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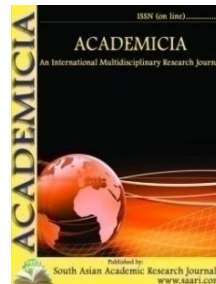
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VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



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THE NEED FOR TEACHING OF ENGLISH IN THE SOCIETY IN THE STATE OF ANDHRA PRADESH



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ABSTRACT

English language isn't just educated as necessary subject at schools, universities and colleges yet in addition utilized as vehicle of guidance in some administration school and other field. Encouraging English language requires not just the aptitude, information on subject, techniques and methodologies yet in addition infrastructural offices like language research facility, showing helps, instructing learning materials and educator's assets books and various media help and so on. The successful educating and learning is relies upon utilization of reasonable showing helps and educators capability. There are numerous techniques risen in the 21st century for educating and learning of English language. Training English language gets trying for educators at school instruction framework in India. It proposes using the assets that are accessible for correcting the issues so as to meet the necessities of the current circumstance all around by the students.

KEYWORDS: *Educational System, Teaching Aids, English Language Teaching, Teaching Learning Materials, Language Laboratory*

INTRODUCTION

India is a multilingual nation with various dialects and lingos. There are 1,652 dialects/tongues having a place with five distinctive language families right now. There are 22 planned dialects referenced in the eighth calendar of the Constitution.¹ More than 87 dialects are utilized in the print media and 71 dialects are utilized in the sound media. Notwithstanding, just 47 dialects are utilized as the media of guidance in schools and English is one of them. English has been agreed the status of partner official language at the national level. English as a language has been in India for over a century. Be that as it may, even now, not very many can communicate in English. In any case, regardless of English not being spoken by numerous individuals, it has

become a significant connection language at national and global levels and is a usually utilized language in workplaces, business, industry, arrangement of experts like Specialists and Designers and in inquire about especially in the fields of science and innovation; thus instructing of English in schools has obtained significance in the training arrangement of our nation. English was the essential language for scarcely 2.3 lakh Indians at the hour of the Registration 2001 and around 86 million recorded it as their subsequent language and another 39 million as their third language taking the complete number of English speakers in India to more than 125 million.

It is presently almost a long time since the English language came to India with the English. As pilgrim subjects we had no other yet to learn English. It is regularly it has been very nearly two centuries that English instruction was presented in India and from that point forward it has been assuming a significant job in our lives, also our instructive framework. It is commonly held that the English presented English in our instructive framework so as to deliver modest agents for their pioneer organization and to create what Ruler Macaulay called "a class of individuals, Indian in blood and hues, however English in taste, in sentiments, in ethics and in mind". Rajagopalachari said that English was the endowment of Goddess Saraswathi to Indian and that in our outrage and contempt we ought not discard the infant (English) with the shower water (the English individuals). Jawaharlal Nehru opined, "On the off chance that you push out English, does Hindi completely have its spot? I trust it will. Be that as it may, I wish to maintain a strategic distance from the risk of one bringing together factor being pushed out without another binding together factor completely having its spot. In that occasion there will be a hole. The formation of any such hole or break must be maintained a strategic distance from no matter what. It is this that drives me to the end that English is probably going to have a significant spot within a reasonable time-frame". Consequently the English language is given more significance to contemplate in instruction.

English has an overwhelming job in the open circle of the world. It is shown everywhere throughout the world. English appreciates most renowned notoriety on the planet. It has an extraordinary character in the field of instruction. We know it very well that educating of any subject is a social and social action. It isn't so natural to instruct any subject as it shows up. While instructing, an educator needs to remember the points and targets of the subject. At the end of the day, we can say that educating of any subject turns out to be a lot of viable when the instructor is completely aware of the points and targets of instructing of that subject. A decent instructor believes that his/her educating ought to be viable. We all know it very well that the fundamental guideline of educating is "realize what we do and just do what we know". Instructing requires certain headings. All things considered, achievement of educating relies upon the points and targets of instructing. In 'Educating of English' P.Gurrey states, "It is exceptionally alluring to know precisely what one is planning to accomplish. On the off chance that this can be plainly observed, at that point the most ideal method for finding a workable pace gets apparent. We should, consequently, to consider cautiously what we are attempting to do when we are instructing English".

This paper was appointed by Spare the Kids to illuminate their work taking part in the discussions around the Post-2015 advancement system. They bolster the need to concentrate more on the nature of schools and learning results in any Post-2015 structure yet in addition to more readily advise this work through tuning in to the voices of guardians', kids, educators and networks. This foundation paper presents investigation into what guardians in Andhra Pradesh in

India think offering a real feeling of the viewpoints of guardians, what they worth, and how fulfilled they are. The proof right now utilized in Spare the Youngsters' ongoing report, 'The Option to Learn: people group interest in improving learning'. The report features ways to deal with enable guardians and networks to request change even with low quality tutoring and poor learning results.

LITERATURE REVIEW

According to Govardhan (2017), “Right now environment, Language is personally and basically attached to man's inclination and movement. There are a few factors that make the English language fundamental to correspondence in our present time. Above all else, it is the most widely recognized unknown dialect”. This implies two individuals who originate from various nations (for instance, a Swede and a Mexican) for the most part utilize English as a typical language to impart. That is the reason everybody needs to gain proficiency with the language so as to connect on a global level. Talking it will assist you with speaking with individuals from nations everywhere throughout the world, not simply English-talking ones.

Vijayalakshmi and Saratbabu (2014) state that English is a generally spoken language today. It has been regularly alluded to as 'global language', the most widely used language of the advanced period and presently the language frequently instructed as a second language around the globe. English in India is utilized for speaking with the outside world, yet additionally for between state and intrastate correspondence. In view of the incredible ethnic and etymological decent variety found inside our country, English goes about as a fundamental 'interface' language. With the Data Innovation unrest and most programming and working frameworks being created in the English language, another utility for composed and oral correspondence in the English language has developed.

Yasmin (2013) asserts that the present position and importance of sociolinguistics in unknown dialect instruction is analyzed along three measurements: mentalities towards learning an unknown dialect, incorporation of culture in unknown dialect exercises, and the commitment of language wanting to unknown dialect training. Educational program and guidance can be masterminded to advance inspirational mentalities toward the unknown dialect to be scholarly and nationalities related with the language. Incorporation of social components in the unknown dialect educational plan causes students to see new language ideas and gives a setting to their utilization.

Jack. C. Richards (2017) opines that the greater part of the world's English language teachers speak English as a second or third language as opposed to as their first language. For some, their degree of capability in English may not arrive at benchmarks set up by their managers, raising the issue that is the focal point of this article, to be specific, what sort of capability in English is important to be a powerful instructor of English? The article tries to give a review of how the job of language capability issue has been tended to in the ELT writing. It depicts the sort of specific language aptitudes expected to show English through English, investigates the connection between language capability and showing capacity, considers the effect of language capacity on various components of instructing, and raises the suggestions for language evaluation and for the plan of language improvement programs for language teachers.

According to Rao, P. S. (2019a), “It is essential for everyone to learn the English language to face the challenges in the global market. Therefore, one must realize the importance of English

in the contemporary world and make others realize and learn English language not only for communication but also for other purposes.” Rao P. S. (2019b) further states that the interesting trend in the twenty-first century is that some of the biggest economies such as China, Japan, Russia, France and Brazil are focusing on English language after realizing the value of English at global level.

Zahra (2015) says, “In the twentieth and 21st hundreds of years, English has become an irreplaceable piece of instructive educational plan in Iranian schools. Regardless of the considerable number of endeavors and ventures dedicated to develop and advance English among Iranian language students, the resultant result couldn't satisfy the specialists' desires. As a rule, the way toward educating and learning English as an unknown dialect in Iran isn't good. An extraordinary group of research has demonstrated that various components are associated with this procedure”.

RESEARCH METHODOLOGY

Teacher Educators

The instructor teachers managing English language in Pre-Administration Preparing Establishments were in any event Mama (English) and B.Ed. The exchange of exercises during the program was being done for the most part in their provincial language viz. Prakasam, West Godavari, Krishna, Anantapur, Kurnool, Guntur, Nellore, Srikakulam in Andhra Pradesh.

TABLE: 1.1 QUALIFICATION OF ENGLISH TEACHER EDUCATORS

Districts	Qualification of English Teacher Educator	Faculty in English in position	
		SCERT/SIE	DIET
Prakasam	MA/ Phd + B.Ed/ M.Ed	√	√
West Godavari	MA + B.Ed	-	√
Krishna	MA + B.Ed	√	√
Anantapur	MA + B.Ed&M.Ed	-	√
Kurnool	MA/ M.Sc + B.Ed	√	√
Guntur	MA + B.Ed/ M.Ed	√	√
Nellore	MA/ BA + B.Ed	-	√
Srikakulam	MA + B.Ed	-	√

Educational facilities in DIETs

Nowhere, in all sample districts, did the group locate a utilitarian Language Lab. It was seen that PCs were kept in a live with certain Cds carefully guarded. In addition, there were no educators to exhibit the utilization of the current material. The utilization of ICT in creating language abilities should be grown methodically and not simply by material being shown.

The districts libraries in all the DIETs over the districts should be improved. The books were commonly stacked inside iron almirahs and not utilized.

Course content

In Prakasam, the subjects instructed during the program are English, Hindi, Punjabi, Science, Maths, Sociology, Instructive Brain science, Rudimentary Training and Showing Capacities, Physical Training, Workmanship Instruction, Instruction in Rising India, Populace Training.

In West Godavari, the subjects instructed during PTC course are: Gujarati, English, Hindi, Sanskrit, Environment Studies, Maths, Science, Sociology, Instructive Assessment and Brain research, School the executives, TLMs and PC. Aside from it, Craftsmanship and Specialty, Wellbeing and Physical Training are additionally part of this two years course. English is a necessary language for all understudy teachers.

In Krishna, English is an obligatory subject in D.E.Ed with a discretionary decision of any territorial language and any two center subjects which incorporate instructing of Environmental Science, educating of Arithmetic and educating of Sociologies. There are two mandatory establishment papers. An applicant should pass each of the three segments independently (Establishment Papers, Center Papers and Reasonable and Task Work). Physical training is instructed notwithstanding the above subject.

In Anantapur, the subject choices accessible are: Essential Instruction and Indian Culture, Physical Training, Instructive Brain science, Instructive Assessment, Instructive Administration, Work Instruction, First Language (Marathi), Second Language (Hindi), Maths. Down to earth works Smaller scale Instructing, Work on Showing Exercises, Music, and Drawing, Working for the general public (simply like NSS). Notwithstanding the above subjects Worth Training is instructed.

In Kurnool, necessary subjects offered right now: English, Science, Maths, Sociology, Brain research, Innovation and School Association. Other than the necessary subjects, discretionary subjects accessible are Craftsmanship Specialty, Wellbeing, Environment, Physical Training, Worth Instruction, Calamity the executives and Youthful Training.

In Guntur, the subject choices accessible are: Instructive Way of thinking, Training Brain science, Educational program improvement and exchange, English language capability, Oriya language capability, Hindi language capability, Content-com-Technique – English, Oriya, Maths, Social examinations and Science. Notwithstanding these, some different subjects are educated. For instance: Craftsmanship, Specialty, Wellbeing, Environment, Physical training, Worth instruction, and so on.

In Nellore, the subject alternatives accessible alongside English are Tamil, Sociology, Arithmetic and Science. Notwithstanding the above subjects Craftsmanship Instruction and Work Understanding, Physical Training, Wellbeing and Yoga, Self-advancement Workshops, Arrangement of Encouraging Learning Materials and Instructive Processing are the subjects educated under practicum. Chennai understudies can decide on Urdu, Telugu and Malayalam rather than Tamil.

In Srikakulam, the subjects instructed in the BTC course are Instructive Hypothesis, Maths, Science, Hindi, Sociology, Craftsmanship, English, Sanskrit and Youngster Brain research. English is obligatory.

Practice English teaching in different districts

Since English is a necessary subject/language to be examined in the pre-administration program in all the 8 sample districts, the understudy teachers in all districts took classes for showing English during work on instructing.

Work on educating was delighted in by all the members in all the sample districts. Members accepted that meeting the administration schools and instructing the understudies was 'a learning experience' because of direct presentation to genuine study hall circumstance where they could introduce themselves and know their deficiencies.

In Prakasam, West Godavari, Krishna and Anantapur work on educating was led during 2 years of pre-administration preparing program. Yet, in Kurnool, Guntur and Nellore work on educating occurred in the subsequent year. In Srikakulam, pre-administration preparing program was of 1 year span as it were.

TABLE: 1.2 DURATION OF PRE-SERVICE TRAINING PROGRAMME AND PRACTICE TEACHING

Name of District	Duration of Program	Practice Teaching	
		Begins during the course in	Duration
Prakasam	2 Years	1st year	40 days
West Godavari	2 Years	1st year	40 days
Krishna	1 Years	1st year	20 days
Anantapur	2 Years	2nd year	34 days
Kurnool	2 Years	2nd year	30 days
Guntur	2 Years	1st year	50 days
Nellore	2 Years	1st year	48 days
Srikakulam	2 Years	2nd year	30 days

Methodology used by student-teachers in practice teaching

In Prakasam, students utilized pretend, gathering/pair work during work on educating. In Krishna work on instructing is directed in stage II. Understudy teachers go to real homeroom circumstance in various schools and convey 15 exercises in English other than other center papers under the supervision of instructor teachers from DIETs.

In Anantapur, students were utilizing question and answer strategy, conversation, Play Way technique, interpretation and direct Technique. They knew about inventive procedures/systems for showing English at the essential level, for example, new techniques on language, and games with letters in order, puzzles and drill work.

In Kurnool, the vast majority of the understudy teachers didn't know about the most recent inventive systems/methodologies of showing English at the essential level. Pretend, emulate, banter, performance, gathering/pair work and so forth were a portion of the systems utilized by the teachers throughout the exercise. Verse is instructed by perusing and clarifying each line, through movement or perusing so anyone might hear. The instructor is additionally mindful of the various hints of the English language.

In Guntur, the understudy educator utilized undertaking based, movement situated, multilingual methodology in showing English at essential stage. Students were given an information rich environment like diagrams, picture cards, TLMs, and so forth yet no story books. They knew about the hints of the English language, utilization of right words and sentence, stress and different inflection examples somewhat. For creating language aptitudes they had associations, phonetic tapes, narrating meetings, pretend and different exercises.

In Nellore, understudy teachers teach English in grade V and don't teach grade I to IV during work on teaching. In Srikakulam, some variety across DIETs was found. The students of DIET, utilized the communicative-interactive approach.

Poor-quality schooling

As indicated by UNICEF (2000), great quality training ought to be characterized extensively and ought to incorporate solid students upheld by their family and network, a sheltered environment, learning content that is reflected in the pertinent educational programs, youngster focused teaching approaches and results that include the procurement of information, aptitudes and mentalities and that are connected to national objectives for instruction and positive support in the public arena. In light of an examination of the Youthful Lives subjective longitudinal information, Morrow and Wilson report that quality is a focal thought for guardians when picking schools, yet how guardians characterize quality contrasts incredibly – some may depend on family members' suppositions, a couple referenced their kids' inclinations, some referenced the significance of having the option to censure teachers, others discussed evaluating school quality by the imprints their youngsters got, and a few (instructed) guardians may survey a kid's perusing capacities autonomously.

Analysis

Today, English has multipurpose social and instructive administrations. It is utilized as mechanism of guidance in an enormous number of colleges in the national and worldwide world. Presently, it has acknowledged by all nations the need of giving instruction to its residents in English. Each nation presently requests their governors, delegates, authorities or experts to cause them students and students to notice the language which will be useful both in improving the standard of one's living and will straightforwardly and in a roundabout way help to upgrade the nation's economy. Since, on the off chance that instruction is gotten right now, it will permit a person to grow all the more expertly and will welcome odds of picking up progress for regarding the nation in the fields of economy, legislative issues, science and innovation, expressions, medication and so forth.

RESULTS AND DISCUSSION

The different research examines talked about in the previous segments propose that all the time, it is the school-related elements that have the most effect on the dynamic procedure, yet the contextual analyses talked about in the above area bring out obviously how family-related components and those at the network level regularly cause the kids to change schools often. The accounts additionally recommend that the youngsters' encounters and their acclimation to the new school environment regularly relied upon where the kid moved to and the elements that caused the change. Vital and auxiliary moves didn't make it unreasonably hard for the kids; however the responsive ones appear to have been hard on them. In instances of school change, the weight of acclimating to the new school frequently falls on the youngster, with little assistance or backing from the teacher, school or guardians. Any intercession planned for helping kids oversee school change ought to along these lines mull over the school-level factors as well as the family and network level factors that cause the move. Government schools and the teachers should be set up to get youngsters into the later evaluations and encourage a smooth change. Area, for example urban/provincial spot of living arrangement, develops as a key factor affecting the course of school versatility and in this manner its effect.

CONCLUSION

These kids are bound to drop out of school additionally on the grounds that they can neither manage the cost of the non-public schools nor would they be able to proceed in the administration schools. Except if the Administration starts activities towards improving the nature of these private schools, we may have an ever increasing number of kids dropping out of schools. The personal satisfaction of these kids is probably going to be more awful off than kids who are sufficiently blessed to proceed with school, in this manner advancing disparities from adolescence onwards. At last, beating rose as a critical encounter that youngsters announced from a wide range of schools and ended up being a significant factor causing school portability. Flogging is restricted by law in Andhra Pradesh, however we discover youngsters moving schools dreading the beating at school.

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THE ECONOMIC ESSENCE OF VENTURE CAPITAL

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ABSTRACT

Venture financing is one of the problems poorly studied at the level of economic science in modern Uzbekistan. As a result of studying the experience of developed countries, we can say with high confidence that this form of capital directly contributes to the development of the scientific and technical industry and the financial sector of the country's economy. The development of technologies makes it possible to optimize the production process, which ultimately leads to an increase in the efficiency of the economy. The article provides an overview of the importance, advantages and forms of venture financing. Others prefer broader tokenization that involves any funding for the company's rapid growth. Thus, venture capital funds not only the formation of start-up capital but also the subsequent stages of the formation of an innovative enterprise. The name "venture" comes from the English "venture", which, on the one hand, means "risk", and on the other - "enterprise". The term "risky" implies that there is an element of risk in the relationship between an investor and an entrepreneur applying for financing. The use of this opportunity of the state can take place in various forms, for example, in the form of transferring premises for venture funds, providing securities and various types of intellectual property as collateral to banks when they lend venture projects, acting as a co-founder of venture funds with contributing their share in the form of various types of property and property rights. Thus, as part of phrases, the word "venture means risky, high-risk" (for example, venture financing-high-risk financing). Used separately (not in the phrase), the word "venture" means a new enterprise.

KEYWORDS: *Venture Financing, North American Phenomenon, Start-Up Capital, Reproduction Processes, High-Risk Investments*

INTRODUCTION

Capital can take various forms, it can be: equity, loan, fixed, working capital, advanced, industrial, commodity, agricultural, fictitious, as well as venture or high-risk capital.

The concept of “venture capital” first appeared in the United States. But it is only recently that venture capital has become the focus of economists’ attention. The concept of venture capital investment can be interpreted in different ways. Some understand this only as high-risk investments at the initial stages of business development or even business ideas. Others prefer broader tokenization that involves any funding for the company’s rapid growth. Thus, venture capital funds not only the formation of start-up capital but also the subsequent stages of the formation of an innovative enterprise.

Looking at the economic literature, we can distinguish many definitions of venture financing and venture capital. Each author gives his interpretation of this concept, there is no single definition, but the essence does not change much. Here are some of the most common definitions.

Venture capital is a special form of investment in investment objects with a high level of risk in order to quickly obtain a high rate of return

Venture financing is the financing of a project in the context of certain uncertainty that creates risk.

Venture capital financing, in a broad sense, is an investment in the equity capital of non-listed companies in order to support their future development and profitable growth.

Venture financing is a method of financing start-up, developing and expanding companies, in which venture capitalists receive a certain share of the company’s equity in exchange for the funds provided and the possibility of a subsequent profitable sale of this share.

Venture financing - financing directed through a share of shares of the invested company to support new, risky activities with no return on investment, in which the future profit depends on the growth of the enterprise and the value of its shares.

Venture capital is long-term financing provided for a share in the capital of fast-growing enterprises

Venture capital is an investment that is invested in shares of high-risk enterprises that are not yet listed on the stock exchange, at all stages of its development up to the stage when venture capital is replaced by stock capital.

Venture capital investment is a method of material, organizational and managerial support for new small high-tech companies that lack four components:

- Material resources;
- Business experience;
- accurate knowledge of the market;
- Professional manager.

The venture business is the interaction of two entrepreneurs: one with capital, and the other with an idea and energy to implement a certain scientific or technical idea and make a profit.

According to the authors of the book “Basic concepts and terms of venture business”, the most complete concept of “venture financing” reveals the following definition: venture financing is a long-term risky investment of private capital in the equity capital of newly created small high-tech companies or already established venture enterprises focused on the development and production of high-tech products, for their development in order to profit from the increase in the value of invested funds.

By combining the notions of venture financing can be structured the definition of this economic category: venture capital financing - providing private investors or specialist investment Fund for financial capital and practical business experience for young high-tech companies in exchange for part of the company's shares not exceeding 25 %, in order to accelerate the development of the company and, after passing the main stages of development of the company, further advantageous sale for profit, exceeding the size of the investment several times.

From a theoretical and methodological point of view, it is also interesting to consider venture capital as a type of financial capital that grows out of the separation and merger based on monopolies of the old traditional forms of social capital - industrial, banking, and commercial. Indeed, the financial form contributes to the mobility of capital, strengthens its desire to flow from stagnating sectors of the economy to technologically advanced and rapidly growing ones. However, financial capital simultaneously strengthens monopolistic tendencies in the national economic body, which can serve as a brake on the renewal of productive forces, scientific and technological dynamics. This situation is not typical of the nature of venture capital, which is characterized by special innovation, flexibility, mobility, liquidity, and a variety of forms. Therefore, considering the latter as a special functional form of financial capital is not enough to reveal the complex economic content of “venture”. Besides, in the course of reproduction processes, venture capital shows the ability to integrate with other types of resources that act as factors of economic dynamics, which is difficult to explain from the position of its financial nature alone.

When analyzing the functions and features of venture capital, their comparison with the economic content of capital in general, disclosed by the classics of economic theory, allows us to characterize the economic essence of venture capital as a type of financial capital that plays the role of a special investment resource in social reproduction, having a primary focus on the activation of scientific, technical and innovative activities, combining high risks and uncertainty of the final aggregate market effect with ultra-high returns on funds invested in new or developing firms.

The name “venture” comes from the English “venture”, which, on the one hand, means “risk”, and on the other - “enterprise”. The term “risky” implies that there is an element of risk in the relationship between an investor and an entrepreneur applying for financing. In other words, venture capital can be considered such financing, which is directed directly to the enterprise and at the same time carries uncertainty. Risk is inherent in venture financing, and without it, venture financing does not exist.

Thus, as part of phrases, the word “venture means risky, high-risk” (for example, venture financing-high-risk financing). Used separately (not in the phrase), the word “venture” means a new enterprise.

The concepts of “venture”, “venture capital”, “venture financing”, and “venture activity” are inextricably linked with inventive activity, as well as with the creation and operation of an enterprise for the implementation of the results of this inventive activity in commercial production. Therefore, for a more precise definition of the concept of “venture capital”, it is necessary to consider its meaning by stages of enterprise development.

Venture capital plays a different role at different stages of the enterprise lifecycle (Table 1).

TABLE 1 FUNCTIONS AND ROLE OF VENTURE CAPITAL

Stage	Duration of the stage	Main problem	The role of venture capital	Source of financing	Expected rate of return for venture capital
Before starting	1-3 years	Developing an idea	Assistance	Own funds	52-75%
Starting	1-3 years	Recruitment, marketing, planning	Catalytic and organizational	Own funds, credit	39-63%
Initial	2-3 years	Management, advertising, sales	Consolidation	Own funds, credit	37-74%
Rapid expansion	1-2 years	Management, marketing	Strengthening	Income, credit	32-39%
Preparing to enter the securities market	1-2 years	Management, advertising, sales	Strengthening	Income, emission of securities	33-51%
Entering the securities market	1-2 years	Management, corporatization	Organization of corporatization	Share capital	30-52%

The first stage coincides with the stage of innovation; its duration is 2-6 years. At this stage, venture capital plays a catalytic and organizational role. It provides for attracting initial investment capital.

There are two stages of financing. At the first stage, pre-stage (start-up) financing is carried out. Here, venture capital performs a number of specific non-financial functions. At this time, the future of the innovative enterprise and its further growth are not defined, and markets are poorly studied. Therefore, it is very important to get information that special research and experiments are conducted to obtain.

At this stage, innovative projects are evaluated and selected. A venture entrepreneur evaluates the technological potential, financial needs, and organizational capabilities of a new business or product. After careful evaluation of the projected technology and drawing up a business plan, the venture capitalist decides to finance it. At the same stage, the venture entrepreneur attracts special managers to help organize their own business. This event is called “necessary support”

and includes detailed searches for recommendations, analysis of requests and other external information about potential consumers and competitors.

A special survey found that management is the most important and mandatory element of helping young campaigns, especially at the stages of organization.

The next stage takes 3-6 years. At this stage, venture capital actively helps to strengthen the organizational and financial base. During this period, the capitalist's own financial resources become insufficient to support the development and strengthening of innovation, so the main financial function is to find investors.

At the second stage, venture entrepreneurs are looking for money for future income. At the same time, they seek to retain a significant share in the ownership of the new enterprise and join the Management Board. Venture entrepreneurs try to compensate for the weakening of their financial condition with other non-financial functions and services, including providing legal protection for projects, patent services, and technological expertise, various business services, and providing practical experience. At this stage, the company's strategies are clarified, the scale of production and capital is determined, markets are studied, and a group of managers is created. Special attention is paid to specialists in the field of implementation and innovation.

The role of venture capital changes significantly in the third stage. After the new enterprise passes the technological cycle, the stage of exit from the cycle begins. Efforts are focused on management and marketing activities, and young businesses acquire an optimal structure. At this stage, venture capital moves from an active role to assistance and assistance. The company's growth opportunities are evaluated, and various services are provided by managers, which helps to eliminate the difficulties associated with entering the market for a new firm.

The role of venture capital in the innovation process culminates when venture capital investors exit their investments. This is usually associated with the transformation of investments into liquid capital.

Among the functions that are not related to financing the development of the firm at the last stage, the following can be distinguished: promoting a young firm, identifying influential partners and powerful sponsors who could join or acquire it on favorable terms.

Thus, we can conclude that by the nature of the functions performed, venture capital is of great importance in macro - and microeconomics. An increase in the share of venture capital in the investment structure may indicate a number of positive processes in the country's economy.

Historically, venture capital has emerged as a North American phenomenon. The modern venture capital industry began its formation after the Second World War. Venture capital was organized in 1958 when the US Congress decided to launch the Small Business Investment Company (SBIC) program.

As part of this program, the US government, through SBIC, provided access to public financing to young growing companies, provided that funds were raised simultaneously from private investors in a ratio of 2:1 or 3:1, i.e. two or three parts of the capital had to come from private sources. SBIC was regulated by the small business Administration (SBA). Under the program, SBICs were private companies, but by committing to limited types of investment, they received government subsidies in exchange for issuing SBA-guaranteed bonds. During the development

of SBIC, independent private venture funds and companies began to appear in parallel, eventually turning into what is now known as sources of venture capital. As of the end of September 2010, 336 companies under the SBIC program had \$ 10 billion under management. In 1972 Congress expanded the SBIC program by creating Minority Enterprise Small Business Investment Companies (MESBIC), later renamed Specialized Small Business Investment Companies (SSBIC). A total of 59 SSBIC companies currently exist; the average amount of capital under management is \$ 1.7 million.

The American SBIC program is the earliest initiative for mixed public-private financing of small businesses. Based on the experience of the United States and European countries, a prerequisite for the formation of a national system of venture investment as an alternative source of financing for small, primarily technological, businesses - is the availability of state financial support. In the period 1958-1969, the US government provided more than \$3 billion in direct or indirect funding to small technology firms through the SBIC program, which was 3 times higher than the volume of venture investments made in companies of this type during the same period.

Along with Federal support, venture capital funding was also provided by individual state administrations. This program was launched in the early 1970s. Until then, the traditional impact of state administrations on economic development was to use tax breaks, preferences, and grants.

For the first time, the venture capital financing program (Fund creation) was implemented in the States of Connecticut and Massachusetts. In the second half of the 1970s and early 1980s, the scheme they tested spread throughout the country. As of the end of 2000, more than 30 States had facilitated the opening of such funds, and an additional 19 States provided additional incentives for investors. At the end of 2000, the US government launched a new program, the Markets Tax Credit Program, aimed at stimulating \$ 15 billion investment in progressive enterprises.

Based on a study of 530 Massachusetts companies, it was found that “in fact, companies supported by venture capital patent significantly more than companies that did not attract risk financing.

In addition, different valuation coefficients developed in the course of applying different valuation techniques suggest that \$ 1 is not a good estimate. Venture capital investment spent on R&D produces 10 times more stimulating effect on patent development than \$1, spent for the same purposes under corporate expenses. Venture capital, accounting for less than 3 % of total corporate R&D spending, accounts for at least 15% of all U.S. industrial innovation.

The analysis of the above programs and activities of funds has shown that for the successful emergence and development of the venture capital industry, it is necessary to have such structural elements as inventors who own promising developments; managers-entrepreneurs who can organize the venture process; investors interested in participating in a venture project with their capital, etc.

Subjective factors that contribute to the successful development of the venture capital activities (and hence venture capital) are as follows: state of the economy - inflation, transparency; share of small and medium enterprises in the gross domestic product (GDP) of the country, the percentage of the population employed in small and medium business; the ratio of public and private sectors of the economy; the availability of innovation infrastructure and its condition;

availability and quality of the legislative framework that will regulate the field of Finance venture capital activities; entrepreneurial culture of the population.

As the analysis of the foreign practice of risk investment shows, the state has a number of opportunities to solve the problem of building a national system of venture investment.

First of all, it is necessary to take into account the use of state property and state intellectual property for the resource support of venture entrepreneurship and the development of the venture system. This can be effective only in the co-financing mode because venture investments made in the non-financial form must necessarily be supported by financial resources in proportions that depend on the specifics of each innovative project and the conditions for its implementation. The use of this opportunity of the state can take place in various forms, for example, in the form of transferring premises for venture funds, providing securities and various types of intellectual property as collateral to banks when they lend venture projects, acting as a co-founder of venture funds with contributing their share in the form of various types of property and property rights, and so on. In addition, to solve this problem, the state, judging from the experience of many countries, can actively use various incentives to encourage a variety of capital owners to participate in the activities of venture funds or direct investment in innovative entrepreneurial projects. In addition, in the Arsenal of these forms and methods, the state has a variety of tax incentives, including tax credits, state guarantees for loans to small innovative venture enterprises, guarantees for investments in stakes in small venture firms, government guarantees to reduce the risk associated with private equity investments in high-tech venture firms, and so on.

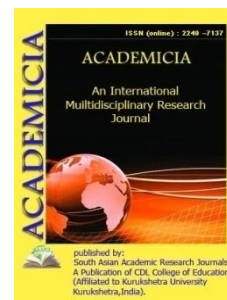
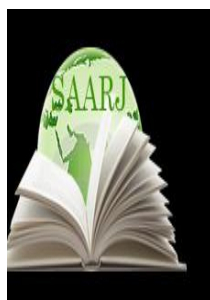
The state's actions to develop and activate venture capital sources should be systematic: in areas, a set of forms and methods. Otherwise, there will be no proper effect in the form of venture capital growth.

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THE ROLE OF THE DIGITAL ECONOMY IN THE DEVELOPMENT OF INFORMATION AND COMMUNICATION TECHNOLOGIES

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ABSTRACT

The article deals with the concept of “digital economy” and its relationship with information technologies, as well as details the content and composition of the digital economy, the motor base and the content of information. The article analyzes the experience of advanced countries in using the achievements of the digital economy in the field of production and social activities. Within the framework of the national strategy of Uzbekistan, the possibilities of digitizing industrial, state and social services, and managing the daily life of the population are analyzed. The article deals with the current situation on the introduction and further use of the digital economy in Uzbekistan. Examples of specific objects that characterize the advantages of digitalization of the economy of Uzbekistan are given.

KEYWORDS: *Digitalization, Digitizing Industrial, State And Social Services, The Digital Company*

INTRODUCTION

Concepts and definitions

The Term “digital economy” has moved from scientific journalism to the media relatively recently, in the last 5-6 years. But now this name has become common, including in the field of public administration. In particular, the President of the Republic of Uzbekistan declared the year

2020 as the “Year of development of science, education and the digital economy”, and therefore approved the state development program for this period, which includes a lot of points for digitalization of the economy and other areas of the country. To clarify the goals, objectives and content of the new direction in the development of the domestic economy, let's consider the essence of the basic concepts.

According to the World Bank definition, in the most general sense, the digital economy is a system of economic, social and cultural relations based on the use of digital information and communication technologies (ICTs). There is currently no single definition of “digital economy” in the scientific literature. Give some examples. According to Gartner analysts, the digital economy is the creation, consumption, and management of value associated with digital products, services, and assets in organizations. Boston Consulting Group consultants believe that the digital economy is the use of online communications and innovative digital technologies by all participants in the economic system—from individuals to large companies and States. Experts of the Organization for Economic Cooperation and Development (OECD) focus on trade: “the digital economy is a market that operates on the basis of digital technologies that facilitate trade in goods and services through e-Commerce”. In our domestic environment, the digital economy is the economic activity of the state, the functioning of which is provided by automated management processes at all levels: from production to consumption (E. Gorokhov, Stack Group). The term “digital economy” was first used by Nicholas Negroponte in 1995, at the Massachusetts Institute of Technology (USA), when he formulated his concept of “electronic economy”.

Thus, the digital economy, in the broadest sense, means simply the use of information technologies in production, management, communications and entertainment. From this point of view, automation = digital economy, that is, there is nothing new in “digitalization”. Practice shows that now no branch of economic activity, from agriculture to metallurgy, from medicine to housing, is complete without “computerization” as the first steps of “digitalization”.

Historically, since the beginning of the 21st century, the emergence of the digital economy has led to the widespread of broadband Internet access, the development of mobile technologies, high speed of information transmission in telecommunication networks, and the introduction of digital signatures. But not only that. We are talking about providing consumers with goods and services in electronic form, as well as wide automation of industry, agriculture and other sectors of the economy. Digitalization and globalization are inseparable. The smaller the borders, the faster the digital economy will develop and the countries that form a single economic space will benefit. The digital economy only reflects the trends we see today: it-companies outperform commodity corporations in terms of market capitalization.

So, the idea of digital transformation covers the whole world. Services are easier to digitalize, and its impact in trade, the financial sector, public administration, and education is more noticeable. But it is also profitable for the business. The digital economy has many advantages. It reduces the cost of payments and opens up new sources of income. In online mode, the cost of services is lower than in the traditional economy (primarily due to lower promotion costs). In addition, goods and services in the digital world can quickly enter the global market and become available to people anywhere in the world. The proposed product can be almost instantly modified to meet the new expectations or needs of the consumer. The digital economy provides

much more diverse content to consumers: information educational, scientific, and entertainment. An important component of digitalization is ensuring information security of innovative technologies, which ensures public confidence in the digital economy.

The Foundation of the digital economy is a grassroots business unit-a digital company-that seeks to move most business processes online. This is the management, control and analysis of all the main business processes of the company in online mode: agreement approval, accounting, logistics processes, registration of transactions, purchases, personnel training, monitoring of relationships with partners and customers, technical support for solutions, etc. In addition to information systems, it is necessary to implement the appropriate “digital” culture in the company. All this together makes the company “digital”, provides its efficiency, productivity, business growth potential, that is, competitive advantages.

The main content of the digital economy is a global network of economic and social activities implemented through platforms such as the Internet, as well as mobile and sensor networks. In 2019, sales in the global ICT market are estimated at 4,46 trillion USD.

For a business to function successfully, the digital economy requires three elements or components: infrastructure (Internet access, software, telecommunications), e-business (conducting business through computer networks), and e-Commerce (trading, distribution of goods via the Internet). We can say that these are electronic business technologies, internal driving forces. But the development of the digital economy depends on the implementation of such “external” advanced science-intensive technology, such as nanotechnology, biotechnology, technologies energy systems, quantum technologies, etc. And Vice versa, the further development of ICTs, including cloud computing, big data technology, mobile technology, technology, the Internet of things, geolocation technology, technology of distributed networks, gives impetus to the development of high technologies in the real “traditional” economy. Let's explain these new concepts.

Cloud computing technologies - provision of services: resource and infrastructure; platforms for application development; use of software for specific customer requests. The development of cloud services in the EU is determined by the strategy of the EU single digital market, i.e. the “European cloud”, which should combine all digitized information stored in European databases in order to ensure access to it by all interested parties. Cloud creation is provided by public and private investments, which are estimated at 6.7 billion euros over 5 years.

Big data technology is not a very accurate name; it is used to refer to the ways of processing “Hyper-volumes” of information that is typical for the digital economy. The expected growth of digitized information in the digital economy and the development of cloud technologies require modern Data Processing Centers (data centers) that provide reliable storage of big data and implementation of various clouds, including public, hybrid and private ones. The data center is a key component of the unified technological infrastructure of e-government.

Mobile technologies are a segment of the digital economy based on the creation of cellular networks that meet the needs of cloud computing in terms of data transfer speed, traffic volume, client network capacity, and energy consumption. In Uzbekistan, mobile technologies are implemented by Telecom operators: Uzmobility, Mobilyuz, Beeline, Ucell, and Perfectum Mobile.

Internet of things technologies - allows you to collect and process information (in a single data center), both for managing household appliances, and for managing individual production facilities and entire enterprises. As a tool base, the Internet of things can use adapted or universal software and hardware complexes: for automating production processes in the industry, agricultural production, telecommunications, and household services.

Geolocation technologies have opened up new opportunities for providing information services based on the location of the client (user), for example, satellite tracking services for transport and people: GPS, GLONASS. Business applications satellite tracking makes it possible to determine deviations from routes, unauthorized stops and non-intended use of transport, control of fuel consumption, etc. high-precision Mapping software products are used for indoor use: airports, stadiums, train stations, etc.

Distributed communication network technologies are the basis of the data center business model: capacity consolidation and creation of mega-data Centers combined in a distributed network connected by high-bandwidth channels. Due to the scale effect, maximum reliability, information security, fault tolerance, high standards of service agreements and attractive cost of services are provided.

Ecosystem-combines data Centers, backbone network infrastructure, traffic exchange points, and its own import-independent cloud platform.

Infrastructure of the digital economy - elements of external support for digitalization: management, legislative and regulatory acts;supplies organizations: energy, communication, educational, utilities, etc.

The effectiveness of the transition to the digital economy is determined by the availability and possibility of using information created in one area of people's lives, in other areas and industries. Taking this into account, the key condition is to ensure compatibility of elements of its ecosystem: application implementation platforms and services, elements of telecommunication networks, and software applications themselves. The solution to this problem is the result of the coordinated work of the entire infrastructure of the digital economy, the creation of which is a function of the state.

Experience of developed countries in implementing digital strategies

In 2016, the US Department of Commerce proposed criteria for classifying “digital economy companies”:

- companies use technologies such as mobile apps to bring together transaction participants;
- managers rely on a rating system of user ratings to control the quality of services;
- companies offer service providers flexibility in determining their working hours;
- Managers trust performers to use their own tools and assets.

According to these strict criteria, only about 100 organizations (for example, Uber, Airbnb) have been identified in the United States). Of course, no country in the world today has achieved full digitalization of the economy. According to experts, Japan, Singapore, and the United States are ahead. The share of the digital economy in the GDP of developed countries increased from 4.3% (2010) to 5.5% (2016). In developing countries over the same period - from 3.6% to 4.9%.

In recent years, state programs (strategies, concepts) for the development of this area have been adopted and implemented in countries that are at the forefront of digitalization of the economy:

- USA: “Cloud strategy” (2009). The main goal is to reduce costs and improve the efficiency of management of organizations and enterprises in the public and private sector.
- China: Internet plus concept (2015). Directions of the concept: Internet + Manufacturing industry; Internet + Finance; Internet + Medicine; Internet + Government; Internet + agriculture.
- Germany: industry 4.0 program (2011). The main goal is to completely switch to “Internet-based production” by 2030.
- European Union: Digital Europe 2020 strategy (2010).

The European Commission annually assesses the state of digitalization of the European economy and society, for which the DESI (Digital Economy and Society Index) is calculated. This index takes into account five major groups of indicators: development of ICT infrastructure (telecommunications); human capital (share of population with Internet skills); activity (use the Internet); integration of digital technologies business; digital public services (volume of services in the form of ICT) [11]. According to the 2017 DESI rating, the most advanced digital economies are Denmark, Finland, Sweden, and the Netherlands. At the end of the rating - Romania, Bulgaria, Greece and Italy.

Current state of the digital economy of Uzbekistan

According to the press service of the Ministry of Information Technologies and Communications, the draft resolution of the Cabinet of Ministers sets the following directions for the development of digital economy in the Republic of Uzbekistan:

- identification of state and economic bodies, local self-government bodies on the basis of necessary information systems and resources, implementation of software and electronic services;
 - creation of favorable conditions for attracting foreign investments in the country by organizing the technology market and technology parks on the basis of the digital economy, information technologies market, including public-private partnerships;
 - coordination of modern telecommunication infrastructure, development of communication technologies and networks, introduction of modern telecommunication services;
 - increase of the digital economy through the introduction of electronic services in the field of public administration and economics, development of the e-commerce and software market;
 - development of proposals for the development of the national segment of the Internet, organizational, material and technical and economic support for digital media content;
 - development of “intellectual systems” for the management of urban and regional infrastructure, in particular housing and communal services, transport logistics, safe and “smart cities”;
 - improvement of the system of training qualified personnel.
- The functions of the Commission are as follows:
- in 2 months, the state of the information and communication technologies in state agencies, including the inventory of information systems and the provision of personnel;

At the same time, by 2030 it is planned to implement measures to develop the concept of “Digital Uzbekistan”.

Prospects for the development of the digital economy of Uzbekistan

Strategic planning for the digitalization of the economy of Uzbekistan is reflected in the State Program for 2020. The program assumes the fulfilment of tasks and achievement of goals in the following key areas:

- state regulation;
- information infrastructure;
- development and research;
- education and human resources;
- information security;
- state leadership.

For the successful implementation of the Strategy, it is necessary to ensure, as a priority, that:

- * Development of online services (public services, socially significant services);
- * Transition to digital technologies of state bodies and departments;
- * Development of the Internet of things in the individual consumer sector and in the industry;
- * Creating domestic ICT software products to replace foreign ones.

These tasks are already being partially solved today, within the framework of various Federal and regional programs. The digital economy is incapable without digitalization of society, business and government at the same time, so its development consists in accelerating the penetration of digital relations at all levels of interaction of its participants - from state to personal.

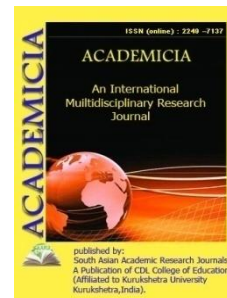
CONCLUSIONS

Digital economy - the interaction (relationship) of all participants in economic processes, based on the use of modern channels of electronic document management. Digitalization of production, as the basis of the digital economy, is a set of tools for optimizing the workflow, through software and hardware solutions. This process requires not only the replacement of production tools but also the introduction of analytical systems that make production cost-effective as much as possible. Key indicators of a good level of digitalization are decision-making based on objective business analysis data and the use of technological tools to increase productivity.

The digital economy in our country is possible only after the fourth industrial revolution. This is a new stage in the development of society, with the widespread use of technologies such as artificial intelligence, the Internet of things, and machine learning. There is a serious shortage of qualified personnel in the ICT sector in Uzbekistan. This problem must be solved at the level of schools and companies (corporate training), and at the state level (state programme of support for the development of education in ICT).

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A STUDY ON WORKING CAPITAL WITH REFERENCE TO ULTRATECH CEMENTS LTD IN ANANTAPURAMU DISTRICT

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ABSTRACT

Working capital Comes in to business operation when actual operation takes place generally the requirement of quantum of Working capital is determined by the level of production which depends upon the management attitude towards risk and the factors which influence the amount of cash inventories, receivables, and other current assets required to support given volume of production. Gross working capital is the amount of funds invested in various components of current assets. Current assets are those which are easily immediately converted into cash within a short period of time say, an accounting year. It is ratios which express the relationship between the total Current Assets and Current Liabilities. It measures the firm's ability to meet its current liabilities. It indicates the availability of current assets in rupees for every one rupee of current liabilities. The study of working capital management conducted in Ultra Tech Cement. To analyze the financial position of the company.

KEYWORDS: *Inventories, Receivables, Availability*

INTRODUCTION

Working capital is the life blood and nerve centre of a business. Just as circulation of blood is essential in the human body for maintaining life, working capital is very essential to maintain the smooth running of a business. No business can run successfully without an adequate amount of Working capital.

There is operative aspect of Working capital i.e. current asset which is known as funds also employed to the business process from the gross Working capital current asset comprises cash receivables, inventories, marketable securities held as short term investment and other items nearer to cash or equivalent to cash. Working capital Comes in to business operation when actual operation takes place generally the requirement of quantum of Working capital is determined by the level of production which depends upon the management attitude towards risk and the factors which influence the amount of cash inventories, receivables, and other current assets required to support given volume of production.

Meaning of Working capital

Work capital means the funds available and used for day to day operations of enterprise. It consists broadly of that portion of assets of a business which are used in or related to its current operations. It refers to funds which are used during an accounting period to generate a current income of a type which is consistent with major purpose of a firm existence.

In Accounting:

Working Capital=Current Assets-Current Liabilities

Definition:

Many scholars gives many definitions regarding term working capital some of these are given below.

According to **Weston & Brigham**

“Working Capital refers to a firm’s investment in short term assets cash, short term securities, accounts receivables and inventories”.

Need for the Working Capital

The need for working capital arises due to the time gap between production and realization of cash from sales. Working capital is must for every business for purchasing raw-materials semi finished goods, stores & spares etc and the following purposes.

Importance of Working Capital

1. Solvency of the business:

Adequate working capital helps in maintaining the solvency of the business by providing uninterrupted of production.

2. Good will:

Sufficient amount of working capital enables a firm to make prompt payments and makes and maintain the Good will.

3. Easy Loans:

Adequate Working capital leads to high solvency and credit standing can arrange loans from banks and other on easy and favorable terms.

4. Cash discounts:

Adequate Working capital also enables a concern to avail Cash discounts on the purchases and hence reduces cost.

5. Ability to Face Crises: A concern can face the situation during the depression.

6. Regular Supply of Raw Material:

It leads to the satisfaction of the employees and raises the morale of its employees, increases their efficiency, reduces wastage and costs and enhances production and profits.

Classification of Working Capital

I. On the Basis of Concepts:

A). Gross Working Capital

Gross working capital is the amount of funds invested in various components of current assets. Current assets are those which are easily immediately converted into cash within a short period of time say, an accounting year. Current account includes cash in hand at bank, inventories, bills receivables, sundry debtors, short term loans and advances.

B). Net Working Capital

This is difference between current assets and current liabilities. Current liabilities are those that are expected mature within an accounting year and include creditors, bill payable and outstanding expenses.

Working capital Management is no doubt significant for all firms, but its significance is enhanced in cases of small firm has more investment in current assets than fixed assets and therefore current assets should be efficiently managed.

II. On the Basis of Concepts

A. Permanent/ Fixed Working Capital

Permanent or Fixed working capital is minimum amount which is required to ensure effective utilization of fixed facilities and for maintaining the circulation of current assets. Every firm has to maintain a minimum level of raw material, work in process, finished goods and cash balance. This minimum level of current assets is called fixed working capital as the part of working is permanently blocked in current assets.

B). Fluctuating Working Capital

Fluctuating working capital is the working capital needed to meet seasonal as well as unforeseen requirements. It may be divided into two types.

1). Seasonal Working Capital

There are many lines of business where the volume of operations are different and hence the amount of working capital vary with the seasons. The capital required to meet the seasonal needs of the enterprise is known as seasonal working capital.

2). Special working capital

The Capital required meeting any special operations such as experiments with new products or new techniques of production and making interior advertising campaign etc, are also known as special working capital.

Scope of the Study

The scope of the study after and during the study is conducted. The main scope of the study was to put into practical the theoretical aspect of the study in to real life work experience. The study of working capital is based on tool like Ratio Analysis, Statement of changes in working capital. Further the study is based on last 5 years annul reports of Ultra Tech Cements.

METHODOLOGY

In preparing of this article the information collected from the following sources.

Primary data

The primary data has been collected from personal interaction with finance manager and other staff members.

Secondary data

The major source of data for this project was collected through annual reports, Profit and Loss account of 5 years period from 2013-14 to 2017-18 & some more information collected from internet and text sources.

Sampling Design

Sampling unit: Financial Statements.

Sampling Size: 2013-14 to 2017-18 Five years financial statements.

Tools used: MS-Excel has been used for calculations.

DATA ANALYSIS

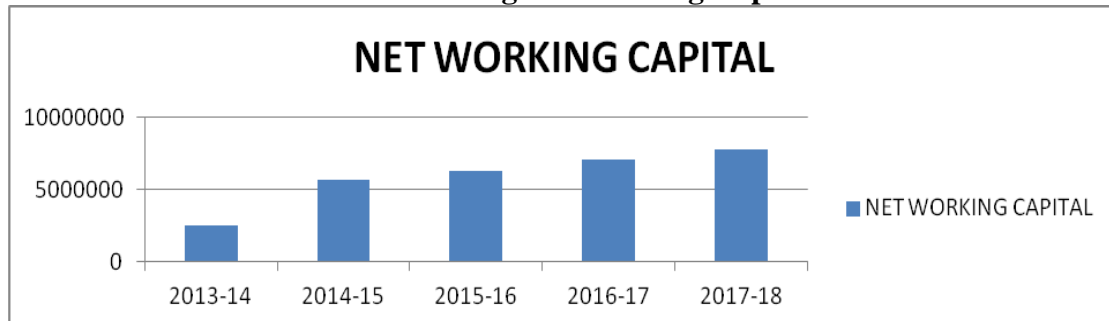
1). NET WORKING CAPITAL:

An analysis of the net working capital will be very help full for knowing the operational efficiency of the company. The following table provides the data relating to the net working capital of Ultra Tech Cement.

Net Working Capital = Current Assets – Current Liabilities.

Years	Current Asset	Current Liabilities	Net Working Capital
2013-14	4563099	2041543	2521556
2014-15	9599646	3887765	5711881
2015-16	9077617	2829079	6248538

2016-17	11003428	3889899	7113529
2017-18	11946666	4165659	7781007

Chart Showing Net Working Capital

The above chart shows that the company has 2521556 Net Working Capital during the year 2013-14 huge increase in the Net Working Capital is 5711881 in the during year 2014-15. The company has 7113529 Net Working Capital increasing compared to the previous years, in the 2017-18 the company has 7781007 Net Working Capital this means the company in a positive position and Net Working Capital has improved very fast as compared to the previous year's which show liquidity position of the Ultra Tech Cements has always more & sufficient Net Working Capital available to pay off its current liabilities.

2. RATIO ANALYSIS

Ratio analysis is a powerful tool of financial analysis. Alexander Hall first presented in 1991 in Federal Reserve Bulletin. Ratio analysis is a process of comparison of one figure against other which makes a ratio and the appraisal of the ratios of the ratios to make proper analysis about the strengths and weakness of the firms operations. The term ratio refers to the numerical or quantitative relationship between two accounting figures.

Various Working Capital Ratios:

1. LIQUIDITY RATIOS:

Liquidity refers to the ability of a firm to meet its current obligations as and when these become due. The short term obligations are met by realizing amounts from current floating or circulating assets. Following are the Ratio which can help to assess the ability of a firm to met its current liabilities.

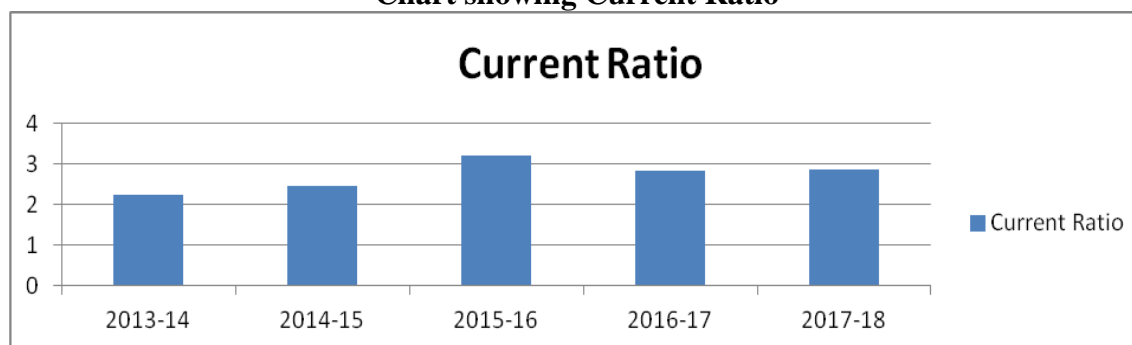
A.CURRENT RATIO:

It is ratios which express the relationship between the total Current Assets and Current Liabilities. It measures the firm's ability to meet its current liabilities. It indicates the availability of current assets in rupees for every one rupee of current liabilities. A ratio of greater than one means that the firm has more current assets than current liabilities claims against them. A standard ratio between them is 2:1.

Current Ratio= Current Assets/Current Liabilities.

Years	Current Asset	Current Liabilities	Current Ratio
2013-14	4563099	2041543	2.23
2014-15	9599646	3887765	2.47
2015-16	9077617	2829079	3.21
2016-17	11003428	3889899	2.83
2017-18	11946666	4165659	2.87

Chart showing Current Ratio



It is seen from the above chart that during the year 2013-14 the current ratio was 2.23, and in the year 2015-16 it increases 3.21. The current ratio was dropped to 2.83 due to increase in current liabilities. In the year 2017-18 the current ratio increases 2.87. The current ratio is above the standard ratio 2:1. Hence it can be said that there is enough current assets in Ultra Tech Cements to meet its current liabilities.

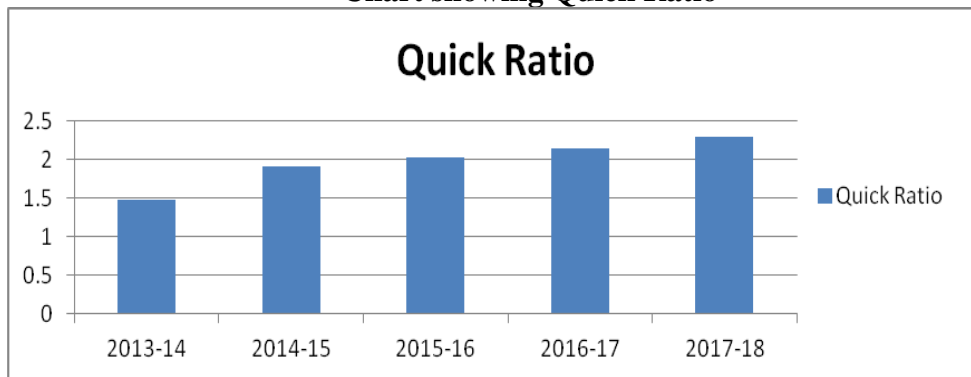
A. Quick Ratio/ Liquidity Ratio

This ratio establishes a relationship between quick/ liquid asset and current liabilities. It measures the firm's capacity to pay off current obligations immediately. An asset is liquid if it can be converted into cash immediately without a loss of value. Inventories are considered to be less liquid. This ratio is also known as acid-test ratio. The standard quick ratio is 1:1 is considered satisfactory.

Quick Ratio = Quick Assets(Current Assets-Inventories)/Current Liabilities.

Years	Current Asset	Inventories	Quick Assets	Current Liabilities	Quick Ratio
2013-14	4563099	1532455	3030644	2041543	1.48
2014-15	9599646	2161071	7438575	3887765	1.91
2015-16	9077617	3336430	5741187	2829079	2.03
2016-17	11003428	2622901	8380527	3889899	2.15
2017-18	11946666	2360611	9586055	4165659	2.30

Chart showing Quick Ratio



During the year 2013-14 the quick ratio was 1.48. It increases to 1.91 this shows the company maintains satisfactory quick ratio in the year 2014-15. The quick ratio increases to 2.03 in the year 2015-16. It increases 2.15 in the year 2016-2017. 2.30 quick ratio increases in 2017-18. The quick ratio is above the standard ratio 1:1. Hence it shows that the liquidity position of the company is adequate.

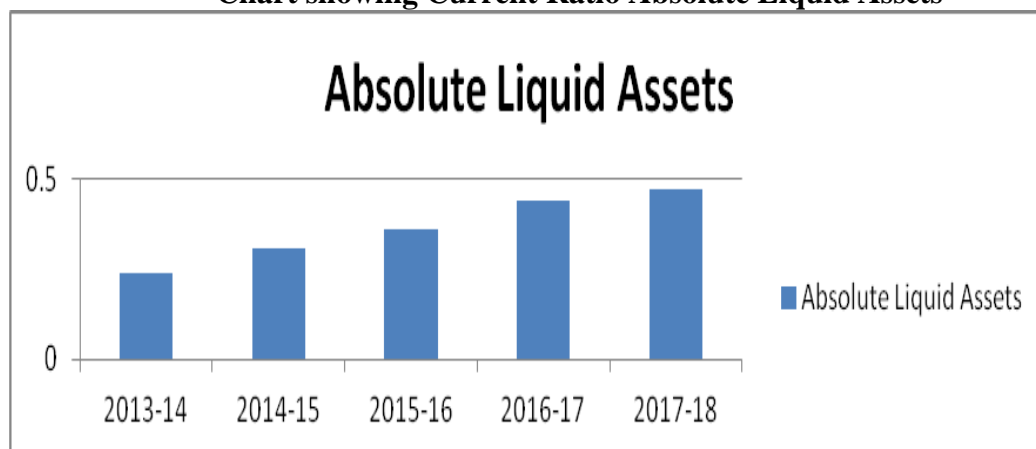
B. Absolute Liquid Ratio

Absolute liquid ratio may be defined as the defined as the relationship between Absolute liquid assets and current liabilities. Absolute liquid assets include cash in hand at bank. The standard Cash & Bank Balance ratio is 0.5:1.

Absolute liquid assets= /Current Liabilities

Years	Cash & Bank Balance	Current Liabilities	Absolute Liquid Assets
2013-14	493742	2041543	0.24
2014-15	1205660	3887765	0.31
2015-16	1033152	2829079	0.36
2016-17	1720815	3889899	0.44
2017-18	1978938	4165659	0.47

Chart showing Current Ratio Absolute Liquid Assets



During the year 2013-14 the Absolute liquid assets was 0.24 during the year 2014-15 it was 0.31 and in the year 2015-16 increased 0.36, in the year 2016-17 it was 0.44 this shows the Absolute liquid ratio in the creases every year but it is below the standard ratio. In the year 2017-18 Absolute liquid ratio has increases 0.47. Hence it shows that the liquidity position of the company is satisfactory.

2. Turnover / Activity Ratio

These are the ratios which indicate the speed with which assets are converted or turned over into sales.

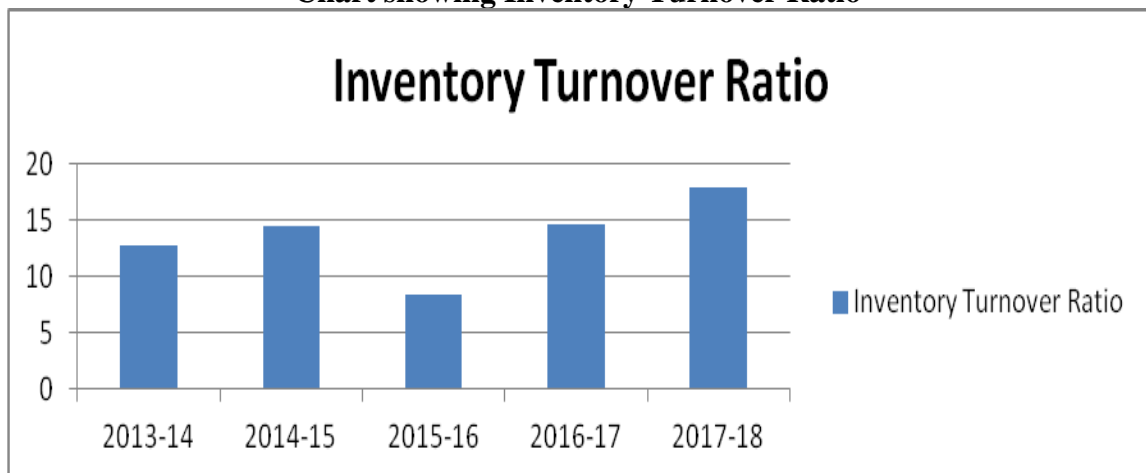
A. Inventory Turnover Ratio

Inventory turnover ratio is the ratio, which indicates the number of times the stock is turned over, sold during the year. This measures the efficiency of the sales and stocks levels of a company. A ratio means high sales fast stock turnover and a low stock level.

Inventory Turnover Ratio=Net Sales/Closing Inventory

Years	Net Sales	Closing Inventory	Inventory Turnover Ratio
2013-14	19542081	1532455	12.75
2014-15	31321229	2161071	14.49
2015-16	27894285	3336430	8.36
2016-17	38496046	2622901	14.68
2017-18	42345651	2360611	17.94

Chart showing Inventory Turnover Ratio



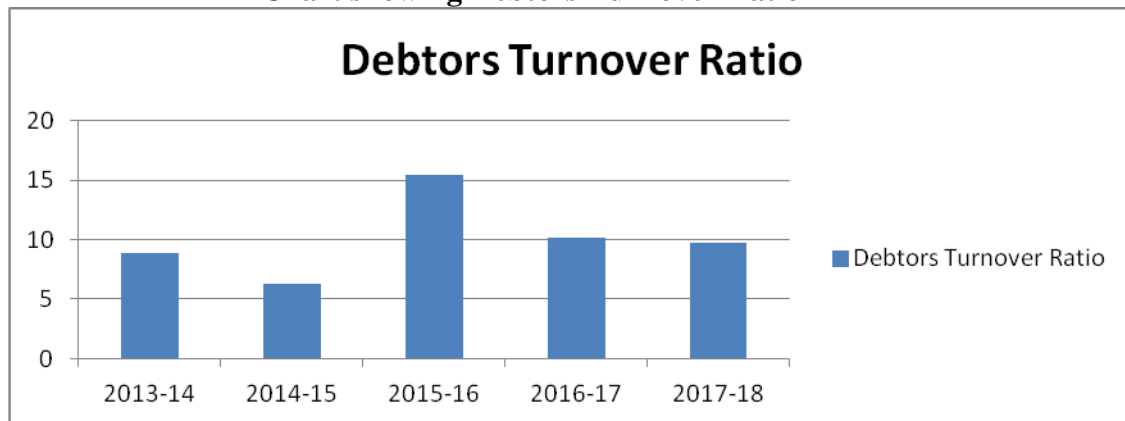
It is seen from the above chart that during the year 2013-14 the inventory turnover ratio is 12.75 times, in the year 2014-15 it increased to 14.49 times. But in the year 2015-16 it decreased to 8.36 times. There was a subsequent increase in the year 2016-17 and 2017-18 to 14.68 times and 17.94 times respectively.

B. Debtors/Accounts Receivables Turnover Ratio:

Debtor's turnover ratio indicates the speed of debt collection of the firm. This ratio computes the number of times debtors has been turned over during the particular period.

Debtors Turnover Ratio = Net Sale/ Average Debtors

Years	Net Sales	Average Debtors	Debtors Turnover Ratio
2013-14	19542081	2201381	8.88
2014-15	31321229	4958527	6.32
2015-16	27894285	1805948	15.44
2016-17	38496046	3787274	10.16
2017-18	42345651	4355365	9.72

Chart showing Debtors Turnover Ratio

It is clear the debtor turnover ratio fluctuating over the years. It was 8.88 times in the year 2013-14. It is decreased to 6.32 times in the year 2014-15, it again increased to 15.44 times in the year 2015-16, but it decreased to 10.16 times and 9.72 times in the 2016-17 and 2017-18 respectively.

C. Creditors / Accounts Payables Turnover Ratio

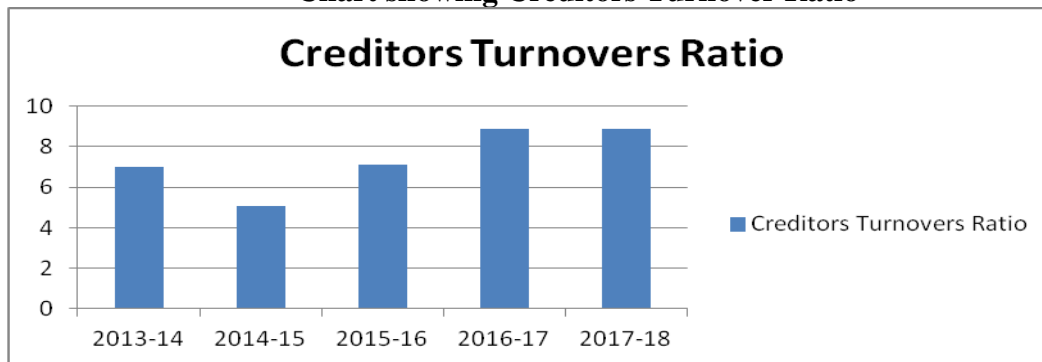
Creditors turnover ratio is the ratio which indicates the number of times the debts are times the debts are paid in the year. This ratio is calculated as follows

Creditors Turnover Ratio = Net Purchases/ Average Creditors

In the Ultra tech cements we have taken the total purchase instead of the credit purchases, because the credit purchase information has not available for the calculations of CTR.

Years	Net Purchases	Average Creditors	Creditors Turnovers Ratio
2013-14	11691090	1673515	6.98
2014-15	17778675	3492127	5.09
2015-16	18896828	2649781	7.13
2016-17	23605773	2658999	8.88
2017-18	27146639	3057849	8.88

Chart showing Creditors Turnover Ratio



It is clear that Creditors turnover ratio changing over the years. It was 6.98 times in the year 2013-14. It is decreased to 5.09 times in the year 2014-15 there was a subsequent increase the in the year 2015-16 and 2016-17 to 7.13 times and 8.88times respectively. In the year 2017-18 it is same as compared to 2016-17. It shows that company has making prompt payment to the creditors.

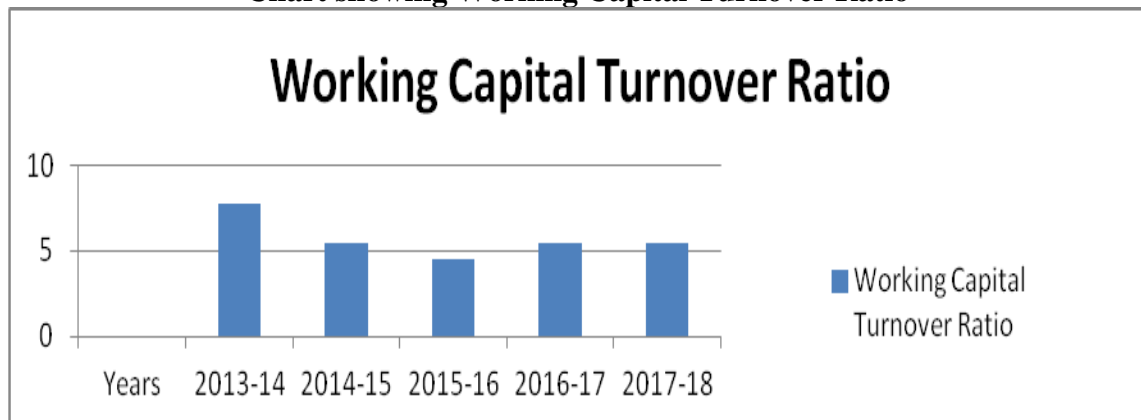
D.Working Capital Turnover Ratio

This ratio indicates the number of times the working capital is turned over in the course of the year. This ratio measures the efficiency with which the working capital is used by the firm. A higher ratio indicates the efficient utilization of the working capital and a low ratio indicates otherwise. But a very high working capital turnover is not a good situation for any firm.

Working Capital Turnover Ratio = Net Sales/ Net working Capital

Years	Net Sales	Net working Capital	Working Capital Turnover Ratio
2013-14	19542081	2521556	7.75
2014-15	31321229	5711881	5.48
2015-16	27894285	6248538	4.46
2016-17	38496046	7113529	5.41
2017-18	42345651	7781007	5.44

Chart showing Working Capital Turnover Ratio



The working capital ratio is fluctuating year to year that was high in the year 2013-14 7.75 times; there was a subsequent decrease in the year 2014-15 and 2015-16 to 5.48 and 4.46 times. But increase in the year 2016-17 and 2017-2018 to 5.41 and 5.44 times respectively. This shows the company is utilizing working capital effectively.

FINDINGS

- ❖ Working capital of the Ultra Tech Cement was increasing and showing positive working capital per year.
- ❖ The Ultra tech Cement has higher current and Quick Ratio are 2.30 and 2.15.
- ❖ Inventory Turnover Ratio is very low in the year 2015-16. In the year 2016-17 it has increased by 14.68 and the last year it has increased 17.94.
- ❖ Debtors turnover ratio is very high in the year 2015-16. It has decreased by 9.72 times in the last year 2017-18.
- ❖ Creditors turnover ratio has increased in the years of 2016-2017 and 2017-18, it is same in the last year 2017-18.
- ❖ Working capital turnover ratio is very low in the year 2015-16. In the 2016-17 it has increased by 5.41 and in the last year 2017-18 it has increased by 5.44.

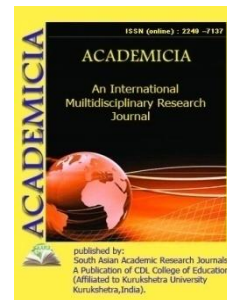
CONCLUSION

The study of working capital management conducted in Ultra Tech Cement. To analyze the financial position of the company. The company financial position analyzed by the using tool of annual reports from 2013-14 to 2017-18. The financial status Ultra Tech Cement is good. In the last year the inventory turnover has increased this is good sign for the company. The company liquidity position is very good with regard to the investment in current asset there are adequate funds invested in it. Care should be taken by the company not to make further investment in current asset, as it would block the funds, which could otherwise be effectively utilized for some productive purpose. On the whole the company is moving forward with excellent management.

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STATUS OF WOMEN IN INDIAN SOCIETY

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ABSTRACT

Women are an integral part of an Indian society. In order to understand the spirit of a civilized society it is necessary to study the history of its women folk. Indian society is patriarchal society and women have been treated as subordinate and ascribed lower status to their man counterpart. In ancient times women enjoyed a position of respect and reverence and his role as a daughter, as a wife, as a mother and above all as a house maker was well defined. A change in the status of women had occurred as a sequel to the advent of Muslims in India. The social laws and customs which came to be evolved in the changed set-up of things created in them a sense of inferiority complex. The position of women as girls' wives and widows were reduced to that of dependents and subordinates. The status of women in India has been subjected to a lot of changes over the past few millennia. Both Muslims and Hindus fell prey to the evil practices. Opportunity of receiving education was greatly restricted. After the advent of Muslims purdah was mainly confined to the rich and well to do class of both the communities. But the working class and peasant women were free from the bondage of purdah. Child marriage had become a feature of the social life. Dowry was an old custom and gradually it became rigorous. This system was prevalent more among the rich than the commoners. Divorce and remarriage were common amongst Muslims and were prohibited to Hindu women. The Hindu women had no choice to remarry; however, remarriage was common among the manial agricultural castes. Women were generally to marry through simple ritual of Chaddar-Pauna and Kareva. Sati was prevalent in almost all the parts of India. It had become a normal feature of the Hindu and Muslim society. Jauhar was popular among Hindus (especially Rajputs). However, Muslim women also adopted this custom when they found their honor in danger. Female infanticide was practiced in most parts of northern India. In some parts of India the devdasi was sexually

exploited. Polygamy was widely practiced especially among Hindu kshatrya. In many Hindu and Muslim families, entrance to the zanana areas was restricted. Prostitution was regarded as a disgrace and prostitutes lived in separate quarters usually mostly outside the city. The position of women during the Muslim regime further registered a decline. Female education was confined to the princess and the upper class ladies. People of poorer classes had very little chance of getting education. Female education did not receive equal consideration. In modern period women hardly have property rights. Nowadays the legal status of women with reference to marriage, divorce, and abortion, guardianship of children, maintenance and inheritance matrimonial property and criminal law (for the protection of women) seem to have been improved to some extent. There are different laws in the constitution to tackle these problems but in reality legal measures are not sufficient to give them justice. Still large masses of women are exploited and bear injustice. Widespread domestic violence exists all over in the society. The status is linked with their economic position, education, and political participation. They are treated as second class citizens. Women's role is taken as for granted. But the efforts of the government and the people (especially man) can encourage their capacity to fight for their rights because women are an integral part of human society.

KEYWORDS: *Subordinates, Abortion, Guardianship, Matrimonial*

INTRODUCTION

In order to understand the spirit of a civilized society and to appreciate and realize its excellence and limitations it is necessary to study the history of its women folk. The picture of the social life of a period remains incomplete without knowing the development and change in their status and position. Indian society is patriarchal society and in Indian society women has been treated as subordinate and ascribed lower status to their man counterpart. In ancient times women enjoyed a position of respect and reverence and his role as a daughter, as a wife, as a mother and above all as a house maker was well defined. A change in the status of women had occurred as a sequel to the advent of Muslims in India. The social laws and customs, which came to be evolved in the changed set-up of things, created in them a sense of inferiority complex. The position of women as girls' wives and widows were reduced to that of dependent and subordinate. Purdah system and child marriage were adopted by the Hindu society to save the honour of women and girls. The status of women in India has been subjected to a lot of changes over the past few millennia. Samriti defined the status of women in early times, "In childhood a female must be subjected to their father, in youth to their husband, when their lord is dead to their sons, a woman must never be independent". Throughout the Vedic period, a woman was given a status equal to man in order to participate in sacrificial rights and in upholding dharma. She could fight wars, join in festivities, take part in philosophical discussions and even remain unmarried if she so desired. However, the birth of a male child was an occasion of great rejoicing whereas the birth of a daughter was not celebrated like that of a son. In ancient times, purdah was prevalent only in royal household though it was not very strict. Sati pratha was also mentioned in Ramayana and also in some other kingdoms as well. Some of the kingdoms in ancient India had a tradition named Nagar Vadhu as a pride of the city. Women competed to win the coveted title of the Nagar Vadhu. Amarपाली was the most famous example of a Nagar Vadhu. The status of women began to decline in approximately 500 B.C.

On the advent of Muslims, the Purdah system, child marriage and female infanticide etc. were adopted by the Hindu society on a large scale to save the honour of the women and girl. Both Muslims and Hindus fell prey to the evil practices. There were no separate schools for girls. Both boys and girls read together in the same elementary school. Opportunity of receiving education was greatly restricted because of early marriage and purdah system in vogue. Attention was paid only towards the education of royalty. And female education was provided mostly to the princess and upper class ladies. Ladies of poorer sections of the society had very little chance of getting education and female education did not receive equal consideration. After the advent of Muslims Purdah was mainly confined to the rich and well to do class of both the communities, but the working class and peasant women were free from the bondage of purdah. In the villages they hid their face with sari at the sight of stranger. Very few people gained the admittance to zanana. Child marriage had become a feature of the social life and girls were generally married before they reached the age of nine or ten years (both Hindu and Muslims). Among Muslims they were generally married at a very young age. Dowry was an old custom and gradually it became rigorous. This system was prevalent more among the rich than the commoners. Usually it was bridegroom's side which received the dowry, but in some cases the parents and guardians of the bride also received dowry mostly amongst the lower classes when the aged and moneyed grooms wanted to marry young girls. Divorce and remarriages were common amongst Muslims and were prohibited to Hindu women. The Hindu husband could remarry in circumstances, as on the death of his wife or if she proved to be barren. But Hindu women had no such privilege. No divorce was allowed even if the husband was a moral wreck or grievously ill treated his wife. Even when the husband died, the women had no choice to remarry. However it was common amongst manial agricultural castes. Women were generally to marry one of the brothers of the deceased husband through simple ritual of Chaddar Pauna. If outside the circle of their husband's relations, the ceremony was known as Kareva and in such event she had to be abandoned their claim to their deceased husband's property.

Sati was prevalent in almost all parts of India. The practice of performing sati voluntarily was an ancient custom. In spite of the efforts of the kings to check it could not be stopped. It had become a normal feature of the Hindu and Muslim society. With the passes of time, emphasis was laid for sati against their wishes. It was mostly performed by the ladies of Brahmin, Kashatriya and Bania community. The principal wife of a Rajput raja who had sons was not allowed to perform sati in order to maintain the family line. Still there were many ladies who refused to perform it. The earnest vigilance of some of the Mughal rulers and their officers succeeded in reducing the number of the cases of sati during their period. This fact loudly proclaimed by most of the foreign travelers. Like sati, jauhar was also referred in the works of contemporary writers of prose and poetry. Jauhar was popular among Hindus (especially in Rajputs). However, Muslim women also adopted this custom when they found their honor in danger. Jauhar finds mention in a couplet by Aqil Sahajahanabadi, an eighteenth century poet.

The birth of a girl child was considered inauspicious (particularly among Rajputs). The birth of a male child was an occasion of great rejoicing but the birth of a daughter was not celebrated like that of a son. Female infanticide was practiced in most parts of northern India. This custom was more prevalent amongst the agricultural castes such as Kashatris, Bedis, Sikhs, Jats Muslims Sayyids etc. They adopted different methods for killing the girl child. This practice was common among the Rajputs, however, it was unknown among the Jats and was rare among the Gujars.

The Girls were treated with less care than the boys. Sometimes if a woman who gave birth only to girls, was divorced. In some parts of India the Devdasi were sexually exploited. Polygamy was widely practiced especially among Hindu kshatrya. Usually Muslims used to have more than one wife. In many Hindu and Muslim families, entrance to the zanana areas was restricted.

In medieval period women hardly have property rights. The occupation that was available to them was paid lower than those available to men. The property rights of Muslim women were much better than that of Hindu women. Muslim women were entitled to a definite share in the inheritance with an absolute right to dispose it off. They also got the share of property from in-laws in the form of mahr. Hindu women had no right to the property of their in-laws and were entitled only to maintenance and resident expenses beside movable property like ornaments, jewellery, costly apparel etc. called stridhan. Women mostly confined themselves to household work, agriculture work, labour work etc. And sometimes they also practiced other professions like teaching, weaving, spinning, dancing, music, administration etc. Prostitution was regarded as a disgrace and prostitutes lived in separate quarters usually mostly outside the city. The position of women during the Muslim regime further registered a decline.

Female education was confined to the princess and the upper class ladies. Due attention was paid towards the education of royalty. The high strata of society made elaborate arrangement of education of their women by providing them private tuitions. There were no separate schools for girls, both boys and girls read together in the same elementary school. Some women were also interested in promoting the cause of educational and various types of fine arts. They often spend their leisure in painting and music etc. which attracted them most. Opportunity of receiving education was greatly restricted because of early marriage and purdah or seclusion system in vogue. People of poorer classes had very little chance of getting education. Female education did not receive equal consideration.

In modern period women hardly have property rights. Nowadays the legal status of women with reference to marriage, divorce, and abortion, guardianship of children, maintenance and inheritance matrimonial property and criminal law (for the protection of women) seem to have been improved to some extent. There are different laws in the constitution to tackle these problems but in reality legal measures are not sufficient to give them justice. Still large masses of women are exploited and bear injustice. Widespread domestic violence exists all over in the society. The status is linked with their economic position, education, political participation etc. Socio cultural setting of the society is not favorable to them. Women at home and society in general is a different cup of tea. They are treated as second class citizens. Due to patriarchal and gender biases, majority of the women have to face domestic violence and many other problems also. Women's role is taken as for granted. But the efforts of the government and the people (especially men) can encourage their capacity to fight for their rights because women are an integral part of human society. Change in the attitude of the people towards women is the need of the day.

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THE NATURE AND ECONOMIC VALUE OF MARKETING POTENTIAL

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ABSTRACT

In today's competitive world environment, marketing research and information are of great importance, and this value is constantly growing from year to year. This article discusses the importance of marketing potential for business. All approaches to this economic category are presented in one system. Based on these approaches, the authors formulate personal views on the role of marketing potential and describe the directions of its development in the growth prospects of enterprises in Uzbekistan. The product marketing concept focused on the quality characteristics of the products produced in order to ensure the highest quality of satisfaction of needs. Sales focused on maximizing sales volumes. These conceptual approaches were mainly concerned with the implementation of the company's marketing potential, which was equated with the market potential. One of the important tasks in this regard is to develop an adequate model and methodology for assessing the level of marketing potential. Research and analysis of existing approaches and methods for evaluating marketing potential showed their lack of justification for the evaluation parameters, obtaining a generalized metric. The defining features of the new economic system are high dynamism, selectivity and instability. The more significant the market changes, the more important the contribution to increasing the value of the business is made by marketing, which can be considered as a system of adaptation of the enterprise to market factors. Thus, the marketing potential includes establishing the needs of target markets and forming a stable relationship between the demand and supply of the territory, balancing the abilities and needs of consumers (demand) with the production capabilities of the territory (supply).

KEYWORDS: *Economic Potential, Marketing Environment, Sales Volumes, Concept Of Marketing*

INTRODUCTION

The economic conditions in which Uzbekistan companies operate now require new approaches to managing competitiveness that takes into account the need to build adaptation mechanisms, as well as to form effective partnerships. The trends in the world economy are associated with the acceleration of the internationalization of management, production and distribution of products, which is caused, to a greater extent, by the growth of foreign direct investment; the activation of transnational corporations; and the formation of international production and trade networks. As a result, we can already talk about a new stage of globalization of the world economy - it is "networking". The role of the marketing component of enterprises' activities is also changing. The defining features of the new economic system are high dynamism, selectivity and instability. The more significant the market changes, the more important the contribution to increasing the value of the business is made by marketing, which can be considered as a system of adaptation of the enterprise to market factors.

The purpose of this publication is to consider the theoretical aspects of the marketing potential of the local area, to formulate the author's understanding of this process and identify the value of the marketing process in the formation of the marketing potential of the territory.

The concept of needs is at the heart of many motivational theories, and the question is not new in this way. It was once formulated by Adam Smith: "...the prosperity of a society is the result not so much of altruistic behaviour, but of ensuring that the mutual interests of the buyer and seller match through a competitive exchange". Moreover, the very existence of populated administrative-territorial units, according to Adam Smith, we owe a unique property of man, namely, the propensity of people to trade and exchange one thing for another, which in turn leads to the division of labour, including in geographical terms. As a result, all regions are open to local economic systems where business entities operate on different geographical scales.

Despite the fact that needs is a term of ambiguous judgment since they contain elements of a subjective view and ideology that are difficult to isolate and sometimes impossible, the result of their satisfaction can still be determined. For example, Philip Kotler, defining a need as "a state of perceived basic dissatisfaction associated with the conditions of existence", argues that the result of satisfaction of needs is the creation of comfort conditions of existence [3, p. 68].

If it is consumption that has a significant impact on production, generating new production needs while the old ones are fading, then a constant circulation of resources is necessary to meet them. Natural, geographical, material, financial, human and other resources and their use represent potential in the form of a set of available resources.

The variety of semantic content of the "potential" category makes it possible to apply it to various branches of science and human activity independently on the essential features included in it: production potential; labour potential; investment potential; resource potential; institutional potential; innovation potential; tourist potential; information potential, etc. But in the available publications, there is no single concept that characterizes the category of "marketing potential", since it is relatively new and dictated by the development of market relations in Uzbekistan.

From our point of view, in the framework of the concept of socio-ethical marketing is the process of formation of the marketing potential of local territories is the most complete and comprehensive content, because it includes, in addition to establishing and satisfying the needs,

requirements and interests of target markets, also achieving a wide range of purposes in strengthening the national economic complex of the region as a whole. Ensuring the market adequacy of regional goods and services, the marketing potential of the territory projects the achieved level of implementation to the regional budget and increases its integral value. This is due to the fact that the market adequacy of regional products directly depends on the compliance of the products produced with the specific needs of users of the territory.

According to the author, the marketing potential of the local economic system is the total ability to organize expanded reproduction of regional goods, works, and services by fully satisfying the needs of external and internal consumers of the territory at the expense of available resources.

To clarify the concept of marketing potential and related basic categories, consider the provisions of the theory of economic potential, a generalized view of which defines it as a set of resources and assets (labour, material, financial, production, information, innovation) available to the enterprise, region or other economic entity, and the ability of managers and employees of the enterprise to optimally use these resources to create goods, services, get maximum revenue and improve the efficiency of the company as a whole. Thus, the key characteristics of economic potential can be defined as:

- development goals defined as a vector of possible development directions;
- resources necessary for the development of a particular area of activity (material, financial, human, etc.);
- assets required for converting resources into development results (property, capital, intellectual, investment, and other values);
- external and internal capabilities and capabilities for effective transformation (knowledge, technology, equipment, market needs, etc.) for effective use of development resources;
- opportunities for the reproduction of resources and assets to create reserves (insurance, risk accounting) for the development of the enterprise.

Based on the analysis of these approaches, it is possible to generalize the structure of economic potential in the form of the following system of elements. We assume that the structure of economic potential includes the following elements that reflect the basic directions of development of an economic entity: labour, production, financial, information, organizational, investment, innovation, marketing and environmental potentials that determine the directions of possible development and reflect the category of economic potential.

The analysis of existing approaches allowed us to systematize this category, which is considered in detail in the works.

One of the main elements of economic potential is marketing potential. The marketing component of the development process of an economic entity, its level and priorities in the direction of development of marketing activities ensure the correct direction of investments and growth of other components of economic potential and allow us to assess the economic potential not only in terms of the impact of internal factors on it but also to identify external, generalized and demanded by society and its needs.

Market opportunities characterize the external marketing environment of the enterprise and reflect the level and nature of competition in the operating segments, consumer preferences and their dynamics, assessment of the competitive environment, and market relationships. Internal opportunities can reflect formal and informal interactions with authorities, financing opportunities, innovative product and management technologies, integration opportunities for markets, production, investments, etc., forecasts of development dynamics in certain areas and in the enterprise as a whole, costs for the implementation of these opportunities, etc.

Thus, the marketing potential covers a significant number of parameters affecting the level and pace of development of the company's marketing activities and can be used as an integral factor for managing the development of this activity. To use such an integral criterion in the management process, it is necessary to create a certain metric of this factor, which will reflect the generalized level of development of all included areas of marketing activity. A generalized assessment of the MP will allow you to see the level of development in general and identify the growth rates of each direction of marketing activity in comparison.

The potential assessment allows you to determine growth opportunities in quantitative parameters and specify the directions and recommended rates of development, that is, to choose the best directions of development, in terms of resources and opportunities available to the enterprise. Ignorance of the existing level of potential (its assessment), underestimation or overestimation lead to erroneous decisions and inefficient use, and often irrational waste of resources in the organization of the management process.

One of the important tasks in this regard is to develop an adequate model and methodology for assessing the level of marketing potential. Research and analysis of existing approaches and methods for evaluating marketing potential showed their lack of justification for the evaluation parameters, obtaining a generalized metric. This is mainly due to the fact that most authors' assessment of marketing potential reflects rather the existing resource base of the company's marketing activities. However, market and business opportunities that affect the company's position in the market segment, its promotion, the ability to compete and influence the market and competitors-all this must also be taken into account for a generalized assessment of the level of marketing potential.

In this case, a probabilistic approach can be used to assess the characteristics of opportunities, which determines the most likely areas of use of resources and assets of the enterprise, which are based on the probable forecast values of individual development factors or opportunities for their development.

Let's consider the model of forming factors that can be affected by market and business opportunities. Taking into account the system of resource factors and opportunities that affect the dynamics of these factors, we will conduct a systematic analysis of the marketing potential, which, in our opinion, allows us to more reasonably assess the possibilities of developing marketing activities.

In general, we present the marketing potential of the enterprise (MP) as a system of factors that form the level of this potential:

In our opinion, the "marketing process" acts as a formative element of the branding potential. The "process" category reflects the sequential change of system States, its development, and

spatial changes. Considering the process through the prism of the marketing concept, it can be argued that the marketing process is a cumulative process of managing the mutual relations of consumers of the territory and institutions for converting factors of production into meeting social needs [2, p. 100]. At the same time, the institutions, according to K. Polanyi, they are regulatory bodies that bring into interaction acts of an individual choice of the consumer, which set in motion a process aimed at meeting the needs.

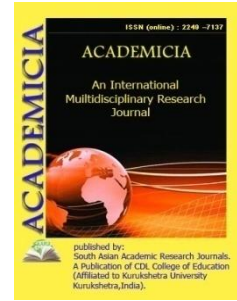
In this case, the marketing potential of the economic system in the dynamics is represented in the form of a set of results of marketing processes initiated by economic entities to turn resources into goods, works, and services that meet certain needs.

If we talk about the impact on the economic potential of the marketing potential, it is necessary to highlight its reproductive function. The marketing potential of the territory contributes to the attractiveness of the territory for potential consumers, which in turn increases the economic cost of the system. That is, the use of marketing tools gives additional use-value to the territory in the form of attractiveness in the eyes of consumers, which increases their number (residents, investors, tourists, etc.) and, as a result, provokes an increase in socio-economic effects.

After analyzing the content that is included by different authors in the concept of “marketing potential”, it is concluded that approaches to its definition have changed depending on the dominant concept of marketing. Initially, the production concept of marketing was developed, in which the marketing potential was represented as the boundary possibilities of the production system for the production of products. The product marketing concept focused on the quality characteristics of the products produced in order to ensure the highest quality of satisfaction of needs. Sales focused on maximizing sales volumes. These conceptual approaches were mainly concerned with the implementation of the company’s marketing potential, which was equated with the market potential. The consolidation of economic systems has predetermined the emergence of the concept of socially responsible marketing, in which the process of forming the marketing potential of the local territory has acquired the most complete content. Thus, the marketing potential includes establishing the needs of target markets and forming a stable relationship between the demand and supply of the territory, balancing the abilities and needs of consumers (demand) with the production capabilities of the territory (supply). Based on the territory’s resources and the ability to use them to meet the needs of consumers, the territory’s specialization is formed - a special specific resource that can increase its marketing potential by involving additional resources in the reproduction process.

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WHAT IS INVESTMENT BANK LENDING?

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ABSTRACT

This article gives a general idea of investment loans, where their importance for the country's economy is covered in detail. In addition, detailed information is provided on the procedure for obtaining investment loans from banks and the necessary stages. The difference lies in the fact that when issuing an investment loan, the lending technology includes the stage of a detailed study of the business plan and the implementation of the financial analysis of the investment project, as well as the stage of the bank conducting a survey of the enterprise - the potential borrower in order to realistically assess its investment creditworthiness, which differs significantly from the current. The provision by commercial banks of investment loans to enterprises in the real sector of the economy is currently constrained by the lack of sufficient long-term resources from banks, the underdeveloped joint syndicated lending by banks of large projects, the instability of tax legislation, and high lending risks due to the unstable financial condition of borrowing enterprises.

KEYWORDS: *Advantages If Investment Loans, Types Of Interest And Commissions, Types Of Loan Repayment*

INTRODUCTION

Currently, banking organizations offer their clients various types of services, among which we can highlight such a promising area as lending to investment projects.

Investment bank lending is a long-term investment of bank resources in real investment objects that provides expanded reproduction of the borrower's fixed capital based on the implementation of an investment project.

An investment loan is a type of bankloan for legal entities. The basis for its issuance is the company's investment program, which provides for the production of products or services at a new, more efficient level. Therefore, it is associated with innovative projects aimed at modernizing and expanding production on the basis of an existing enterprise.

The advantages of investment lending are:

- * long loan terms that allow for a return on investment and repayment of credit funds;
- * deferred payment of principal on the loan, depending on the financial performance of the project;
- * possibility of attracting investments from foreign banks;
- * possibility of registration as a pledge of the purchased property.

The disadvantages of investment lending include the mandatory condition of transferring the borrower's non-current assets as collateral to the bank before the planned object is put into operation, which does not allow the company's assets to be used for a long time.

Investment loan terms can be quite long (3-15 years). The bank issuing the loan takes an active part in the implementation of the company's plans related to the placement of investment funds. Assistance consists of consulting services, legal support and control over the expenditure of borrowed money.

Investment lending is carried out in the form of a loan, a credit line, or a leasing financing organization, in which the source of repayment of obligations is all the economic and financial activities of the borrower, including income generated by the project. If an investment project offers to import technological equipment, foreign banks may be involved in financing the project.

The most famous type of credit is a one-time (one-time) loan. After the bank makes a positive decision, the entire loan amount is transferred to the organization's current account in full.

There are usually several types of interest and commissions charged on one-time loans:

- * the fee for issuing a loan (depending on the bank's terms and conditions, it can be 0.5-5% of the loan amount and is usually paid at a time before it is issued);
- * interest rate (depends on the term, loan amount, collateral, and financial situation of the borrower);
- * the Commission for early repayment, as well as other commissions, is set by the bank in accordance with its terms and conditions.

Different types of loan repayment are used:

- * annuity repayment schedule;
- * payment of principal in equal instalments;
- * individual repayment schedule.

With an annuity repayment schedule, the borrower pays a monthly amount that remains unchanged throughout the loan term. The payment includes the payment of the principal amount

of the debt and the interest accrued on it for the balance of the payment. Usually, banks offer such a schedule when lending for small amounts – up to 1-3 million rubles.

In the case of payment of the principal debt by equal payments repayment of debt to bank on a monthly basis in two stages: separately repaid part of the principal debt and, separately, the interest accrued on the balance.

With an individual repayment schedule, the interest accrued on the balance of the principal debt is paid monthly, and the debt itself is repaid according to a schedule agreed in advance with the borrower.

A credit line is a legal obligation of the bank to issue a certain amount of credit to the client within a specified time. A credit line differs from a one-time loan in that the client can receive a loan not once on the day specified in the agreement, but when he needs it in parts.

There are several types of credit lines.

1. A simple (non-renewable) credit line involves setting a limit for issuing money when the borrower is given the opportunity to borrow money once within a certain period.
2. Revolving credit line allows the borrower to receive funds periodically as necessary within the pre-established limit, to repay the entire amount of debt or only part of it, to make repeated borrowing during the term of the credit line.
3. A framework credit line is a credit opened by a bank under a single agreement that pays for several related supplies or finances a project. At the same time, the agreement specifies the General terms of lending, and a separate operation is made out by an additional agreement within the framework of the main one.
4. The oncol credit line assumes such a credit scheme, in which the return of a part of the debt restores the credit limit for this amount. For example, the bank provided the company with a 1 million rubles oncological credit line. the company took half of this amount. Then it can take as long. If the money was not required and the first loan was returned, the company will again be able to take the entire million.
5. A contocorrent credit line is a loan that the bank opens for the client a single active-passive account from which loans are taken and automatically repaid when funds are received.

An investment project is an organizational and economic system of solutions created to implement effective investment of financial capital in an enterprise in order to achieve its goals.

The forms and content of projects can be varied-from the construction plan of a new enterprise to the acquisition of real estate. In view of the above, the direction of investments differs between projects related to:

- Replacement of equipment (worn or outdated);
- Expansion of production of manufactured products;
- Construction of a new enterprise;
- Release of new products or development of new markets;
- increasing production safety or protecting the environment;

- Other investments (construction of office buildings, the arrangement of Parking places, etc.).

Short-term, medium-term and long-term loans are distinguished by the term of implementation.

For registration of an investment loan in the bank, the borrower submits a package of documents, which consists of two parts:

- 1) a set of standard documents that are traditionally requested by the bank from customers for obtaining regular loans;
- 2) package of documentation for the investment project.

The latter includes the following documents.

1. The form of the investment project.
2. A business plan or project feasibility study (feasibility study) that proves economic efficiency and cost recovery during the loan period.
3. Marketing research and marketing plan for finished products.
4. Proposals on the structure of project financing and the distribution of the role of participants, as well as documents confirming the progress made in this direction (starting with the protocols of intent and ending with copies of signed agreements aimed at financing the project).
5. Current correspondence on the project, which is essential for its implementation and reflects the state of affairs on the project.
6. The list of necessary permits, approvals and project documentation, including documents confirming the compliance of the project with the established sanitary-hygienic, environmental and other norms and rules.
7. Materials in support of the project (Government decisions, letters of support for the local administration, documents on the provision of benefits, etc.).
8. Documents confirming the intentions of the guarantors, guarantors in connection with the arising circumstances of the client.
9. Constituent and financial documents of guarantors/guarantors.
10. Additional information about the client/guarantor / general contractor/equipment supplier (advertising brochures, financial reports, publications in the press).
11. Pre-design materials (outline designs, situational plans, survey data).
12. If necessary, the following shall be submitted: a special permit (license) for carrying out activities regulated by law; documents confirming the ownership of the property on the balance sheet, as well as other rights to the property (civil contracts, the decision of the owner to transfer the property, etc.); materials of expert opinions, in particular data of environmental impact assessment, a certificate of the number of employees, etc.
13. Other documents (in particular, copies of existing loan agreements and agreements on joint activities).

The procedure for issuing an investment loan is slightly different from the procedure for issuing ordinary bank loans to the current activities of the borrower, i.e. to maintain the circulation and

turnover of working capital in the manufacturing business. The difference lies in the fact that when issuing an investment loan, the lending technology includes the stage of a detailed study of the business plan and the implementation of the financial analysis of the investment project, as well as the stage of the bank conducting a survey of the enterprise - the potential borrower in order to realistically assess its investment creditworthiness, which differs significantly from the current.

The financial analysis of the investment project includes techniques and methods for assessing its effectiveness over the entire life cycle of the project, and in conjunction with the activities of the existing enterprise.

For making a long-term investment decision, forecast financial statements (balance sheet, statement of financial results, statement of cash flows) are required, which involves the expansion of the information base for a comprehensive financial analysis of project effectiveness. Based on the forecast financial documents of the enterprise implementing the project, it is possible to calculate the totality of financial ratios - indicators widely used in the practice of analytical financial calculations for a comprehensive description of the state of affairs at the enterprise in the future, i.e. evaluate its investment creditworthiness.

Recently, the economic literature substantiates the need to use the concept of "investment creditworthiness," which is defined as "the ability and willingness of an enterprise to repay an investment loan as a result of the successful implementation of an investment project". Investment creditworthiness differs from the general creditworthiness of an enterprise. In the second case, special attention is paid to the current financial condition of the borrower, and for project and investment lending, to the investment project and the corresponding business plan.

The bank may request any information about the project: technical data, calculation of the cost of production, data on profit, as well as attract independent experts.

Assessment of the borrower's creditworthiness during the implementation of an investment project has its own characteristics. First of all, it is necessary to solve a more complex problem, since the current state of the enterprise practically does not allow to reliably judge whether this borrower will be able to fully fulfil its obligations to the bank in a few years. To assess the investment creditworthiness of a borrower, it is impossible to get by with an analysis of its current financial condition.

Moreover, the analysis of the investment attractiveness of the enterprise is of paramount importance. The bank takes into account the factors discussed below.

Assessing the investment creditworthiness of the borrower's enterprise, it is necessary to link its current financial condition with the project's cash flows in order to predict, on the one hand, how the implementation of the investment project will affect the financial condition of the enterprise and how an enterprise with risks induced by it can reduce the effectiveness of the project or be unable to implement it. On the other hand, this approach allows us to identify and evaluate the integral risk of the operation and thereby increase the degree of validity and quality of decisions on the issuance by banks of investment loans.

When assessing investment creditworthiness, two approaches can be used:

- 1) the construction of a statement of cash flows of the enterprise, taking into account the implementation of the investment project;
- 2) calculation of financial ratios based on the construction of forward-looking statements (balance sheet, income statement, statement of financial results).

The essence of the first approach is to analyze the future cash flow with a monthly breakdown. The excess of cash inflows over cash outflows taking into account the implementation of the investment project indicates the investment creditworthiness of the enterprise.

The second approach is based on the construction of forecast reports using source data on the current activities of the enterprise and the project. Based on the constructed forecast reports, the investment creditworthiness of an enterprise is determined using standard financial ratios used in assessing current creditworthiness. Their values must be in a valid range throughout the analysis interval. At the same time, an indispensable condition for the implementation of this methodology is a positive assessment of the investment project itself and indicators of its commercial effectiveness, which must necessarily satisfy the lender, namely such as:

- the net present value of the project;
- internal rate of return;
- return on investment ratio;
- payback period of the project;
- break-even;
- analysis of project sensitivity.

When examining the enterprise acting as the borrower of the investment loan, the bank employees should use such forms and methods that will allow them to understand the situation at the enterprise and give it one of two ratings:

- 1) The risk of investing funds of the bank seems acceptable and the company may be allocated an investment loan;
- 2) The risk of investing in a bank is too great due to the influence of certain specific factors, and the bank should currently refuse from investment lending to this company.

The provision by commercial banks of investment loans to enterprises in the real sector of the economy is currently constrained by the lack of sufficient long-term resources from banks, the underdeveloped joint syndicated lending by banks of large projects, the instability of tax legislation, and high lending risks due to the unstable financial condition of borrowing enterprises.

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FINANCIAL INNOVATION TOWARDS PROFITABILITY OF MICROFINANCE INSTITUTIONS IN ETHIOPIA

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ABSTRACT

The robust financial innovation has unreserved role in boosting profitability of Microfinance Institutions (MFIs). In contrast, inefficiencies in financial innovations lead to poor profitability and upset the growth of MFIs. Since, sufficient researches had not been conducted in this subject, this study was carried out to fill the gap. Descriptive design and mixed research methods were used. The audited financial statements of 16 sampled MFIs for 8 years were collected from National Bank of Ethiopia (NBE) and additional responses were gained from 8 sampled MFIs' Operation Department Managers and 8 NBE principal & senior examiners through open ended questionnaires. Accordingly, the explanatory variables have explained the profitability of MFIs by 65% (i.e. R^2). The percentage change of credit innovation changes percentage of profitability of MFIs. Besides, there are credit products that were not addressed by MFIs. The percentage change in total saving changes percentage of profitability of MFIs. Therefore, the credit and

saving product innovations are strongly, positively and significantly affect the profitability of MFIs. Institutional innovation credited to equity capital and the equity capital significantly affects profitability of MFIs. Hence, institutional innovation of MFIs is practically and statistically affects profitability MFIs by boosting their equity capital. On the other hand, in most Ethiopian MFIs institutional innovation that secures their profitability was not practiced. The percentage change increased in operational expense decrease the percentage change of profitability of MFIs. Hence, the newly created or improved financial process innovation decreases operational expenses of MFIs that in response increases the profitability of MFIs. In abstract, credit product innovation, saving product innovation, financial process innovation, and institutional innovation are strongly and significantly affect profitability of MFIs in Ethiopia. Accordingly, the financial innovation practices of MFIs in Ethiopia needs due attention.

KEYWORDS: *Ethiopia, Microfinance Institutions, Financial Innovation, Profitability*

I. INTRODUCTION

Innovative and profitable financial institutions are very crucial for economic development. The regulated financial institutions in Ethiopia are Commercial Banks, Development Bank, Insurance Companies, Microfinance Institutions (MFIs) and Capital Goods Finance Companies. Thus, in Ethiopia MFIs are formal financial institutions that providing micro financial services such as micro credits, saving mobilizations, money transfers, and micro insurances services (*Proc.626/2009*). In providing their micro financing business, the MFIs have utilized financial innovation practices.

Innovation is the implementation of a new or significantly improved product, process, new marketing methods and new organizational method in business practices. The four types of innovations are product innovation, process innovation, marketing innovation and organizational innovation (*OECD, 2005*).

Accordingly, financial innovation is the creation and implementation of new financial products, financial process, marketing methods and institutional structure that add lucrative values to MFIs (*OECD, 2005 and Sullivan, 2008*)

In financial sectors, microfinance institution is an innovative financial institution. Beside social purposes, the MFIs have profit maximization objectives. Hence, MFIs strive to maximize their profitability that mostly enhanced by financial innovation practices.

The robust financial innovation practices such as financial product innovation, financial process innovation, marketing innovation, and institutional innovation can guarantee having continuous profitability of MFIs. In contrast, inefficiencies in financial innovation practices lead to poor profitability of MFIs.

1.1.Problem Statement

Financial innovations are crucial to sustaining financial performance (*Salome 2015*). The future profitability and growth of MFIs is mainly depends on how well it innovates and implements its financial services. Adequate financial innovation plays a significant role in registering significant profitability. The financial innovation practices like product innovation, process innovation, marketing innovation and institutional innovation are very crucial to MFIs.

Particularly, good credit & saving innovations, financial process innovation that reduces operation expenses and innovative institutional structure can secure MFI's profitability. If these financial innovation practices are not practiced, it results into poor profitability performances that may end into insolvency. In effect, there were weakness in credit & saving products, process, and institutional structure innovations that may affect profitability of MFIs. Specifically, adequate profits are not registered in some MFIs.

In product innovation, almost all MFIs were providing similar credit and saving products in the same business areas. Moreover, there were very high credit concentration on agricultural loan product that exposes to credit risk and losses against profitability. Beside, in Ethiopia Commercial Banks and MFIs are mobilizing almost the same saving products in the same market. However, MFIs has no capacity to compete with banks and hence in most MFIs there were lack of liquidity.

Regarding process innovation due to weak delivery process, nature of the business and clients' characteristics, MFIs incurred high operational expenses. Some MFIs were licensed to provide Mobile and Agency Banking services. However, it was very inadequate in all aspects.

Institutionally, the ownership structures of MFIs have some complications. The equity contribution systems of MFIs were not in innovative manner. In most cases, the shareholders were limited in number and they were nominal shareholders who have no financial stake in the MFIs. Hence, in some cases the equity capital was not increased as much as expected.

To utilize importance of financial innovation and give insights for rectification of the related problems, scholars not examined the theme of financial innovation towards Profitability of MFI in Ethiopia. Only some related works had been done in some other countries, which are not relevant to Ethiopian MFIs. Hence, this study was carried out to fill the gaps.

1.2.Objectives of the Study

The objective of this research is to study effect of Financial Innovation on Profitability of Microfinance Institutions (MFIs) in Ethiopia. Specifically:-

- ☞ To examine effect of credit product innovation on profitability of MFIs
- ☞ To scrutinize effect of saving product innovation on profitability of MFIs
- ☞ To study how financial process innovation affect profitability of MFIs
- ☞ To study how institutional innovation affect profitability of MFIs

II. LITERATURE REVIEW

2.1.Financial Innovation

According to *OECD (2005)*, innovation is the implementation of new or significantly improved product, process, a new marketing methods and new organizational method in business practices,

workplace organization or external relations. Schumpeter (1934) stated that innovation comes through new combinations made by entrepreneur resulting in a new product, a new process, opening of new market, new way of organizing the business and new sources of supply.

Since product innovation is the creation and implementation of goods or services that is new or significantly improved, it is the introduction of new credit products, new saving products and new micro insurance products or services in MFIs. A process innovation is creating or adoption and implementation of new or significantly improved financial service delivery method. It includes new or significantly improved methods for the creation and provision of financial services. An institutional innovation is the creation and implementation of a new organizational structure and business forms.

Innovatively formed Microfinance institutions maintain its profitability. Hence, MFIs can practice financial innovation practices such as financial products innovation, financial process innovation, and institutional innovations to generate profits adequately.

2.2. Micro Finance Institutions in Ethiopia

Microfinance is the provision of micro credits, savings, money transfers, and insurances. Microfinance institution is a formal institution whose primary business is providing micro finance services (*CGAP Guideline, 2012*). The Ethiopian government has introduced Microfinance Business Proclamation No.40/1996, to regulate and supervise microfinance institutions. After the issuance of this regulation, MFIs are regulated and supervised by National Bank of Ethiopia. Furthermore, the recent Microfinance Business Proclamation No.626/2009 elaborates the regulations and supervisions of microfinance business in Ethiopia. This prudential regulation of MFIs in Ethiopia is relatively enabling development of deposit taking MFIs in Ethiopia, (*Wolday, 2008*).

MFIs are playing vital role in providing financial services and promoting economic development mainly in the rural areas of the country. Recently, there are 38 regulated Microfinance Institutions in Ethiopia.

2.3. Profitability Performances of MFIs

According to Beck (2013), Africa's microfinance industry has been growing. The financial returns of MFIs were gained by the use of capital and assets employed. The profit level also shows the MFIs' self-sufficiency in relation to covering costs and building its equity. It revealed that MFIs have the financial resources to continue serving members and clients tomorrow as well as today (*Micro save, 2008*).

In microfinance institutions, profit is equal to total incomes minus total expenses. Total income includes incomes from interest income from loans, services charges, revenue from investments, and other financial revenue. While total expenses include the expenses incurred for interests/fees on deposits & borrowings, loan loss expenses, other financial expenses and operational expenses such as personal & administrative expenses. The profitability is the foremost indicator of financial performance of MFIs.

2.4. Empirical Review

Innovation is a broadly positive force within financial services (*World Economic Forum, 2012*). Furthermore, impacts of financial innovation on Profitability of MFIs are reviewed and presented as pursue.

2.4.1. Institutional Innovation of MFIs

According to Kibugo et al (2016), Institutional Innovations relate to changes in microfinance structures, establishment of new types of financial intermediaries, and changes in the legal and supervisory framework. Organizational innovation positively enhances business performance.

Existing Microfinance institutions whose paid up capital is below 10,000,000 (Birr ten million) shall raise their paid up capital to the said amount within seven years from the effective of NBE, Directives, No. MFI/27/2015. Here, to enforce the MFIs so as to increase their paid up capital National Bank of Ethiopia has issued Directives. However, some MFIs could not fulfill the required amount by newly issued and sold shares due to these institutional problems.

Many of the MFIs in Ethiopia are not-for-profit organizations where ownership is often unclear (Wolday, 2008). Uniquely the MFIs shareholders in Ethiopia are characterized by real, nominal and both real & nominal shareholders. The real shareholders are individuals or institutions those possessing financial stake in the institutions. The nominal shareholders are the volunteer shareholders who are nominated to hold shares in the institutions for regulatory requirements. The volunteer shareholders do not have financial benefits in the MFIs (*Necho, 2016*).

Hence, most MFIs in Ethiopia were established customarily; not innovatively and their equity financial system is very weak.

2.4.2. Financial Product Innovation of MFIs

If there is innovative financial products the demand for the product will increase and it may have direct effect on profitability of MFIs. Improving financial products or developing new products, (innovations) create additional value, if they reduce households and enterprises' transaction costs of accessing financial services (*Wolday, 2008*). Product innovation indeed significantly influences on firm's performance (*Sidek, 2013 and Kibugo et al, 2016*).

Regarding to Credit Product Innovation in MFIs, credit product offer clients the ability to borrow money in exchange for an agreement to repay the funds with interest and/or fees at some future point(s) in time. Credit products are working capital loans, emergency and consumption loans, leasing products and housing loans (*Ledgerwood, 2013*).

Almost all MFIs provided Agricultural loans (*Wolday, 2008*). Product innovation dimensions in terms of new products, improved products, and quality products largely and positively influence firm performance (*Kibugo et al 2016*). It is obvious that if innovative credit products are introduced the demand for the same will increase and profitability of MFIs will escalate.

In saving product innovation of MFIs, according to *Ledgerwood (2013)*, deposit products available from regulated providers include current accounts, savings accounts, contractual savings accounts, time deposits, and long-term savings or micro pensions. Saving services from formal providers can improve upon informal services and, in some cases, support increased incomes.

In Ethiopia like commercial Banks, all MFIs mobilize all deposits from the public. MFIs benefit from providing saving services. It can earn income from interest income from Commercial Banks and lend it to its customers with lending interest rates. Thus, innovative saving products can increase demand of the same and boost profitability of MFIs.

In general, the credit product, saving products and micro insurance product innovation and other financial innovation practices like leasing loans, housing loans, Islamic finance and energy loans increase customers demand and boost profitability.

2.4.3. Financial Process Innovation of MFIs

Delivery channel refers to the mechanism by which financial services are delivered to clients and is distinct from both the product and the provider (Ledgerwood, 2013).

Some researchers (Mabrouk, Mamoghli&Kibugo et al) had been stated that if process innovation is continued and new technologies are introduced then innovative banks continue to earn high profits. Amabel et al (2018) have concluded that the SACCOs to adopt financial innovations strategies to enhance efficiency in all their operations to boost profitability and expand their market share focusing on firm characteristics as a competitive advantage.

Process enhances speed and quality result to flexibility and cost efficiency (Kibugo et al, 2016). The use of financial innovations, which include the use of credit cards, mobile banking, internet banking and agent banking, has had great impacts on the financial performance of Commercial Banks in Kenya (James, 2014).

It is obvious that innovative financial delivery process such as mobile Banking, Agency Banking, Internet Banking, Credit Cards, POS machines, and ATM accelerates the delivery of financial services at cost reduction platforms.

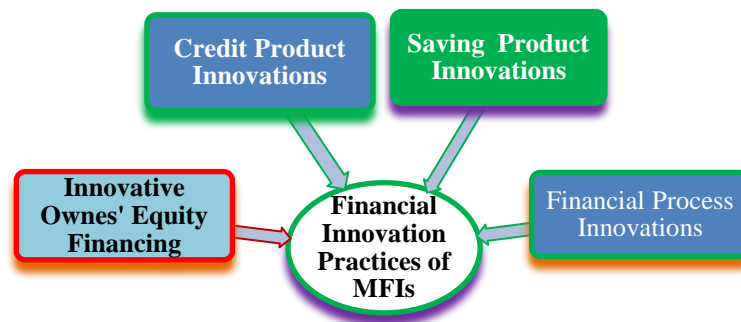
In Ethiopia commercial banks and some MFIs are allowed to provide Mobile and Agency Banking services. These innovative financial delivery systems expected to augment reduction of operational expenses that in response increase the profitability of MFIs.

2.5. Research Gap and Conceptual Framework of the Study

Financial innovation towards profitability of MFI in Ethiopia had not been examined by researchers. Moreover, sufficient researches were not conducted on the subject. Hence, this study was carried out to fill the gaps. Here, the study was to assess effects of owners' equity capital (institutional innovation), total credit (credit innovation), total saving (saving innovation), and operational expenses (process innovation) on profitability of MFIs as a result of financial innovations.

Since there was no completely fit theory to this study, it is better to develop conceptual framework of the study. Thus, based on theoretical and empirically reviewed literatures as well as the researcher's view on Financial Innovation and Profitability of MFIs the researcher has developed the following conceptual framework of the study.

Figure: Conceptual Framework of the study



Source: Researcher's own view

III. Research Methodology

3.1. Model Specification

Descriptive design and mixed research method of study were conducted to find out relevant information on financial innovation that affects profitability performance of MFIs. Independent variables are innovative Owners' equity capital, Credit products, saving products and process innovations. Process innovation measured by reduction in operational expenses. Credit product innovation measured by total credit (TC) from balance sheet. Saving product innovation assessed using (total saving) from balance sheet. Process innovation assessed in terms of reductions in operational expenses (OE) and profitability (PR) was taken as dependent variable. Accordingly, the regression model for this study was designed as follow.

$$\Delta \text{LogPR}_{it} = \alpha_{0it} + \alpha_{1it} \Delta \text{LogTC}_{it} + \alpha_{2it} \Delta \text{LogTS}_{it} + \alpha_{3it} \Delta \text{LogEC}_{it} + \alpha_{4it} \Delta \text{LogOE}_{it} + E_{it}$$

- ΔLogPR_{it} : Percentage (logarithm) change of Profit of the institution over a given time periods
- ΔLogTC_{it} : Percentage (logarithm) change of Total Credits of the institution over a given time periods
- ΔLogTS_{it} : Percentage (logarithm) change of Total Saving of the institution over a given time periods
- ΔLogOE_{it} : Percentage (logarithm) change of Operational Expenses as result of process innovation over a given time periods
- ΔLogEC_{it} : Percentage (logarithm) change of Equity Capital of the institution over a given time periods
- E_{it} : Error terms
- $\alpha_{1it} \dots \alpha_{5it}$: coefficients of variables over time periods

3.2. Target Population and Sample Size

About 38 MFIs are licensed to provide micro financing services in the country. Among which the four were new. Among 34 MFIs, sample size of 16 MFIs was considered in purposive sampling.

3.3.Data Collection Techniques

The audited financial statements of the respective MFIs were collected as Quantitative Data. To get balanced responses, the open ended questionnaires were distributed to sampled 8 NBE (MFISD) principal

& senior staffs and 8 Sampled MFIs' Operation Department or General Managers. The responses were collected adequately and used as qualitative information. The secondary data sources were reviewed to quantify the quantitative data and qualify the qualitative study.

IV. Empirical Results and Discussions

The aim of this research is to assess the financial innovation practices of MFIs towards their profitability in Ethiopia. Accordingly, diagnostic tests of the regression model and elaborative discussions of the findings in view of each independent variables & dependent variable are addressed in vivid manner.

4.1.Diagnostic Tests of Regression Model

The data was obtained from sampled MFIs genuinely. The data sources and quality of the study can be trusted. The sample of 16 MFIs, which were accounted for 47% of MFIs in Ethiopia, was selected. The 8 years audited data of the respective sample MFIs were collected. The number of observations for the study is increased to 128 (i.e. 16*8). Hence, the collected data from relevant sources on the sampled MFIs were very genuine and relevant for analysis and to discuss on empirical results of the study. Accordingly, the researchers believed that these sampled MFIs represented all MFIs in Ethiopia and the results are reliable for analysis & discussion on the Financial Innovations towards Profitability of MFIs in Ethiopia.

4.1.1. Descriptive Statistics of Variables

The mean value tells about average and percentage value of dependent and independent variables such as Profitability, Total Credit, Total Saving, Equity Capital, and Operational Expense. Standard deviation was used to analysis the variations in variables. To make dynamic model which is more accurate and error free the researcher used the differenced logarithm of these variables.

In view of that, the descriptive statistics of the considered variables revealed that the percentage change of total credit, total saving, equity capital, and operational expenses were positioned at good mean and median values. Furthermore, the standard deviations of all variables from their mean were very small and indicate that variables are very crucial for the study.

4.1.2. Goodness of fit Statistics and Significances of Variables

The value of R^2 and Adjusted R^2 for the specified regression model of this study are 0.65 (65%) and 0.59 (59%), respectively. Which means 65% of the variation in profitability of MFIs was explained by these independent variables. Only 35% of variation in profitability was due to other factors that were not included in this study.

The adjusted R^2 (59%) which measures how well the model fits the data by taking into account the loss of degree of freedom associated with adding extra variables to test the model was also positioned at very good position and revealed that the model fits all requirements properly. Regarding to the significances of explanatory variables, the probability of value all

explanatory variables are significant individually (i.e. t-statistics) and jointly (i.e. F-Statistic) at 5% significance level.

All explanatory variables are shown good and economically expected sign of coefficient relationship. Total Credit, Total Saving, and Equity Capital were positively and significantly correlated with Profitability of the MFIs. Normally, Operational Expense was negatively and significantly correlated with profitability of MFIs. The variables are significant, and the model was adequately describes the data. Therefore, it is pleasure to conclude that Financial Innovations have a significant effect on Profitability of MFIs in Ethiopia.

4.1.3. Residual Diagnostic Tests

Even though the panel data with cross sectional weight was used to estimate the model, the researchers made relevant residual Diagnostic Tests as pursue.

Serial Correlation Test: Durbin Watson (DW) Test Statistics relevant critical value is used to test uncorrelated disturbance terms in the model. As a result, the null hypothesis of no autocorrelation among disturbance terms was not rejected and concluded that the model almost respectable.

Non-Normality Test: The value of JB test stat was insignificant (0.11 /11%) and the null hypothesis of residuals is normally distributed is not rejected. Thus, disturbances are normally distributed around the mean and assured that the quality of the model is good.

Multicollinearity Test: the correlations of explanatory variables were very good (less than 0.3) and there was no multicollinearity evidences in the model.

Heteroscedasticity Test: Heteroscedasticity is occurred where the variance of a series is not constant throughout the sample (Brooks, 2014). Since the study was employed panel data this problem is not occurred in the regression. Moreover, the specified model is used differenced natural logarithm of the variables that resolve this problem. Taking a logarithm can often help to rescale the data so that their variance is more constant, which overcomes a common statistical problem known as heteroscedasticity (Brooks, 2014).

Thus, all residual Diagnostic Tests revealed good results and assured appropriateness of the assumed model.

4.1.4. Fixed Effect Vs Random Effect Test

The pooled OLS estimator ignores panel structure of the data and simply estimates. Pooled model does not distinguish varies MFIs. It assumes as the same institutions and denies the heterogeneity or individuality among 16 MFIs. Thus, pooled OLS model is not appropriate for this study.

Fixed effect model allows for heterogeneity or individuality among the given samples by having its own intercept value. In random effect model, the sampled MFIs have common mean value for the intercept. Therefore, it is important to determine whether the fixed effect or random effect approach is appropriate.

Commonly Hausman test was conducted to select among random effect or fixed effect model. Hence, it was tested and the result of Hausman is depicted that the p-value of the test summary is

0.020 (i.e. insignificant). Thus, the null hypothesis of random effect model is appropriate is rejected and the alternative hypothesis of fixed effect model is appropriately accepted.

Generally, all the above tests prove that the result obtained from the regression model of the study are consistent, free from bias, and efficient. For convenience the output summary of the regression model is presented in the following figure.

Figure 4.1: Regression Output, Financial Innovation towards Profitability of MFIs

Dependent Variable: Dlog(PR)				
Method: Panel EGLS (Cross-section weights)				
Date: 05/15/19 Time: 21:50				
Sample: 2011 2018				
Periods included: 8				
Cross-sections included: 16				
Total panel (balanced) observations: 128				
Linear estimation after one-step weighting matrix				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.055326	0.028340	1.952216	0.0535
Dlog(TC)	0.218187	0.040193	5.428490	0.0000
Dlog(TS)	0.383982	0.092251	4.162363	0.0001
Dlog(EC)	0.041575	0.014251	2.917260	0.0043
Dlog(OE)	-0.313604	0.058793	-5.334019	0.0000
Effects Specification				
Cross-section fixed				
Weighted Statistics				
R-squared	0.653307	Mean dependent var	0.311603	
Adjusted R-squared	0.592315	S.D. dependent var	0.939103	
S.E. of regression	0.588490	Sum squared resid	37.40267	
F-statistic	10.71132	Durbin-Watson stat	2.528299	
Prob(F-statistic)	0.000000			

Source: own computation (Eviews 10)

Elaborative Discussions of Findings

All explanatory variables are collectively explained the dependent variable by 65%. The p-value of t-statistic and f-statistic of the explanatory variables were far less than 0.05 and statically significant. Hence, the objectives of the study were achieved as assumed. The substituted coefficients are perfect and all explanatory variables are significant.

Accordingly, the effect of *Credit product innovation*, *saving product innovation*, *institutional innovation*, and *financial process innovation* on Profitability of MFIs was discussed as pursue.

4.2.1. Credit Product Innovation and Profitability of MFIs

Credit is the most important activity of MFIs. In Ethiopia, all MFIs evolved in extending of credit on return basis. In return, they secure returns in the forms of lending interest rate and services charges. The cash collected from loan client in the form of loan repayment, lending interest rate, service charge and others are income (profit) for the MFIs.

As part of credit innovation, Ethiopian MFIs extended various types of loan products. It was assumed that the MFIs which have highest outstanding loan balances were employed credit innovation practices. In most Ethiopian MFIs, interest income from loan was the foremost source of income. The MFIs, which have low total loan, were reported low income or losses over time. Thus, credit is unreserved backbone of MFIs' profitability.

Similarly, the regression results of the study indicate that credit innovation has positive relationship with profitability of MFIs and very significant at 5% (i.e. the p-value was 0.000). The percentage change of credit innovation changes the percentage of profitability of MFIs by 0.218. To this end, it was concluded that Credit Product Innovation is strongly, positively and significantly affect the Profitability of MFIs in Ethiopia. This result goes with the specific objective that states credit innovation affects profitability of MFIs.

This result is consistent with some empirical studies. In instance, there is a positive relationship between product innovation and performance of microfinance institutions (*Kibugo and Kimani, 2016*).

In most cases, MFIs have made maximum efforts to redesign, adopt and create relevant credit products for the target clients. Innovative credit product, appropriate loan size, repayment schedules, and loan cycles/ due date and collaterals were put in place.

The credit products have different name in different MFIs such as regular loan, agricultural input loan, civil servant loan, rural package loan, urban package loan, business loan, housing loan, cooperatives loans and others etc; as defined by their policies and procedural manuals. These loans also provided in various sectors such as Agricultural, Trade, Manufacturing, Consumptions, and Services loans.

The summation of these innovative credit was credited to outstanding loan /or total credit of the same that results to increment of respective profits. Innovatively created and adopted credit products have been increased the value of total loans eventually. Accordingly, the profit of MFI sector was increased.

The credit products of Ethiopian MFIs were extended on different sectors for various credit products in innovative ways as compared to Commercial banks. Among others the major innovative credit products extended by MFIs in Ethiopia are:

- *Agricultural input loans*
- *Regular loans*
- *Group Business Loans*
- *Individual Business Loans*
- *Employee loans*
- *Rural Package Loans*
- *Urban Package Loans*
- *Housing loans*
- *Cooperatives' Loans*
- *Clean Energy Loans*
- *Women Entrepreneurs Loans*
- *Others: Short-term business loans, leasing, input loans and other*

The total credit of MFIs is the summation of these innovative credit products. Thus, as much as possible MFIs have adopted, innovated, and using innovative credit products that increased their profitability status.

On the other hand, in most Ethiopian MFIs there was weakness of practicing Credit Product Innovations. As result, they were reported loss over time instead of profit. Particularly, the small sizes MFIs in the country have these problems. More or less the untouched credit products by MFIs in Ethiopia are:

- *Formal Islamic or interest free loans,*
- *Educational loans,*
- *In prison loans/prison inmates and disabled groups loans*
- *More clean Energy loans (biogas, solar energy, or electric power supply from government)*
- *Mobile loans (access credit on move)*
- *Touching life loan products (education, emergency loan, loans for clinic/nursing or health care loans)*
- *More value chain financing loans*
- *Credit card and debit card loan products*
- *Trade service loans*
- *On line/ internet credit products*
- *Credit only products*
- *Very short term credits (one week or one month etc)*
- *Micro insurance products*
- *Others as the fintech requesting.*

If these innovative credit products had been practiced, the positive impact of the same on profitability of MFIs in Ethiopia would be greater.

In short, credit product innovation is positively and significantly affects profitability of MFIs. In addition, if the weaknesses in credit product innovation are improved and more credit product innovations are practiced the positive impact of credit innovation on profitability of MFIs in Ethiopia will be SUPERIOR.

4.2.2. Saving Product Innovation and Profitability of MFIs

Saving is the most important activity in micro financing business. It is suitable and inexpensive source of finance for MFIs. The mobilized savings help to extend loans and generate incomes.

After covering related costs, the operational incomes gained from loans and bank interest could be credited to profitability of MFIs. Hence, to generate profit MFIs should mobilize deposits and extend credits.

Here, the regression result depicted that the percentage change in total saving changes percentage of profitability of the MFIs by 0.383 and statistically significant at 5% significance level (i.e. P-value was 0.0001). Therefore, the saving product innovation is positively and significantly affects profitability of MFIs.

This accurate result is consistent with some study findings like Amabel and Dominic (2018) who stated new products have significant effect on performance of SACCOs.

Innovation increases product demand; demand increases sales and sales increases profitability. This is also fact in MFIs. Saving is one of products of MFIs. All Ethiopian MFIs are empowered to mobilize savings from the public.

As part of their mission and deposit product innovations, MFIs in Ethiopia are taking various deposits such as compulsory savings, voluntary, time deposits, planned time deposits, coin box, child saving, and housing savings and others.

Literally, voluntary saving is a volunteer's deposit. It includes the demand deposits, planned deposit, regular voluntary saving, time deposit, coin box, housing saving, vehicle saving, child saving, retirement saving etc. on voluntary basis. Compulsory Saving is connected with loans and mandatory deposits. It is a credit collateral and pre loan saving, or up front saving, regular compulsory saving, etc. Coin saving is the voluntary saving collected using boxes at the client destinations. Child saving is the deposits made by the family to their children.

Those saving products are adopted and created by the MFIs so as to boost their profitability. In view of that, there were improvements their profitability status.

On the other hand, there was weakness in saving mobilizations by creating innovative saving products. Not all MFIs are effectively and efficiently mobilize savings. Essentially, in most MFIs there were no strong saving mobilization systems and the saving products are not in innovative ways. Hence, no abundant liquidity to extend loans, no incomes from banks to cover operational costs/expenses and lastly, no profit that nurtures shareholders equities.

More/ or less the next saving product innovation areas were not fully addressed by MFIs in Ethiopia:-

- *Formal interest free savings*
- *Micro pensions or long term (retirement) savings*
- *Incentive based savings*

- *Vehicle purchase saving*
- *Saving for educations*
- *Special savings*
- *More door to door saving*
- *On line/digital based saving*
- *Saving accounts like current/transactional account, student account, cheque account etc*

To conclude, saving product innovation have significant effect on current profitability of MFIs. Furthermore, to register maximum profits the untouched saving products should be practiced.

4.2.3. Institutional Innovation and Profitability of MFIs

Institutional innovation of MFIs in Ethiopia can be surveyed in terms of nature of MFIs, ownership and governance structure, equity financing practice, business structure, and regulatory & supervisory framework. In further looking, the impacts of nature, ownership, governance, and business structure of MFIs are seen on its shareholders' equity. In effect, among others the researcher used Equity Financing Practices of MFIs to assess the institutional innovation of the same.

In view of that, institutional innovation credited to equity capital and the equity capital affects profitability of MFIs. In this study, the regression output described that the percentage change in equity capital changes the percentage of profitability of MFIs by 0.041 and statistically significant at 5% significance level (P-value 0.004).

Accordingly, the study approved that institutional innovation of MFIs is practically and statistically affect their profitability. This result is consistent with some study findings like *Kibugo and Kimani (2016)* who concluded that there is a positive significant relationship between institutional innovation and performance of microfinance institutions.

Strong institutional innovation leads to strong institutional structure that guarantees strong profitability status of MFIs. Hence, institutional innovation is the starting point for profitability of MFIs.

However, the institutional innovation is very weak in Ethiopian MFIs. Rather than in innovative ways, most of them were established in customarily ways. In some cases, since it is more tied up to restrictive internal laws and practices, it is cumbersome to adopt vigorous institutional innovations that boost its profitability.

Literally, MFIs are required to be owned by more than five members (CCE, 307/1). However, practically it was not practiced. As a result, most Government and NGO owned MFIs were owned by nominal shareholders who have no real shareholding and financial stakes in the MFIs.

In most cases, the numbers of shareholders are not increased and the equity capital of the same was not increased as much as possible. However, the recently and privately established MFIs are good in some issues. Thus, the nature & institutional structure of the MFIs in Ethiopia was limited by restricted internal laws and ill ownership & governance practices. Therefore, there is weakness in institutional innovation of MFIs in Ethiopia.

Among other things, the untreated institutional problems that discouraging Ethiopian MFIs to practice institutional innovation were:-

- *Regional and Government Ownership Practices*
- *Nominal shareholding practices in most MFIs*
- *Weak Corporate Governance Practices in most MFIs*
- *Restrictions on foreigners involvements*
- *Strict regulations and fraternal overseeing*
- *Lack of financial resources*
- *Lack of professional experts in some cases*
- *Absence of healthy competitions among MFIs.*
- *Weak management capacity in further looking*
- *Poor technological advancement (MIS)*
- *Others*

Although institutional innovation determines profitability of MFIs, in most of Ethiopian MFIs institutional innovation that secure their profitability was not practiced. These problems are found in some MFIs starting from their formations. Thus, it leads to say '*the baby that was born with untreated disease may not be alive*'.

Accordingly, the microfinance institution that formed with untreated institutional problems may not be alive. One can see that these problems delimit the institutional innovation and needs more focus to increase this positive effect of institutional innovation on profitability of MFIs.

Here, the study revealed that institutional innovation positively and significantly affects profitability of MFIs by increasing their equity capital. Practically and use fully, so as to foster the positive and significant effect of institutional innovation of MFIs these problems needs focus attention of the stakeholders.

4.2.4. Financial Process Innovation and Profitability of MFIs

All the time, when operational expenses of the MFIs become high; their profitability status goes down. If the MFIs' operational expenses decreased, their profitability would be increased. Hence, an increase of operational expenses decreases profitability. Here, economically we need to decrease operational expenses to increase profitability. To decrease operational expenses, financial process innovation has unreserved roles. Amicably, the profitability and operational expenses are inversely related and hence, the improved in financial process innovation reduces operational expenses and improve profitability of MFIs.

In this study, the regression output described that the percentage change increased in operational expense decrease the percentage change of profitability of MFIs by 0.313 and statistically significant at 5% significance level (i.e. p-value is 0.000). To this end, newly created or improved financial process innovation decreases operational expenses of MFIs that in response increases the profitability of MFIs.

Furthermore, as per the literature and regression results financial process innovation is a key factors that strongly affect the profitability of MFIs in Ethiopia. Moreover, the result of study is consistent with some researchers' findings. Mabrouk and Mamoghli (2010) who state that if process innovation is continued and new technologies are introduced then innovative banks continue to earn high profits.

Amabel and Dominic (2018) who assured new service processes have significant effect on the performance of DTIs and reduction in service time and reduction of operational costs resulting to

increased income to the SACCOs. James K. and James M. (2014) the use of financial innovations which, include the use of credit cards, mobile banking, internet banking, and agent banking has great impacts on the financial performances banks.

Hence, the regression result ensures that financial process innovation affects the profitability of MFIs by reducing their operational expenses. Accordingly, the study concluded that financial process innovation of MFIs is strongly and significantly affect the profitability of MFIs in Ethiopia.

On the other hand, the financial process innovation practices (like mobile banking, agent banking, internet banking, ATM and other digital machines) of MFIs in Ethiopia were weak. Among other things the key challenges that delimit the MFIs in adopting or creating easy and affordable process innovation were:-

- *Lack of financial capacity in most MFIs*
- *Weak corporate governance in some MFIs*
- *Weak cooperation among Stakeholders and MFIs*
- *Weak infrastructures like Network Services, Power, etc.*
- *Lack of computerized systems (MIS)*
- *Lack of secured and efficient financial technologies*
- *Financial Innovations Proceedings Regulations*
- *Financial illiteracy and*
- *Weak initiatives of MFIs and enforcements from other stakeholders*

Finally, the study concluded that statistically the financial process innovation of MFIs has significant effect on their profitability. On other hand, there were challenges that delimited MFIs to execute financial innovations so as to boost their profitability in Ethiopia.

V. CONCLUSION AND RECOMMENDATIONS

5.1. CONCLUSION

The financial innovation practices such as credit product innovation, saving product innovation, institutional innovation and financial process innovations have unreserved significant effects on profitability of MFIs in Ethiopia. Specifically;

Credits Product Innovation is strongly, positively and significantly affects Profitability of MFIs in Ethiopia. As much as possible MFIs have adopted, created, and using innovated loan products and this increased their profitability status. Yet, there are credit products not addressed by MFIs.

Saving Product Innovation is also positively and significantly affects the profitability of MFIs in Ethiopia. The MFIs have adopted, created, as well as mobilized various saving products that boost their profitability. On the other hand, in some cases there was weakness in deposit mobilization by creating innovative deposit products.

Institutional Innovation is positively and statistically affects profitability of MFIs by boosting their equity capital. On the other side, in most cases there were challenges to employ institutional innovation that secure profitability of MFIs.

Financial Process Innovation is negatively and statistically affects profitability of MFIs by reducing their operational expenses. Thus, the newly created or improved financial process

innovation decreases operational expenses of MFIs that in return increases profitability of MFIs. There were also challenges that delimit the MFIs in adopting or creating and using innovative financial process.

5.2. Recommendations

Upright institutional innovation should be practiced by rectifying the respective problems. To generate high and secure profit MFIs shall design relevant credit products innovation to the relevant customers at the relevant duration with the relevant loan appraisal systems. Innovative saving mobilization strategy should be devised to resolve the problems in liquidity gaps and boost satisfactory profitability. Maximum effort should be exerted to bring and implement innovative financial process in Ethiopian MFIs. Generally, more and balanced focus attention shall be given to the Provider, Product, Process, and Provision (4P) innovation practices of Microfinance Services in Ethiopia. Moreover, various studies should be conducted on Financial Innovation of MFI for various insights.

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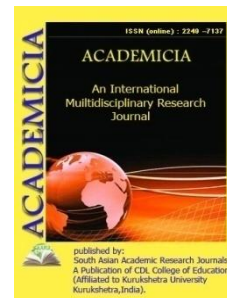
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COMMUNICATIVE-PROFESSIONAL COMPETENCE OF THE CRIME PREVENTION INSPECTORS IN DISCIPLINE “COMMUNICATIVE CULTURE OF LAWYER”

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ABSTRACT

The present article describes the methods that assist Russian-speaking students to apply their vocabulary in the educational process in order to create a communicational environment for analyzing the communication situation, mastering, comprehending correctly the text of the dialog and clearly formulating the situation in the discussions. Oral and professional speech training are considered as kind of oratory skills. Accordingly, it gives opportunity students to learn and activate professional terminological vocabulary. At this point, cases may serve as assistance to enlarge and improve their vocabulary range. At this point, it is especially important to lecturers to pay attention to the various games that are utilized in the classroom. Classroom games assist students to enlarge their vocabulary range in certain language, and simultaneously pave the way for enhancing students' speech either culturally and professionally. In the process of selecting and developing teaching materials, it is necessary to proceed from the fact that the basis of training of “Communication culture of Lawyer” discipline should be based primarily on speech materials related to specialty of students at the level of dialogue speech, which implies the acquisition of the language material characteristic and professional situations. Classroom games assist students to enlarge their vocabulary range in certain language, and simultaneously pave the way for enhancing students' speech either culturally and professionally. Working on the professional development of communication culture of students requires the acquisition skills in the choice and application of words depending on the speech situation.

KEYWORDS: *Game, Method, Crime Prevention Inspector, Insult, Discussion.*

INTRODUCTION

Uzbekistan has established an integrated legal system in order to develop an effective system for improving the legal and political culture for the protection of rights, public order, and personal security.

In accordance with the Decree of the President of the Republic of Uzbekistan "On additional measures to improve the system of training in the field of crime prevention and public security (no.PD-4166) " dated February 7, 2019, Specialized branch of Tashkent state law University was established on the basis of the Tashkent state law University. The prime focus of this school is to train and re-train legal personnel in the field of crime prevention and public safety in Tashkent city as well as Tashkent region.

At the present stage, the internal affairs bodies and, in particular, the inspectors for the prevention of offenses are faced with the tasks of carrying out effective preventive work.

The profession of crime prevention inspector requires not only high moral qualities and professional skills, but also a broad General Education. On daily basis, while performing their duties that are assigned to them, the crime prevention inspectors are in constant contact with citizens living in the administrative area. In this sense, in order to perform their duties efficiently, they must have professional knowledge and skills in the field of law, psychology and the willingness to apply this knowledge in various situations.

Nowadays, the lessons should be delivered by applying modern pedagogical technologies such as role-play games, different signs, displays, reminders, explanations or consultations, guidance, and advice form. Therefore, with implementation these kinds of pedagogical technologies future student inspectors, undoubtedly, will be engaged to class procedures in order to gain knowledge efficiently, and may also be raised their intrinsic motivation. The students, depending on their age experience knowledge and interests, convey their attitude to the content of each topic. It is very essential that the student should be able to make decisions independently based on their abilities and evaluate certain language phenomena. At this point, it is especially important to lecturers to pay attention to the various games that are utilized in the classroom. Classroom games assist students to enlarge their vocabulary range in certain language, and simultaneously pave the way for enhancing students' speech either culturally and professionally. Working on the professional development of communication culture of students requires the acquisition skills in the choice and application of words depending on the speech situation.

Taking into consideration aforementioned points, I have developed and implemented new interactive, innovative methods to teach the discipline «Communication culture of lawyer" at Specialized Branch of Tashkent State Law University.

This article describes the method, which is called «Inspector's Hour" and is particularly popular among students. The essence of the method is that students are presented a case that is related to the topic 'offences among the citizens'. For instance, "*the Director of the insurance company Ashurov Umid at the meeting insulted his subordinate Khakimov Shukhrat as 'donkey'. Employee Khakimov Shukhrat complained for the moral damage that was caused by his director*". Next, students are assigned several tasks regarding the case:

- *Discuss the situation, moments, and use the right words in communication.*

-*How would you behave in this situation?*

The prime responsibility of students is that they in roles as an inspectors of crime prevention discuss this conflict. In the process of the discussions, it should be noted that this case is not the only one and that such situations occur frequently. Therefore, students are supposed to think another side of the case 'Are managers really entitled to insult their subordinates, or whether there are any penalties for such acts?'

During the discussion, students are expected to analyze the case and find out the solution, simultaneously convey and reason to their arguments. Moreover, analyzing this situation, students figure out the meaning of the word '*insult*'. "*Insult is a deliberate humiliation of the honor and dignity of the individual, expressed in indecent form*" (Berdiyeva, 2018, p.180). In this sense, it can be noted that '*insult*' is one of the forms of rude speech when communicating with people, often using profanity. The students as preventive inspectors, having carefully studied the case, each of them tries to find a solution to the case that is occurred in working place, and convey their conclusion. At the end of the game, the crime prevention inspector must take the necessary measures to resolve the conflict in this situation without bringing the case to court. In this game, each student is given a role and a task, and students are eager to solve this kind of cases. In addition to this, students are pleasant to play role games and acting as crime prevention inspector. Yet, it gives the sense of authenticity to them and opportunity to gain genuine experience that of course, it will serve as assistance in their real life situations.

Each student discusses the problem assigned by the teacher. Another important point in this game is that each participant of the game in a short time acts as both the participant of the discussion, the listener, and the speaker. Furthermore, if it is necessary the lecturer may control and help students to direct them into right path by scaffolding. The teacher controls the activities of the students and directs their work if necessary. Applying this method in teaching context of the "Communication culture of lawyer" makes significant contribution to involve students in discussions, to form their ability to understand the thoughts of others and to show their attitude to them, as well as it assists to the development of oral speech. Additionally, implementing of various role-playing methods and methods of teaching in classes, increases the emotional condition of the class, helps to expand the cognitive and professional opportunities of students as well.

This sphere in training is connected with the development of optimal ways and methods of forming communicative competence in professional spheres of communication and, in particular, in educational and professional. Oral and professional speech training are considered as kind of oratory skills. Accordingly, it gives opportunity students to learn and activate professional terminological vocabulary. At this point, cases may serve as assistance to enlarge and improve their vocabulary range.

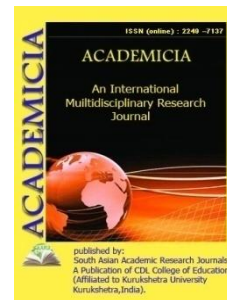
In the process of selecting and developing teaching materials, it is necessary to proceed from the fact that the basis of training of "Communication culture of Lawyer" discipline should be based primarily on speech materials related to specialty of students at the level of dialogue speech, which implies the acquisition of the language material characteristic and professional situations. As it is known that active learning and consolidation of professional terms allows students to navigate in text material more easily. As far as I am convinced, that it is better to understand and express the essence of the situation, more freely to participate in dialogue in real life.

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AGRICULTURAL CONDITIONS DURING MEDIEVAL PERIOD IN NORTH INDIA

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ABSTRACT

Agriculture constituted the mainstay of the medieval Indian societies and provided the surplus upon which the non-producing social sections thrived. Nearly 85% population of northern India lived in rural areas where people were mainly engaged in agriculture. The economic conditions were affected to a certain extent by political developments. The situation had worsened due to endemic war fare, famine and breakdown of the government. Prevailing circumstances led to tremendous exploitation of peasantry. In the village society the local elite groups had achieved a remarkable control over the agricultural surplus. And expenditure by the nobility, setting up of semi- independent principality by powerful governors or nobles and with holding of revenue by some zamindars became marked when the central power was not strong enough. The cultivation had depended upon rainfall and inundation but some places on wells. Much of the land was irrigated by inundation (salabi). The network of irrigation channels immensely benefited. Well irrigation was a traditional method of irrigation almost as old as farming itself. In the northern parts of India well irrigation was important charas could be finally established. Two types of crops rabi and kharif were grown in north India. Rabi or the spring harvests (crops) were sown after the rain and reaped in the first three or four months of the year. Kharif crops were sown before the commencement of rain or in April, May and reaped after their close in October-November. Some people also rented out their gardens to the cultivators or professional fruit-sellers for profit, as is the custom even today. Hemp or the bhang was also cultivated. Tobacco was introduced in the seventeenth century. Coffee as a beverage had become familiar to aristocratic section of society. Beetle leaf was grown practically all over the region. More easily available cow dung was used as a fertilizer. This was largely because agricultural methods

underwent no fundamental alteration during this period but agricultural production was not static. India did not experience an agricultural revolution till eighteenth century. The monsoon naturally displayed the same vagaries as they do at present and consequently the crops had great ups and down leading to periodic gluts of famines and scarcities.

KEYWORDS: *Circumstances, Scarcities, Expenditure*

INTRODUCTION

Most of the population of north India lived in villages and subsisted on agricultural produce. The economic conditions like social and cultural were affected to a certain extent by political developments. The political disintegration resulted in the economic adversity. There was set back in some regions, for example Punjab, Haryana U.P etc. due to endemic war fare, famine and breakdown of government. Farming out of the khalisah lands had become much more common during the later medieval period. Prevailing circumstances led to tremendous exploitation of peasantry. In the village society the local elite groups had achieved a remarkable control over the agricultural surplus. Expenditure by the nobility had been large in proportion to north India's agriculture production. Thereafter, the process of setting up of semi-independent principalities by provincial governors and powerful nobles, and of the withholding of land revenue by zamindars became particularly marked when the central power was not strong enough. On the other hand, a wider dispersal of the ruling class might have implied wider dispersal of the production of such goods.

Agriculture: Considering the fact that nearly 85% population lived in rural areas where people were mainly engaged in agricultural pursuit which in turn sustained industrial production and trade to a large extent. Due to the physiographical diversity of the region some regions were amenable to cultivation and even these did not constitute contiguous stretch of territory. In the absence of modern farming techniques it was the extent of land under actual cultivation rather than the practice of intensive agriculture that contributed more to increase the production. Due to these conditions remained agriculturally important because of its soil, natural and artificial irrigation methods and local market for the produce. The government's primary concern was the appropriation and distribution of the agrarian surplus.

Rainfall was one of the most important factors, determining the areas that were to form the agricultural core of the region and crops. Proximity to the hills determines the amount of rainfall received in the various parts. The greater the distance from the hills the scantier becomes the rainfall. In this respect the foothills and upper portion were favorable place. However, the sub-mountain belt received the greatest amount of rainfall and the flat plain adjoining this area relatively less but still sufficient.

Artificial irrigation supplemented the natural bounty of the monsoon. The network of irrigation channels immensely benefited agriculture in this region. There were some tributary streams which crisscrossed their ways before flowing into one or other major rivers. Some regions received very low rainfall. This disadvantage was aggravated by the lack of perennial stream or river. But the areas nearer to the Sutlej, was a cultivated area and fairly high assessed revenue. The river Ghaggar was the largest river that irrigated considerable area. The region within the sphere of the seasonal floods of the Ghaggar and the agriculture of this area was thereby

benefited. In some places people took two to three harvests. This was also true about the Yamuna tract. It is also pertinent to say that some canals were excavated during the medieval period. Arrangements were made to distribute water from canals to irrigate land. Eastern Yamuna canal was dug during the Mughal period. Akbar ordered that the canal be deepened and widened so that it might supply water all through the year up to the towns of Hansi and Hissar located on the banks of a canal. One of the most important canals in the area was Western Yamuna canal known as canal of Feroz Shah that took off from Yamuna at Tajewala (present Ambala district) flowing in the bed of an old arm of Yamuna down to Indri. The canal irrigation began in the second half of the 14th century at the initiative of Feroz Shah Tughlaq for the upliftment of agriculture. The canal, which carried the water of the Yamuna to Hansi, provided irrigation to limited cultivated area in Karnal, Rohtak, Hissar and Jind regions. The Chitang originated in the mountains and flowed through the regions of Sadhura, Buria, Mustafabad, Indri, Karnal, Thanesar, Pundri, Fatehpur, Kaithal, Khanda, Dhatrat, Jind and Hansi before reaching Hissar. A channel was diverted water from Hansi and Hissar by way of Panipat and Sonipat. During Mughal period it was also excavated in the North Western part of Delhi province. It covered a distance of about 78 miles. The canal flowed through outskirts of the city Nahr-i-Faiz or Shah Nahar or Nahr-i-Bihist. This was called one of the remarkable works of Shahjahan. Its construction was started by Ghairat Khan in 1638 and after his transfer Illah Wardi Khan Subahdar of Delhi supervised the work and finally it was completed by Mukarmat Khan in 1647-48. It flowed near Karnal through a broad plain which issued from the Yamuna River near Mukhlispur and continued its course to Shahjahanabad and entered Delhi by the Kabuli Gate. Its water flew with little interruption from 1707 to 1740 regularly from Yamuna to Delhi city through Panipat, Sonipat and silted up after 1740. The canal proved a boon for the cultivators along its route. In the late eighteenth century, however, with the collapse of government, the canal could not be maintained in good condition.

The seasonal streams, which rose in or below the Shiwalik, either disappeared in the plains or joined one of the channels leading to the Ghaggar or Hakraw. The seasonal flow of the rivers was almost unrestrained which rather damaged the crops in the area. Although, the Sutlej and the Yamuna were the perennial rivers, their flow was irregular. The uncontrolled fluctuation in water table and canal discharges during the period of drought affected the intensity of irrigation, ultimately influenced the cropping pattern, the extent of the double-cropped area. These canals had been available for the use of local farmers who were able to take the cuttings after the payment of fees to the superintendent of the canal. Before 1730 the water dues amounting two lakhs of rupees were paid annually and the amount was used into maintenance work.

Well irrigation was a traditional method of irrigation almost as old as farming itself. In the northern parts, well irrigation was important in the light fertile loams; in the south west the water table was, however, too low. And the development of the well irrigation was the result of individual initiative, but in such areas where the depth of the water was more than 10 meters (30 feet) wells might have been very few due to the high cost of construction and thus the farmers relied mostly on either the nature or the canals or both. In some regions wells were another source of water for crops, particularly very useful during the draughts, and for the areas where the canals were not available or reached or dug. Well irrigation was feasible in Naraingarh, Jagadhari, and Ambala region. Similarly, Thanesar, Karnal, Guhla and Panipat regions were significantly suitable for the well irrigation. The crops of the region depended mostly upon

rainfall only partly on wells. The cultivation had depended upon rainfall and inundation but some places on wells.

Two types of wells were found in northern India; the 'kachcha' wells and the 'pacca' wells or the brick lined wells. Most of the wells were kachcha, which were made without the use of masonry. These necessarily had to be dug, or dug a fresh, every year during Rabi season. The higher water table of those days made such makeshift wells more practicable. There was in some parts at least, a professional class of vagrants well diggers. Only a few wells were brick-lined' or 'pacca wells'. Baz Bahadur Chand (1638- 1678), raja of Kumaon also built a number of masonry wells. There was a direct and intimate correlation between the sub-surface water supplies and the means for tapping them for the purpose of agriculture. The number of wells varied according to the depth of the water table. Thus the area near the upper Gangatic plain and the high level of the water table possessed the largest number of wells. Generally where ever the water level was close to the surface the 'Dhenkali' was in use. It was the easiest device to lift the water from the wells into the field channels; this worked on the principal of lever and was used where the water was not so deep but close to the surface. The farmers adopted the different methods to lift the water for irrigation and other purposes; one of them was the 'wooden arhat' or "rahat" or Persian wheel. Its scientific name was "Saquia". It consisted of a continuous chain of buckets, passing over a vertical wheel fixed over the top of the well and rotated by pair of bullocks walking round a circular tract called perd. This device was extensively used in Sarhind and most of the wells worked by Persian wheel and found along the rivers. Persian wheels were used where the soil was sandy and water was near the surface. When the Persian wheel came to be made of iron, its superiority over charas could be finally established. The other method of irrigation used in the region was the 'charas' or 'mot', consisted a large bag (charas) holding thirty to forty gallons of water, fastened to one end of a rope which passed over a small strong wheel (bhaun or chan) fixed over the well. Then the bag had lowered, the other end of the rope attached to the yoke of a pair of bullocks who then walked down a ramp of a length approximately equal to the depth of the well. The driver used to sit on the rope near the yoke to keep it in position. By the time the bullocks arrived at the end the bag had been drawn up to the top of the well, and its water was emptied into a ciatern, generally by a man who used to stand nearby. The charas was more suited to lift the water from the wells of lesser depth. The advantage of this method was its lower cost and smaller requirements of animal power. In most parts of the district Hissar, Jind and Karnal (areas of low sub soil water depth) where well irrigation was practiced, the charas was in general use. In areas where water was at considered depth charas proved more effective device. In the equipment that the peasant possessed, the use of iron was minimal and wood predominated. Yet in spite of this great limitation, there was much ingenuity. The peasant attached the bamboo seed-drill to his plough and by using a simple stick practiced dibbling-both great advances over the wasteful method of sowing broadcast. His wooden equipment also involved the use of some mechanical principles of importance such as pin-drum gearing and the parallel worm. India did not experience an agricultural revolution till eighteenth century, such as in some other countries coincided with the adoption of policy of enclosure or followed on the development of the modern ocean born commerce.

Some of the important crops of the region were:

Rabi: Rabi or the spring harvests (crops) were sown after the rain and reaped in the first three or four months of the year. Wheat, Kabul vetches, barley, adas, safflower, poppy, portherb, linseed,

mustard seed, arzan, peas, carrots, onions, fenugreek, Persian musk melon, Indian musk melon, kur rice, azaiwan were the spring crops.

Kharif: Kharif crops were sown before the commencement of rain or in April, May and reaped after their close in October-November. Sugarcane (panndah), common sugarcane, dark colored rice, mash, cotton, moth, arzan, indigo, henna, hemp, potherbs, kachchari, pan, singharah, kodaram, nand wah, sesame seed (til), samak, mung, etc. were the autumn harvest. Geo-climatic factors and the variety of irrigation techniques prevalent had a bearing upon the different categories of crops grown. Kharif crops were sown before the commencement of rain or in April, May and reaped after their close in October-November. Peasants of the Mughal India had the knowledge and skill to deal in a large inventory of crops whose cultivation, the tropical climate made possible.

Wheat: Wheat was grown in a variety of soil from stiffly clay to sandy loam, relatively in the areas of low rainfall; only moisture in the soil was sufficient for the growth of the crop. Wheat was cultivated mainly in the areas of Delhi, Merrut, Hissar, Saharanpur, Hapur and many parts of Punjab with gram and barley as a mixture. Wheat grew most abundantly in the central plains. Rich irrigated soils were reserved for wheat.

Gram: Two varieties of gram were assessed under the names Nakhud-i-Kabuli and Nakhud-i-Hindi. It was one of the most important winter food pulses among three principal food grains i.e. wheat, gram and bajra. It had a useful agricultural role in increasing the nitrogen contents of the soil with well-developed root system, which increased the aeration of the soil so it needed less moisture than companion crops. Unlike wheat it acted as insurance crop requiring little care even on poor soils and fewer ploughings. It suited to the areas with low to moderate rainfall. It was most widely grown in the regions of Hansi, Hissar, Karnal, Guhla, Bhiwani, Sirsa and Fatehbad, Rewari and Sambhal.

Wheat-gram (Gochni): Wheat gram mixture was harvested in the different regions because it maintained the fertility of the soil and was economical to utilize the soil moisture of Kharif cropped fields. The rice, cotton and green fodders plot were re-cropped in Rabi either with wheat-gram or pure gram.

Barley: It was used as a food crop but occupied a minor place as a cereal. It was used primarily for feeding the cattle. It was successfully grown in dry areas, on light soil, which were not fit for wheat cultivation. It was grown in all types of soils except salt ridden, sandy and water clogged soils. Barley was cultivated in the regions of Gurgaon, Nuh, Rewari and Mahendergarh, Palwal, Narnaul etc. It was a surface feeder with weak roots, which did not require much ploughing and was rarely manured. In these regions the main crops were gram and mixture of wheat or barley with gram in the spring harvest and bajra in the autumn harvest. Barley appeared practically all the dastures of zabti province. And it concealed in table the high level of the water contemporary references under names jins-i-ghalla. In cereal like wheat, barley grew most abundantly in the central plain.

Oil seeds: In the revenue statistics of Ain, five oil seeds were included i.e., til, linseed, rape, toria and safflower. Sarson and mustard seeds were the chief Rabi oil seeds. Oilseeds had long been produced for local consumption, and put to variety of uses, such as lightening cooking etc. Ordinarily the diva (earthen pot) filled with mustered oil in the houses and in the court oil lamps were used. In Gurgaon, Mahendragarh and Hissar region Safflower was cultivated. During

Akbar's reign from Lahore to Allahabad, its cultivation was wide-spread. Its yield included six or seven shades of red. With these Rabi crops some vegetables and pulses were also grown in the region according to local needs.

Rice: The production of rice was less widespread and of minor importance when compared to wheat because of limited rainfall and temperature, water supply and acidic alluvial soils. It was cultivated in the regions of Delhi, Panipat, Karnal, Thanesar, Kaithal, Saharanpur, Jalalabad, and Shahadra. In the late eighteenth century it was also noticed that Rabi crop was more important and in great abundance than Kharif in the areas of sufficient rainfall. Palsert observed that after a few days rain, when the ground had been moistened, they began to sow indigo, rice and various types of food grains which were mostly eaten by the poor such as jowar, bajara, kangani; various types of pulses also for cattle food such as moth, moong and arhar and oil seeds.

Millets: The millets were jowar, lahdra (bajra), sawan (samakh), gal (kanguni), kundiri (kori) and barti etc. In the drier areas the types of food grown were millets because the arid nature of the place made it suitable and constituted the main crops for the poor. The region of millets coincides largely with that of wheat but tended towards the drier zones. Thus jowar and bajra were cultivated as kharif crop while wheat was sown for the Rabi.

Bajra: The popular names pearl millet, bull millet and spiked millet are given to Bajra. It was among the popular crops mainly in Haryana tract and it occupied the primary status in cropping pattern. It was a quick growing crop with low rainfall in the warm area. It was grown in such a climatic condition in which no other crop of kharif season could grow. Sandy soil requiring the rainfall from 300 to 400mm is suitable for this crop. Bajra was grown mainly in Sirsa, Bhiwani, Hissar, Ballabhgarh, Rohtak and Jind etc.

Jowar: It is also referred to as the 'giant or great millet'; being the largest of the food grains called millets both in turns of plants and grains. It was grown primarily for grain used as cattle-feed and much less as a food for human being. It was grown in those areas where climatic conditions were too dry for maize or rice. It was grown along with fodder crops, under low rainfall conditions and in rotation with gram. It was cultivated in Sonipat, Palwal, Jind, Rohtak, Gurgaon and Hansi regions.

Maize: The common Indian name for it was 'Makka' and it was grown as addition to food crops in kharif. The crop was cut for fodder when tassel appear. Yellow maize was widely grown than its white variety. It was a popular winter staple food because it could be stored seasonally well. It was not a surface feeder like barley, its roots penetrated deep into the soil. Maize was a demanding food cereal in terms of soil, moisture, irrigation and manuring with an important status in cropping pattern in the flood plain of Yamuna in Karnal, Kalka, Panipat, and Sonipat and in some other areas also.

Cash Crops: Cash crops or commercial crops in modern classification within the Mughal records were termed as Jins-i-kamil or Jins-i-ala, 'high grade crops' chiefly grown for the market. The term Jins-i-adna was used for crops fetching low price such as various kinds of millets. Cotton and sugarcane were grown in the region. In the late eighteenth century glossary of revenue terms, jins-i-kamil included sugarcane, cotton etc. Cotton was mainly grown in Sirsa region. It was a dry zone irrigated crop with 300 to 500 mm of rainfall. It was grown in summer. It was maximum water requiring kharif crop after sugarcane and considered as perennial crop as it remained in the field for seven to eight months.

Sugarcane: Sugarcane was another crop grown in the region. It was a perennial crop requiring a period of eight months or more and making a heavy demand of labour and it needed a heavy manuring and highest water requirement upto twenty irrigation in a year. Meham of Hissar-Firoza sarkar was noted for sugar production. It was also cultivated in the areas where canal irrigation was possible for example along the banks of the river Yamuna.

Indigo: Indigo was also cultivated here though the best quality was grown in Bayana of Agra subah. It was also grown in the regions near Delhi, i.e. in Sohna, Faridabad, Salampur and Tizara. Comparatively its quality was not so good as of Bayana or Sarkhes' indigo. It was used as a dye and an important item of export in Mughal times. Indigo became the widely demanded and commercial commodity till about the middle of eighteenth century.

Pulses: A variety of pulses were also grown along with cereals. The frequent mention of pulses in the revenue assessment table of Ain-i-akbari suggests that they were cultivated in the Delhi subah. Pulses which were sown, gram under two categories Nakhnd-i- kabuli and Nakhnd-i-Hind, lentils(masur) peas, moong, urd, lobia, kulthi and arhar etc. Almost all kind of pulses were grown in all over the region. More than 85% of them were rain fed. The required soil and moisture conditions vary from pulse to pulse, e.g. for moth, low fertility, sandy soil, low moisture conditions were required and clay loam with favorable moisture for urd. The requirement of moong and arhar lie in between urd and moth. Moong was largely grown as rain fed kharif crop. Being drought resistant, moth was an important crop during kharif. Masur, a Rabi pulse, required a fertile soil and considerable moisture.

Vegetables and Fruits: Like other parts of Mughal Empire, vegetables were also cultivated here according to local needs and consumption. It was a characteristic of the Indian social structure that a particular caste, 'Mali' were specialized in this. Some vegetables mentioned in the Ain-i-Akbari were radish, carrot, karela, pumpkin, cucumber, onions, fenugreek and lettuce etc. With few exceptions i.e. potato, tomato and okra, the vegetables commonly grown were particularly the same as now. Many wilds fruits grew in the jungles and were gathered for sustenance by the poor. The Ain-i-Akbari listed both willayati and Indian melons in the dasturs. Its seeds were imported for cultivation but Indian variety of melons was grown widely. Destitute people grew muskmelons (Kharbuja-i-garma) in the sand upon the banks of rivers and canals. Rich people owned the orchards. They also rented out their gardens to the cultivators or professional fruit-sellers for profit, as is the custom even today. Even the imperial garden at Sirhind was rented out for Rupees 50,000 yearly. The aristocracy and officials made great endeavors to grow almost every available variety of fruits in their gardens. Fruit gardens at Kirana, between Delhi and Sirhind, were praised very much. During the period of raja Gian Chand (1698-1708) a number of mango groves were planted in Kumaon. Among fruits grapes were grown near Hasanpur and in Garhmuketsar regions. Water melon was produced in great abundance and grown in the aera of Delhi were soft, without colour and sweetless. Singhara (water nuts) was also grown here.

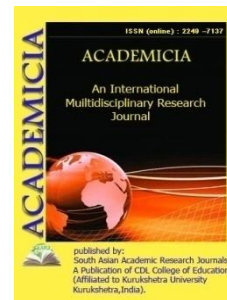
Other Crops: Hemp or the bhang was also cultivated. Tobacco, introduced in the seventeenth century, was grown in the Sambhal region. Coffee as a beverage had become familiar to aristocratic section of society. It became popular in later half of seventeenth century and seemed as an article of gift at the court in the later years of Aurangzeb. Tea was known but not cultivated anywhere. Beetle leaf or paan was grown practically all over India. Capsicum or chilli was seen in India only about the middle of eighteenth century. Azad Bilgrami (1762-63)said that chilly or

mirch-i-surkh was unknown in Hindustan i.e. in northern India, ten or twenty years earlier and green chillies also reached there. Roses were also grown for rose-water and for rose-essence.

Thus during the medieval period in the inventory of food crops, the only additions were maize, potato, tobacco, green chilli and in oil seeds the groundnuts. More easily available cow dung was used as a fertilizer. Agricultural methods underwent no fundamental alteration during this period. The monsoon naturally displayed the same vagaries as they do at present and consequently the crops had great ups and down leading to periodic gluts of famines and scarcities.

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PEDAGOGICAL APPROACHES TO THE FORMATION OF MUSICAL LITERACY OF STUDENTS IN THE SYSTEM OF HIGHER EDUCATION

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ABSTRACT

This article is based on the need for collaboration between the “Acting skill” and “Vocal” disciplines in the education of future musical theater actors, and provides evidence that this collaboration of these two skills will have a positive effect. It will be available for music teachers and the researchers in the field of entering the music pedagogy. The article provides experience based on the pedagogical advice for educators. Music plays an important role in art education. There are many students who are doing research in this area today and there are many teachers who teach them. The higher education system is the most important part of the learning process and the teaching profession needs to have a great deal of experience and skills. In summary, the two aforementioned disciplines must be interdependent. It is advisable to teach both disciplines in groups and individually three times a week in educational institutions. If today's practice reaches its strength tomorrow, it will be easier to learn another new topic. It is not enough to have a superficial acquaintance with the basic rules of practice in the development of music a thorough and profound study of this subject. As folk cultures grow so does the folk art. This gives the composers greater access to the richness of their songs. It has been teaching high school students to improve the effectiveness of music lesson. At the birth of performances based on a musical drama, the composer writes music for that particular performance. Musical solutions to stage events are composed by the composer. After that the musical part of the performance is prepared. They work with the conductor, the concertmaster, the choirmaster, and the orchestra. Work on the partition will continue with the role-playing musicians.

KEYWORDS: Art, Theater, Pedagogical Skill Experience Music Song Voice Breath Performance. Play, Skill, Vocal, Aria, Chorus, Music.

INTRODUCTION

Music is a miracle associated with theology. Of course The harmony is the natural that man has set the secrets of nature and life. Because the harmony opens the mind of the people heals the sick body of the society and heals thr heart. Because the musician speaks of the puritiy of the divine and strengthens the body of man and society. Hijron (assumed name is the poet) the melody that heals the soul of the people is a melody that has a lot of mystery and sicerity. Music plays an important role in art education. There are many students who are doing reasearch in this area today and there are many teachers who teach them. The higher education system is the most important part of the learning process and the teaching profession needs to have a great deal of experience and skills. However still there a lot of problems in this area need to be explored and need to be more importantly a wider use of new approaches and techniques. As for pedagoges they must use new methods. To increase effectiveness of the transfer of students interest in music they must taking into account the followings.

In this process teachers should focus on practical exercose students listening . As a community singing features such as rhythmic daring of music their ability to interrupt is even more about music literacy in theoretical lessons.

The concept is one of contemporary and classical music. Ineractive method or advances pedagogical techno lies which one is the better for teaching cultural music. There are several approaches that can be used in one lesson and the methods must use as a complement each other. The effectiveness of pedagogical technologies is provided by the organization of musical education on the basis of a well known purpose as well as by the appropriate form and methods. Including technical means for demonstrating computer and other musical instrument styles practical lessons the best practices of leading teachers of pedagogical and psychological tools. A new system for evaluating non traditional forms of lessons such as pedagogical technologies. The most important criteria for detemining the efficiency of the sound adjustment. Exercses are performed before the bird can be moved. At the same time achieve pure clear sound adjustment and not to tire readers. Inside of the note there will be a letters and it will be sing as a musical way. Readers sing and the prounciation of the development of such manuals is also supported. As a help of the close rhymes and strippes children can set up their voice exercises. From it they know breath clearly. The way of how to clear breathe we recommend blowing the ball and from it they know breathe technice. Students should go for a sing song during a volume setting exercises. At first the song and the authors of the text are briefly presented in the interview. Conversation helps students to develop a holistic understanding of the topic and develop the ability to express themselves. It is not enough to have a superficial acquaintance with the basic rules of practise in the development of music a through and profound study of this subject. As folk culters grow so does the folk art. This gives the composers greater access to the richness of their songs. It has been teaching high school students to improve the effectiveness of music lesson. It is advisable to use interdisciplinary techniques especially computer technology from time to time to listen to the music and video recordings. Criteria for measuring the effectiveness of pedagogical technologies used in music education. State standards and curricula are developed on the basis of content. The observation of memory along with the skills and they have acquired is a figurative representation of memory consolidation. To create creative independent thinking artistic initiative and requirements for developing such musical tastes. The main way to achieve a certain amount of efficiency in time technological approach to the organisation of music lessons

is recognized. Whatever the area of teaching as a teacher is through this well known schedule students should be organized according to their understanding.

According to the new topic it divides into 3 groups.

1. Group I know. With these types of students it is necessary to reduce the nation of ownership with more new information and in the process combine the old information with new useful information.

2. I want to know. It is appropriate to work with the 2 group of students to provide simpler but less accurate information.

3. I found out. Such students should be given as many homework as possible. Also my favorite activity for music students is to be community singer. It is popular among genres of music plays an important role in students musical tastes and aesthetics. The combination of music and accompaniment of music is what brings the students together. As a team it is advisable to perform sound tuning before singing so as to enhance student voice quality while performing. Such as exercises should be done prima inverted and quintile. The use of voice tuning exercises from our national tones is also of great use. The collective singing is inextricably linked to the vocal horror singing skills and the harmonious sound of the musical instruments consist of breathing sound and it is formation. In their process it is advisable for students to control the relaxation of the skull and the lower jaw while keeping the body free of shoulder and shoulder muscles. Exercises in groups encourage students to interact and collaborate. It is necessary to provide convenience for students in any process. Today's students are very progressive and inquisitive. In every aspect of the field the educator should broaden the magnetic field of knowledge for himself and involve many students around the field of knowledge so that they do not waste their time walking around bad ideas and free times. Only then will be able to contribute to the prosperity of our country with our little profession. Nowadays are in the hands of the youth. We are pedagogics must control that process. We have a huge responsibility and justify the trust we have in our industries. Educating talented students in music education we need to extend the lives of our national musicians.

The musical drama is a peculiar genre which turns up with affords of playwrights, poets, composers, musicians, dancers, and many other characters. As an example of Uzbek musical drama we can list H.Niyazi's "Maysara's Case", Zafari's "Halima", Hurshid's "Layli and Majnun", S.Abdulla's "Tahir and Zuhra".

Many moments of actor's creativity in a musical performance are predetermined by the music. The ability to listen to music and turn the logic of emotions into it is one of the hallmarks of a musical theater actor.

At the birth of performances based on a musical drama, the composer writes music for that particular performance. Musical solutions to stage events are composed by the composer. After that the musical part of the performance is prepared. They work with the conductor, the concertmaster, the choirmaster, and the orchestra. Work on the partition will continue with the role-playing musicians.

That is, the actors memorize arias, duet, chorus and choir and prepare their performance with a concertmaster and orchestra. Music is an integral part of musical theater. The music is valued along with the acting as the idea, work, genre, composition, scene and character of the work

become clear, the musical solution of the diploma play is shaped. It is cleared out where, how and when the sound of the music fragments will be played. Each piece is provided with the role, character, artistic role of the scene decision, and reveals the artistic form needed in the play. It is the music that resonates with the realities of the stage, the music that makes the reality even more accessible and transparent. For example, someone is drowning and some are trying to save it. Polyphonic, versatile and meaningful music that unveils the struggles of tragic death and its rescue. It is also a musical distraction, depending on the nature of the event, to make it more effective.

Music is so powerful that it instantly captures both the heart and the mind. Another peculiarity of the power of music is that it draws the attention of all people to goodness and beauty. When we add the magic of acting skills to the power of this music, we can safely say that the power of magical miracle comes into play. This powerful force can soften the hearts of anyone. The musical theme of the play is a dramatic work and a creative leap in the performance of the play. The melody is dictated by the tone, direction, tempo, rhythm of the instrument used, and the movements of the tune. The theme of the work is mainly expressed by the emotional exhilaration of the work through the performances of the secret inner and emotionally explicit external life.

In contrast to other theaters in Uzbek musical drama theatre, the composer presents his or her work through notes, depending on the events and actors in the play. We call the composer's work "Aria". If this aria cannot be expressed through the words of the heroes in the play, both inside and out, the music will be formed by the help of the music. Performing a combination of words and melodies will have a different effect. Therefore, it would be appropriate to bring together "Vocal" and "Scenic Speech" subjects to co-ordinate the "acting skills" in training future actors of musical drama theaters. Vocal art is one of the oldest forms of musical art, with the art of conveying the ideological and creative content of music through the use of singing, with lessons being taught to achieve the right and pure performance of students. The role of the future actor is chosen based on the sound range.

Vocal science has a profound effect not only on the actor's aria performance, but also on his speech in every speech, and if the actor does not properly breathe in the process of moving from a cheerful image to another, he may suffocate his voice. It is possible to study the sound of breathing correctly and vocal training in vocal science. Let's take a closer look at the concept of "Aria", which we mentioned earlier. Aria is not a specific expression of opera or traditional performance. It is not an exaggeration to say that it is a mixture of both directions. The genre of musical drama theater is a unique genre for Asian people and especially for us. It is not an exaggeration to say that the arias in this genre, which is appeared first and foremost in Azerbaijan, and then in our country arose in the harmony of national vocal art and opera.

Another feature of the "vocal" phenomenon is that it is possible to ensure that not only an actor but also a whole collective voice can be played. In the musical dramas, the chorus is played by the chorus, which is now an integral part of the musical play and musical playwriting. During the musical performance, arias, duet, trio, quartet, quintet music are created, depending on the ideological content of the work and the hero's character. Chorus should also be considered as one of the actors. The chorus performed as a whole team can create a unique atmosphere for the work.

It is also important to say that one of the biggest problems in musical drama theaters today is bad voice actors. True, that this young actor has a very good acting ability, but what if he has little voice abilities. Or, on the contrary, his high acting skills are unbearable. Both of the above cases cannot justify each other. The disciplines of "acting" and "Vocal" are interrelated and necessary. This was the case from the time the first musical drama theaters were created, and it should be so in future. The Musical Drama Actor must also be highly skilled in acting and singing. Unless today's young actors can thrill the hearts with their acting skills and the sound of their voices as our great mentors: L.Sarimsakova, X.Nosirova, R.Hamraev, M.Gafurov, Y.Hatamova, N.Alieva it is inevitable that some of them will be forgotten very soon.

In summary, the two aforementioned disciplines must be interdependent. It is advisable to teach both disciplines in groups and individually three times a week in educational institutions. If today's practice reaches its strength tomorrow, it will be easier to learn another new topic. As we bring up future musical drama theater actors, we should at the same time provide them with a solid knowledge of each subject and not let future generations repeat their mistakes. I think that the future of our country, like any other sphere, depends on art. Theater is a place of education and spirituality.

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ABSTRACT

To ensure the economic security of the entire country, first of all, it is necessary to start maintaining the economic security of its regions. This article presents the results of a study conducted on a new direction for the economy of the Republic of Uzbekistan – the economic security of regions. The article clarifies the role and significance of economic security for the country. For several indicators of economic security, a minimum of marginal indicators for individual regions is proposed. When creating an economic and mathematical model of a subject of the Republic of Uzbekistan, it is necessary to take into account regional specifics. The impact of income and effective demand on regional production, consumption and investment, social development, and production on employment and income has significantly increased. The accumulation of information about the numerical parameters of such interaction is necessary to determine the socio-economic consequences, make macroeconomic decisions, and assess the significance of certain threats to economic security.

KEYWORDS: *Economic Security Of The Region , Threshold Value Of Indicators, Regional Security Assessment, Imbalance*

INTRODUCTION

The world experience of territorial management shows that it is necessary to use a set of complex indicators for monitoring and analyzing the situation in the region, rather than a single indicator. At the same time, one of the main tasks of assessing the situation in the region is to compile a list of socio-economic indicators. In a single indicator, it is very difficult to quantify or qualitatively reflect the socio-economic situation of a particular region, however, many economic and social characteristics of the territory are largely determined by such an important factor as the level of its economic development, or the amount of gross domestic product (GDP) produced per capita.

Other indicators of economic security largely depend on this macroeconomic indicator. Therefore, a systematic approach is relevant for evaluating the latter.

In the context of the transition to a market economy and federalism, each region should be considered as an economic subsystem, the main elements of which are strongly interconnected. When creating an economic and mathematical model of a subject of the Republic of Uzbekistan, it is necessary to take into account regional specifics. The impact of income and effective demand on regional production, consumption and investment, social development, and production on employment and income has significantly increased. Now the interregional exchange is carried out on a market basis, and therefore the regional market is influenced by external competing and complementary markets for goods, labour and capital.

Thus, the economic security of the region should be understood as a combination of the current state, conditions and factors that characterize the stability, stability and progressive development of the economy of the territory that is organically integrated into the economy of Uzbekistan.

The state of economic security of the region can be assessed using special tools: indicators, indicators, evaluation criteria developed and used in state statistics and in various fields of science. Regional socio-economic interests, threats and threshold values of indicators should take into account the specifics of the economy and social sphere of this region, and the corresponding parameters in this sphere in general for Uzbekistan. However, the indicators of economic security of a country and regions cannot be the same. Currently, the issue of determining indicators of the country's economic security level is more or less developed.

Indicators or indicators for which thresholds are determined are a system of indicators of economic security. It is important to emphasize that the highest degree of safety is achieved if the entire set of indicators is within the acceptable limits of their thresholds, and the thresholds of one indicator are not reached at the expense of others.

Threshold values should acquire the status of quantitative parameters approved or approved at the state level, compliance with which should become an indispensable element of government economic programs. Unfortunately, this has not happened, and there are still no approved quantitative parameters for threshold values.

To build a system of economic security, the most important feature of indicators is their interaction, which always exists. only under certain conditions of increasing danger do they go beyond certain limits, become extreme and become obvious. The accumulation of information about the numerical parameters of such interaction is necessary to determine the socio-economic consequences, make macroeconomic decisions, and assess the significance of certain threats to economic security.

Currently, none of the scientific papers suggests a system of indicators of economic security of regions with certain thresholds. At the country level, such values were proposed by S. Yu. Glazyev.

In our opinion, some of the indicators proposed by S. Glazyev can be used as a basis for developing a system of indicators of economic security in the region, such as GDP per capita, investment as a % of GDP, R&D expenditures, the share of people in the population with incomes below the subsistence minimum, life expectancy, income differentiation, crime rate, unemployment rate, the share of imports in domestic consumption. Others are a reflection of

national policy and will not differ depending on the region. Therefore, it is necessary to develop a regional system of indicators of economic security in various areas of the region's economy, which we have identified in the definition: food, production, infrastructure, financial, social, information technology and innovation.

Thus, the criterion proposed by S. Yu. Glazyev - the share of food imports with a threshold value of 25% - can be taken as an indicator of food security. This, in our view, argued that food security of the region depends on how he himself can provide the necessary food in case of termination of deliveries of food from outside and that self-reliance in food - guarantee the full nutrition of the population of the region.

To estimate the production of security you can offer several of the indicators and their threshold values.

One of the indicators that generalize the work of all areas of the region's economy is the size of GRP per capita. This is a very important indicator since it reflects the financial possibilities of the population of the region, and "reduced financial possibilities of the population a given territory can support various kinds of extremism are a threat to the territorial integrity of the country in this geopolitical direction." The threshold value may be the same as that proposed by S. Yu. Glazyev - 50%.

The security of the industrial sphere depends largely on how well the main funds of the economy are updated and used rationally, which is especially relevant in the context of globalization and increasing competitive processes: "Determining the optimal ratio of investments directed to the development and renewal of fixed assets... at each stage of economic development is the most responsible and priority problem of managing socio-economic development, an element of the strategy for forming a competitive type of reproduction". One of the indicators is the degree of depreciation of fixed assets of industrial organizations, its threshold value, according to many scientists, is 60.

Another indicator that characterizes the processes of updating fixed capital is the ratio of the coefficient of renewal and disposal of fixed assets: the desired ratio is 3:1, so the threshold value is 3.

Another indicator is related to the concept of the net regional product (NRP), which is the difference between gross regional product and depreciation charges. According to C. R. McConnell and S. L. Brue, the equilibrium level of production of the net national product is reached when it is equal to the amount of savings of the population plus investment. In other words, an equilibrium of production requires equality of investment and savings. This means that for a stable, secure economy, a threshold for the ratio of savings and investment should be adopted as a unit. According to the same authors, the ratio may be higher than one, then this level of the net regional product will simply be too high to be sustainable.

An important factor in industrial safety is attracting foreign investment. Foreign investment can serve as a catalyst for the growth of many sectors of the region's economy, and thus serve to strengthen the region's economy and its economic security. In order to become foreign investment a significant factor in enhancing investment progress and socio-economic development, its share in the total volume of investment in fixed assets should be at least 15-17%.

For example, in the United States, the ratio of a state's R&D expenditure to its gross product is used to evaluate the innovation sector. The threshold value of 2.0% can be taken here, as suggested by S. Yu. Glazyev.

The next indicator is the ratio of internal current expenditures for basic research, applied research, and development. The optimal ratio is 1.0:3.0:9.0.

A related indicator is the ratio of the cost of technological innovation to the cost of R&D. This ratio reflects the demand for research results from the production side. The optimal value is 2.0, and it should be taken as a threshold value.

To assess the economic security of the region in the financial sphere, an indicator can be proposed that reflects the share of regional credit organizations in the total number of credit organizations in the region. When the number of regional banks decreases, the region, represented by its economic entities and social institutions, loses its financial flows, becoming dependent on non-resident structures. "An alternative to the expansion of universal banks in the regions should be to rely on the most stable regional banks, which will be able to form the framework of the Uzbek banking system in the near future." The threshold value, in our opinion, should be 50%.

To assess the security of the region in the social sphere, you can use a number of indicators, in addition to those proposed by S. Yu. Glazyev.

First, housing affordability - the ratio of its market price to the average annual income of a family. "This indicator answers the question of how many years a family needs to work without spending on anything else to buy a house or apartment." The threshold value of this indicator is 10 years.

In the context of social indicators, the mental and physical health of the workforce is of great importance for the economic security of the region. The quality of human capital primarily determines labour productivity and the competitiveness of the region's economy as a whole. "Meanwhile, the living conditions of a person are seriously complicated. Under the influence of the increasing rhythm and intensity of modern production, neuropsychic loads increase." All this leads to an increase in depression and various psychoemotional stresses. The neutralization of these stresses depends on how well the social sphere of the region functions. Therefore, one of the criteria for the safety of the functioning of the social sphere can be the level of suicide. Here, the threshold value (extremely critical) can be 26.5 per 100 thousand inhabitants.

The next indicator is the level of employment. The employment rate is closely related not only to the unemployment rate but also to the state of development of the region's economy. A threshold of 70% can be accepted here.

An indicator such as the ratio of social expenditures in the consolidated budget of the region per capita to the subsistence minimum can also speak about the economic security of the development of the social sphere. According to this indicator, the three prosperous regions (Samarkand, Navoi and Tashkent regions) are not in any way comparable to the capital of Uzbekistan - Tashkent. In our opinion, the critical indicator of this indicator should be 50%.

Indicators closely related to the region's economy are the growth rate of consumer spending and the growth rate of real income of the region's population. This is due to the fact that "in the

structure of domestic demand, more than half (56%) is the consumption of the population. Therefore, the transformation of domestic demand into the main source of economic growth is unthinkable without a corresponding increase in consumer spending by at least 5-6% per year and an increase in real incomes and wages by at least 5-7% per year."

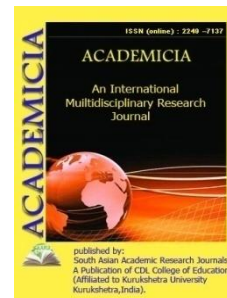
So, it is logical to suggest indicators "growth rate of consumer spending" with a threshold value of 5-6% and "growth rate of real incomes" with a threshold value of 5-7%. However, when calculating specific indicators, these growth rates must be adjusted for the average annual value of inflationary growth.

Thus, the economic security of the region is a complex and multifaceted phenomenon that requires a comprehensive study of various areas of the regional economy, which makes it necessary to justify the system of security indicators.

The application of the system of security indicators developed by us with their threshold values will allow us to identify points of increased risk in the food, production, infrastructure, financial, social and innovation spheres of the region's economy, beyond which there is a threat of imbalance and development of the components of the regional system with the subsequent onset of crisis phenomena.

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FEATURES OF THE GROWTH OF LAMBS OF DIFFERENT SIZES AND ORIGIN

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ABSTRACT

The article discusses the growth rate of lambs of the Zhaidar, Karakul breed and their crossbreeds in different age periods. The relationship between the live weight of newborn lambs and their precocity was revealed. Based on the foregoing, we set a goal, based on the study of lambs of different origin and having different live weight at birth, to establish the possibility of using the size of lambs at birth as a marker for early prediction of their feeding and fattening abilities, meat and sebaceous productivity. Common to lambs of the Zhaidar, Karakul breed and their crosses was that during all studied growth periods there was a direct positive correlative relationship between the size of the lambs at birth and the growth rate, that is, small-sized lambs grew and walked somewhat more slowly than their peers who had at birth, medium and large.

KEYWORDS: *Live Weight, Growth Rate, Dynamics Of Live Weight, Zhaidar Lambs, Karakul Breed, Crossbreeds.*

INTRODUCTION

The most important feature of sheep is the ability to produce high-quality lamb based on their intensive cultivation and sale for meat in the year of birth.

It was established that the quality and quantity of the produced lamb depends on the breed, early maturity, the method of preparing them for slaughter and other factors.

It is often necessary to pre-select the rams of the slaughter contingent in order to achieve the greatest efficiency of the slaughter preparation and production of meat, the best payment for feed products. For this, such parameters as the constitution, body type, girth of the metacarpal bones

and others that contribute to the selection of the best animals for feeding and feeding qualities are used as test indicators.

In this regard, the identification of new signs, markers, contributing to the early identification of animals potentially capable of greater production of meat and fat, is an urgent task.

Based on the foregoing, we set a goal, based on the study of lambs of different origin and having different live weight at birth, to establish the possibility of using the size of lambs at birth as a marker for early prediction of their feeding and fattening abilities, meat and sebaceous productivity.

Execution technique. Experimental studies were performed on a farm in the Koshrabad district of the Samarkand region on rams of the zhaidara, Karakul breed and their crossbreeds. During the lambing period, three groups of lambs were formed according to the principle of analogues from among lambs of different origin. The first group included lambs with a live weight of up to 3.5 kg, the second group comprised lambs of 3.5 to 4.5, and the third group included lambs with a live weight of more than 4.5 kg.

During the study period, all the lambs were in the same conditions with the uterus on pastures.

According to generally accepted methods, live weight was determined by weighing at birth, two months of age, and weaning from the uterus (4.5 months) after the autumn feeding -7.0-8.0 months. The meat of the meat contingent was taken into account. The absolute and average daily diurnal growth were established for the periods from birth to 2- (60 days); 4.5 (75 d.) And 7.5 months of age (90 d.).

RESEARCH RESULTS

The analysis of the data given in table 1 shows that the kindness of lambs has a certain effect on the growth of lambs

TABLE 1. AGE-RELATED DYNAMICS OF LIVE WEIGHT, Kg

Breed	Lambs value	Accounted Goals	Live weight			
			On birth	2 month	4.5 month	7.5 monthly
Gaidara	Upto 3,5 kg	24	3,4±0,02	15,7±0,16	25,07±0,2	36,5±0,22
	3.6 to 4.5 kg	46	4,1±0,03	17,5±0,15	28,0±0,21	37,9±0,24
	Over 4.5 kg	36	4,7±0,03	18,8±0,17	30,86±0,24	42,5±0,21
Karakul	Upto 3,5 kg	9	3,5±0,03	16,9±0,13	25,15±0,3	32,35±0,21
	3.6 to 4.5 kg	14	4,3±0,04	18,7±0,17	28,45±0,25	36,55±0,24
	Over 4.5 kg	13	4,9±0,05	20,5±0,14	31,4±0,21	40,4±0,17
Crosses	Upto 3,5 kg	17	3,4±0,03	17,3±0,17	25,9±0,18	36,7±0,19
	3.6 to 4.5 kg	24	4,4±0,04	19,1±0,2	29,6±0,16	40,4±0,21
	Over 4.5 kg	28	5,1±0,03	21,6±0,18	33,4±0,14	44,2±0,2

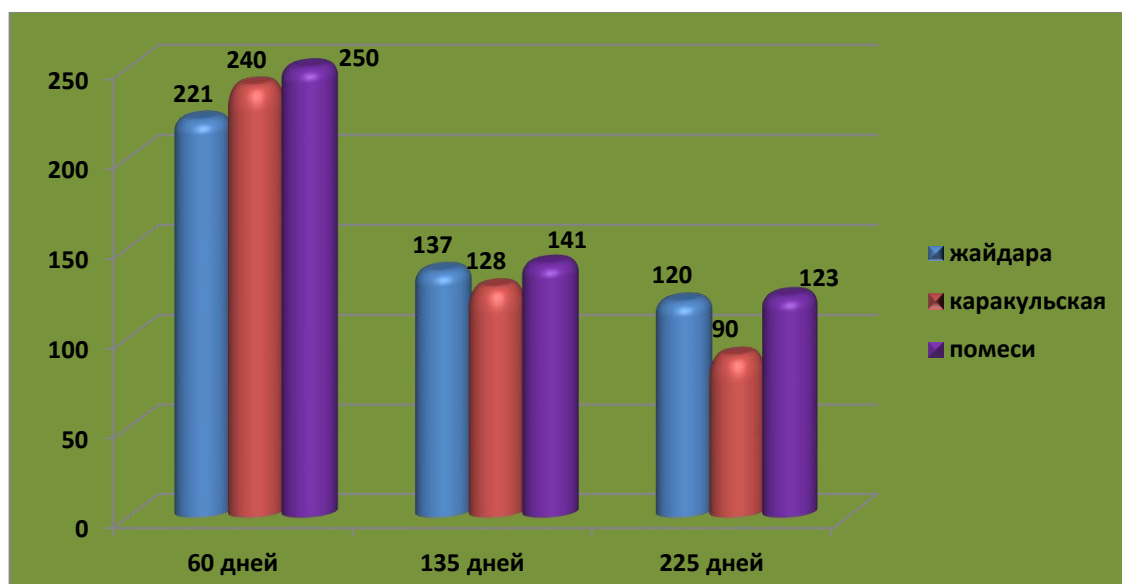
TABLE 2.GROWTH FEATURES

Breed	Lambs value	Growth rates					
		From birth to 2.0 months		From 2.0 months Up to 4.5 months		From 4.5 to 7.5 months	
		absolute	Daily average	Absolute	Daily average	Absolut e	Daily average
Zhaidara	Upto 3,5 kg	12,3	0,205	9,37	0,125	10,8	0,12
	3.6 to 4.5 kg	13,4	0,223	10,5	0,140	9,9	0,11
	Over 4.5 kg	14,1	0,235	12,0	0,160	11,7	0,13
Karakul	Upto 3,5 kg	13,5	0,225	8,25	0,110	7,2	0,08
	3.6 to 4.5 kg	14,4	0,240	9,75	0,130	8,1	0,09
	Over 4.5 kg	15,6	0,260	10,9	0,145	9,0	0,1
	Upto 3,5 kg	13,9	0,231	8,6	0,115	10,8	0,12
	3.6 to 4.5 kg	14,7	0,245	10,5	0,140	10,8	0,12
	Over 4.5 kg	16,5	0,275	11,8	0,158	10,8	0,12

So, at birth, higher live weight indices were characteristic of lambs of the Karakul breed, they in all three groups exceeded the lambs of the zhaidar breed by an average of 0.2 kg and were slightly inferior to cross-breed lambs.

In the first two months, the best growth indicators were also observed in lambs of the Karakul breed, which, apparently, is the result of the best milk yield of their mothers (see table 2). According to this indicator, lambs - crossbreeds were superior to lambs of the zhaidar breed. The average daily gain of zhaidar lambs averaged 221 grams, that is, it was 20-30 grams less than that of Karakul lambs and crossbreeds. The best indicator is -250 gr. was observed in lambs of crossbreeds.

Daily average growth rates



Picture 1

In subsequent periods, the growth rate of lambs of the zhaidar breed exceeded the lambs of the Karakul breed. The cross-lambs occupied an intermediate position.

It should be noted that in the period from 2 to 4.5 months of age, the growth rate of lambs in all groups decreased by 40-50%. The largest decrease in average daily gain was noted for groups of lambs of the Karakul breed.

In the period from beating to 7.5 months of age, there was an even greater decrease in the growth rate of lambs. This, apparently, is the result of insufficient supply of lambs with nutrients.

Common to lambs of the Zhaidar, Karakul breed and their crosses was that during all studied growth periods there was a direct positive correlative relationship between the size of the lambs at birth and the growth rate, that is, small-sized lambs grew and walked somewhat more slowly than their peers who had at birth, medium and large.

CONCLUSIONS

Thus, it should be noted that genetically different groups of sheep are characterized by different growth rates, while there is a direct relationship between the size of the lambs at birth and the rate of subsequent growth and feeding abilities, even at birth, it is very likely to select to feeding, that is, those who may in the future have a higher precocity and have better meat - greasy productivity.

«УТВЕРЖДАЮ»

Директор НИИ каракулеводства и экологии пустынь _____ Бобокулов Н. А.

«_____» _____ 2020 г.

ЭКСПЕРТНОЕ ЗАКЛЮЧЕНИЕ

О ВОЗМОЖНОСТИ ОПУБЛИКОВАНИЯ

Экспертная комиссия: проф., Юсупов С. Ю., (руководитель)

члены Г. Махмудова, Д.. Х. Ахмадалиева.

НИИ Каракулеводства и экологии пустынь (организация с указанием ведомственной принадлежности)

Рассмотрев статью

Абдузоирова Д. , докторант НИИКЭП (Ф.И.О. авторов)

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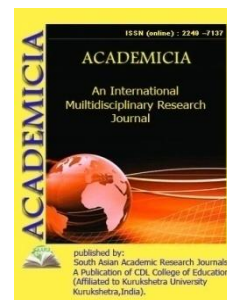
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ESSAYS OF ART IN EARLY MEDIEVAL SPEECHES: ON THE EXAMPLE OF SPEECHES OF ARAB WOMEN

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ABSTRACT

This article examines the oldest prose genre –“ khitaaba ” (oratorical speech) that existed among the Arabs in the early middle ages and had its own stages of socio - historical evolution. The author of the article notes, that during the period of ignorance among the Arabs, the art of public speech and the ability to use language capabilities were highly developed .In her opinion, in addition to poetry from ancient times, the Arabs also had literary works of a prose nature. And samples of this highly developed prose were samples of oratory- public speech. The author claims that, although they have come down to our days in a smaller volume, this does not mean that the khitaaba among the Arabs does not meet the standards of literary prose. Finally, the author gives examples of so-called “kitaaba”, and confidently analyzes them from the point of view of artistic prose. And at the end of the article, citing the speeches of Arab women speakers proves that the khitaaba in the pre-Islamic period is able to meet the fundamental norms and requirements of literary studies and linguistics.

KEYWORDS: *Khitaaba, The Age Of Ignorance, Orators, Art Of Public Speaking, Artistry, Language Power, Female Speaker, High, Figurative Means.*

INTRODUCTION

It would be a mistake to think that Arab civilization came into being out of nowhere and only came into being after the advent of Islam. it was an indisputable fact.¹

Javaharlal Neru

From the time of ignorance, the Arabs were very skilled in the art of speech - eloquence and eloquence. They were constantly addressed in the moments of their lives. The names of the famous Arab orators who knew their speaking skills well and used these talents appropriately were Al Jahiz's Al-Bayan Wat Tabyin, Ibn 'Abd Rabbihi al-Andalusi's Iqd al-Farid, Al-Mubarrad's Al-Kamil, Abul Faraj al-Isfahani's Kitab al-Aghani. It has come down to us in a number of important literary and historical works, such as Tabari's Tarikhu at Tabari and Al Mas'udi's Muruj az Zahab.

Such Arabic speakers not only knew the Arabic language very deeply and well, but were also well aware of the power of each chosen word - how it could affect the listener. Such power had such a peculiar tone that it was born in the face of only the speaker and the hearer, and it multiplied its power several times and demonstrated the power of the word. In such cases, the language of the preachers was fishy phrases, proverbs that hit the target by mistake. and even, so to speak, Al-Jahiz, the author of the first textbook on Arabic literary genres, Al-Bayan vat Tabin, writes: "The call in the Arabs is nothing but a devotion to elevating the Arabic language in all its essence. In this case, the word must have its sender, and in this case the words flow. "Therefore, masterful and eloquent or eloquent Arabic speakers were able to persuade the listeners of the ideas they were trying to convey and to follow them. .

It is known that in ignorance, the Arabs had a well-formed poetry in all respects, and this poetry prevailed in Arabic literature: the subject was more than a rhyming word, only the prose word was difficult to memorize. Therefore, if the status of those who memorized it was lost, it would be forgotten, unlike poetry. And memorize the poem If it were not for the sermon of Qus Bin Saida (d. 600 AD), all living beings in the world would have competed for this document. "As we have seen, Al Ishbili lived after ignorance. and the basis of the sermon, the foundation of which was laid by the sermon of Qus bin Saida Al Iyadi, who lived in ignorance. Even the Prophet Muhammad s.a.v. Those who saw this great orator of ignorance are quoted in several sources as saying: "I saw Qus bin Sa'ida on a red camel in the market of Ukaz, and he was addressing the crowd in a wonderful way. Allah will have mercy on Qus and he will be sent alone from his ummah on the Day of Resurrection." and the names of great masters of speech, fish, and eloquent preachers, expressions of admiration from the Arabic speeches of the ignorance period can be found in many sources

Probably for this reason, a lot of in-depth scientific research has been conducted on the study of Arabic poetry since the time of its ignorance, and it is true that the masterpieces of this literature are still being studied in depth by orientalists and scholars around the world. It is a pity that the first literary prose in the Arabs, its forms and examples, and the issues of their socio-historical and artistic analysis were not given enough attention until recently. However, there is a growing interest in the study of the first prose genres of the Arabs in the era of ignorance, early Islam, the Umayyads and the Abbasids, in particular, the art of rhetoric - the art of rhetoric in adulthood or European languages. In, the ancient Arabic utterances are uttered in a completely extreme and spontaneous manner, like ordinary inspiration, and these utterances are the utterances of the orators of Greece and Rome, who have created all the conditions for the art of oratory to flourish. Therefore, when we analyze the early medieval Arabic speeches, we have no doubt that the Arabic speeches have a special place in the history of world oratory.

The speeches of ignorance ranged from the beautiful landscapes of the Arabs, to the most primitive depictions of everyday social life, to sharp political and religious conflicts, tribal wars and reforms between them, property deals, any danger, or joy, that is, to be told, conveyed and disseminated to the people. reflected any of its themes.

The artistic potential of language is innumerable, and those who have taken advantage of it have already written their names in a way that is relevant to world history, perhaps eternity. "Poets, writers, and millions of ordinary people have explored the artistic potential of language: the beauty of nature and man, or the beauty of language itself. they master them carefully and make effective use of one or both of them, thereby giving pleasure to both the reader and the listener. "

The beauty of speech, also known as rhetoric, arises from the fact that words are compatible with each other in terms of sound or meaning, or both. Even if there are hundreds of thousands or even millions of words in a language, their material basis is several dozen sounds. created by. The consonance in words is a kind of ratio that creates beauty in the language. The most beautiful and most common of these is the consonant at the end of a word, from which masters of the word make rhymes in poetry and prose.

Based on the instructions given by Alibek Rustami, a translator of the arts, to analyze aspects of the work's art, we refer below to examples of the first medieval speeches of ignorance ...

In ignorance, female priests delivered sermons in public, sometimes in front of the king and his courtiers. "In ignorance, the priests delivered sermons, but no tribal women did so. On the contrary, in the early days of Islam, women from prominent religious and political families delivered sermons in emergencies. It is reported that

Here is an excerpt from the speech of Tarifat al-Khair, a priestess who lived in the time of ignorance, about her prophecy to the king that a great flood would cause great destruction.²:

"و النور و الظلماء ، و الأرض و السماء، إن الشجر هالك، ليعودن الماء كما كان في الزمان السالك" "أخبرتني المناجذ بسنين شدائد يقطع فيها الولد الوالد" "أقول قول الندمان لهفاً لقد رأيت سلحفاً تجرف التراب جرفاً، و تقذف بالبول قذفاً، فدخلت الحديقة فإذا الشجر من غير ريح يتكفاً، داهية الدهياء، من أمور الجسيمة، و مصائب عظيمة. إن فيه الويل، و ما لك فيه من قيل و إن الويل فيما يجيء به السيل. هو خطب جليل، و حزن طويل، و خلف قليل"

I swear by the light and the darkness, by the earth and the sky, that the trees will perish, and the water will return to its former unimpeded flow, and my helpers have reported that many years of misery will afflict the child, and in his time the child will kill his father. When I enter the garden, the trees bend and shake even when there is no wind. There are great calamities, calamities, hardships and hardships, great calamities. There is a catastrophe in which you are not a king. disaster comes with floods, in this case There are a breath of grief -anduh and (then) less than generation again.

This sermon is an excerpt from a famous ignorant priest's address to Ma'rib (Ancient Yemen) to inform his king of a natural disaster - a great flood. It is obvious that we are far from evaluating the content of this speech from today's point of view, but admire the wonderful art in it. it seems impossible. The sermon begins with the swearing in the name of "light and darkness, earth and sky", the most important and basic symbols of the myths of all mankind, not only the Arabs, in that time of ignorance. Tarifa al-Khair describes the impending calamity at a glance as a person with great experience and realistic thinking, as if without exaggeration. Because in today's global world, natural disasters and the great losses they cause can be easily imagined by any

contemporary. But at the beginning of the twentieth century, the images of the priest about one and a half thousand years ago were equally valid for today's natural disasters, floods, and floods. Izarb qolaveradi. Ya'ni "(in this case all the plants, trees and especially the deep roots of the trees summarized as -shajar) will perish by the sword, before the water is zamonlardagidek unimpeded flow state". Sajdah is used very appropriately in the sermon. - هالك haalik and السالك as – saalik; الالمانا al manaajid and شادااد shadaad; الولد al-valad and الوالد al-vaalid; لهفا lahfan and سلهفا sulahfan and مصائب umuurunjasiinatin also أمور الجسيمة; as-saylu words السيل kaylun and الويل alvayli, and خلف قليل and hazanun taviilun, and حزن طويل xatbunjaliilun, خطب جليل vamaaaibeaziimatin; qualitative compounds such as khalafun qaliilun, and جرف التراب tajrufut turaaba jarfan and and تغذف and taqzifu bil buli qazfan "in a short description of a severe flood. d-dahyaau is the most severe of the calamities, the long-term grief), that those who hear it may not feel deeply the foretold misfortune, or take immediate action against this calamity.

As another example of the existence of masters of the art of speech among women in ignorance, Hotam Toy, who is known for his "excessive generosity and generosity" in the oral traditions of all peoples, was actually a certain tribal leader in the time of ignorance and his daughter Saffaana bint Hotam.

Imam Ali narrated that when we came to Tayyi in Saba, there was a beautiful woman among the women, Saffana bint Hotam. When I saw her, I liked her and wanted to see her worthy of the Messenger of Allah, may Allah bless him and grant him peace. and when it began, I forgot her beauty and was fascinated by her beautiful words, she said:

"يا محمد: هلك الوالد، و غاب الوافد، فإن رأيت أن تخلني عنى، فلا تشمت بى أحياء العرب، فإنى بنت سيد قومى. كان أبى يفك العانى، و يحمى الذمار، و يقرى الضيف، و يفرج عن المكروب، و يطعم الطعام، و يفشى السلام، و لم يرد طالب حاجة قط، أنا بنت حاتم طيء"

O Muhammad, halaka alvaalidu, and ghaaba al waafidu, fain ra'ayta tuxalliya 'anni, fa laa tushmita bii ahyaa' al- arabi, fainni bintu sayyidi qavmii. Kaana abii yafukku-l-'aaniya and yahmii az-zimaara, and yafa yushbi'u al-jaa'ia, and yufarriju 'an -il -makruubi, and yat'amu-t-ta'aama, and yufshii as-salaama, and lam yarudda taaliba haajatni qattu, anaa bintu haatami tayyi'i.

O Muhammad, my father is dead, and there are no more (seekers) left. If you want to get rid of me, do not make the surviving Arabs laugh at me, for I am the daughter of the master of my people. My father will free the captives, honor. He protects, feeds the guest, feeds the hungry, comforts the grieving, spreads the food, spreads peace, never leaves the needy unanswered, I am the daughter of Hotam Tayyi.

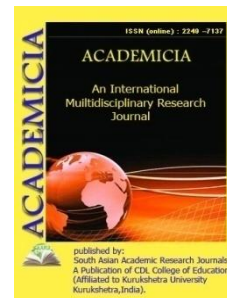
The Messenger of Allah, may Allah bless him and grant him peace, said, "O Jariya, these are the qualities of a believer. If your father had embraced Islam, we would have asked Allah's mercy for him. Release him. Indeed, his father was a lover of praiseworthy nobility." And Allah is one of those who love praiseworthy nobility. "

This sermon was uttered during the lifetime of the Prophet of Islam, in the early days of the spread of Islam among the Arab tribes. The sermon was delivered by Saffana bint Hotam in the presence of the Messenger of Allah, may Allah bless him and grant him peace, out of surprise. However, as we have seen, this sermon is both literary in form and content. Khitoba as an embodiment of the Arab girl's modesty and pride; addressed with the circumstances in which he found himself. With his beautiful words and at the same time his keen mind and delicate nature,

he describes and attains the Islamic qualities of his father, which are in the heart of the Prophet (peace and blessings of Allaah be upon him).

Sajdah is used very effectively and appropriately in the sermon. The girl does not exaggerate the identity of her father, but expresses them in rhyming and closely related words, which sounds in her original language: "هالك الوالد halaqaal-vaalid, غاب الوافد gaaba al-waafid — in both sentences the same parts of speech have become rhyming and have become a mature example of the art of tajnis. In addition, the words al-waalid and al-waafid; The words' annii, bii, fainnii, qavmii, abii, yahmi, yaqri, yufshi are mutually rhyming, and the words at-ta'aama vas-salaama are also mutually rhyming words, which fully ensures the melody of the sermon. The attitude towards the highest human qualities is in the words of the Prophet of Islam, the owner of Islamic culture and morality: "O Jariya, these are the qualities of a believer, if your father had embraced Islam. If it were, we would have asked Allah to have mercy on him. "And in his decision regarding the life of this captive, it was stated:

In short, the history of the art of human rhetoric, as described by Aristotle's father, "is not the art of persuasion, but the art of finding as many persuasive means as possible in any situation. Rhetoric is evident in these short Arabic speeches with all its beauty and art." ..



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EFFECTIVENESS OF MEDICINAL PLANTS AGAINST BEES DISEASE

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ABSTRACT

*This article presents the results of experiments on the healing properties of the local medicinal herb - cinnamon against bee diseases - American foulbrood and varroaosis. American foulbrood is a disease caused by larvae and dead pupae of bee colonies. The causative agent of the disease is the rod-shaped bacterium *Bacillalarve*, which produces spores. The length of the rod is 2–5 μm , the width is 0.5–0.7 μm . Dead larvae are a source of disease. A larva that dies from an American foulbrood has 2.5 billion spores in its body. The development of beekeeping is often hindered by a number of infectious and invasive diseases, such as: acarapidosis, varroaosis, American and European foulbrood, nosematosis, ascospherosis, aspergillosis, viral paralysis, pesticide poisoning and much more. Long-term use of the same drugs against bacteria, insects, ticks and other parasitic pests has reduced the effectiveness of drugs, as a result of increasing their resistance (resistance). Based on the foregoing, various medicinal plants grown in our country will be studied.*

KEYWORDS: Cinnamon, *Varroa Yakobsoni*, Varroaosis, American Foulbrood, *Bacillalarve*, Syrup, Powder, Powder, Broth, Bacteria, Insects.

INTRODUCTION

Beekeeping is a highly profitable agricultural sector. When pollinating plants with bees, the yield increases by 25-50%. Uzbekistan is one of the historical centers for breeding bees. The sunny nature of the country allows it to develop beekeeping.

The development of beekeeping is often hindered by a number of infectious and invasive diseases, such as: acarapodosis, varroatosis, American and European foulbrood, nosematosis, ascospherosis, aspergillosis, viral paralysis, pesticide poisoning and much more.

Varroatosis is an invasive disease of bees caused by the tick *Varroa destructor* of the order Parasitiformes Gamasidae. Ticks parasitize in the organs of working bees, drones and growing young larvae. The average length of the female tick is 1.1 mm and a width of 1.7 mm; the length of the male tick is 1.0 mm and the width is 0.9 mm. The main areas where ticks feed are located in bees between the head, chest, stomach and 3 anterior abdominal walls. 3 to 5 ticks can live on one working bee, drones or uterus.

American foulbrood is a disease caused by larvae and dead pupae of bee colonies. The causative agent of the disease is the rod-shaped bacterium *Bacillus pasteurii*, which produces spores. The length of the rod is 2–5 µm, the width is 0.5–0.7 µm. Dead larvae are a source of disease. A larva that dies from an American foulbrood has 2.5 billion spores in its body. Microbial bacilli are resistant to life for 10 years in dead bees or in black wax, where their spores can survive in the sun for 4 to 6 weeks, up to 900 °C in water for 3 hours and up to 13 minutes at 1000 °C. When heating honey with water in a ratio of 1: 1 they stand 20 minutes. The main distributor of this disease is a sick family of working bees infected with American foulbrood disease and adult working bee uterus and, in rare cases, drones, infected with bee worms.

Long-term use of the same drugs against bacteria, insects, ticks and other parasitic pests has reduced the effectiveness of drugs, as a result of increasing their resistance (resistance). Based on the foregoing, various medicinal plants grown in our country will be studied. It is necessary to develop environmentally friendly, highly effective, harmless beekeeping products for bee families that will be effective against bacteria, insects and ticks.

PURPOSE OF THE STUDY

A study of the effectiveness of medicinal herbs cinnamon against varroatosis and American decay on beekeeping farms.

Task. Determination of the effectiveness of cinnamon medicinal herbs against varroatosis and American decay bee.

The results of the study

To determine the healing properties of cinnamon versus American foul bees, we prepared a syrup: for this, boiled 100 g of cinnamon in 1.1 l of water for 15 minutes with the addition of 1 kg of sugar. This syrup was given to each bee colony 200 ml daily for 3 days. 3 times with a 7-day interval, which is one treatment course? In total, 3 courses of treatment were carried out.

In total, 12 families of bees sick with American decay were selected for the experiment, which were divided into 4 groups with 3 infected families in each group. Cinnamon syrup was divided into 3 groups, i.e. on 9 families.

Three infected groups from 9 families received cinnamon syrup as described above, and one group was left as a control and cinnamon syrup was not given, and the following results were obtained:

If in the experimental groups 4 days after treatment one infected bee family remained, then 8 families showed signs of the disease (the symptoms of the disease are still unpleasantly smelling, putrid odor, as well as a decrease in the number of perforated pupae and holes in the printed wax cells). On the fourth day after the second experiment, 1 sick family, 4 families with symptoms of the disease, and 4 healthy families were observed.

On the third day of the fourth study, 1 patient (11.1%) family, 2 families (22.2%) with symptoms of the disease, and 6 healthy bee families (66.7%) were observed.

In the control group, the disease, on the contrary, began to develop.

In order to determine the healing properties of cinnamon against the disease of bee varroa, a powder was prepared from it. 12 sick bee families infected with varroa were divided into 4 groups. Prepared powder of 10 grams was sprayed between the frames of 9 infected bee colonies. Such spraying was carried out 3 times with a 7-day interval. 4th remained as a control.

After the experiment, the following results were obtained:

If in bee families, in 3 groups, before treatment with cinnamon powder, they were registered in 82 samples of 450 bees (18.2%) infected with Varroa Jacobson's tick, after the 1st and 2nd treatment, the number of ticks decreased, then after In the 3rd treatment, it decreased to 18, i.e. (4%). Powder cinnamon treatment of the bees, as a result of 3 experiments, gave 78% efficiency.

In the control group of 29 samples (19.3%), 150 bees were infected with Varroa Jacobson ticks before the experiment; after the experiments, infection was observed in 30 samples (20%).

Experiments were conducted to determine the effectiveness of the above cinnamon decoction. A decoction of cinnamon against bee varroa is prepared as follows: 100 grams of cinnamon is boiled in 500 ml of water for 15 minutes. Such cooked broth was injected in 10 grams between frames to 9 sick bee families.

As a result, in 86 bee samples (19.1%) that were infected with Varroa Jacobson ticks before processing 450 bees with cinnamon decoction, the number of ticks decreased after the first and second treatment, and after the third treatment it decreased to 23 (5.1%)

According to the results of 3 experiments with boiled cinnamon, the overall efficiency was 75.5%.

The control group was sprayed with 10 ml of water. As a result, in 150 samples, 150 bees (18%) were infected with Varroa Jacobsoni mites; after the experiment, infection was observed in 31 samples (20.6%).

CONCLUSIONS:

1. The effectiveness of cinnamon syrup against American decay was 66.7%,
2. The effectiveness of the powder against varroa -78% and decoction - 75.5%.

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LOGISTIC INFRASTRUCTURE DEVELOPMENT - THE WAY TO INCREASE THE QUALITY OF TRANSPORT SERVICES

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ABSTRACT

The level of quality of transport services largely depends on the state of the logistics infrastructure. The development of transport and logistics infrastructure was considered a very urgent problem in the republic. In this regard, this process requires a functional-structural approach. One of the ways to develop the transport and logistics infrastructure is the organization and development of the activities of logistics companies, the development of targeted programs for the development of the logistics infrastructure complex.

KEYWORDS: *Logistics, Infrastructure, Logistics Centers, Logistics Intermediaries, Logistics System, Transport Services, Logistics Services, Quality Of Service, Motor Transport, Railway Transport, Air Transport.*

INTRODUCTION

The integration of the republic into the world economic space gave an impetus to the organization of new enterprises, technologies and forms of management in all sectors of the national economy of Uzbekistan.

The ever-increasing degree of involvement of Uzbekistan in the global processes of globalization inevitably dictates the need to create conditions for the optimal integration of the logistics infrastructure of Uzbekistan in the global economy, for its most beneficial positioning in global markets, which corresponds to the long-term socio-economic and geopolitical priorities of the state.

Geopolitical factors of Uzbekistan occupy a key position in the Central Asian region and play an important role in regional processes. An important feature of the geographical position of Uzbekistan is the presence of a developed system of transport communications.

After gaining independence in the republic, the main focus was on investments in transport and logistics infrastructure in the construction of new roads and railways, the creation of large logistics centers and terminals. The implementation of large transport and logistics infrastructure projects has largely solved the tasks of ensuring the spatial coherence of the country's regions.

In general, it can be noted that Uzbekistan, during the period of independence, was able to ensure the formation and development of a national transport and logistics system.

Despite a number of positive developments in the creation and improvement of the transport and logistics system of Uzbekistan, there are a number of problems that reduce its overall effectiveness.

The key problem is the level of quality of transport and logistics services.

To solve problems in this area, a center for studying problems in the development of transport and logistics has been created in the structure of the Ministry of Transport. The main goal of the center is to study the problems of transport and logistics and develop a set of measures for their development.

To achieve this goal, the following priority tasks are identified:

- the formation of an affordable and sustainable transport logistics system as an infrastructure basis for ensuring transport integrity and providing conditions for the implementation of transportation needs;
- improving the logistics infrastructure of transport;
- development of measures to increase the throughput and carrying capacity of the railway, as well as increasing speeds and the level of transport services;
- Introduction of modern mechanisms for organizing transportation, etc.

Analysis of the literature on this topic

To improve the scientific, theoretical, methodological and practical foundations of the development of the transport services market on a global scale, studies are being carried out in a number of the following priority areas, such as: the development of logistics services; improving the quality of transport and logistics services based on the efficient use of commodity terminals; improving the efficiency of the provision of transport services through the improvement of the activities of logistics centers.

In the economic literature, a lot of attention is paid to issues in the theory and practice of evaluating and managing the quality of transport and logistics services. Russian scientists such as Mirotn LB, Balalaev S.A., Nikolashin V.M., Lukinsky V.S., Dybskaya V. made a significant contribution to the research and development of various aspects in the field of assessing and managing the quality of transport and logistics services. V., Zaitsev E.I., Sergeev V.I.

Scientific, theoretical and methodological issues of the development of the transport and logistics services market were investigated in the scientific works of Uzbek scientists: ButaevSh.A.,

Sidiknazarov K.M., Samatov G.A., Nazarov K.M., Kasimova M.S., Irisbekova M.N., Uljabaev K.U.

RESEARCH METHODOLOGY

A set of theoretical and empirical methods of scientific knowledge was used to solve the tasks in the research process.

Main content

Today, consumers are increasingly paying attention to additional criteria, such as delivery times, the ability to receive the ordered goods at a clearly agreed time, as well as high-quality informational support for the order process.

The most significant conditions for improving the quality and efficiency of transport services are:

- Reliability of transportation;
- timely delivery;
- regularity of transportation;
- transportation safety;
- cargo safety during transportation;
- quantitative and qualitative characteristics of the transport
- Services (accessibility, comfort, convenience in the reception and delivery of goods, the level of information services, etc.);
- additional services;
- Cost of transport services, etc..

According to experts in the field of logistics, ensuring the quality of services is based on the implementation of certain steps by the company.

The first step is to establish quality of service as a common corporate goal;

The second step is full awareness of the requests and expectations of the clientele;

The third - the identification of weaknesses in the organization of logistics operations and their elimination;

Fourth - establishing a strategy to improve the quality of logistics services;

Fifth - the beginning of the implementation of a quality improvement plan;

Sixth - continuous monitoring and control of the quality service process.

Before proceeding with these steps, the transport company must examine the factors that influence the quality of service. Objectively assessing the relationship and interaction of factors that form the transport service, they can be grouped as follows (Fig. 1).

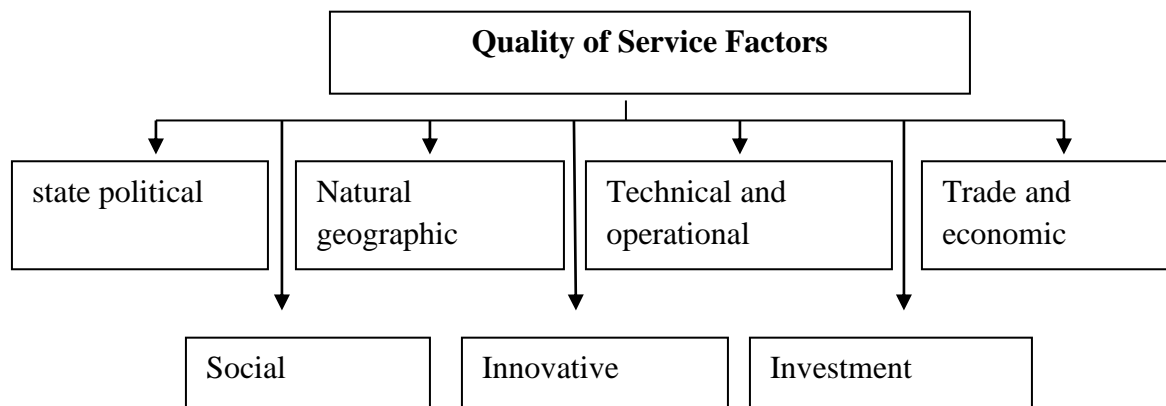


Fig. 1. Quality of Service Factors

For transport enterprises factors of technical and operational nature are of no small importance. In this regard, the work has removed attention to the influence of technical and operational factors on the quality of services provided to customers in the transport market.

Technical and operational factors can be represented as:

$$F_{m.э.} = Y_{HTII} + Y_{ПТТС} + \eta_{mp.обсл.} + G_{mp.} + M_{б.н.} + K_{норм.} + \Pi_{кв.} + Y_{u.m.l.c}$$

where, Y_{HTII} – the level of scientific and technological progress on certain types of transport;

$Y_{ПТТС}$ – the level of development of individual progressive transport and technological systems;

$\eta_{mp.обсл.}$ – regularity and quality of transport services;

$G_{mp.}$ – transport characteristics of the transported foreign trade cargo;

$M_{б.н.}$ – safety and reliability of operation, and serviceability of technical equipment and traffic safety of vehicles on certain types of transport;

$K_{норм.}$ – control over the implementation of regulatory requirements for the operation of hardware;

$\Pi_{кв.}$ – qualification of personnel serving transport equipment and responsible for its condition and operation;

$Y_{um.l.c}$ – level of infrastructure development of the transport and logistics system. level of infrastructure development of the transport and logistics system.

To date, to improve the quality of the provided transport services that meet international standards, it requires the development of a logistics infrastructure.

Logistic infrastructure is a complex of interconnected elements that ensure the functioning of the system of procurement, supply, storage and delivery of products to the consumer.

The main objects of the logistics infrastructure are presented in Fig. 2.

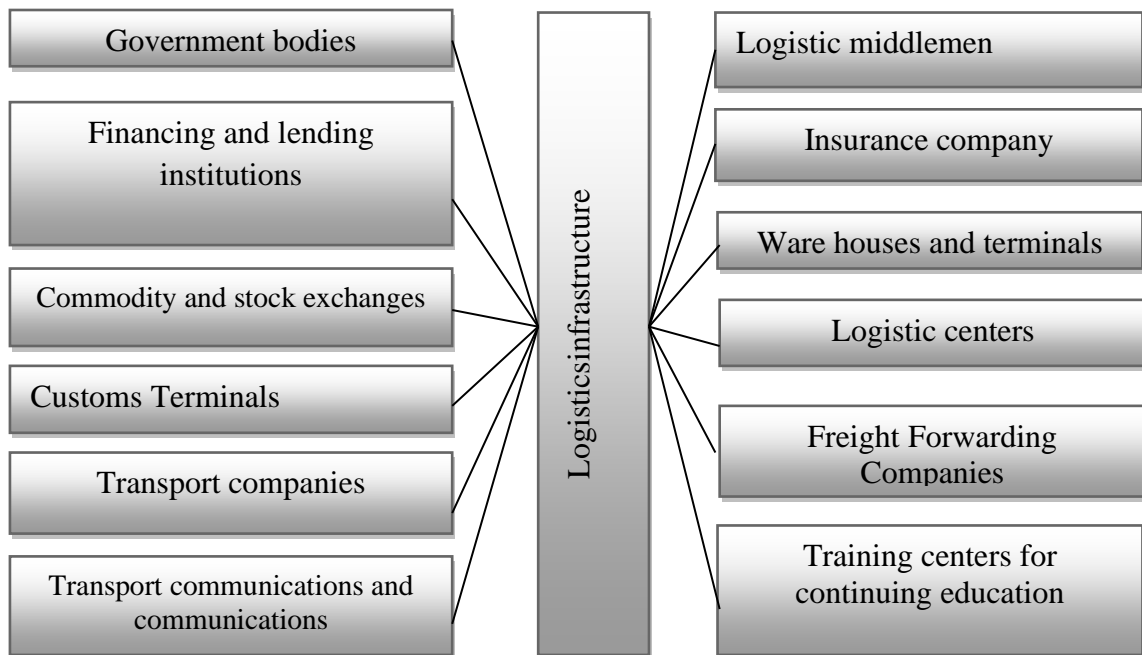


Fig. 2. The main logistics infrastructure

The state of the logistics infrastructure of the republic is assessed by the following indicators:

- The level of development of freight forwarding companies. The Association of International Freight Forwarders of Uzbekistan was established in 1996, and the main goal of this organization is the legal support of freight forwarders of the republic. There are more than 200 national companies in the republic that provide freight forwarding services.

- The state of regional cargo distribution centers, the level of development and deployment of logistics centers. Today in the republic there are 7 logistics centers and 29 commodity-transport bases - distribution centers for fresh and processed fruit and vegetable products. All LCs are equipped with parking lots for heavy vehicles, 6 of them are equipped with access railway lines. The total technical parameters of seven republican LCs are:

Total square 133,8hectar

Closed storage 87,7thousand square meters m

Refrigerators 7,8thousand square meters m

Annual cargo handling capacity 2,735 million tones

The total annual cargo handling capacity of all logistics and warehouse facilities is 3.092 million tons per year. Another 6 LC with a total area of 315.9 hectares are under construction and design.

- The presence of 3PL, 4PL companies. The bulk of transport and logistics operations in the country take place in the 1PL and 2PL formats, only some companies provide a limited range of services in the 3PL format. The number of large operators capable of establishing effective interaction between road, rail, air and river carriers is not enough.

- Condition of commodity and stock exchanges. The Uzbek Republican Commodity and Raw

Materials Exchange was established as an open joint stock company, registered with the Ministry of Justice of the Republic of Uzbekistan in April 1994 and today is the largest trading platform in Central Asia and a dynamically developing commodity exchange in the CIS countries. Territorial branches exist throughout the republic. The Republican Stock Exchange “Toshkent” was established on April 8, 1994 in accordance with the Decree of the President of the Republic of Uzbekistan “On Measures to Further Deepen Economic Reforms, Ensuring the Protection of Private Property and the Development of Entrepreneurship” dated January 21, 1994 No. 745, Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated January 26 1994, No. 36. Capitalization of the stock market 25 trillion soums (October 2019), the number of listed companies - 109 (November 2019)

- The state of insurance organizations. Now in the republic there are about 70 insurance companies: private, state, joint-stock, insurance groups, etc. However, more than 25 insurance companies are active from them. By the end of 2019, insurance premiums amounted to 1,727.55 billion soums

- The level of development of information and analytical centers. Information and analytical centers in the republic are actively conducting their activities in all sectors, including the railway. In order to introduce a conceptually new model of information and analytical support, as well as improve the media information system in the activities of Uzbekistan TemirYollari JSC, based on the existing Information Support, Public Relations and editorial office of the industry newspaper in accordance with internal Order 238-N On March 14, 2019, the activities of the Information and Analytical Media Center were organized.

- The level of development of transport and communication enterprises. In Uzbekistan today there are more than 2.3 thousand companies that are engaged in commercial road transport of goods. At their disposal are about 35 thousand units of various types of freight transport, which provide services mainly in the domestic market. Only about 160 companies with a fleet of about 2078 units are engaged in international transport, but not more than 1% of these trucks comply with the Euro-5 standard.

The aircraft fleet of Uzbekistan Airways JSC is 28 western-made aircraft, Uzbekiston airports JSC includes 11 international airports.

The rolling stock of the railways of Uzbekistan is characterized by a high degree of moral and physical deterioration. 60% of the locomotive composition has been in operation for 20-30 years and 13% over 30 years.

- The presence of higher educational institutions and centers for advanced training of personnel, i.e. logisticians etc. To date, there are many training centers for advanced training of logisticians in the republic, such as the Association for the Development of Business Logistics, the Academy of Export and Logistics, the Educational and Scientific Center “Bilimintertrans”, the Training Center “Logistics”, etc.

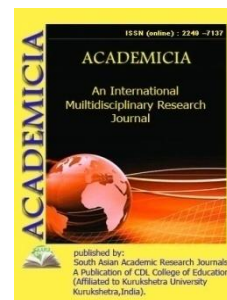
According to the analysis, it can be concluded that the state of the logistics infrastructure in the republic does not fully meet modern requirements and a functional structural approach to its development is needed.

Implementation of a functionally structural approach to the development of logistics infrastructure requires:

- development of a target program for the development of the logistics infrastructure complex, based on the definition of the minimum ratio of types, types and number of infrastructure elements in the regional complex and their territorial location;
- organization and development of the activities of logistics intermediaries as 3PL, 4PL companies;
- integrated accounting of all factors determining the need for the development of logistics infrastructure (economic, environmental, geographical, organizational, industrial and technical).

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THE ESSENCE OF NATIONAL TRADITIONS AND THEIR ROLE IN THE PROCESS OF PHYSICAL EDUCATION

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UZBEKISTAN

ABSTRACT

The national traditions of the Uzbek people have been passed down from generation to generation and have been invaluable in educating young people. The above-mentioned holidays, ceremonies and rituals can be considered as the most important major events and conferences that have become the modern national traditions of our people. Of course, almost all activities have their own characteristics and goals. Their content combines pedagogical processes of socio-educational and public health. In recent years, a number of studies have been conducted in the country on national traditions and their socio-educational significance. Well-known scientists U. Karabaev, T. Javliev, I. Jabborov, R. Abdumalikov have a special place in this research. Studies show that national traditions are a source of wisdom, a lesson in life. Accordingly, students in the organization of the process of physical education as a future specialist enquires knowledge of national traditions and the acquisition of knowledge, skills and abilities to enrich the content of physical education through them. .

KEYWORDS: *Socio-Educational, Acquisition,*

INTRODUCTION

In recent years, a number of studies have been conducted in the country on national traditions and their socio-educational significance. Well-known scientists U. Karabaev, T. Javliev, I. Jabborov, R. Abdumalikov have a special place in this research. Studies show that national traditions are a source of wisdom, a lesson in life. The people, who are the decisive force in historical development, are the creators of national traditions.

The national values, advanced traditions, customs and ceremonies of each nation are a great contribution to the treasury of world culture. Many of their branches are of local significance and international significance, as the main types and directions of traditions, especially among the peoples of Central Asia, have long been formed, enriched and complemented each other.

The national traditions of the Uzbek people have been passed down from generation to generation and have been invaluable in educating young people. At the heart of this is the understanding of the national consciousness and national identity, the understanding of the history of the nation, the national language, the nature, the economy, the national culture.

National traditions also mean various holidays, celebrations, weddings, various ceremonies, enlightenment events, which were constantly used in the social life of our ancient ancestors.

The content of national traditions is unique, wide and rich. As a result of the historical development of socio-cultural processes, they have been enriched in content and improved in form in accordance with the spirit of the times and the requirements of the time.

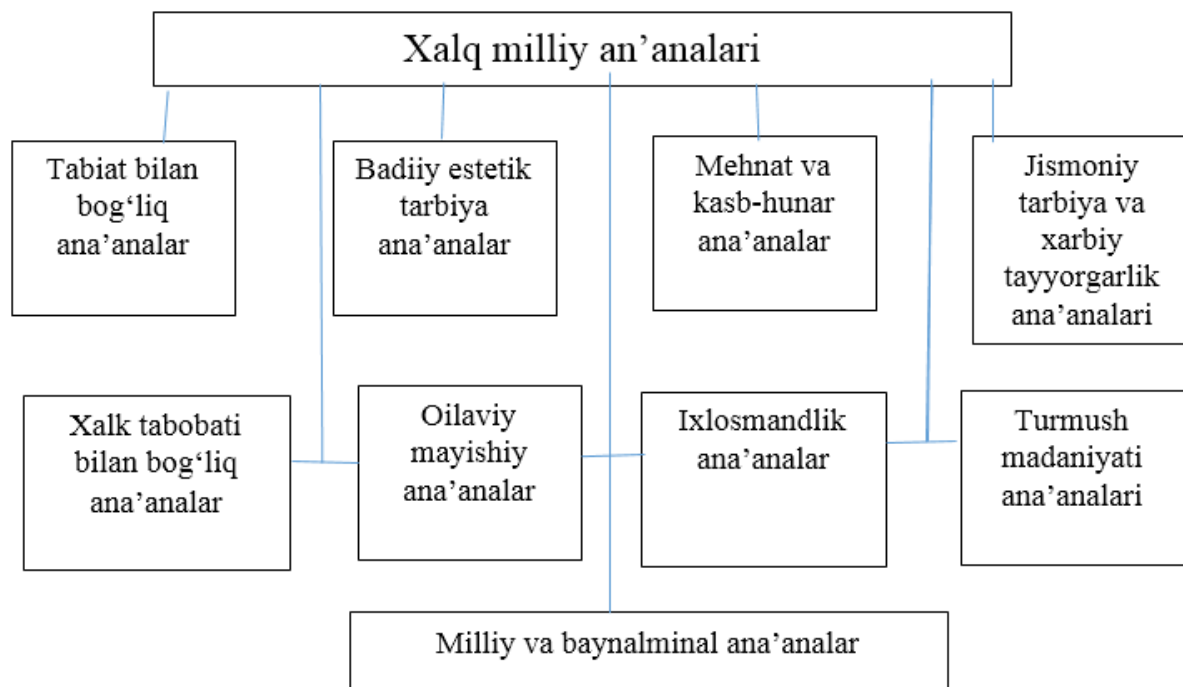
Admittedly, the socio-educational and cultural conditions are deeply ingrained in the national traditions and are inextricably linked with their specific features, educational aspects, sources of public health.

It is important to study these aspects from a scientific and practical point of view and to inculcate them in the minds of students.

T. Javliyev's research is noteworthy in the study of ancient and modern national traditions of the peoples living in the southern regions of Uzbekistan (Kashkadarya, Surkhandarya and its environs). He acknowledged that national traditions include:

We show this in the table below (Table 1).

Types of national traditions by industry



Folk festivals, which are national traditions, play an important role in the process of physical education. In this regard, the research work of Professor U. Karabaev is significant.

The most important thing is that U. Karabaev has deeply studied many holidays, ceremonies, customs and traditions that have been traditional lyheldin Uzbekistan since ancient times and in recent years have become more modern incontent and form.

The scientist divides the events into a number of categories according to their social significance:

1. Public holidays:

- Traditions;
- Habits;
- Ceremonies;
- Holidays (celebrations, evenings, the atrical performances, folkgames, competitions).

2. Modern holidays:

- New Year's holiday;
- Holiday of nature lovers; - Flower and bird festival; - Mehrjonetal.

3. Labor holidays:

- Navruz holiday;
- Labor Day (harvest) of agricultural workers;
- Seed so wing and the first flower festival;
- Harvest festival;

- Labor Day of industrial workers.

4. Cultural holidays:

- Feast of Enlightenment;
- Art festival;
- Folklore holiday;
- Film Festival; - Festival of artistic sports; - International Day of Friendship.

5. Family and private holidays:

- Dates of birth and age;
- cradle wedding;
- Feast of the first step (walking);
- Circumcision;
- Holiday of school age;
- Wedding;
- Silver, gold and diamond weddings; - Veteran observation.

6. Socio-political holidays:

- Independence Day;
- Women's Day;
- Students' Day;
- Remembrance Day;
- Teacher's Day;
- Day of Physical Culture; - Youth Day, etc.
- Day of the Disabled

7. Religious holidays: - Eidal-Fitr; - Eidal-Adha.

The above-mentioned holidays, ceremonies and rituals can be considered as the most important major events and conferences that have become the modern national traditions of our people. Of course, almost all activities have their own characteristics and goals. Their content combines pedagogical processes of socio-educational and public health. It should also be noted that in the field of physical education in the scientific works, monographs, methodical manuals and scientific articles of AKAtoev, R.Abdumalikov, T.Usmonkhodjayev and others, the national traditions of the peoples living in Uzbekistan, various The socio-pedagogical significance of the national games used in traditional holidays is described.

Some of the distinctive features of the national traditions used in the regions of the country are also reflected in the work of the above-named specialists.

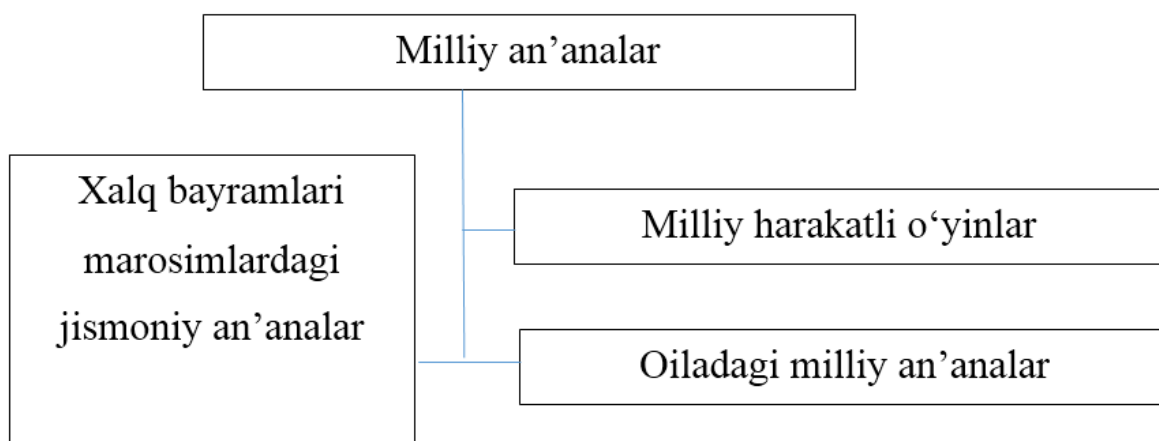
In a series of speeches, the First President of the Republic IA Karimov expressed his opinion that all national traditions, holidays, weddings, especially modern ceremonies, should be in line with the spirit of the times and the requirements of education.

Indeed, national traditions and values cannot exist in isolation. Any tradition must be inextricably linked with the traditions of humanity. Traditions evolve from national to regional, from regional to universal. Given such a sacred law, the preservation, preservation, development and, most importantly, the application of national traditions in education and upbringing is one of the main tasks of modern pedagogy.

It is natural that in the context of national traditions, all educational conditions are fully integrated. Because it reflects a set of vital activities, such as working citizens, especially young people, gaining a profession, educating them to be able to defend the Motherland. There is no denying that physical education and sports have a special place and character. Indeed, various traditional holidays, weddings, ceremonies, especially "Navruz", "Independence Day", "Harvest Holiday", the Day of Physical Culture, Teachers' Day, well-being dedicated to the new school year competitions, sports competitions during the holidays, preparation for "Cheerful Starts", "Neighborhood wrestlers", "Healthy Family" and many other cultural and health-improving events. closely related to pushing and entertaining. Similar sports events and national games, especially kupkari-ulak, racing, wrestling, dorboz, rock climbing, etc. National action games such as are always respected by the people. Therefore, they are used indefinitely in the program of weddings, rituals, traditional events in the neighborhood and villages. Common traditions can be studied through existing literature, observations, and physical culture traditions can be classified according to their direction and content. These traditions have been identified as key tools for improving the physical education process. In turn, the national traditions associated with each physical culture are further divided into categories. So are the traditions associated with physical culture.

The following aspects of national traditions in the organization of physical education can be seen in Table 2:

Traditions related to physical culture 2-table



In short, not all young people graduating from higher education institutions at the present time have enough knowledge about the application of national traditions in the formation of physical

culture as a specialist, the use of its advanced forms and methods. Mothers have not mastered the organization of mass health, sports events and national games at the level of modern requirements. Accordingly, students in the organization of the process of physical education as a future specialist enquires knowledge of national traditions and the acquisition of knowledge, skills and abilities to enrich the content of physical education through them. .

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THE DEVELOPMENT OF ELECTRONIC TRADE AND ITS ROLE IN GENERAL TRADE ACTIVITIES

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ABSTRACT

One of the current topics is e-commerce and related processes. The article aims to reveal e-commerce services and its importance in the global economy. The countries where the e-commerce service was formed were analyzed and their share in the economy was shown. Large multinational companies engaged in this type of business are also mentioned. The tables analyze past and future sales. One of the effects for e-commerce is to increase competition and offer consumers lower prices and more choices. E-commerce has proven to create and destroy jobs directly and indirectly. In the future, the development of computer networks and data transmission systems, payment cards and other electronic payment systems, and undoubtedly the commercialization of the global Internet, will contribute to its development. The basic concept of "e-commerce" is its application in all sectors of the economy through business processes, computer networks and other modern ICT. At the same time, he has developed a specific strategy for all companies, taking into account its domestic policy and the resources available to it, and monitors its use in the field of activity.

KEYWORDS: E-Commerce, Transnational E-Commerce Organizations, Information And Communication Technologies, Trade Policy, Online Intermediaries, Political Trading Platform, Customer Interface, International Trade

INTRODUCTION

E-commerce offers unparalleled opportunities for developing and developed countries. The development of technology has helped international business very effectively. Today, millions of people around the world find it convenient to use the Internet. This choice provides a high income stream for e-commerce developed multinational corporations. Business entities use the Internet in various areas, advertising, online services, digital technologies in general, taking into account low costs trying to connect with. One of the effects for e-commerce is to increase competition and offer consumers lower prices and more choices. E-commerce has proven to create and destroy jobs directly and indirectly. New jobs will be created in the field of information and communication technologies, which will increase the demand for software service workers. And again, these would mean that you have to spend for these processes. Brokerage exchanges and private suppliers are swallowed up by large e-commerce corporations. Forty percent of Internet users worldwide have made more than 1 billion online purchases online. To cite just one example, e-procurement accounted for 11 percent of all U.S. purchases in the third quarter of 2019, a clear leader in terms of gross domestic product.

RESEARCH FOCUS

The origins and roots of e-commerce date back to the 1960s, when American Airlines and IBM began creating automation systems for booking flights. In the future, the development of computer networks and data transmission systems, payment cards and other electronic payment systems, and undoubtedly the commercialization of the global Internet, will contribute to its development. The basic concept of "e-commerce" is its application in all sectors of the economy through business processes, computer networks and other modern ICT. There are a number of factors that influence the growth in the development of e-commerce website design, and they can be as follows.

1. Maximize customer satisfaction on a regular basis
2. Be able to offer what consumers want in advance
3. Existence of a constantly strong competitive environment

Following these trends or developing another unique advantage, being at least one step ahead of your competitors, is essential for the success of any e-business today. As the e-commerce development market has changed dramatically over the years, it has required companies, start-ups, and large multinational corporations to make technological changes in their operations. E-commerce is a type of service where a manufacturer can demonstrate their product or service at the touch of a button. It generates the necessary funds for its activities in a short period of time without any additional costs. It allows consumers to buy services and goods at a single cost. E-commerce can be summarized as follows:

Today, e-commerce business is not only selling things on an online platform, but the user is fully informed about all the activities of the industry through the interface, where there is a secret that the whole sales process itself creates a commercial area. Surprising animations and pictures, an interactive background, a vibrant color scheme are some of the key features that customers can see in the e-commerce interface. Not only some online retailers but all countries are aware of this. For example, the UAE has its own political platform for online commerce. At the same

time, he has developed a specific strategy for all companies, taking into account its domestic policy and the resources available to it, and monitors its use in the field of activity.

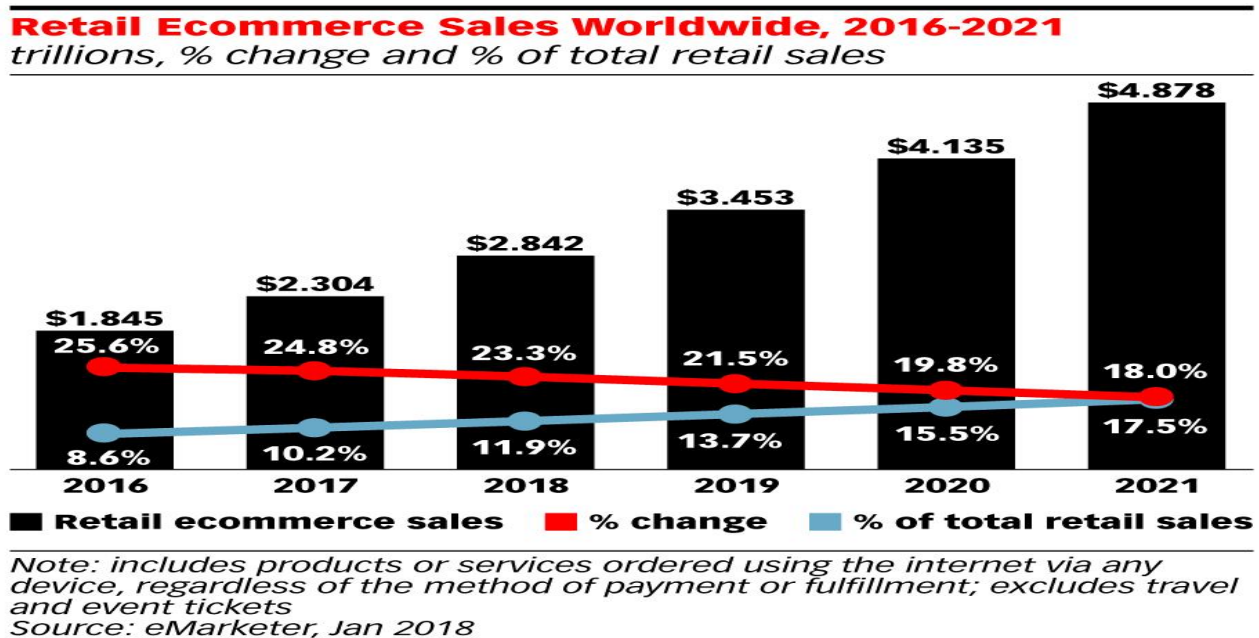
ANALYSIS AND RESULTS

Information and communication networks play an important role in the development of production and business. In particular, the Internet and e-commerce are radically changing the way firms operate as producers and consumers. Now the need for the following goods and services is declining, and eventually these operations will disappear altogether.

1. Product design
2. Inventory
3. Distribution

These services are provided directly by a single marketing area, which means that the product is produced simultaneously and delivered on a pre-order basis. In the process, the Internet and e-commerce will change the roles and relationships of different parties, create new supply chains, and create a new direction in services and business. As a result, the end result is ideal. These include ease of customer service, quick access to the market, and speedy completion of the process with prior knowledge of the order deadline. While e-business covers all aspects of running an online business, e-commerce is particularly relevant to the sale of goods and services. The history of e-commerce begins with the first online sale: on August 11, 1994, a man sold a CD written by his Sting group to a friend through his website, Net Market, an American retail platform. It was the first step in e-commerce. Today, the industry is so developed that the income received by a group of individuals working in this field is equal to the value generated by entire countries throughout the year. The picture below shows how much e-commerce has grown in recent years.

Figure 1

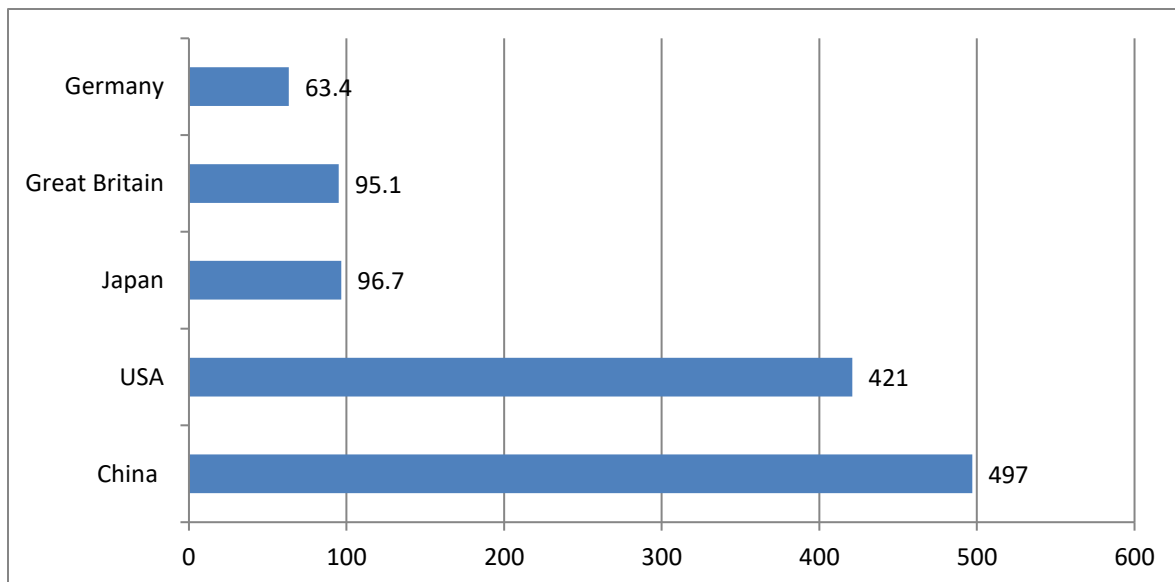


If we look at the data in the table, the results of work in 2016 amounted to \$ 1.8 trillion. In 2017, sales were \$ 2.3 trillion, up 1.6 percent. In 2018, it grew by 1.7% compared to the previous year. Sales are \$ 2.8 trillion. By the end of 2019, the change compared to the previous year was 1.8 percent, and the total value of e-commerce retail sales was \$ 3.4 trillion. Global retail e-commerce is projected to reach \$ 27 trillion by 2020, of which commercial retail sales will account for \$ 4.1 trillion, or 15.1 percent. In 2021, compared to 2020, sales are projected to grow by a full 2 percent. The largest e-commerce companies hold a large share of the e-commerce market, and they are:

1. Amazon 3. Zappos 5.Home Depot 7.Zalando
- 2.Ali Baba 4. Rakuten 6. Flipkart 8. Otto

Surprisingly, these companies bring trillions of dollars to their countries, and the table below shows the companies that these companies own and the revenue that these countries have seen in the industry.

Figure 2



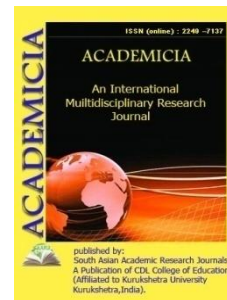
In 2017, China's revenue from online commerce was \$ 497 billion, with an annual growth rate of 14%. After China, the highest results were recorded by the United States (\$ 421 billion), Japan (\$ 96.7 billion), the United Kingdom (\$ 95.1 billion) and Germany (\$ 63.4 billion). Amazon, Zappos, Walmart, Ebay are the largest multinational companies in the industry, and in 2017, the average cost per online shopper in the world was \$ 1,425 per person. For these countries, well-established Internet technologies, the necessary knowledge and skills in the field of media, the availability of high-speed Internet services in all regions, good international relations, no barriers to trade its absence guaranteed a high return in this area. The introduction of 5G devices into the economic and social life of the United States, Japan and Europe in the coming years will pave the way for these countries to maintain their leading position in e-commerce for another 10 years.

CONCLUSION

In conclusion, it can be said that internet technologies, like other means of trade, are a great help in the development of international trade. This will increase the volume of international trade through e-commerce. From highly developed economies to open countries, economic systems flow along with the flow of goods and services. A single market will be formed for all, the most important thing is that everyone will have equal rights in this market and everyone will have free access to market services. E-commerce can also have a significant impact on sales of services. Only with the help of computers and the Internet can a person evaluate his services in the world market. In addition, e-commerce directly and indirectly creates new jobs, as well as leads to job losses. New jobs will be created in the field of information and communication technologies, and jobs will be created due to increased demand and productivity. As the amount of income in the hands of the population increases, the share of the fund increases, which creates the possibility of self-insurance for future unforeseen risks.

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THE STATE OF THE PHYSICOCHEMICAL PROPERTIES OF ORAL FLUID IN CHILDREN WITH RHEUMATISM

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ABSTRACT

Meaning of dental disease on the background of somatic pathology in the scientific and practice medicine is defined by growth of their prevalence in the general population, the rapid development of complications and the need for a comprehensive approach to treatment by reference to the background therapy. Among 157 children and adolescents with rheumatism living in various regions of Bukhara, a study was made of the particular biophysical properties of oral fluid. An analysis of the results showed a decrease in the rate of saliva secretion (RSS) compared with a healthy group of children and the need to study the level of dental health taking into account the duration and form of rheumatism, basic therapy of background pathology, as well as the development of a set of dental treatment and prophylactic measures taking into account unified protocols for medical helping children with rheumatism.

KEYWORDS: Dental Caries, Oral Fluid, Rheumatism.

INTRODUCTION

According to the literature, the etiology of rheumatism is still unclear. It is believed that this is a multifactorial autoimmune disease in the development of which exogenous (viruses, bacterial superantigens) and endogenous (type II collagen, stress proteins) are important.

The pathogenesis of rheumatism or acute rheumatic fever according to the International Classification of Diseases (ICD) is based on a systemic autoimmune inflammatory disease of the connective tissue, with the primary localization of the lesion in the cardiovascular system (3,6,10).

According to WHO data, at least 1% of the world's population suffers from rheumatism. There are separate reports of a high frequency of dental caries in rheumatoid arthritis, the presence of many foci of demineralization of enamel, a violation of the composition and properties of saliva, etc. (3,5,6,9). However, to date, there are no accurate data on the level of complex dental morbidity in children with rheumatism, the lack of such information does not allow us to assess the needs of sick children and provide them with full-fledged dental care, which indicates the relevance of the chosen topic.

Many authors have proved that dental caries is a multifactorial disease and the properties and composition of mixed saliva are important in its development (1,2,4,7). All physiological processes of the hard tissues of the tooth after eruption occur in relation to the saliva, the biological environment of the oral cavity (4,8,11). The physical properties of mixed saliva have a significant effect on the homeostasis of hard tooth tissues in healthy children, and with rheumatic disease this problem has become even more important. However, in the modern literature, works devoted to the study of the mineralizing potential and biophysical characteristics of the oral fluid in children without somatic pathology are contradictory, and in Uzbekistan they are very limited. With rheumatism in children, this issue has not been studied.

Purpose of the study : to study the characteristics of the biophysical properties of oral fluid in children with rheumatic fever.

Materials and research methods: To achieve this goal, children of 7-16 years old with rheumatic disease were examined, treated in the Bukhara Children's Regional Multidisciplinary Center and registered with a rheumatologist in regional polyclinics.

The rate of saliva secretion and its viscosity were determined by the method of Redinov T, Pozdiv AR, 1998. Acid alkaline equilibrium of mixed saliva (pH) by the method of V.K. Leontiev 2008 (table 1)

According to the WHO recommendation, the children studied are divided into 3 groups according to the ages: I group 7-10 years old, II group 11-13 years old, III group 14-16 years old. A comparative study of oral fluid in children with rheumatism and practical healthy children.

TABLE 1

Age	The studied indicators	Study group		
		System form of the rheumatism	Joint form of the rheumatism	Control group
7-10 age	1. saliva secretion rate (0,34-0,56 ml / min)	0,32 ± 0,03*	0,43 ± 0,04*	0,45 ± 0,01*
	2. Saliva viscosity 1,0-3,0 relative unit	3,52 ± 0,13*	2,9 ± 0,15*	1,8 ± 0,5*
	3.pH 6,8-7,5	6,69 ± 0,05*	6,74 ± 0,03*	6,87 ± 0,11*
11-13 age	1. saliva secretion	0,31 ± 0,02*	0,40 ± 0,03*	0,43 ± 0,01*

	rate. (0,34-0,56 ml / min) 2. Saliva viscosity 1,0-3,0 relative unit 3.pH 6,8-7,5	3,46 ± 0,14* 6,65 ± 0,07*	3,1 ± 0,11* 6,85 ± 0,03*	1,9 ± 0,2* 6,98 ± 0,03*
14-16 age	1. saliva secretion rate. (0,34-0,56 ml / min) 2. Saliva viscosity 1,0-3,0 relative unit 3.pH 6,8-7,5	0,30 ± 0,03* 3,6 ± 0,12* 6,65 ± 0,03*	0,35 ± 0,02* 3,3 ± 0,4* 6,69 ± 0,4*	0,46 ± 0,03* 2,9 ± 0,1* 7,2 ± 0,01*

Notes: * - the significance of differences compared with the control group of children

Analysis of the tables demonstrate the nature of biophysical changes in the oral fluid during rheumatism in children. There is a decrease in the rate of saliva secretion (RSS) compared with a healthy group of children. Moreover, it should be noted that a decrease in rate of saliva secretion is observed both in the systemic and articular form of RA, but more significant changes are observed in the systemic form of RA. In the control group of healthy children, rate of saliva secretion amounted to 0.45 ± 0.01 ml / s; with a systemic form of 0.32 ± 0.03 ml / s; with a joint form of 0.33 ± 0.04 ml / sec in 1 group of children 7-10 years old. If in the systemic form of rheumatoid arthritis, rate of saliva secretion is significantly lower than normal values, then in the articular form it is within the lower limit of the norm.

The same dynamics of change is observed in terms of viscosity of mixed saliva. The viscosity of the oral fluid in the systemic form of RA is significantly higher than the control group by 1.3 times, with the articular form, it is also close to the highest normal limit.

A study of the pH of the oral fluid revealed a tendency to decrease the acidity of the oral fluid, but within normal values.

Studying the dynamics of the studied indicators of mixed saliva in the 2nd age group of schoolchildren (11-13 years old) revealed the following nature of their dynamics. The viscosity and rate of saliva secretion of the oral fluid have the same system of change as I age group. In the systemic form of RA, these indicators are significantly lower than the control group of healthy children. With the articular form of RA, the studied parameters are within normal limits (table -1)

Studies of pH in this group revealed a decrease in this indicator with a systemic form of RA by more than 1.05 times, with a joint form of RA, the pH tends to decrease, at the lower limit of normal. In the third age group, rate of saliva secretion decreased significantly in all 3 studied age groups significantly below normal values. The viscosity of the oral fluid in the 1st age group was significantly higher than the control by 1.2 times, in the 2nd age group by 1.01 times.

The study of rate of saliva secretion showed a rather noticeable decrease in the 3 age group with systemic RA and within the lower normal range for articular RA. The pH of mixed saliva in both

forms of RA is significantly lower compared to the control and, respectively, in the control group 7.0 ± 0.01 , with the systemic form it is 6.65 ± 0.03 , with the articular form of RA 6.69 ± 0.4 .

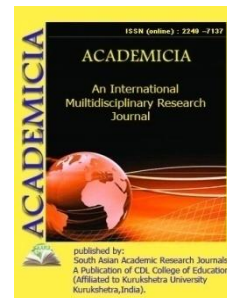
Saliva is a complex biological fluid that determines the condition and functioning of the teeth and oral mucosa. Increasing the viscosity of saliva leads to multiple caries and violates its cleansing properties and mineralizing ability. (5,7,10,11) Mixing the pH of saliva in both acidic (up to 5.4 units) and alkaline (up to 8 units) causes pathological changes. Acidification of the medium leads to a sharp unsaturation of saliva with hydroxyapatite and, therefore, increases the rate of dissolution of enamel. Alkalization of saliva causes the opposite effect and leads to increased stone formation; acidity depends on the rate of salivation, the hygienic state of the oral cavity, the nature of food, time of day and age. At a low salivation rate and non-compliance with oral hygiene, the pH of saliva will be mixed to the acid side. (1,2,4,8)

Conclusions: In our examined children with rheumatic disease against the background of the course of the underlying disease, a violation of a number of biophysical properties of the oral fluid was revealed. In these sick children, acidification of mixed saliva was found to be combined, with a decrease in rate of saliva secretion and an increase in the viscosity of saliva, impaired self-cleaning of the oral cavity as a result of deterioration of its hygienic condition, the formation of heavy dental deposits that established changes indicate an increased risk of developing a high cariogenic situation in the oral cavity, sick children. The data obtained indicate the need for the development and use of active caries prophylactic and special therapeutic prophylactic measures for children with rheumatic disease, carried out in parallel with the treatment of the underlying disease.

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PSYCHOLOGICAL TRAINING OF HIGHLY QUALIFIED ATHLETES AND WAYS OF CONDUCTING AN EFFECTIVE TRAINING PROCESS

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ABSTRACT

Long-lasting warm climate of our country is one of such opportunities. We have the opportunity to hold sports competitions all year round and to develop all kinds of sports. This method improves physical culture teaching at the school and helps improve the quality of the long-term athletic training of athletes; c) The main purpose of the method of generality is to thoroughly study any object. In particular, the movements of the athlete in the laboratory are conducted using special technical equipment in the cell, and the reaction rate is investigated. For this purpose, physiological activity is important for athletes to know the various laws of the functions of their members, such as improving mental performance, increasing mental and physical activity, and developing a person. Specific materials were developed using mathematical correlations in the quantitative quality analysis method. First, athletes are divided into groups, depending on the strength or weakness of the nervous system. Second, the study of the types of nervous system determines their temperature.

KEYWORDS: *Opportunity, Quantitative,*

INTRODUCTION

In modern conditions, upbringing of the youth, upbringing of harmoniously developed generation is considered as a factor guaranteeing the future of the independent Republic, adopted programs aimed at ensuring the success of large-scale social activity, enriched with new, advanced scientific theoretical views. These programs emphasize the importance of nurturing a healthy generation to the development of society, and it is expedient to focus the efforts, potential and capabilities of the young people on the international arena to secure the country's prestige in the international arena.

The main task of athletes, sports professionals and coaches in Uzbekistan is to make sport of Uzbekistan in shortest possible time in the largest and most advanced countries of the world. The country has all the opportunities for that. Long-lasting warm climate of our country is one of such opportunities. We have the opportunity to hold sports competitions all year round and to develop all kinds of sports. There is a special opportunity for Olympians to conduct individual classes under the guidance of special psychologists and coaches.

It is well known that the physical and psychological abilities of people in recent years can be illustrated by the record results in sports. Today, the record for sporting records is growing at such a rapid rate that previous conditions are not sufficient for the current sporting process. The ability of Uzbek athletes to set world records or win Olympic medals is enhanced by the ability to cultivate the highest talents, mental and physical activity, confidence in their athletic skills, persistent training, and self-discipline in the face of harsh conditions. It requires the use of covert mental and physical abilities and training with scientifically developed physiological methods. To do this, the Uzbek Olympians need to further develop the quality of their mental activities through the sport. Spiritually active athletes are those who are ethical, enduring, conscientious and who are not afraid of any difficulties in pursuing their goals in sports.

We consider the psychological and physiological methods of preparation of Uzbek Olympians.

The Olympic team of Uzbekistan should know the regularities of the mental and physical development of athletes.

Athletes should be accustomed to creating a state of productive mental activity in order to achieve their specific athletic performance while knowing their psychological orientation.

In any environment, sports should be able to be self-directed and physically active.

It is necessary to create such qualities of athletes as mental and physical stability, endurance, to achieve their true health.

All conditions and opportunities for training highly qualified athletes are currently created in Uzbekistan. The growing number of young people interested in all types of sports should serve Uzbekistan as a great state as one of the means and methods of comprehensive development of sports people, health promotion, labor and veteran activities.

The mental, psychological and physical abilities of the human body are limited. Developing these qualities in athletes and applying them in life should begin at an early age. For this purpose, physiological activity is important for athletes to know the various laws of the functions of their members, such as improving mental performance, increasing mental and physical activity, and developing a person. As we know, athletes in the current sport achieve their fullest potential through their "autogenous" training. This method is associated with the name of the German psychiatrist IG Schultz and is widely known worldwide. Autogenic exercise is widely used in training people with mental illness, especially in the psychological training of athletes, and they are achieving good results. German physician H. Lindeman, who was engaged in autogenic training, was able to cross the Atlantic Ocean alone for 72 days on an air-conditioned rubber boat. Lindeman has long and vigorously prepared for this trip. Lindeman trained not only physical endurance to swim in the ocean, but also developed psychological methods to instill such qualities as mental activity in hazardous situations, proper self-control in the event of depression, and emotional stability.

These days, no scientist can only guess what the high physical potential of humans will be around 2020, but cannot be scientifically justified. In the 1930-40s, Jahan scholars tried to determine the latest sports results in sports. But these ideas, or rather the prophecies, have proved to be inaccurate. Some sports results also go well beyond the predictions of scientists, with high scores. Here are some examples: Paul Andersen, in 1955, lifted 512 kg in three stages, and world newspapers assured him that such people would be born every 100 years. But five years later, Yury Vlasov lifted 25 kg, and five years later, Jabotsky 50 kg, and five years later Alekseyev lifted more than 100 kg in the Antsen record. These results indicate the high productivity of the nervous system and mood of the person. This feature of the person will allow to achieve high results in the future of sports. This kind of physical development and psychological environment can be a major factor in people's longevity.

By the end of the 21st century, some well-known heritologists predict the prolongation of human age. According to them, if adolescence continues until the age of 30, puberty ranges from 30 to 100 years. At the age of 100, the age of aging begins. Such physical development is associated with the growth of social progress, the improvement of ecology and the change of human nature.

Organizational style. This method determined the strategic aspects of the experiment. The methods used in this group include: (a) Comparison techniques examine the various mental processes, conditions, age characteristics, mental training and physical characteristics of an athlete; b) The development of athlete behavior through multi-year customized physical training using organizational techniques. This method improves physical culture teaching at the school and helps improve the quality of the long-term athletic training of athletes; c) The main purpose of the method of generality is to thoroughly study any object. In particular, the movements of the athlete in the laboratory are conducted using special technical equipment in the cell, and the reaction rate is investigated.

The method of natural experimentation is used to organize specific activities. In the course of physical culture, during the sports competition, certain qualities were learned. The trainee does this without informing the athlete what he needs. For example, trying to learn the skills of the ability skill.

The psycho diagnostics technique examines the development of the athlete's physical and mental behavior. In particular, it examines the peculiarities of specific sports in the pre-competition, pre-competition and post-competition moods, as well as examines the athlete's strength in the preparation for the competition and the exercise. This technique can be used to select athletes as a team, to determine their mental, emotional, and emotional qualities.

Empirical methods include interviews, questionnaires, ratings, sociometrics, and biography. This includes self-monitoring techniques.

Specific materials were developed using mathematical correlations in the quantitative quality analysis method. First, athletes are divided into groups, depending on the strength or weakness of the nervous system. Second, the study of the types of nervous system determines their temperature.

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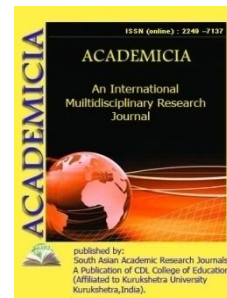
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THE PROBLEMS OF ASSESSING THE COMPETITION OF COMMERCIAL BANKS THROUGH THE INDEX LERNER

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ABSTRACT

In this article, the methods of assessing the level of competition in the foreign banks market are analyzed in depth. On the basis of the index Lerner, the level of competition in the credit (deposit) market of commercial banks of the republic is assessed on the basis of the indicators of banks. In the world banking system, the importance of managing bank risks, assessing creditworthiness, financial stability of banks, financial management in crisis management, promoting a competitive market, attracting foreign investors and increasing customer confidence in the bank is growing. At the same time, the bank must choose the upper and lower limits when setting interest rates for customer service. In a competitive environment, the banking system and the market are closely interconnected. The first defines classifications in a general area that defines the microeconomics of blood vessels, and the second defines the main characteristics of microeconomics. A study by Boone (2008) on the indicator of resistance to increasing its market share can be cited. The indicator of the H-statistics method (with the exception of Bun) in Panzara-Ross was widely used because it is easy to calculate with little use of data compared to other estimation methods. Only the Lerner index is an indicator of microeconomic assessment, while other indicators are accepted as an assessment of industry competition. Subsequently, new indicators were developed to summarize the two blocks. Mention is made of the local optimization method provided by Mantos Delis (the local maximization method).

KEYWORDS: *Index, Competition, Competition In The Banking Market, Level Of Competition, Lerner Index, Holt-Teidman Model.*

INTRODUCTION

The experience of developed countries shows that competition is based on economic development. Therefore, the formation of a competitive environment is a vital requirement for

any country in which market relations have occurred, since it is impossible to form market relations without developing healthy competition in the economy without the need for healthy competition. Currently, one of the main problems in determining the level of competition in financial markets is the problem. In the world banking system, the importance of managing bank risks, assessing creditworthiness, financial stability of banks, financial management in crisis management, promoting a competitive market, attracting foreign investors and increasing customer confidence in the bank is growing.

In Uzbekistan, special attention is paid to processes of increasing competition between commercial banks to identify and solve problems in the banking system. In particular, the Strategy for the Further Development of the Republic of Uzbekistan aimed at reforming the banking system, "... introduces modern principles and mechanisms of banking activity, increases the volume and coverage of cashless payments, stimulates cash receipts at bank cash desks, and protects the rights of creditors." [1] Important tasks have been identified

Decrees of the President of the Republic of Uzbekistan dated February 7, 2017 No. PF-4947 "On an action strategy for the further development of the Republic of Uzbekistan" dated September 2, 2017 PF-5177 "On priority measures for the liberalization of foreign exchange policy", 2017 You can refer to the Resolution of the President of the Republic of Uzbekistan dated September 12, 2006 No. PP-3270 "On Measures for the Further Development and Strengthening of Stability of the Republic's Banking System" and other normative legal acts.

LITERATURE REVIEW

Banking competition is competition between banks, which means that banks will attract new customers in the most expensive and cost-effective way. Attraction at a low price means that interest rates vary depending on market conditions. If the bank changes the interest rate at time t in the competitive market, if the interest rate of the bank $(t + 1)$ also decreases, the bank will also reduce the interest rate at $(t + 2)$. In economic literature, this efficiency was realized in 1883 under the name of Joseph Bertrand (the Bertrand model focuses on price competition in the oligopolistic market, Bertrand, 1883).

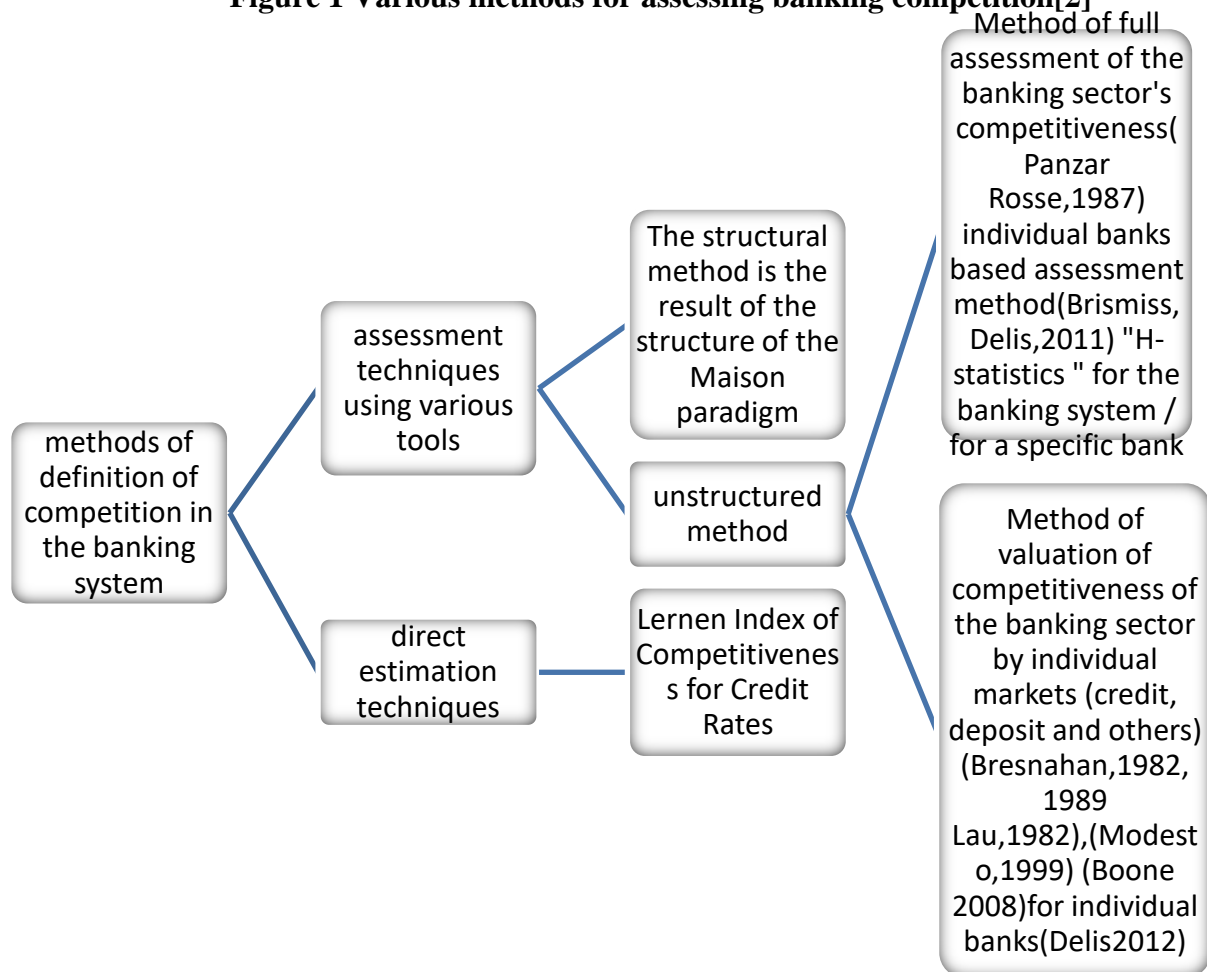
In extremely competitive conditions, the bank offers attractive banking products to its potential customers in the market. In particular, a high level of customer service, an individual approach to business borrowers, the provision of loan repayment terms to loan recipients, reduction or cancellation of loan payments, and the use of co-branding of plastic cards (Mamonov, etc.). 2011). Non-standard methods provide convenience for bank customers. At the same time, the bank must choose the upper and lower limits when setting interest rates for customer service. In a competitive environment, the banking system and the market are closely interconnected. The first defines classifications in a general area that defines the microeconomics of blood vessels, and the second defines the main characteristics of microeconomics.

When assessing competition between banks, it was proposed to evaluate the Hicksom model based on the Peace Life model (Hicks, 1935). At the same time, the decrease in bank efficiency is based on the fact that it has a monopoly position in the market (Berger, Hannan, 1998; Delis and Zonas, 2009). These studies show methods for evaluating banks through performance indicators. The loss of peace by banks due to a decrease in bank efficiency is further supported by risk assessment for banks through risk (Berger, DeYoung, 1997; Fiordelisi et al., 2011). Recent studies suggest that banks measure their level of competition by changing interest rates

on the credit market. For this reason, the assessment of bank indices in various literature is widely recognized as universal.

However, the model proposed by Lerner in 1934 changed these views. Assessing monopolistic competition, Lerner concludes that by subtracting the value of the product from its value, its price-price ratio allows you to get accurate information. However, in the proposed model, the value and cost of banks between 1990 and 2000 are absent or difficult to calculate, which makes it impossible to use this model. However, the ability of banks to calculate interest income and interest expenses made it possible to use the model step by step. The banks report contains detailed information on active and passive credit operations, information on banking products and expenses. The ability to calculate loan portfolios can be seen in a study of the proposal to use it as a loan value (Maudos, Fernandez de Guevara, 2007) or to consider asset recovery as banking products (Turk Ariss, 2010; Berger et al., 2009, etc.) released In the study, competition assessment is based on various approaches, including the concepts of credit, banking products, deposit prices and costs.

The above valuation models allow valuation through a specific segment of the banking segment. These models do not allow a complete assessment of the banking system. As a result, SCP, Structure-Conduct-Performance, was developed by Mason's paradigm of a complete assessment of the banking system; Mason, 1939) .In addition, the Herfindahl-Hirschman index (HHI) is based on bank performance indicators: Goldberg, Rai (1996), Berger, Hannan (1998), Fu, Heffernan (2009); Index CRj, Mirzaei et al. (2013) can be indexed. In addition, Schaffer in a study by DiSalvo (1994) found that banks in countries with competitive economies in countries with very small economies had a positive effect. In a study by Claessens and Laeven (2005), competition between EU banks was higher than other banks, but, on the other hand, there was less chance of determining the relationship between competition and market concentration.

Figure 1 Various methods for assessing banking competition[2]

This did not give a clear assessment of the level of competition between banks. After the 1970s and 1980s, a new empirical approach to determining the level of competition appeared. This direction is known in the literature (NEIO, New Empirical Industrial Organization literature) and is known in the theory of structured assessment. One of these valuation methods (Panzar, Rosse, 1987) is the assessment of banks by their individual indicators. In particular, it is possible to assess the level of competition in the credit or deposit market. Market research on elasticity indicators Bresnahan (1982) and Lau (1982), Barros, Modesto (1999), a study of the sensitivity index of bank interest rates by changing interest rates, optimizing operating expenses.

A study by Boone (2008) on the indicator of resistance to increasing its market share can be cited. The indicator of the H-statistics method (with the exception of Bun) in Panzara-Ross was widely used because it is easy to calculate with little use of data compared to other estimation methods. All indicators formed can be divided into two blocks: microeconomic and industry. The first is determined by the level of individual banks. Secondly, it covers a specific market segment or banking sector. Only the Lerner index is an indicator of microeconomic assessment, while other indicators are accepted as an assessment of industry competition. Subsequently, new

indicators were developed to summarize the two blocks. Mention is made of the local optimization method provided by Mantos Delis (the local maximization method).

The convenience of this method is that it can be converted to the micro level by disassembling any of the obtained macroindicators. Firstly, this method was applied to the banking sector of 12 EU countries Delis, Cionas (2009) using the Bresnahan model. The second, Brissimis, Delis (2011), applied 20 banking economies to the state banking sector using N-statistics. Third, Delis (2012) applied the banking sector to 84 developed and developing countries using the Boon indicator. Carbo et al. (2009) rated the level of 14 individual EU banks using H-statistics. Russian researchers Drobyshevsk, Pashchenko (2006) on the models of Bresnahan and Barush-Mudeshto, Mamonov (2010a, b); Anisimov, Vernikov (2011). From N Statistics, Karminsky et al. (2012), Mamonov (2012) and Pestova, Mamonov (2013) evaluated Russian banking competition using the Lerner index. et al., 2012).

RESEARCH METHODOLOGY

When assessing the level of competition in the banking sector of the republic, the Lerner microwave indicator was used. This method allows you to accurately assess the level of competition between banks in the domestic credit market.

Analysis and discussion of the results

The use of the Lerner index in the credit market is changing the level of competition due to the influence of changes in banks in the market based on credit prices, bank products and prices. Some studies used Maudos, Fernandez de Guevara (2007) and Turkish Ariss (2010) to calculate the Lerner index using conventional scoring of the Lerner index (Lerner index adjusted for funding). Researchers have proposed a general formula for calculating the Lerner index:

$$Lerner_{it} = \frac{r_{LNS,it} - AFR_{it} - MC_{LNC,it}}{r_{LNS,it}} = \begin{cases} \leq 0 - \text{pure competition} \\ (0,1) \text{ monopolistic competition} \\ \geq 1 \text{ monopoly} \end{cases}$$

Here is the weighted average interest rate of a bank on a term loan is calculated as the ratio of the interest rate obtained at the interest rate of a bank loan for the last year to the volume of a problem loan.

$$r_{LNS,it} = (Interest\ Income)_{it}^{LNS} / \left(\frac{1}{5} * \sum_{j=1}^5 LOANS_{i,t-j+1} \right)$$

- weighted average interest rate of the bank to attract urgent liabilities.

$$AFR_{it} = (Expense)_{it}^{FUNDSS} / \left(\frac{1}{5} * \sum_{j=1}^5 FUNDSS_{i,t-j+1} \right)$$

- Additional expenses of the bank for urgent loans.

In addition, the calculation formula proposed by Hall-Taidman is as follows:

$$HT = \frac{1}{2 * \sum_{i=1}^N R_i * Y_i - 1}$$

The market share of the bank depends on the color of the bank and the number of banks in the market. The maximum value of HT is 1, the market position is monopolistic, and at $1 / N$ the market position is pure competition. Analysis of assets in the banking market of the Republic of Belarus is as follows.

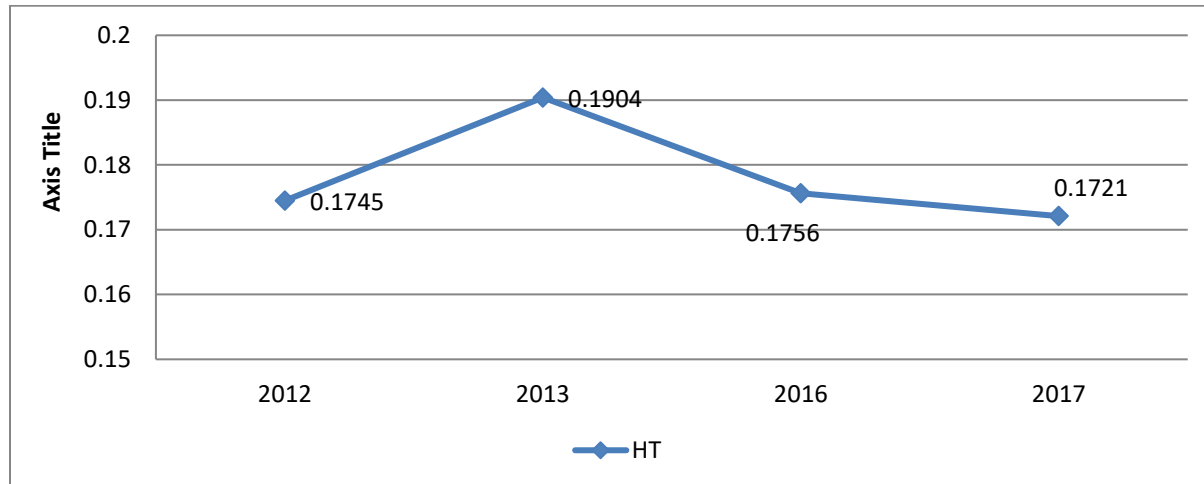


Figure 2 Dynamics of changes in the HT index in assets[3]

The formula for calculating the Lerner index:

$$L = \frac{P - MC}{P}$$

Where P is the cost of allocated resources; MC is the cost of the resources involved.

In our study, indicators P - interest income; We assume that MC is an interest expense. In September 2018, the interest rates of all our banks reached \$ 8559 billion. soums, interest expenses - 4940 billion soums. soums. In September 2019, there were 15.551 billion. and 9489 billion soums.[4] soums. Based on the data provided, we calculate the Lerner index:

$$L_{2018} = \frac{8589 - 4940}{8589} = 0,4248; \quad L_{2019} = \frac{15551 - 9489}{15551} = 0,3898$$

When calculating the data of banks of the republic for 7 years, we obtained the following results:

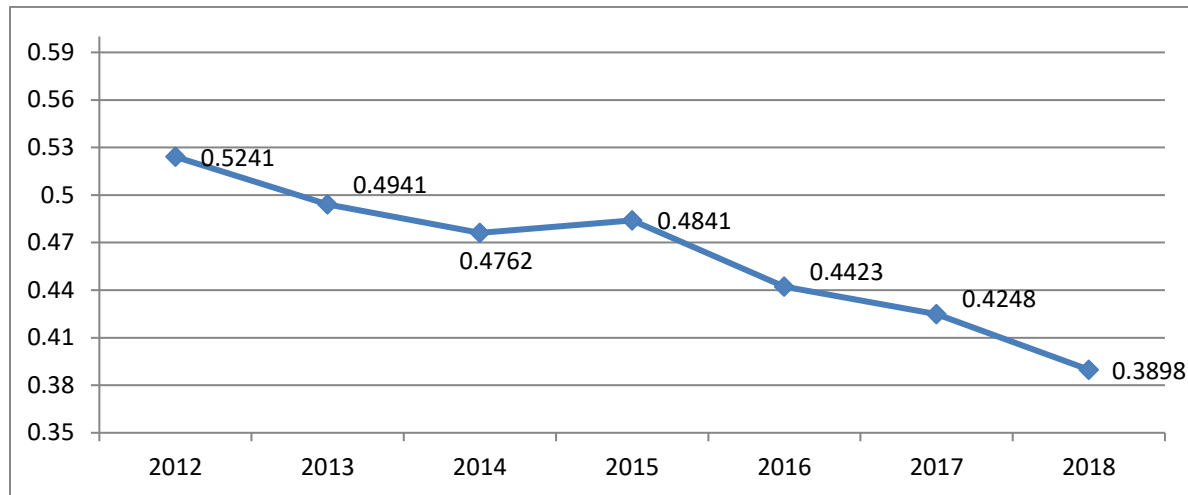


Figure 3 Lerner Index Dynamics of interest rates and expenses of commercial banks of the republic

Thus, taking into account the criteria of the Lerner index, the indicators of interest rates and income of banks in the republic tend to decrease compared to 2012, causing monopolistic competition ($0.7 < L < 1$ - monopoly, $0.3 < L < 0.69$ - monopolistic competition) . , $0 < L < 0.29$ - pure competition).[5] We will make the following changes to the formula for calculating the Lerner index based on the share of banks in the loan and deposit market, which is the basis of interest income and expenses: [6]

$$L = \frac{\sum_{i=1}^N P_i - \sum_{i=1}^N MC_i}{\sum_{i=1}^N P_i}$$

Here, the bank's market share on credit, the bank's market share in the deposit market and the number of participating banks in N. We calculate the Lerner index for the share of the government loan market in September 2019.

TABLE 1 INFORMATION ON THE MAIN INDICATORS OF BANKS WITH A STATE SHARE AS OF SEPTEMBER 1, 2019 INFORMATION [7]

№	Bank's name	credit		deposit	
		Sum billion	in percents	Sum billion.	in percents
1	State share existing banks	206 114	90%	64 838	71%
2	Asaka Bank	33 215	14,50%	10 768	11,80%
3	Uzpromstroybank	34 530	15,00%	6 325	6,90%
4	Ipoteka Bank	22 800	9,90%	7 768	8,50%
5	Agrobank	14 699	6,40%	4 970	5,50%
6	National Bank	9 859	4,30%	6 964	7,60%
7	Rural Construction Bank	10 550	4,60%	3 527	3,90%
8	Aloqa Bank	5 844	2,50%	5 056	5,50%
9	Turon Bank	3 557	1,50%	1 285	1,40%
10	Microcredit Bank	3 344	1,50%	1 425	1,60%

11	Asia Alliance Bank	1 528	0,70%	1 637	1,80%
12	Poytaxt Bank	101	0,04%	82	0,10%
13	O'zagroeksportbank	94	0,04%	17	0,02%

We calculate the Lerner index using the table data:

$$L_{2018} = \frac{90 - 71}{71} = 0,2111$$

The results show that banks with a state stake in this index are pure competition by the Lerner criterion.

CONCLUSIONS AND SUGGESTIONS

Based on the studies, the following scientific conclusions were made:

- justification of the advisability of using the Lerner index in determining competition in the credit (deposit) markets of commercial banks of the republic;
- Lerner index on republican indices of income and expenses showed that the market is a monopoly;
- The market share index of Lerner banks with a national share is considered pure competition;
- When using the Lerner index, it is recommended that banks use the following criteria to assess competition in the market: $0.7 < L < 1$ - monopoly, $0.3 < L < 0.69$ - monopolistic competition, $0 < L < 0.29$ - pure competition.

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BUSINESS ACTIVITY AND ITS ECONOMIC INDICATORS

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ABSTRACT

This article discusses the organization of economic activity, its characteristics in different ways, as well as the basic principles for ensuring security of the enterprise - the tactics and strategy of security, choosing the right goals and objectives. The company produces goods and services. If its charter establishes the organizational and legal functions of the enterprise, its production and economic activity includes the authorized capital, which includes fixed and working capital, cash and other assets. The authorized capital is formed by the founders of the enterprise in accordance with the law: the state, legal entities and individuals. As a result of enterprise development and expansion of production, increase of revenues and other financial receipts, the authorized capital may be increased. One of the main challenges facing our economy is the structural adjustment of industrial production in order to create competitive enterprises that have their place in the global economy. With regard to the integration of various organizational-legal forms of companies, temporary or permanent cooperation or concentration on in benefits. The main activity of the Interbank Information and Analytical Center of the Moscow Banking Union is to coordinate the cooperation of banks in preventing credit fraud. Also, the Economic Security Service of Russia was created in Moscow and the region. Its goal is to develop a global program to protect and protect commercial information.

KEYWORDS: Enterprise, Economic Activity, National Economy, Production, Goods, Working Capital, Fixed Assets, Funds, Economic Stability, Quality.

1. INTRODUCTION

The enterprise is the main socio-economic form of organization of economic activity and is the main link in the national economy. The company produces goods and services. If its charter establishes the organizational and legal functions of the enterprise, its production and economic

activity includes the authorized capital, which includes fixed and working capital, cash and other assets. The company has its own passport and charter. The authorized capital is formed by the founders of the enterprise in accordance with the legislation: the state, legal entities and individuals. As a result of the development of the enterprise and expansion of production, increase in revenue and other financial receipts, the authorized capital can be increased. In general, the authorized capital reflects the economic stability and financial viability of the enterprise.

Enterprise is the main socio-economic form of organization of economic activity and is the primary link of the national economy. The company produces goods and services. If its charter establishes organizational and legal functions of the enterprise, its production and economic activity includes a statutory fund, which includes fixed and working capital, cash and other assets. The company has its own passport and charter. The authorized capital is formed by the founders of the enterprise in accordance with the law: the state, legal entities and individuals. As a result of enterprise development and expansion of production, increase of revenues and other financial receipts, the authorized capital may be increased. In general, the authorized capital reflects the economic stability and financial strength of the enterprise. Adoption by the Republic of Uzbekistan on 15 February 1991 According to the Law of the Republic of Uzbekistan "On Enterprises" is an independent economic entity with the status of a legal entity produces, sells or the enterprise can be characterized by different aspects:

- The system of machines, qualitatively, corresponds to the volume and assortment of products manufactured by the enterprise in production and technical relations;
- Social relations arising between employees of different categories of enterprise on the basis of their rights and obligations;
- The legal entity acts as a legal entity in organizational legal relations;
- In financial and economic relations the enterprise is an independent branch of the network and operates on the principles of self-financing, self-government, market relations.

According to the current legislation, the enterprise is recognized as a legal entity after its state registration. The following documents are required for state registration: application of the founder; Charter of the enterprise; decision on founding of the enterprise or founders agreement; receipt of payment of state duty, etc. The company has the following features:

- firstly, the enterprise owns its own and economically managed property, which ensures its operation, logistics, economic independence and reliability;
- secondly, the enterprise will have the ability to respond to its creditors, including the state, in relation to its obligations in its relations with the state;
- thirdly, the company acts on its own behalf and has the right to enter into agreements with business partners, consumers of products (works, services), suppliers of raw exchanges products (works, services) to satisfy consumers (buyers) and generate income (profit) on the basis of own property materials and equipment, as well as other legal and physical entities, in accordance with the current legislation;
- fourthly, the enterprise is entitled by law to be a plaintiff and defendant in court;

- fifth, the enterprise has an independent balance sheet or budget, takes into account production and sales costs, and provides timely reports in the manner prescribed by government agencies;
- Sixth, the enterprise has its name in the enterprise.

The activities of each enterprise will consist of processes of production, reproduction and treatment. The activity of the enterprise in the manufacturing sector is reflected in the preparation of new products for production and the organization of production. Activity in the processing industry is reflected in the process of hiring labor, training and retraining staff, updating and expanding production facilities. Activity in the sphere of communication is evident in the organization of logistics of production, sale of products (works, services) and return of used means of production.

It is necessary to consider the two components of the enterprise as a socio-economic system and the external environment in which the system operates. Enterprise internal environment consists of funds, information and human resources. As a result of production interactions, finished products are created, work is performed and maintained, that is, production and wages are established.

Communication of enterprises occurs in their external system (attracting resources, determining their value, timely delivery of raw materials, fuel, etc.) and is reflected in the process of environmental impact through the flow of goods and services.

The company is a market entity whose activities are market-oriented, and its main goal is the effective organization of its movement in the market. The competitiveness of enterprises in the face of intense competition largely depends on "marketing" and "innovative" activities.

One of the main challenges facing our economy is the structural adjustment of industrial production in order to create competitive enterprises that have their place in the global economy. With regard to the integration of various organizational-legal forms of companies, temporary or permanent cooperation or concentration on in benefits. Collaboration in the process of concern, consortium, economic association in organizational forms, such as temporary or permanent structure. Let us briefly dwell on the nature of these structural units.

The concern is a major merger of enterprises with common interests related to contracts, equity and joint ventures.

The consortium is a joint venture of companies and banks, based on joint agreements for the implementation of large capital projects or joint placement of funds. The consortium is liable for obligations to the mosque.

2. MATERIALS AND METHODS

J. B. Sai , A. Smith, A. Marshall, J. Schumpeter , J. Keynes , R. Hezrich , M. Peters , F. Hayek highlited theoretical aspects of the development of entrepreneurial activity as the economic and political basis of the country. Lapusta, C. Mc Connell , S. Bru [1] and other scientific works are remarkable .

Theoretical and methodological aspects of mechanisms of state support for small business and private entrepreneurship has been studied by Gulyamov, S..B. FIG. Muftaydinov, B.

Navruzzoda, H. Abulkosimov, A.Kulmatov, S.Kh. Salayev, H. Rakhmonov, M. Abdurakhmanova, F. Mamatov, N. Murodova, Sh. Kobilov's scientific works. [2]

Vasiliev G.A., Halikova E.A. consider that at present the issues of ensuring conditions for economic growth of the enterprise come to the fore. The economic growth of an enterprise can be affected by the general economic situation in the world as a whole and in the state in particular. The economic situation in the state, in addition to a number of other factors, depends on the ability of the relevant state bodies to ensure both the economic security of the state and economic entities-enterprises. In modern conditions, the process of successful functioning and economic development of enterprises largely depends on improving their activities in the field of ensuring economic security.

Ermolaev D.V. argues that the functional components of the economic security of the enterprise is a combination of the main directions of its economic security, significantly different from each other in content.

The following functional components of the economic security of the enterprise are distinguished:

- Financial;
- Intellectual and personnel;
- Technical and technological;
- Political and legal;
- Ecological;
- Information;
- Power.

External and internal threats to the economic security of the enterprise

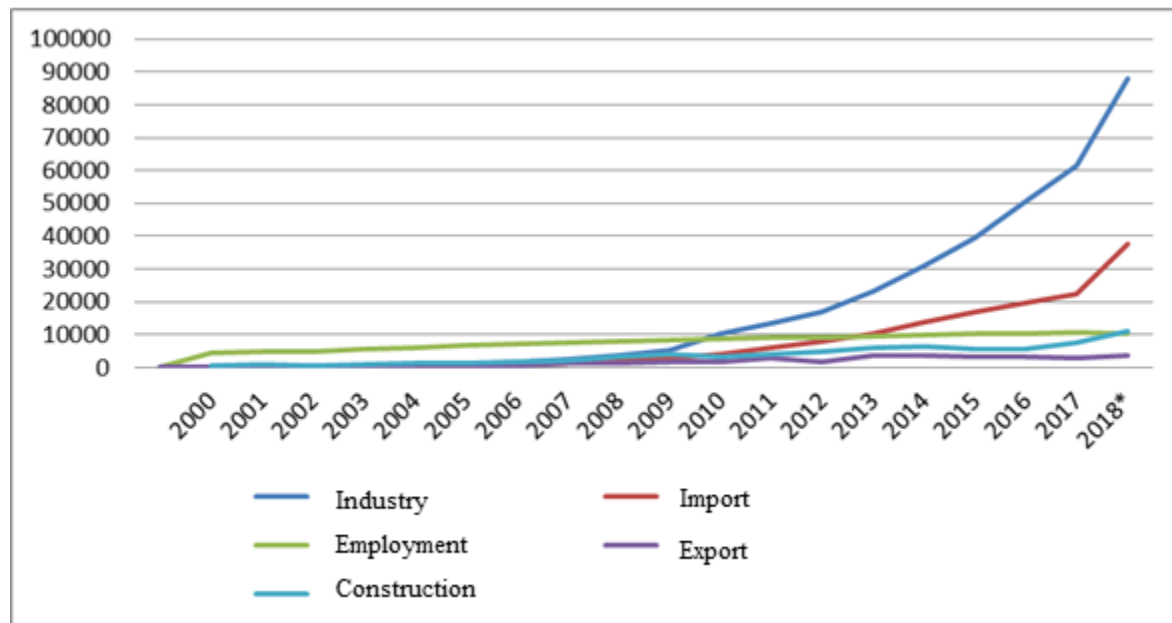
TABLE 1

External	Internal
Active participation of government and management in commercial activities	Actions or commissions including intentional and unintentional) employees of the enterprise, contrary to the interests of its commercial activities, which may result in economic damage to the company
The use of criminal structures to influence competitors	Leak or loss of information resources (including information constituting a trade secret and / or confidential information
Lack of laws to fully counter unfair competition	Undermining her business image in business circles

The lack of favorable conditions for scientific and technical research in the country	The emergence of problems in relations with real and potential partners (up to the loss of important contracts)
The absence of detailed and objective information about business entities and their financial situation	Conflict situations with representatives of the criminal environment, competitors, regulatory and law enforcement agencies, work-related injuries or deaths, etc.
Lack of business culture in the business environment	

Diagram 2

The main indicators of small business and private entrepreneurship in the sectors of economy are represented by a line diagram



In the case of a linear diagram, we can see that the values in all of these directions are increasing. This testifies to the development of small business and private entrepreneurship in the Republic of Uzbekistan.

3. RESULTS AND DISCUSSION

As mentioned above, the enterprise is considered to be created at the location from the date of its registration with state bodies. This task is mainly carried out by khokimiyats, who are required to submit their registration data to the Ministry of Finance within 10 days for inclusion in the Unified State Register.

For state registration, a decision is made to create an enterprise, the charter of an enterprise (memorandum of association) and other documents specified by the Cabinet of Ministers. State

registration of the enterprise must be made within 30 days from the date of filing the application with the necessary documents. Refusal to register enterprises due to the inexpediency of their organization is not allowed.

The founder can go to court if the registration of the company was not done in a timely manner or the founder recognizes the reasons for the non-registration as invalid. Unreasonable refusal to register the company may result in liability of local authorities.

To register a business, the following documents are required:

- An application to the enterprise for registration;
- Constituent agreement or decision on establishment of the enterprise;;
- The charter of the enterprise;
- The Appendix of the contract of the joint venture or specified in the primary charter, at least 50 percent of the number of payment documents;
- A certificate of payment of state duty;
- The document confirming the consent of the antimonopoly body for establishment of the enterprise;
- Consent of the State Property Committee or its subordinate bodies.

Registration is done by assigning a ledger number. Following the above processes, the company can register with the tax authorities at the location and receive a document confirming this, and open a bank account.

Dismissal of an enterprise may be in the form of liquidation or reorganization. Unstable production, financial difficulties, chronic damage and loss of solvency can be the main reason for the liquidation or reorganization of premises.

The reorganization of an enterprise is its merger, merger, division, division and transformation. The reorganization of the enterprise is carried out by decision of the founder (founders) or the management of the enterprise. Restructuring should serve to improve the performance of the enterprise, financial and economic indicators.

Liquidation of an enterprise is a legal act that means the suspension of production and business activities. When the company is liquidated, it will be removed from the state register, its bank account will be closed, and all seals, stamps and other data will be considered invalid. Liquidation of an enterprise may be caused by:

- Reduction or complete loss of demand for products (work, services);
- Production losses;
- Occupational risks to the environment and human life;
- Company building and facilities, equipment and other facilities, more cost-effective, which essentially meet the requirements of customers and products will cause some degree of access.

In the process of liquidation of the enterprise, an interim liquidation balance sheet is prepared, which contains a list of the property of the liquidated enterprise, claims on credit lines and the results of their consideration. This balance is approved by the founder (founders) of the enterprise or the body that made the decision on the liquidation of the enterprise. The liquidation commission charged to the liquidation commission is liable for damage.

Under the previous administrative command system, the economy of the former Soviet Union was defined as a single economic complex. The Alliance of all deal with the entire economic development of the Alliance of the Republic of the Obligatory Bonds and determined by the Center on the basis of the route is also reflected in the development of the national economy.

However, from the point of view of state administration and, first of all, the opportunities and interests of the republics, such “unity” did not allow the republics to independently resolve important issues of socio-economic development. The national economy of the Republic of investment diodes was introduced into the association “from the boiler, and is often carried out on the basis of the principle of equilibrium. A number of industries and large industrial associations were simultaneously subordinated to the ministries and courts of the republic and the entire union.

Statistical data for 1990, when the Union republics were part of the Unified Economic Complex of the USSR, give some idea of the state and structure of the economy of Uzbekistan: 33% of the total industrial production, 33% of industrial production and production personnel. - 35% in fixed assets of industry and production - 65%, as well as republican subordinate enterprises, 67 percent, 65 percent and 35 percent. [3]

In a planned economy, the administrative command is the basis and the main method, management tool. There is no objective economic need to organize work at the enterprise, payroll, modernize process equipment, expand or optimize the enterprise, launch new products, or stop producing obsolete products. The company does not have independence in these matters. You need permission from above to solve them. It was necessary to carry out technological re-equipment and introduce new products into your five-year plans.

It was almost impossible to establish independent relations between business entities, to ensure independent, contractual delivery of raw materials and components, products. The enterprise will receive top-level instructions on how many products it will send to another enterprise or trade organization at a distance of 4-5000 km. Attempts to impose economic accounting and some freedom of enterprise activity during the so-called turbulent years of the Soviet system are futile. The economic system, by its very nature, could not accept such changes.

The independence of the Republic of Uzbekistan has caused quantitative and qualitative changes in the national economy. Today, the country's economy and society are a democrat , intelligence, strengthening the potential of the economy and sending the country to the ranks of developed countries, digital television, based on a model developed for the country's transition to market relations, are developing steadily. This model is put forward by the President of the Republic of Uzbekistan, based on the principle of economic reforms in five key entities and economic activity, where freedom of expression is defined as the protection of private property and entrepreneurship required by law.

The production potential of each country is determined primarily by large enterprises, which are indicators of scientific and technological progress and modernization of the economy. Entrepreneurial activity of the national economy and its network of direct impact on the audience. The better, more efficient and more profitable the enterprise, the higher the productivity of the modern economy, including its systems. The market economy company, adds to strengthen its independence and the creation of production and the achievement of a high level of profitability of the opportunities that it creates. However, the way an enterprise, especially a state-owned enterprise, works, its profits, profitability and employment of workers should be controlled not only by the state, but also by the state. Therefore, the state not only creates great business opportunities, but also controls them in the prescribed manner. The state cannot leave indifferent the “fate” of enterprises, their good work. Bankruptcy, unhealthy production and an economic downturn are all burdens for both the enterprise team and the government.

World experience shows that in a market economy, not all enterprises can overcome competition and work effectively and make a profit or profit. As a result, thousands of enterprises were created that were included in the sphere of economic activity, and many of them were closed for various reasons. Thus, bankruptcy and liquidation of enterprises is a common occurrence in a market economy, although this should be avoided, but should not be considered a disaster.

4. CONCLUSION

Security is a complex and multifaceted category. It is evaluated and analyzed mainly from the point of view of the safety of tools used in the production process. Therefore, although we came up with such concepts as “safety”, “pedestrian”, “food safety”, “road safety”, the concept of “enterprise safety” has become popular in the last decades of the twentieth century.

Examples of products of modern production methodology, investment plans and other industries say that while the focus of the company and the country on a certain risk. Therefore, the safety and trade secrets of rat problems in the current market and competitive dogs, including economics, science, modern enterprises are an important section of the economy is one of them asked.

The main tasks of enterprise security are:

- Enterprise and all its subdivisions, staff with foreign partners and competitors protection of legal rights in relationships
- Preservation of property of the enterprise, its rational and efficient use;
- increasing the competitiveness of domestic and foreign products;
- Organizational and production stability, but the manner of the parts of suppliers and partners to help in such a way as to avoid being dependent;
- strengthening labor discipline among employees of all structural divisions;
- providing material and moral interest to increase labor productivity;
- Use of scientific and technological achievements in production, development of an effective database;
- improving the image of the enterprise.

The goals came from the company safe ensuring the task is defined, they are the company's internal rules and procedures, and special measures may be reflected. These include:

- 1) In the range of enterprises as well and outside of government to strengthen the view of the management structure in order to identify cases of violation of the rights of the factors;
- 2) Risks that may affect the operation of a stable company and other scanning, identifying and taking appropriate measures;
- 3) Study of potential partners, their financial second VO line analysis and evaluation;
- 4) Preparation of anti-economic measures;
- 5) Preventing the recruitment of qualified personnel to other enterprises that are aware of the secrets of the enterprise;
- 6) Overcoming unhealthy competition;
- 7) Protection of the territory and material resources of the enterprise;
- 8) Protection of trade secrets;
- 9) The discovery of negative comments from members of the labor team;
- 10) Emergency prevention and other security measures.

It is known that goals and objectives are not solved spontaneously. For this, first of all, in addition to good knowledge of your business, it is necessary to have qualified and highly qualified and ready-made personnel for the enterprise in which they work. Without them, you cannot succeed.

Safety principles. The main requirements for tactics and security strategies is the choice of the right ways to solve security tasks and tasks. These may include:

- Principles of legality;
- Independence and responsibility;
- Economic feasibility and profitability;
- Targeted program planning;
- Interaction and coordination;
- Scientific organization of labor;
- A combination of transparency and the need for confidentiality;
- Specialization and high professionalism.

Micro-security assumes the normal functioning of the subsectors of the economy, that is, the development of firms, banks and other commercial structures and apartments is a sufficient economic condition.

The safety of firms means the continuous flow of business capital, that is, continuous production at the enterprise level. This creates internal and external threats. Internal threats are factors that adversely affect the activities of the company. The company is the main and main link in production. It depends on how effective his work is. Safety is ensured if the company produces a

large number of marketable products that respond well to and respond to market demands. The safety of the company depends on the degree of economic risk and its response to it. A company that relies on asymmetric information stumbles because it is at greater risk. On the contrary, a company that relies on symmetric information is less risky because it produces more marketable goods, increases sales and increases profitability. However, the level of security varies depending on economic risk, i.e. attendance, absenteeism or neglect.

For a company that does not take economic risks, the higher the security, the lower the profitability. Firms that are economically risky have lower levels of security and greater profitability. The external threat that firms face is inherently an extension that creates an external objective environment, in particular a competitive environment. In terms of security, firms are adapting to the competitive environment, which is no longer possible because extra-externalism is an objective economic asset for the firm. That is why firms pay great attention to economic security and security in general. The laws of trade secrets serve this purpose.

Firms abroad usually pay well for the security of their business. According to some estimates, these expenses range from 15-18% of annual income. [4] According to other sources, the company spends between 15 and 20 percent of its annual income to ensure economic security. [5]

Although there are some differences, the numbers are usually close and can be used as a basis for calculations. As a result, the cost of maintaining economic security will benefit foreign enterprises of their own business units.

Secondly, there is a connection with economic security in corporate governance. The emergence of economic security and intelligence in commercial structures has led to increased attention to economic competition. To date, a system of training, education, training and continuous retraining of managers and operational personnel of these services has been created. Specialized schools and centers study advanced methods of collecting and analyzing economic data on various aspects of economic security and develop skills for their analysis using modeled structures.

Thus, economic security has its own forms of economic activity at the microeconomic level, because security remains a critical problem for firms, enterprises, banks and other enterprises.

There is also a desire to consolidate their efforts to ensure economic security and business in general. For example, there is the International Banking Association, one of the main activities of which is the dissemination of methods and tools that directly ensure the economic security of banks. [6]

The main activity of the Interbank Information and Analytical Center of the Moscow Banking Union is to coordinate the cooperation of banks in preventing credit fraud. Also, the Economic Security Service of Russia was created in Moscow and the region. Its goal is to develop a global program to protect and protect commercial information.

Economic security is based on the following principles:

Firstly, it is the freedom to choose activities and forms. Although a “market economy” is a multidimensional concept, its main feature is the freedom of economic activity.

Of course, economic freedom is limited to circles that do not allow it to enter into anarchy and economic independence. Without a system of social constraints, the freedom of some actors can be violent for others, while security should be avoided.

Secondly, the security of any entrepreneur is to choose and choose the type of economic activity that he wants and purposefully.

Security as a precautionary measure for preventing and responding to incidents is a clear step in each individual case, depending on the nature of the enterprise, its location and importance. Security identification is important in this process. Its head of concern security development of certain production conditions should be personally involved in the development.

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THEORETICAL ASPECTS OF INTERNATIONAL TOURISM AND ITS ROLE IN THE GLOBAL ECONOMY

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ABSTRACT

The article considers international tourism as an integral part of the international service sector. The role of international tourism in the world economy is revealed. International tourism development indicators for 2019 and prospects for 2020 were discussed. There was also studied negative impact of coronavirus on international tourism indicators. At the same time, there is the concept of “temporary visitor”, this concept refers to the movement of a tourist to any other country, except the country of his permanent residence, in connection with his work, business goals. In addition to tourists, the so-called “temporary visitors” include tourists, that is, persons who are in the host country for less than a day. The rapid progression of the tourism services sector was realized due to the formation of a large tourist complex: there are systematic transcontinental tourist routes, international hotel chains are organized, which led to the need to study the market, and this, in turn, caused a focus on clarifying consumer preferences in the studied area. Tourist routes are actually spread all over the world.

KEYWORDS: *Tourism Services, The Hague Declaration, Tourism Regions, Influence Of COVID-19, World Tourism Organization*

INTRODUCTION

Modern international tourism is one of the most dynamically developing branches of the world economy. By the end of the twentieth century, tourism took a leading place in international foreign economic relations, began to have a serious impact on the development of the economy of individual countries and the world economy as a whole, and its influence on the formation of gross domestic product (GDP) increased. Currently, tourism is a powerful global industry, occupying up to 10 % of the world's gross product [1], where huge masses of employees, main

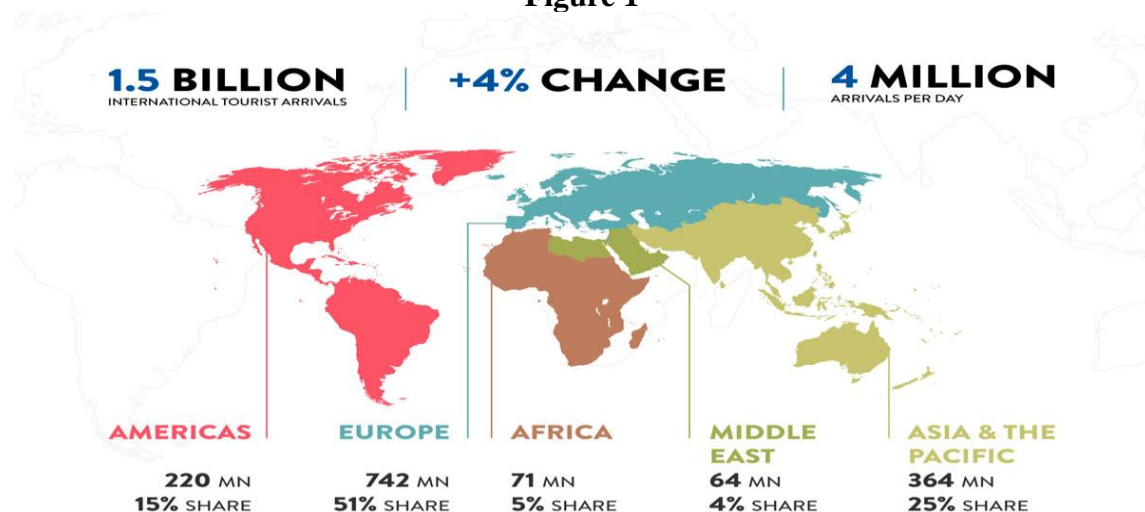
means of production, and large capitals are involved. We can say that tourism is also a serious policy at a global level.

The purpose of the research was to determine the main trends in the development of international tourism based on the analysis of statistical indicators of international tourist arrivals in recent years. In addition, an attempt was made to identify the prospects for the development of international tourism, both in the short and long term.

The rapid progression of the tourism services sector was realized due to the formation of a large tourist complex: there are systematic transcontinental tourist routes, international hotel chains are organized, which led to the need to study the market, and this, in turn, caused a focus on clarifying consumer preferences in the studied area. Tourist routes are actually spread all over the world. Thanks to optimistic scenarios of world tourism progression, state and regional programs have emerged to promote tourist services, which involve building up networks of hotels, tourist transportation, entertainment complexes and social catering points to truly compensate the needs of the client.

In 2019, the World Tourism Organization (UNWTO) registered 1.5 billion international tourist trips worldwide (Figure 1). The four per cent growth over the previous year, also forecast for 2020, confirms that tourism is a leading and sustainable sector of the economy, especially against the backdrop of current global uncertainty. At the same time, it requires responsible management of current growth in order to make the best use of the opportunities that tourism can create for people around the world.

Figure 1



Source: World Tourism Organization

The Middle East has become the fastest-growing region in terms of international travel in 2019, almost doubling the global average (+8%). Growth in international travel in the Asia-Pacific region has slowed but remains above average at 5%.

Europe, which also saw slower growth than in previous years (+ 4%), remains the leader in the number of international trips, in 2019, 743 million foreign tourists visited Europe, which is 51% of the world market. North and South America (+2%) showed a mixed picture, as many island

tourist destinations in the Caribbean strengthened their positions, recovering from the 2017 hurricanes, while the number of trips to South America declined, partly due to ongoing social and political turmoil. Limited data for Africa (+4%) indicates continued strong performance in North Africa (+9%), while growth in sub-Saharan Africa slowed in 2019 (+1.5%).

However, due to the spread of a new type of virus – “Coronavirus”, and its announcement as a worldwide pandemic, the pace of international tourism development has been hit hard. Now the economic losses in the tourism sector due to the COVID-19 outbreak amount to \$600 million, and by the end of the year, it may reach a trillion dollars. Given the speed with which the virus is spreading and its impact on tourism, 50 million people could lose their jobs in this area. Now the decline in the industry is 70%, and it continues. Sixty sectors of the economy are directly or indirectly related to tourism. If you count all the total losses in these areas, the damage can reach five trillion dollars. In addition, even if the pandemic ends, recovery will not be quick and easy.

Tourism is one of the most important and most actively developing areas of the world economy. It began to develop due to the economic phenomena of the past century.

In most countries, international tourism is an important source for generating gross domestic product, creating new jobs, and providing employment. It is the basis of foreign exchange receipts to the state budget.

Thanks to the growing role of international tourism, which is a unique form of international trade in services, which can become a productive tool for economic, cultural and social development in individual countries and their regions.

International trade in services (ITS) is a peculiar form of international economic relations, thanks to which services are exchanged between producers and consumers in different countries. This type of international economic relations has become peculiar due to the fact that its subject is “service”.

Services are defined, in accordance with the IMF Balance of Payments and International Investment Position Manual, Sixth Edition (BPM6), as “the result of a production activity that changes the conditions of the consuming units or facilitates the exchange of products or financial assets. Services are not generally separate items over which ownership rights can be established and cannot generally be separated from their production”.^[4]

However, keep in mind that services are not tangible and cannot be seen, felt, or stored. It is for these properties inherent in services that they received their name as invisible exports and imports. You can't help but notice that there are still services that are visible, for example, services offered in dry cleaning, the development of photos, tangible, for example, services related to filling out accounting documents.

The consumption of services is closely related to the production of the same services, and in most cases, these operations coincide in terms of timing and location. Thus, in order to implement these exchange processes, it is necessary that the service producer or foreign consumers are located abroad in the country where the service is produced.

But in this case, there are many exceptions, for example, the automatic provision of money issued by a plastic card at an ATM.

Summarizing the above, we can conclude that in the broad sense of the word, services are “various forms of activity that do not possess a material owner in their visible form”.

For many years, services were considered “non-tradable goods”, that is, goods consumed in the country where they are directly produced. But as a result of the development of world trade relations, some services were included in the world turnover and services were called “tradable”, which the international monetary Fund (IMF) proposes to include in the balance of payments of countries.

According to the IMF Handbook on balance of payments formation, “tradable” services are divided into these types:

- 1) Transport (passenger, cargo);
- 2) Trips (business, personal);
- 3) Communication (postal, courier, telephone and other);
- 4) Construction;
- 5) Insurance (risks, personal);
- 6) Financial services (brokerage services, currency exchange);
- 7) Computer and information services (data processing, computer maintenance);
- 8) Royalties and other royalties;
- 9) Other business services (mediation, leasing, legal, other business, professional and technical services);
- 10) Licensed cultural and recreational services (audio-visual exhibitions);
- 11) Government services.

Services are divided by how they are provided to the consumer:

- Services related to deposits (banking, hotel, professional);
- Services related to trade (transport, insurance);
- Services related to investment and trade (communications, construction, personal, recreational, computer and information services).

Depending on the consumption of factors of production services are divided into:

- Factor-fees generated as a result of the international movement of factors of production (for example, investment income);
- Non-factorial-other types of services (transport, travel).

Settlement agreements made with services are systematized depending on how the seller and buyer of services behave, and whether the services are moved across the border.

Cross-border delivery - represents the position of moving only services across the border, without moving the seller and buyer. A clear example of this method of movement can be the provision of legal services from abroad by means of communication.

Consumer transfer or consumption abroad is a type of delivery by which a consumer located in one country purchases and consumes services in another country. This method of service delivery is usually used for the export of recreational tourism, transport, medical, educational, and other services.

In this context, there is also a market presence, for example, if the organization that provides the service moves across the border and, while already in another country opens a subsidiary company, through which the service will be provided. However, it should be noted that the consumer and service do not cross the border.

Services provided by individuals are a delivery method that involves the participation of people coming to the consumer's country of arrival.

Important parts of the international tourism business are international tourism, the tourist region, tourism industry, tourism infrastructure, tourist services.

For the purposes of international statistics, the UN Conference on world tourism presented the definition of tourists as "preliminary clients who are in a particular country for at least 24 hours; moreover, they travel for different purposes: satisfaction of needs for recreation, education, religion, sports; travel for business purposes (various types of business trips, participation in conferences, other events)". At the same time, there is the concept of "temporary visitor", this concept refers to the movement of a tourist to any other country, except the country of his permanent residence, in connection with his work, business goals. In addition to tourists, the so-called "temporary visitors" include tourists, that is, persons who are in the host country for less than a day.

Today, there is no precise definition of tourism in scientific literature, but there are many views on the interpretation of the basics of tourism and its components.

The Manila Declaration on world tourism (1980) defines tourism as an activity that is important for the well-being of peoples, as it has a direct impact on the economic, social, educational, cultural spheres of life of society and the state and relations between them [5].

The global code of ethics for tourism, adopted in 1999 by the XXIII session of the WTO General Assembly, defined tourism "...as the leading way of self-realization and social self-realization". It is presented as a valuable factor of self-learning, education and development, tolerance towards other cultures, countries, customs and religions. This code states that "any right to tourism is nothing other than the right to recreation and pleasure..."

According to N.I. Kabushkin "tourism is a section of the economy that contains the work of tourist organizations and travel agencies."

As defined by the International Association of scientific experts in the field of tourism, tourism is a socio-economic category that is a combination of connections, relationships and phenomena in the movement of people on the territories of countries other than their place of residence and not related to their work.

A more precise definition of tourism is formulated in the Hague Declaration (1989). In this Declaration, tourism is defined as a specific type of activity that plays an important role in people's lives, in their well-being, and has transformed into a leading form of using active recreation for people. [6]

Therefore, it is necessary to consider tourism as:

- The specific type of activity;
- The form of using active recreation.

Tourism as a specific type of activity is aimed at ensuring that tourist organizations provide a variety of services and goods, increasing tourist demand and as a result, meet the needs of customers in culture, recreation, and wellness. Tourism refers to the type of spending of free time by tourists, which includes travel, stay of tourists in places outside of their permanent residence with various goals and objectives, for a period of time not exceeding one year.

Characteristics of this definition of tourism:

- The departure of tourists from their permanent place of residence. The definition of “permanent residence” contains the place where a person permanently resides, and objects that are a tourist’s usual habitat, and the frequency of visits by tourists to these places does not depend on this;
- Duration of stay. It should be borne in mind that tourism is characterized by a temporary nature of stay — up to one year;
- Purpose of the trip. This feature is distinctive from all other rides. The recommendations proposed by the WTO integrate tourism goals into six blocks: recreation, entertainment, leisure; meetings with friends and relatives; official and professional goals; recuperation, treatment; pilgrimage, religious goals; and other tourist goals.

The division of tourism into types is based on the nationality of tourists. There are the following types of tourism:

- Internal, including travel of tourists within the country of their permanent residence;
- Exit, which includes the movement of persons from their permanent place of residence to another country;
- Entry, this is the travel of tourists outside the country of their permanent residence.

Thanks to the interweaving of types of tourism, you can get different combinations that represent categories of tourism:

- Tourism, including domestic and inbound tourism — within the country;
- National, combining domestic and outbound tourism;
- International tourism, including inbound and outbound tourism.

Depending on the purpose of travel, there are the following types of tourism: restorative, professional, business, medical, religious, ethical, and transit.

Thanks to the forms of tourism, a tour is developed for the tourist and its service. There are individual and collective forms of tourism.

Group tourism is the travel of tourists (from six or more persons) travelling on the same terms and on the same route. Thus, tourism is considered as a tourist business and as a form of leisure time.

We need to consider the content of tourism categories.

The tourism industry combines enterprises that provide the production, exchange and consumption of tourist services, creating the material and technical base of tourism [2].

A tourist region is nothing more than a geographical area that possesses tourist resources, the necessary data to meet tourists, and has the necessary set of services to meet the emerging needs of customers.

A tourist region can be either a city or an entire Alliance of countries. In fact, this difference depends on what the specific needs of tourists are and for what purpose they visit the region. To explain the definition of “tourist region”, it is necessary to detail it into levels: mega-level (world economies of countries); macro-level (countries); meso-level (national tourist zones); micro-level (includes cities, regions, and territories).

Six tourist regions identified by the world tourism organization:

- European. This region includes the countries of Europe, as well as the former republics of the USSR, the States of the Eastern Mediterranean;
- American. It includes the countries of South, Central and North America, and the Caribbean zone.
- Asia-Pacific. This region integrates the countries of Australia and Oceania, East and South-East Asia.
- African. Includes all African countries except Egypt and Libya.
- South Asian. It includes countries in South Asia.
- Near-Eastern. Represented by Egypt and Libya, as well as, countries in West and South-West Asia.

The “tourist market” is a system of relations in which tourist services are converted into money, and vice versa.

A tourist product is an organized combination of tourist activities and services that make it possible to consume tourist services [7].

Tourist infrastructure is a chain of structures of the ground and underground character (Sewerage, water supply, gas pipeline, highways, parking lots, parking lots, train stations, airports, highways, resort facilities, entertainment facilities), which are an indispensable link for the life of tourists.

The participation of a travel company in the implementation of a tourist trip is called organized tourism. This type of tourism is characterized by well-organized and coordinated travel details. Tourists know exactly the route of their trip when they arrive, and the number of services provided to them (accommodation, meals, and excursions).

Along with organized tourism, there is also unorganized tourism, which is characterized by self-employment and self-service. This type of tourism allows tourists to choose their own route, duration of travel, accommodation, meals, and excursions.

Tourist service — a set of measures in the field of tourist services, in which everything is directed to meet the needs of tourists or tourists. In tourism, such a characteristic example can be services for feeding tourists, their accommodation, guide services, tour services.

To ensure that everything is carried out in tourism in accordance with the established legal order, the organization must comply with all actions for the implementation of tourist trips and there are so-called “Tourist formalities” for this [3, p.304].

Commercial tourism strives for its main goal — profit while trying to establish the best equality between the cost of a tourist product and the number of costs. When this happens, the services provided by tourist organizations are mainly designed for individuals or families with medium or high income, so all the burden associated with payment is borne by the person or family budget.

Along with commercial tourism, there is also social tourism, which is necessary to meet the tourist needs of the population that is less well-off (young people, school children, pensioners), as well as citizens (labor veterans, war veterans), for whom the state, charitable and non-governmental funds support. All these costs are financed from funds allocated for various social needs.

Domestic tourism is an activity that involves preparing trips for people within a country who regularly reside in that country.

International tourism is an activity aimed at implementing travel and living of residents with tourist purposes from one country to the territory of another. However, there is a difference between domestic tourism and international tourism, the difference is that the latter is characterized by tourists crossing the state border. Border crossing by tourists is carried out by observing tourist formalities (visa, passport, customs, and currency, sanitary and epidemiological).

Summing up the above, it should be noted that tourism is a type of business aimed at providing tourist services, as well as a way to use the leisure time of tourists on the territory located outside of their permanent residence for various tourist purposes for a period not exceeding a year.

International tourism is a special type of international trade in services, a characteristic form of tourism that involves tourists crossing state borders and observing various tourist formalities (visa, passport, and customs, sanitary and epidemiological). Today, tourism is represented as one of the main types of international trade in services.

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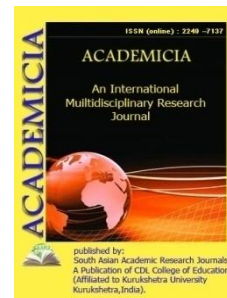
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REFLECTIONS ON THE FORMATION OF MATHEMATICAL IMAGINATION IN PREPARING CHILDREN FOR SCHOOL

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ABSTRACT

The article describes the system of work in the preparatory groups of preschool education. It has been shown that the formation of mathematical concepts is a key factor in raising children's worldview. This is not only to determine the level of knowledge of mathematics in the children of his group, but also to consider the importance of each educational activity in the whole system of work on the development of basic mathematical concepts in preschool children. Going to school is an important part of a child's life, as it changes the way he or she interacts with others. For the first time in a child's life, socially important learning activities take center stage. Unlike the usual free play activities, education is now mandatory and requires 4 serious attitudes from the first grader. As a leading form of educational activity, it reconstructs the daily life of the child: the agenda changes, the time for free play is reduced. It is also important for the child to have practical mental development in order to be educated in school, that is, to draw a pattern, to perform a descriptive task. Finally, special training involves teaching a child to read and form his or her understanding of the school's ability to adequately master the 1st grade curriculum material.

KEYWORDS: *Mathematical Imagination, Independent Worldview, Educational Activity, Preparatory Period*

INTRODUCTION

The effectiveness of schooling depends on the level of preparation of children. Preparation for school is determined by the requirements of the preschool and the family for the child of preschool age. The uniqueness of these students is that the student has a new social and psychological role, which he must be prepared to perform.

At the age of 6-7, children begin to be able to control themselves and their actions. Boys at this age develop independence, initiative, and a desire to listen to adults. During this period, the child reaches a height of 120 cm and weighs 22-24 kg. At this age, the child becomes strong, curious, able to control his health. His cognitive power and thinking develop rapidly, and he begins to strive to know material existence. Hygienic skills are formed in children.

Going to school is an important part of a child's life, as it changes the way he or she interacts with others. For the first time in a child's life, socially important learning activities take center stage. Unlike the usual free play activities, education is now mandatory and requires 4 serious attitudes from the first grader. As a leading form of educational activity, it reconstructs the daily life of the child: the agenda changes, the time for free play is reduced. The demands on a child's independence and organization, his or her diligence and discipline increase significantly. Compared to preschool, the student's personal responsibility for his or her own behavior and responsibilities increases significantly.

According to leading experts, the concept of "school readiness" includes the following areas of preparation of a child for school:

Physical,

Personal (mental),

Mental

Special preparation.

Physical fitness is defined as the development of a child's health, movement skills and quality, arm muscles and visual-motor compatibility. Personal readiness refers to the formation of the environment, adults, peers, flora, natural phenomena, personal culture. Mental preparation includes the child's basic types of figurative and logical thinking, imagination, humanity, curiosity, independence, self-control, as well as observation, listening, remembering, and comparing learning activities.

The success of a child's schooling depends on his or her ability to speak his or her mother tongue and his or her speech development. Because all learning activities are based on such factors as speech and logical development, independent thinking without the help of adults, free use of language development achievements, storytelling, reasoning, interpretation, comprehension. It is also important for the child to have practical mental development in order to be educated in school, that is, to draw a pattern, to perform a descriptive task. Finally, special training involves teaching a child to read and form his or her understanding of the school's ability to adequately master the 1st grade curriculum material.

Preparing children for school, firstly, educational work in preschool education, which provides a high level of general, comprehensive development of children of preschool age, and secondly,

special preparation of children for the acquisition of subjects that should be mastered in primary school implies that Accordingly, in the modern psychological and pedagogical literature, the concept of preparation is defined as the development of the child's personality and is considered in two interrelated aspects: "General psychological preparation for school" and "Special preparation".

The general preparation for school is an important result of MTT's continuous, purposeful educational work on the comprehensive upbringing of preschool children.

General school readiness is the level of mental, spiritual, aesthetic and physical development that a child achieves by the time he or she enters school, which lays the necessary foundation for the child to actively enter the new conditions of school education and conscious acquisition of learning material.

An important part of mental preparation for school is that the child entering school has a rich enough knowledge about the world around him. This fund of knowledge is a necessary basis on which a teacher can organize his work. The quality of knowledge acquired by children is important in the mental preparation of a child for school. An indicator of the quality of knowledge is, first of all, that it is consciously acquired by children; clarity and stratification of imagination; complete access to the content and scope of simple concepts; ability to apply knowledge independently in solving educational and practical tasks; regularity, that is, the ability of preschoolers to reflect on clear, important connections and relationships between things and events.

An integral part of a child's mental preparation for school is that the child's cognitive activity is developed to a certain extent. In this case, the formation of mathematical imagination in the child plays an important role. The successful development of children's mathematical concepts is directly related to the development of their perception, that is, their sensory perception.

The ability to generalize and abstract develops by identifying the properties of real objects and comparing and grouping these objects according to these properties. Therefore, before the child goes to school, special work is carried out in order to form mathematical concepts in him, which are inextricably linked with all the educational work in the preschool institution.

Mathematical knowledge should be given to children in a certain system and sequence, with the new knowledge to a lesser extent, that is, to the extent that the children can acquire it. Therefore, a task is divided into several small parts, which are studied one after another.

The educator needs to know how the program for each age group is structured. This is not only to determine the level of knowledge of mathematics in the children of his group, but also to consider the importance of each educational activity in the whole system of work on the development of basic mathematical concepts in preschool children. It also allows you to quote. The main form of work on the formation of mathematical concepts is educational work.

Emphasis is placed on quantifying observations of everything around them and how children use their mathematical knowledge and skills in a variety of activities.

Didactic games and exercises are widely used in educational activities and in everyday life. In the process of educational activities, games strengthen, deepen and expand children's

mathematical imagination. In many cases, for example, games play a key learning role in the development of location skills.

In educational activities, children's active participation is achieved primarily if they work together on new material and repeat the previous material.

In the curriculum "First Step" of the Ministry of Preschool Education of the Republic of Uzbekistan in 2018, educational activities are based on the daily routine of the group, which includes daily activities planned by the teacher, children's games, leisure. and types of educational activities are carried out in turn. By the time they go to school, children should have a relatively greater knowledge of the set and the interconnected knowledge of numbers, shapes, and sizes, and the ability to target space and time.

Children begin to understand that the most accurate way to determine quantity ratios is to count objects and measure sizes. The skills of counting and measuring become stronger and more conscious.

In conclusion, the pedagogical process aimed at ensuring the full development of preschool children is complex and diverse. This activity requires a lot of responsibility from every educator. The development and growth of a child is a continuous process. From this point of view, the formation of mathematical concepts in the children of the preparatory group provides them with the basis for independent thinking skills.

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SCIENTIFIC AND THEORETICAL APPROACHES TO IDIOMS IN WORLD

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ABSTRACT

This article discusses the issue of classification of phraseological units by researchers and the issue of idiomatic research, which is an integral part of phraseology. The idiom "It takes two to tango" means to "move two ships at the same time" in Uzbek. Or, in English idioms, if an easy task is expressed by "A piece of cake", in Uzbek, an alternative to this idiom is "Make dough out of dough". We know that idioms, like other phraseological units, cannot be translated or separated separately. In particular, such scientists as L.P Smith, V.P Zhukov, V.N Telia, N.M. Shansky include stable compounds in the list of phraseologies, N.N Amosov, A.M Babkin, A.I Smirnitsky consider a particular group to belong to phraseology.

KEYWORDS: *Idioms, Phraseological Unit, National Identification, Phraseology, Stable Compounds*

INTRODUCTION

The subject of the idiom is one of the issues that has attracted the attention of linguists around the world, and its definition corresponds to the idea of national specific expressions. Every language owner has language units that reflect their culture and mentality. In the early twentieth century, linguists began to study the national language in Russia, Azerbaijan and Armenia. Although this field is studied in the field of phraseology, O. Akhmanova in the "Dictionary of Linguistic Terms" called the field of study of idioms idiomatics. Scholars differ on their views on phraseology. In particular, such scientists as L.P Smith, V.P Zhukov, V.N Telia, N.M. Shansky include stable compounds in the list of phraseologies, N.N Amosov, A.M Babkin, A.I Smirnitsky consider a particular group to belong to phraseology. Academician V.V Vinogradov does not add proverbs, sayings and famous words (krylatye slova) to the network of phraseology. V. According to Vinogradov's definition, phraseologies are divided into three groups.

A) Phraseological confusion - idiom

B) Phraseological integrity

V) Phraseological units

Theoretical analyses

Under the name of the idiom, D.O. Dobrovolsky cited only phraseological units. Although phraseology has emerged as an independent branch of linguistics, there is still the view that it is a branch of lexicology. In Russian linguistics, there is a classification of phraseological units according to several criteria:

- 1) According to the structure of phraseological turnover;
- 2) Classification of phraseological turnover by structure.

Nikolai Maksimovich Shansky proposed to classify phraseological connections according to their composition, which is characterized by the most common use of linguistic units. According to the content of phraseological units, phraseological turnover is divided into two groups:

- 1) Phraseologisms related to active lexicon
- 2) Outdated or dialectal phrases

Main part

In English, these types of units are divided into three types: phraseological unity, phraseological fusions, and phraseological combinations or collocations.

An idiom is a phrase that is not derived from the sum of the meanings of the words in its meaning [4,3] Idiomatic expressions are mainly used in everyday communication. Such phrases are quickly memorized and serve to express the idea figuratively. Idioms are the most complex area of language when it is studied and mastered. The field of linguistics that studies idioms is called idiomatics.

The use of the idiom in many places in artistic and oral speech-specific places has been pointed out by some linguists. The use of phraseology in fiction, journalism, colloquial speech is related to its expressive possibilities. Figurativeness, expression are characteristic features of phraseological units, which prevent verbal communication from monotony and “dry” speech. Idioms and phraseological confusions, when specific to oral speech, consist of dialectisms, speech features, euphemisms, and sometimes vulgar units. Idioms consisting of vulgar units

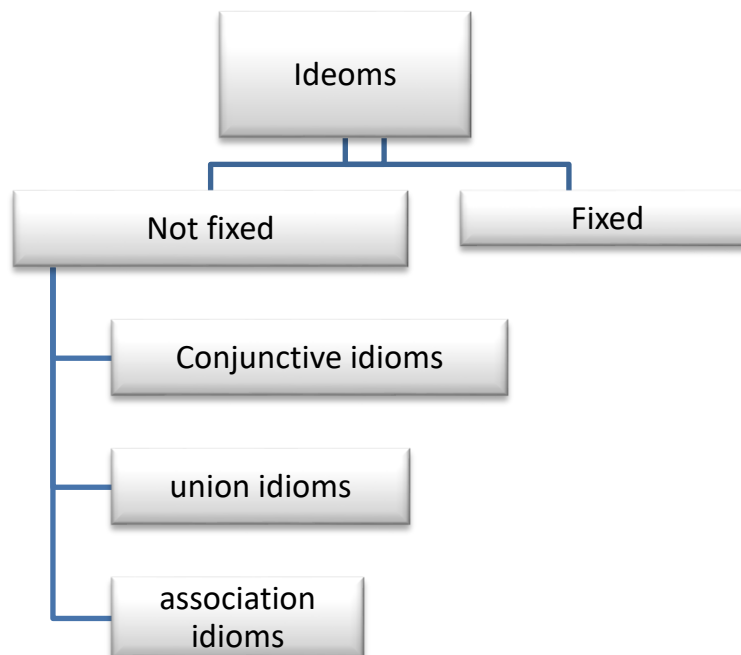
A. N. Baranov, V. Buy, D. It is found in Dobrovolsky's dictionary Russkaya zavetnaya idiomatika: vesyolye slova krylatykh vyrazeniy, which contains about 1,000 stable units of abusive, unusual speech. [6,1].

In Tatar linguistics GH Akhunzyanov's doctoral dissertation on "Idioms" is another important work in the field of idiomatics. In particular, according to the scientist, the term "phraseology" is multifaceted and multifaceted, so it should be replaced by the terms "idiomatics", "idiomology" [1,6.]. In classifying idioms, Akhunzyanova divides the components into two major groups according to their expression:

- 1) Integral idioms;
- 2) Analytical idioms.

Integral idioms are classified into word idioms and speech idioms, respectively.

Azerbaijani linguist S. In his monograph "Modern Azerbaijani lexicon" Jafarov, as a supporter of the inclusion of idioms in the phraseology, divides fixed phrases into five groups: idioms, wise sayings, phrases, proverbs and proverbs. [2,72]



There were also shortcomings in Jafarov's classification, as in this classification the paraphrases and descriptive expressions are given in a mixture. One of the research works in the field of idioms in the Uzbek language is M. Rozikulova's Candidate of Philological Sciences dissertation on "Idioms in the Uzbek language", which was completed in 1966 and is one of the relatively earlier works. This study also discusses the nature of the idiom and its place within phraseological units. [3,18]

Costs an arm and a leg "means expensive. Or the idiom "Kill two birds with one stone" corresponds to the Uzbek phrase "Kill two birds with one stone". The idiom "It takes two to tango" means to "move two ships at the same time" in Uzbek. Or, in English idioms, if an easy task is expressed by "A piece of cake", in Uzbek, an alternative to this idiom is "Make dough out of dough". We know that idioms, like other phraseological units, cannot be translated or separated separately. This makes it inconvenient to explain idioms within one language to other speakers, and may require the use of lacunae, which may sometimes need to be replaced with an alternative in the language being translated. But quoting their alternative in another language should not mean translating this unit.

DISCUSSIONS

Which direction and method should be chosen in revealing the nature of idioms? Should they be understood holistically on the basis of general content, or should they be based on the notion that they arise from the depiction of national color? This becomes clear in the goal that the researcher puts in front of him and achieves in his execution.

Results

The result is a pictorial or explanatory part in the explanation of the idioms.

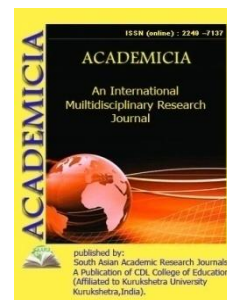
Summarizing the above points, we present the following:

- 1) Phraseologisms are classified, this classification is interpreted by a broad and narrow understanding of it.
- 2) Phraseological confusion is a stable unit of national identity, motivation, identity, used in the term idiom.
- 3) Writers, in addition to the effective use of phraseology in their works, partially change the existing ones in accordance with the spirit of the work, thereby creating new expressions, that is, idioms are formed by people and individuals.

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ANALYSIS OF ACTIVITIES OF SUPPORT OF AGRICULTURAL INSURANCE

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ABSTRACT

This article analyzes the practice of using insurance mechanisms in government support for agriculture. Experience of developed countries in the field of agricultural insurance has been studied in the world, and comparative analysis of the use of insurance mechanisms in support of agriculture is provided. In the public-private partnership model, the leading role belongs to the state that initiates, organizes, and finances the relationship. In the model of public-private partnership, the state insurance organization conducts its activities within the current legislation. In addition, a special law on state support for agricultural insurance regulates the relations of all participants in a particular model of public-private partnership. The government also pays 80% of insurance premiums to farmers under a separate Disaster Program. This program is managed by the state through the KANAT Foundation. In addition, this organization provides insurance for almost all types of crops, as well as implements animal and water insurance programs across the country.

KEYWORDS: *Agricultural Insurance, Insurance Premium, Insurance Coverage, Insurance Programs, Public-Private Partnerships, Agricultural Risks.*

INTRODUCTION

The limited ability to predict and manage natural processes poses a serious threat to agricultural activity. This will lead to huge losses in the agricultural sector, which in turn will turn into a pressing issue in the insurance industry.

Natural climate change (heavy rainfall, drumming, hailstorms) has been increasing year by year with the adverse effect on the activities of legal and natural persons (climate risks) in the agrarian sector, and their numbers have increased by several times over the last decade and cost millions of dollars in agriculture.

Availability of state-supported national insurance systems for agricultural producers' risks helps to minimize their losses. In international practice, effective models of agricultural insurance based on public-private partnerships (PPP) are being implemented.

Analysis of theoretical and empirical literature

The problems analyzed are covered in the works of various scholars, including P.B.Hazell (1992), M.Miranda, D.Vedenov (2001), H.Si-nan (2008), B.K.Goodwin (2007), A.M.Garrido (2008), V.H.Smith (2012), N.I.Pavelko (2013), S.M.Nedbaeva (2009), G.E.Yakovlev (2013), I.I.Glotova (2013), N.A.Burkhunov (2012), the role of government policy in agricultural insurance in the work of D.B. Bijdov (2012), M.V.Arshba (2013), Z.B.Alieva (2010), T.A.Baysmisheva (2015) analyzes the experiences of different countries. The traditional model of agricultural insurance involves the participation of both parties, the insurer (legal entities and individuals) and the insurance organization, but with state financial support, there are three subjects of insurance relations in the model of public-private partnership, which are insured (legal). and individuals, insurance organization and the state. In the public-private partnership model, the leading role belongs to the state that initiates, organizes, and finances the relationship. In the model of public-private partnership, the state insurance organization conducts its activities within the current legislation. In addition, a special law on state support for agricultural insurance regulates the relations of all participants in a particular model of public-private partnership.

The US-backed agricultural insurance model is one of the best in international practice. Agricultural insurance partnerships (pools) in Spain and Turkey are also noteworthy. The relationship between Canadian insurance organizations and the state in the field of agricultural insurance is also remarkable, and this model of collaboration has been proven for several decades.

Analysis and Results

Today, in international practice of agricultural insurance, there are five different models of state support and public-private partnership. These are a high-efficiency model of public-private partnerships (US); state-owned insurance models (Canada and Israel); model of agricultural insurance through insurance partnerships (Spain and Turkey); model of unified insurance in agricultural insurance (Austria, Switzerland); models with minimal state involvement (Germany) vary depending on the characteristics of these models. We will descДавлат ва хусусий сектор ўзаро таъсирининг юқори самардорлик модели (АҚШ).

The US agricultural insurance system is characterized by the government's emphasis on risk management in this area. Country subsidized agricultural insurance The Federal Agricultural Insurance Corporation is tasked with: setting premium rates, providing subsidies and approving insurance products. In turn, its activities are controlled by the US Department of Agriculture's Risk Management Agency (RMA).

The insurance coverage covers 85 different types of crops. Farmers also have more than 150 insurance products on multi-risk insurance and index insurance.

1-ЖАДБАЛ CLASSIFICATION OF THE MODEL OF PUBLIC SUPPORT AND PUBLIC-PRIVATE PARTNERSHIP IN THE USA ¹

Indicators	Feature
Basic programs on agricultural insurance	"High Risk Insurance" (HRI), "Multiple Product Insurance" (MPI), "Group Plan" (GRP) and Income Protection Program (IPP).
Insurance risks	Drought (53%), flood (23%) and cold weather (6%).
Insured plants	corn, wheat and soy.
The main features of the model	Direct communication and communication with state insurers (taking into account their needs) in the formulation and implementation of insurance programs.

Successful development of such partnerships (between the public and the private sector) is that the government has clearly identified the real problems and needs of agricultural producers (constant insights and insights).

Models of State Insurance (Canada, Israel)

In Canada, agricultural insurance is a voluntary type of insurance and has a history of more than 60 years. In some (five) Canadian provinces, there are government-owned state-owned companies called Royal Agricultural Insurance Corporation. In the case of an emergency, these corporations are likely to receive financial support from the government on the condition of repayment.

In other regions, subsidized insurance programs have been introduced relatively recently (10-13 years) and the services are provided by the special units of the Federal Ministry of Agriculture.

In Israel, agricultural insurance has been developing for half a century on the basis of active government support. The KANAT Fund for Natural Disaster Protection oversees agricultural insurance and allocates insurance premiums (35% of all types of crops and animals) and subsidies for reinsurance risks. nash operating. The government also pays 80% of insurance premiums to farmers under a separate Disaster Program. This program is managed by the state through the KANAT Foundation. In addition, this organization provides insurance for almost all types of crops, as well as implements animal and water insurance programs across the country.

In addition to the US and Canada, the Spanish model for agricultural insurance has been developing for 35 years on the basis of effective public-private partnerships. In Spain, the national agricultural insurance program Seguros Agrarios Combinados was founded in 1978 and is managed by Agroseguero, a state-owned company (which now has 27 private insurance companies).

Within this company, farmers will be provided with more than 100 insurance products for crop insurance, water management and animal insurance.

In Spain, over 70% of farmers, about 90% of crops and 70% of animals are covered by insurance. The Spanish government, along with agricultural crops, provides subsidies for agricultural animal insurance. Of these, 40-45% are subsidized by the central government and 10-15% by the regional governments. Large losses are paid primarily to farms that insure their crops or animals. All risks are reinsured by the state reinsurance company.

The Turkish model of public-private partnership, similar to the Spanish model, is a good example for many countries. In Turkey, animal and plant insurance was carried out by 15 private insurance companies until 2005, and they were constantly competing for insurance premiums. In 2005, in partnership with public and private insurance companies, an agricultural insurance partnership was established and a management company TARSIM was appointed to manage it.

Currently, the Supervisory Board of the company includes representatives of the Ministry of Agriculture, the Treasury of the country and insurance companies that are members of the partnership.

The main objective of the agricultural insurance partnership was to clarify the role and functions of the state in the development of the country's agricultural insurance system, as well as to increase the level of government support and coverage of agricultural insurance in the form of subsidies. Insurers pay insurance premiums directly to the management company TARSIM, and state subsidies (50-66%) are also transferred to the company. Insurance payments are also made within the activities of insurance companies that are part of TARSIM. Also one of the main tasks of TARSIM is reinsurance of accepted risks. In addition, farmers pay between 25 and 50 percent of the public credit when they buy agricultural machinery. Up to 100% of the loan will be covered by the state when purchasing modern irrigation systems.

However, it should be noted that, due to the specifics of agricultural production, the level of insurance coverage varies, in some regions it is greater than 45%, and in some areas less than 5%. The main crops insured in Turkey include wheat, tomatoes, olives and grapes. There is a list of more than 36 crops that agricultural producers can insure. TARSIM provides insurance services in several areas, including crop, cattle and poultry, poultry, as well as water and greenhouse insurance. The main state-sponsored insurance risks are drought, floods, hurricanes and animal deaths. The main features of this model are grouped in Table 2.

TABLE 2 DESCRIPTION OF THE MODEL OF PUBLIC SUPPORT AND PUBLIC-PRIVATE PARTNERSHIP IN SPAIN AND TURKEY ²

Indicators	Specification of Spain	Features of Turkey
Basic state insurance programs for agricultural producers	Agricultural insurance programs Seguros Agrarios Combinados developed by Agroseguro	Agricultural Insurance Partnership headed by TARSIM Management Company.
Risks insured	Farmers will be provided with more than 100 insurance products for crop, water management and animal insurance.	
Crops insured	Over 70% of farmers, about 90% of crops and 70% of animals are covered by insurance.	Drought, floods, hurricanes and animal deaths
The main features of the model	Agricultural Insurance Quarterly Models. The government supports not only agricultural insurance but also animal insurance.	wheat, tomatoes, olives and grapes

Business model of the “Single” agricultural insurance company (Austria, Switzerland)

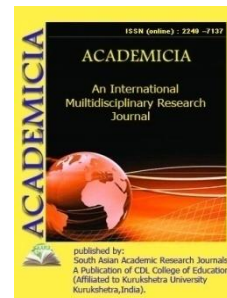
It is possible to highlight the experience of the Austrian country in the use of subsidies in co-insurance of multiple risks. Insurance companies in this country (17 companies) established a separate insurance company Die Osterreichische Hagelversicherung in 1947, which is a non-profit organization and manages subsidized insurance programs.

In conclusion, analysis of PPP models of different countries in agricultural insurance will provide an opportunity to gain a better understanding of the potential problems with existing models in other countries. models to prevent duplication of errors. At the initial stage, the formation of the correct structure of relationships among all the participants in the model, as well as meeting the immediate needs of agricultural producers, determines the effectiveness of each country's long-term agricultural risk management program.

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INFORMATION TECHNOLOGY'S ROLE IN THE STUDY OF FOREIGN LANGUAGES

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ABSTRACT

Nowadays, Information Technologies are being used more and more in education, and these changes in the learning process have brought a special concern. This article deals with the importance in the future for social and intellectual development of learners. The education system of the Republic of Uzbekistan is upgrading to a new level based on the scientific approach to teaching and teaching English language, with the introduction of new information and communication and pedagogical technologies that meet the modern requirements.

KEYWORDS: *Information Technologies, Pedagogical Technologies, Inter Personal Communication, Telecommunications, Software Resources.*

INTRODUCTION

Nowadays one of the main requirements of high professional qualification is to have a good command of foreign languages. It is no coincidence that international communication pays special attention to the study of English, a leading language among languages. The education system of the Republic of Uzbekistan is upgrading to a new level based on the scientific approach to teaching and teaching English language, with the introduction of new information and communication and pedagogical technologies that meet the modern requirements.

According to the Decree of the former President of the country "On measures to further improve the system of learning foreign languages" dated December 10, 2012, English is being taught from the first grade. Classes are conducted in a variety of games, in the form of oral presentations, using multimedia technologies and interactive methods to make children understandable and interesting. For example, children enjoy English video programs, cartoons, color pictures, songs and poems. Scenic scenes are organized using simple words. This is an important factor in their ability to speak English quickly and well.

Consequently, it is important to ensure the priority of the education system in the training of specialists, including the introduction of new technologies and mechanisms for teaching foreign languages. It is well known that the expression of thought, the communication, interpersonal and spiritual communication between the peoples is manifested by language. The terms of a foreign language indicate that knowledge of many types of speech, and additional professional texts is a requirement of the time. Annotations, abstracts, and exchanges of written information, without sacrificing the essence of other languages, especially in English, reading comprehension and writing, speech practice, reading a wide range of professional and professional literature. The importance of information and communication technologies is clearly demonstrated and established.

Since the 1990s, the field of informatization has grown dramatically. Our century, in the 21st century, is not accidentally called the age of information and communication. We will try to explain the content of information technology with a simple example below. We would like to share some information with your spouse from another province (republic, continent). You can do this in a variety of ways. You can send your feedback to your partner (who in turn responds to you) in the following ways:

- 1) Through the communication department (in writing);
- 2) Via telephone networks (oral);
- 3) By means of modern telecommunications.

Currently, great attention is paid to the automation of education. The use of modern teaching technology in the classroom has a very positive effect. The program of automation (informatization) or use of information technologies can include:

- to provide the leading level of informatization at all levels of the education system;
- design and creation of monitoring of informatization in all areas of education, resource center system;
- Creation of normative bases in the field of informatization (coordination, methods, scientific and methodological associations, etc.);
- technical maintenance - computers, other information technology equipment (from camera to microscope), materials for their maintenance;
- telecommunications networks (satellite, earth satellites and other communication channels);
- Software resources (software, internet data, directories, etc.).

Our Methodist scholars have noted that students can express the content of the text in a figurative way, in addition to expressing the opinions expressed in the text, as well as the opinions of the characters involved, as well as adding their own thoughts to the conversation. It will help you to

think correctly in English. When used properly in the learning process, this approach can lead to positive results, both in terms of learning, in terms of training and in English.

Therefore, learning foreign languages is a requirement of the modern age, and it is up to scientists and specialists to develop and that recommend new methods of learning to the younger generation based on the National Program for Personnel Training. is one of the issues. For talented young people to become skilled professionals in their areas of interest, they must first have a good command of foreign languages, including English.

Knowledge of foreign languages provides access to world cultural achievements and information resources, and opens the door to international communication. Today, young people who are learning foreign languages are being shaped by such a high potential and inferior generation.

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THE ROLE OF MONITORING BANK RISKS IN ENSURING THE STABILITY OF THE UZBEKISTAN BANKING SYSTEM

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ABSTRACT

The article considers the role of banking risks in the banking system of the Republic of Uzbekistan. Practical work realized in our country to minimize and monitor Bank risks is highlighted. It also analyzes the current efforts to develop the banking sector carried out by the Government and the Central Bank of the Republic of Uzbekistan. Comprehensive monitoring of the banking system is based on a systematic approach, which provides for the analysis of the activities of commercial banks as an extensive unified system, which consists of individual elements linked by interrelated and interdependent relationships. This system is a set of subsystems, which are individual commercial banks. Improving the effectiveness of supervision of the banking system brings to the fore the task of finding new methods for determining the reliability of credit institutions. At the same time, the Supervisory authorities need to have an idea not only about the current financial position of the bank, but also about the likelihood of its sustainable preservation in the future. Thus, monitoring of bank risks is important for both practice and theory, as it allows not only to quickly obtain current information about risks, but also to identify market trends and patterns, as well as to conclude the prospects for the development of the banking sector.

KEYWORDS: *Financial Sector, Risk Management, Destabilization, Risk Monitoring*

INTRODUCTION

The banking sector, as a part of the financial system that is linked to market conditions, is inevitably exposed to risk. Having information about the possible risk of the banking sector, the authorities can develop preventive measures aimed at creating a competitive banking system that

is capable of efficient distribution of credit resources and has a high margin of financial stability, which would exclude the possibility of a systemic banking crisis.

The stability of the development and functioning of the banking system is now becoming one of its main characteristics. Only a stable banking system in the long term can fulfill the tasks assigned to it, on the one hand, and on the other – serve as a certain guarantee of the overall stability of the economy. The crisis in the world and domestic financial markets confirmed the need to improve the risk management system in the banking sector. The relevance of the development of institutions for monitoring bank risks is due to the fact that various sectors of the economy, such as the banking system and the real sector interact with each other. This sometimes leads to the spread of negative phenomena from other areas to the banking system. Therefore, approaches to monitoring and forecasting risks must be coordinated taking into account external factors and aimed at reducing the likelihood of negative consequences

Improving the effectiveness of supervision of the banking system brings to the fore the task of finding new methods for determining the reliability of credit institutions. At the same time, the Supervisory authorities need to have an idea not only about the current financial position of the bank, but also about the likelihood of its sustainable preservation in the future. Therefore, to assess the reliability of a bank, it is necessary to forecast its future financial position using data that can be obtained in the course of functioning of a centralized system for collecting, processing and analyzing information. The current network of credit bureaus can serve as a basis for creating a system for monitoring and forecasting bank risks. However, in practice, it was not possible to form a unified system of credit bureaus. Thus, the study of the problems of stability of the banking system and the creation of a system for monitoring and forecasting bank risks is currently very relevant.

For the purpose of sustainable development of the banking sector, the state should contribute to the formation of infrastructure for regulating and supervising the activities of banks. Therefore, the government and the Central Bank of the Republic of Uzbekistan also pay great attention to ensuring the stability of the banking system, which is manifested in the definition of the main goals and objectives in the “Strategy for further development of the Republic of Uzbekistan in 2017-2021”.

1. The Strategy for further development of the Republic of Uzbekistan in 2017-2021 provides for “deepening the reform and increasing the stability of the banking system, the level of capitalization and deposit base of banks, strengthening their financial stability and reliability, further expanding lending to promising investment projects, as well as small businesses and private entrepreneurship”.
2. The main goals of the Strategy are to increase the competitiveness of Uzbek credit institutions, improve banking regulation and supervision, strengthen the protection of the interests of creditors and depositors, and ensure the stability of the banking sector.
3. The main goal of the development of the banking sector of the Republic of Uzbekistan is to actively participate in the modernization of the economy by significantly improving the level and quality of banking services provided to organizations and the population and ensuring its systemic stability.

The government and the Central Bank of the Republic of Uzbekistan are increasingly focusing on the transition to a long-term efficiency-oriented model of banking sector development. This model of banking sector development can be achieved if the level of competition, market discipline and transparency in the banking sector is further increased. At the same time, the formation of a more effective system of banking monitoring, regulation and supervision that can withstand crises in the near future is of particular importance.

Currently, the Uzbek banking system is one of the most important sectors of the economy, which is in no way inferior to the real sector. This is primarily seen in the provision of modern banking services, in the creation and implementation of innovative banking technologies “digital” banks specializing in the provision of retail services, the organization of their divisions, and the improvement of remote banking services and the further development of the payment system, which generally contributes to the accelerated development of financial services. Based on the special role of the banking system in the economic life of the state, it can be definitely stated that crisis phenomena in the banking sector can lead to disruption of economic life and the emergence of a financial crisis.

The information has a special impact on the stability of the financial market and the appearance of risks. As a result of the development of science and technology, information asymmetry arises and increases. From the point of view of riskology, information asymmetry means uncertainty. Information asymmetry is defined in the economic literature as insufficient information about the partner available for concluding a transaction, which leads to an inefficient allocation of credit resources. For the first time, scientists began to talk about information asymmetry in the consumer market in the late 1960s, when J. D. Akerlof suggested that in some markets, the quality of the product is known only to the seller. Therefore, you can't know how good these products are without trying them. Later, the universality of the phenomenon of market information asymmetry was proved, i.e., its presence in many markets. Information asymmetry characterizes a situation when some market participants are more informed than others.

As a result of financial globalization, as well as the growth of general instability in modern conditions, information uncertainty in financial markets has significantly increased. In our opinion, one of the possible ways to solve this problem is to create a comprehensive model for monitoring banking risks, which will allow forming and accumulating information about the state of regional and national economic sectors, about the risks of the real sector of the economy, as well as risks in the banking sector itself.

Based on the close relationship of crisis phenomena in various sectors of the economy, it is necessary to take into account the probability of destabilization of the banking segment, which can lead to the destabilization of the financial sector and the economy as a whole.

Thus, the banking system as part of a single economic mechanism, as well as a source of economic and social development, must be reliable, stable and stable. In this regard, it is necessary to create a stable and reliable model of the banking system in general and commercial banks in particular, which will be able to resist negative phenomena in the modern financial world.

At the same time, it is important to identify the causes of instability in the banking system as a whole and in the bank, which should be supported by a set of measures that the Bank can use to ensure its stability, stability and reliability.

Currently, the most well-known areas are the risk management policy related to its cause and the risk management policy related to its action. According to these directions, there are two forms of risk management. The first form includes methods and forms that affect the causes of risk, i.e., reduce the probability of risk and reduce the degree of uncertainty. The second form of management is aimed at the results of risk manifestation.

By managing the causes of risks, the bank can significantly reduce the level of threats. In our opinion, the only adequate way to reduce the degree of uncertainty is to use forecasting while simultaneously monitoring and evaluating the Bank's performance, i.e. risk monitoring. In this regard, there is a need for such a system of monitoring and evaluating bank risks that would allow you to see the impact of individual indicators on the comprehensive assessment and overall state of the bank's activities and the entire banking sector at the current moment of activity and in the future, i.e. monitoring system. After all, for any country's economy, it is important not only the current state, but also the prospects for the development of the banking system, which is explained by its key position in the economy.

The need to conduct and increase the role of monitoring Bank risks in modern post-crisis conditions is caused by internal and external factors. The most significant external factors include the special role of the banking system in the country's economy; the peculiarity of the development of the country's banking system under the influence and consequences of the global financial crisis [1, p. 3]; the interest of a wide range of economic entities in the smooth functioning of the banking system; the need to increase the capitalization of credit institutions to meet the growing demand of the country's economy for credit resources; the growing presence of foreign capital in the Uzbek banking system; the inclusion of the banking system in the processes of globalization and informatization of banking; the emergence of imbalances in the financial sector of the economy; the expansion of banking activities; the overall lack of investment opportunities of the economy; the short-term nature and limited credit resources, etc..

Internal factors include poor quality of bank audit; lack of development of internal banking control systems; shortcomings of consolidated supervision; insufficient effectiveness of bank risk management systems in performing their functions; implementation of the Basel agreements (Basel-2 and Basel-3) in the Uzbek banking sector, etc.

The internal and external factors considered above that determine the need to monitor bank risks indicate that the competitiveness of Uzbek credit institutions and the banking sector as a whole remains insufficient. These shortcomings reduce the authority of the Uzbek banking community and the level of confidence in the banking sector, impair the ability of banks to attract investment, etc. Therefore, there is a need to change the regulatory impact on the activities of banks, which should be aimed at actively countering the emergence of crisis phenomena, and not at the subsequent injection of budget funds into banks to keep the entire financial system afloat.

Implementation of bank risk monitoring provides:

- 1) For the state as a whole, monitoring allows to increase the transparency of the banking sector, expands the possibility of operational control of bank risks and regulation of the banking sector;
- 2) For the Central Bank of the Republic of Uzbekistan, monitoring helps to identify market risk trends, provide an adequate analysis of market development and the opportunity to develop a further strategy for the development of the banking sector;

3) For a commercial bank, monitoring allows you to determine bank risks at the earliest stages, and can also be a specific tool that affects the reduction of bank risks.

Comprehensive monitoring of the banking system is based on a systematic approach, which provides for the analysis of the activities of commercial banks as an extensive unified system, which consists of individual elements linked by interrelated and interdependent relationships. This system is a set of subsystems, which are individual commercial banks. At the same time, each of these banks is both an element of an integrated system and a separate system that has its own characteristics. Analysis of literature sources describing possible models for monitoring bank risks suggests that it should be carried out at two levels: first, at the macro level, i.e. at the level of the Central Bank of the Republic of Uzbekistan, and second, at the micro level, at the level of a commercial bank.

This division is based on the two-level structure of the Uzbek banking sector and the importance of monitoring possible risks at all levels of the banking system. This is due to the fact that in the conditions of frequent occurrence of crisis phenomena, the connection of various types of banking risks both within individual banks and on a global scale the banking sector may become closer. Therefore, there is a need to conduct a comprehensive and comprehensive monitoring of banking risks in this area of the economy.

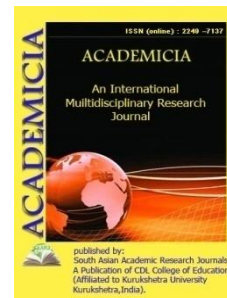
Thus, monitoring of bank risks is important for both practice and theory, as it allows not only to quickly obtain current information about risks, but also to identify market trends and patterns, as well as to conclude the prospects for the development of the banking sector.

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THE ROLE OF INFORMATION TECHNOLOGIES IN IMPROVING EDUCATIONAL EFFICIENCY

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ABSTRACT

One of these requirements is the efficient use of information technology and electronic resources in the classroom. In this period, without the knowledge of information technology it is impossible to develop the necessary skills and abilities. Students are well informed about information technology and are the main criteria for their readiness to live. In this context, the goals and objectives of modern education are changing. "Further development of computerization and introduction of information and communication technologies". Decree of the President of the Republic of Uzbekistan "On further development of computerization and introduction of information and communication technologies". We make a small contribution to our prosperity. This requires that we only have a good academic background, complete ICT skills and knowledge.

KEYWORDS: *Readiness, Computerization, Communication Technologies*

INTRODUCTION

Increasing access to modern knowledge and effective use of new information and communication technologies to improve education is an urgent need for today. The National Program for Personnel Training and the Education Development Act of the Republic of Uzbekistan impose this responsibility on all education providers.

The emerging information and communication technologies in every area, ie ICT, are also finding their place in schools, colleges, lyceums, institutes and universities, and we are seeing the rapid growth of every educational institution. is possible.

As a vivid proof of the development of information technology, the President announced this year as the Year of Active Entrepreneurship, Innovative Ideas and Technology Support, and the following was announced: "Further development of computerization and introduction of information and communication technologies". Decree of the President of the Republic of Uzbekistan "On further development of computerization and introduction of information and communication technologies".

According to the requirements of the time, there is a great demand for modern lessons. One of these requirements is the efficient use of information technology and electronic resources in the classroom. The use of information technology not only facilitates the interpretation and understanding of a given task, but also enhances the student's ability to work with interest and work. The 21st century is the century of new information technologies. In this period, without the knowledge of information technology it is impossible to develop the necessary skills and abilities. Students are well informed about information technology and are the main criteria for their readiness to live. In this context, the goals and objectives of modern education are changing. A clear indication of this is the shift from traditional education to 21st-century education, that is, personal education. The basis of such an educational approach is the complete development of the student's personality, his versatility and readiness for a fast-changing life, his ability to learn independently, to think creatively, to critique information in a vast information space. It is not only the ability to see, to choose, to see, but also to express and solve problems.

Information technology, computer and computer programs are designed to make things easier for people, work more effectively and gain knowledge, open up new opportunities and require young people to acquire new knowledge and skills. Doing research on these opportunities will encourage you to achieve more in the future. In the words of Craig Barrett: "Miracles are created by teachers, not computers." In other words, the use of information technology to improve the quality of education, in which they act as a means of accumulating knowledge.

The implementation of the ambitious objectives of the education system requires that future teachers, like us, have extensive experience, that is, knowledge and skills of the 21st century. Currently, there is a lot of research on these skills. Information and Communication Tools Competency Framework for Teachers, developed by UNESCO, and the Partnership for 21st Century Skills (21st Century Skills Partnerships) is one of them.

The introduction of ICTs in the learning process will encourage teachers to do research and acquire a range of skills and competencies. The teacher uses information technology to prepare his or her multimedia presentations to motivate their readers and to give them sufficient insight

into the subject. This will not only improve the knowledge of the student, but will also stimulate the search of the teacher.

It is also desirable for students to have a basic knowledge of ICT in addition to environmental knowledge. Therefore, there is a need for regular upgrading of teachers' ICT skills and innovative technological skills. The purpose of the introduction of information and communication technologies in the educational process is to introduce students to the up-to-date information and techniques, improve their literacy in this field and, most importantly, improve their skills in using this information.

In conclusion, it is only when future educators like us wisely take advantage of the conditions created by our government that we will be able to become well-educated, able-to-use cadres in the future. We make a small contribution to our prosperity. This requires that we only have a good academic background, complete ICT skills and knowledge.

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THEORETICAL ASPECTS OF THE TAX POTENTIAL OF THE STATE'S REGIONS

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ABSTRACT

This article reveals the content of the tax potential. The authors' opinions on the tax potential of the regions are also given. There is a detailed explanation of each part of the economic potential. Theoretical, practical and methodological aspects of tax potential are studied. The role of tax potential in regional development programs was emphasized. We have studied existing approaches to assessing the tax potential of the region, and based on this, we have concluded that there are ambiguities in opinions on this issue. A number of researchers suggest evaluating the tax potential taking into account the current situation on the territory of a particular region, which is, using the extrapolation method. Management is aimed at regulating resources, which in particular include natural resources. The natural resource and climate potentials of the region are expressed in the variety of natural resources and climatic conditions, respectively. Thus, the analysis of various approaches has shown that today there is a need to develop a general methodology for assessing the level of tax potential of the region, which would take into account all the necessary factors that affect the calculation of the level of tax potential and the need for financial assistance from the higher budget for the implementation of measures aimed at socio-economic development.

KEYWORDS: Tax Strategy, Regionalization, Economic Potential, Regional Policy, Regional Budget, Tax Service

INTRODUCTION

In Uzbekistan, in 2002, in accordance with a Government Decree, work was initiated to prepare and is being implemented at the present stage following the action plan of the Strategy reform of public finance management. The first stage of the reform is being completed and a draft of the next stage has been prepared, which is expected to be implemented by 2025.

Currently, two important processes are actively taking place in the world space, in our view – globalization and regionalization. At the same time, the process of globalization is aimed at uniting the economic, political and information space. Regionalization is accompanied by localization of these areas, which needs to divide the territory into regions.

Serious attention is paid to the interpretation of the term “region”. The European Economic Community has developed a common concept for all countries of the region as a geographically specialized part of the national economy of the country, characterized by unity and integrity of the reproductive process.

After reviewing several studies on the interpretation of the term in question, we concluded that the definition is based on various characteristics, in particular, the functional role of the region or the level of socio-economic development.

We think that a region is a complex set of production systems, management structures, and a specific economic organization united by a single territory.

It is impossible not to focus on the fact that the region is a system whose development is influenced by factors such as state and territorial structure, geographical and climatic conditions, population, labor resources and other factors. These factors are quite interrelated and influence each other. However, regions differ in their level of development.

In this regard, it is important to determine the internal resources of the economic development of the region, as well as to develop an effective policy that allows them to be managed efficiently. In this case, it seems that one of the priorities of the modern economic policy of the Uzbekistan is to achieve a balanced development of the regions.

An important component of the region is the regional budget, which includes the following income groups:

- tax and non-tax revenues;
- Gratuitous receipts.

Analysis of statistical data shows that the filling of the regional budget is mostly due to tax revenues. Based on this, there is a need to assess the volume of tax revenues to the revenue part of the region's budget in order to further plan and forecast its development.

The importance of proper planning and forecasting of regional development has a significant impact on changes in regional policy, in particular, in the tax system. Tax policy can have a serious impact on the economic growth of the region due to various tax functions (stimulating, regulating).

Regional policy improvement can be divided into several stages:

1. The stage of assessment of the economic potential of the region, within which the achieved level of economic development is determined, as well as the identification of appropriate prospects.
2. The planning stage, which determines the priority development directions for the region, taking into account the previously identified opportunities that can be used in production and economic activities, the development of the production and economic sphere, and ensuring the needs of the region.
3. The stage of implementation of priority directions, within which the projects and programs planned for the second stage are implemented in reality.
4. The monitoring stage, which assesses the effectiveness of implemented projects and programs aimed at the development of the region.

Let's focus on the economic potential of the region, which is the material basis for its integral development, as well as an indicator of the level of development of production forces, determines the competitiveness of the region, and the degree of capitalization of enterprises.

The economic potential of the region includes various types of potentials, shown in **Fig. 1**.

It is worth noting that these types of economic potential are closely interrelated. Thus, the production potential, representing a set of production opportunities, is closely related to the investment potential, since investments, in most cases, are aimed at updating production capacities and fixed assets.

The size of the labor potential, that is, the level and possibilities of providing the region with labor resources, is formed mainly due to the demographic potential – the population of the region, which, in turn, also affects the level of the intellectual development of the population, the reserves for increasing this indicator, that is, the intellectual potential. Intellectual potential, in turn, changes under the influence of innovative factors in the region (the introduction of new productive technologies), as well as due to scientific factors (education, the level of scientific activity and the application of scientific developments in practice), which is, respectively, innovative and scientific potential. All processes require careful management and regulation, which is the basis of managerial capacity as a whole.

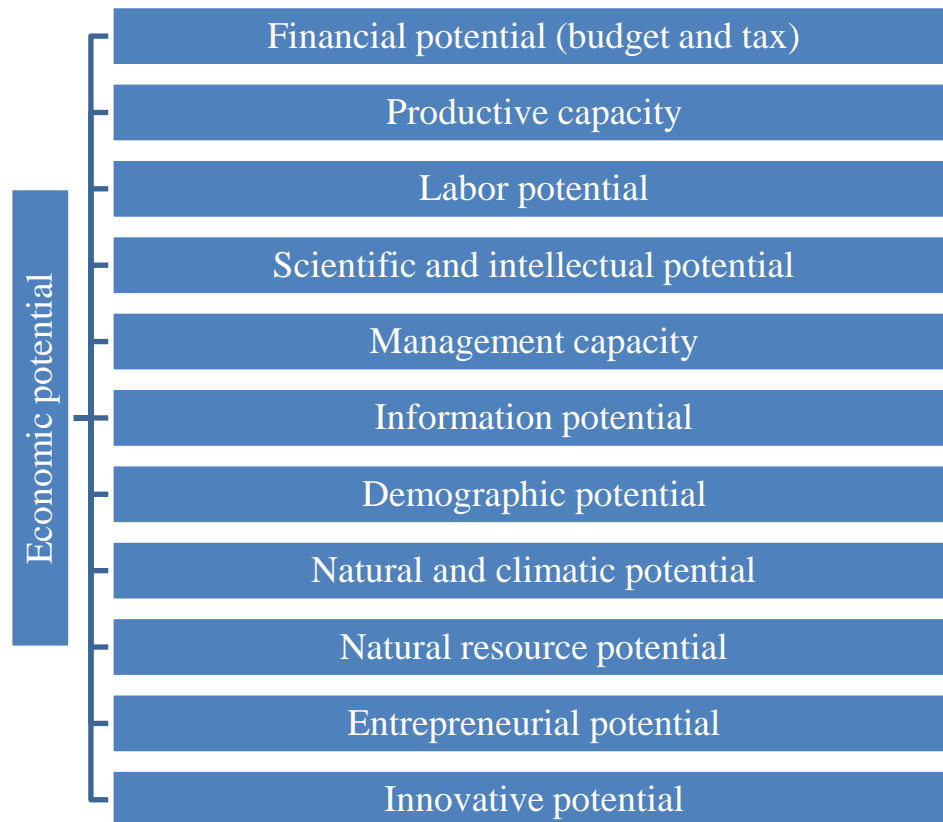


Figure 1. Structure of the region's economic potential

Management is aimed at regulating resources, which in particular include natural resources. The natural resource and climate potentials of the region are expressed in the variety of natural resources and climatic conditions, respectively. However, these types of potentials provide the basis for such an indicator of the region as financial potential, which is the entire set of financial, including budget and tax potential.

Taking into account that tax revenues to the regional budget are the main source that ensures the implementation of priority areas of regional development, we will focus in more detail on the tax potential.

Today, there are many interpretations of the term “tax potential”. This is due to the fact that the authors when offering a definition distinguish any of its features.

In the literature, there is often a recommendation for the use of this term in a broad and narrow sense. In a broad sense, tax potential is tax resources that can be mobilized to the budget in accordance with current tax legislation. In a narrow sense, the tax potential is the maximum possible revenue to the budget in the current tax system. The choice of using different aspects of this definition depends on the objectives of applying the concept of tax potential. Thus, in a broad sense, the term should be used in the process of improving the tax system, when reforming inter-budgetary relations, and determining the development of the region. While in a narrow sense, this definition will be appropriate when conducting the planning process and assessing tax collection.

We analyzed modern approaches to the definition of the term “tax potential”, which allowed us to conclude that they are divided into two groups: theoretical and methodological and specifically practical.

It is worth noting that the theoretical and methodological approach assumes a scientific justification of the tax potential as an objectively existing economic phenomenon. The tax potential in this approach is a set of financial resources that can be effectively mobilized through taxation in the “population–economy–territory” system, within which the main processes of society’s life occur.

The concrete-practical approach involves measuring the amount of tax potential by specific methods. Tax potential–is financial resources, which are subject to mobilization to the budget in the form of tax payments in accordance with the current tax system.

Analyzing the legislation of the Republic of Uzbekistan in this area, we have come to the conclusion that this term is not legally fixed. At the same time, a number of legal acts identify the concept of tax potential with the concept of the tax base. In our opinion, this identification is very incorrect, since the tax base represents the cost, physical or other characteristics of the object of taxation. As already noted, the potential represents a collection of some of the fund’s possibilities. Therefore, the tax base is an assessment of the actual objects of taxation, and the potential is a broader concept since it takes into account the possibility of the tax base to generate income in the form of tax revenues in the future. In other words, we are talking not only about existing tax objects but also about the potential appearance of new objects.

In contrast to domestic authors, foreign authors hold the view that the tax potential is the potential budget income per capita, which can be obtained under standard tax conditions for a certain period of time.

This is confirmed by the definition given to the term “tax potential” by the World Bank: tax capacity is the ability of the tax base within an administrative unit to generate income in the form of tax revenue (but not the actual amount of revenue as such).

Competent development of regional policy directly depends on the correctness of the assessment of the subject’s existing potential. In this regard, the calculation of the level of tax potential is an assessment of the application of the tools of the tax system.

At present, the level of tax potential in the Uzbekistan is not a mandatory statistical indicator, and information about it is not available in the database of the state statistics service. This situation has a negative impact on the development of effective measures aimed at the development of the region.

The level of tax potential should serve as a benchmark that should be used when making a budget forecast since tax potential is an indicator of the state of the tax base for taxes in a certain territory, which is extremely important when drawing up a budget, as well as developing and changing the tax policy of the region. At the same time, this indicator should take into account the established regional and local taxes on the territory of a particular region; indicators of arrears in taxes and fees; the system of benefits provided, which together will adjust the indicator under consideration.

Despite the importance of using the level of tax potential in planning and forecasting the development of the region, there is no unified method for calculating this indicator.

Regional government institutions calculate and evaluate tax potential based on territorial characteristics, taking into account only the level of availability of information and technological resources.

We have studied existing approaches to assessing the tax potential of the region, and based on this, we have concluded that there are ambiguities in opinions on this issue. A number of researchers suggest evaluating the tax potential taking into account the current situation on the territory of a particular region, which is, using the extrapolation method. There is also an opinion that when assessing the tax potential, it is necessary to take into account the maximum possible tax revenues to the regional budget (in particular, without taking into account benefits and preferences).

In our opinion, it is not correct to take into account the maximum possible payments when calculating them, since this can only be achieved if marginal rates are set on the territory of the region, all benefits are cancelled, and other measures are taken to maximize payments. This situation could serve as an indicator of the size of the tax potential, but it is actually unattainable. In addition, this approach does not take into account the implementation in the tax system of not only fiscal but also an incentive and regulatory functions.

Thus, the analysis of various approaches has shown that today there is a need to develop a general methodology for assessing the level of tax potential of the region, which would take into account all the necessary factors that affect the calculation of the level of tax potential and the need for financial assistance from the higher budget for the implementation of measures aimed at socio-economic development.

The place of assessment of the level of tax potential of the region in the development of its development programs is shown in **Fig. 2**.

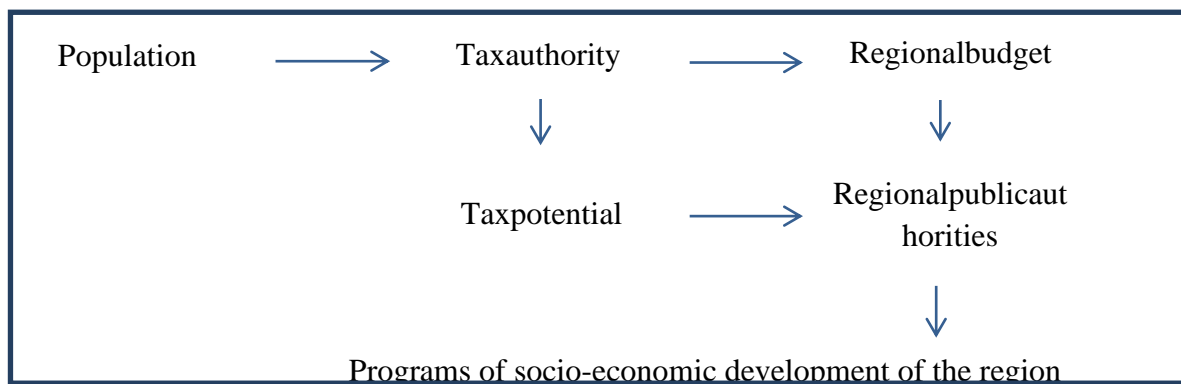


Figure 2. Place of assessment of the level of tax potential of the region in the process of developing socio-economic development programs

The volume of tax revenues in the regional budget forms the population within the limits of tax relations with the relevant territorial divisions of State tax committee of Uzbekistan. At the same time, the tax authorities, implementing their fiscal functions, are responsible for the fullness of the revenue part of the budget (control function). The tax authorities also form the initial data for

assessing the level of tax potential of the region (the number of tax revenues for the period, arrears on taxes and fees, types of benefits, etc.).

Based on the available information about the fullness of the budget, as well as on the initial data for calculating the level of tax potential of the region, regional authorities are able to assess the tax potential of the region. This will allow them to develop effective programs for socio-economic development of the region, which will take into account the specifics of the subject of the Republic of Uzbekistan (territorial location, availability of industries-tax locomotives, etc.).

So, the tax potential of the region is one of the important indicators, the interpretation of which allows us to speak about the formation of effective tax policy. The use of this indicator in planning and forecasting at the regional level entails the possibility of rational management of the tax potential of the region, which consists of:

- To effectively expand the tax base of the region (in order to increase tax revenues to the revenue side of the budget);
- In stimulating economic activity in the region, modernizing incentive mechanisms;
- In determining the optimal balance between the fiscal and regulatory functions of taxes (within the framework of regional powers);

To date, there is no unified method for calculating the level of tax potential of the region, which could be used by regional public authorities.

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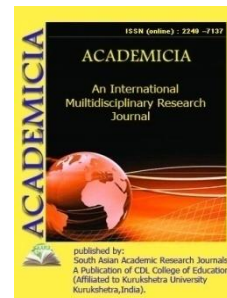
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CHARACTERISTIC OF NATURAL VEGETATION KYZYLKUM

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ABSTRACT

The material is devoted to the economic and biological characteristics of promising desert, semi-shrub halophytes to improve the saline lands of the Kyzylkum desert. Their vegetation usually begins in the fall, in winter cold time it often stops or stops; they develop most splendidly and intensively in the spring, and with the onset of water deficit in the meter layer of soil they manage to complete their vegetation. The forage group, commonly referred to in the pasture and zootechnical literature as coarse grass or coarse stalks, is grassy perennials that are vegetative for a long time and give relatively high grazing with respect to the low-nutrient forage mass.

KEYWORDS: Kyzylkum, Desert, Ephemera, Halophytes, Pastures.

INTRODUCTION

The whole variety of natural vegetation of the Kyzylkum desert used as pasture can be combined into 4 types of pastures: ephemeral, semi-shrub-ephemeral, shrub-grassy and solyankovy.

The floristic composition of the ephemeral pastures of Kyzylkum is made up of ilak, congurbash, yaldyrbash. In addition, cereals (arpagans, aegilops) are noted in the composition of the stand; annual legumes, cruciferous and representatives of other families.

Most types of ephemera are most valuable in the spring during the growing season, when they contain the highest amount of vitamins and are a wonderful, juicy nutritious food.

No less important is the semi-shrub-ephemeral type of pasture. Their grass stand is usually two-tier: in the upper tier are shrubs (wormwood, hodgepodge, singren).

The lower tier consists of ephemera and ephemeroids - desert sedge, bulbous bluegrass, less often - ilyak and others from the family of cruciferous, legumes.

Shrub-grassy pastures in the sandy desert are extremely valuable fodder land. A variety of life forms, multi-simultaneous and almost year-round vegetation, the seasonality of eating and other household amenities make it possible to practically use them for grazing year-round.

They are characterized by a multi-tiered addition of vegetation: trees and shrubs make up the upper tier; this tier exceeds 2 meters or more, shrubs and some perennial grasses make up the middle tier (0.5-1.5 m); the lower tier consists of ephemeris - ilak, kurburbash, etc.

Main part

A variety of plant groups can provide continuous vegetation of various species of fodder plants for a large (up to 10 months) period of the year.

Solyanky pastures in Kyzylkum do not form separate isolated large massifs. Halophytes are also interspersed in small areas in other pasture land options. These lands are good pastures in pre-random and random periods. They are represented by annual solyanka and perennial solyanka species. This is a woolly solyanka, cartilage solyanka, donashur, etc.

The main form of pasture management in Kyzylkum is specialization in the production of astrakhan products (smushki, meat, wool).

Kyzylkum farms have vast forage land spaces, allowing maneuvering livestock distribution in the event of an unfavorable confluence of grazing land. The main management method is an extensive use system. The nutritional value of feed varies by season. The best nutritious feed for sheep is eaten in spring: 80-90 feed units are contained in 100 kg of feed.

By summer, the protein content is significantly reduced, in the autumn it decreases by more than 2 times, and the fiber content increases. By winter, the crude protein content drops to 4-7.5%, and the total nutritional value of feed is barely 18-20 feed units.

Kyzylkum pastures are unevenly flooded. Some areas are significantly overloaded with livestock, while others are underutilized, and in others there is no grazing at all.

Overloading pastures can lead to arching or overgrowing with weeds. The optimal load at a yield of 2-3 kg / ha is 5-6 ha per conventional sheep.

Briefly summarizing the current state of pasture use in this large region of karakul breeding, there is reason to say that pasture-feeding conditions are characterized by the originality of the flora, high endemicity of the botanical composition, a significant number of specialized species - psammophytes; and in the gypsum part - gypsophytes, complexity.

Therefore, the improvement of the pasture areas of Kyzylkum, the creation of a solid fodder base for astrakhan husbandry here is an important condition for the further development of pasture farming in this large and promising region.

The main purpose of this publication is to acquaint and visual aid in the correct recognition of the most common plants of arid pastures in Uzbekistan.

In total, brief information is given on plant species that are most often found on the pastures of deserts and adyrs of Uzbekistan.

Species are grouped by life forms and food groups: ephemera and ephemeroid; shrubs and shrubs; coarse plants, annual hodgepodge.

Within the listed food groups, plants are distributed among botanical families.

A separate group describes not only common forage species, but also individual decorative, as well as non-eatable, harmful, poisonous plants of astrakhan pasture.

Familiarization with them is, of course, of known interest.

Shrubs, shrubs in the arid pasture grassland occupy the highest tier and are valuable for providing sheep in the autumn-winter period. Among them there are species eaten year-round; many types are promising for introduction into the culture or already introduced into the culture.

Depending on the place of growth, year and type, the yield of fodder mass of shrubs, shrubs varies widely; in the average years of harvest, the value of their feed mass is 1.5-3 c / ha of eaten mass.

The forage group, commonly referred to in the pasture and zootechnical literature as coarse grass or coarse stalks, is grassy perennials that are vegetative for a long time and give relatively high grazing with respect to the low-nutrient forage mass.

Representatives of this group on desert pastures are selins, feather grass, wheatgrass, ferul, tournefort, heliotrope, camel thorn, caviar and others.

Most species of this group are poorly eaten by sheep during the growing season, however, in other seasons, sheep eat them more willingly.

Coarse-grained plants in the karakul breeding zone are more often used to procure insurance reserves of feed used on non-working days.

Ephemeras and ephemeroids are one and perennial herbaceous plants, timed to vegetate in a humid and favorable time (spring) of the year.

Their vegetation usually begins in the fall, in winter cold time it often stops or stops; they develop most splendidly and intensively in the spring, and with the onset of water deficit in the meter layer of soil they manage to complete their vegetation. After drying, some of them break off and disappear from the grass stand and when grazing are used in the form of debris, called "Khas" by the local population, others remain dry for a long time and are called "hay in the vine".

The main advantage and advantage of ephemeral pastures is that they are excellent, highly nutritious spring and summer pastures for Karakul sheep.

By the content of protein, carbohydrates, vitamins, perhaps, they have no equal in the desert pastures in the spring season. This season, an ephemeral grass stand, consisting of succulent and nutrient rich herbs, is readily eaten by all kinds of domestic and wild animals and is a bait feed.

The feed stock of ephemeral pastures is determined by the hydrothermal conditions of the spring period, and varies greatly from large to insignificant (less than 0.5 kg / ha) i.e., it can decrease by 15-20 times with respect to the maximum value.

Some researchers for the conditions of the foothills indicate the following values with respect to the average year: very productive year-250%, productive-160%, medium-100%, lean-50% and very lean-25%.

A significant drawback of ephemeral pastures is their narrow-season use. For their year-round use, especially in the autumn-winter, the application of phytomelioration techniques from among representatives of shrubs and shrubs is required.

Annual hodgepodge is a long vegetative herbaceous plant with a high content of mineral salts. The entire diversity of these species growing on saline soils is divided into dry and juicy hodgepodge.

Their differences in economic terms lies in the fact that the former are eaten by the sheep throughout the entire growing season, and the latter after the cessation of the growing season and drying out.

In the Central Asian deserts, there are over 700 species of halophytes, most of which belong to the haze family.

Fleshy leaves and stems (balykkuz, donashur, haridandan) are inherent in juicy hodgepodge, while dry hodgepodge (kumarchik, seta, sagan) have nonsense shoots, leaves and are characterized by a high fiber content.

One-year hodgepodge - feed seasonal (autumn-winter) period of use.

Their average productivity is low (3-5 kg / ha), however, it varies significantly over different years.

100 kg of dry feed contains 40-50 feed units, the utilization rate is not more than 30%.

Of the species growing on arid pastures, it is still necessary to separate into a separate group - harmful and poisonous plants that cause one or another harm to animals, spoil the quality of the product or adversely affect their health until their death.

Speaking about the group of harmful and poisonous plants found on the desert pastures of Uzbekistan, they should note some of their features: their harm is not manifested for the entire growing season, but only in separate phases of development. In particular, *Taeniatherum crinitum* Nevski. (kyltyk) causing injury to the oral cavity in the ripening phase of the ears. In the green state, this species is completely harmless and is well eaten by cattle.

Most representatives containing toxic substances are also dangerous during the period of active vegetation (buttercups), whereas after the completion of their vegetation they practically become safe for animal health.

No less important is the fact that many of these species, due to their specific adaptations (high content of essential oil substances, pubescence, pricklyness, etc.), practically do not eat during the growing season and therefore, mass poisoning by them of farm animals on pastures is rarely observed.

Our information on fodder plants of desert pastures will obviously be incomplete if we do not emphasize the distinctive features of the pasture economy of astrakhan breeding in general. They tend to:

- The livestock is kept almost all year round on pasture with a seasonal nature of grass stand use;
- The nature of the sheep keeping and the system of pasture use is determined by periodic fluctuations of the crop by year and season;
- The water cut of the territory is very important, essential for the use of pasture grassland;
- In some years, forced live stock distillation is practiced beyond the boundaries of the main pasture territory.

As a rule, rational use of forage land dictates the need for their seasonal use: in spring and summer - on ephemeral, shrub-grassy pastures; in autumn and winter - on semi-shrub-ephemeral, solyanka pastures.

The eatability of fodder plants in arid pastures is determined by a number of anatomical and morphological and biochemical characteristics, community composition, animal species, salinity of drinking water, etc. The nutritional value of pasture feed is also highly variable over the seasons of the year.

Pasture feeds, consisting of ephemeral and ephemeroid pastures on most types of pastures in spring, are not only inferior in nutrition to the best meadow and mountain grasses, but also often have a higher content of digestible protein, carotene and phosphorus.

Green vitamin feeds of spring pastures in abundance provide sheep with the nutrients necessary for their growth and development.

In summer, the main food for sheep is dry ephemera, ephemeroids and part of the vegetative species and therefore lose many valuable properties. In terms of overall nutritional content, digestible protein content, summer arid pasture feeds are equal to good quality hay.

Despite the abundance of species eaten, autumn pasture feeds of arid pastures are slightly inferior to summer ones in general nutrition, and by winter their nutritional value decreases by 1.5-2.0 times in comparison with spring.

The main source in the description of each plant species was the long-term results of scientific research, observations accumulated in the Uzbek Scientific Research Institute of Astrakhan breeding and desert ecology; where necessary, materials from other related organizations were also used (Botanic Research and Production Center of the Uzbek Academy of Sciences, Uzbek Forestry Institute, Uzgirozem, Uzbek Livestock Research Institute, Institute of Deserts of the Academy of Sciences of Turkmenistan).

The nomenclature of species is given according to S.K. Cherepanov (1974), taking into account new taxonomic changes, synonyms are given for individual species.

Russian and Uzbek plant names are usually given in the books Flora of the USSR and Flora of Uzbekistan.

For each species, the following description order is adopted: the botanical family, the name of the genus and species, a brief morphological description, ecology, life form, species features, breeding method, chemical composition, nutritional and economic value.

When compiling the draft of this publication, the author did not strive for an exhaustive description of all fodder and useful plants growing on desert pastures of Uzbekistan.

The main purpose of this publication is to briefly and briefly describe the most common and frequently encountered species from among grasses, shrubs, shrubs, and annual hodgepodge. Along with a description of the nutritional benefits of individual species, if they are interesting in this regard, their medicinal, honey, decorative, dyeing and other economically useful properties are indicated.

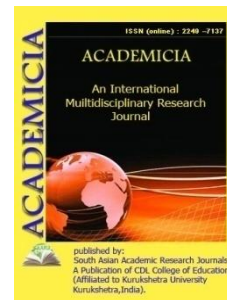
CONCLUSION

The information on the chemical composition of feed given in the article is based on previously published materials for Uzbekistan, Kazakhstan, Turkmenistan and is given as a percentage of absolutely dry weight; the number of feed units and the digestible protein content in kilograms per 100 kg of absolutely dry weight.

The authors proceeded from the fact that the knowledge of some non-specific aspects of food species is of particular interest to the reader and broadens his horizons.

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THE REFLECTION OF MUHAMMAD SHAYBANIKHAN'S SOCIO-PHILOSOPHICAL VIEWS IN THE POEM "BAHR UL-HUDO"

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ABSTRACT

In 1982, the Turkic scholar A. Bodrogligetti published the poem in the International Journal of Ural-Altaï Studies with a preface, commentary and dictionary. The verse "Bahr ul-Hudo" is on the first 22 pages (1b-22b). The poem is copied with black ink on light yellow novvotrang thick silk paper. The calligraphy is small, very elegant and beautiful in Nasta'liq, and belongs to the style of the Herat calligraphy school. Praise be to Allah for His greatness and oneness: He created the universe, created us from nothing, gave us body and soul, was gracious in His wrath, was angry in His grace, was the beginning and the end of the world, the outward, the inward, the wrathful and the unforgiving. The microfilm and photocopies of this unique complex are kept at the Institute of Oriental Studies named after Abu Rayhon Beruni of the Academy of Sciences of the Republic of Uzbekistan. The author's intention in writing the poem was to strengthen people's belief in the ideas of Islam by showing the connection between the world and man, the meaning and essence of life, the interrelationships of Allah and man, the greatness of Islamic teachings and goals.

KEYWORDS: *Oriental, Bodrogligetti, Calligraphy, Novvotrang*

INTRODUCTION

A manuscript copy of the poem "Bahr ul-hudo" ("Sea of Guidance"), written in the last years of the life of the king and poet Muhammad Shaibanikhan (1451 - 1510), is in the Oriental Manuscripts Department of the British Museum Library in London. 7914 y. marked with the number and described by the English orientalist Dr. Charles Ryo. The microfilm and photocopies of this unique complex are kept at the Institute of Oriental Studies named after Abu Rayhon Beruni of the Academy of Sciences of the Republic of Uzbekistan.

In 1982, the Turkic scholar A. Bodrogligetti published the poem in the International Journal of Ural-Altai Studies with a preface, commentary and dictionary. Candidates of philological sciences E.Ahmadkhodjaev and I.Bekjon published an article on the poem "Bahr ul-hudo" entitled "Hidoyat yoli".

The complex, which includes the poem "Bahr ul-hudo", contains 12 manuscripts of Uzbek classical literature. It contains works of such poets as Haydar Khorezmi, Khojandi, Lutfi, Yusuf Amir, Yaqini, Sayyid Ahmad. The volume of the complex is 337 pages. The verse "Bahr ul-Hudo" is on the first 22 pages (1b-22b). The poem is copied with black ink on light yellow novvotrang thick silk paper. The calligraphy is small, very elegant and beautiful in Nasta'liq, and belongs to the style of the Herat calligraphy school. The text is arranged in eleven rows in two columns on each page. The pages are then numbered. The race is presented consistently on all pages. The copy is without artistic decoration and table. The cover is made of red and black leather. Overall, the manuscript is very well preserved. In the Uzbek language.

Beginning of the text (v.1b): Praise be to God, tongue, soul.

End: (v. 22b): May God give purpose to the two worlds.

Number of pages: 22 (43 pages).

Manuscript size: 16 x 23.5 cm.

Text size: 9.8 x 14 cm.

The manuscript of the collection was copied in Herat in 914 AH (1508–1509). On the last page of the poem "Bahr ul-Huda" (22b) it is written that the secretary was Hafiz Muhammad.

"Bahr ul-Hudo" is a weighty work, written in the weight of the frame of the dream. Weight tone foilotun foilotun foilotun foilun. The poet chose this weight because of the Ramallah and its closeness to the essence of the work in a philosophical sense. The author himself gives such precise information about the name, genre and total volume of the work:

Чун ҳидоят йўлини кўрсатмишам бу шеърда,
Бу қасида оти бўлди ғайбдин «Баҳр ул-худо».
Икки юздур байти дағи олтмиш они киби,

Икки юз олтмиш туруп «Баҳр ул-худо»ни ҳам сано (216)¹.

It is clear from these verses that the name of the verse is Bahr ul-Huda, which is 260 bytes (or 520 verses). However, in the manuscript, the work reached 233 bytes in one line, ie 467 lines. 26 bytes and one line or 53 lines are missing as some pages have fallen out of the manuscript. Observations show that there is a gap in the text after verse 11 on page 10b of the manuscript, which ends with "There is only one Ahad left, it has become known as mosuvo" and after verse 5, which ends on page 19a, "I say to the ignorant:" Stop, know, God. " This can also be seen from the content of the bytes on these pages and the race. We also learn about the time and place of the poem from the work itself:

Йили лу йил эдию ойи муҳаррам ойиким,
Ибтидоси ғурада, пешинда бўлди интиҳо.
Эрди тўккуз юз тақи ўн тўрт ҳижрат вақтидин

Ким, бу гулшан ичра топди булбули табъим наво.
Манзилим ул вақт эди Бастом била Домғонда
Ким, менга қилди мадад арвоҳи поки анбиё (22а).

It can be seen that Shaybani wrote the qasida in the month of Muharram, 914 AH, on May 3-14, 1508 AD, when he was in the cities of Bistom and Domgan (Khorasan). He mentions that the souls of such great people as Abulhasan Kharakani (963-1033) and Sheikh Boyazid Bistomi (ca. 804-874) assisted in the creation of the poem. The author notes that he wrote the poem in a style called sahli mumtani, which is easy to see and understand, but impossible to process.

"Bahr ul-Hudo" is a philosophical and educational poem according to the nature of the genre. In this work, Shaybani sets out the goal of educating and admonishing people while expressing his religious-philosophical, moral-educational views. Typically, in works of this spirit, the subject is covered on the basis of a statement of creative thought. Definition becomes the primary and leading method of expression. The author's thoughts, feelings, and description are central to the work from beginning to end. In this sense, Bahr ul-Huda is a lyrical-descriptive poem.

The poem consists of parts such as praise, supplication, prayer, contemplation, sermon, exhortation, prayer.

Praise be to Allah for His greatness and oneness: He created the universe, created us from nothing, gave us body and soul, was gracious in His wrath, was angry in His grace, was the beginning and the end of the world, the outward, the inward, the wrathful and the unforgiving. Praise be to Allah. No words, no explanations can be found in his definition. The mind is amazed at his power. Only God knows all His wisdom and secrets. Allah created eighteen thousand worlds, created the Throne, the Tablet, and the nine heavens from nothing. He created man in the universe. God created man from dust, and in the end he will become dust. Therefore, a person must attain spiritual purity through good deeds until the end of his life:

Аввали тупроқ эди, ҳам охири тупроқ ўлур,
Рухи покингни айир, қилғилу тупроқдин жудо (5а).

Professor A. Hayitmetov wrote in his article "The Light of Islam in Khamsa": "In Islam, of course, the first issue is the relationship with God, his oneness, the existence of a creature in the world equal to him, his partner, the creator of the universe, the mover and, if desired, to acknowledge that he is the sender, that he has unparalleled power, and that everything in the universe is under his control. " Shaybani's aim in writing the verse "Bahr ul-Huda" is to convey that Allah is so glorious and that His prophecies must be unconditionally acknowledged.

In the prayer that comes between the praise and the naat part of the poem, the poet, as a devout Muslim, seeks salvation from Allah. In this case, the author's compassion, apology and supplication to the Creator of the worlds are expressed emotionally. Mood, faith, adherence to Islamic programs are manifested.

In the naat part of the verse, the descriptions of the Prophet Muhammad (peace and blessings of Allaah be upon him) are given, and some passages about his exemplary life and activities are mentioned through poetic descriptions. One of the most widely discussed topics in Eastern literature, the theme of Me'raj in Uzbek literature began with the work of Khoja Ahmad Yassavi, the founder of Turkish mystical poetry, and was continued by his followers. Indeed, the miracles

of the Messenger of Allah (saw) were an unprecedented event in the history of religions and had a strong influence on the representatives of mystical literature. Shaybani also narrates in verse that the innumerable miracles given to the Messenger of Allah, may Allah bless him and grant him peace, were "the greatest miracle - the miracle of Me'raj - he saw with his own eyes the paradise of the highest world and the hell of the lowest world." This does not reflect the poet's views on time and space, the mysteries of heaven and the essence of the soul, spiritual and spiritual ascension. Another of the famous prophecies of the Prophet (peace and blessings of Allaah be upon him) is that, by the permission of Allaah, the moon is split in two with the index finger.

The poem also has a dedication to Adam, the leader of a series of prophets. The consistency of the description and description of the events related to the creation of the world and man in these places, the birth of the four sacred elements, the flora and fauna, shows that Shaybani is well acquainted with most of the history and commentary books written before his time. which was. Muhammad Salih in vain:

Кирса тавҳиду тасаввуф сўзига,
Йўктур ҳеч таваккуф сўзига², – did not write.

One of the basic requirements of Islam is not to offend people, to show mercy to everyone, even the enemy. Shaybani mentions the doctrine that the universe was created from the four sacred elements, which is one of the foundations of Islamic philosophy, and urges people to attain spiritual maturity, not to be deceived by wealth, not to succumb to lust, and not to respond to evil with good.

It is good to do good to friends, but it is better to do good to the enemy when the time comes. Indeed, Allah Himself protects the good, the doers of good, from all evils. Living free from anger leads to purity.

Яхшилиқ қил, яхшилиқким, ҳар ёмондин дунёда,
Тангри сени сақлағай, «фооллоҳ хайрун ҳофизо» (146).

It is narrated in a hadith that "Haya is a believer." Alisher Navoi described Hayo in a poetic way, saying, "Imonga erur nishan hayo birla adab." In the Shaybani verse, the subject of modesty is touched upon several times. It is known that in Islamic literature, Satan's refusal to worship man and his disobedience to the command of Allah is often condemned as his arrogance. Shaybani, on the other hand, interprets this a little differently in one place. That is, based on the point made in the above hadith, he says that the reason for Satan's expulsion from the presence of Allah and his eternal curse is his shamelessness.:

Беҳаёлиқ бирла ул лаънатни қилди ихтиёр
Ким, «алайка лаъна» Ҳақ анга қилди доимо (176).

Shaybani asks Allah not to seduce himself among the people, as arrogance, pride and arrogance are the work of the devil:

Беҳаёи ғурури, кибр шайтон ишидур,
Беҳаё қилма қулунгни сен бори инсон аро (176).

The Prophet (peace and blessings of Allaah be upon him) held the status of poverty and preferred poverty to wealth, saying, "Al-faqr fahri," meaning, "I am proud of my poverty." Since then, poverty and misery have become the attitude of the saints, the murshids, and all those who have entered the path of the sect. Sufi scholars, on the other hand, have repeatedly addressed the theme of poverty in their works. They called themselves "poor," "helpless," "poor," "slaves," "slaves." The word "poor" is interpreted in mystical dictionaries as a dervish who does not consider any worldly being necessary for himself - a possessor of poverty and mortality, who accepts humiliation as pleasure. Shaybani, because of his knowledge of the rules of the sect, mentions himself as "poor Shaban (iy)" in 14th place in the poems of "Devon" and 3rd place in the verse of "Bahr ul-huda". For example:

Бу не сунъу бу не кудрат англамас мискин Шабон,
Ғам ема, дардинга дармон қўлисин қилғай даво (12а).

Shaybani writes that although he is a king, he will not leave the poor, and the reward of being with them will be great in this world and in the Hereafter:

Подшоҳлиғда, Шабоний, факрдин айрилмағил,
Фақр шоҳи икки олам ичра бўлур подшо (16а).

Despite being a king who came to the stage of history with a great claim and achieved this, Shaibanikhan does not forget that he was a simple servant in the presence of the Creator and always adhered to the qualities of servitude:

Тангри гар берди сенга Эрону Турон шоҳлиғин,
Бандалик таврин, Шабоний, бермағил алдин раҳо (16а).

Shaybani's following and closeness to Yassavi is felt in his poem as well as in his whole work. The influence and style of proverbs can be seen in several places in the work. For example, Shaybani:

Нафси кофир отини миниб юрурмен ҳар тараф,
Ожизу мискин турурмен, нафсу шайтон ақрабо (11а), –

Words of Yassavi:

Нафсим мени йўлдин уруб, хор айлади,
Термултуруб халойиқга зор айлади,
Зикр айтурмай, шайтон бирла ёр айлади,
Ҳозирсен, деб нафс бошини сончтим мано³, –
known to be created under the influence of wisdom.

One of the main requirements of mysticism is to be devoted to the love of Allah, that is, to divine love. Only those who are steadfast in this way will attain perfection. Worldly possessions should not be neglected. Because the fanciful world passes in the blink of an eye. The state of this world is immortal to no one. At the end of every spring there is a hazon, at the end of every day there is

a night, at the end of every morning there is a night and every morning there is a night. The poet emphasizes this again and again in the poem, as in his poems.

In the teachings of Sufism, nafs is broadly understood to mean a dark force that embodies all the vices of the inner world of man. It is said that there is no greater calamity than lust. According to Shaybani, man's uncontrollable lust leads him to a thousand and one calamities. That is why he cries out to Allah from the evil of Satan and asks the Messenger of Allah for help

Қариликда ожиз ўлдум, тут қўлумни, ё расул,
Йўқ паноҳим сендин ўзга, сенга қилдим илтижо (11a).

It is known that Islam is based on science and enlightenment. After all, one of the forty fards of becoming a Muslim is to acquire knowledge and apply it to life. For this reason, the promotion of science and enlightenment, the glorification of the people of science are among the leading themes of the works of Eastern thinkers. Shaybani also received a wide range of religious and secular knowledge as a result of his madrasa education in his youth and his constant reading in his spare time. That is why he valued science. According to the author's interpretation, knowledge is so powerful that even the angels, who are greater than the human race and created from light, worshiped Adam by the command of Allah because knowledge was greater than their own. Science is such a power that it can solve any problem:

Илм суйи бирла ҳар субҳ айлади кудрат эли,
Илм учун Одамға қилдилар малойик саждаҳо.
Илм бирла очилур ҳар ерда бўлса мушкулот,
Илм турур, билгил они, дунёву охир бақо (19б).

He emphasizes that science and wisdom are a great treasure for man, and that knowledge can be a banner for man in the world and in the world. Since knowledge is the light of Allah, whoever seeks light and loss, it is necessary to work day and night to achieve it, and the ignorant will remain in darkness, so that knowledge will fill the heart with the light of wisdom. The sages of the world knew that the key to all talismans and the solution to all problems was in science. After all, knowledge is a friend in the desert, a support in the ways of life, a companion in moments of loneliness, a leader in happy moments, a helper in sad moments, a decoration among people, a weapon in the fight against enemies. Knowledge learned for Allah leads man to the Path of Truth. The virtue of knowledge is superior to the virtue of worship. The prophets inherited knowledge. Scientists are their successors. At the same time, what man knows is an example of a drop of water from a vast sea in front of what he does not know.

The poet, who strives not to spend his peaceful days without reading books and talking to scholars, prays that there will always be people in the world who call people to the truth, teach the ignorant, guide the lost and prevent heresy from entering the world:

Ё Раб, аҳли дониш ила бирга қилғил бу Шабон,
Бўлмасун ҳаргиз аларсиз ушбу дунё доимо (20а).

God created man above all other beings. Nature and all that is in it is for man. Even great miracles, such as intellect, contemplation, and language, which He did not bestow on any living

thing, were only pleasing to man, or in other words, He found only man worthy of these blessings. The greatest of these blessings that Allah has bestowed on His servants is the intellect. He endowed human beings with the pearl of intellect to distinguish truth from falsehood. There is nothing more precious and valuable to man than the language that makes man human:

Барча ҳайвонотдин хоҳи улӯғ, хоҳи кичик,
Нутқ бирла, ақлу идрок ила инсондур сазо (13а).
Shayboniy's:
Ҳар кишининг умри оламда бу ел бикин ўтар,
Ҳақ на қилса, эрки бордур бўйун сун, бергил ризо(14а), –

In the passages in Navoi:

Эй Навоий, умр ўтар елдек, ўзунгни шод тут,
Елга етмак мумкин эрмастур чу суръат кўргузуб.

written in accordance with the content of the verses. Both creators liken life to the wind. While Navoi advocates love of life, saying that it is impossible to stop the flow of life, just as it is impossible to run and reach the wind, so spend it as much as you can, Shaybani says that it is necessary to obey all the commands of Allah.

In his poem, Shaybani expresses his thoughts on goodness, and also mentions the historical events of the period, as well as his own experiences. Of course, they are not given separately, that is, separately from the philosophical spirit of the work. The poet skillfully absorbs these events into the content of the poem and summarizes his observations based on them.

Насли Юнусхон била яхшилиқинг яхши эди,
Чун алар қилди ёмонлиқ, топтилар охир жазо(15а).

It is known that in 1504, Babur formed an alliance with his uncles Sultan Mahmudkhan and Sultan Ahmadkhan (sons of Yunus Khan of Kashgar) in order to recapture Andijan and started a war against Shaibanikhan. In the battle, Sultan Mahmud Khan and Sultan Ahmad Khan were captured, and Babur was forced to flee and went to Kabul via Hisori Shodmon. Shaybanikhan held Sultan Mahmud Khan and Sultan Ahmad Khan for two or three days, then forgave them and surrendered his will, saying that they could go wherever they wanted. Because there was a long-standing brotherhood and friendship between the two. However, in some cases there were animosities between Sultan Mahmudkhan and Sultan Ahmadkhan, which showed that the Tashkent khans did not have sincere devotion to Shaibanikhan. The above byte is based on these events.

In one place:

Сен Темур ўғлонлари бирлан ёмонлиқ қилмадинг,
Шак эмаским, яхши элларга ёмонлиқ бермас Худо.
Чун кишидин ҳеч нима қолмас, ҳамин оти қолур,
Яхши отға жаҳд қилким, қолса сендин эл аро (14а), –

he concludes his exemplary verses about goodness.

Examples of verses, hadiths and sayings of wisdom in the poem are in fact in Arabic, which ensures the semantic and artistic originality of the work. For example, in the following verse, we read that verse 88 of the Qur'an, in Surat al-Qasas (The Stories), states, "Everything except His face is perishable."

Тангридурбокиюбокий, фоний эрур ҳар на бор,
«Кулл шайъин ҳолоко илло важҳ» бордур гуво(х) (136).

or:

Ҳазрати Пайғамбари мурсал деди: «Кунту набийан
Кана байн ал-маъи ваттин» одами фарруҳлико (56), –

The hadith, which means "I was a prophet when Adam was between water and earth," is given in Arabic.

The verse quotes a total of 33 verses and 4 hadiths from 17 suras of the Qur'an. There are two suras - "Toho" and "Yasin".

It is true that the verses do not consistently interpret the issues of Islamic teaching in all places, and that the enlightenment-spiritual concepts are revealed on the basis of a deep understanding of philosophical thoughts. An in-depth interpretation of the substance of some issues has not been made in depth, and is largely limited to a description. The poet propagates religious principles mainly from the point of view of the Shari'a, based on the principle of applying them through direct confession, rather than accepting them on the basis of reasoning. It should be noted that there are some inaccuracies in the rhyme of the poem, the tone of the weight is distorted, there are a lot of repeated words, incomprehensible sentences, there are few artistic means in the bytes, which can be explained by the pure philosophical and educational content of the work. Therefore, the main purpose of poems in this spirit is not to show high artistic creativity, but to express ideas of ideological and educational significance in a simple style and understandable way. One of the positive aspects of the poem is the simplicity of its language.

In the last part of the work, the author traditionally expresses his humility and poverty, his need for God's forgiveness and forgiveness, and expresses his best wishes to those who read the verse:

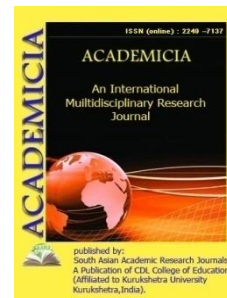
Адл илан сўрма гуноҳимни, уётлиғ қилмағил,
Ёзуғимдин фазл бирлан кеч, раҳмат қил манго.
Ҳар ки ёд этгай мени ҳар кун дуои хайр ила,
Анга раҳмат қил, Илоҳо, мустажоб этгил дуо.
Бу қасидани ўқуб, ҳар кимки ёд этса мени,
Икки дунёда муроду мақсуд бергай Худо(226).

In conclusion, it can be said that the poem "Bahr ul-Hudo" is a philosophical and educational work that played an important role in the work of Shaybani. In it, the poet's Islamic-philosophical views are expressed in a poetic way in a simple Turkish style. The author's intention in writing the poem was to strengthen people's belief in the ideas of Islam by showing

the connection between the world and man, the meaning and essence of life, the interrelationships of Allah and man, the greatness of Islamic teachings and goals. The main idea is to worship Allah, to honor the Prophet (peace and blessings of Allaah be upon him), to acquire knowledge, to be forgiving, to wash away sins and to do good deeds. The play's repeated reference to the Qur'an and hadiths in propagating the rules of Sharia in the play shows that Shaybani was deeply inspired by Islamic sources and that they served as an ideological source for the creator. Bahr ul-Hudo, a poetic reflection of Muhammad Shaibani's religious, mystical, socio-philosophical and life views, occupies a special place in the history of Uzbek classical literature and stands out among the orifona poems.

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USING THE ELECTRONIC DIRECTLY IN TEACHING ENGLISH

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ABSTRACT

The interactive whiteboard uses a resistive matrix, a double layer of wire wrapped in thinner wires, with thin air wires, matted on the plate surface of the interactive whiteboard. Touch-based interactive whiteboards, such as touching a computer's mouse button, respond to the effects of touch by touching the surface of the board. The Decree of the President of the Republic of Uzbekistan "On Measures to Further Improve the System of Learning Foreign Languages" dated December 10, 2012, promotes the development of foreign language education, as well as the younger generation as a specialist in the modern world. The use of colors allows you to extract and retrieve data effectively. The information recorded on an interactive whiteboard is stored not only in the discussion, but also in sequence. With these boards, the software offered allows simultaneous shifting of cities and locations, and to a large geographical reach. Depending on the connection method, the EIDs are subdivided into wired and wireless interactive whiteboards. Active interactive whiteboards are connected to the computer and feed sources via wires. In the passive interactive whiteboards, no wires are connected and it is not recommended to connect them to the feeder and projector.

KEYWORDS: *Interactive, Simultaneous,*

INTRODUCTION

Since foreign language is critical importance today, reforming the system of foreign language teaching and applying advanced teaching and learning techniques in the teaching process has become one of the most pressing issues in education. The Decree of the President of the Republic of Uzbekistan “On Measures to Further Improve the System of Learning Foreign Languages” dated December 10, 2012, promotes the development of foreign language education, as well as the younger generation as a specialist in the modern world. Preparation is important. One such tool is an interactive electronic whiteboard. These boards provide an engaging, non-traditional way for creative teachers to explain easily to students of any complex topic. Many of the visuals and audio files in it help students develop reading, writing and counting skills, and develop speech from simple to complex. Currently, there are a number of interactive electronic boards, such as Sandbox, Inter write Dual Board and aboard, which are successfully used in various research schools of the country.

Interactive whiteboards look like simple marker boards, and each text they write, graphics, charts, and tables can quickly appear on your computer screen in minutes. The main advantages of the electronic board are:

- Width of data editing;
- Possibility of copying, sending, sending and saving results;
- Width of sharing text, sound, animation, hyphens;
- Demonstrates the ability to create a virtual audience.

The recorded data is stored in a file format and can be printed on a regular printer. Text and graphical images on an interactive whiteboard can be colored with markers, and even when the printer is colored, the prints can be colored. The use of colors allows you to extract and retrieve data effectively. The information recorded on an interactive whiteboard is stored not only in the discussion, but also in sequence. With these boards, the software offered allows simultaneous shifting of cities and locations, and to a large geographical reach.

The Touchpad is a large touch screen that can be used to mark different user interfaces with markers. They enable you to take advantage of all the opportunities, including high-tech, in classic presentations. Multimedia projectors, connected to interactive electronic boards, allow to work in multimedia environment, for presentation of information through Internet, tape recorders, computers, DVDs, flash memory or video cameras. Currently, interactive boards are being developed based on two technologies with touch screen and electromagnetic radiation.

Sensor interactive electronic boards consist of two layers of thin conductors. Such boards are ideal for educational institutions. They are reliable and do not require any special methods if information is lost or lost. Another advantage is that you can write data not only with the marker, but also by hand. This technology does not require any special markers, no radiation is used for operation and no external interference. The disadvantage is that when replacing a pointer or other tool, there are less connections in the matrix reaction.

According to the manufacturing technology, electronically interactive boards are divided into the following types: sensor, ultrasonic, infrared, electromagnetic, microwave.

Interactive devices are such devices that you can convert any whiteboard or other flat surface into an interactive projection screen. To do this, you need to attach a special device to the edge of

the whiteboard and run the computer and projector. An electron-stylus or electronic marker as a means of electromagnetic waves transmitting electromagnetic waves through insulating material on electromagnetic inks, called a special electron shell. The infrared interactive whiteboards use infrared equipment to transmit and receive signals. At the surface of the interactive whiteboard there is a narrow line of horizontal and vertical lines. The disadvantages of this technology are:

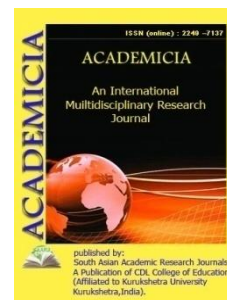
- The reaction of the resistive matrix is delayed due to rapid movement of the finger or marker on the whiteboard surface, which can easily damage the surface of the blackboard.

The infrared and ultra-violet interactive whiteboards use infrared or ultra-violet sensors to detect the marquee position.

The interactive whiteboard uses a resistive matrix, a double layer of wire wrapped in thinner wires, with thin air wires, matted on the plate surface of the interactive whiteboard. Touch-based interactive whiteboards, such as touching a computer's mouse button, respond to the effects of touch by touching the surface of the board. This technology does not require the use of special markers. It does not require any markers in the process and is resistant to external shocks. Electronic interactive whiteboard (EID), depending on the projection, is divided into boards with the right projection or reverse projection. In the right projection EID, the projector is on the front of the blackboard, and the projection EID is at the back. Most EIDs are the right projection. In the course of the lesson it is recommended to use ultraviolet light projectors mounted directly on the blackboard with special reinforcing devices to work with these EIDs so that projector rays do not interfere with students and students. Depending on the connection method, the EIDs are subdivided into wired and wireless interactive whiteboards. Active interactive whiteboards are connected to the computer and feed sources via wires. In the passive interactive whiteboards, no wires are connected and it is not recommended to connect them to the feeder and projector.

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MARKET TRANSFORMATIONS IN AGRICULTURE AND EXPANDING EXPORT OPPORTUNITIES

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ABSTRACT

The article examines the process of diversification the agriculture, as well as the possibilities of developing production and increasing the export potential of horticulture, viticulture and vegetable growing in the Namangan region of Uzbekistan. Difficulties remain in the delivery of products to distant consumers. Storage capacities, despite their accelerated expansion, are not yet sufficient for long-term storage of products in large volumes, which forces the manufacturer to sell their products at low prices and strengthens the seasonal nature of production and the imbalance between supply and demand on the market (5). Unfortunately, the measures taken to develop the industry so far practically do not provide for the abolition of the traditionally established monopsony in the market for the sale of primary agricultural products, and this significantly reduces their effect. The decree of the President of the Republic of Uzbekistan "On measures to further ensure the food security of the country" clearly outlined further actions necessary to fully meet the demand of the population for high-quality food products available to the population (2). The measures taken in recent years have made it possible to achieve these results. In 2017, in the framework of the implementation of the Strategy measures of priority directions for the development of the Republic of Uzbekistan, the country created 13 thousand hectares of intensive orchards and 7.3 hectares of vineyards, reconstructed 15.4 thousand hectares of orchards and 9 thousand hectares of vineyards, performed 147 projects in the field of processing fruits, vegetables and meat worth a total of \$ 147 million.

KEYWORDS: *Diversification, Established, Horticulture, Intensive*

INTRODUCTION

Market transformations in the agricultural sector of the economy of Uzbekistan are becoming irreversible. Currently, from the point of view of institutional transformation, three directions should be noted: liberalization (gradual abandonment of state-bureaucratic interference in the economic activities of agricultural entities, freedom of land use for agricultural purposes); diversification of production; expanding the competitive environment and strengthening the competitiveness of agricultural producers; further development of production infrastructure and its transfer to market rails. Unfortunately, the measures taken to develop the industry so far practically do not provide for the abolition of the traditionally established monopsony in the market for the sale of primary agricultural products, and this significantly reduces their effect.

It should be noted that until 2017, agrarian reform was most likely declarative in nature. The adoption of new regulatory acts did not really lead to changes in economic relations necessary from the point of view of market principles, or rather, did not create the necessary incentives for development. In this regard, the Strategy of actions in priority areas for the further development of the Republic of Uzbekistan in 2017-2021 was a turning point in the state's approach to the development of the agricultural sector. It provides for the deepening of structural changes and the consistent development of agriculture, further strengthening the country's food independence, expanding the production of environmentally friendly products, significantly increasing the export potential of the agricultural sector, as well as optimizing sown areas by reducing the sowing of cotton and cereal crops, placing potatoes on the freed areas, vegetables, fodder and oilseeds, new intensive orchards and vineyards (1).

In our opinion, the most important thing is that since 2017 in Uzbekistan, agriculture is increasingly oriented towards ensuring the country's food security and the well-being of the rural population. The decree of the President of the Republic of Uzbekistan "On measures to further ensure the food security of the country" clearly outlined further actions necessary to fully meet the demand of the population for high-quality food products available to the population (2).

Main part

The need, opportunities and socio-economic feasibility of diversifying agricultural production are also determined by the fact that Uzbekistan has favorable conditions for the production of fairly competitive agricultural products, including fruits and vegetables, fruits and grapes. However, the primary focus on the production of raw cotton and grain is maintained. The production infrastructure primarily serves these sectors, scarce material resources, as well as state financial support, are also aimed at them. At the same time, direct producers of products do not receive any economic benefits from this, because their products are not sold according to market principles. It is believed that only land not suitable for cotton cultivation can be allocated for the cultivation of other crops. This is a manifestation of pre-market economic thinking. However, it has not yet been overcome. Note that this approach is especially convenient for justifying or covering up corruption aspirations. In a democratic or civil society, the very first task of agriculture is food production.

In 2018, 6124 thousand tons of grain, 2300 thousand tons of raw cotton, 8661 thousand tons of vegetables, 1607 thousand tons of melons, 2411 thousand tons of potatoes, 2100 thousand tons of fruits, 1314 thousand tons of grapes were produced in Uzbekistan, 18 thousand tons of cocoons. According to official data, per capita consumption of vegetables per year exceeds 270

kilograms, fruits - 140, potatoes - 55, meat and meat products - 40, sugar - 30, eggs - 210 pieces, milk and dairy products - 270 liters, vegetable oil - 25. According to the recommendations of the World Health Organization, the norms of consumption of fruits and vegetables for an adult are 400 grams per day. So, according to this indicator, in Uzbekistan, residents are provided with a diet five times higher than this norm.

However, the export opportunities of the industry are not fully utilized. In 2017, 860 thousand tons of fruits and vegetables were exported for \$ 620 million, i.e. less than 4 percent of total production. In 2018, exports of 1 million tons and \$ 1 billion were carried out, and in 2019, the volume of exports increased 1.5 times. The measures taken in recent years have made it possible to achieve these results. In 2017, in the framework of the implementation of the Strategy measures of priority directions for the development of the Republic of Uzbekistan, the country created 13 thousand hectares of intensive orchards and 7.3 hectares of vineyards, reconstructed 15.4 thousand hectares of orchards and 9 thousand hectares of vineyards, performed 147 projects in the field of processing fruits, vegetables and meat worth a total of \$ 147 million. This was due to a reduction in areas under cotton by 49 thousand ha and under wheat by 10 thousand ha. In addition, the area of potatoes increased by 8.1 thousand hectares, vegetables - by 27.2 thousand hectares, intensive orchards - by 5.9 thousand hectares, vineyards - by 2.9 thousand hectares, oilseeds - by 4 thousand ha. The President of the Republic of Uzbekistan Sh. M. Mirziyoyev has repeatedly emphasized the need to continue structural reforms in agriculture and to cultivate export-oriented crops on the released areas, which are in great demand both in the domestic and foreign markets.

Recently, there has been a noticeable shift in the introduction of market mechanisms in the agricultural sector, a cluster system is being introduced that will essentially overcome the direct state interference inherited from the Soviet period in the production and financial activities of agricultural entities. Old traditional agricultural industries are reviving and new ones are being created: modern greenhouse farms, fish farming, beekeeping, poultry farming, horse breeding, licorice, saffron, hot pepper, garlic cultivation, expanding the practice of secondary autumn sowing of vegetable crops, homestead farming (3).

The Decree of the President of the Republic of Uzbekistan dated July 29, 2019 "On additional measures for the deep processing of agricultural products and the further development of the food industry" provides for the implementation of 174 investment projects for the processing of agricultural products, 24 large investment projects for the production of import-substituting products. Intensive gardens on 36 thousand ha are being created to expand the raw material base. (4).

In 2019, 55 regions in Uzbekistan specialized in horticulture. To promote the development of the industry, agencies were established under the Ministry of Agriculture for the development of horticulture and greenhouse farming and the development of viticulture and winemaking. Both agencies have established corresponding special funds. The government has established a number of financial benefits for the accelerated development of intensive gardening. When introducing water-saving technologies per hectare, costs of 6 million soums are covered from the state budget. In intensive gardens with an area of more than 35 hectares, expenses for the delivery of irrigation water in the amount of up to 120 million soums are subsidized by the state.

When obtaining loans for the creation of intensive gardens, half of their amount is provided with the guarantee of the State Fund for Entrepreneurship Support.

An important element of the infrastructure serving the production is the organization of logistics. In mid-2019, 31 agrology centers functioned in Uzbekistan. There were 1,500 small storage facilities with a total volume of 760 thousand tons. However, their capacity provides proper storage of only 4.5 - 5 percent of the cultivated fruit and vegetable volume. Therefore, it is planned to create in 2019 - 2021 by attracting funds from international financial institutions in Andijan, Bukhara, Jizzakh, Samarkand, Surkhandarya, Tashkent, Ferghana and Khorezm regions with a total capacity of 3 million tons, as well as the organization of 37 modern agrology centers covering all regions.

Another important area is the organization of quality control and product certification, which is especially important for expanding exports. Complete modernization of testing centers is foreseen at the Republican, Namangan and Samarkand territorial testing and certification centers of the Uzstandart agency, equipping with new equipment, implementation of 726 international standards for food products. The implementation of such measures will increase the scale of processing and export by 3 - 2.5 times. The storage capacity of agricultural products reached 3.8 million tons. Production capacities for the production of import-substituting food products in the amount of 118 thousand tons per year will be created.

Thus, there is a diversification of agriculture with an increase in the share of food destinations. It should be noted that in 2016 - 2018, land under cotton decreased significantly in Uzbekistan. In 2018, 2300 thousand tons of raw cotton was produced, which is 1.5 - 2 times less than the volumes of previous years. Since 2020, the export of cotton fiber has ceased. In the structure of agricultural production, more space is given to food and, although to a lesser extent, fodder crops.

The creation and effective functioning of specialized farms, the priority orientation of family dekhkan farms to gardening, horticulture and viticulture, accelerating the processes of agro-industrial integration in the industry (farmers are setting up industrial processing of their own products, the process of organizing small production and distribution cooperatives has begun) will give a tangible social and economic effect. These business entities are inherently susceptible to innovation. All this is supported by the positive trends of technological renewal, the rapid growth of lending by banks to economic entities of the industry, and the annual observed trend of reducing the tax burden on private business. In addition, the production infrastructure is mainly financed by the state, there is a market infrastructure for the sale of industry products, there is a steady demand for industry products in the domestic and foreign markets. In addition, from November 1, 2018, the export of products of the industry takes place in almost complete free mode - prepayment is canceled, the obligatory presence of an export contract and its registration, customs procedures are simplified and, which is also very important, the state canceled the monopoly of several state business entities on fruit exports and vegetables.

Improving the efficiency of agricultural sectors in modern conditions is based on the use of intensive factors and on improving the land reclamation state. 1.7 trillion were allocated from the State budget for these purposes in 2019. soums and 84 million dollars from international financial institutions. In 2019 - 2020, stable irrigation of 1,200 thousand hectares will be provided, savings of 1,700 million cubic meters of water per year, and the reclamation state of

600 thousand hectares will improve. In 2019, investment projects were implemented in the agricultural sector with a total value of US \$ 1870 million.

DISCUSSIONS

In Namangan region in 2019, the total area of irrigated land amounted to 252 thousand hectares. Including the area under cotton - 63.4 thousand hectares, under the grain - 75 thousand hectares, under other crops - 81.7 thousand hectares, that is, they became comparable with the areas under cotton and grain. From year to year, the yield of vegetable crops is growing. However, factors such as poor equipment, which is associated with a lack of investment in the industry, a shortage of irrigation water and a practical lack of technologies that save irrigation water, impede the growth of crop yields in the foothill zone, mainly irrigation using electric pumps is used, which significantly increases the cost of production. In 2018, in the Namangan region, work was carried out on the implementation of 360 projects directly or indirectly related to the expansion of the export potential of the region's food complex.

It should be noted that both in the country as a whole and in the Namangan region the technical and technological lag of agriculture has not yet been overcome. The material and technical equipment of the industry does not meet modern requirements, there is a shortage of specialized equipment, its prices are unattainable for the main part of agricultural producers, the requirements for mineral fertilizers and biological and chemical protection are not fully met, monopolistically high prices are set for them, modern agricultural equipment is being circulated slowly.

Researchers note the continuing difficulties in the sale of products. Wholesale buyers of the domestic market and large processors often purchase products at unreasonably low prices, due to their monopoly position and insufficient development of wholesale channels.

CONCLUSION

Voluntary-compulsory consolidation of manufacturers to large purchasers of their products and the obligatory preliminary conclusion of supply contracts nullifies the marketing activities of product manufacturers. Foreign markets are studied by structures that do not have a direct interest in production results. Difficulties remain in the delivery of products to distant consumers. Storage capacities, despite their accelerated expansion, are not yet sufficient for long-term storage of products in large volumes, which forces the manufacturer to sell their products at low prices and strengthens the seasonal nature of production and the imbalance between supply and demand on the market (5).

In our opinion, the elimination or mitigation of the above factors primarily depends on how deeply and decisively the institutional reforms in agriculture are carried out. It is they that contribute to the fuller realization of export opportunities and the potential of the regions for the production of agricultural food products.

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SPECIFIC ASPECTS OF THE USE OF THE PLEDGE METHOD IN SECURING LIABILITIES

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ABSTRACT

In civil law relations, serious attention is paid to the creation of a legal framework for loans, mortgages and mortgages. According to Article 1 of the Law of the Republic of Uzbekistan "On Pledge": The transfer of property or the right to it by another person to secure obligations is a pledge. The concept of collateral and the basis for its formation have been improved in practice. In particular, an addendum was made to the pledge agreement, its form and the article of the agreement on registration. As a result, from now on the collateral can be determined by a general description of the property.

KEYWORDS: *Pledge, Lease, Debtor, Creditor, Performance Of Obligations, Proper Performance Of Obligations, Public Law, Private Law, Pledge Right, Real Estate, Movable Property, Mortgagee, Mortgagor, Trust To Return The Property.*

INTRODUCTION

The ongoing reforms in our country to build a stable and efficient economy are showing their results. In particular, in a short period of time significant progress has been made in implementing profound structural changes in the economy, ensuring income growth, strengthening effective foreign trade and investment processes, agricultural reform, sustainable development of small business and private entrepreneurship, strengthening the banking and financial system.

If we look at the current legislation of the Republic, we can see that civil relations are improving. Particular attention is paid to the creation of a legal framework for loans, mortgages and mortgages. As a result, the role of this type of relationship in our economy is significantly strengthening.

Two thousand five hundred years ago, on the basis of the system of slavery, the great Roman civil law emerged in the Roman slave society, which was divided into two parts: public (private) and private (private).

In those days, too, the emphasis was on the "right of pledge": For example, one of the types of rights to the property of others is the right of pledge. The law of bail was one of the most widely used methods in ancient Roman law to ensure the fulfillment of obligations arising under various contracts. Pledged relationships consisted mainly of property rights or claims over immovable property and movable property, and in some cases on the object.

Mortgages on real estate are called mortgages. First of all, no rights are considered as collateral. In order to be the subject of a pledge, it must have been specified in the contract or law.

Ancient Roman jurists strictly forbade a person who was not the subject of property rights, but had some material right to that property, to pledge the property without the consent of the owner of the property right. Even if, without the consent of the property owner, the mortgaged property belongs to the property of other persons, the agreement entered into is not valid.

It is known that under the current legislation, the permanent residence of individuals can not be mortgaged. However, there are cases when banks issue loans on the basis of mortgages of the houses of those who are considered to be in excess of the need. The problems that arise in practice show that this type of collateral is a very risky supply for the bank. This is because it is prohibited to sell a house in excess of the need only at a notary office. But it is not forbidden to register for permanent residence in this house. It is precisely in the absence of such a ban that problems arise in practice, as a result of which the bank is unable to direct the collection to the permanent residence of individuals, which leads to the failure to fulfill the obligation.

In practice, it is necessary to positively address the problems that arise in the process of ensuring the fulfillment of obligations by the pledge method on the basis of existing laws and regulations.

According to Article 1 of the Law of the Republic of Uzbekistan "On Pledge": The transfer of property or the right to it by another person to secure obligations is a pledge. In case of non-performance or improper performance of the obligation secured by the pledge by the debtor (mortgagor), the creditor (mortgagor) shall have the right to be satisfied by the mortgagor on this obligation on a preferential basis over the value of the mortgaged property.

Fulfillment of any obligation that is valid under the law: loan, bank loan, lease, sale, transportation and other obligations between any subject of the right (individuals and legal entities, the state) can be secured by collateral. The liability must be expressed in monetary units (national currency or foreign currency).

In the Roman state of slavery, the first method of bail was agreements. The debtor entered into agreements on the grounds that the pledged property should be returned to the debtor after the assignment, with certain requirements for the ownership of property rights to another person to repay his debt through manipulation. This requirement was of a purely spiritual nature in the ancient Roman state, i.e., it was related to the test of confidence in the return of property. Then, after the fulfillment of the obligation, the debtor has the right to impose a claim on the return of the collateral to the creditor

In addition to transactions, the concept of rigpis - pignus ("to place a pledge by hand" or "hold in hand") has emerged as a method of pledge, in which the object of pledge is transferred to the mortgagor only to own, use and enjoy its useful properties, but the right of ownership The property will be returned to its owner immediately upon the fulfillment of the obligation. ”

Mortgageing of real estate, their provision and mortgage of the land plot on which the leased parts are located were carried out simultaneously under the main contract per bit. In particular, “When mortgaging a land plot, the right of pledge shall not apply to the mortgagor's buildings and structures located on the plot or under construction, unless otherwise provided by the contract. If the contract does not stipulate such a condition, the mortgagor retains the right of limited use (servitude) of the land plot, its part necessary for the proper use of the building or structure, if the collection is directed to the mortgaged land plot.¹.

It is known that in practice, there are cases when banks accept items that are the object of credit as collateral for the performance of obligations. Although it is not illegal to secure the performance of an obligation in the form of collateral, which is the object of the loan, this view of the method of collateral for the bank poses a number of problems.

Resolving these problems, in practice, is an important task for the creditor. is the occurrence of related cases. In such cases, the contract must first be notarized, with the consent of the participants in the common property and the heirs receiving a compulsory share in the inheritance, and their share and mandatory shares must be clearly specified in the contract.

The new law added Article 290, Part 8, of the Code of Criminal Procedure. That is, within one day after the decision to confiscate the property, the inquiry officer or investigator shall make an appropriate entry in the register of pledges, and after the issuance of a court decision on the seizure of property, the authorized body in accordance with the law. it was decided that such a record would be made by the gans within three days. These norms were harmonized with the amendments and additions to the relevant articles of the Law "On the Pledge Register", adopted on December 9, 1992.

The Civil Code was also amended to satisfy creditors' claims at the expense of the property transferred as a means of securing the debtor's obligations. That is, this code was supplemented by Article 259-1.

Now, if the debtor fails to fulfill its obligations, the creditor's claims on the obligations secured by the property shall be satisfied on a preferential basis from the value of the property over other creditors of the person to whom the property belongs.

The law also stipulates that the creditor's preferential right applies to the income, products and other income from the use or sale of the property provided by the debtor as security for the performance of obligations, unless otherwise provided by the contract.

This annex provides for a uniform and clear procedure for determining the order of creditors' claims secured by property and other property rights of debtors in accordance with the best practices of international law and the recommendations of the United Nations Commission on International Trade Law. . In addition, the new law improves the concept of collateral and the basis for its formation based on practice. In particular, the pledge agreement, its form and the article on the registration of the agreement were amended.

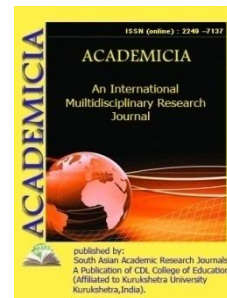
As a result, from now on the collateral can be determined by a general description of the property. The secured obligation is characterized by specifying its maximum amount. These changes allow borrowers to secure the necessary funds, in particular, through the next collateral mechanism without the need to request property from the previous lender to secure the next collateral. In this case, the rights of previous mortgagees are protected by the Law "On the Register of Pledges." This law establishes the right to satisfy claims depending on the time of entry in the register.

DISCUSSIONS

In turn, the amendment to the Code of Economic Procedure provides for the collection to be levied on property that is a guarantee of the debtor's obligations. These changes are aimed at enforcing the debtor's obligation to collect collateral, to sell court orders for the recovery of property as soon as possible so as not to lose value, and to prevent the debtor from stealing property. According to the new law, Article 60 of the Tax Code, at the same time as the application for repayment of tax arrears to the taxpayer, in the event of non-repayment of tax arrears by the state tax service, the amount of tax arrears on the debtor's property. supplemented with a sentence related to the entry in the pledge register. In this case, the record is deleted from the pledge register after the tax debt is fully repaid or written off. Also, the new law added the paragraph 17 of Article 171 of the Code of Civil Procedure. A court order will now be issued if a claim is made to direct the recovery to movable property which is a security for the debtor's obligations.

CONCLUSION

In short, all this, of course, will serve to expand access to finance for the population and private businesses, increase the international rating of Uzbekistan, the stability of the financial system and reduce overdue loans.



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TERMS AS A MEANS OF EXPRESSING IMAGERY

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ABSTRACT

Terms are placed in linguistic literature as words that express a single meaning. However, the article also discusses the possibility that the terms have multiple meanings and can be used in a figurative sense. In the example of Pirimkul Kadyrov's work, the possibility of using terms in a figurative sense is scientifically substantiated. It reminded him of a magnificent magnifying glass - the sun's rays are concentrated in a central point through which the magnifying glass passes, increasing in intensity and temperature, and being able to burn the affected area. It follows that terms can also be used in many senses. We prove our opinion with the scientific opinions of Professor N.Mahmudov in his book "Study of Linguistics": "Humanities reflect the social, economic, cultural and other characteristics of peoples.

KEYWORDS: Terminology, Figurative Meaning, Metaphor, Idiolect, Imagery, Lingvopoetics, Literary Text

INTRODUCTION

The fact that terms are words that express only one meaning has found expression in the linguistic literature. However, in the course of our observations, we have witnessed the use of terms in works of art as a means of expressing imagery. It follows that terms can also be used in many senses. We prove our opinion with the scientific opinions of Professor N.Mahmudov in his book "Study of Linguistics": "Humanities reflect the social, economic, cultural and other characteristics of peoples. The natural and exact sciences, on the other hand, study objective phenomena that are not subject to man, and are therefore characterized by the fact that the concept underlying the term naming them does not have a linguo-cultural character. But there is reason to believe that even some technical terms may include linguo-cultural information that

reflects national identity in the use of a mechanism (instrument, weapon, etc.). Based on these considerations, it can be said that the language of the humanities, in particular, its terminological systems, cannot be completely free of national-cultural mentality and emotional expressiveness. In other words, the language of the humanities, unlike the language of the natural and concrete sciences, should not be dry, "ownerless", it is desirable that the languages of the humanities embody the richness, sensitivity, "warmth" of each natural language. It should not be forgotten that most of the humanities, unlike the natural sciences, are aimed not only at a narrow range of specialists, but also at a wider audience. If we think from this perspective, terms can also participate in the expression of expressiveness in an artistic text. It is well known that language has different possibilities of expressing expressiveness. The degree of breadth of such possibilities is one of the specific dimensions that also reflects the richness of the language.

The terms are used in the literary text to provide information necessary for full comprehension of speech, to clarify, interpret, recall, and express feelings in places that are unclear to the listener or reader. The work creates the illusion of a "secret" relationship between the protagonist and the reader. The protagonist creates an atmosphere in which the phrase "unspoken" is whispered in the reader's ear. This increases the reader's confidence in the protagonist and brings him closer. Some are designed to warn the reader of the "mystery behind the scenes," while others serve to prepare for new information.

While some terms express a positive attitude of the author or protagonist towards reality, others are loaded with irony and sarcasm. The terms are characterized by their special importance in the literary text as a means of individualizing the speech of the protagonists. In fact, the writer uses the terms in a unique way in his speech to fully reflect the image of the protagonist in the eyes of the reader and achieves the artistic goal he has set for himself. We prove our point on the example of the works of the famous writer P. Kadyrov. That is, the terms are used figuratively, not as a term. Using terms in this way requires a great deal of skill on the part of the writer, and shows that his pen is a sharp creator. Using words in this way increases the effectiveness of the work. Helps the reader to fully understand the essence of the work. Now let's look at the terms used in the play.

- In places where you can see the curves, there is a natural beauty, like a river flowing in a circle. We are engaged in landscape architecture. We need such natural relief.

- Think about how much extra space the "rings", which seem to you such a natural beauty, occupy, comrade Azamov.

- Comrade Mahkamov, do you think it is necessary to cut these "rings" and build a straight concrete ditch?

Ring - [a.- ring, flange, wheel; circle, circle of people] - 1. A circle-shaped object made of metal bent and joining the two ends together. 2. A ring-shaped wrist, finger or ear a decorative piece to be worn. 3. circle-shaped, circular object.

As you can see, the word "ring" is used to mean a metal object. But in the play, the word is used to refer to the flow of a river.

The area is also several times larger than before. Its central "axis" has now moved to another point. Let there be fountains. The word "arrow" is used in reference to the center of the field.

Abror loved this aspect of his creative work. At that moment, his whole body felt a wonderful mobilization, his memory, his subconscious mind gathered around a certain point. It reminded him of a magnificent magnifying glass - the sun's rays are concentrated in a central point through which the magnifying glass passes, increasing in intensity and temperature, and being able to burn the affected area. It was as if Abror's mind was going through this inner "magnifying glass" to what he was doing now, and he was burning the creative fire he wanted more and more.

Lupa- [fr. Loupe <lot. Lupa - a large tumor under the skin, a tumor] - a convex glass, a condenser lens, which shows a small object 2 to 40-50 times; zarrabin. Gathering all of Abror's thoughts in one place and giving very good results is like burning grass through a magnifying glass.

Are there too many fountains? You need to count and draw each "kokil" to the nearest millimeter.

Kokil- [f.- peshona gajak; a bunch of hair; crown] 1. Hair braid. 2. A bun of hair that is put on the heads of young children as a vow. The word is used in reference to the fountain in the play. That is, the word kokil is used in reference to the fact that the flow of water from the holes of the fountain is reminiscent of a kokil.

A tree whose roots are exposed to moisture will not dry out. The "roots" of the city dweller are also very strong if they do not touch nature through the well-developed canals and ditches. The word "vein" is used here to refer to a person. That is, the city should have not only tall buildings, but also beautiful trees. Vascular-1.anatomic term. A tubular organ through which blood or lymph flows in the body of humans and animals.2. Botanical term. Root.

The concrete also suits Bahromov's taste because it does not absorb water. I want to call Bahromov "Concrete Man".

Concrete - [fr.beton <lot.butimon-mountain resin] - A building material formed by compaction of a mixture of cement, sand and gravel with water. One of the heroes of the work, Bahromov, despite being an architect he is not a master of his craft, i.e. he is a violent architect. He does a lot of work like, "Before I leave, until I get to the owner." He finishes a lot of construction with concrete. That's why the word "concrete" was used for it.

The stalled wedding car drove away again.

Machine- [fr.machine <lot.mashina- construction, device] -Converts one type of energy into another type of energy, designed to collect, store and modify materials or information, communicate, transport cargo and people mechanism or set of mechanisms. The word car is used in reference to a wedding ceremony. The protagonist, Abror, does not want to give his nephew to Abror's brother because he cancels Sherzod's projects. He says he wants to cancel the wedding, even though the wedding date has been set. But Abror solves the problem and will continue again.

CONCLUSION

In conclusion, it should be noted that the requirements for terms in the natural sciences and the social sciences and humanities are not the same. In an artistic text, terms are used to express expressiveness and become a means of artistic representation. Terms are also units that have the potential for poetic actualization. Only, their skillful use requires a great deal of skill on the part

of the writer. Because every artistic tool introduced into a work of art allows an objective assessment of the essence of the work of art and the skill of its creator. This, in turn, ensures the artistry of the work and allows the writer's ideological goal to reach a wide readership.



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METAL-MELTING FURNACES OF CULTURE OF SAPALLI

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ABSTRACT

On monuments of the given culture many artefacts (forges, furnaces and are found.), connected with gorcharin and the metalcutting manufacture(Askarov A., 1981.), playing the important role in an economic life of the population of an epoch of bronze. As a result of settlement Sapallitepe inspections, in rooms 13, 52, 81, 93. 98, 111, 123, 130 the rests metal are revealed, and in a room 52 3 round furnaces located in one number are opened. Walls of furnaces have strongly scorched and have a rough surface of greenish colour. Under two of them slices spending metal are met. A surface of walls of all known on monuments Sapalli cultures of the furnaces used for processing of metal, strongly scorched under the influence of fire and on them slag of aeruginous colour was formed. These constructions we conditionally named the metal-melting centres though under the form they remind the centres for kitchen and for heating of rooms.

KEYWORDS: *Sapalli, Dzharkutan, Kuzali, Molali, Altyndepe, Dashly, Murghab, average Asia, Ancient Bactria, Margiana, Southern Turkmenistan, Zarafshan, Sarazm.*

INTRODUCTION

In the article about forms, the sizes, functions, development stages, areas of distribution of metal-melting furnaces at all stages of Sapalli culture are investigated, wide analogies and cultural-chronological interpretations of the given objects to other synchronous cultures adjacent territory are resulted. Presence of metal-melting furnaces, tigils, casting moulds specifies in high local development of metal working in Ancient Bactria.

The agricultural culture of Sapalli has been opened and entered into A.A. Askarov's science and today it is possible to say with full confidence that its material culture is one of most comprehensively studied (Askarov A., 1977.). As a result of the works spent in Dzharkutane, the formation problem, most likely, protocity culture of Central Asia on an example of such features as a citadel, a palace of the governor, defensive works, craft constructions, fire temple, inhabited files and others city factors is opened (Askarov A., 1993.). T.K. Hodzhajov on the basis of

anthropological sources of this culture has acquainted scientific community with data on ethnoses of the population of Bactria of a bronze epoch (Hodzhajov T., 1976). S.B. Shaydullaev on materials of Dzharkutan has shown not only culture of the first cities, but also that statehood rudiments have been put during a bronze epoch (Shaydullaev Sh., 2009.).

On monuments of the given culture many artefacts (forges, furnaces and are found.), connected with gorcharin and the metal cutting manufacture (Askarov A., 1981.), playing the important role in an economic life of the population of an epoch of bronze.

Though on monuments of an epoch of bronze of Southern Uzbekistan metal-melting furnaces, however till today are found many, we have no full data on their design. They were not considered in publications as a separate theme. Studying of metal products of Sapalli's cultures has been spent by V.D. Ruzanov and K. Kanjutoj. V.D. Ruzanov's researches, basically, are directed on definition of typology and a chemical compound of subjects with their binding to like metal to sources and areas (Ruzanov V., 2011). K. Kanjuty's researches are devoted typology of metal products culture by Sapalli (KAI KANIUTH, 2006). Special studying of metal-melting furnaces information of researchers was not spent.

As a result of settlement Sapallitepe inspections, in rooms 13, 52, 81, 93, 98, 111, 123, 130 the rests metal are revealed, and in a room 52 3 round furnaces located in one number are opened. Walls of furnaces have strongly scorched and have a rough surface of greenish colour. Under two of them slices spending metal are met. The lay-out of a room, the furnace, and korolki - all these facts say that the given premise was a metal-melting workshop. Analogichnye finds are met in a northeast corner of 104th room of this settlement. And the furnace is found in a northeast corner 39th rooms rectangular forms in the sizes 70x32 sm, depth 50 see Besides, in a southwest corner of 105th room the metal-melting centre of a squared shape is opened. Proceeding from the facts set forth above, A. Askarov has come to a conclusion that in settlement territory there were metal-melting forges and workshops on metal processing (Askarov A., 1977).

In a settlement Dzharkutan temple the workshop with 8 metal-melting furnaces also has been opened (Ionesov V., 1990). In one of them about 2 kg of the rests metallic an alloy are revealed. In this workshop are found 4 tigl for metal fusion (Askarov A., 1993).

In the course of archaeological researches on Dzharkutan various metal products, tamga (brands, stamp), tumor (amulets) which testify that workshops where melting of metal, make instruments of labour and military equipment here functioned have been found out (Askarov A., 2001).

According to A.A. Askarova, found out in an economic-office part of a temple of fire of the furnace functioned long time. The splinters found in the same place тиглей for metal fusion say that this room intended for bronze fusion (Askarov A., 2001).

In our researches spent last years, it is noted that in producing a premise of the Dzharkutan's temple, it has been surveyed 8 furnaces concerning various stages of Sapalli's culture, testifying to the centralized metal cutting manufacture (Raximov K., 2011.).

In given article we will consider forms, the sizes, a functional purpose, dating of the furnaces concerning different stages Sapalli cultures. We will note analogies of our furnaces in other cultures.

As it is known, at fusion of metal for heat achievement special furnaces which on the structure essentially differed from the centres of house use were necessary. A surface of walls of all known on monuments Sapalli cultures of the furnaces used for processing of metal, strongly scorched under the influence of fire and on them slag of aeruginous colour was formed. These constructions we conditionally named the metal-melting centres though under the form they remind the centres for kitchen and for heating of rooms.

1 - metal-melting furnace is revealed in a northeast corner of 5th premise of the multiroom house in a southern part of a citadel of Dzharkutana (fig. 1). The squared shape furnace, the sizes 0,80x0,65 m, depth 20-22 see the Furnace the Internal part of the furnace is located in the middle likely constructions by the area 1,25x1 m. plastered by clay with an impurity of straw, walls are covered by a firm layer of greenish colour, thickness 4-4,5 Filling over a floor see consists of a layer of ashes in the thickness of 2-6 sm, on top which there is a layer of soft soil in the thickness 15-17 the rooms Found on a floor pottery see date the furnace the Dzharkutansky stage.

2 - metal-melting furnace is located on a surface of a platform of 5th tepe, in its southern part (fig. 2). In the plan it of a squared shape, corners are rounded off. Furnace walls are laid out from fragments of brick, in the thickness 15 80x90 sm, the sizes of an internal part the External sizes of the furnace see a floor surface 57x40 sm, depth 65. Inside part of furnace see is covered special, maintaining a heat, clay in the thickness 2-3 furnace Walls see have strongly scorched and in some places blocked. The internal part of the centre at dipping is a little narrowed. The fragments of ceramics found out in this layer, date the furnace Djarkutan's stage. Besides, in a layer pieces burnt bricks are met, and internal walls of the furnace testify that it was used for metal fusion.

3 - metal-melting furnace is opened in the western part packopa, on 4th теpe (fig. 3). The furnace is revealed on depth of 50-60 sm from an ancient surface. Has in the plan a squared shape, the sizes 57x97 sm, it is deepened on 50 the Height of the remained walls of the furnace see is various: the western wall has remained on one brick (12 sm), northern and east have remained on 50 sm, southern - furnace Walls on 38-40 see are erected from црцового a brick in the sizes 20x34x9; 40x20x9; 38x20x9 Inside part a furnace see is plastered "samman" by clay in the thickness in 1,5-2 twice furnace Filling see consists of ashes in 2-5 see Over it the layer of burnt wood with ashes of 2-6 sm which is covered by a soft soil layer with an impurity of ashes in the thickness 40-42 is tracked in the thickness see In layer structure entered blocked the furnace walls, scorched to a redness brick, and also pottery fragments of dzarkutan a stage sapalli cultures.

As a result of the spent researches, it is found 23 metal-melting furnaces concerning by the various periods of this culture. Under the form they share on 2 types:

1. Furnaces of the roundish form;
2. Squared shape furnaces.

Metal-melting furnaces of the roundish form it is found 3, they are rowed in one room. The second type is presented by 20 furnaces.

According to V.I.Sarianidi, Dashly-3 opened in 51st room the furnace of a squared shape with tigls, was the metal-melting furnace(Sarianidi V.,1984.).

The centre of the roundish form in diameter of 2 m, dated in II millenium BC on settlement Dalvarzin and the ceramic nozzle found near to it, were the metal-melting furnace. On distance of 10-12 m from the furnace 8 casting moulds and tigl are revealed. Presence metal-melting tigl and original metal products speaks about the existence fact here metal-melting furnaces(Zadniprovskiy Yu.,1962).

The analysis of metal-melting furnaces of Sapalli's culture has shown that on sapallin's a stage furnaces of the first and second type, and on the following джаркутанском were applied, "kuzalin" and "molalin" stages furnaces of the second type were widely applied. On the sizes of the furnace of the second type was a little more than furnaces of the first type.

To a wall of 105th room of Sapallitepa 7 metal-melting furnaces of the identical sizes, squared are attached. The arrangement in one room of 7 furnaces testifies to functioning of the centralised metal manufacture.

In the Dzharkutansky stage of Sapalli's culture metal-melting furnaces functioned in each house. Hence, in each family there were the masters making metal products.

In kuzalin a stage metal manufacture is centralised. In 8th room of the Dzharkutansky temple nearby 8 furnaces of a squared shape with each other functioned. It is possible to believe that in this period priests of a temple supervised metal manufacture. This tradition has been continued and on mollalyn's a stage.

Thus, it is possible to assert that on each monument there could be workshops on fusion of metal and manufacture of metal products. This process is observed and in Southern Turkmenistan, since the periode calcolitic (Terexov N.,1975).

The technology of fusion of metal and manufacturing of products demanded from masters of certain abilities and necessary knowledge in this sphere. Usually, the technology of fusion of metal is adopted from advanced cultures. On quality of the made copper and bronze products found on monuments, it is visible that metalist Sapallin's culture have very well mastered this knowledge and skills. The school metallist Sapalli's culture had uniform traditions with school metallist ofDashly and Murghab.

Their ore base was the general. The basic mines of metal settled down in Zarafshan'sbasin which belonged to the nomadic population (Andronov) and to settled population of Bactria-Margiany. Therefore subjects of material culture, characteristic for Bactria and Margiany meet and in territory of ancient Sogda. As the proof it is served by finds from Dzhamana where subjects, characteristic for nomadic and settled population have been found.

On monuments of Sapalli's culture it is found only 4 clay tigl, in which плавился metal. Tigl have the form of the cylinder with сливом for metal moulding. On an internal surface тиглей there are metal rests. It is established that the first metal тигли have appeared on monuments of an epoch of early bronze of Southern Turkmenistan - Altyndepe and Northern Tajikistan – Sarazm(Masson V.,1991). Found there metal-melting tilgy testify to existence own metalloproduction.

These тигли were used for moulding cleared of slags and the melted copper and tin in the form. Apparently, manufacture of metal by the population of Sapalli's culture has turned to the developed branch of workmanship of an epoch of bronze.

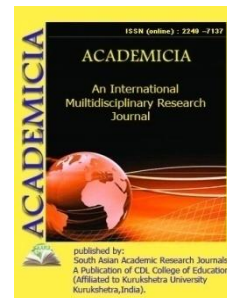
Found on monuments of Sapalli's culture metal-melting furnaces and тигли testify that during a bronze epoch metalcutting производство Sapalli's culture is allocated in independent branch, have a high level of development.

From the above-stated data it is possible to assume absolutely definitely that in Ancient Bactria during a bronze epoch metal working has been developed. All found metal products have a local origin that is proved by detection here on monuments of an epoch of bronze of enough of metal-melting furnaces, casting moulds and тиглей for metal fusion.

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FORMS OF ACCOMMODATION FOR ORPHANS AND CHILDREN LEFT WITHOUT PARENTAL CARE IN UZBEKISTAN

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ABSTRACT

This article analyzes the features of the placement of orphans and children left without parental care in Uzbekistan. The legal foundations of social protection of orphans and children left without parental care have been studied in detail. But this is rare, and it is also difficult to prove that he is a child, because he does not have documents. For this reason, the head physician of the Orphanage in Yangiyul recommends photographing unacceptable women in maternity hospitals.

KEYWORDS: Social Security, Custody And Guardianship, Orphans And Children Left Without Parental Care, Institution, Foster Children, Orphanage, Foster Families, Children's Towns, SOS, Orphanages, Mehribonlik Houses, Newborns.

INTRODUCTION

In the Republic of Uzbekistan, the system of social protection of orphans and children without parental care is an integral part of the system of social protection of mothers and children. The legal framework of this system was created over the years of independence. In our country, the guardianship authority identifies and registers children without parental care.

MAIN BODY

Currently, the Ministry of Education has 202 sponsor and trustee bodies at the district level. The activities of guardianship and trusteeship bodies are reflected in 7 codes, 4 laws and 13 resolutions of the Cabinet of Ministers and 11 interdepartmental documents.

According to the Law of the Republic of Uzbekistan "On Guardianship and Guardianship Bodies", methodological support and organization of activities of state educational institutions consists of 193 teachers, of which 92% are teachers and 8% are lawyers. [1].

Information on children without parental care shall be submitted to the guardianship authority as follows:

- relatives of the child, chairmen (elders) of civil authorities, civil registry offices, courts (when deciding to declare a person legally incompetent, the minor takes care of the child) arrest or detention of persons in custody, or other cases where parents are left without custody parents)
- officials of state institutions (pre-school institutions, educational institutions, medical institutions, social protection institutions and other institutions), public associations;
- Citizens who know about children without parental care.

A system of institutions and institutions that increase the institutionalization of orphans and children without parental care:

- guardianship authorities;
- juvenile commissions;
- bodies of civil self-government;
- internal affairs bodies;
- educational authorities and educational institutions;
- health authorities and healthcare facilities;
- organs of labor and social protection.

In Uzbekistan, the following are identified as key factors in the institutionalization of the child:

- death of their parents;
- loss of parental rights by parents;
- in case of restriction of parental rights of parents;
- in case of recognition of parents as incompetent;
- when his parents have been ill for more than two months;
- if his parents are not older than six months;
- when parents refuse to raise their children or protect their rights and interests;
- when parents refuse to accept their children from educational institutions, medical institutions, social protection institutions, etc. [2].

Information is also provided if the parents are unknown or if they were reported missing or died by a court decision and have not lived with their children for more than six months, despite warnings from guardianship authorities.

Statistics

According to statistics, there are 14,151 sponsor children in the country, 10,001 children are under guardianship, 33,946 are for adopted children and 604 are under the patronage of children. “SOS - Children's Villages” has 19 orphanages, 3 children's villages, 1 family-type orphanage and 3484 children left without parental care. 319 (13.6%) children in Mehribonlik homes are

orphans, 677 (27.3%) are children of parental deprivation, 119 (4.7%) are children of disabled parents, 167 (6.7%) are children parents in custody, 1159 (47, 7%) - children from low-income families. 1146 qualified employees work on a competitive basis, including 483 teachers. [3].

In 2018, the rights of 10,060 children were protected by a group of specialists in guardianship.

TABLE 1. IN 2018, THE NUMBER OF CHILDREN PROTECTED BY LEGAL PROCEEDINGS BY TRUSTEES AND TRUSTEES [4].

Court cases	Total	Girls
Children are deprived of parental rights	273	110
Children without parental deprivation	192	97
Disputes about the place of residence of children	560	233
Disputes over the participation of single parents in raising children	2973	1438
Disputes over the involvement of grandparents in a foster family	590	298
Number of adopted children	2829	1326
Other contentious cases of children	941	438

According to a recent study, the main reasons for abandoning newborn children were identified, as well as the age at which women abandon their children (Figure 1) [5].

Experimental Work

Women usually point to social factors: financial difficulties, lack of housing, lack of housing and the inability of the father and the birth of a child with a disability.

TABLE 1. REASONS THAT PARENTS ABANDON THEIR NEWBORN CHILDREN [6].

Reasons that parents abandon their newborns	number	%
Minor mother	11	14,8
A child is born with a disability, there are other children in the family	6	8
A child was born with a disability, parents were abandoned	11	14,8
A boy born with a disability, single mother	9	12
Single woman from another area	4	5,4
Not married, father will not help	20	27
There are other children born out of wedlock	1	1,3
Difficult family circumstances	10	13,5
Parents are infected with AIDS	2	2,7
Total	74	100

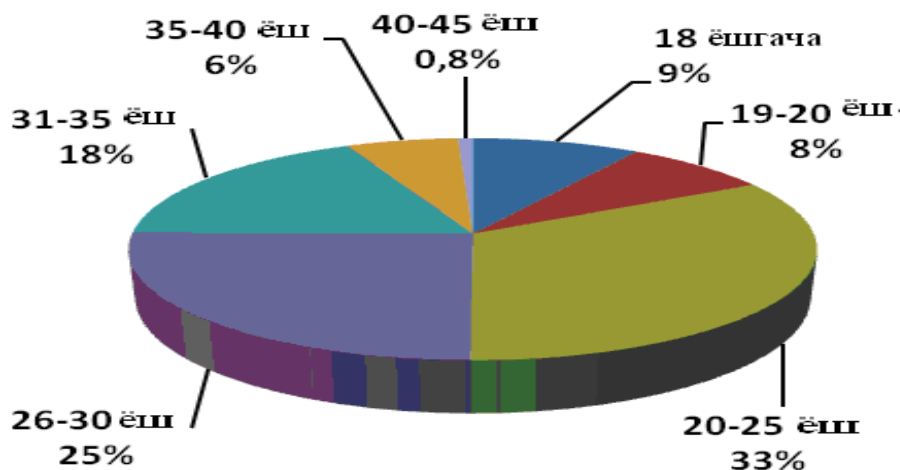


Figure 1. Age of women who abandoned their baby [5].

Based on the results of this study, women at risk who can abandon their newborn can be classified as follows:

1. Adoption of a girl, provided that her parents do not understand or accept this condition. According to a study among underage mothers who abandoned their children, 8 out of 11 mothers did not want to abandon their child and forced their parents to abandon their society to hide their children. In one case, a boy's mother tried to convince a girl to marry her son when she was 18 and take her children away, thereby trying to keep her son from being persecuted for having a baby.
2. The birth of a young mother aged 18 to 25 years (unemployed, student, native of another district, etc.), lack of permanent residence and income, lack of help from the father of the child, relatives, etc. As shown in the figure 1, these women make up 41%.

Experimental Results

As a result of these organizations, the following were identified:

1. Statements by mothers (parents) about abandonment of children were summarized as reasons: "I can't raise a child alone," "We have healthy children, we do not have the authority to raise a disabled child" and give the mother (parent) family consent for adoption.
2. There are cases when the mother applied for temporary stay in the shelter due to financial difficulties, and this "temporary" expression lasts for many years, and the child loses parental care.
3. The identity documents of the child, that is, the place and under what circumstances the child was found, were analyzed. This is the most cruel form of a woman's refusal to raise a child, leaving the newborn / baby without life factors, that is, abandonment of the child. In science, this condition is called neonatitis (infant mortality due to loss of vital factors) and infanticide (death of a child due to non-vital factors). If a woman leaves her child in a maternity ward or

orphanage, they can be quickly found and assisted, but there are also cases of abandonment of the child.

There are currently no statistics on the reasons for abandoning newborns. The legal refusal process is formalized by filling out a document on the woman's refusal to give birth to a child in the hospital and her consent to adoption. This document is the key to creating a new family as soon as a woman leaves the hospital without filling out any documents, leaving her with a new child (Family Code, Article 160).) but allows the mother to change her mind and pick up the baby. But this is rare, and it is also difficult to prove that he is a child, because he does not have documents. For this reason, the head physician of the Orphanage in Yangiyul recommends photographing unacceptable women in maternity hospitals.

Article 13 of the Law of the Republic of Uzbekistan "On guarantees of the rights of the child" guarantees the right of the child to a family environment: "Every child has the right to live and start a family, know his parents, live with them and use his interests. Except in cases. " Article 24 states that if a child cannot be placed in a family, placement in a specialized institution is the last resort.

Of these institutions, the following forms of accommodation for orphans and children left without parental care in the country are possible:

Orphanages are state institutions for orphans and children left without parental care. The main tasks of the orphanage are:

- upbringing, development and support of orphans and children left without parental care (hereinafter - foster children);
- the creation of the closest possible home environment for the development of their creative and intellectual abilities, contributing to full mental health, social adaptation and adaptation of children;
- ensuring the social and legal protection of the legitimate rights and interests of children;
- protection of life and health, psychological and physical development of children [6].

Children's village is an educational institution. Within this framework, children without parental care and fully funded by the state are brought up in small groups in friendly family conditions. Children's villages will be created as more advanced educational institutions for children left without parental care and with full state support, including the gradual transformation of orphanages into orphanages [7].

The children's village was created with the aim of realizing the rights of children without parental care and under the full care of the state, to provide them with moral, labor and educational opportunities for social adaptation and integration into society.

SOS Children's Village in Uzbekistan - The SOS Children's Village Association in Uzbekistan was established in 1997 as a result of signing an agreement with the Government of the Republic of Uzbekistan. The organization's focus was on children without parental care who were threatened by social shelters and families in difficult situations. The main objectives of the Association:

1. To create stable conditions for the physical, mental and spiritual development of children without parental care, families in difficult life situations, their social and legal support.
2. Raising children deprived of parental care, based on traditional and national principles of Uzbekistan.
3. Support for families in difficult situations. At the same time, there are centers of socio-psychological and legal support.
4. Active participation of the state, public and private sectors in the activities of the Association, the exchange of experience in child custody.

Currently, SOS Children's Villages in Uzbekistan "operates in three regions of the country, namely in Tashkent, Samarkand and Khorezm. There are 173 children in these institutions. 14 family houses were built in Tashkent, 12 in Samarkand, 6 in Urgench and combined with other families. In SOS families, 6-8 children of different ages and sex live together [8]. Among them are brothers and sisters. Raising them in one family is the priority of the association. Children are under the care of SOS parents whose mission is to make children feel at home. This organization is coordinated to provide the next comprehensive support.

- 1) Implementation of the socio-pedagogical model of family education,
- 2) SOS mother lives in the SOS family and provides them with emotional protection. He acts exclusively in the interests of the child.
- 3) Active development of the child - each child has the opportunity to develop individually.
- 4) Community integration - each SOS family contributes to the development and development of its environment.
- 5) Analysis and analysis will ensure the high quality of life of these families.
- 6) Support for the education and maturity of each employee.

A family shelter is a foster family for children without parental care. The main tasks of the family orphanage are to create favorable conditions for the upbringing, education, rehabilitation, mental, psychological and physical development of children without parental care, social adaptation and protection [11].

DISCUSSION AND CONCLUSION

It should be noted that in recent years, specialists of the Republican Center for Social Adaptation of Children have taken measures to return domestic children to their families in order to ensure the rights of children living in orphanages.

It is important to note that one of the key principles of protecting children in the international community is to protect the right of children to live in the family, that is, the deinstitutionalization of the international community, including Uzbekistan. This policy is mainly aimed at implementing practical measures in the following areas:

Firstly, to develop a system of social services aimed at preventing the institutionalization of children. The current system is focused on overcoming the consequences of social orphanhood. On the contrary, the prevention of social abandonment should be a priority.

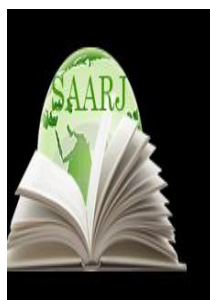
Secondly, the public should be sufficiently informed about social orphanhood. At the same time, the role of the media can play an important role in the creation and distribution of a network of social advertising and advertising to attract the general public to the problems of social orphanhood and its consequences.

Thirdly, create a network of social services for social support for families and children at risk. These centers are located in different territorial units and should provide the necessary psychological, pedagogical, social and legal assistance. These centers provide parents with the necessary training in adopting and raising children.

Fourth, the training of specialists working with children and families in difficult situations, the use of new knowledge, techniques and techniques in this area.

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MECHANISMS OF IMPROVING SOCIAL PROTECTION OF WOMEN: RISK INDICATORS AND STATISTICS

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ABSTRACT

In international practice, there are important quantitative and qualitative standards for providing assistance to victims of domestic violence. The most progressive are the recommendations of the European Parliament, the Council of Europe Working Group on Combating Violence against Women, and the European Network of Women Against Violence Non-Governmental Organizations (WAVE). Abroad, public organizations have become interested in developing and implementing the principles and standards of quality of social services. Compliance with such standards will ensure the quality of assistance to victims in order to prevent further acts of violence against women and their children. Victims of domestic violence are rarely willing to talk openly about their problem. Often they experience fear, guilt, shame and stop themselves from seeking help. Government agencies often do not have trained specialists because of the high staff turnover and are overloaded with other responsibilities. And this negatively affects the problem of gender-based violence. This article addresses a number of issues on gender and domestic violence, social protection, risk indicators, asylum and how to improve social protection mechanisms, including the problems of rehabilitation of victims of violence.

KEYWORDS: *Gender And Domestic Violence, Social Protection, Risk Indicators, Sexual Violence, Gender Inequality.*

I. INTRODUCTION

In the educational institutions of the world, the training of Lack of information about the nature of violence against women, inaccurate statistics about it, in addition to the hidden nature of the problem itself or, as it may turn out in conflict situations, information is lost or destroyed - all this complicates strategic efforts and means that services may not exist, be inadequate or not meet real needs. As mentioned above, effective interventions are based on accurate information about the specific type of violence against women that they are targeting and the specific context. A fact-based approach is the guiding principle for combating violence against women, and it should be noted that a lot of work has been done recently to identify good practices in measuring violence against women. The studies themselves are a good experience when they are used [6] tentatively in order to understand the problem of violence against women at the level at which the work will be done, in order to create a focused strategy, as well as establish initial parameters, regarding which progress will be measured; [5] later, in the form of a program evaluation, in order to examine successes, collect “lessons learned” and improve future activities.

II.METHODOLOGY

The relevance of the problem. The problem of women who have been abused is now a pressing issue. Violence is an act against a woman or a child, resulting in mental pain and psychological trauma. The solution to domestic violence can be resolved through serious engagement with those who have experienced it.

In this regard wide-ranging efforts are being made in our country. In particular, signing of the Resolution PQ-3827 of the President of the Republic of Uzbekistan Sh.M. “On measures to improve the system of social rehabilitation and adaptation, as well as prevention of domestic violence” on July 2, 2018 proved the seriousness of the problem. Since violence is a complex phenomenon, it is studied in terms of philosophy, politics, law, history, psychology and sociology [3].

Article 13 of the Declaration on Human Rights and Freedom, ratified by the Republic of Uzbekistan, states that the state protects citizens from unlawful attacks on their life, health, personal freedom and security.

Protection of human rights and freedoms, protection of their life, health, dignity and other legitimate interests is also a priority in our national legislation. In particular, Article 26 of the Constitution of the Republic of Uzbekistan: "No one can be overcome to harassment, violence, cruelty or humiliation of human dignity" indicates that the life, health and dignity of an individual are the highest value. Specifically, our legislation focuses on ensuring the rights and freedoms of an individual.

In February 2018, President Shavkat Mirziyoyev signed a decree "On measures to radically improve activities in the field of supporting women and strengthening the institution of the family." [1] This decree criticized the current situation with women's rights and their participation in state affairs, and reformed the work of the Women's Committee. Even this year, the President of the Republic signed the decision "On measures to improve the system of social rehabilitation and adaptation, as well as the prevention of domestic violence" [3].

This decree also created the “Oila” research complex (“family” in Uzbek), which should strengthen marriages, study reproductive health, study the problems of modern families, compile

lists of dysfunctional, etc. After the establishment of Oily, the center's employees walked through all regions of the country, talking with women about violence and the situation in their families. This center was also responsible for a strong family and divorces. If before, in order to dissolve a marriage, you had to take permission from the "makhalla" committee, but now "Oila" is responsible for this. The government's initiative to support women is certainly important in itself. However, the statement of the problem for the Center itself contains a contradiction - on the one hand, its task is to do everything to help women and work with difficult situations; on the other hand, they must do everything to save families. And often this leads to a greater conflict: where it is necessary to resolve the divorce, employees of the Center try to persuade the couple to live together a little more [19].

III. LITERATURE SURVEY

The problem of studying gender and domestic violence of women is of scientific interest to researchers. Even indicators have been developed to measure violence against women. The indicators provide "a simple generalization of the complex picture, abstracting and presenting in a clear manner the most basic points necessary for making important decisions" [10]. Indicators measure and monitor progress. They play a key role in providing strategic directions, but they are not "a substitute for in-depth research ... [as they] offer relatively little in terms of processes and explanations" [5]. Indicators should complement more comprehensive gender analyzes. Such indicators will help to synthesize comprehensive information in an accessible form and, thereby, strengthen the possibilities of developing strategies and increase public awareness [8].

Of great importance about domestic violence of women was the research work of L.E. Wacker [12, 13], M. Servetnik [14], O. Strakhovskaya [14], Fayzullaeva [9] who analyzed the status of women in matters of rights, and equal opportunities for women and men in social status.

A significant contribution to the study of women's issues was made by N. Azhghina [7], D. Solod [15] and A.M. Kollontai [15].

IV. THEORY AND DISCUSSION

Violence - is the physical force of one person against another, causing the person to humiliate, harass, violate. In other words, it is physical or mental impact of one person against another, which violates the constitutionally guaranteed personal immunity of a person.

Domestic violence - is physical, psychological, economic effect or threat of its regular use of one or more members of the family against life, health, freedom, honor, sex, dignity and legally protected rights and legitimate interests (regardless of whether the marriage is officially registered or divorced) of another member or other person.

Physical violence - various threats expressed in daily life by the use of physical force by one or more members of the family against the life, health, liberty, honor, dignity and lawful and legitimate interests of another member of the family. serious bodily injury, torture, illegal imprisonment, and other;

Mental abuse - harassment, humiliation, insult, dishonor, constant criticism, neglect or neglect of the feelings of one or more members of the family to another member, - the psychological and physical impact on his life and health through threats such as intimidation, discrediting relatives, expulsion or expulsion;

Sexual abuse - threat or use of sexual innuendo and freedom in the daily life of one or more members of the family against the honor, dignity and sexual freedom of another member or other person, including sexual intercourse. demanding abnormal forms, forcing them to engage in prostitution, and so on.

Economic violence - forcing one or more members of the family to seek financial assistance of any kind (money, food, clothing, etc.) on different pretexts, although he has a legal right to use them, impeding his economic independence (limiting his right to work).

The aim of the study: to socialize women who have experienced domestic violence in their daily lives, to provide comprehensive support and sociological analysis of the problems they face as well as development of suggestions and recommendations to government agencies and public organizations to deal with them;

Functions:

1. To explain the existing problems of women who have experienced domestic violence;
2. To study the activity of women who have experienced domestic violence and organizations who work with them;
3. To study the inner psychological world of women who have experienced domestic violence;
4. To analyze age categories based on existing problems in women who have been abused;

The object of the study is women who have experienced domestic violence and their families.

Subjects of the study are institutions (shelters, medical institutions, departments of internal affairs) that work with women who have experienced domestic violence.

V. EXPERIMENTAL RESULTS AND DISCUSSION

Research hypothesis. The analysis of the problem may help to formulate the research hypothesis, and may provide great opportunities for the creation of a positive environment and successful conditions for women in need and their reintegration into society, if:

- Women who have been subjected to domestic violence are treated as equal members of society;
- Improperly formed stereotypes of women who have experienced domestic violence disappear in the family and society;
- Negative labeling by members of society abolishes and tolerant attitude towards women who have been subjected to domestic violence formats.

Basic research methods: Expert opinion, questionnaire; oral history, interview.

The target group for expert inquiries are persons responsible for social policy in the protection of children and families, the head of the regional department and their deputies, employees of the Ministry of Education, Health, Social Protection, specialists, representatives of children's rights protection (child rights inspectors, guardians and sponsoring staff, government officials, medical and social workers).

Oral history

Oral History - Scenes from various forms of violence against women and their analysis;

Interview is divided into 2 groups:

Qualified experts personally working with women who have been subjected to domestic violence.

- 1) Relevant organizations, medical and social workers;
- 2) Leading specialists of the Women's Committee of Uzbekistan and shelter staff;

Geographic location:

Bukhara region, Samarkand region, Andijan region, Republic of Karakalpakstan.

Term of implementation: 2 (two months)

Products of the service:

Analytical report in Uzbek language not more than 20 pages, according to the above-mentioned plan.

Based on the collected materials, statistics and comparative analysis were made:

TABLE I. THE NUMBER OF WOMEN (AGED 15–49 YEARS) WHO HAVE EVER HAD A CLOSE PARTNER WHO HAVE BEEN PHYSICALLY AND / OR SEXUALLY ABUSED BY AN ACTIVE OR PREVIOUS CLOSE PARTNER IN THE LAST 12 MONTHS [17] PERSON

	2014	2015	2016	2017	2018
Republic of Karakalpakstan	26	27	22	20	14
Andijan	8	5	4	5	1
Bukhara	1	1	3	4	1
Samarkand	8	5	6	7	11

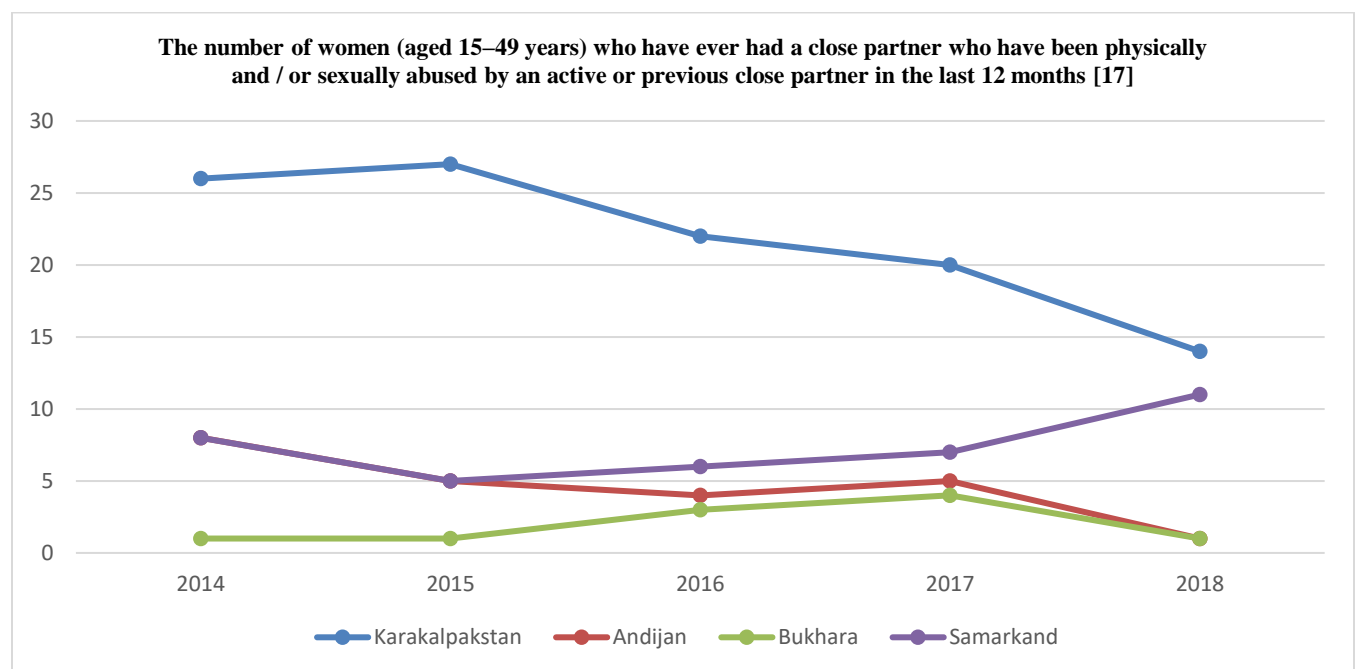
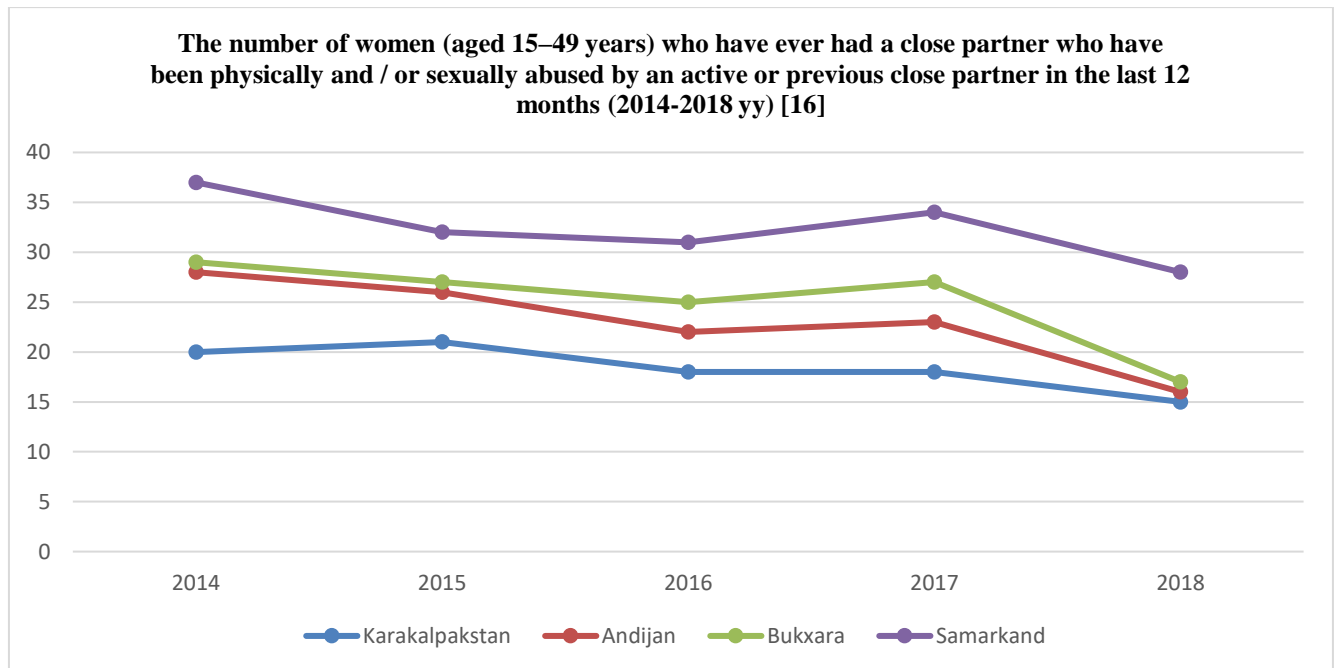


TABLE II. THE NUMBER OF WOMEN (AGED 15–49 YEARS) WHO HAVE BEEN SUBJECTED, SINCE THE AGE OF 15 YEARS, TO SEXUAL ABUSE BY PERSONS WHO WERE NOT CLOSE PARTNERS (2014-2018) [16] PERSON

	2014	2015	2016	2017	2018
Republic of Karakalpakstan	20	21	18	18	15
Andijan	16	12	9	12	4
Bukhara	28	25	22	24	8
Samarkand	46	4	41	27	25



The specific sociological data obtained from this research can be used in social services, community organizations and the media.

The social significance of the study is the development of recommendations to improve the living conditions of women who have experienced domestic violence in our country and their specific approaches to social adaptation.

CONCLUSION

Taking a deeper look at the problem, all types of DV and GV (Domestic Violence and Gender-based Violence) impede the development of the country (whether developed or developing) and the nation and prevents women from participating in the development process.

International human rights law and experience of foreign countries require the eradication, prevention and punishment of violence against women. The preservation of the DV undermines the rule of law and democratic functionality of the country. Some countries do not have DV laws, and violence is viewed as a "private matter." As a result, women will not be able to go to justice when their rights are violated, and the perpetrators will remain unpunished. Summing up, there is a well-established system in the world to combat this malady. Selecting positive features

and applying it in our national legislation and practice will have positive results.

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