента, соответствующее доверительной вероятности g = 0,95 и заданному числу степеней свободы $t_{крит.} = t_{0,05;3}$ = 3,18. Сравнивая расчетную t-статистику коэффициентов уравнения с табличным значением, заключаем, что наиболее статистически значимыми являются коэффициенты при NEMP и WAGES.

Стандартные отклонения для коэффициентов при объясняющих переменных говорят о низкой вариабельности данных. В целом, можно утверждать, что полученные коэффициенты регрессии статистически значимы, и поэтому их можно использовать в уравнении регрессии по panl data для дальнейшего анализа и прогноза.

Используем критерий Дарбина-Уотсона (DW) для проверки автокорреляции результирующих остатков факторов модели, для это рассчитанное значение DW сравним с DWL и DWU в таблице. Если DWрасчет<DWL меньше, то считается, что в остатках имеется автокорреляция. Если DWрасчет>DWL больше, считается, что нет автокорреляции в остатках. Нижнее предельное значение критерия Дарбина-Ватсона составляет DWL = 0,767, а верхнее предельное значение – DWU = 1,779, DWрасчет = 1,875. Следовательно, поскольку DWрасчет>DWL, то делаем вывод об отсутствии автокорреляции в остатках результирующего фактора (объемы экспорта хлопково-текстильных кластеров в стране).

Модель с фиксированными эффектами FEM (табл. 3.18) подтверждает факт наибольшей статистической значимости переменных NEMP – количество работников в хлопково-текстильных кластерах и WAGES – заработная плата работников хлопково-текстильных кластеров, подчеркивая наличие зависимости объемов экспорта хлопково-текстильных кластеров от кадрового потенциала.

3 Там же.

Построенная модель дает основание утверждать, что при прочих равных условиях:

рост объемов инвестиций в основной капитал региона на душу населения на 1 ед. приводит к увеличению объемов экспорта ХТК на 0,037 ед. (при условии неизменности других показателей);

рост количества работников в хлопково-текстильных кластерах на 1 ед. приводит к росту объемов экспорта ХТК на 0,055 ед. (при условии неизменности других показателей);

рост заработной платы работников хлопково-текстильных кластеров на 1 ед. увеличивает объемы экспорта на 0,226 ед. (при условии неизменности других показателей).

Построенная модель с фиксированными эффектами имеет вид:

$$LNEXP = 5{,}81 + 0{,}037 \times LNINV + 0{,}055 \times LNNEMP + 0{,}226 \times LNWAGES$$

На основе модели панельных данных можно осуществить прогноз значений объемов экспорта хлопково-текстильной продукции любого из четырнадцати участвующих в исследовании регионов Узбекистана. Кроме того, можно экспериментально осуществить более долгосрочный прогноз, чтоб увидеть к какому году при прочих равных условиях регионы Узбекистана войдут в категорию регионов с высоким экспортным потенциалом.

Фактические (Actual), рассчитанные (Fitted) значения многофакторной модели и различия между ними (Residual) показаны на рисунке 1.

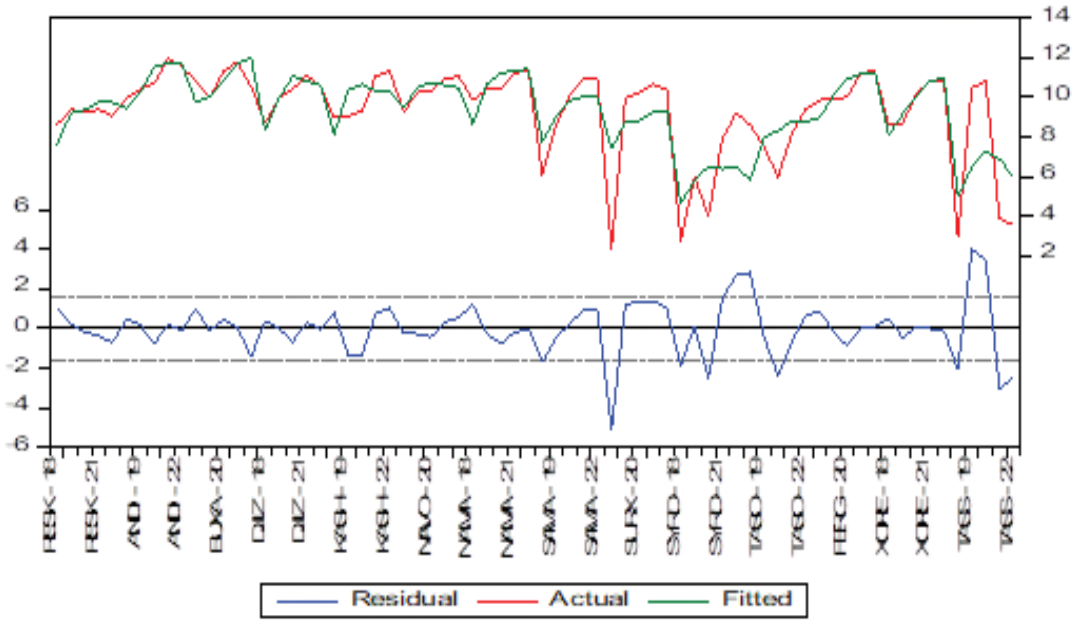


Рис. 1: Фактические (Actual), рассчитанные (Fitted) значения многофакторной модели и различия между ними (Residual)[4]

Как видно из рисунка 1, график расчетных значений экспорта продукции хлопково-текстильных кластеров в Республике Узбекистан для многофакторной модели очень близок к графику его фактических значений, различия между ними не значительны.

При прогнозировании результата на будущие периоды необходимо для построенной модели рассчитать коэффициент MAPE (Mean absolute percent error – средняя абсолютная ошибка в процентах). Если значение рассчитанного коэффициента MAPE меньше 15,0 процента, модель можно использовать для прогнозирования фактора результата, в противном случае ее нельзя использовать. Коэффициент MAPE находится по следующей формуле:

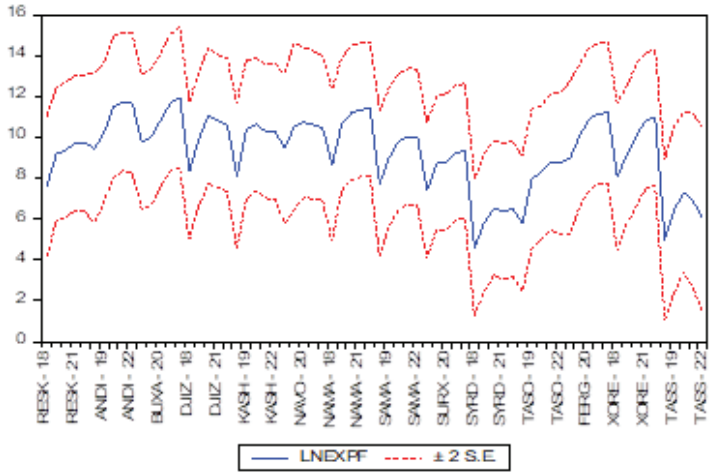
$$MAPE = \frac{1}{n}\sum_{i=1}^{n}\frac{|y_i - \hat{y}_i|}{y_i} \cdot 100\% \qquad (1)$$

где y_i – фактические значения результирующего фактора, $\hat{y}_i$ – расчетное значение результирующего фактора.

Значение коэффициента MAPE объема экспорта хлопково-текстильных кластеров в Республике Узбекистан, составляет 1,35% (рис. 2).

4 Построено автором с использованием программного продукта Eviews.

TARAQQIYOT ПРОГРЕСС PROGRESS



Forecast: LNEXPF	
Actual: LNEXP	
Forecast sample: 2018 2022	
Included observations: 70	
Root Mean Squared Error	7.808550
Mean Absolute Error	7.594411
Mean Abs. Percent Error	444.2707
Theil Inequality Coefficient	0.695953
Bias Proportion	0.945905
Variance Proportion	0.044356
Covariance Proportion	0.009739
Theil U2 Coefficient	92.40284
Symmetric MAPE	135.3561

Рис. 2: MAPE коэффициент по расчетной модели[5]

Проведенное исследование показало, что модель (2) можно использовать для осуществления на ее основе прогноза, предварительно спрогнозировав объясняющие переменные на основе трендов (табл. 3.21).

РЕЗУЛЬТАТЫ

На основе результатов, полученных с помощью прогнозной модели панельных данных, было выявлено, что с вероятностью 62% объем экспорта хлопково-текстильной продукции Узбекистана за последующие пять лет 2023-2026 гг. вырастет по сравнению с 2022 г. всего лишь на 25%. В целях интенсификации процессов экспортоориентированности следует разработать и реализовать стратегические меры по увеличению притока инвестиционных ресурсов, улучшению производственных показателей и повышению оплаты труда в хлопково-текстильной отрасли Узбекистана.

Таким образом, проведенное исследование показало, что в деятельности хлопково-текстильных кластерных систем Узбекистана имеется ряд проблем, которые негативно влияют на объемы экспорта – низкий уровень оплаты труда и недостаток финансовых ресурсов, слабая конкурентоспособность производимой продукции, значительная дифференциация в количестве кластеров по регионам республики и др.

Построенная модель подтвердила факт зависимости объемов экспорта хлопково-текстильных кластеров от кадрового потенциала. Кроме того, модель показала наличие слабой связи между привлеченными инвестиционными ресурсами в основной капитал регионов и экспортом, указывая, что большая часть ресурсов направляется на развитие отличных от хлопково-текстильной сектора отраслей, что может свидетельствовать о неэффективном распределении привлеченных инвестиционных ресурсов на территориях страны.

Не перестает быть ключевым вопрос совершенствования экономических механизмов повышения экспортного потенциала в хлопково-текстильных кластерах, для чего особенно важно, чтобы регионы переключились с пассивной стратегии на стратегию развития. Необходимо проведение системной работы по внедрению современных и инновационных технологий в хлопково-текстильное производство, конечная цель которых – увеличение объемов экспорта, повышение результативности производственной деятельности, что призвано повысить конкурентоспособность отрасли и национальной экономики в целом.

ВЫВОДЫ

Операционная стратегия включает в себя комплекс адаптивных управленческих решений, направленных на управление деятельностью производственного предприятия с учетом реакции на изменения внутренней и внешней среды. Операционная стратегия тесно связана со стратегическим, тактическим и оперативным видами взаимодействия

Исследование показало, что внедрение кластерных систем в хлопково-текстильной отрасли Узбекистана имело преимущественно позитивный результат – увеличение объемов производства и рост уро-

5 Построено автором с использованием программного продукта Eviews.

жайности хлопка, значительное улучшение качества текстильной продукции, увеличение объемов привлекаемых инвестиционных ресурсов и внедрение в аграрный сектор инновационных технологий, рост занятости и доходов населения, интеграция и гармонизация промышленности с аграрным сектором, что в целом привело к значительному повышению уровня конкурентоспособности национальной экономики.

- Построенная эконометрическая модель показала, для того что бы достигнуть высоких темпов роста и интенсификации кластерного производства требуется:
- Формирование правовых механизмов, способствующих росту иностранных инвестиций в регионы республики.
- Повышение эффективности производства, создание условий для внедрения инновационных продуктов и услуг в регионах.
- Повышение качественного уровня благосостояния работников хлопково-текстильных кластеров, что призвано повысить их заинтересованность в трудоустройстве.
- Повышение конкурентоспособности, самостоятельности и рентабельности хлопково-текстильных кластеров.

Важно отметить, что существует ряд проблем, создающих препоны в развитии хлопково-текстильных кластеров, в том числе правового и организационного характера (недостаточно развитая нормативно-правовая база деятельности кластеров, взаимоотношения между кластерами и фермерскими хозяйствами, рост монополии регионов, занимающих лидирующие позиции в производстве, экспорте и импорте продукции хлопково-текстильных кластеров и др.). Но в целом кластерные системы за счет рационального размещения производительных сил и значительного увеличения добавленной стоимости в аграрном секторе показали свою эффективность и целесообразность.

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SOLIQ TO‘G‘RISIDAGI QONUNLARNI BUZGANLIK UCHUN YURIDIK JAVOBGARLIKKA TORTISHNING HUQUQIY ASOSLARI

Hakimov Feruz Xurshid o‘g‘li
TDIU 3-bosqich talabasi

Annotatsiya: ushbu maqolada soliq yo‘nalishida sodir etilgan qonunbuzarliklarni bartaraf etish hamda ularni yuridik javobgarlikka tortishning sabablari batafsil keltirib o‘tilgan. Ma’lumotlar mamlakatimizning huquqiy-me’yoriy manbalari va chet el mamlakatlari soliq tizimlari bilan taqqoslagan holda tahlil qilingan.

Kalit so‘zlar: Soliq kodeksi, javobgarlik, jarima, operativ faoliyat, nazorat-kassa mashinalari, qujuqiy erkinlik.

Abstract: this article details the reasons for eliminating tax violations and bringing them to legal responsibility. The data was analyzed in comparison with the legal and regulatory sources of our country and the tax systems of foreign countries.

Key words: tax Code, responsibility, fine, operative activity, cash registers, legal freedom.

Аннотация: в данной статье подробно описаны основания для устранения налоговых правонарушений и привлечения их к юридической ответственности. Данные были проанализированы в сравнении с нормативно-правовыми источниками нашей страны и налоговыми системами зарубежных стран.

Ключевые слова: налоговый кодекс, ответственность, штраф, оперативная деятельность, контрольно-кассовые машины, юридическая свобода.

KIRISH

Har bir davlatning rivojlanishida qonun ustuvorligi muhim ahamiyat kasb etadi. Yuridik hujjatlar tizimida qonunlarning ustuvorligi, ya’ni ushbu hujjatlarning qonunlarga muvofiq bo‘lishi talab etiladi. Davlat boshqaruvi organlari qonunlar asosida va ularni bajarish yuzasidan chiqargan qarorlarning davlatning quyi organlari va mansabdor shaxslar hujjatlaridan ustun bo‘lishi quyidagi sohalarni o‘z ichiga oladi:

- mahalliy organlar markaziy hokimiyat organlarining hujjatlarini qat’iyan bajarishi, joylarda qonunlarga muvofiq borayotgan operativ faoliyatga markaziy organlarning aralashishiga yo‘l qo‘yilmasligiga;
- fuqarolarning huquq va erkinliklarini suiiste’mol qilmasligi, davlat va mansabdor shaxslar tomonidan fuqarolarga nisbatan biror-bir zo‘ravonlik qilinishiga yo‘l qo‘ymaslik va ularning huquqlarini himoya qilish;
- fuqarolariing jamiyat, davlat va boshqa fuqarolar oldidagi o‘z huquqiy burchlarini mas’uliyat bilan ado etishlari, qonuniylik jamiyat normal faoliyatining asosi, mustaqil davlatni iqtisodiy va ijtimoiy rivojlantirish vazifalarini muvaffaqiyatli bajarishning zarur va g‘oyat muhim shartdir. Har qanday jamiyatda qonun ustuvorligi ko‘pgina muammoli vaziyatlarning kelib chiqishini oldini oladi.

ADABIYOTLAR SHARHI

Bugungi kunda soliq qonunchiligini buzganlik uchun moliyaviy, ma’muriy va jinoiy javobgarlikka tortish choralari mavjud. Ushbu javobgarlik jismoniy va yuridik shaxslar uchun birdek amal qiladi. Dastlab soliqqa oid huquqbuzarlik tushunchasiga e’tibor qaratsak: Soliq to‘lovchining Soliq kodeksida javobgarlik belgilangan g‘ayriqonuniy aybli qilmishi (harakati yoki harakatsizligi) soliqqa oid huquqbuzarlik deb e’tirof etiladi.

Uning quyidagi turlari mavjud:

- davlat soliq xizmati organida hisobga turishdan bo‘yin tovlash,
- kirim qilinmagan tovarlarni saqlash yoxud tovarlarni (ishlarni, xizmatlarni) realizatsiya qilishdan tushgan tushumni yashirish (kamaytirib ko‘rsatish),

- soliq hisobotini taqdim etish tartibini buzish,
- buxgalteriya hisobini yuritish tartibini buzish,
- faoliyat turlari bilan litsenziyasiz va boshqa ruxsat beruvchi hujjatlarsiz shug‘ullanish,
- hisobvaraq-fakturalarni rasmiylashtirish tartibini buzish,
- fiskal xotirali nazorat-kassa mashinalaridan va to‘lovlarni plastik kartochkalar asosida qabul qilish bo‘yicha hisob-kitob terminallaridan foydalanish tartibini buzish,
- soliqlar va boshqa majburiy to‘lovlarni to‘lash muddatlarini buzish,
- yer uchastkalaridan ularga bo‘lgan huquqni tasdiqlovchi hujjatlarsiz foydalanish[1].

Bundan tashqari har bir soliq to‘lovchi soliqlar va majburiy to‘lovlarni yilda ikka martta 15 aprel hamda soliq to‘lashning oxirgi muddati 15 oktyabrga qadar to‘lashi talab etiladi. Kechiktirilgan taqdirda har kunlik penya hisobanadi. O‘zbekiston Respublikasi soliq kodeksining 212 moddasiga ko‘ra hech bir shaxs soliqqa oid huquqbuzarlikni sodir etganlik uchun ushbu Kodeksda nazarda tutilganidan boshqa asoslar bo‘yicha va tartibda javobgarlikka tortilishi mumkin emas. Albatta bunga yetarlicha huquqiy asos bolgandagina ma’muriy yoki jinoiy javobgarlikka tortish mumkin. Soliqqa oid har qanday huquqbuzarlik uchun ikki yoki uch marta javobgarlikka tortish mumkin emas. Dastlab jinoyat ishi ochilishidan oldin soliq to‘g‘risidagi qonunga nuvofiq keltirilgan asosi(-fakti) bilan soliq organining kuchga kirgan qarorirdagina asos bo‘la oladi. Misol tariqasida shaxsning soliqqa oid huquqbuzarlik sodir etganlik uchun javobgarlikka tortilishi uni to‘lanishi kerak bo‘lgan soliqlar (yig‘imlar) va penyalarning summalarini to‘lash (o‘tkazish) majburiyatidan ozod etmaydi.Soliqqa oid huquqbuzarlik fakti va shaxsning uni sodir etishda aybdorligi to‘g‘risida dalolat beruvchi holatlarni isbotlash majburiyati soliq organlarining zimmasiga yuklatiladi[2]. Soliq kodeksining 213-moddasiga ko‘ra javobgarlikka tortishni istisno etuvchi ba’zi holatlar ham mavjudligini ko‘rishimiz mumkin. Masalan;

1) soliqqa oid huquqbuzarlik holatining mavjud emasligi;
2) soliqqa oid huquqbuzarlikni sodir etishda shaxsning aybi mavjud emasligi;
3) soliqqa oid huquqbuzarlikni sodir etganlik uchun javobgarlikka tortish muddatlari o‘tib ketganligi.

Ushbu Kodeksda nazarda tutilgan boshqa holatlar mavjud bo‘lganda ham shaxs soliqqa oid huquqbuzarlikni sodir etganlik uchun javobgarlikka tortilishi mumkin emas[3].

Xalqaro nuqtayi nazar bilan qaraydigan bolsak birgina Kanada davlatida ham soliq tizimi ustuvor vazifalarni o‘z ichiga olgan strategic tuzilma hisoblanadi. U yerda Soliq to‘lashdan bo‘yin tovlash sizga qimmatga tushishi mumkin. Har qanaqasiga soliq to‘lashdan bo‘yin tovlash jinoyat hisoblanadi. Soliq to‘lashdan bo‘yin tovlaganlar sudda javobgarlikka tortiladi, shu jumladan jarimalar va/yoki qamoq jazosi qo‘llanilish ehtimoli yuqori. CRA vositalari va muvofiqlik strategiyalari soliq to‘lashdan bo‘yin tovlaganlarni ushlashga va soliqdan bo‘yin tovlash sxemalarini targ‘ib qiluvchilarni aniqlashga yordam beradi. Yana bir faktga qaraydigan bo‘lsak Kuchli texnologiyalar hamda markazlasjhan qurilmaviy dasturlar yordamida Kanada ham ichki, ham xalqaro miqyosda soliq to‘lashdan bo‘yin tovlagan shaxslarni aniqlay oladi va ularning oqibatlariga duch kelishini ta’minlaydi[4].

TAQIQOT METODOLOGIYASI

Ushbu maqola tadqiqotidayuridik javobgarlikka tortish maqsadida tahlil va sintez usullaridan foydalanilgan. Bu usul qonunchilikni tahlil qilish orqali yuridik muammolarni huquqiy asoslash yuridik javobgarlikka tortishning huquqiyasoslash zarurligidan dalolat beradi. Shuningdek, bu usul maqola normalarning ishlash mexanizmini, ularning mantiqiy va izchil joylashishini aniqlash imkonini yaratadi.

TAHLIL VA NATIJALAR MUHOKAMASI

Biz o‘tkazgan tahlilimizdan natijasiga ko‘ra soliqqa oid jinoyatlarning aksariyati soliqqa tortishdan qochish tushunchasi bilan izohlashimiz mumkin. Biz soliq to‘lashdan bo‘yin tovlash holatlarida, soliq to‘lovchi sun’iy ravishda shart-sharoit yaratganda qonundan foydalangan holda me’yoriy belgilashdan chetga chiqadigan bitimni amalga oshirishbo‘sh joy, noqonuniy, asosiy yoki eksklyuziv maqsad – soliq imtiyozlariga erishish hisoblanadi. Soliq to‘lashdan qochish yoki shunga o‘xshash bo‘yin tovlashlik xatti-harakatini amalga oshirganlik uchun tegishli tartibda qonun doirasida chora ko‘riladi. Misol uchun davlat ro‘yxatidan o‘tgan soliq to‘lovchi soliqlarni o‘z vaqtida to‘lamagan taqdirda uning har bir kuni uchun qo‘shimcha ravishda kunlik penya ko‘rinishida jarima qo‘llanila boshlaydi. Bu jarayonda soliq to‘lovchi ogohlantiriladi. Biroq, chet elda soliq to‘lashdan qochganlik uchun esa bir qator choralar qo‘llanilar ekan. Jumladan:

1 https://zarnews.uz/uz/post/soliqqa-oid-huquqbuzarlik-tushunchasi-nima-uning-qanday-turlari-mavjud
2 https://lex.uz/ru/docs/-4674902
3 https://lex.uz/docs/-4674902
4 https://www.canada.ca/en/revenue-agency/campaigns/tax-evasion-no-borders.html

Jarimalar: soliq to‘lashdan bo‘yin tovlaganlar nafaqat o‘zlarining dastlabki soliq qarzini ortiqcha foizlarni to‘lashlari kerak, balki har bir ayblov katta jarimalar bilan jazolanadi. Jismoniy shaxslar 100,000 ming dollargacha jarimaga tortilishi mumkin.

Qamoq: Aniqlashdan bo‘yin tovlash va to‘lashdan bo‘yin tovlash uchun turli xil maksimal jarimalar mavjud. Shartlar vaziyatga qarab bir necha oydan bir necha yilgacha bo‘lishi mumkin.

Shaxs nafaqat to‘lanmagan soliqlarni to‘laganlik uchun javobgarlikka tortilishi mumkin, balki ular rasmiy ayblovlar bo‘yicha aybdor deb topilishi va ehtimol qamoq jazosiga hukm qilinishi mumkin.

IRS ma’lumotlariga ko‘ra, jazolar besh yildan ortiq bo‘lmagan qamoq muddati, jismoniy shaxslar uchun 250,000-500,000 dollardan ko‘p bo‘lmagan jarima yoki korporatsiyalar uchun XNUMX dollar yoki ikkalasini ham o‘z ichiga oladi5.

XULOSA VA TAKLIFLAR

Yuqorida keltirilgan ma’lumotlarga asoslanib shunday xulosaga kelinadiki, har bir mamlakatda soliq tizimi muhim ahamiyat kasb etadi. Xususan, O‘zbekiston Respublikasi davlar budjetini rivojlantirishda ham soliq tizimi alohida yo‘nalish hisoblanadi. 2023- yildan boshlab soliq tizimini jadal rivojlantirish bo‘yicha ko‘plab takliflar ishlab chiqilmoqda. Bularni aksariyati soliqdan qochishni oldini olish yoxud xufyona iqtisodiyotga qarshi kurashish uchun xizmat qiladi desam mubolag‘a bo‘lmaydi. Albatta davlat ro‘yxatidan o‘tgan har qanday soliq to‘lovchi zimmasiga yuklatilgan soliqlarni o‘z vaqtida to‘lab borsa qonunchilik nuqtayi nazaridan hech qanday muammo yuzaga kelmaydi.

Foydalanilgan adabiyotlar ro‘yxati:

1. https://zarnews.uz/uz/post/soliqqa-oid-huquqbuzarlik-tushunchasi-nima-uning-qanday-turlari-mavjud
2. https://lex.uz/ru/docs/-4674902
3. https://lex.uz/docs/-4674902
4. https://www.canada.ca/en/revenue-agency/campaigns/tax-evasion-no-borders.html
5. https://kiiky.com/uz/wealth/tax-evasion/

5 https://kiiky.com/uz/wealth/tax-evasion/

HAYOT SUG‘URTASINING RIVOJLANISHI VA UNING IJTIMOIY HAYOTDAGI O‘RNI

Baratova Dinora Alisherovna
TDIU “Soliqlar va sug‘urta” ishi kafedrasi katta o‘qituvchisi

Annotatsiya: ushbu maqola hayot sug‘urtasining mohiyati, xususiyati va uning ishlash mexanizmi, hozirgi kundagi bozorning holati, asosiy ko‘rsatkichlari tahlili keltirib o‘tilgan. Shu bilan birga, maqolada O‘zbekistonda faoliyat yuritayotgan sug‘urta kompaniyalarining sug‘urta bozoridagi o‘rni haqida ma’lumot berilgan.

Kalit so‘zlar: sug‘urta, sug‘urta mukofoti, sug‘urta shartnomalari, sug‘urta kompaniyalari, sug‘urta majburiyati, sug‘urta to‘lovlari, hayot sug‘urtasi, sug‘urta bozori.

Аннотация: в данной статье описаны сущность, особенности и механизм страхования жизни, современное состояние рынка, анализ основных показателей. В то же время в статье представлена информация о роли страховых компаний, действующих в Узбекистане, на страховом рынке.

Ключевые слова: Страхование, страховая премия, договоры страхования, страховые организации, страховая ответственность, страховые выплаты, страхование жизни, страховой рынок.

Abstract: this article describes the nature, characteristics and mechanism of life insurance, the current state of the market, the analysis of the main indicators. At the same time, the article provides information about the role of insurance companies operating in Uzbekistan in the insurance market.

Key words: insurance, premium, contract, organization, responsibility, payment, jizni, market.

KIRISH

Hayot sug‘urtasi shaxsiy sug‘urta tarmog‘ining asosini tashkil etib, mazkur sug‘urta orqali insonning hayoti uning vafot etishidan, ma’lum yoshga yetishidan, kasallikdan, baxtsiz hodisalardan, inson hayotidagi muhim voqealar hisoblanuvchi farzand tug‘ilishi, nikohga kirishish va boshqal bilan ifodalanadi. Kutilmagan holatlar natijasida yuzaga keladigan moddiy manfaatlar tomonlar o‘rtasida ixtiyoriylik asosida tuzilgan sug‘urta shartnomasida kelishilgan sug‘urta summasi doirasida sug‘urtalovchi tomonidan qoplab berilishidan iborat sug‘urta faoliyatidir.

Hayot sug‘urtasining obyekti bo‘lib insonning hayoti bilan bog‘liq mulkiy manfaatlar hisoblanadi. Predmeti sifatida insonning vafot etishi, kasallik, baxtsiz hodisa, farzand tug‘ilishi, nikohga kirishish va boshqa holatlar hisoblanadi.

Hayot sug‘urtasida sug‘urta hodisasi sifatida tuzilgan sug‘urta shartnomasi muddatining tugashi, ya’ni sug‘urtalangan shaxsning shu muddatgacha yashashi, hayotni aralash sug‘urtasi turlarida esa sug‘urta shartnomasining amal qilish davrida sug‘urtalanuvchining vafot etishi, ishlab chiqarish yoki boshqa sharoitlarda jarohat olishi holatlari sug‘urta hodisasi sifatida qabul qilinadi. Bu xalqimizning o‘zaro yordam, tayanch va ijtimoiy himoya kabi an’analariga mos keladi.

ADABIYOTLAR TAHLILI

Maqolani yozishda ko‘plab sug‘urta bo‘yicha ish olib borgan olimlarning maqolalari, o‘quv qo‘llanma va darsliklari o‘rganildi. Misol uchun Q.M. Qo‘ldoshevning "Sug‘urta nazariyasi" o‘quv qo‘llanmasi va "Sug‘urta texnologiyalari" darsligi, X.Shinnayevning "Sug‘urta ishi "darsligi va I.Abduraximonovning "Sug‘urta nazariyasi" amaliyoti darsliklarida hayot sug‘urtasining iste’molchilari, hayot sug‘urtasining umumiy sug‘urta bozorida tutgan o‘rni haqida ma’lumot berilgan.

TADQIQOT METODOLOGIYASI

Ushbu maqolada mavzuni o‘rganish uchun ma’lumotlarni to‘planib, o‘rganilib chiqildi. O‘rganish natijasida statistik solishtirma usullarda tahlil qilinib, natijalar foizlarda ifodalandi. Olingan natijalar asosida ijobiy taklif va xulosa berildi.

TAHLIL VA NATIJALAR

Hayot sug‘urtasi boshqa sug‘urta turlari kabi shartnoma bilan rasmiylashtiriladi, unga ko‘ra sug‘urtalanuvchi tomonidan to‘langan sug‘urta mukofoti evaziga shartnomada kelishilgan sug‘urta summasini shartnomaning amal qilish davrida shartnomada ko‘zda tutilgan holatlar (vafot etish yoki ma’lum yoshga yetish va boshqa holatlar) yuz berganda to‘lab berishni sug‘utalovchi o‘z zimmasiga oladi. Shu bilan birga mazkur shartnoma sug‘urtalanuvchining huquq va majburiyatlarini ham tartibga soladi.

Umumiy sug‘urta tarmog‘ida faoliyat yuritayotgan sug‘urta kompaniyalarning ayrimlari sho‘ba tashkilot sifati hayot sug‘urta kompaniyalarining faoliyatini yo‘lga qo‘ygan. Ular quydagilar:

1 - j a d v a l: Hayot sug‘urta kompaniyalariga ega sug‘urta kompaniyalar

№	Umumiy sug‘urta tarmog‘ida faoliyat yuritadigan sug‘urta kompaniyalari	Hayot sug‘urta tarmog‘ida faoliyat yuritadigan sug‘urta kompaniyalari
1.	“O‘ZBEKINVEST” eksport-import sug‘urta kompaniyasi	“O‘zbekinvest Hayot” MCHJ shaklidagi Sug‘urta kompaniyasi
2.	“Uzinsurance” Aksiyadorlik jamiyati	“AGROS HAYOT” MCHJ shaklidagi Sug‘urta kompaniyasi
3.	“KAFOLAT Sug‘urta kompaniyasi” Aksiyadorlik jamiyati	“Kafolat Hayot” MCHJ shaklidagi Sug‘urta kompaniyasi
4	“ALFA INVEST” Mas’uliyati cheklangan jamiyat shaklidagi Sug‘urta tashkiloti	“ALFA LIFE” Sug‘urta tashkiloti SHXJ
5	“APEX INSURANCE” Mas’uliyati cheklangan jamiyat	“APEX LIFE” Sug‘urta kompaniyasi
6	MCHJ “EUROASIA INSURANCE” Qo‘shma korxonasi	“EUROASIA-LIFE” MCHJ shaklidagi Sug‘urta kompaniyasi
7	“ALSKOM” Sug‘urta kompaniyasi Aksiyadorlik jamiyati	“Alskom vita” Sug‘urta kompaniyasi
8	MCHJ “GROSS INSURANCE”	“NEW LIFE INSURANCE” MCHJ shaklidagi Sug‘urta kompaniyasi

Sug‘urta bozorida faoliyat yuritayotgan barcha kompaniyalar ham o‘zlarining hayot sug‘urta kompaniyalariga ega emas. Lekin yuqoridagi sug‘urta kompaniyalar o‘zlarining sho‘ba kompaniyalarini ochib, hayot sug‘urta kompaniyalari faoliyati bilan shug‘ullanadi.

2002-yil 27-noyabrda O‘zbekiston Respublikasi Vazirlar mahkamasining 413-sonli “Sug‘urta xizmatlari bozorini yanada rivojlantirish chora-tadbirlari”[1] deb nomlangan qarori asosida qabul qilingan sug‘urta faoliyati klassifikatoriga ko‘ra hayot sug‘urtasi tarmog‘i to‘rtta klassga ajratilgan bo‘lib, ular 1-klass “Hayot va annuitetlar”, 2-klass “Nikoh va tug‘ilish”, 3-klass “Hayotni uzoq muddatli sug‘urta qilish” va 4-klass “Sog‘liqni sug‘urta qilish” deb ataladi.

Yuqoridagi qaror asosida qabul qilingan “Sug‘urtalovchilar va sug‘urta brokerlarining sug‘urta faoliyatini litsenziyalash to‘g‘risida”gi nizomga ko‘ra hayot sug‘urtasiga ixtisoslashgan sug‘urta kompaniyasi umumiy sug‘urta faoliyati bilan shug‘ullanishi mumkin emas, umumiy sug‘urtadagi “Baxtsiz hodisalardan ehtiyot shart sug‘urta qilish” deb nomlangan 1-klass hamda “Kasallikdan ehtiyot shart sug‘urta qilish” deb nomlangan 2-klasslar bundan mustasno deb belgilab qo‘yilgan.

Ammo, shuni ta’kidlash kerak, Fuqarolik kodeksining “Sug‘urta” deb nomlangan 52-bobida hayot sug‘urtasi to‘g‘risida tushuncha berilmagan bo‘lib, faqat shaxsiy sug‘urta shartnomasi to‘g‘risida modda mavjud.

Hayot sug‘urtasi barcha rivojlangan va rivojlanayotgan mamlakatlar 9iqtisodiyoti uchun katta ijtimoiy-iqtisodiy ahamiyatga ega, shu jumladan O‘zbekiston uchun ham. O‘zbekistonda hayot sug‘urtasining rivojlanish istiqbollariga asos bo‘luvchi holatlar sifatida ko‘pgina dunyo mamlakatlariga nisbatan aholi soni o‘sish darajasining yuqoriligi va bu aholining mehnatga layoqatli qismining o‘sishiga hamda ularning ishlab chiqarishning yetakchi sohalariga jalb qilinayotganligi bilan, aholi daromadlarining sezilarli darajada oshib borayotganligi, tadbirkorlik sohalarining rivojlanib borayotganligi va o‘z o‘rnida risk darajasining ortib borayotganligi holatlarini keltirish mumkin.

Albatta, mustaqillikka erishilgandan keyingi o‘tish davridagi iqtisodiyot hamda ijtimoiy hayotdagi transformatsion jarayonlar, iqtisodiyotdagi yuqori inflyasiya, oylik maoshlarning pastligi, moliya bozoridagi o‘zgaru-

[1]O‘zbekiston Respublikasi Vazirlar mahkamasining “Sug‘urta xizmatlari bozorini yanada rivojlantirish chora-tadbirlari to‘g‘risida”gi qarori 2002-yil 27-noyabr.

vchanlik, iqtisodiyotdagi turg‘unlik va shu kabi holatlarning ta’sirida hayot sug‘urtasining rivojlanishiga shart-sharoitlar yo‘qolgan edi.

2002-yil 27-noyabrda Vazirlar Mahkamasining “Sug‘urta xizmatlari bozorini yanada rivojlantirish chora-tadbirlari to‘g‘risida”gi 413-sonli qarori asosida sug‘urta faoliyati klassifikatori qabul qilindi. Ushbu meyoriy hujjatlar asosida hayot sug‘urtasi bo‘yicha O‘zbekistonda qonunchilik birmuncha takomillashdi. Natijada mamlakatimizda hayot sug‘urtasiga ixtisoslashgan birinchi kompaniya “O‘zbekinvest hayot” ShKsi 2004-yilda o‘z faoliyatini boshladi. Hozirgi kunda ularning soni 8 taga etdi (2-jadvalga qarang).

2 - j a d v a l: O‘zbekistonda hayot sug‘urtasining rivojlanish dinamikasi (jami sug‘urta mukofotlariga nisbatan hayot sug‘urtasi kompaniyalari ulushi, % da)[2]

№	Sug‘urta kompaniyalari	Yillar								
		2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	O‘zbekinvest Hayot	3,8	4,1	5,2	6,8	6,2	4,1	22,4	10,9	15.1
2.	Alfa Life	0,5	0,7	1,0	1,9	1,5	2,9	6,4	7,3	10.9
3.	New Life Insurance	0,5	1,4	2,3	4,8	9,8	9,3	26,3	37,3	46.4
4.	Agros Hayot	-	-	-	1,4	7,9	4,2	18,8	15,8	10.4
5.	Euroasia Life	-	-	-	-	0,1	3,3	10,9	7,4	7.9
6.	Kafolat Hayot	-	-	-	-	0,01	1,0	6,8	8,9	9.4
7.	Apex Life	-	-	-	-	-	0,5	5,2	7,4	7.9
8.	Alskom Vita	-	-	-	-	-	0,1	2,4	1,9	1.06
	Hayot sug‘urtasining jami sug‘urta bozoridagi hissasi	4,9	6,2	8,5	14,9	25,5	25,4	15,1	19,9	39.9

Jadval ma’lumotlaridan ko‘rinib turibdiki, sug‘urta bozoridagi hayot sug‘urtasining ulushi 2014-yilda 4,9 foizni tashkil etgan bo‘lsa, 2019-yilga kelib, ushbu ko‘rsatkich 25,4 foizni tashkil etdi, ammo ushbu yilda oldingi yilga nisbatan 0,1 foizga pasayish yuz berdi. 2020 va 2021–2022-yillarda hayot sug‘urtasining umumiy sug‘urta mukofotlarining qiymati yuqori bo‘lganligi uchun sug‘urta mukofotlarining qiymati foiz nisbatida pastroq bo‘lib ko‘rinmoqda. Shunday bo‘lsada buni yuqori o‘sish darajasi deya e’tirof etish mumkin. Ammo ushbu nisbatni sug‘urta sohasi rivojlangan chet mamlakatlardagi ushbu ko‘rsatkich bilan taqqoslanganda katta farq mavjudligini ko‘rish mumkin. Bunday mamlakatlarda to‘plangan jami sug‘urta mukofotlarida hayot sug‘urtasining hissasi 50 foiz va undan ortiqni tashkil etadi, ya’ni ushbu mamlakatlarda to‘planayotgan sug‘urta mukofotlarining asosiy qismi hayot sug‘urtasi tarmog‘i hissasiga to‘g‘ri keladi.

Mamlakatimizda hayot sug‘urtasi dinamikasining yuqori darajasiga qanday omil asos bo‘layotganligiga e’tibor qaratganimizda shu ma’lum bo‘ldiki, bu darajasiga erishishda O‘zbekiston Respublikasi birinchi Prezidenti tomonidan 2007-yil 10-aprelda qabul qilingan №PQ-618-sonli “Sug‘urta xizmatlari bozorini yanada rivojlantirish va isloh qilish chora-tadbirlari to‘g‘risida”gi qarori muhim rol o‘ynamoqda. Ushbu qarorga asosan mol-mulk sug‘urtasi va uzoq muddatli hayot sug‘urtasiga oid sug‘urta mukofotlari yuzasidan yuridik shaxslarning daromad (foyda) solig‘i va jismoniy shaxslarning daromad solig‘i bo‘yicha imtiyozlar belgilangan bo‘lib, ushbu imtiyozlarni qo‘llash bo‘yicha “Nizom” ishlab chiqilib, Moliya vazirligi va Davlat soliq qo‘mitasining 2007-yil 24-maydagi №59, 2007-37-sonli qarori bilan amaliyotga joriy etilgan. Ushbu nizomga ko‘ra yuridik shaxs tomonidan o‘z xodimlarining hayotini uzoq muddatli sug‘urtalash shartnomasi bo‘yicha to‘langan sug‘urta mukofotlari summasi jami daromaddan chegirib tashlanadigan va soliqqa tortilmaydigan bo‘ldi. Yuridik shaxs tomonidan o‘z xodimi uchun uzoq muddatli hayot sug‘urtasi bo‘yicha to‘langan sug‘urta mukofotlari summasi, jismoniy shaxsning soliqqa tortiladigan daromadi sifatida qaralmaydigan bo‘ldi va xuddi shunday jismoniy shaxs o‘z hayotini uzoq muddatli sug‘urta qilganda ham u tomonidan to‘langan sug‘urta mukofoti bo‘yicha daromad solig‘i olinmaydi. Yuqori o‘sish darajasiga ushbu imtiyozlar evaziga erishilgan.

3-jadvalda keltirilganidek, hayot sug‘urtasi bilan shug‘ullanuvchi sug‘urta kompaniyalari soni so‘nggi yillar oralig‘ida ikkitadan sakkiztaga yetgan va ular tomonidan to‘plangan sug‘urta mukofotlari hajmi so‘nggi yillar ichida 27,5 marta o‘sgan.

Yuqorida ta’kidlaganimizdek, hayot sug‘urtasidagi o‘sish mamlakatimizda asosan davlat tomonidan taqdim etilgan soliq bo‘yicha imtiyoz evaziga yuz berib kelayotgan edi, ammo ushbu imtiyozni qo‘llash tartibiga 2019-yil 2-avgustda O‘zbekiston Respublikasi Prezidenti tomonidan qabul qilingan PQ-4412-sonli “O‘zbekiston Respublikasining sug‘urta bozorini isloh qilish va uning jadal rivojlanishini ta’minlash chora-tadbirlari to‘g‘risida”gi Qarori asosida biroz o‘zgartirish kiritildi.

2 Moliya vazirligining MF.UZ sayti ma’lumotlari asosida muallif tomonidan tayyorlandi.

Ushbu o‘zgarish asosan quyidagicha bo‘ldi: sug‘urta summasi shartnoma bo‘yicha sug‘urta davri boshlanishi sanasidan kamida 12 oydan so‘ng bir yo‘la to‘langanda va bunda sug‘urta badallarini to‘lash sug‘urta summasini to‘lash sanasidan oldingi 12 oylik davrda o‘sib bormaydigan tartib bo‘yicha amalga oshirilgandagina imtiyoz qo‘llaniladi. Mana shu kiritilgan o‘zgartirish 2019-yilda hayot sug‘urtasi bo‘yicha yillik o‘sish darajasining sezilarli darajada pasayishiga olib keldi.

3 - j a d v a l: Hayot sug‘urtasiga ixtisoslashgan sug‘urta kompaniyalari tomonidan to‘plangan sug‘urta mukofotlari dinamikasi (mlrd. so‘mda)[3]

№	Sug‘urta kompaniyalari	Yillar								
		2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	O‘zbekinvest Hayot	16,5	21,9	36,0	63,5	101,2	95,1	74,9	80,7	101.1
2.	Alfa Life	2,4	3,6	6,9	17,5	24,4	67,4	17,6	55,02	170.2
3.	New Life Insurance	2,4	7,9	16,3	44,7	159,9	214,4	89,8	274,8	720 .7
4.	Agros Hayot	-	-	-	12,9	129,6	96,3	62,9	136,8	161.8
5.	Euroasia Life	-	-	-	-	2,0	78,5	36,7	54,5	133.4
6.	Kafolat Hayot	-	-	-	-	0,2	22,4	22,7	65,7	146.4
7.	Apex Life	-	-	-	-	-	11,2	17,6	55,02	100.7
8.	Alskom Vita	-	-	-	-	-	1,2	8,03	14,4	16.5
9.	Jami:	21,3	33,4	59,2	138,6	417,3	586,5	334,3	736,3	1 551.5
10.	Aholi soni	30492,8	31022,5	31575,3	32656,7	33255,5	33905,8	34860,0	35270,0	36000.0
11.	Kishi boshiga to‘g‘ri kelgan sug‘urta mukofoti, so‘m	699	1076	1875	4244	12548	17298	9590	20877	43097
12.	Jami sug‘urta mukofotlari, mlrd. so‘m	439,1	551,5	692,6	927,5	1635,2	2314,1	2,213	3,732	6.233
13.	YAIM, trln.so‘m	145,9	171,8	199,3	249,1	406,6	511,8	734,6	580,2	800.3
14.	Jami sug‘urta mukofotlarining YaIMdagi hissasi, %	0,30	0,32	0,35	0,37	0,40	0,45	0,4	0,5	0.6
15.	Hayot sug‘urtasi mukofotlarining YaIMdagi hissasi, %	0,01	0,02	0,03	0,06	0,10	0,11	0,04	0,01	0.05

Faqat imtiyozga tayangan holda ishni tashkil qilish masalaga bir yoqlama yondashuv bo‘lib, bugungi kunda imtiyozdan foydalanish bo‘yicha kiritilgan o‘zgartirish sug‘urta kompaniyalari faoliyatiga sezilarli ta’sir ko‘rsatdi. Imtiyoz borasidagi o‘zgarish ayniqsa ikkita kompaniya faoliyatiga sezilarli ta’sir ko‘rsatganligini ko‘rish mumkin, bular “O‘zbekinvest hayot” va “Agros Hayot” kompaniyalari bo‘lib, ular tomonidan 2019-yilda to‘plangan sug‘urta mukofotlari 2018-yilga nisbatan kamayib, mos ravishda 94 % va 74,3 % darajalarini qayd etgan.

Sug‘urta mukofotlarining YaIMdagi hissasi ko‘rsatkichi bo‘yicha jami sug‘urta mukofotlari o‘sishi 2019-yilda 2018-yilga nisbatan 0,05 foizga o‘sgani holda, hayot sug‘urtasi mukofotlarining ushbu davrdagi o‘sishi 0,01 foizni tashkil etgan. Xulosa qilish mumkinki, hayot sug‘urtasining o‘sish darajasi barcha ko‘rsatkichlar bo‘yicha pasayish tendensiyasiga ega. Ushbu pasayishga yuqorida keltirilgan qarorning ta’siri va sug‘urta kompaniyalari tomonidan faqat imtiyozga tayangan holda ishni tashkil qilganligi sabab bo‘lgan deya xulosa qilish mumkin.

4-jadvalni tahlil qilganimizda, 2014-yilga nisbatan 2019-yilda to‘lab berilgan sug‘urta to‘lovlari 50-martaga oshganligining guvohi bo‘ldik. Yuqorida 2.2-jadvalni tahlil qilganimizda ushbu olti yillik oraliqda sug‘urta mukofotlarining 27,5-marta oshganligining guvohi bo‘lgan edik. Bundan ko‘rinadiki, sug‘urta to‘lovlarida o‘sish anchagina yuqori bo‘lgan. Bu shuni anglatadiki, hayot sug‘urtasi bo‘yicha tuzilgan sug‘urta shartnomalari asosan qisqa muddatli va shu bilan birga ular asosan jamg‘arib boriladigan sug‘urta turlaridan iborat bo‘lib, ular muddati tugagandan keyin to‘lig‘icha qaytarilishi munosabati bilan sug‘urta to‘lovlari hajmi keskin oshib borgan. 2019-yilda to‘lab berilgan sug‘urta qoplamalari hajmining keskin oshganligi yuqoridagi qaror asosida imtiyoz taqdim etishdagi o‘zgarishga bog‘liq bo‘lib, ushbu o‘zgarish natijasida, tuzilgan yangi sug‘urta shartnomalari soni kamayishi yuz berganligi sug‘urta to‘lovlari hajmining yuqori bo‘lishiga olib kelgan.

3 Moliya vazirligining MF.UZ va Davlat statistika qo‘mitasining STAT.UZ saytlari ma’lumotlari asosida muallif tomonidan tayyorlandi.

4 - j a d v a l: Hayot sug‘urtasiga ixtisoslashgan sug‘urta kompaniyalari tomonidan to‘lab berilgan sug‘urta qoplamalari dinamikasi (mlrd. so‘mda)[4]

№	Sug‘urta kompaniyalari	Yillar								
		2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	O‘zbekinvest Hayot	9,4	14,6	20,3	37,6	68,1	110,4	86 ,7	69,6	116 012
2.	Alfa Life	1,1	2,4	3,2	12,4	17,6	39,1	38, 01	45,7	153 575
3.	New Life Insurance	0,6	4,9	11,1	25,0	98,7	230,6	888,61	240,4	722 522
4.	Agros Hayot	-	-	-	3,3	79,1	109,8	48214	91,244	166 093
5.	Euroasia Life	-	-	-	-	0,4	23,9	25,03	86,5	116 012
6.	Kafolat Hayot	-	-	-	-	0,0	14,4	18,3	47,6	106 485
7.	Apex Life	-	-	-	-	-	0,9	6,7	33, 8	82 762
8.	Alskom Vita	-	-	-	-	-	0,2	5,8	7,3	17 920
9.	Jami:	11,1	21,9	34,6	78,3	263,9	529,4	317,9	622,3	1 509 359
10.	Sug‘urta mukofotlariga nisbatan qoplamalar hajmi, %	52,1	65,6	58,4	56,5	63,2	90,3	10,5	11,8	12.3

2018-yilda hayot sug‘urtasi bo‘yicha to‘plangan sug‘urta mukofotlarining asosiy qismi, ya’ni 90 foizi jamg‘arib boriladigan hayot sug‘urtasi va sug‘urta rentasi to‘lovi bilan uzoq muddatli hayot sug‘urtasi sug‘urta mahsulotlaridan iborat[5] bo‘lib, ushbu ikkala sug‘urta mahsuloti ham belgilangan soliq imtiyozlariga tushadigan sug‘urta mahsulotlari hisoblanadi. Bundan xulosa qilish mumkinki, hayot sug‘urtasi bo‘yicha yuqori o‘sish darajasiga erishishda belgilangan imtiyoz asosiy omil bo‘lib xizmat qilgan. Ammo sug‘urtalovchilar shuni unutmasliklari kerak, soliq imtiyozlari doimiylik xususiyatiga ega emas, ular kutilmaganda bekor qilinishi mumkin. Buning isboti sifatida 2019-yilning 2-avgustida O‘zbekiston Respublikasi Prezidenti tomonidan qabul qilingan “O‘zbekiston Respublikasining sug‘urta bozorini isloh qilish va uning jadal rivojlanishini ta’minlash chora-tadbirlari to‘g‘risida”gi Qarori asosida mazkur soliq imtiyozlarining qo‘llanilishi borasidagi shartlarning birmuncha kuchaytirilganligini ko‘rish mumkin, ya’ni ushbu qarorga ko‘ra, amaldagi imtiyozlar sug‘urta summasi shartnoma bo‘yicha sug‘urta davri boshlanishi sanasidan kamida 12 oydan so‘ng bir yo‘la to‘langanda, bunda sug‘urta badallarini to‘lash sug‘urta summasini to‘lash sanasidan oldingi 12 oylik davrda o‘sib bormaydigan tartib bo‘yicha amalga oshirilgan bo‘lishi talab etiladi, renta (annuitet) to‘lash shartnoma bo‘yicha sug‘urta davri boshlanishi sanasidan kamida 12 oydan so‘ng boshlangan bo‘lishi kabi talablar belgilandi. Ushbu o‘zgarish 2019-yilda jamg‘arib boriladigan hayot sug‘urtasining o‘sish dinamikasini biroz pasaytirdi. Shunday holatlar bundan keyin ham yuz berishi mumkinligini hisobga olgan holda sug‘urta kompaniyalari soliq imtiyoziga aloqador bo‘lmagan, ammo turli xususiyatlari bilan jozibadorlikka ega bo‘lgan sug‘urta mahsulotlarini ishlab chiqishga e’tibor qaratishlari zarur deb hisoblaymiz.

Hayot sug‘urta kompaniyalarining faoliyati 2020 va 2021-yillarda sug‘urta mukofotlari, sug‘urta to‘lovlari ko‘rsatkichlari oldingi yillarga nisbatan past bo‘lishiga Karona virus pandemiyasining ta’siri bo‘lib, bu vaqtlarda hayot sug‘urtasiga nisbatan talab kamayib ketganligi sababli, sug‘urta mukofotlari ko‘rsatkichlari pasayishiga olib keldi. 2022-yilga kelib to‘lovlar ko‘rsatkichi oshdi va bu sug‘urta bozorida sezilarli ko‘rsatkish ko‘rsatdi.

O‘zbekiston Respublikasi davlat statistika Qo‘mitasining ma’lumotlariga ko‘ra, 2020-yilning 1-yanvar holatiga O‘zbekiston aholisi 33905,8 ming kishini tashkil etgan. 2019-yilda kishi boshiga to‘g‘ri kelgan jami daromad 10 266,1 ming so‘mni tashkil etdi. Ushbu yilda kishi boshiga to‘g‘ri kelgan hayot sug‘urtasi mukofotlari 17 298 so‘mni tashkil etganligini (3-jadvalga qarang) e’tiborga olganimizda, odamlar bir yil davomida topayotgan daromadlarining 0,17 foizini hayot sug‘urtasi uchun ishlatayotganligi ma’lum bo‘ladi. 2018-yilda O‘zbekiston tijorat banklaridagi jami aholi omonatlari 14,7 trln. so‘mni tashkil etdi. Ushbu summani aholi soniga bo‘lganimizda kishi boshiga to‘g‘ri kelgan tijorat banklaridagi omonatlar hajmi 2018-yilda 442 032 so‘mni tashkil etganligining guvohi bo‘ldik. Demak xulosa qilish mumkinki, hayot sug‘urtasi bilan shug‘ullanuvchi mamlakatimiz sug‘urta kompaniyalari aholini o‘z xizmatlaridan foydalanishga jalb qilish bo‘yicha yetarlicha tajribaga ega emas, ya’ni ular mavjud katta imkoniyatdan foydalana olmayaptilar. Bu esa aholi o‘z mablag‘larini sug‘urta kompaniyalariga emas, balki banklarga omonatga qo‘ymoqda. Aslida, jamg‘arib boriladigan hayot sug‘urtasi xizmatlaridan foydalangan shaxs ikki tomonlama foyda ko‘radi, bir vaqtning o‘zida o‘z hayotini turli hodisalardan sug‘urtalaydi va shu bilan birga o‘z mablag‘ini ko‘paytiradi.

Bu borada rivojlangan mamlakatlardagi holatga e’tibor qaratganimizda kishi boshiga to‘g‘ri kelayotgan hayot sug‘urtasi mukofotlari o‘rtacha 1500 AQSH dollarini tashkil etadi. Ushbu mamlakatlarda aholi daromad-

4 Moliya vazirligining MF.UZ sayti ma’lumotlari asosida muallif tomonidan tayyorlandi.
5 Toshkent xalqaro moliya-bank forumi materiallari. 2019 y. 27-30-mart, Bank.saipro.uz.

larining o‘rtacha 10 foizi jamg‘arishga yo‘naltiriladi va ushbu jamg‘arishning katta qismi jamg‘arib boriladigan hayot sug‘urtasi hissasiga to‘g‘ri keladi.

Shunday bo‘lsa-da, O‘zbekistonda bugungi kundagi ijtimoiy hayot darajasi va iqtisodiy rivojlanishning o‘sishi hayot sug‘urtasining yuqori darajada rivojlanishini ta’minlashi mumkinligidan dalolat bermoqda. Chunki yuqorida keltirilgan, ya’ni sug‘urta munosabatlariga kirishish imkoniyatiga ega aholining katta qismi ushbu munosabatlarga kirishmagan. Buni Toshkentda 2019-yilning 27-30-mart kunlari bo‘lib o‘tgan xalqaro moliya-bank forumi ishtirokchilari tomonidan berilgan prognoz ko‘rsatkichlari ham tasdiqlab turibdi (5-jadvalga qarang).

5 - j a d v a l: O‘zbekistonda hayot sug‘urtasi xizmatlarining rivojlanish ko‘rsatkichlari prognozi (mlrd. so‘mda)[6]

Sug‘urta turlari	Yillar			
	2020	2021	2022	2023
Amaldagi sug‘urta mahsulotlari bo‘yicha	877,1	1898,4	1844,2	2674,0
Majburiy tibbiy sug‘urta	58,6	1808,0	1993,3	2093,0
Xavfli kasalliklardan sug‘urtalash	56,9	58,1	60,3	62,1
Hayotni investitsiyaviy sug‘urtalash	906,1	2288,1	942,6	961,5
Nafaqa sug‘urtasi	2080,0	1145,5	2516,7	2768,4
Mehnatga qobiliyatsizlikdan sug‘urtalash	1123,1	821,7	1168,4	1191,8
Bola hayotini sug‘urtalash	805,6	821,7	838,2	854, 9
Jami:	7656,6	8408,1	9363,7	10605,7
Bozorning o‘sish dinamikasi, %	108,6	109,8	111,4	113,3
YalMdagi ulushi, %	1,81	1,97	2,17	2,17

Yuqoridagilarni hisobga olmaganda, jadvalda keltirilgan hayot sug‘utasining o‘sish prognozlariga ma’lum darajada asos bor deya ta’kidlash mumkin. Ammo shuni e’tiborga olish zarur, ya’ni hayot sug‘urtasining mamlakatdagi bugungi rivojlanishi iste’molchilar, ya’ni sug‘urtalanuvchilar tomonidan ushbu sug‘urta turidan soliq to‘lovlarini optimallashtirish vositasi sifatida foydalanishi bilan bog‘liq bo‘lib qolmoqda.

5-jadvalning ba’zi ko‘rsatkichlarida bir yil ichida keskin o‘zgarishlar yuz berganligini ko‘rish mumkin, bular sifatida amaldagi sug‘urta mahsulotlari ko‘rsatkichining 2020-yilga nisbatan 2021-yildagi o‘sish darajasi, hayotni investitsiyaviy sug‘urtalash ko‘rsatkichining 2020-yilga nisbatan 2021-yildagi o‘sish darajasi yoki nafaqa sug‘urtasi va mehnatga qobiliyatsizlikdan sug‘urta ko‘rsatkichlarining 2020-yilga nisbatan 2021-yilda kutilayotgan pasayish tendensiyasining yuz berish sabablari ushbu ma’lumotlarni taqdim etgan ekspert tomonidan ko‘rsatib berilmaganligi bu bo‘yicha aniq bir xulosaga kelish imkonini bermadi.

XULOSA VA TAKLIFLAR

Sug‘urta kompaniyalari moliya institutlari ichida alohida o‘ringa ega bo‘lib, buning asosiy sabablaridan biri ularda katta investitsion imkoniyatlarning mavjudligidir. Rivojlangan mamlakatlarda sug‘urta kompaniyalari daromadning asosiy qismini investitsion faoliyatdan oladi. Mamlakatimizda sug‘urtaning bu turi shartnoma tuzishdan oldin aniq tushunilishi kerak bo‘lgan tavakkalchiliklarga xosdir. Bunday shartnomani tuzish moliyaviy intizomni kuchaytirishi mumkin, chunki keyingi to‘lovni to‘lamaslik jiddiy oqibatlarga olib keladi.

Hayot sug‘urtasidan foydalanganligi uchun berilgan imtiyozni olib tashlanishi, hayot sug‘urtasiga bo‘lgan talabni keskin pasaytirdi. shuning uchun bu sug‘urtani rivojlantirish uchun qatiy nazorat qilish kerak. imtiyozlarni olib tashlab kerak emas.

Shu bilan birga sug‘urta kompaniyalarning mijozlarini talabalarini atroflicha o‘rganilib, ularning talablaridan kelib chiqgan holda sug‘urta mahsulotlari ishlab chiqilishi kerak bo‘ladi. Hayot sug‘urtasining rivojlanishi mamlakat ijtimoiy holatini va ichki investisiyani shakllantirishga yordam beradi.

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EDGE COMPUTING TEXNOLOGIYALARI

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Annotatsiya: ushbu maqolada IT texnologiyalaridan keng foydalanilayotgan Edge computing texnologiyasi haqida so‘z yuritiladi. Edge computing – bu foydalanuvchi yoki unga yaqin bo‘lgan bir qator tarmoqlar va qurilmalarni nazarda tutadigan, yangi paydo bo‘lgan hisoblash paradigmasi sanaladi. Edge computing ma’lumotlarni yaratilgan joyga yaqinroq yerda qayta ishlashga qaratilgan texnologiya bo‘lib, katta hajmli ma’lumotlarni katta tezlikda qayta ishlash imkonini beradi va real vaqtda yirik natijalarga olib keladi.

Kalit so‘zlar: IoT texnologiyalari, Edge computing, Edge slyuzlari, Edge serverlari.

Abstract: this article talks about Edge computing technology, which is widely used in IT technologies. Edge computing is an emerging computing paradigm that involves a number of networks and devices that are connected to or near the user. Edge computing is a technology focused on processing data closer to the place of creation, which allows processing large volumes of data at high speed and leads to large results in real time.

Key words: IoT technologies, Edge computing, Edge gateways, Edge servers.

Аннотация: в этой статье рассказывается о технологии граничных вычислений, которая широко используется в ИТ-технологиях. Граничные вычисления – это новая парадигма вычислений, которая относится к ряду сетей и устройств, которые подключены к пользователю или находятся рядом с ним. Граничные вычисления – это технология, ориентированная на обработку данных ближе к месту создания, что позволяет обрабатывать большие объемы данных с высокой скоростью и приводит к большим результатам в режиме реального времени.

Ключевые слова: технологии Интернета вещей, пограничные вычисления, пограничные шлюзы, пограничные серверы.

KIRISH

Yaqin o‘tmishda bulut va sun’iy intellektdan foydalanish natijasida ulangan qurilmalar tomonidan yaratilgan ma’lumotlar ko‘lami oshib bormoqda. Shuningdek, 5G tarmoqlari ulangan mobil qurilmalar soni oshib borar ekan, ma’lumotlar hajmi yanada o‘sishda davom etadi. Qurilmalar tomonidan yaratilgan barcha ma’lumotlarni markazlashtirilgan ma’lumotlar markaziga yoki bulutga yuborish tarmoq kengligi va kechikish bilan bog‘liq muammolarni keltirib chiqaradi. Edge computing yordamida ma’lumotlar yaratilgan nuqtaga yaqinroqda qayta ishlanadi va tahlil qilinadi. Ma’lumotlar qayta ishlanadigan bulut yoki ma’lumotlar markaziga tarmoq orqali o‘tmaganligi sababli, kechikish sezilarli darajada kamayadi. 5G tarmoqlarida mobil Edge computing – tezroq va kengroq ma’lumotlarni tahlil qilish imkonini beradi, chuqurroq tushunchalar, tezroq javob vaqtlari va yaxshilangan mijozlar tajribasi uchun imkoniyat yaratadi.

“Edge Computing o‘zining barcha murakkabliklari bilan tez harakatlanuvchi, kuchli va talabchan sanoatga aylandi, deyiladi Linux Foundationning yillik hisoboti (2021-y)da, – o‘z kuzatuvlarimizni orqali ayta olamizki, Edge Computing texnologiyasi sezgir, hamkorlikka asoslangan, ochiq va o‘zaro bog‘liq bo‘lgan sanoatimiz kelajagidir”[1] [10].

ADABIYOTLAR TAHLILI

Edge Computing – bu foydalanuvchiga va ma’lumotlar manbasiga yaqinroq bo‘lgan tarmoqning chekkasida hisob-kitoblarni amalga oshirish va qayta ishlash uchun “IoT domenidagi” yangi hisoblash paradigmasi [1]. P. Varshney va Y. Simmxan ta’kidlaganidek, tarmoqning chetida sezish ko‘p marta tezlashmoqda, chekkadan kelayotgan ma’lumotlar oqimining katta sinfini buyumlar Interneti (IoT) bilan bog‘lash mumkin, bu erda konvergentsiya mavjud. Tovar sensorlari, foydalanish mumkin bo‘lgan kommunikatsiyalar va infratuzilmani aqlli boshqarishga bo‘lgan ehtiyoj bu eksponensial o‘sishni boshqarmoqda [2]. Shuningdek, ular bulutdan katta bulutli ma’lumotlar markazlari yordamida IoT ma’lumotlarini qayta ishlash uchun eng ko‘p qo‘llanilishini ta’kidlaydilar [4]. P.Varshney va Y.Simmxan Cloud modelining asosiy muammosini aniqladilar, ya’ni chekkadan bulutgacha bo‘lgan aylanish kechikish vaqti (RTT) O(100) ms. Ko‘pgina IoT ilovalari mavjud, Masalan, Smart Power Grids uchun talabni bashorat qilish va Apple Sirida ovozli javob kabi kechikishlar mavjud. Shunday qilib, bulutda tahlil va qaror qabul qilish ularning ishlashiga putur etkazishi mumkin [2].

Jarayonlarni kuzatib borish va jarayonlarning zarur parametrlari butun ishlab chiqarish jarayonida saqlanishini ta’minlash ajralmasdir. Shu maqsadda real vaqt rejimida ma’lumotlarni to‘plash va tahlil qilishni ta’minlaydigan texnologiyalarni joriy etish zarur bo‘ladi, shunda kerak bo‘lganda parametrlarni darhol sozlash mumkin. Bu shuni anglatadiki, butun protsedura jarayonni amalga oshirish nuqtasida, ya’ni chetida amalga oshirilishi kerak. Shuning uchun jarayon va mahsulot sifatini ta’minlash uchun (ya’ni nol nuqsonli ishlab chiqarish) chekka hisoblash (EC) amalga oshirilishi kerak [4]. Shu sababli, EK ham barqaror rivojlanishni qo‘llab-quvvatlashi mumkinligini aytish mumkin. Biroq, bu mumkin bo‘lishi uchun raqamli transformatsiya zarur. Sanoat 4.0 da yuzaga keladigan qiyin sharoitlarda, shu jumladan aqlli zavodlar va aqlli qishloq xo‘jaligida yechimlardan foydalanishni qo‘llab-quvvatlovchi Edge Computingning sanoat ilovalari bilan bog‘liqligini ko‘rib chiqadi [5].

METODLAR

Edge Computing – bu taqsimlangan hisoblash paradigmasi bo‘lib, u hisoblash quvvati va ma’lumotlarni saqlashni tarmoq chetiga, ma’lumotlarni ishlab chiqarish manbasiga yaqinlashtiradi. Bu kechikishni kamaytirish, tarmoq o‘tkazish qobiliyatini tejash va Edge qurilmalarda yoki yaqin joydagi Edge serverlarda ma’lumotlarni mahalliy ravishda qayta ishlash va tahlil qilish orqali real vaqtda qaror qabul qilishni ta’minlashga qaratilgan. Edge computing past kechikish, oflayn rejimda ishlash va tarmoq resurslaridan samarali foydalanishni talab qiladigan IoT texnologiyasi ilovalari uchun foydalidir.

Aqlli ilovalar va IoT datchiklari uchun real vaqt funksiyasini amalga oshirish uchun Edge Computing bir-biri bilan bog‘liq uchta muammoni hal qiladi:

Qurilmani uzoq joydan tarmoqqa ulash.

Tarmoq yoki hisoblash cheklovlari tufayli ma’lumotlarni qayta ishlash.

Tarmoq kengligi bilan bog‘liq muammolarni yechishga olib keladigan Edge qurilmalar.

Edge hisoblash arxitekturasi uchta qatlamdan iborat(1-rasm): Edge qurilmalar, Edge shlyuzlar va Edge server(bulut). Edge qurilmalari ma’lumotlarni ishlab chiqaradigan IoT qurilmalaridir. Edge shlyuzlar Edge qurilmalar va bulut o‘rtasida vositachi bo‘lib, mahalliy ma’lumotlarni qayta ishlash, filtrlash va tahlil qilishni amalga oshiradi. Bulut kerak bo‘lganda qo‘shimcha hisoblash resurslari, saqlash va xizmatlarni taqdim etadi. Ushbu arxitektura Edge, shlyuz va bulutda ma’lumotlarni tahlil qilish va qaror qabul qilishning turli darajalari bilan ma’lumotlarni qayta ishlashga ierarxik yondashuvni ta’minlaydi.

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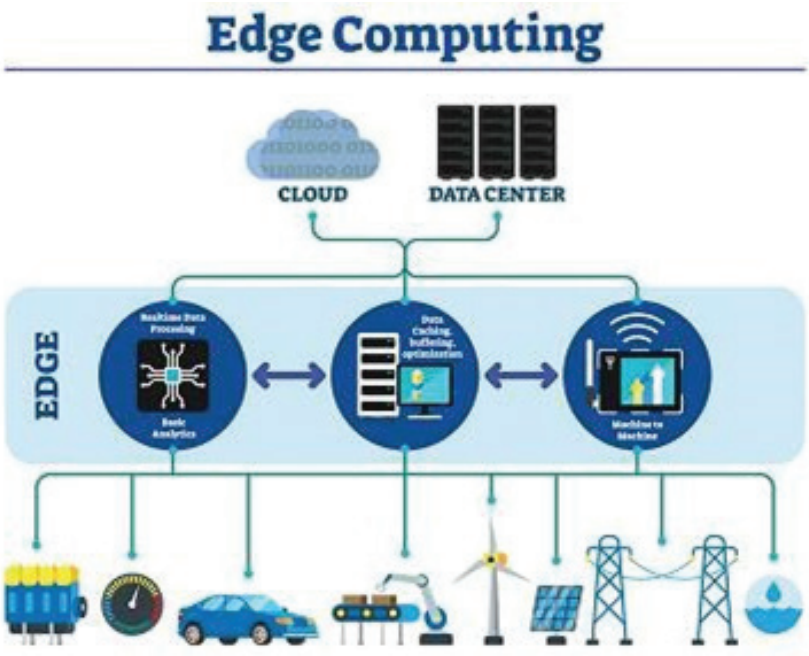
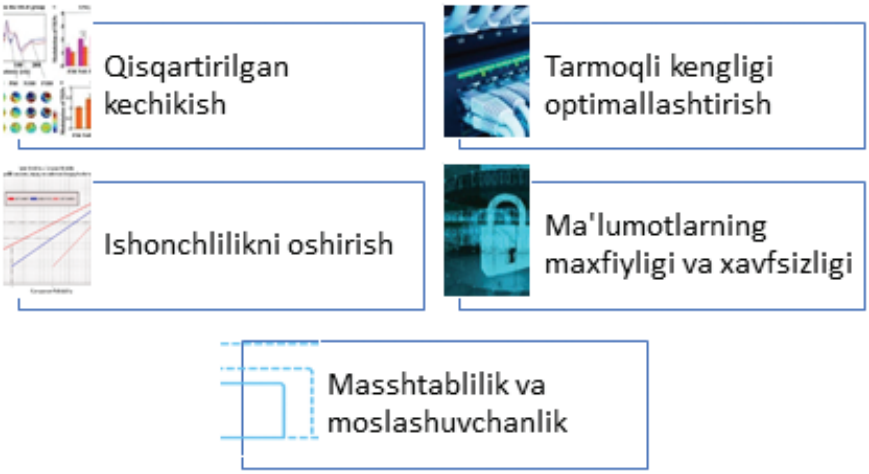


1 - r a s m: Edge Computingning asosiy tuzilishi

Edge computing IoT tizimlari va ilovalari uchun bir qator afzalliklarni taqdim etadi (2-rasm).



2 - r a s m: Edge computing afzalliklari

TAHLIL VA NATIJALAR

Edge hisoblash mahalliy ma’lumotlarni qayta ishlash va filtrlashni amalga oshirish orqali bulutga uzatilishi kerak bo‘lgan ma’lumotlar miqdorini kamaytiradi. Bu tarmoq o‘tkazish qobiliyatini tejaydi, ma’lumotlarni uzatish xarajatlarini kamaytiradi. Edge computing oflayn rejimda ishlash imkonini beradi, hatto tarmoq ulanishi uzilib qolganda ham muhim funksiyalar va qarorlar qabul qilinishini ta’minlaydi. Bu uzoq yoki qiyin muhitlar kabi uzluksiz ulanish kafolatlana olmaydigan senariylarda foydalidir.

Edge hisoblash ma’lumotlarni mahalliy darajada qayta ishlash va tahlil qilish imkonini beradi hamda ma’lumotlarning maxfiyligi va xavfsizligini oshiradi. Bunda ma’lumotlar mahalliy tarmoq ichida qolib, hujum maydoni va ma’lumotlarning buzilishi xavfini kamayadi.

Edge hisoblash taqsimlangan hisoblash va resurslarni kengaytiriladigan joylashtirish imkonini beradi. Qo‘shimcha Edge qurilmalar va shlyuzlarni tarmoqqa osongina qo‘shish mumkin, chunki tizim talablari o‘sib boradi, bu markazlashtirilgan bulutli infratuzilmani ko‘paytirmasdan samarali masshtablash imkonini beradi. Edge Computingda shlyuzlar Edge qurilmalar va bulut o‘rtasida ko‘prik bo‘lib xizmat qilib, Edge hisoblashda hal qiluvchi rol o‘ynaydi. Ularning asosiy funksiyalarni Edge qurilmalar va tarmoq o‘rtasida ulanishni ta’minlaydi va bulutga ma’lumotlarni uzatish imkonini beradi. Ular Wi-Fi, Ethernet, Bluetooth, Zigbee va uyali aloqa kabi

turli xil aloqa protokollari va texnologiyalarini qo‘llab-quvvatlaydi, bu esa har xil turdagi qurilmalarni uzluksiz integratsiya qilish imkonini beradi.

Shlyuzlar mahalliy ma’lumotlarni qayta ishlash va tahlil qilish uchun hisoblash qobiliyatiga ega. Ular so‘nggi ilovalar va algoritmlarni ishga tushirishi, ma’lumotlarni filtrlashi, bir nechta qurilmalardan ma’lumotlarni jamlashi va chetida tushunchalar yaratishi mumkin. Bu bulutga uzatilishi kerak bo‘lgan ma’lumotlar miqdorini kamaytiradi, javob berish vaqtini yaxshilaydi va real vaqtda qaror qabul qilish imkonini beradi.Shlyuzlar mahalliy ma’lumotlarni qayta ishlash va tahlil qilish uchun hisoblash qobiliyatiga ega. Ular so‘nggi ilovalar va algoritmlarni ishga tushirishi, ma’lumotlarni filtrlashi, bir nechta qurilmalardan ma’lumotlarni jamlashi mumkin. Bu bulutga uzatilishi kerak bo‘lgan ma’lumotlar miqdorini kamaytiradi, javob berish vaqtini yaxshilaydi va real vaqtda qaror qabul qilish imkonini beradi.

Shlyuzlar ko‘pincha turli xil aloqa protokollaridan foydalanadigan qurilmalar o‘rtasidagi aloqani osonlashtiradigan protokol tarjimonlari sifatida ishlaydi. Shlyuzlar ulangan Edge qurilmalar uchun boshqaruv funksiyalarini taqdim etadi. Ularning vazifalari qurilmani ta’minlash, sozlash, yangilanishlar va qurilmaning holatini kuzatish hisoblanadi. Shlyuzlar, shuningdek, shifrlash, autentifikatsiya va kirishni boshqarish mexanizmlarini amalga oshiruvchi qurilmalar va bulut o‘rtasida xavfsiz aloqani ta’minlaydi. Shlyuzlar muhim ma’lumotlarni saqlash yoki tez-tez foydalaniladigan ma’lumotlar uchun kesh sifatida ishlash uchun mahalliy saqlash imkoniyatlarini o‘z ichiga olishi mumkin. Bu oflayn rejimda ishlash, ma’lumotlarni tezroq olish va tizim barqarorligini oshirish imkonini beradi.

Edge shlyuzlarida xavfsizlik choralarini qo‘llashda hal qiluvchi rol o‘ynaydi. Ular ma’lumotlar va qurilmalarni himoya qilish uchun xavfsizlik protokollari, shifrlash va kirishni boshqarish mexanizmlarini amalga oshiradilar.

IoT shlyuzlari IoT ilovalari uchun maxsus ishlab chiqilgan. Ular IoT qurilmalarining keng doirasi uchun ulanish, protokollarni tarjima qilish va ma’lumotlarni qayta ishlash imkoniyatlarini taqdim etadi. IoT shlyuzlari ko‘pincha mahalliy ma’lumotlarni tahlil qilish va filtrlashni amalga oshirish uchun Edge hisoblash imkoniyatlarini o‘z ichiga oladi. Sanoat shlyuzlari sanoat avtomatlashtirish va boshqarish tizimlarida qo‘llaniladi. Ular sensorlar, aktuatorlar va dasturlashtiriladigan mantiqiy kontrollerlar (PLC) kabi sanoat qurilmalarini tarmoqqa ulaydi. Sanoat shlyuzlari ko‘pincha mustahkam dizaynga ega, sanoat protokollarini qo‘llab-quvvatlaydi va sanoat qurilmalarini kuzatish va boshqarish uchun xususiyatlarni taqdim etadi.

Bulutli shlyuzlar Edge hisoblash infratuzilmasi va bulut o‘rtasidagi interfeys bo‘lib xizmat qiladi. Ular Edge va bulut o‘rtasida ulanish, ma’lumotlar uzatish va protokol tarjimasini ta’minlaydi. Bulutli shlyuzlar bulutli xizmatlar bilan uzluksiz integratsiyani ta’minlaydi, ma’lumotlarni saqlash, ilg‘or tahlil va Edge qurilmalar va shlyuzlarni masofadan boshqarish imkonini beradi.

Edge serverlari Edge tarmoqda joylashtirilgan kuchli hisoblash qurilmalaridir. Ular murakkab ma’lumotlarni qayta ishlash va tahlil qilish imkonini beruvchi muhim hisoblash qobiliyatlari va saqlash imkoniyatlariga ega. Edge serverlari Edgeda mini ma’lumotlar markazlari vazifasini bajaruvchi bir nechta ilova va xizmatlarni qo‘llab-quvvatlashi mumkin.

Edge hisoblash va shlyuzlar muammolari sifatida uskuna va resurs cheklovlari, tarmoqqa ulanish va boshqarish, xavfsizlik, masshtablilik, texnik xizmat ko‘rsatish, ilovalarni joylashtirish va yangilashdagi muammolarni ko‘rsatish mumkin.

Edge qurilmalar va shlyuzlar ko‘pincha cheklangan hisoblash quvvatiga, xotiraga va saqlash hajmiga ega. Resurs cheklangan qurilmalarda ishlash uchun samarali algoritmlar va ilovalarni loyihalash juda muhimdir. Edge qurilmalar, shlyuzlar va bulut o‘rtasida ishonchli tarmoq ulanishini ta’minlash muhim ahamiyatga ega. Tarmoqni boshqarish, monitoring qilish va ortiqcha choralarni ko‘rish vaqti-vaqti bilan yoki beqaror tarmoq ulanishlarini boshqarish uchun amalga oshirilishi kerak. Keng qurilmalar, shlyuzlar va ular bilan ishlaydigan ma’lumotlarni himoya qilish, ruxsatsiz kirish va ma’lumotlar buzilishidan himoya qilish uchun shifrlash, autentifikatsiya va kirishni nazorat qilish kabi mustahkam xavfsizlik choralarini qo‘llash juda muhimdir.

Edge qurilmalar va shlyuzlar soni ortib borayotganligi sababli, taqsimlangan infratuzilmani boshqarish va saqlash qiyin bo‘ladi. Ta’minlash, konfiguratsiya, dasturiy ta’minotni yangilash va monitoring kengayish va samarali boshqaruvni ta’minlash uchun soddalashtirilishi kerak. Keng ilovalar va algoritmlarni taqsimlangan muhitda joylashtirish va yangilash murakkab bo‘lishi mumkin. Uzluksiz ishlashni ta’minlash va xizmat ko‘rsatishda uzilishlarga yo‘l qo‘ymaslik uchun Edgeda ilovalarni joylashtirish, boshqarish va yangilash uchun samarali mexanizmlar mavjud bo‘lishi kerak.

Edge Computing va Edge shlyuzlari(gatewaylar)dan turli domenlardagi ilovalarni topishda foydalaniladi. Sanoat IoTda Edge computing real vaqt rejimida sanoat jarayonlarini kuzatish, boshqarish va optimallashtirish imkonini beradi. Shlyuzlar sanoat qurilmalarini ulaydi, mahalliy ma’lumotlarni tahlil qiladi va prognozli texnik xizmat ko‘rsatish, jarayonni optimallashtirish va avtomatlashtirishni osonlashtiradi.

Kompaniyaning asosiy ma’lumotlar markazidan 1000 mil uzoqlikdagi chakana savdo do‘koni to‘lovlarni bir zumda qayta ishlash uchun simsiz savdo nuqtasi qurilmalari (Edge hisoblash)dan foydalanadi.

Okean o‘rtasida joylashgan neft platformasi jihozlarning nosozliklarini yomonlashguncha tezda aniqlash uchun IoT sensorlari va sun’iy intellekt(Edge hisoblash)dan foydalanadi.

Edge hisoblash orqali olis fermer xo‘jaligidagi sug‘orish tizimi tuproq namligini aniqlash orqali real vaqt rejimida foydalaniladigan suv miqdorini sozlaydi.

Smart shaharlarda Edge hisoblash va shlyuzlar infratuzilma, transport tizimlari va davlat xizmatlarini samarali boshqarish imkonini berib, aqlli shahar tashabbuslarini qo‘llab-quvvatlaydi. Ular trafikni boshqarish, atrof-muhit monitoringi, energiya boshqaruvi va jamoat xavfsizligi ilovalari uchun real vaqt rejimida ma’lumotlarni tahlil qilish imkonini beradi.

Sog‘liqni saqlashda Edge compyuting bemorni masofadan kuzatish, real vaqt rejimida sog‘liqni saqlash ma’lumotlarini tahlil qilish va sog‘liqni saqlash xizmatlarini samarali etkazib berishni osonlashtiradi. Shlyuzlar tibbiy asboblarni ulaydi, ma’lumotlarni mahalliy ravishda qayta ishlaydi va sog‘liqni saqlash sohasidagi muhim ilovalar uchun real vaqtda qaror qabul qilishga imkon beradi.

Savdo va logistikada Edge hisoblash real vaqt rejimida inventarizatsiyani boshqarish, ta’minot zanjirini optimallashtirish va mijozlarning shaxsiy tajribasini ta’minlaydi. Shlyuzlar Edgeda ma’lumotlarni qayta ishlashni osonlashtiradi, inventarning ko‘rinishini oshiradi, samarali logistikani ta’minlaydi va shaxsiylashtirilgan marketing uchun real vaqt tahlilini ta’minlaydi.

Avtonom transportda Edge compyuting va gatewaylar avtonom transport vositalarida real vaqt rejimida qaror qabul qilish va boshqarish imkonini berishda hal qiluvchi rol o‘ynaydi. Ular to‘qnashuvning oldini olish, marshrutni optimallashtirish va atrof-muhitni real vaqtda idrok etish uchun ma’lumotlarni qayta ishlash va tahlil qilishni osonlashtiradi.

Tashkilotlar real vaqt rejimida tahlil qilish, kechikishlarni kamaytirish va IoT tizimlarida samaradorlikni oshirish afzalliklaridan foydalanishga intilayotgani sababli, Edge compyuting va gatewaylarni foydalanish o‘sishda davom etmoqda. Hisoblash quvvatini Edge compyutingga yaqinlashtirish orqali Edge compyuting va gatewaylar markazlashtirilmagan va aqlli IoT ilovalarining yangi paradigmasini yaratishga imkon beradi.

XULOSA

Shunday qilib Edge Computing uzoq joylarda joylashgan qurilmalarga qurilma yoki mahalliy server orqali tarmoqning “chetidagi” ma’lumotlarni qayta ishlash imkonini beradi. Va ma’lumotlar markaziy ma’lumotlar markazida qayta ishlanishi kerak bo‘lganda, faqat eng muhim ma’lumotlar uzatiladi va shu bilan kechikish minimallashtiriladi.

Edge xizmat modeli tashkilotlarga sezilarli investitsiyalarsiz Edge Computingning afzalliklaridan foydalanish imkonini beradi. Xizmat ko‘rsatuvchi provayderlar so‘rov bo‘yicha Edge joylashtirishni ta’minlash uchun shlyuzlar va hisoblash infratuzilmasini o‘z ichiga olgan Edge resurslarni taklif qiladi. Standartlashtirish va o‘zaro ishlashga qaratilgan sa’y-harakatlar Edge Computing va shlyuzlarni qabul qilishni davom ettiradi. Standartlashtirilgan protokollar, API va freymworklar Edge Computing, shlyuzlar va bulut xizmatlari o‘rtasida uzluksiz integratsiya va o‘zaro ishlashni osonlashtiradi.

Xulosa qilib aytganda, Edge compyuting real vaqtda qaror qabul qilish, kechikishni kamaytirish va IoT tizimlarida tarmoq o‘tkazish qobiliyatini optimallashtirishda hal qiluvchi rol o‘ynaydi. Ular hisoblash imkoniyatlarini Edge qurilmalarga yaqinlashtiradi, IoT-ni joylashtirish samaradorligini, xavfsizligini va ishonchliligini oshiradi va tizimlarini loyihalash, joriy etish va boshqarish usullarini o‘zgartirishda davom etadi.

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AKSIYADORLIK KAPITALIDA DAVLAT ULUSHINI QISQARTIRISH VA XUSUSIYLASHTIRISH HOLATI

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Annotatsiya: ushbu maqolada mahalliy va xorijiy olimlarning mavzuga doir ilmiy qarashlari, shuningdek, davlat mulkini xususiylashtirishning institutsional asoslari hamda tendentsiyalari tadqiq qilingan. Davlat mulkini xususiylashtirishga investorlarni jalb qilishning amaldagi mexanizmini baholash orqali mavjud muammolar tizimlashtirilgan holda, xususiy kapial jalb qilish orqali davlat aktivlarining samaradorligini oshirish yo‘llari to‘g‘risida ilmiy xulosalar keltirilgan.

Kalit so‘zlar: aksiya, aksiyalarni ommaviy joylashtirish amaliyoti, kapital jalb qilish, davlat ishtirokidagi korxonalar, davlat aktivlarini xususiylashtirish, fond bozori.

Аннотация: в данной статье исследуются научные взгляды отечественных и зарубежных ученых на данную тему, а также институциональные основы и тенденции приватизации государственного имущества. Путем оценки действующего механизма привлечения инвесторов к приватизации государственного имущества систематизированы существующие проблемы и представлены научные выводы о путях повышения эффективности государственных активов за счет привлечения частного капитала.

Ключевые слова: акция, практика публичного размещения акций, привлечение капитала, государственные предприятия, приватизация государственного имущества, фондовый рынок.

Abstract: in this article, the scientific views of local and foreign scientists on the subject, as well as the institutional foundations and trends of privatization of state property are researched. By evaluating the current mechanism of attracting investors to the privatization of state property, the existing problems are systematized, and scientific conclusions are presented about ways to increase the efficiency of state assets by attracting private capital.

Key words: shares, initial public offerings, capital attracting, state enterprises, privatization of state property, stock market.

KIRISH

Xususiy sektorning mavjud bo‘lishi bozor iqtisodiyotida moliyaviy rag‘bat uchun raqobat shakllanishini ta’minlasa, davlat sektori ko‘pchilik hollarda iqtisodiy maqsadlarga erishishni o‘zining bosh maqsadi sifatida ko‘rmaydi. Boshqacha qilib aytadigan bo‘lsak, davlat sektori ishlab chiqarishni maksimal darajada oshirish va resurslarni samarali tarzda taqsimlash uchun yetarli darajadagi yuqori motivatsiya ega bo‘lmaydi, bu esa davlatning ko‘p xarajatli, kam daromadli korxonalarni boshqarishiga sabab bo‘ladi.

O‘zbekiston Respublikasi Prezidenti Shavkat Mirziyoyevning 2022-yil 20-dekabrdagi Oliy Majlis va O‘zbekiston xalqiga Murojaatnomasida “Mening katta niyatim – yurtdoshlarimiz orasida yuz minglab mulkdorlar, aksiyadorlar paydo bo‘lsin. Odamlarimiz o‘z omonatlarini investitsiya qilib, yuqori daromadlarga ega bo‘lsin. Shuning uchun topshiriq berdim: kelgusi yilda eng yirik 10 ta kompaniya va tijorat banklarimizning aksiyalari o‘z aholimiz uchun ochiq va shaffof savdoga chiqariladi. Bu chinakam xalqchil IPO bo‘lishiga ishonaman” [1], deya alohida qayd etgan edilar. Shuningdek, O‘zbekiston Respublikasi Prezidenti Shavkat Mirziyoyev raisligida 2023-yil 24-mart kuni o‘tkazilgan davlat mulkini xususiylashtirish ishlarining ijrosi va bu borada joriy yilgi rejalar muhokamasi yuzasidan yig‘ilishda “40 ta yirik korxona va banklardagi davlat ulushi “xalqchil IPO” orqali sotiladi. Jumladan, ilk bor Navoiy va Olmaliq kombinatlari, Metallurgiya kombinati, “O‘ztelekom”, Milliy bank, Sanoatqurilishbank kabi yirik korxonalarning o‘rtacha 2 foiz aksiyalari aholiga taklif etiladi. Bunda aholiga aksiyalarni to‘g‘ridan to‘g‘ri sotib olish imkoniyati yaratiladi. Aksiyalari sotilgan korxonalar besh yil davomida sof foydasining kamida 30 foizi dividend to‘lashga yo‘naltiradi” [1], deya ta’kidlandi.

Davlat mulkini xususiylashtirishdan maqsad bozor iqtisodiyoti mexanizmi ishlashini ta’minlash hisoblanadi. Bozorda xususiy sektor mavjud bo‘lsagina, biz bunday bozorga nisbatan elastik bozor tushunchasini qo‘llashimiz mumkin bo‘ladi.

Xususiylashtirish iqtisodiyotning real sektori samaradorligini oshirishga va iqtisodiyot faoliyatining tubdan yangi tuzilmasini yaratishga yo‘naltirilgan asosiy iqtisodiy islohotlardan biridir. Davlat mulkini xususiylashtirish, mulkiy munosabatlarni isloh qilish, davlatning iqtisodiyotdagi ishtiroki va ta’sirini kamaytirish iqtisodiyotdagi boshqa muhim muammolar qatorida ustuvor ahamiyat kasb etadi.

ADABIYOTLAR SHARHI

So‘nggi yillarda xususiylashtirish nazariyasi va amaliyotini o‘rganishga bag‘ishlangan ham mahalliy, ham G‘arb olimlarining ilmiy ishlari nashr etildi. Bozor iqtisodiyotidagi davlatning institutsional yondashuvdagi rolini o‘rganishda J.Stiglitsning xizmatlari katta ahamiyatga ega bo‘lib, unda “bozor kamchiliklari”ni aniqlagan iqtisodiyotning davlatdagi tutish motivlari o‘rganilgan [2].

Xususiylashtirish to‘g‘ridan to‘g‘ri iqtisodiy maqsadlarning siyosiy maqsadlardan ustun bo‘lishiga yo‘naltiriladi, bu bozor iqtisodiyotini rivojlantirishga olib keladi. “Mamlakatda davlat mulki yildan yilga xususiylashtirilib borishi zarur, chunki hukumat yuritayotgan notug‘ri siyosat va davlat idoralaridagi korrupsiyasi iqtisodiy o‘sishda katta salbiy rol o‘ynashi mumkin” [3]. Xususiylashtirish orqali hukumatning iqtisodiyotdagi o‘rni qisqaradi, shuning uchun hukumatning iqtisodiyotga salbiy ta’sir ko‘rsatishi ehtimoli kamroq bo‘ladi.

Markaziy osiyo mamlakatlari orasida davlat korxonalari orqali xorijiy investitsiyalarni jalb qilish Tojikistonlik olim R. B. Berdiyev tomonidan o‘rganilgan bo‘lib, R. B. Berdiyev fond bozorlari rivojlanmaganligini davlat ulushi mavjud korxonalarga xorijiy investorlarni jalb qilishda asosiy to‘sqinlik qiluvchi faktor sifatida ko‘radi[4].

Mahalliy olimlarimizdan M. B. Xamidulin davlat ulushi mavjud aksiyadorlik jamiyatlarida korporativ boshqaruvning zamonaviy standartlarini joriy qilishda yuzaga kelayotgan muammolar yuzasidan ilmiy izlanishlar olib borgan [5].

S. E. Elmirzayev tomonidan tijorat banklarida davlat ulushi va moliyaviy samaradorlik ko‘rsatkichlari o‘zaro ta’siri o‘rganilgan bo‘lib, respublikamizdagi davlat ulushi mavjud tijorat banklari tomonidan IPO amaliyotlari orqali samaradorlikni oshirish yo‘llari to‘g‘risida ilmiy xulosalar keltirilgan [6].

TADQIQOT METODOLOGIYASI

Davlat ulushini xususiylashtirish amaliyotini takomillashtirishga doir mazkur tadqiqotni amalga oshirishda ilmiy abstraksiya, tahlil va sintez, taqqoslash, induksiya va deduksiya metodlaridan foydalanildi.

TAHLIL VA NATIJALAR

Jahon amaliyotida xususiylashtirishning ikki turini ajratib ko‘rsatish odatiy holdir (1-jadval). Birinchi turi 70-yillarning ikkinchi yarmida boshlangan. U o‘tgan asrda mavjud bozor va raqobatbardosh tuzilma doirasida amalga oshirila boshlandi. Ikkinchi turi esa Sobiq ittifoq tarqalgandan so‘ng markazlashtirilgan iqtisodiyotdan bozor iqtisodiyotiga o‘tishda boshlangan.

Xususiylashtirishning ushbu turi Buyuk Britaniya, Germaniya, Fransiya va G‘arbiy Yevropaning boshqa mamlakatlariga xosdir. Xususiylashtirishning ikkinchi turi 80-yillarning ohirlarida boshlangan va o‘tgan asrning boshiga kelib, bu Markaziy va Sharqiy Yevropa mamlakatlari (Polsha, Rossiya, Bolgariya va boshqalar) uchun xos bo‘lgan. Bu ikki xususiylashtirish turlarining asosiy farq qiluvchi xususiyati uni amalga oshirish muddatidir.

1 - j a d v a l: Xususiylashtirish turlarining qiyosiy xususiyatlari[1]

Ko‘rsatkich	Xususiylashtirishning birinchi bosqichi	Xususiylashtirishning ikkinchi bosqichi
Maqsad	Bozor iqtisodiyotini takomillashtirish	Bozor iqtisodiyotini shakllantirish va demokratik hokimiyat institutlarini mustahkamlash
Shart-sharoit	Yuqori darajada rivojlangan xususiy sektor va rivojlangan kapital bozori	Bozordagi davlatning monopol mavqeyi va aholida naqd pul yo‘qligi
Shakli	Davlat mulkini qaytarib olish asosida topshirish	Bepul, imtiyozli vaucher tizimi
Sotish usuli	Mehnat jamoalariga kichik imtiyozlarni taqdim etgan holda korxonalarni bozor narxida sotish	Mehnat jamoalariga katta foyda keltiradigan korxonalarni balans qiymati bo‘yicha sotish
Masshtab	Xususiylashtirish ba’zi korxonalarni qamrab oladi	Iqtisodiyotning barcha sohalaridagi korxonalarni qamrab olgan xususiylashtirish katta miqyosga o‘tdi
Muddati	Xususiylashtirish bosqichma-bosqich va uzoq vaqt davomida amalga oshirildi	Xususiylashtirish juda qisqa vaqt ichida amalga oshirildi
Asosiy davlatlar	Buyuk Britaniya, Germaniya, Fransiya va G‘arbiy Yevropaning boshqa mamlakatlari	Rossiya, Bolgariya, Polsha va Sharqiy va Markaziy Yevropaning boshqa mamlakatlari

1 Muallif tomonidan ishlab chiqilgan.

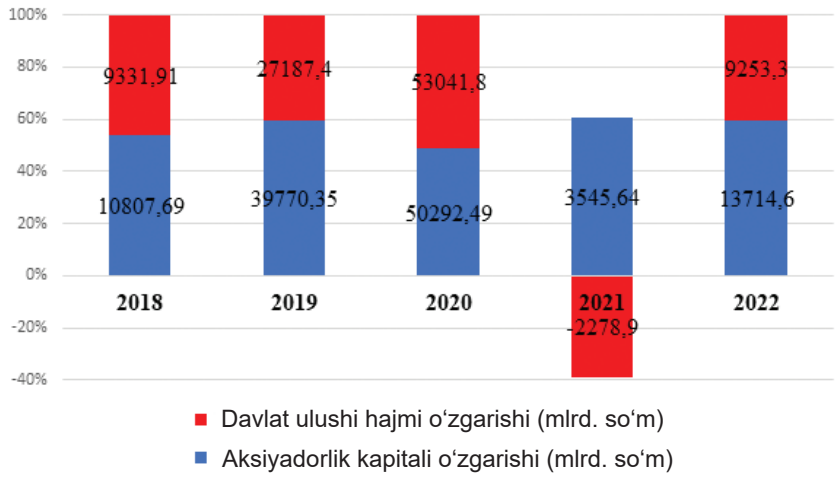
Davlat korxonalarini xususiylashtirishda institutsional qo‘shilish, davlat korxonalarini xususiylashtirishga tayyorgarlik va qayta tiklanish masalalarini aniqlashtirishni talab qiladi [7].

Davlatning aksiyadorlik jamiyatlari ustav kapitalida tasischi sifatida ishtirokini va yillar kesimida aksiyadorlik kapitalining o‘sishi va unda davlat ulushining o‘zgarishlarini tahlil qiladigan bo‘lsak. Aksiyadorlik kapitalinig yaxshi o‘sish so‘ratlariga yega ekanligini ko‘rishimiz mumkin bo‘ladi, eng yuqori o‘sish ko‘rsatkichi 2016-yilda qayd etilgan bo‘lib 2015-yilda 16 472,85 mlrd so‘mga teng bo‘lgan aksiyadorlik jamiyatlarining kapitalizatsiya qiymati 2016-yil so‘ngida 30 463,50 mlrd so‘mga yetadi yoki 184,93 % o‘sadi. O‘z o‘rnida ushbu ko‘rsatkichning yuqori suratlar bilan o‘sishida davlat aktivlarining oshib borishi katta ta’sirga yega. Birgina 2016-yil mobaynida aksiyadorlik kapitali 13 990,65 mlrd so‘mga oshgan bo‘lsa 11 975,2 mlrd so‘mi aynan davlat ulushi hisobiga oshganligini ta’kidlab o‘tish joiz.

2 - j a d v a l: O‘zbekiston Respublikasida Aksiyadorlik kapitali va unda davlat ulushining o‘zgarish dinamikasi[2]

Yillar	Aksiyadorlik kapitali Hajmi (mlrd. so‘m)	Aksiyadorlik kapitali o‘zgarishi (mlrd. so‘m)	Aksiyadorlik kapitali o‘zgarishi (foizda)	Davlat ulushi hajmi (mlrd. so‘m)	Davlat ulushi hajmi o‘zgarishi (mlrd. so‘m)	Davlat ulushi hajmi o‘zgarishi (foizda)	Aksiyadorlik kapitalida davlat ulushi salmog‘i o‘zgarishi (foizda)
2013	10 249,37	1 137,89	112,49	5 670,23	-375,31	93,79	55,32
2014	12 725,58	2 476,21	124,16	7 133,35	1 463,12	125,8	56,06
2015	16 472,85	3 747,27	129,45	9 855,27	2 721,92	138,16	59,83
2016	30 463,50	13 990,65	184,93	21 830,47	11 975,20	221,51	71,66
2017	48 631,73	18 168,23	159,64	38 039,89	16 209,42	174,25	78,22
2018	59 439,42	10 807,69	122,22	47 371,80	9 331,91	124,53	79,7
2019	99 209,77	39 770,35	166,9	74559,2	27187,4	157,39	75,16
2020	149 502,26	50 292,49	150,69	127 601,00	53 041,80	171,14	85,35
2021	153 047,90	3 545,64	102,37	125 322,10	-2 278,90	98,21	81,88
2022	166 762,50	13 714,60	108,96	134 575,40	9 253,30	107,38	80,70

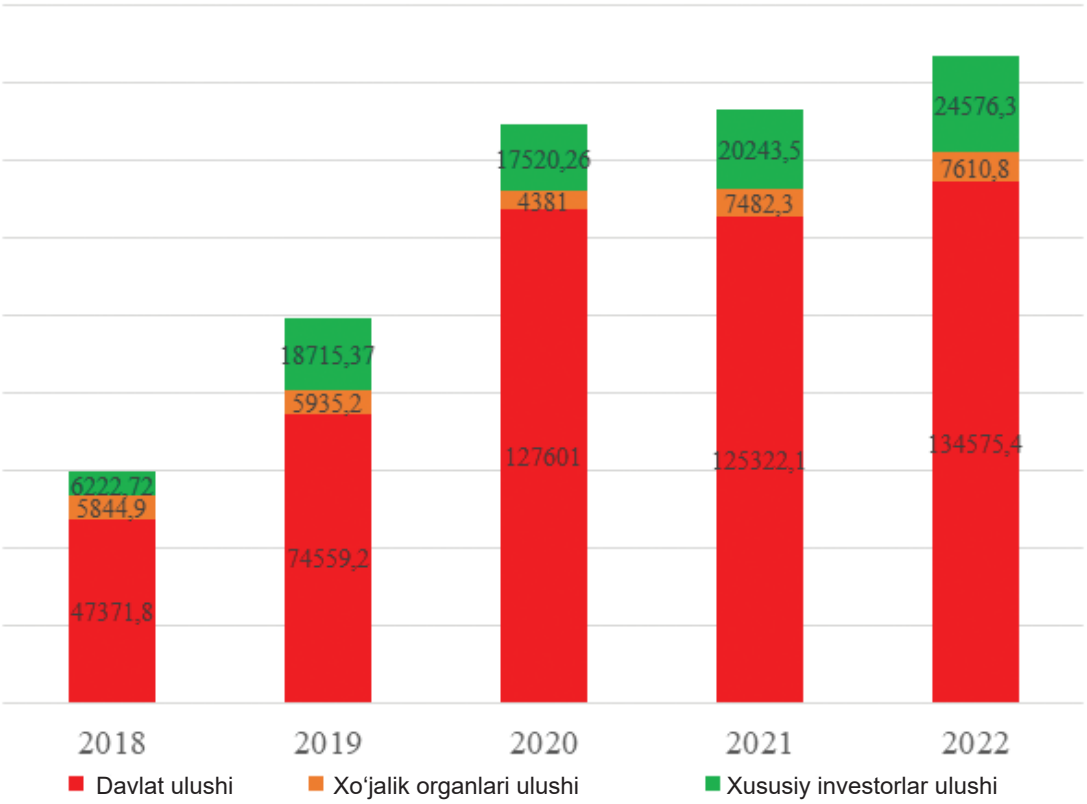
Aksiyadorlik kapitali va davlat ulushi tahlilini chuqurroq o‘rganadigan bo‘lsak 2013-yildan 2022-yilgacha bo‘lgan muddat moboynida davlat ulushining o‘sish ko‘rsatkichlari jami aksiyadorlik kapitali o‘sish ko‘rsatkichlaridan yuqori bo‘lganligini ko‘rishimiz mumkin bo‘ladi. Eng yuqori o‘sish ko‘rsatkichi 2016-yilda qayd etilgan bo‘lib o‘tgan yilgiga nisbatan davlat aktivlari 221.51 % ga o‘sgan. Eng past ko‘rsatkich esa 2013-yilga to‘g‘ri kelib 93.79 % ni tashkil qilgan. Aksiyadorlik kapitali va davlat ulushining o‘sish ko‘rsatkichlari ikki yil muddat mobaynida qariyb yaqin ko‘rsatkichlarni qayd etgan bular 2014-yil va 2018-yillardir. Umuman tahlil natijasida 2013-yildan, 2018-yilgacha davlat ulushi aksiyadorlik kapitalida to‘xtovsiz o‘sishga yereshib kelayotganligini ko‘rishimiz mumkun.



1 - r a s m: Mamlakatimizda aksiyadorlik kapitali o‘zgarishi holati[3]

2 www.deponet.uz – Qimmatli qog‘ozlar markaziy depozitariysi rasmiy vebsayti ma’lumotlari asosida tayyorlandi.
3 www.deponet.uz – Qimmatli qog‘ozlar markaziy depozitariysi rasmiy vebsayti ma’lumotlari asosida tayyorlandi

Aksiyadorlik kapitalining bunday katta ko‘lamda davlat tassarufida qolishi samarali korporativ boshqaruvni amalga oshirish imkonini bermaydi. Fikrimiz isboti sifatida “Bugungi kunda bank tizimidagi eng asosiy muammo – ular kapitalining asosiy qismi, ya’ni, 83 foizi davlatga tegishli ekanidir. Bu, o‘z navbatida, bank sektorida sog‘lom raqobatga to‘siq bo‘lib, xizmat ko‘rsatish sifatiga salbiy ta’sir qilmoqda” deb ta’kidlagan prezidentimiz.



2 - r a s m: Mamlakatimizda aksiyadorlik kapitali tarkibi o‘zgarishi[4]

Mamlakatimizda aksiyadorlik jamiyatlarida davlat ishtirokini ikki xil usulda ko‘rishimiz mumkun, davlat ishtirokidagi aksiyadorlik jamiyatlari va xo‘jalik boshqaruvi organlari ishtirokidagi aksiyadorlik jamiyatlari shaklida.

XULOSA VA TAKLIFLAR

Bugungi kunda O‘zbekistonda xususiylashtirish hamda birlamchi va ikkilamchi ommaviy taklifni (IPO/SPO) amalga oshirish tizimi xalqaro standartlarga to‘la javob bera olmasligi va uni takomillashtirish zarurati mavjud bo‘lib oqibatda so‘ngi 5 yil davomida respublikada atigi 4 ta IPO/SPO o‘tkazilgan. Rivojlangan xorijiy davlatlarning ilg‘or tajribasini o‘rgangan holda tajriba (eksperiment) tariqasida alohida shartlar asosida aksiyadorlik jamiyatlari aksiyalarini birlamchi (IPO) va ikkilamchi (SPO) ommaviy taklif etishni amalga oshirish mamlakatimizdagi davlat aktivlarini xususiylashtirish jarayoniga investorlarni jalb qilishni jadallashtirishda muhim amaliy qadam bo‘ladi.

Qamrovni kengaytirish va O‘zbekistonda xususiylashtirish jarayonida yaratilgan AJ aksiyalar bozorida portfelli investorlar infratuzilmasi ta’minotida sifatni oshirish maqsadida muallif tomonidan quyidagilar taklif etiladi:

- investitsion ehtiyojlar tarkibidan kelib chiqgan holda barcha turdagi portfelli investorlarga foydalanish imkonini beruvchi O‘zbekiston Respublikasida emissiya amalga oshirgan emitentlar va qimmatli qog‘ozlarning yagona ma’lumotlar banki bazasini yaratish;
- tashkillashtirilmagan korporativ qimmatli qog‘ozlar bozorida hisoblarni yuritish bo‘yicha Respublikada kuchli umumdavlat hisob-kliring tizimini yaratish masalasi yechimini tezlashtirish;
- fond bozorining asosiy infratuzilma bo‘g‘inlari bo‘lgan texnologik va axborotlarni bog‘lash – “Toshkent” Respublika fond birjasi, Markaziy depozitariy, hisob-kliring tizimlarini umumlashtirish orqali, portfelli investorlarga ishonchlilik va yetarli darajadagi kafolatga ega bo‘lgan jarayonda yaratilgan AJ qimmatli qog‘ozlar operatsiyasi siklini to‘liq qayta ishlashini ta’minlab berish;

4 www.deponet.uz – Qimmatli qog‘ozlar markaziy depozitariysi rasmiy vebsayti ma’lumotlari asosida tayyorlandi

- xususiylashtirish jarayonida yaratilgan O‘zbekiston AJ qimmatli qog‘ozlari bilan operatsiyalar amalga oshirishda davlat tomonidan qat’iy va samarali boshqaruvni o‘rnatish, shu bilan birga ularni hisobi va saqlanishini barcha QQB (Qimmatli qog‘ozlar bozori)ning bo‘limlarida ta’minlash;
- birja listingiga 500 mln so‘mdan kam bo‘lmagan ustav fondiga ega aksiyadorlik jamiyatlarini qo‘shish. Shu bilan birga birja listingiga kirgan aksiyadorlik jamiyatlari fond birjasi orqali qo‘shimcha emissiya hajmidan 25 %dan kam bo‘lmagan birlamchi aksiyalar kiritilishini ko‘rib chiqish taklif etildi.

Yuqorida sanab o‘tilgan takliflarni amalga oshirish O‘zbekistonda xususiylashtirish jarayonida yaratilgan aksiya bozoridagi xorijiy va mahalliy investrotlar uchun yaratilgan infratuzilma sifatini sezilarli oshishiga ta’sir ko‘rsatadi, bu esa butun O‘zbekistonning QQBlarida investitsion jozibadorligini oshishiga ijobiy ta’sir ko‘rsatadi.

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XUSUSIY MAKTABLARNING IJOBIY IMIJINI SHAKLLANTIRISHNING NAZARIY JIHATLARI

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Annotatsiya: mazkur maqolada xususiy maktablarning ijobiy imijini shakllantirishning nazariy jihatlari yoritilgan. Maqolada xususiy maktablar imijini, raqobatbardoshligini oshirish va xususiy o‘rta ta’lim jarayoniga sog‘lom raqobatni joriy etish mexanizmlari zarurati ilmiy asoslangan.

Kalit so‘zlar: maktab, o‘rta ta’lim, imj, brend, o‘quvchilar, o‘qituvchilar, obro‘, o‘rta ta’lim tizimini boshqarish.

Аннотация: в данной статье рассмотрены теоретические аспекты формирования положительного имиджа частных школ. В статье научно обоснована необходимость механизмов повышения имиджа и конкурентоспособности частных школ и внедрения здоровой конкуренции в процесс частного среднего образования.

Ключевые слова: школа, среднее образование, имидж, бренд, учащиеся, учителя, репутация, управление системой среднего образования.

Abstract: this article describes the theoretical aspects of forming a positive image of private schools. In the article, the need for mechanisms to improve the image and competitiveness of private schools and introduce healthy competition into the process of private secondary education is scientifically based.

Key words: school, secondary education, image, brand, students, teachers, reputation, secondary education system management.

KIRISH

Jahon amaliyotida ta’lim xizmatlari bozorining yetakchi ishtirokchilari hisoblangan xususiy maktablarning mamlakat taraqqiyoti va jamiyat ravnaqiga xizmat qilishini samarali boshqarishda bir qator muammolarning ilmiy yechimlarini ta’minlash yuzasidan maqsadli ilmiy-tadqiqot ishlari tashkil etilgan. Bu sohada xususiy maktablar imijini va raqobatbardoshligini oshirish, ta’lim sifatini oshirish, jarayonlarni optimal boshqarish va tartibga solishni takomillashtirish, o‘rta ta’lim jarayoniga sog‘lom raqobatni joriy etish mexanizmlarini jalb etish kabi masalalar alohida o‘rganilmoqda.

O‘zbekistonda o‘rta ta’lim tizimini boshqarishni jadal rivojlantirishga yuqori darajada e’tibor qaratib kelinmoqda. Xususan, 2022-2026-yillarda Yangi O‘zbekistoni rivojlantirishning Taraqqiyot strategiyasidagi ta’limni isloh qilishga doir vazifalar hamda 2023-yilni “Ta’lim sifati yili” deb e’lon qilinganligi mavzuning dolzarbdligidan dalolat beradi.

O‘zbekiston Respublikasining “Ta’lim to‘g‘risida”gi va “Yoshlarga oid davlat siyosati to‘g‘risida”gi Qonunlari, O‘zbekiston Respublikasi 2020-yil 23-sentyabr kuni “Ta’lim to‘g‘risida”gi O‘RQ-637 sonli qonunni qabul qilindi. Ushbu holatlar mavzuning dolzarbligini belgilaydi.

ADABIYOTLAR SHARHI

Kompaniyalar imiji va brendi masalalarining nazariy asoslari, modellari va zamonaviy tendensiyalari xorijlik olimlardan D. Aaker [1], V. Kumar [2], R. Barro [3], E. Hanushek [4], B. R. Kozma [5], L. Pritchett [6] va boshqa xorijiy olimlarning ilmiy-tadqiqot ishlarida o‘z aksini topgan.

Ta’lim muassasalari imijini rivojlantirish, ularning brendini yaratish va rivojlantirish va boshqa masalalar MDH davlatlari olimlaridan Y. O. Akvazba [7], A. P. Kolyadin [8], L. Polishuk [9], V. I. Suxochev [10] va boshqalarning ilmiy maqolalari, monografiya va dissertatsiyalarida o‘rganilgan hamda tahlil qilinib, tegishli tavsiyalar berilgan.

Mamlakatimizning iqtisodchi olimlaridan G. N. Axunova [11], B. A. Begalov [12], A. Sh. Bekmurodov [13], S. S. Gulyamov [14], M. A. Ikramov [15], D. X. Nabiyev [16], Sh. D. Ergashxodjayeva [17], Sh. Qurbonov [18],

Q. Q. Qurolov [19] va boshqalarning ilmiy asarlaridagi metodologik jihatlarni o‘rganish va tahlil qilish asosida shu xulosaga kelindiki, hozirga qadar xususiy maktablarning ijobiy imijini yaratishning marketing strategiyalarining nazariy va amaliy jihatlariga to‘liq yoritilmagan. Shunga ko‘ra, mazkur masalalar yuzasidan bir qator ilmiy, uslubiy va amaliy muammolarning hal etilish zarurati mavjud.

TAHLIL VA NATIJALAR

So‘nggi yillarda ta’lim muassasasining o‘ziga xosligini, uning hayotiy xususiyatlarini ko‘rsatish haqida ko‘p aytildi va yozildi. Maktabning tashqi ko‘rinishi muammosi doimo mavjud bo‘lgan, ammo zamonaviy sharoitda u o‘zini yanada aniqroq namoyon qiladi.

O‘tkazilgan tadqiqotlar shuni ko‘rsatadiki, innovatsion jarayonlarning maqsadi, mazmuni, natijalari, individual pedagogik innovatsiyalar ota-onalar uchun har doim ham tushunarli emas va ularning ta’lim xizmatlarining potensial iste’molchilari orasida ta’lim muassasasi haqida umumiy g‘oya asosida shakllangan umidlari har doim ham ular va ularning farzandlari haqiqatda oladigan narsalar bilan bog‘liq emas.

Shunday qilib, ta’lim muassasasining imidjini shakllantirish zarurati quyidagilar bilan belgilanadi:

- umumiy o‘rta ta’lim tizimidagi og‘ir demografik vaziyat;
- umumiy o‘rta ta’lim tizimining tabaqalanishi va o‘zgaruvchanligi;
- maktab o‘quvchilarining o‘z taqdirini o‘zi belgilash yo‘nalishlari va istiqbollarini tanlashning murakkabligi;
- ijtimoiy amaliyot uchun ko‘plab so‘rovlar;
- maktab haqidagi g‘oyalarni shakllantirishda o‘quv va boshqaruv amaliyotining zarurligi;
- ta’lim muassasalarining bu boradagi tajribasi.

Ta’lim muassasalari imidjini ularning raqobatbardoshligi bilan bog‘lash g‘oyasi yangi emas. Ilmiy tadqiqotlar shuni ko‘rsatadiki, tasvirning asosiy vazifasi kimgadir yoki biror narsaga ijobiy munosabatni shakllantirishdir. Agar ijobiy munosabat shakllansa, u holda ijtimoiy aloqalar ta’siri natijasida unga ishonch va o‘z navbatida yuqori baho va ishonchli tanlov keladi. Ijobiy munosabat natijasida paydo bo‘lgan psixologik zanjir shunday. Bundan tashqari, ijobiy imidj, qoida tariqasida, obro‘-e’tiborning oshishiga va natijada hokimiyat va ta’sirga yordam beradi. Turli ma’lumotlarga boy faoliyatda juda muhim bo‘lgan yuqori reytingda ijobiy imidj ham muhim omil hisoblanadi.

Bozor iqtisodiyoti sharoitida faqat raqobatbardosh institutlar hayotga qodir. Raqobatbardosh ta’lim muassasasi ta’lim xizmatlari sifatining barqaror darajasini ta’minlovchi muassasadir. Ta’lim muassasasi ta’lim xizmatlarini taklif qilsa va ularning sifati barqaror darajasini ta’minlasa, u o‘z imidjini yaratish ustida ishlay boshlaydi.

Biroq, ta’lim muassasasining qiyofasi va uning shakllanish xususiyatlari haqida gapirishdan oldin, “imidj” tushunchasining ma’nosini aniqlab olish kerak.

Zamonaviy lug‘atda “tasvir” (lotincha imago – “tasvir, tasvir”) tushunchasi maqsadli shakllangan, ommalashtirish va reklama qilish maqsadida ta’sir ko‘rsatishga mo‘ljallangan obraz sifatida izohlanadi. Keling, bir nechta kalit so‘zlarga e’tibor qaratamiz: “maqsadli”, ya’ni tasvir – bu rejalashtirish va yaratish mumkin bo‘lgan narsa; “hissiy va psixologik ta’sir”, ya’ni u faqat mantiq bilan emas, balki his-tuyg‘ular bilan “ishlaydi”; “kimgadir ta’sir qilish”, ya’ni bu ishlarning barchasi boshlangan mavzularni ko‘rish kerak.

Zamonaviy adabiyotda eng keng tarqalgan ta’rif Sotsiologik va marketing tadqiqotlari markazi xodimi Tatyana Nikolayevna Piskunova bo‘lib, u umumiy ta’lim muassasasi imidjini “maqsadli ravishda aniqlangan xususiyatlarga ega bo‘lgan va uni amalga oshirish uchun mo‘ljallangan hissiy rangli tasvir” deb hisoblaydi. ma’lum bir yo‘nalishning umumiy ta’lim muassasasi ijtimoiy muhitining muayyan guruhlariga psixologik ta’siri.

Tasvir – bu butun dunyo olimlari orasida katta munozaralarga sabab bo‘lgan atama. Ushbu atamani ishlatgan har bir muallif unga o‘z ma’nosini beradi.

Balmer J. tasvirning reallikdan ko‘ra illyuziya va yarim ohanglar bilan umumiyligi ko‘proq ekanligini ta’kidladi. Ushbu eskirgan yondashuv kompaniyalar o‘z imidjini yo‘qdan yaratishi mumkin va ularning xulq-atvori va iste’molchilar bilan munosabatlari unchalik ahamiyatga ega emasligini taxmin qildi.

Yigirmanchi asrning jamoatchilik bilan aloqalar bo‘yicha mutaxassislari va marketologlari imidj tushunchasidan munosabat, bilish, idrok va e’tiqoddan iborat murakkab tushuncha sifatida foydalanganlar [20]. Tasvir va korporativ identifikatsiya o‘rtasidagi farqlarni o‘rganib, ular imidj – bu iste’molchilar tashkilotni qanday qabul qilishlari, korporativ identifikatsiya – bu tashkilot ma’lum bir idrokni shakllantirish uchun foydalanadigan vositalar degan xulosaga kelishdi. Korporativ identifikatsiya, imidj va obro‘ tushunchalarining paydo bo‘lishi dunyoda raqobatning umumiy darajasining oshishiga va biznesga bosimning kuchayishiga reaksiya bo‘lganligi to‘g‘risida ishonchli fikr shakllandi. Bosim omillari mahsulotning hayot davrlarini tezlashtirdi; davlat nazorati va tartibga

solishning zaiflashishi; globallashuv; yuqori malakali kadrlar etishmasligi; jamoatchilikning korporativ mas'uliyatga bo'lgan umidlarini oshirdi.

Ba'zi mualliflar tashkilot imidji qisqa muddatli hodisa bo'lib, ma'lum bir vaqtning o'zida tashkilotning o'ziga xos idrokini anglatadi, degan g'oyani ilgari surdilar [21]. Shu bilan birga, ularning ko'pchiligi kompaniya tomonidan o'z iste'molchilari uchun maqsadli ravishda yaratilgan xabar ma'nosida tasvir tushunchasi bilan badiiy va psixologik tushuncha o'rtasidagi farqni ko'rmagan [22].

Ijtimoiy fanlar nuqtayi nazaridan, tasvirni yaratishning eng rivojlangan nazariy yondashuvlaridan biri taassurotlarni boshqarishdir – tasvir shaxs yoki tashkilotning boshqalarda qoldiradigan taassurotlari sifatida qaraladi.

Ko'pgina tadqiqotchilar tasvirni obro'ning sinonimi sifatida belgilaydilar [24], ammo ushbu dissertatsiya tadqiqoti doirasida tasvir mustaqil tushuncha sifatida ko'rib chiqiladi [25]. Shuni ta'kidlash kerakki, o'z imidjini shakllantirishda ko'pchilik kompaniyalar reklama va jamoatchilik bilan aloqalar doirasidan nariga o'tmaydi, garchi bu tushunchaning o'zi ancha kengroqdir. Ko'pgina imidj yaratish omillari to'liq tushunilmagan, boshqalari mavjud bilim va tajriba asosida qayta ko'rib chiqilishi kerak. Yigirmanchi asrda biznes sohasidagi ilmiy tadqiqotlar jarayonida korporativ imidj tushunchasi shakllantirildi. Martino P. va Boulding K. biznes kontekstida imidj konsepsiyasiga qiziqishning oshishiga sezilarli ta'sir ko'rsatdi. Boulding K. [26] tashkilot imidji bilan odamlarning unga bo'lgan munosabati o'rtasida bog'liqlik mavjudligini taklif qildi. Martino P. qulay imidj do'konlarga raqobatdosh ustunlik berishini isbotladi. Uning tadqiqoti natijalari shuni ko'rsatdiki, xaridorlar o'zlarini ma'lum do'konlar bilan bog'lashga moyil. Ular o'zlarining ijtimoiy mavqeyi haqidagi g'oyalariga mos keladigan odamlarda o'zlarini qulayroq his qilishdi. Martino P.ga ko'ra, narx bo'lmagan omillar chakana savdo do'konlarining o'ziga xos belgilariga aylandi.

Tasvirni shakllantirishning turli jihatlarini o'rganuvchi olimlar va amaliyotchilarning ko'plab ishlarini ko'rib chiqish tasvirning ko'p qirrali kategoriya ekanligini ko'rsatdi. Ta'lim xizmatlari iste'molchilari uchun kuchaygan raqobat sharoitida imidj katta ahamiyatga ega bo'lgan boylikdir.

Substansial ma'noda tasvir – bu obyektning bir qator stereotip xususiyatlariga ega bo'lgan, unga baho berishni nazarda tutuvchi, nisbatan barqaror va belgi vositachiligi, kognitiv shartli va hissiy jihatdan rangli aqliy tasviri.

Ta'lim tashkiloti imidjini shakllantirish va targ'ib qilish ko'plab nazariyotchilar tomonidan marketing doirasida ko'rib chiqiladi. 1960-yillarda AQSHda ta'lim va malaka oshirish bilan bog'liq holda notijorat marketing g'oyalari rivojlana boshladi. Zarges V. va Xeberlin F. birinchi bo'lib ta'lim marketingi konsepsiyasini taklif qildilar, ular ta'lim faoliyatining bevosita marketingi va xaridorlarni jalb qilish va ushlab turish maqsadida ta'limdan marketing vositasi sifatida foydalanishdan iborat edi.

Adabiyotda tasvirni tavsiflash uchun turli xil ta'riflar qo'llaniladi – kerakli, haqiqiy, an'anaviy, qulay, ijobiy, ideallashtirilgan, yangi (yangilangan). Ularning eng keng tarqalgani – kerakli tasvir, qulay tasvir. Qayd etilgan nomlar tasvirning xususiyatlari, bir prizmaning qirralari, obyektning yangi sifati sifatida qaralishi kerak. Tasvirning sanab o'tilgan xususiyatlari bir-birini istisno qilmaydi, bir-biriga zid kelmaydi va bir-birini inkor etmaydi, shu bilan birga tasvir bir sifatdan ikkinchisiga o'tishi mumkin. Shunday qilib, kerakli imidj, tashkilot tomonidan ma'lum sa'y-harakatlar bilan, haqiqiy bo'lishi mumkin va an'anaviy tasvir yangi sifatga o'tishi yoki yangilangan yuzga ega bo'lishi mumkin.

Immij tushunchasi bir necha tarkibiy qismlardan tashkil topgan va uzoq yillar davomida jamiyat ongida saqlanib kelayotgan ta'lim muassasasining obro'-e'tibori bilan chambarchas bog'liqdir. Rasm va obro' o'rtasidagi farq aynan shundan iboratki, obro' imidjni yaratish natijasidir.

Shubhasiz, tasvir sifati nafaqat psixologik avans, balki kelajakda maktab olishi mumkin bo'lgan (yo'q) aniq moddiy investitsiyalardir.

"Tasvir" tushunchasining ko'plab ta'riflari mavjud, ammo ularning umumiy qismini ajratib ko'rsatish mumkin – bu ta'lim muassasasining hissiy rangli qiyofasi sifatida tushuniladigan, ko'pincha ongli ravishda shakllangan, maqsadli belgilangan xususiyatlarga ega va dizaynlashtirilgan jamiyatning muayyan guruhlariga ma'lum bir yo'nalishning psixologik ta'sirini ko'rsatish. Qulay imidj yaratishdan maqsad raqobatbardoshlikka erishish, faoliyat samaradorligini oshirish, muassasa oldiga qo'yilgan vazifalarni to'liq amalga oshirish, hamkorlik aloqalarini o'rnatish va kengaytirishdan iborat [27].

Muassasaning ijobiy imidji quyidagi yo'nalishlardan iborat [28]:

1. Rahbarning qiyofasi (uning qobiliyatlari, munosabatlari, qadriyatlari, ijtimoiy-psixologik xususiyatlari, tashqi ko'rinishi);
2. Ta'lim muassasasi xodimlarining qiyofasi (ijtimoiy ma'lumotlar, madaniyat, kasbiy malaka, shaxsiy xususiyatlar va boshqalar);
3. Ta'lim sifati, markaz uslubi, maktab muhitining qulaylik darajasi, ta'lim xizmatlari va tashqi jihozlar narxi;
4. Turli jamoat tashkilotlari, madaniyat muassasalari, homiylar bilan hamkorlik qilish.

Ta’lim tashkilotlari rahbarlari bugungi kunda maktabning moddiy farovonligini tashkilotni rivojlantirishning strategik maqsadlariga zarar etkazishga majbur qilishmoqda. Ta’lim tashkilotining ijobiy va barqaror imidjini shakllantirish bo‘yicha ma’muriyat tomonidan puxta rejalashtirilgan, keng qamrovli, maqsadli olib borilayotgan ishlar natijasida, garchi bu uning raqobatbardoshligini oshirish, ta’lim tizimida munosib o‘rin egallashda muhim vosita bo‘lsa-da, amalga oshirilmayapti. eng yaxshi ta’lim muassasalari reytingi [29].

Ta’lim tashkilotining imidjini shakllantirish zarurati bir qator sabablar bilan belgilanadi:

- og‘ir demografik vaziyat (ayniqsa, kichik shaharlarda) kontingentni saqlash va talabalarni qabul qilish uchun kurashda bir hududdagi ta’lim tashkilotlari o‘rtasidagi raqobatni kuchaytiradi;
- mavjud ijobiy imidj ta’lim tashkilotining eng yaxshi resurslardan foydalanishini osonlashtiradi: insoniy, moliyaviy, axborot va boshqalar;
- yaxshi shakllangan ijobiy imidjga, ceteris paribusga ega bo‘lgan ta’lim tashkiloti o‘qituvchilarni yanada jozibador qiladi, chunki u ko‘proq darajada ijtimoiy himoya va barqarorlikni, kasbiy rivojlanish va ishdan qoniqishni ta’minlay oladi;
- barqaror ijobiy imidj ta’lim tashkiloti tomonidan ma’lum bir kuchga ega bo‘lish samarasini beradi – tashkilot devorlarida sodir bo‘ladigan hamma narsaga, shu jumladan innovatsion jarayonlarga ishonch zaxirasi yaratiladi. Bu maktab rahbariyatining amaliy (o‘quv) imidj fanlari sohasidagi ishini dolzarb qiladi.

Tahlil shuni ko‘rsatdiki, idrok etilgan sifat va imidj, ma’lum bir tashkilotning brend xabardorligi bilan solishtirganda, tashkilotning brend qiymatini aniqlashda muhimroqdir.

Muvaffaqiyatli imidjni shakllantirishning o‘rganilgan amaliyotiga asoslanib, har qanday tashkilotning, shu jumladan ta’lim muassasasining imidji tuzilgan degan xulosaga kelish mumkin. Doimiy e’tibor va ishlab chiqishni talab qiladigan tasvir tuzilishining asosiy elementlari:

- rahbar obrazi (tashkilot rahbarining professionalligi, ma’muriyatning obro‘si).
- ta’lim xizmatlari sifati, kasbiy doiralar va jamoatchilik orasida shuhrat; o‘quv jarayonini tashkil etish, o‘qitish darajasi to‘g‘risidagi xizmatlar iste’molchilarining fikri.
- psixologik qulaylik darajasi.
- xodimlarning imidji (o‘qituvchilarning kasbiy mahorati, ularning shuhrati va talabchanligi, o‘qituvchilarning talabalarga munosabati).
- ta’lim muassasasining joylashgan joyi.
- tashqi jihozlar (binoning tashqi va ichki dizayni).
- ijtimoiy tarmoqlarda mavjudligi.
- axborotning ochiqligi, ommaviy axborot vositalari bilan o‘zaro hamkorlik (ma’muriyatning OAV bilan o‘z ta’lim xizmatlarini ilgari surishda samarali ishlashi).
- ta’lim muassasasi tarixi (sanoatdagi staj va ish staji).
- ijtimoiy hamkorlik [30].

XULOSA

Shunday qilib, u yoki bu maktab jozibador bo‘lishi, o‘ziga xos, allaqachon shakllangan yoki paydo bo‘lgan imidjiga ega bo‘lishi uchun, ehtimol, u quyidagilarga ega bo‘lishi kerak:

- aniq belgilangan ustuvorliklar, o‘z falsafasi, maktab missiyasida shakllantirilgan kelajakka o‘z qarashlari;
- o‘ziga xos, betakror, maktab madaniyati deb ataladigan qadriyatlar, urf-odatlar, an’analar, xulq-atvor uslublarining maxsus tizimi;
- xilma-xil va sifatli ta’lim xizmatlari;
- tarbiyaviy ishlarning o‘ziga xos tizimi, jumladan, bolalar va o‘smirlar tashkilotlarining mavjudligi va faoliyat yuritishi, ijodiy qobiliyatlarni rivojlantirish, o‘quvchilarning aqliy funksiyalari va tarbiya darajasini oshirish, sog‘lom turmush tarzini shakllantirish;
- qo‘shimcha ta’lim muassasalari, oliy o‘quv yurtlari, turli ijtimoiy muassasalar va boshqalar bilan aloqalar;
- tashqi taqdimot uchun mo‘ljallangan yorqin, taniqli, o‘z vaqtida yangilanadigan axborot materiallari;
- iste’molchilarga ularning salohiyati, muvaffaqiyatlari va taklif etilayotgan ta’lim xizmatlari haqida ma’lumotni maqsadli taqdim etish tizimi.

Natijada, ta’lim muassasasining rivojlangan qulay imidji butun muassasaning rivojlanish darajasi, uning tashabbuslari istiqbollarini baholash, butun jamoaning etukligi va professionalligi, o‘z vaqtidalik darajasining o‘ziga xos o‘lchovi bo‘lishi mumkin.

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TOMORQA XO‘JALIKLARIDA OZIQ-OVQAT MAHSULOTLARI YETISHTIRISH HAJMINING PROGNOZ KO‘RSATKICHLARI

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Annotatsiya: ushbu maqolada aholini qishloq xo‘jaligi oziq-ovqatlari bilan ta’minlash, tomorqa xo‘jaliklarining mahsulotlar guruhlari bo‘yicha ishlab chiqarishga tatbiq qilish, xususan, Samarqand viloyati misolida 2028-yilgacha bo‘lgan istiqboldagi prognoz ekstrapolyatsiya metodidan foydalanilib ARIMA modeli asosida tahlil qilingan. Olingan natijalardan keyingi 8 yil davomida tomorqa xo‘jaliklarida mahsulot guruhlari bo‘yicha ishlab chiqarish hajmining o‘zgarishi ko‘rsatilgan.

Kalit so‘zlar: tomorqa xo‘jaligi, oziq-ovqat guruhlari, prognozlashtirish, ARIMA modeli.

Аннотация: в данной статье обеспеченность населения сельскохозяйственными продуктами питания, реализация продукции домашних хозяйств по товарным группам, в частности, в случае Самаркандской области анализируется прогноз до 2028 года на основе модели ARIMA методом экстраполяции. Показаны изменения объемов производства по товарным группам в подворьях на ближайшие 8 лет от полученных результатов.

Ключевые слова: при усадьбенные хозяйства, группы продуктов питания, прогнозирование, модель ARIMA.

Abstract: in this article, the provision of agricultural food to the population, implementation of household production by product groups, in particular, in the case of Samarkand region, the forecast until 2028 is analyzed on the basis of the ARIMA model using the extrapolation method. . The changes in the volume of production by product groups in homesteads for the next 8 years from the obtained results are shown.

Key words: tomorka farm, food groups, forecasting, ARIMA model.

KIRISH

Oziq-ovqat mahsulotlarini ishlab chiqarish, aholi iste’molini to‘yimli va yetarli miqdorda ta’minlash qishloq xo‘jaligi ishlab chiqarishining oldida turgan muhim masalalardan biri hisoblanadi. Qishloq xo‘jaligida mahsulot ishlab chiqarishiga to‘sqinlik qiladigan turli noaniqliklar, aholi sonining o‘sishi, iste’molchilarning talabi, resurslarning holati va iqlim o‘zgarishi kabi bir qator omillarning ta’sirida oziq-ovqat mahsulotlariga nisbatan umumiy talab darajasi o‘zgarib turadi1. Vaholangki, oziq-ovqat mahsulotlari iste’moli turlarining ortib borishi, aholini ovqatlanish sifatini oshishiga, vitaminlarga boy mahsulot iste’molini ortishiga olib keladi.

Oila xo‘jaliklarining oziq-ovqat mahsulotlari iste’moli diversifikatsiyasi mahsulotlar turlarining soni bilan emas, mahsulot guruhlarining soni bilan hisoblanishini Birlashgan millatlar tashkilotining Oziq-ovqat va qishloq xo‘jaligi tashkiloti oziq-ovqatlardagi mavjud mikro va makro elementlarga ko‘ra 12 ta guruhga: don va don mahsulotlari, ildizmevalar, sabzavotlar, mevalar va rezovorlar, go‘sht va go‘sht mahsulotlari, sut va sut mahsulotlari, tuxum, baliq yog‘ va moylar, dukkaklilar va yong‘oq, shakar va asal, ziravorlarga ajratgan. Chunki, oziq-ovqat turlari sonini hisobga olinishi bir xildagi makro va mikro elementlar iste’mol qilinishini takrorlanishiga olib keladi. Har xil masalan meva, sabzavot, go‘sht, sut kabi oziq-ovqat guruhlarida inson hayoti uchun kerakli bo‘lgan turli mikro va makro elementlar mavjud ekanligini ko‘rsatadi2.Oziq-ovqat mahsulotlari iste’moli diversifikatsiyasi in-

1 FAO, (2018). The future of food and agriculture: alternative pathways to 2050. Food and Agriculture Organization of the United Nations Rome;

2 Tang, A. M., Dong, K., Deitcher, M., Chung, M., Maalouf-Manasseh, Z., & Tumilowicz, A. (2013). Food and Nutrition Technical Assistance III Project (FANTA). Use of Cutoffs for Mid Upper Arm Circumference (MUAC) as an Indicator or Predictor of Nutritional and

deksi ma'lum bir ma'noda oilaning ijtimoiy-iqtisodiy ta'minoti ko'rsatkichlarini ko'rsatadi. Demak, turli oziq-ovqat mahsulotlari guruhlariga kiruvchi mahsulotlarni ko'proq iste'mol qilishi oilaning farovonligini oshishi ko'rsatadi.

Mamlakatimiz prezidenti Shavkat Mirziyoyev raisligida asosiy oziq-ovqat mahsulotlari narxlari barqarorligini ta'minlash va zaxirasini yaratish masalalari yuzasidan videoselektor yig'ilishida tomorqachilikni rivojlantirish masalalariga alohida to'xtalib, tomorqa xo'jaliklarida yer uchastkalaridan samarali foydalanib mahsulotlar yetishtirish jahonda ro'y berayotgan oziq-ovqat xavfsizligi muammosiga duch kelmaslikni, bandlikni ko'paytirish, kambag'allikni qisqartirishni ta'minlashini ta'kidlab o'tdi[3].

Chunki, aholini oziq-ovqat mahsulotlari bilan ta'minlanishida tomorqa xo'jaliklarining hissasi yuqori. Shunday ekan, tomorqa xo'jaliklari tomonidan yetishtirilayotgan qishloq xo'jalik mahsulotlarini istiqbol prognozlarini aniqlash aholining oziq-ovqat mahsulotlariga nisbatan talabini qay darajada ta'minlanishini va mamlakatning oziq-ovqat xavfsizligi strategiyasini belgilashda yuqori darajada muhimlik kasb etadi. Mavzuga oid adabiyotlar tahlili. Tomorqa xo'jaliklari qishloq xo'jalik ishlab chiqarishining fundamental tizimi hisoblanib, ko'pgina rivojlangan davlatlarda ham bu kabi tomorqa xo'jaligi faoliyati bilan shug'ullanib jamoaviy tarzda tashkilotlarning yerlaridan samarali foydalanib turli meva-sabzavot, ko'katlar yetishtirilib mamlakatda atrof-muhitni muhofaza qilish va mahalliy oziq-ovqat taklifini ko'paytirish bilan bog'liq ijtimoiy-iqtisodiy masalalarni hal etadi[4, 5, 6]. Rivojlanayotgan mamlakatlarda esa tomorqada yakka tartibda yoki uy xo'jaliklariga tegishli bo'lgan yerda oila a'zolarining mehnatiga asoslanib ko'proq o'zlarining oziq-ovqatga bo'lgan talabini qondirish ortiqchasini esa bozorga sotish uchun yetishtiradilar[7]. Bugungi kunda katta fermer xo'jaliklari misolida tadqiqotlar ko'p bo'lib, oziq-ovqat xavfsizligini ta'minlashning asosiy qismi bo'lgan kichik xo'jaliklarning ahamiyati yuqori bo'lishiga qaramasdan ularni ishlab chiqarish samaradorligini oshirish masalalari kam yoritilgan[8]. Shu boisdan ushbu maqolada tomorqa xo'jaliklari yoritilgan bo'lib ularning kelgusidagi mahsulotlar ishlab chiqarish hajmining prognozi o'rganilgan.

TADQIQOT METODOLOGIYASI

Maqolada tomorqa xo'jaliklarida yetishtiriladigan yuqorida ta'kidlab o'tilgan xalqaro tashkilotlar tomonidan belgilangan, insonning sog'lom hayot kechirishi uchun muhim hisoblangan 12 ta guruhga kiruvchi qishloq xo'jalik mahsulotlarini 2028-yilgacha bo'lgan prognoz ko'rsatkichlari ishlab chiqildi. Tahlil uchun ma'lumotlar Samarqand viloyati statistika boshqarmasining so'nggi 2012–2022-yillardagi mahsulotlarni ishlab chiqarish dinamikasi ko'rsatkichlaridan foydalanildi.

Tomorqa xo'jaliklarida mahsulot ishlab chiqarish bo'yicha istiqbol prognozlarini aniqlashda mahsulotlar quyidagicha guruhlarga ajratildi. Ular: don (bug'doy, arpa, makkajo'xori, sholi), ildizmevalar (kartoshka, rediska, sabzi, lavlagi, sholg'om, selderey va turp), Sabzavotlar (karam, bodring, pomidor, baqlajon, qalampir, salat barg, piyoz, sarimsoq piyoz va boshqalar), mevalar (o'rik, gilos, olcha, olma, shaftoli), go'sht va go'sht mahsulotlari, sut va sut mahsulotlari, tuxum, baliq, moyli ekinlar (kungaboqar, maxsar, kanakunjut), dukkaklilar yong'oqlar, asal va ziravorlar hisoblanadi.

Tomorqa xo'jaliklarida oziq-ovqat mahsulotlarini ishlab chiqarishni prognozlashtirishda o'tgan davrdagi ishlab chiqarish dinamikasini o'rganish maqsadga muvofiq. Statistik ma'lumotlarga qaraganda, tomorqa xo'jaliklarida don mahsulotlarini ishlab chiqarish kuzatilgan yillarda 174,3 ming tonna bo'lib, uning sur'ati 2021-yilda 70,5 ming tonna bo'lgan. Ishlab chiqarishni 2012-yilga nisbatan solishtirganda 87,5 ming tonnaga kamaygan. Shu bilan birgalikda, tomorqa xo'jaliklarida ishlab chiqarilgan moyli ekanlarni ishlab chiqarish sura'ti 2012-yilda 1165,3 tonna bo'lgan bo'lsa, 2021-yilga kelib 899,4 tonna ishlab chiqarilgan, ya'ni 265,9 tonnaga kamaygan. Boshqa ekinlar guruhlari bo'yicha ishlab chiqarish sur'ati oshib borgan. Jumladan, 2012-yilga nisbatan 2021-yilda ildizmevalarni ishlab chiqarish 101,3 ming tonna, sabzavotlar 100,3 ming tonna, mevalar 39,2 ming tonna, go'sht va go'sht mahsulotlari 60,6 ming tonna, sut va sut mahsulotlari 324,8 ming tonna, tuxum 385,2 mln. dona, baliq mahsulotlari 227,8 tonna, dukkakli donlar 906,6 tonna, asal ishlab chiqarish 201,6 tonna va ziravorlar 0,5 tonna ko'p mahsulot ishlab chiqarilgan (1-jadval).

Health Related Outcomes in Adolescents and Adults: A Systematic Review. Washington, DC: United States Agency for International Development, 1-39;

3 O'zbekiston Respublikasi Prezidenti Sh.M.Mirziyoyevning 2022-yil 5 aprel kunidagi asosiy oziq-ovqat mahsulotlari narxlari barqarorligini ta'minlash va zaxirasini yaratish masalalari yuzasidan videoselektor yig'ilishi;

4 Landauer K, Brazil M. editors. 1985. Tropical Home Gardens: Selected Papers from an International Workshop at the Institute of Ecology. Japan: Padjadjaran University, Indonesia, December 1985, United Nations University Press;

5 Specht K, Siebert R, Hartmann I, Freisinger UB, Sawicka M, Werner A, Thomaier S, Henckel D, Walk H, Dierich A. 2014. Urban agriculture of the future: an overview of sustainability aspects of food production in and on buildings. Agric Hum Values. 31:33–51.

6 Holland L. 2004. Diversity and connections in community gardens: a contribution to local sustainability. Local Environ. 9:285–305.

7 Galhena DH, Freed R, Maredia KM. 2013. Home gardens: a promising approach to enhance household food security and wellbeing. Agric Food Secur. 2:8–13.

8 Saydullaeva F. et al. Empirical analysis of smallholder production effect to dietary diversity //ECONOMIC SCIENCE FOR RURAL DEVELOPMENT 2022. – 2022. – S. 555.

1 - j a d v a l: Samarqand viloyatida tomorqa xo'jaliklarida yetishtirilgan 12 guruhdagi oziq-ovqat mahsulotlarining dinamikasi, 2012–2021-yillar

№	Guruhlar nomi	Yillar									
		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
A	Don (ming tonna)	158,0	148,6	149,8	166,9	172,7	174,3	144,6	87,7	70,4	70,5
B	Ildizmevalar (ming tonna)	314,8	333,4	369,8	393,1	433,4	455,8	477,7	479,6	414,4	416,1
D	Sabzavotlar (ming tonna)	536,9	571,2	525,1	691,4	742,1	757,1	822,7	733,1	631,8	637,2
E	Mevalar va rezovorlar (ming tonna)	130,6	143,8	154,3	165,9	184,6	189,4	178,0	167,5	168,9	169,8
F	Go'sht va go'sht mahsulotlari (ming tonna)	192,3	200,6	212,0	225,1	237,3	234,5	242,7	237,6	246,7	252,9
G	Sut va sut mahsulotlari (ming tonna)	891,5	948,8	1014,8	1079,5	1171,8	1181,8	1155,4	1166,7	1199,0	1216,3
H	Tuxum (mln. dona)	324,0	343,3	390,9	448,7	525,6	599,1	617,3	644,8	707,5	709,2
I	Baliq va baliq mahsulotlari (tonna)	138,0	149,3	169,2	170,4	191,1	195,4	215,7	231,0	293,8	365,8
J	Moyli ekinlar (tonna)	1165,3	1345,9	1244,1	1188,3	1050,9	966,4	910,3	891,0	876,3	899,4
K	Dukkaklilar (tonna)	4328,3	4460,0	4593,7	4654,9	4781,2	4889,3	4969,5	4989,0	5190,2	5234,9
L	Asal (tonna)	513,3	549,7	568,6	530,1	635,4	674,1	692,4	683,7	650,2	714,9
M	Ziravorlar (tonna)	0,4	0,4	0,5	0,4	0,7	0,6	0,5	0,7	0,6	0,9

Prognozlashtirish iqtisodiyotda keng qo'llaniladigan tahlil usullaridan biri bo'lib, tomorqa xo'jaliklarida qishloq xo'jalik mahsulotlarini ishlab chiqarishning istiqboldagi ko'rsatkichlarini aniqlashda yordam beradi va oziq-ovqat iste'mol diversifikatsiyasi darajasini bilishimizga yordam beradi. Shu bilan bir qatorda, ishlab chiqarish prognozlarini aniqlash aholini aholini mikronutrientlar bilan ta'minlanishi beradi hamda natijalarni ko'rsatuvchi indikator vazifasini bajaradi.

Prognozlashtirishning bir qator metodlari mavjud bo'lib, maqolada ekstrapolyatsiya metodidan foydalanildi. Mazkur metod vaqt qatorlari bo'yicha miqdoriy metodlardan foydalangan holda tahlilni amalga oshirishda yordam beradi. Ekstrapolyatsiya metodlarini qo'llash orqali prognozlarni amalga oshirishning bir qator afzaliklari mavjud, jumladan, tahlil ma'lumotlarini tarafkashligi noma'lum bo'lgan holatda qo'llanilsa maqsadga muvofiq bo'ladi. Ushbu metodlardan foydalanib tahlilni amalga oshirish soddalashtirilgan, shu bois iqtisodiy va siyosiy o'zgarishlarni istiqboldagi holatini juda aniq baholash imkonini beradi[9]. ARIMA modelida ekstropolyatsiya metodini qo'llash mazkur yo'nalishdagi tahlillarni amalga oshirishda eng maqbul model sifatida tanlab olindi.

ARIMA modeli va uning hosilalari vaqt qatorlarini bashorat qilishda eng ko'p qo'llaniladi. Vaqt seriyalarini prognozlash – bu o'tgan davr ma'lumotlarini hisobga olgan holda kelajakdagi kutilishi mumkin bo'lgan ma'lumotlarni bashorat qilish jarayoni tushuniladi. Vaqt seriyasi – bu vaqt oralig'ida muntazam ravishda olingan ma'lumotlar nuqtalarining ketma-ketligi hisoblanadi[10].

Mavsumiy bo'lmagan ARIMA modeli uchta komponentdan iborat (*p*, *d*, *q*):

- Avtoregressiya tartibi (AR) qismi o'zgaruvchining oldingi *p* qiymatlarining chiziqli birikmasidir;
- Sirg'aluvchi o'rtacha tartibi (MA) qismi q oldingi bashorat qilish xatolarining chiziqli birikmasidir (uni vaqt seriyalari tahlilida boshqa tushuncha bo'lgan harakatlanuvchi o'rtachalar bilan aralashtirib yubormaslik kerak).

9 Armstrong, J. S. (2001). Extrapolation for time-series and cross-sectional data. Principles of forecasting: A handbook for researchers and practitioners, 217-243;

10 Box, G. E., Jenkins, G. M., Reinsel, G. C., & Ljung, G. M. (2015). Time series analysis: forecasting and control. John Wiley & Sons;

Farqlar tartibi (I) deb nomlanadi, chunki ma'lumotlar statsionarlik talabini bajarish uchun d marta farqlanadi. Yuqoridagi tarkibiy komponentni o'zida mujassam qilgan ARIMA modeli formulasini quyida keltirib o'tamiz:

$$Y_t^* = \Delta^d Y_t$$

$$Y_t^* = \mu + \sum_{i=1}^{p} \varphi_i Y_{t-i}^* + \sum_{i=1}^{q} \theta_i \epsilon_{t-i} + \epsilon_t \quad (1)$$

Bu yerda, ARIMA (*p*, *d*, *q*) modelining ifodasi y kuzatishlar qatorini, modelning AR va MA qismlarining mos ravishda va parametrlarini hamda xatolarni bashorat qilish, o'zgarmas qiymat va o'zgargan qiymatlarni belgilaydi. Yuqoridagi formula ma'lumotlar to'plamlarida vaqt seriyalarini aniq prognozlashning mavsumiyligini hisobga olgan holda aniq prognoz natijalarini beradi. Shuni ta'kidlab o'tish kerakki, hech bir model har qanday vaqt seriyasida bashoratlarni to'laqonli kafolatlamaydi, ammo ARIMA modeli sodda usullardan ko'ra o'zida ko'p qirralarni namoyon qiladi[11].

Boks-Jenkins metodologiyasi bo'yicha ARIMA modelidan foydalangan holda prognozni amalga oshirishda quyidagi ketma-ketlikka rioya qilish talab qilinadi:

Birinchi bosqich, model uchun mos bo'lgan p, d va q qiymatliklarni aniqlab olish kerak;

Ikkinchi bosqichda, tanlangan modelning parametrlari baholanadi;

Uchinchi bosqichda, ARIMA modelini tanlash murakkab bo'lgan ishlardan biri hisoblanadi. Uni aniqlashda modelning qoldiq qiymatlariga e'tiborni qaratish kerak bo'ladi. Agar qoldiq qiymatlar koordinata o'qida nolga nisbatan bir xildagi taqsimotga ega bo'lsa, demak, tanlangan modelni tahlil uchun foydalanish mumkinligini anglatadi.

So'nggi bosqichda, kutilayotgan davrlar uchun prognoz amalga oshiriladi.

Tahlil STATA dasturining 2015-yil seriyasidan foydalanilib amalga oshirildi.

TAHLIL VA NATIJALAR

Tomorqa xo'jaliklarida ishlab chiqarilgan qishloq xo'jalik mahsulotlar guruhlari ichida sabzavot, sut va sut mahsulotlari, tuxum, moyli ekinlar va dukkakli donlarni ishlab chiqarishni davriy qatorlardagi dinamikasining o'rtachaga nisbatan mos ravishda 100,7 ming tonna, 113,8 ming tonna, 146,2 mln. dona, 170,7 tonna va 300,9 tonnaga o'zgarganini ko'rsatdi (2-jadval).

2 - j a d v a l: O'zgaruvchilarning statistik tavsifi(2012–2022-yillar)*

O'zgaruvchilar	Kuzatuvlar soni	O'rtacha qiymat	O'rtacha qiymatdan og'ish	Eng kichik qiymat	Eng katta qiymat
Don (ming tonna)	10	134,4	41,6	70,4	174,3
Ildizmevalar (ming tonna)	10	408,8	56,7	314,8	479,6
Sabzavotlar (ming tonna)	10	664,9	100,7	525,1	822,7
Mevalar va rezovorlar (ming tonna)	10	165,3	18,1	130,6	189,4
Go'sht va go'sht mahsulotlari (ming tonna)	10	228,2	20,3	192,3	252,9
Sut va sut mahsulotlari (ming tonna)	10	1102,6	113,8	891,5	1216,3
Tuxum (mln. dona)	10	531,0	146,2	324,0	709,2
Baliq (tonna)	10	211,9	70,2	138,0	365,8
Moyli ekinlar (tonna)	10	1053,8	170,7	876,3	1345,9
Dukkaklilar (tonna)	10	4809,1	300,9	4328,3	5234,9
Asal (tonna)	10	621,2	74,1	513,3	714,9
Ziravorlar (tonna)	10	0,6	0,2	0,4	0,9

*Samarqand viloyati Statistika boshqarmasi ma'lumotlari asosida.

Mahsulot ishlab chiqarishning o'rtacha qiymatdan og'ish tendensiyasining yuqori bo'lishi mamlakatda oziq-ovqat mahsulotlari xavfsizligiga salbiy ta'sir ko'rsatadi.

Oziq-ovqat mahsulotlarini ishlab chiqarishga salbiyligi shundaki, mahsulot kam ishlab chiqilgan yillarda talab qonuniga ko'ra narxlar yuqorilab iste'molni kamayishiga olib keladi. Statistik ma'lumotlarga e'tibor beradigan bo'lsak sabzavot va moyli ekinlar ishlab chiqarishda salbiy holatlar kuzatildi.

11 Hyndman, R. J., & Athanasopoulos, G. (2018). Forecasting: principles and practice. OTexts.

Sabzavot mahsulotlarini ishlab chiqarish kuzatilganida 2021-yilda 2016-yilga nisbatan 104,9 ming tonna, 2017-yilga nisbatan 119,9 ming tonna, 2018-yilga nisbatan 185,5 ming tonna, 2019-yilga nisbatan esa 95,9 ming tonna kam mahsulot ishlab chiqarilgan.

Moyli ekinlarni ishlab chiqarish kuzatilganida esa 2021-yilda 2016-yilga nisbatan 151,5 tonna, 2017-yilga nisbatan 67 tonna, 2018-yilga nisbatan 10,9 ming tonna kam mahsulot ishlab chiqarilgan.

Tahlillarda moyli ekinlar, dukkakli don, asal va ziravorlar yuqori statistik aniqlik (*** p<0.01) da, ildizmevalilar, sabzavotlar, go‘sht va go‘sht mahsulotlari, baliq kabi mahsulotlarning dinamikasi past statistik aniqlik (* p<0.1) da statsionar ekanligi aniqlandi.

Tomoqa xo‘jaliklari tomonidan yetishtirilayotgan oziq-ovqat mahsulotlari guruhlari bo‘yicha istiqbol prognozini amalga oshirishda tahlil uchun qo‘llanilayotgan ma’lumotlarga mos bo‘lgan modelni tanlab olishda vaqt seriyalarini statsionarligi tekshirildi (3-jadval).

3 - j a d v a l: Kengaytirilgan Dikki-Fuller testi natijasi

O‘zgaruvchilar	Test statistikasi	1% kritik qiymat	5% kritik qiymat	10% kritik qiymat	Test turi
Don	-1.331	-3.143	-1.943	-1.440	Drift-regressiyasi
Ildizmevalar*	-1.571	-3.143	-1.943	-1.440	Drift-regressiyasi
Sabzavotlar*	-2.544	-3.143	-1.943	-1.440	Drift-regressiyasi
Mevalar	-1.381	-3.143	-1.943	-1.440	Drift-regressiyasi
Go‘sht va go‘sht mahsulotlari*	-2.455	-3.143	-1.943	-1.440	Drift-regressiyasi
Sut va sut mahsulotlari	-1.363	-3.143	-1.943	-1.440	Drift-regressiyasi
Tuxum	-1.305	-3.143	-1.943	-1.440	Drift-regressiyasi
Baliq*	-1.607	-3.143	-1.943	-1.440	Drift-regressiyasi
Moyli ekinlar***	-4.593	-3.143	-1.943	-1.440	Drift-regressiyasi
Dukkaklilar***	-4.256	-3.143	-1.943	-1.440	Drift-regressiyasi
Asal***	-3.175	-3.143	-1.943	-1.440	Drift-regressiyasi
Ziravorlar***	-5.316	-3.143	-1.943	-1.440	Drift-regressiyasi

* p<0.1, ** p<0.05, *** p<0.01

Manba: Statistik ma’lumotlar asosida muallif hisob kitobi

Statsionarlikni tekshirish uchun Kengaytirilgan Dikki-Fuller testidan foydalanildi. Tahlil uchun tanlangan davriy ma’lumotlar statsionar bo‘lmaganlari mustahkamlash metodlari orqali statsionar holatga olib kelindi.

Don, mevalar, sut va sut mahsulotlari, tuxum kabi mahsulotlar guruhlari test natijalari statistik jihatdan ishonchli bo‘lmasada, Kengaytirilgan Dikki-Fuller testining kritik qiymatliklari ma’lumotlarni statsionar ekanligini ko‘rsatdi. Tomorqa xo‘jaliklarida yetishtirilayotgan oziq-ovqat mahsulotlarining 12 guruhining har biri bo‘yicha prognozini amalga oshirish uchun mos bo‘lgan modellar tanlab olindi (4-jadval).

4 - j a d v a l: Samarqand viloyatida tomorqa xo‘jaliklarida yetishtiriladigan 12 turdagi oziq-ovqat mahsulotlarini 2028-yilgacha prognoz modellari natijalari (ARIMA)

№	O‘zgaruvchilar	1-model (p,d,q)	2- model (p,d,q)	3- model (p,d,q)
A	Don (ming tonna)	(2,1,1)*	(1,1,1)	
B	Ildizmevalar (ming tonna)	(2,1,1)*	(1,0,2)	(1,1,1)
D	Sabzavotlar (ming tonna)	(2,1,0)*	(1,1,0)*	
E	Mevalar va rezovorlar (ming tonna)	(2,1,1)**	(2,0,0)*	(1,0,2)*
F	Go‘sht va go‘sht mahsulotlari (ming tonna)	(1,1,0)*	(1,0,0)	
G	Sut va sut mahsulotlari (ming tonna)	(2,1,3)*	(2,1,2)*	
H	Tuxum (mln. dona)	(2,1,1)	(1,1,0)	(2,1,0)
I	Baliq (ming tonna)	(1,1,3)***	(2,1,3)*	
J	Moyli ekinlar (tonna)	(1,1,1)*	(1,1,2)*	
K	Dukkaklilar (tonna)	(2,1,0)*	(1,0,1)*	(1,1,0)
L	Asal (tonna)	(0,1,2)***	(1,1,0)*	(2,1,0)
M	Ziravorlar (tonna)	(0,0,2)***	(1,0,0)**	(1,1,0)*

Manba: Statistik ma’lumotlar asosida muallif hisob kitobi

Prognoz modellarini tanlab olishda STATA-15 dasturidan foydalanildi. Har bir mahsulot guruhlari (o‘zgaruvchilar) bo‘yicha statistik jihatdan ‘eng kuchli’ model jadvalning birinchi model ustunida keltirildi. Modellarni tanlashda AIC va BIC testlari natijalariga qaraldi. Mahsulot guruhlari ichida tuxum ishlab chiqarish uchun ARIMA (2,1,1) modeli statistik ahamiyati yuqori bo‘lmasada mos deb topildi. Prognoz uchun tanlangan alohida modellardan foydalanib Samarqand viloyati tomorqa xo‘jaliklarida oziq-ovqat mahsulotlarini ishlab chiqarishning 2028-yilgacha hisoblab topildi (5-jadval). ARIMA modeli natijalarga ko‘ra 2028-yilga borib oziq-ovqat mahsulotlarini ishlab chiqarish miqdori qiyidagicha o‘zgarishi aniqlandi.

5 - j a d v a l: Samarqand viloyati tomorqa xo‘jaliklarining oziq-ovqat mahsulotlarini ishlab chiqarish prognozi

Yillar	A	B	D	E	F	G	H	I	J	K	L	M
2012	158,0	314,8	536,9	130,6	192,3	891,5	324,0	138,0	1165,3	4328,3	513,3	0,4
2013	148,6	333,4	571,2	143,8	200,6	948,8	343,3	149,3	1345,9	4460,0	549,7	0,4
2014	149,8	369,8	525,1	154,3	212,0	1014,8	390,9	169,2	1244,1	4593,7	568,6	0,5
2015	166,9	393,1	691,4	165,9	225,1	1079,5	448,7	170,4	1188,3	4654,9	530,1	0,4
2016	172,7	433,4	742,1	184,6	237,3	1171,8	525,6	191,1	1050,9	4781,2	635,4	0,7
2017	174,3	455,8	757,1	189,4	234,5	1181,8	599,1	195,4	966,4	4889,3	674,1	0,6
2018	144,6	477,7	822,7	178,0	242,7	1155,4	617,3	215,7	910,3	4969,5	692,4	0,5
2019	87,7	479,6	733,1	167,5	237,6	1166,7	644,8	231,0	891,0	4989,0	683,7	0,7
2020	70,4	414,4	631,8	168,9	246,7	1199	707,5	293,8	876,3	5190,2	650,2	0,6
2021	70,5	416,1	637,2	169,8	252,9	1216,3	709,2	365,8	899,4	5234,9	714,9	0,9
2022	87,8	485,6	757,4	186,5	263,0	1291,6	793,2	329,0	775,0	5352,4	741,9	0,8
2023	78,9	499,6	774,2	190,3	269,4	1326,0	840,9	350,3	724,3	5451,2	763,8	0,8
2024	70,0	513,5	791,0	194,2	275,7	1360,4	888,5	371,6	673,6	5550,0	785,7	0,9
2025	61,0	527,5	807,9	198,0	282,1	1394,7	936,2	392,8	622,9	5648,8	807,7	0,9
2026	52,1	541,5	824,7	201,9	288,4	1429,1	983,9	414,1	572,2	5747,5	829,6	1,0
2027	43,2	555,4	841,5	205,7	294,7	1463,5	1031,5	435,4	521,5	5846,3	851,5	1,0
2028	34,2	569,4	858,3	209,6	301,1	1497,9	1079,2	456,7	470,8	5945,1	873,5	1,1
	y = -8,9996x + 185,15 R^2 = 0,8272	y = 13,963x + 332,01 R^2 = 0,8608	y = 16,823x + 572,33 R^2 = 0,6296	y = 3,8522x + 144,09 R^2 = 0,7792	y = 6,34x + 193,3 R^2 = 0,9774	y = 34,375x + 913,5 R^2 = 0,9618	y = 47,667x + 268,87 R^2 = 0,9946	y = 21,278x + 94,94 R^2 = 0,9632	y = -50,693x + 1332,6 R^2 = 0,9544	y = 98,783x + 4265,8 R^2 = 0,9975	y = 21,933x + 500,61 R^2 = 0,9528	y = 0,0429x + 0,3316 R^2 = 0,8886

Manba: Statistik ma’lumotlar asosida muallif hisob kitobi

A-don (ming tonna); B-ildizmevalar (ming tonna); D-sabzavotlar (ming tonna); E-mevalar va rezovorlar (ming tonna); F-go‘sht va go‘sht mahsulotlari (ming tonna); G-sut va sut mahsulotlari (ming tonna); H-tuxum (mln. dona); I-baliq (ming tonna); J-moyli ekinlar (tonna); K-dukkaklilar (tonna); L-asal (tonna); M-ziravorlar (tonna)

Tomorqa xo‘jaliklarida don ishlab chiqarish 2028-yilga borib 34,2 ming tonnaga teng bo‘ladi. Don ishlab chiqarish kamayish tendensiyasida bo‘lib, u -8,9 koeffitsiyentga teng.

2028-yilda 2022-yilga nisbatan ildizmevalarni ishlab chiqarish 1,2, sabzavot 1,1, meva va rezavorlar 1,1, go‘sht va go‘sht mahsulotlari 1,2, sut va sut mahsulotlari 1,2, tuxum 1,4, baliq 1,4, dukkakli mahsulotlar 1,1, asal 1,2 va ziravorlar 1,4 barobar ko‘p ishlab chiqarishini prognozi hisoblab topildi. Don kabi moyli ekinlarni ishlab chiqarish ko‘rsatkichi pasayish tendensiyada bo‘lib, 2028-yilga borib moyli ekinlar mahsulotlarini ishlab chiqarish 470,8 tonnaga, yoki ishlab chiqarish sur’ati 40% ga kamayishi kutilmoqda.

XULOSA VA TAKLIFLAR

Demak olingan natijalardan xulosa qilinadigan bo‘lsa, viloyatda tomorqa xo‘jaliklari tomonidan ishlab chiqariladigan oziq-ovqat mahsulotlari guruhlari ichida don va moyli ekinlar kamayib ketadi. Bundan ko‘rinib turibdiki, aholi tomorqalarida mahsulotlar ishlab chiqarish diversifikatsiyasi don va moyli ekinlar o‘rniga boshqa ekinlar ekilishi hisobiga non va non mahsulotlari, yog‘ iste’mol qilish hajmini kamayishiga sabab bo‘ladi. Natijada ortiqcha vazn hamda yuqumli bo‘lmagan kasalliklar(yurak-qon tomir kassalliklari) tarqalishi kamayishiga erishiladi.

Prognoz hisobini natijalari 12 ta oziq-ovqat guruhiga kiruvchi mahsulotlardan 10 tasini ishlab chiqarish tendensiyasini ortishini ko‘rsatdi. Ammo bu ko‘rsatkichlar yetarli emas. Tomorqada mahsulot ishlab chiqarishni ko‘paytirishni rag‘batlantiruvchi usullarni qo‘llash maqsadga muvofiq bo‘ladi. Tomorqa yerlaridan samarali foydalanish uchun tomorqa yer egalarini savodxonligini mutazam oshirib borish, oilani oziq-ovqat mahsulotlariga ega bo‘lishi va mikro elementlarga boy mahsulotlarni ko‘proq iste’mol qilishlari uchun tomorqada mahsulot yetishtirish diversifikatsiyasiga bog‘liq turli tele dasturlarni va radio eshittirishlar sonini oshirish tavsiya qilinadi.

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O‘ZBEKISTON SUG‘URTA BOZORI RIVOJLANISHINING O‘ZIGA XOS XUSUSIYATI

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Annotatsiya: ushbu maqola O‘zbekiston sug‘urta bozorini rivojlantirish tendentsiyalari va asosiy ko‘rsatkichlarini tahlil qilish, sug‘urta bozorida faoliyat yuritayotgan sug‘urta kompaniyalari faolitining asosiy ko‘rsatkichlari o‘sishi haqida ma’lumot beradi.

Kalit so‘zlar: sug‘urta, sug‘urta bozori, sug‘urta mukofoti, sug‘urta xizmat turi, sug‘urta kompaniyalari, sug‘urta to‘lovlari, sug‘urta koplamalari, sug‘urta kompaniyalari.

Аннотация: в данной статье анализируются тенденции и основные показатели развития страхового рынка Узбекистана, приводится информация о росте основных показателей деятельности страховых компаний, работающих на страховом рынке.

Ключевые слова: страхование, страховой рынок, страховая премия, вид страховой услуги, страховые организации, страховые выплаты, страховая защита, обязательства страховых организаций.

Abstract: this article analyzes the trends and main indicators of the development of the insurance market of Uzbekistan, provides information on the growth of the main indicators of the activity of insurance companies operating in the insurance market.

Key words: insurance, insurance market, insurance premium, type of insurance service, insurance companies, insurance payments, insurance coverage, obligations of insurance companies.

KIRISH

Sug‘urta bozori moliya va moliyaviy xizmatlar bozori tarkibida asosiy va muhim ishtirokchisi hisoblanadi. Shu bilan birga, sug‘urta kompaniyalari sug‘urta xizmatlarini ishlab chiqaruvchilar va moliyaviy vositachilar sifatida namoyon bo‘ladi.

Sug‘urta bozori moliyaviy sektorning ajralmas qismidir. Milliy iqtisodiyotda jismoniy va yuridik shaxslarning mulkiy mafaatlarini turli xavf-xatarlardan samarali himoya qilishni ta’minlovchi moliyaviy vositalardan biri sug‘urtadir.

Sug‘urta bozori ijtimoiy va iqtisodiy funksiyalarni bajaradi:

Sug‘urta bozorining iqtisodiy fuksiyasi sug‘urtachilarning mulkiy manfaatlarini himoya qilishni kafolatlash maqsadida sug‘urta bozori ishtirokchilari o‘rtasidagi iqtisodiy munosabatlarni amalga oshirishdagi iqtisodiy munosabatlarni amalga oshirishdan iborat bo‘lib, ularning moliyaviy xavfsizligini ta’minlashda ifodalanadi.

Ijtimoiy funksiya fuqorolarning ijtimoiy xavfsizligini amalga oshirishda va jamiyatda ijtimoiy barqarorlikni ta’minlashni amalga oshiriladi.

ADABIYOTLAR TAHLILI

Sug‘urtaning mohiyati va o‘ziga xos xususiyatlarini nazariy jihatdan tadqiq qilish xorijiy mamlakatlarning olimlari A. Manes, D. Bland, K. G. Vobliy, E. K. Babadjanyan, L. A. Orlanyuk-Maliskaya, S. Y. Yanova, V. V. Droshnev, U. V. Semyonova va boshqalar tomonidan o‘rganilgan.

Shuningdek, mamlakatimiz iqtisodchi olimlaridan Q. M. Qo‘ldoshev, M. A. Mirsadikov, X. M. Shennayev, I. X. Abduraxmonov, B. R. Shamsuddinov X. M. Boyev, O. T. Yuldashev, E. M. Maksumov, Sh. Zakirxodjayeva va boshqalar tomonidan sug‘urtaning ilmiy-nazariy va amaliy jihatlari, xususiyatlari, ijtimoiy va iqtisodiy ahamiyati tadqiq etilgan. Sug‘urtaning amaliy jihatlari bo‘yicha ham o‘zlarining fikrlarini bildirib o‘tishgan.

TADQIQOT METODOLOGIYASI

Ushbu maqolada mavzu doirasida avval o‘rganilgan tadqiqotlarni o‘rganib, tahlil qilgan holda biz o‘rganishimiz, yechim topishimiz kerak bo‘lgan savollarni shakllantirib oldik. Endi mana shu savollar asosida O‘zbekistonda sug‘urta bozorini rivojlantirish bo‘yicha ma’lumotlar yig‘amiz. Yig‘ilgan ma’lumotlarni tanlagan tadqiqot usullarimiz va tahliliy uslublarimizdan foydalanib chuqur tahlilini amalga oshiramiz. Tahlil qilib, olingan natija va yechimlarimizdan kelib chiqib xulosa qilamiz. Bu xulosalarimiz asosida sug‘urta kompaniyalari uchun nazariy va amaliy taklif hamda tavsiyalar ishlab chiqishimiz mumkin bo‘ladi.

TAHLIL VA NATIJALAR

Milliy sug‘urta bozorining jadal rivojlanishini ta’minlash, iste’molchilarning sug‘urta bozoriga bo‘lgan ishonchini oshirish maqsadida O‘zbekiston Respublikasi Prezidentining 23.10.2021-yilda PQ-5265-sonli sug‘urta bozorini raqamlashtirish va hayot sug‘urtasi sohasini rivojlantirish bo‘yicha qo‘shimcha chora-tadbirlar to‘g‘risida Qarori qabul qilingan. Unga muvofiq:

2022-yil 1-iyuldan boshlab:

sug‘urtaning barcha turlarini (klasslarini) elektron shaklda amalga oshirishga ruxsat beriladi;

2023-yil 1-yanvardan boshlab majburiy sug‘urtaning barcha turlari bo‘yicha sug‘urta polislarini qog‘oz blankalarda rasmiylashtirish amaliyoti bekor qilinadi.

2022-yil 1-yanvardan 2025-yil 1-yanvarga qadar hayot sug‘urtasi sohasida faoliyat yuritayotgan sug‘urta tashkilotlarining mazkur faoliyati qismi uchun hisoblanadigan foyda solig‘i bo‘yicha belgilangan soliq stavkasi 50 foizga kamaytiriladi;

2022-yil 1-yanvardan 2024-yil 1-yanvarga qadar ish beruvchi tomonidan o‘z xodimlari uchun baxtsiz hodisalardan ehtiyot shart sug‘urta qilish va tibbiy sug‘urta turlari bo‘yicha tuzilgan sug‘urta shartnomalari asosida O‘zbekiston Respublikasida sug‘urta faoliyatini amalga oshirishga litsenziyasi bo‘lgan yuridik shaxslarga yo‘naltiriladigan mablag‘lar jismoniy shaxslarning jami daromadi sifatida qaralmaydi.

Jismoniy shaxslarning uzoq muddatli hayot sug‘urtasi shartnomasi bo‘yicha yo‘naltirgan mablag‘lari hamda ularga to‘langan sug‘urta to‘lovi (sug‘urta tovoni) O‘zbekiston Respublikasi Soliq kodeksiga asosan soliqqa tortilmaydi:

2021-yil 23-noyabrda O‘zbekiston Respublikasi Prezidenti tomonidan “Sug‘urta faoliyati to‘g‘risida”gi qonun imzolandi. Qonun 72 moddadan iborat bo‘lib, sug‘urta faoliyatini tartibga solish, sohaga ilg‘or xalqaro tajribalarni joriy qilish hamda sug‘urta sohasidagi iste’molchilarning huquq va qonuniy manfaatlarini himoya qilishga qaratilgan. Shuningdek, sug‘urta turlarini ko‘paytirish, barqarorligini ta’minlash bilan mutanosib ravishda aholining sug‘urta madaniyatini oshirish ham nazarda tutilgan.

Qonunda sug‘urta bozorining professional ishtirokchilari (sug‘urta tashkilotlari, sug‘urta brokerlari, adjasterlar, assistanslar, aktuariylar, syurveyerlar) huquq va majburiyatlari aniq belgilandi. Sug‘urta shartnomalarini elektron tarzda internet orqali tuzish jarayoni qonun bilan mustahkamlanmoqda.

Ushbu qonun bilan sug‘urta bozori professional ishtirokchilari faoliyatini jonlantirish, shuningdek, umumiy sug‘urta bozori professional ishtirokchilarining rolini oshirish orqali sug‘urta bozori infratuzilmasini rivojlantirish va kengaytirish, sug‘urta xizmatlari iste’molchilari va sug‘urta faoliyatining boshqa subyektlari huquqlari himoyasini mustahkamlash, aholining bu boradagi savodxonligi va ishonchini oshirish, sug‘urta bozorining ochiqligi va oshkoraligini ta’minlash kabi masalalar qamrab olingan.

O‘zbekiston sug‘urta bozorining rivojlanish bosqichlarining natijasida sug‘urta bozorida quydagicha natijalarga erishildi.

1 - j a d v a l: Sug‘urta bozorining asosiy ko‘rsatkichlari

Ko‘rsatkichlar	Yillar									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Sug‘urta mukofoti	338,5	439,1	551,5	692,6	927,5	1635,2	2,313,9	2,213,7	3,7	6.2
Sug‘urtaning YalMdagi ulushi	0,28%	0,30%	0,30%	0,35%	0,37%	0,39%	0,4%	0,4%	0,5%	0.6%
Sug‘urta to‘lovlari	66,9	74,6	111,0	130,5	270,0	460,8	813,5	737,5	1,2	2.6%
Investitsiya	526,6	623,7	758,1	867,5	1482,6	2010,7	2,711,9	3,382,6	3,7	4.8

Jadval ma’lumotlaridan shuni aytishimiz mumkinki, O‘zbekiston sug‘urta bozorida olib borilgan islohotlar natijasida sug‘urta faoliyati kengayib, sug‘urtaning o‘rni O‘zbekiston sug‘urta bozori sezilarli darajada ijobiy tomonga o‘zgardi.

O‘zbekiston sug‘urta bozori 2021-yil yakunlariga ko‘ra 42 ta sug‘urta komapniyasi faoliyat ko‘rsatayotgan bo‘lib, shulardan 8 ta sug‘urta kompaniya hayot sug‘urtasi bilan qolgani umumiy sug‘urta bilan shug‘ullanadi. Ularning faoliyati 2021-yil yakunlariga ko‘ra sug‘urta mukofoti bo‘yicha quydagi ko‘rsatkichlarga erishgan.

2 - j a d v a l: Umumiy sug‘urta kompaniyalar tomonidan 2021-yil yakunlari bo‘yicha yig‘ilgan sug‘urta mukofoti, mln. so‘mda[1]

Sug‘urta kompaniyalari nomi	Sug‘urta mukofotlari		
	31.12.2020	31.12.2021	O‘zgarish, %
Umumiy	1 879 346	2 996 541	+59,4%
“O‘zbekinvest” EISK AJ	262 869	385 385	+46,6%
“Gross Insurance” MChJ	251 773	343 817	+36,6%
“O‘zagrosug‘urta” AJ	178 203	260 975	+46,4%
“Apex Insurance” MChJ	120 337	229 112	+90,4%
“Kafolat sug‘urta kompaniyasi” AJ	149 363	223 750	+49,8%
“My Insurance” MChJ	101 310	185 284	+82,9%
“Alfa Invest” MChJ	97 295	156 314	+60,7%
“Euroasia Insurance” QK MChJ	144 932	154 390	+6,5%
“Temiryo‘l-sug‘urta” MChJ	52 788	135 316	+156,3%
“Kapital sug‘urta” AJ	49 432	116 805	+136,3%
“Kafil sug‘urta” MChJ	50 006	100 201	+100,4%
“Imkon sug‘urta” MChJ	29 749	77 524	+160,6%
“PSB Insurance” MChJ	48 031	72 402	+50,7%
“Asko-Vostok” MChJ	35 099	61 103	+74,1%
“Asia Inshurans” MChJ	51 436	55 720	+8,3%
“Alskom” AJ	44 109	52 573	+19,2%
“Ingo-Uzbekiston” AJ	37 545	40 651	+8,3%
“Xalq sug‘urta” MChJ	29 066	39 991	+37,6%
“Inson” MChJ	17 128	36 572	+113,5%
“Hamkor sug‘urta” MChJ	25 110	35 218	+40,3%
“Ishonch BSK” MChJ	16 536	32 702	+97,8%
“Global Insurance Group” MChJ	12 652	30 587	+141,8%
“Semurg Insurance” QK MChJ	243	24 780	>+1000%
“Universal sug‘urta” AJ	25 566	21 552	-15,7%
“Perfect Insurance” MChJ	9 120	21 275	+133,3%
“DD General Insurance” MChJ	9 961	20 643	+107,2%
“Sharq-sug‘urta” MChJ	-	18 672	0%
“Trust-Insurance” MChJ	-	16 571	0%
“Aria Sug‘urta Tashkiloti” MChJ	842	13 081	>+1000%
“Omad sug‘urta” MChJ	14 284	12 282	-14,0%
“Garant Insurance Group” MChJ	11 795	11 515	-2,4%
“Impex Insurance” MChJ	-	5 124	0%
“Unipolis” MChJ	2 765	3 184	+15,2%
“Azimuth Insurance Company” XK MChJ	-	1 468	0%

Jadval ma’lumotlarga sug‘urta kompaniyalari tomonidan yig‘ilgan sug‘urta mukofotlarining miqdori 2020-yilga nisbatan 2021-yilda sezilarli darajada oshgan. Umumiy miqdori 2 996 541 mlyard so‘mni tashkil qilgan. Sug‘urta bozorining yetakchi tashkilotlardan biri “O‘zbekinvest”, “Gross Insurance”, “O‘zagrosug‘urta”, “Kafolat sug‘urta kompaniyasi” kompaniyalari bo‘lib ularning faoliyati natijasiga ko‘ra yig‘ilgan sug‘urta mukofotlar

1 mf.uz. Moliya Vazirligini ma’lumotlari asosida tayyorlandi.

umumiy qiymatning asosiy qismini tashkil etadi. 2021-yilda o‘z faoliyatini boshlagan “ARIA SUG‘URTA TASHKILOTI” MCHJ, “SEMURG INSURANCE” MCHJ QK, “SHARQ – SUG‘URTA” MCHJ, “TRUST-INSURANCE” MCHJ kompaniyalarni sug‘urta mukofotlari faqat 2021-yilga to‘g‘ri keladi.

2022-yil ko‘rsatkichlariga ko‘ra umumiy sug‘urta faoliyati bilan shug‘ullanuvchi kompaniyalarining faoliyati natijasida sug‘urta mukofotlari 6 231 726 trl so‘mga yetgan bu ko‘rsatkich 2021-yilga nisbatan +67,0% oshganini ko‘rsatadi. Sug‘urta kompaniyalardan biri “Garant Insurance Group” MCHJ faoliyati to‘xtatildi.

3 jadval: 2022-yil yakunlariga ko‘ra umumiy sug‘urta tarmog‘ida faoliyat ko‘rasatayotgan sug‘urta kompaniyalarining sug‘urta to‘lovlari bo‘yicha ko‘rsatkichi[2]

№	Sug‘urta kompaniyalari nomi	31.12.2021	31.12.2022	O‘zgarish, %
	Umumiy	612 684	1 087 567	+77,5%
1.	“APEX INSURANCE” AJ	35 131	252 316	+618,2%
2.	“O‘ZBEKINVEST” EISK AJ	89 325	78 689	-11,9%
3.	“GROSS SUG‘URTA KOMPANIYASI” AJ	56 209	76 793	+36,6%
4.	“KAPITAL SUG‘URTA” AJ	40 288	66 662	+65,5%
5.	“KAFOLAT SUG‘URTA KOMPANIYASI” AJ	33 669	59 713	+77,4%
6.	“ALSKOM SUG’URTA KOMPANIYASI” AJ	11 305	53 145	+370,1%
7.	“MY-INSURANCE” AJ ST	96 200	52 352	-45,6%
8.	“ALFA INVEST SUG‘URTA KOMPANIYASI” AJ	21 289	47 058	+121,0%
9.	“O‘ZAGROSUG‘URTA” AJ	35 349	43 896	+24,2%
10.	“EUROASIA INSURANCE” AJ QK	36 080	39 679	+10,0%
11.	“GARANT INSURANCE GROUP” AJ	1 574	36 261	>+1000%
12.	“KAFIL SUG‘URTA” AJ	27 185	34 983	+28,7%
13.	“ASIA INSURANCE SUG‘URTA KOMPANIYASI” AJ	17 627	28 063	+59,2%
14.	“HAMKOR SUG‘URTA” AJ	3 694	27 324	+639,6%
15.	“ASKO-VOSTOK” AJ QK ST	16 533	26 489	+60,2%
16.	“SHARQ-SUG‘URTA” AJ	5 960	25 958	+335,5%
17.	“IMKON SUG‘URTA” AJ	7 828	24 905	+218,2%
18.	“SQB INSURANCE SUG‘URTA KOMPANIYASI” AJ	17 346	19 835	+14,4%
19.	“SEMURG SUG‘URTA” AJ QK	3 632	15 193	+318,3%
20.	“GLOBAL INSURANCE GROUP” AJ ST	7 223	14 414	+99,5%
21.	“TEMIRYO‘L SUG‘URTA” AJ	13 162	11 984	-8,9%
22.	“INSON” AJ ST	2 956	11 269	+281,2%
23.	“IMPEX-INSURANCE” AJ	-	9 004	0%
24.	“INGO-UZBEKISTON” AJ	9 586	7 765	-19,0%
25.	“ISHONCH SUG‘URTA KOMPANIYASI” AJ QK	8 395	6 790	-19,1%
26.	“XALQ SUG‘URTA” AJ	3 790	4 868	+28,4%
27.	“DD GENERAL INSURANCE” AJ	3 028	2 530	-16,5%
28.	“UNIVERSAL SUG‘URTA” AJ	3 838	2 018	-47,4%
29.	“OMAD SUG‘URTA” AJ	802	1 885	+135,1%
30.	“MOSAIC INSURANCE COMPANY” AJ ST	244	1 874	+668,8%
31.	“PERFECT INSURANCE” AJ ST	2 885	1 868	-35,2%
32.	“ARIA SUG‘URTA TASHKILOTI” AJ	211	1 203	+469,2%
33.	“TRUST-INSURANCE” AJ	45	631	>+1000%
34.	“UNIPOLIS” AJ ST	297	150	-49,3%

Jadval ma’lumotlaridan ko‘rishimiz mumkinki, sug‘urta kompaniyalar ichida yetakchi kompaniyalar bo‘lib, “APEX INSURANCE” AJ “O‘zbekinvest”, “Gross Insurance”, “KAPITAL SUG‘URTA” AJ, “Kafolat sug‘urta kom-

2 mf.uz. Moliya Vazirligini ma’lumotlari asosida tayyorlandi.

paniyasi” hisoblanadi. Qolgan kompaniyalar asta sekin o‘z faoliyati rivojlanib bormoqda. 2022-yil 1 087 567 trl so‘mga yetdi va bu ko‘rsatkich 2021-yilga nisbatan 612 684 mlyard so‘mga nisbatan 77.5% ga o‘sgan. Bu esa sug‘urta kompaniyalarini to‘lov qobiliyati o‘sganligi va sug‘urta munosabatlariga ishonchni oshib borayotganini bildiradi. Chunki sug‘urta to‘lovlari sug‘urta kompaniyalari rivojidagi eng yaxshi reklama.

4 - j a d v a l: 2022-yil yakunlariga ko‘ra umumiy sug‘urta tarmog‘ida faoliyat ko‘rasatayotgan sug‘urta kompaniyalarining sug‘urta majburiyatlari bo‘yicha ko‘rsatkichi[3]

№	Sug‘urta kompaniyalari nomi	Sug‘urta majburiyatlari		
		31.12.2021	31.12.2022	O‘zgarish, %
	Umumiy	1 227 790 487	2 073 999 369	+68,9%
1.	“EUROASIA INSURANCE” AJ QK	9 3 976 415	331 278 407	+252,5%
2.	“APEX INSURANCE” AJ	7 8 115 069	298 739 626	+282,4%
3.	“O‘ZBEKINVEST” EISK AJ	1 51 506 486	297 920 260	+96,6%
4.	“TEMIRYO‘L SUG‘URTA” AJ	4 5 587 193	140 297 704	+207,8%
5.	“O‘ZAGROSUG‘URTA” AJ	9 0 722 580	131 431 820	+44,9%
6.	“GROSS SUG‘URTA KOMPANIYASI” AJ	1 91 500 270	129 508 584	-32,4%
7.	“KAFOLAT SUG‘URTA KOMPANIYASI” AJ	1 34 105 887	117 687 994	-12,2%
8.	“ALFA INVEST SUG‘URTA KOMPANIYASI” AJ	6 1 497 457	110 559 318	+79,8%
9.	“INSON” AJ ST	2 1 197 449	64 119 429	+202,5%
10.	“KAPITAL SUG‘URTA” AJ	5 3 447 394	51 561 799	-3,5%
11.	“SQB INSURANCE SUG‘URTA KOMPANIYASI” AJ	3 4 339 431	49 954 671	+45,5%
12.	“INGO-UZBEKISTON” AJ	2 6 163 294	39 487 479	+50,9%
13.	“MY-INSURANCE” AJ ST	3 5 795 532	36 288 531	+1,4%
14.	“ALSKOM SUG’URTA KOMPANIYASI” AJ	3 1 600 511	34 412 473	+8,9%
15.	“ASIA INSURANCE SUG‘URTA KOMPANIYASI” AJ	3 0 380 377	34 015 557	+12,0%
16.	“KAFIL SUG‘URTA” AJ	2 4 948 527	29 035 251	+16,4%
17.	“IMPEX-INSURANCE” AJ	1 306 260	21 243 337	>+1000%
18.	“IMKON SUG‘URTA” AJ	11 371 317	19 170 240	+68,6%
19.	“XALQ SUG‘URTA” AJ	15 633 783	15 250 876	-2,4%
20.	“SHARQ-SUG‘URTA” AJ	9 715 745	14 203 722	+46,2%
21.	“ASKO-VOSTOK” AJ QK ST	10 708 438	12 481 461	+16,6%
22.	“OMAD SUG‘URTA” AJ	5 164 438	10 887 679	+110,8%
23.	“MOSAIC INSURANCE COMPANY” AJ ST	1 32 168	10 210 201	>+1000%
24.	“ISHONCH SUG‘URTA KOMPANIYASI” AJ QK	7 336 597	9 169 164	+25,0%
25.	“TRUST-INSURANCE” AJ	4 571 307	8 662 106	+89,5%
26.	“SEMURG SUG‘URTA” AJ QK	5 490 424	8 332 904	+51,8%
27.	“ARIA SUG‘URTA TASHKILOTI” AJ	4 766 239	7 878 618	+65,3%
28.	“HAMKOR SUG‘URTA” AJ	11 779 076	7 794 575	-33,8%
29.	“PERFECT INSURANCE” AJ ST	6 285 624	7 606 325	+21,0%
30.	“UNIVERSAL SUG‘URTA” AJ	10 113 205	7 266 189	-28,2%
31.	“DD GENERAL INSURANCE” AJ	4 590 918	5 826 832	+26,9%
32.	“UNIPOLIS” AJ ST	8 746 669	5 262 953	-39,8%
33.	“GLOBAL INSURANCE GROUP” AJ ST	2 664 673	4 151 228	+55,8%
34.	“GARANT INSURANCE GROUP” AJ	2 529 735	2 302 056	-9,0%

Jadval ma’lumotlariga ko‘ra 2022-yilda 2021-yilga nisbatan +68,9% oshganiga qaramasdan 2022-yil yakunlariga ko‘ra umumiy sug‘urta tarmog‘ida faoliyat ko‘rsatayot sug‘urta kompaniyalarning soni 33 ta ga tushdi. “GARANT INSURANCE GRUP” AJ sug‘urta kompaniyasining faoliyati to‘xtatildi.

3 mf.uz. Moliya Vazirligini ma’lumotlari asosida tayyorlandi.

Umumiy sug‘urta tarmog‘i bo‘yicha ishlab chiqiladigan sug‘urta mahsulotlari qisqa muddatli bo‘lib, sug‘urta obyekti sifatida shaxsning mulkiy mafaatlari hisoblanadi.

Umumiy sug‘urta tarmog‘i bo‘yicha sug‘urta kompaniyalari o‘zlarining mmjozlariga minglab sug‘urta xizmatlarini taklif etadi.

Sug‘urta kompaniyalar tomonidan taqdim etilayotgan sug‘urta xizmatlari ham majburiy, ham ixtiyoriy shaklda bo‘lishi mumkin. Faqatgina sug‘urta kompaniyasi majburiy turdagi sug‘urta xizmatlarini taklif etishi mumkin bo‘lgan guvohnomaga ega bo‘lishi talab etiladi.

XULOSA VA TAKLIFLAR

O‘zbekiston sug‘urta bozori, ayniqsa, iqtisodiyotning o‘sib borayotgani va aholi sonining ko‘payishini hisobga olgan holda yanada rivojlantirish uchun salohiyatga ega. O‘zbekistonda sug‘urta bozorining rivojlanishiga hissa qo‘shishi mumkin bo‘lgan ba’zi usullar:

1. Sug‘urta bozorida raqobatni rivojlantirish: raqobatni kuchaytirish uchun yangi sug‘urta mahsulotlari va xizmatlari joriy etilishi, shuningdek, sug‘urta polislari uchun stavkalarni kamaytirish mumkin. Bu sug‘urtalanganlar sonining ko‘payishiga va sug‘urta mukofotlarining oshishiga olib kelishi mumkin.
2. Sug‘urta xizmatlari sifatini oshirish: sug‘urta kompaniyalari ishonchini oshirish uchun sug‘urta xizmatlari va jarayonlari sifatini oshirish zarur. Bunga yangi texnologiyalarni joriy etish va xodimlarning malakasini oshirish orqali erishish mumkin.
3. Aholining sug‘urta haqida xabardorligini oshirish: O‘zbekistonda ko‘pchilik sug‘urta qanday ishlashi va u qanday imtiyozlar berishi mumkinligini tushunmaydi. Aholining sug‘urta haqida xabardorligini oshirish uchun axborot kampaniyalari va ta’lim dasturlari zarur.
4. Qonunchilikni takomillashtirish: O‘zbekistonda sug‘urta bozorini rivojlantirish uchun sug‘urtalanuvchilar va sug‘urtalovchilar huquqlarini himoya qilishni ta’minlash maqsadida qonunchilikni takomillashtirish zarur. Bunga yangi qonunlar va tartibga solish mexanizmlarini joriy etish orqali erishish mumkin.
5. Mikrosug‘urtani rivojlantirish: mikrosug‘urta kam ta’minlangan aholini himoya qilishning samarali vositasi bo‘lishi mumkin. Mikrosug‘urtani rivojlantirish ixtisoslashgan tashkilotlar va aholi ehtiyojlarini qondiradigan mahsulotlarni yaratishni taqozo etadi.

Ushbu rivojlanish yo‘llari O‘zbekistonda sug‘urta bozori hajmini oshirish va aholini himoya qilish darajasini oshirishga yordam beradi.

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O‘ZBEKISTON YOSHLARIDA VOLONTYORLIK FAOLIYATINI RIVOJLANTIRISHNING IJTIMOIY-SIYOSIY VA HUQUQIY MEXANIZMLARI: JAHON VA MAHALLIY TAJRIBA

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Annotatsiya: mazkur maqolada jamiyatimizda yoshlarning volontyor sifatida ijtimoiy-siyosiy jarayonlarda bevosita ishtirok etishi davlatning paternalistik funksiyalari qisqarishi va jamiyatda demokratik institutlar ta’siri oshishiga olib kelishi mumkinligi asoslangan holda yoritilgan.

Kalit so‘zlar: “Volontyorlar maktabi”, “Volontyorlar markazi” paternalistik funksiya, o‘zaro yordam, mnstitutsional.

Аннотация: в данной статье непосредственное участие молодежи в качестве волонтеров в общественно-политических процессах в нашем обществе объясняется тем, что могут быть снижены патерналистские функции государства и увеличено влияние демократических институтов в обществе.

Ключевые слова: “Волонтерская школа”, “Волонтерский центр”, патерналистская функция, взаимопомощь, институциональная.

Abstract: in this article, the direct participation of young people as volunteers in socio-political processes in our society is explained based on the fact that the paternalistic functions of the state can be reduced and the influence of democratic institutions in the society can increase.

Key words: “Volunteer School”, “Volunteer Center” paternalistis funstion, mutual aid, institutional.

KIRISH

O‘zbekistonda volontyorlik faoliyatini rivojlantirish omillari, mexanizmlari haqida so‘z yuritishdan oldin rivojlangan davlatlar tajribasiga, xususan, AQSh tajribasiga e’tibor qaratish lozim. Amerika Qo‘shma Shtatlarini haqli ravishda ko‘ngillilikning aholi orasida mashhurligi yuqori va volontyorlik faoliyati orqali bilvosita tarzda siyosiy jarayonlarni boshqarishda boy tajribaga ega davlat, deb hisoblash mumkin.

Qo‘shma Shtatlarda turli ijtimoiy-siyosiy guruhlar hayotida volontyorlik katta rol o‘ynaydi. U tashkiliy jihatdan keng tarqalgan va uchinchi sektorning ko‘plab tashkilotlari faoliyatiga kiritilgan; jamiyat hayotining ijtimoiy, madaniy, siyosiy va boshqa sohalarida barqaror o‘rin egallagan. Ko‘p jihatdan bu holatni Amerikaning davlat sifatida shakllanishining deyarli butun davri – Amerika tarixining uch asrlik davri ko‘ngillilikning rivojlanishi bilan chambarchas bog‘liqligi bilan izohlash mumkin.

1960-yillarda Sharqiy va G‘arbiy Yevropa o‘rtasida do‘stlik aloqalarini o‘rnatishni maqsad qilgan o‘nlab tinchlikparvar ko‘ngillilar dasturlari paydo bo‘ldi. 1980-yillardan boshlab atrof-muhitni muhofaza qilish bo‘yicha ko‘ngilli loyihalar keng tarqaldi. Ayni paytda YuNESKO huzuridagi Xalqaro ko‘ngillilar tashkilotlarini muvofiqlashtiruvchi qo‘mitasi (SSIVS) tomonidan dunyoning 50 ta davlatidan turli tashkilotlar har yili 500 dan ortiq xalqaro yoshlar mehnat lagerlarini o‘tkazadi. Bu volontyorlik lagerlarining maqsadi aniq bir shahar, qishloqqa davlat yetarli mablag‘ga ega bo‘lmagan holatda loyihani amalga oshirishga ko‘maklashishdir[1].

Ko‘ngillilar harakati keng ko‘lamdagi siyosiy jarayon sifatida AQSh, Angliya, Germaniya Ispaniya, Fransiya, Finlyandiya, Shveytsariya kabi mamlakatlarda keng tarqalgan. Ko‘ngillilar harakatida talabalar, universitet professor-o‘qituvchilari, turli kasb egalari ishtirok etishadi. Ular hayotda o‘z o‘rinlariga ega. Ammo mehnat ta’tillarini yanada faolroq mashg‘ulot bilan o‘tkazishni xohlashadi.

1 Европа в эпоху перемен. https://www.dipasademy.ru/dosuments/993/ISBN_978-5-9907695-3-3.pdf

MAVZUGA OID ADABIYOTLAR TAHLILI

Yevropa fuqarolarining ko‘ngillilik sohasidagi yutuqlarini e’tirof etish va Xalqaro ko‘ngillilar yili ning o‘n yilligi munosabati bilan Yevropa Komissiyasi 2011-yilni Yevropa ko‘ngillilar yili, deb e’lon qildi.Kelgusi yilda Xalqaro notijorat uyushmasi sa’y-harakatlari bilan Bryusselda “Yevropa yoshlar forumi” (European Youth Forum) bo‘lib o‘tdi. Ko‘ngillilarning huquq va majburiyatlari to‘g‘risidagi Yevropa Xartiyasi qabul qilindi. Unda aytilishicha: Yevropada yuz milliondan ortiq odam ko‘ngilli, ya’ni o‘nta yevropalikdan uchtasi ko‘ngillilik ishlarida qatnashishlarini aytishadi va Yevropa aholisining deyarli 80%i ko‘ngillilik faoliyatini Yevropadagi demokratik hayotning muhim siyosiy va ijtimoiy qismi deb biladi.

Amerika ko‘ngillilar harakatining 1960-yillarda kuchayishi haqida gapirishdan oldin XX asr birinchi yarmida Amerika Qo‘shma Shtatlarida ko‘ngillilik bilan bog‘liq ishlar qanday bo‘lganini tushuntirishga to‘g‘ri keladi. Ma’lumki, bu mamlakatda ko‘ngillilar tashkiloti Fuqarolik tabiatni muhofaza qilish korpusi (Civilian Conservation Corps, CCC) Prezident Franklin Ruzvelt tomonidan yoshlar ishsizligini kamaytirish, uning salohiyati va axloqiy xususiyatlarini saqlab qolish uchun tashkil qilingan. Dastlabi vaqtlarda tashkilot uylanmagan ishsiz yigitlar uchun (birinchi 18-25 yosh, keyinroq 17–28 yosh) 1933-yildan 1942-yilgacha amal qilgan federal moliyalashtirilgan ixtiyoriy davlat yordam dasturi edi[2].

Tashkilot prezident Franklin Ruzvelt bilan federal, shtat va mahalliy hukumat yerlarida tabiiy resurslarni saqlash va rivojlantirish uchun jismoniy mehnatdan foydalanishni o‘z ichiga olgan Yangi kelishuvning muhim qismi edi. Dastur Qo‘shma Shtatlardagi Buyuk Depressiyadan keyin yoshlarni ish bilan ta’minlash va ularning ota-onalariga yordam berish uchun ishlab chiqilgan edi. Harakat ishtirokchilarining maksimal soni bir vaqtning o‘zida 300 ming kishini tashkil etgan.

To‘qqiz yil ichida Korpus ishida uch million yoshlar ishtirok etdi, ular mehnat lagerlarida uy-joy, kiyim-kechak, oziq-ovqat va oyiga 30 dollar miqdorida belgilangan maosh bilan ta’minlandi, 25 dollarni ota-onalarga yuborishga ruxsat berildi. Korpus faoliyatini Amerika aholisining qariyb 90% qo‘llab-quvvatladi. Ammo Ikkinchi Jahon urushi paytida korpusning ishi to‘xtatilgan edi[3].

Endi O‘zbekistonda bu borada qilingan ishlar haqida to‘xtalib o‘tamiz.

Qonunga ko‘ra, volontyorlik faoliyati quyidagi yo‘nalishlar bo‘yicha amalga oshiriladi:

- kam ta’minlanganlar, ishsizlar, ko‘p bolalilar, boshpanasizlar, qarovsiz qolganlar, shuningdek, ijtimoiy reabilitatsiyaga muhtoj shaxslarni qo‘llab-quvvatlash maqsadida volontyorlik yordami ko‘rsatish;
- bemorlar, nogironligi bo‘lgan shaxslar, yolg‘izlar, qariyalar hamda o‘zining jismoniy, moddiy yoki boshqa o‘ziga xos xususiyatlari sababli qo‘llab-quvvatlashga va yordamga muhtoj bo‘lgan shaxslarni parvarishlashni amalga oshirish[4];
- tabiiy yoki texnogen tusdagi favqulodda vaziyat oqibatida, alohida rejim, favqulodda holat joriy etilganda, ijtimoiy mojarolar, baxtsiz hodisalar natijasida jabrlangan fuqarolarga, shuningdek, jinoyatlardan jabrlanganlarga, qochqinlarga, mamlakat ichkarisida ko‘chib yurganlarga yordam ko‘rsatish[5];
- o‘zining jismoniy yoki boshqa o‘ziga xos xususiyatlari sababli o‘z huquqlari va qonuniy manfaatlarini amalga oshirish imkoniyati cheklangan shaxslarga yordam ko‘rsatish;
- turli ommaviy-siyosiy faoliyatlar, xususan jamoat tadbirlarini tashkil etish bilan bog‘liq milliy hamda xalqaro ahamiyatga molik ishlarni amalga oshirishga ko‘maklashish;
- alohida davr va favqulodda holat huquqiy rejimlarining amal qilishi vaqtida O‘zbekiston Respublikasi Qurolli Kuchlariga, boshqa harbiy idoralarga, huquqni muhofaza qiluvchi organlarga, mahalliy davlat hokimiyati organlariga volontyorlik yordami ko‘rsatish[6].

O‘zbekiston Respublikasining “Volontyorlik faoliyati to‘g‘risida”gi Qonuniga binoan, ushbu faoliyat bilan shug‘ullanuvchilar quyidagi huquq va majburiyatlarga ega.

O‘n sakkiz yoshga to‘lgan jismoniy shaxslar volontyorlik faoliyatini amalga oshirishi mumkin.

O‘n olti yoshdan o‘n sakkiz yoshgacha bo‘lgan jismoniy shaxslar volontyorlik faoliyatini, basharti bu faoliyat ularning sog‘lig‘iga hamda axloqiy rivojlanishiga zarar etkazmasa va o‘quv jarayonini buzmasa, amalga oshirishi mumkin.

2 Гражданский корпус охраны окружающей среды. https://ru.wikipedia.org/wiki
3 Гражданский корпус охраны окружающей среды. https://ru.wikipedia.org/wiki
4 Zamonov O. Volontyorlikning huquqiy doirasi belgilandi. https://www.norma.uz/qonunchilikda _yangi/volonterlikning_huquqiy_doirasi_belgilandi.
5 O‘sha manba.
6 Raimbekova C. Volontyorlik faoliyati bu nima? https://qoraqalpoq.adliya.uz/uz/news/detail.php?ID=36552. O‘zbekiston Respublikasining 02.12.2019-yildagi O‘RQ-585-son “Volontyorlik faoliyati to‘g‘risida”gi Qonuni. https://lex.uz/doss/4623999.

Favqulodda vaziyatlar oqibatlarining oldini olish va ularni bartaraf etishga doir ishlarni amalga oshirish uchun faqat o‘n sakkiz yoshdan katta bo‘lgan volontyorlarga ijozat beriladi[7].

Qonunga muvofiq volontyorga bir qator huquqlarga egaligi ham belgilab qo‘yilgan. Ular quyidagilardan iborat:

- o‘zining volontyorlik faoliyatini amalga oshirishda ishtirok etishini ushbu Qonunda belgilangan talablarni hisobga olgan holda erkin tanlash;
- agar volontyor hamda volontyorlik faoliyatining tashkilotchisi o‘rtasida tuzilgan volontyorlik shartnomasida boshqacha qoida nazarda tutilmagan bo‘lsa, har qanday vaqtda volontyorlik faoliyatini erkin ravishda tugatish;
- volontyorlik faoliyatining tashkilotchisi va volontyorlik tashkiloti to‘g‘risida ishonchli axborot olish;
- volontyorlik dasturlarini bajarish, volontyorlik faoliyatini amalga oshirish uchun tashkil etiladigan yoki tavsiya qilinadigan volontyorlik aksiyalarini va boshqa tadbirlarni o‘tkazish;
- volontyorlik faoliyati tashkilotchisidan va volontyorlik tashkilotidan maxsus kiyim-bosh olish hamda yo‘l haqiga, yashashga, ovqatlanishga, zarur yakka tartibda himoyalanish vositalarini, asbob-uskunalarni olishga sarflangan xarajatlarning va boshqa xarajatlarning o‘rni qoplanishi;
- volontyorlik faoliyati tashkilotchisidan va volontyorlik tashkilotidan tavsiyanoma tusidagi xatlarni olish;
- ta’lim, sog‘liqni saqlash, madaniyat, sport tashkilotlariga va tabiatni muhofaza qiluvchi hamda o‘rmon muassasalarining hududiga mazkur tashkilotlar va muassasalar rahbariyati bilan kelishuvga ko‘ra volontyorlik faoliyatini amalga oshirish uchun kirish[8].

Volontyor siyosiy jarayonlarning mantiqli kechishi uchun quyidagilarga alohida e’tibor berish lozim:

- volontyorlarni muvofiqlashtiruvchidan, volontyorlik tashkilotidan hamda volontyorlik faoliyatining tashkilotchisidan olingan topshiriqlarni vijdonan bajarishi;
- fuqarolar va tashkilotlarning huquqlari hamda qonuniy manfaatlarini buzilmasligi, o‘z faoliyati bilan uchinchi shaxslarga va atrof-muhitga zarar etkazmasligi, zero, biror bir shaxsning siyosiy huquqlari boshqa shaxs huquqlari boshlangan joyda cheklanishi maqsadga muvofiq;
- volontyorlik faoliyatini amalga oshirish chog‘ida o‘ziga ma’lum bo‘lib qolgan maxfiy xususiyatga ega ma’lumotlarni oshkor etmasligi;
- volontyorlik faoliyatini amalga oshirish jarayonida o‘ziga berilgan moddiy resurslar hamda asbob-uskunalarga ehtiyotkorlik bilan munosabatda bo‘lishi va ish tugaganidan keyin ularni qaytarishi;
- davlat organlarining mansabdor shaxslariga o‘z vakolatlarini amalga oshirishida to‘sqinlik qilmasligi shart[9].

Oliy Majlis Qonunchilik palatasi deputati J.Shirinovning ta’kidlashicha, “O‘zbekistonda ko‘ngillilik harakati keng rivojlangan. Lekin hozirga qadar bu masala umuman huquqiy tartibga solinmagan edi. Bu esa, ushbu qonun loyihasini ishlab chiqishning eng asosiy sababi bo‘ldi. Shu tufayli, qonundan ko‘zlangan maqsad ham yurtimizda ko‘ngillilar faoliyatini amalga oshirish bilan bog‘liq munosabatlarni tartibga solish, volontyorlik faoliyatini zamon talablari asosida yo‘lga qo‘yishni ta’minlash hamda rivojlantirishdan iborat etib belgilandi”[10].

TADQIQOT METODOLOGIYASI

Bizga ma’lumki, bugungi kunda volontyorlik ishlari butun dunyo bo‘ylab jadal sur’atlar bilan rivojlanmoqda. Bunday faoliyat birinchi navbatda jamiyatdagi ijtimoiy-iqtisodiy o‘zgarishlarga bog‘liq bo‘lib, bozor munosabatlarining shakllanishiga hamda xususiy biznesni rivojlantirishga yordam bermoqda.

Ilmiy tadqiqotlarga ko‘ra, volontyorlik rivoji uchun asosiy sabablar quyidagilar:

- odamlar tabiatan altruistik (bu axloqiy tamoyil bo‘lib, unga ko‘ra boshqa odamlarga yaxshiliklar qilish va ularning manfaatlari o‘z-o‘zidan va shaxsiy manfaatlaridan ko‘ra muhimroq ko‘rish) bo‘lib, ular boshqalarga yordam berish istagi bilan harakat qiladi;

7 O‘zbekiston Respublikasining “Volontyorlik faoliyati to‘g‘risida”gi Qonuni. 12 modda. https://lex.uz/doss/4623999
8 Volontyorlik faoliyati to‘g‘risida. http://uza.uz; 978-5-7996-1677-9_2016.pdf (1/2) http://elar.urfu.ru
9 Qarang: Volontyorlik faoliyati to‘g‘risida. http://uza.uz; 978-5-7996-1677-9_2016.pdf (1/2) http://elar.urfu.ru
10 Volontyorlik faoliyatining huquqiy asoslari mustahkamlanmoqda. https://parliament.gov.uz/ uz/evens/other/29115/?sphrase_id=5448697

- odamlar xayrli ish qilishganda, o‘zlarini yaxshi (xotirjam) his qilishadi[11].

Bundan shunday xulosaga kelish mumkinki, xayrli ishlar, volontyorlik, xayriya faoliyati odamlarni turli maqsadlarga undaydi. Xayriya ba’zilarda insonlarga nisbatan mehr-shafqat uyg‘otsa, boshqalar uchun foyda keltiradigan faoliyat hamdir.

O‘zbekiston Respublikasining “Volontyorlik faoliyati to‘g‘risida”gi Qonuniga muvofiq, volontyorlik faoliyati orqali kam ta’minlanganlarga, ishsizlar, ko‘p bolalilar, boshpanasizlar, qarovsiz qolganlarga yordam ko‘rsatish, bemorlarni, nogironligi bo‘lgan shaxslarni, yolg‘izlarni, qariyalarni va boshqa yordamga muhtoj bo‘lgan shaxslarni parvarishlash, tabiiy yoki texnogen tusdagi favqulodda vaziyat oqibatida, alohida rejim, favqulodda holat joriy etilganda, ijtimoiy mojarolar, baxtsiz hodisalar natijasida jabrlangan fuqarolarga, shuningdek, jinoyatlardan jabrlanganlarga, qochqinlarga yordam ko‘rsatish, atrof-muhitni muhofaza qilish, merosni, tarixiy-muhitni, dafn etish joylarini saqlab qolish, ommaviy sport va boshqa jamoat tadbirlarni tashkil etish, milliy hamda xalqaro ahamiyatga molik tadbirlarni o‘tkazishga ko‘maklashish hamda qonun hujjatlarida taqiqlanmagan boshqa yo‘nalishlar amalga oshirilishi mumkin. Qonunning qabul qilinishi, davlat hokimiyati va boshqaruvi organlari, mahalliy davlat hokimiyati organlariga volontyorlar (volontyor guruhlar, volontyor tashkilotlar) bilan ijtimoiy sheriklik to‘g‘risida shartnomalar tuzish orqali volontyorlar kuchidan foydalanish imkoniyati yaratildi[12].

Faol fuqarolar va volontyorlik guruhlari tomonidan tabiiy ofatlar yuz berganda, pandemiya sharoitida xayriya aksiyalari o‘tkazilib, ko‘plab ehtiyojmand oilalarga xayriya mablag‘lari, oziq-ovqat, kiyim-kechak, dori-darmon mahsulotlari, gigiena vositalari va boshqalar tarqatilayotganligi e’tiborga molik.

O‘zbekiston Respublikasi Prezidentining 2020-yil 26-maydagi “Mehr-saxovat” ko‘krak nishonini ta’sis etish to‘g‘risida”gi PF-5999-son hamda 2020-yil 26-avgustdagi “Mehr-saxovat” ko‘krak nishoni bilan mukofotlash to‘g‘risida”gi PF-6046-son farmonlari ijrosi yuzasidan sog‘liqni saqlash sohasining jonkuyar vakillari, saxovatli tadbirkorlar, davlat tashkilotlari va jamoat birlashmalarining fidoyi xodimlari hamda boshqa tashabbuskor va faol fuqarolar “Mehr-saxovat” ko‘krak nishoni bilan taqdirlandilar[13].

Adliya vazirligi tomonidan ham nodavlat notijorat tashkilotlari bilan birga, volontyorlar kuchidan foydalangan holda xayriya tadbirlari o‘tkazib kelinmoqda.

Volontyorlar faoliyatidan foydalanishda, amalga oshiriladigan ishlarning og‘irligiga qarab volontyorlarni tegishli tartibda tibbiy ko‘rikdan o‘tkazish, rejalashtirilgan mehnat turi bo‘yicha to‘liq ma’lumotlarga ega bo‘lishi, mehnat turi va shart-sharoitdan kelib chiqib maxsus kiyim-bosh, bajarayotgan ish hajmi va ko‘lamiga qarab maosh, shuningdek, turarjoy, tibbiy xizmat va issiq ovqat bilan ta’minlash, mehnat obyektini tanlashda xavfsizlik darajasi, yoshlarning sog‘lig‘iga salbiy ta’sir ko‘rsatmaslik kabi jihatlar e’tiborga olinishi lozim[14].

Dastur yoki aniq aksiyani amalga oshirishga javobgar bo‘lgan volontyorlik faoliyatining tashkilotchisi yoki volontyorlik tashkiloti volontyorlarni muvofiqlashtiruvchini tayinlaydi. Volontyorlar guruhi uni o‘z tarkibidan saylaydi. U volontyorlarga yo‘l-yo‘riq ko‘rsatadi, ular o‘rtasida ishni taqsimlaydi, har bir volontyorning ish joyi va ish hajmini belgilaydi, ishning ular tomonidan bajarilishini nazorat qiladi, davlat organlari va mahalliy hokimliklar bilan hamkorlik qiladi va hokazo.

Tashkilotchi, agar u volontyorlik faoliyati bilan oyiga 20 soatdan ko‘proq band bo‘lsa, volontyor bilan shartnoma tuzishi shart. Shartnomada volontyor volontyorlik dasturi, aksiyasi doirasida amalga oshiradigan faoliyat, ish soatlari va kunlari ko‘rsatilgan davr hamda boshqa shartlar ko‘rsatiladi. Taraflarning har biri kontragentni bu haqda 7 kun oldin dastlabki tarzda xabardor qilgan holda shartnomani bir tomonlama tartibda bekor qilishga haqli. Bunda sabablarni ko‘rsatmasa ham bo‘ladi[15].

Volontyorlik harakatini xayriya yordami tarzida moddiy-texnika ta’minoti, mulkiy ta’minot yoki taqiqlanmagan boshqa shakllarda qo‘llab-quvvatlash ham mumkin. Mazkur faoliyatni amalga oshirish borasidagi xizmatlarini e’tirof etish va baholash belgisi sifatida jismoniy va yuridik shaxslar mukofotlanishi mumkin.

Volontyorlik faoliyati hisobi yuritiladi, u ixtiyoriy xabardor qilish xususiyatiga ega. Bunday hisobga olishning aniq tartibini Hukumat belgilaydi. Ko‘pchilikka ma’lumki, agar NNTga jalb qilinadigan jismoniy shaxslar volontyorlik bilan shug‘ullansa, yondashuv o‘zgacha bo‘ladi. Ya’ni bu ish ixtiyoriy ijtimoiy jihatdan yo‘naltirilgan, erkin xohish-irodaga ko‘ra bajariladigan, bepul asosda jismoniy va (yoki) yuridik shaxslarning manfaatlarini ko‘zlab amalga oshiriladi.

11 O‘zbekistonda “Volontyorlik faoliyati to‘g‘risida”gi qonun qabul qilindi // https://effest.uz/k/2020 /10/12/zbekistonda-volontyorlik-faoliyati-t-risida-gi-qonun-qabul-qilindi.html; O‘zA – Volontyorlik faoliyati to‘g‘risida http://uza.uz

12 O‘zA – Volontyorlik faoliyati to‘g‘risida http://uza.uz

13 O‘zbekistonda “Volontyorlik faoliyati to‘g‘risida”gi qonun qabul qilindi.https://effest.uz/k/2020 /10/12/zbekistonda-volontyorlik-faoliyati-t-risida-gi-qonun-qabul-qilindi.

14 Volontyorlik faoliyati to‘g‘risida http://uza.uz

15 Zamonov O. Volontyorlikning huquqiy doirasi belgilandi. https://www.norma.uz/qonunchilikda_ yangi/volonterlikning_huquqiy_doirasi_belgilandi.

TAHLIL VA NATIJALAR

Volontyorlikning muhimligi shuki, jamiyatdagi ijtimoiy keskinlikni kamaytirish va dolzarb ijtimoiy muammolarni engillashtirishga ko‘maklashadi.

Ta’kidlash lozimki, dunyo miqyosida xayriya sohasida tadqiqotlar olib boriladi va davlatlarning reytinglari e’lon qilib boriladi. Xususan, Jahon xayriya indeksi (The World Giving Index) – dunyo mamlakatlarining yutuqlarini aholining xayriyaga munosabati nuqtayi nazaridan o‘lchaydigan ko‘rsatkichdir. Jahon xayriya indeksi 153 ta mamlakatni o‘z ichiga oladi va bu mamlakatlar aholisining xayriya sohasida qanchalik faol ekanligini ko‘rsatadi.

Britaniya xalqaro xayriya jamg‘armasi (Charities Aid Foundation) tashabbusi bilan 2010-yildan buyon Gellap instituti (Gallup) metodikasi yordamida jamoatchilik fikri natijalari yuzasidan tadqiqotlar o‘tkaziladi. Bugungi kunga qadar, jahon miqyosida xayriya sohasida olib borilgan ishlar haqida aniq ma’lumot beruvchi yagona baza mavjud. Indeksni tuzishda uchta asosiy jihat hisobga olinadi:

1) volontyorlik faoliyatida ishtirok etish;
2) begonalarga yordam berish;
3) xayriya tashkilotlariga pul mablag‘larini o‘tkazish[16].

2021-yillar statistikasiga ko‘ra, jahon xayriya indeksida mamlakatimiz 25 o‘rinni egallagan.Misol tariqasida O‘zbekiston nogironlar jamiyati, O‘zbekiston nogiron ishbilarmon ayollar milliy assotsiatsiyasi va turli tadbirkorlik subyektlari bilan hamkorlikda nogironligi bo‘lgan shaxslarni yanada qo‘llab-quvvatlash bo‘yicha 2018 yildan boshlab “Biz birgamiz!” (“We are together!”) ijtimoiy loyihasi amalga oshirib kelinmoqda[17]. Loyihaning birinchi bosqichida o‘z uylarida turli xildagi mahsulotlar tayyorlash bilan shug‘ullanadigan, biroq ularni sotishda qiyinchiliklarga uchrayotgan nogironligi bo‘lgan shaxslarning tayyorlagan mahsulotlarini realizatsiya qilish uchun yirik savdo majmualarida bevosita Adliya vazirligining ko‘magida imtiyozli asosda maxsus savdo rastalari tashkil qilinib, savdo majmualari rahbarlari bilan hamkorlik bo‘yicha uzoq muddatli kelishuvlar imzolandi. Loyihaning ikkinchi bosqichida Toshkent shahri, Mirzo Ulug‘bek tumanida joylashgan “ECOBOZOR” savdo majmuasida vazirlik tomonidan ilk marotaba Nogironligi bo‘lgan shaxslar tomonidan tayyorlangan mahsulotlar 1-respublika savdo yarmarkasi o‘tkazildi.

Nogironligi bo‘lgan shaxslarni jamiyatga integratsiyasi va tadbirkorligini rivojlantirishga ko‘maklashish, aholining ijtimoiy zaif qatlamlarini erkin mehnat qilishi huquqlarini ta’minlash nafaqat davlat organlari, balki nodavlat notijorat tashkilotlarining ham vazifasidir. Rivojlangan davlatlarda nogironligi bo‘lgan shaxslar doimiy ravishda davlat va jamiyatning e’tiborida bo‘lib keladi. O‘zbekistonda ham bunday guruhga kiruvchi shaxslar hukumatimiz va volontyorlik bilan shug‘ullanuvchi nodavlat tashkilotlarining asosiy e’tiborida bo‘ladi. Shu bois navbatdagi yarmarka joriy yilning sentyabr oyida “Biz birgamiz” ijtimoiy loyihasi doirasida vazirlik hamda “Madad” – muassasa shaklidagi nodavlat notijorat tashkiloti bilan birgalikda ijtimoiy sheriklik asosida o‘tkazilishi rejalashtirilgan[18].

Davlat hokimiyati va boshqaruvi organlari, mahalliy davlat hokimiyati organlari o‘z funksiyalarini volontyorlik faoliyati orqali samarali va tejamkor shaklda bajarishlari mumkin.Bunda, volontyorlik guruhlari, volontyorlik faoliyatini amalga oshiruvchi nodavlat notijorat tashkilotlari bilan ijtimoiy sheriklik to‘g‘risida shartnomalardan kengroq foydalanishlari lozim[19].

Bizning fikrimizcha, volontyorlar faoliyatidan foydalanishda, amalga oshiriladigan ishlarning og‘irligiga qarab volontyorlarni tegishli tartibda tibbiy ko‘rikdan o‘tkazish, rejalashtirilgan mehnat turi bo‘yicha to‘liq ma’lumotlarga ega bo‘lishi, mehnat turi va shart-sharoitdan kelib chiqib maxsus kiyim-bosh, bajarayotgan ish hajmi va ko‘lamiga qarab maosh, shuningdek, turarjoy, tibbiy xizmat va issiq ovqat bilan ta’minlash, mehnat obyektini tanlashda xavfsizlik darajasi, yoshlarning sog‘lig‘iga salbiy ta’sir ko‘rsatmaslik kabi jihatlar e’tiborga olinishi lozim.

XULOSA VA TAKLIFLAR

Dunyoning rivojlangan davlatlari, volontyorlik keng tarqalgan xorijiy mamlakatlarning siyosiy tajribasini tahlil qilish natijasida quyidagi xulosalarga keldik:

1. Siyosiy jarayonlarga transformatsiyalashuvni o‘rganish bo‘yicha tadqiqotlar natijalari jahon aholisi o‘rtasida o‘zgalarga beg‘araz yordam ko‘rsatish, hojatini chiqarish, ijtimoiy himoyaga muhtoj qatlamga ko‘maklashishga xayrixoh kishilar ko‘payib borayotganligini ko‘rsatmoqda.

16 YuNICEFning Yu-Report xalqaro yoshlar loyihasi rahbari J. Nurjanova volontyorlikning afzalliklari haqida. https://kun.uz/news/2019/08/11/volontyorlik-majburiyatmi-yoki-imkoniyatlar-eshigi-jamiyat-volontyorlikdan-qanday-foyda-koradi.

17 Jahon xayriya indeksida mamlakatimiz xayriyalar amalga oshirilishi bo‘yicha 25-o‘rinni egallagan. https://xs.uz/ru/post/izuchat-mne-nie-molodyozhi-po-aktualnym-voprosam-na-osnove-permanentnykh-oprosov-pomozhet-u-report

18 O‘sha manba.

19 Volontyorlik faoliyati to‘g‘risida http://uza.uz

2. Volontyorlikni, ayniqsa, yoshlar o‘rtasida keng targ‘ib qilish ularda mas’uliyat hissini kuchaytirishga, vatan va kishilar oldidagi insoniylik burchini anglashga yordam beradi. Ular kishilarga yordam ko‘rsatish orqali o‘zgalar hayotini yaxshilash bilan birga, o‘zlarida boy tajriba ham orttiradilar.
3. O‘zbekistonda ham volontyorlik faoliyatini keng targ‘ib qilish, yoshlar o‘rtasida keng yoyish uchun yetarli sharoitlar bor. Faqat puxta o‘ylangan dastur asosida ish olib borish, ularni rag‘batlantirish zarur.
4. Katta yoshdagi kishilarning volontyorlik faoliyati bilan shug‘ullanishi ularning boy hayotiy tajribalarini yosh avlodga o‘rgatish imkonini beribgina qolmay, faol hayot kechirishlariga ham sabab bo‘ladi. Bu esa aholi o‘rtasida uzoq umr kechirish, jamiyat hayotida o‘rnini saqlab qolish imkonini beradi.

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КУЛЬТУРОЛОГИЧЕСКИЙ АСПЕКТ ПРЕПОДАВАНИЯ РУССКОЯЗЫЧНОЙ ЛИТЕРАТУРЫ КАЗАХСТАНА В ВУЗЕ

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Аннотация: статья посвящена дискуссионным вопросам культурологического аспекта преподавания литературы на русском языке в Казахстане. С одной стороны, это часть гуманитарного образования, направленная на формирование мировоззренческих и ценностных представлений как на глобальном, так и на национальном уровне. Потому что литература Казахстана на русском языке имеет свои особенности. Развитие так называемого «художественного двуязычия» и писатели перенимают тенденции не только русской, но и европейской литературы. В то же время они отражаются в рамках своей национальной культуры и национальной истории. Автор раскрывает направление культурологического образования, а культурологический аспект преподавания русскоязычной литературы в Казахстане направлен на осмысление духовных ценностей, так как рассматривает художественное произведение как национальную мысль, модель мира и пример мир.

Ключевые слова: национальная литература, культурологический аспект, аксиологическая направленность, этнологическая направленность, нравственная направленность.

Annotatsiya: maqola Qozog‘istonda rus tilidagi adabiyotlarni o‘qitishning madaniy jihati, munozarali masalalariga bag‘ishlangan. Bir tomondan, bu dunyo miqyosida ham, milliy miqyosda ham dunyoqarash va qadriyatlarni tushunishni shakllantirishga qaratilgan gumanitar ta’limning bir qismi hisoblanadi. Chunki Qozog‘istonning rus tilidagi adabiyotlar o‘ziga xos xususiyatga ega. “Badiiy ikki tillilik” deb ataladigan rivojlanish va yozuvchilar nafaqat rus, balki Evropa adabiyoti tendentsiyalarini o‘zlashtiradilar. Shu bilan birga, o‘zlarining milliy madaniyati va milliy tarixi doirasida aks etadilar. Muallif madaniy ta’lim yo‘nalishini ochib beradi va Qozog‘istonda rus tilidagi adabiyotlarni o‘qitishning madaniy jihati ma’naviy qadriyatlarni tushunishga qaratilgani, chunki u san’at asarini milliy tafakkur, dunyo modeli va dunyoning namunasi sifatida ko‘rib chiqiladi.

Kalit so‘zlar: milliy adabiyot, madaniy jihat, aksiologik yo‘nalish, etnologik yo‘nalish, axloqiy yo‘nalish.

Annotation: the article is devoted to the controversial issues of the cultural aspect of teaching literature in the Russian language in Kazakhstan. On the one hand, it is a part of humanitarian education aimed at forming an understanding of worldviews and values, both at the global and national levels. Because the literature of Kazakhstan in the Russian language has its own characteristics. The development of the so-called “artistic bilingualism” and writers adopt the trends of not only Russian, but also European literature. At the same time, they are reflected in the framework of their national culture and national history. The author reveals the direction of cultural education, and the cultural aspect of teaching Russian-language literature in Kazakhstan is aimed at understanding spiritual values, as it considers the work of art as a national thought, a model of the world and an example of the world.

Key words: national literature, cultural aspect, axiological orientation, ethnological orientation, moral orientation.

ВВЕДЕНИЕ

Как учебный предмет в рамках высшего образования, литература продолжает тенденции школьного курса – раскрывает перед учащимися нравственный категории и духовные реалии как отечественной, так и зарубежной (мировой) культуры. И в этом ракурсе особое внимание необходимо уделить именно национальной литературе, так как в контексте художественного произведения, она погружает особенности национального мировоззрения. Это является важным фактором осознания духовно-нравственных

ценностей, которые дают художественные произведения. Особенно это важно в период глобализации, когда стандартизируются не только бытовые явления, привычки и развлечения, но это коснулась и произведений искусств и, в частности, литературу. Но при этом очень трудно унифицировать природу человеческих чувств, невозможно подчинить себе внутреннюю жизнь человека или стереть память народа. И в этом ракурсе нужно отметить специфику национальной литературы, как таковой. Национальная литература – это в первую очередь форма выражения эстетического сознания народа, которая связана с его историей, бытом, мировоззрением и как таковой особенной культурой. Как писал Г. Поспелов:“Художественная литература по своей природе национальна и исторична” [Поспелов, 1974, 9].

КОММЕНТАРИЙ ЛИТЕРАТУРЫ

Особый национальный литературный процесс происходит в Казахстане: при всем многообразии и разделении литератур, это не лишает национальную литературу индивидуальности и специфических особенностей развития. С одной стороны, ученые говорят о “художественном билингвизме”, когда автор владеет двумя языками (русским и казахским) в эстетическом и творческом плане. Случай полного билингвизма мы можем видеть на примере творчества таких авторов, какМухтараАуэзова, Абдижамала Нурпеисова, Роллана Сейсенбаева,ДюсенбекаНакипова, Аслана Жаксылыкова, УмитТажикеновой, Олжаса Сулейменова, БахытжанаКанапьянова, БахытаКаирбекова.

МЕТОДОЛОГИЯ ИССЛЕДОВАНИЯ

Если говорить о процессе исследования о русскоязычной литературе Казахстана – то здесь можно наблюдать, как писатели впитывают в себя тенденции не только русской, но и европейской литературы, но при этом преломляют в рамках своей национальной культуры и национальной истории. И здесь мы можем говорить о единстве русскоязычной литературы и казахской как национальных литературах, так как развиваясь каждая национальная литература опирается на свои собственные традиции. Олжас Сулейменов говорил: “Все мы хотели быть писателями национальными, интернациональными, все мы – в одной упряжке, хотя у каждого свои специфические задачи. Мы маргинальные личности, которые рождены на грани, по крайне мере, двух культур. Мы являемся одновременно и мостом между ними и проводниками взаимовлияния” [Русскоязычные писатели Казахстана, 2004, 95].

Даже в условиях колоссального влияния извне, казахская культура сохраняет свою традиционность и свое национальное самосознание. Культурные тенденции проходят сквозь призму национального сознания, так как русскоязычная литература Казахстана является по сути национальной литературой, обусловленная общностью национальной исторической памятью и мировой культурой и в которой широко представлен национальный космос. Как отмечал Д.С. Лихачев: “Культура человечества движется вперед не путем перемещения в пространстве времени, а путем накопления ценностей. Ценности не сменяют друг друга, новые не уничтожают старые, а, присоединяясь к старым, увеличивают их значимость для сегодняшнего дня. Поэтому ноша культурных ценностей – ноша особого рода. Она не утяжеляет наш шаг вперед, а облегчает. Чем большими ценностями мы овладеваем, тем более утонченным и острым становится наше восприятие иных культур – культур, удаленных от нас во времени и пространстве древних и других стран” [Лихачев Д.С., 1989, 201].

АНАЛИЗ И РЕЗУЛЬТАТЫ

Русскоязычная литература Казахстана – это достаточно большая часть литературного процесса как Казахстана, которая тесно связана с евразийской идеей. Это своего рода феномен культурного пространства, когда происходит культурный контакт различных культур. Как отмечал Н. Туебеков: “Казахская литература и русская литература Казахстана ни в коей мере не противоречат друг другу, это нечто вроде взаимопроникающих стихий или взаимосообщающихся сосудов” [Туебеков Н., 2013, эл.ресурс]. Современная казахстанская литература вобрала в себя различные художественные методы в рамках межкультурной коммуникации и одновременно продолжает развивать свою национальную самобытность. Мы можем отметить таких современных писателей, пишущих на русском языке, как А. Жаксылыков, Р. Сейсенбаев, О. Жанайдаров, У. Тажкен, О. Арукенова, Б. Канапьянов, О. Сулейменов и многих других, чье творчество изучается в рамках вузовского образования.

Таким образом, знакомство с русскоязычной литературой Казахстана в вузах не только расширяет мировоззрение учащихся, но и позволяет понять уникальность национальной культуры, приобщить к национальным ценностям. К сожалению, преподаватели вузов часто сталкиваются с непониманием студентами специфики национальной литературы: после школы учащиеся приходят с определенным стереотипным восприятием художественного произведения и героя: они рассматривают литературный

процесс с точки зрения биографии, истории, быта, но не в контексте культуры и национального менталитета. Как заметил методист В.А. Ямбург происходит “процесс нагружения памяти ученика и наращивания его эрудиции, но не происходит самого главного: реального включения молодого человека в контекст культуры” [Ямбург В.А., 1999, 7]. Более того, в преподавании литературы в школе, проблема “литература и культура” сужается до определения “литература и искусство”, а такой подход, как правило, не затрагивает смысловую доминанту культуры, которая является основой смысла произведения.

Вырастает необходимость применения именно культурологического подхода к русскоязычной литературе Казахстана, так как именно этот подход способствует становлению духовно-нравственной личности. Студент начинает понимать и оценивать богатство культурного наследия, осознавать свою причастность к культурным ценностям своего народа, он приобретает определенный опыт духовно-творческой личности, которая способна ориентироваться в современном культурном пространстве.

Культурологический аспект преподавания русскоязычной литературы Казахстана способствует вхождению студентов в контекст культуры и формирует знания о ценностях и мировоззрении народа. Через данный аспект мы можем реализовать следующие направления исследования:

1. Аксиологическая направленность

Аксиология – это в первую очередь философская дисциплина, которая исследует категорию ценностей. Ценности же, в свою очередь, являются основами человеческого бытия и мировоззрения. Аксиологическая направленность показывает природу ценностных и мировоззренческих ориентиров. В рамках этой направленности и литературоведческих категорий, перед студентом ставятся такие “вечные” вопросы, как: что такое красота, добро, истина? Что есть добро и зло? Какова суть правды и в чем она? И т.д.

2. Этнокультурная направленность

Этнокультурная направленность – это ориентация на развитие и социализацию личности как субъекта этноса и как гражданина многонационального государства, способного к самоопределению в условиях современной мировой цивилизации. В какой-то степени можно сказать, что эта направленность решает проблему этнокультурных ценностей в современном мире. Этнос должен быть способен находить свое место в глобализационном мире, совмещать традиции и инновации, не подражать другим, но в тоже время развиваться в ногу со временем. Такая направленность в рамках культурологического аспекта приводит учеников к осознанию национальной культуры. Культурологический подход с привлечением этнолого-исторической методологии – это один из путей решения проблемы сохранения этнокультурного мировоззрения и понимания в условиях современной глобализации. В национальной литературе отражается национальный космос, понимание которого расширяет мировидение учащихся и дает понимание национальных ценностей.

3. Нравственная направленность

Нравственность представляется нам как совокупность базовых, общих принципов поведения людей. Это способность людей к духовной жизни в соответствии с общественными нормами. Именно духовность является основой нравственности. Дух может реализовываться в реальных человеческих поступках, в творениях культуры, в духовном переживании. В высшем своем выражении духовность является проявлением сверхзнания [Пичко Н.С., 2011, 267].

Нравственная направленность культурологического аспекта направляет учащихся на понимание и осмысление основных нравственных ценностей этноса. Можно сказать, что принцип, направленный на систему ценностей является самым спорным, так как она имеет тенденцию меняться в рамках общемирового развития. Некоторые ценности устаревают и становятся скорее помехой и возникает вопрос “набора” ценностей. Как писал Н.О. Лосский: “Ценность есть нечто всепроникающее, определяющее смысл и всего мира в целом, и каждой личности, и каждого поступка” [Цепелва Н.В., 2010, 36].Современная культура развивается таким образом, что происходит сочетание национальных ценностей с системой общечеловеческих ценностей. Таким образом, основная педагогическая задача заключается в том, чтобы направить учащихся на осмысление и принятие тех или иных национальных ценностей для осмысления собственного существования в национальной и общемировой культуре.

Мы говорим о том, что литература Казахстана (как на казахском, так и русском языках) является в первую очередь национальной литературой, так как большинство русскоязычных авторов либо прожили в Казахстане много лет и впитали в себя национальную культуру, либо являются билингвами. Литература Казахстана, как и любая национальная литература, ставит перед читателем вопросы философского

порядка: Кто мы? Зачем мы пришли в этот мир? В чем смысл жизни? Таким образом, культурологический аспект преподавания русскоязычной литературы Казахстана, также как и казахской литературы, формирует понимание как ценностных представлений о мире и о человеке, так и национального мировоззрения.

Мы можем говорить о том, что культурологических аспект преподавания формирует духовно-личностную систему ценностей учащегося. В рамках того или иного произведения рассматриваются проявления одного и того же нравственного чувства в разных ситуациях и в разных проявлений. Происходит постижение и понимание добра и зла, при этом в студенческой аудитории происходит понимание амбивалентности этих категорий.

Культурологический аспект преподавания литературы дает шанс осуществления определенного диалога, который помогает прийти к общему пониманию духовных ценностей, а, возможно, и к отрицанию. Главное, что происходит анализ и интерпретация художественного произведения и тех идеалов, норм, принципов нравственности, которые входят в это произведение. При этом, именно культурологический аспект преподавания открыть в художественном произведении не только обобщенную модель мира, но и также культурный национальный космос. В произведении представлены как философские и религиозные, так и эстетические взгляды самого автора, как представителя своего этноса. Произведения, рассматриваемые с культурологической точки зрения раскрываются с новой точки зрения, когда, например, поведение того или иного персонажа оценивается с точки зрения не только личности, но и с точки зрения национально-культурных особенностей.

Таким образом, культурологический аспект преподавания русскоязычной литературы Казахстана ориентирован на понимание культурных духовных ценностей, так как рассматривает художественное произведение как национальный космос, как модель мира и как авторский взгляд на мир и на человека в этом мире. Культурологический аспект преподавания способствует пониманию учащимися культурного национального контекста в рамках мирового, что обеспечивает духовно-нравственное развитие. Студенты через культурологический аспект формируют для самих себя собственную нравственную систему ценностей и представлений о человеке и его существовании в мире, открывает для себя систему символов в рамках национального менталитета и общемировой культуры, раскрывает национальные архетипы. Важно, что культурологический аспект преподавания дает студентам шанс переосмыслить стереотипное мышление при анализе русскоязычной литературы Казахстана.

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TIJORAT BANKLARIDA KREDITLASH RISKINI BOSHQARISH HOLATI TAHLILI

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TKXU mustaqil izlanuvchisi

Annotatsiya: maqolada iqtisodiy taraqqiyot jamiyat hayotining asosi va umuminsoniy faoliyat hisoblanishi yoritilgan. Xususan, ishlab chiqarish deb atalmish sohada insoniy omiliga xizmat qiluvchi infratuzilmaning uzviy jihatlari tavsiflangan. Amaliyotda bu uzviylik mahsulot ishlab chiqarish, xizmatlar ko‘rsatish va mablag‘lar aylanishi jarayonlari bilan bog‘liqligi, bu jarayon esa sabablar o‘rtasidagi nomutanosiblik tufayli buzilishi kuzatilishi, mazkur uzviylik ta’minlanishi uchun qo‘shimcha moliyalashtirish manbalari zarurligi hamda kreditlashda riskdan himoyalanish dolzarbligi ilgari surilgan.

Kalit so‘zlar: кредитлаш риски, кредит портфели, кредит қуйилмалари, кредит динамикаси, ЯИМ.

Аннотация: в статье поясняется, что экономическое развитие считается основой жизни общества и общечеловеческой деятельности. В частности, описаны неотъемлемые аспекты инфраструктуры, обслуживающей человеческий фактор в так называемой производственной сфере. На практике эта целостность связана с процессами производства продукции, оказания услуг и обращения денежных средств, причем наблюдается нарушение этого процесса из-за несоразмерности причин, необходимости дополнительных источников финансирования для обеспечения этой целостности и важность защиты от рисков при кредитовании.

Ключевые слова: кредитный риск, кредитный портфель, кредитные потоки, кредитная динамика, ВВП.

Abstract: The article explains that economic development is considered the basis of society’s life and universal human activity. In particular, the integral aspects of the infrastructure serving the human factor in the so-called production sector are described. In practice, this integrity is related to the processes of product production, service provision, and funds circulation, and this process is observed to be disturbed due to the disproportion between the causes, the need for additional financing sources to ensure this integrity, and the importance of risk protection in lending.

Key words: credit risk, credit portfolio, credit flows, credit dynamics, GDP.

KIRISH

Tijorat banklarining kreditlari xo‘jalik yurituvchi subyektlarning ishlab chiqarish va xizmatlar ko‘rsatish jarayonining uzluksizligini ta’minlash, ular faoliyatini modernizatsiya qilish hamda texnik va texnologik qayta qurollantirishning muhim moliyaviy manbai hisoblanadi. Mamlakat iqtisodiyotini tijorat banklarining kreditlari hisobidan moliyalashtirish kredit munosabatlari bilan tartibga solinadi. Fuqarolik huquqiy unosabatlar ichida bank-mijoz kredit munosabatlarining roli benihoya katta. Bozor munosabatlariga o‘tgunga qadar bo‘lgan davrda moliya-kredit munosabatlariga xizmat qiluvchi faoliyat hisoblangan banklar va ular faoliyatidagi kreditlash asosan markazdan turib boshqarilish asosida amalga oshirilganligi tufayli, mablag‘larni jalb etish, ularni foyda olish maqsadida pulga muhtoj xo‘jalik subyektlariga berish, qarzni o‘z vaqtida qaytishini ta’minlovchi chora – tadbirlar ko‘rish kabi masalalar banklar uchun dolzarb bo‘lmagan. Chunki, kredit resurslari iqtisodiyot subyektlariga reja asosida ajratilgan, kreditlarning foizi ham oldindan belgilab berilgan.

O‘zbekiston Respublikasi davlat mustaqilligining dastlabki davrlaridan boshlab farovon hayotni ta’minlash maqsadida bozor munosabatlariga o‘tish maqsadida amalga oshirilgan islohotlar mamlakat bank tizimining mustahkamlanishiga, uning kreditlash salohiyatining oshishiga imkon berdi.

Tijorat banklari kapitallashish darajasining oshishi, ular tomonidan jalb qilingan resurslar hajmining oshishi ularning kredit operatsiyalari hajmini oshirish imkonini berdi. Chunki, jalb qilingan mablag‘lar uchun banklar tomonidan badal to‘lanar ekan, bu mablag‘lardan nafaqat daromad olish, balki mablag‘larni qarzdorlardan o‘z vaqtida qaytarib olish chora-tadbirlarini ko‘rishlari lozim, aks holda banklarda daromadlilikka salbiy ta’sir etuv-

chi holatlar kelib chiqib, banklarning mijozlar hamda kreditorlar oldidagi majburiyatini bajaraolmay banklararo raqobatda o‘z mavqeyini yo‘qotib qo‘yish xavfi kelib chiqadi. Bunday xavf xalqaro moliyaviy munosabatlarga kirishgan mamlakatlar iqtisodiyotiga ta’sir etuvchi global muammoni keltirib chiqaruvchi asosiy sabablardan biri ekanligini ayni paytda dunyoning eng ilg‘or mamlakatlari iqtisodiyotida yuzaga kelgan xalqaro moliyaviy inqiroz ham ko‘rsatib turibdi.

Banklar, o‘z majburiyatlarini lozim darajada bajarishlari hamda banklararo raqobatdagi mavqeyiini saqlash uchun faoliyati davomida omonatchilar va aksiyadorlar manfaatini ko‘zlagan holda amaldagi qonun va me’yoriy hujjat qoidalari asosida ish yuritishlari va sifatli xizmat ko‘rsatish orqali doimo daromad miqdorini ortirib borishlari lozim.

MAVZUGA OID ADABIYOTLAR TAHLILI

Bizning fikrimizcha, mazkur ta’rifda kredit portfelining mohiyatini ochib berishga ijobiy yondashilgani ko‘rinib turibdi. Ijobiyligi shundaki, ular kreditlarning sifat tarkibiga qarab ma’lum omillarni hisobga olgan holda, turkumlash zaruti dolzabdir[1].

Yana bir guruh xorijiy iqtisodchi olimlardan K. J. Braltron va D. Mak Notonlar, tijorat banklarining kredit portfeli – bu kreditlarni ma’lum belgilarga ko‘ra, turkumlanishidir deb hisoblaydilar. Ularningcha, kredit portfeli kreditning aniq shakl va xususiyatlariga ko‘ra, tasniflanishiga asoslanadi.

Tijorat banklarida kreditlash riskini amalga oshirish borasida A. N. Ivanov boshqa rus olimlarining qarashlari bo‘yicha nuqtayi nazarini o‘rtoqlashadi – O. I. Lavrushina, E. F. Jukova va E. B. Shirinskaya: bank operatsiyalarini amalda bank funksiyalarining namoyon bo‘lishi, bank xizmatlarini esa mijozlarning ma’lum ehtiyojlarini qondiradigan bir yoki bir nechta bank operatsiyalari deb biladi[2]. Chet ellik iqtisodchilar (J. Zayts, X. Sheefer, P. Rose) bank operatsiyalarini bank faoliyatining barcha turlari deb atashadi va mijozlarga bank xizmatlarini bank faoliyatining bir turi deb hisoblashadi.

Hozirgi bosqichda D. Ariste, B. Buchvald, K. Devis, J. Zayts, A. Kenyon, J. Kay, A. Lange, Marua, S. Matur, M. Porter kabi xorijiy mutaxassislar shug‘ullanmoqdalar. A. N. Ivanov rus, fransuz va ingliz tillarida “xizmat” va “operatsiya” so‘zlarining ma’nosini lingvistik tahlil qildi va ushbu atamalarni huquqiy tahlil qildi.

O‘zbekistonlik iqtisodchi olimlar ham bu borada qator izlanishlarni olib borishgan. Xususan, Sh. Z. Abdullayevaning tadqiqotiga tayanadigan bo‘lsak, u “banklarning kredit portfeli – bu turli xil kredit risklariga asoslangan muayyan mezonlarga qarab turkumlangan kreditlar miqyosidagi bank talablarining yig‘indisidir”, deydi. Sh. Abdullayeva o‘z ta’rifida kreditlarning ma’lum bir mezonlar asosida turkumlash va kredit risklariga innovatsion yondashuvlar haqida keng to‘xtalgan.

TADQIQOT METODOLOGIYASI

Ma’lumki, kredit amaliyotlaridan olingan foizli daromadlar bank jami daromadining salmoqli hissasini tashkil etadi. Bank daromadining ushbu manbai kreditlash jarayonining qay darajada sifatli olib borilishiga bog‘liq. Aynan shuning uchun ham banklarda kredit munosabatlari yuzaga kelgan taqdirda tahlillarga asoslanib oqilona boshqaruv qarorini qabul qilish bank faoliyatida muhim rol o‘ynaydi. Chunki, kredit amaliyotlaridan olingan daromadlar tijorat banklari jami daromadi tarkibida foizli daromad sifatida salmoqli hissa qo‘shuvchi xizmat turi bo‘lish bilan bir qatorda, bank daromadliligiga salbiy ta’sir etish doirasi yuqori bo‘lgan amaliyot hamdir.

Iqtisodiyotning xizmat ko‘rsatish soha tizimi faoliyatida kreditlarning roli va uning samaradorligini oshirish masalalariga doir ilmiy asoslangan amaliy takliflar ishlab chiqishda banklar faoliyatida kredit portfelining tarmoq xususiyatini, kredit mablag‘larining mamlakat YaIM dagi ulushlari dinamikasini tahlil qilib chiqishimiz, shuningdek moliyaviy ko‘rsatkichlardagi salbiy o‘zgarishlar qanday omillar ta’siri natijasida yuzaga kelayotganligini aniqlash maqsadida bosh banklar moliyaviy hisobot ko‘rsatkichlari misolida omilli tahlil etish lozim degan fikrga keldik.

Ma’lumki, bank kreditlari miqdorining YaIMga nisbatan ulushining ortib borishi, birinchidan, iqtisodiyotning kredit mablag‘lariga bo‘lgan ehtiyojlarini qondirish imkoniyati banklarda oshib borayotganligidan va iqtisodiy o‘sish uchun qulay vaziyat yuzaga kelayotganligidan dalolat beradi, ikkinchidan, jamiyatdagi ishlab chiqarish kredit mablag‘lariga tayanib qolganligini, ya’ni subyektlar faoliyatida ishlab chiqarish va mablag‘lar aylanishida muammolar yuzaga kelayotganligidan dalolat beradi. Bu holat ya’ni, iqtisodiyotning kredit mablag‘lariga tayanib qolishi mamlakatda moliya – kredit munosabatlariga xizmat ko‘rsatish sohasi tizimining kredit munosabatlari orqali pulni – pul topadi aqidasi muvaffaqiyatli amalga oshirilayotganligidan xavfliroq hisoblanadi. Buni ayni paytda xalqaro moliyaviy inqiroz sabablari ham tasdiqlab turibdi. Aynan shuning uchun ham fikrimizcha, kredit samaradorligini ta’minlash muhim vazifalardan hisoblanadi.

1 https://stat.uz/uploads/docs/innovatsiya-2017-uz.pdf
2 https://ru.wikipedia.org Vikipediya – erkin ensiklopediya ma’lumotlari.

Quyidagi jadval ma'lumotlari orqali respublikamiz tijorat banklari kreditlarining hajmi va dinamikasiga baho beramiz.

2.1-jadval: O'zbekiston Respublikasi tijorat banklarining kredit quyilmalari darajasi va dinamikasi[3]

Ko'rsatkichlar nomi	Yillar				
	2018	2019	2020	2021	2022
YaIM trln. so'm	511838,10	529391,40	602193,0	734587,7	734587,8
Kredit qo'yilmalarining umumiy miqdori, trln.so'm	211 580,50	211 580,5	276 974,8	326 385,6	326 385,8
YaIM ga nisbatan % hisobida	41,3	40	46,0	44,4	41,4

O'zbekiston Respublikasi iqtisodiy tizimini rivojlantirishda milliy bank tizimi faoliyatini samarali yo'lga qo'yish va doimiy tahlil qilib borish lozim. Bank faoliyatini tartibga solish va nazorat qilishning maqsadi milliy iqtisodiy tizimini rivojlantirish, bank tizimi barqarorligini saqlab turish, bank aksiyadorlari, shuningdek, bank omonatchilari va kreditorlari manfaatlarini himoya qilishdir.

Yukoridagi jadvalda keltirilgan O'zbekiston Respublikasi tijorat banklarining kredit quyilmalari darajasi va dinamikasida YaIM 2018-yil 511 838,10 trln.so'm 2022-yilda yesa 734 587,8 trln. so'm bulgan, bundan kurinib turibdiki 2022-yil 2018-yilga nisbatan 143,5 foizga yoki 1,4 barobarga oshgan. Kredit qo'yilmalarining umumiy miqdori yesa 2018-yil 211 580,50 trln. so'm 2022-yilda yesa 326 385,8 trln. so'm bulgan, bundan kurinib turibdiki 2022-yil 2018-yilga nisbatan 154,3 foizga yoki 1,5 barobarga oshgan. YaIM ga nisbatan % hisobida yesa 2018-yil 41,3 % 2022-yilda yesa 41,4 % bulgan, bundan kurinib turibdiki 2022-yil 2018-yilga nisbatan 100,2 % ga oshgan.

2.2-jadval: Bank tizimining iqtisodiyotdagi o'rni (mlrd so'm)[4]

№	Ko'rsatkichlar nomi	01.01.2019	01.01.2020	01.01.2021	01.01.2022	01.01.2023
	1	3	4	5	6	7
1	YaIM	406 648,50	510 117,20	580 203,20	738 425,2	888 341,7
2	Bank aktivlari	214 419,60	272 726,90	366 121,10	444 922,5	556 746,3
3	Aktivlarning YaIMga nisbati, foizda	52,7	53,5	63,1	60,3	62,7
4	Kredit qo'yilmalari	167 390,60	211 580,50	276 974,80	326 385,6	390 048,9
5	Kredit qo'yilmalarining YaIMga nisbati, foizda	41,2	41,5	47,7	44,2	43,9
6	Depozitlar	70 001,40	91 009,00	114 746,90	156 189,8	216 737,5
7	Depozitlarning YaIMga nisbati, foizda	17,2	17,8	19,8	21,2	24,4
8	Kapital	26 678,90	51 030,70	58 351,30	70 917,6	79 565,4
9	Kapitalning YaIMga nisbati, foizda	6,6	10	10,1	9,6	9,0

2.2-jadvalda keltirilgan statistik ma'lumotlardan ko'rishimiz mumkinki, so'nggi yillarda mamlakatimiz yalpi ichki mahsuloti bilan bir qatorda banklarning aktivlari, kapitali ham o'sib bormoqda. Jumladan YaIM hamjmi 2019-yil boshida 406 648,50 mlrd so'm 2023-yil boshida yesa 888 341,7 mlrd so'm bulgan, bundan kurinib turibdiki 2023-yil boshida 2019-yilga nisbatan 481 693,2 mlrd so'mga yoki 2 barobarga foizda esa 218,5% ga oshgan bo'lsa, bank aktivlari 2019-yil boshida 214 419,60 mlrd so'm 2023-yil boshida yesa 556 746,3 mlrd so'm bulgan, bundan kurinib turibdiki 2023 yil boshida 2019-yil boshiga nisbatan 342 326,7 mlrd so'mga yoki 2,6 barobarga oshgan. Bank aktivlari mamlakat yalpi ichki mahsuloti hajmiga nisbatan 55-63% tashkil etishi ham iqtisodiyotni mablag' bilan ta'minlashda, universal tovar bo'lmish pulning harakatlanishida va iqtisodiy foyda keltirishida banklarning ahamiyati yuqori ekanligini tasdiqlaydi.

Kredit qo'yilmalari yesa 2019 yil yanvar oyiga 167 390,60 mlrd so'm 2023-yil yanvar oyiga yesa 390 048,9 mlrd so'm bulgan, bundan kurinib turibdiki 2023-yil yanvar oyida 2019-yil yanvar oyiga nisbatan 222 658,3 mlrd so'mga yoki 2,3 barobarga oshgan. Kredit qo'yilmalarining YaIMga nisbati, foizda 2019-yil boshida 41,2 % 2023-yil boshida yesa 43,9 % bulgan, bundan kurinib turibdiki 2023 yil boshida 2019-yilga nisbatan 106,6 foizga oshgan. Depozitlar 2019-yil boshida 70 001,40 mlrd so'm 2023-yil boshida yesa 216 737,5 mlrd so'm bulgan, bundan kurinib turibdiki 2023-yil boshida 2019-yilga nisbatan 146736,1 mlrd so'mga yoki 3,1 barobarga oshgan. Depozitlarning YaIMga nisbati, foizda 2019-yil boshida 17,2 % 2023-yil boshida yesa 24,4 % bulgan, bundan

3 O'zbekiston Respublikasi Prezidenti huzuridagi statistika agentligining 2018–2022-yillar byulletinidan muallif hisob kitobi.

4 Ushbu jadval O'zbekiston Respublikasi Markaziy bankining statistik blyuteni ma'lumotlari asosida muallif tomonidan tuzildi. Manba https://cbu.uz/oz/statistics/buleten/

kurinib turibdiki 2023-yil boshida 2019-yilga nisbatan 141,9 foizga oshgan. Bundan tashqari ushbu jadvalda ko‘rishimiz mumkinki bank kapitali 2019-yil boshida 26 678,90 mlrd so‘m 2023-yil boshida yesa 79 565,4 mlrd so‘m bulgan, bundan kurinib turibdiki deyarli 3 barobarga yoki 2023-yil boshida 2019-yil boshiga nisbatan 52 886,5 mlrd so‘mga, foizda esa 298% ga oshgan. Bank aktivlari va kapitalining bunday yuqori o‘sishini yanada chuqur tahlil qilish va uning tarkibiy o‘zgarishlari, mintaqalararo taqsimlanishi dinamikasini tahlil qilish orqali mavjud kamchiliklarni aniqlash va bartaraf etish chora tadbirlari bo‘yicha takliflar ishlab chiqish mumkin.

Tijorat banklari kreditlarining YaIMga nisbatan darajasining oshib borishi iqtisodiyotni pul mablag‘lari bilan ta’minlanganlik darajasini oshirish imkonini beradi. Bu esa, o‘z navbatida, xo‘jalik yurituvchi subyektlarning pul oqimini mustahkamlanishiga olib keladi va iqtisodiyotdagi to‘lovsizlik muammosini hal qilishda muhim o‘rin tutadi. Ammo iqtisodiyotni pul mablag‘lari bilan ta’minlanganlik darajasi past bo‘lib, investitsion va iste’molli talabni qisqarishiga olib kelishi mumkin[5].

TAHLIL VA NATIJALAR

Ta’kidlash joizki, iqtisodiyot tarmoqlarini modernizatsiyalash va texnik qayta jihozlashda tijorat banklarining investitsion kreditlari muhim rol o‘ynamoqda[6].

2.3-jadval: O‘zbekiston Respublikasida faoliyat ko‘rsatayotgan kredit tashkilotlari va ularning tarkibiy tuzilishi[7]

№	Kredit tashkilotlari	01.01.2017	01.01.2020	01.01.2022	01.01.2023
1	MB tomonidan ro‘yxatga olingan kredit tashkilotlari jami	103	147	177	199
2	shu jumladan:				
3	Tijorat banklari, shundan:	27	30	33	32
4	Davlat ulushi mavjud banklar	10	13	12	12
5	Xususiy tijorat banklari	17	17	21	20
6	Nobank kredit tashkilotlari, shundan:	76	117	144	167
7	Mikrokredit tashkilotlari	29	56	70	85
8	Lombardlar	47	61	73	81
9	Ipotekani qayta moliyalashtirish tashkilotlari	0	0	1	1
10	Tijorat banklarining filiallari, jami	855	850	860	832
11	Bank xizmatlar ofisi (shu jumladan minibanklar)	999	1050	1244	1543

2.3-jadvalga O‘zbekiston Respublikasida ro‘yxatga olingan kredit tashkilotlari statistikasi keltirilgan. Bugungi kunda yurtimizda olib borilayotgan iqtisodiy islohotlar bank tizimiga ham o‘zining ijobiy ta’sirini o‘tkazib kelmoqda.

Kredit tashkilotlarining faoliyatini tashkil etish uchun yaratilayotgan yengilliklar, shu jumladan, xorijiy davlatlarning rezidentlari bo‘lgan kredit tashkilotlarining O‘zbekiston bozoriga kirib kelishi mamlakat iqtisodiyotiga o‘z ta’sirini o‘tkazadi. So‘nggi 5 yillikda olib borilgan ochiq iqtisodiy siyosat natijasida, O‘zbekiston Respublikasi Markaziy banki tomonidan ro‘yxatga olingan tijorat banklari soni 2017-yilda 27 ta bo‘lsa, 2023-yil boshiga kelib 32 tani tashkil etmoqda. Bu o‘z navbatida iqtisodiyotga kiritiladigan yangi sarmoya, yaratiladigan yangi ish o‘rinlari va raqobat deganidir.

Markaziy bankning ma’lumotlariga ko‘ra respublikamizda faoliyat ko‘rsatayotgan tijorat banklarining soni 27 tadan 32 tagacha yoki 5 yil oldingiga nisbatan 18,5 % ga ko‘payganligini ko‘ramiz. Shundan, kapitalida davlat ulushi mavdjud bo‘lgan banklar soni 12 tani, kapitalida davlat ulushi mavjud bo‘lmagan xususiy banklar soni esa 20 tani tashkil etadi. Bundan tashqari 2017-yildan 2023-yil boshigacha tashkil etilgan kredit tashkilotlari 96 tani tashkil etib, 2023-yil 1-yanvar holatiga jami 199 ta kredit tashkilotlari Markaziy bank tomonidan ro‘yxatga olingan. Davlat ulushi mavjud banklar 2023-yil boshida 12 ta 2017-yil boshida esa 10 tani tashkil etadi bundan ko‘rinib turibdiki 2023-yil boshida 2017-yil boshiga nisbatan 1,2 barobarga oshgan.

Xususiy tijorat banklari esa 2023-yil boshida 20 ta 2017-yil boshida esa 17 tani tashkil qilgan va bundan ko‘rinib turibdiki 2023-yil boshida 2017-yil boshiga nisbatan 117,6 foizga oshgan.Qayd etish lozimki, kredit

5 Урманова Н. Основные направления долгосрочного развития финансовой системы Узбекистана. Методологические вопросы разработки стратегий долгосрочного развития. Материалы V Форума экономистов. – Ташкент: IMFR, 2013. – С. 52-56.

6 Mullajonov F. Barqaror bank tizimi mamlakat iqtisodiyotining mustahkam tayanchidir//Bozor, pul va kredit. – Toshkent, 2014. – №1. – 4-13-b.

7 Ushbu jadval O‘zbekiston Respublikasi Markaziy bankining statistik blyuteni ma’lumotlari asosida muallif tomonidan tuzildi. Manba https://cbu.uz/oz/statistics/buleten/

tashkilotlari orasida mikrokredit tashkilotlarining oshib borayotganligi tijorat banklari uchun qo‘shimcha raqobat muhitini yaratadi. Jumladan, 2017-yil boshida 76 ta nobank kredit tashkilotlari faoliyat ko‘rsatgan bo‘lsa, 2023-yil boshiga kelib ularning soni 167 ta yetdi. Mikrokredit tashkilotlari esa 2023-yil boshida 85 ta 2017-yil boshida 29 tani tashkil qilgan. 2023-yil boshida 2017-yil boshiga nisbatan 293,1 foizga oshgan. Lombardlar 2023-yil boshida 2017-yil boshiga nisbatan 172,3 foizga oshgan. Tijorat banklarining filiallari 2023-yil boshida 2017-yil boshiga nisbatan 97,3 foizga oshgan. Bank xizmatlar ofisi (shu jumladan minibanklar) 2023-yil boshida 1543 ta 2017-yil boshiga nisbatan 999 tani tashkil qiladi, bundan ko’rinib turibdiki 2023-yil boshida 2017-yil boshiga nisbatan 154,5 foizga oshgan. Olib borilayotgan iqtisodiy islohotlar samarasi o‘laroq yurtimizda kredit tashkilotlari faoliyati ijobiy tomonga o‘zgarmoqda. Shuningdek ularning aktivlari, kapitali oshayotganligi real iqtisodiy sektorga qo‘shimcha moliyaviy resurslar ajratish imkoniyatini beradi.

Tijorat banklarining resurs bazasini mustahkamlashga qaratilgan chora-tadbirlarni izchillik bilan amalga oshirilayotganligi va ushbu jarayonlarni davlat tomonidan qo‘llab-quvvatlanayotganligi o‘zining ijobiy samarasini bermoqda. Xususan, O‘zbekiston Respublikasi Prezidentining 2009-yil 28-iyuldagi PQ-1166-sonli “Tijorat banklarining investitsiya loyihalarini moliyalashtirishga yo‘naltirilgan uzoq muddatli kreditlari ulushini ko‘paytirishni rag‘batlantirish borasidagi qo‘shimcha chora- tadbirlar to‘g‘risida”gi qaroriga muvofiq, 2009-yilning 1-sentyabridan boshlab, Markaziy bankning majburiy zaxira stavkalarini tijorat banklari depozitlarining muddatiga bog‘liq ravishda tabaqalashtirilganligi banklarning uzoq muddatli depozit bazasini mustahkamlashda muhim rol o‘ynadi.

Bundan tashqari, O‘zbekiston Respublikasi Prezidentining 2010-yil 26-noyabrdagi PQ-1438-sonli “2011–2015-yillarda respublika moliya-bank tizimini yanada isloh qilish va barqarorligini oshirish hamda yuqori xalqaro reyting ko‘rsatkichlariga erishishning ustuvor yo‘nalishlari to‘g‘risida”gi va 2015-yil 6-maydagi PQ-2344-sonli “Tijorat banklarining moliyaviy barqarorligini yanada oshirish va ularning resurs bazasini rivojlantirish chora-tadbirlari to‘g‘risida”gi qarorlarida ham tijorat banklarining resurs bazasini mustahkamlash bo‘yicha aniq chora-tadbirlar belgilandi[8]. Shuningdek, O‘zbekiston Respublikasi Prezidentining 2015-yil 6-maydagi PQ-2344-sonli “Tijorat banklarining moliyaviy barqarorligini yanada oshirish va ularning resurs bazasini rivojlantirish chora-tadbirlari to‘g‘risida”gi Qaroriga muvofiq tasdiqlangan O‘zbekiston bank tizimini rivojlantirishning 2022–2026-yillarga mo‘ljallangan strategiyasida banklarning resurs bazasini mustahkamlash bo‘yicha quyidagi vazifalar belgilangan:

- likvidlilikni qoplash me’yori koeffitsiyentini joriy qilish;
- sof barqaror moliyalashtirish me’yori koeffitsiyentini joriy qilish;
- tijorat banklari kapitalining yetarliligiga nisbatan qo‘yiladigan talablarni bosqichma-bosqich oshirib borish;
- tijorat banklari tomonidan jalb qilinayotgan resurslarning foiz stavkalarini Markaziy bankning qayta moliyalash stavkasi va boshqa makroiqtisodiy ko‘rsatkichlarga bog‘liq holda o‘rnatish mexanizmini shakllantirish;
- tijorat banklarining depozit operatsiyalariga nisbatan belgilangan me’yoriy talablarni takomillashtirish;
- banklarning qarz qimmatli qog‘ozlarini emissiya qilish hajmini oshirish;
- uzoq muddatli innovatsion depozit dasturlarini ishlab chiqish.

Ta’kidlash joizki, O‘zbekiston bank tizimining barqarorligini ta’minlanganligi aholi omonatlarini keng ko‘lamda jalb qilish imkonini bermoqda. Chunki, aholining pul mablag‘larini jalb qilib, ularni investitsiyalarga transformatsiya qilish birinchi navbatda bank tizimining barqarorligi va ishonchliligiga bog‘liq.

O‘zbekiston Respublikasi Markaziy bankining 2015-yil 22-iyuldagi 19/14-sonli (O‘zbekiston Respublikasi Adliya vazirligi tomonidan 2015-yil 13-avgustda 2709-sonli raqam bilan ro‘yxatga olingan) “Tijorat banklarining likvidliligini boshqarishga qo‘yiladigan talablar to‘g‘risidagi Nizomni tasdiqlash haqida”gi hamda Markaziy bankning 2015-yil 13-iyundagi 14/3-sonli (O‘zbekiston Respublikasi Adliya vazirligi tomonidan 2015-yil 6-iyuldagi 2693-sonli raqam bilan ro‘yxatga olingan) “Tijorat banklari kapitalining monandligiga qo‘yiladigan talablar to‘g‘risidagi Nizomni tasdiqlash haqida”gi yo‘riqnomalariga asosan Bazel qo‘mitasining bank nazoratiga oid bo‘lgan yangi talablari bank amaliyotiga joriy qilindi[9].

Ushbu yo‘riqnomalarda Bazel qo‘mitasining bank nazorati bo‘yicha yangi talablari, jumladan, tijorat banklari kapitalining yetarliligi qo‘yilgan talablarni bosqichma-bosqich oshirib borish, likvidlilikni qoplash me’yori va sof barqaror moliyalashtirish me’yori koeffitsiyentlarini joriy qilish, kapitalning himoyaviy konservatsiya buferini shakllantirish bo‘yicha talablari bank amaliyotiga qabul qilindi.

8 O‘zbekiston Respublikasi Prezidentining 2010-yil 26-noyabrdagi PQ-1438-sonli “2011–2015-yillarda respublika moliya-bank tizimini yanada isloh qilish va barqarorligini oshirish hamda yuqori xalqaro reyting ko‘rsatkichlariga erishishning ustuvor yo‘nalishlari to‘g‘risida”gi qarori//O‘zbekiston Respublikasi qonun hujjatlari to‘plami. – Toshkent, 2010. – №48. – 4–6-b.

9 www.lex.uz

O‘zbekiston Respublikasida Bazel qo‘mitasining mavjud 3 standartidagi talablar, mahalliy shart-sharoitlarni hisobga olgan holda, qabul qilindi.

Bazel-I standartidagi kapitalning yetarliligini baholash va kreditlarni riskka tortish tartibi qabul qilingan bo‘lsa, keyinchalik Bazel-II standartidagi kredit riskini baholash metodikasi va Bazel-III standartidagi asosiy talablar qabul qilindi.

Ta’kidlash joizki, likvidlilikni qoplash me’yori koeffitsiyentining eng past darajasi quyidagicha belgilandi:

2016-yil 1-yanvardan boshlab – 80%

2017-yil 1-yanvardan boshlab – 90%

2018-yildan 1-yanvardan boshlab – 100%.

Sof barqaror moliyalashtirish me’yori koeffitsiyenti esa, 2018-yilning 1-yanvaridan boshlab joriy etildi va uning eng past me’yoriy darajasi 100% qilib belgilandi. Bazel standartida ham ushbu koeffitsiyent bo‘yicha 1,0 yoki 100 foizli talab ko‘zda tutilgan.

E’tirof etish joizki, O‘zbekiston Respublikasi tijorat banklari kapitalining yetarliligiga nisbatan qo‘yilgan minimal talab 2025-yilning 1-yanvariga qadar oshirib boriladi (2.4-jadval).

2.4-jadval: O‘zbekiston Respublikasi tijorat banklari umumiy kapitali va birinchi darajali kapitalining yetarliligiga qo‘yiladigan minimal talablarni oshirib borilishi[10]

Talabni kuchga kirgan sanasi	Regulyativ kapital bo‘yicha talab	Birinchi darajali kapital bo‘yicha talab
01.09. 2015-yil	10,0	6,0
01.01. 2016-yil	11.5	7,0
01.01. 2017-yil	12,5	7,5
01.01. 2018-yil	13.5	8,5
01.01. 2019-yil	14,5	9,5

2.4-jadval ma’lumotlaridan ko‘rinadiki, respublika tijorat banklari umumiy kapitali va asosiy kapitalining yetarliligiga qo‘yilgan minimal talablar 2015-yil 1-sentyabrdan 2019-yilning 1 yanvariga qadar oshirib borilgan.

O‘zbekistonlik iqtisodchi olimlar tomonidan amalga oshirilgan tadqiqotlarning natijalari ko‘rsatdiki, birinchidan, tijorat banklarining depozitlari va umumiy kapitali miqdorlari o‘sish tendensiyasiga ega; ikkinchidan, mamlakat banklarining kreditlash salohiyati past; uchinchidan, yirik tijorat banklarida depozitlarning yetarli emasligi mavjud; to‘rtinchidan, qimmatli qog‘ozlar bozorining rivojlanish darajasini past ekanligi banklarni moliyaviy resurslar jalb etish imokniyatiga salbiy ta’sir ko‘rsatmoqda[11].

Tijorat banklari kapitali tarkibining barqarorligini ta’minlash, transaksion depozitlarning brutto depozitlar hajmidagi salmog‘ining barqarorligiga erishish, sof foizli marjani qisqartirish hisobidan muddatli depozitlarga to‘lanadigan foizlarning stavkasini oshirish, Markaziy bankning majburiy zaxira stavkalarini pasaytirish yo‘li bilan banklarning resurs bazasini mustahkamlashning maqsadga muvofiqligi iqtisodchi olimlar tomonidan asoslab berilgan.

Xo‘jalik yurituvchi subyektlarning tijorat banklari kreditlaridan foydalanish imkoniyatiga ta’sir qiluvchi asosiy omillardan biri – bu kreditlarning foiz stavkasi, ya’ni bahosidir. Kreditlar foiz stavkalarining yuqori ekanligi tijorat banklari kreditlaridan foydalanish darajasini oshirish imkonini bermaydi.

2.5-jadval: O‘zbekiston Respublikasi Markaziy bankining qayta moliyalash stavkasining yillik darajasi va tijorat banklari tomonidan so‘mda berilgan kreditlarning o‘rtacha yillik foiz stavkalari, foizda[12]

Ko‘rsatkichlar nomi	Yillar				
	2018	2019	2020	2021	2022-yil 1-kvartal
Markaziy bankning qayta moliyalash stavkasi	16,0	16,0	14,0	14	17
So‘mda berilgan kreditlarning o‘rtacha yillik foiz stavkasi	20,5	20,0	18,5	19,0	22,5

2.5-jadval ma’lumotlaridan ko‘rinadiki, 2018–2021-yillarda O‘zbekiston Respublikasi Markaziy bankining qayta moliyalash stavkasi 2018–2021-yillarda pasayish tendensiyasiga ega bo‘lgan. Buning natijasida tahlil qil-

10 O‘zbekiston Respublikasi Markaziy bankning 2015–2019-yillardagi hisobot byulletlari asosida muallif hisob-kitobi.

11 Bobakulov T.I. Bank tizimini modernizatsiyalashning dolzarb muammolari//Moliya-bank tizimini modernizatsiyalashning dolzarb masalalari. Respublika ilmiy-amaliy konferensiyasi materiallar to‘plami. Toshkent: IQTISOD-MOLIYA, 2015. – 22-25-b.

12 O‘zbekiston Respublikasi Markaziy bankning 2015–2019-yillardagi hisobot byulletlari asosida muallif hisob-kitobi.

ingan davr mobaynida tijorat banklari tomonidan so‘mda berilgan kreditlarning o‘rtacha yillik foiz stavkasininng pasayishi yuz bergan. Bu esa, xizmatlar sohasini kreditlash samaradorligini ta’minlashda muhim o‘rin tutadi.

2.5-jadval ma’lumotlardan ko‘rinadiki, 2020–2021-yillarda respublikamiz tijorat banklari tomonidan so‘mda berilgan kreditlarning o‘rtacha yillik foiz stavkasining pasayish tendensiyasi kuzatilgan. Bu esa, mazkur davrda xo‘jalik yurituvchi subyektlarning banklar kreditlaridan foydalanish darajasini oshirishga xizmat qilgan.

Tijorat banklari kreditlarining foiz stavkalarini pasayishi xo‘jalik yurituvchi subyektlarning kreditlarni qaytarish bilan bog‘liq bo‘lgan xarajatlarini kamaytirish imkonini bergani holda, kreditlarni o‘z vaqtida va to‘liq qaytarish ehtimolini ham oshiradi. Bu esa, o‘z navbatida, kreditlash samaradorligini oshirishga xizmat qiladi.

Markaziy bankning qayta moliyalash stavkasi respublikamizda bazaviy stavka hisoblanadi. Shu sababli, tijorat banklari kreditlarining foiz stavkalari Markaziy bankning qayta moliyalash stavkasining o‘zgarishiga monand ravishda o‘zgarib borishi lozim.

Markaziy bankning qayta moliyalash stavkasining o‘zgarishi tijorat banklari kreditlarining foiz stavkalari o‘zgarishiga ta’sir etuvchi muhim omillardan biri hisoblanadi.

Xalqaro amaliyotda xizmatlar sohasini banklar tomonidan mikromoliyalash moliyalashtirish tizimining muhim tarkibiy qismi hisoblanadi. Xususan, xizmat ko‘rsatish sohasi subyektlariga beriladigan mikrokreditlar va ko‘rsatiladigan mikrolizing xizmatlari ular faoliyatini rivojlantirishning zaruriy moliyaviy manbalaridan biri hisoblanadi.

Fikrimizcha, tijorat banklari xizmatlar sohasini kreditlash hajmini oshirish bilan kredit portfelining diversifikatsiya darajasini oshirishlari mumkin.

XULOSA VA TAKLIFLAR

Ta’kidlash joizki, respublikamizning yirik tijorat banklarida kredit portfelining diversifikatsiya darajasi past. Xalqaro amaliyotda tijorat banklari kredit portfelining mijozlarning tarmoq xususiyatiga ko‘ra diversifikatsiya qilish bo‘yicha me’yoriy mezon qilib 25% olingan. Ya’ni tijorat banki kreditlarining 25 foizdan ortiq qismini bitta tarmoqda to‘planib qolishi mumkin emas. Respublikamizning ayrim yirik banklarida ushbu ko‘rsatkichning darajasi 50 foizdan yuqoridir.

Xalqaro bank amaliyotida kredit portfelini diversifikatsiya qilishning asosiy yo‘nalishlari sifatida quyidagilardan foydalanilmoqda:

- bank kredit quyilmalarini iqtisodiyotning turli tarmoqlari bo‘yicha diversifikatsiyalash;
- bank kredit quyilmalarini mijozlar kesimida diversifikatsiyalash.

Diversifikatsiya qilinmagan kredit portfeli doimo yuqori riskli bo‘lib boradi.

Bankning kredit portfelini diversifikatsiya qilish yo‘li bilan kredit portfelini boshqarish bankning strategik rejalashtirish jarayoni bilan uzluksiz bog‘liqdir.

Diversifikatsiyaning xususiyatlari shundaki:

- birinchidan, diversifikatsiya hamma vaqt riskni kamaytiradi;
- ikkinchidan, kredit bo‘yicha foyda harakati qancha kam mos kelsa, riskni kamaytirish hisobiga diversifikatsiyadan shuncha ko‘p naf ko‘radi.

Kredit portfeli yigirmadan ortiq kreditdan tashkil topgan bo‘lsa, bunday portfel yaxshi diversifikatsiya qilingan portfel deyiladi.

Diversifikatsiya talab darajasida bo‘lishi uchun quyidagi shartlar bajarilishi kerak:

- portfel ko‘p sonli nisbatan mayda kreditlardan tashkil topishi;
- kreditlar risk jihatidan bir – biriga bog‘liq emas, ya’ni biron bir kredit bo‘yicha to‘lay olmaslik ehtimoli boshqa kredit bo‘yicha to‘lay olmaslik ehtimoli bilan bog‘liq bo‘lmasligi kerak.

Banklar uchun kredit portfelini diversifikatsiyalash oson, kreditni kam summada turli sohalarga, turli mintaqalarga ajratishga erishish lozim. Kreditlarni ta’minlanganligi bo‘yicha diversifikatsiya qilishda – ta’minlash asos qilib olingan obyektning likvidlik darajasiga e’tibor berish zarur. Kredit ta’minlanganligida likvidlilik darajasi qancha yuqori bo‘lsa, kredit va u bo‘yicha foizning ham o‘z vaqtida qaytishi oson va tez bo‘ladi.

Bankning kredit portfelini diversifikatsiya kilish yo‘li bilan kredit portfelini boshkarish bankning strategik rejalashtirish jarayoni bilan uzluksiz bog‘lik.

Agar kredit portfel o‘n beshdan ortiq mijozga berilgan yigirmadan ortiq kreditdan tashkil topgan bo‘lsa, bunday portfel yaxshi diversifikatsiya qilingan portfel deyiladi. Demak, diversifikatsiya talab darajasida bo‘lishi uchun quyidagi shartlar bajarilishi lozim:

- portfel ko‘p sonli nisbatan mayda kreditlardan tashkil topishi;
- kreditlar risk jihatidan bir – biriga bog‘liq emas, ya’ni biron bir kredit bo‘yicha to‘lay olmaslik extimoli boshqa kredit bo‘yicha to‘lay olmaslik extimoli bilan bog‘liq bo‘lmasligi kerak.

Diversifikatsiya yordamida kredit portfelining umumiy risk darajasini kamaytirishga erishish mumkin. Ba'zida alohida olingan kredit bo'yicha risk o'zgarmagan holda haqiqiy olinadigan daromad kutilayotgan daromadga tenglashishi mumkin.

Banklar uchun kredit portfelini diversifikatsiyalash juda ham oson. Yuqorida ta'kidlaganimizdek kreditni kam summada turli sohalarga (sanoat, kishlok xo'jaligi, transport, biznes, xorijiy mijozlarga), jumladan (shahar, viloyat, mamlakatlarga) turli mintaqalarga ajratishga erishish lozim.

Tijorat banklarining ma'lum sohalar bo'yicha ixtisoslashuvi, shu sohalar bo'yicha an'anaviy kreditlar berishi – diversifikatsiyalash usuliga to'liq, mos kelmasligi mumkin. Shu sababli bizning amaliy sharoitimizda ixtisoslashgan banklar ixtisoslashuv bilan diversifikatsiya o'rtasidagi muqobil chegarani tanlamoqlari, zarur holda ulardan biriga yon bermoqlari lozim.

Kredit portfelini diversifikatsiyalash qarzni to'lamaslik riskini eng oddiy va arzon usul bilan xedjirlashga yordam beradi va bankning ssuda va depozitlari keng mijozlar ko'lamiga bo'lib chiqishni anglatadi.

Karz berishda diversifikatsiyalash bankning ssuda portfelida absolyut miqdor yoki yalpi tutgan salmoqni to'g'ridan to'g'ri cheklashni anglatadi.

Kreditlarni diversifikatsiya qilishda kreditlarni kam miqdorda ko'proq mijozlarga berishga alohida e'tibor qilish lozim.

Kreditlarning ta'minlanganligi bo'yicha diversifikatsiya o'tkazish bizning banklarimiz amaliyotida kam qo'llaniladi. Bizning fikrimizcha, diversifikatsiyani kreditlarning ta'minlanganligi bo'yicha o'tkazish ham ancha samara beruvchi usul hisoblanadi. Chunki ta'minlanganlik kreditning asosiy tamoyillaridan biri bo'lib kreditning o'z vaqtida to'lanishiga asos hisoblanadi.

Kreditlarni ta'minlanganligi bo'yicha diversifikatsiya qilishda ta'minlash asos qilib olingan obyektning likvidlik darajasiga e'tibor berish zarur. Kredit ta'minotining likvidlilik darajasi qancha yuqori bo'lsa, kredit va u bo'yicha foizning ham o'z vaqtida qaytishi oson va tez bo'ladi. Shu jihatdan amaliyotda banklar bergan kreditlari bo'yicha ularning ta'minlanganligiga qarab diversifikatsiya qilish usulini qo'llash kredit risklarning kamayishiga va bank foydasining oshishiga olib kelishi mumkin

Tahlil natijalari ko'rsatdiki, tijorat banklari kredit quyilmalarining o'sib borishi, birinchi navbatda, banklar tomonidan jalb qilinayotgan depozitlar miqdorining ko'payishiga va banklarning moliyaviy xavfsizligini ta'minlash darajasini oshishiga bog'liq.

Kredit portfeliga quyidagicha ta'rif berish mumkin: bankning kredit portfeli – bu, bankning kredit operatsiyalarini amalga oshirish uchun zarurligi, bank tomonidan berilgan jami kreditlarning yig'indisini o'zida ifodalashi bilan ajralib turadi. Shuningdek, banklar faoliyatida kredit operatsiyalari asosiy o'rinni egallagani uchun ularning kredit portfelini to'g'ri tashkil qilish banklarning samarali va barqaror faoliyat ko'rsatishi uchun imkoniyat yaratib beruvchi asosiy omillardan biri hisoblanadi. Kredit operatsiyalarini olib borishda yo'l qo'yilgan kamchi-liklar banklar daromadining kamayishiga, ba'zi hollarda ularning sini-shiga olib kelishi mumkin.

Shu sababli, banklarning kredit portfeli va uning sifatini nazorat qilib borish tijorat banklari samarali faoliyatining garovidir. Yuqorida o'rganilgan holatlarga asoslanib, respublikamiz tijorat banklarida kredit portfelini boshqarish samaradorligini oshirish yo'llari yuzasidan izlanishlar olib borilishi globallashuv sharoitida dolzarblik kasb etadi.

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TIJORAT BANKLARI AKTIVLARINI DIVERSIFIKATSIYALASHNING ZAMONAVIY HOLATI VA TENDENSIYALARI

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TDIU mustaqil tadqiqotchisi

Annotatsiya: maqolada ATB “Agrobank”da aktivlarini diversifikatsiya qilish maqsadida biznesni rejalashtirish vazifalarini belgilash va ijrosini ta’minlash ilgari surilgan. Xususan, rentabellik va likvidlikning maqbul kombinatsiyasini ta’minlash bo‘yicha yagona kompleks yondashuvni shakllantirishning tavsifi keltirilgan. Shuningdek, pul resurslarini jalb qilish va taqsimlash dasturlarini ishlab chiqish, oqilona usullarni tanlash, tahlil qilish orqali kredit tashkilotlarini samarali faoliyaga erishish vositasi bo‘lib xizmat qiluvchi aktivlarni boshqarishni takomillashtirish ilmiy asoslangan.

Kalit so‘zlar: aktivlar va passivlar, diversifikatsiya, depozit, kredit, resurs.

Аннотация: в статье предлагается определить и обеспечить выполнение задач бизнес-планирования в АТБ «Агробанк» с целью диверсификации его активов. В частности, представлено описание формирования единого комплексного подхода для обеспечения оптимального сочетания доходности и ликвидности. Также способствовало совершенствованию управления активами, служащего средством достижения эффективной деятельности кредитных организаций за счет разработки программ привлечения и распределения денежных ресурсов, выбора и анализа рациональных методов.

Ключевые слова: активы и пассивы, диверсификация, депозит, кредит, ресурс.

Abstract: in the article, it is proposed to determine and ensure the implementation of business planning tasks in ATB “Agrobank” in order to diversify its assets. In particular, a description of the formation of a single integrated approach to ensure an optimal combination of profitability and liquidity is given. Also, the improvement of asset management, which serves as a means of achieving effective activity of credit organizations through the development of programs for the attraction and distribution of monetary resources, the selection and analysis of rational methods, was promoted.

Key words: assets and liabilities, diversification, deposit, loan, resource.

KIRISH

Aktivlarni diversifikatsiyalashning maqsadlari ko‘rib chiqilayotgan tushunchalar zanjirining ikkinchi elementi bo‘lgan bank boshqaruvi funksiyalari orqali amalga oshiriladi. Bank boshqaruvining umumiy funk-tsiyalari orasida reja-lashtirish, tashkil etish, muvofiqlashtirish, tartibga solish, rag‘batlantirish (motivatsiya), buxgalteriya hisobi, tahlil, nazorat va marketingni ajratib ko‘rsatish mumkin. Hozirgi vaqtda eng muhim va istiqbolli funksiyalar strategik rejalashtirish, nazorat va nazorat va marketing sifatida tan olingan.

Rejalashtirish bank aktivlarini boshqarishning neytral bo‘g‘inidir, chunki bu jarayon davomida boshqaruv maqsadlari aniqlanadi. Maqsadlar aktiv-larni shakllantirish yo‘nalishlarini tanlashda rejalashtirilgan vazifalar, standartlar, limitlar, belgilangan ustuvorliklarda ko‘rsatiladi.

Rejalar hujjatlashtiriladi va strategiya, konsepsiya, bank siyosati, uzoq muddatli va operativ reja va boshqalar shaklida bo‘ladi. Ammo, afsuski, O‘zbekiston sharoitida banklarda rejalashtirish funksiyasi yetarli darajada hali takomillashtirilmagan. Strategik rejalarning roli ayniqsa past bo‘lib, bu beqaror iqtisodiy vaziyatda bank risklarining ortishi va mamlakatimiz banklari o‘rtasida raqobat kuchayganligini hisobga olgan holda, paradoksal hisoblanadi.

MAVZUGA OID ADABIYOTLAR TAHLILI

Tijorat banki aktivlarini diversifikatsiya qilish, optimal boshqarishning eng to‘liq yondashuvlari xorijlik mutaxassislar S. L. VG Brevnov, D. D. Van Xuz, Ch. Velfel, E. Dolan, N. B. Merfi, R. L. Miller, D. Polfreman, P. Rose, S.Seeley, J. Sinki, F. Ford tadqiqotlarida yoritilgani bilan ahamiyatli.

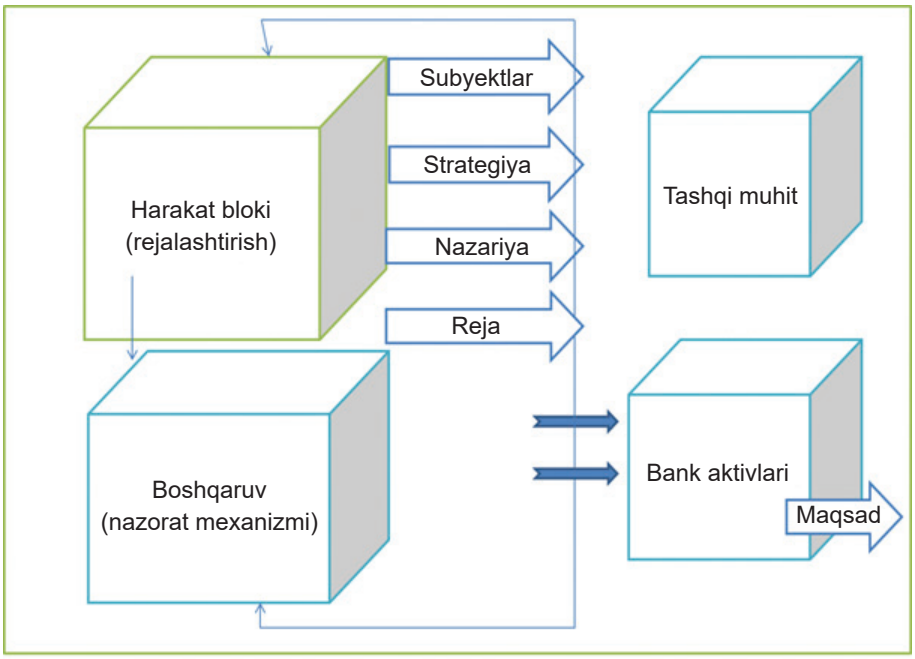
Shuningdek, mahalliy olimlardan bank aktiv amaliyotlari bilan bog‘liq, bank xizmatlarini rivojlantirish xususida O. F. Aliqoriyev, Z. Mustafoyev, B. K. Mirzamaydinov, M. M. Abduraxmanovalar izlanish o‘tkazgan. Banklarining bank aktivlari likvidligini ta’minlash borasida R. R. Tojiyev, O. B. Sattarovlar ilmiy izlanish olib borgan bo‘lsa, bank aktivlari bilan bog‘liq risklarni barqarorlashtirish bo‘yicha A. A. Kifak, E. A. Muminova, N. F. Idiyev, F. N. Nasriddinov, N. F. Karimov, V. V. Pshenichnikovlar tadqi-qotlar olib bormoqda. Bank aktiv amaliyotlarini prognozlashning ekono-metrik usullarini rivojlantirish bo‘yicha ham U. A. Otajonov, Yu. E. Djurayevlar, bank aktiv amaliyotlari nazoratini takomillashtirish bo‘yicha N. F. Karimov, M. K. Ermatov, O. A. Yuldoshev, X. F. Dadabayeva, O. F. Abdusalamovalar ilmiy izlanishlani hayotga keng tatbiq etib kelayotgani va bu ilmiy izlanishlar mazkur dissertatsiya ishmizda muhim manbalar bo‘lib xizmat qildi[1].

Professor H. O‘. Rahmatovning ta’kidlashicha, hozirgi kunda milliy iqtisodiy va jahon moliya bozori tajribasiga asoslangan holda mamlakatimiz bank tizimi faoliyatini muvofiqlashtirish hamda bank tizimi qonunchilik bazasini mustahkamlash, banklar va tadbirkorlik subyektlari o‘rtasidagi o‘zaro manfaatli hamkorlikni kuchaytirish maqsadida bir qator tizimli chora-tadbirlar amalga oshirib kelinmokda[2].

A. Y. Abdullayevni qayd etishicha, jahon iqtisodiyotida sodir bo‘lgan moliyaviy-iqtisodiy inqiroz dunyoning ko‘plab mamlakatlarida tijorat banklari likvidliligining zaiflashuviga, yirik mikdorda aktivlar bilan ta’minlanmagan pullarning muomalaga chiqishiga, to‘lov balanslari qolatining yomonlashuviga va pirovard natijada, milliy ikdisodiyotlarning retsessiya qolatiga tushib qolishiga olib kelmokda [2].

TADQIQOT METODOLOGIYASI

Bank aktivlarini diversifikatsiya qilish bank boshqaruvining ajralmas qismi bo‘lib, buning natijasida bu jarayonning nazariy kelib chiqishi nafaqat aktivlar portfelini shakllantirish xususiyatlaridan, balki bank boshqaruvining mohiyatidan ham kelib chiqadi. Tijorat bankining bank aktivlarini diversifikatsiya qilish jarayonini quyidagi rasmda izoh-laymiz (2.1-rasm).



2.1-rasm: Bank aktivlarini boshqarishning umumlashtirilgan sxemasi

Tabiiyki, har bir oqilona boshqaruv jarayoni maqsadlarni belgilashdan boshlanadi. Bank aktivlarini boshqarishning maqsadlari bir xil emas va barqaror emas, balki dinamikdir. Chunki, har bir bank aktivlar diversifikatsiya qilish o‘z hududiy va ichki imkoniyatidan kelib chiqib, turlicha belgilashi mumkin.

1 Karimov N. F. Tijorat banklarida auditni tashkil k,ilish va uni uslubiyotini takomillashtirish muammolari. Doktorlik dissertatsiyasi. – T.: 2008.; Ermatov M. K. CAM EL reyting tizimi va bank auditini takomillashtirish muammolari. Nomzodlik dissertatsiyasi. – T.: 2008.; Yuldoshev O. A. Uzbekiston Markaziy bankining tijorat banklari faoliyatini tartibga solish amaliyotini takomillashtirish. Nomzodlik dissertatsiyasi. -T.; 2011.; Dadabayeva X. F. Uzbekiston Respublikasi tijorat banklarini nazorat k;ilish muammolari. Nomzodlik dissertatsiyasi. – T.: 2005.; Abdusalamova O. F. Bozor ik;tisodiyoti sharoitida tijorat banklari faoliyatini tartibga solish masalalari. Nomzodlik dissertatsiyasi. – T.: 2002.

2 Bank aktivlari samaradorligini oshirish masalalari: zamonaviy yondashuv va yechimlar: Monografiya / X,.U. Raxmetov. – T.: “Iqtisod-Moliya”. – 292-b.

Tadqiqotimizda shu sababli, olimlarning [71] iqtisodiy adabiyotlarda aktivlarni boshqarishning belgilangan maqsadlarini bir bor yoki doimiy shakllantirishga urinishlari bizga mantiqsiz ko‘rinadi.

Bizning fikrimizcha, dastlab quyidagicha yondashuvni tanlash kerak:

- birinchidan, aktivlarni diversifikatsiya qilish maqsadlari bank boshqaruvining maqsadlari bilan belgilanishi kerak;
- ikkinchidan, aktivlarni diversifikatsiya qilishda tashqi omillarni va ichki omillarni taqqoslab ko‘rish lozim.

Buning sababi shundaki, aktivlar bank mahsuloti bo‘lib, uni ishlab chiqarishda bank resurslari xom ashyo sifatida ishlatilgan. Bankning barcha faoliyati jami bank mahsulotini yaratishga qaratilgan. Shuning uchun bank diversifikatsiya qilishning maqsadlari va bank aktivlarini boshqarishning maqsadlari o‘xshashdir. Qoida sifatida, chunki bunday maqsadlar bankning rentabelligini, likvidligini, ishonchliligini (minimal risk) belgilaydi. Xorijda hozirgi vaqtda aktivlar va passivlarni muvofiqlashtirilgan boshqarish zarurligi haqidagi fikr hukmronlik qilmoqda [25]. Bunday boshqaruvning maqsadi ko‘p hollarda bank marjasini tavakkalchilikning maqbul darajasida, shu jumladan, likvidlik riskini maksimal darajada oshirish (barqarorlashtirish) sifatida qaraladi. Ammo bank likvidligi pasayganda, likvidlikni oshirish asosiy maqsad bo‘lSh jumladan likvidlik xavfi. Ammo bank likvidligi pasayganda, likvidlikni oshirish asosiy maqsad bo‘lishi mumkin va bu mezon bankning maqbul daromadlilik darajasi bo‘ladi.

Bosh blokda menejmentni boshlash uchun boshqaruv subyektlari (bankda xo‘jalik boshqaruvi va rejalashtirishning tegishli organlari) mavjud nazariya asosida maqsadlar, strategiyalar, rejalar ishlab chiqadilar.

Shu jumladan, likvidlik xavfi ham bor. Ammo bank likvidligi pasayganda, likvidlikni oshirish asosiy maqsad bo‘lishi mumkin va bu mezon bankning maqbul daromadlilik darajasi bo‘ladi[26].

Aktivlarni diversifikatsiyalashning maqsadlari ko‘rib chiqilayotgan tushunchalar zanjirining ikkinchi elementi bo‘lgan bank boshqaruvi funksiyalari orqali amalga oshiriladi. Bank boshqaruvining umumiy funk-tsiyalari orasida rejalashtirish, tashkil etish, muvofiqlashtirish, tartibga solish, rag‘batlantirish (motivatsiya), buxgalteriya hisobi, tahlil, nazorat va marketingni ajratib ko‘rsatish mumkin. Hozirgi vaqtda eng muhim va istiqbolli funksiyalar strategik rejalashtirish, nazorat va nazorat va marketing sifatida tan olingan.

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Rejalashtirish tijorat bankining funksiyasi bilan chambarchas bog‘liq, chunki agar u maqsad qo‘ygan bo‘lsa, unga qanday erishish mumkinligi haqidagi savolga javob topish bank majburiyatiga kiradi. Uning yordamida bank aktivlarini boshqarish jarayoni tashkiliy ta’minlanadi, faol operatsiyalarni amalga oshirish imkonini beruvchi tashkiliy tuzilma yaratiladi va takomillashtiriladi. Banklar odatda bo‘linmalarni tashkil qiladi, muayyan faol operatsiyalarni bajarishga ixtisoslashgan (kreditlarni boshqarish, investitsiyalarni boshqarish, valyutani boshqarish va boshqalar). Ular o‘rtasidagi vakolat va funksiyalarni aniq belgilash va diversifikatsiya qilish maqsadida bankning faol operatsiyalarni amalga oshiruvchi tarkibiy bo‘linmalari to‘g‘risidagi nizomlar hamda ushbu bo‘linmalar xodimlarining lavozim yo‘riqnomalari ishlab chiqilishi lozim.

Boshqaruv jarayonini diversifikatsiya qilish va tashkiliy qo‘llab-quvvatlash uchun, masalan, kreditlar berish va to‘lash, kreditlangan yoki boshqa faol operatsiyalar amalga oshiriladigan mijozlar uchun risk chegaralarini belgilash bo‘yicha tartib- qoidalar ishlab chiqilishi ayni muddaodir (5-ilova).

Ammo ko‘pgina, ayniqsa tijorat banklarida aktivlarni boshqarishni tashkil etish funksiyasi shakllanmagan bo‘ladi. Bir so‘z bilan aytganda ular operatsiyalarni amalga oshirish uchun o‘z qoidalariga ega emaslar va boshqaruv tijoart banklari tomonidan o‘z-o‘zidan amalga oshiriladi. Ko‘pgina banklar-ning bankrot bo‘lishi noto‘g‘ri boshqaruv, xususan, aktivlar bilan ishlashning toto‘g‘ri tashkil etilishi bilan bog‘liq. Shuning uchun zamonaviy sharoitda bu funksiyaning ahamiyatini oshirish kerak.

Bizning fikrimizcha, tijorat bank aktivlarini boshqarishda amalga oshiriladigan navbatdagi funksiya muvofiqlashtirishdir. Bank aktivlari bir necha turdagi mahsulotlar bilan ifodalanganligi sababli ular o‘rtasida ma’lum nisbat o‘rnatilishi, transport vositalari yoki boshqa mahsulotlar ishlab chiqaruvchi bank bo‘linmalarining ishini muvofiqlashtirish zarur. Resurslarni jalb qilish bilan shug‘ullanadigan bo‘linmalarning faoliyati ham muvofiqlashtiriladi, chunki faol operatsiyalar faqat mavjud mablag‘lar doirasida amalga oshiriladi. Aktivlar assortimentining kengayishi, banklarning filiallar tarmog‘ining o‘sishi bilan muvofiqlashtirish funksiyasining ahamiyati oshishi zarur.

Bank boshqaruvining diversifikatsiya qilish funksiyasi sifatida tartibga solish hisoblanadi – bu, bank aktivlari tizimi bo‘lgan dinamik tizimda berilgan parametrlarni saqlash bo‘yicha faoliyatdir. Tartibga solish jarayonida

tizim chiqishining belgilangan qiymatdan, ya'ni me'yordan barcha og'ishlari muvozanatlashtiriladi. Ushbu jarayonning vositalari normalar bo'lib, ular: chegaralar, standartlar, maqsadlar, prinsiplar va boshqalarni o'z ichiga oladi.

Tartibga solish O'zbekiston Respublikasi Markaziy banki tomo-nidan nazorat organi sifatida amalga oshiriladi:

- O'zbekiston banki faol operatsiyalar bo'yicha banklarning faoliyatini tartibga solish standartlarini belgilaydi;
- bir qarz oluvchiga, shuningdek qarz oluvchi-aksiyadorga, insayderga tavakkalchilik nisbati; katta kredit risklari uchun standartlar;
- bitta yuridik shaxsning aksiyalarini (ulushlarini) sotib olish standarti;
- likvidlik ko'rsatkichlari; har bir valyuta va barcha valyutalar uchun bankning ochiq valyuta pozitsiyasining maksimal qiymati (chegarasi);
- shuningdek, banklar tomonidan ssuda (ssudaga ekvivalent) qarzlar bo'yicha yuzaga kelishi mumkin bo'lgan yo'qotishlar uchun zaxiralarni va bankning qimmatli qog'ozlarga qo'yilgan mablag'larning potensial qadrsizlanishi uchun rezervlarni yaratish va ulardan foydalanish tartibi [28].

Ta'kidlash kerakki, O'zbekiston tijorat banklari tomonidan faol operatsiyalar xavfini cheklash bo'yicha o'rnatilgan standartlar tijorat banklari e'tiboriga faqat ularni hisoblashning umumiy metodologiyasi va ruxsat etilgan maksimal qiymatlarni keltirib chiqaradi, banklarga faol operatsiyalarni cheklash uchun qo'shimcha standartlarni belgilash huquqini beradi. Operatsiyalar va ular bilan bog'liq risklar, aktivlarni risk darajasi bo'yicha tasniflash bo'yicha o'z yondashuvlarini ishlab chiqish va qo'llash, tijorat banklari standartlariga nisbatanrisk lozim. Tadqiqotimizda aniqlandiki, afsuski, tijorat bankida bunday ishlar hozircha to'g'ri yo'lga qo'yilmagan [29].

Aytish mumkinki, qoida tariqasida, bu ish ko'plab filiallari bo'lgan eng yirik banklarda yaxshi joylashtirilgan. Ko'p tarmoqli banklarning markaziy apparati O'zbekiston Banki tomonidan belgilangan me'yoriy ko'rsatkichlar doirasida o'z bo'linmalari uchun har xil turdagi standartlarni, maqsadli ko'rsatkichlarni va risk sublimitlarini tasdiqlaydi.

TAHLIL VA NATIJALAR

Tadqiqotimizda tijorat banklari va fuqarolar o'rtasidagi munosabatlarni diversifikatsiya uchun hisobga olish muhim ahamiyatga ega deb topdik. Shu nuqtayi nazardan 2022-yilgi davomida Xalq qabulxonalariga kelib tushgan fuqarolarning murojaatlari o'rganildik. Xususan, bank sektori faoliyatiga oid masalalar bo'yicha 48 mingta (kuniga o'rtacha 131 ta) murojaat kelib tushgan.

Murojaatlarning eng katta qismi, qariyb 25% i "Xalq bank" faoliyatiga tegishli bo'lsa, undan keyin "Agrobank", "Mikrokreditbank" faoliyati bilan bog'liq. Shu bilan birga, takroriy 6 ming murojaatni o'rganish shuni ko'rsatdiki, eng ko'p ko'rsatkich ham yuqorida ko'rsatilgan banklarga to'g'ri kelgan.

Murojaatlarning 31,6%i ijobiy hal qilingan. Rad etilgan murojaatlarning aksariyati "Mikrokreditbank", "Agrobank" va "Xalq bankiga"ga tegishli.

Tadqiqot shuni ko'rsatdiki, fuqarolardan banklar faoliyatidan norozilik mazmunidagi 9 mingga yaqin murojaat kelib tushgan.

2022-yilning I V chorak yakunlari bo'yicha "Kapitalbank" O'zbekistonning eng faol yirik banklari reytingida yana birinchi o'rinni egalladi. "Hamkorbank" o'z mavqeyini saqlagan holda reytingda ikkinchi o'rinni egallab turibdi, "Azia Alyans bank" 1 pog'onaga ko'tarilib, "Trastbank" bilan o'zaro o'rin almashishdi va kuchli uchlikni yakunladi.

"Azia Alyans bank" likvidlik (1-o'rin) va moliyaviy vositachilik (1-o'rin) ko'rsatkichlarini saqlab qoldi, aktivlar sifati ko'rsatkichlarini ikki pog'onaga yaxshilagan holda – 5-o'ringa va boshqaruv samaradorligi ko'rsatkichlarini 3 pog'onaga yaxshilab – 6-o'ringa ko'tardi. Biroq, reyting natijalari shuni ko'rsatadiki, "Aziya Alyans bank" kapital yetarliligi ko'rsatkichlariga e'tibor qaratishi kerak, ular o'zgarishsiz qolmoqda, chunki bank bir yil avvalgidek ushbu ko'rsatkich bo'yicha reytingning so'nggi qatorini (17-o'rin) egallab turibdi. Eslatib o'tamiz, 2021-yilning IV choragida "Aziya Alyans bank" reytingdagi o'rnini 2 pog'onaga yaxshilagan va shu bilan birga moliyaviy vositachilik, potensial daromadlilik va likvidlik bo'yicha yaxshi natijalarni ko'rsatib, 6-o'rinni egallagan edi.

Transformatsiya jarayonida bo'lgan davlat ulushi mavjud yirik banklardan "Ipoteka bank" yana reytingda o'z o'rnini yo'qotdi va umumiy reytingda 9-o'ringa tushib ketdi. Ushbu bank ketma-ket uchinchi chorakda moliyaviy vositachilikning pasayishini (15-o'rin) ko'rsatmoqda, bu muddatli depozitlarning kreditlarga nisbatini yanada oshirish, boshqa banklar va moliya institutlaridan olingan mablag'lardan foydalanish samaradorligini oshirish zarurligini, shuningdek, Moliya vazirligi oldidagi majburiyatlarini ko'rsatdi. Bank moliyaviy likvidlik ko'rsatkichini biroz yaxshilab, 11-o'ringa ko'tarilganiga qaramay, tahlillar shuni ko'rsatadiki, yuqori likvidli aktivlarning jami aktivlarga nisbati pasayishi maqsadga muvofiqdir.

№	BANKLAR	Umumiy reyting	Reyting o‘zgarishi	Moliyaviy vositachilik bo‘yicha reyting	Moliyaviy ommaboplik bo‘yicha reyting	Kapital yetarliligi bo‘yicha reyting	Aktivlar sifati bo‘yicha reyting	Boshqaruv samaradorligi bo‘yicha reyting	Daromad olish salohiyati bo‘yicha reyting	Likvidlilik bo‘yicha reyting
1	Kapital bank	1	0	1	1	15	1	4	13	4
2	Hamkor bank	2	0	10	4	9	3	5	2	6
3	Aziya Alyans bank	3	▲1	1	12	17	5	6	8	1
4	Trast bank	4	▼-1	6	11	4	7	7	1	2
5	Ipak yo‘li bank	5	▲1	14	2	6	12	8	3	5
6	Invest Finans bank	6	▼-1	3	10	13	2	10	10	8
7	Oriyent Finans bank	7	0	7	17	2	4	2	4	3
8	Aloqa bank	8	▲1	4	5	16	6	12	14	14
9	Ipoteka bank	9	▼-1	15	6	10	8	3	5	11
10	Mikrokredit bank	10	▲1	8	7	1	11	17	9	17
11	Agro bank	11	▼-1	13	3	5	13	15	16	16
12	Xalq banki	12	0	5	9	3	17	13	12	7
13	Qishloq qurilish bank	13	0	12	8	14	9	11	15	13
14	O‘zmilliybank	14	0	17	16	7	16	1	16	9
15	O‘zsanoatqurilishbank	15	0	16	15	11	14	9	17	10
16	Turon bank	16	0	11	14	8	10	16	11	15
17	Asaka bank	17	0	9	13	12	15	14	17	12

4-chorakda moliyaviy vositachilik ko‘rsatkichi bo‘yicha “O‘zmilliy bank” yirik banklar reytingida 17-o‘rinni saqlab qoldi, shuningdek, ushbu ko‘rsatkich bo‘yicha “Hamkorbank” 3 pog‘onaga, “Invest Finans bank” va “Agrobank” 2 pog‘onaga, “Xalq bank” 1 pog‘onaga pastladi.

Daromad olish salohiyati ko‘rsatkichi bo‘yicha reytingda “Asaka bank” eng pastki pog‘onani saqlab qoldi, “Xalq bank” 2 pog‘onaga, “Aloqa bank” va “Agrobank” 1 pog‘onaga tushgan.

Boshqaruv samaradorligi ko‘rsatkichi bo‘yicha “O‘zsanoatqurilishbank” 4 pog‘onaga pastladi.

Aktivlar sifati ko‘rsatkichi bo‘yicha “Xalq bank” oxirgi pog‘onani egalladi egalladi va eng katta pasayish 3 pog‘onaga tushgan Mikrokreditbank tomonidan ko‘rsatildi.

“Mikrokreditbank” boshqaruv samaradorligi va likvidligi jihatidan eng yomon bank bo‘lib chiqdi.

“Asaka banka”ning moliyaviy imkoniyatlari va likvidlik ko‘rsatkichlari biroz yaxshilanganiga qaramay, ushbu bank umumiy reytingda oxirgi o‘rinni egallab turibdi.

2022-yil IV choragi uchun kichik banklar faoliyati reytinggida 14 ta kichik banklar orasida Top-3 o‘zgarishsiz qoldi, shuning uchun joriy yilning uchinchi choragida “Davrbank”, “Universal bank” va “Ziraat bank” etakchi o‘rinlarini saqlab qolib, o‘z mavqeyini yana bir bor mustahkamladi.

To‘rtinchi chorakda 14 ta kichik bank orasida “Tibisi bank” va “Garant bank” reytingda o‘z o‘rnini saqlab qola olmadi, “Tenge bank”, “Anor bank” va “O‘zagroeksportbank” esa reytingda bir pog‘ona ko‘tarildi.

O‘zbekistonda bank tizimi hali ham faol rivojlanish bosqichida va davlat banklarini xususiylashtirishga tayyorgarlik ko‘rmoqda. Bank sektoridagi davlat ulushini 2025 yilda joriy 82%dan 40%gacha kamaytirish rejalashtirilgan.

Bank tizimida davom etayotgan o‘zgarishlar va raqobat muhitining o‘sishi xususiy banklarni, xususan, innovatsion moliyaviy mahsulotlar va xizmatlarni izlash orqali yanada rivojlantirish zarurligini ko‘rsatmoqda.

Umuman olganda, o‘rta muddatli istiqbolda bank sektorining moliyaviy barqarorligi, banklar kapitalining yetarli darajada va rentabellikning yuqori darajada bo‘lishi kutilmoqda.

Banklarning ishonchliligini aniqlashda muallif ularni sinflarga ajratdi:

- birinchi sinf – bir nechta yirik mijozlarga xizmat ko‘rsatuvchi o‘ta kichik banklar;
- ikkinchi sinf – asosan, kengroq mijozlar doirasiga ega bo‘lgan va jismoniy shaxslar bilan ishlaydigan mintaqaviy darajadagi banklar.

№	BANKLAR	Umumiy reyting	Reyting o‘zgarishi	Moliyaviy vositachilik bo‘yicha reyting	Moliyaviy ommaboplik bo‘yicha reyting	Kapital yetarliligi bo‘yicha reyting	Aktivlar sifati bo‘yicha reyting	Boshqaruv samaradorligi bo‘yicha reyting	Daromad olish salohiyati bo‘yicha reyting	Likvidlilik bo‘yicha reyting
1	Kapital bank	1	0	8	1	9	2	5	4	11
2	Hamkor bank	2	0	1	5	10	3	3	11	5
3	Aziya Alyans bank	3	0	1	6	6	7	4	6	7
4	Trast bank	4	▲1	6	4	1	10	9	5	4
5	Ipak yo‘li bank	5	▲1	1	2	12	4	10	12	9
6	Invest Finans bank	6	▼-2	1	3	5	6	12	7	10
7	Oriyent Finans bank	7	0	10	8	1	1	6	3	1
8	Aloqa bank	8	0	9	7	1	11	1	1	8
9	Ipoteka bank	9	0	1	9	8	9	8	9	6
10	Mikrokredit bank	10	0	10	10	7	5	2	8	1
11	Agro bank	11	▲1	14	11	1	12	7	1	1
12	Xalq banki	12	▼-1	7	12	11	8	11	10	12

Uchinchi sinfga “o‘yin qoidalari”ni o‘rnatadigan yirik mintaqaviy va butun universal banklari kiradi. Har bir sinf uchun bankning ishonchliligini ta’minlovchi aktivlarning maksimal hajmi inqirozdan oldingi davrdan inqirozdan keyingi davrgacha sezilarli darajada o‘zgardi [160]. Shunday qilib, banklarning optimal hajmi nisbiy tushuncha bo‘lib, harakatchanlik bilan tavsiflanadi.

Ularni bank boshqaruvi va aktivlarni boshqarishda qo‘llashni talab qiluvchi universal qonunlardan biri bu muvozanat qonunidir.

Bizningcha, ushbu qonun sifat parametrlari va nazariyalarini tanlashda nafaqat miqdoriy muvozanatga, balki optimalga ham rioya qilish talablarini qo‘yadi.

Bank aktivlariga kelsak, u aktivlar turlari o‘rtasidagi optimal nisbatni saqlashni talab qiladi. Shu bilan birga, aktivlar portfeli dinamik ekanligini hisobga olish kerak, shuning uchun optimal balans aktivlar portfeli hajmidagi doimiy o‘zgarishlarga moslashishi kerak.

Shuningdek, aylanma va sifat jihatidan o‘zaro bog‘langan aktivlar va passivlar o‘rtasidagi muvozanatni saqlash talab etiladi. Aylanma bo‘yicha aktivlar va passivlar balansini baholash uchun aktivlarning o‘rtacha og‘ir-likdagi (summalar bo‘yicha) muddatining majburiyatlarning o‘rtacha (summalar bo‘yicha) muddatiga nisbati sifatida muddatlarning o‘zgarishi koeffitsiyentini hisoblash kerak.

Bizning fikrimizcha, aktivlar va passivlarni tabiatan bog‘lash muayyan aktivlarga tegishli moliyalashtirish manbalarini belgilashni o‘z ichiga oladi. Masalan, investitsiya kreditlarini berish uzoq muddatli resurslar va bankning tavakkal operatsiyalarni amalga oshirish uchun mo‘ljallangan o‘z kapitaliga bog‘liq bo‘lishi kerak [37].

Bank likvidligini boshqarish uchun ular, shuningdek, uning optimal holatiga erishishga intilishadi, chunki likvidlikning yetarli emasligi to‘lov qobiliyatini yo‘qotish va bankning o‘zi mavjudligini to‘xtatish bilan tahdid qiladi va ortiqcha likvidlik kredit tashkilotining xarajatlari va rentabel-ligini yo‘qotish bilan bog‘liq. Shunga qaramay, Darling nazariyasiga ko‘ra[3], aktivlarga nisbatan ortiqcha likvidlikning 3–5% dan past bo‘lishi risk haqida ogohlantiruvchi signaldir. Shuning uchun eng yaxshi variant bu ortiqcha likvidlikning zarur zaxirasini yaratish bo‘lib, bu bankning optimal ko‘rsatkichlariga erishish va zarur balansni ta’minlash imkonini beradi [38].

Kredit tavakkalchiligini sug‘urta qilish uchun kreditlar va unga tenglashtirilgan ssudalar bo‘yicha mumkin bo‘lgan yo‘qotishlar uchun zaxira yaratiladi. Muvozanat qonuni bu zaxirani optimal miqdorda shakllantirishni taqozo etadi, ammo zaxira yetarli bo‘lmasligi yoki ortiqcha bo‘lishi mumkin. Zaxiraning yetarli emasligi bankka kreditlarning qaytarilmasligi natijasida bir martalik yo‘qotishlarni paydo qiladi. Bu risk xavfi (kredit bank balansida bo‘lgan davrda zaxirani yaratish bankka kreditni to‘lamaslikdan kelib chiqadigan vaqt oralig‘ida potensial yo‘qotishlarni taqsimlashga imkon beradi), ortiqcha – bank foydasining yo‘qolishiiga sabab bo‘lishi mumkin.

Amaldagi tajoratbanklarida kreditlar bo‘yicha yuzaga kelishi mumkin bo‘lgan yo‘qotishlar uchun yaratilgan zaxiraning yetarliligini tahlil qilish kredit portfelini tashkil etuvchi har bir kredit uchun yuzaga kelishi mumkin

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bo‘lgan yo‘qotishlar uchun yaratilgan zaxira boyligiga asoslanadi. Shakllangan kredit portfelini tashkil etuvchi kreditlar bo‘yicha mumkin bo‘lgan yo‘qotishlar uchun zaxira miqdori to‘rtta risk guruhi bo‘yicha tasniflangan kreditlar hajmi va tegishli risk koeffitsiyentlari asosida hisoblangan ko‘rsatkich sifatida portfelning umumiy kredit riskiga teng ravishda belgilanadi.

XULOSA VA TAKLIFLAR

Tadqiqotmizda Agrobank aktivlarini diversifikatsiya qilish MDH va Sharqiy Yevropa davlatlari tajribasi o‘rganilgan holda, Jahon banki ekspertlari ko‘magida Moliya vazirligi va Markaziy bank mutaxassislari xulosalarini olgan holda ishlab chiqilgani aniqlandi.

O‘rganishda aniqlandik, 2022-yil bank tarixida o‘ziga xos bo‘lib, jahon moliyaviy inqiroziga qaramay, bank sifat ko‘rsatkichlarini oshirishga muvaffaq bo‘ldi.

Dissertatsiyamizda mazkur tijorat bankida nafaqat 2023-yilda, balki 2030-yilgacha aktivlar sifatini oshirish, fermer xo‘jaliklarini birlashtirish munosabati bilan qishloq joylarda filiallar tarmog‘ini optimallashtirish, faoliyatni yanada diversifikatsiya qilish va qishloq xo‘jaligi mahsulotlarini qayta ishlash sohasida investisiya siyosatini kuchaytirish uchun institutsional omillar mavjud.

Tadqiqotimizda aniqlandi-ki, “Agrobank” O‘zbekiston bo‘ylab 13 ta hududiy bo‘lim, 186 ta filial va 720 dan ortiq minibanklarga ega bo‘lib, Bank qishloq xo‘jaligini rivojlantirish va qishloq xo‘jaligida islohotlarni chuqurlashtirish, fermerlik harakatini qo‘llab-quvvatlash, qishloq xo‘jaligi ishlab chiqaruvchilariga keng ko‘lamli bank xizmatlarini ko‘rsatish kabi vazifalarni o‘z oldiga qo‘ygan.

Bizning fikrimizcha, bank ustuvor yo‘nalish sifatida likvidlilik va to‘lovga qobiliyatlilikni tanlaydi, bundan so‘ng daromadlilikni oshirishga intiladi.

Bankning kapital bazasini mustahkamlash maqsadida 2009-yilda olingan foydaning 30 foizi kapitallashtirishga yo‘naltiriladi. Bu, o‘z navbatida, bankning aktivlarini oshirish va foydaliligini ko‘paytirishga asos bo‘ladi hamda bankning kelajakdagi rivojlanishi uchun zamin yaratadi.

Respublika bank tizimining umumiy rivojlanishi bankning joriy holatiga ta’sir etuvchi muhim tashqi omillardan biri bo‘lib hisoblanadi. Banklar o‘rtasida o‘tkaziladigan to‘lovlar hajmining doimiy o‘sib borishini inobatga olib, bu omil sezilarli darajada to‘lovlar tizimi darajasi va yo‘nalishini takomillashtirishni, yangi bank texnologiyasini joriy etish hamda taqdim qilinayotgan xizmatlar sohasini kengaytirishni talab etadi.

Tadqiqotimizda Agrobank ichki omillari aktivlar va passivlar tuzilmasi, bank innovatsiyalari, moddiy-texnika baza va rahbar-xodimlarning malakasi o‘zida mujassam etadi. Aktivlar hajmida kredit qo‘yilmalari ustuvorligining saqlanishi hozirgi paytda aktiv va passivlar undirilish muddati bo‘yicha mutanosiblik muammosini hal qilishni talab etadi.

Kredit qo‘yilmalarining ma’lum bir qismi “talab qilib olinguncha” shartlarda jalb qilingan mablag‘lar hisobidan resurslar bilan ta’minlanishi joriy likvidlikni boshqarish jarayonini qiyinlashtirishi mumkin.

Aktivlar va passivlar tuzilmasini maqbullashtirish, aktiv operatsiyalar, jumladan kreditlar bo‘yicha yuzaga kelayotgan tavakkalchiliklarni boshqarish yuzasidan ishlar samaradorligini oshirish masalalari dolzarb bo‘lib qolmoqda.

Tadqitqotimizda o‘rganildiki, mamlakatimizning barcha hududlarida bank filiallarining mavjudligi agrosanoat kompleksiga bank xizmatlarini ko‘rsatish bo‘yicha yuklatilgan vazifalarni muvaffaqiyatli bajarish uchun qulay sharoit bo‘lib hisoblanadi va shu bilan bir qatorda bankning moddiy-texnika bazasini yetarli darajada saqlash uchun doimiy hamda sezilarli miqdorda xarajatlar qilishni talab qiladi. Iqtisodiyotda, shu jumladan, qishloq xo‘jaligida o‘tkazilayotgan islohotlarni qo‘llab-quvvatlash maqsadida joylarda bank shoxobchalari (minibanklar, maxsus kassalar) tizimini kengaytirish istiqboldagi asosiy vazifalardan biridir. AKT tizimini zamonaviy texnikalar bilan jihozlash bo‘yicha vazifani hal qilish bilan birgalikda bankning bir qator viloyat hamda tuman filiallari binolarini qurish va kapital ta’mirlash ham dolzarb masala hisoblanadi.

Shu o‘rinda qayd etish lozimki, mamlkatimiz tijorat banklarining aktivlarini boshqarish borasida bir qtator dolzarb muammolar mavjud. mazkur dolzarb muammolardan biri – bu tijorat banklari tomonidan berilgan kreditlar bo‘yicha muddati o‘tgan qarzdorlik miqdorining katta ekanligidir. Kreditlar bo‘yicha muddati o‘tgan qarzdorlik muammosining chuqurlashib ketishi ushbu masalani O‘zbekiston Respublikasi Prezidentining 2017-yil 12-sentyabrdagi PQ-3270-sonli “Respublika bank tizimini yanada rivojlantirish va barqarorligini oshirishga oid choratadbirlar to‘g‘risida”gi qarorida aks etishiga sabab bo‘ldi.

Tijorat banklari tomonidan iqtisodiyotning real sektoriga berilgan xorijiy valyutalardagi kreditlarning qaytmasligi muammosi ham mavjud. Binoabarin, O‘zbekiston Respublikasi tijorat banklarining aktivlarini boshqarishni takomillashtiriish bilan bog‘liq bo‘lgan muammolarning mavjudligi va ularni hal qilishning zarurligi ushbu dissertatsiya mavzusining asosiy maqsadlarini belgiladi [59].

Tadqiqotimizda ATB “Agrobank”ning aktivlarini diversifikatsiya qilish va uni boshqarish amaliyotini takomillashtirishga qaratilgan ilmiy takliflar va amaliy tavsiyalar ishlab chiqildi.

Dissertatsiya ishimizda, tijorat banklari aktivlarini diversi-fikautsiya qqilishni qisaman bank tizimini uzoq muddatli rivojlantirish strategiyasini tasdiqlash ustuvor vazifalari ijrosiga doir davlat dasturiga tayanish maqsadga muvofiq. Jumladan, O‘zbekiston Respbulikasi Prezidentining “2020–2025-yillarga mo‘ljallangan O‘zbekiston Respub-likasining bank tizimini isloh qilish strategiyasi to‘g‘risida”gi Farmoni bu borada muhimi ahamiyat kasb etadi.

Mazkur hujjat 5 yilga mo‘ljallangan banklar strategiyasini belgilab beradi.

Xususan:

- bank nazorati bo‘yicha qonunchilik bazasini takomillashtirish – bunda Bazel qo‘mitasi standartlari, moliyaviy hisobotlarning xalqaro standartlari va boshqalarni joriy etish ko‘zda tutilgan.
- banklarni o‘zgartirish va xususiylashtirish, kadrlar malakasini oshirish.
- xizmat ko‘rsatish sifatini yaxshilash va kengaytirish – bunda asosiy e’tibor mijozlarga yo‘naltirilgan xizmatlar, kreditlash mexanizmlari va biznes jarayonlarini avtomatlashtirishga qaratilmoqda.
- davlat ulushi bo‘lmagan banklar aktivlari hissasini hozirgi 15 foizdan 2025-yilga kelib 60 foizgacha oshirish;
- 2025-yilga kelib davlat ulushi mavjud kamida uchta bank kapitaliga zarur tajriba, bilim va nufuzga ega kamida uchta strategik xorijiy investorlarni jalb qilish;
- banklar majburiyatlarining umumiy hajmida xususiy sektor oldidagi majburiyatlar hissasini joriy 28 foizdan 2025-yil yakuniga 70 foizgacha oshirish;
- umumiy kreditlash hajmida nobank kredit tashkilotlari ulushini joriy 0,35 foizdan 2025-yilga kelib 4 foizgacha oshirish kabilarni.

Bugungi kunda tijorat banklarining aktivlari va majburiyatlarini muddatlari o‘rtasida mutanosiblikni mavjud emasligi, aktivlarning riskka tortilgan summasining o‘sish sur’atini brutto aktivlarning o‘sish sur’atidan yuqori ekanligi respublikamiz tijorat banklarining likvidliligiga nisbatan salbiy ta’sirni yuzaga keltirayotgani sohani diversifikatsiya qilishni taqozo qiladi.

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SIGNIFICANCE AND PROSPECTS OF USING ECONOMIC-MATHEMATICAL MODELS IN ANALYSIS OF OUR COUNTRY'S ECONOMIC GROWTH

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Abstract: in the article, economic growth is one of the main macroeconomic indicators. Including economic growth, its components, factors affecting it and their analysis based on economic-mathematical models, it is revealed that it is becoming the main focus of the current globalizing economy.

Key words: Economic growth, economic-mathematical models, globalization economy, econometric analysis, economic statistics, forecasting.

Annotatsiya: maqolada iqtisodiy o'sish eng asosiy makroiqtisodiy ko'rsatkichlardan biri ekani ilgari surilgan. Shu jumladan, iqtisodiy o'sish, uning tarkibiy qismlari, unga ta'sir etuvchi faktorlar va ularni iqtisodiy-matematik modellar asosida tahlilini olib borish hozirgi globallashib borayotgan iqtisodiyotning asosiy markazida ekani ochib berilgan.

Kalit so'zlar: Iqtisodiy o'sish, iqtisodi-matematik modellar, globallashuv iqtisodiyoti, ekonometrik tahlil, iqtisodiy statistikalar, prognozlash.

Аннотация: в статье экономический рост является одним из основных макроэкономических показателей. Включая экономический рост, его составляющие, факторы, влияющие на него и их анализ на основе экономико-математических моделей, выявлено, что он становится основным направлением современной глобализирующейся экономики.

Ключевые слова: экономический рост, экономико-математические модели, экономика глобализации, эконометрический анализ, экономическая статистика, прогнозирование.

I. INTRODUCTION

In today's globalized era, the search for the sources of the country's wealth and ways to continuously increase them is considered as the most important task for the countries. At the same time, it seems that achieving continuous growth is the most difficult task. It seems economic growth refers to the growth of the gross domestic product (GDP) and its value per capita. Therefore, in order to assess the economic potential of the country and the rate of the growth of the economy, it is necessary to evaluate the rate of the growth of the GDP. Currently, there are many shortcomings and uncertainties in the assessment of economic growth, as well as errors in the analysis. These make it somewhat difficult to make accurate conclusions about the state of economic growth and to forecast it. To prevent this, it is becoming a very important task to use foreign experience in analysis and to introduce accurate calculation methods into the accounting system of our country. For example, the Presidential Decree No PL – 4749 "Strategy of Actions for the Further Development of the Republic of Uzbekistan" adopted on February 2, 2017, which caused great economic growth, has achieved effective economic growth in recent years [1]. Including, the amount of GDP in our country between 2017–2021 will be 317.4 trillion soums (104.4% compared to last year), 424.7 trillion soums (105.4%), 529.3 trillion soums (105.8%) ,602.1 trillion soums (101.6%), 734.5 trillion soums in 2021 (107.4%) and 888.3 (120.9%) trillion soums in 2022 [6]. Determining how much each sector contributed to the size of the economy is becoming the main object of economic analysis. In addition, on January 28, 2022, our president approved the "Development Strategy of New Uzbekistan" for 2022-2026. The decision on economic growth for the next 4 years was also included in it [2]. Therefore, it is necessary to constantly analyze the results of these reforms. Econometric

analysis is important in economics for several reasons. That is, it transforms data into models for making accurate decisions and conclusions. In addition, in the current globalization era, which sector has a positive and which sector has a negative impact on the economic growth of our country. After the analysis, how much economic growth contributes to prosperity and forecasting future data through it and it leads to accurate and easy calculations based on econometric models.

II. LITERATURE REVIEW

First of all, since our topic is related to an economic growth, we will work on the concepts of economic growth and development based on the information given in foreign literatures. A number of research works of foreign scientists have been devoted to the problems of economic growth and the analysis of its factors. They paid great attention to the issue of the stability of the growth rates of countries' economies in market conditions.

First of all, according to the opinion of scientists of our country, including Z. Jumayev, economic growth means a long-term increase in the level of potential production corresponding to the conditions of full employment. inflation, or in other words, the growth of real and potential GDP [3].

According to the famous economist R. Solow, an economic growth mainly consists of 2 components: saving and investment. An increase in savings and investments increases the amount of fixed capital and, therefore, increases the amount of output and national income provided by employment [4].

According to Nobel laureate Paul Romer, an economic growth occurs when people accumulate and distribute resources in efficient ways. According to the recipe, we mix cheap ingredients. And the food we make has limited ingredients and turns out to be unexpectedly bad. If economic growth were to be achieved only in one way, we would end up with material shortages and unprecedented levels of pollution and chaos [5].

Another economist A. Levis in his model considered the labor force reserve as a basis for economic growth. According to him, this model is suitable for countries with "high population density, capital shortage, and limited natural resources". He included countries like India, Pakistan and Egypt [6].

III. RESEARCH METHODOLOGY

Systematic approach, statistics, mathematical modeling, economic analysis, comparison, scientific abstraction and other methods were used in the article. We also analyzed the relationships between the factors based on the multifactor regression equation and analyzed the predictions of our model using Microsoft Excel and Stata programs.

IV. ANALYSIS AND DISCUSSION OF RESULTS

An economic growth represents a long-term expansion of the potential production level corresponding to the conditions of full employment. Economic growth means an increase in aggregate supply, or in other words, an increase in the size of real and potential GDP. As a result of the study of the issue of economic growth, a solution to the problem of effective use of limited resources, which confronts the real production system, is found. Therefore, the study and analysis of economic growth factors and their effectiveness is one of the most urgent problems facing the society.

One of the main tasks of economic-mathematics is to provide it with the tools to build a model based on the given data. The regression modeling technique is very helpful for building a model in this case. The regression model can be linear or curved. Depending on this, we can conduct straight line or curve analysis. In this article, we have selected four factors that affect the main indicator in the analysis of the economic growth of our country and through these models, we performed our analysis through correlation and regression models. At the same time, the multifactor regression equation is as follows:

$$y = a + b_1 \times x_1 + b_2 \times x_2 + b_p x_p + \varepsilon$$

The main goal of multifactor regression is to build multivariate models by studying the effects of each of the factors on the modeled indicator separately and their combined effects.

The system of normal equations for this regression equation is:

$$\begin{cases} \sum y = n * a + b_1 \sum x_1 + b_2 \sum x_2 + \cdots . + b_p * \sum x_p \\ \sum y * x_1 = a * \sum x_1 + b_1 * \sum x_1^2 + b_2 * \sum x_1 * x_2 + \cdots + b_p * \sum x_p * \ x_1 \\ \cdots\cdots\cdots\

Solving the system by the method of determinants, its parameters can be found as follows:

$$a=\frac{\Delta a}{\Delta}, b_1 = \frac{\Delta b_1}{\Delta}, b_p = \frac{\Delta b_p}{\Delta}.$$

In the work of this article, we took 4 factors affecting the economic growth of our country. They are inflation, the volume of exports, investments in fixed capital and the quantity of produced consumer goods. We analyzed the relationship between these factors and our main indicator and whether they have a positive or negative effect on the formation of GDP using econometric models. We used correlation and regression models, which are widely used in econometrics, as our main analysis models. We divided our analysis into 3 parts. First, we conducted correlation analysis, then regression analysis, and finally forecasting. Now we will start our analysis part.

Table 1: Economic indicators of our country between 2000 and 2022

YEARS	GDP (bln soums)-Y	Inflation (%)	Export rate (bln soums)	Investments in fixed capital (billion soums)	Quantity of consumer goods (billion soums)
T	Y				
2000	3255.6	28.2	3264.7	744.5	833.2
2001	4925.3	26.6	3170.4	1320.9	1221.4
2002	7450.2	21.6	2988.4	1526.6	1670.4
2003	9844.0	3.8	3725.0	1978.1	1923.1
2004	12261.0	3.7	4853.0	2629.0	2247.8
2005	15923.4	7.8	5408.8	3165.2	2771.0
2006	21124.9	6.8	6389.8	4041.0	3865.0
2007	28190.0	6.8	8991.5	5903.5	5089.9
2008	38969.8	7.8	11493.3	9555.9	6930.4
2009	49375.6	7.4	11771.3	12531.9	8291.6
2010	74042.0	7.3	13023.4	16463.7	13683.8
2011	96949.6	7.6	15021.3	19500.0	18336.4
2012	120242.0	7.0	13599.6	24455.3	21527.8
2013	144548.3	6.8	14322.7	30490.1	28614.1
2014	177153.9	6.1	13545.7	37646.2	33868.5
2015	210183.1	5.6	12507.6	44810.4	42085.5
2016	242495.5	5.7	12094.6	51232.0	48253.8
2017	302536.8	14.4	12533.7	72155.2	59690.4
2018	406648.5	14.3	13990.7	124231.1	83512.6
2019	529391.4	15.2	17458.7	195927.3	110321.0
2020	602193.0	11.1	45102.3	210195.1	129348.6
2021	734578.7	10.0	16610.6	244962.6	152042.8
2022	888341.7	11.2	21297.3	345154.9	231458.5

The above table contains the data of the 4 factors we mentioned for 22 years between 2000-2022. Since the above indicators are given in different units (one is in %, the other is in numbers), it is not possible to analyze them uniformly. Therefore, in order to analyze them separately and to bring them to a homogeneous indicator, we will natural logarithm them through a mathematical method and the indicators will take the following form.

Table 2.

T	lnY	ln	ln	ln	ln
2000	8.088132	3.339322	8.090923	6.612713	6.725274
2001	8.502140	3.280911	8.061613	7.186069	7.107753
2002	8.915996	3.072693	8.002493	7.330798	7.420818
2003	9.194617	1.335001	8.222822	7.589892	7.561694
2004	9.414179	1.308333	8.487352	7.874359	7.717707
2005	9.675545	2.054124	8.595783	8.059972	7.926964
2006	9.958208	1.916923	8.762458	8.304247	8.259717
2007	10.246723	1.916923	9.104035	8.683301	8.535013
2008	10.570542	2.054124	9.349520	9.164914	8.843673
2009	10.807212	2.001480	9.373420	9.436033	9.022998
2010	11.212388	1.987874	9.474503	9.708913	9.523968
2011	11.481947	2.028148	9.617224	9.878170	9.816643
2012	11.697262	1.945910	9.517796	10.104602	9.977100
2013	11.881369	1.916923	9.569601	10.325157	10.261655
2014	12.084774	1.808289	9.513824	10.535987	10.430241
2015	12.255734	1.722767	9.434092	10.710196	10.647459
2016	12.398738	1.740466	9.400514	10.844120	10.784230
2017	12.619958	2.667228	9.436176	11.186575	10.996926
2018	12.915704	2.660260	9.546148	11.729899	11.332753
2019	13.179483	2.721295	9.767593	12.185499	11.611150
2020	13.308333	2.406945	10.716689	12.255791	11.770266
2021	13.507052	2.302585	9.717796	12.408861	11.931917
2022	13.69711	2.415914	9.966336	12.75175	12.35216

Using the Microsoft Excel program, we expressed the data in numerical form. Now let's start analyzing them. First of all, we make the following table to find the correlation coefficient to determine how much each factor affects GDP.

The result of these correlation calculations is as follows:

1. r_{yx1} **= −0.10.** In this case, a natural state was revealed. The rate of inflation between 2000 and 2022 is inversely related to the growth of the country's gross domestic product. It can be said that this factor pushed back the economic growth.
2. r_{yx2} **= 0.91.** In this case, economic growth was significantly affected by the volume of exports, and the relationship is correct and dense from an econometric point of view.
3. r_{yx3} **= 0.99.** In this case, investments in fixed capital are closely related to economic growth.
4. r_{yx4} **= 0.99.** The volume of consumer goods produced in 2000-2021 is closely related to our main indicator.

In addition, according to Table 3rd , we can determine the relationships between other factors. That is. That is, inflation has an inverse relationship with all other indicators. In the same way, we can determine the mutual correlation of other factors based on the data of Table 3.

Table 3.

	Ln Y	Ln	Ln	Ln	Ln
Ln Y	1				
Ln	-0.101848057	1			
Ln	0.911703341	-0.1784898	1		
Ln	0.99553638	-0.043307	0.91860253	1	
Ln	0.99793888	-0.0534196	0.90181	0.9967236	1

To conclude, from the 4 factors that we have selected, other factors besides inflation actively and effectively participated in ensuring economic growth.

We now analyze our econometric analysis through regression.

$$y = a + b_1 \times x_1 + b_2 \times x_2 + b_p x_p + \varepsilon$$

We find the coefficients of this regression equation using Excel:

Table 4: The calculated regression coefficients

	Coefficients
Y-main factor	1.55952631232816
Ln	-0.145453677507085
Ln	0.0911579390204514
Ln	0.137657776868852
Ln	0.810891661555008

Now, based on the table, we can create the regression model of our choice, and it will look like this. Since we brought our indicators to a homogeneous scale, the basic formula will look like this:

$$Y = a + b_1 \times lnx_1 + b_2 \times lnx_2 + b_p lnx_p + \varepsilon$$

Our regression model is as follows:

$$Y = 1.55 - 0.14 \times lnx_1 + 0.09 \times lnx_2 + 0.13 \times lnx_3 + 0.81 \times lnx_4$$

Through this model, we can find out how much our main factor Y changes when any of the factors we chose above change by 1 unit. In this way, we created our model through a regression model and 4 factors that affect the economic growth of our country and the relationship between them . We learned about the differences. We also created a regression equation based on the factors we selected.

Based on this constructed table (4), the regression equation for each of our factors is as follows. Since our calculations are in Excel, I will present them in the appendices. Since we brought the indicator to a homogeneous scale, our regression equation will be as follows:

$$Y = a_0 + a_1 \times lnt$$

1. Our first factor,which is inflation, is the time regression equation as follows:

$$Y = 11.927220073 - 0.339344787734257 \times lnt$$

2. Now we construct our regression equation using the second factor (export volume):

$$Y = 58.4648845625943 + 8.90812471020232 \times lnt$$

TARAQQIYOT ПРОГРЕСС PROGRESS

3. Our third factor is the amount of investments in fixed capital and the regression equation for our main factor is as follows:

$$Y = 100.965132829663 + 54.9071393798416 \times Int$$

4. The regression equation of the fourth factor on the volume of consumer goods is as follows.

$$Y = 130.127758422959 + 65.2771672258976 \times Int$$

As is self-evident, our fourth factor also has a positive effect. Now we have made the calculations until 2025 through our regression equations, and we have shown them in the table below, and we have put the future years in the t values.

Table 5: Prediction table

YEARS	GDP (BLN SOUMS)-Y	Inflation (%)-X1	Export rate (bln soums)	Investments in fixed capital (bln soums)	Quantity of consumer goods (bln soums)
t	Y				
2000	3255.6	28.2	3264.7	744.5	833.2
2001	4925.3	26.6	3170.4	1320.9	1221.4
2002	7450.2	21.6	2988.4	1526.6	1670.4
2003	9844.0	3.8	3725.0	1978.1	1923.1
2004	12261.0	3.7	4853.0	2629.0	2247.8
2005	15923.4	7.8	5408.8	3165.2	2771.0
2006	21124.9	6.8	6389.8	4041.0	3865.0
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2010	74042.0	7.3	13023.4	16463.7	13683.8
2011	96949.6	7.6	15021.3	19500.0	18336.4
2012	120242.0	7.0	13599.6	24455.3	21527.8
2013	144548.3	6.8	14322.7	30490.1	28614.1
2014	177153.9	6.1	13545.7	37646.2	33868.5
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2021	734578.7	10.0	16610.6	244962.6	152042.8
2022	888341.7	11.2	21297.3	345154.9	231458.5
2023	910840.2	8.074	31082.2	452341.5	297541.2
2024	977724.2	8.011	34141.2	592814.7	382490.8
2025	1075496.6	7.948	37501.3	776911.2	491694.1

To summarize, the gross domestic product of our country is expected to reach 1075496.6 billion soums by 2025. In addition, the rate of inflation will reach 7.948% and become positive. Export volume is expected to reach 37501.3 billion soums. Investments in fixed capital are expected to repeat the same trend and reach 776,911.2 billion soums. The price of consumer goods is expected to reach 491,694.1 billion soums, and its growth is expected to be a forecast model based on our model.

V. SUMMARY

Our conclusion from this article is that first of all, working with econometric models in macro-level research leads to the most effective results. First of all, we proved the concept of economic growth, which is the basis of our topic, with sufficient examples and definitions in the introduction and literature section of this article. We fully studied the data of national and foreign scientists about economic growth and its econometric definition, which shed light on our topic, and sufficiently interpreted them.

In the analysis part, based on our chosen model, we closely analyzed the indicators of our country for the last 22 years and gave conclusions to it, and reached a clear model and result. Also, descriptive population gross income; fund; the volume of investments in fixed capital and other macroeconomic indicators were forecast using econometric models and the ways of their use were shown.

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BANK DAROMADLILIK KO‘RSATKICHLARIGA MAKROIQTISODIY OMILLAR TA’SIRI

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Annotatsiya: ushbu maqolada O‘zbekiston Respublikasi Markaziy banki va Asia Alliance Bankning 2009–2022-yillardagi olingan ma’lumotlari asosida bank daromadlilik ko‘rsatkichlariga YAIM o‘sishi, pul massasi, valyuta kursi o‘zgarishi, inflyatsiya, markaziy bank foiz stavkasi ta’sirining ekonometrik tahlili haqida so‘z boradi.

Kalit so‘zlar: Foiz stavkasi, aktivlar rentabelligi, valyuta kursi, pul massasi, sof foiz marjasi, sof foizli daromad, kapital rentabelligi, Fisher mezoni, korrelyatsion tahlil.

Annotation: In this article, based on the data obtained from the Central Bank of the Republic of Uzbekistan and Asia Alliance Bank for 2009-2022, the impact of GDP growth, money supply, exchange rate changes, inflation, central bank interest rate on bank profitability indicators Econometric analysis is discussed.

Key words: Interest rate, return on assets, currency rate, money supply, net interest margin, net interest income, return on capital, Fisher's criterion, correlational analysis.

Аннотация: В данной статье на основе данных, полученных от Центрального банка Республики Узбекистан и Asia Alliance Bank за 2009-2022 годы, рассмотрено влияние роста ВВП, денежной массы, изменения обменного курса, инфляции, процентной ставки центрального банка на показатели прибыльности банка. Обсуждается эконометрический анализ.

Ключевые слова: Процентная ставка, рентабельность активов, валютный курс, денежная масса, чистая процентная маржа, чистая процентная прибыль, рентабельность капитала, критерий Фишера, корреляционный анализ.

KIRISH

Iqtisodiyotni liberallashtirish va bozor mexanizmlari rolini oshirishga qaratilgan 2017 yilda boshlangan iqtisodiy islohotlarning yangi bosqichi o‘rta muddatli istiqbolda bank tizimi va pul-kredit siyosatini rivojlantirishning ustuvor yo‘nalishlarini belgilab berdi.

Mazkur yo‘nalishdagi muhim qarorlardan biri milliy valyuta almashuv kursining bozor mexanizmlari asosida shakllanish tamoyillarini joriy etish orqali ichki valyuta bozorini bosqichma-bosqich liberallashtirilishi bilan bog‘liq amaliy qadamlar bo‘ldi.

Valyuta kursi shakllanishida tamomila yangi yondashuvdan foydalanilishi, o‘z navbatida, Markaziy bankning asosiy e’tiborini ichki bozordagi narxlar barqarorligiga qaratish asnosida pul-kredit siyosatini takomillashtirish imkoniyatini beradi.

Valyuta bozorini liberallashtirish borasidagi islohotlarning muvafaqqiyatli amalga oshirilishi ko‘p jihatdan pul-kredit siyosatini takomillashtirish, tijorat banklari faoliyatini mustahkamlash hamda bank tizimini rivojlantirish choralari samaradorligi bilan chambarchas bog‘liq.

Mamlakatda ichki narxlar barqarorligi ta’minlanishi makroiqtisodiy va ijtimoiy barqarorlikning kafolati bo‘lib, iqtisodiy islohotlarni jadallashtirish va rivojlantirish dasturlarini muvaffaqiyatli amalga oshirishda zaruriy sharoit hisoblanadi.

Ta’kidlash lozimki, narxlar barqarorligi deyilganda nol darajadagi yoki salbiy inflyatsiya ko‘rsatkichlari nazarda tutilmaydi. Narxlar barqarorligi deyilganda narxlarning turg‘un holatda turishi emas, balki ularning past darajada o‘sishi tushuniladi. Bir qarashda narxlarning turg‘un turishi maqbul ko‘rinsa-da, narxlarning past va barqaror o‘zgarishi iqtisodiyotning samarali faoliyati uchun eng qulay sharoit hisoblanadi.

Bunda inflyatsiyaning past va barqaror ko‘rsatkichlari muvozanatli iqtisodiy o‘sishni ta’minlash, ishlab chiqarish raqobatbardoshligi va aholini yashash darajasini oshirishning muhim omili sanaladi. Shu nuqtai nazardan,

narxlar o‘sish sur’atlarining pasayishi va barqarorlashishi davlat iqtisodiy siyosatining asosiy maqsadlaridan biri bo‘lishi kerak.

Inflyatsiyaning past va barqaror darajasi aholi hamda yuridik shaxslar omonatlarini uzoq muddatli investitsiyalarga aylanishi uchun kerakli sharoit yaratadi hamda ichki bozordagi narxlar nomutanosibligini kamaytirib mavjud iqtisodiy resurslarning samarali taqsimlanishiga xizmat qiladi.

Rivojlangan va rivojlanayotgan davlatlarning markaziy banklari tajribalari hamda xalqaro moliya institutlari izlanishlari natijalari pul-kredit siyosatini amalga oshirishda narxlar barqarorligini ta’minlash maqsadining shak-shubhasiz ustuvorligini ko‘rsatmoqda.

Shu bilan birga, pul-kredit siyosatini amalga oshirish tartibi va ketma-ketligi turli mamlakatlarda iqtisodiyotning xususiyatlari hamda tarkibiy tuzilishiga qarab farqlanadi.

Amaldagi O‘zbekiston Respublikasining “O‘zbekiston Respublikasining Markaziy banki to‘g‘risida”gi Qonuniga ko‘ra, Markaziy bankning bosh maqsadi milliy valyuta barqarorligini ta’minlash hisoblanadi. Bunda “milliy valyuta barqarorligi” tushunchasini ikki xil, ya’ni almashuv kursining xorijiy valyutalarga nisbatan barqarorligi yoki uning ichki xarid qobiliyati barqarorligi deb talqin qilish mumkin.

Almashuv kursining erkin shakllanishi sharoitida milliy valyutaning barqarorligi uning ichki harid qobiliyatini saqlash orqali erishiladi.

Bunda, erkin suzib yuruvchi almashuv kursi iqtisodiyotni ichki barqarorlashtiruvchi funksiyasini bajaradi. Boshqacha qilib aytganda, to‘lov balansi bilan bog‘liq tashqi shok va qiyinchiliklar kuzatilganda almashuv kursining mos ravishda o‘zgarishi ekportyorlar va import o‘rnini bosuvchi mahsulotlar ishlab chiqaruvchi korxonalarni rag‘batlantirishga xizmat qiladi.

Ayni paytda Markaziy bank pul-kredit siyosatining asosiy maqsadini ikki xil tushunilishini oldini olish va uning faoliyati asosiy yo‘nalishini aniq belgilab olish maqsadida qonunchilikka tegishli o‘zgartirishlar kiritilishi ko‘zda tutilgan.

TADQIQOT OBYEKTI

Tadqiqotning obyekti bo‘lib, O‘zbekiston Respublikasi Asia Alliance Bank ATB tanlab olindi.

Tadqiqotning predmetini Markaziy Bank foiz stavkasi, iste’mol narxlari indeksi, YaIM o‘sishi, pul massasi o‘zgarishi, valyuta kursi o‘zgarishi bilan tijorat banklari daromadlilik ko‘rsatkichlari o‘rtasidagi bog‘liqlikni ekonometrik tahlili tashkil etadi. Bunda 2009-yildan 2022-yilgacha bo‘lgan 14 yillik ma’lumotlarini bankning rentabelligiga ta’sirini tahlil qilish uchun ishlatdik. Rentabellik va makroiqtisodiy omillar o‘rtasidagi bog‘liqlikni o‘rgandik.

ADABIYOTLAR SHARHI

Sufian va Kamarudin (2012) Bangladeshdagi 31 ta tijorat bankidan iborat namuna yordamida 2000 yildan 2010 yilgacha Bangladeshning bank sektorida banklarning o‘ziga xos xususiyatlari va rentabellikning makroiqtisodiy omillarini aniqladilar. Determinantlar ko‘p martalik regresiya tahlili yordamida aniqlandi. Natijalardan ko‘rinib turibdiki, makroiqtisodiy omillar rentabellikka sezilarli darajada ta'sir ko‘rsatdi. Iqtisodiy o‘sish va banklarning faoliyati o‘rtasidagi bog‘liqlik salbiy va muhim, inflyatsiya koeffitsiyenti esa muhim va ijobiy edi.

Rao & Lakew (2012) 1999/00-2008/09-yillar davrida banklarning panel ma'lumotlari to‘plamidan foydalangan holda Efiopiyada faoliyat ko‘rsatayotgan tijorat banklarining rentabelligining asosiy omillarini o‘rgandi. Tashqi omillar banklar faoliyat ko‘rsatayotgan sanoat va makroiqtisodiy ssenariylarga bog‘liq edi. Tadqiqot natijasida tashqi omillar statistik jihatdan ahamiyatsiz ta’sir ko‘rsatdi. Inflyatsiya statistik jihatdan ahamiyatsiz deb topildi, ammo u banklarning rentabelligi bilan ijobiy bog‘liq. Real YaIM o‘sish sur'ati ta'siri statistik jihatdan ahamiyatsiz, garchi ijobiy belgi bilan ko‘rsatilgan bo‘lsa ham.

Haron (2004) islom banklarining rentabelligini belgilovchi omillarni o‘rganib chiqdi va KPI barcha rentabellik mezonlari bilan ijobiy bog‘liqligini aniqladi, ularning bog‘liqligi statistik jihatdan ahamiyatsiz edi.

Dietrich & Wanzenried (2009) Shveytsariyadagi tijorat banklarining rentabelligini 1999-yildan 2006-yilgacha bo‘lgan davrda tahlil qildi. Ularning tanloviga 453 ta bankdan 1 919 ta kuzatuv kirgan. Banklarga xos xususiyatlardan tashqari, ular regresssiya tahlillariga makroiqtisodiy va tarmoqlarga xos o‘zgaruvchilarni ham kiritdilar. Ularning natijalari shuni ko‘rsatadiki, YaIM o‘sish sur'ati Shveytsariyadagi banklarning rentabelligiga ijobiy ta'sir ko‘rsatadi, koeffitsiyentlar 5% darajasida sezilarli.

Athanasoglou et al.,(2006) 1998-2002-yillar davrida Janubi-Sharqiy Yevropa kredit muassasalarining muvozanatsiz panel ma'lumotlar to‘plamidan foydalangan holda banklarga xos, sanoat bilan bog‘liq va makroiqtisodiy aniqlovchi omillarning rentabellik xatti-harakatlarini o‘rgandi. Hisob-kitob natijalaridan ko‘rinib turibdiki, makroiqtisodiy aniqlovchi omillar bo‘yicha tasvir turlicha edi. Inflyatsiya daromadlilikka ijobiy va sezilarli darajada ta'sir qiladi.

Ongore (2013) Keniyadagi tijorat banklarining panel ma'lumotlari bo‘yicha chiziqli ko‘p martalik regressiya modeli va umumlashtirilgan eng kichik kvadratdan foydalanib, banklarning ishlashi bo‘yicha mulkchilik tuzilmasining o‘rtacha ta'sirini o‘rgandi. Natijalar shuni ko‘rsatdiki, yalpi ichki mahsulotning ROA bilan -0,046 korelatsiya koeffitsiyenti ahamiyatsiz edi, inflyatsiya Keniyadagi tijorat banklarining moliyaviy faoliyati bilan sezilarli salbiy bog‘liqlikka ega edi. Bu ROA bilan parametrlarning – 0,055 koeffitsiyentiga ega edi.

Constantinos & Sofoklis (2009) oltita yunon bankiga oid panel ma'lumotlari yondashuvidan foydalangan holda banklarning rentabelligiga banklarga xos va makroiqtisodiy omillarning ta'sirini o‘rgandi. Inflyatsiya darajasi banklarning rentabelligiga ijobiy, ammo mayda ta'sir ko‘rsatdi. Qolgan makroiqtisodiy o‘zgaruvchilar, masalan, YaIM juda ahamiyatsiz deb topildi.

Otuori (2013) Keniyadagi tijorat banklarining faoliyatiga valyuta kursi omillarining ta’sirini o‘rganish orqali inflyatsiya darajasi va banklarning Keniyadagi rentabelligi o‘rtasidagi munosabatni aniqlashga harakat qildi. Tadqiqotga ko‘ra, inflyatsiya darajasi banklarning rentabelligiga salbiy va sezilarli ta'sir ko‘rsatdi. Bu ta’sir 5% ishonch darajasida sezilarli edi.

Ramadan et al, (2011) Iordaniyadagi banklarning rentabelligi va ichki va tashqi omillarning xususiyatlari o‘rtasidagi munosabatlarning tabiatini Iordaniyadagi banklarning panel ma'lumotlari to‘plamidan foydalangan holda o‘rganish. Shu maqsadda 2001–2010-yillar davrida 10 ta bankni kuzatish uchun 100 ta kuzatuv o‘tkazildi. Makroiqtisodiy aniqlovchi omillar – inflyatsiya (INF) va iqtisodiy o‘sish (RGDP) bilan bog‘liq natijalar aktivlar daromadlariga ijobiy ahamiyatsiz ta'sir ko‘rsatdi.

Jasmine (2011) 2008-yilgi moliyaviy inqirozdan so‘ng Malayziyadagi tijorat banklarining rentabelligini belgilaydigan omillarni aniqladi. 2004-yildan 2010-yilgacha vaqt oralig‘ida Malayziyadagi tijorat banklarini ifodalash uchun 8 ta tijorat banki tanlandi. ROA tijorat bankining foydasini baholash uchun bog‘liq o‘zgaruvchi sifatida tanlandi va 10 ta mustaqil o‘zgaruvchi, ya'ni kredit berishning asosiy stavkasi, yalpi ichki ishlab chiqarish, inflyatsiya darajasi, kapitalning yetarliligi nisbati, umumiy daromad, xarajatlarni boshqarish, foizlarni qoplash, umumiy kreditlar, umumiy omonatlar va bank hajmi. Ko‘rib chiqilganidek, kredit berishning asosiy stavkasi muhim o‘zgaruvchi bo‘lib, inflyatsiya stavkasi Malayziyadagi tijorat banklarining rentabelligini aniqlashda ahamiyatsiz edi.

Flamini va boshqalar. ((2009) Afrika Sahrasidan janubiy qismidagi tijorat banklari rentabelligining aniqlovchi omillari bo‘yicha o‘zlarining tadqiqotlarida Makroiqtisodiy o‘zgaruvchilar Afrika banklarining rentabelligiga sezilarli darajada ta’sir ko‘rsatishini aniqladilar. Ayniqsa, inflyatsiya banklarning foydasiga ijobiy ta'sir ko‘rsatdi; ishlab chiqarish o‘sishi banklarning rentabelligiga sezilarli ijobiy ta'sir ko‘rsatdi.

Li (2009) banklarning o‘rtacha aktivlar daromadidan (ROAA) o‘lchanadigan banklarning rentabelligiga banklarning o‘ziga xos omillari va makroiqtisodiy omillarining ta'sirini o‘rgandi. Natijalarga ko‘ra, makroiqtisodiy o‘zgaruvchilar real YaIM va inflyatsiya) ahamiyatsiz ta'sir ko‘rsatdi.

Zhang and Dong (2011) OLSdan foydalangan holda AQSh bank sektorining 2000–2008-yillar davridagi rentabelligini tahlil qildilar. Ularning rentabelligini belgilaydigan omillarga banklarga xos xususiyatlar hamda makroiqtisodiy omillar kirgan. Ular BITning makroiqtisodiy omillari va foiz stavkalarining o‘zgarishi bank foydasini tushuntirishda muhim ahamiyatga ega ekanligini aniqladilar.

Babazadeh & Farrokhnejad (2012) 2006-yildan 2010-yilgacha besh yil davomida Eron tijorat banklaridan birida xatolarni tuzatish modelini (ECM) qo‘llab, valyuta o‘zgarishlarining banklarning faoliyati va foydalariga ta'sirini o‘rgandi. Natijalar shuni ko‘rsatadiki, ayirboshlash kursi foydalarni belgilaydigan muhim omil bo‘lgan.

O'zbekistonda makroiqtisodiy omillarning bank rentabelligiga ta'siri to'g'risida bir nechta tadqiqotlar o'tkazildi. Muqaddasxon Anvarova va O‘lmas Isakov tomonidan o‘tkazilgan tadqiqot shuni ko‘rsatdiki, davlat mulki va operatsion xarajatlari bankning rentabelligi bilan salbiy va statistik jihatdan muhim bog‘liq. Yalpi ichki mahsulotning o'sish sur'ati O'zbekistondagi tijorat banklarining ROE va ROA bilan salbiy bog'liq, inflyatsiya va likvidlik darajasi esa ROE bilan ijobiy bog'liq.

Nuriddin Yusupov va Akmaljon Abdurahmonovning yana bir tadqiqotida, foiz stavkalari, inflyatsiya va iqtisodiy o‘sish O‘zbekistondagi banklarning rentabelligiga sezilarli ta’sir ko‘rsatishi aniqlandi. Tadqiqot shuni ham ko'rsatdiki, banklarga xos omillar, masalan, kapitalning yetarliligi, likvidlik va kredit portfeli sifati bank rentabelligiga ham sezilarli ta'sir ko'rsatadi.

ADABIYOTLARDAGI KAMCHILIKLAR

Ko‘rib chiqilgan tadqiqotlar shuni ko‘rsatadiki, dunyoning turli qismlarida banklarning rentabelligini belgilaydigan omillar bo‘yicha bir nechta tadqiqotlar olib borilgan. Biroq, ushbu sharhlarning kamchiligi shundaki, ko‘pgina tadqiqotlar bankning o‘ziga xos xususiyatiga qaraganda umumiy ko‘rib chiqishni beradigan panel ma'lumotlari to‘plamiga asoslangan. Tadqiqotlardan ko‘rinib turibdiki, makroiqtisodiy omillarning bank rentabelligiga ta'siri aniq emas, ba'zi tadqiqotlar ahamiyatsiz ta'sir etgan bo‘lsa, boshqalari esa sezilarli ta'sir ko‘rsatgan. Ushbu tadqiqotda O‘zbekistondagi banklarning rentabelligiga makroiqtisodiy omillarning ta'sirini banklarga xos xususiyatlarini aniqlash uchun Asia Alliance Bank bilan bog‘liq yillik ma'lumotlardan foydalangan holda ushbu kamchilikni bartaraf etish uchun foydalanilgan.

TADQIQOT METADOLOGIYASI

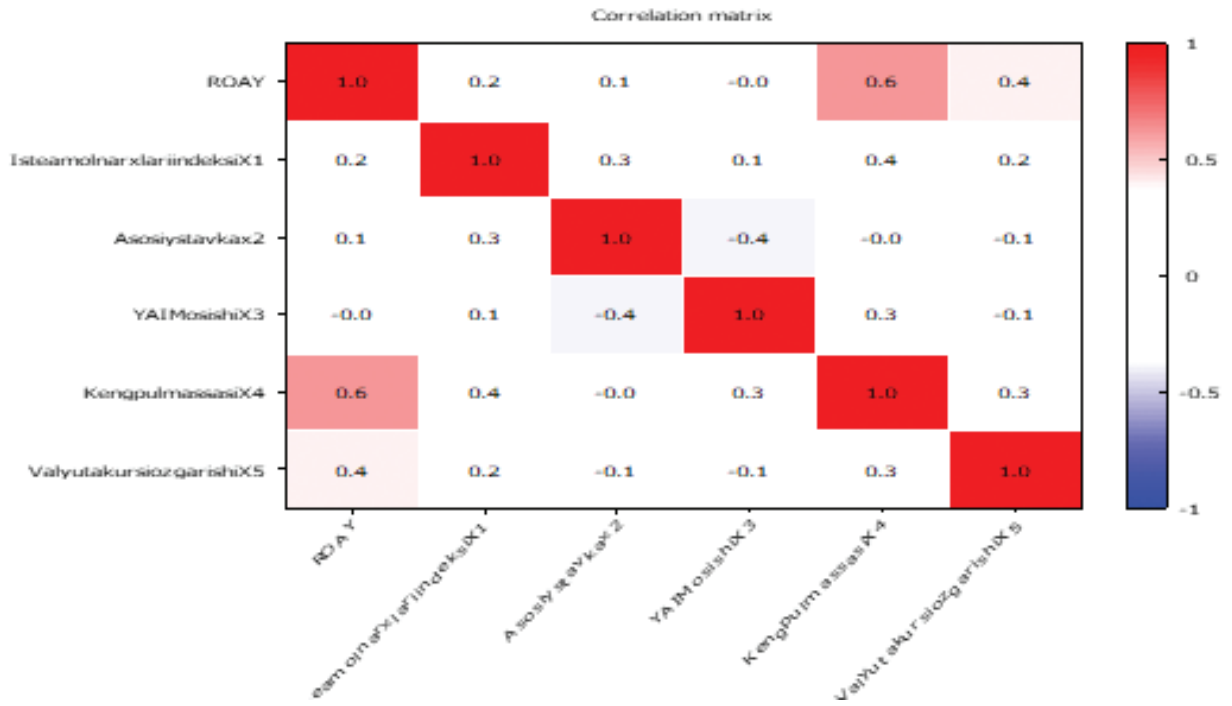
Yuqorida aytib o‘tilgan maqsadlarga erishish uchun panel ma'lumotlaridan O‘zbekiston banklarining moliyaviy hisobotlardan kelib chiqadigan rentabelligini aniqlovchi omillar bo‘yicha empirik tahlil qilish uchun foydalanildi, ya'ni moliyaviy nisbatlar va makroiqtisodiy o‘zgaruvchilar tadqiqot gipotezalarini tekshirish uchun ishlatiladi.

TAHLIL VA NATIJALAR

2009-yilda tashkil qilingan Asia Alliance Bankfaoliyati davomida oradan 14 yil muddat o‘tdi, bu albatta tahlil qilisga arzigulik muddat hisoblanadi va bu davrda bank daromadlilik ko‘rsatkicvhlariga ta’sir qilayotgan makroiqtisodiy omillarni ayrimlarini tadqiqotimizda to‘xtalib o‘tamiz, zero bu jarayonni sanoqli omillarnigina asosiy ta’sir etuvchi sifatida olsak, biz judayam boshqa ko‘plab ta’sir kuchlariga ko‘z yumgan bo‘lamiz, ammo ushbu magistrlik ishimizda biz bu ayrim makroiqtisodiy omillarning bank tizimiga ta’srini eng oddiy usul (korrelyatsion-regression tahlil) asosida ko‘rsatib berishga harakat qilamiz. Bu jarayonni tasvirlash uchun bizga makroiqtisodiy omillardan Markaziy Bank foiz stavkasi, yillik inflyatsiya ko‘rsatkichlari, valyuta kursi o‘zgarishi, keng pul massasi, YaIM o‘sishi kabi ko‘rsatkichlarning bank daromadlilik ko‘rsatkichlari; aktivlar rentabelligi va kapital rentabelligi, sof foizli daromadlarning aktiv va kapitaldagi samaradorligi, sof foizli marjaning samaradorligiga ta’sirini 2009-2022-yillardagi yig‘ilgan tahliliy ma’lumotlar asosida ko‘rsatib berishga harakat qilamiz. Quyida biz tahlil qilgan ma’lumotlar bitta jadvalga yi’gilgan:

Buni dastavval bog‘liq va mustaqil omillarning o‘zaro bog‘lanish kuchini korrelyatsion tahlil orqali Excel dasturi yordamida bitta qolipga solishga harakat qildik (2.5-jadval).

2.5-jadval



Ushbu korrelyatsiya matritsasi orqali ROA ko‘rsatkichi yaxshiroq tushuntirib berish mumkin, bunda keng pul massasi ROA bilan o‘rtacha bog‘liqlikka ega(0.6), valyuta kursi o‘zgarishining zichligi o‘rtachadan past(0.4) ko‘rsatkichga teng bo‘lgan bog‘liqlikni beradi, real YaIM o‘sishi bilan ta’sir kuchi judayam past(-0.02.), demak uni yaxshi tushuntirib bera olmaydi, shuning uchun uni tashlab yuboramiz, Markaziy Bank foiz stavkasi bilan esa judayam kuchsiz bog‘liqlik mavjud(0.1), inflyatsiya dinamikasi bilan ham kuchsiz bog‘liqlik borligini ko‘rishimiz mumkin. Bu ko‘rilayotgan bog‘liqlik albatta uzoq muddatli jarayonni uziga qamrab olgani holda biz qabul qilgan makroiqtisodiy omillardan tashqari boshqa ta’’ir etuvchi omillar borligidan darak beradi.

O‘z navbatida omil belgilar o‘rtasidagi bog‘liqlik zichligini ham ko‘rib o‘tsak maqsadga muvofiq bo‘lardi, shunga ko‘ra pul massasi bilan inflyatsiya(0.4) va Markaziy Bank foiz stavkasi(-0.011) deyarli bog‘lanish mavjud emas, valyuta kursi o‘zgarishi(0.3) ko‘rsatkichlari o‘zaro kuchsiz bog‘lanishga egaligini ko‘rishimiz mumkin, real YaIM o‘sishi bilan (0.3) kuchsiz bog‘liqlik borligini ko‘rishimiz mumkin, o‘z navbatida Valyuta kursi o‘zgarishining boshqa makroiqtisodiy omillar; Markaziy Bank foiz stavkasi bilan uzoq muddatda deyarli(-0.1) bog‘liqlik

yuqligini ko‘rsatsa, real YaIM o‘sishi bilan bilan ham xuddi shunday bog‘lanish (-0.1)mavjudligini ko‘rish mumkin, inflyatsiya bilan esa kuchsiz (0.2) bog‘langanini ko‘rishimiz mumkin bo‘ladi. Shu orada real YaIM o‘sishining asosiy stavka bilan o‘rtachadan kuchsiz(-0.4) bog‘langanligi ko‘rinsa, inflyatsiya bilan kuchsiz(0.1) zichlikda bog‘liqlik borligini ko‘rishimiz mumkin. Shu ketishda Markaziy Bank foiz stavkasi hamda inflyatsiya darajalarini ham yondosh makroiqtisodiy omillar bilan bog‘lanish zichligini ko‘rib o‘tsak, bunda asosan foiz stavkasi bilan uzoq muddatda kuchsiz teskari (0.3) bog‘liqlik mavjudligini ko‘rishimiz mumkin bo‘ladi. Albatta tadqiqotimizning dastlabki bosqichiqda bu omillarni qisqa muddatda(6yil) tahlil qilganimizda biroz boshqacharoq tahlilni qo‘lga kiritgan edik va xulosamiz ham shunga yarasha biroz boshqacha edi, lekin uzoq muddatda olingan tahlilimiz natijalari tubdan farq qilishini ko‘rdik, demak uzoq muddatda ta’isr etuvchi omillar kuchi pasayib borishi va bu jarayonda yana ko‘zga ko‘rinmagan boshqa omillar ishtirok eta boshlashi mumkinligiga amin bo‘ldik.

Modeldagi tushuntiruvchi omillar uchun VIF tahlil o‘tkazamiz, multikolleniarlik holati mavjudmi yoki yuqligini aniqlash maqsadida.

X4 ni VIF ga tekshiramiz: VIF= 1/1-R2=1/1-0,3587420393024952 =1.1477<5 multikollenearlik yuq.

VIF-test X1 va X2 orasida – 1.08979< 5 – multikolenearlik yo‘q.

VIF-test X1 va X3 orasida – 1.0043< 5 – multikolenearlik yuq.

VIF-test X1 va X4 – 1.1477<5 – multikolenearlik yo‘q.

VIF-test X1 va X5 – 1.02669<5 – multikolenearlik yo‘q.

VIF-test X2 va X3 orasida – 1.1837< 5 – multikolenearlik yo"q.

VIF-test X2 va X4 orasida – 1.001<5 – multikolenearlik yuq.

VIF-test X2 va X5 orasida – 1.005<5 – multikolenearlik yuq.

VIF-test X3 va X4 – 1.095<5 – multikolenearlik yo‘q.

VIF-test X3 va X5 – 1.02<5 – multikolenearlik yo‘q.

VIF-test X4va X5 – 1.0836<5 – multikolenearlik yo‘q.

Demak modelimiz uchun barcha omillar qabul qilish uchun mos keladi.

Prediktorlar yordamida aktivlar rentabellligi ROA (Y) ning necha foizini tushuntirib berish mumkinligini topamiz;

1. Inflyatsiya(X1)ni ROA(Y)ning necha foizini tushuntirib berishini topamiz:

2.6-jadval

Регрессионная статистика			Коэффициенты
Множественный R	0,164357495	Y-пересечение	1,683125023
R-квадрат	0,027013386	Iste’mol narxlari indeksi (X1)	0,030825037

y^=1.68+0.0308*X1 regressiya tenglamasi orqali ROA(Y)ning 3% (r2*100%) tushuntirib bera olamiz. Demak bu omilni modelimizga kiritmasdan boshqa omillar qismida qoldirsak ham bo‘ladi.

2. Asosiy stavka(X2)ni ROA(Y)ning necha foizini tushuntirib berishini topamiz:

2.7-jadval

Регрессионная статистика			Коэффициенты
Множественный R	0,146505813	Y-пересечение	0,733433162
R-квадрат	0,021463953	Asosiy stavka (x2)	0,117028584

y^=0.7334+0.117*X2 regressiya tenglamasi orqali ROA(Y)ning 2% (r2*100%) tushuntirib bera olamiz. Demak bu omilni ham modelimizga kiritmasdan boshqa omillar qismida qoldirsak ham bo‘ladi.

3. Real YaIM o‘sishi(X3)ni ROA(Y)ning necha foizini tushuntirib berishini topamiz:

2.8-jadval

Регрессионная статистика			Коэффициенты
Множественный R	0,026459159	Y-пересечение	2,444216463
R-квадрат	0,000700087	YAIM o‘sishi (X3)	-0,033106039

y^=2.444-0.033*X3 regressiya tenglamasi orqali ROA(Y)ning 0% (r2*100%) tushuntirib bera olamiz. Shuning uchun bu omilni qo‘shib o‘tirmaymiz, balki boshqa ta’sir etuvchi omillar tarkibida qolaveradi.

4. Keng pul massasi(X4)ni ROA(Y)ning necha foizini tushuntirib berishini topamiz:

2.9-jadval

Регрессионная статистика			Коэффициенты
Множественный R	0,026459159	Y-пересечение	2,444216463
R-квадрат	0,000700087	YAIM o‘sishi (X3)	-0,033106039

y^=-1.885+0.1645*X4 regressiya tenglamasi orqali ROA(Y)ning 39% (r2*100%) tushuntirib bera olamiz.

5. Valyuta kursi o‘zgarishi(X5)ni ROA(Y)ning necha foizini tushuntirib berishini topamiz:

2.10-jadval

Регрессионная статистика			Коэффициенты
Множественный R	0,401968277	Y-пересечение	1,575885074
R-квадрат	0,161578496	Valyuta kursi o‘zgarishi (X5)	0,037017774

y^=1.5758+0.037*X5 regressiya tenglamasi orqali ROA(Y)ning 16% (r2*100%) tushuntirib bera olamiz.

6. Valyuta kursi o‘zgarishi (X4) va Pul massasi o‘zgarishi (X5) bilan birga-likda ROA(Y)ning necha foizini tushuntirib berishini Gretl dasturi yordamida topamiz:

2.11-jadval

Регрессионная статистика	
Множественный R	0,665468484
R-квадрат	0,442848304
	Коэффициенты
Y-пересечение	-1,833810968
Keng pul massasi (X4)	0,146237153
Valyuta kursi o‘zgarishi (X5)	0,02289285

y^=01.8338+0.14623*X4+0.02289*X5 regressiya tenglamasi orqali ROA (Y)ning 44% (r2*100%) tushuntirib bera olamiz.

Prediktorlarni t-testdan o‘tkazamiz:

Odatda statistik gipotezalarda ahamiyatlilik daraasi (α belgisi) to‘g‘ri gipotezani rad etish ehtimo deb ataladi(bui birinchi turdagi xatolik). Ahamiyatlilik darajasi α odatda 0.05 va 1 % qiymatlarni qabul qiladi, bu esa birinchi turdagi xatolarning 5 % va 1% gacha bo‘lish ehtimoliga to‘g‘ri keladi[1]. Shunday bo‘lgani holda biz tadqiqotimizda kamchiliklarni inobatga olib bu ko‘rstakichni maksimal chegarasidan foydalanib 10% qilishga qaror qildik.

H0:b1=0,b2=0, b4=0, b5=0

H1:b1¹0b2¹0 b4¹0 b5¹0

H0 rad etiladi, agar t statistika ta/2 dan katta bo‘lsa:

2.12-jadval

	Коэффициенты	Стандартная ошибка	T-статистика
Y-пересечение	-1,833810968	1,548214474	-1,184468302
Keng pul massasi (x4)	0,146237153	0,062056396	2,356520231
Valyuta kursi o‘zgarishi (x5)	0,02289285	0,021575027	1,061080944

$t_{0,1}(12) = 1.782$

Keng pul massasi (X4) bo‘yicha t>ta/2, demak H0 rad etiladi, Valyuta kursi o‘zgarishi (X5) bo‘yicha esa t<ta/2, demak parameter model uchun ahamiyatsiz deb topildi. Chunki

U holda keng pul massasi orqali modelni qayta tuzamiz:

1 A. Ishnazarov, Sh. Nurullayeva. Ekonometrikaga kirish. O‘quv qo‘llanma. – T.: “Innovatsion rivojlanish nashriyot matbaa uyi”, 2021 – 264-b.

TARAQQIYOT ПРОГРЕСС PROGRESS

2.13-jadval

Регрессионная статистика	
Множественный R	0,621145443
R-квадрат	0,385821661
	Коэффициенты
Y-пересечение	-1,885294694
Keng pul massasi (X4)	0,164530732

va y^=-1.8852+0.1645*X4 regressiya tenglamasi orqali ROA(Y)ning 0ga teng bo‘lmagan aniq qismini tushuntirib bera oladi deb ayta olamiz.

Endi modelda F-test o‘tkazamiz:

H0: r2=0

H1: r2 >0 y^=-1.8852+0.1645*X4 H0 rad etiladi, agar F statistika Fa dan katta bo‘lsa.

2.14-jadval

	df	SS	MS	F	Значимость F
Регрессия	1	17,91660811	17,91660811	7,538298965	0,017746454
Остаток	12	28,52093004	2,37674417		
Итого	13	46,43753815			

Fisherning F mezoniga ko‘ra, regressiya tenglamasining statistik ahamiyatsizligi (ya’ni F qiymatining noldan statistik jihatdan ahamiyatsiz farqligi) haqida H0 lik gipoteza. Bu gipoteza F>Fjad shartni qondirganda rad etilmoqda , bu terda Fjadval Fisher F-mezonining jadvalidan α darajaga ega bo‘lgan va k1 =k, k2=n-k-1 erkinlik darajalari bilan aniqlanadi [2]. Bizda F mezoning haqiqiy qiymati = 7.53829 ga teng bo‘lgani holda, jadval qiymati 0.1 ahamiyatlilik darajasida Fa0.1(1;12)= 3.1766 qiymatni ko‘rsatdi, demak, Fa < F, H0 gipoteza rad etildi, Keng pul massasi(X4) va ROA(Y)ning aniq 0 ga teng bo‘lmagan foizini tushuntirib bera oladi, y^=-1.8853+0.1645*X4 regressiya tenglamasi orqali.

Model uchun koeffitsiyentlarni tushuntramiz:

Y^=-1.8853+0.1645*X4 regressiya tenglamasi. Keng pul massasi 1 foizga oshganda aktivlar rentabelligi 0.1645 foizga ortadi. Keng pul massasi (X4)= 35.12% bo‘lganda aktivlar rentabelligini foiz ko‘rsatkichini topamiz: Y^=-1.8853+0.1645*35.12= 3.89194. Demak, keng pul massasi 35.12 % bolganda aktivlar samaradorligi 3.89 foiz ko‘rsatkichni berar ekan.

XULOSA VA TAKLIF

Xulosa qilib aytganda, banklarning daromadilik ko‘rsatkichlari uzoq muddatli tahlil natijalariga tayanib aytadigan bo‘lsak, xususan, aktivlar rentabelligi makroiqtisodiy omil sifatida pul massasi o‘zgarishiga 39% bog‘liqlik jihati bor ekan, qolgan qismini yana tadqiq etilmagan boshqa omillar ta’siri ostida o‘zgarishi mumkinligini aytsak boladi. O‘z navbatida biz ko‘rib chiqqan makroiqtisodiy omillar ichida aktivlar rentabelligini hisoblashda eng avvalo biz ko‘rib chiqqan omillar ichidan pul massasini e’tiborga olish kerakligi a’yon bo‘ldi. Aktivlar samaradorligi asosan yirik banklarda natija berib mayda banklarda ko‘zlangan natijani bermaydi, sababi yirik banklar muomalaga chiqaradigan aktivlari nisbatan yuqoriligi; bank taklif qiladigan kreditlar diversifikatsiyasi kengligi; bozor umumiy hajmining salmoqli hissasini egallashi bilan mayda banklardan ustunlik qiladi. Shu o‘rinda mayda banklar o‘zaro aksionerlik jamiyati sifatida birlashib faoliyat olib borishlari aktivlarni boshqarishda; samaradorligini oshirishda muhim omil bo‘lgan bo‘lardi. Shu o‘rinda biz tadqiq qilgan Asia Alliance bank ham 2009-yildan 2022-yilning boshigacha deyarli davlat banki sifatida faoliyat olib borganligi, bu esa samarasiz faoliyat ko‘rsatkichlarining yuzaga chiqishiga sabab bo‘lgani, xususiylashtirlganidan keyin 1 yil ichida katta o‘zgarishlarga erishganligi, xususiylashtirishning afzalliklaridan dalolat beradi.

Taklif sifatida shuni aytish mumkinki, markaziy bank raqamli valyutalardan foydalanishni boshlashi kerak. Markaziy bank raqamli valyutalari – bu jismoniy tovarga bog‘lanmagan hukumat tomonidan chiqarilgan valyutaning raqamli shakli. Ular markaziy banklar tomonidan chiqarilgan bo‘lib, ularning vazifasi mamlakat hukumati va tijorat banklari tizimi uchun moliyaviy xizmatlarni ko‘rsatish, pul siyosatini belgilash va valyutani chiqarishdir. Ya’ni markaziy banklar tomonidan chiqarilgan naqdsiz valyutaning raqamli versiyalari. Ulardan to‘lovlarni amalga oshirish, qiymatni saqlash va bitimlarni hal qilish uchun foydalanish mumkin. Raqamli valyutalar markaziy banklarga pul ta’minotini yanada samarali va samarali boshqarishlariga yordam berishi mumkin.

[2]Niyozov Z.D., Daminov F.M. “Bank xizmatlari:hozirgi holati va rivojlantirish tendensiyalari”. S-2009y. 89-bet.

Ko‘plab mamlakatlar raqamli valyutani joriy etdi. Mana bir nechta misol:

Bahamalar: Bahamalar Sand dollar deb nomlangan raqamli valyutani joriy etgan birinchi mamlakat edi. U 2020-yil oktyabr oyida ishga tushirildi.

Nigeriya: Nigeriya Markaziy banki o‘zining raqamli valyutasi eNaira-ni 2021-yil oktyabr oyida ishga tushirdi.

Xitoy: Xitoy Xalq banki o‘zining raqamli valyutasini, raqamli yuannini 2014-yildan beri ishlab chiqmoqda. U hozirda sinov bosqichida.

Qo‘shma Shtatlar: Federal zaxirasi raqamli valyutani ishga tushirish imkoniyatini o‘rganmoqda. Biroq, hali qaror qabul qilinmagan.

Sun’iy intellektdan foydalanish ma’lumotlarni tahlil qilish va iqtisodiy tendensiyalar haqida bashorat qilish uchun ishlatilishi mumkin. Sun’iy intellekt markaziy banklarga pul siyosati bo‘yicha yaxshiroq qarorlar qabul qilishga yordam berishi mumkin. Sun’iy intellektdan ma’lumotlarni tahlil qilish va iqtisodiy tendensiyalar haqida bashorat qilish uchun foydalanish mumkin. Bu markaziy banklarga pul siyosati bo‘yicha yaxshiroq qarorlar qabul qilishga va iqtisodiyotni shoklardan himoya qilishga yordam berishi mumkin.

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XIZMAT KO‘RSATISH SOHASINI RIVOJLANTIRISHNING ILMIY KONSEPSIYALARI

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Annotatsiya: maqolada iqtisodiyotni globallashuvi va axborotlashgan jamiyatga o‘tish davrida ijtimoiy-iqtisodiy rivojlanish konseptsiyalarida xizmat ko‘rsatish sohasining rivojlanish omillari va o‘rni yoritilgan.

Kalit so‘zlar: ijtimoiy soha, yuqori fan sig‘imli texnologiyalar, axborotlashgan jamiyat, dasturlashtirilgan jamiyat, postmodernizm texnotron jamiyat, neoindustrializm.

Аннотация: в статье описаны факторы развития и роль сферы услуг в концепциях социально-экономического развития в условиях глобализации экономики и перехода к информационному обществу.

Ключевые слова: социальная сфера, высокомощные технологии, информационное общество, запрограммированное общество, постмодернизм, технотронное общество, нео индустриализм.

Abstract: m he article describes the factors of development and the role of the service sector in the concepts of socio-economic development in the context of the globalization of the economy and the transition to the information society.

Key words: social sphere, high-power technologies, information society, programmed society, postmodernism, technetronic society, neo-industrialism.

KIRISH

Iqtisodiyotni globallashuvi va axborotlashgan jamiyatga o‘tish turli rivojlanish darajasidagi milliy iqtisodiyotlarda ko‘plab muammolarni keltirib chiqardi. Rivojlangan mamlakatlarda, bir tomondan, xizmat ko‘rsatish sohasining takror ishlab chiqarish jarayonidagi roli ortib bormoqda, ayni paytda uning sifat va miqdor tuzilishi o‘zgarib bormoqda. Boshqa tomondan, to‘rtinchi sanoat inqilobining yadrosini tashkil etadigan yuqori fan sig‘imli texnologiyalar ishlab chiqarish sanoatini va umuman mahsulot ishlab chiqarishni butunlay sezilarli darajada o‘zgartirib bormoqda, bu muqarrar ravishda butun ishlab chiqarish sohasini sezilarli darajada transformatsiyasini talab qiladi. Shu munosabat bilan xizmat ko‘rsatish sohasining mazmuni, faoliyat yuritishi va tovar ishlab chiqarishda mehnat unumdorligining o‘sishi bilan milliy iqtisodiyotning barqaror raqobatbardoshligini ta’minlashni qo‘llab-quvvatlashda ifoda etuvchi ishlab chiqarish kuchini aniqlashning nazariy va amaliy jihatlarini tadqiq etish dolzarb ahamiyat kasb etmoqda.

Ushbu tendensiyalar takror ishlab chiqarish jarayonlarida xizmat ko‘rsatish sohasining o‘rni va rolini o‘rganishning dolzarbligini belgilaydi. Bugungi kunda xizmat ko‘rsatish sohalarining iqtisodiy o‘sishga va milliy iqtisodiyotni tiklanishiga qo‘shgan hissasini tadqiq qilish muhim ahamiyat kasb etadi.

TADQIQOTNING O‘RGANILGANLIK DARAJASI

Iqtisodiy fanda xizmat ko‘rsatish sohasi to‘g‘risidagi nazariy konsepsiyalar XX asrning o‘rtalarida keng rivojlandi. Xizmatlar, axborot, ilm-fan va bilimlarning ahamiyatini o‘sishi tomon siljishi unda asosiy o‘rinni egallaydigan kategoriyalar mavjud bo‘lgan quyidagi yangi nazariyalarni paydo bo‘lishi va rivojlanishiga turtki berdi: postindustrializm nazariyasi (D. Bell, K. Klark, U. Rostou, E. Toffler, A. Fisher, J. Furaste), “axborotlashgan

jamiyat” nazariyasi (U. Dayzard, M. Kastels, R. Kats, Y. Masuda, F. Maxlup, M. Porat, T. Stouner, T. Umesao), “dasturlashtiriladigan jamiyat” (A. Turen), “postiqtisodiy jamiyat” (V. I. Inozemtsev, G. Kan), “texnotron jamiyat” (Z. Bjezinskiy), “bilimlar jamiyati” (D. Dikson, P. Druker, T. Sakayya, N. Shter), “postmodernizm” (Z. Bauman, U. Bek, J. Bodriyyar, J.-F. Liotar, D. Xarvi), “Neo-industrializm” (S. D. Bodrunov, A. V. Buzgalin, S. Y. Glazev, S. S. Gubanov, A. I. Kolganov, V. M. Kulkov, A. A. Poroxovskiy, V. T. Ryazanov, A. I. Tatarkin, K. A. Xubiyev va b.).

Ijtimoiy takror ishlab chiqarishda ijtimoiy sohasining rolini mamlakatimiz iqtisodchi olimlaridan akademik Q. X. Abduraxmonov, A. V. Vahobov, A. A. Mamatov, I. S. Tuxliyev, X. P. Abulqosimov A. O‘lmasov, A. V. Vahobov, T. T. Jo‘rayev, A. A. Mamatov, R. R. Xasanov va boshqalar ham o‘z tadqiqotlarida keng tadqiq etishgan.

Biroq O‘zbekiston Respublikasini raqamli iqtisodiyotga o‘tishi va unda axborot jamiyatini rivojlanishi sharoitida ijtimoiy takror ishlab chiqarishda ijtimoiy sohasining rolini tadqiq etishga qaratilgan ilmiy izlanishlarni olib borishni taqozo etilmoqda. Ushbu jihatlar ilmiy ish mavzusining dolzarbligini belgilab beradi.

Tadqiqot metodologiyasi bo‘lib O‘zbekistonlik va xorijlik iqtisodchi olimlarning ijtimoiy takror ishlab chiqarishda ijtimoiy sohasining rolini nazariy va metodologik tadqiq etish bo‘yicha tadqiqot ishlari asos bo‘ladi. Tadqiqotda ilmiy abstraksiya, dialektik tadqiqot, induksiya va deduksiya, monografik kuzatuv, tizimli va qiyosiy tahlil, ekspert baholash va iqtisodiy statistik usullardan foydalanilgan.

TAHLIL VA NATIJALAR

XX asrning so‘ngi uchdan birida yuqori rivojlangan mamlakatlar iqtisodiyotida sodir bo‘layotgan jarayonlarning mohiyatini turli darajadagi ishonchlilik bilan tavsiflovchi asosiy tushuncha postindustrial jamiyat tushunchasi edi. Uning asosida ijtimoiy-iqtisodiy rivojlanishning turli stsenariylarini ilgari surilgan juda ko‘p turli xil nazariyalar va konsepsiyalar paydo bo‘ldi. Unga, (U. Dayzard, M. Kastels, R. Kats, Y. Masuda, F. Maxlup, M. Porat, T. Stouner, T. Umesao) ning “axborot jamiyat”, (A. Turene)ning “dasturlashtiriladigan jamiyat”, (V. L. Inozemtsev, G. Kan)ning “Post-iqtisodiy jamiyat”, (Z.Bjezinskiy)ning “texnotronik jamiyat”, (D. Dikson, P. Druker, T. Sakayya, N. Shter)ning “bilimlar jamiyati”, (Z. Bauman, V. Bek, J. Bodriyar, J.-F. Litoard, D. Xarvi)ning “postmodernizm” nazariyalari va boshqalar.

Biroq, so‘nggi paytlarda, XX asr o‘rtalarida postindustrializm konsepsiyasi doirasida tavsiflangan ko‘plab stsenariylar XXI asr amaliyotida amalda o‘z isbotini topmaganligi sababli, postindustrializm nazariyasining adekvatligi to‘g‘risida neoindustrializm nazariyasining zamonaviy tarafdorlari bo‘lgan (S. D. Bodrunov, A. V. Buzgalin, S. Y. Glazyev, S. S. Gubanov, A. I. Kolganov, V. M. Kulkov, A. A. Poroxovskiy, V. T. Ryazanov, A. I. Tatarkin, K.A.Xubiyev va boshqalar) tomonidan asosli tanqidga uchradi.

Postindustrializm nazariyasining asoschisi hisoblangan va bosqichli-tarmoqli yondashuvga tayanuvchi D.Bell va bir qator mualliflar, xususan, A. Fisher, K. Klark, J. Furaste, V. Rostou tomonidan taklif qilingan nazariya postindustrializm nazariyasining metodologik asoslarini tashkil qilgan.

A. Fisher, C. Klark va J. Furaste iqtisodiyotning uchta sektorini – birlamchi yoki qishloq xo‘jaligi, ikkilamchi yoki sanoat va uchlamchi xizmatlarni ajratishdilar. Yangi Zelandiya va Avstraliya mamlakatlari statistik organlari tomonidan qabul qilingan amaliyot tajribasiga ko‘ra qishloq xo‘jaligini birlamchi, sanoatni ikkilamchiga birlashtirish an’anasining davomi sifatida xizmat ko‘rsatish sohalarini uchlamchi atamasini birinchi bo‘lib Fisher taklif qilgan [1].

Muallif narxlar va uy xo‘jaliklari daromadlari darajasining o‘zgarishi bilan, iste’mol talabi va bandlikning xizmat ko‘rsatish sohasi tomon siljishini izohlagan K.Klark nazariyasi postindustrializmni shakllanishida muhim rol o‘ynadi. Daromadlarni oshgani sayin oziq-ovqatga sarflangan xarajatlar ulushi xizmatlar foydasiga kamayib boradi. Shunga ko‘ra, uchinchi sektorda, ya’ni bozor ishlab chiqarilgan tovarlar bilan to‘yingan bo‘lsa, xizmat ko‘rsatish sohasida mahsulot va ishchi kuchiga talab doimiy ravishda o‘sib boradi [2]. Shu tariqa, uchinchi sektor tarmoqlarining rivojlanishi yuz bermoqda, bu uning yalpi ichki mahsulotdagi va umumiy bandlikdagi ulushini o‘sishida namoyon bo‘lmoqda.

Industrializm nazariyasi asoschilaridan biri J. Furaste [3] Klarkdan keyin iqtisodiyotning uch sektorli bo‘linishi asosida ijtimoiy taraqqiyotni tahlil etishni taklif etdi. Furastening qayd etishicha, xizmat ko‘rsatish sohasida yangi ish o‘rinlari yaratilishi tufayli sanoatda band bo‘lganlar sonining qisqarishi ommaviy ishsizlikka olib kelmaydi. Biroq, zamonaviy voqelikda, xizmat ko‘rsatish sohasining murakkablashishi, ikkilamchi va uchlamchi sektorlar o‘rtasidagi munosabatlarning chuqurlashuvi tufayli iqtisodiyotning uch tarmoqqa bo‘linishi dolzarb bo‘lmay qoldi. Natijada bu ba’zi hollarda bir sektorni boshqasidan ajratishni qiyinlashtiradi. Statistik hisobotlar uchun iqtisodiyotning to‘rtlamchi va beshlamchi sektorlarini ajratish mumkin.

Shunday qilib, postindustrial jamiyat unda xizmat ko‘rsatish sohasining keng rivojlanishi munosabati bilan o‘ziga xos “insonlar o‘rtasidagi o‘yin” sifatida taqdim etiladi. Axborot malakali mutaxassis tomonidan boshqa insonlar o‘rtasidagi o‘zaro munosabatlar jarayonida malakali qo‘llanilishi, turli sohalarda hal qiluvchi omil bo‘lib hisoblanadi. Muallif sektorli-tarmoqli yondashuvga amal qilgan holda, uchlamchi sektorni kengaytirdi, industrial jamiyatdan postindustrial jamiyatga o‘tishni uch bosqichga bo‘ldi.

1 - j a d v a l: Ijtimoiy o‘zgarishlarning umumiy sxemasi [4]

	Industrial jamiyatgacha bo‘lgan davr	Industrial jamiyat	Postindustrial jamiyat		
Sektor	birlamchi	ikkilamchi	uchlamchi	to‘rtlamchi	beshlamchi
	Qazib olish	Qayta ishlash	Transport	Savdo	Sog‘liqni saqlash
	Qishloq xo‘jaligi	Ishlab chiqarish	Kom.xo‘jalik	Moliya	Ta’lim
	Tog‘-kon ishi	Qayta ishlash		Sug‘urta	Tadqiqot
	Baliqchilik			Ko‘chmas mulk	Davlat boshqaruvi
					Dam olish
Texnologiya	Xom ashyo	Energetik	Axborot		
Tabiat va jamiyat	Tabiat bilan hamkorlik	Qayta o‘zgartirilgan tabiat bilan hamkorlik	Insonlar o‘rtasidagi o‘yin		
Metodologiya	Xayotiy tajriba	Eksperement	Abstrakt nazariyalar, modellar, qarorlar nazariyasi, tizimli tahlil		
Bazaviy tamoyil	Ananaviylik, yer va resurslar tanqisligi	Iqtisoiy o‘sish, investitsion qarorlar ustidan nazorat	Nazariy bilimlarning markaziy o‘rni va ularni kodifikatsiyalash		

Birinchi bosqich – transport xizmatlari va ijtimoiy xizmatlarning rivojlanish bosqichi, ishlab chiqarish jarayonlariga xizmat ko‘rsatadigan “ko‘k yoqalilar”ning paydo bo‘lishi, keyinchalik savdo, moliyaviy va sug‘urta xizmatlarining, ko‘chmas mulk bilan bog‘liq operatsiyalarning rivojlanish bosqichi va buning natijasida, “oq yoqalar” sinfini paydo bo‘lishi. va nihoyat, maishiy, shaxsiy, turistik, ko‘ngilochar xizmatlar, mehmondo‘stlik xizmatlari, tibbiy va ta’lim xizmatlarining rivojlanish bosqichi. Shu bilan birga, ijtimoiy taraqqiyotning ushbu tipologiyasi ko‘proq G‘arb sivilizatsiyalariga xos ekanligini ta’kidlash lozim.

XX asrning global jarayonlarini tahlil qilar ekan, Bell undagi transport va aloqani yetakchi rolini qayd etadi, bu esa milliy va xalqaro miqyosda insonlar, tovarlar va axborotlarning ommaviy tarzda va tez harakatlanishiga hissa qo‘shgan, global jamiyatning shakllanishiga asos solgan. Shunday qilib, eski tizimning o‘rniga kelgan yangi davrning asosiy xususiyatlari Bellning fikriga ko‘ra quyidagilardan iborat:

1. Tovar ishlab chiqarishdan xizmatlar ishlab chiqarishga o‘tish, xizmat ko‘rsatish sohasida bandlikning ustuvorligi, shuningdek, xizmat ko‘rsatish soha tarmoqlarining kengayishi va murakkablashishi bilan tavsiflanadi;
2. Malakali ishchilar – texnik mutaxassislar va turli kasb egalari ulushining o‘sishi;
3. Nazariy bilim va fanning rolining ortib borishi, ular asosida bilim talab qiladigan sanoat sektorlarida innovatsiyalar joriy etilishi;
4. Insonlarning bir-biri bilan o‘zaro munosabatlari asosida mehnat tavsifini o‘zgarishi;
5. Jamiyatga ta’sir o‘tkazish uchun bir-biri bilan raqobatlashuvchi “vertikal joylashgan ijtimoiy birliklar” bo‘lgan vaziyatni shakllanishi. To‘rtta funksional vaziyat mavjud – ilmiy, texnik (ya’ni amaliy kasblar: muhandislik, iqtisod, tibbiyot), ma’muriy va madaniy va beshta institutsional holat – iqtisodiy korxonalar, davlat idoralari, universitetlar va ilmiy markazlar, ijtimoiy majmualar (masalan, kasalxonalar, ijtimoiy xizmat) va armiya [5]. Ushbu to‘rtta funksional vaziyatni o‘z ichiga olgan mutaxassislar sinfi maqom bo‘yicha eng yuqori sinfga aylanishi mumkin;
6. Meritokratiya – jamiyatning ijtimoiy kelib chiqishiga emas, balki shaxsiy yutuqlari, bilim va qobiliyatiga bog‘liq bo‘lgan qatlamini vujudga kelishi. Shunga ko‘ra, ta’lim va malaka darajasi qanchalik yuqori bo‘lsa, inson jamiyatda shunchalik obro‘li o‘ringa ega bo‘ladi.

Ko‘rib chiqilgan tendensiyalar buni postindustrializm tarafdorlari tomonidan qanday talqin qilish mumkinligini ifoda etmaydi, balki, xizmat ko‘rsatish sohalarining rivojlanishi mustaqil ravishda, sanoat tarmoqlarini ijtimoiy ishlab chiqarish tizimidan siqib chiqaradi. Shuni ta’kidlash kerakki, zamonaviy iqtisodiyotda faqat e’tiborning moddiy ishlab chiqarish sohasidan xizmat ko‘rsatish sohasiga o‘tishi kuzatiladi, lekin birining yo‘qolishi yoki

boshqasi bilan almashtirilishi emas. Xizmat ko‘rsatish sohasining jadal o‘sishi, moddiy mahsulotlar ishlab chiqarishni rivojlantirish bilan chambarchas bog‘liqdir, chunki ko‘plab xizmat ko‘rsatish sohalari sanoat sektori dinamikasiga juda bog‘liqdir.

Bell yuqori malakali ijodiy elita hukmronligini e’lon qilib, kapitalistik mulk munosabatlarini transformatsiyalashuvi sababli postindustrial jamiyatda sinfiy qarama-qarshiliklar mavjudligini inkor qiladi. Bu esa hozirgi vaqtda kapitalni uning egalaridan ajralishi tufayli insonlarga o‘zligini nomoyon qilishga, tashabbuslar ko‘rsatishga va shaxs komoloti uchun ko‘proq erkinliklar yaratadi. Biroq, shu bilan birga, muallif gorizontal va vertikal vaziyatlar tushunchasini kiritadi, ular sinfiy tuzilmaning boshqa turini – hukmron sinf professional malakali elitani ifoda etuvchi meritokratiya va past malakali qo‘l mehnatiga asoslangan ishchilari sinfini aks ettiradi. Shunday qilib, sinfiy tengsizlikning bir turidan (kapitalist – yollanma ishchi) uzoqlashib, Bell boshqa turga (yuqori malakali ishchi – past malakali ishchi) o‘tadi, agarda ijodiy kasbiy elitaning tarkibiga kirmagan ishchi, postindustrial jamiyat realliklarida muvaffaqiyatga erishish imkoniyati deyarli yo‘q..

Postiqtisodiy konsepsiya tarafdorlari singari, postmodernizm tarafdorlari ham sof iqtisodiy rag‘batlardan ajralgan holda ijtimoiy qadriyatlarga, ommaviy madaniyat va standartlashtirishni yengib o‘tishga, shaxsning ahamiyatini oshirishga va uning ijodiy salohiyatini rivojlantirishga katta ahamiyat beradilar. Postindustrializmdan farqli o‘laroq, postmodernizm rivojlanishning texnologik omillariga emas, balki shaxsning ijtimoiy-psixologik transformatsiyasiga e’tibor beradi.

Boshqa bir amerikalik sotsiolog Y. Toffler ham Bell kabi ijtimoiy taraqqiyotdagi davrlarni ajratib ko‘rsatadi, ulardagi o‘rin almashuvini, xuddi yangi to‘lqinlarning kelishi sifatida tavsiflaydi [6]. Toffler o‘zining to‘lqin nazariyasi doirasida rivojlanishning uchta to‘lqinini aniqlaydi, ularning har biri texnologik inqilobni ifodalaydi. Shunga ko‘ra, birinchi to‘lqin, agrar sivilizatsiya o‘z o‘rnini industrial sanoat davriga bo‘shatib berdi, yangi uchinchi to‘lqin esa jamiyatning demassifikatsiyasi, mahsulotlarning destandartizatsiyasi, ommaviy bozorni mini bozorlar tarmog‘iga serviz va mahsulotlar differentsatsiyasini o‘sishi natijasida inson ehtiyojlarining turli-tumanligini o‘sishi bilan tavsiflangan superindustrial sivilizatsiyaning kelishini belgilab berdi. Mehnat bozorida ham bo‘linish va yangi kasblarning paydo bo‘lishi, ayniqsa, xizmat ko‘rsatish sohasida. Jamoa bilan aloqa elektron aloqa (elektron kottej”) orqali amalga oshirilganda uyda bandlik kengayib bormoqda. Muallif, shuningdek, korporatsiyalarni yangi sharoitlarda tovarlarning asosiy ishlab chiqaruvchilari sifatida o‘zgartirishga e’tibor qaratadi, ular atrof-muhit ifloslanishini kamaytirish, mehnatni insonparvarlashtirish va boshqalar uchun yangi talablarga moslashishi kerak.

Amerikalik iqtisodchi J. Gelbreyn yangi texnologiyalarning keng qo‘llanilishi va buning natijasida ishlab chiqarish jarayonlarining murakkablashishi munosabati bilan bunday malakali mutaxassislarning roli ortib borayotganini qayd etadi. J. Gelbreyn o‘zining “Yangi industrial jamiyat” [7] asarida korporatsiyadagi barcha hokimiyatni kapital egalari emas, balki texnotuzilma egallashini ta’kidlaydi. Bu korporatsiyaning miyasi bo‘lgan, muhim qarorlar qabul qilishda ishtirok etadigan, tashkilot faoliyatini rejalashtiradigan va muvofiqlashtiradigan menejerlar timsolidagi individual shaxslar emas, balki mutaxassislar guruhidir.

M.Kastels “axborot jamiyati” dan farqli ravishda “axborotlashgan jamiyat” atamasini kiritib, ular o‘rtasidagi farqni belgilab berdi [8]. Gap shundaki, muallifning fikricha, axborot almashish va undan foydalanish barcha insonlar sivilizatsiyalarga xos bo‘lgan bo‘lsa, zamonaviy jamiyatda axborot texnologiyalaridan foydalanish iqtisodiy samaradorlik va raqobatbardoshlikni oshirishning oasosiy omilidir. Industrial jamiyat o‘rniga kelgan axborotlashgan jamiyatining asosiy xususiyati unda inson hayotining barcha sohalarida axborot va bilimlarning rolini kuchayib borishi bo‘lib, bu ko‘plab ijtimoiy va iqtisodiy jarayonlarning o‘zgarishiga olib keldi, masalan: mehnat “elektron kottejlar” deb ataladigan tarmoq aloqasi tufayli amalga oshirilganda, to‘liqsiz bandlikni yoki uyda ish bilan ta’minlanganlik ulushining o‘sishiga olib keldi . Shu munosabat bilan muallif zamonaviy jamiyatni tarmoqli, internetning tez tarqalishi muhim rol o‘ynaydigan jamiyat deb atadi. Axborotlashgan jamiyat yangi tarmoq tuzilmalarida milliy o‘ziga xoslikka zid keladigan globallashuv jarayonlari natijasida vujudga keldi.

O‘zbekiston Respublikasi milliy iqtisodiyotida yuqori fan sig‘imli texnologiyalar asosida raqamli iqtisodiyotni rivojlantirish, davlat organlari va boshqa tashkilotlarda elektron hujjat almashinuvi hamda jismoniy va yuridik shaxslarga xizmat ko‘rsatish uchun elektron tijorat tizimlari bosqichma-bosqich joriy etilmoqda [9]. Zero, bugungi kunda deyarli barcha, iqtisodiyoti rivojlangan, rivojlanayotgan va o‘tish iqtisodiyotidagi mamlakatlar o‘z iqtisodiyotlarini raqamli iqtisodiyotga qisqa davrlarda o‘tkazish bo‘yicha keng qamrovli islohotlar va chora-tadbirlarni faol tarzda amalga oshirishmoqda. Mamlakatimiz taraqqiyotini yangi bosqichga ko‘tarishning dastlabki davrida ommaviy axborot vositalarini keng qo‘llab-quvvatlash, ularni himoya qilish, davlat idoralarida axborot xizmatlari faoliyatini yo‘lga qo‘yish va rivojlantirish maqsadida Axborot va ommaviy kommunikatsiyalar agentligi tashkil etilgan edi [10].

Buning asosi sifatida, raqamli iqtisodiyotni shakllantirishning muhim ko‘rsatkichlari bo‘lgan raqamli texnologiyalar bozorlarining rivojlanish prognozi, investitsiyalar amalga oshiriladigan texnologiyalar, aholiga axborot texnologiyalar asosida xizmat ko‘rsatishni yaxshilash hamda uy xo‘jaliklarining internetdan foydalanish imkoniyatlari tahlillari aksariyat mamlakatlar bo‘yicha ijobiy tendensiyalar kuzatilganligini belgilash mumkin [11].

Raqamli iqtisodiyotni shakllantirish davrida, yetakchi davlatlar xizmat ko‘rsatish sohasini rivojlantirish tahlili shuni ko‘rsatadiki, iqtisodiy o‘sishga ta’sir ko‘rsatish uchun xizmatlar sohasini yanada jadallashtirish maqsadga muvofiqdir. Ushbu sohada aholining barcha qatlamlarini qamrab olinishi va barcha ijtimoiy-iqtisodiy jarayonlarga ta’siri – aholining bandligi, qashshoqliqga barham berish, insonlarning oshib borayotgan ehtiyojlarini qondirish va boshqalar borgan sari dolzarbligini ko‘rishimiz mumkin.

Raqamli iqtisodiyot platformalari tuzishda asosiy e’tiborni quyidagi yo‘nalishlarga qaratish zarur: telekommunikatsiyalar, energetika, transport, sog‘likni saqlash, soliq va soliqqa tortish, dori-darmonlar logistikasi, ma’lumotlarni qayta ishlash, turizm, tashqi iqtisodiy faoliyat, ko‘chmas mulk savdosi va ishlab chiqarish. Aynan shu sohalarning rivojlanishi infratuzilma va texnologik bazis yaratishga imkon beradi. Olimlarning fikricha, 2022-yilga kelib, YaIMning chorak kismi raqamli sohada bo‘lishi taxmin kilinmokda [12].

Iqtisodiyotni modernizatsiyalash sharoitida mamlakatimizda barqaror va samarali iqtisodiyotni shakllantirish borasida amalga oshirib kelinayotgan islohotlar bugungi kunda o‘zining ijobiy natijalarini namoyon etmoqda. Xususan, xizmat ko‘rsatish sohasining jadal sur’atlarda rivojlanishi natijasida aholi farovonligini ta’minlash va ish bilan bandlik masalalarini hal qilish imkoniyati yaratilmoqda. Shu munosabat bilan xizmatlar sohasining istiqbolda rivojlanishi hamda yalpi ichki mahsulot hajmiga sezilarli ta’sir ko‘rsatishi mumkin bo‘lgan tarmoqlariga alohida e’tibor qaratilmoqda [13].

Yangi texnologik bazisni shakllantirish milliy iqtisodiy taraqqiyotimizni ta’minlashning asosiy omillaridan biriga aylanmoqda. “Albatta, biz eski tizimni batamom o‘zgartirib, o‘z oldimizga qo‘ygan maqsadga to‘liq erishdik, deb aytishga hali erta. Takror aytaman, biz har kuni izlanishdamiz. Bu yo‘lda dastlabki qadamlarni qo‘ymoqdamiz, xolos. Lekin “Bu o‘zgarishlar – vaqtinchalik kampaniya, o‘tadi-ketadi”, deganlar yanglishadi” [14]. So‘nggi ikki o‘n yillikda texnik-texnologik rivojlangan mamlakatlar iqtisodiyoti tarkibida xizmatlar sohasining sanoat sohasidan ustuvorlik qilish tendensiyasi kuzatilmoqda. 2020-yilda jahon YaIM tarkibi quyidagicha: qishloq xo‘jaligi – 6,4%, sanoat sohasi – 30%, xizmat ko‘rsatish sohasi – 63%. Ko‘pchilik texnik-texnologik rivojlangan mamlakatlarning YaIM ushbu tendensiyaga mos keladi [15]. Bu esa mamlakat iqtisodiyotini tarkibiy takomillashtirish va raqobatbardoshligini oshiradigan yuqori ishlab chiqarish texnologiyalari va xizmat ko‘rsatish sohalarini o‘z ichiga kamrab olgan yangi sanoat tarmoqlari va korxonalarini barpo etish uchun zarur sharoit yaratishga yo‘naltirilgan.

Xulosa qilish mumkinki, postindustrial jarayonlar faqat yuqori darajada rivojlangan mamlakatlarga xos bo‘lib, uni barcha iqtisodiyotlar uchun dunyoning umumiy manzarasi sifatida qo‘llash mumkin emas, chunki kimdir dunyoni iste’moli faqat o‘sib borayotgan sanoat tovarlari bilan ta’minlashi kerak. Shu munosabat bilan neoindustrializm rivojlanayotgan mamlakatlar uchun eng muvaffaqiyatli konsepsiya hisoblanadi. Shunga ko‘ra, turli mamlakatlar uchun zamonaviy iqtisodiyot turli yo‘llar bilan tavsiflanadi – ba’zi mamlakatlar uchun u ko‘proq postindustrial (AQSh va Buyuk Britaniya), boshqalar uchun esa nisbatan neoindustrial (Germaniya, Yaponiya), boshqa uchichi guruxlari uchun esa u yana industrial (Xitoy, Janubiy Koreya) bo‘lib hisoblanadi.

Shunday qilib, zamonaviy iqtisodiyot axborot yoki raqamli sifatida tavsiflash mumkin, chunki ularning xususiyatlari deyarli barcha rivojlangan va rivojlanayotgan mamlakatlar uchun umumiydir. Xizmat ko‘rsatish sohasi asta-sekin zamonaviy iqtisodiyotda muhim o‘rin egalladi, bunda asosiy e’tibor mashinadan shaxsga, uning ijodiy salohiyatiga va u yaratishga qodir bo‘lgan bilimga o‘tdi, bu iqtisodiy rivojlanish uchun asos bo‘lgan, ilm-fan va innovatsiyalardir. Axborot texnologiyalari ta’limning ahamiyatini oshirdi va shu bilan ishchi kuchi sifatining yaxshilanishiga, malakali kadrlar sonining o‘sishiga yordam berdi, shu jumladan ishlab chiqarish jarayoniga va butun jamiyat farovonligiga ijobiy ta’sir ko‘rsatdi.

XULOSA VA TAKLIFLAR

Xizmat ko‘rsatish sohasining tarixiy rivojlanishini tahlil qilish uning jahon iqtisodiyotida takror ishlab chiqarish jarayonidagi rolini sezilarli darajada oshganligini nomoyon qildi, bu bir necha davrlar mobaynida, bozor iqtisodiyotining boshlang‘ich davrida uni ishlab chiqarish sohasidan deyarli butunlay chiqarib tashlangandan, yuqori fan sig‘imli xizmat ko‘rsatish tarmoqlarini iqtisodiy o‘sishning asosiy katalizatorlari va zamonaviy iqtisodiyotda barqaror rivojlanish asosi sifatida tan olishgacha transformatsiyalashib bordi.

XX asrning oxirida “axborot inqilobi” bilan bog‘liq, texnologik uklad, iqtisodiy rivojlanishda jismoniy kapital jamg‘arilishi bilan birga inson kapitali va bilimni rolini o‘sishi va o‘zida shu bilan birga, ta’lim sektori va ITTKI, professonal, axborot va biznes xizmatlari va boshqalar bilan birga xizmat ko‘rsatish sohasini kengayishiga turtki berdi.

Xizmat ko‘rsatish sohasi va shu bilan birga ilm-fan, bilim va axborot, post-industrializm, neo-industrializm, axborot jamiyati nazariyasi va bilimlar jamiyati kabi turli xil xozirgi zamon ijtimoiy-iqtisodiy konsepsiyalarda markaziy o‘rinni egallamoqda.

Xizmatlar mazmunini transformatsiyasi tahlili zamonaviy voqeliklar va iqtisodiy rivojlanishda xizmat ko‘rsatish sohalarining roli ortib borayotgan tendensiyalarga muvofiq ularni idrok etish zarurligini ko‘rsatmoqda.

Bugungi kunda xizmat ko‘rsatish sohasi tarmoqlari iqtisodiy o‘sish va ishchi kuchini takror ishlab chiqarishga miqdor va sifat jihatdan ham eng katta hissa qo‘shmoqda.

Axborot-kommunikatsiya texnologiyalarini keng joriy etish turli-xil xizmat ko‘rsatish sohalarining tez o‘sishiga olib keldi. Shu munosabat bilan bunday turli xil faoliyat turlari uchun “xizmat” tushunchasini aniqlash muammosi vujudga keldi.

Bizning nuqtayi nazarimizga ko‘ra, xizmatlarni muayyan guruhlarga birlashtirishning asosi bo‘lib mahsulotni, ishlab chiqarishni va ijtimoiy jarayonlarni, insonlarni fazoviy, vaqt va sifat jihatdan holatini o‘zgarishi mezonidir.

Moddiy ishlab chiqarishdan farqli o‘laroq, xizmat ko‘rsatish sohasida jarayonning o‘zi xizmat ko‘rsatishning natijasidir. Shu bilan birga, xizmat ko‘rsatish jarayoni bevosita obyekt yoki shaxsning holatini uchta darajada – sifat, makonda va zamonda o‘zgartirishdan iborat. Shuning uchun xizmat tushunchasini inson faoliyati jarayoni sifatida aniqlash mumkin, bu esa xizmatni taqdim etish jarayonida obyekt yoki shaxsning sifat, fazoviy yoki vaqt bo‘yicha holatini o‘zgarishidan iborat turli darajadagi tanglik holatidan foydali ta’sirini keltirib chiqaradi.

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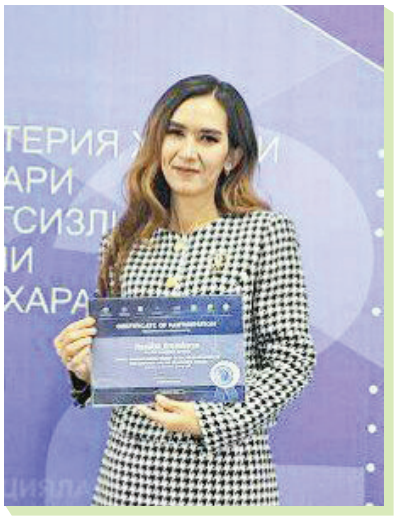

QISHLOQ XO‘JALIK MAHSULOTLARI ISHLAB CHIQARISHNI RIVOJLANTIRISHNING MAKROIQTISODIY BARQARORLIGINI TA’MINLASH

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Annotatsiya: maqolada qishloq xo‘jalik mahsulotlarini ishlab chiqarishini rivojlantirishning makroiqtisodiy barqarorligini ta’minlashda tizimli tahlil va raqamli texnologiyalardan foydalanib empirik modelini qurish, prognoz qilish mexanizmlarining nazariy asoslari takomillashtirilgan. Shuningdek, qishloq xo‘jaligi mahsulotlarini ishlab chiqarishni rivojlantirishning makroiqtisodiy barqarorligini ta’minlashda asosiy ishlab chiqarish resurslaridan samarali foydalanish, yoki umumiyroq aytganda, mavjud potentsialdan foydalanish darajasi baholangan.

Kalit so‘zlar: raqamli texnologiya, empirik model, ekonometrik model, potensial, nisbiy model, prognoz natijalari, axborot tizimi, endogen o‘zgaruvchilar, ekzogen o‘zgaruvchilar.

Аннотация: в статье совершенствуются теоретические основы построения эмпирической модели и механизмы прогнозирования с использованием системного анализа и цифровых технологий обеспечения макроэкономической устойчивости развития сельскохозяйственной продукции. Также оценивался уровень эффективного использования основных производственных ресурсов, или в более общем плане уровень использования имеющегося потенциала, в обеспечении макроэкономической устойчивости развития производства сельскохозяйственной продукции.

Ключевые слова: Цифровая технология,эмпирическая модель модонометра,потенциал,относительная модель,результаты прогноза,информационная система.

Abstract: in the article, the theoretical foundations of the empirical model construction and forecasting mechanisms using systematic analysis and digital technologies to ensure the macroeconomic stability of the development of agricultural products are improved. Also, the level of effective use of the main production resources, or more generally, the level of use of the existing potential, in ensuring the macroeconomic stability of the development of the production of agricultural products was evaluated.

Key words: Digital technology,empirical modometer model,potential,relative model,forecast results,information system,endogenous variables,exogenous variables.

KIRISH

Iqtisodiyotni yanada rivojlantirish va liberallashtirishga yo‘naltirilgan makroiqtisodiy barqarorlikni mustahkamlash va yuqori iqtisodiy o‘sish sur’atlarini saqlab qolish, milliy iqtisodiyotning raqobatbardoshligini oshirish, qishloq xo‘jaligini modernizatsiya qilish va jadal rivojlantirish, iqtisodiyotda davlat ishtirokini kamaytirish bo‘yicha institutsional va tarkibiy islohotlarni davom ettirish, xususiy mulk huquqini himoya qilish va uning ustuvor mavqeyini yanada kuchaytirish, kichik biznes va xususiy tadbirkorlik rivojini rag‘batlantirish, hududlar, tuman va shaharlarni kompleks va mutanosib holda ijtimoiy-iqtisodiy taraqqiy ettirish, investitsiyaviy muhitni yaxshilash orqali mamlakatimiz iqtisodiyotini rivojlantirish dolzarb masala bo‘lib hisoblanadi.

Yangi O‘zbekistonda barcha sohalarda amalga oshirilayotgan keng ko‘lamdagi islohotlar doirasida qishloq xo‘jalik mahsulotlari ishlab chiqarishni rivojlantirishga, aholini oziq-ovqat mahsulotlari bilan ta’minlashga alohida e’tibor qaratilmoqda.

Ushbu maqola O‘zbekiston Respublikasi Prezidentining 2020-yil 18-martdagi “Agrar va oziq-ovqat sohalarini boshqarish tizimini yanada takomillashtirish chora-tadbirlari to‘g‘risida”gi PQ-4643-sonli Qarori, 2019-yil 25-oktyabrdagi PQ-4499-sonli Qarori, 2021-yil 3-fevraldagi “Qishloq xo‘jaligida bilim va innovatsiyalar tizimi hamda zamonaviy xizmatlar ko‘rsatishni yanada rivojlantirish” to‘g‘risidagi PF-6159-sonli Farmoni, O‘zbekiston Respublikasi qishloq xo‘jaligini rivojlantirishning 2020–2030-yillarga mo‘ljallangan strategiyasi, shuning-

dek, mazkur faoliyatga tegishli boshqa me'yoriy-huquqiy hujjatlarda belgilangan vazifalarni amalga oshirishga muayyan darajada xizmat qiladi.

Prezidentimiz ta'kidlaganidek, makroiqtisodiy barqarorlikni ta'minlash sohasida yillik inflyatsiya darajasini 2022-yildagi 9 foizdan 2023-yilgacha 5 foizga bosqichma-bosqich pasaytirish, shuningdek, 2023-yildan boshlab yalpi ichki mahsulotga nisbatan 3 foizdan oshmasligi kerak bo'lgan davlat byudjeti taqchilligini kamaytirish ko'zda tutilmoqda. Dasturiy byudjetlashtirish tizimiga o'tish ham rejalashtirilgan. Fuqarolik byudjeti qabul qilinib, aholi takliflaridan kelib chiqib, har bir tuman byudjetining 5 foizi dolzarb masalalarni hal etishga yo'naltirilgan [13, 14].

MAVZUGA OID ADABIYOTLAR TAHLILI

Maqolada qishloq xo'jaligi mahsulotlari ishlab chiqarish jarayonini ekonometrik modellashtirish zaruriyatining ahamiyati, uning ishlab chiqarish hajmiga ta'siri tadqiq etilgan. Qishloq xo'jaligi mahsulotlari ishlab chiqarish jarayonini ekonometrik modellashtirish zaruriyatining asosiy jihatlari ekonometrik tahlil etilgan. Qishloq xo'jaligi mahsulotlari ishlab chiqarish jarayoni uchun ishlab chiqiladigan empirik modellarda, ularning tarkibiy o'zgaruvchilarini aniqlash asosiy vazifalardan biridir. Qishloq xo'jaligi iqtisodiyotning bitta tarmog'i hisoblansada, uning o'zi ham bir-biriga bog'liq xususiy tarmoqlardan tashkil topgan. Qishloq xo'jaligi mahsulotlarining katta ulushi to'g'ridan to'g'ri iste'molga yo'naltirilganligi uning tarkibiy xavfsizligini ta'lab etadi. Masalaning nozik jihati shundaki, ishlab chiqarilgan mahsulotlarning tovar mahsulot sifatida realizatsiya qilinishi ma'lum standart ta'lablariga mos kelishini ta'qoza etadi. Ekonometrik modellashtirish apparati mahsulotning bozor iqtisodiyotida barqarorlik qonuniyatlarini miqdoriy o'zgarishlarga asoslanib aniqlash va zaruriy sifat o'zgarishlarini oldindan belgilash imkoniyatlarini yaibrat beradi. Qishloq xo'jalik mahsulotlar ishlab chiqarish va boshqarishni o'zgarib turuvchi raqobat muhitida va bozor sharoitlarini hisobga olib, ularning mohiyati hamda qonuniyatlarini chuqur tahlil qilishda ekonometrik usullar va modellardan foydaniladi. Ular yordamida prognozlash, ko'p variantli yechimlardan muqobil yechimni tanlash, tavakkalchilik va noaniqlik sharoitida optimal boshqarish qarorlarini qabul qilish kabi bir qator masalalarning nazariy va amaliy tomonlarini o'rganishda ekonometrik modellashtirish muhim ahamiyat kasb etadi.

TADQIQOT METODLARI

Qishloq xo'jaligi juda murakkab tizim hisoblanadi [4]. Shu sababli QXMICh jarayoni uchun matematik tavsif tuzish, barcha bog'liqlarni analitik ifodalash mumkin emas. Bu murakkablikni oddiy qora quti sxemasi yordamida oddiylikga keltirish mumkin. Bu esa, jarayonga ta'sir etuvchi omillarni kirish elementlari sifatida olib, tizimning chiqish elementi o'zgarishini miqdoriy jihatdan kuzatish imkoniyatini beradi. Bu yerda QXMICh ni rivojlantirishda modellashtirish zaruriyati kelib chiqishini ko'rishimiz mumkin. Makroiqtisodiy modellashtirish yordamida QXMICh ni rivojlantirish qonuniyatlarini miqdoriy baholashimiz, iqtisodiy ko'rsatkichlarni o'zgarish tendensiyalarini aniqlash asosida rivojlanish va prognozlash yo'llarini belgilashimiz mumkin bo'ladi[9].

Ekonometrikada nisbiy model tushunchasi yalpi mahsulot (U)ning korxonadagi resurslar sarfi (x_1, x_2, ..., x_n) ga bog'liq bo'ladi va u $Y = F(x_1, ..., x_n)$ ko'rinishda yoziladi [5]. Bu yerda (x_1, x_2, ..., x_n) – erkin o'zgaruvchilar – omillar deb yuritiladi. Agar nisbiy modelda kirish omillari resurslar sarfi bo'yicha tanlansa, u holda bu ishlab chiqarish funksiyasini ifodalaydi. Lekin iqtisodiy o'sishga ta'sir etuvchi omillar faqat resurs sarfi bilan cheklanib qolmaydi. Iqtisodiyotning shunday tarmoqlari mavjudki, unda nisbiy modelni keng ko'lamli omillar bilan berishga to'g'ri keladi.

Qishloq xo'jaligida ishlab chiqarishning optimal variantlarini izlash, odatda resurs ta'minotiga borib taqaladi [6]. Resurslarni boshqarish asosida ishlab chiqarishni tashkil etish bugungi kunda takomillashtirilmagan. Bunga sabab, matematik programmalashtirish usullarini qo'llashda hisoblash murakkabligi, masalalarning tsiklik tabiati va boshqalarni keltirishimiz mumkin. Bu yerda takomillashtirish bizningcha matematik programmalashtirish apparatini qo'llashda chekli variantlilikga asoslanishi zarur.

Rivojlangan xorij mamlakatlari tajribasini istiqbolda joriy etish va istiqbolda qishloq xo'jalik mahsulotlar ishlab chiqarishni rivojlantirish va boshqarishni ekonometrik modellar asosida samaradorligini oshirish imkoniyatlariga qaratilgan amaliy tavsiyalarni ishlab chiqildi [10].

Qishloq xo'jaligini rivojlantirish, mahsulot ishlab chiqarishni miqdor va sifat jihatdan yaxshilash muammolarini yechish dolzarbligini, jamiyatning birlamchi ehtiyojlarini qondirish masalasaning dorzarbligi bilan asoslash mumkin. Bu uning iqtisodiyot tarmoqlari orasida ajralib turish xususiyatlaridan biri hisoblanadi.

Qishloq xo'jalik mahsulotlar ishlab chiqarishni rivojlantirish va boshqarish jarayoni o'ziga xos qonuniyatlarga ega. Shu qonuniyatlar qishloq xo'jalik mahsulotlar ishlab chiqarishni rivojlantirish va boshqarishning ekonometrik modellari tarkibiy qismini boshqa tarmoqlar iqtisodiy jarayonlarining nisbiy modellaridan farqlaydi va qishloq xo'jaligi iqtisodiy ko'rsatkichlarining o'zaro aloqasi asosida ifodalanadi. Ishlab chiqarish hajmi – yalpi

mahsulot Y nafaqat ishlab chiqarish jarayonidagi resurslar sarfiga bog‘liq bo‘lib qoladi, balki bu yerda ko‘pgina omillar ishtiroki kuzatiladi. Demak, nisbiy modelni quyidagicha ifodalash mumkin:

$$Y = F(X_1, X_2, ..., X_k) \quad (1)$$

Bu yerda X_i – i-tur omillar to‘plami.

QXMICh ni rivojlantirishning ekonometrik modellarini qurishning zamonaviy nazariyasida (1) tenglamaning amaliy ahamiyatini oshirish maqsadida, ya’ni juda murakkablik holatidan chiqishni ta’minlash uchun X_i omillar to‘plami yordamida yaxlit X – erkli o‘zgaruvchilar to‘plamini shakllantirishga to‘g‘ri keladi. Bunda X to‘mlam X_i to‘plamlarning matematik kesishmasi ma’nosida emas, balki har bir to‘mlam elementlarining o‘zaro bog‘liqlik nuqtayi nazaridan tanlanadi.

$$Y = F(X = \{x_j^{(i)}, j = \overline{1, n}; i \le k\}) \quad (2)$$

Bu yerda n – tanlangan omillar soni.

QXMICh jarayonida ta’sir etuvchi ko‘p sonli omillar iqtisodiyotning boshqa tarmoqlariga nisbatan ko‘proq tasodifiy xarakterda ekanligi bilan ajralib turadi. Shu sababli (2) tenglama stoxastik bog‘liqliklarni ifodalaganda quyidagi ko‘rinishda yoziladi:

$$Y = F(X) + \varepsilon \quad (3)$$

Bu yerda ε – empirik model xatoligi. Qishloq xo‘jaligi mahsulotlarini ishlab chiqarish jarayoni uchun ishlab chiqiladigan empirik modellarda, ularning tarkibiy o‘zgaruvchilarini aniqlash asosiy vazifalardan biridir. Qishloq xo‘jaligi iqtisodiyotning bitta tarmog‘i hisoblansada, uning o‘zi ham bir-biriga bog‘liq tarmoqlardan tashkil topgan. Unda xarakterlangan har bir ko‘rsatkichlarning alohida xususiyatlanishi kam uchraydi, ya’ni o‘zaro aloqadorligi bo‘lmagan tushunchalar kam kuzatiladi. Shu sababali, ularning qiymatlanishida ham ko‘pincha natijaviy miqdorlar ishlatiladi. Bu esa model tarkibiy elementlari (o‘zgaruvchilarni) aniqlashda yetarlicha muammo tug‘diradi. Shuning uchun bizningcha, makroiqtisodiy modellarni qurishda omillar guruhini alohida shakllantirib olish kerak [9].

Hozirgi kunda qishloq xo‘jaligining istiqboldagi rivojlanish qonuniyatlarini yangicha yondoshuv va ko‘p variantli modellashtirish usullari bilan tadqiq etish maqsadga muvofiq bo‘ladi.

Bizning fikrimizcha qishloq xo‘jaligi mahsulotlari ishlab chiqarishni rivojlantirish va boshqarishni ekonometrik modellashtirishda jarayonning tizimli yondoshuv asosida asosiy masalalarini farqlash va natijaviy komponentlarni umumlashtirish zarur. Ayni vaqtda modellashtirish hududini komplekslashtirish uchun quyiladigan muammolarni to‘rtta asosiy maqsadga birlashtiramiz. Bunda tashkil etuvchilar sifatida optimallashtirish, ishlab chiqarish potensialini aniqlash, ishlab chiqarish tizimining barqarorligini ta’minlash va ko‘p omilli ekonometrik modellashtirish masalalarini farqlaymiz [10].

Qishloq xo‘jaligi mahsulotlarini ishlab chiqarishni rivojlantirish va boshqarishda optimallashtirish tushunchasining turli talqinlari mavjud bo‘lib, mazkur tadqiqot ishimizda AKT dan foydalangan holda uchta holat uchun hal qiluvchi apparat sifatida foydalandik [12].

1-holatda optimallashtirish tushunchasi qishloq xo‘jalik mahsulotlari ishlab chiqarishda eng kichik birlikning, ya’ni ishlab chiqaruvchi subyektining (bizning holda fermer xo‘jaligi tanlangan) ishlab chiqarish resurslariga bog‘liq mahsulot yetishtirishdan maksimum foydasini maqsad qilgan faoliyatini rejalashtirishni xarakterlaydi.

2-holatda viloyat miqyosida asosiy ishlab chiqarish resurslaridan samarali foydalanish, yoki umumiyroq aytganda mavjud potensialdan foydalanish darajasini baholash orqali qiymatlanadigan ko‘rsatkichlarda namoyon bo‘ladi.

3-holatda qishloq xo‘jaligi mahsulotlar ishlab chiqarishni rivojlantirish va boshqarishning ekonometrik modellarini taqqoslashda alohida mazmunga ega bo‘ldi.

Hozirgi vaqtda qishloq xo‘jaligi ishlab chiqarishi jarayonini urganishning muhim masalalaridan biri tizimli yondoshuvdir [11]. Tizimli yondoshuvning ahamiyati shundaki, mavjud muammolarni va ularni keltirib chiqaradigan sababalarni tizimli tahlil qilinganda, yakuniy qaror qilish uchun tarmoqdagi muayayan bir iqtisodiy jarayonni kuzatishning o‘zi yetarli emas. Masalan, qishloq xo‘jaligi tarmog‘i respublika miqyosida tadqiq etilgan tadqiqotlarda ishlab chiqarish funksiyasidan foydalaniladi. Bunda Kobb-Duglas[1] shaklidagi ishlab chiqarish funksiyasidan mehnat resurslari va kapital sarfi bo‘yicha qurilgan model asosida birlamchi xulosalar olish bilan cheklanishadi. Prognoz ko‘rsatkichlarini hisoblashda, faqat kapital va mehnat resursidan foydalanilgan modellar yuqori adekvantlikga ega bo‘lsada, erishilgan natijalarni yuqori aniqlikda deb xulosalash mumkin emas. Zamonaviy modellashtirishda Kobb-Duglas ishlab chiqarish funksiyasi ishlab chiqarishni tashkil qilish va boshqarish samaradorligi bilan belgilanadigan texnik ishlab chiqarishning vaqt davomida o‘sish tendensiyasini texnik jarayonlar bilan bog‘langan shakliga ega bo‘ldi[2].

1 Cobb, G.W. A theory of production /G.W. Cobb, P.H.Douglas // Amer. Econ. Rev.,1928,March, Supp.1., p.139– 165.
2 Alimov R. X., Boltayeva L. R., Ishnazarov A. I. Ekonometrika-2. O‘quv qo‘llanma. – T.: “Iqtisodiyot”, 2012. – 115-b.

Qishloq xo‘jaligida ishlab chiqarishini rivojlantirishning eng muhim vazifalaridan biri – bu mavjud potensialdan foydalanish samaradorligini oshirishdir. Lekin bu yerda asosiy masala – bu ishlab chiqarish potensialini bitta modelda ifodalash va u orqali potensialdan foydalanish samaradorligini aniqlashdir. Bu masala butun bir bir mintaqa miqyosida ko‘riladigan bo‘lsa jarayon yanada murakkablashadi. Shuningdek, modelning erkli o‘zgaruvchilarini tanlash, ya’ni potensial tarkibiy elementlarini aniqlash yetarlicha muammolarni keltirib chiqaradi. Boshqacha aytganda, shunday modelni ishlab chiqish mumkin bo‘lsinki, bu model qishloq xo‘jaligi qonuniyatlarini tavsiflay olsin hamda model shunday erkli o‘zgaruvchilarni o‘z ichiga olishi kerakki, bu o‘zgaruvchilar o‘zaro tizimli bog‘langan holda ishlab chiqarish jarayonida asosiy rolga ega bo‘lgan alohida omillarning qiymatini ifodalasin.

Biz asosiy ishlab chiqarish resurslarini tanlab, ularning xarajatlari ortishi ehtimolligi mavjudligini hisobga olib, kinetik ishlab chiqarish funksiyasining umumiy ko‘rinishini ishlab chiqdik hamda Qashqadaryo viloyati uchun bu funksiyaning xususiy modellarini qurdik. Shuningdek, Kobb-Duglas tipidagi ishlab chiqarish funksiyasidan hech qanday xarajatlar ortishi mavjud bo‘lmagan holdagina foydalanish mumkinligini aniqladik.

Biz taklif etgan qishloq xo‘jaligi ishlab chiqarishi uchun kinetik ishlab chiqarish funksiyasining umumiy ko‘rinishi quyidagicha bo‘lib, ya’ni

$$Y_k = \frac{A_k \cdot Y}{a_0} = A_k \cdot \prod_{j=1}^{n} x_j^{\alpha_j} \cdot e^{a_j x_j} \tag{4}$$

tenglik bilan ifodalanadi. (4) ga asosan, xususiy holatda viloyat qishloq xo‘jaligi mahsulotlari ishlab chiqarishda mavjud potensialdan foydalanish samaradorligini baholashda quyidagi modeldan foydalandik

$$Y_k = \frac{A_k \cdot Y}{a_0} = A_k \cdot \prod_{j=1}^{4} x_j^{\alpha_j} \cdot e^{a_j x_j} \tag{5}$$

Bu yerda Y quyidagi tenglamadan aniqlanadi

$$\ln(Y) = \ln(a_0) + \sum_{j=1}^{4} a_j x_j + \sum_{j=1}^{4} \alpha_j \ln(x_j) \tag{6}$$

Shuningdek, x1 – qishloq xo‘jaligi yer maydoni (ming ga); x2 – o‘rtacha ishchilar soni; x3 – asosiy ishlab chiqarish fondlarining yillik o‘rtacha qiymati; x4 – aylanma mablag‘lar miqdori (mlrd so‘m); Y – qishloq xo‘jaligi yalpi mahsulot hajmi (mlrd so‘m).

(5) modelda α_j - j-erkli o‘zgaruvchining elastikligi (j = 1, 2, 3, 4), a_j – j-omilning 1 foiz o‘zgarishiga (oshishiga) natijaviy kattalikning shu omil miqdoriga nisbatan o‘zgarishini (oshishi yoki kamayishi) ifodolovchi koeffitsiyent (j = 1, 2, 3, 4), a_0 – proporsionallik koeffitsiyenti. Proporsionallik koeffitsiyenti asosiy modelda hech qanday mazmunga ega bo‘lmaydi (qatnashmaydi).

(6) chiziqli tenglamaning tarkibiy tuzilmasiga e’tibor berilsa, uning tarkibidagi xj resurs o‘zining logarifmik qiymati bilan birga keladi. Amaliy jihatdan, agar ishlab chiqarish resurslaridan qaysi birida nomutanosiblik holati kuzatilsa, (6) modelda bu resurs o‘zining logarifmik qiymati bilan birga keladi. Bu holatda resurs sarfini kamaytirish yoki oshirish talab etiladi. Buni quyidagi munosabatda ifodalash mumkin

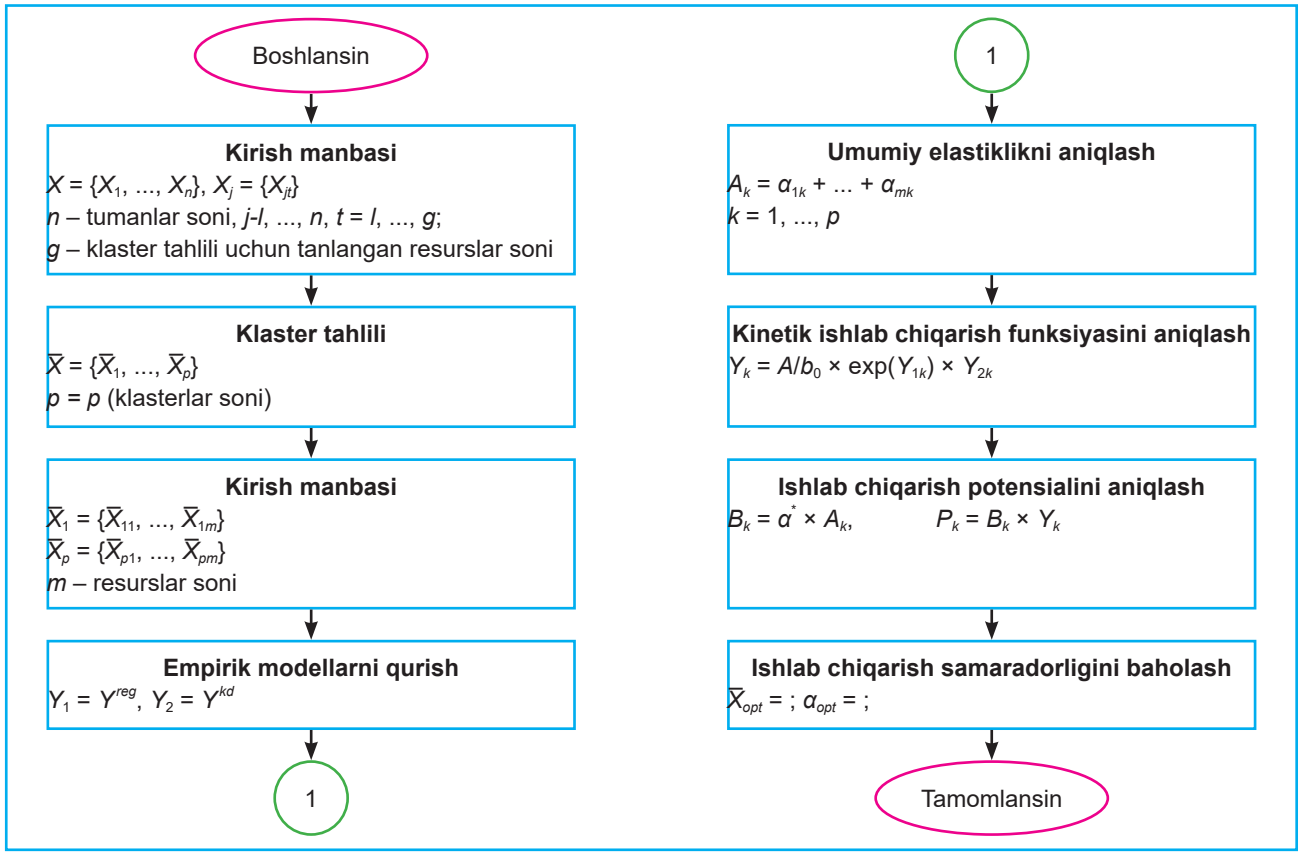
$$\boldsymbol{c = \alpha_j + a_j x_j, \qquad j = 1, 2, ..., 4.} \tag{7}$$

Agar, (7) da α_j nolga teng bo‘lmasa, ishlab chiqarish hajmi (Y)ning o‘sishiga yetarli j-resurs miqdorining optimal holati α_j/a_j nisbat bilan aniqlanadi.

Agar (7) da $a_j x_j$ ko‘paytma nol qiymatga teng bo‘lsa, j-resursning 1 foizga ortishi Y ning to‘g‘ridan to‘g‘ri α_j foizga ortishini bildiradi (α_j har doim musbat bo‘lishi kerak).

Agar α_j nolga teng bo‘lsa, u holda j-resursning 1 foizga ortishi Y ning to‘g‘ridan to‘g‘ri $a_j x_j$ foizga ortishi (yoki kamayishi) ni bildiradi. Aniqroq aytganda $a_j x_j$ manfiy aniqlansa, resurs miqdorining oshishi undan foydalanishning samaradorligining pasayishi bilan birga kelib (resursdan foydalanish samaradorligi o‘rtachan past), j-resursning 1 foizga ortishi Y ning to‘g‘ridan to‘g‘ri $a_j x_j$ foizga kamayishini ifodolaydi. Shuningdek, (5) modelda har bir resurs ishtirok etadi.

TARAQQIYOT ПРОГРЕСС PROGRESS



2 - r a s m: Qishloq xo‘jaligi ishlab chiqarish potensialidan foydalanish samaradorliginibaholash masalasini yechish algoritm blok-sxemasi

Shunday qilib, qishloq xo‘jaligi ishlab chiqarish potensialidan samarali foydalanish darajasini baholash masalasini yechish algoritmini tasvirlashimiz mumkin (2-rasm). Keltirilgan algoritm chiziqli turda bo‘lib, bu uning yanada tushinarli bo‘lishligiga sabab bo‘ladi. Masalani yechish jarayonida ma’lum shartlar va takroriy amallar kuzatilsada, bu har bir algoritm qadamining ichida bajariladigan kichik jarayon bo‘lganligi uchun alohida ahamiyat kasb etmaydi. Bu esa modellashtirish jarayoni chiziqli algoritm asosida borishini bildiradi.

Tadqiqotda Qashqadaryo viloyati qishloq xo‘jaliklarini rivojlantirishning SWOT-tahlili olib borilgan (1-jadval).

1 - j a d v a l: Qashqadaryo viloyati qishloq xo‘jaliklarini rivojlantirishning SWOT-tahlili

Kuchli tomonlar	Zaif tomonlar
• qishloq xo‘jaligini rivojlantirish uchun maxsus qishloq xo‘jaligidagi islohotlarning o‘tkazilayotganligi va huquqiy asoslarining yaratilganligi; • qishloq xo‘jaligini rivojlantirish uchun alohida “Qishloq xo‘jaligi to‘g‘risida” gi Qonunning qabul qilinganligi; • Qonun asosida – yer va mulk egasi bo‘lib shakllanganligi; • qishloq xo‘jaligi tadbirkorlik shakliga kirishi va bunda jamiyatning bosh bo‘g‘ini xalq manfaati qondirilayotganligi; • dehqon va fermerlarda yer bilan ishlash ko‘nikmasi to‘liq shakllanib bo‘lganligi; • mayda tovar ishlab chiqaruvchi xo‘jalik sifatida tez moslashuvchanligi, bankrotlikka moyil emasligi; • faoliyatining daromad olishga qaratilganligi.	• qishloq xo‘jaliklarini rivojlantirish uchun zaruriy iqtisodiy mexanizmlarning takomillashmaganligi; • bugungi kunda qishloq xo‘jaliklari uchun aniq tartibga solingan, qulay ta’minot tizimi mavjud emasligi; • qishloq xo‘jaliklarini zaruriy resurslar bilan ta’minlash asosan xususiy shaxslar tomonidan amalga oshirilayotganligi; • qishloq xo‘jaliklarining sifatli resurslarni olishga bo‘lgan imkoniyatining cheklanganligi; • qishloqlarning iqtisodiy savodxonligini oshirishga qiziqishi sustligi, ular yer bilan ishlashni bilsak, shuning o‘zi yetarli deb bilishi va natijada: • yuridik maqomdagi qishloq xo‘jaliklari sonining kundan-kunga kamayib borayotganligi. • zaruriy texnika vositalarining yetishmasligi, boshqa xo‘jalik subyektlari bilan o‘zaro kooperatsiya munosabatlarining buzilganligi, yetishtirilgan mahsulotlarni sotib olish tizimining yo‘qligi.

Imkoniyatlar	Tahdidlar
• qishloq xo‘jaliklari iqtisodiy samaradorlik ko‘rsatkichlarining oshishi natijasida qishloq aholisining qiziqishi ortib borayotganligi; • qishloqda band bo‘lgan aholi sonining qishloq xo‘jaliklari hisobiga ko‘payayotganligi; • mahalliy investitsiyalarni jalb etish imkoniyatining ko‘payayotganligi; • chorvachilikka ixtisoslashgan qishloq xo‘jaliklarining sifat ko‘rsatkichi doimiy ravishda yuqoriligi; • davlat tomonidan uzluksiz ravishda qishloq xo‘jaliklarini qo‘llab-quvvatlovchi chora-tadbirlar, dasturlar qabul qilinayotganligi.	• qishloq xo‘jaligi sohasidagi biznes bilan shug‘ullanuvchilar sonining ortib borayotganligi; • qishloq xo‘jaliklarining shaxsiy tomorqa va aholi xo‘jaliklari bilan doim yonma-yon, birgalikda talaffuz etilishi, bu esa uchala xo‘jalikni ham bitta qilib birlashtirilgan holda olib borish mumkin degan xulosaga olib borayotganligi; • qishloq manfaatining “chayqovchi” larning hisobiga salbiy ravishda, qisman qondirilayotganligi; • cho‘l zonalarida qishloq xo‘jaliklari sonining keskin kamayib borayotganligi.

SWOT-tahlili orqali viloyat qishloq xo‘jaliklarini tashkil etishda nimalarga e’tibor qaratish lozimligini, oila, jamiyat va davlat manfaatini qondirishda qishloq xo‘jaliklarining ahamiyatini tushunib olish mumkin bo‘ladi. Jumladan, qishloq xo‘jaligini tashkil etmoqchi bo‘lgan fuqarolarimiz qishloq xo‘jaligini davlat o‘z himoyasiga olganligini, huquqiy asos mavjudligini, tanlagan ish faoliyati orqali oilasining ham, aholining ham manfaatini qondirayotganligini bilgan holda o‘z ishini boshlaydilar. SWOT-tahlili natijalari viloyatda faoliyat yuritayotgan boshqa qishloq xo‘jaliklariga o‘z raqiblari holatini bilish uchun ham yordam beradi, chunki tahlilda qishloq xo‘jaliklari o‘zlarining kuchli va zaif tomonlarini, imkoniyatlari va xavf solayotgan tahdidlarini ham sanab o‘tadilar.

NATIJA VA MUHOKAMA

Qishloq xo‘jalik mahsulotlar ishlab chiqarish jarayonining rivojlanishini baholash uchun trend modellari ishlab chiqildi. Rivojlanishni baholash uchun, mintaqaning ishlab chiqarish salohiyati ko‘rsatkichi, qishloq xo‘jaligi mahsulotlari ishlab chiqarishning tarmoqlararo nisbiy dinamikasi ko‘rsatkichi, barcha toifalar bo‘yicha tarkibiy dinamikasi ko‘rsatkichi, yordamchi dehqon xo‘jaliklarining jami qishloq xo‘jaligi mahsulotlari ishlab chiqarishdagi ulushining o‘zgarish tendensiyasi ko‘rsatkichi, viloyat dehqonchilik xo‘jaliklarining barcha toifalar bo‘yicha jami sabzavot mahsulotlarini yetishtirish hajmiga nisbatan ulushining o‘zgarish dinamikasi ko‘rsatkichi, kartoshkaning hosildorlik koeffitsiyentini o‘zgarish dinamikasi ko‘rsatkichi, ixtisoslashuv koeffitsiyenti ko‘rsatkichi tanlab olindi.

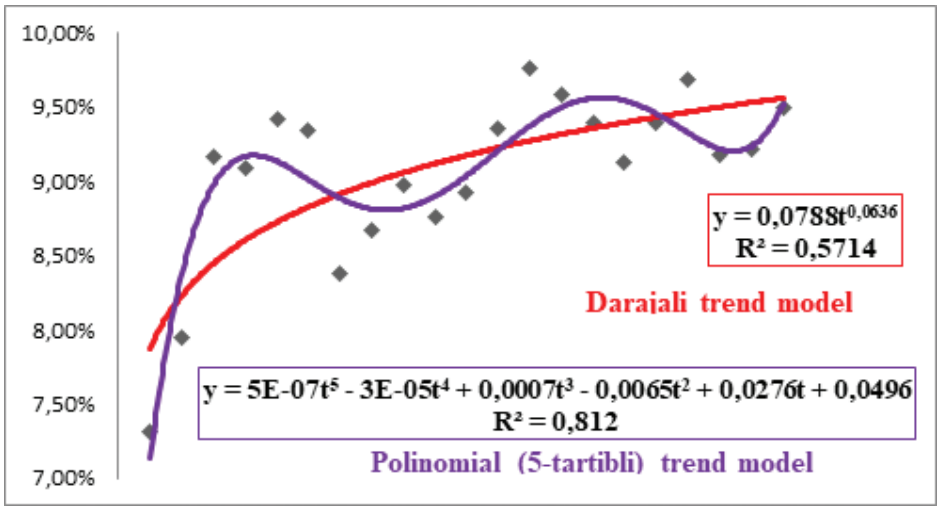
Mintaqaning ishlab chiqarish salohiyati ma’lum bir tur mahsulotlar bo‘yicha ishlab chiqarish hajmining respublika miqyosida shu turdagi ishlab chiqarilgan mahsulotlar hajmidagi ulushiga asoslanib aniqlanadi. Shuningdek, bu ko‘rsatkich ma’lum bir davrlar oralig‘ida kuzatiladi. Demak, Qashqadaryo viloyatining QXMICh salohiyatini baholashda, ko‘p yillik o‘tgan davrlar (yillar) dagi ishlab chiqarilgan qishloq xo‘jaligi mahsulotlari hajmining mos davrlar (yillar) dagi respublika miqyosida ishlab chiqarilgan qishloq xo‘jaligi mahsulotlari hajmidagi ulushlari miqdoriga asoslanamiz.

O‘tgan vaqtlar ichidagi ulush ko‘rsatkichi viloyatning erishgan ishlab chiqarish salohiyati haqida xulosa chiqarishni ta’minlaydi, ammo u kelgusi holatni aks ettirmaydi. Buning uchun, ishlab chiqarishga joriy qilingan amaldagi tamoillar, ustuvor yo‘nalishlar, harakat mexanizmlari asosida rivojlanish chizig‘i qaysi qonuniyat asosida davom etishini bilish kerak. Bu qonuniyatlarning dinamik xususiyatga ega bo‘lishi, uning dinamik modellarda ifodalanishini bildiradi Shu sababali viloyat QXMICh salohiyatini keyingi qadamlarda baholash uchun trend modellardan foydalanamiz.

Bu ko‘rsatkichning ahamiyati QXMICh ni rivojlantirish modellari yordamida prognoz qilishda natijaviy kattalikni xarakterlaydi.

Viloyat QXMICh hajmining respublika bo‘yicha jami qishloq xo‘jaligi mahsulotlar hajmiga nisbatan ulushining so‘ngi yigirma yillik davrdagi tendensiyasi 5-tartibli polinom ko‘rinishidagi trend model yordamida baholanadi (3-rasm). Eng yuqori ko‘rsatkichli model aynan shunga mos kelmoqda.

Determinatsiya koeffitsiyenti 0,812 ga teng. Keyingi o‘rinda darajali trend model bo‘lib, mos ravishda determinatsiya koeffitsiyenti 0,57 ga teng bo‘lmoqda. Boshqa ko‘rinishdagi trendlar tavsiya etilmaydi, masalan chiiziqli trend model uchun bu ko‘rsatkich 0,31 ga teng. Demak, viloyat QXMICh hajmining respublika bo‘yicha jami qishloq xo‘jaligi mahsulotlar hajmiga nisbatan ulushi o‘zgarish tendensiyasini baholashda 5-tartibli polinom ko‘rinishidagi trend modelni qabul qilamiz. Unga ko‘ra 2021–2025-yillar davomida viloyat ulushini hisoblaymiz. Natijada mos ravishda quyidagilarga ega bo‘lamiz: (7,14 %; 8,39 %; 9,05 %; 9,36 %; 9,54 %). Shuningdek, keyingi o‘ninchi yillikda viloyat ulushi 12,56 foizni tashkil etadi. Ko‘rish mumkinki viloyatning QXMICh ning rivojlanishining natijaviy ko‘rsatkichi keyingi yillarda qa’tiy monotonlik xususiyaga, ya’ni yillar kesimida uzluksiz o‘sish chizig‘iga ega bo‘ladi.



3 - r a s m: Qashqadaryo viloyatining QXMICh salohiyatini baholashning trend modellari

Trend modelni aniqlashda ixtisolashuv koeffitsiyentlarining tekislangan qiymatlaridan foydalanamiz. Uholda fermer va dehqon xo'jaliklarining ixtisoslashuv koeffitsiyentini baholash uchun quyidagi trendlarni aniqlaymiz:

$$K_{c.(f/x)} = 0{,}0003t^2 + 0{,}0012t + 0{,}9524 \quad (7)$$

$$K_{c.(d/x)} = 0{,}2609 \times \exp(0{,}0022 \times t) \quad (8)$$

(7) trend model uchun determinatsiya koeffitsiyenti 0,97 ga, Fisher mezoni qiymati 258,7 ga, (8) model uchun bu ko'rsatkichlar 0,91 va 80,9 ga teng. Demak, olingan trend modellar ishonchli.

(7) va (8) trend modellardan foydalanib, fermer va dehqon xo'jaliklarining keyingi yillardagi ixtisoslashuv koeffitsiyentini prognoz qilish imkoniyatimiz bor.

3 - j a d v a l: 2021–2025-yillar uchun fermer va dehqon xo'jaliklarining ixtisoslashuv koeffitsiyenti uchun prognoz ko'rsatkichlari

Ko'rsatkichlar	Prognoz yillari					O'rtacha qiymat
	2021	2022	2023	2024	2025	
Fermer xo'jaligi ixtisoslashuv koeffitsiyenti	0,9539	0,9560	0,9587	0,9620	0,9659	0,9593
Dehqon xo'jaligi ixtisoslashuv koeffitsiyenti	0,2615	0,2621	0,2626	0,2632	0,2638	0,2626

Ixtisoslashuv koeffitsiyentining keyingi besh yildagi o'rtacha qiymati fermer xo'jaliklari uchun 0,9593 ga teng. Dehqon xo'jaliklari bo'yicha bu ko'rsatkich 0,2626 ni tashkil etmoqda.

XULOSA

Prognoz natijalaridan ko'rishimiz mumkinki, asosiy don mahsulotlari yalpi hosili fermer xo'jaliklari hissasiga to'g'ri keladi. Dehqon xo'jaliklarida chorvachilik va parrandachilik mahsulotlarini yetishtirish barqarorligi saqlanib qoladi. Bu shuni bildiradiki hozirgi vaqtda qoramolchilik, qo'ychilik va echkichilik, parrandachilik faloiyati dehqonchilik xo'jaliklarining asosini tashkil etadi.

Ekonometrik modellar yordamida tadqiq etilayotgan,prognozlashtirilayotgan obyekt sifatida qishloq xo'jalik mahsulotlari ishlab chiqarish jarayonining tanlanishi ishning dolzarblik darajasini oshirib yuboradi.Buning sabablari yuqorida ta'kidlab o'tildi.Demak,sohaning ma'lum bir qismi uchun olib borilgan tadqiqot natijalari ham katta ahamiyatga ega bo'ladi.

Qishloq xo'jalik mahsulotlari ishlab chiqarishni rivojlantirish chora-tadbirlari rejasi bo'yicha natijalarga qisqa muddatlarda erishish nazarda tutilishi,ishlab chiqarish mahsulotlari tarkibiy qismida almashinish holati qisqa muddatlarga rejalashtirilish ehtimoli,qishloq xo'jalik mahsulotlarini eksport qilish darajasi va mavsumiy dinamikasidagi o'zgarish,sohada qo'llanilayotgan texnika va texnologiyalarning rivojlanish tendensiyasidagi tezkor-

lik,mahsulotlarga talab subyektlarining miqdoridagi o‘sish notekisligi kabi omillarning o‘zi ham qisqa muddatli prognozlashtirishning ahamiyatli ekanligini ko‘rsata oladi.

Yuqoridagi ko‘rib o‘tilgan hisoblash natijalarinig farqidan aytish mumkinki,agar qishloq xo‘jalik mahsulotlari ishlab chiqarish miqdori bo‘yicha prognozni amalga oshirish uchun to‘liq davr(yaxlit bir mavsum) ma’lumotlaridan foydalanilmasa,u holda nomutonosiblik darajasining oshib ketishi (muqarrar)kuzatiladi.Bu esa olingan qisqa davrning har biri to‘liq bo‘lishini talab etar ekan.Prognoz aniqligini baholash uchun ekstrapolyatsiya metodidan foydalanildi va uning qisqa muddatli prognoz natijalarini baholash uchun mos keluvchi usul ekanligi yana bir bor o‘z isbotini topdi.Chunki,prognoz jarayonida tadbiq etiladigan usullallar to‘g‘ri tanlanganligi odatda muvaffaqiyatli tajribalar sonining ko‘pligi bilan xarakterlanadi.Shunday ekan,mazkur tadqiqot jarayonidagi olingan natijalar ham shu tajribalar sonini ortishiga xizmat qiladi.

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BUDJET-SOLIQ VA PUL-KREDIT SIYOSATINI MUVOFIQLASHTIRISHNING NAZARIY YONDASHUVLARI

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TDIU tadqiqotchisi

Annotatsiya: maqolada budjet-soliq va pul-kredit siyosatini muvofiqlashtirish masalalariga nazariy yondashuvlarning umumiy talqini va tahlili keltirilgan. Tadqiqot ishining asosiy e'tibori iqtisodiy siyosatning ushbu ikki eng muhim jihatning aloqadorligi va o'zaro ta'sir mexanizmlari bilan bog'liqligi tushuntirilgan. Shuningdek, ularning barqarorlik va iqtisodiy taraqqiyotni ta'minlashdagi rolini o'rganishga qaratilgani talqin qilingan. Biz maqolada ushbu sohada taqdim etilgan turli nazariy modellar va tadqiqotlarni ko'rib chiqamiz hamda ularning bugungi iqtisodiyotda qo'llanilishi samaradorligini tahlil qilamiz.

Kalit so'zlar: makroiqtisodiy tartibga solish, moliyaviy barqarorlik, siyosatni muvofiqlashtirish, fiskal siyosat, monetar siyosat, inflyatsiyani targetlash, davlat qarzi, budjet taqchilligi.

Abstract: the article provides a general interpretation and analysis of theoretical approaches to the coordination of budget-tax and monetary policy. It is explained that the main focus of the research work is the relationship between these two most important aspects of economic policy and the mechanisms of interaction. It is also interpreted as aimed at studying their role in ensuring stability and economic development. In this article, we will review various theoretical models and studies presented in this field and analyze their effectiveness in today's economy.

Key words: macroeconomic regulation, financial stability, policy coordination, fiscal policy, monetary policy, inflation targeting, public debt, budget deficit.

Аннотация: в статье дается общая трактовка и анализ теоретических подходов к согласованию бюджетно-налоговой и денежно-кредитной политики. Объясняется, что в центре внимания исследовательской работы находится взаимосвязь между этими двумя важнейшими аспектами экономической политики и механизмы взаимодействия. Он также трактуется как направленный на изучение их роли в обеспечении стабильности и экономического развития. В этой статье мы рассмотрим различные теоретические модели и исследования, представленные в этой области, и проанализируем их эффективность в современной экономике.

Ключевые слова: макроэкономическое регулирование, финансовая стабильность, координация политик, фискальная политика, монетарная политика, инфляционное целеполагание, общественный долг, дефицит бюджета.

KIRISH

Milliy iqtisodiyotning barqaror rivojlanishi va barqarorligini ta'minlashda budjet-soliq va pul-kredit siyosatining samarali o'zaro hamkorligi asosiy o'rin tutadi. Fiskal siyosat soliqlar va davlat xarajatlarini tartibga solish uchun javob bersa, monetar siyosat pul muomalasi va kreditlash parametrlarini belgilaydi. Ularni muvofiqlashtirish ularning aloqadorligi va o'zaro ta'sirini chuqur tushunishni talab qiladi.

O'zbekiston Respublikasi Prezidentining "Inflyatsion targetlash rejimiga bosqichma-bosqich o'tish orqali pul-kredit siyosatini takomillashtirish to'g'risida" gi 2019-yil 18-noyabrdagi PF-5877-son Farmonida O'zbekiston Respublikasi Vazirlar Mahkamasi va Markaziy bankiga muvofiqlashtirilgan monetar-fiskal va monopoliyaga qarshi siyosat yuritish vazifasi qo'yilgan [1].

Mamlakatimizda monetar va fiskal siyosatni muvofiqlashtirish bilan bog'liq yuqorida belgilangan vazifalar yurtimizda ushbu sohada ilmiy tadqiqotlar ko'lamini kengaytirish zarurati mavjudligini ko'rsamoqda.

Fiskal va monetar siyosatni muvofiqlashtirish masalalari uzoq vaqtdan beri tadqiqotchilarning diqqat e'tiborida. Biroq, bu masala bo'yicha umumiy qabul qilingan yondashuv hali ham mavjud emas. Asosiy nazariy yondashuvlar, odatda, ushbu ikki turdagi siyosat o'rtasidagi o'zaro aloqadorlikni nazarda tutadigan modellarga asoslanadi.

ADABIYOTLAR SHARHI

Fiskal va monetar siyosatni muvofiqlashtirish iqtisodiyotni davlat tomonidan boshqarishning eng muhim vazifalaridan biridir. Ushbu sohada turli xil nazariy yondashuvlarni ifodalovchi ko'plab tadqiqotlar mavjud.

Iqtisodchilar Hyeongwoo Kim, Peng Shao va Shuwei Zhang (2023) larning “Policy coordination and the effectiveness of fiscal stimulus” nomli maqolasida AQShda fiskal va monetar siyosat o‘rtasidagi muvofiqlashtirish masalasi iste’molchi kayfiyati (hissiyot) kanali bilan bog‘liq holda tadqiq etiladi. Mufalliflar yaxshi muvofiqlashtirilgan fiskal va monetar siyosat orqali davlat xarajatlaridagi ijobiy o‘zgarishlarga javoban yalpi ichki mahsulotning real o‘sishini yuqori, biroq, pul-kredit organlari fiskal rag‘batlantirishga zid bo‘lgan yanada cheklovchi pozitsiyani egallaganlarida, real YaIMga ta’sir past (o‘sish past) bo‘lishini aniqlaydilar. Ushbu siyosatlarning mos kelmasligi iste’molchilarning pessimizmiga olib kelishi, xususiy xarajatlarni qisqartirib, oxir-oqibatda fiskal siyosatning umumiy ta’sirini zaiflashtirishini statistik testlar asosida tasdiqlaydilar [2].

Iqtisodchilar Jeong-Yoo Kim va Hyung Sun Choilar (2023) o‘zlarining “Monetary policy, fiscal policy and cross signal jamming” nomli maqolasida markaziy bank va hukumat shaxsiy ma’lumotlarni o‘zaro almashgan, lekin inflyatsiya va ishlab chiqarish hajmiga nisbatan har xil afzalliklarga ega bo‘lgan hollarda qoidalarga asoslangan va ixtiyoriy (diskret) vakolatlar o‘rtasidagi tanlov muammosini o‘rganadi. Ularning fikricha, agar pul-kredit siyosati qoidalarga asoslangan bo‘lsa, intuitiv mezon yagona ajratuvchi muvozanatni ta’minlaydi, bunda markaziy bank past foiz stavkasi orqali past taklif shoki haqida signal beradi. Ajablanarlisi shundaki, to‘liq ma’lumot mavjud bo‘lmagan sharoitda ixtiyoriylik (diskretlik) markaziy bank uchun qoidaga asoslanishdan yaxshiroq bo‘lishi mumkin. Shuningdek, maqolada axborot assimetriyasining fiskal va monetar siyosat kombinatsiyasiga qanday ta’sir qilishini tahlil qilinadi. Muvozanat holatda monetar va fiskal organlar bir-birining salbiy signallarini to‘xtata olmasligi aniqlanadi [3].

Iqtisodchilar Michael Woodford va Yinxi Xielarning (2022) “Fiscal and monetary stabilization policy at the zero lower bound: Consequences of limited foresight” nomli maqolasi foiz stavkalari allaqachon juda past bo‘lgan va an’anaviy pul-kredit siyosati unchalik samarali bo‘lmaganda iqtisodiyotni qanday barqarorlashtirishni o‘rganadi. Bu istemolchilarning oqilona qarorlar qabul qilish qobiliyatining cheklanganligini hisobga oladi. Maqolad iqtisodiyotni barqarorlashtirish uchun iqtisodiy tanazzul davrida davlat transfertlari (kontratsiklik fiskal transfertlar) dan foydalanish g‘oyasini alohida ko‘rib chiqiladi. Mualliflarning fikricha, bu transferlar inqirozning salbiy ta’sirini kamaytirish uchun kuchli vosita bo‘lishi mumkin va hatto past foiz stavkalari cheklanishiga qaramay, muayyan sharoitlarda ishlab chiqarish va inflyatsiya nuqtayi nazaridan iqtisodiyotni to‘liq barqarorlashtirishi mumkin. Biroq, bu siyosatlarning muvaffaqiyati markaziy bankning pul-kredit siyosatini qanchalik o‘zgartirishga tayyorligiga bog‘liq. Shuningdek, maqolada markaziy bank ham, hukumat ham dastlabki moliyaviy buzilishlar o‘tib ketganidan keyin o‘tmishdagi voqealarni hisobga olgan holda siyosat olib borsa, umumiy farovonlik uchun yaxshi ekanligi ta’kidlangan [4].

Olim John H. Cochranening (2022) “A fiscal theory of monetary policy with partially-repaid long-term debt” nomli maqolasida qat’iy narxlar, target foiz stavkalari va narx darajasining fiskal nazariyasini birlashtirgan asosiy (tayanch) model ishlab chiqiladi. Model uzoq muddatli qarzlar hamda fiskal va monetar siyosat qoidalarini o‘z ichiga oladi. Modelga ko‘ra, taqchillik mavjud bo‘lganda, qarzni to‘lash uchun fiskal profitsit keyinchalik ko‘payadi. Biroq, profitsit kutilmagan inflyatsiya yoki deflyatsiyaning barcha darajalariga ta’sir qilmaydi. Muallif fikricha, ushbu model odatiy muammolardan qochadi va fiskal va monetar siyosat o‘zgartirilganda oqilona natijalar beradi. U har qanday yangi Keynscha (new-Keynesian) modelni osongina qo‘llash va faol fiskal siyosat bilan keng ko‘lamli ssenariylarni tahlil qilish uchun ishlatilishi mumkin [5].

TADQIQOT METODOLOGIYASI

Maqolada fiskal va monetar siyosatni muvofiqlashtirishga bo‘lgan yondashuvni izohlovchi asosiy sabablar tahlil va taqqoslash metodlari asosida tadqiq etilgan. Tadqiqotda adabiyotlarni tahlil qilish va axborot sintezi usullaridan foydalanilgan. Shuningdek, maqolada modellashtirish, ma’lumotlarni tahlil qilish va empirik tahlil kabi tadqiqot usullaridan foydalanilgan.

TAHLIL VA NATIJALAR MUHOKAMASI

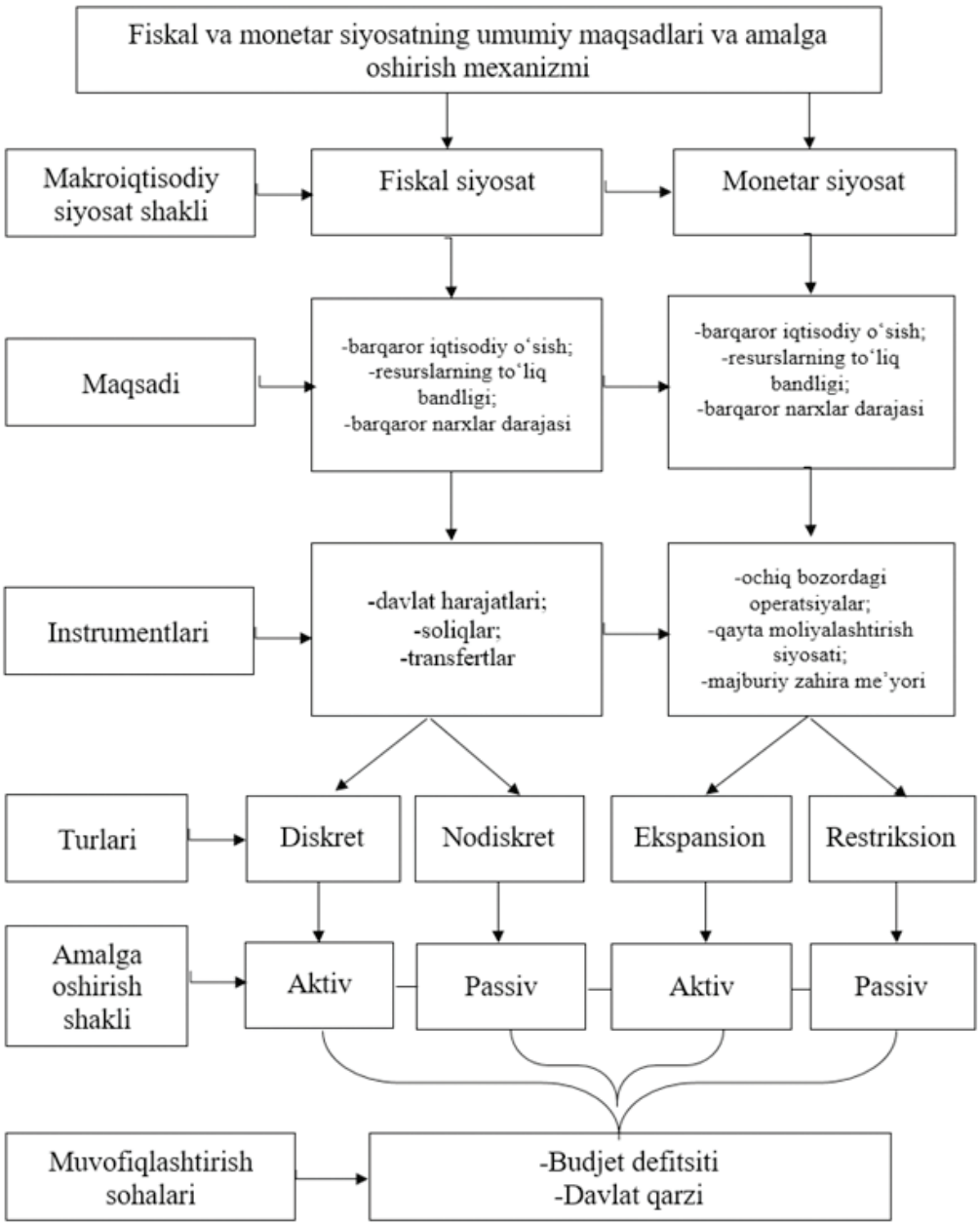
Iqtisodiy siyosat oldiga belgilab qo‘yilgan barqaror iqtisodiy o‘sishdek asosiy maqsadlarga erishish uchun narxlar barqarorligi va to‘lov balansining barqarorligini ta’minlash kerak.

Pul-kredit va budjet-soliq siyosatini muvofiqlashtirishni amalga oshirishda to‘g‘ri qarorlar qabul qilish muhim ahamiyatga ega, chunki ushbu siyosatlarning har birida qo‘llanilgan chora-tadbirlar yakunda iqtisodiy faollikka o‘z ta’sirini ko‘rsatadi. Shuning uchun bu siyosatlarning muvofiqlashtirilmasligi moliyaviy berqarorlikka olib keladi, foiz stavkalarining ortishi, valyuta kursi nomutanosibligi, inflyatsiya sur’atining oshishi kuzatiladi, nihoyat bu iqtisodiy o‘sishga salbiy ta’sir ko‘rsatadi.

Umuman olganda, pul-kredit va budjet-soliq siyosatining strategik darajasi Markaziy bank va hukumat tomonidan amalga oshirilgan maqsadlarning umumiyligi bilan bog‘liq.

Bunday maqsadlar iqtisodiy o‘sishni rag‘batlantirish (ishsizlikni kamaytirish), inflyatsiyani pasaytirish, davlat qarzining barqarorligi, valyuta kursining barqarorligi (va umuman moliya bozori) ni o‘z ichiga olishi mumkin.

Shunday qilib, iqtisodiy siyosat yo‘nalishining maqsadi – bu vositalarning muvofiq kombinatsiyasi bo‘yicha to‘g‘ri qaror qabul qilish, ya’ni ushbu siyosatlarning muvofiqlashtirilishi umumiy iqtisodiy siyosatning ta’siri uchun muhim ahamiyatga ega. Bu shuni anglatadiki, nomutanosib va muvofiqlashtirilmagan siyosat aralashuvi iqtisodiy ko‘rsatkichlarning pasayishiga olib keladi, natijada bu muvofiqlashtirish muhimligini qat’iy tasdiqlaydi (1-rasm).



1 - r a s m: Fiskal va monetar siyosatning umumiy maqsadlari va amalga oshirish mexanizmi

Manba: Nazariy ma’lumotlar asosida muallif tomonidan ishlab chiqilgan.

Budjet-soliq va pul-kredit siyosatini muvofiqlashtirish bo‘yicha eng keng tarqalgan nazariy yondashuvlardan biri optimal muvofiqlashtirish nazariyasi bo‘lib, u iqtisodiy rivojlanishning optimal darajasi konsepsiyasiga asoslanadi va iqtisodiyotning maksimal samaradorligiga erishish uchun davlat budjet-soliq va pul-kredit siyosatini muvofiqlashtirish zarurligini taklif qiladi.

Ushbu yondashuv doirasida davlat xarajatlarining optimal darajasini, soliq yukini, kredit stavkalarini, budjet-soliq va pul-kredit siyosatining boshqa parametrlarini aniqlash imkonini beruvchi modellar ishlab chiqilgan.

Yana bir keng tarqalgan yondashuv bozor nomukammalligi nazariyasi bo‘lib, u bozor nomukammalligining mavjudligi va ularning fiskal va monetar siyosatning samaradorligiga ta’sirini hisobga oladi. Ushbu yondashuv doirasida nomukammal bozorlarda fiskal va monetar siyosatning optimal parametrlarini aniqlash imkonini beruvchi modellar ishlab chiqilgan.

1 - j a d v a l: Budjet-soliq va pul-kredit siyosatini muvofiqlashtirishning nazariy yondashuvlar

Mavjud yondashuvlar	Yondashuv mazmuni	Vakillari
Optimal muvofiqlashtirish nazariyasi	Davlat budjet-soliq va pul-kredit siyosatini iqtisodiy rivojlanishning optimal darajasini ta'minlaydigan tarzda olib borishi zarurligini ko'rsatadi	R. Barro, R. Gordon, R. Lukas
Bozor nomukammalligi nazariyasi	Bozorlarda samarasiz natijalarga olib kelishi mumkin bo'lgan turli nomukammalliklar mavjudligi ta'kidlanadi. Ushbu yondashuvning bir qismi sifatida fiskal va monetar siyosatning iqtisodiyotga ta'sirini baholash uchun nomukammal bozor modellari ishlab chiqilgan.	J. Stiglis, P. Krugman, O. Blanchard
O'yinlar nazariyasi	Davlat va xususiy sektor bozorda o'zaro ta'sir qiladi va strategiyalar asosida qarorlar qabul qiladi. Ushbu yondashuv doirasida fiskal va monetar siyosatning iqtisodiyotga ta'sirini baholash imkonini beruvchi o'yin modellari ishlab chiqilgan	R. Kuper, D. Kryuger, J. Tirni
Yangi klassik sintez (Neoclassical synthesis)	Hukumat budjet-soliq va pul-kredit siyosatini barqaror inflyatsiya va past ishsizlik darajasini ta'minlaydigan tarzda olib borishi zarurligi ta'kidlangan	M. Fridman, R. Lukas, T. Sargent

Manba: www.sciencedirect.com ma'lumotlari asosida muallif tomonidan tuzildi.

Fiskal va monetar siyosatini muvofiqlashtirishning uchinchi yondashuvi bozorda davlat va xususiy sektor o'rtasidagi o'zaro munosabatlarni modellashtiruvchi o'yinlar nazariyasiga asoslanadi. Ushbu yondashuvning bir qismi sifatida bozor ishtirokchilarining o'zaro ta'siri sharoitida fiskal va monetar siyosatning optimal strategiyalarini aniqlash imkonini beruvchi modellar ishlab chiqilgan.

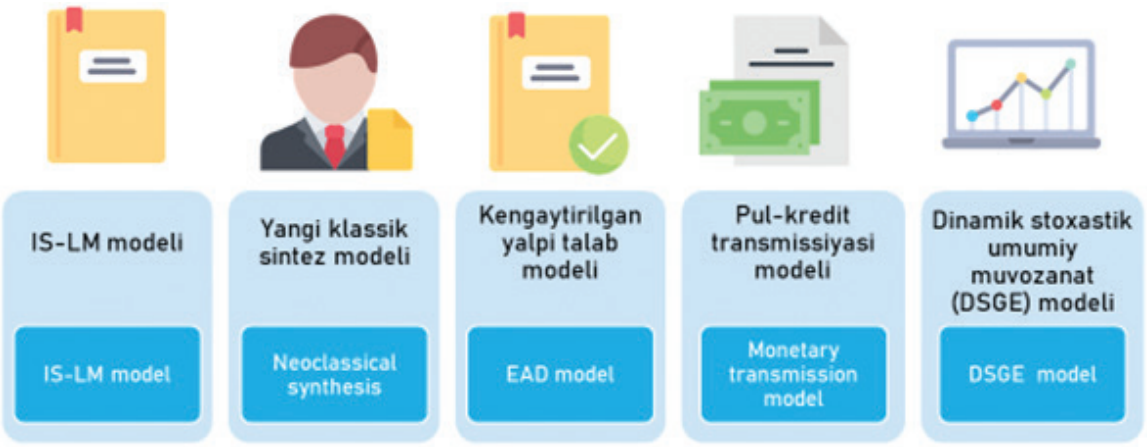
Umuman olganda, tahlillar shuni ko'rsatadiki, budjet-soliq va pul-kredit siyosatini muvofiqlashtirish masalalari dolzarb bo'lib, tadqiqotchilar e'tiborini jalb qilishda davom etmoqda. Shuni hisobga olish kerakki, nazariy yondashuvlarning har biri o'zining afzalliklari va kamchiliklariga ega va yondashuvni tanlash davlat oldida turgan aniq shartlar va vazifalarga bog'liq. Mavjud yondashuvlar asosida shakllangan modellarni quyidagicha tavsiflashimiz mumkin.

IS-LM modeli. IS-LM modeli fiskal va monetar siyosat o'rtasidagi munosabatlarni tahlil qilish uchun ishlatiladigan klassik nazariy modellardan biridir. U investitsiyalar va jamg'armalarning (IS -egri chizig'i) va pulga talab va taklifning (LM -egri chizig'i) o'zaro ta'siriga asoslanadi. IS-LM modeli fiskal va monetar siyosatdagi o'zgarishlarning iqtisodiyotdagi daromadlar darajasi va foiz stavkasiga ta'sirini baholaydi.

Yangi klassik sintez modeli. Yangi klassik sintez modeli IS-LM modelining ishlanmasi bo'lib, agentlarning taxminlari va oqilona bozor xatti-harakatlarini hisobga oladi. Ushbu model agentlar kelajakdagi siyosat o'zgarishlari haqida mavjud ma'lumotlarga asoslanib qaror qabul qilishini nazarda tutadi. Unga ko'ra, fiskal va monetar siyosatni muvofiqlashtirish prognoz qilinadigan va izchil bo'lishi kerak, shunda agentlar moslashishi va oqilona qarorlar qabul qilishi mumkin.

Kengaytirilgan yalpi talab modeli. Bu model iqtisodiyotdagi yalpi talabga davlat xarajatlari, soliqlar va pul taklifining ta'sirini hisobga oladi. U fiskal va monetar siyosatdagi o'zgarishlarning iqtisodiy faollik va inflyatsiyaga ta'sirini hisoblaydi.

Pul-kredit transmissiyasi modeli. Ushbu model pul-kredit siyosatini real iqtisodiyotga o'tkazish (transmissiya) mexanizmlarini ko'rib chiqadi. U pul massasi, foiz stavkalari va kredit shartlarining investitsiyalar, iste'mol hamda tovarlar va xizmatlarga bo'lgan talabga ta'sirini hisobga oladi.



2 - r a s m: Budjet-soliq va pul-kredit siyosatini muvofiqlashtirishning tayanch modellari

Dinamik stoxastik umumiy muvozanat (DSGE) modeli. DSGE modeli iqtisodiyotdagi dinamik va stoxastik shoklarni hisobga oladigan murakkab makroiqtisodiy modeldir. U budjet-soliq va pul-kredit siyosatidagi o‘zgarishlarning iqtisodiyotdagi uzoq muddatli tendensiyalar va tebranishlarga ta’sirini tahlil qilishi mumkin.

Mavjud yondashuvlarni hisobga olgan holda qisqa va uzoq muddatda muvofiqlashtirish ikki bosqichda bo‘lishi kerak degan xulosaga kelish mumkin.

Qisqa muddatda narx-navoning barqarorligiga erishish va muvofiqlashtirish uchun shart-sharoitlarni yaratish jarayoni amalga oshiriladi, bu yerda pul-kredit siyosati va davlat qarzini to‘g‘ri boshqarishga alohida e’tibor qaratiladi.

Boshqa tomondan, uzoq muddat davomida iqtisodiyotning muvozanat darajasiga erishishning muhim sharti bo‘lgan barqaror iqtisodiy o‘sishga asos bo‘luvchi muvofiq siyosatni shakllantirish kerak, agar ushbu davrdagi fiskal defitsitning darajasi markaziy bank tomonidan monetizatsiya qilinishi kerak bo‘lsa va davlat tashqi qarzining barqaror o‘sishiga olib kelsa, u albatta oldindan belgilab qo‘yilishi shart.

Tadqiqotlar natijalariga ko‘ra, milliy va xorijiy amaliyotni hisobga olib, fiskal va monetar siyosatlarni muvofiqlashtirish mexanizmlarini quyidagi guruhlarga ajratish mumkin: huquqiy mexanizmlar, moliyaviy mexanizmlar va iqtisodiy mexanizmlar.

XULOSA VA TAKLIFLAR

Pul-kredit va budjet-soliq siyosatlari o‘rtasidagi o‘zaro munosabatlarning asosiy yo‘nalishi budjet kamomadini moliyalashtirish va pul-kredit sohasini boshqarish hisoblanadi. Pul-kredit siyosati qanday amalga oshirilayotgani, hukumatning budjet taqchilligini (defitsiti) moliyalash qobiliyati bilan bog‘liq, chunki bu qarzga xizmat ko‘rsatish xarajatlari miqdoriga ta’sir qiladi, shuningdek, mavjud moliyalashtirish manbalarini cheklashiga yoki kengaytirishiga olib keladi. Boshqa tomondan esa, hukumatning moliyaviy ehtiyojlari va uni moliyalashtirish strategiyasi pul-kredit organining operativ mustaqillik chegaralarini belgilaydi.

Shunday qilib, pul-kredit va budjet-soliq siyosati o‘rtasidagi muvofiqlashtirishni kuchaytirish maqsadida amalga oshirilishi kerak bo‘lgan bir nechta turli tavsiya va tadbirlarni ajratib ko‘rsatish mumkin:

- markaziy bankning institutsional mustaqillikka erishish uchun chora-tadbirlari;
- nizolarning oldini olish va hal qilish choralari;
- markaziy bankning mamlakatga bevosita kreditlarini cheklovchi tadbirlar;
- muvozanatli budjet yoki defitsit cheklovlari uchun tadbirlar;
- erkin valyuta ayirboshlashni qo‘llab-quvvatlash.

Mamlakatda moliya bozorlarining rivojlanganligi pul-kredit siyosatini yuritish va davlat xarajatlarini boshqarish metodlarini mukammallashtirish (yuksaltirish)da qo‘shimcha imkoniyatlarni yaratadi.

Foydalanilgan adabiyotlar:

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INNOVATSION-BROKERLIK FAOLIYATINI RIVOJLANTIRISHDA MOLIYAVIY INJINIRINGNI AHAMIYATINI OSHIRISH ISTIQBOLLARI

Saipnazarov Sherbek Shaylavbekovich
TDIU Soliqlar va sug‘urta ishi kafedrasi dotsenti

Annotatsiya: maqolada moliyaviy injiniring orqali qimmatli qog‘ozlar bozorini rivojlantirishda brokerlik faoliyatini rivojlantirish masalalari ko‘rib chiqiladi. Bundan tashqari, jahon tajribasini chuqur tahlil qilish orqali “innovatsion-brokerlik tizimi”ni respublikamiz moliyaviy injiniring asosida qimmatli qog‘ozlar bozoriga qo‘llash bo‘yicha amaliy tavsiyalar beriladi.

Kalit so‘zlar: qimmatli qog‘ozlar bozori, moliyaviy injiniring, broker, innovatsiya, innovatsiya-broker, investitsiya, emitent.

Аннотация: в статье рассматриваются вопросы развития брокерской деятельности в условиях развития рынка ценных бумаг посредством финансового инжиниринга. Кроме того, путем глубокого анализа мирового опыта даны практические рекомендации по применению «инновационной брокерской системы» на фондовом рынке на основе финансового инжиниринга нашей республики.

Ключевые слова: рынок ценных бумаг, финансовый инжиниринг, брокер, инновация, инновационно-брокерский центр, инвестиции, эмитент.

Abstract: the article considers the issues of development of brokerage activities in the development of the securities market through financial engineering. In addition, through an in-depth analysis of world experience, practical recommendations are given on applying the “innovative brokerage system” to the stock market based on the financial engineering of our republic.

Key words: securities market, financial engineering, broker, innovation, innovation and brokerage center, investment, issuer.

KIRISH

Keyingi paytlarda qimmatli qog‘ozlar bozori korxona va tashkilotlarga investitsiyani jalb etishning eng muhim omili bo‘lib qoldi. Shuning uchun zamonaviy iqtisodiyotni rivojlanishi qimmatli qog‘ozlar bozori pul resruslarini taqsimlash mexanizmi orqali investitsiyalarni ko‘paytirish masalasi dolzarb bo‘lib qolmoqda. Keyingi paytlarda respublikamiz qimmatli qog‘ozlar bozorida ham katta o‘zgarishlar amalga oshirildi. Jumladan, bozorda turli yangi institutlarning kirib kelishi, turlicha murojaat qiluvchi vositalar sonini ortib borishi, iqtisodiyotni liberalizatsiya qilish sharoitida moliya bozorini deregulyatsiya qilinishi, bozorda raqobatni o‘sishi va xizmat sifatini oshishi bozorning ishirokchilari professional emitentlar va investorlar uchun qulayliklar yaratmoqda.

Ammo shuning bilan birga hali bu sohani rivojlantirish bo‘yicha ko‘plab ishlar amalga oshirish zarurligi Prezidentimiz Sh. Mirziyoyev tomonidan ko‘rsatib o‘tildi. Jumladan, ta’kidlanishicha, qimmatli qog‘ozlar chiqarib, ularni fond bozorida sotish mexanizmidan samarali foydalanilmayapti. Fond bozoridagi aksiyalarning jami qiymati 25 trillion so‘m bo‘lib, yalpi ichki mahsulotga nisbatan 6 foizga ham yetmaydi. Bu ko‘rsatkich Singapurda 188 foiz, Malayziyada 112 foiz, Rossiyada 34 foizni tashkil etadi. Mamlakatda joriy yilda chiqarilgan davlat obligatsiyalari valyuta birjasi orqali faqatgina tijorat banklariga sotilgan. Fond bozori professional ishtirokchilari soni 100 taga ham bormaydi [1].

Demak, quyilgan vazifalarni amalga oshirishda moliya bozori vositalari bo‘lgan qimmatli qog‘ozlar bozori ishtirokchilarini professionallik darajasini oshirish, bozorda ularning faoliyatini yaxshilashda axborotlar shaffofligini ta’minlash, me’yoriy hujjatlarni qayta ko‘rib chiqish asosida turli cheklovlarni olib tashlash kabi dolzarb masalalarni hal etish muhim hisoblanadi. Respublikamiz qimmatli qog‘ozlar bozori ishtirokchilaridan bugungi kunda eng muhim yo‘nalishi sifatida qaralayotgan brokerlik faoliyatini rivojlantirishda xalqaro tajribani chuqur tahlil qilish orqali yangi zamonaviy xizmatlarini bozorga olib kirish dolzarb masala bo‘lib qolmoqda.

MAVZUGA OID ADABIYOT SHARHI

Qimmatli qog‘ozlar bozoridagi ishtirokchilarni professionallik darajasini oshirish muhim omillardan biri sanaladi (Gasanov, 2007). Aynan bozorning aktiv ishtirokchisi brokerlik faoliyatini rivojlantirish respublikamiz qimmatli qog‘ozlar bozorini eng muhim masalalaridan biri sifatida e’tirof etish mumkin. Brokerlik faoliyatini rivojlantirishda barcha bozor ishtirokchilari tomonidan bozorni shaffofligini va axborotlarni yetkazishda ochiqlikni ta’minlash, yuzaga kelishi mumkin bo‘lgan risklarni kamaytirish, bozorni samarali ishlashini ta’minlash hamda joylardagi bozorlar faoliyati bilan integratsiyani amalga oshirish muhim hisoblanadi (Kazakov, 2014).

Brokerlik faoliyatini o‘rganish barcha iqtisodiy tadqiqotlarda alohida obyekt sifatida o‘rganilmagan. Bu esa brokerlik faoliyatini yangi innovatsion texnologiyalar hamda axborot-kommunikatsiyalar asosida rivojlantirish masalalarini orqaga so‘rib kelmoqda [2].

Rus olimi Yanukyan (2006) brokerlik faoliyatini professional darajada bo‘lishi, fond bozorini rivojlanishini ustuni hisoblanadi deb ta’kidlaydi. Burenin (2008) o‘z tadqiqotlarida portfel qimmatli qog‘ozlarni boshqarishda bozor ishtirokchilarini rolini oshirish muhim masala sifatida qaraydi. Uning fikricha bu sohaga yangi texnologiyalarni olib kirish faoliyat samaradorligini oshirish garovi deb hisoblaydi.

Lyalin, Vorobev (2018) fikricha har qanday qimmatli qog‘ozlarni bozorga joylashtirishda ularning ishtirokchilari muhim rol o‘ynashini ta’kidlab, bozor tsiklini o‘zgarishi u yerda ishtirok etuvchilarning professional tajribasi asosida yuritilishi lozimligini keltiradi. Mualliflar fikricha har bir operatsiyaga professionalcha yondoshuv bo‘lmasa, bozorda turli darajadagi risklarni yuzaga kelishi ehtimoli oshib boradi. Bu esa fond bozorida turlicha holatlarni keltirib chiqaradi. J. Koreyalik olimlar Keunsoo Kim, Jinho Byun (2018) o‘z tadqiqotlarida J. Koreyaning fond bozorini dunyo meqiyosida 11 o‘rinda bo‘lishini, ular bozor ishtirokchilarini professional faoliyati bilan baholaydilar.

Respublikamiz olimlaridan Butikov (2008) fond bozorimizdagi ishtirokchilar hali professional darajada emasligini, bu sohada ko‘plab amaliy tadbirlar tashkil etish zarurligini keltirib o‘tadi. Olimning fikricha bugungi kunda ma’lum bir sohagina fond bozorida brokerlik faoliyati bilan qatnashayotgani, bu esa bozorda monopol holatni kuchayishiga olib kelganini tahlil qilib bergan.

Brokerlik faoliyatini rivojlantirish fond bozorida savdo hajmining o‘sishiga, investorlarni ko‘plab jalb etish imkonini oshiradi. Shuning uchun bugungi kunda rivojlangan davlatlarda brokerlik sohasini rivojlantirish masalalasiga alohida e’tibor qaratishadi. Hozirgi kunda brokerlik sohasiga yangi innovatsion texnologiyalarni olib kirish asosida uni faoliyatini rivojlantirish rivojlanib kelayotgan davlatlarda muhim sohalardan biri sifatida qaralmoqda (Jukov, 2009). Brokerlik sohasini yangi innovatsion-broker tizimi joriy etish asosida yangi xizmatlar taklif etilmoqda. Jumladan, tahlillar natijasiga tayanadigan bo‘lsak, rivojlangan davlatlar AQShda brokerlik faoliyatini rivojlantirish maqsadida yagona konsepsiya ishlab chiqilgan bo‘lib, bu sohada faoliyat olib borayotgan barcha kompaniyalarni yagona tamoyillar asosida birlashtirgan (Berzon, 2019). Ularning bozordagi faoliyatini rivojlantirish maqsadida bozorda axborotlar ochiqligi, shaffofligi to‘liq ta’minlangan. Bunday tartibdagi strukturani yaratilishi investorlarning brokerlar bilan ishlash imkoniyatini oshirgan, raqobatni oshishiga, xizmatlar sifatini yaxshilanishiga ijobiy ta’sir ko‘rsatgan.

TAHLIL VA ASOSIY NATIJALAR

Jahon amaliyotida brokerlik xizmatlari asosan 10 yoki undan ko‘proq brokerlar xizmatiga to‘g‘ri keladi.

1 - j a d v a l: Jahon birjalarida bozor kapitallashuvi darajasi bo‘yicha reytingi, mlrd. AQSh dollari [3].

№	Birja nomi	Mamlakat	Bozor kapitallashuvi (mlrd. AQSh dollari)	Emitentlar soni	Savdo hajmi (mlrd. AQSh dollari)
1	ICE&NYSE	AQSh	20 679	2 285	19 341
2	Nasdaq OMX	AQSh	11 080	4 077	17 639
3	Shenzhen SE	Xitoy	2 405	2 134	7 563
4	Japan Exchange	Yaponiya	5 297	3 657	6 297
5	Shanghai SE	Xitoy	3 919	1 450	6 116
6	LSE Group	B. Britaniya	3 638	2 479	2 548
7	Korea Exchange	J. Koreya	1 414	2 207	2 521
8	HKEx	Gonkong	3 819	2 315	2 340
9	Euronext	EI	3 730	1 208	2 203
10	Deutsche Börse	Germaniya	1 755	514	1 818
24	Moskva	Rossiya	576	225	167

Bizga qo‘shni davlatlar Qozog‘iston Respublikasi KASE fond birjasini 2021-yildagi ko‘rsatkichlarini tahlil qiladigan bo‘lsak, qimmatli qog‘ozlar sotuv hajmi o‘tgan yilga nisbatan 40% oshgan bo‘lib 4,9 trln. tengeni tashkil etgan. Aksiya va korporativ obligatsiyalarning sotuv hajmi 2 barobarga oshgan. KASE indeksi 2021-yilda 7 % oshib 2 304,94 punktga ko‘tarilgan. 2021-yilda KASE qimmatli qog‘ozlarning 71 vositalari orqali 46 ta emitent ishtirok etgan bo‘lsa, 2022-yilda yangi 22 vositalariga 20 ta emitent listing kompaniyalari kiritilgan. 2021-yilda KASE emittentlarning umumiy soni 2019-yilda 113 ta bo‘lgan bo‘lsa, 2021-yilda ularning soni 130 tani tashkil etgan. Birjani rivojlantirish maqsadida ishlab chiqilgan strategiyaga asosan 6ta birjalar orqali axborotlarni almashish yo‘lga qo‘yilgan. Jumladan, Citigroup Global Markets Ltd, S&P Global Inc (former SNL), Statpro Canada Inc, AO “Fridom Finans”, TOO “Atameken Business Channel”, AO “Rayffayzenbank”. Bundan tashqari axborotlar bo‘yicha mahsulotlarni yetkazish maqsadida Xitoy davlatining China Investment Information Services Limited (CIIS) kompaniyasi bilan hamkorlik o‘rnatilgan. 2019-2021 yillar oralig‘ida fond bozorida axborotlarni yetkazish samaradorligini oshirish maqsadida yangi mahsulot va xizmatlar joriy etilgan.

Jumladan, Non-display / uzatish axboroti; ma’lumotli axborot/birja a’zolariga yetkaziladigan axborotlar; KASE yangiliklari/korporativ holatlar bo‘yicha hamda Telegram – bot @KASEInfoBot taqdim etilgan. Birja bozorida ishtirok etuvchilarning 2020–2021-yillardagi o‘zaro ishtiroklarini tahlil qiladigan bo‘lsak, tadqiqotimiz brokerlar bo‘lgani uchun asosiy e’tiborni shu toifaga qaratamiz.

2 - j a d v a l: Qozog‘iston Respublikasi fond birjasi ishtirokchilari turli ko‘rsatkichlardagi ulushi, foizda [4]

Ko‘rsatkichlar	Yillar	Ikkinchi darajali banklar	Broker-dilerlar	Yuridik shaxslar	Boshqa institutsional investorlar	Jismoniy shaxslar
Aksiyalar bozoridagi ulushi	2020	2	28	3	4	63
	2021	1	23	16	7	53
Qimmatli qog‘ozlar ikkilamchi bozoridagi ulushi	2020	51	5	7	37	0
	2021	64	2	16	18	0
Korporativ obligatsiyalar ikkilamchi bozoridagi ulushi	2020	7	13	44	33	3
	2021	34	12	52	8	0

Jadvalga e’tibor qaratadigan bo‘lsak, aksiyalar bozoridagi ishtiroki broker-dilerlar 2020-yilga nisbatan 2021-yilda 5% kamaygan. Ammo boshqa ishtirokchilarga nisbatan ikkinchi o‘rinni egallagan. Qimmatli qog‘ozlar ikkilamchi bozoridagi ulushi bo‘yicha mos ravishda 5 va 2 foizni tashkil etib, qolgan ishtirokchilarga nisbatan ancha past ko‘rsatkichga ega bo‘lgan. Xuddi shunday holat korporativ obligatsiyalar ikkilamchi bozorida ham yuzaga kelgan. Bu yerda ularning ulushi mos ravishda 13 va 12 foizni tashkil etgan.

3 - j a d v a l: Qozog‘iston Respublikasi fond birjasi ishtirokchilari turli ko‘rsatkichlardagi ulushi, foizda [5]

Ko‘rsatkichlar	Yillar	Birlamchi bozor	Ikkilamchi bozor
Davlat obligatsiyalari savdo hajmi (mlrd. tenge)	2020	252,8	1733,1
	2021	791,4	853,4
Aksiyalar savdosi hajmi (mlrd. tenge)	2020	7,6	261,8
	2021	0,5	530,3

Birlamchi bozorda ishtirokchilarning ulushi banklar ulushi 1,0% ni, broker-dilerlar – 0,1% ni tashkil qilgan bo‘lsa, qolgan institutsional investorlar – 85,5% ni, yuridik shaxslar ulushi – 13% ni tashkil etgan. Ikkilamchi bozordagi ishtiroki bo‘yicha banklar – 63,3%, broker-dilerlar – 2,0%, institutsional investorlar – 17,9%, yuridik shaxslar – 15,5% hamda jismoniy shaxslar – 0,3% ni tashkil etgan. Aksiyalar sotuvida ikkilamchi bozordagi ishtiroki bo‘yicha jismoniy shaxslar – 53,3%, banklar – 1,1%, broker-dilerlar – 22,6%, institutsional investorlar – 7,3%, yuridik shaxslar – 15,7% hamda norezedentlar – 10,4% ni tashkil etgan.

Yuqoridagi tahlillarga e’tibor qaratadigan bo‘lsak, Qozog‘iston Respublikasida ham broker-dilerlik kompaniyalarning bozordagi ulushi past bo‘lgan.

Respublikamizda faoliyat olib borayotgan fond birjasini tahlil qiladigan bo‘lsak, o‘tgan davr mobaynida fond birjasida bir qator normativ-huquqiy hujjatlarda belgilangan vazifalarni o‘z vaqtida bajarish va qimmatli qog‘ozlar savdosini keng miqyosda tashkil etish hamda yuqori salohiyatli investorlarni, birinchi navbatda, xorijiy investorlarni moliya bozoriga keng jalb qilish maqsadida muayyan ishlar olib borilgan.

2021-yilda birja faoliyatida sezilarli jonlanish kuzatilib, savdo aylanmasining umumiy hajmi 298,6 mlrd. so‘mni tashkil qildi va 2020-yil savdo aylanmasiga (299,8 mlrd. so‘m) nisbatan yuqori o‘sish tendensiyasini

ko‘rsatdi. 2021-yilda ushbu ko‘rsatkich 687,3 mlrd. so‘mni tashkil etgan. O‘tgan yillarga nisbatan sezilarli o‘zgarishlarni kuzatish mumkin.

Respublikamizda jami chiqarilgan aksiyalar 6,3 trln. dona bo‘lib, nominal bahosi 59,4 trln. so‘mni tashkil etgan. 2021-yilda jami chiqarilgan aksiyalar soni 1,98 trln. tashkil etib, bozorning umumiy aylanma mablag‘i 10,71 trln. so‘mni tashkil etgan. 2020-yilga nisbatan 2,07 marta kam bo‘lgan. 2021-yilda tashkil etilgan bozorda 14045 ta ya’ni 815,04 mlrd. so‘mlik kelishuvlar amalga oshirilgan bo‘lib, shuning 14039 tasi aksiyalar, 6 tasi korporativ obligatsiyalar orqali amalga oshirilgan. 2021 yilda qimmatli qog‘ozlar markaziy depozitariyasi va investitsiya vositachilari orqali 5743 ta aksiya va korporativ obligatsiyalarga 9,89 trln. so‘mlik kelishuvlar amalga oshirilgan. Ikkilamchi bozorda aksiya va obligatsiyalarning umumiy aylanma mablag‘i 1 704,4 mlrd. so‘mni tashkil etgan. Aksiyalarning ikkilamchi bozorida jismoniy shaxslar bilan amalga oshirilgan savdo umumiy savdoni 734,73 mlrd. so‘mini tashkil etgan yoki 45,38% ni. 2021-yilda bozor ishtirokchilarini umumiy soni 138 tani tashkil etgan [6].

6 - j a d v a l: O‘zbekiston Respublikasi fond birjasi ishtirokchilari soni [7]

№	Professional ishtirokchilar	Yil davomida berilgan litsenziyalar soni			Faoliyat olib borayotgan ishtirokchilar soni
		2019-yil	2020-yil	2021-yil	2021-yil
1.	Investitsiya vositachilari	2	0	4	45
2.	Investitsiya maslahatchilari	2	4	4	46
3.	Investitsiya aktivlarini ishonchli boshqaruvchilari	0	1	0	9
4.	Qimmatli qog‘ozlar birjadan tashqari savdosini tashkil etuvchilar	0	0	0	2
5.	Transfer-agentlar	1	0	0	0
6.	Jami	5	7	16	138

Garchi fond birjasi savdo aylanmasida so‘nggi yillarda ma’lum darajada o‘sish kuzatilayotgan bo‘lsa-da, qimmatli qog‘ozlarga bo‘lgan talab va takliflarning bir yerda jamlanishini yetarli darajada, deb bo‘lmaydi. Bu esa, o‘z navbatida, qimmatli qog‘ozlarning yuqori likvidliligini oshirish hamda aksiya qiymatini to‘g‘ri aniqlash imkoniyatini bermaydi. Bundan tashqari brokerlik faoliyatini rivojlantirish orqali fond birjasida savdo hajmini oshirish muhim sanaladi.

XULOSA VA TAKLIFLAR

Yuqorida tahlil qilingan yangi innovatsion xizmatlar jahon amaliyotida innovatsion-broker tizimini yaratish imkonini bergan. Hozirgi kunda ushbu tizimdan barcha davlatlarda keng foydalanib kelmoqda. Shuning uchun qimmatli qog‘ozlar bozorida brokerlik kompaniyalarni yaxshi faoliyat olib borishi uchun quyidagilarni amalga oshirish muhim sanaladi:

- respublikamiz qimmatli qog‘ozlar bozorida brokerlik faoliyatini rivojlantirishda “innovatsion-broker tizimi”ni joriy etish maqsadga muvofiq. Bunda,
- oddiy brokerlik xizmatini ko‘rsatib kelgan kompaniyalar yangi klassik-brokerlik (full service broker) xizmatini joriy etish;
- brokerlik faoliyatida yangi yo‘nalish diskont-brokerlar (discount broker) xizmatini olib kirish;
- internet tizimini rivojlanib borishi natijasida onlayn-brokerlar (on-line broker) faoliyatini tatbiq etish.
- brokrelik kompaniyalarni faoliyatini samaradorligini oshirib borish asosida daromadini maksimallashtirish;
- yangi axborot texnologiyalarini qo‘llash asosida brokerlik xizmati sifatini oshirish;
- 2022–2026-yillarda fond bozorini rivojlantirish strategiyasini ishlab chiqish asosida erkin muomaladagi jami qimmatli qog‘ozlarning yalpi ichki mahsulotga nisbatini 2026-yil oxirigacha kamida 10–15 foizga yetkazish;
- qonun hujjatlarini qayta ko‘rib chiqib, ortiqcha cheklovlarni bekor qilish va fond bozorida ishlashni soddalashtirish zarur;
- jahon amaliyotidan kelib chiqib, kapital bozorida muomalada bo‘lgan qimmatli qog‘ozlar turlarini ko‘paytirish;
- qimmatli qog‘ozlarga bo‘lgan talabni ko‘paytirish, xorijiy birja, brokerlar va banklarni mamlakat fond bozoriga jalb qilish;
- sug‘urta kompaniyalariga aktivlarining ma’lum foizini fond bozoriga yo‘naltirish, banklarga birlamchi bozorda yuqori likvidli qimmatli qog‘ozlarni xarid qilish uchun ruxsat berish.

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TARAQQIYOT ПРОГРЕСС PROGRESS

O‘ZBEKISTONDA INSON KAPITALINI RIVOJLANTIRISHDA TA’LIM XIZMATLARI BOZORINING AHAMIYATI

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Annotatsiya: maqolada O‘zbekistonda inson kapitalini rivojlantirishda ta’lim xizmatlarining hal qiluvchi roli yoritilgan. Unda ta’limning shaxslarning bilim, ko‘nikma va qobiliyatlariga qanday ta’sir qilishini, inson kapitalining to‘planishi shaxsiy, ijtimoiy va iqtisodiy rivojlanishga qanday hissa qo‘shishi tahlil qilingan. Empirik dalillar nazariy asoslar, amaliy tadqiqotlarni ko‘p o‘lchovli tahlil qilish ushbu tadqiqot ta’limning inson kapitalini shakllantirish katalizatori sifatidagi ahamiyatini va uning jamiyat hayotining turli jabhalariga ta’sirini yoritishga qaratilgan.

Kalit so‘zlar: inson kapitali, iqtisodiy o‘sish, innovatsion texnologiyalar, ta’lim sifati, Oliy ta’lim

Abstract: The article examines the decisive role of educational services in the development of human capital in Uzbekistan. It examines how education affects individuals’ knowledge, skills, and abilities, and how the accumulation of human capital contributes to personal, social, and economic development. Empirical evidence, theoretical foundations, multidimensional analysis of case studies, this study aims to shed light on the importance of education as a catalyst for the formation of human capital and its impact on various aspects of social life.

Key words: human capital, economic growth, innovative technologies, quality of education, higher education

Аннотация: В статье рассматривается определяющая роль образовательных услуг в развитии человеческого капитала в Узбекистане. В нем рассматривается, как образование влияет на знания, навыки и способности людей, и как накопление человеческого капитала способствует личному, социальному и экономическому развитию. Эмпирические данные, теоретические основы, многоаспектный анализ тематических исследований, это исследование направлено на то, чтобы пролить свет на важность образования как катализатора формирования человеческого капитала и его влияние на различные аспекты общественной жизни.

Ключевые слова: человеческий капитал, экономический рост, инновационные технологии, качество образования, высшее образование.

KIRISH

Ta’lim iqtisodiy taraqqiyot va ijtimoiy taraqqiyotning asosiy omili sifatida keng e’tirof etilgan bo‘lib, inson kapitalini shakllantirishda hal qiluvchi rol o‘ynaydi. Boy madaniy merosga ega va iqtisodiyoti jadal rivojlanayotgan Markaziy Osiyo davlati O‘zbekiston sharoitida inson kapitali va ta’lim xizmatlari o‘rtasidagi o‘zaro bog‘liqlikni tushunish muhim ahamiyatga ega. Ushbu tadqiqot maqolasi O‘zbekistonda ta’lim xizmatlarining hozirgi holati va dinamikasini har tomonlama tahlil qilib, ularning inson kapitalini rivojlantirishga ta’siriga alohida e’tibor qaratishga qaratilgan.

O‘zbekiston xalq sifatida ta’limning individual o‘sishni rag‘batlantirish, ishchi kuchi malakasini oshirish, innovatsiyalar va samaradorlikni oshirishdagi o‘zgartiruvchi kuchini tan oladi. O‘tgan yillar davomida hukumat maktabgacha ta’limdan tortib oliy ta’limgacha bo‘lgan barcha darajadagi ta’lim xizmatlarining qulayligi, sifati va dolzarbligini oshirishga qaratilgan qator islohotlarni amalga oshirdi. Ushbu tashabbuslar nafaqat ta’lim imkoniyatlarini kengaytirish, balki o‘quv dasturlarini zamonaviy, bilimga asoslangan iqtisodiyotning o‘zgaruvchan ehtiyojlariga moslashtirishga ham qaratilgan.

Ushbu tadqiqot maqolasida O‘zbekistondagi ta’lim xizmatlarining ko‘p qirrali jihatlari ko‘rib chiqiladi, kuchli tomonlari, muammolari va yanada takomillashtirishning potensial yo‘nalishlari o‘rganiladi. Siyosat, infratuzilma, o‘qitish metodologiyasi va ta’lim natijalarini tahlil qilib, biz O‘zbekistonda ta’lim xizmatlari va inson kapitalini rivojlantirish o‘rtasidagi munosabatlarni ochib berishga intilamiz.

Bundan tashqari, ushbu tadqiqot yaxshi faoliyat ko‘rsatayotgan ta’lim tizimining kengroq ijtimoiy-iqtisodiy oqibatlarini ko‘rib chiqadi. Unda ta’lim xizmatlari, mehnat bozori dinamikasi va umumiy iqtisodiy o‘sish o‘rtasidagi bog‘liqlik ko‘rib chiqilib, inson kapitalining barqaror rivojlanish katalizatori sifatidagi roliga oydinlik kiritiladi.

Ushbu tadqiqot maqolasi O‘zbekistonda ta’lim xizmatlarining hozirgi holati va ularning inson kapitaliga ta’sirining dalillarga asoslangan tahlilini taqdim etish orqali mamlakatda ta’lim islohotlari, siyosatni shakllantirish va strategik qarorlar qabul qilish bo‘yicha olib borilayotgan muhokamalarga hissa qo‘shishni maqsad qilgan. Ushbu tadqiqotdan olingan xulosalar va tavsiyalar siyosatchilar, o‘qituvchilar, tadqiqotchilar va boshqa manfaatdor tomonlar uchun ta’lim sohasidagi mukammallikni rag‘batlantirish va O‘zbekistonning kelajakdagi gullab-yashnashi uchun inson kapitalidan foydalanish uchun qimmatli tushunchalar beradi.

ADABIYOTLAR TAHLILI

Ta’lim 21-asrda iqtisodiy rivojlanishning tamal toshi sifatida paydo bo‘lib, unumdorlikning muhim omili va mamlakatning raqobatdosh ustunligini belgilovchi asosiy omil bo‘lib xizmat qildi (Porter, 1990). Shu nuqtayi nazardan, ta’lim mamlakat iqtisodiyotida muhim va muhim rol o‘ynaydi, bu esa ta’lim xarajatlari ko‘rinishidagi resurslarni sezilarli darajada taqsimlashga olib keladi. O‘zining muhim hissasi bilan e’tirof etilgan ta’lim iqtisodiy o‘sishni rag’batlantirishda va eng muhimi, mamlakatda inson kapitalini rivojlantirishda ta’sirchan kuch sifatida qaraladi. Bundan tashqari, ta’lim hayot imkoniyatlarini shakllantirish, teng imkoniyatlarni rag’batlantirish va individual taraqqiyotga ko‘maklashishda hal qiluvchi omil hisoblanadi. Eng kuchli vosita sifatida ta’lim fuqarolarga o‘zlarining ijtimoiy va madaniy muhitini tushunish va boshqarish imkoniyatini beradi, ularni tobora kuchayib borayotgan raqobat dunyosida rivojlanish va muvaffaqiyatga erishish uchun zarur ko‘nikmalar bilan ta’minlaydi.

Inson kapitali nazariyasi ta’limga investitsiyalar ortidagi qarorlarni qabul qilish jarayoni haqida tushuncha berishga intiladi. Ushbu nazariya qaror qabul qilishning turli bosqichlarida alohida ahamiyatga ega. Teodor Shults (1988) va Gari Bekker (1967) kabi olimlar bu nazariyani ilgari suradilar, inson kapitalini insonlarning bilim qobiliyatlarini rivojlantirish orqali ularning mahsuldorligi va samaradorligini oshirish vositasi sifatida ko‘rishadi. Mohiyatan, inson kapitali insonga xos bo‘lgan qobiliyatlar va investitsiyalar kombinatsiyasi natijasida yuzaga keladigan iqtisodiy jihatdan qimmatli inson imkoniyatlarining to‘planishini ifodalaydi. Ushbu investitsiyalar ta’lim, ish joyida o‘qitish, sog’liqni saqlash va ovqatlanish xarajatlari shaklida bo‘lishi mumkin. Bunday investitsiyalar uchun resurslarni taqsimlash orqali jamiyatlar, garchi darhol iste’mol qilish hisobiga bo‘lsa-da, o‘zlarining kelajakdagi ishlab chiqarish imkoniyatlarini oshiradilar.

Inson kapitali nazariyasi doirasida ta’lim jismoniy kapitalga investitsiyalar bilan bir qatorda inson kapitaliga samarali sarmoya sifatida qaraladi. Ushbu nuqtayi nazar ta’limni kapitalning bir shakli sifatida ko‘rib chiqadi va rivojlanish jarayonida ishlab chiqarish omili sifatida inson qobiliyatlariga katta ahamiyat beradi. U inson qobiliyatlari va unumdorligi rivojlanish jarayonida moliyaviy resurslar, tabiiy boyliklar va jismoniy infratuzilma kabi muhim rol o‘ynashini tan oladi.

Bu nazariya inson kapitalining ahamiyatini ta’kidlab, shaxs va jamiyat taraqqiyotida ta’limning asosiy rolini e’tirof etadi. Ta’lim insonlarning bilim qobiliyatlari va imkoniyatlarini oshiradigan, shu orqali ularning samaradorligini oshiradigan va umumiy iqtisodiy o‘sish va rivojlanishga hissa qo‘shadigan transformativ sarmoya sifatida e’tirof etiladi. Ta’limning kapital ne’mati sifatidagi konsepsiyasi inson kapitalini tushunishdan kelib chiqadi, u boshqa muhim omillar bilan bir qatorda rivojlanish jarayonining hal qiluvchi hissasi sifatida inson qobiliyatlariga ustunlik beradi.

INSON KAPITALINI RIVOJLANTIRISHNING AHAMIYATI

Bilimga asoslangan zamonaviy dunyoda olimlar va texniklar kabi yuqori darajadagi ma’lumotga ega bo‘lgan shaxslar yangi yoki mavjud g’oyalarni tushunish va ishlab chiqarish jarayonlariga moslashtirishda nisbatan ustunlikka ega. Inson kapitalining rivojlanishi odamlarning imkoniyatlarini kengaytirish orqali ularning imkoniyatlarini ochishda hal qiluvchi rol o‘ynaydi, ularning imkoniyatlarini kengaytirish va o‘z rivojlanishida faol ishtirok etishga olib keladi (Salai-i-Martin, 1961). U inson kapitalini shakllantirish jarayoni orqali ko‘nikmalar, bilim, samaradorlik va ixtirochilikni oshirishni o‘z ichiga oladi. Shu sababli, inson kapitalini rivojlantirish faqat tovarlar yoki ishlab chiqarishga emas, balki rivojlanish strategiyalarining o‘zagiga odamlarning faol ishtirokini qo‘yadi.

Har qanday mamlakatda sezilarli iqtisodiy o‘sish inson kapitalining etarli darajada rivojlanishiga bog’liq. Bilim kattaroq ahamiyat kasb etar ekan, mamlakatlar o‘z yoshlarini yuqori standartlarga o‘qitishni birinchi o‘ringa qo‘yishlari kerak. Oliy ta’lim muassasalarida yaratilgan bilimlarning sifati va uning kengroq iqtisodiyotga kirishi milliy raqobatbardoshlik uchun tobora muhim ahamiyat kasb etmoqda. Rivojlanayotgan davlatlar uchun bu jiddiy muammodir. Bu mamlakatlar tobora ko‘payib borayotgan talabalarni, ayniqsa kam ta’minlangan qatlamlardan bo‘lganlarni qamrab olish uchun mustahkam oliy ta’lim tizimini talab qiladi. Oliy ta’lim nafaqat talabalarni maxsus bilimlar bilan ta’minlabgina qolmay, balki o‘zgaruvchan dunyoda iqtisodiy va ijtimoiy tuzilmalarning uzluksiz yangilanishiga imkon yaratib, moslashuvchanlik va innovatsiyalarni rivojlantiradi.

Oliy ta’lim hozirgi bilimlarni berishdan tashqarida; u talabalarga o‘z ko‘nikmalarini qanday qilib yangilab turishni o‘rgatadi, ularga rivojlanayotgan iqtisodiy muhitga moslashish imkonini beradi. Bundan tashqari, oliy

ta’lim muassasalari tadqiqotning miqdori va sifatiga hissa qo‘shadi, bu esa rivojlanayotgan mamlakatlarga yangi bilimlarni yanada samarali va tezroq tanlash, o‘zlashtirish va ishlab chiqarish imkonini beradi (Jahon banki, 2000). Rasmiy ta’limni ta’minlash inson kapitaliga samarali sarmoya sifatida qabul qilinadi, nazariya tarafdorlari uni jismoniy kapitalga investitsiya qilishdan ko‘ra ko‘proq bo‘lsa ham, teng deb bilishadi. Inson kapitalini rivojlantirishning ahamiyatini tan olgan holda, jamiyatlar o‘z shaxslarining salohiyatini rivojlantirishi, iqtisodiy o‘sishni rag’batlantirishi va barqaror rivojlanishga yordam berishi mumkin.

METODOLOGIYA

Ushbu tadqiqotda ham sifat, ham miqdoriy tadqiqot usullaridan foydalangan holda aralash metodik yondashuv qo‘llaniladi. Ikkilamchi ma’lumotlar manbalari Ozbekistondagi ta’limni milliy darajada yaxshilashni tekshirish va uning insin kapitalini rivojlantirishga ta’sirini o uchun ishlatiladi. Ma’lumotlar turli manbalardan, jumladan O‘zbekiston Respublikasi Oliy ta’lim, fan va innovatsiyalar vazirligi hamda O‘zbekiston respublikasi statistika qo‘mitasining ta’limga xizmatlariga oid statistikasi, Jahon banki hisobotlari, YUNESKO, XMT, tegishli kitoblar, jurnallar, ishchi hujjatlar, veb-maqolalar va boshqa nufuzli manbalardan to‘plangan.

Tadqiqot iqtisodiy islohotlardan keyingi davrga qaratilgan bo‘lib, ma’lumotlar mavjudligidagi cheklovlar tufayli qiziqish o‘zgaruvchilarini tahlil qilish uchun o‘n yillik va yillik ma’lumotlarning kombinatsiyasidan foydalaniladi. Tahlil oddiy grafik tasvirlar va foizlar, nisbatlar, yillik o‘sish sur’atlari va yillik o‘sish sur’atlari kabi statistik vositalar yordamida amalga oshiriladi. Ushbu analitik usullar ma’lum vaqt oralig’idagi tendensiyalarni o‘rganish uchun qo‘llaniladi.

Ma’lumotlarni tahlil qilishdan tashqari, tadqiqot uchun nazariy asos yaratish uchun keng qamrovli adabiyotlarni ko‘rib chiqish o‘tkaziladi. Ushbu sharh tadqiqot natijalarini kontekstlashtirish va qo‘llab-quvvatlash uchun tegishli tadqiqotlar, ilmiy maqolalar va boshqa ikkinchi darajali materiallarni o‘z ichiga oladi.

Aralash usullardan foydalangan holda va keng ko‘lamli ikkilamchi ma’lumotlar manbalariga tayangan holda, ushbu tadqiqot O‘zbekistondagi ta’limni yaxshilashni har tomonlama tahlil qilishni, ushbu sohadagi tendensiyalarni, muammolar va potensial yechimlarni yoritishga qaratilgan.

NATIJALAR VA TAHLILLAR

Jahon bankining tadqiqot natijalariga ko‘ra, o‘tish davri iqtisodiyotiga ega mamlakatlarda o‘sishning 64 foizi inson kapitalining sifatiga bog‘liqligi qayd etilgan, AQSHda bu ko‘rsatkich 76 foizni, Yevropa davlatlarida esa 74,2 foizni tashkil etgan. Shu bilan birga, mazkur tadqiqotda inson kapitali rivoji uchun sarflangan har bir dollar kelgusida mamlakatga 3-6 dollar foyda keltirishi ta’kidlab o‘tilgan.

O‘zbekistonda mustaqillikning ilk kunlaridan boshlab, ayniqsa, so‘nggi olti yilda Harakatlar strategiyasi va uning mantiqiy davomi hisoblanmish Taraqqiyot strategiyasi doirasida inson kapitalini yuksaltirish, jumladan, ta’lim va ilm-fanni har tomonlama qo‘llab-quvvatlash, aholi, ayniqsa, yoshlarning jismoniy tarbiya va sport bilan shug‘ullanishlari uchun sharoitlar yaratish va salomatligini mustahkamlash, madaniy va ma’rifiy ongini yuksaltirish bo‘yicha qator ishlar amalga oshirilidi. Ushbu maqsadlar uchun davlat byudjetidan sarf etiladigan xarajatlar 4,3 baravarga oshirildi.

Oliy ta’lim tizimini takomillashtirish, ta’lim sifatini oshirish va innovatsion texnologiyalarni integratsiyalash maqsadida hukumat oliy ta’limni tartibga soluvchi qonunchilik bazasida sezilarli yutuqlarga erishdi. Xususan, O‘zbekiston Respublikasi Prezidentining 2017-yil 20-apreldagi EO-2909-sonli qarorida oliy ta’lim tizimini yanada rivojlantirish chora-tadbirlari belgilab berilgan. Mazkur farmon taraqqiyotning katalizatori bo‘lib, tub islohotlarga zamin yaratadi.

Shuningdek, O‘zbekiston Respublikasida ta’lim sifatini oshirish, zamonaviy bilim va mustahkam axloqiy qadriyatlarga ega bo‘lgan yuqori malakali kadrlarni tarbiyalashga e’tibor qaratgan holda O‘zbekiston Respublikasida oliy ta’lim tizimini tizimli isloh qilishning ustuvor yo‘nalishlarini belgilash to‘g‘risida O‘zbekiston Respublikasi Prezidentining 2019-yil 8-avgustdagi 5847-son Farmoni e’lon qilindi. Mazkur farmon bilan O‘zbekiston Respublikasi Oliy ta’lim tizimini 2030-yilgacha rivojlantirish konsepsiyasi tasdiqlanadi.

Ta’lim sohasi davlatning kelgusidagi rivoji va taraqqiyoti uchun xizmat qilishini inobatga olib ta’lim-tarbiyaga katta e’tibor qaratildi. Rivojlangan davlatlar kabi uzluksiz ta’lim tizimini muntazam takomillashtirib borish, sifatli ta’lim-tarbiya berish, malakali kadrlarni tayyorlash maqsadida maktabgacha ta’lim sohasida yagona davlat siyosatini amalga oshiruvchi vazirlik (Maktabgacha ta’lim vazirligi) tashkil etildi. Bunda, maktabgacha ta’lim tashkilotlari soni 5211 tadan 19316 taga, maktablar soni 9719 tadan 10289 taga yetkazildi, 11 yillik majburiy maktab ta’limi qayta tiklandi, maktab o‘qituvchilarining ish yuklamasi maqbullashtirildi va majburiy mehnatga barham berildi, shuningdek, ta’lim sohasi vakillarining oylik maoshi qariyb 4 baravarga oshirildi, Qoraqalpog‘iston Respublikasi va Xorazm viloyatida boshlang‘ich sinf o‘quvchilarini bosqichma-bosqich bepul ovqat bilan ta’minlash tizimi joriy etildi, OTMlar soni 70 tadan 162 taga yetkazildi, oliy ta’limdan keyingi ta’limning ikki pog‘onali tayanch doktorantura (PhD) va doktorantura (Doctor of Science) tizimi joriy etildi.

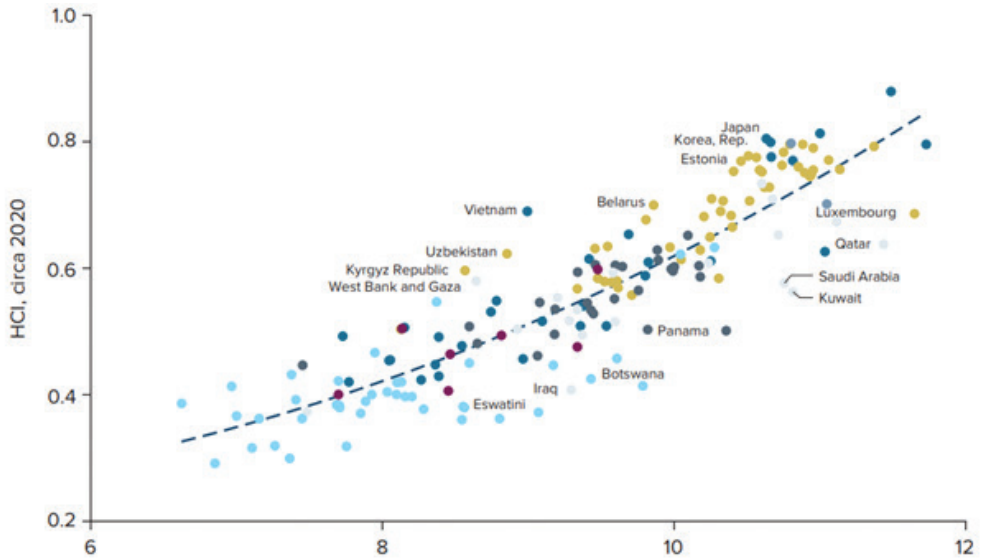
1 - r a s m: Ta'lim sohasida ko'rsatilgan xizmatlar hajmining o'sish sur'ati (oldingi yilga nisbatan, % da)

Ta'lim va fan sohalariga investitsiya kiritish, bu – buyuk kelajak uchun sarmoya degani. Ana shu g'oya ortidan va izchil islohotlar natijasida maktabgacha ta'lim bilan qamrov darajasi 27,7 foizdan 67 foizga, maktablardagi malakali oliy ma'lumotli o'qituvchilar ulushi 81,8 foizdan 87,8 foizga, yoshlarning oliy ta'lim bilan qamrov darajasi 9 foizdan 28 foizga yetkazildi va Global innovatsion indeksi reytingi bo'yicha O'zbekiston 122 o'rindan 86 o'ringa ko'tarildi.

Shuningdek, sohada islohotlarni izchil davom ettirish maqsadida 2026-yilga qadar Taraqqiyot strategiyasi doirasida maktabgacha ta'limda qamrov darajasini hozirgi 67 foizdan 80 foizga yetkazish, 7 mingdan ziyod yangi nodavlat MTTlarni tashkil etish, xalq ta'limi tizimida qo'shimcha 1,2 million o'quvchi o'rnini yaratish, malakali o'qituvchilarning oylik maoshlarini bosqichma-bosqich 1 000 AQSH dollari ekvivalentiga yetkazish, oliy ta'limda qamrov darajasini 50 foizga, nodavlat OTMlar sonini kamida 50 taga yetkazish, iqtisodiyotga innovatsiyalarni keng joriy qilish, sanoat korxonalari va ilm-fan muassasalarining kooperatsiya aloqalarini rivojlantirish belgilab olindi.

Ushbu strategik ko'rsatmalar va qonunchilik asoslari hukumatning oliy ta'lim sohasini rivojlantirishga sodiqligini ta'kidlaydi. Innovatsion yondashuvlarni qo'llash va keng qamrovli islohotlarni rag'batlantirish orqali O'zbekiston kelajak vazifalariga javob bera oladigan har tomonlama barkamol shaxslarni tarbiyalaydigan yuqori sifatli ta'lim tizimini rivojlantirishni maqsad qilgan.

Inson kapitali indeksining (IKI) 2020-yilgi nashrida O'zbekiston 174 davlat orasida 99-o'rinni egalladi. Ushbu reyting mamlakatning boshqa davlatlarga nisbatan inson kapitalini rivojlantirish borasidagi yutuqlarini aks ettiradi. Biroq, shuni yodda tutish kerakki, mamlakatlar inson kapitalini oshirish bo'yicha turli siyosat va tashabbuslarni amalga oshirar ekan, vaqt o'tishi bilan reytinglar o'zgarishi mumkin.

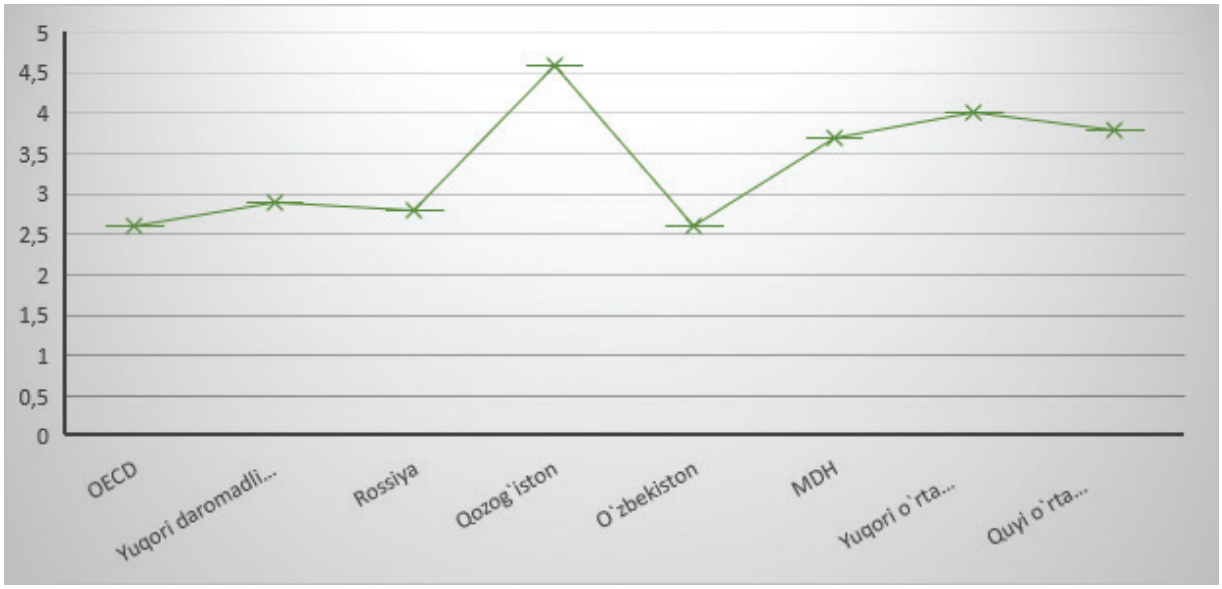


2 - r a s m: Inson kapitali indeksi tanlama mamlakatlar misolida (Indeks 0<IK<1, 2020-y.)

Manba: Jahon banki hisoboti

Bugungi kunda O‘zbekistonda tug‘ilgan bola ulg‘aygach, to‘liq ta’lim olsa va sog‘lom bo‘lsa, uning unumdorligi 62 foizga teng bo‘ladi. Bu Yevropa va Markaziy Osiyo mintaqasi uchun o‘rtacha ko‘rsatkichdan past, lekin quyi daromadli mamlakatlar uchun o‘rtacha ko‘rsatkichdan yuqori. Kutilayotgan maktab yillari. O‘zbekistonda 4 yoshida maktabga qadam qo‘ygan bola 18 yoshga to‘lgunga qadar 12 yillik maktabni tamomlashi mumkin. Ta’limga moslashtirilgan maktab yillari. Bolalarning haqiqatda nimani o‘rganishini hisobga olsak, kutilayotgan maktab yillari atigi 9,1 yilni tashkil qiladi.

Qiyosiy nuqtayi nazarni taaqqoslash uchun Rossiya IKI bo‘yicha 10,9 ballni olgan bo‘lsa, Iqtisodiy Hamkorlik va Taraqqiyot Tashkiloti (IHTT) me’yorida esa 10,8 ballni tashkil etadi (3-rasm). Kutilayotgan va ta’limga moslashtirilgan maktab ta’lim yillari o‘rtasidagi tafovut bo‘yicha O‘zbekiston Xalqaro maktablar kengashi (MDH) o‘rtacha ko‘rsatkichlari hamda yuqori va past daromadli mamlakatlarning o‘rtacha ko‘rsatkichlari bilan solishtirganda nisbatan yaxshiroq. Biroq, u hali ham Iqtisodiy Hamkorlik va Taraqqiyot Tashkiloti o‘rtacha ko‘rsatkichlari va Rossiyaning ta’lim ko‘rsatkichlaridan ortda qolmoqda.



3 - r a s m: O‘rta umumiy ta’limda kutilgan va haqiqiy o‘quv yillari o‘rtasidagi tavofut

Manba: Inson kapitali indeksi (HCI) ma’lumotlar bazasi, Jahon banki, 2020-yil oktabr oyida foydalanilgan.

Bu xulosalar O‘zbekistonda ta’lim muammolarini hal etish muhimligini ta’kidlaydi. Sa’y-harakatlarni ta’lim sifatini oshirishga yo‘naltirish, ta’limdagi tafovutni kamaytirish va o‘quvchilarning har tomonlama samarali ta’lim olishini ta’minlash kerak. Inson kapitaliga sarmoya kiritish va ta’lim natijalarini yaxshilash orqali O‘zbekiston malakali ishchi kuchini rivojlantirishga ko‘maklashishi, iqtisodiy o‘sishga yordam berishi va aholining umumiy farovonligini oshirishi mumkin.

XULOSA

Xulosa qilib aytganda, O‘zbekistonda inson kapitali va ta’lim xizmatlari tahlili ta’lim sifati va qulayligini oshirish bo‘yicha hukumat tomonidan amalga oshirilayotgan salmoqli yutuqlar va izchil sa’y-harakatlarni ko‘rsatadi. Mamlakat 21-asrda iqtisodiy o‘sish va rivojlanishda inson kapitalining hal qiluvchi rolini tan oladi.

O‘zbekistonda ta’lim tizimini mustahkamlash uchun majburiy va bepul boshlang‘ich va o‘rta ta’limdan tortib, kasb-hunar ta’limi va oliy ta’lim dasturlarigacha bo‘lgan turli islohotlar va siyosatlar amalga oshirildi. Hukumatning o‘quv dasturlarini qayta ko‘rib chiqish, o‘qitish metodikasi va akkreditatsiya tizimlariga e’tibor qaratayotgani ta’lim standartlarini xalqaro standartlarga moslashtirishga intilayotganini ko‘rsatadi.

Oliy ta’limga sarmoya kiritish va xalqaro universitetlar bilan hamkorlikni yo‘lga qo‘yish global integratsiya va bilim almashinuvi sari intilishdan dalolat beradi. Kasb-hunar ta’limi va texnik ta’limga alohida e’tibor berishdan maqsad odamlarni amaliy ko‘nikmalar bilan ta’minlash, bandlikni oshirish va iqtisodiyot tarmoqlarining ehtiyojlarini qo‘llab-quvvatlashdir.

Ta’limni raqamlashtirish bo‘yicha sa’y-harakatlar elektron ta’lim va masofaviy ta’lim uchun imkoniyatlar yaratib, ta’lim resurslaridan kengroq foydalanish imkonini berdi va o‘rganish tajribasini oshirdi.

Muvaffaqiyatga erishilgan bo‘lsa-da, ta’limdan adolatli foydalanishni ta’minlash, mintaqaviy nomutanosibliklarni bartaraf etish va ta’lim natijalari va mehnat bozori talablari o‘rtasidagi tafovutni bartaraf etish borasida muammolar hamon mavjud.

Inson kapitalini rivojlantirish va ta'lim xizmatlarini yanada kuchaytirish uchun doimiy investitsiyalar, siyosatga tuzatishlar kiritish va maqsadli aralashuvlar zarur. Bunga o'qituvchilar sifati, o'quv dasturlari dolzarbligi, infratuzilmani rivojlantirish hamda o'qitish va o'qitish yondashuvlarida innovatsiyalarni qo'llab-quvvatlash masalalarini hal etish kiradi.

Umuman olganda, O'zbekistonning inson kapitali va ta'lim xizmatlariga yuksak e'tibori yaqqol ko'rinib turibdi va izchil sa'y-harakatlar va islohotlarni samarali amalga oshirish natijasida mamlakat iqtisodiy o'sishni ta'minlovchi va fuqarolarning umumiy farovonligini oshirishda malakali va bilimli kadrlarni yetishtirishda davom etishi mumkin.

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TARAQQIYOT ПРОГРЕСС PROGRESS

O‘ZBEKISTON SUG‘URTALOVCHILARINING MOLIYAVIY BARQARORLIGINI TA’MINLASHDA QAYTA SUG‘URTANING ROLI

Kamilov Baxramjon Umardjonovich
“O‘zbekinvest” eksport-import sug‘urta kompaniyasi aksiyadorlik jamiyati “Sug‘urta maktabi” direktori

Annotatsiya: maqolada respublika sug‘urta kompaniyalarining moliyaviy barqarorligi va to‘lov qobiliyatini ta’minlashda qayta sug‘urtalash ishlaridagi muammolar o‘rganib chiqilgan. O‘zbekiston Respublikasida qayta sug‘urtalash faoliyatini yaxshilash, sug‘urtalovchilar moliyaviy barqarorligini ta’minlashda qayta sug‘urtadan foydalanish samaradorligini oshirish mexanizmlarini yanada rivojlantirish va takomillashtirish yuzasidan taklif, tavsiya hamda xulosalar ishlab chiqilgan.

Kalit so‘zlar: sug‘urta, sug‘urta bozori, qayta sug‘urta, obligatorli qayta sug‘urta qilish, qayta sug‘urtalash shartnomasi, moliyaviy barqarorlik.

Abstract: the article examines the problems of reinsurance in ensuring the financial stability and solvency of republican insurance companies. Proposals, recommendations and conclusions have been developed in the Republic of Uzbekistan to improve the reinsurance activities, to further develop and improve the mechanisms for increasing the efficiency of the use of reinsurance in ensuring the financial stability of insurers.

Key words: insurance, insurance market, reinsurance, compulsory reinsurance, reinsurance contract, financial stability.

Аннотация: в статье рассматриваются проблемы перестрахования в обеспечении финансовой устойчивости и платежеспособности республиканских страховых организаций. В Республике Узбекистан разработаны предложения, рекомендации и выводы по совершенствованию перестраховочной деятельности, дальнейшей разработке и совершенствованию механизмов повышения эффективности использования перестрахования в обеспечении финансовой устойчивости страховщиков.

Ключевые слова: страхование, страховой рынок, перестрахование, обязательное перестрахование, договор перестрахования, финансовая устойчивость.

KIRISH

Sug‘urta sohasi mustaqillik yillarida O‘zbekistonda yangi bosqichga ko‘tarildi. Bugungi kunda mamlakatimiz sug‘urta bozorida raqobat asosida 41 ta sug‘urta kompaniyasi sug‘urta qildiruvchilarga o‘z xizmatlarini ko‘rsatib kelmoqda.O‘tgan yillar tajribasi shuni ko‘rsatadiki,mamlakatimiz rahbariyati va xukumati sug‘urtalash va qayta sug‘urtalash sohasini davlat tomonidan qo‘llab-quvvatlashga va rivojlantirishga muntazam ravishda e’tibor qaratib kelmoqda.So‘nggi yillarda sug‘urta tizimining ajralmas bir qismi bo‘lgan qayta sug‘urtalash sohasiga ham katta e’tibor qaratildi va bu soha uchun xukumatimiz tomonidan qator huquqiy-me’yoriy hujjatlar ishlab chiqildi.

O‘zbekiston Respublikasining 2021-yil 23-noyabrdagi O‘RQ-730-son “Sug‘urta faoliyati to‘g‘risida”gi qonunida qayta sug‘urta – sug‘urta shartnomasi bo‘yicha qabul qilingan sug‘urta tovonini (sug‘urta to‘lovini) to‘lash tavakkalchiligini boshqa sug‘urtalovchi (qayta sug‘urtalovchi) bilan tuzilgan qayta sug‘urta shartnomasiga muvofiq sug‘urtalovchi (qayta sug‘urtalovchi) tomonidan to‘liq yoki qisman sug‘urta qilish deb ta’rif berilgan[1].

ADABIYOTLAR TAHLILI

X. Shennanev qayta sug‘urtaga quyidagicha ta’rif bergan: "Qayta sug‘urtalash – sug‘urtalashga riskni qabul qilish bilan bog‘liq iqtisodiy munosabatlar tizimi (risklarni ikkilamchi joylashtirish). Sug‘urtalovchi muvozanatlashgan sug‘urta portfeliniyaratish va sug‘urta operatsiyalarini moliyaviy barqarorligini ta’minlash maqsadida qabul qilib olingan riskaning bir qismini o‘zaro kelishilgan holda boshqa sug‘urtalovchiga berishi (riskni ikkilamchi joylashtirish). Qayta sug‘urtalash operatsiyalari bilan bir qatorda asosan, ixtisoslashgan qayta sug‘urta-

1 O‘zbekiston Respublikasining 2021-yil 23-noyabrdagi O‘RQ-730-son “Sug‘urta faoliyati to‘g‘risida”gi qonuni.

lash kompaniyalari amalga oshiriladi.Qayta sug‘urtalash aktiv (riskni berish) va passiv (riskni qabul qilib olish) ko‘rinishida bo‘ladi. Bundan tashqari qayta sug‘urtalash nisbiy va nonisbiy shaklda bo‘ladi[2].

Rus olimi Grishenko N. B. qayta sug‘urtaga quyidagicha ta’rif bergan, “Qayta sug‘urta qilishning mohiyati sug‘urtalovchining moliyaviy barqarorligini ta’minlash maqsadida ikki yoki undan ortiq tashkilotlar o‘rtasida sug‘urta shartnomasi bo‘yicha sug‘urtalovchi tomonidan zararni qoplab berish bo‘yicha qabul qilingan majburiyatlarni qayta taqsimlashdan iborat”[3].

Yuqoridagilardan kelib chiqqan xolda, fikrlarni umumlashtirib qayta sug‘urtaga quyidagicha ta’rif beramiz: Qayta sug‘urta-bu balanslashtirilgan sug‘urta portfelini yaratish va sug‘urtalovchilarning moliyaviy barqarorligini ta’minlash maqsadida sug‘urtalovchi o‘zi qabul qilib olgan risklarni imkoniyatlaridan ortiqcha qismini kelishilgan shartlar asosida boshqa sug‘urtalovchiga berish bilan bog‘liq bo‘lgan moliyaviy munosabatlar yig‘indisidir.

TADQIQOT METODOLOGIYASI

Ushbu maqolada mavzuni o‘rganish uchun ma’lumotlarni to‘planib, o‘rganilib chiqildi. O‘rganish natijasida statistik solishtirma usullarda tahlil qilinib, natijalar foizlarda ifodalandi. Olingan natijalar asosida ijobiy taklif va xulosa va takliflar berildi.

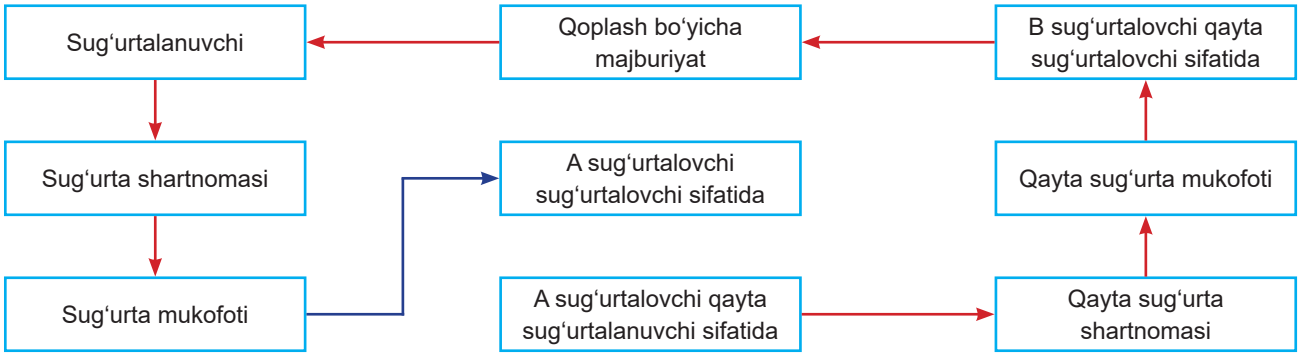
TAHLIL VA NATIJALAR

XIX asrning o‘rtalarida Yevropa davlatlarida sanoat ishlab chiqarishning rivojlanishi katta miqdordagi sug‘urta risklarining qayta sug‘urtalashga bo‘lgan talabini yanada kuchaytirdi. Sug‘urtalovchining xizmatlar ko‘lamini kengaytirish, yangi sug‘urta risklarini sug‘urta qoplamasi bilan ta’minlashni faqat qayta sug‘urtalash orqaligina amalga oshirish mumkin bo‘ldi.

Qayta sug‘urta biznesi risklarni vaqt va hudud bo‘yicha qayta taqsimlashni nazarda tutadi hamda to‘g‘ridan to‘g‘ri sug‘urtalovchilarning to‘lov qobiliyati saqlanishi va moliyaviy barqarorligi ta’minlanishiga zamin yaratadi.

Qayta sug‘urta har qanday sug‘urta kompaniyasining moliyaviy barqarorligini ta’minlashda muhim omil sifatida e’tirof etiladi. Mazkur amaliyot kompaniyalarga juda katta va oldindan ko‘rib bo‘lmaydigan risklarni qabul qilish imkonini beradi. Qayta sug‘urtaning maqsadi sug‘urta kompaniyasining moliyaviy barqarorligini va sug‘urta operatsiyalarining rentabelligini ta’minlovchi muvozanatli sug‘urta portfelini yaratishdir. Demak, qayta sug‘urta nafaqat sug‘urtalovchilarni, balki sug‘urtalangan yirik obyektlarni ham moliyaviy yo‘qotishlardan himoya qiladi, shu bilan birga davlatga sug‘urta faoliyatini amalga oshirganlik bo‘yicha soliqlarning kelib tushishini kafolatlaydi. Qayta sug‘urtaning asosiy funksiyasi bo‘lib riskni transformatsiyalash hisoblanadi va natijada sug‘urta majburiyatlarini ichki va tashqi bozorlarda bir necha kompaniyalar o‘rtasida taqsimlashga erishiladi.

Qayta sug‘urta natijasida sug‘urtalovchining sug‘urtalash imkoniyatlari kengayadi, sug‘urta hodisasining yuzaga kelish ehtimolligi kattaligi sababli sug‘urtalash mumkin bo‘lmagan obyektlarni ham bankrotlikdan qo‘rqmasdan qabul qilishga zamin yaratiladi. Qayta sug‘urta sug‘urtalovchiga mavjud risklar ta’sirini minimallashtirish imkonini beradi va me’yoriy talablarning bajarilishi ustidan nazorat qiladi. Sug‘urtalovchi o‘z ixtiyori bilan sug‘urta shartnomasi bo‘yicha o‘zida qoldiriladigan ulushni aniqlaydi. Qayta sug‘urta munosabatlarida sug‘urtalanuvchi va qayta sug‘urtalovchi o‘rtasida hech qanday huquqiy munosabatlar paydo bo‘lmaydi, unda sug‘urtalovchi va bir necha qayta sug‘urtalovchilar ishtirok etadi (1-rasm).



1 - r a s m: Qayta sug‘urtani amalga oshirish jarayoni[4]

Sug‘urta tizimi rivojlangan davlatlarning sug‘urta bozorida qayta sug‘urtadan foydalanilganlik darajasi yuqori, buni jami sug‘urta mukofotlari hajmida qayta sug‘urta mukofotlarining 40-45 foiz ulushga egaligi bi-

2 Х.М.Шеннаев,С.Ширинов “Қайта суғурта”Е:”Иқтисод-молия”2009 йил.10-бет.
3 Грищенко Н.Б.Основы страховой деятельности:Учеб.пособие.М:Финансы и статистика,2006.360с.
4 Muallif tomonidan ishlab chiqilgan.

lan izohlash mumkin va aksariyat davlatlarda sug‘urtalovchilar o‘zini moliyaviy himoyalash maqsadida qayta sug‘urtaning obligatorli shaklini qo‘llashni ma’qul ko‘radi. Shu o‘rinda “obligatorli qayta sug‘urta qilish” tushunchasiga izoh berishni maqsadga muvofiq, deb hisoblaymiz. Obligatorli qayta sug‘urta – qayta sug‘urtaning majburiy shakli bo‘lib, unda tsedent kompaniya qayta sug‘urtalovchi bilan tuzgan qayta sug‘urta qilish shartnomasi shartlariga ko‘ra, ushbu shartnoma doirasiga kiruvchi asosiy sug‘urta shartnomalari bo‘yicha risklarni qayta sug‘urtalovchiga berishga, qayta sug‘urtalovchi esa ushbu risklarni qabul qilishga majburdir.

Obligatorli qayta sug‘urta bitimi mahalliy qayta sug‘urta bilan qo‘shimcha ravishda shug‘ullanuvchi kompaniyalar bilan ham tuzilishi mumkin. Bunda ma’lum bir sug‘urta turlari tanlanadi, masalan, qurilish-montaj risklari sug‘urtasi, mol-mulk sug‘urtasi, yuk sug‘urtasi. Mazkur sug‘urta turlari bo‘yicha tuzilgan barcha shartnomalar bo‘yicha kompaniya majburiyatlarining ma’lum qismi qayta sug‘urtalovchiga avtomatik tarzda o‘tkaziladi. Bu holatda sug‘urta kompaniyasi oldida muhim vazifa paydo bo‘ladi, ya’ni o‘z zimmasida qoldiradigan ulush miqdorini belgilash lozim. Bunday vazifani ehtiyotkorlik bilan hal etish talab etiladi, chunki to‘lov qobiliyati me’yorlariga amal qilinishi va moliyaviy barqarorlikka putur yetmasligi lozim.

Sug‘urtalovchilarning moliyaviy barqarorligini ta’minlash maqsadida mahalliy, shuningdek xorijiy qayta sug‘urtalovchi kompaniyalar bilan obligatorli qayta sug‘urta bitimini tuzishi maqsadga muvofiq. Mazkur tadbirning amaliyotga joriy etilishi natijasida kompaniya zararlari (majburiyatlari)ning ikki tomon o‘rtasida taqsimlanishi orqali moliyaviy barqarorlikni saqlab qolishga, shuningdek qayta sug‘urta xizmatlarini import qilish hajmini kamaytirishga erishiladi. Mahalliy kompaniyalar bilan bunday bitimning tuzilishi qayta sug‘urta mukofotlarining ichki bozorda saqlanib qolishi va taqsimlanishini ta’minlasa, xorijiy kompaniyalar bilan hamkorlik ularning sug‘urta majburiyatlarini jalb qilish orqali kiruvchi qayta sug‘urta oqimini vujudga keltiradi.

M. I. Braginskiyning e’tirof etishicha, qayta sug‘urtalash orqali sug‘urtalovchi zimmasidagi majburiyatni o‘zi va qayta sug‘urtalovchi o‘rtasida qayta taqsimlash imkoniyatiga ega bo‘ladi[5]. Shu nuqtayi nazardan, qayta sug‘urta sug‘urtalovchilarning moliyaviy barqarorligini ta’minlashga qaratilgan risklarni qayta taqsimlash usuli sifatida tushuniladi. Sug‘urtalovchi moliyaviy barqarorligining asosi (shakllantirilgan ustav kapitali, sug‘urta zaxiralari va qayta sug‘urta tizimi) uning moliyaviy imkoniyatlarini ifodalaydi. Shundan kelib chiqqan holda, sug‘urta tashkilotining moliyaviy barqarorligini uning majburiyatlar bo‘yicha potensial salohiyati sifatida belgilash mumkin.Moliyaviy barqarorlikni ta’minlash masalasi sug‘urtalovchidan quyidagi shartlarga rioya etishni talab qiladi:

- sug‘urta operatsiyalari hajmining oshishi bilan ortib boradigan majburiyatlardan ortiq bo‘sh mablag‘larning mavjudligi;
- o‘z moliyaviy imkoniyatlaridan ortiq majburiyatlarni qabul qilmaslik;
- sug‘urta summasi, sug‘urta risklari, obyektlar va hudud bo‘yicha muvozanatlashgan sug‘urta portfelini shakllantirish;
- sug‘urta qoplamalarining sug‘urta mukofotlaridan ortib ketishiga yo‘l qo‘ymaslik.

Qayta sug‘urtaning moliyaviy barqarorlikka ta’siri mexanizmi quyidagilarni o‘z ichiga oladi:

Sug‘urtalovchining sug‘urta operatsiyalaridan zarar ko‘rish riskini kamaytirish. Bunday yo‘qotishlar ma’lum bir moliyaviy yil uchun sug‘urta qoplamalari hajmining sug‘urta mukofoti miqdoridan oshib ketishi tufayli yuzaga keladi. Bu holatga quyidagilar sabab bo‘lishi mumkin:

a) sug‘urtalovchida yirik va muvozanatlashgan sug‘urta portfelining mavjud emasligi;
b) joriy yilda sug‘urta hodisalari sonining kutilmagan darajada o‘sishi;
d) avvalgi yillardagi o‘rtacha qiymat bilan taqqoslaganda bitta sug‘urta hodisasiga to‘g‘ri keladigan sug‘urta qoplamasi miqdorining oshishi;
e) bitta sug‘urta hodisasining fojeali oqibatlari tufayli bir vaqtning o‘zida bir necha shartnomalar bo‘yicha sug‘urta to‘lovlarini amalga oshirish zaruratining paydo bo‘lishi.

Sug‘urtalovchida sug‘urta shartnomalarini katta miqdordagi sug‘urta summasiga tuzish imkoniyatlarining oshishi. Sug‘urtalovchilar o‘z moliyaviy barqarorligini ta’minlash hamda to‘lov qobiliyatini saqlash maqsadida o‘z mablag‘larining ma’lum foizidan ortiq summaga shartnoma tuzishga haqli emas. Agar sug‘urtalovchining to‘lov qobiliyati sug‘urta shartnomalari bo‘yicha majburiyatlarni o‘z zimmasiga to‘liq hajmda olishga imkon bermasa, uning bir qismini qayta sug‘urtaga o‘tkazishi mumkin. Bu, ayniqsa sug‘urta bozoridagi raqobat sharoitida juda muhim, chunki sug‘urtalovchining imkoniyatlari uning faoliyati natijalariga har tomonlama bog‘liqdir.

Sug‘urtalovchilarga o‘z mablag‘lari hajmi va sug‘urta operatsiyalari hajmi o‘rtasidagi nisbatni tartibga solish imkonini beradi. Moliyaviy barqarorlikni ta’minlash maqsadida har bir sug‘urtalovchi sug‘urta shartnomalari bo‘yicha o‘z zimmasiga olgan majburiyatlarning belgilangan foizidan kam bo‘lmagan miqdorda o‘z kapitaliga ega bo‘lishi kerak. Agar sug‘urtalovchi kapitalining hajmi belgilangan talablarga javob bermasa, u kapitalini oshirish yoki sug‘urta operatsiyalarining hajmini kamaytirishga majburdir. Kapital miqdorini tez fursatlarda oshirishning imkoni kamroq, demak yangi shartnomalar tuzishdan voz kechish yoki amaldagilarini bekor qilish mijozlar ishonchsizligi va ularning kompaniyadan uzoqlashishiga olib keladi. Bunday vaziyatda sug‘urtalovchi

5 Брагинский М.И. Договорное право. Договоры о выполнении работ и оказании услуг.// Монография. – М.: Статут.2002

majburiyatining bir qismini qayta sug‘urtaga o‘tkazish jami majburiyatlar hajmining qisqarishiga olib keladi, natijada sug‘urta shartnomalarini tuzishdan voz kechmay turib belgilangan nisbatni bajarish imkonini beradi.

Sug‘urtalovchilarga yangi sug‘urta turlari bo‘yicha operatsiyalarni yanada samarali amalga oshirish imkonini beradi. Kompaniya faoliyatida yetarli ish stajining va tarif stavkalarini hisoblashda statistik bazaning yetishmasligi jiddiy xavfni yuzaga keltiradi. Majburiyatlarning ma’lum qismini o‘z zimmasiga olish orqali qayta sug‘urtalovchilar uning yuz berishi mumkin bo‘lgan yo‘qotishlarini kamaytiradi, bu esa yangi sug‘urta turlarini keng miqyosda amalga oshirish imkonini beradi va natijada sug‘urta operatsiyalarini rivojlantirishga erishiladi. Qayta sug‘urtalovchilar shartnomadagi sheriklari, ya’ni to‘g‘ridan to‘g‘ri sug‘urtalovchilarning muvaffaqiyatli faoliyat yuritishidan manfaatdor hisoblanadi, chunki ularning faoliyat natijalari aynan sug‘urtalovchilarga bog‘liq bo‘ladi.

Qayta sug‘urta mexanizmini qo‘llashni aksariyat sug‘urta kompaniyalari ortiqcha xarajat sifatida baholaydilar, ya’ni sug‘urta mukofotlarini ikkinchi tomon bilan bo‘lishish hamda riskni transformatsiyalashdagi xarajatlar. Qayta sug‘urtadan foydalanish borasidagi me’yoriy hujjatlarda belgilangan talablarga qaramay, sug‘urtalovchilar bunday mexanizmni qo‘llashni afzal bilmaydi.

Sug‘urta tizimi rivojlangan davlatlarning sug‘urta bozorida qayta sug‘urtadan foydalanilganlik darajasi yuqori, buni jami sug‘urta mukofotlari hajmida qayta sug‘urta mukofotlarining 40–45 foiz ulushga egaligi bilan izohlash mumkin[6].

Jahon qayta sug‘urta bozori risklarning global qayta taqsimlanishiga asoslanadi va yirik halokatlar, qayerda ro‘y berishidan qat’i nazar, butun dunyoda qayta sug‘urta narxlarining to‘satdan o‘zgarishiga olib keladi.

Jahon sug‘urta tashkilotlarining moliyaviy barqarorligini ta’minlashda qayta sug‘urtaning roli ortib bormoqda. Qayta sug‘urta bozorida to‘g‘ridan to‘g‘ri sug‘urta bozoriga qaraganda sug‘urta, bank va fond kapitallarining birlashish va globallashish jarayonlari yaqqolroq namoyon bo‘ladi. Mazkur jarayon qayta sug‘urtalovchilarning kapitallashuv darajasini oshirish zaruratidan kelib chiqib, bir necha milliard dollarga baholanadigan tabiiy ofat va zararlarni qayta sug‘urtalash uchun muhim bo‘lgan moliyaviy resurslarni shakllantirishni nazarda tutadi.

O‘zbekiston sug‘urta bozorining qayta sug‘urtalash sohasi haqida aytish joizki, bugungi kunda mazkur sohani professional darajada yuritadigan qayta sug‘urtalovchi kompaniya hamon tashkil etilmagan. Biroq, davlat rahbarining Qarori[7] bilan mazkur sohani tashkil etish bo‘yicha ustav kapitali me’yorlariga amal qilinish yuzasidan aniq talablar belgilangan va uni bajargan sug‘urta kompaniyalariga qayta sug‘urta operatsiyalarini belgilangan tartibda amalga oshirishi mumkinligi ta’kidlangan. O‘zbekiston qayta sug‘urta bozorida bugungi kunda “O‘zbekinvest” EISK AJ, “KAFOLAT sug‘urta kompaniyasi” AJ, “O‘zagrosug‘urta” AJ va “Gross Insurance”AJ kabi sug‘urta tashkilotlari faoliyat yuritib kelmoqdalar. Mazkur sug‘urtalovchilarning asosiy maqsadi – mahalliy va xorijiy sug‘urta kompaniyalarining moliyaviy barqarorligini ta’minlash hamda to‘lov qobiliyatini bajarishiga ko‘maklashish hisoblanadi.

Qayta sug‘urta mexanizmidan samarali foydalanish sug‘urtalovchilarning moliyaviy salohiyatini oshiradi va faoliyat ko‘lamini kengaytirishga imkon beradi. Afsuski, qayta sug‘urtadan faqat foydalanish emas, balki uni mamlakat sug‘urta bozorida joriy etish masalalarini ham oqilona hal etish zarur. Ko‘rsatkichlar O‘zbekiston sug‘urta kompaniyalari kam kapitallashganligidan dalolat beradi va o‘z hududiga tegishli obyektlarning bir qismini bo‘lsa ham mamlakatda ushlab qolish uning moliyaviy asoslarini mustahkamlashni taqozo etadi.

Ayrim hollarda sug‘urta tashkilotlarida qabul qilingan riskning xarakteri chuqur o‘rganilmaydi, tahlil etilmaydi, balki barcha e’tibor sug‘urta portfeli hajmini oshirishga qaratiladi. Bizning fikrimizcha, sug‘urta kompaniyalarining moliyaviy barqarorligini ta’minlashda qayta sug‘urtaning rolini yanada oshirishga erishish uchun quyidagi tadbirlarni amalga oshirish zarur:

Sug‘urta kompaniyalarida qayta sug‘urta strategiyasini puxta ishlab chiqish lozim. Bunda kompaniyaning moliyaviy imkoniyatlari har tomonlama o‘rganilishi, tabiiy, siyosiy, ekologik va texnogen risklar tahlil etilib, ularning ro‘y berish ehtimolligi statistik ma’lumotlar yordamida hisoblab chiqilishi zarur. Shuningdek, asosiy e’tiborni kompaniyada qoldiriladigan ulush miqdoriga emas, riskning xarakteriga qaratish va lozim bo‘lsa, majburiyatning bir qismini qayta sug‘urtaga berish maqsadga muvofiq bo‘ladi. Aynan riskni yaxshi o‘rganmaslik va tahlil qilmaslik natijasida katta miqdordagi sug‘urta to‘lovlari amalga oshirilib, moliyaviy barqarorlikka salbiy ta’sir etishi mumkin.

Qayta sug‘urta shartnomalarini tuzishda qayta sug‘urtalovchining sof foydasidan qayta sug‘urtalanuvchiga tantem to‘lovlari to‘lanishi tartibini joriy etish maqsadga muvofiq. Mazkur tadbirning amaliyotga joriy etilishi har ikki tomon uchun manfaatli hisoblanadi. Sug‘urta hodisasi ro‘y bermagan shartnomalarda qayta sug‘urta mukofotining ma’lum qismi (foizda) shartnoma so‘nggida qayta sug‘urtalanuvchiga qaytarib beriladi va bu orqali to‘g‘ridan to‘g‘ri sug‘urtalovchini rag‘batlantirishga erishiladi va o‘z-o‘zidan unda qayta sug‘urta mexanizmini qo‘llashga qiziqish uyg‘onadi.

Sug‘urta kompaniyalarining moliyaviy barqarorligini ta’minlashga nafaqat o‘z majburiyatlarini qayta sug‘urtalovchi kompaniyaga uzatish, balki qayta sug‘urta amaliyotini o‘tkazish orqali ham erishish mumkin. Aynan

6 Manba: Aon’s Analytics Division in Reinsurance Solutions ma’lumoti.

7 O‘zbekiston Respublikasi Prezidentining “O‘zbekiston Respublikasining sug‘urta bozorini isloh qilish va uning jadal rivojlanishini ta’minlash chora-tadbirlari to‘g‘risida”gi 2019-yil 2-avgustdagi PQ-4412-son Qarori.

mazkur amaliyotni bajarish orqali ham sug‘urtalovchining kapitallashuv darajasini ko‘tarish mumkin. Kompaniyaning qayta sug‘urta faoliyatini rivojlantirish va bu orqali kompaniyaning moliyaviy barqarorligini oshirishda xalqaro hamkorlikni yo‘lga qo‘yish va kengaytirish kiruvchi qayta sug‘urta uchun qulay sharoitlarni vujudga keltiradi. O‘z moliyaviy imkoniyatlaridan ortiq majburiyatlarni xalqaro sug‘urta bozoriga uzatish orqali hamkorlikni mustahkamlashga va natijada, xorijdan risklarni qabul qilish, u orqali esa mamlakatga chet el valyutasi kirib kelishini ta’minlaydi.

Shuningdek, kompaniyalarning xorijiy davlatlar bilan hamkorlik munosabatlarini olib borishining muhim sharti xalqaro reyting agentliklarining e’tirofiga sazovor bo‘lishdir. Aynan shu jihat ham xorijiy hamkorlarni, ham investorlarni jalb qiluvchi eng muhim ko‘rsatkich hisoblanadi. Qayta sug‘urta bo‘yicha xalqaro hamkorlikning kengaytirilishi va bardavom bo‘lishi kelajakda yuqori samaradorlik ko‘rsatkichlarini namoyon etadi.

XULOSA VA TAKLIFLAR

Shuni ta’kidlab o‘tish joizki, Qayta sug‘urta har qanday sug‘urta kompaniyasining moliyaviy barqarorligini ta’minlashda muhim omil sifatida e’tirof etiladi. Mazkur amaliyot kompaniyalarga juda katta va oldindan ko‘rib bo‘lmaydigan risklarni ishonchli qabul qilish imkonini beradi. Qayta sug‘urtalashning maqsadi sug‘urta kompaniyasining moliyaviy barqarorligini va sug‘urta operatsiyalarining rentabelligini ta’minlovchi muvozanatli sug‘urta portfelini yaratishdir. Shunday qilib, qayta sug‘urta mexanizmi sug‘urta kompaniyasini faoliyatni kengaytirishi, bozorda o‘z o‘rniga ega bo‘lishi va sug‘urta salohiyatini oshirishida moliyaviy jihatdan qo‘llab-quvvatlaydi.

Qayta sug‘urta sug‘urta kompaniyalariga o‘z moliyaviy imkoniyatlaridan yuqori bo‘lgan risklar bo‘yicha to‘g‘ridan to‘g‘ri sug‘urta shartnomalarini tuzish orqali sug‘urta portfeli salohiyatini oshirishga imkon beradi. Mazkur mexanizm yordamida sug‘urta kompaniyasi har qanday tashqi omillar (zararlilikning tasodifiy o‘zgarishi, talafotlarning ro‘y berishi, kumulyatsiyali talafotlar natijasidagi zararlar)dan qat’i nazar o‘z faoliyatida kerakli muvozanatni saqlab turishga qodir bo‘ladi. Shunday qilib, qayta sug‘urta mexanizmi sug‘urta kompaniyasini faoliyatni kengaytirishi, bozorda o‘z o‘rniga ega bo‘lishi va sug‘urta salohiyatini oshirishida moliyaviy jihatdan qo‘llab-quvvatlaydi.

O‘zbekiston sug‘urta bozorida professional ishtirokchilarning faoliyati professional darajada tashkil etilmagan, bu esa sug‘urta va qayta sug‘urta jarayonlarining mukammal amalga oshishiga to‘sqinlik qiladi.

Sug‘urta sohasini isloh qilish va rivojlantirishda rivojlangan davlatlar tajribasini o‘rganish, tahlil qilish va qo‘llash bo‘yicha chora- tadbirlarni amalga oshirish samarali hisoblanadi. Jumladan, sug‘urta tizimida qayta sug‘urtaning o‘rnini asoslash, uning sug‘urta kompaniyalari to‘lov qobiliyatini mustahkamlashdagi rolini belgilashda O‘zbekistonga ham geografik, ham iqtisodiy-siyosiy jihatdan yaqin bo‘lgan Rossiya qayta sug‘urta bozori tajribasidan foydalanish maqsadga muvofiq.

O‘z majburiyatlarini (risklarni) qayta sug‘urtalash maqsadida xorij kompaniyalariga o‘tkazadigan sug‘urtalovchilar, avvalo mamlakatda mazkur amaliyotni bajarish huquqiga ega sug‘urta kompaniyalariga taklif kiritishi lozim. Sug‘urta kompaniyalari taklifni qabul qilish yoki qilmaslik bo‘yicha mustaqil qaror qabul qiladi, shu o‘rinda ta’kidlash joizki, mahalliy sug‘urtalovchilarga bildirilgan taklif shartlari xorij kompaniyalariga taklif etilgan shartlarga muvofiq kelishi muhim hisoblanadi. Mahalliy sug‘urtalovchining taklifni qabul qilishi ko‘p tomonlama manfaatli hisoblanib, asosiysi, xorijga chiquvchi kapital oqimini kamaytiradi, bu esa qayta sug‘urta bozori salohiyatini va sug‘urtalovchilarning investitsiya imkoniyatini oshiradi.

Keltirib o‘tilgan tavsiyalarning amaliyotga joriy etilishi qayta sug‘urtaning O‘zbekiston sug‘urtalovchilarining moliyaviy barqarorligini ta’minlashdagi rolini oshirishga xizmat qiladi deb o‘ylaymiz.

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SHAXS MA'NAVIY-AXLOQIY TARBIYASI HAMISHA MUHIM

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Annotatsiya: maqolada jamiyatdagi axloqiy mezonlar ko'p jihatdan qonuniy yoki ma'muriy choralar bilan emas, balki jamoatchilik fikri, shaxsning xulq-atvorini baholash bilan belgilanishi tahlil qilinadi. Zero, bolalikdagi tarbiya, oilaviy muhit nazoratsiz xatti-harakatlar inson hayotida bir umir salbiy yoki ijobiy fe'l-atvorga aylanib, odat bo'lib qoladi va ularning ish faoliyatida ta'sir ko'rsatadi.

Shaxsning ma'naviy kamoloti Vatan taraqqiyoti va uning kelajagida muhim ahamiyat kasb etishi, bu masala ilmiy yechimlarini kutayotganligi tavsiflanadi.

Kalit so'zlar: olia, jamiyat, davlat, intellektual rivojlanish, tarbiya, ta'lim, xulq, individual, falsafa, odob, tadqiqot, ruhiyat, mafkura.

Аннотация: в статье анализируется тот факт, что этические нормы в обществе определяются не правовыми или административными мерами, а общественным мнением и оценкой поведения человека. Ведь неконтролируемое поведение в детстве, семейной среде, приобретает отрицательный или положительный характер в жизни человека, входит в привычку и влияет на его работу.

Описано, что духовная зрелость человека важна в развитии Родины и ее будущего, и что этот вопрос ждет научного решения.

Ключевые слова: Ключевые слова: семья, общество, государство, интеллектуальное развитие, воспитание, образование, поведение, личность, философия, этикет, исследование, психика, мировоззрение.

Abstract: the article analyzes the fact that ethical standards in society are determined not by legal or administrative measures, but by public opinion and evaluation of a person's behavior. After all, uncontrollable behavior in childhood, family environment, becomes a negative or positive character in a person's life, becomes a habit and affects their work.

It is described that the spiritual maturity of a person is important in the development of the country and its future, and that this issue is waiting for scientific solutions.

Key words: it is described that the spiritual maturity of a person is important for the development of the Motherland and its future, and that this issue is awaiting scientific solutions.

KIRISH

Ta'lim–tarbiya masalasi bugunning masalasi emas, u hamisha hammamiz yaxshi bilamiz, balki bu borada insoniyat tarixiga nazar tashlansa — insonlar millati, dini, ijtimoiy kelib chiqishidan qat'iy nazar o'z avlodlariga go'zal ta'lim-tarbiya berish bo'lgan. Bugungi ta'lim tarbiyani turli usullarini qo'llanayotgan zamondamiz o'tgan ajdodlarimiz ta'lim-tarbiya masalasiga diqqat e'tiborli bo'lib kelganini anglaydi. Bugun aksar farzandlarimizni ta'lim tarbiyasini ko'rib ko'zlarimizga quvonch yoshlari kelsa, ba'zilarini ko'rib ularga yetarlicha tarbiya berolmaganimizga achinamiz.

Tarbiya borasida taniqli ma'rifatparvar Abdulla Avloniyning "Tarbiya biz uchun yo hayot — yo mamot, yo najot -yo halokat, yo saodat-yo falokat masalasidir" degan hamisha dolzarb so'zlari naqadar haqiqat. Bugun ilm-fan va ta'lim izchil rivojlanib borayotgan bir davrda hech shak-shubhasiz tarbiya ta'limning asosida turishi shartdir. Shunday ekan, ilm-fan ta'lim-tarbiya asosida olib borilishi maqsadga muvofiqdir. Qolaversa, har bir pedagog, muallim va ustozning ta'lim berishdan maqsadi –kelajagi porloq, Vatan va el-yurt xizmatida turadigan kadrlarni tarbiyalash bo'lar ekan, bunday ta'lim-tarbiya o'z samarasini bermay qolmaydi. Ya'ni, bugungi kunning

professor-o‘qituvchisi ta’lim berayotgan shaxsga fidoyilik bilan ta’lim berishi, qolaversa, jonkuyar ustoz bo‘lishi shart. Kadrlar tarbiyasi davlat uchun, nafaqat davlat, balki butun jamiyat ma’naviy-moddiy tarqqiyoti uchun muhim.

ADABIYOTLAR SHARHI

O‘zbekiston Respublikasi Prezidenti Shavkat Mirziyoyevning Oliy Majlis va O‘zbekiston xalqiga qilgan 2022 yil 20 dekabrdagi Murojaatnomasi[1]da alohida ta’kidlanganidek, “Ta’lim sifatini oshirish — Yangi O‘zbekiston taraqqiyotining yakkayu yagona to‘g‘ri yo‘lidir. Yusuf Xos Hojib bobomiz aytganlaridek: “Zakovat bor joyda ulug‘lik bo‘ladi, Bilim bor joyda buyuklik bo‘ladi”.

davlatimiz rahbari sohada boshlagan islohotlarni davom ettirishimiz, ta’lim dargohlarida o‘qituvchi va murabbiylar bilan ko‘proq muloqot qilib, o‘quv-tarbiya ishlari sifatini oshirish bo‘yicha ular qo‘ygan masalalarni birgalikda hal etishimiz lozim.

Bu borada amalga oshirilayotgan islohotlar samaradorligi, avvalo, boy tarixiy merosimizning tiklanishi, an’analarimizning saqlanishi va xalqimiz ma’naviyati yuksalishi bilan ilm-fan rivoji hamda ta’lim-tarbiya sifatiga uzviy bog‘liqligi shubhasiz. Jamiyat taraqqiyoti va unga uyg‘un bo‘lgan ma’naviy barkamol yoshlarni tarbiyalash jarayoni ana shu omillarning o‘zaro birligi va aloqadorligi asosida amalga oshishi insoniyat tarixida isbotlangan haqiqatdir.

Yangi O‘zbekistonda ushbu qonuniyatga og‘ishmay amal qilinmoqda. Xalq ma’naviyatini yuksaltirishga har tomonlama shakllangan, zamonaviy tafakkurli yosh avlodni kamolga yetkazishning asosiy omillaridan biri sifatida qaralmoqda. Ta’kidlash joizki, hech qachon ma’naviyat va ma’rifat bilan ta’limtarbiya bir-birini inkor etmaydi, aksincha, bir-birini quvvatlab, o‘rnini to‘ldirib, o‘zaro ta’sirlanib, rivojlana boradi.

Bu jihatdan mamlakatimizda 2023 yilda sifatli ta’limga yuksak e’tibor qaratilayotgani va bu jarayonda ma’naviy rivojlanish asosida taraqqiyotni ta’minlashga harakat qilinayotgani bugungi hayot talabini aks ettiradi, albatta. Sifatli ta’lim-tarbiyaning mazkur jabhadagi muhim vazifasi yoshlarda o‘zlikni anglash tuyg‘usini tarbiyalash, ajdodlardan qolgan moddiy va ma’naviy merosning boshqalar oldida nechog‘liq ulkan ahamiyat kasb etishini anglatish, ular bilan faxrlanish va g‘ururlanish hissini kuchaytirishdan iborat.

Ta’kidlash joizki, tarbiya insonlarning faoliyati jarayonida ularning ongi va irodasini o‘stirishga xizmat qiladi. Shu bilan birga, tarbiya ijtimoiy hodisa bo‘lib, insoniyat taraqqiyotining turli bosqichlarida o‘ziga xos mazmun va amalga oshirish shakliga egadir. Bugungi yosh avlodni milliy-ma’naviy ruhda tarbiyalashda milliy qadryatlar va umumbashariy g’oyalar o‘ziga xos ahmiyat kasb etmoqda. Dunyoda ma’no izlagan kishi ta’lim-tarbiya sari talpinib, yaxshilik va yomonlikning farqini anglab oladi. Shu sababdan, Yangi O‘zbekiston yoshlari tarbiyasida uch manbaadan foydalanish mumkin. Bular:

1. Umuminsoniy qadriyatlar.
2. Islom ta’limoti.
3. O‘zbek milliy urf-odatlari.

Yuqorilagi omillar bir-biri bilan bog‘langan bo‘lib, u Abdulla Avloniy aytganidek: “Agar inson yaxshi tarbiya topib, buzuq hulqlardan saqlanib, go‘zal hulqlarga odatlanib katta bo‘lsa, har kim qoshida maqbul bahtiyor inson chiqar...” Shu sababdan, Abdulla Avloniy tarbiyaning inson hayotida zarurligini nazarda tutib “Tarbiya-hayot yo mamot” deb ta’kidlagan edi. Tarbiyaviy jarayon ongli, ma’suliyatli faoliyat bo‘lib, unda tarbiyachi tarbiyalanuvchilarni komil inson qilib tarbiyalashga har tomonlama ta’sir ko‘rsatadi.

Bejizga xalqimiz “Beshikdan qabrgacha ilm izla” demagan.

TADQIQOT METODOLOGIYASI

Xo‘sh bugun ota-onalar farzand tarbiyasiga nega e’tiborsiz? Farzand tarbiyasi bilan shug‘ullanishiga qanday omillar to‘sqinlik qilyapti? Ota-onalar farzand tarbiyalash metodlarini biladimi? Mazkur savollar bizga optimal yechim topish vazifasini ko‘ndalang qo‘ymoqda. Bugun butun dunyoda inson kapitali uchun kurash, eng katta sarmoya farzandni yaxshi bilimli bo‘lishiga, tarbiyasiga tikilayotgan bir vaqtda davlat tmonidan yaratilayotgan shart-sharoitlarga qaramasdan otna-onalarda farzand tarbiyasiga e’tiborsizlik mavjudligi tahlil qilinmoqda.

Bu masala chuqur ilmiy tadqiqotlar va ommaviy so‘rovnomalar o‘tkazishni talab etadi. Aniqlangan muammolarni ilmiy asoslangan holda bartaraf etish esa asosiy masala.

1 O'zbekiston Respublikasi Prezidenti Shavkat Mirziyoyevning Oliy Majlis va O'zbekiston xalqiga Murojaatnomasi (2022-yil 20-dekabr). 12:15 / 26.12.2022 2464.

Masalan, inson rivojlanishi va jismoniy rivojlanishi biologik xususiyatlarga bog‘liq bo‘lib, morfologik, biokimyoviy va fiziologik o‘zgarishlarni o‘z ichiga oladi. Ammo ijtimoiy rivojlanish psixologik, aqliy, intellektual rivojlanish bilan tavsiflanadi. Falsafa konsepsiyasining rivojlanishi – bu bir holatdan ikkinchisiga o‘tish, davom etayotgan miqdoriy va sifatiy o‘zgarishlarning paydo bo‘lishi bilan bog‘liq. Inson ijtimoiy taraqqiyot cho‘qqisiga chiqqanda, uni ongi yuksak va o‘zini o‘zi anglaydigan, mustaqil ishlashga qodir odam deyiladi. Inson shaxs sifatida tug‘ilmaydi.

Demak, barkamol inson uchun zarur bo‘lgan quyidagi xususiyatlarni shakllantirishga erishish lozim:

- ijobiy fazilatlar mohiyati, mazmunini to‘g‘ri tushunish hamda tahlil qilib, munosabat bildira olish;
- jamoada yashash, mehnat qilish malakalarini egallash;
- barkamol insonni tasavvur etish, uning ma’naviy qiyofasini shakllantirish usullarini izlash. O‘quvchilarni ma’naviy boy, jismoniy jihatdan sog‘lom qilib tarbiyalash maqsadida dastlab ularning tarbiyalanganlik darajasini aniqlash lozim. O‘quvchilar qalbini odob-axloq nurlari bilan yoritmoqchi bo‘lgan tarbiyachi
- o‘qituvchi chuqur bilim, yuksak mahorat va tarbiyachilik san’atini egallamog‘i, buning uchun:
- ma’naviy-tarbiyaviy ishlarni tashkil qilishda o‘qituvchi–tarbiyachi nazariy va amaliy asoslar haqida bilimga ega bo‘lishi;
- ommaviy axborot vositalari materiallari bilan tanish bo‘lishi va ulardan kerakli joyda unumli foydalana olishi;
- ta’lim to‘g‘risidagi axborotlardan, yangi pedagogik texnologiyalardan voqif bo‘lishi;
- insonni ma’naviy barkamol qilib tarbiyalashda o‘zbek xalqining milliy va ma’naviy qadriyatlaridan, manbashunosliqdan xabardor bo‘lishi va unga amal qilishi;
- ma’naviy-tarbiyaviy tadbirlarni rejalashtirishda o‘quvchi yoshlarning ruhiyati, qiziqishi, jamoadagi ijobiy va salbiy sifatlarining mavjudligi darajasiga e’tibor berishi;
- har bir masalaga, voqea-hodisaga ijodiy yondashishi, tarbiyaviy tadbirlarning sifat va samaradorligini oshirishda yangicha ishlash metodi va shakllaridan foydalanishi;
- XXI asrni qarshi olayotgan o‘zbek oilasida yuksak ma’naviy barkamol insonni tarbiyalashda mahalla va jamoatchilikning ijobiy ta’sirini 5 kuchaytiruvchi tadbirlarni joriy etishi zarur.

Shaxs sifati “individuallik” tushunchasi bilan to‘ldiriladi. Individuallik deganda, bir kishining boshqasidan o‘ziga xos xususiyatlari va farqlari tushuniladi. Individuallik, qoida tariqasida, mijozning o‘ziga xos xususiyatlariga, uning ijtimoiy faolligiga va oqilona xatti-harakatlariga tegishlidir. Insonni ijtimoiy mavjudot sifatida tasvirlash uchun “individual” tushunchasiga to‘xtalib o‘tish kerak. “Individ” atamasi bitta, faqat, bitta odamni bildiradi. U insoniyatning alohida vakili sifatida talqin qilinadi. Ya’ni har qanday aqli raso odam shaxs bo‘lishi mumkin. Shu nuqtayi nazardan, shaxs hayot davomida rivojlanadi va shakllanadi. Rivojlanish – bu, birinchi navbatda, shaxsning miqdor va sifat o‘zgarishi jarayonidir. Inson tug‘iladi va o‘sadi, organizm organlari va tizimlari kengayadi, u so‘zga, so‘ngra so‘z boyligiga ega bo‘ladi. Har xil ijtimoiy xususiyatlar va axloqiy ko‘nikmalarni, mehnat ko‘nikmalarini egallaydi.

MAVZUNING NATIJADORLIGI

Inson rivojlanayotgan haqiqiy hayotga muhit deyiladi. Shaxsning rivojlanishiga turli tashqi omillar, jumladan, geografik, ijtimoiy, ta’lim va oilaviy hayot ta’sir ko‘rsatadi. Atrof-muhit rivojlanishining ta’siri haqida gap ketganda, birinchi navbatda ijtimoiy va oilaviy muhit nazarda tutiladi. Ijtimoiy muhitni tushunishga ommaviy tuzilish, ishlab chiqarish tizimining munosabatlari, ijtimoiy jarayon va boshqalar kiradi. Eng yaqin muhit – oila, qarindoshlar va do‘stlardir.

Insonning ma’naviy ongi, insoniy fazilatlari va kamchiliklari dastlab oilada shakllanadi. Bu jarayon hech qachon to‘xtab qolmaydi[2].

Davlatimiz rahbari Shavkat Mirziyoyev ta’kidlaganidek, "Ta’lim-tarbiya – bu bizning kelajagimiz, hayot-mamot masalasi. Shu bois, bu sohadagi islohotlarni kechiktirishga haqqimiz yo‘q.

Qanchalik murakkab bo‘lmasin, maktab ta’limida poydevorni bugundan mustahkam qo‘yishimiz kerak. Chunki biz ko‘p vaqt yo‘qotganmiz.

Agar kimda-kim maktab bu faqat Xalq ta’limi vazirligining ishi, deb o‘ylasa, mutlaqo yanglishadi.

2 Erkayev A. Ma’naviyatshunoslik. –T.: Ma’naviyat. 2018. – 12-b.

Maktab ta'limi sohasidagi islohotlar vazirlik va idoralar, tarmoq rahbarlari, barcha darajadagi hokimlar, ilmiy tashkilotlar, ziyolilar, keng jamoatchilikning vazifasi bo'lishi shart va zarur. Shundagina kutilgan natijaga erishish mumkin".

Inson taraqqiyotiga, ayniqsa, bolalik davrida oilaviy muhit katta ta'sir ko'rsatadi. Uyda, birinchi inson hayotining rivojlanishi va shakllanishi hal qilinadi. Odatda, bola o'zi rivojlanayotgan oila haqida aniq tasavvurga ega bo'ladi. Oila ko'p jihatdan bolalarning manfaatlari va ehtiyojlarini, g'oyalari va kelajagini belgilaydi. Oila – jamiyatning eng kichik a'zosi. Ijtimoiy muhitdan odam hayotiy tajribalarni, o'zini tutish, gapirish, fikrlash va uning usullarini va boshqalarni o'rganadi. Inson kamolotida ijtimoiy tarmoqlar, ta'lim muassasalari, ommaviy axborot vositalari va boshqalar ham muhim rol o'ynaydi. Hatto ijtimoiy muhitda ham nosog'lom guruhlar salbiy ta'sir ko'rsatishi mumkin, masalan, qimor, ichkilikbozlik, giyohvandlik, talonchilik, savodsizlik va boshqalar. Ammo shuni yodda tutish kerakki, hamma bir xilda ta'lim oladi, lekin oilalar va qarashlar bir xil emas.

Insonga insonparvarlik, yaxshi xulq, ta'lim-tarbiya va umuman, ijobiy xislatlarni o'rgatuvchi maktab bu - oiladir. Xalqimizda "Qush uyasida ko'rganini qiladi", degan maqol bor. Tarbiya – oiladan boshlanadi, desak xato qilmaymiz. Biz bunda sog'lom, yetuk, komillik sari intiladigan oilani nazarda tutyapmiz. Oila qancha sog'lom bo'lsa, jamiyat ham shunga mutanosib bo'ladi. Lekin tagiga zil ketgan, mo'rt oilalar oxiri ajralish bilan tugaydi, bolalar yetim, xonadonlar parokanda bo'ladi. Bu esa, jamiyat ravnaqiga albatta putur yetkazadi[3].

XULOSA VA TAKLIFLAR

Shaxs axloqiy ma'naviy tarbiyasi bugungi kunning eng ustuvor vazifalaridan biridir. Har bir inson o'z genetikasi va muhitining ma'lum ulushi bilan rivojlanadi. Tarbiya genetika va atrof-muhit ta'sirini to'g'rilaydi. Ijtimoiy ishlab chiqarishning rivojlanishi va ijtimoiy munosabatlarning murakkabligi bilan bir qatorda ta'limning o'rni ham doimiy ravishda o'sib bormoqda.

Hozirgi uzluksiz ta'lim sharoitida insonning hayotda samarali ishtirok etishi qiyin. Xususan, ta'lim hal qiluvchi vosita bo'lib, u orqali shaxsning ijtimoiy rivojlanishi dasturi, uning va tug'ma qobiliyatlari qanot ochadi.

Ota-onalar ana shu nomutanosiblikning oldini olish uchun farzandlarda, ayniqsa o'zidan uzoqda yashayotgan o'g'il-qizlariga ularning mustaqil hayot boshlashidan oldinroq sog'lom hayot tarzini rejalashtirishga yordam berish zarur.

Bunda yoshlar quyidagilarga e'tibor berishlari muhimdir:

- Hayot tarzida ota-onasi oilasining qaysi an'analarini davom ettirishi mumkinligi, 70 turar joy va iqtisodiy-maishiy imkoniyatlari; kirim-chiqimni to'g'ri yurita olish va oila daromadi manbalari, uni to'g'ri tashkil etish malaka va ko'nikmalarini hosil qilishi.
- Oila ma'naviy-psixologik muhitini yarata olish asoslarini bilishi.
- Oila ma'suliyati va vazifalarini jamiyat talablari bilan uyg'unlashtirib olib borishni anglab olishi va boshqalar.

Binobarin, genetik omillar ta'siri ostida shaxsiyat va individual xususiyatlarning rivojlanishi, muhit va ayniqsa ta'lim va tarbiya vaqt o'tishi bilan tabiiy muhit to'siqlarini, ijtimoiy ta'sirni, shuningdek, bolalarni tarbiyalashda oilaviy xatolarni olib tashlaydi va to'g'rilaydi.

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3 Mirziyoyev Sh. Yangi O'zbekiston strategiyasi. – T.: O'zbekiston, 2021. – 72-b.

JISMONIY SHAXSLAR DAROMADINI SOLIQQA TORTISHNING ZAMONAVIY TENDENSIYALARI

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Annotatsiya: maqolada jismoniy shaxslarning daromadidan olinadigan daromad solig‘ini iqtisodiy mohiyati, aholining daromadlarini soliqqa tortish bo‘yicha iqtisodchi olimlar qarashlari yoritiladi. Shuningdek, soliqqa tortishda tabaqalashgan stavkadan voz kechgan holda, bir chiziqli, yagona – proporsional stavkani qo‘llashning afzalliklari, daromad solig‘i bilan bog‘liq tamoyillarning asosiy nazariy jihatlari haqida fikr yuritiladi.

Kalit so‘zlar: davlat budjeti, budjet daromadlari, daromad solig‘i,Aholi daromadlari,soliq stavkasi, proporsional stavka, progressiv stavka, regressiv stavka,adolatlilik tamoyili.

Аннотация: в данной статье рассматривается экономическая сущность подоходного налога с доходов физических лиц, анализ мнений экономистов о налогообложении доходов населения, преимущества применения линейной, однопропорциональной ставки при отказе от дифференцированная ставка в налогообложении, а также основные теоретические аспекты принципов, связанных с подоходным налогом.

Ключевые слова: государственный бюджет, доходы бюджета, подоходный налог, доходы населения, налоговая ставка, пропорциональная ставка, прогрессивная ставка, регрессивная ставка, принцип справедливости.

Abstract: the article covers the economic essence of the income tax from the income of individuals, the views of economists on the taxation of the population’s income. Also, the advantages of using a linear, single-proportional rate, and the main theoretical aspects of the principles related to income tax are discussed in case of abandoning the differentiated rate in taxation.

Key words: state budget, budget revenues, income tax, population income, tax rate, proportional rate, progressive rate, regressive rate, principle of justice.

KIRISH

Davlat soliqlar yordamida fuqarolarning daromadlari va turmush darajasini tartibga solib turadi. Ushbu ta’sirning qanchalik darajada bo‘lishi jismoniy shaxslarning daromadlarini legallashtirishni, xususiy tadbirkorlikka bo‘lgan qiziqishlarni va mulkning qaysi holatda saqlanishini belgilab beradi. Jahon amaliyoti ko‘rsatishicha, agar ta’sir darajasi ham, soliq yuki ham yuqori bo‘lsa daromadlarni ko‘proq yashirishga moyillik ortadi, daromad olishga bo‘lgan qiziqishlar bir muncha so‘nadi, aksincha, soliq yuki kam bo‘lsa aks holat yuz beradi. Jismoniy shaxslardan olinadigan daromad solig‘i budjet-soliq munosabatlarining kichik tizimi sifatida, xususan, ularning daromadlaridan bir qismini davlatning markazlashtirilgan fondini tashkil etish uchun davlat budjetiga olib qo‘yish jarayonida yuzaga kelgan munosabatlarni o‘zida aks ettiradi.

Ma’lumki, jismoniy shaxslar mehnat faoliyati evaziga daromad olish imkoniyatiga egadirlar. Daromadlar turli manbalardan tashkil etilishi, ularning daromadlariga nisbatan chegaralangan soliq munosabatlarini joriy etilish zaruratini keltirib chiqaradi. Bu borada shuni ham ta’kidlab o‘tish zarurki, jismoniy shaxslardan olinadigan daromad solig‘i faqat budjet daromadlarini oshirishga xizmat qilish bilan chegaralanmasligi, balkim keng xalq ommasining turmush darajasini, daromad to‘lov qobiliyatlarini oshirishga ham xizmat qilmog‘i lozim.

O‘zbekistonda so‘ngi 6 yilda amalga oshirilgan iqtisodiy islohotlarni ajralmas qismi bo‘lgan soliq tizimi va ma’murchiligida ham katta ijobiy samaralarga erishildi. Xususan, soliq yukini kamaytirish, ijtimoiy adolat prinsiplariga javob bermaydigan soliq imtiyozlarini voz kechish, soliqlarni unifikatsiya qilish, soliq stavkalarini pasaytirish yo‘nalishlarida olib borilgan islohotlar natijasida mamlakatimizda jismoniy shaxslar daromadini pog‘onali (progressiv) stavkada soliqqa tortish amaliyoti 2019-yildan bekor qilindi va yagona 12 foizli stavkada soliq hisoblash tizimiga o‘tildi. Bu o‘z navbatida bir tomondan budjet daromadlarida jismoniy shaxslardan olinadigan daromad solig‘i ulushini oshirgan bo‘lsa, ikkinchi tomondan ish haqini “konvertda berish” usulini yo‘qotdi

va uchinchi tomondan soliq hisob-kitoblarini soddalashtirib, ish haqi ko‘rinishida daromad oluvchi fuqarolar daromadlarini ortishiga xizmat qildi.

O‘zbekiston Respublikasida jismoniy shaxslar daromadini soliqqa tortish bo‘yicha yetarli darajada huquqiy asoslar yaratildi. Jumladan, O‘zbekiston Respublikasining 1992-yil 8-dekabrda qabul qilingan Konstitutsiyasining(eski tahrirdagi) 51-moddasida fuqarolarning qonun bilan belgilangan soliqlar va mahalliy yig‘imlarni to‘lashga majburliklari belgilab qo‘yilgan. Bu norma O‘zbekiston Respublikasining 2023-yil 30-aprelda umumxalq referendumi bilan qabul qilingan yangi tahrirdagi Konstitutsiyasining 63-moddasida quyidagicha belgilab qo‘yilgan: “Fuqarolar qonun bilan belgilangan soliqlar va yig‘imlarni to‘lashi shart. Soliq va yig‘imlar adolatli bo‘lishi hamda fuqarolarning konstitutsiyaviy huquqlarini amalga oshirishiga to‘sqinlik qilmasligi kerak”.

Daromad solig‘i bo‘yicha soliq munosabatlari hozirgi kunda O‘zbekiston Respublikasi Soliq kodeksining (yangi tahrirdagi) XIII bo‘limi 364–401-moddalarida tartibga solinadi. Shuningdek soliq hisob kitoblari va hisobotlarini taqdim etish O‘zbekiston Respublikasi Davlat Soliq Qo‘mitasining 2020-yil 24-fevraldagi “Soliq hisobotining shakllarini tasdiqlash to‘g‘risida” gi Qarori asosida amalga oshiriladi.

ADABIYOTLAR TAHLILI

Aholi daromadlarini soliqqa tortish, unga nisbatan optimal stavka belgilash, shuningdek soliq stavkasini proporsional yoki progressiv shaklda qo‘llash bo‘yicha juda ko‘p munozarali qarashlar mavjud. Bu daromadlarga soliq solishda proporsional va progressiv stavkalarini qaysi birini adolatligi, mamlakat iqtisodiyotiga ijobiy ta’siri haqidagi muxokamalardan kelib chiqqan. Barcha zamonlarni iqtisodchi olimlari albatta bu bo‘yicha o‘z fikrlarini bildirib o‘tganlar. Bu bo‘yicha ko‘plab iqtisodchi olimlar tadqiqotlar olib borganlar.

Ularning ba’zilari fuqarolarni daromadlarini soliqqa tortishning yagona, bir tekisli, ya’ni proporsional stavkada amalga oshirish g‘oyasini ilgari surgan bo‘lsalar, ayrim iqtisodchilar tabaqalashgan - progressiv stavkada soliqqa tortish adolatli va samarali bo‘lishini ta’kidlashgan. Ular qay xolatda ham bo‘lmasin soliqqa tortishning iqtisodiy o‘sish, inflyatsiya, bandlik va iqtisodiyotning boshqa jihatlariga ta’sirini tadqiq qilganlar.

Daromad solig‘ini yagona stavkada soliqqa tortishning afzalliklari haqida ilmiy tadqiqot olib borgan olimlarga A. Laffer, M. Fridman, R. Xoll, R. Epshtaynlar misol bo‘ladi. Ularning fikricha har kim qancha daromad olishidan qat’iy nazar, o‘z daromadidan bir xil foizda soliq to‘lashi lozim. Daromad solig‘ini eng ko‘p tadqiq qilgan olimlardan biri mashhur iqtisodchi A.Laffer hisoblanadi. U soliqqa tortish darajasi va davlat budjetiga soliq tushumlari miqdori o‘rtasidagi bog‘liqlikni ifodalovchi mashhur «Laffer egri chizig‘ini» taklif qildi. Uning ta’kidlashicha, ma’lum sharoitlarda soliq stavkasini pasaytirish budjetga soliq tushumlarining oshishiga olib keladi va bu o‘z navbatida iqtisodiy o‘sishga yordam beradi.

Nobel mukofoti sohibi Milton Fridman(1912–2006) daromad solig‘i bo‘yicha qarashlari asosan, daromad hajmidan qat’iy nazar, bir xil soliq stavkasini qo‘llash samarali ekanligiga qaratilgan. Uning ta’kidlashicha, daromadni bir xil – proporsional yagona, tabaqalashmagan stavkada undirilishi soliq ma’murchiligini soddalashtiradi, davlat byurokratiyasini kamaytiradi va jismoniy shaxslar hamda korxonalar uchun ko‘p, astoydil mehnat qilish va sarmoya kiritish uchun imkoniyatlar yaratish orqali iqtisodiy o‘sishga yordam beradi[1].

Fridman, shuningdek, daromad solig‘i stavkalari yuqoriligi va tabaqlashganligi odamlarning ko‘proq ishlashga va tavakkal qilishga bo‘lgan rag‘batlarini pasaytiradi, natijada bu xolat samaradorlik va innovatsiyalarga to‘sqinlik qilishi mumkin degan fikr bildiradi. Uning fikricha, kishilar o‘z daromadlarining katta qismini o‘zlari uchun saqlab qolishi kerak, toki undan sarmoya kiritish va boylik yaratish uchun foydalanishi mumkin, bu esa oxir-oqibatda butun jamiyatga foyda keltiradi. Fridman daromad solig‘i stavkasi imkon qadar past bo‘lishi kerak va bunda proporsional soliq stavkasi qo‘laniladigan soliq tizimi hukumat daromadlarini oshirishning eng samarali va adolatli usuli bo‘ladi deb hisoblagan.

1980-yillarda amerikalik iqtisodchi Robert Xoll va Elvin Rabushka keng qamrovli qator soliq imtiyozlarini bekor qilgan xolda bir tekis (proporsional) soliq stavkasini joriy etish taklifini ishlab chiqqanlar[2]. Ular soliqlarni, jumladan daromad solig‘ini proporsional stavkada hisoblash sodda va qulayligini, bu stavkalarni qo‘llash soliq hisob kitoblari uchun xarajatlarni kamaytirish imkonini berishini hamda iqtisodiy samaradorligi yuqoriligini ta’kidlaganlar.

Yana bir amerikalik huquqshunos olim Richard Epshteyn daromadlarni soliqqa tortishda proporsional stavkalarni qo‘llash afzalligi haqida izlanishlar olib borgan. U shaxsiy daromad solig‘ini hisoblashda mutanosib stavkani qo‘llash tarafdori bo‘lib, bu iqtisodiy faollikni rag‘batlantirishga va qonun oldida tenglik tamoyiliga yordam beradi, hamda soliq to‘lashdan qochish darajasini keskin pasaytiradi[3], deb hisoblaydi.

Ayrim iqtisodchi olimlar soliqlarni undirishda progressiv stavkaning qo‘llanilishi soliqqa tortishning adolatliligi prinsipining amaliyotga tadbiq qilinishida namoyon bo‘ladi deb hisoblashadi. Klassik iqtisodchi olimlar

1 Milton Fridman. Capitalism and Freedom: University of Chicago Press 1962.
2 Hall, Robert E. and Rabushka, Alvin. The Flat Tax. Hoover Institution Press, 2007,
3 Простые правила для сложного мира. Кембридж: Издательство Гарвардского университета. ISBN978-0674808218 .Википедия site:wiki5.ru (1995г.)

J. M. Keyns, D. Lokk, V. Petti va boshqalar ilmiy ishlarida jismoniy shaxslarga progressiv soliq solish ijtimoiy adolatga erishishning eng yaxshi usuli ekanligi va bu daromadlar o‘rtasida farqning kamayishiga xizmat qilishi haqida xulosalar keltirishgan. Fransuz iqtisodchisi E. De. Jirarden nazariyasiga ko‘ra soliqqa tortishning progressiv shkalasini qo‘llash yo‘li bilan jamiyat a’zolari o‘rtasidagi mulkiy tengsizlikka barham berish mumkin.

Ularning fikrlaricha daromadlarni progressiv stavkalarda soliqqa tortish ko‘ra aholini badavlat toifasi manfaatlariga zid bo‘lishi, ya’ni ulardan ko‘proq soliq olish va kam daromad oluvchilar talablari – ulardan imkon qadar kam soliq olish maqsadlariga javob berishi kerak. Shuning uchun aholi daromadlarini progressiv stavkalarda soliqqa tortish – bu soliq yukining katta qismini katta daromad oladigan soliq to‘lovchilarga o‘tkazish uchun mo‘ljallangan soliqqa tortish tizimidir.

Mamlakatimizda jismoniy shaxslar daromadini soliqqa tortish uzoq yillar - mustaqillikka erishgan dastlabki yillardan boshlab to 2018-yilning oxiriga qadar soliq to‘lovchining daromadiga qarab tabaqalashgan stavkada amalga oshirilgan. Bu stavka dastlab nol foizdan 45 foizgachani tashkil etgan bo‘lsa, so‘ngi yillarda nol foizdan 22 foizgachani tashkil etgan. Bundan tashqari mehnatga haq to‘lash tarzidagi daromadlardan hajmidan qat’iy nazar pensiya fondiga 7-8 foizli majburiy ajratma ham undirilar, ish beruvchilar esa ish haqi fondidan bu yillarda 25 foizdan 45 foizgacha ijtimoiy sug‘urtaga(pensiya fondiga) ajratma ajratganlar. Bu o‘z navbatida ish haqi xarajatlarini keskin ortishiga olib kelgan. Natijada xususiy sektorda ish beruvchi va xodim bilan kelishilgan ish haqi summasini bir qismini rasmiy ravishda minimal darajada hisoblab, qolgan qismini “konvert” usulida berish hollari ko‘paygan. Shu sababli mamlakatda xufyona iqtisodiyot ulushi ortib borgan.

TADQIQOT METODOLOGIYASI

Tadqiqot jarayonida tahlil va sintez, induksiya va deduksiya, statistik guruhlash, ekspert baholash, ilmiy abstraksiyalash va boshqa usullardan keng foydalanildi.

TAHLIL VA NATIJALAR

Daromad solig‘i budjetga undiriladigan to‘g‘ri(bevosita) soliqlarning asosiy turi hisoblanadi. U dunyoning ko‘plab mamalakatlari soliq tizimida mavjud bo‘lib, mamlakatlardagi soliq qonunchiligiga muvofiq jismoniy shaxslarning soliqqa tortiladigan jami daromadlaridan foiz hisobida hisoblanadi. Daromad solig‘ining asosiy afzalliklaridan biri, mazkur soliq soliq to‘lovchining to‘lov qobiliyati mavjudligida undiriladi, ya’ni ko‘p hollarda soliq agentlari o‘z xodimlariga ish haqi yoki daromad hisoblaganlarida daromad solig‘ini hisoblangan ish haqidan ushlab qoladilar va budjetga o‘tkazadilar. Daromad solig‘ini mamlakat soliq tizimida joriy etishning zaruriyati quyidagilardan iborat:

- aholining barcha qatlamlarini soliqqa tortish samaradorligini ta’minlaydi va bu orqali davlat budjeti daromadlarini oshirish imkoni ortadi;
- iqtisodiy rivojlanish natijasida aholi daramadlarini tabaqalanishuvi;
- aholi o‘rtasida “soliq madaniyatini” shakllanganligi, chunki hozirda ko‘pchilik olayotgan daromadini soliq orqali davlat budjetiga berishi zarurligini tushunadi;
- mamlakatda moliya-soliq organlarining yetarli darajada texnik tayyorgarligi.

Bir qator mamlakatlarda daromad solig‘i ham jismoniy shaxslar uchun ham yuridik shaxslar uchun qo‘llanilib, jismoniy shaxslar uchun bu soliq shaxsiy daromad solig‘i deb ataladi. Yuridik shaxslar uchun esa yuridik shaxslardan olinadigan daromad solig‘i yoki daromad solig‘i atamalari qo‘llaniladi. aholi daromadlarini soliqqa tortish va daromad solig‘ining nazariy jihatlari iqtisodiy fanlarni o‘rganish yo‘nalishlarida, iqtisodiyot va davlatning soliq-budjet siyosatida markaziy o‘rinni egallaydi va bu ma’lum bir tamoyillarga asoslangan bo‘lishi kerak. Daromad solig‘i bilan bog‘liq tamoyillarning asosiy nazariy jihatlarga quyidagilarni kiritishimiz mumkin:

1. Adolatlilik tamoyili. Bu tamoyil soliq tizimi barcha fuqarolar uchun adolatli va teng bo‘lishi kerakligini ko‘rsatadi. Daromad solig‘i nuqtai nazaridan soliq yukini soliq to‘lovchilarning turli guruhlari o‘rtasida qanday taqsimlash va ijtimoiy adolatni qanday ta’minlash mazkur tamoyil asosida amalga oshirilmog‘i zarur. Daromadlarni soliqqa tortish kamsitish xususiyatiga ega bo‘lishi hamda ijtimoiy, irqiy, milliy, diniy va boshqa shu kabi mezonlardan kelib chiqqan holda qo‘llanilishi mumkin emas.

Biz kamsitish xususiyati deganda qadimda boshqa din yoki millat vakillaridan olingan juzya – jon soliqlarini esga olamiz. Shuningdek yaqin o‘tmishda – sho‘rolar davrida “Kam farzandlik”, “Farzandsizlik” yoki “Oilasiz” mezonlari asosida aholi daromadlaridan olingan qo‘shimcha soliqlarni ham misol qilib keltirishimiz mumkin. Ijtimoiy mezon deganda esa nasabi, mansabi, mavqeidan kelib chiqib belgilanishi tushuniladi. Tarixdan ma’lumki, ayrim davrlarda obro‘li shaxslar yoki amaldorlar, xukmdorlarni yaqinlari va qarindoshlari daromad solig‘i to‘lashdan butkul ozod etilgan.

Yuqoridagi mezonlardan kelib chiqib aytish mumkinki, daromadlarni progressiv stavkadasoliqqa tortish ham adolatlilik tamoyiliga to‘g‘ri kelmaydi. Soliqqa tortishni bu tizimi ko‘p ishlab ko‘p daromad olshga intiluvchilarni manfatiga zid bo‘lib, kishilarni daromadlarini yashirishga undaydi.

Bu tamoyilga ko‘ra daromad solig‘i to‘lashdan butkul yoki qisman ozod qilish ijtimoiy adolat mezonlaridan kelib chiqib belgilanishi zarur. Ya’ni nogironlar, boshqa ijtimoiy himoyaga muhtoj toifalarga imtiyozlar berilishi mumkin. 2018-yildan mamlakatimizda yangi soliq konsepsiyasini joriy etilishi natijasida soliq qonunchiligida daromad solig‘i bo‘yicha ijtimoiy adolat mezoniga to‘g‘ri kelmaydigan juda ko‘plab imtiyozlar bekor qilindi.

2. Iqtisodiy samaradorlik. Daromad solig‘i iqtisodiy faoliyatga, mehnat, investitsiya va iste’molga oid qarorlarga ta’sir qilishi mumkin. Samarali soliqqa tortish nazariyasi qo‘llanilishi lozim bo‘lgan optimal soliq stavkalari, budjet va aholi daromadlariga, iqtisodiy rivojlanish tendensiyalariga salbiy ta’sir etadigan omillarni minimallashtiradigan va iqtisodiy samaradorlikka yordam beradigan tuzilmalarni aniqlashga intiladi.

3. Daromadlarni progressiv, regressiv va proporsional shaklda (stavka) soliqqa tortish. Bu tushunchalar daromad darajasiga qarab soliq stavkalarini belgilashning turli usullarini nazarda tutadi. Progressiv soliq stavkasida soliq obyekti xajmini oshib borishiga mutanosib ravishda soliq stavkasi ham oshib boradi. Progressiv soliqqa tortish yuqori daromadli jismoniy shaxslarga yuqori soliq yukini yuklaydi. Regressiv stavkalarda soliqqa tortish esa progressiv stavkada soliqqa tortishning aksi hisoblanadi. Ya’ni daromad ortib borgan sari soliq stavkasi pasayib boradi va kam daromadli jismoniy shaxslarga yuqori soliq yukini yuklaydi. Bu tizim dunyoning hech bir mamlakatida yaxlit qo‘llanilmaydi. Faqat iqlim va mehnat sharoitlari og‘ir, qo‘l mehnati bilan bog‘liq olinadigan daromadlar uchun qo‘llaniladi. Proporsional soliqqa tortish shuni anglatadiki, barcha darajadagi soliq to‘lovchilar o‘z daromadlaridan bir xil foizda soliq bilan to‘laydilar.

4. Rag‘batlantirish va cheklashlar. Soliq tizimi odamlarning mehnat faoliyatlari, investitsiyalar va iste’molga oid qarorlariga ta’sir qilishi mumkin. Ayrim xolatlarda soliq stavkalari va ayrim soliq elementlari iqtisodiy faoliyat uchun rag‘batlantirish yoki cheklov berishi mumkin. Biz buni rag‘batlantirish yo‘nalishlarida ta’lim olish uchun yo‘naltirilgan mablag‘larni soliqdan ozod etilishi misolida, cheklovni esa daromadlar hajmiga qarab progressiv stavka qo‘llash siyosatida ko‘rishimiz mumkin.

5. Soliq solinadigan baza va imtiyozlar. Soliq solinadigan bazani aniqlash - daromad solig‘ining muhim jihati hisoblanadi. Shuningdek, soliq to‘lovchilarning yakuniy soliq yukiga ta’sir ko‘rsatishi mumkin bo‘lgan chegirmalar, imtiyozlar va subsidiyalar kabi soliq imtiyozlari masalalarini ko‘rib chiqish muhimdir.

Jismoniy shaxslardan olinadigan daromad solig‘i dunyoning deyarli barcha davlatlarida mavjud. Shuni ham qayd etish lozimki, dunyoning 16 ta davlatida – Andora, Bagam orollari, Bahrayn, Bermud orollari, Burundi, Quvayt, Oman, Qatar, Somali, BAA, Urugvay, Vanuatu, Virjin orollari, Kayman oroli, Monaka va Saudiya Arabistonida fuqarolardan daromad solig‘i olinmaydi.

Budjet daromadlarida jismoniy shaxslar daromad solig‘i ulushi yuqoriligi fuqarolarni budjet xarajatlarini nazorat qilishga undaydi va siyosiy jarayonlarga daxldorligini oshiradi. Shu sababli dunyoni rivojlangan mamlakatlarida xususan, AQSh davlatida daromad solig‘idan tushumlar budjet daromadlarini 50 foizdan ortig‘ini tashkil etadi. 2019–2022-yillar bo‘yicha olingan ma’lumotlarga ko‘ra bu ko‘rsatkich Germaniyada 40%, Fransiyada 18.1%, Italiyada 27.2%, Buyuk Britaniyada 31.3%, tashkil etgan.

Mamlakatimizda ham jismoniy shaxslardan olinadigan daromad solig‘i – davlat budjeti daromadlarini muhim manbalaridan biri bo‘lib, u umumdavlat soliqlari tarkibiga kiradi. Bu soliq yuqorida aytib o‘tganimizdek bevosita(to‘g‘ri) soliq turi bo‘lib, uning o‘ziga xos xususiyati shundaki, soliq jismoniy shaxslarning daromadlaridan olinadi. Oxirgi yillarda jismoniy shaxslar daromadlaridan olinayotgan soliqlar budjet daromadlarining qariyib 11–12 foizini tashkil yetmoqda. Bu ko‘rsatkich 2015-yilda 10,4 foizni tashkil etgan.

1 - j a d v a l: Budjet daromadlarida jismoniy shaxslardan olinadigan daromad solig‘ini ulushi dinamikasi (mlrd. so‘m)

№	Ko‘rsatkichlar	2019		2020		2021		2022	
		summa	Davlat budjeti daromadlariga nisbati (%da)	summa	Davlat budjeti daromadlariga nisbati (%da)	summa	Davlat budjeti daromadlariga nisbati (%da)	summa	Davlat budjeti daromadlariga nisbati (%da)
1	YaIM	511800	21,9	602 551	22	734 588	22,43	888 342	22,74
2	Davlat budjeti daromadlari	12165,4		132 938		164 799		202 043	
3	Bevosita soliqlar	31676,8	28,24	45207	34	58930	35,75	64447	31,89
4	Daromad solig‘i	12 668,5	11,3	15100	11,35	18900	11,46	24300	12

Berilgan ma’lumotlardan ko‘rinib turibdiki, garchi 2019-yil 1-yanvardan daromad solig‘i stavkasi pasaytirilib, yagona 12 foizga tushirilganiga qaramay bu soliqni salmog‘i budjet daromadlarida yildan yilga ortib borgan.

2 - j a d v a l: Daromad solig‘i yagona (proporsional) stavkada undiriladigan davlatlar

№	Davlatlar nomi	Daromad solig‘i stavkasi (%da)	№	Davlatlar nomi	Daromad solig‘i stavkasi (%da)
1	Albaniya	10	15	Serbiya	15
2	Bosniya va Gersegovina	10	16	Sudan	15
3	Bolgariya	10	17	Yaman	15
4	Qozog‘iston	10	18	Vengriya	16
5	Qirg‘iziston	10	19	Ruminiya	16
6	Belarusiya	12	20	Angola	17
7	Makao	12	21	Ukraina	18
8	O‘zbekiston	12	22	Chernogoriya	19
9	Rossiya	13	23	Slovakiya	19
10	Iordaniya	14	24	Estoniya	20
11	Kosta-Rika	15	25	Avg‘oniston	20
12	Gonkong	15	26	Armaniston	21
13	Litva	15	27	Argentina	35
14	Mavritaniya	15	28	Meksika	35

Tadqiqot davomida 63 ta mamalakatning jismoniy shaxslarning daromadini soliqqa tortish tizimi tahlil qilindi. hozirgi kunda bu mamlakatlarning 28 tasida aholi daromadlari proporsional stavkada soliqqa tortiladi. Bu ko‘rsatkich 15–20 yil avval 50 foizni ham tashkil etmagan.

XULOSA VA TAKLIFLAR

Mamlakatimizda 2019-yilga qadar jismoniy shaxslar daromadini soliqqa tortish progressiv stavkalarda amalga oshirib kelingan. Bu esa o‘z navbatida xususiy sektorda kishilar mexnatiga to‘lanadigan ish haqini yuqori va munosib tarzda belgilanishiga to‘sqinlik qilgan, hamda iqtisodiyotda xufyona(yashirin) iqtisodiyotni shakllanishiga xizmat qildi. Mamlakatimizda 2019-yildan boshlab soliq tizimida olib borilgan izchil islohotlar natijasida daromad solig‘ini proporsional stavkada – ya’ni yagona 12 foizli stavkada hisob-kitob qilishga o‘tildi. Bu o‘z navbatida bir tomondan budjet daromadlarida jismoniy shaxslardan olinadigan daromad solig‘i ulushini oshirgan bo‘lsa, ikkinchi tomondan ish haqini “konvertda berish” usulini yo‘qotdi va uchinchi tomondan soliq hisob-kitoblarini soddalashtirib, ish haqi ko‘rinishida daromad oluvchi fuqarolar daromadlarini ortishiga xizmat qildi.

Budjet daromadlarida jismoniy shaxslardan olinadigan daromad solig‘i ulushining kattaligi bir qancha muhim jihatlardan dalolat beradi:

- Mamlakat soliq tizimida daromad solig‘ini o‘rni. Jismoniy shaxslarning yuqori daromadlari budjetga katta hissa qo‘shishlariga sabab bo‘ladi. Demak, turli manbalardan daromad oluvchi soliq to‘lovchilar davlat budjetiga jami daromadlarining salmoqli qismini soliq orqali o‘tkazadilar.
- Soliq yukining adolatli taqsimlanishi. Daromad solig‘ining katta ulushi soliq yukining adolatli taqsimlanishini ta’minlashga qaratilgan soliq siyosatini olib borilayotganidan darak beradi. Agar daromad solig‘i budjet daromadlarining muhim qismini tashkil etsa, bu yuqori daromadli shaxslarning davlat moliyasiga katta hissa qo‘shayotganini anglatishi mumkin.
- Iqtisodiy faollik va uy xo‘jaliklarining daromadlari. Budjet daromadlarida daromad solig‘ining yuqori ulushi mamlakat iqtisodiyoti rivojlanganligini yoki yuqori sur’atlarda rivojlanayotganini va uy xo‘jaliklari daromadi kuchli ekanligini ko‘rsatishi mumkin. Aholining bandlik darajasi, yuqori ish haqi hamda boshqa daromadlari daromad solig‘ining xajmi va budjet daromadlaridagi ulushiga ta’sir qilishi mumkin.
- Ijtimoiy dasturlar va xizmatlarni moliyalashtirish masalasi. Daromad solig‘i ulushi hukumat tomonidan taqdim etiladigan turli ijtimoiy dasturlar va xizmatlarni moliyalashtirish darajasini aks ettirishi mumkin. Daromad solig‘i hisobiga yig‘ilgan mablag‘lar ta’lim, sog‘liqni saqlash, ijtimoiy ta’minot va aholining umumiy farovonligini oshirishga xizmat qiluvchi boshqa davlat dasturlarini moliyalashtirishga yo‘naltirilishi mumkin.
- Mamlakatda yashirin iqtisodiyot faoliyati darajasi pastligi. Yashirin iqtisodiyotda faollikning pastligi ijobiy belgi bo‘lib, bu mamlakatda moliyaviy barqarorlikni mustahkamlash, huquqiy iqtisodiyotni rivojlantirish, soliq tushumlari darajasini va umumiy farovonlikni oshirishga xizmat qiladi.

- Soliq madaniyati yuqoriligi. Yuqori soliq madaniyati barqaror soliq tushumlarini ta'minlashga, yashirin iqtisodiyotning qisqarishi, davlatning moliyaviy barqarorligini mustahkamlash, jamiyat manfaati yo'lida davlat dasturlari va xizmatlarini samarali moliyalashtirish imkoniyatini o'z ichiga olgan ijobiy oqibatlarga olib keladi.
- Moliyaviy savodxonligi va siyosiy faollik darajasi yuqoriligi. Kishilarning moliviy savodxonligi budjet daromadlarini taqsimlanishini shaffof tarzda amalga oshirilishini taqazo etadi. Chunki ular to'lagan soliqlarini qaysi sohaga sarflanayotganligini, bu xarajatlarni qay daraja samara berayotganini kuzatib boradilar.

Dunyo iqtisodiyotini globallashuvi, investitsiya jarayonlari va insonlar iqtisodiy faolligi darajasini ortishi kuzatilayotgan davrda jismoniy shaxslar daromadlarini soliqqa tortishda proporsional soliq stavkalarini qo'llash adolatlilik tamoyillarini ta'minlashga xizmat qiladi. Daromad solig'ini tabaqalashmaganligi soliqdan bo'yin tovlash, daromadlarni yashirish xolatlarini bartaraf etishga, yashirin iqtisodiyotni keskin qisqarishiga sabab bo'ladi. Bu o'z navbatida kishilarda daromadlarini bir qismini jamg'arishlariga sharoit yaratib, keyinchalik bu jamg'armalarni investitsiya yo'nalishlarida sarflashlariga olib keladi.

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MILLIY MAHSULOTNING MAZMUNI, TARKIBIY QISMLARI VA HARAKAT SHAKLLARINI TADQIQ QILISHNING NAZARIY-USLUBIY ASOSLARI

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Annotatsiya: maqola iqtisodiy taraqqiyotni jadallashtirish jarayonida yalpi ichki mahsulot, uning tarkibiy qismlari harakati va uning har bir bosqichida shakllanadigan makroiqtisodiy ko‘rsatkichlarni hisoblash uslubiyatini takomillashtirishning nazariy jihatlarini tadqiq qilishga bag‘ishlangan.

Maqolada yalpi ichki mahsulot, uning tarkibi va namoyon bo‘lish shakllarining iqtisodiy mazmuniga muallifning o‘z yondashuvlari bayon qilingan hamda ular o‘rtasidagi bog‘liqlik ilmiy-nazariy jihatdan asoslangan.

Tadqiqot ishida yalpi ichki mahsulotni turli usullarda hisoblashdan ko‘zlangan maqsad, har bir usulning afzallik va kamchiliklari bayon qilinib, ularni takomillashtirish bo‘yicha ilmiy taklif va amaliy tavsiyalar berilgan.

Maqolada muammoning nazariy tomonlari bilan birga, uning amaliy jihatlari respublika iqtisodiyotining rivojlanishini tavsiflovchi rasmiy statistik ma’lumotlarni tahlil qilish orqali ochib berilgan. Ishning yakuniy qismida YaIM va uning tarkibiy qismlarini hisoblash uslubiyatini takomillashtirishning asosiy yo‘nalishlari ko‘rsatilgan.

Kalit so‘zlar: milliy mahsulot, evolyusiya, Yalpi ishlab chiqarish, iqtisodiyot, jahon iqtisodiyoti, merkantilizm.

Аннотация: данная статья посвящена исследованию теоретических аспектов совершенствования методики расчета валового внутреннего продукта, движения его составляющих и макроэкономических показателей, формирующихся на каждом этапе экономического развития.

В статье описаны собственные подходы автора к экономическому содержанию валового внутреннего продукта, его составу и формам проявления, а связь между ними научно и теоретически обоснована.

В исследовательской работе приведены цель расчета валового внутреннего продукта разными способами, преимущества и недостатки каждого метода, научные предложения и практические рекомендации по их совершенствованию.

В статье наряду с теоретическими аспектами проблемы раскрываются ее практические аспекты посредством анализа официальных статистических данных, характеризующих развитие экономики республики. В заключительной части работы показаны основные направления совершенствования методики расчета ВВП и его компонентов.

Ключевые слова: национальный продукт, эволюция, валовое производство, экономика, мировое хозяйство, меркантилизм.

Abstract: this article is devoted to researching the theoretical aspects of improving the methodology of calculating the gross domestic product, the movement of its components and the macroeconomic indicators formed at each stage of economic development.

The article describes the author’s own approaches to the economic content of gross domestic product, its composition and forms of manifestation, and the relationship between them is scientifically and theoretically based.

The purpose of calculating the gross domestic product in different ways, the advantages and disadvantages of each method, scientific proposal and practical recommendations for their improvement are given in the research paper.

In the article, along with the theoretical aspects of the problem, its practical aspects are revealed through the analysis of official statistical data describing the development of the republic’s economy. The final part of the work shows the main directions for improving the methodology of calculating GDP and its components.

Key words: national product, evolution, Gross production, economy, world economy, mercantilism.

KIRISH

Jahon mamlakatlarida hozirgi kundagi eng katta muammo bu yalpi ichki mahsulot (YaIM) hajmi va uning o‘sish sur’atlarini oshirishdir. Chunki u aholi farovonligi va mamlakat taraqqiyotini jadallashtirishning iqtisodiy manbaidir. Lekin jahonning ko‘pgina mamlakatlarida so‘nggi o‘n yillikda YaIM hajmi va o‘sish sur’atlari, uning aholi jon boshiga to‘g‘ri keladigan qismi kamayish tendensiyasiga egaligicha qolmoqda. COVID-19 sanitar inqirozidan keyin 2022-yildan boshlab, ayrim mamlakatlardagina YaIM o‘sishi bo‘yicha jonlanish sezila boshladi, xolos. Shuning uchun hozirgi davrda YaIMning hajmini oshirish, barqaror o‘sish sur’atlarini ta’minlash, uning tarkibiy qismlari va harakat shakllarini takomillashtirish bo‘yicha jahon mamlakatlarida turli xil yo‘nalishlarda ilmiy izlanishlar olib borilmoqda, dasturlar, loyihalar va boshqa ishlanmalar ishlab chiqilmoqda.

Bugungi kunda raqobat kurashi tobora kuchayib, shiddatli tus olayotgan va jahon bozori kon’yunkturasi keskin o‘zgarib borayotgan murakkab vaziyatda hamda mamlakat aholisi soni va ularning iste’mol tovarlariga bo‘lgan talabining oshib borishi hisobga olinib, respublika iqtisodiyotini jadal rivojlantirish va YaIMning barqaror o‘sish sur’atlarini ta’minlash vazifalari qo‘yildi. O‘zbekiston Respublikasining kelajakda mamlakatni yanada rivojlantirishga mo‘ljallangan strategik vazifalarida “Iqtisodiyot tarmoqlarida barqaror yuqori o‘sish sur’atlarini ta’minlash orqali kelgusi besh yilda aholi jon boshiga yalpi ichki mahsulotni – 1,6 baravar va 2030-yilga borib aholi jon boshiga to‘g‘ri keladigan daromadni 4 ming AQSh dollaridan oshirish hamda “daromadi o‘rtachadan yuqori bo‘lgan davlatlar” qatoriga kirish uchun zamin yaratish, makroiqtisodiy barqarorlikni ta’minlash va yillik inflyatsiya darajasini 2023-yilgacha bosqichma-bosqich 5 foizgacha pasaytirish, davlat budjeti taqchilligini qisqartirish va 2023-yildan YaIMga nisbatan uning 3 foizdan oshib ketmasligini ta’minlash”[1] vazifalarining belgilab qo‘yilishi respublikada milliy mahsulot hajmi va o‘sish sur’atlarini oshirish, qo‘yilgan muammoga mutlaqo yangicha yondashish zarurligi naqadar dolzarb masalalardan ekanligi ko‘rinib turibdi.

MAVZUGA OID ADABIYOTLAR TAHLILI

Fikrimizcha, merkantilistlar o‘z davrida faqat boylik manbai va uni ko‘paytirish yo‘llarini ilmiy tadqiq qilishgan. Lekin asosiy boylik ishlab chiqarish jarayonida yaratilgan mahsulot ekanligini tushunishmagan. Shuning uchun ham ular milliy mahsulot tushunchasiga, uning tarkibiy qismlari va harakat shakllariga yetarlicha e’tibor qaratishmagan.

Milliy mahsulotni ilmiy tadqiq qilgan oqimlardan yana biri fiziokratlardir. Bu oqimning asosiy vakillari F. Kene va A. Tyurgo[2] o‘sha davr iqtisodiy holatini har tomonlama tahlil etib, iqtisodiyotning muhim kategoriyalari, ya’ni milliy mahsulot, milliy daromad, milliy boylik va sof mahsulot tushunchalari bo‘yicha qimmatli fikrlarni berdilar. Ular fermerlarni himoya qilgan holda, avvalo, merkantilizmdan voz kechib, boylikning asosiy manbai mehnat va yer ekanligini ko‘rsatdilar. “Tabiiy tartib” konsepsiyasi asosida “unumli mehnat”, “sof mahsulot”, “kapital” to‘g‘risidagi ta’limotlar ilgari surildi.

Fiziokratlar g‘oyasining muhim tomoni shuki, ular merkantilistlardan farq qilib, o‘z tadqiqotlarini iqtisodiyotning muomala sohasidan ishlab chiqarish sohasiga ko‘chirdilar. Ammo fiziokratlar ishlab chiqarish sohasini faqat qishloq xo‘jaligi sohasi bilan cheklab qo‘ygan edilar, ular sanoatni samarasiz soha deb bilganlar.

Fiziokratlar g‘oyasida “sof mahsulot” to‘g‘risidagi nazariya markaziy o‘rinni egallaydi. F. Kene milliy mahsulot va ishlab chiqarish xarajatlari o‘rtasidagi farqni sof mahsulot deb bilgan, boshqacha aytganda, bu ishlab chiqarish xarajatlaridan oshiqcha mahsulotdir. F.Kene “sof mahsulot faqat qishloq xo‘jaligi va dehqonchilikda yaratiladi, bu sohalarda tabiat kuchlari ta’sirida iste’mol qiymatlari miqdori ko‘payadi, sanoatda esa iste’mol qiymatlari faqat turli kombinatsiyalarga uchraydi, mehnat jarayonida dehqonchilikda yaratilgan mahsulotning shakli o‘zgaradi, lekin uning miqdori ko‘paymaydi, shuning uchun “sof mahsulot” paydo bo‘lmaydi va boylik ham yaratilmaydi”[3], deb ta’kidlaydi. Fiziokratlar “sof mahsulot” deb atagan tushuncha keyinchalik “Renta” nomini oldi.

Fiziokratlarning “unumli” va “unumsiz” mehnat to‘g‘risidagi nazariyasi “sof mahsulot” to‘g‘risidagi ta’limot bilan chambarchas bog‘liq bo‘lib, uning mantiqiy davomi deb hisoblanadi. Merkantilistlardan farqli ravishda ular “sof mahsulot” yaratuvchi mehnat unumli bo‘ladi, ya’ni qo‘shimcha qiymatni yaratadi, degan edilar. Bu unumli mehnatning tabiati to‘g‘risidagi masalaga prinsipial to‘g‘ri yondashish yo‘li edi. Ammo renta qo‘shimcha qiymatning yakka-yu yagona aniq shakli sifatida tan olinganligi sababli, dehqon mehnati birdan bir unumli mehnat deb hisoblanadi, ishlab chiqarishning boshqa sohalaridagi (sanoatda ham) mehnat “unumsiz”, ya’ni samarasiz, degan fikrni ilgari suradi.

1 O‘zbekiston Respublikasi Prezidentining 2022-yil 28-yanvardagi PF-60-son “2022–2026-yillarga mo‘ljallangan Yangi O‘zbekistonning Taraqqiyot strategiyasi to‘g‘risida”gi Farmoni. – https://lex.uz/docs/5841063.

2 Ф. Кенэ, А. Р. Ж. Тюрго, П. Д. Немур. Физиократы. Избранные экономические произведения. – М.: “Эксмо”, 2007 г. с. 623.

3 Кенэ Ф. Избранные экономические сочинения. –М.: “Директ-Медиа”, 2007 г. с. 360–364

F. Kene iqtisodiyot tarixida takror ishlab chiqarish jarayoni va milliy mahsulot muammosini butunicha ko‘rsatish uchun birinchilardan bo‘lib urinib ko‘rdi. U o‘sha davr jamiyati fuqarolarini uch sinfga bo‘ladi: birinchisi unumli sinf (fermerlar); ikkinchisi mulkdorlar sinfi (pomeshchik, cherkov...) va uchinchisi unumsiz sinf (hunarmand, ishchi va savdo xodimlari). Bu jarayon sxematik ravishda “Iqtisodiy jadval”da tasvirlangan. Unda mamlakatda ishlab chiqarilgan tayyor mahsulotning aylanishi orqali qanday taqsimlanishi ko‘rsatilgan, buning oqibatida ishlab chiqarishning avvalgi hajmida qayta boshlash uchun shart-sharoitlar yaratiladi.

F. Kenening g‘oyalari Ann Rober Jak Tyurgo[4] (1727–1781-yy.) tomonidan davom ettirildi va chuqurlashtirildi. Tyurgoning ta’limotida pul, qiymat, sinflar va daromad nazariyalari bir muncha tahlil etiladi. U “milliy boylik” bu, avvalo, yerlar va ulardan olinadigan “sof mahsulot”dir, deb qayd etadi.

A. Tyurgo boshqalar kabi erkin sohibkorlik mehnatini qo‘llab-quvvatladi, dehqonchilik sof mahsulot manbai ekanligini tan olgan holda, sanoat va savdoga ham ko‘p e’tibor qiladi. Lekin oxir-oqibatda fiziokratizm qobig‘idan chiqa olmaydi, sof mahsulotning asosiy shakli yana yerga va yer rentasiga qaytadi.

TADQIQOT METODOLOGIYASI

Iqtisodiy jarayonlarning tizimli tadqiq qilinmaganligi, hodisa va jarayonlarning o‘zaro ta’siri yetarlicha e’tiborga olinmaganligi sababli hozirgi davrda ilmiy texnika taraqqiyoti jadal sur’atlar bilan avj olib borayotgan, ishchi va xizmatchilar, turli xildagi korxona va tashkilotlarning yangi texnika-texnologiya bilan qurollanish darajasi oshib borishi va mehnat unumdorligining o‘sishiga qaramasdan narxlar darajasining ko‘tarilib ketayotgani, natijada yuqori inflyatsiyaning tub sabablari hanuzgacha aniqlanmagan. Holbuki, mehnat unumdorligining oshishi tovarlar va xizmatlar qiymatining, narx darajasining pasayishiga olib kelishi kerak. Amalga oshirilayotgan investitsiyalar, uning natijasida kirib kelayotgan yangi texnika va texnologiyalar YaIM hajmi, sifati, talabga mosligi va narxi bilan bog‘lanmagan holda qaralib, ularning samarasini tahlil qilish chetda qolib ketmoqda. Yalpi ichki mahsulotning o‘sishi uni yaratuvchilar manfaati bilan bog‘liqligi hisobga olinib, ularni samarali rag‘batlantirish mexanizmi ishlab chiqilmagan.

Yaratilgan mahsulotning tarkibiy qismlari, harakat shakllari va ular o‘rtasidagi bog‘liqlikning chuqur o‘rganilmaganligi natijasida YaIMning taqsimlanish jarayonida shakllanadigan omilli daromadlar o‘rtasidagi tafovut juda kattaligicha qolmoqda. Bundan tashqari, YaIM tarkibiy qismlarining funksional vazifalari tadqiq qilinmaganligi sababli uning davlat budjeti, u orqali butun mamlakat taraqqiyoti (fan, ta’lim, sog‘liqni saqlash, ijtimoiy sohani rivojlantirish, mamlakat mudofaasini mustahkamlash) bilan bog‘liqligi tadqiq qilinmagan.

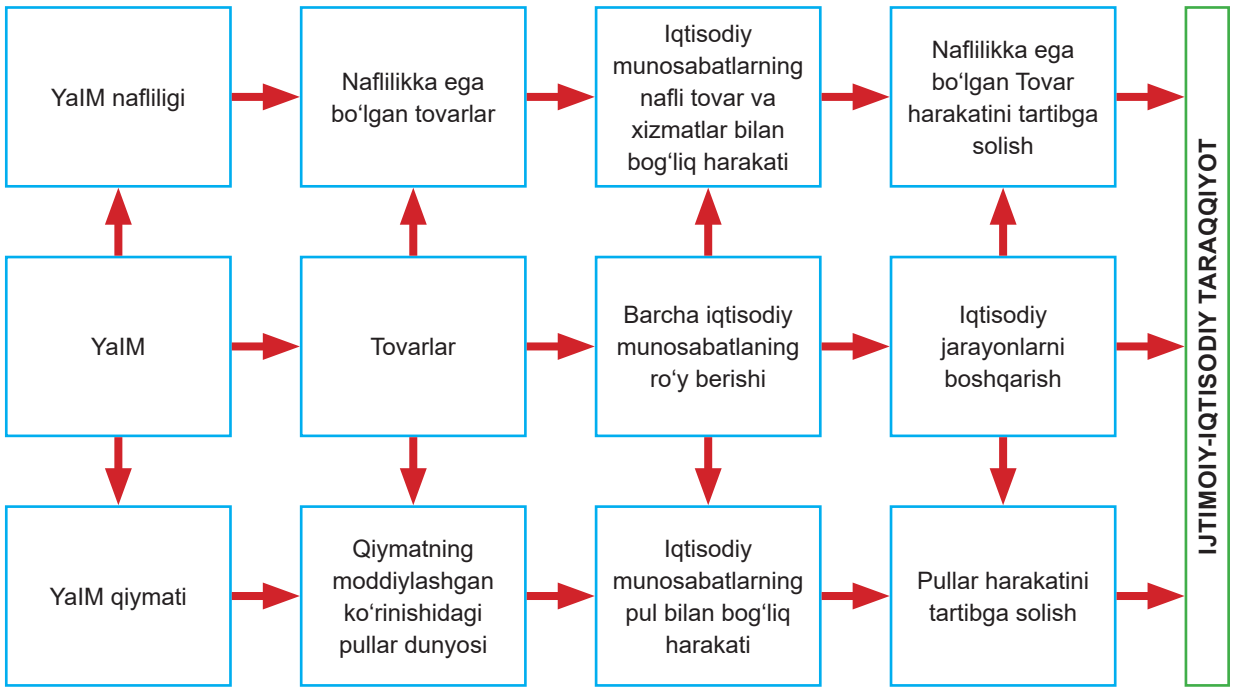
Yuqoridagi holatlardan kelib chiqib, tadqiqot jarayonida quyidagi uslubiy masalalarga e’tiborni kuchaytirish lozim deb hisoblaymiz.

- Milliy mahsulotni tadqiq qilishda tizimlilik, mantiqiy izchillik prinsipiga (tamoyiliga) amal qilish, bunda har bir voqea, hodisa va jarayonlarning o‘zaro bog‘liqligiga e’tibor qaratish;
- Milliy mahsulotning hozirgi davrdagi harakat shakli bo‘lgan YaIMning tarkibiy tuzilishi, ayniqsa, uning ishlab chiqarish jarayonida shakllangan qismlari va ularning funksional vazifalarini yoritishga e’tibor berish;
- YaIM va uning tarkibiy qismlarining takror ishlab chiqarish fazalaridagi harakat shakllarini o‘rganishga, birinchidan, uni yaratuvchilar, ikkinchidan, davlat budjeti va u orqali aholi daromadlari, uchinchidan, mamlakat ijtimoiy-iqtisodiy taraqqiyoti bilan bog‘liqligiga e’tiborni qaratish;
- YaIM tarkibiy qismlari va harakat shakllarini takomillashishining mamlakat ijtimoiy-iqtisodiy taraqqiyotni jadallashtirishga ta’sirini e’tiborga olish;
- YaIMni tadqiq qilishda ikki tomonlama yondashuv va tahlil usuliga alohida e’tibor qaratish lozim. Chunki, bu muammoni tadqiq qilishda bir tomonlama yondashuv iqtisodiy voqea, hodisa va jarayonlarning chuqur mohiyatiga kirib borishga, ular haqida to‘g‘ri xulosa chiqarishga to‘sqinlik qiladi.

Fikrimizcha, ushbu aytilgan uslubiy yo‘nalishlar ichida YaIM hajmi, tarkibi va harakat shakllari o‘rtasidagi bog‘liqlikni takomillashtirishda ikki tomonlama yondashuv va tahlil usuliga alohida e’tibor berish lozim. Chunki bu uslubsiz yuqorida aytib o‘tilgan masalalarning birontasini ham hal qilib bo‘lmaydi (1.1-rasm).

Bu ikki tomonlama yondashuv alohida olingan bir korxonada emas, balki barcha tovar ishlab chiqaruvchi va xizmat ko‘rsatuvchi korxonalarda sodir bo‘ladi va natijada ikki xil xususiyatga, ijtimoiy naflilik va ijtimoiy qiymatga ega bo‘lgan tovar va xizmatlar massasi (YaIM) vujudga keladi. Bu, bir tomondan, naflilikka ega bo‘lgan tovar va xizmatlar, ikkinchi tomondan, qiymatning moddiylashgan ifodasi, ya’ni pullar harakatidan iborat bo‘ladi. Keyingi bosqichda bir-biri bilan chambarchas bog‘liq bo‘lib, qarama-qarshi turgan tovarlar va pullar harakatini tartibga solish, boshqarish zarurati vujudga keladi va u amalga oshiriladi. Samarali boshqaruv, o‘z navbatida, mamlakat ijtimoiy-iqtisodiy taraqqiyotini ta’minlaydi.

4 Ф. Кенэ, А. Р. Ж.Тюрго, П. Д. Немур. Физиократы. Избранные экономические произведения. – М.: “Эксмо”, 2007 г. с. 623.



1.1-rasm: YaIM harakatiga qiymat va naflilik jihatdan yondashuv[5]

Bundan ko‘rinadiki, YaIMni tadqiq qilishga ikki yoqlama yondashuv to‘g‘risidagi ilmiy konsepsiya uchta muhim uslubiy funksiyani bajaradi:

- ilmiy tushunchalar tizimini yaratish va tartiblashtirish;
- iqtisodiy munosabatlarning kelib chiqish sabablari (genetik asosi) shakllanib, uning qaror topishi, rivojlanish jarayonini bilish va oydinlashtirish;
- iqtisodiyotda sodir bo‘layotgan va amal qilayotgan munosabatlarni bir tizimga keltirib, tizimli tahlil qilish va boshqarish imkonini beradi.

Ushbu bayon qilingan uslubiy yo‘nalishlar milliy mahsulotning mazmuni, tarkibiy qismlari, takror ishlab chiqarish fazalaridagi harakat shakllarini va, nihoyat, uning har bir tarkibiy qismining funksional vazifasi va rolini yoritishni ham osonlashtiradi.

TAHLIL VA NATIJALAR

Milliy xo‘jalik ko‘lamida yalpi ishlab chiqarish hajmida oraliq mahsulot va yalpi ko‘shilgan qiymat nisbatining o‘zgarish tamoyillari YaIMni ishlab chiqarish samaradorligiga baho berishining asosiy ko‘rsatkichlaridan biri hisoblanadi.

Respublikada keyingi yillarda bozor narxlarida hisoblangan yalpi ishlab chiqarish (YaICh) hajmida oraliq mahsulot ulushi barqaror pasayib, yalpi qo‘shilgan qiymat (YaQQ) salmog‘i shunga mos ravishda ortib borish tavsifiga ega bo‘lgan.

2.1-jadval: O‘zbekistonda YaICh hajmida oraliq mahsulot va YaQQ nisbatining o‘zgarishi, (foizda, YaIM bozor narxlarida)[6]

Ko‘rsatkichlar	Yillar						
	2000	2005	2010	2015	2020	2022	2022-yil 2000-yilga nisbatan o‘zgarishi
Yalpi ishlab chiqarish hajmi	100	100	100	100	100	100	
Oraliq mahsulot	50,3	49,1	45,3	42,8	43,0	43,2	-7,1
Yalpi qo‘shilgan qiymat	49,7	50,9	54,7	57,2	57,3	57,6	7,9
Farqi “+” “-“	-0,6	1,8	9,4	14,4	14,3	14,4	

5 Muallif ishlanmasi.
6 O‘zbekiston Respublikasi Prezidenti huzuridagi Statistika agentligi ma’lumotlari asosida muallif tomonidan ishlab chiqildi.

Bu davrda ular ulushi o‘rtasidagi farq yalpi qo‘shilgan qiymat ko‘rsatkichi foydasiga 7,9 % ga ortgan, ya’ni YaIMning qayd qilingan hajmini ishlab chiqarish uchun 2022-yilda 2000-yil bilan taqqoslaganda 7,1% ga kam qayta ishlash, ishlov berish va qayta sotish maqsadidagi mahsulotlar ishlatilgan.

Milliy ishlab chiqarish hajmi asosiy narxlarda hisoblanganda oraliq mahsulot va qo‘shilgan qiymat ulushining ikkinchisi foydasiga o‘zgarishidagi farq yanada kattaroq miqdorni tashkil qiladi. Tahlil qilingan davrda ishlab chiqarish hajmida oraliq mahsulot ulushi barqaror qisqarib, YaQQ salmog‘i ortib borish bilan birga, farqlar ko‘lami ham kattalashib borgan. Jumladan, 2022-yilda bozor narxlarida hisoblanganda farqlar ko‘lami 14,4 %ga, asosiy narxlarda hisoblanganda esa 9,8 %ga teng bo‘lgan, ya’ni bitta ko‘rsatkichning ikki xil narxlardagi farqi 4,6 %ni tashkil qilgan.

2.2-jadval: O‘zbekistonda YaICh hajmida oraliq mahsulot va YaQQ nisbatining o‘zgarishi,%da (asosiy narxlarda)[7]

Ko‘rsatkichlar	Yillar						
	2000	2005	2010	2015	2020	2022	2022 yil 2000 yilga nisbatan o‘zgarishi
Yalpi ishlab chiqarish hajmi	100	100	100	100	100	100	
Oraliq mahsulot	53,4	51,9	45,3	45,0	45,2	45,3	-8,1
Yalpi qo‘shilgan qiymat	46,6	48,1	54,7	55,0	55,3	55,1	8,5
Farqi “+” “-”	-6,8	-3,8	9,4	10,0	10,1	9,8	

Asosiy narxlarda hisoblanganda YaICh hajmida oraliq mahsulot ulushi 2000 va 2005-yillarda 50,0 % lik darajadan yuqori ulushni tashkil qilib, YaQQ dan mos ravishda 6,8 % va 3,8 %ga ortiq bo‘lgan. Keyingi davrlarda farqlar ko‘lami YaQQ foydasiga barqaror ortib, 2022-yilda uning ulushi 55,0 % dan ortgan va oraliq mahsulot bilan farqi 9,8 %lik darajaga yetgan.

Bu YaIMning mavjud hajmini ishlab chiqarishga 2000-yil bilan taqqoslaganda 2022-yilda 9,8 %ga teng miqdordagi oraliq mahsulot qiymati kamroq ishlatilganligini anglatadi. Respublika iqtisodiyotidagi bu ijobiy tamoyillar, bir tomondan, yalpi ishlab chiqarish hajmida xom-ashyo va yarim tayyor mahsulotlar ulushi kamayib, pirovard tovar va xizmatlar salmog‘i ortib borayotganligini, boshqa tomondan, iqtisodiy va moliyaviy resurslar sarfida tejamkorlik omillarining ahamiyati o‘sayotganligini bildiradi.

Respublikada YaIM ishlab chiqarish tarkibidagi ro‘y bergan ijobiy o‘zgarishlar, avvalo, tovarlar ishlab chiqarish va xizmat ko‘rsatishning pirovard natijalaridagi ijobiy siljishlar natijasi hisoblanadi. O‘rganilgan davrda milliy iqtisodiyotda tovarlarning yalpi ishlab chiqarish hajmida ham oraliq mahsulot ulushi barqaror qisqarib borish tamoyillariga ega. Biroq, bu qisqarish butun real iqtisodiyot va xizmat ko‘rsatish sohalariga qiyosan sezilarli darajada katta ko‘lamga ega emas. Mazkur qisqarishning 2000–2022-yillardagi o‘rtacha darajasi bozor narxlarida hisoblangan yalpi ishlab chiqarish hajmidagi oraliq mahsulot ulushi qisqarishidan 1,3 barobarga, asosiy narxlarda hisoblangan xuddi shu ko‘rsatkichnikidan 1,5 martaga va xizmat ko‘rsatish yalpi hajmidagi oraliq mahsulot salmog‘i qisqarish darajasidan 1,4 barobarga yaqin kam bo‘lgan.

2.3-jadval: O‘zbekistonda YaICh hajmida oraliq mahsulot va YaQQ nisbatining o‘zgarishi, %da 2000–2022-yillar[8]

Ko‘rsatkichlar	Oraliq mahsulot	YaQQ	YaQQ ulushining o‘sishi
Yalpi ishlab chiqarish hajmida bozor narxlarida asosiy narxlarda	 -7,1 -8,1	 7,9 8,5	 15,1 18,0
Tovarlarning yalpi ishlab chiqarish hajmida	-4,7	4,6	10,3
Xizmat ko‘rsatish yalpi hajmida	-8,1	8,1	14,6

Natijada tovarlarning yalpi ishlab chiqarish hajmida qo‘shilgan qiymat ulushi barcha davrlarida 50,0 %lik darajadan past ko‘rsatkichni tashkil qilib, 2022-yilda 2000-yildagi 41,6% dan 46,2% gacha ortgan. Oraliq mahsulot ulushining barqaror kamayishi va YaQQ salmog‘ining ulushi ortishi natijasida 2022-yilda 2000-yil bilan taqqoslanganda bozor narxlarida hisoblangan yalpi ishlab chiqarish hajmi 15,1 %ga (asosiy narxlardagisi 18,0 % ga), tovarlarning xuddi shunday hajmi 10,3% ga, xizmat ko‘rsatishniki esa 14,6% ga ortgan.

7 O‘zbekiston Respublikasi Prezidenti huzuridagi Statistika agentligi ma’lumotlari asosida muallif tomonidan ishlab chiqildi.
8 O‘zbekiston Respublikasi Prezidenti huzuridagi Statistika agentligi ma’lumotlari asosida muallif tomonidan ishlab chiqildi.

2.4-jadval: O‘zbekistonda tovarlarni ishlab chiqarish yalpi hajmida oraliq mahsulot va YaQQ nisbatining o‘zgarishi, % da[9]

Ko‘rsatkichlar	Yillar						
	2000	2005	2010	2015	2020	2022	2022 yil 2000 yilga nisbatan o‘zgarishi
Tovarlarning yalpi ishlab chiqarish hajmi	100	100	100	100	100	100	
Oraliq mahsulot	58,4	56,8	54,1	54,1	53,4	53,7	-4,7
Yalpi qo‘shilgan qiymat	41,6	43,2	45,9	45,9	46,5	46,2	4,6
Farqi “+” “-”	-16,8	-13,6	-8,2	-8,2	-6,9	-7,5	

Respublikada o‘rganilgan davrda yalpi ishlab chiqarish hajmida qo‘shilgan qiymat ulushining 7,5 %ga o‘sishiga tovar ishlab chiqarish hajmida qo‘shilgan qiymat ulushi ortishiga qiyosan xizmat ko‘rsatish hajmida shu ko‘rsatkichning yuqori o‘sish sur’atiga ega bo‘lishi ijobiy ta’sir ko‘rsatgan. Bu davrda tovarlarning yalpi ishlab chiqarish hajmida qo‘shilgan qiymat ulushi o‘sishiga nisbatan (4,3 %), xizmat ko‘rsatish hajmida mazkur ko‘rsatkich o‘sishi (8,1 %) 1,4 barobarga yaqin yuqori bo‘lgan. Ayni vaqtda xizmat ko‘rsatish yalpi hajmida oraliq mahsulot ulushi qisqarishi ham tovar ishlab chiqarish hajmidagi shunday ko‘rsatkichdan 1,4 barobar ko‘proqdir.

2.5-jadval: O‘zbekistonda xizmat ko‘rsatishning yalpi hajmida oraliq mahsulot va YaQQ nisbatining o‘zgarishi, % da[10]

Ko‘rsatkichlar	Yillar						
	2000	2005	2010	2015	2020	2022	2022 yil 2000 yilga nisbatan o‘zgarishi
Xizmat ko‘rsatish yalpi hajmi	100,0	100,0	100,0	100	100	100	
Oraliq mahsulot	44,7	42,6	39,3	36,6	36,4	36,1	-8,6
Yalpi qo‘shilgan qiymat	55,3	57,4	60,7	63,4	63,8	64,2	8,9
Farqi “+” “-”	10,6	14,8	21,4	26,8	26,8	28,1	

2000–2022-yillarda oraliq mahsulot va yalpi qo‘shilgan qiymat nisbati yalpi tovar ishlab chiqarish hajmida 1,4:1,0 dan 1,2:1,0 gacha qisqargan bo‘lsa, xizmat ko‘rsatish yalpi hajmida bunday qisqarish 0,8:1,0 dan 0,58:1,0 gacha nisbatda ro‘y bergan. Boshqacha aytganda, 2000-yilda 100 so‘mlik tovar ishlab chiqarishga 140 so‘mlik, shuncha miqdorda xizmat ko‘rsatishga 80 so‘mlik oraliq mahsulot ishlatilgan bo‘lsa, 2022-yilda oraliq mahsulot sarfi tovar ishlab chiqarishda 120 so‘mni, xizmat ko‘rsatishda 58 so‘mni tashkil qilgan, ya’ni, ularning nisbiy ulushi mos ravishda 8,8 va 28 %ga qisqargan.

Milliy ishlab chiqarish samaradorligini va aholi farovonligini oshirish talabi yalpi ishlab chiqarish hajmida oraliq mahsulot ulushini qisartirish hisobiga qo‘shilgan qiymat salmog‘ini o‘stirib borishni taqozo etadi. Bu talab butun milliy iqtisodiyotga tegishli bo‘lsa-da, tovar ishlab chiqaruvchi tarmoqlarda oraliq mahsulot ulushini qisqartirishning katta imkoniyatlari mavjud. Bunda resurs tejovchi texnologiyalarni joriy qilib borish alohida o‘rin tutadi. Xizmat ko‘rsatish yalpi hajmida oraliq mahsulot ulushi tovar ishlab chiqaruvchi tarmoqlarga qiyoslaganda 1,4 barobarga kam ko‘rsatkichni tashkil qiladi, mazkur soha xususiyatidan kelib chiqib, uni yanada qisqartirish hisobiga qo‘shilgan qiymat salmog‘ini o‘stirish samaradorlikning muhim omili bo‘lib qoladi.

YaICh hajmida qo‘shilgan qiymat ulushini o‘stirib borishda oraliq mahsulot salmog‘ining qisqarishini taqozo qiladigan mahalliylashtirish jarayoni ko‘lamini kengaytirish muhim yo‘nalishlardandir.

Bu mahalliy xomashyo bazasi asosida import o‘rnini bosadigan mahsulotlar ishlab chiqarishni yo‘lga qo‘yish orqali nafaqat tashqi bozorlarga bog‘liqlikni kamaytiradi, balki ishlab chiqarish xarajatlarini qisqartirish orqali qo‘shilgan qiymat ulushi o‘sishi uchun sharoit yaratadi. Bundan tashqari, mahalliylashtirishni chuqurlashtirish mahalliy xomashyoga ichki talabni shakllantirish, ishlab chiqarish quvvatlaridan to‘laroq foydalanishni ta’minlash, valyuta resurslarini xomashyo hamda butlovchi materiallar importini qisqartirish hisobiga tejash, aholi bandligini oshirib borish imkonini beradi.

9 O‘sha manba.
10 O‘zbekiston Respublikasi davlat statistika qo‘mitasi ma’lumotlari asosida muallif tomonidan ishlab chiqildi.

XULOSA VA TAKLIFLAR

Respublikada yaqin istiqbolda ham iqtisodiyotning mulkiy tuzilishidagi o‘zgarishlar nodavlat mulk shakllari nisbati foydasiga ro‘y beradi. O‘z navbatida, bunday o‘zgarishlar nodavlat mulk shakllari ichki tuzilishiga ham tegishli bo‘ladi.

Hozirgi bosqichda O‘zbekiston iqtisodiyoti YaIM mulkiy tuzilishidagi o‘zgarishlarni taqozo qiluvchi yo‘nalishlar sifatida quyidagilarni qayd qilish mumkin:

1. Xususiy mulk va xususiy tadbirkorlikni yanada rivojlantirish. Bu bir tomondan, nodavlat mulk shakllari, boshqa tomondan uning tarkibida fuqarolar xususiy mulki ulushining barqaror o‘sishiga olib keladi.

   Respublikada kichik biznes va xususiy tadbirkorlikni rivojlantirishni rag‘batlantirishga qaratilgan chora-tadbirlar natijasida 2022-yilda 38,2 mingdan ortiq yangi kichik biznes subyektlari (dehqon va fermer xo‘jaliklarisiz) tashkil etilib, ularning umumiy soni 245 mingdan ko‘proqni tashkil qilgan. YaIMni shakllantirishda bu sohaning ulushi 2000-yildagi 31 %dan, 2022-yilda 53,3 %ga yetgan. 2022-yilda yaratilgan ish o‘rinlarining yarmidan ko‘prog‘i kichik biznes va xususiy tadbirkorlikka tegishli bo‘lgan. Hozirgi kunda bu sohaga barcha band bo‘lganlarning 78,3 %i to‘g‘ri keladi[11].

2. Mamlakatda ishchi kuchining samarali bandligini ta’minlash. O‘zbekistonda bandlikning mulkiy tarkibida ro‘y bergan o‘zgarishlar, milliy iqtisodiyotda xususiy mulk va uning doirasida xo‘jalik yuritishning turli-tuman shakllari ustuvor o‘rin egallab borayotganligini ko‘rsatadi. Bu tamoyil istiqbolda ham iqtisodiyotning mulkchilik tarkibidagi muqarrar ro‘y beradigan o‘zgarishlar tufayli o‘z o‘rnini saqlab qoladi.

3. Xususiylashtirish va mulkni davlat tasarrufidan chiqarish jarayonini yanada chuqurlashtirish. Bu sohada hozirgi bosqichdagi muhim ustuvor yo‘nalish iqtisodiyotidagi davlat ulushini iqtisodiy asoslangan darajaga qadar qisqartirish hisoblanadi.

4. Iqtisodiyotda korporativ mulk yoki aksiyadorlik birlashmalari faoliyati samaradorligini oshirish. Milliy iqtisodiyotga qo‘yilgan kapital qo‘yilmalarda to‘g‘ridan to‘g‘ri xorijiy investitsiyalar ulushini o‘stirib borish. 2000–2022-yillarda to‘g‘ridan to‘g‘ri xorijiy investitsiyalar ulushi ikki barobardan ko‘proqqa ortib 2020-yilda 73,8 %ni tashkil qilgan.

5. Korxonalarning o‘z mablag‘lari hisobidan yo‘naltiriladigan to‘g‘ridan to‘g‘ri xususiy investitsiyalar ulushini oshirib borish. Respublikada bunday investitsiyalar hajmi 2022-yilda jami investitsiyalar hajmining qariyb 34,0 % dan ko‘prog‘ini tashkil etgan.

6. Jami investitsiyalarda fuqarolar xususiy mulki hisobiga shakllanadigan mablag‘lar salmog‘ini o‘stirib borish. Respublikada bunday mablag‘larning jami investitsiyalardagi ulushi o‘zgarishiga nisbatan beqarorlik tamoyili xos. Uning yalpi investitsiyalardagi ulushi 1997-yildagi 10,5 %dan, 1998 yilda 19,5 %ga yetgan, keyin yana pasayib, 2001-yilda 10,8 % lik darajaga tushgan. 2010-yildan mazkur mablag‘lar ulushi barqaror o‘sib (16,0 %), 2022-yilda 21,0 %lik darajaga yetgan.

7. Xorijiy kapital ishtirokidagi qo‘shma korxonalar faoliyatini kengaytirish. Hozirgi kunda respublikamizda mashinasozlik, neft-gaz, axborot-kommunikatsiya texnologiyalari sohalarida, kimyo, to‘qimachilik, oziq-ovqat, farmasevtika sanoati, qurilish materiallari ishlab chiqarish va boshqa tarmoqlarda 90 dan ortiq mamlakatning xorijiy kapitali ishtirokida tashkil etilgan 4 mingdan ziyod korxonalar muvaffaqiyatli faoliyat yuritmoqda. Bu, milliy xo‘jalik mulkiy tuzilishini takomillashtirish bilan birga, iqtisodiyotimiz tarmoqlarini tubdan modernizatsiya qilish, mahsulot ishlab chiqarishni kengaytirish va uning turini ko‘paytirish, jahon bozoridagi raqobatbardosh yangi mahsulotlar ishlab chiqish imkonini bermoqda. Respublika iqtisodiyotining mulkiy tuzilishi takomillashuviga olib keluvchi mazkur omillar, YaIM da nodavlat mulk salmog‘ini o‘stirib borish bilan birga, uning samaradorligini oshirishni ham ta’minlaydi.

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O‘ZBEKISTON RESPUBLIKASIDAGI YIRIK TIJORAT BANKLARI KREDITLASH AMALIYOTINING EKONOMETRIK TAHLIL VA NATIJALARI

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Annotatsiya: mazkur maqolada O‘zbekiston Respublikasidagi yirik 12 ta tijorat banklarining 12 yillik choraklik ma’lumotlari asosida kreditlash amaliyotiga ta’sir etuvchi omillar aniqlangan. Tahlil jarayonida ilmiy abstraktsiyalash, ekspert baholash, induktsiya va deduktsiya, taqqoslash, tizimli tahlil va ekometrik modellar usullaridan keng foydalanilgan holda amaliy taklif va tavsiyalar keltirilgan.

Kalit so‘zlar: tijorat bank, kreditlash amaliyoti, kreditlash mexanizmi, bank xizmatlari, depozit siyosati, bank daromadi, bank xarajati.

Аннотация: на основе квартальных данных 12 крупнейших коммерческих банков Республики Узбекистан за 12 лет определены факторы, влияющие на практику кредитования. В процессе анализа представлены практические предложения и рекомендации с использованием методов научной абстракции, экспертной оценки, индукции и дедукции, сравнения, системного анализа и эконометрических моделей.

Ключевые слова: коммерческий банкинг, практика кредитования, механизм кредитования, банковские услуги, депозитная политика, доход банка, стоимость банка.

Abstract: based on quarterly data from 12 largest commercial banks of the Republic of Uzbekistan for 12 years, factors influencing lending practices were identified. The analysis process presents practical suggestions and recommendations using methods of scientific abstraction, peer review, induction and deduction, comparison, systems analysis and econometric models.

Key words: commercial banking, lending practice, lending mechanism, banking services, deposit policy, bank income, bank value.

KIRISH

Rivojlangan davlatlap tajribasiga ko‘ra, kichik biznes subyektlari faoliyatini moliyalashtirishning asosiy yo‘nalishi tijorat banklari tomonidan kreditlash hisoblanadi. Bugungi kunda rivojlangan mamlakatlarda kichik biznes subyektlari tomonidan ko‘rsatilayotgan xizmatlarning YaIMdagi ulushi 70 foizdan ortig‘ini tashkil etmoqda. Iqtisodiyotda band bo‘lgan aholining asosiy qismi ham kichik biznes subyektlari sohasida band bo‘lib, ular Yaponiyada 70 foizdan ortig‘ini, AQShda 80 foizdan ortig‘ini tashkil qilmoqda. Kichik biznes subyektlari faoliyatining 80 foizidan ortiq qismigacha bo‘lgan qismi tijorat banklarining kreditlari hisobidan moliyalashtipiladi[1]. Bugungi kunda tijorat banklari tomonidan kichik biznes subyektlari faoliyatini har tomonlama qo‘llab-quvvatlash va rivojlantipish hamda kreditlash bo‘yicha ilg‘or innovatsion bank xizmatlapini ko‘rsatish va taklif etish borasida jadal raqobat muhiti takomillashmoqda.

O‘zbekiston Respublikasi Ppezidentining 2022-yil 28-yanvapdagi «2022–2026-yillapga mo‘ljallangan yangi O‘zbekistonning tapaqqiyot strategiyasi to‘g‘risida»gi PF-60-son Farmoni[2], 2020-yil 12-maydagi PF-5992-son «2020–2025-yillapga mo‘ljallangan O‘zbekiston Respublikasining bank tizimini isloh qilish strategiyasi to‘g‘risida»gi farmoni[3] hamda mazkur sohaga tegishli boshqa me’yoriy-huquqiy hujjatlarda belgilangan vazifalarni amalga oshirishga ushbu maqola ma’lum darajada xizmat qiladi.

1 Obzor sferы uslug Zapadnых stran. www.export.by/act./doc@mode, http://aftershock.news: Politeconomica. ru/feb 2013/malyj – biznes.: http://aftershock.news.

2 O‘zbekiston Respublikasi Prezidentining Farmoni, 2022-yil 28-yanvardagi «2022–2026-yillarga mo‘ljallangan yangi O‘zbekistonning taraqqiyot strategiyasi to‘g‘risida»gi PF-60-son. https://lex.uz/docs/5841063.

3 O‘zbekiston Respublikasi Prezidentining 2020-yil 12-maydagi PF-5992-son «2020–2025-yillarga mo‘ljallangan O‘zbekiston Respublikasining bank tizimini isloh qilish strategiyasi to‘g‘risida»gi farmoni. https://lex.uz/docs/4811025.

ADABIYOTLAR SHARHI

Tijorat banklari tomonidan kreditlash mexanizmlarini amalga oshirishda jismoniy shaxslarga, xo‘jalik yurituvchi subyektlarga va boshqa yuridik shaxslarga kreditlar berish jarayoni hisoblanadi. Ushbu mexanizmni takomillashtirish uchun tijorat banklari samaradorlik, qulaylik va risklarni boshqarishni oshirishga qaratilgan turli chora-tadbirlarni amalga oshirishi mumkin[4].

Xususan, osiyolik iqtisodchi olim R.Rajan, bank va moliyaviy tashkilotlar tomonidan kreditlarni olish, kredit riskini va banklarning iqtisodiy rolini tadqiq qilish bo‘yicha ilmiy tadqiqotlar olib borgan. U haqiqatan ham bank va moliya sohalarida keng qamrovli tadqiqotlar olib borgan va kreditlash mexanizmi, kredit bozorlari va moliyaviy tartibga solish kabi turli jihatlarga e’tibor qaratgan[5]. Uning ilmiy-tadqiqot ishlariga qo‘shgan hissalari bank tizimlarining faoliyati, iqtisodiy taraqqiyotda kreditning o‘rni va samarali moliyaviy tartibga solishning ahamiyati haqida qimmatli ma’lumotlar berdi.

Iqtisod bo‘yicha nobel mukofoti sovrindori J.Stiglits o‘z ilmiy izlanishlari orqali bank va moliya sohasiga katta hissa qo‘shgan. Olim bank faoliyatining turli jihatlari, jumladan, kreditlash amaliyoti, risklarni boshqarish va tijorat banklarining iqtisodiy rivojlanishdagi o‘rni bo‘yicha ko‘plab tadqiqotlarni nashr etgan[6].

Olim kredit amaliyotida axborot assimetriyasi, moliyaviy inqirozlarning bank sektoriga ta’siri va inklyuziv iqtisodiy o‘sishni rag‘batlantirishda banklarning roli kabi masalalarni batafsil yoritib bergan. Uning tadqiqotlari zamonaviy iqtisodiyotda bank tizimining faoliyati va ahamiyatini tushunishimizga katta ta’sir ko‘rsatgan.

Taniqli iqtisodchi Kristin Lagard o‘z tadqiqotlarida moliyaviy tizimlarning turli jihatlari, jumladan, kreditlash mexanizmlarini takomillashtirishga qaratilgan bank qoidalari va siyosatlari bo‘yicha qimmatli tushunchalar bergan. Tadqiqotchining ilmiy hissasi moliyaviy barqarorlik, me’yoriy-huquqiy bazalar va iqtisodiy o‘sishni qo‘llab-quvvatlashda tijorat banklarning roli kabi mavzularga e’tibor qaratgan[7]. Shuningdek, Lagard kreditlash mexanizmlari va ularning barqaror iqtisodiy rivojlanishni ta’minlashdagi ahamiyati atrofidagi munozaralar va siyosiy munozaralarni shakllantirishda muhim rol o‘ynadi.

Evropalik iqtisodchi olimlar Ross Levin va L. Levinlar o‘zining keng ko‘lamli tadqiqotlari bilan bank va moliya tizimlari sohasiga katta hissa qo‘shgan.

Tadqiqotchilarning asosiy tadqiqotlarida bank raqobati va kreditlash natijalari o‘rtasidagi bog‘liqlik, kredit olish imkoniyatlarini yaxshilashda moliyaviy innovatsiyalarning o‘rni, me’yoriy-huquqiy hujjatlarning kreditlash samaradorligiga ta’siri kabi mavzular o‘rganilgan[8]. Ularning tadqiqotlari bank tizimlarining faoliyati va turli omillarning kreditlash mexanizmlariga qanday ta’sir ko‘rsatishi haqida qimmatli tushunchalar bergan. Ularning ilmiy ishlanmalari kreditlash dinamikasi va uning iqtisodiy o‘sish va barqarorlikka ta’sirini tushunishga qo‘shgan hissasi uchun keng e’tirof etilgan.

Xorijlik iqtisodchi olim Torsten Bek bank va moliya sohasida turli mavzularda keng qamrovli tadqiqotlar olib borgan hamda bank raqobati, kreditlash mexanizmlari va iqtisodiy o‘sish o‘rtasidagi munosabatlarga alohida e’tibor qaratgan.

Shuningdek, u iqtisodiy rivojlanishni rag‘batlantirishda moliya institutlarining rolini va umumiy iqtisodiy o‘sishni qo‘llab-quvvatlashda samarali kreditlash mexanizmlar, bank tizimlari dinamikasi, kreditlash amaliyoti va ularning makroiqtisodiy natijalarga ta’siri haqida qimmatli ma’lumotlarni taqdim etgan[9]. Olim tadqiqotlarida bank raqobati va kreditlash mexanizmlari iqtisodiy ko‘rsatkichlarni qanday shakllantirishini va moliya sektoridagi islohotlarning iqtisodiy rivojlanish strategiyalari uchun muhim natijalarini taklif qilgan.

Shuningdek, ko‘plab xorijlik olimlar o‘z tadqioqotlarida tijorat banklari tomonidan kreditlash mexanizmini takomillashtirishning ta’sirlarini ekonometrik modellashtirishgan.

Jumladan, taniqli iqtisodchi olimlar S. Slaessens va N. Xorenlar banklar tomonidan kreditlash mexanizmi bo‘yicha tadqiqotlarida ekonometrik modellardan foydalangan. Ular tadqiqotlarida bog‘liq o‘zgaruvchilar sifatida bank krediti, kreditlarning o‘sishi va kreditlash hajmi kabi qaram o‘zgaruvchilarga e’tibor qaratgan bo‘lsa mustaqil o‘zgaruvchilar sifatida bank kapitallashuvi, makroiqtisodiy sharoitlar va moliyaviy bozor o‘zgaruvchilarining kreditlash mexanizmi kabi omillarni tanlagan[10]. Ekonometrik modellar sifatida panel ma’lumotlar modellari, instru-

4 Alloyo, Peter M. “The effect of credit reference bureaus on the financial performance of commercial banks in Kenya.” (2013).
5 Rajan, Raghuram. “Competitive monetary easing: is it yesterday once more?.” Macroeconomics and Finance in Emerging Market Economies 8.1-2 (2015): 5-16.
6 Stiglitz, Joseph E. Economics for an imperfect world: Essays in honor of Joseph E. Stiglitz. MIT Press, 2003.
7 Lagarde, Christine. “Economic inclusion and financial integrity–An address to the conference on inclusive capitalism.” speech presented at the Conference on Inclusive Capitalism. Vol. 27. 2014.
8 Laeven, Luc, and Ross Levine. “Bank governance, regulation and risk taking.” Journal of financial economics 93.2 (2009): 259-275.
9 Beck, Thorsten. “Bank financing for SMEs–lessons from the literature.” National institute economic review 225.1 (2013): R23-R38.
10 Claessens, Stijn, and Neeltje Van Horen. “The impact of the global financial crisis on banking globalization.” IMF Economic Review 63 (2015): 868-918.

mental o‘zgaruvchan yondashuvlar va dinamik panel modellaridan keng foydalangan[11]. Tadqiqotchilar ushbu ekonometrik modellar va usullardan foydalangan holda banklarning kreditlash faoliyatiga ta’sir etuvchi omillar haqida tushuncha berdilar, bu esa kreditlash mexanizmi hamda uning hal qiluvchi omillarini yaxshiroq tushunishga yordam bergan.

Taniqli iqtisodchi olimlar I. Hasan va F. Molyneuxlar banklar tomonidan kreditlash mexanizmining turli jihatlari bo‘yicha tadqiqotlar olib borgan. Ular ekonometrik modellarni ishlab chiqishda bog‘liq va mustaqil o‘zgaruvchilar o‘rtasidagi munosabatni o‘rganishda panel ma’lumotlar modellari ko‘ndalang kesimdagi va vaqt tseriyali o‘zgarishlarni tahlil qilishda yordam bergan. Ushbu ekonometrik modellar va usullardan foydalangan holda, Moluneyx kabi bank kreditlari, kredit riski va umumiy kreditlash mexanizmiga ta’sir qiluvchi omillarni tushunishga hissa qo‘shdilar. Ularning tadqiqotlari kreditlash xulq-atvorini belgilovchi omillarni va turli omillarning bank sektori barqarorligi va samaradorligiga potentsial ta’sirini aniqlash imkonini bergan.

Taniqli yevropalik iqtisodchi olimlar D.Amel va K.Barnslar o‘z tadqiqotlarida ekonometrik modellashtirganda bog‘liq va mustaqil o‘zgaruvchilar sifatida qarzlarning o‘sishi, foiz stavkalari va kredit sifati kabi qaram o‘zgaruvchilarni o‘rganib chiqdilar. Ushbu o‘zgaruvchilar banklar tomonidan berilgan kreditlar hajmidagi o‘zgarishlarni, kreditlar taklif qilinadigan stavkalarni va kreditlarning samaradorligi yoki sifatini tanlagan[12]. Amel va Barns kreditlarning o‘sishi, foiz stavkalari va kredit sifatiga ta’sir qiluvchi omillarni tushunishga hissa qo‘shdilar. Ularning tadqiqotlari kreditlash xulq-atvorini belgilovchi omillar va turli sabablarning kreditlash mexanizmiga ta’sirini amaliyotga tadqiq etgan.

Iqtisodchi olimlar R. Rajan va L. Zingaleslar banklar tomonidan kreditlash mexanizmini ta’sir etuvchi omillar sifatida bank krediti, kreditlarning o‘sishi va kreditlash standartlarini ko‘rib chiqdilar. Bu o‘zgaruvchilar kredit faoliyatining turli jihatlarini aks ettirgan va banklar tomonidan berilgan kreditlar hajmi, vaqt bo‘yicha kreditlarning o‘sish sur’ati, kreditlarni baholash va tasdiqlashda qo‘llaniladigan mezon va standartlarni qamrab olgan. Shuningdek, ekonometrik modellashtirilganda ular bankning o‘ziga xos xususiyatlari, bozor tuzilishi, tartibga soluvchi muhit va makroiqtisodiy o‘zgaruvchilar kabi omillarni mustaqil o‘zgaruvchilar sifatida ko‘rib chiqdilar. Olimlar tadqiqotlarida bozor tuzilishi bank sanoatining raqobatbardosh landshaftini, normativ muhit bank faoliyatini tartibga solish va nazoratni o‘z ichiga olgan[13]. Makroiqtisodiy o‘zgaruvchilar yalpi ichki mahsulot o‘sishi, inflyatsiya va foiz stavkalari kabi kreditlash faoliyatiga ta’sir ko‘rsatishi mumkin bo‘lgan kengroq iqtisodiy sharoitlarni amaliyotga tadqiq qilgan.

TADQIQOT METODOLOGIYASI

Mazkur maqolada O‘zbekiston Respublikasidagi yirik 12 ta tijorat banklarining 12 yillik ma’lumotlari asosiga kreditlash amaliyotiga ta’sir etuvchi omillar aniqlangan. Tahlil jarayonida ilmiy abstraktsiyalash, ekspert baholash, induktsiya va deduktsiya, taqqoslash, tizimli tahlil va ekometrik modellar usullaridan keng foydalanilgan.

TAHLIL VA NATIJALAR MUHOKAMASI

Tadqiqotimizda Respublikamizda mavjud 12 ta tijorat banklarining kredit amaliyotlariga ta’sir etuvchi omillarni ekonometrik modellarini ishlab chiqdik.

Ekonometrik modellashtirishda panel ma’lumotlardan ekonometrik modellashtirishda foydalanishda vaqtli qatorlar va fazoviy ma’lumotlarda aniq ko‘rinmaydigan hodisalarni yanada ishonchli aniqlash va miqdorni aniqlash imkonini beradi.

Ekonometrik modellashtirish bo‘yicha tadqiqotlar sohasida panel ma’lumotlar tadqiqotchilarga ko‘plab kuzatuvlari tufayli keng ko‘lamli ma’lumotlar bilan ta’minlaydi, bu kovariatsiyani va tushuntirish o‘zgaruvchilari o‘rtasidagi pasaytirilgan kollinearlikni ochib beradi[14].

Panel ma’lumotlari bir nechta ketma-ket vaqt oralig‘ida izchil obyektlar guruhiga tegishli statistik ma’lumotlarni o‘z ichiga olgan ma’lumotlarni anglatadi[15].

Panel ma’lumotlari, muqobil ravishda kesma yoki birlashtirilgan ma’lumotlar sifatida tanilgan, turli xil obyektlar (masalan, jismoniy shaxslar, firmalar, mamlakatlar) bo‘yicha kuzatuvlarni bir necha vaqt oralig‘ida o‘z ichi-

11 Claessens, Stijn, and Neeltje Van Horen. “Being a foreigner among domestic banks: Asset or liability?.” Journal of Banking & Finance 36.5 (2012): 1276-1290.

12 Amel D. et al. Consolidation and efficiency in the financial sector: A review of the international evidence //Journal of Banking & Finance. – 2004. – T. 28. – №. 10. – S. 2493-2519.

13 Rajan R. G., Zingales L. The great reversals: the politics of financial development in the twentieth century //Journal of financial economics. – 2003. – T. 69. – №. 1. – S. 5-50.

14 Certo S. T., Semadeni M. Strategy research and panel data: Evidence and implications //Journal of Management. – 2006. – T. 32. – №. 3. – S. 449-471.

15 Andreß H. J. The need for and use of panel data //IZA World of Labor. – 2017. – №. 352.

ga olgan ma'lumotlar formatiga tegishli hisoblanadi. Panel ma'lumotlar bilan ekonometrik modellashtirishdan foydalanish an'anaviy kesma yoki vaqt tseriyasidagi ma'lumotlarga qaraganda ko'proq ishonchli va samarali hisob-kitoblarni taqdim etib, kesma va vaqt tseriyasi o'lchamlaridagi o'zgarishlarni tekshirishga imkon beradi[16].

Panel ma'lumotlarni tahlil qilishda t davrlari bo'yicha n ta kuzatuvni o'z ichiga oladi, bu panel ma'lumotlar tahlili t vaqt oralig'ida kuzatilgan n ta obyektni (jismoniy shaxslar, firmalar, mamlakatlar va boshqalar) qamrab olishini bildiradi.

Panel ma'lumotlar tizimi ma'lum vaqt oralig'ida bir xil obyektlar guruhiga tegishli ma'lumotlarni takroriy yig'ish imkonini beradi[17].

Pooled OLS – bu har xil obyektlardan ma'lumotlarni birlashtirgan usul bo'lib, hech qanday o'zgarishlarni nazarda tutmaydi, shu bilan birga siyosat va iqtisodiy tahlil kabi turli ilovalar uchun mos bo'lgan ko'p qirrali ma'lumotlar formati odatda birlashtirilgan uzunlamasina ma'lumotlar sifatida tanilgan.

Pooled OLS modelining asosiy printsipi shundan iboratki, har yili tegishli populyatsiyadan yangi tasodifiy tanlama olinadi[18]. Vaqt o'tishi bilan o'zgaruvchilar taqsimoti o'zgarib turadigan holatlarda, izchil taqsimlanish taxmini qo'llab-quvvatlab bo'lmaydi, lekin mustaqillik farazi muhimligicha bo'lib qolmoqda.

Panel ma'lumotlar tahlili doirasida Pooled OLS modeli turli obyektlardan ma'lumotlarni jamlaydi, ular orasidagi har qanday farqni hisobga olmaydi[19]. Bu model oddiy eng kichik kvadratlar yondashuvidan yoki eng kichik kvadratlardan foydalangan holda panel ma'lumotlar modelini baholash usuli hisoblanadi.

Regressiya tenglamasi i omil va t vaqtidagi ma'lumotlarni o'z ichiga olgan Pooled OLS modelidan foydalangan holda tuzilgan.

Unga ko'ra, Pooled OLS estimator model ko'rinishi quyidagicha aks etadi:

$$Y_{it} = \beta_0 + \beta_1 x_{1it} + \beta_2 x_{2it} + \ldots + \beta_k x_{kit} + e_{it} \quad (1)$$

Bu yerda:

y_{it} – **i** birligiga mos keladigan t vaqtida bog'liq o'zgaruvchining qayd etilgan qiymati;

x_{1it}, x_{2it}, ..., x_{kit} – t, β_0, β_1 ... – ma'lum bir vaqtda *i* birligi uchun mustaqil o'zgaruvchilarning qayd etilgan qiymatlari;

β_k – mustaqil o'zgaruvchilarning taxminiy koeffitsiyentlari;

e_{it} – xatolikni ifodalaydi;

β_1 ... β_k – strukturaviy parametrlar.

Pooled OLS modelining asosiy maqsadi-kvadrat qoldiqlar yig'indisini minimallashtiradigan β_0, β_1, β_2,..., β_k koeffitsiyent qiymatlarini aniqlash va shu bilan modelning ma'lumotlarga optimal mosligini ta'minlash.

Panel ma'lumotlarning ekonometrik modellashtirishda Fixed effects (Ruxsat etilgan ta'sirli) modeli o'zgarmas yoki oldindan belgilangan o'zgaruvchilar uchun statistik tahlilda keng tarqalgan bo'lib foydalaniladigan parametrlardan foydalanadi.

Bundan tashqari Fixed effects (Ruxsat etilgan ta'sir) modeli statistik modellar doirasiga kiradi, bunda mustaqil o'zgaruvchilar o'zgarmas deb taxmin qilinadi, qaram o'zgaruvchilar esa mustaqil o'zgaruvchilardagi o'zgarishlarga javoban o'zgaradi. Ekonometrika va statistika kabi turli sohalarda qat'iy ta'sirlar modeli doimiy (tasodifiy bo'lmagan) guruh vositalarini saqlaydigan regressiya modeliga tegishli[20].

Fixed effects estimator (FEE) Ruxsat etilgan ta'sir (vaqtni kamaytiruvchi o'zgaruvchilardan foydalanadi) quyidagi ko'rinishda ifodalanadi:

$$y_{it} - \bar{y} = \beta(x_{it} - \bar{x}_i) + (\alpha + \bar{\alpha}_i) + (u_{it} + \bar{u}_i) \quad (2)$$

Random effects estimator (REE) tasodifiy ta'sirlar baholovchisi – Panel ma'lumotlar tahlili tasodifiy ta'sirlar modeli shaxslar o'rtasidagi farqlar sobit emas, balki tasodifiy xususiyatga ega ekanligini taxmin qiladi. Ushbu metodologiya vaqt o'tishi bilan o'zgarib turadigan va butun davomida doimiy bo'lib qoladigan o'zgaruvchilarni ko'rib chiqishga imkon beradi.

16 Sinha Babu S., Datta S. K. Revisiting the link between socio-economic development and environmental status indicators–focus on panel data //Environment, Development and Sustainability. – 2015. – T. 17. – S. 567-586.

17 Maddala G. S. et al. Estimation of short-run and long-run elasticities of energy demand from panel data using shrinkage estimators //Journal of Business & Economic Statistics. – 1997. – T. 15. – №. 1. – S. 90-100.

18 Longford N. T. Random coefficient models. – Springer US, 1995. – S. 519-570.

19 Plümper T., Troeger V. E. Efficient estimation of time-invariant and rarely changing variables in finite sample panel analyses with unit fixed effects //Political analysis. – 2007. – T. 15. – №. 2. – S. 124-139.

20 Bushway S., Brame R., Paternoster R. Assessing stability and change in criminal offending: A comparison of random effects, semi-parametric, and fixed effects modeling strategies //Journal of Quantitative Criminology. – 1999. – S. 23-61.

Random effects estimator (REE) - Panel ma'lumotlar uchun tasodifiy ta'sirlar modelidan foydalanganda, shaxslar o'rtasidagi o'zgaruvchanlik oldindan belgilangan emas, balki stokastik deb hisoblanadi. Ushbu metodologiya vaqt o'tishi bilan o'zgaruvchan va panel bo'ylab doimiy bo'lib qoladigan o'zgaruvchilarni birlashtirishga imkon beradi.

Panel ma'lumotlari bo'yicha statistik tahlilni o'tkazishda tasodifiy ta'sirlar baholovchisi odatda tasodifiy ta'sirlar modeli yoki dispertsiya komponentlari modeli deb ataladi[21].

Random effects estimator (REE) Tasodifiy effektlarni baholash modeli statistik model bo'lib, unda parametrlar tasodifiy o'zgaruvchilar sifatida ko'rib chiqiladi[22].

Panel ma'lumotlaridan foydalangan holda tasodifiy effektlar modeli aralash modelning ma'lum bir misolini ko'rsatadi. Ushbu model umumlashtirilgan eng kichik kvadratlardan foydalanadi, bunda asosiy g'oya dispertsiyaga teskari proportsional bo'lgan og'irliklarni belgilash atrofida aylanadi[23].

Unga ko'ra model quydigacha ifodalanadi:

$$y_{it} - \theta\bar{y}_i = \beta_0 + \beta_1(x_{1it} - \theta\bar{x}_{1i}) + \beta_2(x_{2it} - \theta_{2i}) + (\alpha_i - \theta\bar{\alpha}_i) + (u_{it} + \theta\bar{u}_i) \quad (3)$$

θ – ko'rsatkichi Random effects estimator (tasodifiy effektlar farazi) da tahmin qilinuvchi hisoblanadi.

Biz tadqiqotmizda bo'yicha 12 ta tijorat banklarining 12 yillik ma'lumotlari asosida kreditlash amaliyotlarini panel ma'lumotlaridan foydalanib Pooled OLS estimator (POLSE), Fixed effects estimator (FEE), Random effects estimator (REE) modellari asosida ekonometrik tenglamalar ishlab chiqdik.

Bundan tashqari, panel ma'lumotlar bilan ishlab chiqilgan ekonometrik modellarga nisbatan Gauss-Markov, Durbin Watson, Shapiro Wilk, Breusch-Pagan va Hausman testlarining fundamental postulatlari bo'yicha baholash o'tkazildi. Panel ma'lumotlaridan foydalangan holda ekonometrik modellarni qurishda o'zgaruvchilar o'rtasidagi munosabatlarning kattaligi va tabiatini sinchkovlik bilan o'rganish uchun grafik jadvallar yaratildi.

Bizning gipotezamizga ko'ra, turli mustaqil o'zgaruvchilar va bank kreditlarining bog'liq o'zgaruvchilari o'rtasida bog'liqlik mavjudligi aytiladi.

Gipotezaga ko'ra, bank depozitlari va banklarning masofaviy xizmatlarining ko'rayishi pul mablag'larini banklarga joylashtirish amaliyotining oshishiga olib keladi. Bu shuni ko'rsatadiki, jismoniy yoki yuridik shaxslar banklarga ko'proq omonatga pul qo'ysa, banklarning kredit berish ehtimoli yuqori bo'ladi. Buning mantiqiy sababi shundaki, bank depozitlarining ko'rayishi banklarning moliyaviy barqarorligi va likvidligining yuqori darajasini ko'rsatadi, bu ularga qarz oluvchilarga ko'proq kreditlar taklif qilish imkonini beradi.

Boshqa tomondan, gipoteza plastik kartalar, bankomatlar va bankomatlarning umumiy sonining ko'payishi bank kreditining pasayishiga olib kelishini taklif qiladi. Bu plastik kartalar va bankomatlar kabi muqobil to'lov usullarining mavjudligi bank kreditlariga bo'lgan ishonchni kamaytirishi mumkinligini ko'rsatadi. Elektron tranzaksiyalar va bankomatlar orqali naqd pul olish imkoniyatlari kengayganligi sababli, jismoniy shaxslar va korxonalar banklardan kredit olishga kamroq moyil bo'lishi mumkin. Shunday qilib, gipoteza shuni ko'rsatadiki, mijozlarning xulq-atvori va imtiyozlari, ularning depozit amaliyotlarida va muqobil to'lov usullaridan foydalanishda aks ettirilgan bank kreditlariga bo'lgan talabga ta'sir qiladi. Bu shuni ko'rsatadiki, banklarning omonatlarni qo'llab-quvvatlash strategiyasi va masofaviy xizmatlar kredit faoliyatiga ijobiy ta'sir ko'rsatishi mumkin, plastik kartalar va bankomatlarning ko'rayishi esa bank kreditiga bo'lgan talabni kamaytirishi mumkin.

Tadqiqot bo'yicha ekonometrik modellarni ishlab chiqishda Markaziy bank va tijorat banklar ma'lumotlaridan foydalanildi.

Model bo'yicha mustaqil va bog'lik o'zgaruvchilar quyidagicha ifodalandi.

y – Tijorat banklar kredit amaliyotlari (bog'liq o'zgaruvchi);

x_1 – tijorat banklar depozit amaliyotlari;

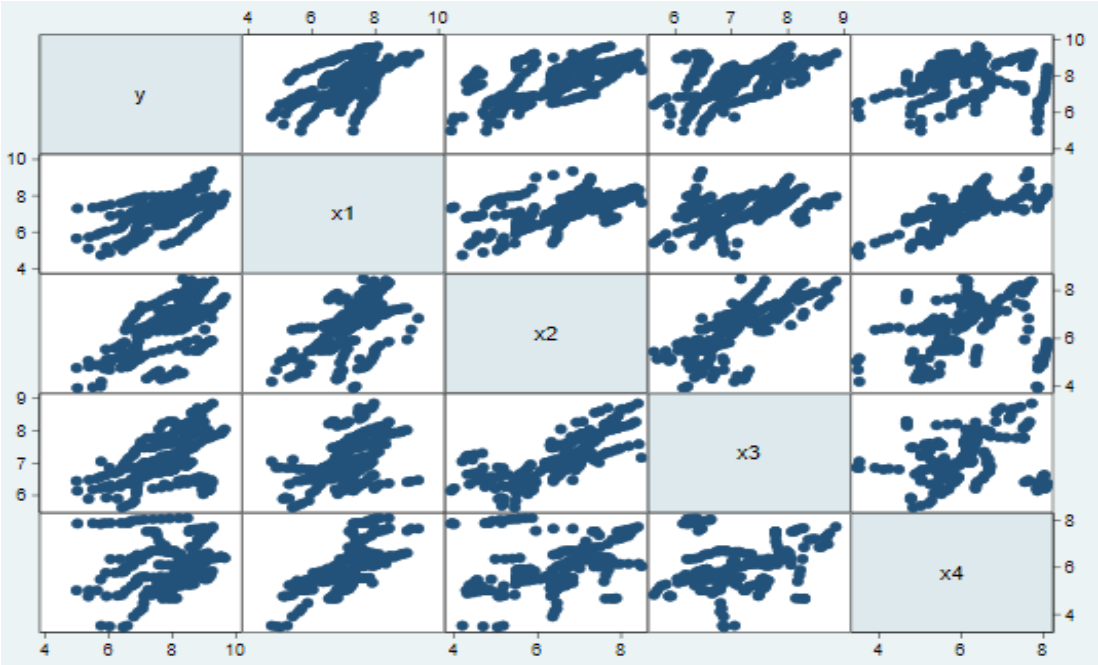
x_2 – tijorat banklari masofaviy xizmatlari (bog'liq o'zgaruvchi);

x_3 – tijorat banklarida plastik kartochkalar soni (bog'liq o'zgaruvchi) hamda

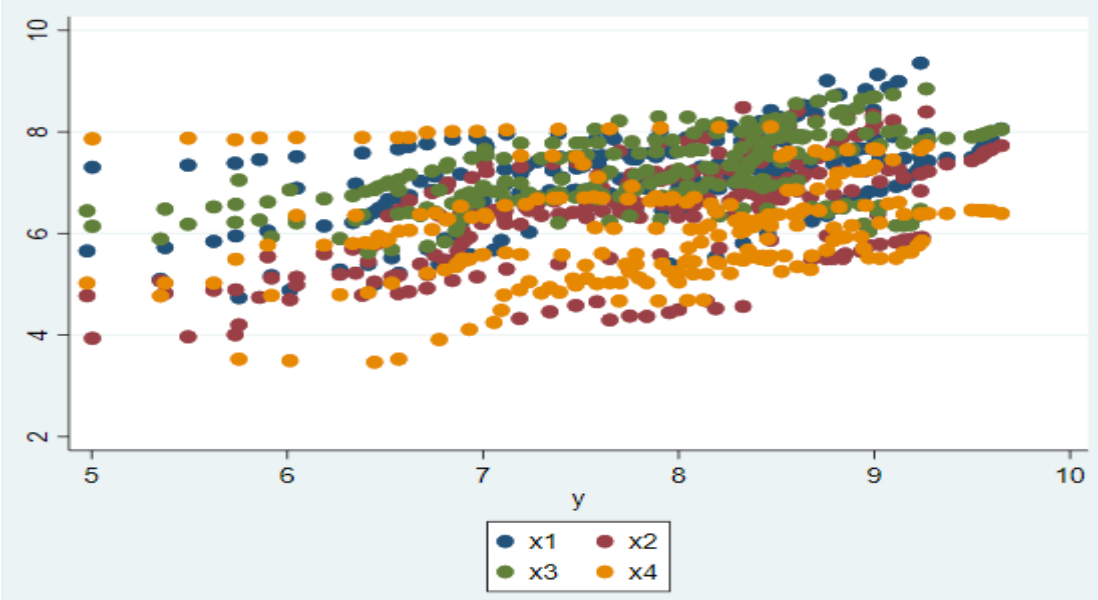
x_4 – tijorat banklarida infiokiosk va bankomatlar soni (bog'liq o'zgaruvchi).

21 Stiratelli R., Laird N., Ware J. H. Random-effects models for serial observations with binary response //Biometrics. – 1984. – S. 961-971.
22 Clarke, Paul, et al. "The choice between fixed and random effects models: some considerations for educational research." (2010).
23 Jaeger T. F. Categorical data analysis: Away from ANOVAs (transformation or not) and towards logit mixed models //Journal of memory and language. – 2008. – T. 59. – №. 4. – S. 434-446.

Tadqiqot bo‘yicha 2017–2022-yilgacha 20 ta choraklik davr moboynida Milliy iqtisodiyotda 12 ta tijorat banklari bo‘yicha bog‘liq o‘zgaruvchi va mustaqil o‘zgaruvchilar ko‘rsatkichlarining tahliliy grafik jadvali quyidagi ko‘rinishga ega bo‘ldi (1-rasmga qarang).



1 - r a s m: Bog‘liq o‘zgaruvchi va mustaqil o‘zgaruvchilar o‘rtasidagi bog‘liqlikning grafik matritsasi[24]



2 - r a s m: Bog‘liq o‘zgaruvchi va mustaqil o‘zgaruvchilar o‘rtasidagi bog‘liqlikning grafik matritsasi[25]

Yuqoridagi 1 va 2-grafiklar bog‘liq o‘zgaruvchi va mustaqil o‘zgaruvchi o‘rtasidagi sezilarli bog‘liqlikni ko‘rsatadi va aniq zichlik effektini ko‘rsatadi. Zichlik effekti grafikning alohida hududlarida ma’lumotlar nuqtalarini yig‘ish yoki klasterlash bilan bog‘liq. Oddiyroq qilib aytganda, ma’lumotlar nuqtalari o‘qlar bo‘ylab kuchli to‘planish yoki zich dispertsiyani namoyish qilish uchun sezilarli bog‘liqlik mavjud.

Bundan tashqari, tadqiqotning keyingi bosqichida o‘zaro bog‘liqlik matritsasi ham qaram o‘zgaruvchi, ham mustaqil o‘zgaruvchilar uchun tahlil qilindi (1-jadvalga qarang).

24 Stata dasturi asosida muallif tomonidan mustaqil ishlab chiqildi
25 Stata dasturi asosida muallif tomonidan mustaqil ishlab chiqildi

1 - j a d v a l: Bog‘liq o‘zgaruvchi va mustaqil o‘zgaruvchilar o‘rtasida bog‘lanishlarning korrelyatsion matritsasi[26]

Variables	(1)	(2)	(3)	(4)	(5)
(1) y	1.000				
(2) x1	0.558	1.000			
	(0.000)				
(3) x2	0.603	0.562	1.000		
	(0.000)	(0.000)			
(4) x3	0.529	0.476	0.775	1.000	
	(0.000)	(0.000)	(0.000)		
(5) x4	0.193	0.712	0.266	0.212	1.000
	(0.003)	(0.000)	(0.000)	(0.001)	

Tadqiqot natijalariga ko‘ra, bog‘liq o‘zgaruvchi va mustaqil o‘zgaruvchi o‘rtasida mustahkam, ahamiyatli va oddiy bog‘liqlik mavjud. Bundan tashqari, korrelyatsiya matritsasi ta’sir etuvchi omillar orasida multikollinearlikning yo‘qligini ko‘rsatadi. Bundan tashqari, model 81 foiz ishonchlilik koeffitsiyentini namoyish etadi va tuzilgan ekonometrik tenglamalar sifat ko‘rsatkichi bilan ijobiy korrelyatsiyani ko‘rsatadi.

Keyinchalik, panel ma’lumotlarini tahlil qilish, ekonometrik modellar, birlashtirilgan Pooled OLS estimator (POLSE), Fixed effects estimator (FEE), Random effects estimator (REE) kabi baholash usullarini qo‘llash bilan bir qatorda birlamchi o‘zgaruvchilar baholashni o‘z ichiga oldi. Xususan, Gaus Markov testlari, jumladan Breusch Pagan, Durbin Watson, kabi muhim shartlar va testlarni baholash. Bundan tashqari, model mosligini aniqlash uchun ausman testi yordamida tekshirildi. Bundan tashqari, multikollinearlik mavjudligi VIf testi yordamida tekshirildi (2-jadvalga qarang).

2 - j a d v a l: Tadqiqot bo‘yicha panel ma’lumotlari asosidagi ekonomerik modellar ko‘rsatkichlari[27]

№	Model ko‘rsatkichlari	1-model	2- model	3-model
		POLSE modeli	FEE modeli	REE modeli
1.	y (Bog‘liq o‘zgaruvchi)	*	*	*
2.	x1 (mustaqil o‘zgaruvchi)	0.66 (0.09)	0.86 (0.05)	0.85 (0.06)
3.	x2 (mustaqil o‘zgaruvchi)	0.27 (0.07)	0.24 (0.02)	0.24 (0.04)
4.	x3 (mustaqil o‘zgaruvchi)	0.14 (0.10)	-0.15 (0.02)	-0.14 (0.07)
5.	x4 (mustaqil o‘zgaruvchi)	-0.31 (0.07)	-0.01 (0.09)	-0.02 (0.04)
6.	F test	55.14 (0.0000)	243.28 (0.0000)	
7.	R2	0.68	0.81	
8.	Chi-square			967.68 (0.0000)
9.	Adj R2	0.67		
10.	Breusch Pagan	0.11		
11.	Durbin Watson	0.25		
12.	Vif	2.63		
13.	Hausman			0.39

2-jadval ma’lumotlaridan panel ma’lumotlari asosidagi ekonomerik modellar har bir ko‘rsatkichlari va testlar bo‘yicha tahlil qilindi.

26 Stata dasturi asosida muallif tomonidan mustaqil ishlab chiqildi
27 Stata dasturi asosida mustaqil ishlab chiqildi

1. Pooled OLS estimator (POLSE) modeli tahlili.

Tadqiqot bo‘yicha Pooled OLS estimator model bo‘yicha ekonometrik tenglama ko‘rsatkichlari tahlili qilindi. Quyidagi, 3-jadvalda Pooled OLS estimator model bo‘yicha barcha ko‘rsatkichlari keltirilgan.

3 - j a d v a l: Pooled OLS estimator (POLSE) modeli bo‘yicha natijaviy va omil belgilarning ekonometrik tenglamasi[28]

y	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
x1	.665	.094	7.08	0	.48	.85	***
x2	.274	.076	3.60	0	.124	.424	***
x3	.143	.105	1.37	.073	-.063	.349	*
x4	-.319	.071	-4.50	0	-.459	-.18	***
Constant	2.204	.553	3.98	0	1.114	3.294	***

Mean dependent var	7.842	SD dependent var	0.995		
R-squared	0.684	Number of obs	240		
F-test	55.136	Prob > F	0.000		
Akaike crit. (AIC)	528.949	Bayesian crit. (BIC)	546.352		
*** p<.01, ** p<.05, * p<.1					

Pooled OLS estimator (POLSE) modeli natijalari, 3-jadvalga asoslangan holda, mustaqil o‘zgaruvchilar koeffitsiyentlari mos ravishda 0,66, 0,27, 0,14 va -0,31 qiymatlarini ko‘rsatib, o‘rtacha bog‘lanishni ko‘rsatadi. Tegishli standart xatolar mos ravishda 0,09, 0,07, 0,10 va 0,07 ni tashkil qiladi.

Tahlil o‘tkazgandan so‘ng, ANOVA jadvali muhim chegaradan oshib ketadigan 55,13 ning muhim F-qiymatini ochib beradi. Bundan tashqari, R-kvadrat qiymati 0,68 va sozlangan R-kvadrat qiymati 0,67 o‘rtacha moslik darajasini ko‘rsatadi.

Bundan tashqari, tadqiqot natijalariga asoslanib, Pooled OLS modeli nol gipoteza $H_0 : y = 0$, $H_1 : y \neq 0$ $F < 0.05$ va va muqobil gipoteza $H_1 : y \neq 0$ ni baholadi. Natijalar shuni ko‘rsatdiki, F – qiymati 0,05 dan, t – qiymati esa 0,05 dan kichik bo‘lib, H_0 nol gipotezasini rad etishga olib keldi $y = 0$. Shunday qilib, $H_1 : y \neq 0$ muqobil gipotezasi statistik jihatdan ahamiyatli deb topildi va qabul qilindi. Tadqiqotga bo‘yicha ishlab chiqilgan Pooled OLS modeli quyidagi ko‘rinishni ega bo‘ldi.

$$y = 0.66x1 + 0.27x2 + 0.14x3 - 0.31x4 + 2.20 \quad (4)$$[29]

Biz navbatdagi qadamda, Pooled OLS ekonometrik modeli bo‘yicha Gaus Markov muhim shartlari tekshirdik.

Tadqiqot parametrlariga kelsak, tadqiqot Gauss Markov farazining talablariga javob beradigan 5 ta o‘zgaruvchini o‘z ichiga olgan 240 ta misoldan iborat ma’lumotlar to‘plamini o‘z ichiga oldi. Bundan tashqari, ma’lumotlar to‘plamida kuzatilgan qiymatlar modelning nazariy qiymatlari yig‘indisi bilan mos keladi va Gauss Markov shartining qoniqishini tasdiqlaydi (4-jadvalga qarang).

4 - j a v d a l: Pooled OLS ekonometrik tenglamasi bo‘yicha Gaus Markov 2-sharti[30]

O‘zgaruvchi omillar	Kuzatuvlar soni	O‘rtacha qiymati	Standart chetlanish	Minimum	Maksimum
Model	240	7.841559	.6924971	6.149038	9.206355
Y	240	7.841559	.9952571	4.976734	9.648595

Tadqiqotning keyingi bosqichida Stata dasturidan foydalanib Gauss Markovning shartlariga amal qilgan holda Pooled OLS modelida Durbin Watson va Breusch-Pagan testlarini o‘tkazildi. Tahlil natijalari Durbin Watson qiymatini 0,25 va Breusch-Pagan qiymatini 0,11 ko‘rsatadi. Sinov natijalariga ko‘ra, nol gipoteza $H_0 : y = 0$, $H_1 : y \neq 0, r > 0.05$ chegarasi bilan muhim deb topildi. Shunday qilib, muqobil gipoteza Durbin Watson va Breusch-Pagan testlari uchun rad etildi, bu Gauss Markov shartining bajarilishini tasdiqladi.

Tadqiqot doirasida Gauss Markov taxmini ostida modeldagi multikollinearlik mavjudligini tekshirish uchun Vif testi qo‘llanildi. Sinov ishlab chiqilgan modelda multikollinearlik yo‘qligini ko‘rsatuvchi 2,63 V_{if} qiymatini aniqladi. Bundan tashqari, POLSE modeli tahlili asosida asosiy gipoteza $H_0 : y = 0$, $H_1 : y \neq 0, r > 10$ chegarasi

28 Stata dasturi asosida mustaqil ishlab chiqildi
29 Stata dasturi asosida muallif tomonidan mustaqil ishlab chiqildi
30 Stata dasturi asosida muallif tomonidan mustaqil ishlab chiqildi.

bilan ahamiyatli ekanligi aniqlandi. Natijada, muqobil gipoteza rad etildi. V_{if} test natijasi $r < 10$ chegarasidan pastga tushishini hisobga olsak, Gauss Markovning bu sharti qondiriladi.

2. Random effects estimator (REE) modeli tahlili.

Tadqiqot bo'yicha Random effects estimator (REE) model bo'yicha ekonometrik tenglama ko'rsatkichlari quyidagi 5-jadvalda keltirilgan.

5 - j a d v a l: Random effects estimator (REE) modeli bo'yicha natijaviy va omil belgilarning ekonometrik tenglamasi[31]

y	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
x1	.854	.062	13.81	0	.733	.975	***
x2	.248	.041	6.08	0	.168	.328	***
x3	-.141	.078	-1.80	.072	-.295	.013	*
x4	-.028	.046	-0.62	.053	-.118	.061	*
Constant	1.273	.525	2.42	.015	.243	2.303	**

Mean dependent var	7.842	SD dependent var	0.995		
Overall r-squared	0.374	Number of obs	240		
Chi-square	967.682	Prob > chi2	0.000		
R-squared within	0.813	R-squared between	0.170		
*** p<.01, ** p<.05, * p<.1					

5-jadval bo'yicha Random effects estimator (REE) modeliga ko'ra mustaqil o'zgaruvchilar koeffitsiyentlari mos ravishda 0.85, 0.24, -0.14, va -0.02 qiymatlarini tashkil etgan, standart xatoliklar 0.06, 0.04, 0.07 va 0.04 qiymatlariga ega bo'lgan. ANOVA jadvalidagi haqiqiy qiymati Chi =967,68 qiymatini tashkil etgan va R-squared=0.81 qiymatni hosil qilgan.

Tadqiqot bo'yicha ishlab chiqilgan Random effects estimator (REE) model quyidagi ko'rinishga ega bo'ldi.

$$y = 0.85x1 + 0.24x2 - 0.14x3 - 0.02x4 + 1.27 \quad (5)^{32}$$

Tasodifiy ta'sirlar baholovchisi (REE) yordamida ekonometrik modelga asoslanib, Hausman testi o'tkazildi va test statistikasi 0,39 ga teng bo'ldi. Hausman testi panel ma'lumotlar modellari doirasida Tasodifiy ta'sirlar baholovchisi (REE) va Ruxsat etilgan ta'sirlar baholovchisi Fixed effects estimator (FEE) solishtirish maqsadiga xizmat qiladi. Hausman testining nol gipotezasi (H_0) REE ham izchil va samarali ekanligini ta'kidlaydi, muqobil gipoteza (H_1) esa (FEE) izchil va samarali ekanligini ta'kidlaydi. Agar Hausman testidan olingan p – qiymati tanlangan ahamiyatlilik darajasidan 0,05 oshsa, biz nol gipotezani rad eta olmaymiz, bu Tasodifiy ta'sirlar baholovchisi (REE) izchillik va samaradorlikni namoyish etadi.

3. Fixed effects estimator (FEE) modeli tahlili

Tadqiqot bo'yicha Fixed effects estimator (FEE) modeli bo'yicha ekonometrik tenglama ko'rsatkichlari quyidagi 7-jadvalda keltirilgan.

7 - j a d v a l: Fixed effects estimator (FEE) modeli tahlili[33]

y	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
x1	.864	.062	13.89	0	.742	.987	***
x2	.241	.041	5.88	0	.16	.322	***
x3	-.154	.08	-1.94	.054	-.311	.003	*
x4	-.019	.046	-0.40	.068	-.109	.072	*
Constant	1.28	.483	2.65	.009	.328	2.231	***

Mean dependent var	7.842	SD dependent var	0.995		
R-squared	0.813	Number of obs	240		
F-test	243.284	Prob > F	0.000		
Akaike crit. (AIC)	51.620	Bayesian crit. (BIC)	69.023		
*** p<.01, ** p<.05, * p<.1					

31 Stata dasturi asosida mustaqil ishlab chiqildi
32 Stata dasturi asosida muallif tomonidan mustaqil ishlab chiqildi
33 Stata dasturi asosida mustaqil ishlab chiqildi

TARAQQIYOT ПРОГРЕСС PROGRESS

7-jadvalda keltirilgan ma'lumotlarga asoslanib, Ruxsat etilgan ta'sirlar baholovchisi Fixed effects estimator (FEE) modeli mustaqil o'zgaruvchilar qiymatlari 0,86, 024, -0,15 va -0,19 hamda 0,05, 0,02, 0,02, 0,09 va 0, 0,09 va 0,02 standart xatoliq qiymatlarini berdi. ANOVA jadvali F-statistikasi 243,28 va R-squared qiymati 0,81 bo'lgan sezilarli darajada ijobiy qiymatni tashkil etdi.

Tadqiqot bo'yicha ishlab chiqilgan Fixed effects estimator (FEE) modeli model quyidagi ko'rinishga ega bo'ldi.

$$y = 0.86x1 + 0.24x2 - 0.15x3 - 0.19x4 + 1.28 \quad (6)^{34}$$

XULOSA VA TAKLIFLAR

Tadqiqot bo'yicha Respublikmizdagi mavjud tijorat banklari, kredit amaliyotlari depozit amaliyotlari, masofaviy xizmatlari, plastik kartochkalar soni hamda infiokiosk va bankomatlar soni bo'yicha o'zaro ta'sirini o'rganish uchun olib borilgan tahlillar va xulosalar natijasida quyidagi taklif va tavsiyalar ishlab chiqildi.

1. Panel ma'lumotlari asosida Pooled OLS estimator (POLSE) modeli ekonometrik tenglama

$y = 0.66x1 + 0.27x2 + 0.14x3 - 0.31x4 + 2.20$ ga ko'ra

1.1. Respublikmizdagi mavjud tijorat banklari depozit amaliyotlarining 1% ga ortishi, Respublikmizdagi mavjud tijorat banklari kredit amaliyotlarining 0,66% ga ortishishga olib keladi.

1.2. Respublikmizdagi mavjud tijorat banklari masofaviy xizmatlari 1% ga ortishi, ushbu tijorat banklari kredit amaliyotlarining 0,27% ga ortishiga olib keladi.

1.3. Respublikmizdagi mavjud tijorat banklari plastik kartochkalar soning 1 %ga ortishi, ushbu tijorat banklari kredit amaliyotlarining 0,14% ga ortishiga olib keladi.

1.4. Respublikmizdagi mavjud tijorat banklari infiokiosk va bankomatlar sonining 1% ga ortishi ushbu ushbu tijorat banklari kredit amaliyotlarining 0,31% ga kamayishiga olib keladi.

2. Panel ma'lumotlari asosida Random effects estimator (REE) modeli ekonometrik tenglama

$y = 0.85x1 + 0.24x2 - 0.14x3 - 0.02x4 + 1.27$ ga ko'ra

2.1. Respublikmizdagi mavjud tijorat banklari depozit amaliyotlarining 1% ga ortishi, Respublikmizdagi mavjud tijorat banklari kredit amaliyotlarining 0,85% ga ortishishga olib keladi.

2.2. Respublikmizdagi mavjud tijorat banklari masofaviy xizmatlari 1% ga ortishi, ushbu tijorat banklari kredit amaliyotlarining 0,24% ga ortishiga olib keladi.

2.3. Respublikmizdagi mavjud tijorat banklari plastik kartochkalar soning 1 %ga ortishi, ushbu tijorat banklari kredit amaliyotlarining 0,14% ga kamayishiga olib keladi.

2.4. Respublikmizdagi mavjud tijorat banklari infiokiosk va bankomatlar sonining 1% ga ortishi ushbu ushbu tijorat banklari kredit amaliyotlarining 0,02% ga kamayishiga olib keladi.

3. Panel ma'lumotlari asosida Fixed effects estimator (FEE) modeli modeli ekonometrik tenglama

$y = 0.86x1 + 0.24x2 - 0.15x3 - 0.19x4 + 1.28$ ga ko'ra

3.1. Respublikmizdagi mavjud tijorat banklari depozit amaliyotlarining 1% ga ortishi, Respublikmizdagi mavjud tijorat banklari kredit amaliyotlarining 0,86% ga ortishishga olib keladi.

3.2. Respublikmizdagi mavjud tijorat banklari masofaviy xizmatlari 1% ga ortishi, ushbu tijorat banklari kredit amaliyotlarining 0,24% ga ortishiga olib keladi.

3.3. Respublikmizdagi mavjud tijorat banklari plastik kartochkalar soning 1 %ga ortishi, ushbu tijorat banklari kredit amaliyotlarining 0,15% ga kamayishiga olib keladi.

3.4. Respublikmizdagi mavjud tijorat banklari infiokiosk va bankomatlar sonining 1% ga ortishi ushbu ushbu tijorat banklari kredit amaliyotlarining 0,19% ga kamayishiga olib keladi.

4. Biz tadqiqotimizni panel ma'lumotlari asosida yuqoridagi 3 ta modelni tahlil qilganimizda, bugungi kunda Respublikmizdagi mavjud tijorat banklari kredit amaliyotlariga ta'siri bo'yicha Random effects estimator (REE) model ekonometrik tenglamasi

$y = 0.55x1 + 0.25x2 + 0.026x3 - 0.26x4 + 0.26x5 - 3.843$ eng optimal model hisoblanadi.

Natijaga ko'ra Random effects estimator (REE) modeli ularni tahlil qilish uchun mos degan xulosaga keldik.

Shuningdek, Hausman testidan olingan p-qiymati p=0,39 bo'lib, ikki modelning taxminiy koeffitsiyentlari o'rtasida sezilarli tafovut yo'qligini ko'rsatadi. Shuning uchun, tadqiqot modeli ma'lumotlarni tahlil qilish jarayonida to'g'ri protseduralar va taxminlarga amal qilgan holda, ularning tasodifiy ta'sirlar Random effects estimator (REE) mos ekanligi haqidagi xulosalari optimal hisoblanadi.

Ushbu xulosa tadqiqotda foydalanilgan maxsus ma'lumotlar to'plami va model spetsifikatsiyalariga tayanadi. Bundan tashqari, ma'lum bir tahlil uchun modelning mosligini baholashda modelning muvofiqligi, mustahkamligi va nazariy muvofiqligi kabi qo'shimcha omillarni hisobga olish juda muhimdir.

34 Stata dasturi asosida muallif tomonidan mustaqil ishlab chiqildi

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AKTSIYADORLIK JAMIYATLARI FAOLIYATDA ICHKI NAZORAT VA AUDITNING XUSUSIYATLARI

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Annotatsiya: maqolada aktsiyadorlik jamiyatlaridagi investitsion faollikni oshirish uchun dastlabki investitsion jarayonlarni ichki nazorat va audit tizimi asosida shakllantirish, rivojlantirish hamda investitsiya loyihalarida ichki auditining o‘ziga xos xususiyatlari yoritilgan.

Kalit so‘zlar: aktsiyadorlik jamiyati, audit, audit obyektlari, investitsion audit, ichki va tashqi audit, investitsion faoliyat, investitsiya loyihalari, kompleks iqtisodiy tahlil.

Аннотация: в целях повышения инвестиционной активности в акционерных обществах в статье описаны процессы формирования и развития первоначальных инвестиционных процессов на основе системы внутреннего контроля и аудита, а также особенности внутреннего аудита в инвестиционных проектах.

Ключевые слова: акционерное общество, аудит, объекты аудита, инвестиционный аудит, внутренний и внешний аудит, инвестиционная деятельность, инвестиционные проекты, комплексный экономический анализ.

Abstract: in order to increase investment activity in joint-stock companies, the article describes the formation and development of initial investment processes based on the internal control and audit system, as well as the specific features of internal audit in investment projects.

Key words: joint-stock company, audit, objects of audit, investment audit, internal and external audit, investment activity, investment projects, complex economic analysis.

KIRISH

Investitsion faoliyat auditini tashkil etish tizimli yondashuvni taqozo etadi, uning doirasida ushbu tizim aktsiyadorlik jamiyatlarini samarali yuritishning umumiy maqsadiga bo‘ysundirilgan, o‘z ichiga qonunchilik talablariga rioya etilishini, buxgalteriya hisobini yuritishning aniqligi va to‘liqligini, ishonchli buxgalteriya hisobotini o‘z vaqtida tayyorlashni, xatoliklar va buzib ko‘rsatishlarga yo‘l qo‘yilmasligini, buyruqlar va ko‘rsatmalarning bajarilishini, aktsiyadorlik jamiyatlari subyekt mol-mulkining saqlanishini ta’minlashni nazorat qilish hamda tekshirishni olgan elementlar yig‘indisi sifatida qaraladi.

Bugungi kun voqeligi shuki, aktsiyadorlik jamiyatlarining past investitsion faolligi tub tarkibiy o‘zgarishlarni amalga oshirishga to‘sqinlik qilmoqda. Investitsion faollikni oshirish uchun aktsiyadorlik jamiyatlari subyektlardagi dastlabki va investitsion jarayonlarni audit tizimini shakllantirish va rivojlantirish bo‘yicha tadqiqotlar olib borish juda muhimdir. Investitsion audit tizimini shakllantirish va rivojlantirish va uni xo‘jalik yurituvchi subyekt ehtiyojlariga bo‘ysundirish zarurati va dolzarbligi mazkur maqola mavzusini va yo‘nalishlarini tanlashni belgilab berdi.

O‘zbekistonda buxgalteriya hisobiga moliyaviy hisobotning xalqaro standartlarining joriy etilishi bilan mulkdorlar, aktsiyadorlar va investorlarning manfaatlarini himoya qilishga alohida e’tibor berilmoqda. Bu moliyaviy hisobotni audit qilish ta’sirchanligini oshirishni taqozo etadi. Buning uchun esa, auditning xalqaro standartlariga (AXS) mos keladigan yuqori sifatli audit standartlari; auditorlik tashkilotlari va auditorlarning mustaqilligi haqidagi qat’iy tartib-qoidalar, ularga qo‘yiladigan yagona malaka talablari, auditorlarning yuqori darajadagi malakasi, auditorlik tashkilotlari va auditorlar ishi sifatining birinchi galda professional ijtimoiy birlashmalar tomonidan nazorat etilishi auditorlik tashkilotlari va auditorlarni davlat va jamoatchilik tomonidan nazorat qilishning samarali tizimini tashkil etishga shart-sharoit yaratadi.

MAVZUGA OID ADABIYOTLARNING TAHLILI

Ichki audit va nazoratga oid muammolarni ilmiy jihatdan ishlab chiqishning hozirgi holati mutaxassislarning uning mohiyatini tahlil qilishga tabaqalashtirilgan yondashuvi bilan tavsiflanadi. Audit nazariyasini rivojlantirishga ko‘plab mahalliy va xorijiy mualliflar hissa qo‘shganlar, jumladan: K. B. Axmedjanov, R. Dusmuratov, A. A. Karimov, A. K. Ibragimov, Sh. I. Ilxamov, Z. T. Mamatov, M. M. Tulaxodjayeva, B. A. Xasanov, R. A. Alborov, V. D. Andreyev, V. G. Afanasyev, N. G. Gadjiyev, Y. A. Danilevskiy, A. K. Makalskaya, M. V. Melnik, V. I. Podolskiy, A. D. Sheremet va boshqalar.

Boshqaruv nazariyasi bo‘yicha mutaxassislar boshqaruv faoliyatining uch bosqichini (maqsadni loyihalash va belgilash; qabul qilingan qarorni amalga oshirishni tashkil etish; bajarilishini nazorat qilish) ajratib ko‘rsatib, nazoratni boshqaruv tsiklining maxsus bosqichi sifatida izohlaydilar. Sh.I. Ilxamov nazoratga erishilgan natijalarni rejalashtirilgan natijalar bilan solishtirish imkonini beruvchi boshqaruv faoliyatining yakuniy bosqichi sifatida qarash ilmiy adabiyotlarda mustahkam o‘rin olgan nuqtai nazar ekanligini qayd etadi [1, 29-b.]. Aksincha, R.D. Do‘smuratovning ta’kidlashicha, bunday yondashuv ko‘rib chiqilayotgan hodisaning faqat bir tomonini aks ettiradi va shuning uchun ilmiy to‘liqlikka da’vo qila olmaydi. Nazoratni butun uzunligi davomida boshqaruv qarorlarini qabul qilish va amalga oshirish jarayonining ajralmas qismi sifatida ko‘rib chiqish maqsadga muvofiqdir [2, 57-bet].

Ba’zi olimlar nazoratni belgilangan maqsadlarga muvaffaqiyatli erishishga qaratilgan qabul qilingan boshqaruv qarorlariga muvofiq obyektning ishlashini ta’minlaydigan mustaqil jarayon sifatida tavsiflaydilar. L. V Sotnikovaning so‘zlariga ko‘ra, “nazorat – bu muntazam va uzluksiz jarayonlar majmui bo‘lib, ular orqali ularning ishtirokchilari qonuniy shaklda davlat sektorining samarali faoliyat yuritishini, shuningdek, mulkchilik shaklidan qat’iy nazar, boshqa xo‘jalik yurituvchi subektlar faoliyatini ta’minlaydi” [3, 45-bet]. Ikkala ta’rif ham nazorat maqsadining ko‘rsatkichini o‘z ichiga oladi, lekin uning mazmunini ham, uni amalga oshirish usullarini ham aks ettirmaydi.

TADQIQOT METODOLOGIYASI

Aktsiyadorlik jamiyatlari faoliyatga oid atamalar, tushunchalar ularni baholashning alohida qoidalari normativ-huquqiy hujjatlarda o‘z aksini topgan. Audit jarayonida ularning ishonchliligini baholashda tizimli tahlil va kontseptual asoslarining ilmiy metodologik apparatini takomillashtirishda muhim ahamiyat kasb etadi.

Ilmiy maqolada ko‘tarilgan muammoni atloflicha tahlil qilish, tahlil natijalarini tizimlashtirish asosida ilmiy asoslangan xulosa va tavsiyalar ishlab chiqishda induktsiya va deduktsiya, taqqoslash, adabiyotlar sharhi, miqdor va sifat ko‘rsatkichlar hisoblash, maqsadli rivojlantirish kabi usullardan foydalanildi.

TAHLIL VA NATIJALAR

Tadqiqotlarning ko‘rsatishicha, aktsiyadorlik jamiyatlarining investitsion jarayonlarining auditini tashkil qilishga, shuningdek, ichki nazorat tizimini shakllantirish va rivojlantirishga ta’sir ko‘rsatadigan asosiy xususiyatlari quyidagilardir:

- investitsion faoliyat subyektlarining turli-tumanligi;
- investitsiyalar obyektlarining keng doirada ekanligi;
- investitsion loyihalar davomiyligi (loyihalar hayot tsikllari)ning variantliligi;
- investitsion jarayon subyektlarining o‘z kuchi bilan aktivlarning saqlanganligini nazorat qila olmasligi;
- tekshiruvlarning bir yo‘la bir nechta subyektlar tomonidan amalga oshirilishi;
- investitsion loyiha bo‘yicha ishlarning ham o‘z kuchi bilan, ham tashqi tashkilotlarni jalb qilgan holda bajarilishi.

Aktsiyadorlik jamiyatlarining investitsion jarayonlarida investitsion faoliyatning ancha ko‘p sonli subyektlari ishtirok etadi, ular esa o‘z oldiga turli maqsad va vazifalarni qo‘yadilar, shu sababli bir tomondan, ular iste’mol qiladigan oraliq va natijaviy axborotning bir-biridan farq qilishi, ikkinchi tomondan, auditorning ushbu axborotning ishonchliligini ta’minlashga qaratilgan turli tartiblardan foydalanishi ham shu bilan belgilanadi.

Aktsiyadorlik jamiyatlarining investitsion loyihalariga taalluqli axborot iste’molchilarining kamida quyidagi guruhlarini ajratish mumkin:

- axborotning ichki foydalanuvchilari. Ularga, birinchi navbatda, investitsiyalash obyektidan foydalanuvchilar kiradi. Ularni ma’muriy vakolatlarga ega bo‘lgan ichki iste’molchilarga (korxona direktori, loyiha rahbari, moliyaviy direktor va h.k.) hamda investitsion loyihalar bo‘yicha axborotdan u yoki bu tarzda

foydalanuvchi tashkilotning boshqa xodimlariga (iqtisodchilar, moliyachilar, buxgalterlar va h.k.) ajratish mumkin;

- axborotning tashqi foydalanuvchilari. Ularga investitsion faoliyatning u yoki bu loyihaga mablag‘ kiritish yoki kiritmaslik haqida qaror qabul qiluvchi subyektlari kiradi;
- axborotning loyihadan tashqari foydalanuvchilari: bank, sug‘urta, tashkilotlari, vositachilik va boshqa xizmatlarni ko‘rsatuvchi yuridik shaxslar;
- axborotning davlat tuzilmalariga tegishli bo‘lgan foydalanuvchilari: soliq inspektsiyalari, sud organlari, davlat moliyaviy nazorat organlari, davlat hokimiyati organlari va boshqalar.

Aktsiyadorlik jamiyatlarining investitsion jarayonga tegishli axborotdan foydalanuvchilar guruhlarini ajratish uni audit va ichki nazorat maqsadlari uchun bo‘g‘inlarga bo‘lish hamda uning mahfiyligini ta’minlash imkonini beradi. Axborot quyidagi belgilar bo‘yicha bo‘g‘inlarga bo‘linishi mumkin:

- u yoki bu iste’molchilar guruhlariga taqdim etish hajmlariga qarab;
- nazorat subyektlari bo‘yicha. Bunday bo‘g‘inlash jarayonida bevosita tashqi auditor va ichki nazorat tizimi tomonidan tekshiriladigan axborot ajralib chiqadi. Fikrimizcha, ichki foydalanuvchilar guruhiga taalluqli axborotninng ishonchliligini nazorat qilishni ichki nazorat kuchlari bilan ta’minlashi mumkin, davlat hokimiyati organlari esa tashqi mustaqil nazoratdan o‘tgan axborot bilan ishlashlari kerak;
- qo‘llaniladigan auditorlik amallari bo‘yicha. Axborot turlicha bo‘lgani bois turli auditorlik amallaridan, shuningdek, turli axborot bo‘g‘inlari auditini tashkil qilish uchun ichki nazorat amallaridan foydalanish maqsadga muvofiqdir.

Shunday qilib, investitsion jarayonlar auditini tashkil qilishning tizimli hal qiluvchi omillaridan biri shundan iboratki, axborotdan foydalanuvchilar guruhlarining manfaatlari yo‘lida nazorat tadbirlari o‘tkaziladi.

Aktsiyadorlik jamiyatlarining investitsion loyihalar auditining o‘ziga xos xususiyatlari ular davomiyligining ko‘p qirraligi bo‘lib, bu loyihalarning turli hayot tsikllarida namoyon bo‘ladi. Investitsion faoliyat auditi va uning ichki nazoratini tashkil qilish nuqtai nazaridan investitsion loyihalarning quyidagi turlarini ajratish mumkin:

1) bir hisobot yilidan kam davomiylikka ega qisqa muddatli investitsion loyihalar. Loyihalarning ushbu toifasiga amal qilayotgan biznesni, mahsulot ishlab chiqarishga tayyor quvvatlarni (texnologik liniyalar, majmualarni) sotib olish, shuningdek, nomoddiy aktivlar (tovar belgilari, litsenziyalar, patentlar)ga mablag‘lar kiritishga asoslangan investitsiyalar kiradi. Auditni tashkil qilish nuqtai nazaridan ko‘rsatib o‘tilgan investitsion loyihalar majburiy yillik audit jarayonida uning bir qismi sifatida ham, mustaqil tekshiruv sifatida ham tahlil qilinishi mumkin. Bunday loyihalar bo‘yicha audit obyektlari investitsion audit uchun xos tarkibiy qismlarni ham (loyiha-smeta hujjatlari), natijaviy ma’lumotlarni ham (ishlab chiqarish hisobotlari, buxgalteriya va moliyaviy hisoboti) o‘z ichiga oladi. Ayni shu sababli qisqa muddatli investitsion jarayonlar auditini tashkil qilish kompleks iqtisodiy tahlil, rejali va amaliy ko‘rsatkichlarni tahlil qilishni qamrab oladi;

2) bir hisobot yilidan ko‘proq davomiylikdagi uzoq muddatli investitsion loyihalar. Ularni quyidagilarga bo‘lish mumkin:

- natijalar investitsion davr oxirida olinadigan uzoq muddatli loyihalar. Bu holda hisobot davri davomida auditni tashkil qilishda obyektlar sifatida faqat loyihaviy va rejali ma’lumotlar ishtirok etadi, natijaviy ma’lumotlar esa (masalan, tayyor mahsulot hajmining ortishi) faqat bir necha yildan keyin tekshiriladi. Audit metodikasida nazoratning hujjatlashtirish usullariga ko‘proq e’tibor qaratish kerak, chunki faktik nazorat uchun obyektlar soni yetarlicha bo‘lmasligi mumkin. Shundan kelib chiqib, ichki auditning mustaqil tashqi nazorat uchun axborot manbasi sifatidagi roli bir necha marta oshadi;
- natijalar investitsion davrning o‘zidayoq olinadigan uzoq muddatli loyihalar. Bunday investitsion loyihalar auditini tashkil qilish nazorat obyektlarining doim o‘zgarib turishi (natijaviy ma’lumotlar, reja ko‘rsatkichlari o‘zgarishi) bilan ajralib turadi, chunki loyihani joriy etish davomida uning bosqichlari va parametrlari olingan natijalarga qarab tuzatib boriladi. Shu munosabatda bunday investitsion loyihalar auditini tashkil qilish nazorat obyektlari va me’yoriy axborotni tezkor tuzatib borishnigina emas, balki loyiha parametrlarining qanchalik asosli tuzatilganini baholash uchun ekspertlarni jalb qilishni ham ko‘zda tutishi kerak.

Investitsion faoliyatni nazorat qilish xususiyatlarini aks ettiruvchi yana bir murakkab masala, – bu bir vaqtning o‘zida bir nechta subyektlar (ichki auditor, tashqi auditor, davlat moliyaviy nazorat organlari, bank va sug‘urta tashkilotlari) tomonidan tekshiruvlarni amalga oshirish. Turli subyektlarning nazorat obyektlari biz tomonimizdan 1-jadvalda tizimlashtirib berilgan.

1 - j a d v a l: Turli subyektlar tomonidan amalga oshiriladigan investitsion faoliyatning nazorat obyektlari

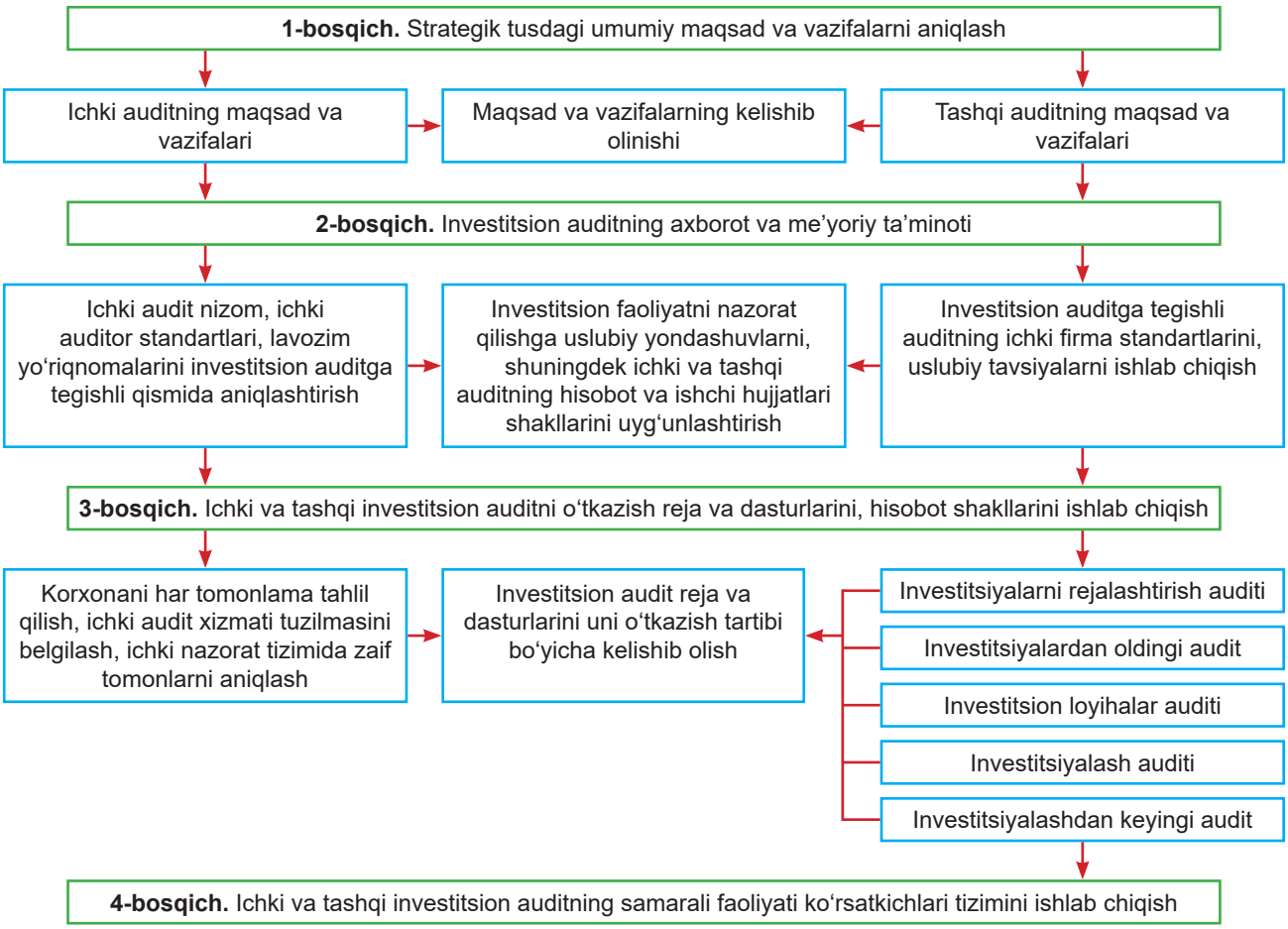
Nazorat obyektlari	Nazorat subyektlari				
	ichki auditor	investorning vakillari	banklar, sug‘urta tashkilotlari	Davlat moliyaviy nazorat organlari	tashqi auditor
A	1	2	3	4	5
Loyiha-smeta hujjatlarining sifati	+	+	-	-	+
Investitsion loyihaning bajarilishini bosqichma-bosqich nazorat qilish	+	+	+	-	+
Moliyaviy va boshqa taxminiy axborotlar	+	+	-	-	+/-
Kassa muomalalari	+	+	+	+	+
Moddiy boyliklar saqlanadigan ombor	+	-	-	+	+
Mehnatga haq to‘lash	+	-	-	+	+
Uzoq muddatli aktivlar hisobini tashkil etish	+	+	+	+	+
Uzoq muddatli aktivlarni saqlash sharoitlari	+	-	-	+	-
Debitorlik qarzlari: –umumiy – debitorlar bo‘yicha	 + +	 +	 +	 + +	 + +
Kreditorlik qarzlari: - umumiy - kreditorlar bo‘yicha - byudjet bilan hisoblashishlar bo‘yicha	 + + +	 +	 +	 + +	 + +
Aktsiyadorlik jamiyatlarining tahlili	+	+	-	+	+
Hujjatlar aylanishi	+	-	-	-	-
Lavozim yo‘riqnomalarini bajarilishi	+	-	-	-	+/-
Ichki xo‘jalik buyruq va farmoyishlarni bajarilishi	+	-	-	-	+/-
Jarayonlar: - tayyorlov - ishlab chiqarish - sotish	 + + +	 -	 -	 -	 -
Mahsulot sifati	+	+	-	-	-
Konsalting	+	-	-	-	- / +
Tavsiyalar	+	+	-	-	+

1-jadvalni tahlil qilish shuni ko‘rsatadiki, bir xo‘jalik subyektini bir davrning o‘zida bir xil masalalar bo‘yicha turli nazorat subyektlari tekshirishi mumkin, ayrim masalalar bo‘yicha esa tekshiruvni faqat ichki auditor olib boradi. O‘ylaymizki, bunday vaziyat ko‘p jihatdan turli nazorat organlari o‘rtasidagi o‘zaro ta’sirning mukammal emasligi bilan izohlanishi mumkin. Faqat shuni aytish kerakki, bir obyektni tekshirish funksiyalarning takrorlanishini anglatmaydi, chunki tekshiruvlar axborotdan foydalanuvchilarning turli guruhlari manfaatlarini ko‘zlab amalga oshiriladi va nazorat axboroti turli darajada detallashtiriladi. Shu bilan birga, funksiyalarni va nazorat obyektlarini samarali ajratgan holda takrorlanish samarasini birmuncha kamaytirish mumkin. O‘ylaymizki, ichki audit xizmati tomonidan samarali, tezkor va uslubiy ta’minlangan nazoratning amalga oshirilishi, shuningdek, nazorat standartlarining soddalashtirilishi – nazoratni investor, banklar, sug‘urta tashkilotlari, davlat organlari va qisman tashqi auditorlar zimmasidan ichki audit tizimiga ko‘chirish imkonini beradi. Bunday holda nazoratning

TARAQQIYOT ПРОГРЕСС PROGRESS

boshqa barcha subyektlari o‘z ishini ichki auditorlardan olingan ma’lumotlarni hisobga olib tashkil qiladilar, bu esa, fikrimizcha, xo‘jalik subyekti – investitsiyalarni oluvchining moliyaviy-aktsiyadorlik jamiyatlarini tekshirishlar sonini tartibga solish (kamaytirish)ga yordam beradi.

Aktsiyadorlik jamiyatlarining investitsion jarayon xususiyatlarining ta’sirini baholash asnosida biz tashqi va ichki nazoratni o‘zaro muvofiqlashtirishga imkon beruvchi chora-tadbirlarni taklif etishga harakat qildik. Investitsion faoliyatning tashqi va ichki auditini tashkil qilish shunday jarayonki, unda nafaqat tashkiliy va uslubiy, balki texnik muammolar ham hal etiladi. Tadqiqot jarayonida biz xo‘jalik subyektlari – investitsiyani oluvchilarning tashqi va ichki auditi amal qilishining tashkiliy bosqichlarini ajratib berdik (1-rasm).



1 - r a s m: Aktsiyadorlik jamiyatlarining tashqi va ichki investitsion auditining tashkiliy bosqichlari

Aytish joizki, ichki va tashqi auditning o‘zaro ta’sirini investitsion auditning har bir tashkiliy-texnologik bosqichida ta’minlash mumkin va maqsadga muvofiqdir. Bundan tashqari, ichki nazorat va xususan, ichki audit tizimining axboroti nazoratning boshqa barcha turlari va subyektlari uchun asosiy baza bo‘lishi kerak. Xo‘jalik subyekti investitsion auditining birinchi tashkiliy bosqichi umumiy maqsad va vazifalarni aniqlash bosqichi bo‘lishi kerakki, ularga erishish u yoki bu darajada ham tashqi, ham ichki auditor ishining sifat ko‘rsatkichi vazifasini o‘taydi. Ushbu bosqich xo‘jalik subyekti hujjatlarini, jumladan, investitsiyalash jarayonlariga tegishli bo‘lmagan, biroq xo‘jalik subyektining o‘zi tomonidan nazorat vazifalari va maqsadlarini eng maqbul tarzda integratsiyalash uchun korxonaning strategik, taktik va tezkor maqsadlarini (“ichki va tashqi audit” aloqasi o‘rtasida ham) belgilash imkonini beradigan hujjatlarni tahlil qilishni o‘z ichiga oladi.

Shuni ham alohida aytish joizki, tashqi va ichki investitsion auditni tashkil qilish bo‘yicha olib boriladigan ishlarning natijalari oldingi tashkiliy bosqichlarga ta’sir qilishi mumkin. Masalan, nazorat rejalari va dasturlarini puxta ishlab chiqish u yoki bu strategik va lokal maqsadlar va vazifalarni aniqlashtirish zaruratini keltirib chiqarishi mumkin.

Ichki audit xizmati to‘g‘risida nizomni investitsion auditning tashkiliy bosqichi hisobida aniqlashtirishda ichki audit xizmati ichida huquqlar va majburiyatlarning, barcha toifadagi xodimlar vakolatlarining taqsimlanishini, ichki audit xizmati va uning tarkibiy bo‘linmalarining hisobdorligini aniqlashtirish talab etiladi. Ushbu bosqichda nazorat axboroti bilan eng yuqori darajadagi samaradorlik bilan va to‘liq ayirboshlashni tashkil qilish uchun ichki firma auditorlik standartlari ishlab chiqilishi va ular ichki auditni o‘tkazish metodikasi bilan uyg‘unlashtirili-

shi kerak. Buning uchun axborot ham ichki, ham tashqi auditor tomonidan umumiy kelishilgan kontseptsiyalar, tamoyillar, metodikalar asosida shakllantirilishi kerak.

XULOSA VA TAKLIFLAR

Shunday qilib, aktsiyadorlik jamiyatlarining investitsion faoliyati xususiyatlari ichki va tashqi audit tizimining amal qilishigagina emas, balki har qanday samarali faoliyat yuritayotgan xo‘jalik subyektining ajralmas qismi sifatida ularning shakllanishi va o‘zaro ta’sir qilishi jarayoniga ham ta’sir ko‘rsatadi.

Tadqiqotlar davomida aniqlagan bir qator investitsion audit xususiyatlari, masalan, investitsion faoliyat subyektlarining turli-tumanligi va investitsiyalar obyektlarining kengligi, ichki audit xizmati xodimlari zimmasiga muayyan huquq va majburiyatlarni yuklash zarurligini belgilaydi. Fikrimizcha, alohida xodimlarning ham, umuman ichki audit xizmatining ham investitsion audit maqsadlari va vazifalarini aks ettiruvchi huquq va majburiyatlari ichki boshqaruvning quyidagi hujjatlarida ifodalanishi kerak:

- ichki audit xizmati to‘g‘risidagi nizomda;
- ichki audit xizmatining ichki siyosati to‘g‘risidagi nizomda;
- ichki audit standartlarida;
- ichki auditorlarning lavozim yo‘riqnomalarida.

Ichki boshqaruvning ko‘rsatib o‘tilgan elementlari quyidagi asosiy belgilarga ega bo‘lishi lozim:

- tez-tez uchrab turadigan munosabatlarda qo‘llaniladigan me’yorlardan tashkil topgan bo‘lishi. Investitsion auditga tadbiqan bu, avvalambor, ichki audit subyektlarining asosiy huquq va majburiyatlarini mustahkamlab qo‘yishni bildiradi, aniq vaziyatlarni talqin qilish esa ichki auditorning malakaviy tajribasiga tayanishga asoslanishi kerak;
- ichki audit xizmati faoliyatining turli tomonlariga nisbatan me’yorlar tizimidan iborat bo‘lishi. Bunday xususiyatlarga ko‘proq ichki audit standartlari ega bo‘lishi lozim, bu standartlar ichki audit tizimi ishining ham tashkiliy, ham uslubiy jihatlarini tartibga soladi;
- ular daxldor bo‘lgan xodimlar uchun majburiy tusga ega bo‘lishi kerak. Ichki auditni ichki boshqarish tizimida alohida xodimlar uchun ishlab chiqiladigan lavozim yo‘riqnomalari ko‘proq aniq subyekt tomon yo‘nalganlikka ega. Ichki audit standartlari ham muayyan subyektlar – ularni bajaruvchilarga qaratilgan;
- yozma shaklda qayd etilishi lozim.

Fikrimizcha, ichki audit xizmatining ishlash tartibi xo‘jalik subyektining investitsion faoliyatida ham, umuman moliviy-aktsiyadorlik jamiyatlari uchun ham tegishli buyruq bilan rasmiylashtirilishi kerak.

Aktsiyadorlik jamiyatlarining investitsion jarayonlarini samarali audit qilish uchun ichki audit xizmati ichki audit standartlarini ishlab chiqishlari kerakki, ularda investitsion faoliyat ichki auditining xususiyatlari o‘z aksini topishi lozim.

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YANGI O‘ZBEKISTONDA YOG‘-MOY KORXONALARI PERSONALINI BOSHQARISHNI TAKOMILLASHTIRISH

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Annotatsiya: maqolada raqamli iqtisodiyot sharoitida yog‘-moy korxonalari personalini boshqarish masalalari tadqiq qilingan. Unda O‘zbekistonda yog‘-moy korxonalari personalini boshqarishni raqamli strategiyasini ishlab chiqish va uni amaliyotga joriy etishga qaratilgan turli yondashuvlar tadqiq qilingan, muallifning ilmiy va amaliy xulosalari shakllantirilgan.

Kalit so‘zlar: raqamli iqtisodiyot, yog‘-moy korxonalari personali, boshqauv, texnologiya, innovatsiya, ish haqi, daromad, lavozim, ma’lumotlilik.

Аннотация: в статье рассматриваются вопросы управления персоналом в масложировых предприятий в условиях цифровой экономики. Были изучены различные подходы к разработке и реализации цифровой стратегии управления масложировыми предприятиями в Узбекистане и сформированы авторские научные и практические выводы.

Ключевые слова: цифровая экономика, масложировые предприятия, персонал, управление, технологии, инновации, заработная плата, доход, прибыль, должность, образование.

Abstract: the article discusses topical issues of personnel management in fat-and-oil enterprises in the context of the development of the digital economy. Various approaches to the development and implementation of a digital strategy for managing fat-and-oil enterprises in Uzbekistan were studied and the author’s scientific and practical conclusions were formed.

Key words: digital economy, fat and oil enterprises, personnel, management, technology, innovation, wages, income, profit, position, education.

KIRISH

Yog‘-moy sanoati O‘zbekistonning agrosanoat majmuasining jadal rivojlanayotgan va eksportga yo‘naltirilgan tarmog‘idir. Shu bois, iqtisodiy va geosiyosiy vaziyatning o‘zgarishi, savdo va logistika yo‘nalishlarining uzilishi, ekologiya, yashil iqtisodiyot bilan bog‘liq muammolarning mavjudligi, yog‘-moy sanoatining oziq-ovqat xavfsizligini ta’minlashdagi strategik ahamiyatini ortiradi.

Hozirgi kunda, moyli ekinlar selektsiyasi va urug‘chiligini rivojlantirish, ularni yetishtirish va qayta ishlashning zamonaviy texnologiyalaridan foydalanish, yog‘-moy sanoatining mutanosib rivojlanishini ta’minlash masalalari institutsional tatbiq etilmoqda.

Bu o‘z navbatida kasbiy vakolatlar darajasini oshirish va yog‘-moy sanoatida kadrlarni qayta tayyorlash masalasini ko‘rib chiqishni taqozo etadi.

Ma’lumki, yog‘-moy sanoati o‘z ichiga moyli o‘simlik ekinlarini yetishtirish, o‘simlik moylarini ishlab chiqarish va qayta ishlash, iste’mol qilinadigan va sanoat o‘simlik moylari, xususan, margarinlar, mayonez, glitserin, distillangan yog‘ kislotalari, yuvish vositalarini ishlab chiqarishni oladi. Shuningdek, yog‘-moy sanoati mamlakat qishloq xo‘jaligi uchun yuqori oqsilli ozuqani yetkazib beruvchi tarmoqlardan biridir.

Respublikamizda 90-yillarning boshlarida yog‘-moy sanoatida yog‘ ishlab chiqaradigan 19 ta korxona faoliyat yuritgan, ularning umumiy ishlab chiqarish quvvati yiliga 3,6 million tonna paxta urug‘ini tashkil etgan. Ammo ishlab chiqarish quvvatining juda katta bo‘lishiga qaramay, uskunalarning yetishmasligi va qayta ishlash amaliyotining yo‘qligi sababli ushbu korxonalarda boshqa turdagi yog‘li o‘simliklarni qayta ishlash imkoniyati mavjud bo‘lmagan.

So‘nggi yillarda respublikamiz hukumati tomonidan yog‘-moy sanoatini rivojlantirishga katta e’tibor berildi. Yog‘-moy sanoati korxonalarining texnologik jihozlari paxta chigitlarini qayta ishlashga moslashgan bo‘lishiga qaramay, soya yog‘ini ham qayta ishlash texnologiyasini o‘zlashtirdi. Mahalliy noan’anaviy moyli o‘simliklarni yetishtirish va qayta ishlash texnologiyasi asta-sekinlik bilan bo‘lsa-da, rivojlandi, kungaboqar, zig‘ir, kunjut va meva yog‘larini ishlab chiqarish yo‘lga qo‘yildi.

Bugungi kunda “O‘zyog‘moysanoat” uyushmasi tarkibida 80 dan ortiq korxonalar faoliyat ko‘rsatmoqda. Ma’lumotlarga ko‘ra, 2019–2022-yillarda “O‘zyog‘moysanoat” uyushmasi tarkibiga kiruvchi korxonalarda qiymati 2260,7 mlrd. so‘mga teng bo‘lgan (916,0 mlrd. so‘mi korxonalarning o‘z mablag‘lari, 938,0 mlrd. so‘mi tijorat banklari kreditlari va 49 mln. AQSh dollariga teng xorijiy investitsiyalar) jami 144 ta investitsiya loyihasi amalga oshiriladi. Bu loyihalarning 70 tasi o‘simlik moyi, 28 tasi omuxta yem, 1 tasi soya oqsili, 31 tasi boshqa mahsulotlarishlab chiqarish, 3 tasi zamonaviy sig‘imlar tashkil etish va 2 tasi asbob-uskunalar ishlab chiqarish bo‘yicha tashkil etilmoqda. Buning natijasida quyidagi natijalarga erishish ko‘zda tutilgan:

- 4357 ta yangi ish o‘rinlari barpo etish, 8 ta yangi turdagi yog‘-moy mahsuloti ishlab chiqarishni yo‘lga qo‘yish, tayyor mahsulotlar tannarxini 15 %ga arzonlashtirish, energoresurslar sarfini 20 %ga tejash, mahsulot ishlab chiqarish hajmini 1,5 barobarga oshirish;
- yog‘-moy mahsulotlari eksportini 2 barobarga oshirish. Bu tadbirlarning amalga oshirilishi yog‘-moy sanoati korxonalarini barqaror sur’atlar bilan rivojlanishiga olib keldi.

Yog‘-moy sanoati korxonalari faoliyati ko‘p jihatdan rahbarlarga, ularning boshqaruv sohasidagi professional mahoratiga bog‘liq.

Bugungi kunda mamlaktimizda “Raqamli O‘zbekiston-2030” dasturi[1] hayotga tatbiq etilgan va “Raqamli iqtisodiyot va elektron hukumatni keng joriy etish chora-tadbirlari to‘g‘risida”gi PQ-4699-son Qarori[3] qabul qilingan. Unga ko‘ra, 2023-yilga kelib raqamli iqtisodiyotning mamlakat yalpi ichki mahsulotidagi ulushi 2 baravarga ko‘paytirilishi rejalashtirilgan.

Yog‘-moy sanoati korxonalarida ishlab chiqarish va boshqaruv jarayonlarini avtomatlashtirish bo‘yicha mavjud axborot tizimini optimallashtirish hamda CRM-tizimini takomillashtirish, loyihalarni boshqarish va xodimlar KPI darajasini baholash bo‘yicha axborot tizimini joriy etish, xodimlar bilan ishlash bosqichlarini to‘liq funksional kuzatish uchun xodimlarni boshqarishning yagona tizimi (HR)ni joriy qilish masalalari ustivor sanaladi.

Bu borada Prezidentimiz Sh.M. Mirziyoyev Oliy Majlisga Murojaatnomada “Taraqqiy etgan mamlakatlarda yalpi ichki mahsulotning 50 foizidan ortig‘i “bilimlar iqtisodiyoti” hisobidan, ya’ni, innovatsiyalar va yuqori malakali kadrlar tomonidan yaratilayotgani buni yaqqol isbotlamoqda”[5] deb ta’kidlab o‘tganlar.

Mamlakatimizda yog‘-moy sanoati korxonalarida personalni boshqarish jarayoni ish rejasini ishlab chiqish, mehnat faoliyatini amalga oshirish uchun ularni birlashtirish, ish jarayonlariga rahbarlik qilish, korxonaning alohida bo‘linmalari va xodimlari ishini muvofiqlashtirish, ish jarayonini nazorat qilish hamda sohada xalqaro standart me’yorlarini talab darajasida biladigan malakali mutaxassislar yetishmasligi kabi muammolarning mavjudligi boshqaruvning yangi tamoyillarini joriy etishni talab qiladi.

Yangi O‘zbekistonning taraqqiyot strategiyasida «...mehnat bozorining zamonaviy ehtiyojlariga muvofiq yuqori malakali kadrlarni tayyorlash...»[2] vazifalarida belgilab berilgan. Mazkur vazifalarning samarali ijrosi respublikamiz korxonalarida personalni boshqarish mexanizmini yanada takomillashtirish, korxonalarni tajribali, yuqori malakali kadrlar bilan ta’minlash va boshqarish samaradorligini oshirishni taqozo etadi.

MAVZUGA OID ADABIYOTLAR TAHLILI

Yog‘-moy sanoati korxonalarining eng qimmatbaho resurs manbai bu uning ishchi va xodimlari hisoblanadi. Yog‘-moy sanoati korxonalari personalini boshqarish masalasi aksariyat korxonalar uchun eng ustuvor masalalardan sanaladi, chunki personalni samarali boshqarish orqali rentabellik va raqobatbardoshlik oshadi.

Personalni samarali boshqarish – bu tashkilotning boshqaruv xodimlarining maqsadli faoliyati, shu jumladan kadrlar siyosati kontseptsiyasi va strategiyasini, xodimlarni boshqarish tamoyillari va usullarini ishlab chiqishga asoslanadi. Personal menejmenti kadrlar siyosatini va boshqaruvini tizimli shakllantirish, tashkilotning kadrlarga bo‘lgan ehtiyojini aniqlash, personal faoliyati bo‘yicha operatsion dasturni rejalashtirish, ishlab chiqish, xodimlarni marketing, kadrlar salohiyatini aniqlash va takomillashtirishdan iborat.

Aynan shuning uchun ham personalni boshqarish masalasida bir qator xorijiy va maxalliy iqtisodyai olimlarimiz tadqiqiotlar olib borishgan.

Maqolada “Personalni boshqarish” tushunchasining bir nechta ta’riflarini ko‘rib chiqamiz. Rossiyalik iqtisodchi V. A. Dresvyannikov ushbu atamani boshqaruv faoliyati funktsiyalaridan biri sifatida ko‘rib chiqadi, uning fikricha, “personalni boshqarish – bu boshqaruv faoliyatining o‘ziga xos funktsiyasi, uning asosiy obyekti ma’lum ijtimoiy guruhlarga kiruvchi shaxsdir»[6].

V. Vesninning ta’rifi P. Egorshinning talqini bilan umumiy xususiyatlarga ega: «bu insonni uning atrof-muhitida boshqarish, uning intellektual va jismoniy imkoniyatlaridan samarali foydalanish uchun sharoitlarni ta’minlash, mehnat munosabatlarini mustahkamlash, rag‘bat (motivatsiya) va xodimlardan maksimal daromad» [7; 8]. Ushbu ta’riflarda xodimlarni boshqarish insonning shaxsiga qaratilgan; bu ta’rifda personal menejmentining mohiyati to‘liqroq ochib beriladi, uning xarakterli xususiyatlari aniqlanadi.

Y.G. Odegov tomonidan kontseptsiyaning batafsil talqini beriladi: “personalni boshqarish – bu tashkilot rahbariyatining personalni psixologik, huquqiy, iqtisodiy va ijtimoiy usullardan foydalangan holda menejerlar va xodimlarni boshqarish tizimi hisoblanadi, unda mutaxassislar bilan ishlash samaradorligini oshirish orqali tashkilot samaradorligini oshirishga qaratilgan faoliyat sohasi deb qaraladi» [9]. Ushbu ta’rif tashkilot faoliyati va uning ishchi kuchi ishi o‘rtasidagi bog‘liqlikni aks ettiradi. Ta’kidlanishicha, aynan xodimlar samaradorligini oshirish orqali umuman tashkilot samaradorligi oshadi.

O‘zbekistonlik iqtisodchi olim akademik Q. X. Abduraxmonov mehnat resurslari, ularning shakllanishi va o‘ziga xos xususiyatlari, ulardan oqilona va samarali foydalanishning nazariy jihatlarini keng asoslab bergan. Q. H. Abdurahmonov personalni boshqarishga alohida xodim va umuman korxona manfaatlarini ta’minlash maqsadida inson salohiyatidan samarali foydalanishga qaratilgan tashkiliy, ijtimoiy-iqtisodiy, psixologik, axloqiy va huquqiy munosabatlar tizimidir [10] deb ta’kidlaydilar.

Korxonalarda personalni boshqarishda mehnat resurslari rentabelligining omilli tahlili M.Q. Pardayev, I.T. Abdukarimov, B.I. Isroilovlar [11] tomonidan atroflicha tadqiq etilgan va ular mehnat resurslari rentabelligiga ta’sir etuvchi quyidagi omillarni aniqlagan:

- ishlab chiqarilgan mahsulot hajmi;
- xodimlarning umumiy soni;
- oliy ma’lumotli xodimlar soni;
- o‘rta maxsus ma’lumotli xodimlar soni;
- o‘rta ma’lumotli xodimlar soni;
- to‘liqsiz o‘rta ma’lumotli xodimlar soni.

Yuqoridagi talqinlarni umumlashtirib aytishimiz mumkinki, personal menejmenti – bu kadrlar bilan ishlashni tashkil qilishning o‘zaro bog‘liq texnikasi, shakllari, usullari to‘plamidir va ular:

birinchidan, tashkilotning boshqaruv xodimlari nomidan o‘tkaziladi;

ikkinchidan, xodimning jismoniy va intellektual imkoniyatlaridan samarali va to‘liq foydalanish uchun shart-sharoitlarni ta’minlashga qaratiladi;

uchinchidan, tashkilotning ish faoliyatini yaxshilashga va samaradorligini oshirishga qaratiladi.

Shunday qilib, ba’zi mualliflar texnik, ma’muriy yoki shaxsiy madaniy quyi tizimlarni quyi tizim sifatida ajratadilar. Boshqalari korxonalarni boshqarishda ikki qismni ajratib ko‘rsatadilar: faoliyatni boshqarish va inson resurslarini boshqarish. Mualliflarning aksariyati personalni boshqarish tizimining xususiyatlarini korxona umumiy boshqaruvining quyi tizimi sifatida ko‘rib chiqadilar va quyidagilarni ta’kidlaydilar: obyekt va subyekt, tizimning maqsadlari, vazifalari, uning funktsiyalari va tuzilishi, ishlash tamoyillari va usullari.

Korxona xodimlarini boshqarish tizimining predmeti va obyektini ko‘rib chiqamiz. Personalni boshqarish subyekti – bu yechimlarni bevosita ishlab chiqadigan va amalga oshiradigan menejer yoki boshqaruv apparati xodimi. Xodimlarni boshqarish obyekti menejment yo‘naltirilgan element. Bunday holda, bu alohida ishchilar yoki jamoalar hisoblanadi.

Yuqorida keltirilgan ta’riflarga asoslanib, fikrimizcha, personalni boshqarish korxona va tashkilotlarda faoliyat ko‘rsatayotgan personaldan korxonaning ijtimoiy-iqtisodiy jihatdan rivojlantirish yo‘lida samarali foydalanish nazarda tutilib amalga oshiriladigan amaliy faoliyat turi sifatida qaralishi lozim.

TADQIQOT METODOLOGIYASI

Ushbu maqolaning nazariy va uslubiy asosi sifatida umumiqtisodiy adabiyot hamda ilmiy maqolalar, iqtisodchi olimlarning ilmiy ishlari, yog‘-moy sanoatida personalni boshqarishni takomillashtirishda olimlar va soha vakillari bilan suhbat, ularning yozma va og‘zaki fikr-mulohazalarini tahlil qilish, ekspert baholash, jarayonlarni kuzatish, iqtisodiy hodisa va jarayonlarga tizimli yondashuv, muallif tajribalari bilan qiyosiy tahlil o‘tkazish orqali tegishli yo‘nalishlarda xulosa, taklif va tavsiyalar berilgan. Mavzuni o‘rganish jarayonida umumiqtisodiy usullar bilan bir qatorda ma’lumotlarni tizimlash bo‘yicha mahsus yondoshuvlar, ya’ni taqqoslash, nazariy va amaliy materiallarni jamlash hamda tizimli tahlillash kabi usullar qo‘llanilgan.

TAHLIL VA NATIJALAR

Yog‘-moy sanoati korxonalarida personalni boshqarish bu bir qator o‘zaro bog‘liq yo‘nalishlar va faoliyat sifatida amalga oshiriladi, korxonada xodimlarini shakllantirish, rivojlantirish va ulardan foydalanishga ta’sir etish mexanizmlari, tamoyillari, shakllari va usullari ishlab chiqiladi.

Ma’lumotlarga ko‘ra, O‘zbekistonning yog‘-moy sanoatida umumiy qiymati 155 million dollar bo‘lgan 26 ta investisiya loyihasi amalga oshiriladi, shundan, 32 million dollari to‘g‘ridan-to‘g‘ri investitsiyalardir [16].

Bu mamlakatning yog‘-moy korxonalari ishlab chiqarish quvvatlarining o‘zgarishiga sezilarli ta’sir ko‘rsatadi. Agar 2021-yilda asosiy e’tibor paxtani qayta ishlashga qaratilgan bo‘lsa, 2022–2023-yillarda kungaboqar, soya va boshqa moyli ekinlarni qayta ishlash ulushini ortishiga xizmat qiladi.

“O‘zyog‘moysanoat” aksiyadorlik jamiyati ma’lumotlariga ko‘ra, O‘zbekiston Respublikasida 362 ta yog‘-moy korxonasi faoliyat yuritmoqda. Mavjud quvvatlar yiliga 450 ming tonna o‘simlik yog‘i, 64 ming tonna margarin mahsulotlari, 109 ming tonna kir sovun ishlab chiqarish imkonini bermoqda [16].

2022-yilda yog‘-moy korxonalari tomonidan 6,13 trillion so‘m miqdorida sanoat mahsulotlari ishlab chiqarilib, bu borada o‘tgan yilga nisbatan 108,2 foiz o‘sish sur’atiga erishilgan. Jumladan:

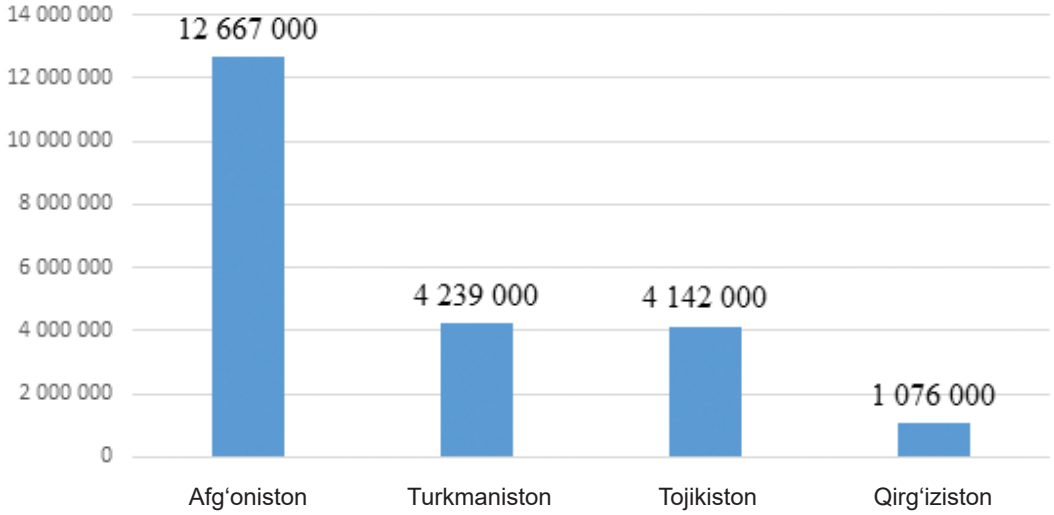
- 201 ming tonna o‘simlik moyi (o‘sish sur’ati 103,6 foiz);
- 25,5 ming tonna margarin mahsulotlari (o‘sish sur’ati 105,5 foiz);
- 18,9 ming tonna xo‘jalik sovuni (o‘sish sur’ati 105,1 foiz);
- 354 ming tonna shrot (o‘sish sur’ati 112 foiz);
- 238,1 ming tonna sheluxa (o‘sish sur’ati 107,3 foiz);
- 98,7 ming tonna omuxta yem (o‘sish sur’ati 112,5 foiz) ishlab chiqarildi.

Shuningdek, 441 milliard so‘mlik boshqa mahsulotlar tayyorlandi va xizmatlar ko‘rsatildi.

Shu o‘rinda davlatimiz rahbari Sh.M. Mirziyoyevning Oliy Majlis va O‘zbekiston xalqiga Murojaatnomasida “Navbatdagi masala – 2023-yilda tayyor mahsulotlar eksportini qo‘shimcha 4 milliard dollarga oshirish asosiy maqsadimiz bo‘ladi.

Bu yil boshlangan “Yangi O‘zbekiston – raqobatbardosh mahsulotlar yurti” dasturi o‘z samarasini bermoqda. Umuman, 2023-yilda eksport hajmi tariximizda ilk bor 23 milliard dollardan ortadi”, deb ta’kidlab o‘tganlari bu borada amalga oshiriladigan ishlar ko‘lamining kattaligini bildiradi.

Xususan, “O‘zyog‘moysanoat” uyushmasi tizimidagi korxonalar tomonidan 2022-yilda prognozdagi 23,0 million AQSh dollari o‘rniga 39,3 million AQSh dollari miqdorida yog‘-moy mahsulotlari eksporti amalga oshirilgan. Natijada mahsulot eksporti bo‘yicha joriy yilga belgilangan prognoz ko‘rsatkichi 171 foizga bajarilishi ta’minlangan [17].



1 - r a s m: “O‘zyog‘moysanoat” uyushmasi tizimidagi korxonalarining 2022-yilda yog‘-moy mahsulotlari eksporti haqidagi ma’lumoti, (ming dollar)

Ushbu davrda yog‘-moy mahsulotlari asosan quyidagi davlatlarga eksport qilingan(1-rasm):

Afg‘oniston – 25 million 667 ming dollar.

Turkmaniston Respublikasi – 4 million 239 ming dollar.

Tojikiston Respublikasi – 4 million 142 ming dollar.

Qozog‘iston Respublikasi – 1 million 553 ming dollar.

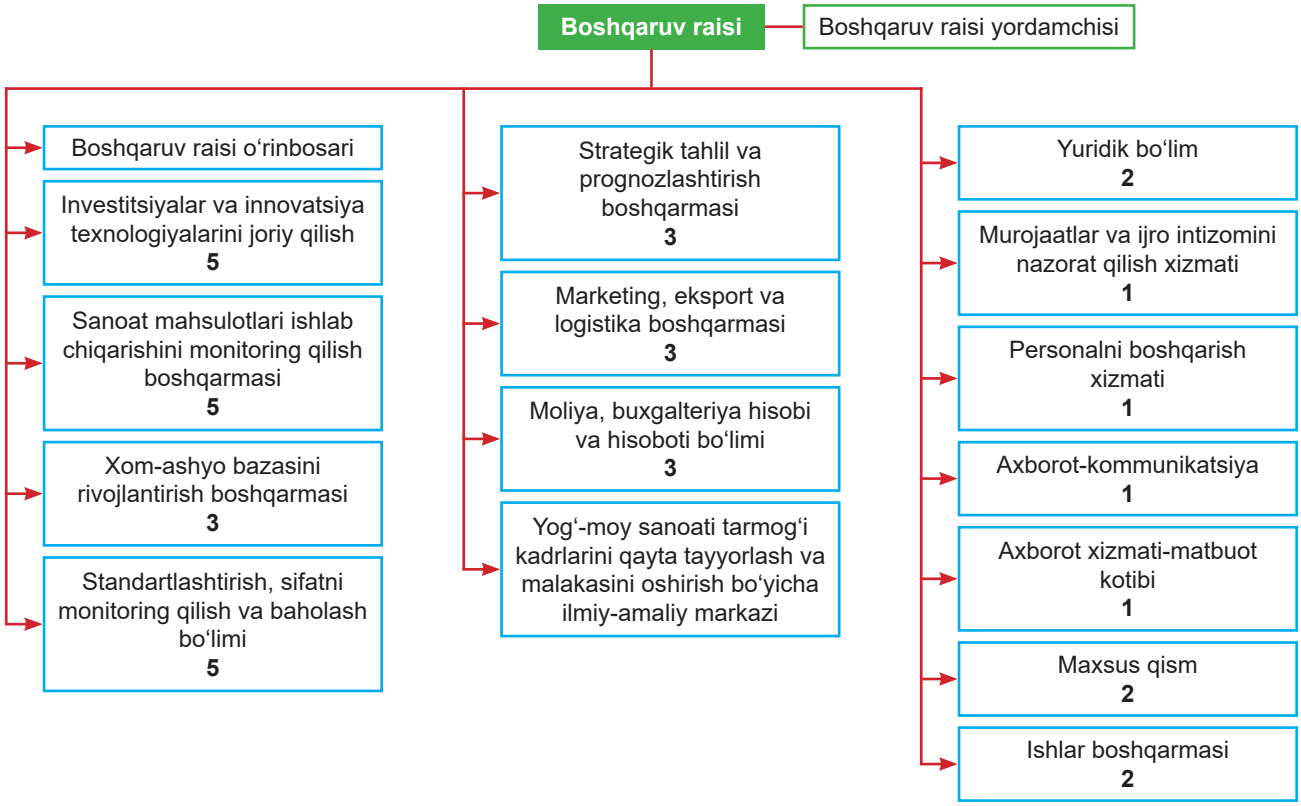
Qirg‘iziston Respublikasi – 1 million 76 ming dollar.

Bundan tashqari, Rossiya, Gruziya, BAA, Mongoliya, AQSh, Niderlandiya, Singapur, Iroq, Turkiya va Ozarbayjon kabi davlatlarga ham yog‘-moy mahsulotlari eksporti amalga oshirilgan.

Hozirgi kunda yurtimizda 240 tadan ziyod katta va kichik yog‘-moy korxonalari mavjud bo‘lib, ular tomonidan yiliga 60 turdagi va 200 dan ortiq assortimentdagi yog‘-moy mahsulotlari ishlab chiqarilmoqda. Korxonalardan 80 tasida o‘simlik moyi, 38 tasida margarin mahsulotlari, 25 tasida mayonez, 94 tasida xo‘jalik va atir sovun va 3 tasida distillangan glitserin mahsulotlari ishlab chiqarmoqda. Ishlab chiqarilayotgan yog‘-moy mahsulotlari UZTR 520-023:2017:2017 «Yog‘-moy mahsulotlari xavfsizligi to‘g‘risida»gi texnik reglament talablariga to‘liq javob beradi. Korxonalarda ISO 9001:2015 va ISO 22000 xalqaro sifat standartlari joriy etilgan.

Shuningdek, o‘rik, uzum, qovoq, tarvuz, anor, zig‘ir va kunjutdan yiliga 62 ming tonna noan’anaviy xom ashyo olish va uni qayta ishlash hisobiga 16 ming tonnadan ziyodroq shifobaxsh moy ishlab chiqarish imkoniyati mavjud [12].

Yog‘-moy korxonalarini har tomonlama rivojlantirish, yangi zamonaviy texnologiyalar bilan jihozlash va sohada yagona siyosat yuritilishini ta’minlash maqsadida O‘zbekiston Respublikasi Prezidentining 2019-yil 16-yanvardagi PQ-4118-sonli «Yog‘-moy tarmog‘ini yanada rivojlantirish bo‘yicha qo‘shimcha chora-tadbirlar va sohani boshqarishda bozor mexanizmlarini joriy etish to‘g‘ri-sida»gi qarori [4] qabul qilingan bo‘lib, mazkur qarorga asosan O‘zbekiston Respublikasi yog‘-moy sanoati korxonalari uyushmasi tashkil etilgan.



2 - r a s m: “O‘zyog‘moysanoat” uyushmasi ijro apparati tashkiliy tuzilmasi [12]

1-rasm ma’lumotlaridan boshqaruv xodimlarining umumiy soni 35 ta ekanligini ko‘rishimiz mumkin. Xususan, “O‘zyog‘moysanoat” uyushmasida bitta boshqaruv raisi o‘rinbosari va unga bo‘ysinuvchi investitsiyalar va innovatsiya texnologiyalarini joriy qilish boshqarmasida 5 ta xodim, Sanoat mahsulotlari ishlab chiqarishini monitoring qilish boshqarmasida 5 ta xodim, xom-ashyo bazasini rivojlantirish boshqarmasida 3 ta xodim, standartlashtirish, sifatni monitoring qilish va baholash bo‘limida 2 ta xodim faoliyat yuritadi.

Strategik tahlil va prognozlashtirish boshqarmasida 3 ta xodim, marketing, eksport va logistika boshqarmasida 3 ta xodim, moliya, buxgalteriya hisobi va hisoboti bo‘limida 3 ta xodim faoliyat yuritadi va yog‘-moy sanoati tarmog‘i kadrlarini qayta tayyorlash va malakasini oshirish bo‘yicha ilmiy-amaliy markazi faoliyati yo‘lga qo‘yilgan.

Shuningdek, yuridik bo‘limda 2 ta, murojaatlar va ijro intizomini nazorat qilish xizmati, personalni boshqarish, axborot-kommunikatsiya, axborot xizmati-matbuot kotibi, maxsus qism va ishlar boshqarmasida bittadan xodim faoliyat yuritmoqda.

Shuni alohida ta’kidlash zarurki, “O‘zyog‘moysanoat” uyushmasida yordamchi (xizmat ko‘rsatuvchi va texnik) xodimlar soni me’yoriy-huquqiy hujjatlar asosida belgilanadi. “O‘zyog‘moysanoat” uyushmasi tarkibida 10 mingdan ziyod 18 yoshdan 30 yoshgacha bo‘lgan yoshlar faoliyat olib bormoqda. Ularning 22 foizi boshqaruv lavozimlarida xizmat qilmoqda [14].

Yuqorida aytib o‘tilganidek, “O‘zyog‘moysanoat” uyushmasi tarkibida yog‘-moy ishlab chiqaradigan 240 dan ortiq korxonalar faoliyat yuritib, ular 15 mingga yaqin odamni ish bilan ta’minlagan.

2-rasm ma’lumotlari asosida inobatga olib, “O‘zyog‘moysanoat” uyushmasida kadrlarni tayyorlashga bo‘lgan real ehtiyojni va istiqbolli yo‘nalishlarni aniqlash, mutaxassislarni tayyorlash, qayta tayyorlash va malakasini oshirish bo‘yicha o‘quv dasturlarini takomillashtirishda ishtirok etish, mazkur sohada ilmiy-tadqiqot ishlarini chuqurlashtirish zarur.

Jahon bozorida noan’anaviy moylar xaridorgirligi va narxining yuqoriligini hisobga olsak, mahalliy yog‘-moy mahsulotlari ishlab chiqaruvchilar uchun ulkan imkoniyat ekanligidan dalolat beradi. Shu bois O‘zyog‘moysanoat uyushmasi tomonidan meva danaklari va poliz mahsulotlari urug‘larini qayta ishlashga ixtisoslashgan 5 ta kichik korxona tashkil qilingan [12].

Hozirda, noan’anaviy yog‘-moy mahsulotlarini ko‘paytirish va boshqaruv samaradorligini oshirish maqsadida yog‘-moy sanoati korxonalarini raqamli texnologiyalar bilan qurollantirish zarur. Buning uchun, ishchilarni informatsion texnologiyalarga o‘qitish va malakasini oshirish, ishlab chiqarish, ta’lim va fan integratsiyasini ta’minlash, ish bilan ta’minlangan mutaxassislarni davriy ravishda malakasini oshirib borishni ta’minlash zarur.

Shuningdek, yog‘-moy tarmog‘ini boshqarishning yagona tizimining yo‘lga qo‘yilmaganligi, xususan tarmoqda personalni boshqarishni samarali mexanizmi yo‘lga qo‘yilmaganligi, ishlab chiqarilayotgan mahsulotlar sifatini nazorat qilish mexanizmining samarasizligi bilan bog‘liq muammolarning mavjudligi ilg‘or texnologiyalarni o‘zlashtirishga, investitsiyalarni jalb qilish va tarmoqning jadal rivojlanishiga salbiy ta’sir ko‘rsatmoqda.

Xom ashyo bazasining chegaralanganligi oqibatida tarmoq korxonalarining ishlab chiqarish quvvatlaridan foydalanish darajasi 50 foizdan oshmaydi, bu davlat ishtirokidagi yog‘-moy korxonalar faoliyatining samaradorligi va raqobatbardoshligining pasayishiga olib kelmoqda [4].

Binobarin, “O‘zyog‘moysanoat” uyushmasi faoliyatining asosiy yo‘nalishlari bo‘lib, moyli xom ashyolarni qayta ishlash, yog‘-moy mahsulotlarini ishlab chiqarishga ixtisoslashgan korxonalarni yagona kompleksga birlashtirish, tarmoqni rivojlantirishning o‘rta va uzoq muddatli dasturlarini ishlab chiqish hamda uni amalga oshirish, ichki bozorni sifatli, narx bo‘yicha raqobatdosh yog‘-moy mahsulotlari bilan ta’minlash, yog‘-moy sohasida faol investitsiya siyosatini yuritish, investitsiyalarni, shu jumladan, to‘g‘ridan-to‘g‘ri xorijiy investitsiyalarni keng jalb etish, ishlab chiqarishni modernizatsiyalash va mavjud muammolarni tahlil qilish va ularni bartaraf etish hisoblanadi.

Bundan tashqari, O‘zbekiston Respublikasi Prezidentining 2019-yil 16-yanvardagi PQ-4118-sonli “Yog‘-moy tarmog‘ini yanada rivojlantirish bo‘yicha qo‘shimcha chora-tadbirlar va sohani boshqarishda bozor mexanizmlarini joriy etish to‘g‘risida”gi qarorining [4] 13-bandiga asosan “Yog‘-moy sanoati tarmog‘i kadrlarini qayta tayyorlash va malakasini oshirish ilmiy-amaliy markazi” tashkil etilib, 2019-yilda ilmiy-amaliy markazda 203 nafar mutaxassislar o‘z malakalarini oshirgan. Ilmiy markazning mas’ul xodimlari “Oliya”, “PET agro oil”, “Hayot xusni” kabi bir qator korxonalarda xizmat safarida bo‘lib, mutaxassislari uchun o‘quv mashg‘ulotlari o‘tkazgan. Shuningdek, kichik yog‘-moy korxonalariga sinov laboratoriyalarini tashkil etishda va ularda faoliyat ko‘rsatayotgan mutaxassislar malakasini oshirish amaliy yordam ko‘rsatilgan. Markaz tomonidan yog‘-moy korxonalariga texnika xafsizligi talablarini ta’minlash, yordamchi materiallar sarfini belgilash, nostandart texnikalarni qayta ishlashda zarur bo‘ladigan texnologik rejimlarni tanlash, xodimlarni atestatsiyadan o‘tkazish ishlarini tashkil etish hamda texnologik reglamentlarni ishlab chiqish bo‘yicha xizmatlar ko‘rsatilgan [13].

O‘zbekistonda yog‘-moy sanoati sohasini kompleks rivojlantirishning sakkizta ustuvor vazifasi belgilab olingan, jumladan:

- har bir rahbar-xodim uchun Murojaatnomada keltirilgan vazifalarni o‘zlashtirishni ish dasturi etib belgilash;
- butun dunyoda davom etayotgan koronavirus pandemiyasi davrida ham ishlab chiqarish korxonalarining uzluksiz va samarali faoliyat ko‘rsatishini ta’minlash;
- sohada faoliyat yuritayotgan va bilim olayotgan yoshlarni har tomonlama qo‘llab-quvvatlash jumladan, oliy o‘quv yurtlari va ishlab chiqarish korxonalari integratsiyasi jarayoniga jiddiy e’tibor qaratish;
- iqtisodiyotimizdagi tarkibiy o‘zgarishlar, islohotlarda faol ishtirok etgan xolda sog‘lom raqobat muhitini takomillashtirish;
- raqobatbardosh texnologiyalarni rivojlantirishga qaratilgan investitsiya loyihalar salmog‘ini oshirish;
- oziq-ovqat xavfsizligi va sifatli mahsulotlar ishlab chiqarish borasida korxonalar bilan izchil tadbirlarni olib borish;
- kichik va xususiy sektor korxonalarining rivojlanishiga har tomonlama ko‘maklashish;
- ishlab chiqarishga raqamli texnologiyalarni joriy etgan holda korruptsiyaning har qanday ko‘rinishiga murosasiz munosabatda bo‘lish masalalari shular jumlasidan hisoblanadi.

Yog‘-moy sanoati korxonalarida samaradorlikni ta’minlash resurslar cheklangan sharoitda sarf qilingan xarajatlar evaziga mahsulot yaratilishiga qarab korxonaning iqtisodiy taraqqiyot darajasini belgilaydi. Shuning uchun ham individual, jamoa, qolaversa, davlat miqyosida qaror qabul qilishda sotsial vazifalarni hal qilishda samaradorlikni ta’minlanishiga diqqat qaratish obyektiv zaruriyatga aylanadi.

Hozirgi kunda raqamli iqtisodiyotning rivojlanishi jarayonida masofadan mehnat qilish imkoniyatini ham yaratildi. Shuni alohida ta’kidlash zarurki, masofaviy mehnatning tarqalishini cheklab turadigan omillar qatoriga quyidagilar kiradi:

- dastlabki joriy qilish jarayonida IT infratuzilmasi va dasturiy ta’minot xarajatlari ortishi;
- bir nechta ulangan qurilmalar bilan tarmoqni boshqarishning murakkabligi;
- qo‘shimcha xavfsizlik talablari, kompaniya xavfsizlik xizmatlarining qarshiliklari;
- faoliyatning ayrim sohalarida masofadan turib ishlashning imkoni yo‘qligi;
- ish beruvchilar orasida keng tarqalgan stereotip: samarali ish bu - ofis ishi;
- ko‘plab ish beruvchilar aniq biznes jarayonlarini yaratishga qodir emasligi va istamasligi;
- samarali KPI tizimi va motivatsiyasining yo‘qligi;
- xodimlarning sodiqligi va korporativ madaniyatiga qo‘shilmaslik haqida tashvishlar.

Shu bilan birga, raqamli iqtisodiyot sharoitida masofadan turib ishlash amaliyotiga umumiy ijobiy baho ham berish mumkin, xususan ish beruvchilar tomonidan xodimlarga quyidagi qulayliklar yaratilishi mumkin:

- korxona xarajatlarini tejash;
- ish joyiga bog‘lanmagan holda yaxshi mutaxassis tanlab olish imkoniyati;
- xorijiy mutaxassislar va uzoqdagi mijozlar bilan masofaviy ishlash, bu xizmat safariga borishdan ancha arzonga tushadi;
- bevosita yaqin muloqotda ishlaydigan yuqori malakali mutaxassislar yordamida yanada sifatliroq xizmat ko‘rsatish;
- mehnat samaradorligi, mijozlarga tunu-kun xizmat ko‘rsatish;
- ish joyiga borish uchun vaqt sarflanmaydi (yo‘ldagi tirbandlik, ob-havo sharoitlari), ish beruvchi uchun elektr energiyasi va ofis binolari ijarasida, ish joyini jihozlash borasida tejash.

XULOSA VA TAKLIFLAR

Respublikamizda hozirgi kunda yog‘-moy sanoati korxonalarining umumiy iqtisodiy va moliyaviy barqarorligi, to‘lov qobiliyatini o‘rganish natijalari mazkur korxonalarda boshqaruvni innovatsion takomillashtirish va uni moliyaviy mablag‘lar bilan ta’minlashning ichki manbalari yildan-yilga kamayib bormoqda.

Ammo yog‘-moy sanoati korxonalarining bozordagi mavqei va barqaror iste’molchilar segmentiga ega ekanini hamda yildan-yilga to‘la quvvat bilan ishlash imkoniyati mavjudligini hisobga olganda, tarmoqning innovatsion boshqaruvini yo‘lga qo‘yish imkoniyati mavjudligini asoslab beradi. Bu borada, yog‘-moy sanoati korxonalaridagi ma’nan va jismonan eskirgan asosiy vosita va jihozlar korxonani kelajakda to‘la quvvat bilan ishlashiga monelik qilishini hisobga olib, tarmoqni boshqarishda yangi innovatsion loyihalarni ishlab chiqish va amaliyotga tadbiq etilishini amalga oshirish zarur.

Xulosa qilib aytganda, yog‘-moy sanoati korxonalarida raqamli iqtisodiyot sharoitida personalni boshqarish tizimining o‘ziga xos yo‘nalishlari quyidagilarda namoyon bo‘ladi:

- korxonada mehnat unumdorligini oshishi;
- inson kapitali, mehnat sharoiti, mehnat jarayonlarini loyihalashtirish, mehnatni me’yorlashtirish, personal sonini rejalashtirishn optimallashtirish;
- kadrlarni tanlash, o‘qitish va attestatsiyadan o‘tkazish jarayonlarini rivojlantirish;
- personalni motivatsiyalash va rag‘batlantirishni oshirish;
- mehnat haqi va daromadlarini shakllantirish;
- ishchilarning jamoadagi o‘zaro munosabatlarini mustahkamlash;

- personalni boshqarishda marketing tadqiqotlarini olib borish;
- personal konrolingini yuritish;
- personalni boshqarishni tashkil etish va takomillashtirish.

Shundan kelib chiqib, personalni boshqarish tizimini ikki qismga bo‘lish mumkin:

1. Personalni boshqarishning iqtisodiy tizimi, bu jarayonda ishlab chiqarish va xizmat ko‘rsatish muammolari, taqsimot, moddiy boyliklarini ayriboshlash va iste’mol qilish muammolari yetakchilik qiladi;
2. Personalni boshqarishning ijtimoiy tizimi, ya’ni personalni rivojlantirish masalalari ko‘rib chiqiladi.

Personalni boshqarish usullarida inson kapitalining roli xo‘jalik jarayonini pozitsiyalarda uning ikki afzalligidan kelib chiqadi:

inson xo‘jalik yuritish tizimining resursi sifatida – ishlab chiqarish va boshqaruv jarayoni elementi sifatida ya’ni inson o‘z ehtiyojlariga, qadriyatlariga ega bo‘lgan shaxs sifatida – boshqaruvning asosiy subyekti hisoblanadi.

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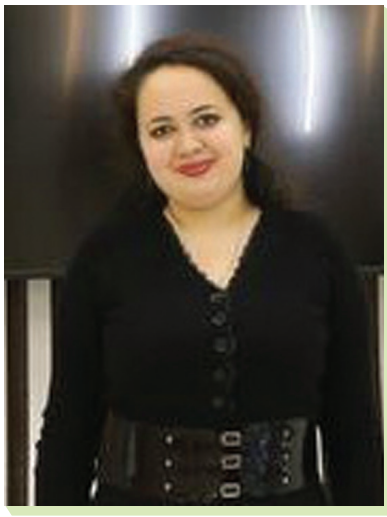

THE INTERSECTION OF SUSTAINABILITY AND ECONOMIC DEVELOPMENT: BALANCING ENVIRONMENT AND BUSINESS NEEDS

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Annotatsiya: Ushbu maqola barqarorlik va iqtisodiy rivojlanish o'rtasidagi munosabatlarni o'rganib, atrof-muhit muammolarini biznes maqsadlari bilan muvozanatlash zarurligini ta'kidlaydi. Unda ular o'rtasidagi uyg'unlikka erishishning muammolari, usullari va natijalari o'rganilib, manfaatdor tomonlar o'rtasidagi hamkorlik va "yashil" tashabbuslarni qabul qilish muhimligi ta'kidlangan. Maqola barqaror iqtisodiy o'sishni rag'batlantirish va biznesning yashil landshaftini rivojlantirish bo'yicha takliflar bilan yakunlanadi.

Kalit so'zlar: barqarorlik, iqtisodiy rivojlanish, atrof-muhit, biznes, muvozanat, manfaatdor tomonlar, yashil tashabbuslar, ijtimoiy mas'uliyat.

Аннотация: В этой статье исследуется взаимосвязь между устойчивостью и экономическим развитием, подчеркивается необходимость сбалансировать экологические проблемы с бизнес-целями. В нем исследуются проблемы, методы и результаты достижения гармонии между ними, подчеркивается важность сотрудничества между заинтересованными сторонами и принятия "зеленых" инициатив. Статья завершается предложениями по стимулированию устойчивого экономического роста и продвижению более экологичного бизнес-ландшафта.

Ключевые слова: устойчивость, экономическое развитие, окружающая среда, бизнес, баланс, заинтересованные стороны, зеленые инициативы, социальная ответственность.

Abstract: This article explores the interplay between sustainability and economic development, highlighting the need to balance environmental concerns with business objectives. It investigates the challenges, methods, and outcomes of achieving harmony between the two, emphasizing the importance of collaboration among stakeholders and the adoption of green initiatives. The article concludes with suggestions to foster sustainable economic growth and promote a more environmentally conscious business landscape.

Key words: Sustainability, economic development, environment, business, balance, stakeholders, green initiatives, social responsibility.

INTRODUCTION

In the face of escalating environmental concerns and the urgent need to address climate change, achieving a harmonious balance between sustainability and economic development has become paramount. The traditional perception of environmental protection as a hindrance to economic progress is shifting, as businesses and policymakers recognize the inherent interdependence between a thriving economy and a healthy planet. This article explores the complex relationship between sustainability and economic development, highlighting the challenges, methods, and outcomes of achieving a balance between the environment and business needs.

LITERATURE ANALYSIS

"The Sustainability Revolution" by Andres R. Edwards (2005):

This book explores the concept of sustainability and its integration into various sectors of the economy. Edwards emphasizes the need for businesses to adopt sustainable practices while still maintaining profitability. He argues that sustainable economic development is achievable through innovation, responsible resource management, and adopting a triple bottom line approach (considering social, environmental, and economic factors).

"Natural Capitalism: Creating the Next Industrial Revolution" by Paul Hawken, Amory Lovins, and L. Hunter Lovins (1999):

In this seminal work, the authors advocate for a shift towards sustainable business practices that are beneficial to both the environment and the economy. They propose the integration of resource efficiency, renewable energy, and the reduction of waste and pollution in industrial processes. The book emphasizes the potential for economic growth and job creation through sustainability initiatives.

"The Economics of Climate Change: The Stern Review" by Nicholas Stern (2006):

Stern's review examines the economic implications of climate change and the costs associated with inaction. He argues that investing in sustainable development and transitioning to a low-carbon economy is not only crucial for environmental reasons but also economically sound. The review emphasizes the importance of policy interventions and carbon pricing mechanisms to incentivize businesses to reduce their carbon footprint.

"Sustainable Development: Economics and Policy" by Jonathan M. Harris and Brian Roach (2014):

This comprehensive textbook provides a multidisciplinary approach to sustainable development, incorporating economic, social, and environmental perspectives. The authors analyze the trade-offs and synergies between economic growth and sustainability goals. They explore policy instruments, such as taxes, subsidies, and regulations, that can promote sustainable economic development while addressing environmental challenges.

METHODS:

To investigate the intersection of sustainability and economic development, a comprehensive review of relevant literature and case studies was conducted. Academic journals, industry reports, and reputable sources were consulted to gather insights on sustainable business practices, green initiatives, and successful examples of environmentally conscious economic growth.

RESULTS:

Sustainability and economic development are two interconnected concepts that focus on achieving long-term prosperity while preserving the environment and natural resources for future generations. Let's explore how these two concepts can be integrated and why they are important.

Sustainability refers to the ability to meet present needs without compromising the ability of future generations to meet their own needs. It involves balancing economic, social, and environmental factors to ensure a holistic approach to development. On the other hand, economic development refers to the process of improving the economic well-being of a society through the creation and utilization of resources to produce goods and services.

Integrating sustainability and economic development is crucial for several reasons:

1. Environmental Protection: Economic development can often result in environmental degradation if not managed sustainably. By integrating sustainability principles, we can ensure that economic activities are conducted in a way that minimizes negative impacts on the environment, promotes conservation of resources, and reduces pollution.
2. Long-Term Prosperity: Unsustainable economic practices can lead to short-term gains but may have detrimental long-term consequences. By embracing sustainable approaches, such as investing in renewable energy, efficient resource management, and environmentally friendly technologies, we can foster long-term economic growth and stability.
3. Social Equity: Sustainability recognizes the importance of social well-being and equity. Economic development should aim to improve the quality of life for all individuals, promote social inclusion, and reduce poverty. By considering social factors alongside economic goals, we can create more equitable and inclusive societies.

4. Innovation and Competitiveness: Sustainability can drive innovation and enhance a country's competitiveness. Embracing sustainable practices often leads to the development of new technologies, business models, and markets. By encouraging sustainable entrepreneurship and research and development, economic growth can be driven by environmentally friendly and socially responsible initiatives.
5. Resource Efficiency: Sustainable development emphasizes the efficient use of resources. This includes reducing waste, optimizing resource allocation, and promoting circular economy principles. By improving resource efficiency, we can reduce costs, increase productivity, and minimize environmental impacts.

To integrate sustainability and economic development effectively, governments, businesses, and individuals must collaborate and take collective action. This can involve implementing sustainable policies and regulations, investing in renewable energy and clean technologies, promoting sustainable consumption and production patterns, and fostering awareness and education about sustainability.

By aligning economic development with sustainable practices, we can create a future where economic prosperity goes hand in hand with environmental stewardship and social well-being.

The intersection of sustainability and economic development refers to the integration of environmental concerns and business needs in a way that promotes long-term social, economic, and environmental well-being. It recognizes that a thriving economy depends on a healthy environment and that sustainable practices can contribute to economic growth.

Balancing the environment and business needs requires a shift towards sustainable development, which involves meeting the needs of the present generation without compromising the ability of future generations to meet their own needs. Here are some key considerations in achieving this balance:

- Environmental stewardship: Businesses must recognize their role as environmental stewards and take responsibility for minimizing their ecological footprint. This involves adopting sustainable practices, reducing resource consumption, managing waste effectively, and investing in renewable energy sources.
- Green innovation and technology: Encouraging and supporting research and development of green technologies can drive economic growth while minimizing environmental impact. This can include renewable energy systems, energy-efficient technologies, waste reduction and recycling methods, and sustainable agriculture practices.
- Corporate social responsibility (CSR): Companies should incorporate social and environmental considerations into their core business strategies. By integrating CSR practices, such as ethical sourcing, community engagement, and philanthropy, businesses can align their operations with sustainable development goals.
- Collaboration and partnerships: Addressing sustainability challenges requires collaboration among businesses, governments, and civil society organizations. Partnerships can foster knowledge sharing, resource pooling, and joint initiatives that promote sustainable economic development.
- Policy and regulation: Governments play a crucial role in creating an enabling environment for sustainable economic development. They can implement policies and regulations that incentivize businesses to adopt sustainable practices, provide support for innovation, and establish frameworks for responsible resource management.
- Education and awareness: Promoting sustainability literacy and raising awareness among businesses and the public are essential for driving change. Education can help businesses understand the benefits of sustainability and provide individuals with the knowledge and skills to make sustainable choices.
- Economic incentives: Governments can provide economic incentives, such as tax breaks or subsidies, to businesses that adopt sustainable practices. This encourages companies to integrate sustainability into their operations while simultaneously promoting economic development.
- Life cycle thinking: Businesses should consider the entire life cycle of their products and services, from raw material extraction to disposal. This approach helps identify opportunities for reducing environmental impact and optimizing resource use at each stage.

By striking a balance between environmental and business needs, sustainable economic development can create a virtuous cycle where economic growth supports environmental protection, and environmental sustainability enhances long-term economic prosperity. This integration is crucial for building a resilient and inclusive economy that can meet the needs of present and future generations.

Shifting Business Paradigms: Increasingly, businesses are embracing sustainability as a core principle, recognizing that long-term profitability and environmental stewardship go hand in hand. This shift is driven by changing consumer preferences, regulatory requirements, and the recognition of potential cost savings through resource efficiency and waste reduction.

Green Initiatives and Innovation: Businesses are implementing sustainable practices by adopting renewable energy sources, reducing greenhouse gas emissions, minimizing waste generation, and promoting circular economy models. These initiatives not only benefit the environment but also lead to increased operational efficiency, improved brand reputation, and access to new markets.

Multi-Stakeholder Collaboration: Sustainable economic development requires collaboration among various stakeholders, including government agencies, businesses, non-governmental organizations, and local communities. Engaging all relevant parties ensures that diverse perspectives are considered, and comprehensive solutions are developed.

DISCUSSION:

The intersection of sustainability and economic development involves addressing several key challenges. One challenge is striking a balance between short-term economic growth and long-term environmental sustainability. Business leaders and policymakers must navigate the tension between immediate financial gains and the preservation of natural resources for future generations.

Another challenge lies in ensuring social equity and inclusivity in sustainable economic development. It is crucial to consider the impacts of sustainability initiatives on marginalized communities, as well as promote fair labor practices and respect for human rights.

Furthermore, fostering innovation and technological advancements is essential for achieving sustainable economic development. Encouraging research and development in clean technologies, promoting green entrepreneurship, and supporting sustainable business models can drive economic growth while minimizing environmental harm.

CONCLUSIONS AND SUGGESTIONS:

The intersection of sustainability and economic development presents both opportunities and challenges. To strike a balance between environmental and business needs, it is imperative to:

- Foster a supportive policy framework: Governments should create regulatory environments that incentivize sustainable practices and penalize unsustainable ones. Economic incentives, such as tax breaks and subsidies, can encourage businesses to adopt green initiatives.
- Promote education and awareness: Raising awareness about the benefits of sustainability and providing training on sustainable business practices can empower entrepreneurs and professionals to make informed decisions that align with environmental and economic goals.
- Encourage collaboration and partnerships: Collaboration among businesses, government entities, and civil society is vital for driving sustainable economic development. Sharing best practices, knowledge, and resources can accelerate progress and lead to collective impact.
- Embrace circular economy principles: Shifting from a linear “take-make-dispose” model to a circular economy approach can minimize waste, promote resource efficiency, and unlock new economic opportunities.

By embracing sustainable practices, businesses can thrive in a rapidly changing world while contributing to the preservation of our planet. Balancing environment and business needs is not only a moral imperative but also a strategic imperative for long-term economic prosperity and societal well-being.

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DAVLAT-XUSUSIY SHERIKLIKNI TASHKIL ETISHNING HUQUQIY-INSTITUTSIONAL MEXANIZMLARI

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Urganch davlat universiteti tayanch doktoranti

Annotatsiya: Maqolada davlat xususiy sheriklik munosabatlarining institutsional asoslarining shakllantirilishi, davlat-xususiy sheriklik munosabatlarining tashkil etilishi va boshqarish bilan shug‘ullanishi, sheriklik loyihalari doirasida ishbilarmon qatlamning davlat va jamiyat bilan munosabatlari tamoyillari va strategiyasini ishlab chiqishi yoritilgan.

Shuningdek, Davlat-xususiy sheriklik munosabatlari infratuzilmani isloh qilish va xizmatlarni taqdim etishda innovatsion hamkorlik shaklini amaliyotga joriy etishga qaratilgan turli yondashuvlar tadqiq qilingan va muallifning ilmiy va amaliy xulosalari shakllantirilgan.

Kalit so‘zlar: davlat-xususiy sheriklik, infratuzilma, boshqaruv, texnologiya, innovatsiya, jamoatchilik, sheriklik munosabatlari.

Аннотация: В статье описывается формирование институциональных основ отношений государственно-частного партнерства, организация и управление отношениями государственно-частного партнерства, разработка принципов и стратегий деловых отношений с государством и обществом в рамках партнерских проектов.

Также были исследованы различные подходы, направленные на реализацию формы инновационного сотрудничества в сфере реформирования инфраструктуры и оказания услуг государственно-частного партнерства и сформированы научно-практические выводы автора.

Ключевые слова: государственно-частное партнерство, инфраструктура, управление, технологии, инновации, общественность, партнерские отношения.

Abstract: The article describes the formation of the institutional foundations of public-private partnership relations, the organization and management of public-private partnership relations, the development of principles and strategies of business relations with the state and society within the framework of partnership projects.

Also, various approaches aimed at implementing the form of innovative cooperation in infrastructure reform and service provision of public-private partnership relations were researched and scientific and practical conclusions of the author were formed.

Key words: public-private partnership, infrastructure, management, technology, innovation, public, partnership relations.

KIRISH

Har bir mamlakatda amalga oshirilayotgan davlat siyosatning asosiy maqsadi fuqarolarning normal hayot kechirish sharoitlarini yaratib berish, ularning ijtimoiy hayotdagi to‘g‘ri pozitsiyasini qo‘llab-quvvatlashdan iborat. Buning uchun mamalakatda aholi uchun birinchi darajali ehtiyojlar, ya’ni kommunal soha, tibbiyot, ta’lim, transport, umuman olganda, butun bir infratuzilma yetarli miqdorda ta’minlangan bo‘lishi, qolaversa, ularning sifati yuqori darajada bo‘lishiga erishilmog‘i lozim. Bu esa o‘z orqasidan ikkinchi muhim masala, ya’ni infratuzilma obyektlarini moliyalashtirish masalalarini qo‘yadi. Aholi sonining yildan-yilga ortib borishi bilan birga mamlakatda kerakli infratuzilmaga talab oshadigan bir davrda davlat byudjeti bu borada qator muammolarga duch kelishi mumkin.

ADABIYOTLAR TAHLILI

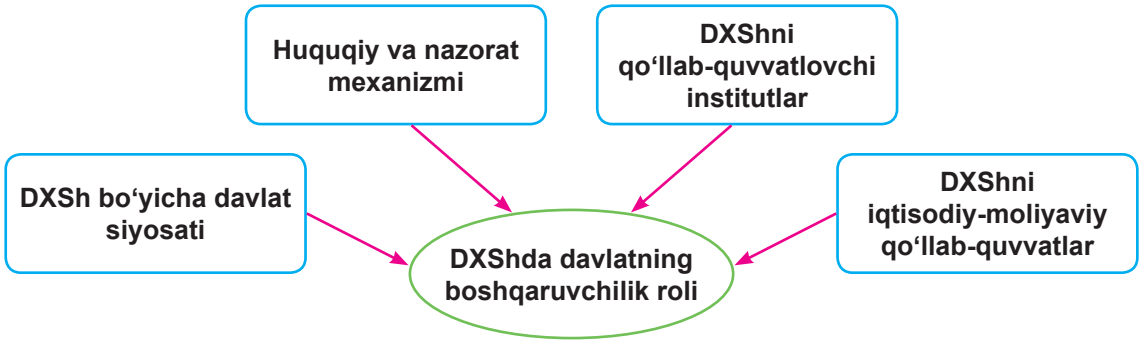
Davlat-xususiy sheriklik munosabatlari infratuzilmani isloh qilish va xizmatlarni taqdim etishda innovatsion hamkorlik shaklidir. Xalqaro Valyuta jamg‘armasi fikriga ko‘ra, DXSh – davlat tomonidan an’anaviy tarzda ta’minlanadigan infratuzilmaviy aktivlar va xizmatlarni xususiy sektor tomonidan taqdim etishga qaratilgan ke-

lishuvdir. Jahon banki esa ushbu munosabatlarni xususiy tomon va davlat organi o‘rtasidagi davlat aktivlarini yaratish yoki xizmatlarini taqdim qilish uchun uzoq muddatli shartnoma ekanligini ta’kidlab, unda xususiy tomon sezilarli katta risklar va boshqaruv uchun javobgarlikni olishini ta’kidlaydi. Tadqiqotchilar E. R. Yeskomb, E. Farkuxarson fikricha, davlat-xususiy sheriklik xususiy sektor tomonidan infratuzilmani qurish, loyihalash, boshqarish borasidagi uzoq muddatli kelishuv va ushbu kelishuvdan maqsad obyektning to‘liq yoki muhim qismini moliyalashtirish uchun xususiy sektor kapitalidan foydalanishni nazarda tutadi. Iossa.Ye. va Martimort.D esa ushbu munosabatlarni quyidagicha ta’riflaydi: “DXSh bu - davlat organi (mahalliy yoki markaziy davlat organi bo‘lishi mumkin) va xususiy tomon o‘rtasidagi ayrim xizmatlarni taqdim etish bo‘yicha shartnomaviy kelishuv bo‘lib, bunda xususiy sektor infratuzilmani qurish yoki yangilash uchun javobgarlikni o‘z zimmasiga oladi, investitsiyalarni moliyalashtirish bo‘yicha kelishuvlarni amalga oshiradi va keyin ushbu obyektni boshqaradi va saqlaydi”.

Davlat-xususiy sheriklik munosabatlarida, ishtirokchilarining maqsadlari uyg‘unligini ta’minlashda eng muhum va asosiy jihatlardan biri huquqiy-institutsional asoslarning mavjud bo‘lishi hisoblanadi. Djeffri Delmon davlat-xususiy sheriklik loyihalarini muvaffaqiyatli amalga oshirish va investitsiya muhitini yaratish 3 ta asosiy omilga bog‘liq ekanligini va ular jarayonni amalga oshirish va rag‘batlantirish uchun xodimlar, jarayonni osonlashtira oladigan qonunchilik va moliyaviy qo‘llab-quvvatlashning mafjudligidan iborat ekanligini ta’kidlaydi. Qayerda yetarli sharoit va muhit yaratilgan bo‘lsa, shuningdek, qabul qilinadigan qarorlar ma’lum yuridik maqomga ega va o‘zgarmas bo‘lsa, ko‘zlangan maqsadga erishish imkoniyati oshishi mumkin. Shu sababdan davlat boshqaruvi va tartibga solish mexanizmlarining mavjud bo‘lishi sheriklik munosabatlarining ajralmas qismi hisoblanadi.

TAHLILLAR VA NATIJALAR

Huquqiy, tartibga soluvchi va siyosiy muhitni yaratish davlat-xususiy sheriklik munosabatlarining barqaror kechishida muhim ahamiyat kasb etadi. Chunki davlat-xususiy sheriklik munosabatlari odatda aniq va kuchli siyosat bilan ta’minlanadi. Xususiy sherik o‘z vazifalarini bajarishda davlat tomonidan siyosat va islohotlarni rejalashtirish, loyihani ishlab chiqish, shartnomada belgilangan majburiyatlarni bajarish bo‘yicha vakolatli sherik bo‘lishini hoxlaydi. Bu o‘z navbatida davlatning o‘z ish uslubini o‘zgartirish va isloh qilishni talab qiladi. Umuman olganda, davlatning davlat-xususiy sheriklik bo‘yicha ishtirokini quyidagicha tasvirlash mumkin:



1 - c h i z m a: Davlatning davlat-xususiy sheriklik bo‘yicha ishtiroki

Davlat-xususiy sheriklik munosabatlarida huquqiy baza har bir mamlakatdagi siyosiy, ijtimoiy-iqtisodiy holatga ko‘ra farqlanadi. Lekin umumiy jarayon ma’lum bir qonunlarning mavjud bo‘lishini taqazo qiladi. Bu xususiy sektor uchun davlat xizmatlarini taqdim etish va foydalanuvchidan muayyan daromad undirishda muhim ahamiyatga ega hisoblanadi.

Huquqiy bazaning mavjudligi davlatga quyidagilarni ta’minlashga imkon beradi:

- o‘zining siyosiy majburiyatini aniq qonun hujjatlari bilan belgilab qo‘yish;
- shartnomaviy kelishuvlar, tarmoq cheklovlari va boshqa parametrlar (loyiha hajmi, shartnoma muddati) nuqtai nazaridan davlat-xususiy sheriklik munosabatlari doirasini aniqlash;
- hukumatning turli organlarining roli va vakolatlarini aniqlashtirish;
- investorlarga loyiha xatari bo‘yicha kafolat berish.

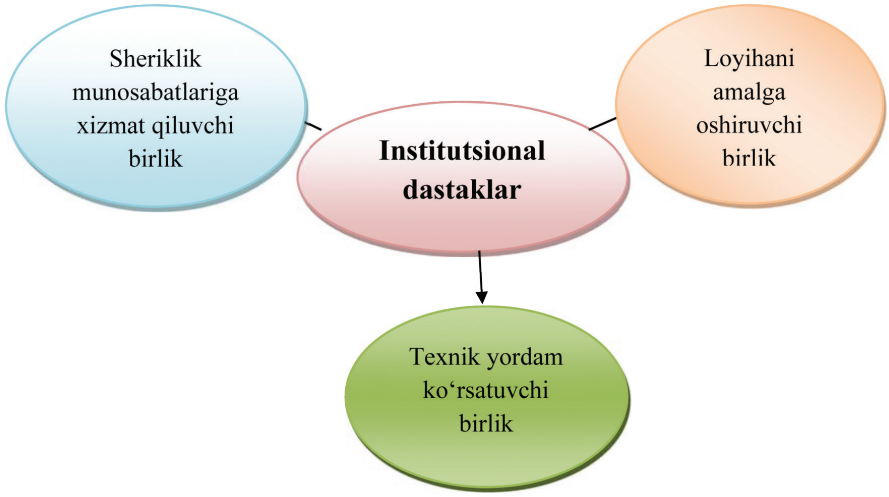
Shuni unutmaslik kerakki, davlat-xususiy sheriklik bo‘yicha yangi qabul qilinadigan qonunlar mavjud qonunchilik normalariga mos tushishi va ularni inkor qilmasligi kerak.

Hukumat islohotlar strategiyasining institutsional talablarini qondirishda bir qator asosiy savollarga javob topishi kerak. Bu savollarga quyidagilar kiradi:

- sheriklik munosabatlarini qo‘llab-quvvatlash uchun institutsional va qonunchilik asoslari mavjudmi? Sheriklik munosabatlarini rivojlantirishda qanday to‘siqlar mavjud?
- manfaatdor tomonlarning avtonomligi va javobgarlik darajasi ularning majburiyatiga mos keladimi?
- hukumatning tegishli darajalari o‘z vazifalaridan voz kechishga yoki qayta ko‘rib chiqishga tayyormi?
- hukumatning tegishli darajalari ayrim nazoratni xususiy sektorga topshirishga tayyormi?
- har bir tashkil etilgan institutda zarur mablag‘lar, xodimlar, o‘qitish va jihozlar mavjudmi?
- har bir muassasa o‘z rolini tushunadimi va jarayonlarni qanday ishlab chiqishni biladimi?

Davlat-xususiy sheriklik mexanizmini qurishda iqtisodiyotda sektorlar faoliyatini qayta ko‘rib chiqishga to‘g‘ri keladi. Chunki bunda xususiy sektor amalda davlat tomonidan ta’minlab kelinayotgan xizmatni bajarishga kirishadi va davlat asosiy jarayonlarning boshqaruvchisi va tartibga soluvchisiga aylanadi. Ko‘plab mamlakatlar davlat-xususiy sheriklik munosabatlarini rivojlantirish borasida aynan institutsional dastaklarning mavjud emasligidan oqsamoqda.

Umuman olganda, davlat-xususiy sheriklikni rivojlantirishda lozim bo‘ladigan institutsonal birliklarga quyidagilar kiradi. (2-chizma).



2 - c h i z m a: Davlat-xususiy sheriklikni tashkil etishda institutsional dastaklar

Sheriklik munosabatlariga xizmat qiluvchi birlik. Sheriklik munosabatlariga xizmat qiluvchi birlik muvofiqlashtirish, sifat nazorati, javobgarlik masalalarini hal qilishga yo‘naltirilgan agentlik shaklida yoki vazirlik tarkibida (masalan moliya vazirligi) tashkil etiladigan alohida bo‘limlardan iborat. Xususiy sektor uchun ushbu birlik shaffoflikni va izchillikni ta’minlashga xizmat qiladi.

Sheriklik munosabatlariga xizmat qiluvchi birlikning vazifalari quyidagi izchillikka asoslandi:

- loyihani identifikatsiyalash va ustuvorliklarni belgilash;
- raqobatni rag‘batlantirish;
- imkoniyatlarni sinchkovlik bilan tekshirish;
- oshkora tender jarayonlariga rioya qilish;
- xodimlarga va davlat aktivlariga tegishli munosabatni ta’minlash;
- davlat resurslaridan eng samarali foydalanishni ta’minlash.

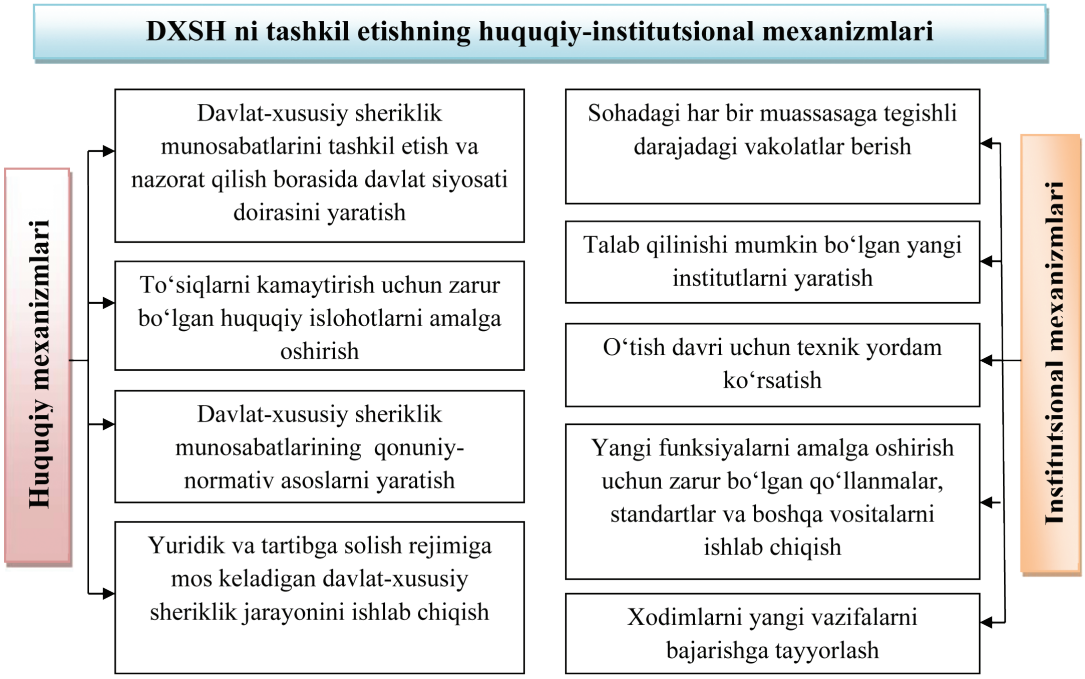
Shu bilan bir qatorda, sheriklik munosabatlariga xizmat qiluvchi birlikni tashkil qilgan paytda uning joylashuvi va tuzilishiga ahamiyat qaratish lozim bo‘ladi. Xususan, birlik vakolatlari to‘g‘ri tashkil etilgan bo‘lishi va vakolatli ijrochi jarayonning mazmun-mohiyatini to‘liq tushunib yetishi kerak bo‘ladi. Shu sababdan jarayon to‘liq malakaga ega bo‘lgan mutaxasislardan tashkil topishi lozim.

Yakuniy ko‘rib chiqilishi kerak bo‘lgan masala sheriklik munosabatlariga xizmat qiluvchi birlik va soha vazirliklari o‘rtasidagi aloqalardir. Ular o‘rtasidagi aloqalar o‘zaro muvofiq bo‘lishi kerak.

Loyihani amalga oshiruvchi birlik. Ushbu birlik loyihalarni rejalashtirish va amalga oshirish vositasi hisoblanadi. Ba’zida u vazirlik bilan bog‘langan yoki mustaqil tarzda bo‘lishi mumkin. Loyihani amalga oshiruvchi ko‘pgina birliklar yirik kapital qo‘yilma loyihalarni qo‘llab-quvvatlash maqsadida tashkil etiladi. Loyihani amalga oshiruvchi birlikning tuzilishi moliyalashtiruvchi va ijrochi agentlikning talablari, loyiha turi va mahalliy kontekstga bog‘liq bo‘ladi. Loyihani amalga oshiruvchi birlik, odatda, loyihaning borishini kuzatib boradi va hisobot beradi. Shuningdek, u loyiha bilan bog‘liq bo‘lgan moliyaviy ishlarni amalga oshiradi, boshqaruv va buxgalteriya hisobi kabi masalalar bilan shug‘ullanadi.

Texnik yordam ko‘rsatuvchi birlik. Hukumat davlat-xususiy sheriklik shartnomalarini tuzishda yetarli tajribaga ega bo‘lmasa, hukumatni qo‘llab-quvvatlash maqsadida advokatlar, moliyaviy tahlilchilar, bitim bo‘yicha maslahatchilar, iqtisodchilar, sotsiologlar kabi mutaxasislar yordamidan foydalanishi mumkin. Hukumat texnik yordam ko‘rsatuvchi birlikni jamoa yoki yakka tartibda yollash mumkin, u holda muvofiqlashtirish jamoa o‘rtasida ta’minlanishi kerak. Maslahatchilar jadallikni saqlab qolishda, hukumat tomonidan ko‘rib chiqiladigan strategiyalarni ishlab chiqishda, davlat-xususiy sheriklik jarayonlarini tahlil qilishda, tender va muzokara jarayonlarida muhim rol o‘ynaydi. Umuman olganda, ushbu jarayon yaxshi tashkil etilgan, siyosiy jihatdan yaxshi himoyalangan va ko‘zlangan natijaga olib kelishi lozim.

Yuqoridagilarni umumlashtirgan holda, DXShni tashkil etshning huquqiy-institutsional mexanizmlarini quyidagicha tasvirlash mumkin (3-chizma).



3 - c h i z m a: DXSh ni tashkil etishning huquqiy-institutsional mexanizmlari

Davlat-xususiy sheriklik tushunchasi ijtimoiy va infratuzilmaviy muammolarni hal qilishga qaratilgan davlat va xususiy sektor hamkorligining huquqiy vositasi sifatida O‘zbekiston uchun nisbatan yangi hodisa hisoblanadi.

Osiyo taraqqiyot banki hisob-kitoblariga ko‘ra, O‘zbekiston har yili ishlab chiqarish va infratuzilmani rivojlantirishga yalpi ichki mahsulotining 7,4 foizini (taxminan 3,6 milliard AQSh dollari) sarmoya kiritishi kerak. Transport, energetika, axborot-kommunikatsiya texnologiyalari, ichimlik suvi va kanalizatsiya, tibbiyot, ta’lim va boshqa muhim sohalarga ehtiyoj sezilmoqda. “O‘zbekiston Respublikasining 2023-yilgi Davlat byudjeti to‘g‘risida”gi qonunga muvofiq, ta’lim sohasiga 58,4 trillion so‘m, sog‘liqni saqlash sohasiga 28,4 trillion so‘m, madaniyat sohasiga 2,5 trillion so‘m, sport xarajatlari 2,3 trillion so‘m va fanni rivojlantirish 1,8 trln so‘mni tashkil etadi.

Ko‘rinib turibdiki, ijtimoiy sohani moliyalashtirishda davlat byudjetiga yetarlicha yuk yuklangan. Tanganing boshqa tomoniga nazar tashlaydigan bo‘lsak, iqtisodiyotning mavjud tarmoqlarida infratuzilma va xizmat ko‘rsatish sifati qoniqarli emasligiga guvoh bo‘lish mumkin. Bunda davlat-xususiy sheriklikni imkon qadar tezroq joriy etish davlat byudjetiga yengillik berishi, shuningdek, ko‘rsatilayotgan xizmatning sifati oshishiga erishilishi mumkin.

O‘zbekistonda O‘zbekiston Respublikasi Prezidentining 2018-yil 5-apreldagi “Maktabgacha ta’lim sohasida davlat-xususiy sheriklik to‘g‘risidagi” PQ-3651-son qarori bilan birinchi marta qonunchilik darajasida DXSh kontseptsiyasi yaratildi. Shunga qaramay, hali munosabatlarni qo‘llab-quvvatlovchi alohida institutlar mavjud emas edi. Rivojlangan mamlakatlar tajribasi shuni ko‘rsatadiki, davlat-xususiy sheriklik munosabatlarini yo‘lga qo‘yishda ushbu munosabatlarni nazorat qiluvchi, boshqaradigan va albatta, muvofiqlashtiruvchi vakolatli organ bo‘lishi shart.

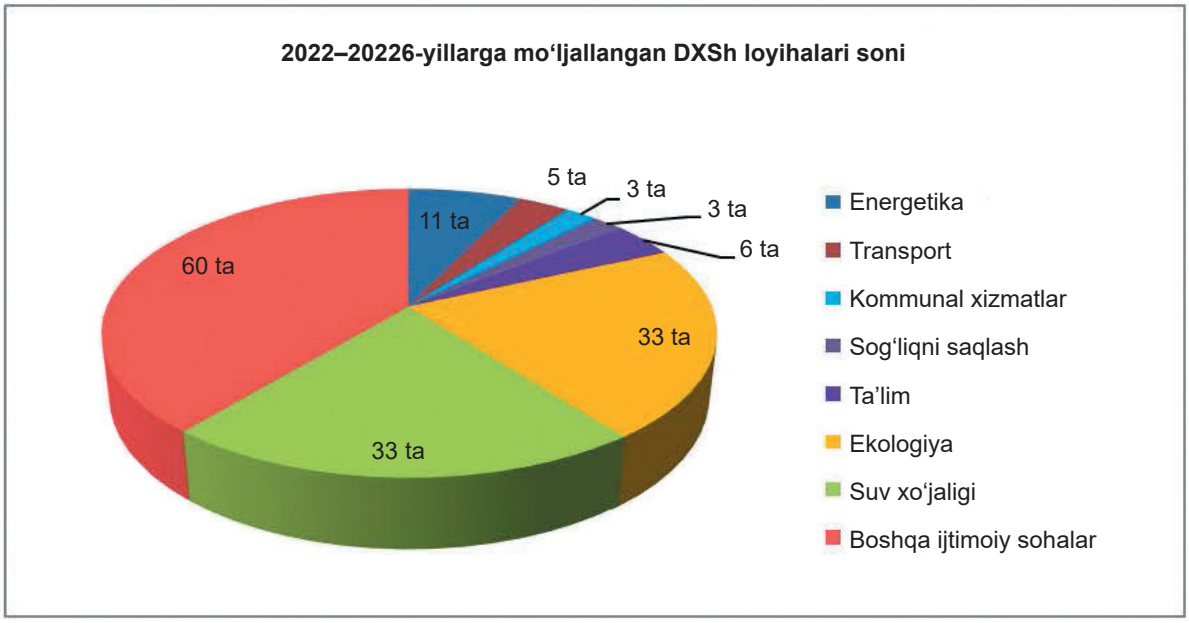
Keyinchalik davlat-xususiy sheriklikni rivojlantirishni qo‘llab-quvvatlash maqsadida O‘zbekiston Respublikasi Prezidentining 2018-yil 20-oktabrdagi PQ-3980-son qarori bilan Moliya vazirligi huzurida yangi davlat muassasasi – Davlat-xususiy sheriklikni rivojlantirish agentligi tashkil etildi. Bu tashkilot davlat muassasasi hisoblanadi va mamlakatimizda davlat-xususiy sheriklik sohasida yagona davlat siyosatini yuritish bo‘yicha

maxsus vakolatli organ hisoblanadi. Tashkil etilgan agentlik loyiha hujjatlarini tayyorlash va tasdiqlashda yordam beradi. Ikkinchidan, kadrlar tayyorlash va loyihalarni monitoring qilish, tender savdolarini o‘tkazish, har ikki tomonning qonuniy manfaatlarini himoya qilish, investorlar, xalqaro moliya va donor tashkilotlar, ilmiy va ekspert hamjamiyatlari, shuningdek, davlat-xususiy sheriklik sohasidagi boshqa ishtirokchilar bilan hamkorlikni tashkil etish. Umuman olganda, u loyiha bilan bog‘liq barcha munosabatlarda investorni qo‘llab-quvvatlaydi.

O‘zbekiston Respublikasi Moliya vazirligi huzuridagi Davlat-xususiy sheriklikni rivojlantirish agentligi mas’ul vazirlik va idoralar bilan birgalikda 2019–2022-yillarda umumiy qiymati 12,4 milliard dollardan ortiq bo‘lgan 437 ta davlat-xususiy sheriklik (DXSh) respublika loyihalari amalga oshirildi.

Har qanday infratuzilma loyihasini amalga oshirishda xususiy sektor o‘z zimmasiga olishi kerak bo‘lgan xavflar mavjud. Shu bois xususiy tadbirkor loyihani amalga oshirishdan avval o‘z huquqlarining qonuniy kafolatlariga ahamiyat beradi. Shu maqsadda 2019-yil 10-mayda “Davlat-xususiy sheriklik to‘g‘risida”gi qonuni imzolandi. Ushbu yirik huquqiy hujjat davlat va xususiy sektorning qonuniy manfaatlarini himoya qiladi. Unda har ikki tomonning huquq va majburiyatlari aniq belgilangan. Qonun loyihasi Moliya vazirligi tomonidan Yevropa tiklanish va taraqqiyot banki ko‘magida tayyorlangan. Shuningdek, Osiyo taraqqiyot banki va Jahon banki Xalqaro moliya korporatsiyasi ekspertlarining fikr-mulohazalari ham qo‘llanildi. Dunyoning yetakchi davlatlari: AQSh, Germaniya, Fransiya, Rossiya, Qozog‘iston, Belarus tajribasi o‘rganildi.

O‘zbekiston Respublikasi Prezidentining 2022-yil 28-yanvardagi “2022–2026-yillarga mo‘ljallangan Yangi O‘zbekistonning taraqqiyot strategiyasi to‘g‘risida” gi PF-60-son Farmoni 2-ilovasi bilan tasdiqlangan Davlat dasturining 105-bandiga muvofiq, davlat-xususiy sheriklik asosida energetika, transport, sog‘liqni saqlash, ta’lim, ekologiya, kommunal xizmatlar, suv xo‘jaligi va boshqa sohalarga qiymati qariyb 14 mlrd dollardan iborat bo‘lgan 154 ta davlat-xususiy sheriklik loyihalarni amalga oshirish belgilangan.



4 - c h i z m a: “2022–2026-yillarga mo‘ljallangan Yangi O‘zbekistonning taraqqiyot strategiyasiga ko‘ra amalga oshirilishi rejalashtirilgan loyihalar soni[1]

Xulosa qilib aytganda, DXSh – mamlakatda barqaror iqtisodiy-ijtimoiy moliyalashtirish muhitini ta’minlash maqsadida, infratuzilma va boshqa xizmatlarni, loyihalashtirish, ta’mirlash, boshqarish va nazorat qilishni ta’minlovchi davlat va xususiy sektor o‘rtasidagi o‘zaro manfaatli hamkorlik shakli hisoblanadi. Davlat-xususiy sheriklik munosabatlarini rivojlantirish har bir davlatning iqtisodiy hayotida va ijtimoiy xizmatlarni yetkazib berishda muhim rol o‘ynaydi. Davlat byudjetining cheklanganlik sharoitida va aholining xizmat ko‘rsatish sifati va normal hayot kechirishga bo‘lgan talabining cheksizlik holatida ushbu munosabatlarni rivojlantirish mamlakat iqtisodiyoti uchun asosiy vazifa bo‘lib qoladi. Davlat tomonidan DXSh ni rivojlantirish borasida amalga oshirilayotgan va amalga oshirilishi rejalashtirilayotgan islohotlarning samaradorligini ta’minlashda sheriklik munosabatlarining huquqiy-institutsional mexanizmi muhim ahamiyat kasb etadi. Mamlakatda DXSh munosabatlarining huquqiy-institutsional mexanizmini riojlantirishda yuqoridagilarga qo‘shimcha tarzda quyidagilarni amalga oshirish maqsadga muvofiq:

1 Berilgan ma’lumotlar asosida muallif tomonidan tayyorlandi

- O‘zbekistonda davlat-xususiy sherikchilik munosabatlarining kelgusida ko‘plab sohalar bo‘yicha amalga oshirilishini inobatga olgan holda, ushbu munosabatlar doirasidagi loyihalarni baholash va monitoringini ta’minlash maqsadida alohida shakldagi loyihalash institutlari tashkil qilinishi kerak;
- O‘zbekistonda davlat-xususiy sherikchilik munosabatlarini samarali tashkil etish borasida kadrlar tayyorlash masalasiga e’tibor qaratish lozim. Bunda oliy o‘quv yurtlarida sheriklik munosabatlari bo‘yicha alohida darsliklarni yaratish va tadqiqotlarni qo‘llab-quvvatlash kerak;
- Aholi o‘rtasida tadbirkorlikning alohida ko‘rinishi sifatida ushbu munosabatlarni tashkillashtirishning ahamiyati bo‘yicha tushuntiruv-maslahat loyihalarini amalga oshirish va ularni ushbu sheriklik munosabatlaridan kengroq xabardor qilish lozim;
- Davlat tomonidan xususiy sherikning qamrov darajasiga qarab imtiyozlar tizimini kengaytirib borish.

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ZAMONAVIY PORTFEL NAZARIYASI ASOSIDA SAMARALI PORTFELNI SHAKLLANTIRISH

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Annotatsiya: Zamonaviy portfel nazariyasi optimal investitsiya portfelini shakllantirishda foydalaniladigan eng asosiy nazariya hisoblanadi. Ushbu maqola zamonaviy portfel nazariyasi va uning samarali portfelni shakllantirishda qo'llanilishi haqida umumiy ma'lumot berishga qaratilgan.

Kalit so'zlar: zamonaviy portfel nazariyasi, portfel investitsiya, investitsiya portfeli, aksiyalar.

Аннотация: Современная портфельная теория является наиболее базовой теорией, используемой при формировании оптимального инвестиционного портфеля. Данная статья призвана дать обзор современной портфельной теории и ее применения при формировании эффективного портфеля.

Ключевые слова: современная портфельная теория, портфельные инвестиции, инвестиционный портфель, акции.

Abstract: Modern portfolio theory is the most basic theory used in forming an optimal investment portfolio. This article aims to provide an overview of the modern portfolio theory and its application in the formation of an effective portfolio.

Key words: modern portfolio theory, portfolio investment, investment portfolio, shares.

KIRISH

Zamonaviy portfel nazariyasini turli aktivlar va ularning diversifikatsiyasi o'rtasidagi munosabatlarni hisobga olgan holda portfelning risk va kutilayotgan daromadlilik nisbatlarini optimallashtirish uchun tizimli yondashuvni taqdim etadi.

Portfel investitsiya – bu aksiyalar, obligatsiyalar va boshqa qimmatli qog'ozlar kombinatsiyasidan tashkil topgan moliyaviy aktivlar to'plamiga mablag'larni investitsiya qilish jarayoni. Investitsion portfelning maqsadi investorlarga investitsiya risklarini kamaytirish va daromadni maksimal darajada oshirishga qaratilgan diversifikatsiyalangan aktivlar portfelini yaratishdir.

Investitsiya portfeli – turli qimmatli qog'ozlar, ya'ni aksiyalar, obligatsiyalar, moliyaviy derivativlar kombinatsiyasidan iborat moliyaviy aktivlar to'plami.

Aksiyalar investitsiya portfelining eng keng tarqalgan tarkibiy qismidir. Qimmatli qog'ozlarni portfel sifatida shakllantirishdan maqsad individual aktivlardan farqli risk – daromad profiliga ega bo'lgan portfelni yaratishdir.

ADABIYOTLAR SHARHI

Zamonaviy portfel nazariyasini AQShlik iqtisodchi olim va Nobel mukofoti laureati Garri Markowitz tomonidan 1950-yillarda ishlab chiqilgan. U portfelni optimallashtirish konseptsiyasi asosida zamonaviy portfel nazariyasining asosini tashkil etuvchi o'rtacha-dispersiya tahlilini ishlab chiqdi. Garri Markowitz[1] 1952-yilda nashr etilgan tadqiqotida investorlarning portfelni shakllantirishda investitsiya portfelini diversifikatsiya qilish, risk va kutilayotgan daromad o'rtasidagi o'zaro bo'g'liklikni o'rgangan. U fanga samarali portfel tushunchasini kiritdi. Unga ko'ra, ma'lum bir risk darajasi uchun yuqori kutilgan daromad yoki ma'lum bir kutilgan daromad uchun eng past darajadagi riskni ta'minlaydigan portfellardir.

Garri Markowitz o'zining ilmiy maqolasida o'zi yaratgan nazariya asosida 100 ta qimmatli qog'ozdan iborat optimal portfelni shakllantirishning matematik asoslarini ko'rsatib bergan edi. Lekin 60-yillarning texnologiyalari

1 Harry Markowitz, "Portfolio Selection", The Journal of Finance, Vol. 7, No. 1 (Mar., 1952), pp. 77-91 (15 pages)

asosida ko‘p sonli aktivlardan iborat optimal portfelni shakllantirishning matematik yechimini topish ancha mushkul vazifa edi. Shuning uchun mavjud risk sharoitida qimmatli qog‘ozlardan kutilayotgan daromadni hisoblashda portfeldan daromadliligi o‘rniga alohida aktivlardan kutilayotgan daromadni baholash uchun mo‘ljallangan modellar yaratila boshladi. Jumladan, William F. Sharpe 1964-yili kapitaldan ko‘rilayorgan daromadni baholash uchun “Kapital aktivlarni baholash modeli”ni ishlab chiqdi. Undan tashqari olim 1966-yili investitsiya portifelining samaradorligini baholash uchun mo‘ljallangan Sharp koeffitsiyentini[2] ishlab chiqdi. Sharpe koeffitsiyenti batafsil tushuntirilgan maqola[3] 1994-yil “The Journal of Portfolio Management” jurnalida chop etilgan edi. Unga ko‘ra, Sharp koeffitsiyenti bir birlik qo‘shimcha riskga to‘g‘ri keladigan qo‘shimcha daromad miqdorini o‘lchaydi.

“Zamonaviy portfel nazariyasi va investitsiya tahlili”[4] darsligida optimal portfelni shakllantirish uchun zarur bo‘lgan Yagona indeks modeli, Ko‘p indeksli modellar, Arbitraj baholash modeli kabi ko‘plab modellarning nazariy asoslari va uni amaliyotda qo‘llashning matematik asoslari keltirib o‘tilgan.

TADQIQOT METODOLOGIYASI

Investitsiya portfelini n ta aktiv asosida shakllantirish mumkin. Biz portfelimiz 2 ta qimmatli qog‘ozdan tashkil topganida optimal portifelni shakllantirish uchun har bir qimmatli qog‘ozning nisbatini hisoblab chiqamiz.

Ikkita aktivdan iborat investitsiya portfeli daromadini baholash uchun quyidagi formuladan foydalanamiz:

$$R_P = X_A * R_A + X_B * R_B \quad (1)$$

Bu yerda
R_P – investitsiya portfelidan kutilayotgan daromad
X_A – A aktivning standart chetlanishi
R_A – A aktivdan portfeldagi og‘irligi
X_B – B aktivning standart chetlanishi
R_B – B aktivdan portfeldagi og‘irligi

Investitsiya portfelimiz ikkita qimmatli qog‘ozdan iborat bo‘lganligi uchun A va B aktiv birgalikda portfelimizning 100 %ini tashkil qiladi, ya’ni

$X_A + X_B = 1 = 100\%$

Bu formulani quyidagicha ifodalashimiz mumkin:

$$X_B = 1 - X_A \quad (2)$$

Bu formulani (1) ga qo‘yadigan bo‘lsak, investitsiya portfelidan kutilayotgan daromad formulasi quyidagicha ko‘rinish oladi:

$$R_P = X_A * R_A + (1 - X_A) * R_B$$

Portfel bo‘yicha kutilayotgan daromad alohida qimmatli qog‘ozlardan kutilayotgan daromadning oddiy o‘rtacha og‘irligiga teng.

Portfelning standart chetlanishini quyidagi formula orqali topishimiz mumkin:

$$\sigma_P = (X_A^2\sigma_A^2 + X_B^2\sigma_B^2 + 2X_A X_B \sigma_{AB})^{1/2}$$

Bu yerda
σ_P – portfel investitsiyaning standart chetlanishi
σ_{AB} –A va B aktivning kovariatsiyasi
σ_A^2 – A aktivning dispersiyasi
σ_B^2 – B aktivning dispersiyasi

Agar biz bu formulaga (2) ni qo‘shadigan bo‘lsak, formulamiz quyidagicha ko‘rinish oladi:

$$\sigma_P = (X_A^2\sigma_A^2 + (1 - X_A)^2\sigma_B^2 + 2X_A(1 - X_A)\sigma_{AB})^{1/2}$$

2 William F. Sharpe, “Mutual fund performance”, Journal of Business. Vol. 39, No. 1, Part 2: Supplement on Security Prices (Jan., 1966), pp. 119-138 (20 pages)
3 William F. Sharpe, "The Sharpe Ratio". The Journal of Portfolio Management. 21 (1): 49–58
4 Edwin J. Elton, Martin J. Gruber, Stephen J. Brown, William N. Goetzmann, “Modern portfolio theory and investment analysis”, the United States of America, 9 th, 2014

Agar $\sigma_{AB} = \rho_{AB}\,\sigma_A\,\sigma_B$ ekanligini hisobga olsak, ρ_{AB} – qimmatli qog‘ozlar A va B aktib o‘rtasidagi korrelatsiya ifodalanganligi sababli formula quyidagicha ko‘rinish oladi:

$$\sigma_P = (X_A^2\sigma_A^2 + (1 - X_A)^2\sigma_B^2 + 2X_A(1 - X_A)\rho_{AB}\sigma_A\sigma_B)^{1/2}$$

Portfelning standart chetlanishi portfeldagi har bir aktivning standart chetlanishlari o‘rta arifmetigiga teng emas.

Portfelni shakllantirishda uning standart chetlanishi topilganidan so‘ng optimal portfelni tanlashda portfelning samaradorligi Sharp koeffitsiyenti orqali baholanadi.

Sharp koeffitsiyent (Sharpe Ratio) – investitsiya yoki investitsiya portfelini bozordagi mavjud risk darajasida investitsiya daromadi samaradorligini baholash uchun hisoblanib, Uilyam F. Sharp[5] tomonidan ishlab chiqilgan.

Sharp koeffitsiyent – portfeldan kutilayotgan daromad va risksiz Stavka o‘rtasidagi burchak koeffitsiyenti.

$$\text{Sharp koeffitsiyent} = \frac{(R_P - R_f)}{\sigma_P}$$

Bu yerda

R_P – Portfelning kutilayotgan daromadi

R_f – Risksiz daromad darajasi

σ_P – Portfel daromadining standart chetlanishi

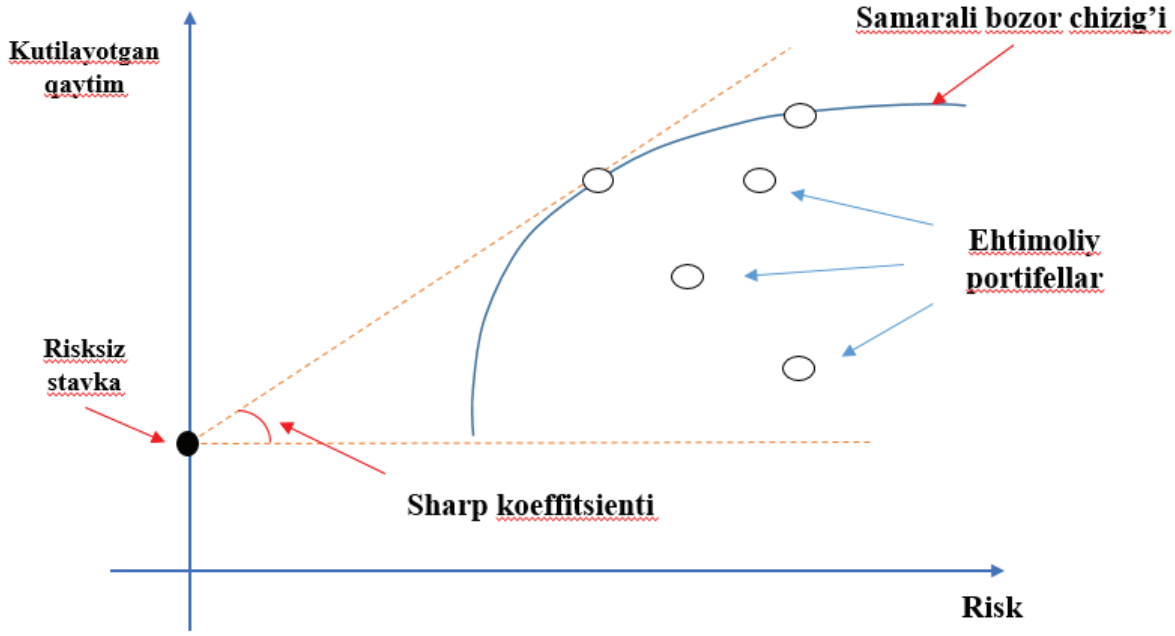
Sharp koeffitsiyent qanchalik yuqori bo‘lsa, investitsion risk miqdoriga nisbatan investitsiya daromadi shuncha yuqori bo‘ladi va shuning uchun ham investitsiya portfeli samaradorligi yuqori bo‘ladi. Sharp koeffitsiyent bitta aksiyani yoki butun portfelning samaradorligini baholash uchun ishlatilishi mumkin.

Sharp koeffitsiyenti investorga bozordagi mavjud riskni ongli ravishda bilgan holda kiritgan investitsiyasi uchun ortiqcha kutilayotgan daromadni baholash uchun zarur. Biroq, investitsiya portfelining samaradorligini baholashda Sharp koeffitsiyentining aniq chegarasi mavjud emas, lekin ko‘plab olimlar tavsiyaviy xarakterga ega bo‘lgan chegaralarini taklif qilishgan. Unga ko‘ra,

Agar Sharp koeffitsiyenti < 1 bo‘lsa, investitsiya portfelining samaradorligi past, ya’ni investitsiya daromadi qabul qilingan risk darajasini etarli darajada qoplamaydi.

Agar 1 < Sharp koeffitsiyenti < 1.99 bo‘lsa, investitsiya portfelining samaradorligi o‘rtacha yoki maqbul darajada deb talqin qilinadi. Ushbu diapazon investitsiya riskka mos keladigan daromadni ta'minlayotganligini ko‘rsatadi.

Agar Sharp koeffitsiyenti > 2 bo‘lsa, investitsiya portfelining samaradorligi yuqori deb hisoblanadi. Investitsiya portfeli kuchli tavakkalchilikka moslashtirilgan daromad keltiradi va bu nisbat qanchalik yuqori bo‘lsa, shuncha investitsiya samaradorligi yuqori bo‘ladi.



5 William F. Sharpe, “A Simplified Model for Portfolio Analysis”, Management Science, Vol. 9, No. 2 (Jan., 1963), pp. 277-293

Sharp koeffitsiyenti risk birligi uchun ortiqcha daromadni baholaydi. Sharp koeffitsiyentidan investitsiyalarning samaradorligini baholash yoki bir nechta portfellarni taqqoslash uchun foydalanilganda, uni boshqa tegishli ko‘rsatkichlar bilan bir qatorda ko‘rib chiqish va investitsiyalarning riskini va daromadlilik xususiyatlarini har tomonlama tahlil qilish zarur.

TAHLIL VA NATIJALAR

Portfelimizning 2 ta qimmatli qog‘ozdan iborat ekanligini aytib o‘tgan edik. Bizning portfelimiz Apple va Microsoft kompaniyalari aksiyalaridan tashkil topgan. Tahlilimiz uchun zarur bo‘lgan ma’lumotlarni www.finance.yahoo.com saytidan yuklab oldik. Bunda har ikkala kompaniyaning fond birjasidagi oxirgi 5 yillik aksiyalarining kunlik statistikasini yuklab oldik. Tahlil uchun aksiyalarning kunlik bahosi emas, balki ularning kunlik o‘zgarishini olishimiz zarur. Buning uchun ikkala kompaniyaning ham aksiyalarining kunlik bahosini logorifmlab olishimiz zarur. Logorifmlashdan maqsad o‘zgaruvchilarni yagona o‘lchov birligiga keltirish hisoblanadi.

1 - j a d v a l: Apple va Microsoft kompaniyalarining so‘ngi 5 yildagi aksiyalarining o‘zgarish statistikasi

Sana	Apple	Microsoft		
20/02/2018	46,23	100,41	Apple	Microsoft
21/02/2018	45,54	98,39	-1,50%	-2,03%
22/02/2018	46,11	99,08	1,23%	0,70%
23/02/2018	46,04	97,54	-0,15%	-1,57%
26/02/2018	46,38	98,63	0,72%	1,11%
27/02/2018	46,28	98,61	-0,21%	-0,02%
28/02/2018	46,79	100,01	1,11%	1,41%
08/02/2023	183,31	334,29	-0,26%	0,73%
09/02/2023	183,95	337,34	0,35%	0,91%
10/02/2023	186,01	348,10	1,11%	3,14%
13/02/2023	184,92	342,33	-0,59%	-1,67%
14/02/2023	185,01	338,05	0,05%	-1,26%
15/02/2023	183,96	333,56	-0,57%	-1,34%

Bu jadvalda 2 va 3-ustunlarda kompaniyalarning fond birjasidagi aksiyasining 5 yillik statistikasi berilgan. 4 va 5-ustunlarda 5 yillik aksiya qiymatining logorifmlash natijasida olingan natijalari qayd etilgan. Endigi vazifa aksiyalarning kunlik o‘rtacha o‘zgarishi, standart chetlanishi, kovariatsiyasi va portfelning samaradorligini aniqlash uchun zarur bo‘lgan risksiz stavkasini topamiz.

2 - j a d v a l: Apple va Microsoft kompaniyalari aksiyalarining umumiy statistik ko‘rsatkichlari

	Umumiy statistika	
O'rtacha o‘zgarishi	0.110%	0.096%
Standart chetlanish	2.101%	1.968%
Kovariyatsiya	0.032%	
Risksiz stavka	0.008%	

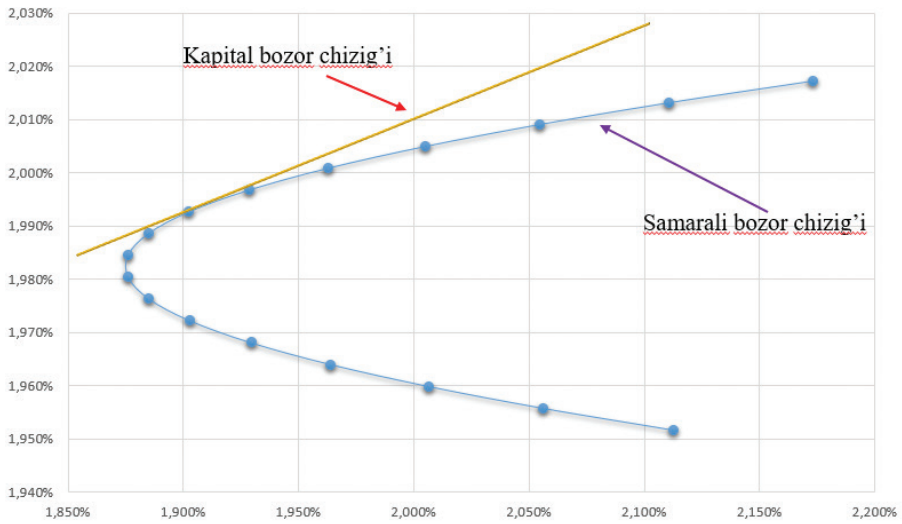
Ushbu jadvalni tahlil qiladigan bo‘lsak, Apple kompaniyasi aksiyalarining kunlik o‘rtacha o‘zgarishi Microsoft kompaniyasi aksiyalarining kunlik o‘rtacha o‘zgarishiga nisbatan yuqori, shuning uchun ham Apple kompaniyasining standart chetlanishi yuqoriroq, ya’ni bu ko‘rsatkich 2.101 % ekanligini ko‘rishimiz mumkin. Standart chetlanish aksiya narxlarining o‘zgarishi bilan bog‘liq riskni ham ifodalaganligi uchun har ikkala kompaniyaning ham standart chetlanish natijasini ijobiy baholashimiz mumkin. Aksiyalarning kovariyatsiyasidan esa 0.032 % natija olingan. Bu jadvalda, shuningdek, risksiz stavka ham berilgan bo‘lib, tahlil uchun tanlab olingan kompaniyalar AQShda joylashganligi sababli ushbu davlat tomonidan emissiya qilingan 1 yillik davlat g‘aznachilik obligatsiyalarining 5 yillik o‘rtacha o‘zgarish statistikasini hisoblaymiz va erishilgan natijani risksiz stavka sifatida olamiz. Bunda risksiz stavkasini topish uchun zarur ma’lumotlar ba’zasi www.home.treasury.gov saytidan yuklab olingan.

3 - j a d v a l: Ikkita aktivdan iborat optimal investitsiya portfelini shakllantirish statistikasi

Portfolio og‘irligi		Portfolio statistikasi		
R_A	R_B	R_P	σ_P	
Apple	Microsoft	Qaytim	Standart chetlanish	Sharpe koef
130%	-30%	2,017%	2,173%	92,46%
120%	-20%	2,013%	2,111%	95,00%
110%	-10%	2,009%	2,054%	97,40%
100%	0%	2,005%	2,005%	99,60%
90%	10%	2,001%	1,963%	101,53%
80%	20%	1,997%	1,928%	103,13%
70%	30%	1,993%	1,902%	104,33%
60%	40%	1,989%	1,885%	105,08%
50%	50%	1,985%	1,876%	105,36%
40%	60%	1,980%	1,876%	105,13%
30%	70%	1,976%	1,885%	104,41%
20%	80%	1,972%	1,903%	103,22%
10%	90%	1,968%	1,929%	101,59%
0%	100%	1,964%	1,964%	99,59%
-10%	110%	1,960%	2,006%	97,29%
-20%	120%	1,956%	2,056%	94,74%
-30%	130%	1,952%	2,112%	92,01%
Optimal portfel		1,985%	1,876%	105,36%

Ushbu jadvalda ikkita aktivdan iborat optimal portfelni shakllantirishning matematik natijasi keltirilgan. Unga ko‘ra, 1 va 2-ustunlarda har bir aktivning portfeldagi og‘irliklari nisbati berilgan. Optimal portfelni shakllantirishdagi asosiy maqsad ham portfeldan eng yuqori daromad keltiradigan aktivlarning nisbatini topishdan iborat. 3-ustunda (1)-formuladan foydalangan holda portfeldan kutilayotgan daromad hisoblangan. 4-ustunda portfelning standart chetlanishi hisoblangan bo‘lib, bu ko‘rsatkich qancha kichik bo‘lsa, portfelning riskliligi past hisoblanadi. So‘nggi 5-ustunda Sharp koeffitsiyenti hisoblangan bo‘lib, yuqorida ta’kidlab o‘tganimizdek, bu koeffitsiyentda portfelning samaradorligi aniqlanadi va bu ko‘rsatkichga qarab biz aktivlarning portfeldagi tasodifiy og‘irligini topamiz. Bu natija bizga optimal portfelni shakllantirishimiz uchun matematik asos bo‘lib xizmat qiladi. Sharp koeffitsiyenti eng yuqori natijasi aktivlarning o‘g‘irligi 50:50 bo‘lganida 105,36% natijaga erishdi. Demak, bundan kelib chiqadiki, portfelimiz optimal daromadga ega bo‘lishi uchun ikkita aktivning nisbati 50:50 bo‘lishi zarur, degan xulosa chiqarishimiz mumkin.

Bu natijani grafikda quyidagicha tasvirlashimiz mumkin.



1 - g r a f i k: Optimal portfelni shakllantirishda aktivlar kombinatsiyasi

Grafikdagi samarali bozor egri chizig‘i berilgan bo‘lib, u portfeldagi aktivlarning turli xil kombinatsiyalarini o‘zida mujassamlashtirgan. Shuningdek, unda kapital bozori chizig‘i berilgan bo‘lib, uning samarali bozor chizig‘i bilan kesishish nuqtasi bizga optimal portfelni ko‘rsatib beradi.

XULOSA VA TAKLIFLAR

Xulosa qilib aytganda, fikrimizcha, fond bozoridagi savdolarning hajmini oshirish, aksiyalarning ichki qiymati va daromadliligini baholash uchun, avvalo, fond bozorida tarqatilayotgan ma’lumotlarning shaffofligini oshirish, fond bozori saytlarida aksiyalarni baholash uchun zarur bo‘lgan keng axborot bazasini shakllantirish zarur. Bundan tashqari, fond bozoridagi savdo hajmining kamligiga, ya’ni bir nechta sababni ko‘rsatish mumkin. Bular:

- Ham yuridik, ham jismoniy shaxslarda moliyaviy savodxonlikning pastligi. O‘zbekistonda faoliyat yuritayotgan ko‘plab yirik MCHJlar o‘zlarining huquqiy maqomini o‘zgartirib, AJga aylanib, qimmatli qog‘ozlarini fond bozoriga joylashtirib, o‘zlarining faoliyatini moliyalashtirish o‘rniga, qimmat bank kreditlarini ma’qul ko‘rishadi, ya’ni ular fond bozoridan moliyaviy resurs jalb qilishning naqadar samarali ekanligidan xabardorligi past. Bundan tashqari, ko‘plab jismoniy shaxslar ham qimmatli qog‘ozlarga qanday qilib investitsiya kiritish mumkinligini bilishmaydi.
- Fond bozorida erkin muomalada bo‘lgan qimmatli qog‘ozlarning soni kam. Bugungi kunda O‘zbekistondagi AJ soni 600 dan oshgan va ularning barchasining ham aksiyalari fond birjalarida erkin sotilmaydi. Yildan yilga xususiylashtirish jarayonlari jadal amalga oshirilayotgan bo‘lsa-da, bu nimagadir AJ soni tez o‘sishiga olib kelmayapti.

Fikrimizcha, yuqoridagi muammolarning kelasi yillarda qanday yechilishi va kapital bozorini tartibga solib turuvchi mukammal qonunchilik bazasining shakllanishi O‘zbekiston fond bozorlarini rivojlantirish istiqbollarini belgilab beruvchi asosiy omil hisoblanadi.

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ISTE'MOLCHILARNING QANDOLAT MAHSULOTLARIGA BO'LGAN TALABLARINI RAQAMLI PLATFORMALAR ORQALI TADQIQ QILISH YO'LLARI

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Annotatsiya: Ushbu maqolada iste'molchilarning qandolat mahsulotlariga bo'lgan talablarini aniqlashning raqamli texnologiyalarda marketing tadqiqotlarini amalga oshirish yo'llari, ularni sharhlash, iste'molchilarni segmentlarga ajratish usullari o'rganilgan va ulardan kelib chiqib marketing tadqiqotlarini aynan qandolat mahsulotlari bozorida samarali qo'llash bo'yicha takliflar keltirilgan.

Kalit so'zlar: qandolat mahsulotlari, bozor, raqamli marketing, marketing tadqiqotlari, marketing xizmatlari, segment, segmentlash yo'llari.

Аннотация: В данной статье изучаются способы проведения маркетинговых исследований в цифровых технологиях для определения требований потребителей к кондитерским изделиям, их интерпретация, методы разделения потребителей на сегменты и на их основе вносятся предложения по эффективному применению маркетинговых исследований на рынке кондитерских изделий.

Ключевые слова: кондитерские изделия, рынок, цифровой маркетинг, маркетинговые исследования, маркетинговые услуги, сегмент, способы сегментации.

Abstract: In this article, the ways of conducting marketing research in digital technologies to determine the requirements of consumers for confectionery products, their interpretation, the methods of dividing consumers into segments are studied, and based on them, suggestions are made for the effective application of marketing research in the confectionery market.

Key words: confectionery, market, digital marketing, marketing research, marketing services, segment, ways of segmentation.

KIRISH

O'zbekiston qandolat mahsulotlari bozori ishtirokchilari asosan Rossiya, Ukraina va mahalliy ishlab chiqaruvchilar hissasiga to'g'ri keladi. Axolining oziq-ovqat tovarlari, shu bilan birga, qandolat mahsulotlariga bo'lgan talablarini to'laqonli qondirish, eksportbob mahsulotlar ishlab chiqarish va ularning importini qisqartirish, iqtisodiyotning sifat darajasini yanada oshirishda bunday mahsulotlar ishlab chiqarish muhim ahamiyatga ega. Iste'molchilarning qandolat mahsulotlari savdosida oylar davomida narxlar indekslari 2021-yil yanvar oyida 1,2 foiz, fevral oyida 1,7 foizga, oktyabr oylarida 1,9 foizga o'sgan bo'lsa, iyul oyida 0,1 foizga kamaydi. Bu esa qandolat mahsulotlari narxlarining o'zgarib borishi oylar davomida nomutanosibligi mavjudligi uning savdosi va ishlab chiqarish jarayonlarida samarali marketing tadqiqotlari o'tkazish muhim ahamiyat kasb etadi. Aholining asosiy ehtiyojlarini ta'minlab turuvchi asosiy iste'mol mahsulotlarimizdan bo'lgan qandolat mahsulotlari ishlab chiqarishni rivojlantirish hamda ichki bozorda ularning raqobatbardoshligini oshirish masalalarini hal etish hozirgi dolzarb vazifalardan biri hisoblanadi.

FOYDALANILGAN ADABIYOTLAR TAHLILI

Jahonda qandolat mahsulotlari marketingi, uning tadqiqoti bo'yicha bir qator olimlar o'z ilmiy asarlari va tadqiqot ishlarida o'rganganlar. Rus olimlaridan Y. A. Petina va M. V. Kravchenko qandolat mahsulotlari marketing tadqiqotlari bo'yicha o'z ilmiy ishlarida asosiy e'tiborni iste'molchilarni segmentlarga ajratish hamda bozor tadqiqotiga qaratgan. [1]

Yana bir rus olimlaridan biri O. Kurtushina qandolat maxsulotlari marketingi, bozorda uning o'rnini oshirishda tovar strategiyasini amalga oshirish yo'llari bo'yicha tadqiqotlar olib borgan [2].

Xorij olimlarining marketing tadqiqotlarida turli xil ta'riflar, uning roli va ahamiyati haqida qarashlar mavjud. Masalan, A. Diane, E. Dixtl, X. Hershgen va ma'lum darajada F. Kotler marketing tadqiqotlarini marketingni boshqarish jarayoniga tegishli funktsiyalarning tarkibiy qismi deb hisoblashadi [3, 4]. F. Kotler marketing tadqiqotlariga bergan ta'rifida kompaniya oldida turgan marketing vaziyati bilan bog'liq holda zarur bo'lgan ma'lumotlar doirasini tizimli ravishda aniqlash, ularni to'plash, tahlil qilish va hisobot berish sifatida izohlaydi [5].

Ushbu tadqiqotlarning aksariyatida an'anaviy marketing va uni amalga oshirish strategiyalari bo'yicha izlanishlar amalga oshirilgan. Qandolat mahsulotlarining marketing tadqiqotlarini raqamli platformalarda amalga oshirish bo'yicha metodologik usullar to'liq ishlab chiqilmagan, lekin raqamli platformalarda marketing jarayonlarini amalga oshirishga oid tadqiqotlar o'tkazish bo'yicha bir qator xorijlik olimlar izlanishlar olib borishgan.

Iqtisodchi olim P.Bains asarlarida sanoat korxonalari uchun kommunikatsiya va raqamli platformalarning ahamiyati, xaridor va ishlab chiqaruvchilar o'rtasidagi aloqalarni o'rnatish strategiyalari yoritib berilgan. U o'z tadqiqot ishlarida yuqori darajadagi aloqalarni yo'lga qo'yishda raqamli marketing ko'plab aloqalarni osonlashtirishi hamda mahsulot va xizmatlarni o'z vaqtida taqdim qilishda va iqtisodiy jihatdan rag'batlantirish uchun foydalanilishi mumkinligini izohlab o'tgan [6].

TADQIQOT METODOLOGIYASI

Tadqiqot ishida qandolat mahsulotlari marketing tadqiqotlarini amalga oshirishda ilmiy abstraktsiya, tizimli tahlil, ekspert baholash, nazariy-falsafiy, obyektiv yondashuv, anketa so'rovlari o'tkazish va tahlil etish usullaridan foydalanilgan.

TAHLIL VA NATIJALAR

Qandolat mahsulotlari ishlab chiqarish va savdosida Rossiya, Ukraina, Polsha, AQSh, Angliya, Xitoy jahon bozorida yetakchi mamlakatlar hisoblanadi. Statistika hisob-kitoblariga qaraganda, Rossiya Federatsiyasida qandolat mahsulotlarini iste'mol qilish 2022-yilda 4,5 kg ni tashkil etgan, 2019-yilgacha bo'lgan davrda bu ko'rsatkich 5,1 kg ga to'g'ri kelgan. Chunki ushbu davrda qandolat mahsulotlari ishlab chiqarishda yetakchi bo'lgan Rossiya va Ukraina hududlarida vujudga kelgan siyosiy-iqtisodiy vaziyatlar natijasida shakarli mahsulotlar 21 foizga, unli shirinliklar 25 foizga, shokolad mahsulotlari 30 foizga oshishi kuzatildi. Inqiroz sharoitida qandolat mahsulotlari ishlab chiqarish ham o'zgardi.

Qandolat mahsulotlari ishlab chiqaruvchi korxonalar ichki va tashqi bozorlarga kirishlaridan oldin iste'molchilar xulq-atvorlarini o'rganishlari va bozor holatini tahlil qilishlari hamda bashoratlarini amalga oshirishlari kerak. Korxonalar raqamli axborot vositalarini qo'llash orqali xaridorlarni jalb qilishlari va iste'molchilar bilan uzoq vaqtga eng yaxshi hamkorga aylanishlari mumkin.

O'zbekistonda qandolat mahsulotlari ishlab chiqaruvchilar ko'p bo'lib, ular ichida "Crafers" korxonasi alohida o'rinda turadi. Bugungi kunda uning xodimlari soni 800 nafardan ortiq bo'lib, korxona 150dan ortiq assortimentdagi qandolat mahsulotlarini ishlab chiqarmoqda. Ishlab chiqarish quvvati yiliga 47500 tonnani tashkil qiladi. Dunyoning yetakchi ishlab chiqaruvchilarining texnika va texnologiyalari bilan jihozlangan va yuqori sifatli qandolat mahsulotlarini ishlab chiqarishga qaratilgan. Asosiy texnologik dizayner Sankt-Peterburgda joylashgan «Mossa Engineering» kompaniyasi bo'lib, u mahsulotlarning laboratoriya sinovlarini boshqaradi.

Korxona turli xil qandolat mahsulotlarini ishlab chiqaradi: pechene, vafli, marmelad, Marshmallow, karamel va boshqa turdagi shirinliklar, shuningdek, shokolad mahsulotlarining keng assortimentini ham. Ishlab chiqarishda ishlatiladigan xom ashyo va materiallar ISO 9001, 22000 oziq-ovqat xavfsizligi standartlariga javob beradi. 15 dan ortiq mamlakatlarga o'z mahsulotlarining eksportini yo'lga qo'ygan [7].

1 - j a d v a l: "Crafers" korxonasi veb sayti tahlili

№	Ko'rsatkichlar	Korxona ma'lumotlari
1.	Sayt manzili	https://crafers.uz/uz/
2.	Mamlakat	O'zbekiston
3.	Ijtimoiy tarmoqlarda akkauntlari mavjudligi	Facebook, Instagram, Youtube
4.	Aloqa kanallari manzillari	Tel. +998 71 207 7 207 email: info@crafers.uz
5.	Korxona to'g'risida ma'lumot mavjudligi	mavjud
6.	Boshqa kontentlar	Ish o'rinlari bandi, Yangiliklar bandi, 3 xil til (o'zbek, rus, ingliz), Savol yo'llash bo'limi
7.	Saytga joylangan mahsulotlari soni	Shokolad: 23 xil, Pechene: 5 xil, Karamel: 11 xil, Fayli: 5 xil, Kreker: 3 xil, Marmelad: 10 xil, Marshmelou: 4 xil

“Crafers” korxonasi veb-sayti mavjud bo‘lsa-da, lekin Instagram, Facebook, ijtimoiy tarmoqlarda ham mijozlari bilan aloqani yo‘lga qo‘ygan. https://www.instagram.com/crafersuz/ orqali tadqiqotni amalga oshiramiz. Tadqiqotga ko‘ra bir oy davomida kontent postlari soni 7 taga oshib, 866 tani, bir kontentga eng ko‘p “like”lar soni 40,9 tani tashkil etgan bo‘lsa-da, ijtimoiy tarmoq a’zolar soni 75,6 mingtadan 75,5 ming nafarga kamaygan. Bu esa ijtimoiy tarmoqda faoliyat yuritayotgan SMM ishchilari faoliyati muxlislarga yoqmaganidan dalolat beradi.

2 - j a d v a l: “Crafers” korxonasi Instagram tahlili (15.05.2023)

№	Ko‘rsatkichlar	01.05.2023	01.06.2023
1.	Kontent postlari	859	866
2.	Ijtimoiy tarmoq a’zolari soni	75,6 ming	75,5 ming
3.	Bitta kontentga eng ko‘p “like”lar soni	40,8 ming	40,9 ming
4.	Bitta kontentga eng ko‘p fikr-izohlar soni	4571	4620

Ijtimoiy tarmoqda korxona faoliyatini tadqiq qilishda ER (Engagement Rate) aniqlash muhim hisoblanadi.

ER (Engagement Rate) - bu korxonaning ijtimoiy tarmoqdagi nashrlari bilan tomoshabinlarning faolligini aks ettiruvchi ko‘rsatkich. ER qanchalik katta bo‘lsa, nashrlar korxonaning obunachilari uchun shunchalik qiziqarli bo‘lishi va ular buni “Like” hamda sharhlar shaklida bildirishidir.

ER (obunachilarning qatnashish darajasi) quyidagi formula bo‘yicha hisoblanadi:

$$ER = \frac{\text{interactions}}{\text{followers}} \text{x}100\ \%$$

Bu yerda obunachilar (followers) - bu hisob qaydnomasidagi obunachilarning soni.

O‘zaro aloqalar (interactions=likes+comments+saves) - bu ma’lum vaqt davomida o‘zaro ta’sirlar soni (yoqtirishlar, sharhlar, shaxsiy xabarlar, “ulashish” tugmachasini bosish) bu yerda o‘rtacha hisoblash amalga oshiriladi. “Crafers” korxonasi Instagram ijtimoiy tarmog‘idagi faoliyatini tahlil qiladigan bo‘lsak, 01.06.2023 kuni korxona ko‘rsatkichi ER=4722 foizni (40900/866*100=4722) 01.05.2023 kuni esa ER=4749 foizni (40800/859*100=4749) tashkil etgan. Bundan ko‘rinadiki, eng ko‘p izoh va fikrlar bo‘yicha bu ko‘rsatkich iyun oyining boshida kamayganini ko‘rishimiz mumkin [8].

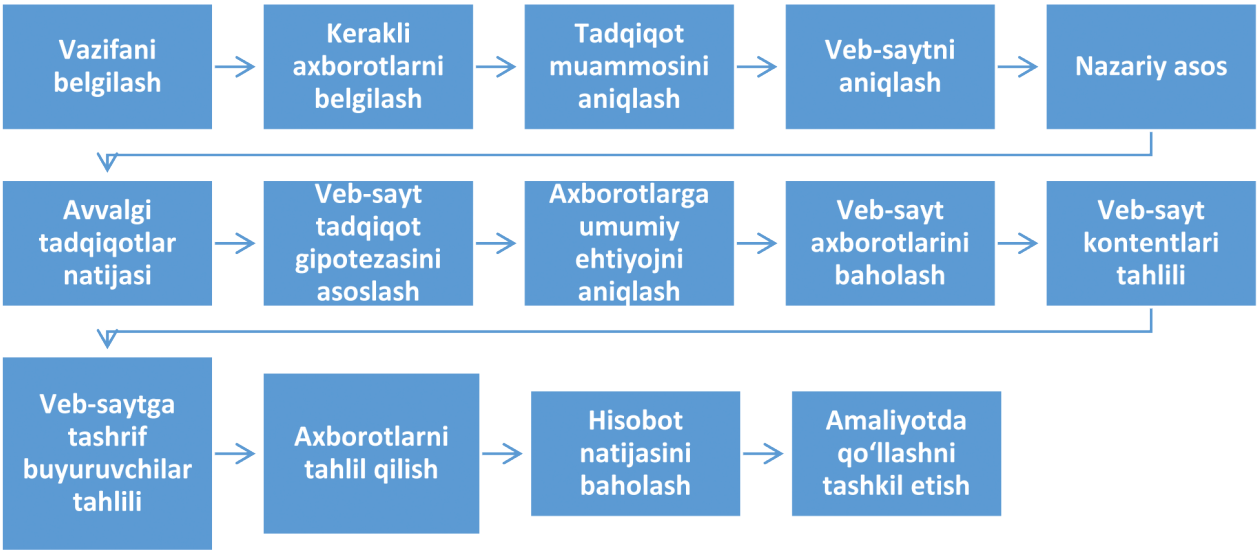
Marketing tadqiqotini amalga oshirishda axborotlarni to‘plash usullari hisoblangan ijtimoiy so‘rovnoma, savol-javob (sotuvchilar va xaridorlar bilan intervyu) va kuzatuv usullari keng qo‘llaniladi. Ijtimoiy so‘rovnomada eng ko‘p tarqalgan tadqiqot vositasi anketa-so‘rovnoma usulidir. Qandolat mahsulotlari bozorini o‘rganishda anketa so‘rovlari birlamchi ma’lumotlar yig‘ishning eng samarali vositasi hisoblanadi. Har bir savol keng miqyosda ishlatilishidan oldin tanlash orqali ba’zi iste’molchilar orasida sinab ko‘rilishi kerak.

Yuqorida aytilganidek, marketing tadqiqotlarida axborotlarni yig‘ishning samarali va eng ko‘p tarqalgan vositasi sifatida anketa-so‘rovnoma usulidan keng foydalaniladi. Chunki ushbu tadqiqot usuli ijtimoiy tadqiqotlarda keng qo‘llaniladi va ma’lumotlarni kam xarajat qilib, tez to‘plash imkonini beradi. Olib borilgan tadqiqotlardan ma’lumki, iste’molchilar xohish va istaklari asosida tuzilgan so‘rovnomalar yordamida tizimdagi kamchilik va muammolarni aniqlash, ushbu muammolarga kelgusida yechim topish, shuningdek, ko‘zlangan samaradorlikning oshirish mumkin.

Zamonaviy va samarali tadqiqot usullaridan biri bo‘lgan onlayn ijtimoiy tarmoqlar (facebook, telegram, odnoklassniki) orqali ijtimoiy so‘rovnomalar o‘tkazildi. Internet tadqiqotlari an’anaviy axborot to‘plash vositalariga qaraganda qulay, kam vaqt va kam xarajat talab etadi. Shu sababli, ijtimoiy so‘rovnomalarni o‘tkazishda internet tarmoqlaridan foydalanildi.

Korxona internet tarmoqlarida marketing tadqiqotlari web-sayt hamda ijtimoiy tarmoqlardagi kontentlariga iste’molchilar tashrifi, fikr-mulohazasi va tovarlarga munosabatlari to‘g‘risida axborot to‘plash, tahlil qilish va baholash jarayoni tarzida olib boriladi. Raqobatli kurash sharoitlarida kompaniya muvaffaqiyatli faoliyat ko‘rsatish uchun bozordagi barcha o‘zgarishlarni: xaridorlar talabi, narxlar nisbati, raqobatchilar xatti-harakatlarini kuzatib borishi, shuningdek, yangi mahsulotlar yaratishi, distribyutorlik tarmog‘iga yangi elementlarni joriy qilishi lozim.

Internet veb-saytlarida tadqiqot o‘tkazish bosqichi 1-rasmda keltirilgan.



1 - r a s m: Onlayn marketing tadqiqot o'tkazish bosqichlari

Internet tarmoqlarida korxona o'z faoliyati uchun zarur bo'lgan ma'lumotlar olishida va iste'molchilar bilan munosabatlarini yo'lga qo'yishda axborot tizimlarini samarali tashkil qilish muhim xisoblanadi. Internetda marketing tadqiqotlari o'tkazishni an'anaviy tadqiqotlardan ajratib turuvchi asosiy farqlar axborot to'plash usullari va ma'lumot manbalari hisoblanadi.

Tadqiqot rejasi birlamchi va ikkilamchi ma'lumotlardan foydalanishni ko'zda tutishi mumkin. Birlamchi ma'lumotlar mazkur loyihani amalga oshirishda muayyan maqsadda to'planadi. Ikkilamchi ma'lumotlar esa boshqa maqsadlar uchun olingan, ma'lum bir shakldagi axborotlar hisoblanadi.

Odatda, tadqiqotlar vazifani to'liq yoki qisman hal qilish uchun to'g'ri keluvchi hamda birlamchi ma'lumotlar to'plash uchun xarajatlarni qisqartirishga imkon beruvchi ikkilamchi ma'lumotlar tahlilidan boshlanadi. Istalgan holatda ham ikkilamchi ma'lumotlar boshlang'ich nuqta bo'lib, nisbatan arzon va oson topiladi.

Ikkilamchi ma'lumotlarning asosiy manbalari quyidagilardan iborat:

- korxona faoliyati haqidagi ichki ma'lumotlar;
- Internet orqali olish mumkin bo'lgan ma'lumotlar. Bu holatda web-sahifa va web-saytlar, ma'lumotlar to'plami, telekonferensiya va fayl serverlari manba vazifasini bajarishi mumkin.

Zarur ma'lumotlarni ikkilamchi ma'lumotlar tarkibidan topishning imkoni bo'lmagan yoki bu ma'lumotlar to'liq, aniq va yetarli darajada ishonchli bo'lmagan yoki eskirib qolgan hollarda birlamchi ma'lumotlarni to'plashga to'g'ri keladi. Birlamchi ma'lumot to'plashning asosiy usullari so'rovlar, kuzatuv usuli va eksperimentlar o'tkazish hisoblanadi.

Ma'lumot to'plashda foydalaniluvchi usullar o'tkazilayotgan tadqiqot turiga qarab ikki xil – birlamchi yoki ikkilamchi usullarga taqsimlanadi.

Ikkilamchi marketing tadqiqotlari o'tkazishda birinchi o'ringa Internetda zarur axborotlarni qidirish usullari chiqadi. Bugungi kunda asosiy qidiruv vositalari qidiruv tizimlari va kataloglar hisoblanadi. Bir qator hollarda, ulardan foydalanish yetarlicha samara bermagan sharoitlarda tematik saytlar, «sariq sahifalar» va boshqa resurslar bo'yicha «qo'lda qidirish» amalga oshiriladi.

Birlamchi axborot to'plashda ma'lumot to'plashning asosiy usuli sifatida Internet-so'rovlari, kuzatuv va eksperimentlar xizmat qiladi.

Internet-so'rovlar o'tkazishning eng keng tarqalgan usuli anketa so'rovlari hisoblanadi. Anketa respondentlar fikrini bilish uchun kiritilgan bir qator savollardan iborat bo'ladi. Bu vosita moslashuvchanligi va universalligi bilan ajralib turishi sababli u birlamchi ma'lumotlar to'plashning eng keng tarqalgan vositasi sanaladi.

Har qanday vazifaga jiddiy yondashuv uni hal qilish mumkin bo'lgan usullarni tahlil qilishdan boshlanadi. Internetda axborot izlashni ikkita asosiy usul yordamida amalga oshirish mumkin bo'lib, ular maqsad va vazifalardan kelib chiqqan holda birgalikda yoki bir-biridan alohida qo'llanishi mumkin:

1. **Qidiruv tizimlaridan foydalanish** – bugungi kunda ushbu usul ma'lumot izlashning eng asosiy usullaridan biri hisoblanadi. Uning qo'llanishi tizimga qidiruv argumenti sifatida beriluvchi tayanch so'zlarga asoslanadi. Natijada detalli ko'rib chiqish talab qilinuvchi Internet resurslari ro'yxati olinadi. Eng to'g'ri keluvchi natijani olish tezaurus tuzish bo'yicha oldindan ishlashni talab qiladi;
2. **Gipermatn ssilkalar bo'yicha izlash** – Internetdagi barcha saytlar bir-biri bilan giperssilkalar orqali bog'liqligi sababli axborot izlash brauzer yordamida ssilkalar bilan bog'langan web-sahifalarni ketma-

ketlikda ko‘rib chiqish yo‘li bilan amalga oshirilishi mumkin. Qidiruvning bu turiga kataloglar, tasnifiy va tematik ro‘yxatlar va turli ma’lumotnomalardan foydalanishni kiritish mumkin. Bunday usul eng ko‘p mehnat talab qiladi, biroq web-sahifalarni «qo‘lbola» ko‘rib chiqish chuqur tahlil talab qiluvchi axborot izlashning yakuniy bosqichlarida yagona to‘g‘ri usul bo‘lib chiqishi mumkin.

XULOSA VA TAKLIFLAR

Qandolat mahsulotlari ishlab chiqarishni samarali tashkil etishda eng avvalo marketing tadqiqotlarini samarali tashqil etish maqsadga muvofiq. Qandolat mahsulotlari bozorini tahlil qilish va korxonalar raqobatbardoshligini oshirishda uning faoliyati tahlili, ya’ni, moliyaviy holati, bozorda raqobat kuchlarining joylashuvi, raqobatchilarning qiyosiy tahlilini o‘tkazish, tadqiqot natijalariga ko‘ra korxona faoliyatini takomillashtirish va raqobatbardoshligini oshirish maqsadida chora-tadbirlarni ishlab chiqish kabi bir qator vazifalarni hal qilish orqali erishiladi. Marketing tadqiqotlarini samarali va tizimli ravishda amalga oshirishda zamonaviy tadqiqot texnologiyalaridan biri bo‘lgan internet orqali tadqiqotni amalga oshirish kam xarajatlarni talab etadi.

Internet veb-saytlarida tadqiqot olib borishni quyidagi qoidalar asosida amalga oshirish ma’qul:

1. Faqat bir manbaga tayanmang. Tarmoq ma’lumotlari internet saytlari ma’lumotlariga nisbatan o‘zaro tekshiriladi va tarmoq materiali ishonchli ekanligi tasdiqlangandan so‘ng ma’lumot olinadi.
2. Internetda tor tadqiqot mavzusi asosida tadqiq qilish kerak. Internet qidiruv tizimlari ko‘p ma’lumotlarga kirish imkonini beradi va buning natijasida aniqlashtirmoqchi bo‘lgan ma’lumotlar o‘z aksini topmaydi. Internetda qidiruvni boshlashdan oldin, qidiruvni yo‘naltirish va cheklash uchun juda aniq savollar hamda kalit so‘zlar orqali amalga oshirish ma’qul.
3. Qidiruv tizimlarining samaradorini tanlay olish. Google, Bing, Rambler, Yahoo va boshqa qidiruv tizimlari bir-biridan qanday ishlashi, qancha tarmoqni izlashi va ulardan qanday natijalarga erishishda farq qiladi. Har bir qidiruv tizimi nima qilishini va undan qanday qilib eng yaxshi foydalanishni o‘rganish muhim hisoblanadi. Ularning har biri siz uchun turli xil narsalarni topishi mumkinligi sababli, har doim bir nechta qidiruv tizimidan foydalanish mumkin. Ixtisoslashgan qidiruv tizimlari va ma’lumotnomalar uchun siz 2500 dan ortiq qidiruv tizimlari va kataloglarni o‘z ichiga olgan “Beaucoup” yoki dunyoning 230 dan ortiq mamlakatlaridagi qidiruv tizimlarini o‘z ichiga olgan “Search Engine Colossus International Search Engines” kataloglari mavjud.
4. Foydali sayt havolalarini saqlab qolish. Tarmoqda tadqiqot qilishda ko‘p foydali va foydali bo‘lmagan havolalarga duch kelinadi. Brauzerning «Tarix» funktsiyasida tashrif buyurilgan sayt havolalari qoladi, bu esa qidiruvda yana qayta sayt manzilini topish imkonini beradi. Yana bir “xatcho‘p” funktsiyasiga ham saqlab qo‘yish mumkin, bu esa qidiruvni yanada osonlashtiradi.

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INVESTITSIYA MUHITI VA FAOLIYATI NATIJALARINI BAHOLASH USLUBLARI

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Annotatsiya: Ushbu maqolada investitsion muhit, O‘zbekiston iqtisodiyotida jozibador investitsiya muhitini tashkil etish, investitsiya faoliyatini takomillashtirish, uning manbalarini shakllantirish, qulay investitsiya muhitini yaratish, milliy iqtisodiyotni rivojlantirishda investitsiya muhitiga ta’sir etuvchi omillar o‘rganilgan. Amaliyotda asosiy kapitalga o‘zlashtirilgan investitsiyalar hajmi tahlili keltirilgan. Hududiy investiya muhitini tashkil etishdagi omillar, muammolar va ularning yechimlari tahlil qilingan.

Kalit so‘zlar: investitsiya, investitsion muhit, investitsiya loyihalari, hududiy investitsion, investitsiya muhitini baholash. investor, investitsion faoliyat, investitsiyalarni moliyalashtirish.

Аннотация: В данной стате рассматриваэтся инвестиционная среда, создание привлекателной инвестиционной среды в экономике Узбекистана, совершенствование инвестиционной деятелности, формирование ее источников, создание благоприятной инвестиционной среды, факторы, влияющие на инвестиционную среду в развитие народного хозяйства. Анализ объема инвестиций в основной капитал дан на практике. Анализируются факторы, проблемы и пути их решения в организатсии региоланой инвестиционной среды.

Ключевые слова: инвестиции, инвестиционная среда, инвестиционные проекты, регионалноэ инвестирование, оценка инвестиционной среды. инвестор, инвестиционная деятелност, инвестиционноэ финансирование.

Abstract: This article examines the investment environment, the creation of an attractive investment environment in the economy of Uzbekistan, the improvement of investment activity, the formation of its sources, the creation of a favorable investment environment, the factors affecting the investment environment in the development of the national economy. The analysis of the volume of investments in fixed capital is given in practice. Factors, problems and their solutions in the organization of the regional investment environment are analyzed.

Key words: investment, investment environment, investment projects, regional investment, assessment of investment environment. investor, investment activity, investment financing.

KIRISH

Bozor iqtisodiyoti sharoitida investitsiya resurslarini joylashtirish va ulardan samarali foydalanish uchun investitsiya muhiti umumiy mezon bo‘ladi. Qulay investitsiya muhiti investitsiyalardan samarali, manzilli va maqsadli foydalanish imkoniyatini yaratadi. Qulay investitsiya muhiti mamlakatga kapital olib kelishni rag‘batlantiradi, investorlar faolligini oshiradi, aks holatlarda, qulay investitsiya muhiti shakllanmasdan investitsiya xavfi darajasi ortib boradi, kapitalning tashqariga chiqib ketishi kuchayadi va natijada investitsiya faoliyati so‘na boshlaydi.

Jumladan, investitsiya muhiti mavhum tushuncha bo‘lib, uning muayyanligini investitsiya faoliyatini amalga oshirishning maqsadga muvofiqligi va jozibadorligini aniqlaydigan iqtisodiy, ijtimoiy, tashkiliy, huquqiy, siyosiy hamda boshqa shart-sharoitlarning umumlashtiruvchi xususiyatlari belgilab beradi. Investitsiya faoliyatiga ta’sir ko‘rsatuvchi bu omillarning o‘zaro bog‘liq majmuasi u yoki bu mamlakat iqtisodiyotidagi hal qiluvchi investitsiya muhiti hisoblanadi. Bu haddan tashqari ko‘p o‘lchovli, murakkab va hajmdor tushunchadir.

MAVZUGA OID ADABIYOTLAR TAHLILI

Aksariyat iqtisodchilar «investitsion muhit» tushunchasini bir xil talqin qilsalarda, ammo uning muayyan turkumiy tarkibiga kelganda va uni baholash uslublari haqida fikr yuritganda, ularning ta’rif va yondashishlari bir-birlaridan sezilarli darajada farq qiladi. Shu bilan birga, «investitsiya muhiti» «investitsiya iqlimi» tushun-

chasining sinonimi sifatida ham ishlatiladi. Professor Sh.I.Mustafakulovning fikricha “Mamlakatning investitsiya jozibadorligini baholash bo‘yicha aniq uslubiyat, biron bir xalqaro qonun bilan belgilanmagan, shu bois oxirgi vaqtlarda investitsiya jozibadorligini baholovchi turli uslubiyatlar qo‘llanmoqda. Ayrim iqtisodchilar fikricha, investitsiya jozibadorligi kapitalni qo‘yishdan tushgan tushumning darajasi orqali aniqlanadi. Ushbu yondashuv qo‘llashning juda tor sohasini qamrab oladi, chunki aniq va to‘g‘ri natijalarni olish uchun investitsiyalar risk (xatar) darajasi bir xil bo‘lgan taqdirda amalga oshirilishi lozim, bu esa amalda deyarli mumkin emas”[1].

Investitsion muhitga baho berishda iqtisodiy sharoitlar, davlatning investitsion siyosati, investitsion faoliyatning me’yoriy-huquqiy bazasi hisobga olinadi. Mamlakatda investitsiya muhitini yanada yaxshilash, to‘g‘ridan to‘g‘ri investitsiyalarni jalb etishni rag‘batlantirish, investorlarning bu boradagi davlat siyosatining izchilligiga bo‘lgan ishonchini mustahkamlash va investorlar bilan ishlashda davlat tuzilmalarining mas’uliyatini oshirish maqsadida, O‘zbekiston Respublikasi Prezidentining 2018-yil 1-avgustdagi PF-5495-son «O‘zbekiston Respublikasi investitsiya muhitini tubdan yaxshilash chora-tadbirlari to‘g‘risida»gi, Farmoni[2] qabul qilindi.

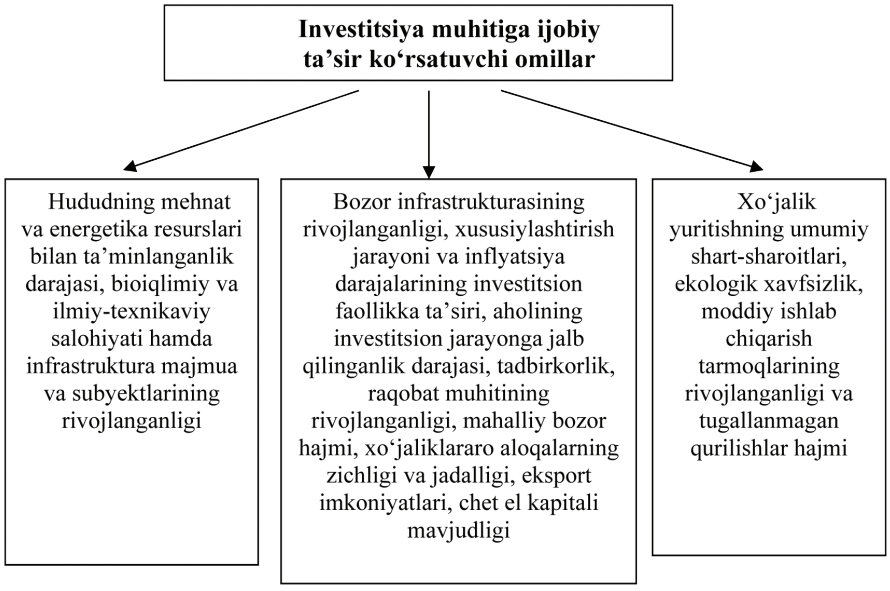
Investitsiya muhiti – u yoki bu voqelikda biznes yuritish uchun zarur bo‘lgan iqtisodiy, ijtimoiy va boshqa tashkiliy shart-sharoitlar majmuini o‘z ichiga oladi. Ya’ni, bizning tabirimizga ko‘ra investitsiya muhiti - muayyan mamlakatga investitsiyalar kiritishning maqsadga muvofiqligi va jozibadorligini aniqlaydigan iqtisodiy, ijtimoiy, tashkiliy, siyosiy va boshqa shart-sharoitlar mavjudligining ijobiy yoki salbiy tomonlarini anglatadi[3]. Investitsion muhitga baho berishda iqtisodiy sharoitlar, davlatning investitsion siyosati, investitsion faoliyatning me’yoriy-huquqiy bazasi hisobga olinadi. Darhaqiqat, O‘zbekiston Respublikasi Prezidenti Shavkat Mirziyoev raisligida 2023-yil 11-iyulda “Investitsiyalar jalb qilishni yanada kengaytirish bo‘yicha qo‘shimcha chora-tadbirlar” yuzasidan bo‘lib o‘tgan videoselektor yig‘ilishida qo‘yidagilar ta’kidlandi. “Yangi loyihalar hisobidan qo‘shimcha 3 milliard dollar to‘g‘ridan to‘g‘ri investitsiyalar jalb qilish masalalari muhokama qilindi.

Bu borada eng katta imkoniyatlardan biri oliy darajadagi xorijiy tashriflar doirasida erishilgan kelishuvlar hisoblanadi”[4].

Investitsion muhitga baho berishda uchta asosiy yondashuvni ajratib ko‘rsatish mumkin[5].

Birinchi yondashuv – tor ma’no va tarkibga asoslangan bo‘lib, u yalpi ichki mahsulot, sanoat mahsulotlari ishlab chiqarish hajmi va milliy daromad dinamikalarini; milliy daromadni taqsimlash dinamikasini, jamg‘arma va iste’mol nisbatini; investitsion faoliyatni qonuniy tartibga solish holatini; alohida olingan investitsion bozorlar, shuningdek, fond va pul bozori rivojini baholash orqali ifodalanadi.

Ikkinchi yondashuv – kengaytirilgan, ko‘p omillik bo‘lib, u investitsion muhitga ta’sir ko‘rsatuvchi quyidagi ijobiy omillarni e’tiborga olish va baholashga asoslangan (1-chizma).



1 - c h i z m a: Investitsion muhitga ijobiy ta’sir ko‘rsatuvchi omillar va shart-sharoitlar tasnifi

1 Mustafakulov Sh. I. Investitsion muhit jozibadorligi. Ilmiy-amaliy qo‘llanma / Sh.I.Mustafakulov. – Toshkent: Baktria press, 2017. – 320-b.
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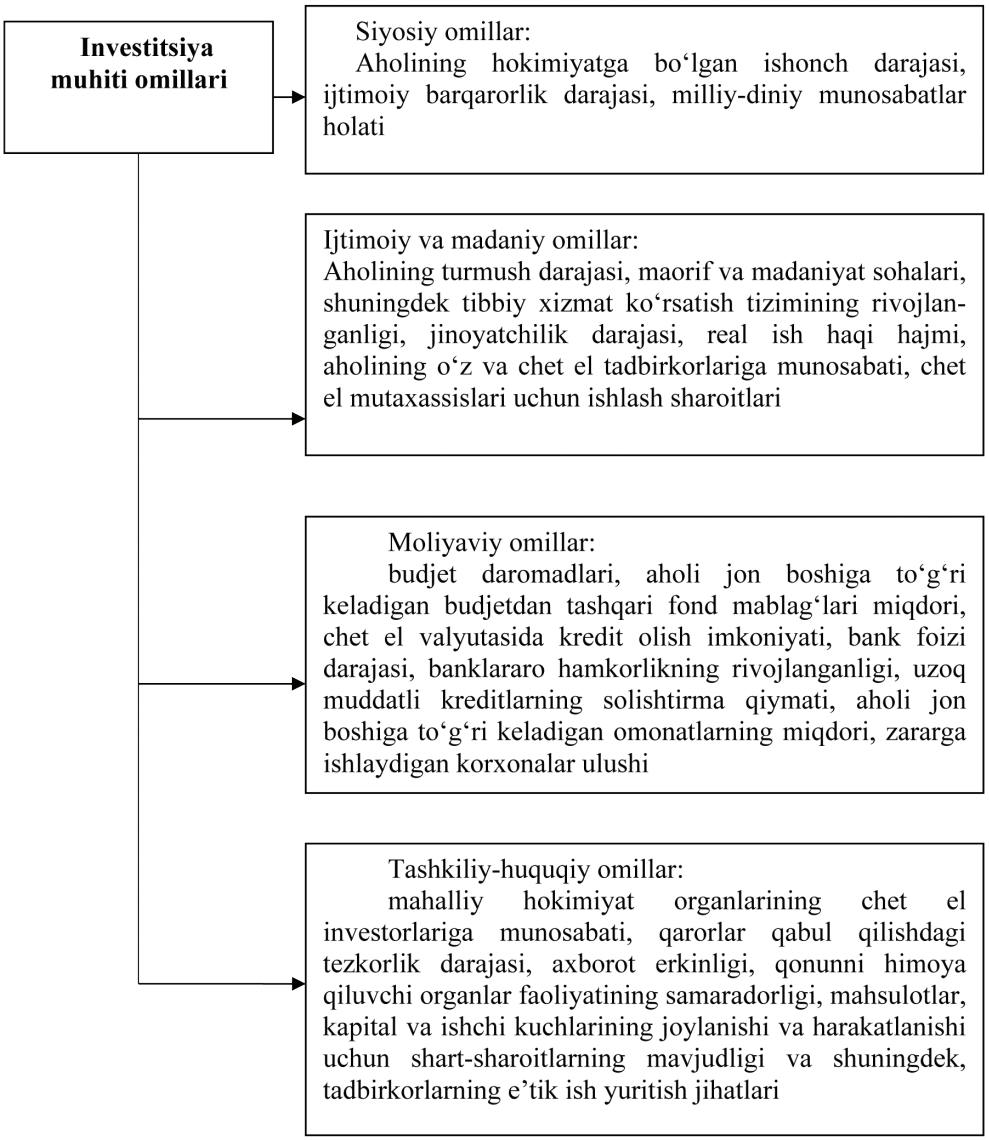
4 Xalq so‘zi gazetasi, 2023-yil 12-iyul
5 Игошин Н.В. Инвестиции. Организация управления и финансирование: -М.:ЮНИТИ-ДАНА. 2001. С.116-118

1. Hududning mehnat va energetika resurslari bilan ta’minlanganlik darajasi, bioiqlimiy va ilmiy-texnikaviy salohiyati hamda infrastruktura majmua va subyektlarining rivojlanganligi.
2. Bozor infrastrukturasining rivojlanganligi, xususiylashtirish jarayoni va inflyatsiya darajalarining investitsion faollikka ta’siri, aholining investitsion jarayonga jalb qilinganlik darajasi, tadbirkorlik, raqobat muhitining qo‘layligi, mahalliy bozor hajmi, xo‘jaliklararo aloqalarning jadalligi, eksport imkoniyatlari, chet el kapitali mavjudligi.
3. Xo‘jalik yuritishning umumiy shart-sharoitlari – ekologik xavfsizlik, moddiy ishlab chiqarish tarmoqlarining rivojlanganligi va tugallanmagan qurilishlar hajmi.

Yuqoridagi umumiy xarakterda keltirilgan omillar o‘z navbatida qulay investitsion muhit yaratish nuqtai-nazaridan quyidagi siyosiy, ijtimoiy madaniy, moliyaviy va tashkiliy-huquqiy omillar doirasida e’tiborga olinishi lozim (2- chizma):



2 - c h i z m a: Investitsiya muhitiga ta’sir etuvchi omillarning tarkibiy turkumlari va ular tatbiq etiladigan asosiy yo‘nalishlar

Ko‘p omilli yondashuvning o‘ziga xos xususiyatlari quyidagilardan iborat:

- investitsion muhit va investitsion xavf darajasi kategoriyalarining o‘zaro bog‘liqligi;
- investitsion muhitning asosiy kapital va iqtisodiyotning real sektoriga bo‘lgan investitsiyalar bilan bog‘liqligi;
- investitsion muhitning obyektiv xususiyatlariga diqqat e’tibor;
- investitsion muhitning alohida olingan investorlar xohish irodasiga bog‘liq emasligi,
- ushbu yondashuvning ko‘p xususiyatga egaligi.

TARAQQIYOT ПРОГРЕСС PROGRESS

Uchinchi yondashuv - risk (xatar) tarafdorlari odatda investitsion muhitni tashkil etuvchilari sifatida ikkita asosiy mezonni ko‘rsatadilar:

birinchisi, investitsion salohiyat va investitsion risk darajalarining holati bo‘lsa,

ikkinchisi, investitsion risk va ijtimoiy-iqtisodiy salohiyat darajalarining o‘zaro bog‘liqligidir.

Dunyo mamlakatlarida investitsion muhitga baho berish uslublari bir-biridan farq qiladi va aksariyat hollarda makroiqtisodiy sohaga nisbatan baho beriladi. Masalan, Yaponiyada investitsion muhitning bayoniy tavsifi berilib, miqdoriy baho qo‘llanilmaydi. AQShda esa bir-biriga bog‘liq to‘rtta ko‘rsatkich, ya’ni ishbilarmonlik faolligi, xo‘jalik yuritish tizimining rivojlanganlik darajasi, investitsiyalarning iqtisodiy samaradorligi, soliq siyosatining asosiy tashkil etuvchilari orqali aniqlanadi. AQShda reyting natijalari har yili «Yillik statistik karta»da e’lon qilinadi. «Euromoney» jurnali rivojlangan mamlakatlar yirik banklari vakillari bo‘lgan ekspertlardan ma’lumot to‘plash usulidan foydalanish bilan bir qatorda u yoki bu omilning holati haqida statistik axborotni ham hisobga oladi. Bu omillar qatorida quyidagilar mavjud, ya’ni makroiqtisodiy ko‘rsatkichlar, mahsulotlar uchun to‘lovni amalga oshirmaslik riski, kreditlarni qaytarmaslik, dividendlarni to‘lamaslik, qarz ko‘rsatkichlari, mamlakatlarning kreditlarni qaytara olish imkoniyatlari.6

Investitsion muhitni baholashning roli va ahamiyatining nechog‘lik muhimligini hisobga olgan holda, respublikamizda hududiy investitsion muhitning bir xil emasligini nazarda tutmog‘imiz lozim. Shundan kelib chiqib, investitsion loyihalarni amalga oshirishda infrastrukturni yaratishga mahalliy hokimiyat katta e’tibor qaratmog‘i lozim. Darhaqiqat, O‘zbekiston Respublikasi Prezidenti Shavkat Mirziyoev raisligida 2023 yil 11 iyulda “Investitsiyalar jalb qilishni yanada kengaytirish bo‘yicha qo‘shimcha chora-tadbirlar” yuzasidan bo‘lib o‘tgan videoselektor yig‘ilishida qo‘yidagilar ta’kidlandi. “Investitsiya dasturlaridagi 1,5 mingta loyihani tezlashtirish va 12,1 milliard dollar xorijiy investitsiyalarni o‘zlashtirish bo‘yicha yangi tizim joriy qilinishi ta’kidlandi.7

TADQIQOT METODOLOGIYASI

Ushbu tadqiqotning metodologik asosini tadqiqotning dialektik usuli, tizimli va jarayonli yondashuvlar tashkil etadi. Ishda ilmiy abstraksiya, sintez, guruhlash va taqqoslash, moliyaviy tahlil kabi tadqiqot usullaridan hamda rasmiy axborot bazasidan foydalanilgan.

Yuqorida bayon qilingan investitsion muhitni baholash uslublarining asosliligi va amaliy ahamiyatiga baho berish uchun chet el tajribasini o‘rganish, uning ilg‘or va istiqbolli yutuqlarini tatbiq etish bo‘yicha ilmiy-amaliy asoslangan tavsiyalar ishlab chiqildi.

XULOSA VA TAKLIFLAR

Investitsion muhitni baholashning xalqaro tajribasi shuni ko‘rsatadiki, uning obyektivlik darajasini oshirish uchun zamonaviy iqtisodiyot fani tomonidan ishlab chiqilgan bir qator muhim uslubiy qoidalarni hisobga olish zarur. Jumladan:

1. Barcha turdagi investitsiyalar uchun ma’lum investitsion muhit zarur. Amalda kapital (sanoat, savdo, qarz, aksiyadorlik) investitsiya kabi turlicha bo‘ladi, investorlar esa o‘zaro mos kelmaydigan maqsadlarni ko‘zlaydilar. Masalan, qarz kapitali qisqa vaqt ichida maksimum foyda olishga qaratilgan bo‘lib, moliyaviy investitsiyalar orqali harakat qilsa, sanoat kapitali esa uzoq muddat davomida korxona faoliyatiga barqaror ta’sir o‘tkazishga intilib, real va bevosita investitsiyalar orqali harakat qiladi.
2. Investitsion muhit manfaatlar muvozanatiga asoslangan bo‘lishi kerak, chunki investitsiyalarni qabul qiluvchi ham, investitsiyalarni yetkazib beruvchi ham turlicha maqsadlarni ko‘zlaydi, ya’ni ularning birinchisi minimum mablag‘lar asosida maksimum maqsadlarni ko‘zlasa, ikkinchisi – maksimum foyda olish va mahalliy bozorlarni mumkin qadar tezroq egallashga intiladi.
3. Investitsion muhit, bir tomondan, uzoq vaqt davomida barqaror bo‘lishi lozim, ikkinchi tomondan, yetarli darajada uddaburon tadbirkor mamlakatda shakllanayotgan ijtimoiy ishlab chiqarish omillariga (ilmiy-texnikaviy, tadbirkorlik, boshqaruv, texnologik) nisbatan yuz berayotgan o‘zgarishlarni hisobga olabiladigan bo‘lishi darkor.
4. Investitsiyalar inson kapitali rivoji, barcha faoliyat sohalaridagi ishchi va xizmatchilarning malakasi yuksalishi bilan aniq bog‘langan bo‘lishi lozim.
5. Investitsion muhit xo‘jalikning iqtisodiy barqarorligi va ishlab chiqarish tizimlari xavfsizligini ta’minlashi kerak.
6. Investorlar va investitsiyalanayotgan ijtimoiy-iqtisodiy tizim manfaatlarining muvozanati va o‘zaro mos kelishini ta’minlash maqsadida, jalb qilinayotgan investitsiyalarning samarali ekanligini va investitsion

6 Гуськова Н.Д. Теория и практика инвестиционной деятельности в условиях транзитивной экономики: Федеральный и региональный аспекты. Специальность 08.00.05 Диссертация на соискание ученой степени доктора экономических наук. Саранск 2000. С.103

7 Xalq so‘zi gazetasi, 2023-yil 12-iyul

muhitning qulayligini kompleks baholash talab etiladi. Shu sababdan nafaqat jalb qilingan investitsiyalar hajmi, balki ulardan foydalanish jarayonida paydo bo‘ladigan ijtimoiy-iqtisodiy, ekologik va boshqa oqibatlarini hisobga olish lozim.

Yuqoridagi uslubiy qoidalar asosida investitsion muhitni baholash usullarining afzalliklari va kamchiliklariga alohida to‘xtalib o‘tish maqsadga muvofiq. Jumladan, tor ma’no va tarkibga asoslangan yondashuv tarafdorlari investitsion jozibadorlikning asosiy ko‘rsatkichi sifatida foydalanilayotgan aktivlarning foydalilik darajasini ikki variantda hisoblashni qabul qiladi:

1) tovarlar va xizmatlar realizatsiyasidan kelgan foydaning jalb qilingan aktivlarning umumiy summasiga nisbati;
2) balans foydaning foydalanilayotgan aktivlarning umumiy summasiga nisbati.

Ushbu uslubiy yondashuv sodda va hammabop bo‘lib, tadbirkorlik fao-liyatining bosh maqsadi bo‘lgan foyda va qo‘yilmalar qaytimini hisobga oladi. Uni turli xo‘jalik tizimlaridagi investitsion muhitni tadqiq qilish uchun qo‘llash mumkin. Biroq, bu yondashuvda manfaatlar muvozanati aks etmagan, investitsiyalar bilan resurs omillari o‘rtasidagi obyektiv bog‘liqlik inkor etiladi, qolaversa, investitsion muhit rivojlanishning innovatsion turi va iqtisodiy barqarorligi bilan bog‘lanmagan.

Investitsion muhitni baholashning ko‘p omilli usuli uslubiy talablarga ko‘proq javob beradi. Uning afzallik tomonlari: resurs-omillarning o‘zaro ta’sirini hisobga olish; baho berishda subyektivizmni kamaytiradigan statistik ma’lumotlardan foydalanish; iqtisodning turli darajalariga alohida-alohida yondashuv; investitsiyalarning barcha mumkin bo‘lgan manbalarini maksimal darajada samarali qo‘llashni taminlashga intilish.

Risk darajasi bilan bog‘liq baholash usuli esa eng avvalo strategik investor uchun qiziqish uyg‘otadi. U nafaqat investitsiyalash uchun jozibadorlikni aniqlab qolmay, balki investitsiyalar qo‘yiladigan yangi obyektga xos bo‘lgan xavf darajasi bilan hozirda mavjud bo‘lgan, investor uchun biznes yuritishda odatiy bo‘lgan risk darajasini o‘zaro qiyoslash imkonini ham beradi. Ushbu yondashuvda, shuningdek, investorning ham iqtisodiy, ham siyosiy manfaatlari hisobga olinadi.

Zamonaviy iqtisodiy tafakkurning yetakchi yo‘nalishlaridan bo‘lgan institutsionalizm investitsion muhit tahlili uchun yangi imkoniyatlarni ochib berganligini alohida e’tirof etish lozim. Shuni ta’kilash joizki, investitsion muhit iqtisodning institutsional tizimida alohida tizim osti qismi bo‘lib, u ishlab chiqarish kuchlarining rivojlanish va ilmiy-texnikaviy yangilanish jarayonida faol investitsion faoliyat orqali ijtimoiy-iqtisodiy munosabatlardan eng unumli foydalanish uchun shart-sharoitlar yaratish vazifasini bajaradi. Mazkur tadqiqotlarimiz maqsadlariga oydinlik kiritish uchun kengaytirilgan ijtimoiy takror ishlab chiqarish samaradorligini oshirish va iqtisodiy yuksalishni taminlaydigan institutsional shart-sharoitlar tavsifini bilish muhim o‘rin tutadi.

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SANOAT KORXONALARIDA RESURSLAR SALOHIYATINI TIZIMLI TAHLIL QILISH – KORXONALARINING IQTISODIY BARQARORLIGINI TA'MINLASH OMILI SIFATIDA

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Annotatsiya: Ushbu maqolada O'zbekiston sanoat korxonalarida resurslar salohiyatini iqtisodiy baholashning nazariy asoslari keltirilgan. Shuningdek, sanoat korxonalarida resurslar salohiyatini baholash usullari keng yoritilgan.

Kalit so'zlar: resurslar salohiyati, sanoat korxonalari, resurslar, moddiy resurslar, mehnat resurslari, moliyaviy resurslar, innovatsion resurslar, asosiy fondlar, aylanma fondlar.

Аннотация: В данной статье представлены теоретические основы экономической оценки ресурсного потенциала промышленных предприятий Узбекистана. Также широко освещаются методы оценки ресурсного потенциала на промышленных предприятиях.

Ключевые слова: ресурсный потенциал, промышленные предприятия, ресурсы, материальные ресурсы, трудовые ресурсы, финансовые ресурсы, инновационные ресурсы, основные средства, оборотные средства.

Abstract: This article provides the theoretical basis for the economic assessment of the potential of resources in industrial enterprises of Uzbekistan. Also, methods for assessing the potential of resources in industrial enterprises are widely covered.

Key words: resource potential, industrial enterprises, resources, material resources, labor resources, financial resources, innovative resources, basic funds, revolving funds.

KIRISH (INTRODUCTION)

O'zbekistonda so'ngi yillarda sanoat tarmoqlarini rivojlantirish masalalariga keng e'tibor qaratilyapti, jumladan to'qimachilik tarmog'i faoliyatinini takomillashtirish markaziy o'rinda turadi. Chunki to'qimachilik sanoatining respublika YaIMdagi ulushi 4,8 foizni tashkil etib, sanoat mahsulotlarining 25 foizi, ishlab chiqarish asosiy fondlarinii 13 foizi ushbu tarmoqqa to'g'ri keladi va eng asosiysi sanoatda band xodimlarning 32 foizi aynan shu tarmoqda faoliyat yuritmoqda.

Mamlakatimizda bugungi kunda sanoat tarmoqlarini rivojlantirish borasida juda ko'plab iqtisodiy islohotlar amalga oshirilyapti. Jumladan, O'zbekiston Respublikasi Prezidentining 2022-yil 28-yanvardagi PF-60-son "2022-2026-yillarga mo'ljallangan yangi O'zbekistonning taraqqiyot strategiyasi to'g'risida"gi Farmoni qabul qilindi. Farmonning 3-bandiga ko'ra, milliy iqtisodiyotni jadal rivojlantirish va yuqori o'sish sur'atlarini ta'minlashda muhim bo'lgan ustuvor vazifalar belgilab olingan bo'lib, ushbu vazifalar sohani istiqbolli rivojlanishini ta'minlaydi. Mazkur vazifalarning samarali ijrosi mamlakatimizda sanoat tarmog'i xususan, to'qimachilik tarmog'i faoliyatini baholashni takomillashtirishni taqozo etadi.

MAVZUGA OID ADABIYOTLARNING TAHLILI (LITERATURE REVIEW)

Iqtisodiy adabiyotlarda resurslar va resurslar salohiyati bo'yicha ko'plab olimlar tadqiqotlar olib borishgan. Jumladan, I. A. Kinash [3] va A. S. Bessonovlar [4] fikriga ko'ra, resurslar deganda iqtisodiy boyliklarni takror ishlab chiqarish uchun foydalaniladigan omillar majmuasini tushunishni taklif qiladilar, iqtisodiy resurslar deganda esa ular tovarlar va xizmatlar ishlab chiqarish uchun ishlatiladigan tabiiy, inson va moddiy resurslarning to'liq majmuasini tushunadilar.

A. Sudakovaning [5] mualliflik konsepsiyasida resurslar doim potentsial ishlab chiqarish omillari bo'lib hisoblanishi, ya'ni bu ishlab chiqarishga jalb etilgan tabiiy ob'ektlar ekanligi ko'rsatiladi.

I. V. Andronova, E. L. Chijevskayalar [6] tomonidan berilgan ta'rifga ko'ra «resurslarning samaradorligi» bu keng ma'noda imkoniyatlar va resurslarni tejash uchun (material, moliyaviy resurs, mehnat va boshqalar) minimal harakatlar bilan maksimal natijaga erishishdir.

S. M. Kulishning fikriga ko'ra korxonaning umumiy resurslaridan foydalanish samaradorligini umumiy baholash uchun aktivlarning rentabelligi ko'rsatkichidan foydalanish mumkin. Ushbu ko'rsatkich foyda olish jarayonida korxona aktivlaridan foydalanish darajasini tavsiflaydi va har bir aktiv turining uning shakllanishiga qo'shgan hissasini baholaydi. Biroq, korxonaning resurs salohiyatini baholash jarayonida uni umumiy tahlil ko'rsatkichlari bilan cheklab bo'lmaydi [7].

V. V. Kovalev [8] resurslarning butun yig'indisini uch guruhga ajratadi: (a) moddiy-texnik baza (texnologik jarayonning mohiyati tufayli uzoq muddatli qayta ishlash), joriy aktivlar (texnologik jarayonning bajarilishini ta'minlaydigan aktivlar) va mehnat resurslari. Aynan mana shu uch turdagi resurslar ishlab chiqarish va texnologik jarayonda birlashib, belgilangan maqsadlarga erishishni ta'minlaydi deb hisoblanadi.

T. B. Berdnikovaning fikricha, ishlab chiqarish salohiyati...har xil turdagi mahsulotlarni ishlab chiqarish va sotish, xizmatlar ko'rsatish bo'yicha korxonaning turli ishlab chiqarish imkoniyatlarini birlashtirgan toifa sifatida tushuniladi [9].

Nguyen Thi Thu hang korxonaning ishlab chiqarish salohiyatini quyidagicha belgilaydi "...korxonada mavjud bo'lgan texnik, mehnat va moddiy-energetika resurslaridan foydalangan holda raqobatbardosh mahsulotlar ishlab chiqarish uchun mavjud imkoniyatlar" [10].

T. I. Nikolayeva, T. I. Uryashyevalarning [11] fikriga ko'ra, resurs salohiyati deganda xo'jalik yurituvchi subyektning barqaror raqobatdosh ustunliklarni yaratish uchun ma'lum bir tarkib va tizimlar soni bilan ta'minlangan qobiliyatlar to'plamini shakllantirish tushuniladi. Boshqalar esa korxonaning resurs salohiyati deganda moddiy, energetika, axborot vositalari, shuningdek, moddiy tovarlar va xizmatlar ishlab chiqarish jarayonida ulardan foydalanadigan ishchilarning o'zlari bilan bog'liq resurslar tizimi tushuniladi.

TADQIQOT METODIKASI (LITERATURE REVIEW)

Sanoat korxonalarida resusrlar salohiyatini baholash bo'yicha mavjud bo'lgan ilmiy tadqiqotlarni o'rganish, statistik ma'lumotlarni o'rganish va iqtisodiy jihatdan tahlil qilish, mantiqiy fikrlash, ilmiy abstraktsiya, ma'lumotlarni guruhlash , induksiya va deduksiya usullaridan keng foydalanilgan.

TAHLIL VA NATIJALAR (ANALYSIS AND RESULTS)

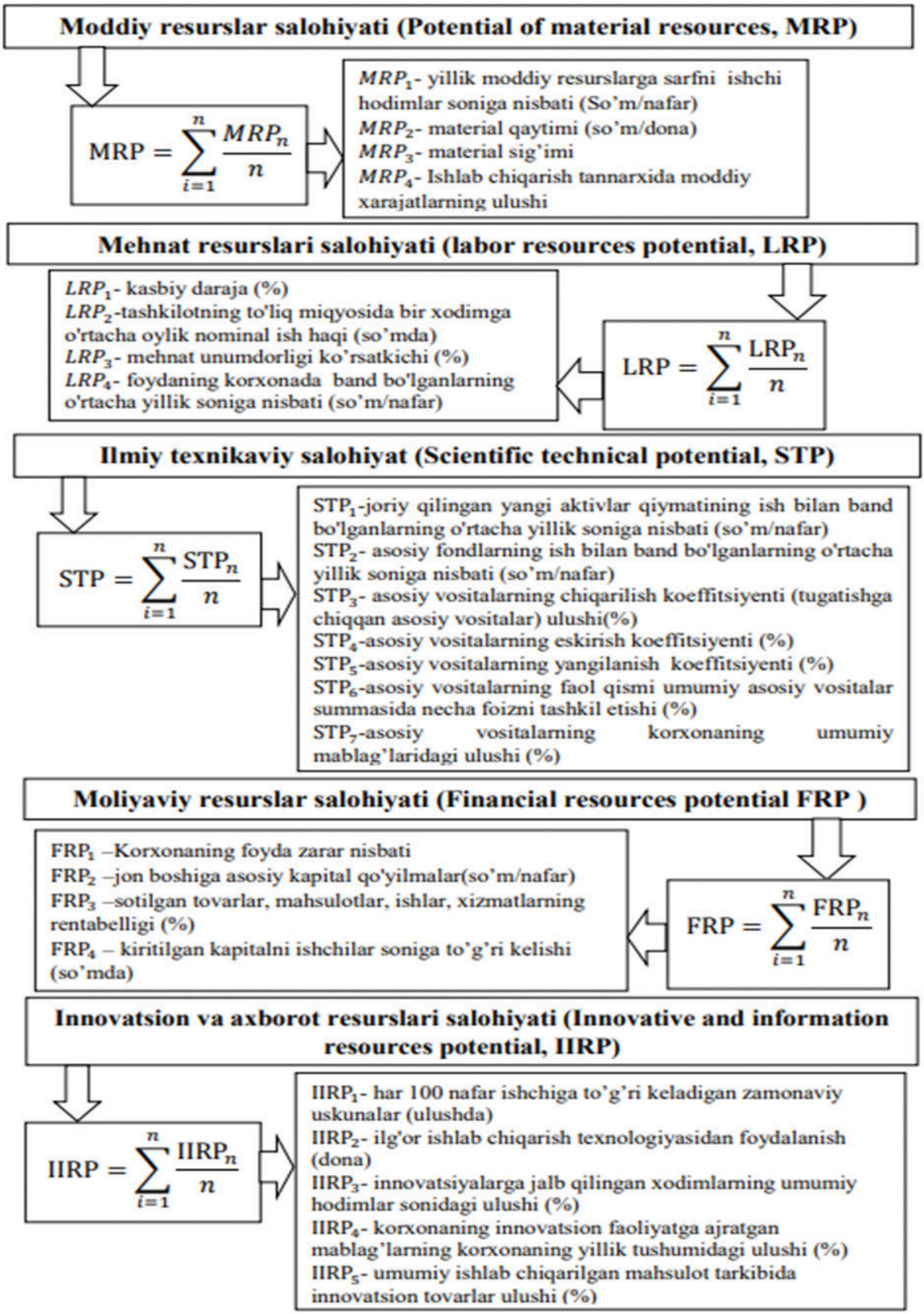
Korxonaning resurs salohiyati (ERP, enterprise resource potential) bu korxona ixtiyorida bo'lgan va tadbirkorlik faoliyat jarayonida foydalaniladigan turli xil resurslar to'plami. Korxonalar faoliyatida resurslar salohiyatini aniqlashda mikro va makro darajadagi tahlillardan foydalanish maqsadga muvofiq hisoblanadi. Bunda agar makro darajada tahlillar olib boriladigan bo'lsa, butun davlat va milliy iqtisodiyot darajasida ma'lum bir turda faoliyat yuritadigan korxonalarning resurslar imkoniyatini baholash indeks usuliga asoslanadi. Birinchi guruh mamlakatning iqtisodiy rivojlanish darajasini, ikkinchi guruh esa aholining turmush darajasini belgilaydi. Umuman olganda korxonalarning mamlakat miqyosidagi resurslar salohiyati moddiy resurslar, moliya, ishlab chiqarish, mehnat va ijtimoiy salohiyat ko'rsatkichlarini tahlillari bilan belgilanadi.

Ijtimoiy sohaning salohiyati madaniy ob'ektlar, maishiy va uy-joy xizmatlari, shuningdek kommunal xizmatlarni taqdim etish kabi ko'rsatkichlar bo'yicha baholanadi.

Makro darajada resurs potentsialini baholash, bir tomondan, milliy iqtisodiyotning barcha resurslarining pul ko'rinishida ifodalangan umumiy qiymatini baholashga va boshqa tomondan ularning faoliyati natijalarini tavsiflashga asoslanadi. Korxonalar miqyosida tahlillar olib boriladigan bo'lsa, butun davlat va milliy iqtisodiyot darajasida ma'lum bir turda faoliyat yuritadigan korxonalarning resurslar imkoniyatini baholashga asoslanadi. Korxonalar faoliyatida resurslar salohiyatini mikro darajada iqtisodiy baholashda juda ko'plab usullardan foydalanish mumkin.

- indeks usuli
- indikativ usul
- resurs-regressiyasi usuli
- resurslarni prioritet (ustuvor) baholash usuli
- resurslar salohiyatini pul qiymatlari asosida baholash usuli

Amalda, eng keng tarqalgan usul - bu resurslar salohiyatini uning dinamikasining kompleks ko'rsatkichi asosida baholash usuli. Uning mohiyati korxonaning ishlab chiqarish, mehnat va moliyaviy resurslarining integral ko'rsatkichlarini hisoblash bilan bog'liq. Ularning asosida resurs potentsialining kompleks ko'rsatkichi hisoblanadi. Lekin, korxonalarning resurslar salohiyatini baholash usullarini yanada takomillarshirish maqsadga muvofiq hisoblanadi, chunki korxonalar resurslari salohiyatini kompleks iqtisodiy baholashning mavjud usullarida ayrim turdagi resurslar ko'rsatkichlari korxonaning umumiy resurslar salohiyati ko'rsatkichlariga kiritilmagan.



1 - r a s m: Sanoat korxonalari resurslari salohiyatini kompleks baholash ko'rsatkichlar tizimi

Biz taklif qilayotgan metodologiyamiz sanoat korxonalari tuli darajadagi resurslar salohiyatini iqtisodiy kompleks baholash uchun ishlatilishi mumkin.

Sanoat korxonalarida resurslar salohiyatini baholash korxonalarni iqtisodiy rivojlantirish uchun zarur bo‘lgan resurslarni mavjudligi, shuningdek, modernizatsiya qilish va yuqori darajaga ko‘tarish uchun resurslar salohiyatini birlashtirish tendensiyalari to‘g‘risida korxonalar uchun obe’ktiv ma’lumot olish imkoniyatini beradi.

Bu metodologiyadan foydalanishda birinchi navbatda korxonalar faoliyatida asosiy resurslarni baholash mezonlariga aniqlik kiritish talab etiladi.

Resurslar salohiyatini uning dinamikasini kompleks ko‘rsatkichi asosida baholashda korxonalarning moddiy resurslar salohiyati (MRP), mehnat resurslari salohiyati (LPP), ilmiy texnik resurslar salohiyati (STP), moliyaviy resurslar salohiyati (FRP), innovatsion va axbotot resurslari salohiyati (IIRP)ning integral ko‘rsatkichlarini hisoblash bilan bog‘liq. Bunda:

$$ERP = \sqrt[5]{MRP \times LPP \times STP \times FRP \times IIRP} \quad (1)$$

Ushbu usul bo‘yicha hisob-kitoblar korxonalarning resurslari salohiyati mavjudligi va ulardan foydalanish darajasini aniqlashga imkon beradi. (1-jadval) ERP elementlarini tizimli – korxonalar resurslar salohiyatini iqtisodiy baholash, tahlil qilish har bir resurs turi uchun mavjud salohiyatni aniqlashga imkon beradi. Korxonalarning resurslar salohiyati ko‘rsatkichlarinin dinamikada tahlil qilish kelajakda ERP mavjudligi va koxonaning kelgusidagi imkoniyatlarini aniqlashga imkon beradi.

Xo‘jalik yurituvchi sub’ektning ijobiy rivojlanish dinamikasi bilan uning resurs potentsialining kompleks ko‘rsatkichi individual qiymatdan oshib ketishi kerak. Agar korxonaning iqtisodiy potentsialining kompleks integral ko‘rsatkichi birdan katta bo‘lsa, unda korxona rivojlanmoqda va uning mehnat, moliyaviy-iqtisodiy faoliyati natijalarida ijobiy dinamika mavjud deb aytishimiz mumkin.

Resurs potentsialining kompleks integral ko‘rsatkichi birdan kam bo‘lgan hollarda, resurs potentsialining qaysi tarkibiy qismlari yakuniy natijaning pasayishiga olib kelganiga e’tibor berish kerak. Zaif aloqani mustahkamlash kerak.

Umuman olganda, ushbu usul xo‘jalik yurituvchi sub’ektning shaxsiy potentsialining individual ko‘rsatkichlarining o‘sish sur’atlarini aks ettiradigan resurs potentsialining nisbiy ko‘rsatkichlarini hisoblash va taqqoslashni o‘z ichiga oladi. Shunga qaramay, baholashda iqtisodiy faoliyat resurslari miqdori va hajmini tavsiflovchi mutlaq ko‘rsatkichlardan ham foydalaniladi. Ular orqali korxona resurslarining hajmi va qiymati aniqlanadi. Qoida tariqasida, ular pul shaklida, kamroq jismoniy shaklda hisoblanadi.

XULOSA VA TAKLIFLAR (CONCLUSION/RECOMMENDATIONS)

Korxonaning resurs salohiyatining holatini tahlil qilish, undan foydalanishning samarali usullarini topish uchun uning imkoniyatlarini aniqlash, shuningdek, korxona resurslarining ayrim turlarining strategik maqsadlariga muvofiqligi darajasini aniqlashning tegishli mezonlarini ishlab chiqish zarur. Basharti ana shunday mezonlar mavjud bo‘lmasa korxonada resurslardan omilkorlik bilan foydalanish borasida amalga oshirilgan ishlarni to‘g‘ri yo‘lga qo‘yib bo‘lmaydi.

Fikrimizcha, korxonalarning resurslar salohiyati iqtisodiy baholash bo’yicha hisob-kitoblar korxonalarning resurslari salohiyati mavjudligi va ulardan foydalanish darajasini aniqlashga imkon beradi. ERP (enterprise resource potential) korxonaning resurs salohiyati iqtisodiy baholash, tahlil qilish har bir resurs turi uchun mavjud salohiyatni aniqlashga imkon beradi. Korxonalarning resurslar salohiyati ko’rsatkichlarinini dinamikada tahlil qilish kelajakda ERP mavjudligi va koxonaning kelgusidagi imkoniyatlarini aniqlashga imkon beradi.

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MINTAQADA KICHIK BIZNES VA XUSUSIY TADBIRKORLIK RIVOJLANISHI TAHLILI (XORAZM VILOYATI MISOLIDA)

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Annotatsiya: Mazkur maqolada Xorazm viloyatida kichik biznes va xususiy tadbirkorlikning rivojlanish xususiyatlari tahlil qilingan, statistik ma'lumotlar asosida Respublika ko'rsatkichlari bilan taqqoslanib, zaruriy xulosalar qilingan.

Kalit so'zlar: kichik biznes va xususiy tadbirkorlik, YaHM, yalpi sof tushum, yalpi tannarx, yalpi davr xarajatlari, yalpi foyda, asosiy kapitalga yalpi investitsiyalar.

Аннотация: В данном статье анализирован особенности развития малого и частного предпринимательства в Хорезмской области, сделан сравнительной анализ региональных показателей с показателей Республики Узбекистан с соответствующими выводами.

Ключевые слова: малый бизнес и частного предпринимательства, валовой региональный продукт, валовая (совокупная) реализация, валовая (совокупная) себестоимость, валовая (совокупная) расходы периода, валовая (совокупная) прибыль, валовая (совокупная) инвестиция в основной капитал.

Abstract: This article analyzes the features of the development of small and private entrepreneurship in the Khorezm region, makes a comparative analysis of regional indicators from the indicators of the Republic of Uzbekistan with relevant conclusions.

Key words: small business and private entrepreneurship, gross regional product, gross (total) sales, gross (total) cost, gross (total) expenses of the period, gross (total) profit, gross (total) investment in fixed assets.

KIRISH

Xorazm viloyati O‘zbekistonning ko‘pgina mintaqalari kabi kichik biznes va xususiy tadbirkorlikni rivojlantirish bo‘yicha yetarli darajada salohiyatga ega bo‘lib, bugungi kunda viloyatda kichik biznes va xususiy tadbirkorlikni rivojlantirishga asosiy makroiqtisodiy muammolar hisoblangan ishsizlikni bartaraf etish hamda aholi daromadlarini oshirishdagi istiqbolli yo‘nalishlardan biri sifatida qaralmoqda.

MAVZUGA OID ADABIYOTLAR TAHLILI

Mamlakatimiz va mintaqalar milliy xususiyatlarini inobatga olgan KBXTni, xususan kichik korxonalarni rivojlantirishning ilmiy-nazariy, tashkiliy-huquqiy va metodologik asoslari respublikamizning iqtisodchi olimlaridan S. S. G’ulomov, B. Y. Xodiyev, S. K. Salayev, U. V. G’ofurov, M. M. Muxammedov, N. Q. Muradova, B. Sh. Safarov, M. E. Po‘latov, G. M. Shadiyeva, Sh. A. Sultanov, Z. S. Artiqov, A. P. Hazratov, L. U. Maxmudov., M. A. Qodirov, M. T. Asqarova, A. T. Axmediyeva., R. H. Ayupov, G. R. Boltaboyeva, Z. A. Xakimov, N. N. Shamshiyeva, K. X. Muftaydinov, F. T. Abduraximova, M. P. Eshov hamda xorijiy olimlardan Deniz Timurcin, N. Soldatova va boshqalarning asarlarida keng yoritilgan. Ushbu ilmiy ishlarda kichik korxnalarning rivojlantirishning nazariy va amaliy jihatlari, sohada KBXTni davlat tomonidan qo‘llab-quvvatlash masalalariga ko‘proq e’tibor qaratilgan.

TADQIQOT METODOLOGIYASI

Kichik biznes va xususiy tadbirkorlik rivojlanishini tahlil qilishda ushbu soha subyektlarining yalpi hududiy mahsulotdagi o‘rni va iqtisodiy tarmoqlar aylanmasidagi ulushini o‘rganish tahlil qilish asosiy tadqiqot metodologiyasi sifatida ishlatilgan. Shuningdek, mavzuni chuqurroq o‘rganish hamda amaliy xulosalar qilish maqsadida asosiy iqtisodiy ko‘tsatkichlar : kichik biznes va xususiy tadbirkorlik, YaHM, yalpi sof tushum, yalpi tannarx, yalpi davr xarajatlari, yalpi foyda, asosiy kapitalga yalpi investitsiyalar bo‘yicha Respublika va viloyat ko‘rsatkichlari taqqoslama tahlili o‘tkazilgan.

TAHLIL VA NATIJALAR

Viloyatda kichik biznes va xususiy tadbirkorlik sohasini rivojlantirish bo‘yicha qator chora tadbirlar amalga oshirilishi natijasida kichik biznes va xususiy tadbirkorlikning viloyat YaHMi va boshqa makroiqtisodiy ko‘rsatkichlardagi ulushi ham oshishi ta’minlangan. Xususan, kichik biznes va xususiy tadbirkorlikning viloyat YaHMdagi ulushi 2021-yilga kelib 73,9 foizni tashkil etgan. Kichik biznes va xususiy tadbirkorlik subyektlari tomonidan ishlab chiqarilgan sanoat mahsulotlari hajmi 2 972,0 mlrd so‘mni (2018-yilga nisbatan o‘sish 1,24 baravarni), jami hududiy sanoat mahsulotlaru hajmidagi ulushi 30,9 foizni tashkil etgan. Hududiy qishloq, o‘rmon va baliq xo‘jaligi mahsulotlarining umumiy hajmidagi ulushi 96,9 foizni, ishlab chiqarish hami esa 19699,8 mlrd so‘mni (2018-yilga nisbatan o‘sish 1,55 baravarni) tashkil etgan. Kichik biznes va xususiy tadbirkorlik subyektlari tomonidan bajarilgan qurilish ishlari hajmi 3 725,4 mlrd so‘mni (2018-yilga nisbatan o‘sish 2,207 baravarni), umumiy qurilish ishlari hajmidagi ulushi 88,1 foizni tashkil etgan. 2021-yil davomida hududiy asosiy kapitalga kiritilgan investitsiyalar hajmidagi kichik biznes va xususiy tadbirkorlik subyektlari ulushi 55,6 foizni tashkil etib kiritilgan investitsiyalar hajmi 4 606,8 mlrd so‘mni tashkil qilgan (2018-yilga nisbatan o‘sish 3,125 baravarni).

Hududdagi kichik biznes va xususiy tadbirkorlik subyektlarining chakana savdo aylanmasi hajmi 2021-yilda 9 183,5 mlrd so‘mni (2018 yilga nisbatan o‘sish 2,2 baravarni), hududiy chakana savdo aylanmasidagi ulushi 87,1 foizni tashkil etgan. Hududda, 2021 yil davomida ishlab chiqarilgan (ko‘rsatilgan) bozor xizmatlari hajmida kichik biznes va xususiy tadbirkorlik subyektlari ulushi 64,7 foizni, bozor xizmatlari hajmi 5 390,3 mlrd so‘mni (2018 yilga nisbatan o‘sish 1,71 baravarni) tashkil etgan. Hududda 2021-yilda kichik biznes va xususiy tadbirkorlik subyektlari tomonidan hududiy avtomobil transportida yuk va yo‘lovchi tashish hajmidagi ulushi mos ravishda 81,3 va 94,1 foizni tashkil etgan. Hududiy kichik biznes va xususiy tadbirkorlik subyektlari tomonidan 2021-yilda amalga oshirilgan amalga oshirilgan tovar va xizmatlar eksporti 119,7 mln AQSH dollarni (2018-yilga nisbatan o‘sish 1,556 baravarni), kichik biznes va xususiy tadbirkorlikning hududiy eksport hajmidagi ulushi 51,8 foizni, hududiy importdagi ulushi 74,7 foizni tashkil etgan. Hududiy kichik biznes va xususiy tadbirkorlik subyektlarining importi 2021-yilda 213,5 mln AQSH dollarni tashkil qilgan (2018-yilga nisbatan o‘sish 1,309 baravarni). Hududiy kichik biznes va xususiy tadbirkorlik subyektlarida ishlovchi band aholi soni 2021-yilda 574,3 ming kishini tashkil qilib jami hududdagi band bo‘lganlar sonidagi ulushi 79,1 foizga teng bo‘lgan[1].

Xorazm viloyatida 2022-yil 1-yanvar holatiga ro‘yxatdan o‘tgan kichik korxonalar va mikrofirmalar soni (fermer va dehqon xo‘jaliklarisiz) 23324tani tashkil qilgan (2019-yil 1-yanvarga nisbatan o‘sish 1,854 baravarni), ya’ni Respublikamizdagi ro‘yxatdan o‘tgan kichik korxonalar va mikrofirmalarning 4,8 foizi viloyatga to‘g‘ri kelgan. Ushbu keltirilgan makroiqtisodiy ko‘rsatichlar tahlili ham viloyat iqtisodiyotida kichik biznes va xususiy

1 “O’zbekistonda kichik tadbirkorlik” statistik to’plam. Toshkent - 2022

tadbirkorlik subyektlari o‘rni va ahamiyati qay darajada ekanligini tavsiflaydi. Kichik biznes va xususiy tadbirkorlik subyektlari sonini oshishi va rivojlanishi natijasida ular o‘rtasidagi raqobat darajasi kuchayib, raqobat muhiti va raqobatbardoshlik ko‘rsatkichlari yaxshilanmoqda.

Shu o‘rinda kichik biznes va xususiy tadbirkorlik subyektlarining mintaqaviy, iqtisodiy ko‘rsatkichlari tahlilini o‘tkazish, ham mazkur sohaning mintaqa iqtisodiyotidagi ahamiyatini o‘rganish, ham qiyosan mintaqa kichik biznes va xususiy tadbirkorlik subyektlarining respublikadagi umumiy kichik korxonalar raqobatbardoshlik darajasiga nisbatan taqqoslash, baholash imkonini beradi.

Xususan, 1-jadvalda 2018–2021-yillar mobaynida faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar soni bo‘yicha O‘zbekiston Respublikasi va Xorazm viloyati ko‘rsatkichlari o‘zaro taqqoslangan. Ushbu tahlildan ko‘rinadiki, Xorazm viloyatidagi kichik korxonalarning ulushi mazkur yillar davomida respublikada o‘rtacha 4,61 foizni tashkil qilgani, ushbu ko‘rsatkich yillar davomida yaxshilanib borayotganini ko‘rishimiz mumkin. Biroq, ming kishiga nisbatan o‘rtacha faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar soni bo‘yicha bo‘yicha viloyat ko‘rsatkichlari respublika umumiy ko‘rsatkichlarining o‘rtacha 83,75 foizini tashkil qilmoqda. Yangi kichik korxonalarni ishga tushirish nafaqat respublika miqyosidagi ko‘rsatkichlarga yetishish, balki mintaqada raqobat muhitini yaxshilash, iqtisodiy ko‘rsatkichlar oshishi, bandlik darajasi va ishbilarmonlik darajasini yaxshilanishiga sabab bo‘lishi mumkin.

1 - jadval: Faoliyat ko‘rsatayotgan kichik korxona va firmalar soni, sof tushumi va yalpi tannarxining taqqoslama tahlili[2]

Yillar		2018	2019	2020	2021
Faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar soni, dona	O‘zbekiston Respublikasi	262930	334767	411203	462834
	Xorazm viloyati	11815	15453	18875	21984
Viloyatning ulushi, foizda		4,5	4,6	4,6	4,7
Jon boshiga faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar soni, dona (ming kishiga nisbatan)	O‘zbekiston Respublikasi	8,1	10,1	12,1	13,4
	Xorazm viloyati	6,5	8,4	10,1	11,6
Viloyatning respublika ko‘rsatkichlariga nisbati, foizda		81,3	83,6	83,4	86,7
Faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar sof tushumi, mlrd. so‘m	O‘zbekiston Respublikasi	184609,6	249862,5	283972,4	418280,2
	Xorazm viloyati	5455,5	7336	9030,4	12258,5
Viloyatning ulushi, foizda		3	2,9	3,2	2,9
O‘rtacha bir subyektga nisbatan sof tushum, mln. so‘m	O‘zbekiston Respublikasi	702,1	746,4	690,6	903,7
	Xorazm viloyati	461,7	474,7	478,4	557,6
Viloyatning respublika ko‘rsatkichlariga nisbati, foizda		65,8	63,6	69,3	61,7
Faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar yalpi tannarxi, mlrd. so‘m	O‘zbekiston Respublikasi	135629,5	195373,4	233212,4	349330,4
	Xorazm viloyati	4235,4	6000,2	7630,3	10477,1
Viloyatning ulushi, foizda		3,1	3,1	3,3	3
O‘rtacha bir subyektga nisbatan yalpi tannarx, mln. so‘m	O‘zbekiston Respublikasi	515,8	583,6	567,1	754,8
	Xorazm viloyati	358,5	388,3	404,3	476,6
Viloyatning respublika ko‘rsatkichlariga nisbati, foizda		69,5	66,5	71,3	63,1

Keyingi ko‘rsatkichlar, 2018–2021-yillarda faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar yalpi daromadi (sof tushum) bo‘yicha O‘zbekiston Respublikasi va Xorazm viloyati ko‘rsatkichlari o‘zaro taqqoslangan. Ushbu tahlildan ko‘rinadiki, Xorazm viloyatidagi kichik korxonalar yalpi daromadining ulushi mazkur yillar davomida respublikada o‘rtacha 3,0 foizni tashkil qilgani, ushbu ko‘rsatkich yillar davomida yaxshilanib borayotganini ko‘rishimiz mumkin. Shunday xulosa qilish ham mumkinki, viloyatda bozor sig‘imi kichikligi tufayli daromad qilish imkoniyatlari ham birmuncha cheklangan. O‘rtacha bitta subyektga nisbatan kichik korxona va mikrofirmalar sof tushumi bo‘yicha bo‘yicha viloyat ko‘rsatkichlari respublika umumiy ko‘rsatkichlarini o‘rtacha 65,05 foizini tashkil qolmoqda. Jadvaldan yana shuni bilishimiz mumkinki, respublika bo‘ylab o‘rtacha tushum keskin oshganligini, xususan, 2021-yilda o‘rtacha bitta kichik korxonaning savdo aylanmasi 0,9 mlrd so‘mga yetganini ko‘rish mumkin, viloyatimizda esa ushbu ko‘rsatkich 0,557 mlrd so‘mni tashkil etgan. Bunda

2 “O’zbekistonda kichik tadbirkorlik” statistik to’plam (Toshkent – 2022) asosida mualliflar ishlanmasi

2018–2021-yillarda o‘rtacha farq qariyb 35 foizni, viloyatdagi bitta subyekt sof tushumu respublikada bitta kichik firma o‘rtacha tushumining 65 foizini tashkil qilmoqda. Ushbu tahlil orqali shuni qo‘shimcha xulosalash mumkinki, mintaqadagi kichik korxonalar o‘z raqobatbardoshligini oshirgan holda faqatgina mintaqa bozorida faoliyat ko‘rsatmasdan balki respublikadagi boshqa mintaqa bozorlar hamda eksport bozorlarga ham chiqishi orqali ham o‘z raqobatbardoshligini oshirishi ham mintaqaviy iqtisodiy ko‘rsatkichlarga ijobiy ta’sir ko‘rsatishi mumkin.

2018–2021-yillarda faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar yalpi tannarxi (ishlab chiqarish xarajatlari) bo‘yicha O‘zbekiston Respublikasi va Xorazm viloyati ko‘rsatkichlari o‘zaro taqqoslangan. Ushbu tahlildan ko‘rinadiki, Xorazm viloyatidagi kichik korxonalar ishlab chiqarish xarajatlarining ulushi mazkur yillar davomida respublikada o‘rtacha 3,12 foizni tashkil qilganini ko‘rishimiz mumkin. O‘rtacha bitta subyektga nisbatan kichik korxona va mikrofirmalar ishlab chiqarish xarajatlari bo‘yicha viloyat ko‘rsatkichlari respublika umumiy ko‘rsatkichlarini o‘rtacha 67,41 foizini tashkil qolmoqda, ya’ni mintaqadagi kichik korxonalar 32,59 foiz kamroq xarajat qilganligi sababli ham kamroq daromad qilishgan. Jadvaldan yana shuni bilishimiz mumkinki, respublika bo‘ylab, o‘rtacha yalpi tannarx viloyatimizga qaraganda keskin oshganligini ko‘rish mumkin, viloyatimizda esa ushbu ko‘rsatkich har yil o‘rtacha 5 (besh) foizni tashkil etgan. Bunda, 2018–2021-yillarda viloyatning respublika ko‘rsatkichlariga nisbatan o‘rtacha farq qariyb 32,59 foizni, viloyatdagi bitta subyekt sof tushum respublikada bitta kichik firma o‘rtacha tushumining 67,41 foizini tashkil qilmoqda.

2-jadvalda 2018–2021-yillarda faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar davr xarajatlari bo‘yicha O‘zbekiston Respublikasi va Xorazm viloyati ko‘rsatkichlari o‘zaro taqqoslangan. Ushbu tahlildan ko‘rinadiki, Xorazm viloyatidagi kichik korxonalar davr xarajatlarining ulushi mazkur yillar davomida respublikada o‘rtacha 2,7 foizni tashkil qilganini ko‘rishimiz mumkin. O‘rtacha bitta subyektga nisbatan kichik korxona va mikrofirmalar ishlab chiqarish xarajatlari bo‘yicha viloyat ko‘rsatkichlari respublika umumiy ko‘rsatkichlarini o‘rtacha 58,48 foizini tashkil qolmoqda, ya’ni mintaqadagi kichik korxonalar 41,52 foiz kamroq ma’muriy va operatsion xarajatlarni amalga oshirgan. Jadvaldan yana shuni tahlil qilishimiz mumkinki, o‘rtacha davr xarajatlari viloyatimiz ko‘rsatkichlari respublika ko‘rsatkichlariga nisbatan ko‘proq oshgan .

2 - j a d v a l: Faoliyat ko‘rsatayotgan kichik korxona va firmalar davr xarajatlari, yalpi foydasi, jami ishlovchilarning taqqoslama tahlili

Yillar		2018	2019	2020	2021
Faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar yalpi davr xarajatlari, mlrd. so‘m	O‘zbekiston Respublikasi	21612,8	29593,4	30729,4	43977,8
	Xorazm viloyati	507,4	770,3	888,6	1301,4
Viloyatning ulushi, foizda		2,3	2,6	2,9	3
O‘rtacha bir subyektga nisbatan davr xarajatlari, mln. so‘m	O‘zbekiston Respublikasi	82,2	88,4	74,7	95
	Xorazm viloyati	42,9	49,8	47,1	59,2
Viloyatning respublika ko‘rsatkichlariga nisbati, foizda		52,2	56,4	63	62,3
Faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar yalpi foydasi, mlrd. so‘m	O‘zbekiston Respublikasi	26365,6	22798	15963,3	23070
	Xorazm viloyati	688,3	533,1	396,2	504,4
Viloyatning ulushi, foizda		2,6	2,3	2,5	2,2
O‘rtacha bir subyektga nisbatan yalpi foyda, mln. so‘m	O‘zbekiston Respublikasi	100,3	68,1	38,8	38,8
	Xorazm viloyati	58,3	34,5	21	22,9
Viloyatning respublika ko‘rsatkichlariga nisbati, foizda		58,1	50,7	54,1	46
Faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar jami bandlar (tashqi o‘rindoshlarsiz), ming kishi	O‘zbekiston Respublikasi	1075,1	1375,2	1350,7	1403,3
	Xorazm viloyati	48,6	58,7	66,5	67,8
Viloyatning ulushi, foizda		4,5	4,3	4,9	4,8
O‘rtacha bir subyektga nisbatan jami bandlar, mln. so‘m	O‘zbekiston Respublikasi	4,1	4,1	3,3	3
	Xorazm viloyati	4,1	3,8	3,5	3,1
Viloyatning respublika ko‘rsatkichlariga nisbati, foizda		100,6	92,5	107,3	101,7

Manba: O‘zbekistonda kichik tadbirkorlik” statistik to‘plam (Toshkent – 2022) asosida mualliflar ishlanmasi

Yalpi foyda (soliq to‘lagunga qadar foyda bilan bog‘liq bo‘lib, 2018–2021-yillarda faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar yalpi foyda (soliq to‘lagunga qadar foyda) bo‘yicha O‘zbekiston Respublikasi va Xorazm viloyati ko‘rsatkichlari o‘zaro taqqoslangan. Ushbu tahlildan ko‘rinadiki, Xorazm viloyatidagi kichik korxonalar yalpi foydasining ulushi mazkur yillar davomida respublikada o‘rtacha 2,4 foizni tashkil qilgani, ushbu ko‘rsatkichlar yillar davomida pasayib borayotganini (2 baravardan ko‘proq qisqargan) ko‘rishimiz mumkin. Shunday xulosa qilish ham mumkinki, viloyatdagi kichik korxonalar o‘rganilayotgan yillarda foyda olishdan ko‘ra daromadni oshirish maqsadida xarajatlarga yoki o‘zlashtirilgan kredit mablag‘larini qaytarishga ko‘proq ahamiyat bergan bo‘lishlari mumkin. O‘rtacha bitta subyektga nisbatan kichik korxona va mikrofirmalar yalpi foydasi bo‘yicha bo‘yicha viloyat ko‘rsatkichlari respublika umumiy ko‘rsatkichlarini o‘rtacha 52,31 foizini tashkil qolmoqda. Jadvaldan yana shuni bilishimiz mumkinki, respublika bo‘ylab o‘rtacha yalpi foyda keskin kamayganligini, xususan, 2021-yilda o‘rtacha bitta kichik korxonaning yalpi foydasi 2018-yildagi 100 mln so‘mdan 2021-yilda 49 mln so‘mga tushganini ko‘rish mumkin,ushbu holat 2020–2021-yillardagi “koronavirus pandemiyasi” bilan bog‘liqligini xulosalashimiz mumkin.

2018–2021-yillarda faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar ishlovchi band xodimlar bo‘yicha O‘zbekiston Respublikasi va Xorazm viloyati ko‘rsatkichlari o‘zaro taqqoslangan. Ushbu tahlildan ko‘rinadiki, Xorazm viloyatidagi kichik korxonalarda band bo‘lganlar ulushi ancha yuqori bo‘lib, mazkur yillar davomida respublikada o‘rtacha 4,64 foizni tashkil qilganini ko‘rishimiz mumkin. O‘rtacha bitta subyektga nisbatan kichik korxona va mikrofirmalarda ishlovchilar soni bo‘yicha viloyat ko‘rsatkichlari respublika umumiy ko‘rsatkichlaridan o‘rtacha 0,51 foiz yuqori bo‘lmoqda, ya’ni mintaqadagi kichik korxonalar ko‘proq xodimlarni bandligini ta’minlagan. Jadvaldan yana shuni tahlil qilishimiz mumkinki, o‘rtacha bir korxonaga nisbatan bandlik kamaygan bo‘lib, umumiy davr uchun bitta kichik korxonaga 3,63 kishidan ishlovchilar to‘g‘ri kelmoqda. Bu holat ham “koronavirus pandemiyasi” bilan bog‘liq bo‘lib, qo‘shimcha ravishda kichik korxonalarda rasmiy bandlar sonini kamaytirib ko‘rsatish hollari ko‘p uchrashi bilan izohlanishi mumkin.

3 - j a d v a l: Faoliyat ko‘rsatayotgan kichik korxona va firmalar tomonidan asosiy kapitalga kiritilgan investitsiyalarning taqqoslama tahlili

Yillar	Faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar asosiy kapitalga kiritgan investitsiyalari, mlrd so‘m		Viloyatning ulushi, foizda	O‘rtacha bir subyektga nisbatan asosiy kapitalga kiritgan investitsiyalari, mln so‘m		Viloyatning respublika ko‘rsatkichlariga nisbati, foizda
	O‘zbekiston Respublikasi	Xorazm viloyati		O‘zbekiston Respublikasi	Xorazm viloyati	
2018	33111,9	716,2	2,2	125,9	60,6	48,1
2019	70650,2	2073,7	2,9	211,0	134,2	63,6
2020	77487,9	2173,1	2,8	188,4	115,1	61,1
2021	85221,1	2628,9	3,1	184,1	119,6	64,9

Manba: "O‘zbekistonda kichik tadbirkorlik" statistik to‘plam (Toshkent – 2022) asosida mualliflar ishlanmasi

3-jadval ham mos ravishda asosiy kapitalga kiritilgan investitsiyalar bilan bog‘liq bo‘lib, sohaning kelgusidagi asosiy iqtisodiy ko‘rsarkichlariga katta ta’sir ko‘rsatishi bilan ahamiyatlidir. 2018–2021-yillarda faoliyat ko‘rsatayotgan kichik korxona va mikrofirmalar tomonidan asosiy kapitalga kiritilgan investitsiyalar hajmi bo‘yicha O‘zbekiston Respublikasi va Xorazm viloyati ko‘rsatkichlari o‘zaro taqqoslangan. Ushbu jadvaldan ko‘rinadiki, Xorazm viloyatidagi kichik korxonalar investitsiyalarining ulushi mazkur yillar davomida respublikada o‘rtacha 2,75 foizni tashkil qilgani, ushbu ko‘rsatkichlar yillar davomida o‘sib borayotganini (qariyb 2 baravarga oshgan) o‘rganishimiz mumkin. Shunday xulosa qilish ham mumkinki, viloyatdagi kichik korxonalar o‘rganilayotgan yillarda foyda olishdan ko‘ra asosiy kapitalga investitsiya qilishni afzal ko‘rishgan. Buning natijasida ishlab chiqarish jarayoni yoki mahsulotlar takomillashib, raqobatbardoshlik oshishiga ijobiy ta’sir bo‘lgan bo‘lishi mumkin. O‘rtacha bitta subyektga nisbatan kichik korxona va mikrofirmalar investitsiyalari hajmi bo‘yicha viloyat ko‘rsatkichlari respublika umumiy ko‘rsatkichlarini o‘rtacha 59,44 foizini tashkil qolmoqda. Bunga mintaqaning chekka hudud ekanligi, iqtisodiy resurslar va infrastrukturaning nisbatan cheklanganligi hamda iqtisodiy rivojlanish bo‘yicha mamlakatimizning boshqa hududlari bilan raqobatlasha olmasligi kabi omillar o‘z ta’sirini ko‘rsatgan.

XULOSA VA TAKLIFLAR

Xulosa sifatida mintaqamizning, ya'ni Xorazm viloyatining iqtisodiyot soha va tarmoqlari bo'yicha kichik biznes va tadbirkorlik subyektlari ulushi, salmog'i hamda nisbiy o'sish ko'rsatkichlarining mamlakat bo'yicha o'rtacha ko'rsatkichlardan ham past ekanligini qayd qilish lozim. Ushbu holat ham mintaqa iqtisodiyoti rivoji uchun mas'ul davlat xizmatchilari, ham mintaqada faoliyat ko'rsatayotgan xodimlar, hamda mintaqadagi mavjud ilmiy salohiyat vakillari olimlar, tadqiqotchilar uchun kelgusidagi faoliyatida qo'shimcha mas'uliyat va maqsad bo'lib xizmat qiladi. Mintaqa iqtisodiyotidagi kichik biznes subyektlarining o'rni va ulushi, ularning rivojlanish ko'rsatkichlarini respublika umumiy ko'rsatkichlariga yetishtirish, tenglashtirish kichik firmalar va korxonalar raqobatbardoshligini ta'minlash, oshirish hamda raqobat muhitini yaxshilashga katta ijobiy ta'sir ko'rsatadi deb hisoblaymiz.

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XIZMATLAR KO‘RSATISH KORXONALARINI SOLIQQA TORTISH AMALIYOTI VA UNI TAKOMILLASHTIRISH

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Annotatsiya: O‘zbekiston milliy iqtisodiyotida yalpi ichki mahsulot tarkibida xizmatlarning ulushi yil sayin oshib bormoqda. Bunda xizmat ko‘rsatish korxonalarining ulushi katta ahamiyatga ega. Xizmat ko‘rsatish korxonalarini soliqqa tortish o‘ziga xos xususiyatga egadir. Xizmat ko‘rsatish korxonalarini moliyaviy qo‘llab quvvatlash borasida amaliy ishlar amalga oshirilmoqda, biroq bu borada hali yetarlicha muammolar mavjud. Mazkur maqolada ana shu masalalar keng yoritiladi.

Kalit so‘zlar: soliq, soliqqa tortish, xizmatlar sohasi, xizmat, davlat, moliyaviy qo‘llab-quvvatlash, soliq imtiyozlari, preferensiya, soliq qarzi, ortiqcha to‘lov, soliq siyosati, aholi jon boshiga xizmat ko‘rsatish, iste’mol narxlar indeksi, soliq tushumlari.

ПРАКТИКА НАЛОГООБЛОЖЕНИЯ ПРЕДПРИЯТИЙ СФЕРЫ УСЛУГ И ЕЕ СОВЕРШЕНСТВОВАНИЕ

Аннотация: Доля услуг в структуре валового внутреннего продукта в национальной экономике Узбекистана с каждым годом увеличивается. Большое значение в этом имеет доля сервисных предприятий. Налогообложение предприятий сферы услуг имеет свои особенности. Осуществляется финансовая поддержка предприятий сферы услуг, но проблем в этом плане еще много. В данной статье подробно рассматриваются эти вопросы.

Ключевые слова: налог, налогообложение, сфера услуг, услуга, государство, финансовая поддержка, налоговый кредит, преференция, налоговая задолженность, переплата, налоговая политика, обслуживание на душу населения, индекс потребительских цен, налоговые поступления.

THE PRACTICE OF TAXATION OF SERVICE ENTERPRISES AND ITS IMPROVEMENT

Abstract: The share of services in the structure of gross domestic product in the national economy of Uzbekistan is increasing every year. The share of service enterprises is of great importance in this. Taxation of enterprises in the service sector has its own characteristics. Although practical work on financial support for service enterprises is underway, there are still enough problems in this regard. This article discusses these issues in detail.

Key words: tax, taxation, service sector, service, state, financial support, tax credit, preference, tax debt, overpayment, tax policy, per capita service, consumer price index, tax revenues.

KIRISH (INTRODUCTION)

Xizmat ko‘rsatish korxonalarining yuzaga kelishida aholi turmush tarzining xususiyatlari juda katta rol o‘ynaydi. Jamiyatda iqtisodiy taraqqiyot o‘sib borishi, yangi turdagi tovarlarning paydo bo‘lishi, aholining pul mablag‘larining oshib borishi aholining yangi turdagi sotsial ehtiyojlarini keltirib chiqaradi. Bu kabi yangi ehtiyojlar esa, xizmatlarning yangi turi paydo bo‘lishiga va uni amalga oshiruvchi korxonalarning vujudga kelishiga zamin bo‘ladi.

Xizmatlar sohasi tovar ishlab chiqarish sohasidan o‘z ichki va tashqi xususiyatlari va ularning iste’mol etilishi nuqtai nazaridan anchayin farqlanadi. Chunki xizmatlar moddiy shakldagi tovarlarni ishlab chiqarish jarayonidagi ayrim nozik oraliq bosqichlarda namoyon bo‘lib, ishlab chiqarishning bir maromda ketishida o‘ziga xos funktsiyani bajarsa, boshqa tomondan uning qiymatlarini aniqlash ham o‘ziga xos bo‘ladi. Hozirgi kunda esa respublikamizda xizmatni bajarish va uni iste’mol qilish davrining bir xil vaqtga to‘g‘ri kelishi xizmatning o‘ziga xos xususiyati sifatida ma’lum bir vaqt davomida ko‘rsatilgan xizmatlar qiymatini o‘lchovchi “Ishlab chiqarilgan (ko‘rsatilgan) xizmatlar hajmi” statistik ko‘rsatkichi, iste’molchilarga (yuridik va jismoniy shaxslar, norezidentlarni qo‘shgan holda) ko‘rsatilgan xizmatlar qiymatini aks ettiradi. Xizmatlar oldi-sotdi obyekti sifatida chiqqanda va iqtisodiy ahamiyatga ega bo‘lgan (xizmatlarni ishlab chiqaruvchining sarf-xarajatlarini to‘laligicha yoki sezilarli darajada qoplaydigan) narxlarda sotilganda, xizmatlar bozor uchun mo‘ljallanib ishlab chiqarilgan hisoblanadi”[1].

1 Stat.uz. O‘zbekiston Respublikasi Davlat statistika qo‘mitasi. Statistik ko‘rsatkichlarga qisqa metodologik tushuntirishlar. Toshkent-2022.

MAVZUGA OID ADABIYOTLARNING TAHLILI (LITERATURE REVIEW)

Xizmat ko‘rsatish korxonalarning xususiyatlari va ularni soliqqa tortishning nazariy masalalalari ko‘pgina iqtisodchi olimlar tomonidan ilmiy jihatdan tizimli tadqiq qilib kelinmoqda. Ular sirasiga quyidagi ilmiy tadqiqotlarni keltirish mumkin. Jumladan, Smirnova E.A., Sheveleva I.A. xizmat ko‘rsatuvchi kompaniyalar tomonidan qo‘llaniladigan soliqni rejalashtirishning turli strategiyalarini ko‘rib chiqqan, Bezrukova I.Y, Xachatryan A.R., Jukov D.V, I.V.Matvyeyevlar tomonidan esa, soliq siyosati va uning iqtisodiyotda xizmat ko‘rsatish sohasini rivojlantirishga ta’siri tahlil qilingan, shu jumladan, soliq stavkalarining investitsiyalarga ta’siri va soliq imtiyozlaridan foydalanish samaradorligi baholangan. shuningdek, bu bilan bog‘liq soliq risklari va ularni boshqarish imkoniyatlarini baholab bergan. Kozlova E.V., E.V.Larina ilmiy tadqiqotlarida xizmat ko‘rsatish sohasidagi soliqqa tortishning xususiyatlari, shuningdek, uning muammolari va rivojlanish istiqbollari ko‘rib chiqilgan, ushbu sohaning o‘ziga xos xususiyatlarini hisobga olgan holda maxsus soliq mexanizmlarini ishlab chiqish zarurligiga e’tibor qaratilgan. Bernard Bell, Gerald Melinskiy esa, xizmat ko‘rsatish sohasidagi soliqqa tortish bilan bog‘liq turli masalalar, jumladan, soliqlarning ushbu sohadagi tadbirkorlik subyektlariga ta’siri, shuningdek, soliqlarning xizmatlar iste’moliga ta’sirini ko‘rib chiqqan.

Bundan tashqari mahalliy olimlardan I.Tuxliyev, I.Ochilov, G‘.Mustafoyev, B.Ismailovlarning ilmiy tadqiqot ishlarida xizmat ko‘rsatish sohasining ijtimoiy-iqtisodiy mohiyati yoritilgan bo‘lsa, Shu bilan birgalikda xizmat ko‘rsatish korxonalarini soliqqa tortishning ayrim jihatlari soliq nazariyasi bilan shug‘ullangan olimlarning ilmiy tadqiqotlarida ham muayyan darajada o‘rin olgan. Bunday ilmiy tadqiqotlarga professor D.Mutalova, iqtisodiyot fanlari doktori Q.To‘qsonov, iqtisodiyot fanlari doktori, professor B.Sanaqulova, iqtisodiyot fanlari doktori I.Niyazmetov, iqtisodiyot fanlari doktori, professor J.Urmonov, dotsent A.Botirov, iqtisodiyot fanlari doktori, professor Sh.Toshmatovlar tomonidan amalga oshirilgan ilmiy tadqiqotlarni keltirish mumkin[2]. Qayd etilgan ilmiy ishlarda kichik biznes subyektlari va tadbirkorlikning boshqa yo‘nalishdagi korxonalarni soliqqa tortish masalalarini ko‘rishda tadqiqot obyektlari sifatida bevosita xizmat ko‘rsatish faoliyatini bilan shug‘ullanayotgan korxonalar ham olinganki, bunga asoslangan holda ushbu ilmiy ishlarni xizmat ko‘rsatuvchi korxonalarni soliqqa tortishga daxldor tadqiqotlar sifatida qarash mumkin. Shu bilan birgalikda alohida qayd etish lozimki, xizmat ko‘rsatish korxonalarini alohida bir tizim sifatida soliqqa tortish jarayonlarini dissertatsion tadqiqot sifatida o‘rganilgan ilmiy tadqiqotlar deyarli amalga oshirilmagan.

TADQIQOT METODOLOGIYASI (RESEARCH METHODOLOGY)

Xizmat ko‘rsatish sohasi har qaysi milliy iqtisodiyotda muhim bo‘g‘in sifatida amal qiladi. Bu faoliyat bilan ma’lum turdagi va xizmat ko‘rsatishning xususiyatlariga asoslangan korxona va tashkilotlar shug‘ullanadi. Xizmat ko‘rsatish sohasida faoliyat olib borayotgan korxonalar amaldagi qonunchilikka ko‘ra[3], o‘zlariga yuklatilgan soliq va boshqa majburiy to‘lovlarni amalga oshiradi. Masalan, O‘zbekiston Respublikasi Soliq kodeksining 20 va 85-moddalariga ko‘ra, “Soliq Kodeksiga muvofiq, zimmasiga belgilangan soliqlar hamda yig‘imlarni to‘lash majburiyati yuklatilgan yuridik va jismoniy shaxslar soliq to‘lovchilar deb e’tirof etiladi, soliq to‘g‘risidagi qonun hujjatlari bilan soliq to‘lovchilar zimmasiga yuklatilgan soliqlarni va yig‘imlarni to‘g‘ri hisoblab chiqarish hamda o‘z vaqtida to‘lash majburiyati ularning soliq majburiyatidir”[4]. Xizmat ko‘rsatish korxonalari ham Soliq kodeksi va boshqa qonun hujjatlariga ko‘ra, faoliyat yo‘nalishlaridan kelib chiqib soliqlarni to‘laydi. Xizmat ko‘rsatish korxonalarini soliqqa tortishning nazariy masalalarini ko‘rib chiqish uchun fikrimizcha, ularni soliqqa tortishda qanday yondoshuvlar bo‘lganligini ko‘rib chiqish lozim bo‘ladi, bunda ularning tarkibini ko‘rish katta ahamiyatga egadir. Shu jihatdan olganda xizmat ko‘rsatish korxonalari ko‘lamiyligi jihatdan qanday tarkibga egaligini aniqlab, soliqqa tortishning nazariy asoslarini ko‘rish maqsadga muvofiqdir, shu ma’noda quyidagi jadvalni keltirib o‘tamiz.

2 Mutalova D.M. Soliqqa tortishning soddalashtirilgan tartibini takomillashtirish. Iqtisodiyot fanlari nomzodi ilmiy darajasini olish uchun yozilgan dissertatsiya avtoreferati. 2010-y., Sanakulova B. R. Kichik tadbirkorlik subyektlarining soliqqa tortish mexanizmini takomillashtirish orqali iqtisodiy o‘sishni ta’minlash. Iqtisodiyot fanlari doktori ilmiy darajasini olish uchun yozilgan dissertatsiya avtoreferati. 2016., Niyazmetov I. M. Soliqqa tortish mexanizmlarini takomillashtirish orqali soliq tizimi barqarorligini ta’minlash. Iqtisodiyot fanlari doktori ilmiy darajasini olish uchun yozilgan dissertatsiya avtoreferati. 2018., Urmonov J.J. Tadbirkorlik subyektlari faoliyatini soliq mexanizmi vositasida tartibga solishni takomillashtirish. Iqtisodiyot fanlari doktori ilmiy darajasini olish uchun yozilgan dissertatsiya avtoreferati.2018., Botirov Azamat Axmedovich. Kichik tadbirkorlik subyektlarini soliqqa tortish amaliyotini takomillashtirish yo‘llari. Iqtisodiyot fanlari nomzodi ilmiy darajasini olish uchun yozilgan dissertatsiya avtoreferati. 2012., Toshmatov Sh. A. Korxonalar iqtisodiy faolligini oshirishda soliqlar rolini kuchaytirish muammolari. Iqtisodiyot fanlari doktori ilmiy darajasini olish uchun yozilgan dissertatsiya avtoreferati.2008.

3 Masalan, O‘zbekiston Respublikasi Konstitutsiyasi, O‘zbekiston Respublikasi “Fuqarolik kodeksi”, O‘zbekiston Respublikasi “Xususiy korxona to‘g‘risida”gi qonuni, O‘zbekiston Respublikasi “Soliq kodeksi”, “Davlat korxonalari to‘g‘risidagi Nizom” va shu kabi me’yoriy hujjatlar.

4 O‘zbekiston Respublikasi Soliq kodeksining 20 va 85-moddalari.

1 - j a d v a l: O‘zbekistonda xizmatlar sohasida jami faoliyat ko‘rsatayotgan korxona va tashkilotlar tarkibi[5] (1-yanvar holatiga ko‘ra)

№	Yillar	Xizmat ko‘rsatish korxonalari, jumladan:	
		Kichik tadbirkorlik subyektlari	Yirik korxonalar
1.	2019	153767	59308
2.	2020	199929	62050
3.	2021	247043	62344
4.	2022	283214	64367
5.	2023	325809	66978

Keltirilgan 1-jadval ma’lumotlari respublikamizda 2023-yilning 1-yanvar holatiga xizmat ko‘rsatayotgan korxona va tashkilotlar umumiy sonining (523 556 birlik) 325 809 birligi kichik tadbirkorlik subyektlari sanaladi, bu esa, xizmatlar sohasiga oid faoliyat ko‘rsatayotgan korxona va tashkilotlarning umumiy sonidagi ulushi 82,9 % ni tashkil etdi. Xizmat ko‘rsatish faoliyati bilan shug‘ullanuvchi yirik tashkilotlarning ulushi 17,1 % ni (66 978 birlik) tashkil etadi. Agar, buni 2019-yilga nisbatan dinamik jihatdan tahlil qiladigan bo‘lsak 2019-yil 1-yanvar holatiga ko‘ra, xizmatlar sohasida faoliyat ko‘rsatayotgan kichik tadbirkorlik subyektlari soni 153 767 birlikni yoki ularning umumiy sonining 72,2 % ini tashkil etgan. O‘tgan yilning mos davriga nisbatan ularning o‘sish sur’ati 112,4 % ni tashkil etgan. Ushbu tahlil natijalari xizmat ko‘rsatish korxonalarini soliqqa tortishning nazariy asoslaridan ikkita muhim jihatga e’tibor qaratilishini taqozo etadi.

Xizmat ko‘rsatish korxonalarini soliqqa tortishning nazariy asoslarini tahlili shuni ko‘rsatadiki, bu masala mamlakatlarning qonuniy talablariga tabiiy bo‘lib, ularning ishlash shakli, tashkilot tuzilishi va hisobotlariga amalga oshirilib kelingan. Bular asosan xizmat ko‘rsatish uchun narxlarga ko‘rsatiladigan ko‘maklar va xizmatlarga soliqlar, xizmat ko‘rsatish korxonalarining ishchilariga to‘lovlar, ularning pensiyalariga o‘tkaziladigan to‘lovlar, soliqlar va to‘lovlarni monitoring qilish uchun hisobotlarni taqdim qilinishini soliq nazorati shaklida muvofiqlashtirish, xizmat ko‘rsatish korxonalarining o‘ziga muhtoj moliyaviy vositalarga (masalan, kreditlarga) o‘tkazishlari uchun soliqlar va to‘lovlarni o‘tkazish tartiblarida rivojlanib kelgan. Xizmat ko‘rsatish korxonalarini soliqqa tortish ko‘plab omillarga bog‘liq holda rivojlangan, masalan, xizmat ko‘rsatish turi, biznesning hajmi va mulki, mintaqaviy va milliy soliq qonunlari va boshqalar.

Biroq, odatda xizmat ko‘rsatish korxonalariga nisbatan qo‘llaniladigan ba’zi soliqlar, masalan, qo‘shilgan qiymat solig‘i (QQS) dunyoning aksariyat mamlakatlarida xizmatlar ko‘rsatuvchi ko‘pchilik kompaniyalar uchun majburiy soliq hisoblanadi, bundan tashqari, tadbirkorlik subyektlari o‘z hududida amaldagi muayyan shartlar va qoidalarga ko‘ra daromad solig‘i, mol-mulk solig‘i, yer solig‘i va boshqa soliqlarni to‘lashlari belgilab qo‘yilgan. Ayrim mamlakatlarda tadqiqot va ishlanmalar, infratuzilma va texnologiya kabi turli xizmatlarga sarmoya kiritadigan korxonalar uchun maxsus soliq imtiyozlari va imtiyozlar ham mavjud. Bunday soliq imtiyozlari korxonaning umumiy soliq yukini kamaytirishi va uning moliyaviy holatini yaxshilashi mumkin.

Soliqqa tortish mexanizmlari takomillashib borishi bilan, xizmat ko‘rsatish korxonalarini soliqqa tortish juda murakkablashib bordi, qator muammolar ham paydo bo‘la boshladi o‘z o‘rnida soliq qonunchiligi ham takomillashib bordi. Shu sababli, soliq risklarini samarali boshqarish va soliq imtiyozlarini maksimal darajada oshirish uchun tadbirkorlarga soliq maslahatchilari institutlari ham shakllangan. Xizmat ko‘rsatuvchi korxonalarning soliqqa tortilishi ko‘pgina omillarga, jumladan, ular qaysi mamlakatda joylashganligiga, huquqiy maqomiga, daromadiga va ular ko‘rsatadigan xizmat turiga bog‘liq holda rivojlanib kelmoqda.

Xizmat ko‘rsatuvchi korxonalarni soliqqa tortish ko‘plab omillarga, jumladan mulkchilik shakliga, faoliyat turiga va hududiy qonunlarga bog‘liq. Umuman olganda, daromad solig‘i xizmat ko‘rsatish sohasi korxonalari uchun soliq solishning asosiy manbai hisoblanadi. Ba’zi hollarda xizmat ko‘rsatish korxonalari biznes hajmi, xodimlar soni va biznes turi kabi bir qator omillarga qarab soliq imtiyozlari yoki imtiyozlarga ega bo‘lishi mumkin.

Xizmat ko‘rsatish korxonalari uchun asosiy soliqlar: daromad solig‘i - xo‘jalik yurituvchi subyektlardan ma’lum vaqt davomida olingan foydadan kelib chiqib undiriladigan soliq. Daromad solig‘i stavkasi korxonaning joylashgan joyi va hajmiga, shuningdek, soliq imtiyozlarining mavjudligiga bog‘liq. QQS - bu korxonalar tovarlar va xizmatlarni sotishda undiriladigan qo‘shilgan qiymat solig‘i sifatida soliq stavkasi korxonaning joylashgan joyi va hajmiga, shuningdek, sotilgan mahsulot turiga ham bog‘liq. Mol-mulk solig‘i - bu tadbirkorlik subyektlaridan ularning mol-mulki, shu jumladan binolar, jihozlar, transport vositalari va boshqa mol-mulk qiymatidan kelib chiqqan holda undiriladigan soliq. Mulk solig‘i stavkasi mulkning joylashgan joyi va qiymatiga bog‘liq. Yagona ijtimoiy soliq - bu tadbirkorlik subyektlaridan ularning daromadlaridan kelib chiqqan holda undiriladigan soliq bo‘lib, daromad solig‘i, mol-mulk solig‘i va boshqalar kabi bir nechta soliqlarni almashtiradi. Yagona ijtimoiy

5 O‘zbekiston Respublikasi Statistika agentligi ma’lumotlari asosida muallif tomonidan tuzilgan.

soliq stavkasi korxona xodimlarining ish haqiga va boshqa omillarga bog‘liq. O‘zbekiston soliq tizimida bu soliq yangi tahrirdagi Soliq kodeksiga asosan ijtimoiy soliq sifatida qo‘llanilib kelinmoqda.

Albatta, xizmat ko‘rsatish korxonalarini soliqqa tortish masalalari ko‘pgina ilmiy tadqiqot ishlarining obyekti sifatida o‘rin olib kelmoqda. Shu jihatdan quyida ana shu yo‘nalishda olib borilgan ilmiy tadqiqotlarni ilmiy-nazariy jihatdan tahlil qilamiz.

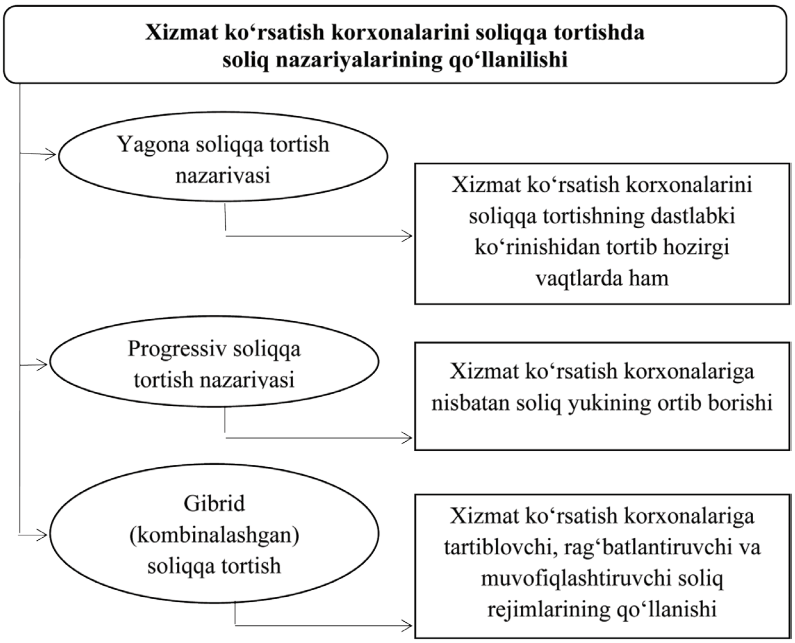
2 - j a d v a l: Xizmat ko‘rsatish tarmog‘ini soliqqa tortish masalalariga yo‘naltirilgan ilmiy tadqiqotlar[6]

Ilmiy tadqiqotning nomi yoki yo‘nalishi	Muallif(lar)i	Asosiy yo‘nalishi
Xizmat ko‘rsatish sohasida soliqni rejalashtirish: strategiyalar va xavflar	Smirnova E.A., Sheveleva I.A.	Xizmat ko‘rsatuvchi kompaniyalar tomonidan qo‘llaniladigan soliqni rejalashtirishning turli strategiyalari ko‘rib chiqilgan, shuningdek, bu bilan bog‘liq soliq risklari va ularni boshqarish imkoniyatlari baholangan.
Soliq siyosatining iqtisodiyotda xizmat ko‘rsatish sohasini rivojlantirishga ta’siri	Bezrukova I.Y, Xachatryan A.R., Jukov D.V, Matvyeyev I.V.	Soliq siyosati va uning iqtisodiyotda xizmat ko‘rsatish sohasini rivojlantirishga ta’siri tahlil qilingan, shu jumladan soliq stavkalarining investitsiyalarga ta’siri va soliq imtiyozlaridan foydalanish samaradorligi baholangan.
Xizmat ko‘rsatish sohasidagi soliqqa tortish: xususiyatlar va istiqbollar	Kozlova E.V., Larina E.V.	Xizmat ko‘rsatish sohasidagi soliqqa tortishning xususiyatlari, shuningdek, uning muammolari va rivojlanish istiqbollari ko‘rib chiqilgan, ushbu sohaning o‘ziga xos xususiyatlarini hisobga olgan holda maxsus soliq mexanizmlarini ishlab chiqish zarurligiga e’tibor qaratilgan.
Soliq yukining xizmat ko‘rsatish korxonalarining raqobatbardoshligiga ta’siri	Artemeva O.A., Kiseleva R.A.	Soliq yukining xizmat ko‘rsatuvchi korxonalarning raqobatbardoshligiga ta’siri ko‘rib chiqilgan.
Soliqlarning xizmat ko‘rsatish sohasiga ta’sirini baholash	Nikolas Kiyefer, Ron Sabin, Metyu Scheffer, Jonas Scher.	Soliq siyosati xizmat ko‘rsatish sohasining o‘sishi va rivojlanishiga ta’siri tadqiq qilingan.
Xizmatlarga soliq solishning iqtisodiy jihatlari	B. Bell, G. Melinskiy	Xizmat ko‘rsatish sohasidagi soliqqa tortish bilan bog‘liq turli masalalar, jumladan, soliqlarning ushbu sohadagi tadbirkorlik subyektlariga ta’siri, shuningdek, soliqlarning xizmatlar iste’moliga ta’siri ko‘rib chiqilgan.
Xizmat ko‘rsatish sohasiga investitsiyalar uchun soliq imtiyozlarini baholash	P. Barrera, M. Best.	Xizmatlar sohasiga investitsiyalarni jalb qilishda qanday soliq imtiyozlari eng samarali bo‘lishi mumkinligi ko‘rsatib berilgan.
Soliq solish va xizmat ko‘rsatish dinamikasi	Erik Tardiff, Maykl Graber	soliqlarning xizmat ko‘rsatish korxonalarining xatti-harakatlariga, jumladan narxlar, ishlab chiqarish va xizmat ko‘rsatish sifati o‘zgarishiga qanday ta’sir qilishi baholangan.
Xizmatlardagi texnologik innovatsiyalarga soliqlarning ta’siri	Ch. E. Orlean, F. Musson.	Soliq siyosati xizmat ko‘rsatish sohasidagi innovatsiyalarni rag‘batlantirish masalalari tahlil qilingan.

Xizmat ko‘rsatish korxonalarini soliqqa tortishning nazariy asoslarini tadqiqi shuni ko‘rsatadiki, ularni soliqqa tortish ma’lum bir nazariyalarning mazmuniga asoslanib rivojlanib kelmoqda. Ushbu 6-rasmda ko‘rsatib o‘tilganidek, xizmat ko‘rsatish korxonalarini soliqqa tortishda soliq nazariyalar sifatida yagona soliqqa tortish nazariyasi, progressiv soliqqa tortish nazariyasi hamda Gibrid (kombinalashgan) soliqqa tortish nazariyalarini keltirib o‘tish mumkin. Biroq, bu nazariyalardan eng ko‘p qo‘llaniladiganlar sifatida yagona soliq nazariyasini keltirish mumkin. Respublikamiz soliq tizimida esa, shu bilan birgalikda xizmat ko‘rsatish korxonalarini soliqqa tortishda gibrid (kombinalashgan) soliqqa tortish nazariyasining tamoyillari qo‘llanila boshlanganligini ko‘rish mumkin.

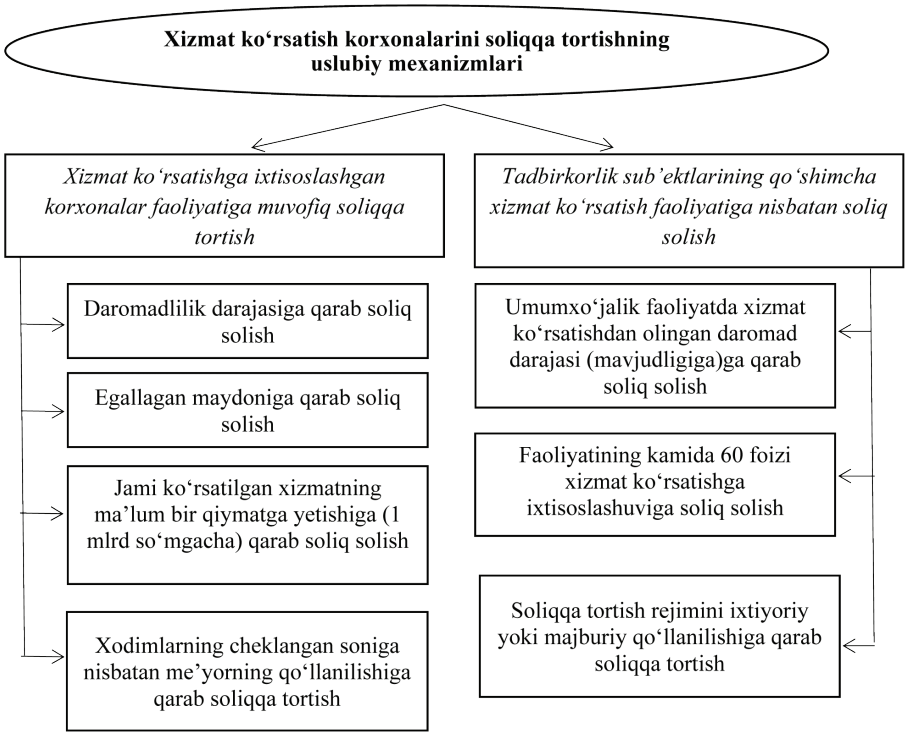
Agar, O‘zbekiston soliq tizimidagi xizmat ko‘rsatish korxonalariga nisbatan soliq tizimidagi evolyutsion jarayonlarni nazariy jihatdan tahlil qiladigan bo‘lsak, ular asosanni soliqqa tortishning asosi sifatida ular olgan daromad hamda yalpi tushum muhim sanalib kelingan. Vaholanki, bugungi kunda ularni soliqqa tortishning asosini ham ularning tovar aylanmasi (yalpi tushum) asosiy mezon sifatida amal qilib kelmoqda.

6 Ilmiy tadqiqotlarga oid ilmiy adabiyotlar tahlili asosida muallif tomonidan shakllantirilgan.



1 - r a s m: Xizmat ko‘rsatish korxonalarini soliqqa tortishda soliq nazariyalarining qo‘llanilishi[7]

Xizmat ko‘rsatish korxonalarini soliqqa tortishning nazariy asoslarini tadqiqi shuni ko‘rsatadiki, ularni soliqqa tortish ma’lum bir nazariyalarning mazmuniga asoslanib rivojlanib kelmoqda. Ushbu 6-rasmda ko‘rsatib o‘tilganidek, xizmat ko‘rsatish korxonalarini soliqqa tortishda soliq nazariyalar sifatida yagona soliqqa tortish nazariyasi, progressiv soliqqa tortish nazariyasi hamda Gibrid (kombinalashgan) soliqqa tortish nazariyalarini keltirib o‘tish mumkin. Biroq, bu nazariyalardan eng ko‘p qo‘llaniladiganlar sifatida yagona soliq nazariyasini keltirish mumkin. Respublikamiz soliq tizimida esa, shu bilan birgalikda, xizmat ko‘rsatish korxonalarini soliqqa tortishda gibrid (kombinalashgan) soliqqa tortish nazariyasining tamoyillari qo‘llanila boshlanganligini ko‘rish mumkin (bu jarayonni mazkur bobning keyingi qismlarida thxtalib o‘tamiz).



2 - r a s m: Xizmat ko‘rsatish korxonalarini soliqqa tortishning uslubiy mexanizmlari[8]

7 Muallif tomonidan tuzilgan.
8 Muallif tomonidan tuzilgan.

TARAQQIYOT ПРОГРЕСС PROGRESS

Xizmat ko‘rsatish korxonalarini soliqqa tortishning nazariy-uslubiy asoslarini tadqiq qilishda bu jarayonning uslubiy mexanizmlarini ham ko‘rib chiqish ilmiy ahamiyatga egadir. Bu uslubiy asoslari tarixiy jarayonlar va iqtisodiy islohotlar natijasida o‘zgarib rivojlanib borgan. Hozirgi kunda O‘zbekiston soliq tizimidagi soliqqa tortish amaliyotida xizmat ko‘rsatish korxonalarini soliqqa tortishda ikki xil uslubiy amaliyotni ko‘rish mumkin.

XULOSA VA TAKLIFLAR (CONCLUSION/RECOMMENDATIONS)

Umumiy xulosa sifatida ta’kidlash mumkinki, xizmat ko‘rsatish korxonalarning O‘zbekiston milliy iqtisodiyotida yalpi ichki mahsulot tarkibidagi ulushi (o‘rtacha 40 foizini tashkil qilmoqda) jihatidan, aholi bandligini ta’minlashda, qolaversa davlat byudjetiga soliq tushumlarini shakllantirishda ham o‘ziga xos munosib ravishda rivojlanib kelmoqda. Agar, xizmat ko‘rsatish korxonalarini soliqqa tortish evolyutsion jarayonlariga e’tibor beradigan bo‘lsak, ularni soliqqa tortish asosan daromadlarini soliqqa tortish shaklida amal qilganligini ko‘rish mumkin. Bundan kelib chiqadiki, bugungi kunda O‘zbekiston soliq tizimida xizmat ko‘rsatish korxonalarini soliqqa tortishda soliqqa tortishning turli xil tartiblari amal qilib kelmoqda.

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ASOSIY KAPITALGA YO‘NALTIRILGAN INVESTITSIYALAR: YUTUQLAR, KAMCHILIKLAR VA YECHIMLARI

Muxitdinova Kamola Alisherovna
PhD, TDIU dotsenti

Annotatsiya: Maqolada O‘zbekiston Respublikasi asosiy kapitalga investitsiyalarning moliyalashtirish manbalari hamda ularning hududlar kesimidagi tarkibi, shuningdek asosiy kapitalda o‘zlashtirilgan investitsiyalar tarkibi haqida ma’lumotlar keltirilgan. Bu sohadagi ijobiy jarayonlar bilan birgalikda uchrayotgan ayrim kamchiliklarni bartaraf etish yo‘llari bayon etilgan.

Kalit so‘zlar: investitsiyalar, markazlashgan moliyalashtirish manbalari, to‘g‘ridan-to‘g‘ri xorijiy investitsiyalar, investitsiyalar o‘sish sur’atlari, o‘zlashtirilgan investitsiyalar.

Аннотация: В статье приведены сведения об источниках финансирования инвестиций в основной капитал Республики Узбекистан и их структуре по регионам, а также о составе инвестиций в основной капитал. Наряду с положительными процессами в этой области описаны пути устранения некоторых недостатков.

Ключевые слова: инвестиции, централизованные источники финансирования, прямые иностранные инвестиции, темпы роста инвестиций, капитализированные инвестиции.

Abstract: The article provides information about the sources of financing of investments in fixed capital of the Republic of Uzbekistan and their structure in the regions, as well as the composition of investments in fixed capital. Along with the positive processes in this field, ways to eliminate some of the shortcomings are described.

Key words: investments, centralized financing sources, foreign direct investments, investment growth rates, capitalized investments.

KIRISH

Jahon iqtisodiyotida COVID-19 pandemiyasining ta’siri, iqlim o‘zgarishi va global ishlab chiqarish va savdo zanjirlaridagi o‘zgarishlar transmilliy korporatsiyalarning xalqaro investitsiya strategiyalarida yondashuvlarini qayta ko‘rib chiqishga ta’sir qildi. To‘g‘ridan-to‘g‘ri xorijiy investitsiyalar oqimi 2021-yilda 1,58 trillion dollarni tashkil etdi, bu 2020-yildagiga nisbatan 64 foizga ko‘pdir. Yevropada jami to‘g‘ridan-to‘g‘ri investitsiyalarning oqimi 80 foizga kamayib, 73 milliard AQSh dollarni tashkil qildi. Ushbu ko‘rsatkich Buyuk Britaniyada 57 foiz, Frantsiyada 47 foiz va Germaniyada 34 foizga kamaydi. Yevropa Ittifoqida to‘g‘ridan-to‘g‘ri investitsiyalar hajmi 73 foizga kamayib, 103 milliard AQSh dollarini tashkil etdi. AQShda investitsiyalar oqimi qayta investitsiya qilingan daromadlarning kamayishi 40 foizga kamayib, 156 milliard AQSh dollarini tashkil qilgan”[1]. Bu holatlar dunyo miqyosida xorijiy investitsiyalarni jalb etish va mamlakatlarning investitsion faollik mexanizmlaridan samarali foydalanish masalalarining ahamiyatli ekanligini taqozo etmoqda.

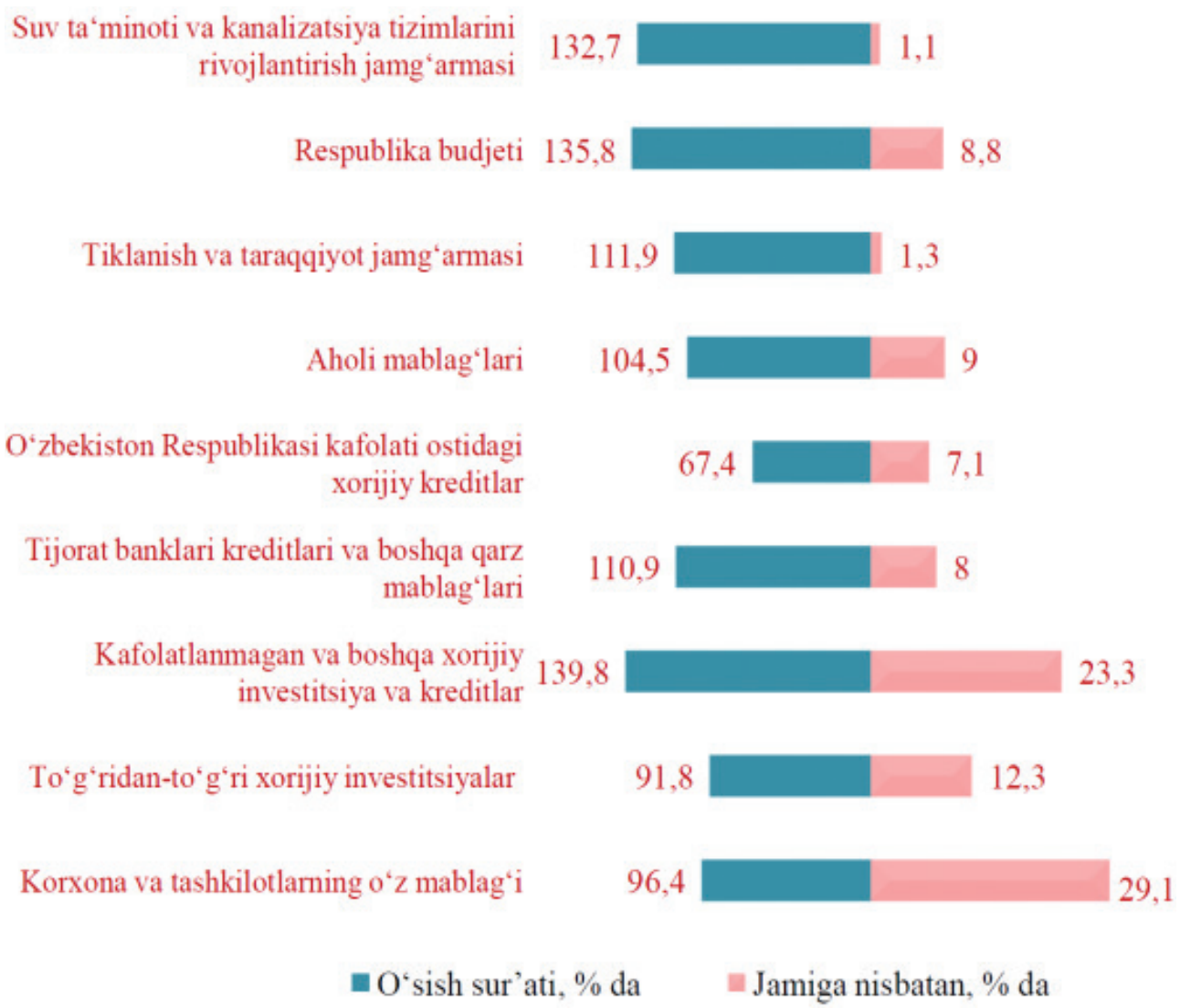
Respublikamizda mustaqillikka erishilgandan boshlab mamlakat iqtisodiyotiga investitsiyalarni, ayniqsa xorijiy investitsiyalarni jalb qilishga katta e’tibor berilib kelinmoqda.

2021-yilda O‘zbekiston Respublikasida iqtisodiy va ijtimoiy sohalarni rivojlantirish uchun jami moliyalashtirish manbalari hisobidan 245,0 trln. so‘m o‘zlashtirildi. Dollar ekvivalentida 23,1 mlrd. AQSh doll. o‘zlashtirilgan bo‘lib, 2020-yilga nisbatan 105,2 % ni tashkil etdi. 2021-yilda asosiy kapitalga investitsiyalarning 61,9 % i yoki 151,5 trln. so‘mi jalb etilgan mablag‘lar hisobidan moliyalashtirilgan bo‘lsa, korxona, tashkilot va aholining o‘z mablag‘lari hisobidan 38,1 % yoki 93,5 trln. so‘m moliyalashtirildi.

Jami investitsiyalar hajmida, markazlashgan moliyalashtirish manbalari hisobidan moliyalashtirilgan asosiy kapitalga investitsiyalarning ulushi, 2020-yildagi ulushiga nibatan 1,6 % punktga kamayib, 18,3% ni yoki

1 World Investment Report-2022: Investing in sustainable recover. UNCTAD/WIR/2022. https://unctad.org/system/files/official-document/wir2022_en.pdf.

44,8 trln. so‘mni tashkil etdi. Mos ravishda, markazlashmagan moliyalashtirish manbalari hisobidan 200,2 trln. so‘m yoki jami investitsiyalarning 81,7 % investitsiyalari o‘zlashtirilib, 2020-yildagi ko‘rsatkichga nisbatan 1,6 % punktga ko‘paydi.



1 - r a s m: Moliyalashtirish manbalari bo‘yicha asosiy kapitalga investitsiyalar

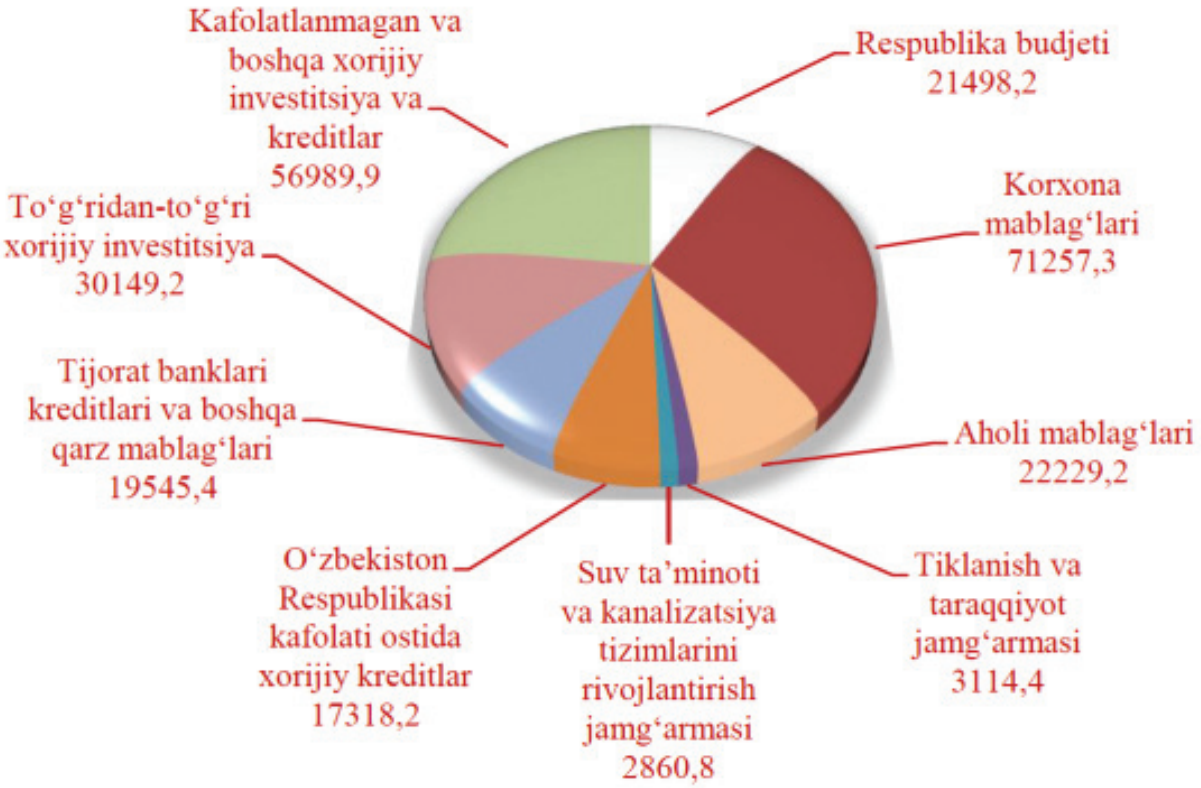
2021-yilda korxona va tashkilotlarning o‘z mablag‘lari hisobidan moliyalashtirilgan asosiy kapitalga investitsiyalar - 71 257,3 mlrd. so‘m yoki jami asosiy kapitalga investitsiyalarning 29,1 % ini tashkil etdi. Ta’kidlash joizki, 2020-yilga nisbatan o‘sish sur’ati 3,6 % ga kamayganiga qaramasdan, asosiy kapitalga o‘zlashtirilgan investitsiyalarning asosiy qismi korxona va tashkilotlarning o‘z mablag‘lari hisobidan moliyalashtirildi. Bu, albatta, xo‘jalik yurituvchi subyektlar birinchi navbatda ichki resurslaridan foydalangan holda o‘z faoliyatini kengaytirish 1-rasmdagi Moliyalashtirish manbalari bo‘yicha asosiy kapitalga investitsiyalar[2] yoki modernizatsiya qilishni afzal ko‘rishini isbotlaydi. Keyingi yillarda Respublikada keng ko‘lamli qulay investitsiya muhitini yaratish, xorijiy investitsiyalarni, xususan, to‘g‘ridan-to‘g‘ri xorijiy investitsiyalarni jalb etish va o‘zlashtirish bo‘yicha chora-tadbirlar amalga oshirilmoqda. Natijada to‘g‘ridan-to‘g‘ri xorijiy investitsiyalar hisobidan moliyalastirilgan 30 149,2 mlrd. so‘m investitsiyalar, yoki 2020-yildagi ko‘rsatkichga nisbatan 1,8% punktga kamaygan holda jami investitsiyalardagi ulushi 12,3 % ga teng investitsiyalar o‘zlashtirildi.

Asosiy kapitalga investitsiyalar o‘sish sur’atlarini moliyalashtirish manbalari bo‘yicha eng yuqori ko‘rsatkich kafolatlanmagan va boshqa xorijiy investitsiya va kreditlar hisobidan kuzatilib, o‘tgan 2020-yilga nisbatan 39,8 % ga ko‘paydi. To‘g‘ridan-to‘g‘ri va kafolatlanmagan xorijiy kreditlar hisobidan quyidagi yirik investitsiya loyihalari amalga oshirildi:

2 Stat.uz ma’lumotlari asosida muallif ishlanmasi

1. Davlat-xususiy sheriklik asosida Navoiy viloyatida quvvati 100 MVt bo‘lgan quyosh fotoelektr stansiyasini qurish (sinov loyihasi);
2. Surxondaryo viloyatidagi “Mustaqillikning 25 yilligi ” konida geologiya-qidiruv ishlarini amalga oshirish va mahsulotni taqsimlashga oid bitim asosida konni o‘zlashtirish, gaz-kimyo komplekstini barpo etish;
3. Sho‘rtan-gaz kimyo komplekstining ishlab chiqarish quvvatlarini kengaytirish;
4. 2017–2021-yillarda uglevodorod xom ashyosi qazib chiqarish hajmlarini kopaytirish bo‘yicha Dastur;
5. “Muruntov ” konini o‘zlashtirish (V navbati) 1- bosqich;
6. 2021–2022-yillarda respublika magistral gaz uzatish tizimini modernizatsiya qilish va samaradorligini oshirish dasturi.

To‘g‘ridan to‘g‘ri xorijiy investitsiyalarni jalb qilgan holda, yangi texnologiyalar joriy etilmoqda, yangi turdagi tovarlar va xizmatlar paydo bo‘lib, bu tovarlar va xizmatlar sifatini yanada oshirish, pirovardida aholining hayot sifatini oshirish, milliy iqtisodiyotda raqobatni kuchaytirish uchun zamin yaratadi.



2 - r a s m: Moliyalashtirish manbalari bo‘yicha asosiy kapitalga o‘zlashtirilgan investitsiyalar tarkibi, mlrd. so‘m[3]

Davlat budjeti mablag‘lari hisobidan asosiy kapitalga yo‘naltirilgan investitsiyalar hududiy tarkibida eng yuqori ko‘rsatkichlar bir vaqtning o‘zida uchta hudud Qoraqalpog‘iston Respublikasi, Samarqand va Sirdaryo viloyatlarida qayd etildi:. Mazkur hududlarda o‘zlastirilgan jami investitsiyalarning 12,7 % i Respublika budjeti hisobidan amalga oshirildi. Korxona va tashkilotlarning o‘z mablag‘lari hisobidan investitsiyalar bo‘yicha eng yuqori ulush Jizzax viloyatida kuzatilib, bu viloyatda o‘zlashtirilgan investitsiyalarning 47,5% ini tashkil etdi. Shuningdek, Toshkent shahrida 40,2 % va Toshkent viloyatida 37,1 % ni tashkil etdi. Xorazm viloyatida asosiy kapitalga investitsiyalar umumiy hajmida aholi mablag‘lari hisobidan o‘zlashtirilgan investitsiyalar eng katta ulushni egalladi - 21,0 %. Xorijiy investorlar uchun investitsiya muhitini yaxshilash borasida amalga oshirilayotgan keng ko‘lamli ishlar natijasida O‘zbekiston Respublikasining barcha hududlarida xorijiy investitsiya va kreditlar ulushi yuqori bo‘ldi.

Bu yo‘nalishda eng yuqori ko‘rsatkichlar Navoiy va Buxoro viloyatlarida kuzatildi. Bu hududlar foydali qazilmalarga boy bo‘lgani sababli, xorijiy investorlarni ko‘proq e’tiborini jab etmoqda. Natijada asosiy kapitalga o‘zlashtirilgan investitsiyalar umumiy hajmida xorijiy investitsiya va kreditlarning ulushi mos ravishda 60,2 va 60,0 % ni tashkil etdi.

3 Stat.uz ma’lumotlari asosida muallif ishlanmasi

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1 - j a d v a l: Moliyalashtirish manbari bo‘yicha hududlar kesimida asosiy kapitalga investitsiyalar[4]

	Jami investitsiyalar, mlrd. so‘m	Shu jumladan, moliyalashtirish manbalari bo‘yicha (jamiga nisbatan % da)						
		Respublika budjeti	Korxona va aholi mablag‘i	Aholi	Xorijiy investitsiya va kreditlar	Suv ta’minoti va kanalizatsiya tizimlarini rivojlantirish jamg‘armasi	Tiklanish va taraqqiyot jamg‘armasi	Tijorat banki kreditlari va boshqa qarz mablag‘lari
O‘zbekiston Respublikasi	244962,6	8,8	29,1	9,0	42,7	1,1	1,3	8,0
Qoraqalpog‘iston Respublikasi	7879,1	12,7	23,7	12,4	38,2	0,6	3,7	8,7
Viloyatlar:								
Andijon	12143,7	7,4	23,8	13,2	49,0	1,4	0,3	4,9
Buxoro	18995,6	5,1	18,1	10,2	60,0	1,0	0,5	5,1
Jizzax	13224,4	7,0	47,5	4,4	28,9	1,5	1,0	9,7
Qashqadaryo	16225,1	6,7	18,2	12,2	55,9	2,7	0,7	3,6
Navoiy	16309,1	4,0	16,2	9,0	60,2	0,5	0,4	9,7
Namangan	13302,4	7,6	25,1	16,2	32,6	1,4	0,5	16,6
Samarqand	17722,8	12,7	31,9	11,0	31,8	1,7	0,3	10,6
Surxondaryo	11326,5	11,9	14,0	14,4	44,1	6,6	1,2	7,8
Sirdaryo	8708,0	12,7	15,5	2,8	56,7	0,3	1,8	10,2
Toshkent vil.	27822,4	7,5	37,1	8,4	37,8	0,7	0,5	8,0
Farg‘ona	12920,6	10,3	27,2	13,6	39,7	1,4	1,5	6,3
Xorazm	8580,3	8,2	21,2	21,0	34,9	1,2	3,0	10,5
Toshkent sh.	38795,3	8,6	39,1	3,4	41,4	0,0	1,4	6,1

Xulosa qilib, investitsiyalar iqtisodiy rivojlanishning drayveri xisoblanadi, demak uni turlari, klassifikatsiyasini, amalga oshirish tartibini mukammal tadqiq etishimiz zarur. Tadqiqot ishimizning keyingi boblarida investitsiyalarining turlari, funkstiyalari, dinamikasi va samaradorligi baholash kabi masalalarni ko‘rib chiqamiz.

Fikrimizcha, O‘zbekiston Respublikasi bo‘yicha asosiy kapitalga yo‘naltirilgan investitsiyalar erishilgan yutuqlar bilan birgalikda uchrayotgan kamchilklarni quyidagi jarayonlarni amalga oshirish natijasida bartaraf etish mumkin:

- Hukumatimiz tomonidan ushbu sohaga bo‘lgan e’tiborni yanada oshirib, nihoyatda mustahkam huquqiy asos yaratish;
- Soha investitsion jozibadorligini oshirish;
- Asosiy kapitalga yo‘naltirilgan investitsiyalarning moliyalashtirish manbalari, ularning tarkibi haqidagi ma’lumotlarni mukammal tadqiq etish natijasida yanada ijobiy natijalarga erishish;
- Bu sohadagi xorij tajribasini o‘rganib , tahlil qilib, respublikamiz iqtisodiyotining o‘ziga xos xususiyatlarini inibatga olgan holda tatbiq etish.

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DIRECTIONS OF ATTRACTING FOREIGN CAPITAL AND SPECIFIC CHARACTERISTICS OF THE EUROBOND TRANSACTION

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Abstract: In the article, the role of capital resources in the economy, analysis of whether the amount of internal capital resources available in our country cannot fully satisfy internal needs, expansion of investment activities in our country, provision of information exchange through information communications, improvement of our economic indicators in practice and statistics are presented in the article. the practical work of conducting was explained. The relevance of the topic is that serious problems will arise in the future if international integration does not take place. In the domestic market, demand is growing, and resources are limited. Methods of attracting foreign capital from the international capital market were highlighted in the article. The specific features of Eurobonds were studied. The viability of these economic processes in the future period was forecasted, and conclusions and suggestions were made.

Key words: foreign capital, investment, Eurobond, issuer, syndicate, economic entity, policy.

Annotatsiya: maqolada kapital resurslarining iqtisodiyotdagi o‘rni, mamlakatimizda mavjud bo‘lgan ichki kapital resurslari hajmining ichki ehtiyojlarni to‘liq qondira olmasligini tahlil qilish, mamlakatimizda investitsiya faoliyatini kengaytirish, axborot kommunikatsiyalari orqali axborot almashinuvini ta’minlash, kapital resurslarini takomillashtirish amaliyotdagi iqtisodiy ko’rsatkichlarimiz va statistik ma’lumotlar maqolada keltirilgan. Mavzuning dolzarbligi shundaki, agar xalqaro integratsiya amalga oshmasa, kelajakda jiddiy muammolar yuzaga keladi. Chunki, ichki bozorda talab ortib bormoqda, resurslar cheklangan. Maqolada xalqaro kapital bozoridan xorijiy kapitalni jalb qilish usullariga alohida to‘xtalib o‘tildi. Evroobligatsiyalarning o’ziga xos xususiyatlari o’rganildi. Shuningdek, iqtisodiy jarayonlarning kelgusi davrda hayotiyligi prognoz qilinib, xulosa va takliflar bildirildi.

Kalit so‘zlar: xorijiy kapital, investitsiyalar, yevrobond, emitent, sindikat, xo’jalik yurituvchi sub’ekt, siyosat.

Аннотация: в статье роль капитальных ресурсов в экономике, анализ того, не может ли объем внутренних капитальных ресурсов, имеющихся в нашей стране, полностью удовлетворить внутренние потребности, расширение инвестиционной деятельности в нашей стране, обеспечение информационного обмена посредством информационных коммуникаций, совершенствование наши экономические показатели на практике и статистика представлены в статье. Объяснялась практическая работа по дирижированию. Актуальность темы заключается в том, что в будущем возникнут серьезные проблемы, если международная интеграция не состоится. На внутреннем рынке спрос растет, а ресурсы ограничены. В статье освещены методы привлечения иностранного капитала с международного рынка капитала. Изучены особенности еврооблигаций. Спрогнозирована жизнеспособность этих экономических процессов в будущем периоде, сделаны выводы и предложения.

Ключевые слова: иностранный капитал, инвестиции, еврооблигации, эмитент, синдикат, хозяйствующий субъект, политика.

INTRODUCTION

The foreign capital market has a very wide range of activities. Foreign market participants act in a conflict of interests. The countries of the world have a lot of experience in international integration and enter each new market as a result of strong scientific studies. Every investor, owner of capital invests his capital in the market with the help of powerful analysts. The relevance of the topic is that it is necessary to approach the attraction of international capital at the level of the country's policy. It is important for the state to create legal foundations and ensure its implementation. Among the foreign capital, it is the effectiveness of Eurobonds, the fact that they enable the investor to avoid taxes, provide the issuer with long-term investments, and do not impose many obligations, which is the reason for their use in circulation.

Today, it is impossible to implement innovative processes at a modern level and rapidly develop the national economy without intensively attracting foreign investment.

The volume of foreign investments is one of the indicators describing the level of integration of the country into the world community and depends on the attractiveness of the investment object. Foreign investment is the export of business capital to host countries.

ANALIYSIS OF THE TOPIC

Scientific works, scientific works of specialists and candidates of sciences who have conducted studies on the directions of attracting foreign capital.

Saitkamolov M.S., Khamdamova G.A. - Attracting investments to the economy, 2016

Ismatullayev Jasurbek Anvarovich - ITM researcher at TDIU, Analysis of modern speeds of socio-economic development of regions and their investment attractiveness

Foreign scientists V.N. Sherbakov, K.V. Baldin - Investment attractiveness

RESEARCH METHODOLOGY

Scientifically based methods were used for detailed analysis of the studied topic, conclusions and suggestions. Generalization, grouping, analysis, forecasting were carried out.

ANALIYSIS AND RESULDS:

The presence of directions for attracting foreign capital classifies the level of international integration of the country. Acceptance of foreign investments, the conditions for its attraction are a factor that characterizes investment activity and serve to further develop foreign economic relations. Investment attractiveness is determined by investment entities depending on the general investment environment in the country, conditions of foreign economic activity, including legal and customs conditions. Each region has its own system of prices for resources, tax policy and legal framework, different levels of development of the industry, and, accordingly, there are differences in the profitability of investment entities and objects. Import and export transactions in terms of capital movements are also related to political stability and the level of trade in the international market.

When investing in bonds, investors can focus on both yield and coupon yield. In the first case, a necessary condition for obtaining income is a sufficient level of liquidity, which is not always found in the debt market. Therefore, investors often choose the second option - receiving coupon income. The regularity of its payments determines the protection function of bonds. Eurobonds have almost the same properties as ordinary bonds, but their nature is slightly different.

Eurobonds are issued in a foreign currency for the issuer, are placed outside their country and are subject to foreign laws. The most popular exchanges for placing Eurobonds are European exchanges. Thus, in 2012,

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the Luxembourg Stock Exchange itself accounted for a little more than 40% of all circulating Eurobonds, while 96.6% of foreign issuers were located on the 5 most popular trading platforms. In particular, the Luxembourg and Irish exchanges are popular among issuers due to lower underwriting and issuance costs and more attractive tax rates.1 As a rule, only large and reliable borrowers have access to the international platform, which is an additional factor of investor protection.

If a company or even a country does not have enough funds for development, they want to borrow money. For this, the issuer (and it can be a state, company, bank, etc.) usually issues bonds or Eurobonds, sells them to investors, takes money from them and solves its problems.

	Mean: size-weighted		Mean: equal-weighted		Standard deviation		Skewness		Number of observations		*W* test stat[d]
	FC by res[b]	LC by non-res[c]	FC by res[b]	LC by non-res[c]	FC by res[b]	LC by non-res[c]	FC by res[b]	LC by non-res[c]	FC by res[b]	LC by non-res[c]	
AU	620.4	251.0	64.3	25.7	189.1	76.1	7.0	5.9	10,016	9,976	51.17**
CN	490.0	169.8	200.0	153.1	245.6	58.3	2.2	1.8	128	4	0.15
HK	388.0	60.4	33.0	17.4	100.3	27.4	7.6	3.9	1,732	8,632	5.88**
ID	587.0	50.0	108.2	12.3	228.2	21.6	3.6	4.1	205	237	7.67**
IN	527.9	58.1	186.9	29.6	254.2	29.8	5.5	1.8	72	20	5.84**
JP	540.1	253.2	145.9	20.2	239.9	68.6	2.9	13.4	1,120	79,220	35.25**
KR	406.8	65.2	154.1	38.2	197.4	32.5	4.4	0.9	1,151	41	7.67**
MY	545.8	144.0	285.3	73.1	274.0	72.7	1.2	1.0	99	55	5.46**
NZ	386.0	224.2	102.9	52.8	171.0	95.2	4.6	5.0	306	1,829	9.83**
PH	573.2	93.5	280.2	45.1	287.4	48.8	2.4	1.1	175	12	4.57**
SG	460.2	90.0	28.5	17.5	110.9	35.7	8.2	4.6	1,830	1,498	0.96
TH	280.7	65.6	149.1	17.3	140.7	29.0	2.5	2.6	113	114	10.85**
TW	257.7	102.1	93.1	45.8	126.7	51.0	2.1	1.8	22	137	1.04

[a] In years.

[b] Foreign currency bonds issued by residents.

[c] Local currency bonds issued by non-residents, ie bonds denominated in the specified currency and issued by non-residents.

The issuer (borrower) periodically pays pre-announced interest (coupon income) to the investor for the use of funds and returns the entire loan amount (the face value of the bond) at the end of the guarantee period. Eurobonds earn as follows:

- **Coupon payments.** A coupon is a percentage of the face value that the issuer pays to the bondholder. To receive such payments, it is enough to buy a Eurobond and hold it. The bigger and more popular the company, the lower the interest rates it offers. Less well-known companies with lower ratings, on the other hand, attract investors with higher coupon payments. Government bonds with the lowest coupon rate are the most reliable.
- **Eurobond price changes.** The policy is to buy a Eurobond at a price below par and sell it at a higher price. It should be noted that it will not be possible to make a large profit, because the market price does not differ from the nominal value. Here, the duration of the Eurobond has a significant impact on the income. The longer the term of the paper, the higher it will be.
- **Growth of the exchange rate.** If the soum falls, you can profitably sell securities and convert the received currency into soum. The resulting difference will be your profit.

1 Anna Soboleva- Evropa sifatidagi qarzlar

CONCLUSION

In short, in order to achieve positive results in attracting foreign capital, it is necessary to improve this system, to study international experience in depth, to support investment projects of economic entities, to take a positive approach to their implementation, and to provide practical assistance. Proper use of foreign capital flows ensures their reinvestment. This, in turn, increases the amount of value created. We must not forget that Eurobonds, which are in high demand in the international capital market, are one of the most active types of investment.

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ФОРМИРОВАНИЕ МЕЖДУНАРОДНЫХ СИСТЕМ БУХГАЛТЕРСКОГО УЧЕТА В УСЛОВИЯХ ГЛОБАЛИЗАЦИИ ЭКОНОМИКИ

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Аннотация: В работе представлена сфера применения финансовой отчетности на международном уровне, так как в процессе глобализации возникла необходимость использования единого международного языка финансовой отчетности в большинстве стран мира. И таким языком по праву стали международные стандарты финансовой отчетности. Международные стандарты финансовой отчетности (МСФО) представляет собой целостную систему творческого мировоззрения, требующая от применяющих ее специалистов особого склада ума, смелости формулировать обоснованные профессиональные суждения, брать на себя ответственность за эти суждения и иметь достаточную уверенность в том, что принимаемые решения приводят к формированию качественной финансовой отчетности. Основной целью финансовой отчетности, подготовленной в соответствии с принципами МСФО, является принятие пользователями финансовой отчетности эффективных управленческих решений.

Ключевые слова: конвергенция, финансовая отчетность, гармонизация, учетная политика, стандарты, международные стандарты финансовой отчетности (МСФО), отчетность.

Annotatsiya: maqolada moliyaviy hisobotning xalqaro miqyosdagi ko‘lami keltirilgan, chunki globallashuv jarayonida dunyoning aksariyat mamlakatlarida moliyaviy hisobot uchun yagona xalqaro tildan foydalanish zarurati paydo bo‘ldi. Xalqaro moliyaviy hisobot standartlari esa, haqli ravishda shunday tilga aylandi. Xalqaro moliyaviy hisobot standartlari (IFRS) ijodiy dunyoqarashning yaxlit tizimi bo‘lib, uni qo‘llaydigan mutaxassislardan alohida tafakkur, to‘g‘ri professional mulohazalarni shakllantirish uchun jasorat, bu mulohazalar uchun mas’uliyatni o‘z zimmalariga olishlari va qabul qilingan qarorlar moliyaviy natijalarga olib kelishiga yetarlicha ishonchga ega bo‘lishni talab qiladi. UFRS tamoyillariga muvofiq tuzilgan moliyaviy hisobotning asosiy maqsadi moliyaviy hisobotdan foydalanuvchilarning samarali boshqaruv qarorlarini qabul qilishdan iborat.

Kalit so‘zlar: konvergentsiya, moliyaviy hisobot, uyg‘unlashtirish, hisob siyosati, standartlar, Xalqaro moliyaviy hisobot standartlari (IFRS), hisobot.

Abstract: the paper presents the scope of financial reporting at the international level, since in the process of globalization it became necessary to use a single international language for financial reporting in most countries of the world. And the international financial reporting standards have rightfully become such a language. International Financial Reporting Standards (IFRS) is a holistic system of creative worldview that requires specialists who apply it to have a special mindset, the courage to formulate sound professional judgments, take responsibility for these judgments and have sufficient confidence that the decisions made lead to the formation of high-quality financial reporting. The main purpose of financial statements prepared in accordance with the principles of IFRS is the adoption of effective management decisions by users of financial statements.

Key words: convergence, financial reporting, harmonization, accounting policy, standards, International Financial Reporting Standards (IFRS), reporting.

ВВЕДЕНИЕ

Международные стандарты финансовой отчетности (МСФО) являются признанной системой бухгалтерского учета, применение которой дает возможность сделать финансовую отчетность максимально достоверной.

Международные стандарты финансовой отчетности (МСФО) – свод стандартов и трактовок, направленных на сокращение различия в представлении финансовой отчетности, улучшение качества предоставляемой информации компаний, в том числе на международном уровне.

В Узбекистане к МСФО будут переходить поэтапно. Основная цель - обеспечение необходимой информационной среды для иностранных инвесторов и расширения возможностей доступа к международным финансовым рынкам путем ускоренного перехода на международные стандарты финансовой отчетности (МСФО). Постановлением Президента Министерство финансов определено как уполномоченный орган с возложением на него ряда задач. [1]

С учетом современных подходов и тенденций развития теории управления бухгалтерский учет можно рассматривать как формирование систематизированной информации об объектах и составление на ее основе бухгалтерской (финансовой) информации, которая представляется заинтересованным сторонам. Такая подготовка информации может различаться в зависимости от структуры экономики страны, ее формы и особенностей развития. Во многом это зависит от особенностей экономического, политического, социального, правового, религиозного, культурного развития страны, которые в совокупности формируют теорию и практику бухгалтерского учета в стране, определяют ее задачи и цели. [2-4]

При этом бухгалтерский учет следует рассматривать как инструмент, выполняющий определенные задачи и встроенный в более широкий институциональный контекст (институциональную среду).

Национальные системы учета и отчетности находятся под влиянием глобальной институциональной среды. Часто возникает ситуация, когда изменения экономической ситуации в одних странах прямо или косвенно влияют на экономику других стран, вызывая, в том числе, изменения в системе учета и отчетности и, соответственно, в содержании информации. Если рассматривать отдельный регион, где все страны экономически интегрированы, то сближение различных систем и создание единой системы учета и отчетности неизбежно в долгосрочной перспективе. [5-7]

В разных странах бухгалтерская информация может формироваться на основе разных запросов заинтересованных сторон и, соответственно, решать разные задачи. Обычно, чем выше уровень экономического развития страны, тем сложнее система учета и отчетности, так как в экономически развитой стране информационные потребности пользователей в процессе их профессиональной деятельности не могут быть удовлетворены без дополнительной, более разнообразной и углубленной информации.

МЕТОДОЛОГИЯ

Большинство экспертов по бухгалтерскому учету склонны считать, что в мире нет двух стран с идентичными системами бухгалтерского учета. И хотя все страны мира используют метод бухгалтерского учета, при котором данные отражаются не менее чем на двух счетах бухгалтерского учета, образуя тем самым бухгалтерскую проводку, тем не менее объясняют и применяют этот метод по-разному. В странах со схожими социально-экономическими условиями системы бухгалтерского учета имеют много общего, и трактовка вышеуказанного метода в целом одинакова, что позволяет обобщать их в определенные модели учета. В связи с этим выделяют несколько моделей бухгалтерского учета: англо-американская, континентальную, южноамериканскую, международную и исламскую. Кратко рассмотрим основные особенности каждой из этих моделей.

Англо-американская модель. Соединенное Королевство, Соединенные Штаты Америки и Нидерланды внесли ключевой вклад в развитие этой модели [8-11]. Здесь активное развитие акционерной фор-

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мы собственности на капитал привело к тому, что финансовая отчетность рассматривается как основной источник информации для инвесторов и кредиторов. Практически все компании присутствуют на рынке ценных бумаг, и они напрямую заинтересованы в предоставлении объективной информации о своем финансовом положении. (рис.1)

Рис. 1: Вклад в развитие сферы финансовой отчетности на международном уровне в процессе глобализации[1]

Эта модель в большинстве стран предполагает использование принципа исторической стоимости. Предполагается, что влияние инфляции невелико и хозяйственные операции (реализация, производство затрат, приобретение финансовых активов) отражаются в ценах на момент совершения сделок. В середине 1970-х годов, когда инфляция в США увеличилась в результате нефтяного кризиса, Совет по стандартам финансового учета (Financial Accounting Standards Board, FASB) рекомендовал отчетность с поправкой на инфляцию, но уже в 1984 году, когда инфляция упала, от этого правила отказались.

В США экономическая учетная политика (GAAP)[2] разрабатывается профессиональной организацией независимых бухгалтеров - Советом по стандартам финансового учета (FASB). Кроме того, Комиссии по ценным бумагам и биржам США (The United States Securities and Exchange Commission, SEC) поручено гармонизировать принципы бухгалтерского учета. Американская бухгалтерская ассоциация (American Accounting Association, AAA) влияет на развитие теории бухгалтерского учета и отчетности в стране. Крупные корпорации в США, которые активно работают на вторичном рынке ценных бумаг, обязаны ежегодно подавать свои отчеты в отделение федерального правительства, Комиссию по ценным бумагам и биржам (SEC).

Англо-американская концепция бухгалтерского учета впоследствии была «экспортирована» в бывшие английские колонии и близких торговых партнеров Великобритании и США. Основная цель данной модели – обеспечение интересов инвесторов и кредиторов при минимальном вмешательстве государства в систему формирования учетных данных.

Три ведущие страны (Великобритания, США и Нидерланды), использующие эту модель, имеют хорошо развитый финансовый рынок, а на рынке ценных бумаг присутствуют акции практически всех крупных компаний. Этот рынок является популярным способом накопления капитала, и многие фирмы находят там источники финансирования. Англо-американская модель характеризуется индивидуальными акционерами и растущим числом независимых акционеров, чьи права и обязанности четко определены законом. Корпорации часто отделяют акционеров от оперативного управления.

Как правило, все категории пользователей финансовой отчетности проводят анализ финансовых результатов компаний с целью определения вариантов размещения средств в компаниях различных

1 Составлено автором.

2 Общепринятые принципы бухгалтерского учёта (англ. Generally Accepted Accounting Principles, GAAP) — национальные стандарты бухгалтерского учёта, применяемые в каждой стране, в соответствии с национальным законодательством (например, существует термины US GAAP, Russian GAAP) .

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отраслей. Соответственно, для проведения межфирменных сравнений информация, предоставляемая компаниями, должна быть единообразной, т.е. стандартной, оформленной по единым нормам и правилам, чтобы облегчить процесс анализа результатов деятельности. Стандартизация осуществляется министерствами, специальными государственными органами или профессиональными организациями. В странах, использующих англо-американскую модель учета и отчетности, стандарты разрабатывают общественные профессиональные организации (Таб. №1).

Таблица 1: Влияние несоблюдения стандартов бухгалтерского учета на качество[3]

Сфера деятельности	Рейтинг	Полностью согласен	Согласен	Не уверен	Не согласен	Категорически не согласен	Среднее значение
	Рейтинг	**5**	**4**	**3**	**2**	**1**	
Пересчет иностранной валюты	Частота	7	12	1	2	2	3,83
	Процент	29.5%	50.5%	4%	8%	8%	
Оценка запасов	Частота	13	5	3	2	1	4,13
	Процент	54%	21%	13%	8%	4%	
Оценка материальных активов	Частота	5	10	4	3	2	3,54
	Процент	21%	41.5%	16.5%	13%	8%	
Резерв по обязательствам	Частота	2	10	6	3	3	3,21
	Процент	8%	42%	25%	12.5%	12.5%	
Строительные контракты	Частота	1	6	10	5	2	2,96
	Процент	4%	25%	42%	21%	8%	
Амортизация	Частота	3	9	5	4	3	3.21
	Процент	13%	37.5%	20.5%	16.5%	12.5%	

Великобритания использует Стандарты финансовой отчетности (Financial Reporting Standards, FRS) и Правила стандартной бухгалтерской практики (Statements of Standard Accounting Practice, SSAP). В стране существует Комитет по бухгалтерским стандартам (Accounting Standards Committee, ASC), который разрабатывает стандарты.

В настоящее время его используют: Австралия, Венесуэла, Гонконг, Канада, Кипр, Нигерия, Южная Африка и другие страны.

Континентальная модель. Родоначальниками этой модели считаются страны континентальной Европы и Япония. Здесь специфика учета обусловлена двумя факторами: ориентацией бизнеса на крупный банковский капитал и соблюдением требований фискальных органов. Привлечение инвестиций осуществляется при непосредственном участии банков, в связи с чем финансовая отчетность компаний предназначена в первую очередь для них, а не для участников рынка ценных бумаг. В континентальной модели существенное влияние на процедуру отчетности оказывают государственные органы. Это можно объяснить приоритетной задачей государства по сбору налогов. В целом страны с этой моделью также руководствуются принципом неизменности первоначальной оценки.

В странах, где применяется континентальная модель бухгалтерского учета, высока степень государственного вмешательства в бухгалтерскую практику организаций. Участвует в разработке стандартов бухгалтерского учета и их внедрении на практике, формулирует принципы, по которым определяются правила отчетности, обязательные для всех хозяйствующих субъектов. Вся процедура бухгалтерского учета консервативна и регулируется государством. Бухгалтерский учет находится под сильным влиянием налогового законодательства. Влияние рынков ценных бумаг на систему бухгалтерского учета не столь значительно.

В целях контроля над инфляцией, безработицей и другими важнейшими макроэкономическими показателями принципы бухгалтерского учета разрабатываются таким образом, чтобы формировать входную информацию для национальной системы бухгалтерского учета. Порядок исчисления налогооблагаемого дохода на основании данных бухгалтерского учета строго регламентирован, так как вопросы налогообложения являются приоритетными. Компании реального сектора имеют тесные производственные связи с банками, выступающими в роли основных кредиторов. Можно утверждать, что основными пользователями учетной информации являются банки и государство.

3 Составлено автором.

Исследователи отмечают, что высокий уровень государственного регулирования в континентальной учетной модели обусловлен многовековой традицией централизации управления и стремлением предпринимателей заручиться поддержкой государства. Следует отметить, что принципы данной модели вытекают из материально-правовых норм римского права, где основным источником права является законодательство. Таким образом, система бухгалтерского учета направлена на удовлетворение требований правительства в соответствии с национальным макроэкономическим планом. Ориентация на управленческие запросы кредиторов и инвесторов не является приоритетной для бухгалтерского учета.

Континентальная модель бухгалтерского учета также характеризуется тем, что для определения налоговых обязательств разрабатываются таблицы корректировки бухгалтерской прибыли. Профессиональным бухгалтерским организациям отводится роль консультантов по практическому применению разрабатываемых государством норм, а также исследователей в области бухгалтерского учета.

Южноамериканская модель бухгалтерского учета. Инфляционные процессы оказали ключевое влияние на формирование бухгалтерского учета в странах Южной Америки. Поэтому отличительной чертой данной модели является способ корректировки отчетных показателей с учетом изменения общего уровня цен. Поправка на инфляцию необходима для обеспечения достоверности текущей финансовой информации (особенно в отношении долгосрочных активов). Корректировка отчетности ориентирована на потребности государства в исполнении доходной части бюджета.

Южноамериканская модель учета в большей степени ориентирована на запросы государственных органов, которые используют полученную учетную информацию для проведения фискальной политики. Как правило, эту модель используют испаноязычные страны, которых объединяет общее историческое развитие и традиции. Общепринятый международный план счетов является основой бухгалтерского учета. Он обеспечивает прозрачность годовой отчетности компаний и позволяет сравнивать данные бухгалтерского учета с международными стандартами финансовой отчетности. Так, он должен содержать информацию по каждой категории активов и пассивов, инструкции и рекомендации по составлению финансовой отчетности в целом, а также по заполнению и представлению счетов и примечаний к ним. Финансовая отчетность должна включать данные об аренде, страховании, судебных разбирательствах, основных средствах, акциях, собственном капитале, налогах и т.д. В отчетности также предоставляется информация, необходимая для контроля за реализацией налоговой политики. Странами, использующими эту модель, являются Аргентина, Бразилия, Уругвай, Парагвай, Эквадор и другие.

Международные и исламские модели бухгалтерского учета. Активное развитие международных экономических и финансовых отношений, рост международной торговли и трансграничных потоков капитала создают необходимость разработки международной модели бухгалтерского учета, которая обеспечивала бы сопоставимость финансовой отчетности предприятий разных стран. Как известно, разные подходы к формированию систем учета затрудняют «общение» национальных компаний на международном уровне. Унификация принципов бухгалтерского учета на международном уровне в связи с ростом транснациональных компаний и развитием международного валютного рынка обеспечит возрастающие информационные потребности инвесторов, правительств, организаций, оказывающих финансовую помощь, коммерческих структур и бизнеса в целом.

В настоящее время лишь небольшое число крупных корпораций могут заявить, что их годовая финансовая отчетность соответствует Международным стандартам финансовой отчетности.

Гармонизация принципов и стандартов бухгалтерского учета продолжается уже много лет, прежде всего в интересах иностранных участников международных валютных рынков и транснациональных корпораций. На международном уровне этим занимались и занимаются следующие организации: Совет по Международным стандартам финансовой отчетности (СМСФО), Международная федерация бухгалтеров (МФБ), Организация Объединенных Наций (ООН), которая учредила межправительственную группу экспертов по международным стандартам учета и отчетности, Организация экономического сотрудничества и развития (ОЭСР). Результатом деятельности этих организаций стала разработка МСФО (IFRS) и стандартов ОПБУ (GAAP), применение которых становится все более распространенным во всем мире.

Основной целью международных организаций является разработка, исходя из общественных интересов, качественных, понятных, адекватных и выполнимых мировых стандартов отражения тех или иных экономических событий в финансовой отчетности. На сегодняшний день МСФО одобрены для использования в 23 странах и применяются в обязательном порядке в 65 странах.

Процесс унификации систем учета в разных странах, обеспечивающий прозрачность отчетности и реальной экономической ситуации в конкретной компании, позволит пользователям финансовой отчетности принимать эффективные экономические решения. Однако любые изменения в системе учета требуют много времени и средств, а потому сопоставимые экономические выгоды от такой унификации должны быть очевидны.

Появление исламских банков и финансовых учреждений в качестве относительно новых организаций побудило специалистов по исламскому шариату и бухгалтерскому учету искать подходящую модель, с помощью которой стандарты бухгалтерского учета могли бы разрабатываться и внедряться в практику организаций в целях предоставления адекватной, надежной и актуальной информации для пользователей бухгалтерского учета.

Нормативное регулирование исламского учета отличается от других моделей тем, что в нем доминирует религиозный фактор, который углубляет и развивает заложенную в Коране систему общечеловеческих ценностей. Это экономическое учение обосновывает экономическую стратегию человека с нравственной точки зрения, с целью обеспечения справедливого баланса между материальными и духовными потребностями, а также между индивидуальной и общественной ответственностью. С экономической точки зрения основным элементом этой модели является запрет на спекулятивные доходы и ряд видов деятельности.

Исламский бухгалтерский учет можно определить как «модель бухгалтерского учета», применение которой позволяет не только предоставлять достоверную информацию в формате различных финансовых показателей, но и сигнализировать заинтересованным сторонам о том, что компания ведет бизнес и выполняет свои социально-экономические задачи в соответствии с исламским шариатом. При формировании информации исламский учет должен обеспечивать решение таких задач, как точное исчисление закята (обязательный ежегодный налог в пользу бедных), справедливое распределение полученного дохода, создание и развитие только разрешенных исламом видов деятельности с гарантией что функционирование исламских компаний способствует социально-экономическому развитию общества.

Нельзя утверждать, что бухгалтерский учет в той или иной стране лучше или хуже, чем в других. Модели и системы учета создаются для достижения определенных целей и тесно связаны с культурой и историей стран.

Изучение развития бухгалтерского учета в разных странах позволяет понять, какие проблемы бухгалтерского учета решаются в тех или иных странах, почему методы и понятия бухгалтерского учета в разных странах отличаются друг от друга, и многое другое, тем самым обогащая бухгалтерскую науку и практику путем изучения достижений зарубежных коллег.

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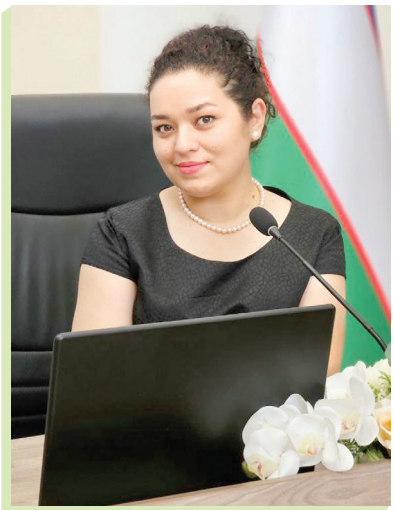
QISHLOQDA TURIZMNI TASHKIL ETISHNING MAMLAKATIMIZ TARAQQIYOTIGA TA'SIRI



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Annotatsiya: Respublikamizda turizm salohiyatini oshirishda qishloq turizmini rivojlantirish orqali qishloq aholisiga daromad keltirish va bandlikni qisqartirish imkoniyatlarini yaratish orqali iqtisodiy o'sishni rag'batlantiradi. Bu ichki va xalqaro bozorlardan tashrif buyuruvchilarni jalb qilishi mumkin, bu esa turarjoy, ovqatlanish, transport infrastrukturasi hamda mahalliy mahsulotlar va turli xizmatlarga sarflanadigan xarajatlarning oshishiga olib keladi.

Kalit so'zlar: qishloq turizimi, agrobiznes, bandlik, ijtimoiy ta'sir, infratuzilma, daromad, qishloq xo'jaligi, ichki turizm, xalqaro turizm bozori.

Аннотация: Повышая потенциал туризма в нашей республике, он стимулирует экономический рост, создавая возможности для получения дохода сельским населением и сокращения занятости за счет развития сельского туризма. Это может привлечь посетителей с внутреннего и международного рынков, что приведет к увеличению расходов на проживание, питание, транспортную инфраструктуру и местные продукты и услуги.

Ключевые слова: сельский туризм, агробизнес, занятость, социальное воздействие, инфраструктура, доход, сельское хозяйство, внутренний туризм, рынок международного туризма.

Abstract: In increasing the potential of tourism in our republic, it stimulates economic growth by creating opportunities to bring income to the rural population and reduce employment through the development of rural tourism. This can attract visitors from domestic and international markets, leading to increased spending on accommodation, dining, transport infrastructure and local products and services.

Key words: rural tourism, agribusiness, employment, social impact, infrastructure, income, agriculture, domestic tourism, international tourism market.

Turizm tarmog'i ko'pchilik mamlakatlar milliy daromadini oshishida munosib ulushga ega hisoblanadi. Turizm industriyasining global iqtisodiyotning muhim sektori sifatida jahon YalMdagi ulushi mos tarmoqlardagi multiplikativ samarani hisobga olgan holda 10 foizni tashkil etmoqda. Iqtisodiyotning turizm tarmog'i jahonda ish bilan bandlikning 6 – 7 foizini ta'minlovchi ish joylarini yaratishda yetakchilik qilmoqda. Xalqaro turistik tashkilot (UNWTO) ma'lumotlariga ko'ra, turizm dunyo bo'yicha xizmatlar eksportining 30 foizini ta'minlaydi.

Respublikamizda turizm salohiyatini, birinchi navbatda investi-tsiyalarni faol jalb qilish, sohaga innovatsion g'oya va texnologiyalarni joriy etish, shuningdek mamlakatning boy tabiiy, madaniy va tarixiy merosining mavjud resurslari va imkoniyatlaridan har tomonlama foydalanish hisobiga rivojlantirish uchun yanada qulay sharoitlar yaratish maqsadida ichki turizmni rivojlantirish O'zbekiston Respublikasi Prezidentining 2018 yil 7 fevraldagi PQ-3514-sonli ichki turizmni jadal rivojlantirishni ta'minlash chora-tadbirlari to'g'risidagi qaroriga asosan «O'zbekiston bo'ylab sayohat qil!» ichki turizmni rivojlantirish dasturi ishlab chiqildi.

Ushbu qarorga asosan, yurtimizda ichki turizmni rivojlantirish bo'yicha sezilarli qadam bo'ldi. Chunki, qishloqda turizmni tashkil etish mamlakatning umumiy rivojlanishiga sezilarli ta'sir ko'rsatadi. Ushbu maqolada ichki turizm mamlakat rivojiga hissa qo'shishi mumkin bo'lgan asosiy usullardan ba'zilarini ko'rib chiqamiz:

Agrobiznesda turizm daromad keltirish va bandlik imkoniyatlarini yaratish orqali iqtisodiy o'sishni rag'batlantiradi. Bu ichki va xalqaro bozorlardan tashrif buyuruvchilarni jalb qilishi mumkin, bu esa turarjoy, ovqatlanish, mahalliy mahsulotlar va turli xizmatlarga sarflanadigan xarajatlarning oshishiga olib keladi. Bu, o'z navbatida mahalliy biznesni rivojlantirish, mahalliy hamjamiyat uchun ish o'rinlari yaratish va mahalliy iqtisodiyotga qayta sarmoya kiritilishi mumkin bo'lgan daromad keltiradi.

Qishloq joylar ko'pincha an'anaviy qishloq xo'jaligi amaliyotlariga tayanadi va turizm mahalliy iqtisodiyotni diversifikatsiya qilish imkoniyatini beradi. Qishloqlarda turizmni rivojlantirish orqali mehmondo'stlik, ko'ngilochar tadbirlar, hunarmandchilik, mahalliy oziq-ovqat mahsulotlarini ishlab chiqarish va madaniy tajribalar kabi yangi

tarmoqlar paydo bo‘lishi mumkin. Ushbu diversifikatsiya qishloq hududlarini iqtisodiy tebranishlarga nisbatan chidamliroq qilib, yanada muvozanatli va barqaror iqtisodiyotni yaratishi mumkin.

Madaniy merosni saqlash: qishloq joylari ko‘pincha boy madaniy merosga, jumladan an’anaviy amaliyotlar, urf-odatlar, san’at va hunarmandchilikka ega. Qishloqda turizmni tashkil etish tashrif buyuruvchilar uchun mahalliy an’analarni his qilish va qadrlash imkoniyatini yaratish orqali ushbu madaniy merosni saqlash va targ‘ib qilishga yordam beradi. Bu nafaqat nomoddiy madaniy merosni asrab-avaylashga yordam beradi, balki mahalliy hamjamiyatlarni o‘z an’analarini amalda davom ettirish va kelajak avlodlarga yetkazish uchun rag‘batlantiradi.

Infratuzilmani rivojlantirish: qishloqda turizmni rivojlan-tirish infratuzilmani, jumladan transport tarmoqlarini, joylashtirish vositalarini, dam olish maskanlarini va qulayliklarni yaratish taqozo etadi. Ushbu infratuzilmani rivojlantirish nafaqat turizmga foyda keltiradi, balki mahalliy aholi uchun umumiy foydalanish imkoniyati va hayot sifatini oshiradi. Bu qishloq jamoalarining o‘sishi va rivojlanishiga yordam beradigan yo‘llar, kommunal xizmatlar, sog‘liqni saqlash muassasalari va boshqa muhim xizmatlarni yaxshilashga olib kelishi mumkin.

Atrof-muhitni muhofaza qilish va barqaror amaliyotlar: qishloq hududlarida turizm atrof-muhitni muhofaza qilish muhimligi haqida xabardorlikni oshirishi va barqaror amaliyotlarni qabul qilishni rag‘batlantirishi mumkin. Bu qishloq joylarining tabiiy go‘zalligini, jumladan landshaftlar, yovvoyi tabiat va ekotizimlarni namoyish qilish imkoniyatini beradi. Ekologik turizm, chiqindilarni (qayta ishlash, logistikasi) mas’uliyatli boshqarish va tabiatni muhofaza qilish kabi barqaror turizm amaliyotlarini targ‘ib qilish orqali turizm atrof-muhitni saqlashga va qishloq joylarining uzoq muddatli barqarorligiga hissa qo‘shishi mumkin.

Jamiyatning imkoniyatlarini kengaytirish va ijtimoiy hamjihatlik: qishloqda sayyohlik mahalliy hamjamiyatlarni turistik faoliyatga jalb qilish orqali, masalan turarjoy taklif qilish, mahalliy gidlarni taqdim etish yoki mahalliy ishlab chiqarilgan mahsulotlarni sotish orqali ularni kuchaytirishi mumkin. Ushbu hamkorlik jamiyatlarga turizmning iqtisodiy foydalarida ishtirok etish imkonini beradi va ijtimoiy hamjihatlikni mustahkamlaydi. Bundan tashqari, turizm tashrif buyuruvchilar va mahalliy aholi o‘rtasida madaniy almashinuv va tushunishni rivojlantirishi, o‘zaro hurmat va minnatdorchilikni rivojlantirishi mumkin.

Mintaqaviy rivojlanish va muvozanatli o‘sish: qishloqda turizmni tashkil etish mintaqaviy rivojlanishga yordam beradi va mintaqaviy tafovutlarni kamaytiradi. Bu shahar markazlari foydasiga ko‘pincha e’tibordan chetda qoladigan qishloq joylariga investitsiya va rivojlanish imkoniyatlarini jalb qilishi mumkin. Ushbu muvozanatli o‘sish aholining shaharlarga bosimini yumshatishga, qishloqdan shaharga migratsiyani kamaytirishga yordam beradi va odamlarning o‘z mahalliy jamoalarida qolishlari uchun imkoniyatlar yaratadi, shu bilan qishloq joylarining ijtimoiy tuzilishini saqlab qoladi.

Agrobiznesda turizmning ahamiyati va integratsiyasini ko‘rib chiqishda bir nechta asosiy jihatlarni hisobga olish kerak.

Iqtisodiy ta’sir: turizm daromad manbalarini diversifikatsiya qilish va yangi daromad manbalarini yaratish orqali agrobiznes uchun muhim iqtisodiy foyda keltirishi mumkin. Bu turarjoy, ovqatlanish, transport va qishloq xo‘jaligi mahsulotlarini sotib olishga tashrif buyuruvchilarning xarajatlarini oshirish orqali mahalliy iqtisodiy o‘sishni rag‘bat-lantiradi. Ish o‘rinlari yaratish, daromad olish imkoniyatlari va turizmning qishloq iqtisodiyotining boshqa tarmoqlariga multiplikativ ta’siriga e’tibor qaratish lozim.

Ijtimoiy ta’sir: agrobiznesdagi turizm qishloq jamoalarining ijtimoiy tuzilishini yaxshilashi mumkin. Bu jamiyatni jalb qilish, madaniy almashinuv va mahalliy an’analar va merosni saqlash uchun imkoniyatlar yaratadi. Ta’lim va salohiyatni oshirish tashabbuslari orqali jamoatchilik ishtirokini rag‘batlantirish va mahalliy aholining imkoniyatlarini kengaytirishga e’tibor qaratish lozim. Agrobiznesda turizmni barqaror rivojlantirish uchun mahalliy hamjamiyat bilan hamkorlik juda muhim.

Madaniy ta’sir: agrobiznes turizmi tashrif buyuruvchilar uchun mahalliy madaniyat, an’analar va haqiqiy qishloq turmush tarzini boshdan kechirish va qadrlash uchun platforma taklif qiladi. Bu mahalliy xalqlarning bilimlarini, pazandalik an’analarini, hunarmandchilik va xalq amaliy san’atini saqlashga hissa qo‘shadi. Madaniy merosni muhofaza qilish va targ‘ib qilish, shuningdek tashrif buyuruvchilar va mahalliy hamjamiyat o‘rtasidagi hurmatli munosabatlarga e’tibor qaratish lozim.

Atrof-muhitga ta’siri: agrobiznesda barqaror turizm amaliyoti atrof-muhitga salbiy ta’sirlarni minimallashtirish va tabiiy resurslarni saqlashni rag‘batlantirish uchun juda muhimdir. Chiqindilarni mas’uliyat bilan boshqarish, energiya samaradorligi, suvni tejash va biologik xilma-xillikni muhofaza qilish kabi ekologik toza amaliyotlarni joriy etishga e’tibor qaratish lozim. Barqaror dehqonchilik amaliyotlari bilan shug‘ullanish va organik dehqonchilik usullarini targ‘ib qilish ham agrobiznes turizmining ekologik barqarorligiga hissa qo‘shishi mumkin.

Integratsiya va hamkorlik: turizmning agrobiznesga samarali integratsiyalashuvi manfaatdor tomonlar, jumladan fermerlar, turoperatorlar, mahalliy hamjamiyat, davlat idoralari va notijorat tashkilotlarning hamkorligini talab qiladi. Bilim almashish, salohiyatni oshirish va qo‘shma marketing tashabbuslarini osonlashtiradigan hamkorlik va tarmoqlarni yaratishga e’tibor qaratish lozim. Hamkorlikdagi sa’y-harakatlar yuqori sifatli turistik mahsulotlar va tajribalarni ishlab chiqish uchun resurslar va tajribadan foydalanishi mumkin.

Bozorni rivojlantirish: bozor tadqiqotlari va mahsulotlarni ishlab chiqish turizmni agrobiznesga muvaffaqiyatli integratsiya qilish uchun juda muhimdir. Maqsadli bozorlarni aniqlash, iste'molchilarning afzalliklarini tushunish va bozor talablariga mos keladigan noyob va haqiqiy tajribalarni ishlab chiqishga e'tibor qaratish lozim. Mahalliy va xalqaro sayohatchilarga agrobiznes turizm takliflarini targ'ib qilish uchun samarali marketing strategiyalardan, jumladan raqamli marketing va maqsadli brendingdan foydalanish kerak.

Siyosat va tartibga solish: turizmning agrobiznesga integratsiya-lashuvini rag'batlantirish uchun aniq va qo'llab-quvvatlovchi siyosat asoslari zarur. Investitsiyalarni rag'batlantiradigan, tadbirkorlikni rag'batlanti-radigan, tartibga solish jarayonlarini tartibga soluvchi va barqaror rivojlanish amaliyotini ta'minlaydigan siyosatni ishlab chiqishga e'tibor qaratish lozim. Agrobiznes turizmi uchun qulay muhit yaratish uchun davlat tuzilmalari, sanoat birlashmalari va ilmiy doiralar o'rtasidagi hamkorlik muhim ahamiyatga ega.

Ushbu jihatlarga e'tibor qaratish orqali turizmning agrobiznesdagi ahamiyati va integratsiyasini maksimal darajada oshirish, qishloqning barqaror rivojlanishiga, iqtisodiy o'sishga, mahalliy madaniyat va atrof-muhitni saqlashga olib kelishi mumkin.

Xulosa qilib aytadigan bo'lsak, qishloqda turizmni tashkil etish mamlakat taraqqiyotiga o'zgartiruvchi ta'sir ko'rsatishi mumkin. U iqtisodiy o'sishni rag'batlantiradi, iqtisodiyotni diversifikatsiya qiladi, madaniy merosni asraydi, infratuzilmani rivojlantiradi, atrof-muhitni muhofaza qilishga yordam beradi, mahalliy hamjamiyatlarning imkoniyatlarini kengaytiradi va mintaqaviy rivojlanishga hissa qo'shadi. Qishloqlarda sayyohlik salohiyatidan foydalanish orqali mamlakatlar yanada inklyuziv, barqaror va muvozanatli rivojlanishga erishishlari mumkin.

Qishloq turizm infratuzilmasida tashkiliy tuzilmaning yo'qligi ko'plab mintaqalarda duch keladigan umumiy muammodir. Ushbu vaziyatga bir nechta omillar yordam beradi, jumladan:

Cheklangan xabardorlik: mahalliy hamjamiyat va hokimiyat o'rtasida qishloq turizmining potentsial foydalari va tuzilgan infratuzilmaga bo'lgan ehtiyoj to'g'risida xabardorlik etishmasligi mumkin. Turizm olib kelishi mumkin bo'lgan imkoniyatlar va afzalliklarni aniq tushunmasdan, zarur infratuzilmani rivojlantirishga sarmoya kiritish uchun ko'pincha unchalik rag'bat bo'lmaydi.

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PUBLIC DEBT, POVERTY AND ECONOMIC GROWTH OF UZBEKISTAN

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Abstract: To achieve the goals of sustainable development, recovery from the pandemic and mitigate its adverse effects on the national economy (avoiding a recession), it is important to ensure reliable sources of financing. The expansionary fiscal policy pursued by the government plays a critical role in this endeavor, spurring the growth of the private sector. Hence, this article examines the impact of the government's expansionary fiscal policy and subsequent increase in public debt on the economy. The study resulted in recommendations for optimizing the structure of public debt in order to reduce poverty.

Key words: external debt, economic growth, state guarantee, governance, public-private partnership agreements.

DAVLAT QARZI, KAMBAG'ALLIK VA O'ZBEKISTON IQTISODIY O'SISH

Annotatsiya: Barqaror rivojlanish maqsadlariga erishish, pandemiyadan qutulish va uning milliy iqtisodiyotga salbiy ta'sirini yumshatish (turg'unlikdan qochish) uchun ishonchli moliyalashtirish manbalarini ta'minlash muhimdir. Hukumat tomonidan olib borilayotgan ekspansion fiskal siyosat xususiy sektorning o'sishini rag'batlantirish orqali ushbu intilishda hal qiluvchi rol o'ynaydi. Binobarin, ushbu maqola hukumatning ekspansion fiskal siyosati va keyinchalik davlat qarzining iqtisodiyotga ta'sirini o'rganadi. Tadqiqot natijasida kambag'allik darajasini pasaytirish maqsadida davlat qarzi tarkibini optimallashtirish bo'yicha tavsiyalar berildi.

Kalit so'zlar: tashqi qarz, iqtisodiy o'sish, davlat kafolati, davlat boshqaruvi, davlat-xususiy sheriklik shartnomalari.

ГОСУДАРСТВЕННЫЙ ДОЛГ, БЕДНОСТЬ И ЭКОНОМИЧЕСКИЙ РОСТ УЗБЕКИСТАНА

Аннотация: В целях достижения целей устойчивого развития, восстановления после пандемии и смягчения ее неблагоприятных последствий для национальной экономики (избежания рецессии) важно обеспечить надежные источники финансирования. Экспансионистская фискальная политика, проводимая правительством, играет решающую роль в этом стремлении, стимулируя рост частного сектора. Следовательно, в этой статье исследуется влияние экспансионистской фискальной политики правительства и последующего увеличения государственного долга на экономику. Результатом исследования стали рекомендации по оптимизации структуры государственного долга с целью снижения уровня бедности.

Ключевые слова: внешний долг, экономический рост, государственная гарантия, государственное управление, соглашения о государственно-частном партнерстве.

I. INTRODUCTION

Poverty reduction policies encompass a range of measures and strategies implemented by various stakeholders, including governments, to alleviate poverty and enhance the well-being of vulnerable groups. These policies can take various forms, such as social safety nets, education and training initiatives, employment incentives, and targeted investments in essential services and infrastructure.

For instance, social protection programs provide targeted assistance to the most vulnerable individuals, offering cash transfers, food subsidies, and social insurance to alleviate poverty, particularly during economic crises. Education and training programs enhance employability, equipping individuals with skills and resources necessary for well-paying jobs, thereby increasing incomes and facilitating economic mobility (World Bank, 2013).

Secondly, employment-friendly policies aid in poverty reduction by creating job opportunities and supporting the growth of entrepreneurship and small businesses can involve targeted investments in high-growth sectors and programs that enhance access to finance and business support services (World Bank, 2021).

In general, poverty reduction policies should address the underlying causes of poverty and be tailored to the specific needs of different population segments. Collaboration among various sectors and stakeholders allows for the design and implementation of effective poverty reduction policies that foster inclusive and sustainable development.

II. LITERATURE REVIEW

First of all, investments in basic services and infrastructure, such as water systems, roads, and electricity, contribute to improved living standards and economic prospects for vulnerable populations. By increasing access to essential services and generating new economic opportunities, poverty is effectively diminished (United Nations, 2023).

Policies promoting inclusive economic growth ensure that the benefits of economic progress are shared more equitably across society. This can be achieved through targeted investments in education and training, social protection programs, and infrastructure and services (United Nations, 2023).

Infrastructure development plays a significant role in poverty reduction as it enhances access to basic services, creates new economic opportunities, promotes inclusive economic growth, and builds resilience to shocks. It improves access to healthcare, education, and water systems, reducing costs and elevating living standards for low-income households.

For instances, infrastructure development enhances connectivity, lowers transportation expenses, and supports the emergence of new industries and thus generates employment and income for the economically disadvantaged part of the society. It also fosters inclusive economic growth by facilitating the development of small and medium-sized enterprises, improving access to financial resources, and supporting the establishment of value chains, thereby providing long-term economic opportunities for low-income households. Additionally, infrastructure development enhances resilience to natural disasters and other unforeseen events, safeguarding low-income households and facilitating swifter recovery (CheneryH. & StroutA., 1966).

However, it is crucial to manage public external debt, which represents a stable source of funding for anti-poverty initiatives and addressing budget deficits. Improper management of public debt can burden future generations. Excessive public debt levels can impede economic growth, hampering job prospects and living standards for future generations. Moreover, excessive borrowing by the government can compete with private investment, potentially reducing overall investment in the economy and limiting opportunities for future generations (АлехинБорис, 2007).

III. RESEARCH METHODOLOGY

Systematic approach, statistics, SWOT analysis, economic analysis, comparison, scientific abstraction and other methods were used in the article. In the article it is also attempted to analyze the relationships between the factors based using Microsoft Excel programs.

IV. ANALYSIS AND DISCUSSION OF RESULTS

The external debt of the Republic of Uzbekistan experienced a significant increase for several reasons (UzDaily, 2023). Firstly, the growing scale of infrastructure projects necessitated finding alternative solutions for funding (for instance, external debt and investment) rather than raising taxes that could boost future economic development.

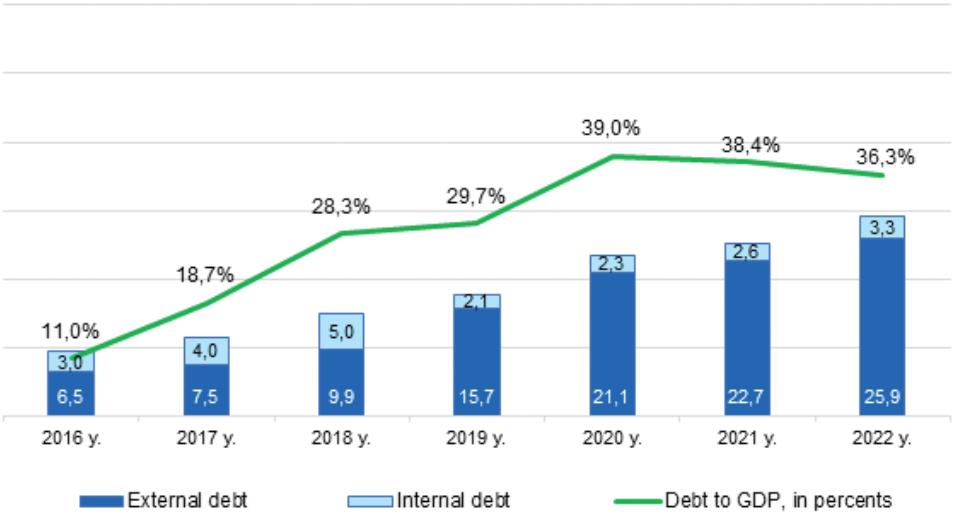

Figure 1: Dynamics of the public external debt of the Republic of Uzbekistan

Secondly, the COVID-19 pandemic and its aftermath led to a surge in external debt worldwide. This trend is evident as the amount of debt raised sharply increased in 2020, reflecting the impact of these factors.

Thirdly, there has been an increase in the state budget deficit, reaching 3.9% of GDP in 2022, equivalent to approximately 35 trillion soums.

On the other hand, to manange external indebtness the government of Uzbekistan since 2020 has been limiting raising (attracting) external debt for each year and this measure is implemented by the means of the conrrespondent budget Laws.

Particularly, in accordance with the Law on the State Budget of the Republic of Uzbekistan for 2023, the limited volume of new agreements to be concluded to attract external debt is 4.5 billion US dollars.

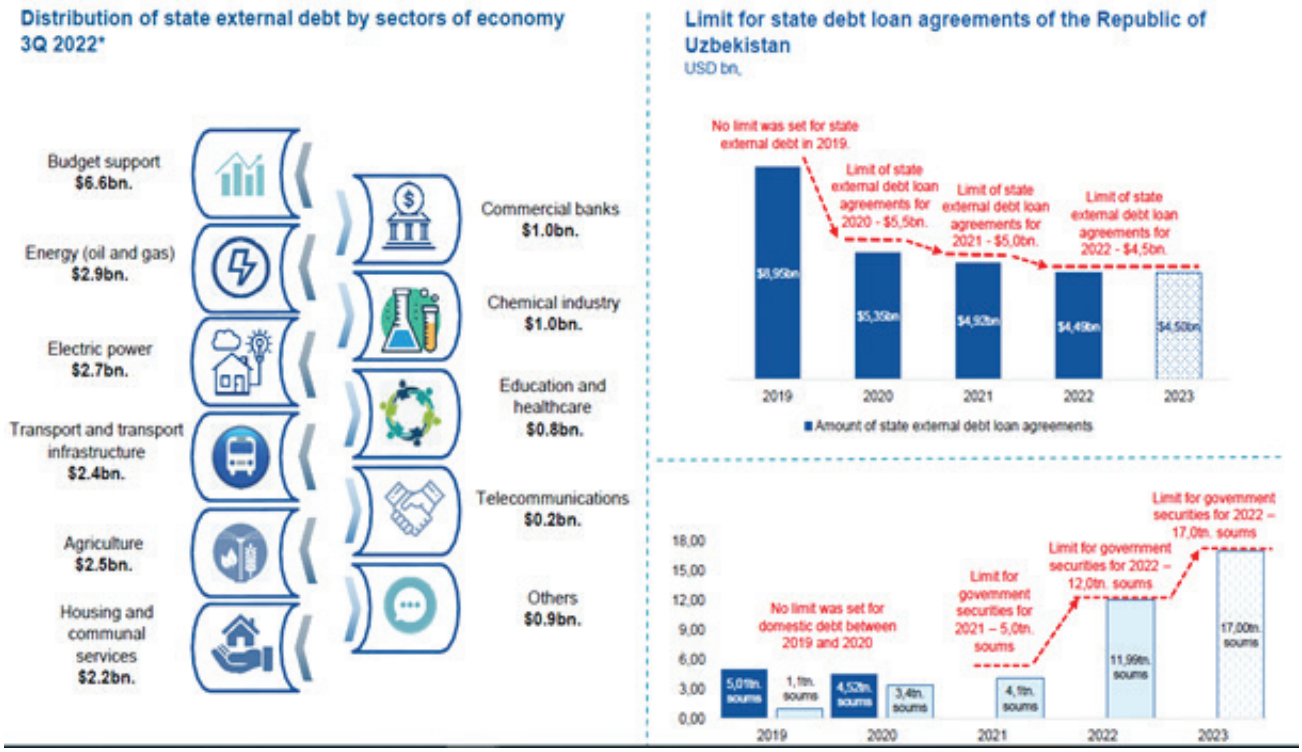

Figure 2: Dynamics of the public external debt of the Republic of Uzbekistan[1]

The relationship between economic growth, public external debt, and poverty is intricate. Generally, economic growth can help alleviate poverty, but it's not a guarantee. Policies promoting equity and social inclusion are necessary to ensure economic growth benefits all segments of society; otherwise, it could exacerbate poverty.

Public external debt can also have complex implications for poverty. It can be used to finance investments that reduce poverty, such as infrastructure, education, and healthcare projects. However, if the debt becomes excessive, it can result in reduced government spending on social programs, worsening poverty conditions.

Based on the SWOT analysis of the impact of public external debt, several inferences can be drawn:

1. Public external debt offers advantages such as access to foreign capital and diversification of funding sources, enabling governments to finance development initiatives and reduce reliance on domestic financing.
2. However, there are inherent risks and weaknesses associated with public external debt, including currency risk, vulnerability to global economic shocks, and potential increases in borrowing costs.
3. Despite these risks, public external debt presents opportunities for countries to finance important projects and gain access to international financial markets. Effective debt management can lead to improved credit ratings, facilitating better borrowing terms and attracting foreign investment.
4. On the other hand, high levels of public external debt pose threats, including debt problems and the potential for default, which can undermine a country's economic stability. Mismanagement of debt can harm a country's reputation and hinder future access to foreign capital.
5. Conditionality attached to external loans can limit a country's policy autonomy, potentially impacting its independence and adversely affecting its citizens.

In summarizem, we can assume that properly managed public debt provides much-needed resources for investing in poverty reduction programs such as health care, education and social protection. New jobs will be created and infrastructure projects will be funded to boost economic growth, leading to poverty reduction.

1 Source : Uzbekistan Republic Finance Ministry : https :// mf . ru / homeActivity / fortune - debt

For instance, the public debt of the Republic of Uzbekistan has achieved an increase in the country's gross demand (GDP) due to a sharp increase in public debt in recent years.

Table 1: SWOT Analysis of the Impact of Public External Debt

Helps	Creates a problem
Internal influence	
Strong (Strength) • Access to foreign capital: Public external debt provides governments with access to foreign capital for funding infrastructure projects and development initiatives. • Diversification of funding sources: Public external debt helps diversify a country›s financing options, reducing dependence on domestic sources and potentially lowering borrowing costs. • Longer maturities: External debt often has longer maturities than domestic debt, providing greater budgeting flexibility and reducing short-term debt service burdens.	**Weakness** • Currency risk: Public external debt denominated in foreign currency exposes countries to foreign exchange risk if their national currency depreciates. • Vulnerability to global economic shocks: Public external debt leaves countries susceptible to global economic shocks, such as interest rate changes or declines in export demand. • Increased overall borrowing costs: Public external debt can raise the overall cost of borrowing for governments.
External influence	
Opportunity • Financing development initiatives: Public external debt can be used to finance important development projects, including infrastructure and social programs. • Access to international markets: Public external debt grants countries access to international financial markets, enhancing their visibility and influence in the global economy. • Potential credit rating upgrade: Effective management of external debt could lead to improved credit ratings, allowing countries to secure better terms for future borrowing and attract foreign investment.	**Threat** • Financing development initiatives: Public external debt can be used to finance important development projects, including infrastructure and social programs. • Access to international markets: Public external debt grants countries access to international financial markets, enhancing their visibility and influence in the global economy. • Potential credit rating upgrade: Effective management of external debt could lead to improved credit ratings, allowing countries to secure better terms for future borrowing and attract foreign investment.

V. SUMMARY

At the same time, we see that the ratio of public external debt to real incomes of the population is almost 100 percent, and an increase of 84 percent compared to gross domestic product per capita, that public debt has a positive impact on the country's economy.

Thus, financially and economically, debt funds raised by the state to finance economic reforms are important because they modernize and complement the social infrastructure, and it is proposed to take measures to preserve the positive effects of the created system in the future:

1. Ensuring project targeting by transferring management of public debt-financed projects to members of local governments;
2. Ensuring that all government debt goes to the poor first and increasing accountability by issuing government securities in accordance with the BRM Securities Act.

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