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AN EMPIRICAL ANALYSIS OF IMPACT OF PACS ON SOCIO ECONOMIC DEVELOPMENT OF THE STAKEHOLDERS BY USING DATA ENVELOPMENT ANALYSIS (DEA)

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ABSTRACT

This study has analyzed a number of factors which influence the performance of Primary Agriculture Credit Society (PACS) in West Bengal, district wise. It also identified various socio economic parameters to address the impact of PACS on overall socio economic development of their stakeholder in the rural Bengal. In order to determine the impact of PACS on socio economic development of their stakeholder we have used Data Envelopment analysis (DEA). DEA is a mathematical programming method that provides a single measure of efficiency with the use of multiple inputs and multiple output information and results in a frontier which represents the best practice of decision making units (DMUs). The survey questionnaire was designed to understand the perception of the stakeholders about the performance and socio economic impact of PACS. Through the DEA, we identify the rank of benchmark district that is the best performer in West Bengal. On the basis of DEA analysis it is observed that the performance of PACS of Bardhaman district is highest with average score 0.9169 according to neutral cross-efficiency scores among 18 districts. Hooghly district is the second best performer district with average score 0.9076 according to neutral cross-efficiency scores among 18 districts. The inefficient district Purulia observed an average score of only 0.6686 according to efficiency scores of different DMU. Therefore government should create an environment for both the PACS and Self Help Group (SHG), to improve their work culture and other activities to increase their performance in near future.

KEYWORDS: Data Envelopment Analysis (DEA), Neutral Cross Efficiency analysis, Primary Agriculture Credit Society (PACS), Socio-Economic Development.

DECLARATION: We, Biman Maity and Dr. Dipankar Dey, declare that our work is original and it has not been published earlier.
INTRODUCTION:
Primary Agriculture Credit Society (PACS) plays an important role in shaping the rural socio economic development by providing agricultural credit, distributing agricultural inputs, facilitating the marketing of agricultural produces and reconstruct the financial need of the poor people in rural areas. It provides microcredit to the needy households for their financial need. It also provides medium term loans for allied activities which include dairy, poultry, animal husbandry etc. As an academic concept, socio economic impact of PACS has been conceptualized and empirically tested in a variety of subject disciplines. In order to determine the impact of PACS on socio economic development of their stakeholder we used Data Envelopment analysis (DEA). DEA is a mathematical programming method that provides a single measure of efficiency with the use of multiple inputs and multiple output information and results in a frontier which represents the best practice of decision making units (DMUs). The survey questionnaire was designed to understand the perception of the stakeholders about the performance and socio economic impact of PACS.

LITERATURE SURVEY:
According to the study of Dr. A K Khusro in 1989, “the concept of micro credit delivery through self help groups is part of business development programme of PACS. In 1995, the State Government permitted the Primary Agricultural Credit Societies of West Bengal to enrol self-help groups as members of PACS. According to the study of Hans Dieter Seibel & Harishkumar R Dave (2002), ‘the generated effective operating income and the nominal intermediation margin at PACS level are not sufficient to cover the transaction cost and cost of risk of SHG lending at the PACS level”. According to the study by Sa-Dhan (2006) only 7% of microfinance loans in India are given to individuals and the contribution of poor and vulnerable households to the economic development of the country is largely affected by their ability to access credit and create wealth. They suggest that several strategies can be adopted to reduce the costs for the operation of PACS.

According to the Ganley, J.A. and Cubbin, J.S. 1992, Data Envelopment Analysis (DEA) is an analytical tool that can assist in the identification of best practices in the use of resources among a group of organisations. Such identification can highlight possible efficiency improvements that may help agencies to achieve their potential. According to the A, Chilingerian, J. A. and Sherman, H. D. 1990, the objective of comparative performance measurement is to facilitate a program to improve performance, not to provide a simple grading of service providers. Identifying major gaps in performance can provide the impetus for an organisation to fundamentally rethink how it does things.

Objective of the study:
The performance and contribution of PACS in West Bengal towards economic development of their stakeholders has remained an unexplored social landscape in the literature. Therefore, the objectives of the study are classified under the following sub-headings:

➤ What are the roles played by the PACS in strengthening the third sector in West Bengal?
➤ Do PACS contribute to the socio economic development of their members?

Hypothesis of the study:
The study attempts to probe into the following specific hypothesis:

➤ PACS do not play significant role in the development of the third sector in West Bengal.
PACS do not contribute significantly to the socio economic development of their stakeholders.

**Methodology of the study:**

The study has been done on the basis of primary data collected from the selected PACS in West Bengal with the help of predefined questionnaire. A Random Sample Survey was used for collecting primary information (from members and non-members of PACS), on different development parameters, to understand the impact of PACS on their stakeholders. A structured questionnaire was used to collect the information from the targeted member of selected PACS. We interviewed the stakeholders of each selected PACS on the basis of following criteria.

- A member who is not only one of the beneficiaries from the PACS but also a part of management of that PACS.
- A member who is only a beneficiary of the PACS.
- A member who was the beneficiary of the PACS but is not a member of PACS at the time of interview.
- A member from SHG /JLG/ Farmer Club/ Association of the PACS.

On the basis of these criteria we interviewed more than 1074 members (including 358 members of management) and 358 non-members’ of PACS (who left the PACS due to some reasons) and 358 SHG /JLG/ Farmer Club/ Association to know the importance of PACS in the socio economic development of their stakeholders. The required sample size of PACS is 358 from different districts in West Bengal.

**Variable specification:**

We used six input variables and two social output variables as follows:

**Average Financial Support (AFS)** provided to the stakeholders of PACS in a district. We considered percentage of members who obtained this service from a district PACS and took that percentage value as the input variable for that specific district (DMU).

**Average Financial Awareness Training (AFAT)** provided to the stakeholders of PACS in a district. We considered percentage of members who obtained this service from a district PACS and take that percentage value as the input variable for that specific district (DMU).

**Average Agricultural Support (AAS)** provided to the stakeholders of a PACS in a district. We considered percentage of members who obtained this service from a district PACS and took that percentage value as the input variable for that specific district (DMU).

**Average Agricultural Allied Service Support (AAASS)** provided to the stakeholders of a PACS in a district. We considered percentage of members who obtained this service from a district PACS and took that percentage value as the input variable for that specific district (DMU).

**Average Social Support (ASS)** provided to the stakeholders of a PACS in a district. We considered percentage of members who obtained this service from a district PACS and took that percentage value as the input variable for that specific district (DMU).

**Average Economic Support (AES)** provided to the stakeholders of a PACS in a district. We considered percentage of members who obtained this service from a district PACS and took that percentage value as the input variable for that specific district (DMU).
The two social outcomes considered are:

**Average Impact on Members (AIM)** who are the stakeholders of PACS in a district. We considered percentage of members who obtained this service from a district PACS and took that percentage value as the output variable for that specific district (DMU).

**Average Impact on Third Sector (AIT) unit SHG/LHG** who are the stakeholders of PACS in a district: We considered percentage of members who obtained this service from a district PACS and took that percentage value as the output variable for that specific district (DMU).

**TABLE 1. SHOWS THE AVERAGE VALUE OF ALL THE INDEPENDENT AND DEPENDENT VARIABLES OF DEA MODEL DIFFERENT DISTRICT:**

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Districts</th>
<th>Independent Variables</th>
<th>Dependent Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>AFS</td>
<td>AFAT</td>
</tr>
<tr>
<td>1</td>
<td>Puruliya</td>
<td>56</td>
<td>59</td>
</tr>
<tr>
<td>2</td>
<td>Malda</td>
<td>67</td>
<td>69</td>
</tr>
<tr>
<td>3</td>
<td>Haora</td>
<td>75</td>
<td>86</td>
</tr>
<tr>
<td>4</td>
<td>Hugli</td>
<td>89</td>
<td>75</td>
</tr>
<tr>
<td>5</td>
<td>Darjiling</td>
<td>69</td>
<td>72</td>
</tr>
<tr>
<td>6</td>
<td>Jalpaiguri</td>
<td>62</td>
<td>58</td>
</tr>
<tr>
<td>7</td>
<td>Koch Bihar</td>
<td>84</td>
<td>69</td>
</tr>
<tr>
<td>8</td>
<td>Bankura</td>
<td>59</td>
<td>78</td>
</tr>
<tr>
<td>9</td>
<td>Birbhum</td>
<td>78</td>
<td>81</td>
</tr>
<tr>
<td>10</td>
<td>Purbamedinipur</td>
<td>68</td>
<td>85</td>
</tr>
<tr>
<td>11</td>
<td>Paschimmedinipur</td>
<td>59</td>
<td>86</td>
</tr>
<tr>
<td>12</td>
<td>Murshidabad</td>
<td>65</td>
<td>69</td>
</tr>
<tr>
<td>13</td>
<td>Nadia</td>
<td>89</td>
<td>74</td>
</tr>
<tr>
<td>14</td>
<td>North Parganas</td>
<td>75</td>
<td>75</td>
</tr>
<tr>
<td>15</td>
<td>Barddhaman</td>
<td>95</td>
<td>89</td>
</tr>
<tr>
<td>16</td>
<td>South Parganas</td>
<td>86</td>
<td>68</td>
</tr>
<tr>
<td>17</td>
<td>DakshinDinajpur</td>
<td>78</td>
<td>78</td>
</tr>
<tr>
<td>18</td>
<td>Uttar Dinajpur</td>
<td>65</td>
<td>75</td>
</tr>
</tbody>
</table>

Source: Author’s calculation on the basis of field survey.

**TABLE 2: CORRELATION AMONG ALL THE INDEPENDENT AND DEPENDENT VARIABLES OF DEA MODEL:**

<table>
<thead>
<tr>
<th></th>
<th>AFS</th>
<th>AFAT</th>
<th>AAS</th>
<th>AAASS</th>
<th>ASS</th>
<th>AFS</th>
<th>AIM</th>
<th>AIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFS</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AFAT</td>
<td>0.293</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AAS</td>
<td>0.545</td>
<td>0.347</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AAASS</td>
<td>0.295</td>
<td>0.123</td>
<td>0.252</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ASS</td>
<td>0.644</td>
<td>0.557</td>
<td>0.216</td>
<td>0.194</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AFS</td>
<td>0.654</td>
<td>0.429</td>
<td>0.251</td>
<td>0.343</td>
<td>0.747</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
As all the variables in table 2, show low correlation with the other variables, we can consider that there is no multi-co linearity among the data set. Hence we can apply for DEA.

**Data Envelopment Analysis:**

According to the Charnes, Cooper and Rhodes⁵, “DEA is a mathematical programming method that provides a single measure of efficiency with the use of multiple inputs and multiple output information and results in a frontier which represents the best practice of decision making units (DMUs).” DEA methodology was first introduced by Charnes, Cooper and Rhodes in 1978 (CCR)⁶ and then extended by Banker, Charnes and Cooper in 1984 (BCC). These methodologies are used for estimating technical efficiencies of Decision Making Units (DMU). According to the DEA model, each DMU provides an efficiency score, typically ranging from 0 to 1, where 0 indicates inefficient DMU and score is equal to 1 mean efficient DMU. Therefore by using DEA efficiency frontier we can improve the inefficient DMU by increase in inputs and outputs to reach the efficiency frontier.

The DEA model developed by the Charnes, Cooper and Rhodes in 1978, which assumes constant returns to scale (CRS), is written as:

**Objective function:**

\[ \eta_i^{\text{CRS}} = \max \eta \] ..........................(i)

Subject to,

**Output constraint:**

\[ \sum_{i=1}^{I} \theta_i y_{qi} \geq \eta y_{qi}, (q = 1,2,3,\ldots, Q) \]

**Input constraint:**

\[ \sum_{i=1}^{I} \theta_i x_{li} \leq x_{li}, (l = 1,2,3,\ldots, L) \]

\[ \theta_i \geq 0, (i = 1,2,3,\ldots, I) \]

Therefore the BCC model developed by the Banker, Cooper and Rhodes in 1984, which assumes variable returns to scale (VRS), is written as:

**Objective function:**

\[ \eta_i^{\text{VRS}} = \max \eta \] ..........................(ii)

Subject to,
Output constraint:

$$\sum_{i=1}^{I} \theta_i y_{qi} \geq \eta y_{qi}, (q = 1, 2, 3, \ldots, Q)$$

Input constraint:

$$\sum_{i=1}^{I} \theta_i x_{li} \leq x_{li}, (l = 1, 2, 3, \ldots, L)$$

$$\sum_{i=1}^{I} \theta_i = 1, \theta_i \geq 0, (i = 1, 2, 3, \ldots, I)$$

According to the Wang and Chin (2010), a neutral DEA model for the cross-efficiency evaluation and extended to cross weight evaluation where each DMU do not required any difficulties to decide the weight and formulations. The basic idea of the cross efficiency method that alleviates the weak discrimination of the classic DEA model by using two stages: In the first stage, the classic DEA analysis is performed, and the optimal weights of inputs and outputs are calculated for each DMU. In the second stage, a suitable set of weights are allocated to the efficient DMU to find out the cross efficiency of best performing DMU and finding out average scoring for their ranking.

RESULTS AND DISCUSSIONS:

We used constant returns to scale of DEA in our analysis as we do not consider any technical improvement in the given year. The efficiency score obtained using DEA are listed in table 3. On the basis of DEA analysis, we determined 5 efficient district among the 18 district in west Bengal, average scores of which are equal to 1 and rest of the district are inefficient with average score less than 1. The average efficiency score of 18 DMU is 86.84%. Purulia has been identified as 66.86% efficient which is below the average performance. Therefore, using the current available inputs, Purulia could boost its performance by 34.14% to achieve the efficient frontier by putting maximum emphasis on average financial services which has been assigned the highest priority in the DEA weighted model. Therefore, it can be concluded that inefficient DMUs should focus on creating supportive environment for the ‘highest priority variable ‘as a means to improve the overall performance of PACS in this district.

Neutral cross-efficiencies are computed for 5 identified efficient DMUs by using neutral DEA model (iii). The results are shown in table 4. According to the neutral cross efficiencies in table4, DMU 15 is the most efficient district, whereas DMU 04 is the second most efficient followed by DMU13, DMU16, DMU09.

CONCLUSION:

On the basis of DEA analysis it is observed that the performance of PACS of Bardhaman district is best performer district with average score 0.9169 according to neutral cross-efficiency scores among 18 districts. Hooghly district ranks second with average score 0.9076 according to neutral cross-efficiency scores among 18 districts. The inefficient districts Purulia has average score 0.6686 according to efficiency scores of different DMU, should create an environment for both the PACS and Self Help Group (SHG), to improve their work culture to increase their performance in near
future. Therefore the study negates our hypothesis and suggests for policy maker to accept in future reference.

BIBLIOGRAPHY:


Sa-Dhan (2006) “Transaction costs in group microcredit in India” *Management Decision* ISSN: 0025-1747

### TABLE 3: EFFICIENCY SCORES OF DIFFERENT DMU (DISTRICT) BEING ANALYZED BY CLASSIC DEA AND THEIR OBSERVED STRATEGY IN TERMS OF PRIORITY GIVEN ON THE ASSESSMENT VARIABLES BY THE DEA MODEL.

<table>
<thead>
<tr>
<th>DMU</th>
<th>District</th>
<th>Efficiency Score</th>
<th>Peers Weight</th>
<th>Priority focus of input weights and output weights</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Input weights</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>AFS</td>
</tr>
<tr>
<td>1</td>
<td>Puruliya</td>
<td>0.668</td>
<td>6</td>
<td>0.61</td>
</tr>
<tr>
<td>2</td>
<td>Malda</td>
<td>0.748</td>
<td>7</td>
<td>0.56</td>
</tr>
<tr>
<td>3</td>
<td>Haora</td>
<td>0.942</td>
<td>6</td>
<td>0.75</td>
</tr>
<tr>
<td>4</td>
<td>Hugli</td>
<td>1</td>
<td>37.39%</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Darjiling</td>
<td>0.847</td>
<td>6</td>
<td>0.65</td>
</tr>
<tr>
<td>6</td>
<td>Jalpaiguri</td>
<td>0.834</td>
<td>6</td>
<td>0.45</td>
</tr>
<tr>
<td>7</td>
<td>Koch Bihar</td>
<td>0.786</td>
<td>9</td>
<td>0.54</td>
</tr>
<tr>
<td>8</td>
<td>Bankura</td>
<td>0.726</td>
<td>8</td>
<td>0.65</td>
</tr>
<tr>
<td>9</td>
<td>Birbhum</td>
<td>1</td>
<td>16.12%</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>PurbaMedinipur</td>
<td>0.896</td>
<td>6</td>
<td>0.75</td>
</tr>
<tr>
<td>11</td>
<td>PaschimMedinipur</td>
<td>0.926</td>
<td>4</td>
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</tr>
<tr>
<td>12</td>
<td>Murshidabad</td>
<td>0.874</td>
<td>6</td>
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</tr>
<tr>
<td>13</td>
<td>Nadia</td>
<td>1</td>
<td>4.44%</td>
<td>0.78</td>
</tr>
<tr>
<td>14</td>
<td>North 24 Parganas</td>
<td>0.784</td>
<td>8</td>
<td>0.58</td>
</tr>
<tr>
<td>15</td>
<td>Bardhaman</td>
<td>1</td>
<td>38.27%</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>South 24 Parganas</td>
<td>1</td>
<td>3.77%</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>DakshinDinajpur</td>
<td>0.784</td>
<td>6</td>
<td>0.84</td>
</tr>
<tr>
<td>18</td>
<td>Uttar Dinajpur</td>
<td>0.821</td>
<td>4</td>
<td>0.65</td>
</tr>
<tr>
<td></td>
<td>Average Efficiency</td>
<td>0.868</td>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>

Source: Author’s calculation on the basis of observed data
### TABLE 4: NEUTRAL CROSS-EFFICIENCY SCORES AND RANKING DMUS:

<table>
<thead>
<tr>
<th>DMU</th>
<th>District</th>
<th>Targeted DMU</th>
<th>Average Cross efficiency</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Hugli</td>
<td>1</td>
<td>0.8664</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Birbhum</td>
<td>0.8664</td>
<td>1.0000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nadia</td>
<td>0.9866</td>
<td>0.8746</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Barddhaman</td>
<td>0.8126</td>
<td>0.9076</td>
<td></td>
</tr>
<tr>
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</tr>
<tr>
<td>9</td>
<td>Hugli</td>
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<td>1.0000</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Birbhum</td>
<td>0.8647</td>
<td>0.8476</td>
<td></td>
</tr>
<tr>
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<td>Nadia</td>
<td>0.8678</td>
<td>0.8246</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Barddhaman</td>
<td>0.8426</td>
<td>0.7166</td>
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<td></td>
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<td>0.9169</td>
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<td>Barddhaman</td>
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</table>

*Source: Author's calculation on the basis of observed data*
ON THE HISTORY OF SUGHD ARMS IN THE EARLY MIDDLE AGES

Turdaliev Jahongir*

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ABSTRACT

The article covers the history of the arms industry in Sughd in the early Middle Ages. Also, speculations about bows and arrows from the weapons used in Sughd are based on archeological materials and murals. The study described spears as a weapon. In this study, the use of spears, bows and arrows, which are examples of Sogdian handicrafts and metalworking, is described.

KEYWORDS: Afrosiab, Panjikent And Varakhsha Murals, Bow, Spear, Arrow.

INTRODUCTION

As a result of the change in the attitude to property in the early Middle Ages, the Sughd Confederation paid special attention to military development in order to develop the country and repel the attack of an external enemy. In addition, the invasion of Sughd by the forces of the Arab Caliphate raised issues related to the reform of the military sphere. This was primarily due to the development of blacksmithing and armaments, which is one of its branches.


Today, there is not much archeological evidence of armaments in the early Middle Ages in Sughd. They are mainly material artifacts obtained as a result of archeological excavations in Panjikent, Afrosiab and Varakhsha. It should be noted that this series of arguments, although not abundant, serves to provide a general idea of the armaments sector in Sughd and to highlight the relevance of our chosen topic.

In addition, the battle scenes in the murals of Afrosiab, Panjikent, and Varakhsha are also sources that allow us to draw conclusions about some aspects of the arms industry in Sughd.

The article uses the principles of historical comparison, causality, process and outcome, objectivity and systematicity of historical knowledge.

Among the various weapons available in the field of armaments in the Middle Ages, the bow was especially important, as evidenced by the sources and oral traditions of the people. we can see. A number of bows and arrows seized during a search of the ruins of Panjikent and Afrosiab also support this view. The bow was mainly used for long-distance combat.

MAIN PART

In general, the use of the bow (bow) in Sughd dates back to ancient times. Some scholars have suggested that this type of weapon was brought mainly from nomadic peoples, and that it was
brought to Central Asia by the Huns, who were defeated by the Huns in the 2nd century BC [1]. In our opinion, this view is far from the truth, because the bow, discovered in the Mesolithic period, was used by Central Asians until the arrival of the Yuezhi.

In Sughd, a special emphasis is placed on making bows, and the middle part of the bow made of bone found in Panjikent is an example of this. The strong handle in the middle of the bow was made of bone to ensure its flexibility. Once the remaining parts were attached to this handle, the bow was ready. Archaeologists claim that archeological excavations in Bashkortostan and Siberia have found typologically similar bows. [2] These findings are explained by the fact that Sughd has ties with other regions in terms of armaments. The total length of the bows ranged from 1.20 meters to 1.40 meters.

Sogdian fighters always carried bows with them. It should be noted that the rules of bowing have their own rules, and this situation is clearly depicted in the murals. For example, chasing a bow while it was tight and hanging showed that it was always ready for battle, while chasing it while it was slow was a safety precaution and did not interfere with short-range battles when needed.

As a result of our analysis, during archeological excavations in the ruins of the cities of Sughd, the bow points are one of the most abundant physical evidence among military weapons. About 100 of them were found in Panjikent, all of them were 3-4 cm long and 2 cm wide. Although the ends of the bow are mainly made of iron, they are mainly made of three and two sides. The purpose of this was to injure the opponent in battle. Some of the bow tips found in Panjikent are much larger than usual, and it is possible that they may also have spearheads. [3]

It should be noted that the master of the weapon paid special attention to the operation of the bow tips. Some of the ends of the bow even had long air intakes that accelerated its destruction when the bow was aimed at the enemy. Similar bows are found in Afrosiab and Tali Barzu [4.]. These bow bows can be divided into several types depending on their composition. For example, the tips of pyramids, rhombuses, and triangular bows were found during archeological excavations. The tips of the bows described above date mainly to the late 7th and early 8th centuries. In our opinion, the reason for this was that on the eve of the Arab invasion, the Sogdians, who were trying to defend their homeland, tried to attack the enemy from a long distance. In addition, according to some reports, the walls of the cities of Sughd were strengthened and thickened to protect them from the Arab invasion. The fact that the Arabs were used to demolish the city walls in Sughd confirms this opinion.

Archaeological excavations have revealed that the bow arrows were found not only in Sughd, but also in a number of cities in Central Asia. The fact that they belong to the same period can be considered as the result of the actions of the weapons associated with the repression of the enemy's attack during the Arab occupation. The very small number of bow points found before the Arab conquest also serves as a basis for our opinion.

Information on archery in Sughd armaments is available not only on the basis of mural or archeological objects, but also in written sources.

Mug Mountain Sogdian documents number B-12 mentioned the need to hand over 250 bullets. Commenting on these lines in the source, V.A. According to Livshits, this is not about the ends of the arrows, but about the team that binds the ends of the bows. The band was 3 cm in diameter and 34.5 cm long.

It is clear from this information that the Sogdians used a special wooden handle to make the bow,
and it was not possible to make this handle from any tree. This is confirmed by a special instruction to send the teams from the text of the document to the palace. In addition, the instruction ordered the delivery of armor, which was thrown into the fire during the war. The fact that the Sughd documents on the shipment of horse-drawn armor were also ordered in the B-18 number indicates that serious attention was paid to the protection of horses in battle [6].

While the Sogdians used it in battle, the bullets that were fired did not reach us. Apparently, these bullets are made of fabric. However, it is clear from the pictures on the murals that they were of two kinds. In the first round, the arrows were pointed downwards, and in the second round, the arrows were pointed upwards. As you can see from the murals, these arrows are decorated with various stones. They also paid attention to their beauty.

CONCLUSIONS

In some of the murals, Sogdians carry bows and arrows on their shoulders and, in some cases, belts, typical of Turkish warriors. A similar situation can be seen in the depiction of the occupation of the fortress on the murals of Panjikent [7].

Hanging bows and arrows at the waist was associated with their rapid replacement during combat, and the bow and arrow hanging from the belt could restrict the fighter's movements. With this in mind, the bullets are lightweight and compact, which does not interfere with movement.

While bows are a crucial weapon in long-distance battles, spears are a crucial weapon in short-range and one-on-one battles. Spears were an important weapon for direct strikes and penetrations. Archaeological excavations in Afrosiyab, Panjikent, and Varakhsha depict fighters holding spears, as well as arrowheads of spearheads and three convictions.

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REFLECTIONS ON THE SOCIAL STRUCTURE AND TITLE OF EARLY MEDIEVAL SUGH

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ABSTRACT

The article describes the social strata and titles that existed in early medieval Sughd. Social relations in Sughd were also reflected through a comparison of archaeological materials and written sources. The study examines the attitude of the Sogdians to the early medieval system of government through titles. In this study, the views of researchers on the issue of strata of the urban population were studied analytically, and the stages of development of craftsmen from the social strata as a broad stratum were studied on the basis of facts.

KEYWORDS: Zamindor - Peasant Aristocracy, Financial-Monetary Aristocracy, Framandar Dapirpat Magupat.

INTRODUCTION

The role of archeological and written sources in covering the socio-economic and administrative history of Central Sughd in the V-VIII centuries, which is the chronological framework of the study, is invaluable. In particular, Chinese chronicles are of high value with their more gradual and continuous richness of information. But there are also flaws in the chronicles that make it difficult for researchers. For example: Due to the adaptation of various terms, names, titles, place names, etc. given in the chronicles to the Chinese language and script, their original form has been distorted and their restoration is still a problem. It is difficult to know the truth as a result of adapting the economic terms in them as well. In this regard, Sogdian monuments are a primary and reliable source for researchers studying the history of the region. In addition, because it is created in its local environment, sources in the Sogdian language can provide a clearer and deeper picture of the economic life of Sogdia and its specific features.

Within the framework of Sughd studies, scientific research on the problems of the Sogdian Confederation is carried out by the world's leading research centers and higher education institutions. A number of works in the form of historical, geographical, numismatic and archeological information about the Sogdian confederation and city administration have been published. A number of scientific studies on the history of social strata and titles in Sughd, the object of our research, have been created, and these literatures and sources can be divided into three groups in terms of language, content and essence:

To the first group: Research works of Russian and CIS scientists.

To the second group: The research work of Western scientists.

To the third group: Post-independence research.
MAIN PART

The principles of historical comparison, chronological consistency, cause, process and result dependence, objectivity, historicality and systematization of historical knowledge are used in writing the article.

Although the social composition of the population of the early medieval cities of Sughd has been extensively studied, it has not yet been fully studied. At the present stage of research, in order to improve and clarify the general concepts developed in the field of science on this topic, it is expedient, first of all, archaeological observations, as well as new analysis of sources in Sughd, Chinese, Arabic, Armenian and other languages. Therefore, the main task of our research is the analysis of archeological materials and archival documents found on Mount Mug.

V.V. In the early days of his career, Barthold argued that "in all the cities of Central Asia, the upper classes of the urban population were 'landowners' - peasant aristocracy - because their local influence was not limited by the power of a strong monarchy." argues that there is a “financial-monetary aristocracy” of merchants who are rich because of caravan trade, which is no different from peasants and whose interests are balanced [2].

Archaeological finds and artifacts from archeological excavations confirm Barthold’s assumption that the city’s dominant population was occupied by these two groups. Bunda Excavations in Penjikent, works of fine art on the walls, and artifacts are characteristic. In the depictions of battles, festivals, hunting and other scenes, we can see the "monetary aristocracy" along with the depiction of feudal landowners, who were the main military forces of the state structures in Central Asia.

Researchers differ widely on the issue of stratification of the urban population. In particular, A.Yu. According to Yakubovsky, in the pre-Arab period there were "few free artisans" in the population, but "every peasant family has artisans - slaves" [15].

S.P. According to Tolstoy, a relatively small part of the artisan population was formed in the cities, mainly by feudal lords and their servants. Only in time did a layer of urban artisans appear in special neighborhoods.

Based on the views of these scholars, we can conclude that the development of trade and centralized states led to the expansion of the artisan class in the cities.

M.E. Speaking of Samarkand, Masson said that "craftsmanship is mainly based on slave labor." However, A.I. According to Terenozhkin, Samarkand was a medieval city based on the labor of "county and artisan slaves." According to Voronina, “the city's aristocracy, priests, merchants and their servants settled in the city. The development of Penjikent shows that the peasants who occupied the surrounding lands lived in the county to a considerable extent, and that there were artisans and cultivators among the urban population. "[7]

Based on the new materials, it can be said that in the county, as well as in the work, a large part of the population was formed by artisans and "market people" close to them. We are based on this idea in the general picture of urban planning in Penjikent, the presence of craftsmen's workshops and the appearance of markets along their streets.

A general expression of medieval written source research is that “marketers” were used by landowners and large merchants. However, there is no information on the economic dependence of artisans.
The condition of the craftsmen's living quarters, the design of the craft workshops and commercial establishments, in many respects, show that they are independent artisans. Archaeological findings support this view.

First, coins (sometimes coin treasures) were regularly found in craft workshops.

Second, many stamps and symbols have been found in large hums. While the constant discovery of coins justifies the independence of artisans in economic relations, many stamps indicate that artisans worked on individual orders. Based on these two factors, Ush indicates the formation of a wide range of economically independent craftsmen in the early Middle Ages and beyond.

Also, the presence of various signs printed before the drying of many raw bricks is due to the fact that the bricklayers made bricks based on orders. We can see that the signs on the bricks acted as a brand for the craftsmen or suppliers of that time [6].

It is also known from the archival documents of Mug Mountain that the artisans were recognized as a free group of the population. However, this view does not mean that the landowners and the aristocracy are not important in the socio-economic structure of the city.

Most of the documents were official and administrative documents, which introduced the characteristics of the structure of state power, and provided information on the role and composition of the administrative apparatus of the nobility and nobility in society.

In the post-ruler's position in the early Middle Ages were the title of "master of orders", in our opinion, the title of minister in the Middle Ages, and decrees are titles of the same rank and importance. The analysis of sources shows that the document number A-18 ordered the population of the economically disadvantaged village of Ezrovadk to be given grain from the central warehouse. At the time the king sent the letter, the Frenchman Utt was far from the center. This indicates that the Freemans were personally in charge of economic activities throughout the region. He was subordinated to the head of the office, the head of the secretaries, and then to the lions - "housekeepers" or village elders and their deputies - the Apsarspan.

It is considered as a centralized administrative system of rural areas. The men in charge of them were named Arspan. These are the village elders. The Arspans were responsible for managing their own farms, providing them with produce and taxes, delivering troops in a state of war, and providing them with military equipment and food. The Arspans had a consultative voice in the central administration of the assembly.

V.A. Livshits emphasizes that the gopat is responsible for finance. In addition, many documents provide information on those responsible for artificial irrigation, such as the tax collector-tax collector (medieval mirab) [1].

In the Middle Ages, as in the West, the position of head of the hut was also important in the East. At the same time, the palace is characterized by the names of the head of the garden (hunting reserve), the chief doctor, the executioner.

The information about the administration of the Chao-Chan (Turfon) small principality in East Turkestan in the Sui-Shu chronicle is important for the confirmation of the above opinion. According to the source, "officials consist of a prime minister, two ministers, two bodyguards, eight commanders, five commanders, and eight commanders. Next in line were counselors, secretaries, and writers. The ruler himself entrusted the decision of the most important issues and the most insignificant ones to his eldest son and the ministers." [2]
In any case, officials have a clear and important place in the composition of the urban population, which is part of the ruling strata in the capital.

We can note that the archival documents found on Mount Mug also contain documents about the clergy from the social strata. Words about the clergy indicate the existence of a hierarchy of priests and an organization belonging to them. These are the titles of magupat and vaganpat (chief priest). These names indicate the presence of different types of priests, which are reflected in the mythical scenes of Penjikent paintings [10].

In addition, the archives of the Mughals provide valuable information on the role of the clergy in the early Middle Ages. In particular, the "statements" - the inclusion of magpies along with officials in the list of persons paid by the government - justify the high importance of the clergy in government and one of the main pillars of power [8].

CONCLUSIONS

In conclusion, it should be noted that in the early Middle Ages, the Sughd state had a well-regulated and long-established system of administrative management, court and cabinet services. This landscape marks an important stage in the history of statehood in the territory of Uzbekistan and shows the foundations of its ancient rule.

It is also necessary to study the social strata, as the process of development of the early medieval culture of Sughd as a complex event reflecting the general socio-economic systems and certain events in political history is expanding as a clear historical event. This is the basis for reflecting the real event of historical truth, rather than history, which has become a traditional formula.

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THE PROBLEM OF EMOTIONAL SITUATIONS LIKE CHILDHOOD, ANXIETY AND FEAR

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ABSTRACT

This article provides a psychological analysis of emotional states in children, such as shyness, anxiety, and fear. It also provides advice on how to deal with shyness, anxiety and fear in children. It is characteristic of all first-born children to feel inadequate, which is why there are so many shy people among them. They are less well-known because they have not been able to adequately develop the communication skills (e.g., persuasion, position, etc.) that are characteristic of their younger siblings.

KEYWORD: School, Family, Shyness, Anxiety, Fear, Emotional States.

INTRODUCTION

The harmoniously developed generation must have its own independent opinion, be able to defend its opinion without hesitation, and in the future bring the name of Uzbekistan to the world arena. In this context, overcoming shyness at an early school age is a pressing issue. Shyness is a complex condition that manifests itself in various forms. It can be a slight discomfort, an inexplicable fear, and even a deep neurosis.

The formation of shyness, its occurrence, often depends on when shyness is actually manifested, or on the conditions that give rise to shyness. Here are some examples of sources of shyness: shyness can be a child’s perceptions of himself, the order of birth, the shyness of parents and children from each other, as well as hereditary shyness. Shy children do not consider themselves to be less attractive, intelligent, or strong, i.e., they perceive themselves as “less well-known” than children who are not shy. This shows that they feel that they do not meet any standards. They will be their worst enemy to themselves. Another important aspect of self-esteem in shy children is also identified when answering the question, “If children find out what you are thinking, do you feel like you are going to have a bad idea about it?” Shy children give a confirmation answer. The sequence of births in a family has certain consequences for him in the psychological, social and professional spheres. It is characteristic of all first-born children to feel inadequate, which is why there are so many shy people among them. They are less well-known because they have not been able to adequately develop the communication skills (e.g., persuasion, position, etc.) that are characteristic of their younger siblings. That’s why older kids buy themselves a “shy” label. From this point of view, they become shy because they are not famous, not vice versa. There is a link between shyness in parents and shyness in children. About 70% of parents say their children are shy. However, in shy parents, only one child in the family is shy, which is usually the eldest child, and the rest are not shy. This is due to the high demands of parents, as well as the unintentional distribution of roles in the family (talkative - passive listener). All children need a sense of confidence. The school and the family should not be a source of doubt about their own strengths, but should protect them from fear. But school deepens the problem of shyness. School is a good shelter for shy children if the teachers in it are bad. Usually, a bad teacher does not feel the shyness
of his students. People who have learned to team up since childhood, who love to work in a team, have no shyness at all or it is weak. Hatred, ridicule of others or oneself can increase shyness, and can also result from criticism, but can also occur in response to praise. Because in this situation there is at least one condition that increases shyness - an increase in self-esteem. Shyness is, above all, the result of extreme humility, an underestimation of one’s own capabilities, but this is not always the case. Sometimes shyness can also be the result of overestimating one’s role in the team. To a person, it seems as if the attention of all the people he deals with is focused on him, and if he can forgive others for their mistakes and shortcomings, he will “never forgive”. In other words, shyness arises in this case through its sense of exception. Four- to five-year-olds begin to squirm and squirm when they talk to adults, especially strangers. This is a dangerous sign. If a child is not stopped in time, he cannot be taught to have a proper, calm relationship with those around him. Children need to be instilled with a sense of self-confidence from an early age. Thus, shyness is a socially conditioned phenomenon. It occurs in the interaction of people in a society; this is one of the manifestations of the relationship. The nature of shyness is as diverse as its definition. The main source of shyness is the fear of people. It is primarily strangers (especially members of the opposite sex), bosses, cousins, and even parents who can cause shyness. The foundation of shyness is definitely laid in youth. Its emergence often depends on the parents, the upbringing of the educational institutions and the social environment. In fact, there are people who are not shy, but suddenly become shy under the influence of any event. So shyness is an “infection” that can be transmitted to many.

MAIN PART

Shyness can manifest itself in different ways. There is a lot in common between the appearance of shyness and self-loathing, tension. Therefore, they all come together in a group called emotional disorders of activity in psychology.

Any emotional disturbances in activity can be clearly expressed in the psychomotor, or intellectual, or vegetative field. It is in these areas that disorders define the following three main manifestations of shyness: 1. the external behavior of a person that indicates shyness. 2. Physiological signs. 3. Injury of inner feelings and intellectual functions.

Indeed, the responsibilities of each of us, including pre-school staff and primary school teachers, are also extremely responsible. Today, pre-school education and primary school are the foundation for the perfection of the next generation. The educator and the teacher need special knowledge and dedication. In addition, the whole process in these schools is supported by our state. Of course, first and foremost, educators need to be able to identify in their work each child’s psyche, interests, abilities, will, mind, and especially his or her emotions. Among these feelings, the emotional states of shyness, fear, and anxiety in children have a special place.

It is well known that fear is one of the most dangerous of all emotions. Today’s series of studies dedicated to him provide a very good basis for understanding this important emotion. There is not much literature on this subject. Nevertheless, the problem of fear and anxiety in preschool and primary school age children is becoming more and more relevant today. It should also be noted that the problem of fear and anxiety is not sufficiently addressed in kindergarten and primary school practice. However, the fact that children develop a state of fear and anxiety is, of course, due to the fact that they go to this school in the first place. Therefore, children still have to undergo special psychodiagnostic tests of anxiety and corrective exercises in kindergarten, to overcome the barrier of fear in their minds.
It is well known that fear, like a shadow, has haunted man since ancient times. He was also in the old man who was always in danger. However, his fear was of an instinctive nature and was in direct danger to the lives of himself and those around him. Fear is an integral part of human evolution. Because it prevented senseless and impulsive actions that were extremely dangerous to life.

In the first years of his life, the child is afraid of all new, alien things, animates things and characters in fairy tales, is afraid of unfamiliar animals and believes that his parents will live forever. In young children, everything becomes real, which means that their fears also become real. For example, the old lizard is a living creature that lives nearby. Only over time do the objective nature of concepts emerge in children. They learn to separate their senses, to control their emotions. According to psychologists, fears are divided into age-related and neurotic types.

A number of scientists have dealt with the problem of the phenomenon of fear and anxiety in young children. For example, Bowlby has extensively elucidated the causes of fear in children in his works, including, in his view, that one of the most important and profound causes of fear is loneliness. Rechmen devoted much of his time to the problem of the state of fear. According to his teachings, situations or events that cause pain can cause fear in a child, even if he does not feel that pain. Cheryaswort, meanwhile, provided a list of indicators of fear. In his view, fear can be the result of something, or a careful search that can lead to it, even a smile. AM Prikhojan has developed a number of methods and techniques for dealing with anxiety in small school students.

It is well known that in psychology, fear is a negative emotional state that arises when a subject receives a message that he or she may be harming his or her peaceful life, that he or she is in real danger, or that he or she is in danger. Unlike the feeling of suffering that occurs as a result of being directly blocked (besieged) by the most important needs, one knows only in probability that one can succeed when given to feelings of fear, and act on this (often inadequate or exaggerated) prognosis. At this point, we can recall the popular proverb: "It seems to add to the fear." Feelings of fear can be both stenic and asthenic ("legs trembling with fear"), or in the form of emotional tensions, or in a state of deep depression and anxiety, or in an affective state (the latest type of terrible fear).

So, according to psychologists, fear is an emotional reaction, a negative emotional state, in which a person reacts to a real or imaginary threat to himself or those close to him. Fear is characterized by facial whitening, body tremors, and many other involuntary sounds and movements. Fear occurs in the form of avoiding danger or standing still.

The emotions of kindergarten-age children are extremely strong. All their actions take place in an elevated emotional state. With the expansion of the scope of relationships, children feel the influence of various social factors that significantly activate their emotional world. The child must overcome the situational emotional barrier and learn to culturally manage their feelings. Pictures, fairy tales and games help to learn this. For example, play can be a good help in overcoming fear in children.

In preschool children, the basic structure of the personality is formed: the pursuit of individuality, the concept of self, the future of the person, the hierarchy of desires. Striving for personality (efficiency and attractiveness). The level of aspiration is shaped by successes and failures. This aspect is very high in children, but begins to decline under the influence of misfortunes. If the child is able to find his or her own field (field of activity or field of relationship), then the fear is
replaced by self-confidence, self-confidence. The child always tries to emphasize that he is superior to others.

The strategy of parents and educators is to build self-confidence in preschoolers, not their abilities. Confidence position: “It all depends on myself, my abilities, my characteristics, if I can change myself, I can change everything. The reason for failures and successes is in me." The position of insecurity: "I am under the influence of circumstances, nothing depends on me, everything will pass according to the judgment of fate."

Thus, the child is prepared for school education in kindergarten. Get acquainted with the various requirements placed on students, be biologically and psychologically ready to learn the basics of science. Psychological preparation, in which the child's psyche is sufficiently developed to acquire knowledge: sharpness of perception, clarity, strength of memory, clarity of thinking, attention is relatively long-term and conditionally stable, the child has a certain ability to focus on a particular object. He voluntarily tries to gather the necessary information, to set a clear goal and task. This activity of the child means that the memory is developed to a certain extent.

Going to school is a huge event in children’s lives. School life opens up a whole new world for children. From school age, the leading activity and the main task of children is to read, to master the basics of science. Reading, which is a new activity for seven-year-olds, requires them to have new qualities, new features. For reading activities, children should have a stable attention, sharp mind, strong memory, some thinking, good speech, will, and at the same time a sense of independence, order. The transition of children to school is a complex stage, in which their emotional development also changes.

From the moment a child goes to school, his or her emotional development will depend more on the experience he or she has gained outside the home. The child’s range of fears reflects the perceptions of the environment in which they are perceived. The inexplicable fears of past years are replaced by perceived fears, i.e., lessons, assessments, natural phenomena, aspects of relationships between peers. Fear can also take the form of panic or anxiety.

From time to time, students lose the desire to go to school. Symptoms (headache, abdominal pain, vomiting, dizziness) are well known to all. This is not an excuse, in such cases it is necessary to focus on determining its root cause. This could possibly be a failure, a criticism from a teacher, a fear of being turned away by a parent or peer. In such situations, the friendly and firm interest of the parents in the child's attendance at school is of great help.

This means that there are significant shifts in the mental development of children under the influence of education at a young school age. This prepares them for the transition to adolescence, which is a responsible period of their lives.

In summary, emotional states of shyness, fear, and anxiety in children of preschool and primary school age have their own characteristics and, in particular, because it is related to learning activities, its study and analysis is relevant today for practical psychologists working in education. is the problem. With this in mind, it is necessary for them to carry out corrective work with children on the basis of appropriate special techniques to overcome the emotional states of shyness, fear and anxiety in children. Also, the main characteristics that characterize human behavior are: unwillingness to join the conversation, barely looking or not looking at all, considering one's voice too soft, avoiding people, lack of initiative. Such behavior undoubtedly complicates the social communication and interpersonal relationships that are necessary for all
people. Because shy people can’t express themselves in one attempt, they are less able to build their own inner worlds than others. All of this leads to a person becoming a human being. Humanity is the reluctance to speak until you are motivated, the tendency to remain silent, the inability to speak freely. But humanity is not just a desire to avoid conversations, but a more general and deeper problem. This is not only a problem of lack of communication skills, but also the result of misconceptions about the nature of human interactions.

**CONCLUSION**

Shy people feel the following in the physiological field: the pulse speeds up, the heart beats faster, sweating occurs, and there is a feeling of emptiness in the abdomen. However, such reactions we feel even during any intense emotional distress. A characteristic physical sign of shyness is a reddening of the face that cannot be hidden. But we all blush from time to time, our hearts start beating faster or our bellies rumble. Admittedly, people who are not shy see these reactions as a mild discomfort, while shy people tend to pay more attention to their physical feelings. We parents need to teach our children not to be shy, to talk more, to express their opinion even when guests come, to react to what is happening around them.

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ABU RAYKHAN BERUNI IS A GREAT THINKER OF THE EAST

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ABSTRACT

This article discusses Abu Rayhan Beruni’s natural-scientific and philosophical outlook, his contribution to the natural sciences. In addition, Beruni’s acknowledgment of the gravity of the cosmic environment in his objections to Ibn Sina showed that he approached the idea that gravity existed between gravity and the Earth. Beruni’s assumption of the existence of other worlds was one of his philosophical achievements. “It is worth noting,” wrote I.A. Karimov, in Beruniy’s case, was extremely impartial and fair in his assessment of historical events and his contemporaries. That is why he suffered so much in his life, even at the end of his life, however, he did not yet renounced his faith in the face of difficult circumstances. However, this issue was more complicated by Beruni. It seeks to find a way to solve the dividing problem in which the two supplies seek to overcome the inherent contradictions and limitations of the atomistic and infinite division.

KEYWORDS: Naturalist, Innovation, Atomistic, Body, Comet, Space, Naturophilosophy.

INTRODUCTION

In the years of independence, such important tasks as revival of national history and traditions, the perfect transfer of spiritual and educational heritage of our ancestors to our descendants have become relevant. In particular, there was a special need to study the scientific, creative and artistic heritage of great thinkers, thinkers who made an important contribution to human development, science and personal development. Among them is the great encyclopaedist Abu Rayhan Beruni. The scientist’s way of life is an example, and his natural, scientific and philosophical views still play a major role. “It is worth noting,” wrote I.A. Karimov, in Beruniy’s case, was extremely impartial and fair in his assessment of historical events and his contemporaries. That is why he suffered so much in his life, even at the end of his life, however, he did not yet renounced his faith in the face of difficult circumstances. ” Beruni made interesting thoughts about the sun, its rays, and the temperature of the earth: “There is much talk about sunlight. When someone says, "It is like the sun itself, it contains particles of fire similar to that of the sun," and another says, "The air warms up like the sun warms up." This is what the saying of the sun is as hot as fire. Another says that "the sun’s heat is heated because of the speed of light and even at an infinite speed." There are also differences regarding the movement of sunlight. Some people say: "Its time is fast, but there is nothing faster and he was not aware of the speed of light. For example, when knocking, the sound is slower than the light’s movement.

MAIN PART

These words of Beruni reflect on the importance of the sun and its rays, the speed of light, the importance of the earth and its depths. At that time, neither the internal structure of the sun, nor its chemical composition of the atmosphere, the sun’s rotation, solar radiation, and so on were known.
Beruni provided valuable information about the land, mountains, deserts and deserts, rivers, seas, minerals, ores and their properties. His contribution to world paleontology and geology is so great that it can be highly appreciated. Indeed, Abu Rayhan Beruni is a great naturalist. It is crucial to read Beruni’s works and to admire his intelligence, talent, bravery and courage, his views on nature. It is known from history that the encyclopedist has had many experiments during his lifetime. Any observations and experiments he has carried over the past one thousand years have not lost their relevance. Understanding the natural phenomena gave Abu Rayhan Beruni a great reputation. The scholar recognized Islam and believed in its fundamentals. This, of course, is due to the socio-economic and historical conditions of that time, the Beruni’s presence in a certain classical environment, the fact that he always lived among the feudal nobles with whom he was associated, and his philosophical views were somewhat limited. It is the idealistic position of humanity that considers historical events. At the same time, the scientist’s works contain remarkable and valuable information. For example, about Mansur Khalloj, Mazdak, Abu Muslim, Karmatians, the freedom movement of the Mukanna, religious beliefs, rituals, customs of certain nations, the weather, rivers and lakes of some countries, many various reports of native plants, natural resources and more are represented. Another noble feature of Beruni is that he was very well versed in his religious and scientific views and preferred to take a scientific approach to everything.

Consequently, According to Beruni that the scientific view of the world (including comets) is not the same as the religious one, but the opposite.

The natural and scientific views of the medieval great Abu Raykhan Beruni have continued to hold their importance for centuries. Beruni’s philosophical views are of great interest to modern science. Beruni was a scientist with extensive knowledge of the experience of his time. In this regard, reference to experience in the validation and validation of various disciplines, the development of experimental buds is one of the main features of Beruni as a scientist and well-known naturalist and is an important factor in defining certain aspects of his natural and scientific and philosophical views. In this context, many scholars who study Beruni’s legacy say that he was a remarkable encyclopaedist of his time.

The usefulness of Beruni’s experimental work in various fields can be seen in the work of "Minerology". One of the Russian scientists studying Beruni’s mineralogical heritage, GG Lemmlein spoke about his methodology and contribution to mineralogy: "The scientific method, which requires observation and identification of logical structures, is a method that meets the requirements of modern science," Professor GG Lemmlein said, during the Beruni period when the experimental sciences were making some progress, and the experimental method was for the first time significantly incorporated into the practice of natural science. “ Talking about the philosophical significance of Beruni’s natural and scientific heritage, the issues that he or she took on various specific disciplines played a significant role in the creation of a universal vision of the world in the philosophical outlook. For example, astronomy (space structure, Earth movement, etc.), geology (extensive processes on Earth, origin and structure of parts of the Earth), minerology (classification of minerals and their origin), biology (natural and solar). This can be seen in the issues raised by many subjects, such as the choice of law, etc. Here, Beruni combined with the philosophical views of natural and scientific views, and shows the direct effect of the former on the latter.
Innovation is an essential feature of a great scientist. No matter what science he pursued, his research always ended with the search for new ways in science and the creation of new discoveries. This can be seen in mineralogy, astronomy, geodesy, mathematics and geology. In our opinion, Beruniy, as a famous naturalist, mentioned above, important features played a role in the formation of his philosophical views.

Since Beruniy was directly involved in Aristotel’s naturophilosophy, it is very interesting that he solved a number of issues regarding the naturophilosophy of that time. Advances in natural science at that time led him to a critical approach to Aristotel’s naturophilosophy, as well as to the extent of its weaknesses. So contrary to Aristotel’s naturophilosophy from a religious point of view, Beruni’s criticism was aimed at reconstructing the baseless aspects of Stagirit’s naturophilosophy based on new scientific knowledge. Of particular importance is the criticism by Beruni of some aspects of Aristotel’s naturophilosophy method.

Beruni’s criticism of Aristotel was particularly evident in his correspondence with Ibn Sina. Their correspondence was mainly on Aristotel’s works on "Space" and "Physics." In this correspondence, Ibn Sina defended Aristotel’s naturophilosophy. At the same time, Beruni’s objection to Ibn Sina’s answer was of great importance to further clarify his point of view. Their discussion primarily concerned one of the important issues of Aristotel’s naturophilosophy - the infinite division of bodies. Some authors who see Beruni’s opposition to Ibn Sina say that he was a supporter of Democracy. However, this issue was more complicated by Beruni. It seeks to find a way to solve the dividing problem in which the two supplies seek to overcome the inherent contradictions and limitations of the atomistic and infinite division. When asked why Aristotel did not agree with those who say that there were indivisible particles, it is worse than what the body claims to be infinite. People who say that there is a non-linear component need more than that. These objections are known to geometry scientists. In his keen mind, he spoke of the centrality of all elements, including the heavier elements before the other elements.

Beruni, in his work “India” did not refer to the simple motion of the elements to the Earth, but to the gravity of all the gravity to the center of the Earth. In addition, Beruni’s acknowledgment of the gravity of the cosmic environment in his objections to Ibn Sina showed that he approached the idea that gravity existed between gravity and the Earth. Beruni’s assumption of the existence of other worlds was one of his philosophical achievements. Under Aristotel’s system of constraints, Beruni acknowledged the existence of other worlds. When Beruni was thinking of another world, he did not refer to the other material world, which was probably the same as our world.

Ibn Sina Beruni’s ideas about other worlds lead to a logical conclusion that there are innumerable worlds, which is a sophisticated one against them. Aristotel criticized the doctrine of spherical objects and circular motion, criticizing the doctrine, "When it comes to circular motion, it may also be unrelated to nature." Beruni advanced his view that the possibility of ellipsoid forms of cosmic bodies and their spheres could be avoided and even prevented further discoveries. He rejected Aristotel’s naturophilosophical abstract evidence here, but admitted that he had insufficient information to address this issue. An analysis of the philosophical debates between the great thinkers shows that Ibn Sina also showed deep knowledge here and made a significant contribution to the solution of many problems.
CONCLUSION

However, he did not reverse some of the weaknesses of Aristotle’s ideas, and Beruni sought to discover many of the basics of Aristotle’s naturophilosophical teachings, based more on truth and experience. All this did not prevent Beruni from seeing and appreciating many of the positive aspects of Aristotle’s teachings and the views of Ibn Sina, but to consolidate and further develop with Avicenna’s leading social and philosophical camp in Central Asia contributed greatly to the consolidation. All of the above points to the importance of natural, scientific and philosophical views of Beruni in the history of human thought. Beruni’s role in science and world history is incomparable. He was and still is unique in his natural and scientific and philosophical views.

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IMPACT OF NONPERFORMING ASSETS ON FINANCIAL PERFORMANCE OF BANKS: A STUDY OF INDIAN PUBLIC SECTOR BANKS

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ABSTRACT

Healthy and sound banking systems are very essential for growth and development of economy and to remain in this competitive environment. The best indicator for the health of the banking industry in a country is its level of Non-performing assets (NPAs). It reflects the performance of banks. It is the foremost threat for banking stability and growth. The scope of this study is limited to public sector banks. Data has been collected from secondary sources i.e. RBI publications for a period of ten years i.e. from 2008 to 2017. The data has been analyzed by using ratio analysis, correlation, and regression analysis techniques. In this study an attempt has been made to analyze the impact of nonperforming assets on profitability of public sector banks i.e. ROA, ROE and also to provides some suggestions on how to overcome this burden of NPAs on public sector banks. Results of the study reveals that public sector banks have witnessed a continuous increasing trend in NPAs and they negatively impact on the financial position of public sector banks.

KEYWORDS: Public Sector Banks, Non Performing Assets (NPAs), Net NPA, ROA, ROE, Asset quality.

1 INTRODUCTION

Growth of the economy is mainly dependent on the timely flow of credit to various sectors of the economy, for this purpose the efficiency and stability of the financial system is very important. Financial stability has emerged an important area of concern in the financial system across the globe. In a bank dominated system like India, stability of the financial system depends upon the financial soundness of banks (kadanda and Raj, 2018). As banks are the most significant players in Indian financial market (Singh, 2010). One of the biggest challenges faced by banking industry is deterioration in asset quality of banks which leads to financial fragility. Asset quality of the banks has been judged on the basis of loan losses / nonperforming assets of banks. As per as RBI guidelines an asset account (term loan/ cash credit/ overdraft/ bills purchase or discount) is classified as Non Performing Asset (NPA) if it remains irregular or out of order for a period of one quarter or 90 days. NPA is one of the major concerns for banking system anywhere around the globe and Indian Banking system is not an exception to this universal phenomenon. Narasimham committee reports I and II, Verma Committee Report, Basle I, II and III have continuously been providing guidelines and directives regarding this burning issue.

NPA affect the operational efficiency; there by create an adverse impact on the profitability, liquidity and solvency of banks (Michael, et al 2006). The soundness of a bank may be seriously impaired if its asset quality or its financial performance is poor. Nonperforming asset are acting as unwanted by-product of performing loans and also considered as financial pollution because they
adversely affecting the economic growth (Umar and Sun, 2018). High level of NPAs may cause bank crisis by rendering the bank insolvent. Empirical studies denote that deteriorating asset quality of banks and globally bank failures are inter linked (Chijorgia, 2000 and Dash, et al, 2010). The banking sector’s asset quality was worsened in the recent years, with gross non-performing asset (GNPA) ratio crawling to 11.7 per cent as on March 2018 as against 9.3 per cent in March 2017 as per the latest data released by the Reserve Bank of India. So this present study focuses on reducing asset quality of Indian commercial banks mainly public sector banks. The purpose of this present study is mainly to examine the impact of non-performing assets on the profitability of public sector banks from 2008 to 2017. To study the effect of non-performing assets on the bank’s profitability regression technique has used. Regression model explains the variation in dependent variable (profitability) due to changes in independent variables (non-performing assets). In this study profitability of banks is measured by ROA and ROE. The ROA, defined as ratio of net income produced by total assets during a period of time, it measures how efficiently company can manage its assets to produce profits. The ROE, defined as amount of company’s income that returned as shareholder equity. It is calculated by dividing net income by total shareholders’ equity. This ratio reveals that how efficiently a corporation is generating profit from the money that investors have put in to the business.

This study is structured as follows. Section (2) presents an overview of the existing literature on the related studies. Section (3) describes the empirical methodology used in the study. Section (4) discusses the empirical results. Finally, the suggestion and conclusion of the study are gathered in Section (5).

2. LITERATURE REVIEW

The constructs of trends of NPAs has been studied from different facets. The literature suggests that NPA is a two edged sword which adversely affects bank’s profitability as well as earning capacity. NPAs are acting as negative financial indicators (Paul, Bose, & Dalla, 2011) that impacts badly not only domestic financial market but also international financial markets that are closely related to each other. Murari (2014) analyzed the efficiency of Indian public and private sector banks in managing their NPAs. He found that public sector banks depicted continuously increasing trends in comparison to private sector banks. Alamelu and Chandran (2018) identified the trends in NPAs level of public sector banks for 16 years and compare it with its counterparts. They found that public sector banks alone had shown a rise in Gross NPAs ratio among the entire bank group. Further result of study concluded that contribution of priority sector was lower toward increase in the level of NPAs as compared to non-priority sector. NPAs generated in public sector banks were mainly from stressed sectors such as infrastructure, iron and steel, textiles. Samir and Kamra (2013) examined that management of NPAs emerged as a biggest challenge for Indian banks due to the introduction of international norms for income recognition, asset classification, provisioning in the banking sector. They also concluded that performance of the bank was judged not only on the basis of the number of branches and volume of deposits but also on the basis of quality of asset. Large number of credit defaults affects the profitability and net worth of banks. (Jayakkodi and Rengarajan, 2016). High level of NPAs puts strain on bank net worth because banks are under pressure to maintain a desired level of capital adequacy (Goyal and Kaur, 2011). Haq &Kader (2015) identified the reason for increase in NPAs of banking industry in Bangladesh was interference of board and political party, involvement of corrupted banker, diversion of funds, weak monitoring, aggressive banking due to increase in competition, fall in real estate business, lack of coordination among related parities. They suggested that NPAs must be
reduced by strengthening debt recovering strategy or by proper application of credit sanctioning guidelines. Otherwise it will bring disaster in banking industry. Roy and Samanta (2017) have concluded that provisions can only acts as a cushion for NPAs losses but it can’t be considered as a solution for rising NPAs in all the public sector banks. Banks while advancing loans should properly evaluate the background of loan receiver and procedure for the recovery of loan must be stringent so that investors trust can be maintained. Large banks have better risk management procedure and technology which lead to reduce their non performing assets as compared to smaller banks (Swamy, 2012). Chaudhary and Sharma (2011) stated that an efficient management information system should be developed. The bank staff involved in sanctioning the advances should be trained about the proper documentation and charge of securities and also be motivated to take measures in preventing advances turning into NPA. Krishnamurthy (2017) examined the reason for slowdown in the economy and resultant increase in bad loans which mainly led to criticism of public sector banks. The study found that quick solution for this increasing problem is to merge public sector banks, because for growth and development of country there is a need of efficiently run public sector banks and aggressive private sector banks along with social justice. Kaur (2006) examined the credit management problem of NPAs in Public Sector Banks, suggested that there is an urgent need for creating proper awareness about the adverse impact of NPAs on profitability amongst bank staff, particularly the field functionaries. Bankers should have frequent interactions and meeting with the borrowers for creating better understanding and mutual trust. Alam et al., (2015) investigated the reason for increase in NPAs of banking industry in Bangladesh. The main reason which was responsible for increase in NPAs mainly due to interference of board and political party, involvement of corrupted banker, diversion of funds, weak monitoring, aggressive banking due to increase in competition, fall in real estate business, lack of coordination among related parities. They suggested that NPAs must be reduced by strengthening debt recovering strategy or by proper application of credit sanctioning guidelines. To improve the efficiency and performance of bank NPAs need to be reduced and controlled (Joseph and prakash, 2014). These must be reduced in order to increase profitability and to meet capital adequacy requirement as per Basel accord. (Rajput, Arora & kaur, 2011). So by reviewing the literature the present study focuses on reducing asset quality of public sector banks and their impact on financial performance of banks.

3.1 Need of Study:

Nonperforming assets are considered as important parameters on the basis of which performance and financial health of bank is measured. NPAs become a challenging task in current scenario. The earning capacity and profitability of many banks have been badly affected due to increasing amount of NPAs. Nonperforming assets in public sectors banks is always a matter of serious concern for regulators and ministry as public sector banks plays a significant role in developing economy like India. There is a carrying cost or holding cost for the non-performing assets as there is loss of interest, provision to be made etc. There is a need of appropriate and timely action for recovery which can reduce the level of NPAs, it is very important from bank’s profitability point of view. The present study focuses on determining the impact of nonperforming assets on profitability of public sector banks and further reducing the level of NPAs by adopting appropriate strategy for recovery, compromise and write off.
3.2 Objective of Study:

➢ To study the impact of NPAs on profitability of Indian Public Sector Banks (PSBs) i.e. ROE & ROA.

➢ To provide appropriate suggestions for avoiding future NPAs and to manage existing NPAs in Public Sector Banks.

3.3 Limitation of Study:

➢ The scope of the study is limited to public sector banks.

➢ The study is confined only for the period of Ten years from 2008 to 2017

3.4 RESEARCH METHODOLOGY:

The research design used to carry out this study is analytical in nature. The present study is mainly based on secondary data which has been collected from reliable sources i.e. RBI website and Report on Trends and Progress of Banking in India. The main purpose of the analysis is to study the impact of NPAs on the profitability of public sector banks. The study is done on the basis of data for the period of 10 years from 2007-2008 to 2016-2017. The collected data is analysed by using the appropriate statistical tools and techniques. The tools that are used for the purpose of the analysis are ratio analysis, correlation and regression analysis.

4. DATA INTERPRETATION AND DISCUSSION

Impact of NPAs on Profitability of Public Sector Banks

<table>
<thead>
<tr>
<th>YEAR (2007-2008)</th>
<th>NET NP A TO NET ADVANCES</th>
<th>NET NP A TO TOTAL ASSETS</th>
<th>ROA</th>
<th>ROE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-2008</td>
<td>1.0</td>
<td>0.6</td>
<td>1.00</td>
<td>17.13</td>
</tr>
<tr>
<td>2008-2009</td>
<td>0.9</td>
<td>0.6</td>
<td>1.02</td>
<td>17.94</td>
</tr>
<tr>
<td>2009-2010</td>
<td>1.1</td>
<td>0.7</td>
<td>0.97</td>
<td>17.47</td>
</tr>
<tr>
<td>2010-2011</td>
<td>1.1</td>
<td>0.7</td>
<td>0.96</td>
<td>16.90</td>
</tr>
<tr>
<td>2011-2012</td>
<td>1.5</td>
<td>1.0</td>
<td>0.88</td>
<td>15.33</td>
</tr>
<tr>
<td>2012-2013</td>
<td>2.0</td>
<td>1.3</td>
<td>0.80</td>
<td>13.24</td>
</tr>
<tr>
<td>2013-2014</td>
<td>2.6</td>
<td>1.6</td>
<td>0.50</td>
<td>8.47</td>
</tr>
<tr>
<td>2014-2015</td>
<td>2.9</td>
<td>1.8</td>
<td>0.46</td>
<td>7.76</td>
</tr>
<tr>
<td>2015-2016</td>
<td>5.7</td>
<td>3.5</td>
<td>-0.07</td>
<td>-3.47</td>
</tr>
<tr>
<td>2016-2017</td>
<td>6.9</td>
<td>3.9</td>
<td>-0.10</td>
<td>-2.05</td>
</tr>
</tbody>
</table>

Source: data base on Indian economy

In order to examine the impact of NNPA ratio on ROA & ROE, two regression analyses are performed.

Regression equations of ROA & ROE on NNPA are written as

\[ Y_1 = \alpha + \beta_1X + \varepsilon \]  \( \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots (1) \)

\[ Y_2 = \alpha + \beta_2X + \varepsilon \]  \( \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots (2) \)

Where, \( Y_1 = \text{ROA} \); \( Y_2 = \text{ROE} \); \( X = \text{NNPA Ratio} \) Here ROA is dependent variable and NNPA ratio explanatory variables. A regression analysis will be done and F – test is used to test the
significance at 0.05 levels of significance. Durbin – Watson statistic is also calculated to check auto-correlation in the time series data.

**Case 1: H0 =** There is no significant relationship between NNPA & ROA of public sector banks

**H1 =** There is significant relationship between NNPA & ROA of public sector banks

Regression of ROA on NNPA

\[ \text{ROA} = \alpha + \beta_1 \text{NNPA} + \varepsilon \]

**Correlation of Nnpa with RoA, RoE in Public Sector Banks**

<table>
<thead>
<tr>
<th></th>
<th>RoA</th>
<th>RoE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net npa to net advances</td>
<td>-.981**</td>
<td>-.975**</td>
</tr>
<tr>
<td>Net npa to total asset</td>
<td>-.987**</td>
<td>-.984**</td>
</tr>
</tbody>
</table>

**.** Correlation is significant at the 0.01 level (2-tailed)

**Showing Regression of RoA on NNPA in Public Sector Banks**

<table>
<thead>
<tr>
<th>R</th>
<th>R2</th>
<th>Ad ( \text{R}^2 )</th>
<th>F-Value</th>
<th>P-Value</th>
<th>Durbin statistic</th>
<th>Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>.989</td>
<td>.979</td>
<td>.973</td>
<td>162.276</td>
<td>.000</td>
<td>1.766</td>
<td></td>
</tr>
</tbody>
</table>

Predictors: (Constant), net npa to total asset, net npa to net advances

The regression statistics show the R2 at 0.979 which shows that model is good. The Adjusted R2 is 0.973 which indicates that 97% of variation in dependent variable i.e. ROA is explained by the explanatory variable i.e. NNPA and not by any chance factors. The model is tested with F-test and it is significant. The correlation between ROA & NNPA to advances is -0.981 and ROA& NNPA to total asset is -0.987 which shows very high negative correlation i.e. there is inverse relationship between ROA and NNPA. Finally, the Durbin – Watson statistic which was used to check autocorrelation is 1.766 which indicates that there was no auto-correlation in the data used for analysis. Durbin - Watson statistic lies between 0 and 4 where 0 indicates positive auto-correlation and 4 indicates negative auto-correlation. Value around 2 means no auto-correlation. Considering the F-test and probability value (p-value), H0 is rejected and H1 is accepted and thus, there is significant relationship between NNPA & ROA and NNPA affects ROA negatively in public sector banks.

**Case 2: H0 =** There is no significant relationship between NNPA & ROE of public sector banks

**H1 =** There is significant relationship between NNPA & ROE of public sector banks
Showing Regression of RoE on NNPA in Public Sector Banks

<table>
<thead>
<tr>
<th>R</th>
<th>R2</th>
<th>Adj R2</th>
<th>F-Value</th>
<th>P - Value</th>
<th>Durbin Watson statistic–</th>
</tr>
</thead>
<tbody>
<tr>
<td>.991</td>
<td>.982</td>
<td>.977</td>
<td>192.303</td>
<td>.000</td>
<td>1.685</td>
</tr>
</tbody>
</table>

Predictors: (Constant), net npa to total asset, net npa to net advances

The regression statistics show the R2 at 0.982 which shows that model is good. The Adjusted R2 is 0.977 which indicates that 97.7% of variation in dependent variable i.e. ROE is explained by the explanatory variable i.e. NNPA and not by any chance factors. The model is tested with F- test and it is significant. The correlation between ROE & NNPA to net advances is.975 and ROE & NNPA to total asset is .984 which shows very high negative correlation i.e. there is inverse relationship between ROE and NNPA. Finally, the Durbin – Watson statistic which was used to check auto – correlation is 1.685 which indicates that there was no auto-correlation in the data used for analysis. Considering the F- test and the probability value (p-value) H0 is rejected and H1 is accepted and thus, there is significant relationship between NNPA & ROE and NNPA affects ROE negatively in public sector banks.

Suggestions of the Study: From the above analysis, following suggestions emerge which may contribute towards reduction in the non-performing assets in banks;

- **Strict credit appraisal:**
  Banks should stop giving money to unworthy people. Strict credit monitoring is the need of hour. Nexus between the employees of bank and borrower is the real reason behind bad loan. Bank cannot give loan to a person who has no means to repay it.

- **Proper follow up after disbursal:** Proper follow up should be done, collecting certified stock statements and debtors statements are not enough. There are many certified accountants who are ready to sign such certificates without even verifying single paper. An alternative loan monitoring system should be developed. Send an external audit party independent of borrower to check stock and debtor on regular interval

- **Effective legal system:** Government of India/RBI had initiated many legal measures to bring down NPA in banks. However, there are some flaws in each legal measure which need improvement in order to bring down NPA in banks

- **Improving the corporate governance practices:** Many economic reforms in the financial sectors had been initiated by Government of India but very small amount of attention has been devoted to the issues of corporate governance in banks. BOD plays a effective role in the management of banks but they are granted little autonomy. The nominees of Government /RBI due to their vast powers dominate the banks boards. Hence, there is an urgent need to remove the dominance in order to take appropriate decision to improve their financial health.

- **Credit information bureau:** The institutionalization of information sharing arrangement is now possible through the Credit information Bureau of India Limited (CIBIL) it was set up in the year 2001, by SBI, HDFC, and two foreign technology partners A credit information bureau can help by maintaining a data bank which can be assessed by all lending institutions. If a borrower is defaulter to one bank this information is available to all bank so that they may avoid lending to him.
➢ **One time settlement:** Keeping the public interest in mind, banks should provide a one time settlement scheme; it can save banks both time and money. Unnecessary litigations can also be avoided. Recovery camps should be organized on regular basis.

**CONCLUSION:**
Bank provide finance to various sectors of the economy on the other hand it stimulate the money supply in the economy, so banking industry need to be very strong so as to meet the unexpected shocks such as depression, inflation. For this study only public sector banks are considered, as public sector banks having a large stake of the Government in their Capital structure these are preferred by the commoners often. So they have to manage their financial position very keenly. NPAs are like a black spot which affects the financial position of banks deeply. The present study found that NPAs has direct impact on ROA, ROE. The correlation between NNPA and ROE & ROA is perfectly negative. By using regression analysis technique the study states that NNPA is a strong explanatory variable of decreasing ROE & ROA. To improve the efficiency and profitability of banks NPAs need to be scheduled. It is impossible to reduce the amount of NPAs to zero percentage but at least public sector banks while advancing loans should be cautious enough or properly evaluate the backgrounds of loan receiver and also make the recovery procedure more stringent and transparent so that the investors’ trust can be maintained. Government initiated various schemes like DRTs, Lok Adalats, SARFAESI Act (2002), Insolvency & Bankruptcy code (IBC, 2016), Corporate debt restructuring, One Time Settlement, Asset Reconstruction Companies, Credit Information Bureau for the reduction of NPAs. So, it is very essential for banks to keep the level of NPAs as low as possible. Because NPAs is one kind of barrier in the success of banks which negatively affects the performance of banks, for that the management of NPAs in banks is necessary.

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THE UPBRINGING OF A COMPETENT GENERATION IS A GREAT DEVELOPMENT FORCE OF THE SOCIETY

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ABSTRACT

The article analyzes the teachings of our great ancestors on improving the pedagogical mechanisms for the formation of intellectual and creative qualities in the upbringing of a competent generation and current problems in the field.

KEYWORDS: The Upbringing Of A Competent Generation, Duty Of Schools, The Role Of Education, Ibn Sina’s Opinion, Pedagogical Technology

If we pay attention to the realization of the potential of our children from childhood and do our best for their development, many more Beruni, Ibn Sina and Ulugbeks will grow up in our country. I believe in this.

Sh. M. Mirziyoyev

INTRODUCTION

No other society in history has set itself such a complex and glorious task as raising a competent generation. High intellectual and creative qualities of consciousness, perfection in all respects, rich spiritual and enlightenment world, clear conscience, a sense of citizenship Only a sharp, compassionate person can be a noble person, because only then will the intellectual and creative qualities that humanity has cherished for thousands of years, the clever thinkers of the past, the geniuses and artists the qualities sung as the ideals that a person (generation) must achieve are embodied in it.

Main part: The role of upbringing and education in raising such a generation is unparalleled. There is a need to explain that there is a small difference between upbringing and education. The answer to the first question is that Abu Ali Ibn Sina said that upbringing should start from birth. The second question concerns education, which is the duty of schools and all educational institutions. Education and upbringing are in fact inseparable, with the soul of one being connected to the other. Because the most important honor in education is spiritual and moral education, which gives people a high level. Because the learner is the knower, and the learner is the one who follows it. In this sense, the educator (teacher, master…) They should also set an example of the knowledge they impart to their students by applying their knowledge. If the educator himself is a scholar and he is incompetent, then he should be an example to his students. Ibn Sina expressed his opinion that education should be based on the child's personal qualities, mental characteristics, knowledge and ancestry. He prefers to teach in a group setting and talks about its advantages.
“Students feel a thirst for knowledge during reading and upbringing. They are proud of their knowledge and envy each other's knowledge. Pride and self-awareness encourage those who are educated not to lag behind each other. “Because science raises a person to spiritual heights and he serves as a key factor in the development of society.

There is a lot of speech today about the upbringing of a competent generation. One of them is the upbringing of our children. Looking back, we see the rich experience of the Uzbek people in this area.

Our people, which has such a rich cultural heritage, is also the owner of a treasure trove of life lessons accumulated over the centuries of labor and struggle. It can be said that the people's pedagogical technology. The social significance of educating a competent generation is that: the plan encourages the younger generation to contribute to this heritage through the study and transmission of rich experiences. Without it, there can be intellectual and creative maturity. The formation of intellectual and creative qualities in the upbringing of a competent generation is a social step to improving pedagogical mechanisms. The root and the foundation also depend on it.

Now we have all the conditions for our young people to get an education, to grow up as well-rounded people, but most of them, from general secondary school students to students of higher education institutions, are taking advantage of these opportunities. If a certificate or diploma is obtained, it has nothing to do with oil. In recent years, large gaps have emerged between education and upbringing. The gap between educated and uneducated generations in schools and universities is narrowing.

In the Eastern system of education, the development of intellectual and creative qualities of a perfect human being has a long history. thin in nature; remembers what he sees and knows; sharp mind; able to express himself / herself fluently; not hungry for food or drink; eager to know; who can distinguish between truth and truth; who does not pursue wealth; self-esteem and self-worth; just and loving people; measures must be resolute and courageous to implement.

Bringing up a competent generation has been the focus of thinkers for years. Jalal al-Din al-Dawani, a man of great talent, devoted all his wealth to the advancement of science. In analyzing Davani's views on education, we must pay attention to the following: "Human innate qualities." he is not born with, but he acquires good or bad qualities under the influence of the external environment and the community, "he said, emphasizing the importance of environment and upbringing. It is no exaggeration to say that Davoni's views on child rearing are in line with Avloni's views. He emphasizes that science does not depend on a person's age, and that a person can acquire knowledge as he grows older. He emphasizes the importance of science for the development of society, as well as its practical significance. In his opinion, science serves to facilitate people's lives. In addition, science shows people the right way, keeps them from going astray, and leads them to a perfect and happy life.

Indeed, the demands of perfecting the perfect human qualities of many of our great ancestors still require teachers and parents to raise the level of educational work to a higher level. Parents and pedagogical communities must not forget that students are useful to society. The more purposefully the pedagogical mechanisms of intellectual and creative qualities are organized, and the more fair the relationship between the educator and the pupil in this process, the more satisfying the thirst for knowledge, creativity, creativity, educational work will be effective.
Today, the old adage, "Do what the teacher says, don't do what he does," is obsolete: Adolescents and young adults often follow the example of adults in the way they live, that is, they "do what the teacher does." Instead, we see their legitimate objections: "Why don't they smoke or drink? They smoke and drink." "Why do they tell the truth and they lie?" After all, if a teacher is right, in word, and indeed, how can students respect him and fulfill his requirements?

CONCLUSION

In conclusion, it should be noted that in the current era of increasing information flow and increasing independence of students and the younger generation, educational work, exemplary and fair in shaping their intellectual and creative qualities in accordance with the psyche and interests of students. Improving the pedagogical mechanism based on the criteria of education remains the most important task and requirement of the state educational standard, modern pedagogy and schools of independent Uzbekistan. Otherwise, our motto of “educating a competent generation" will be no different from "teaching our children, who are the heirs of our future, to swim from the shore.” This goes to us historical works, glorified by our great thinkers, full of all human qualities, historical, artistic, pedagogical works, their ideas are considered to be programmatic. All their opinions are important for today. May our attention and efforts serve the development of many scientists and thinkers in our country.

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ORIGINALITY AND HISTORIOGRAPHY OF THE SUBJECT OF TRADITIONAL NUTRITION OF KHOREZM UZBEKS

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ABSTRACT

Food is a source (fuel) that keeps our body at a moderate level. But we must use this resource not blindly, but consciously and scientifically based. And in Bunda, the traditional mode of nutrition, formed over the centuries, plays an important role. In this article, scientific researches and historical-ethnographic works written about the traditional eating order of Khorezm Uzbeks, cuisine of the population of the Oasis are analyzed. In particular, preliminary information about this can be found in the work "Avesta". Exactly three of the most preliminary information about the culture and history of nutrition in the book "Avesta" raydi. In"Avesta", the dishes that people need to introduce are divided into two types: possible (good) or impossible (bad) dishes. Also, if you can not eat without thinking about eating the great scientist Abu Ali ibn Sina, then one day he will also eat you; eaten-ichganga neglect is primarily in the state of health; his thoughts about how, when and how much he should eat are reflected in the complete perfection of man in all respects, mentally and perfectly. Also from the article, the ambassadors who visited the Khiva Khanate, the memoirs and data of the Russian military, who participated in the anti-Khanate March, the Soviet period studies and the data of historical-ethnographic works published in the period of independence are reflected.


INTRODUCTION

As a global problem of today's era, we can observe nationalism, environmental problems, various diseases, etc. However, there is one problem within these, which is the problem of hunger and food security that must be solved among the first in any society and the state. One of the main goals of the UN organization is to end hunger and poverty in the world. And food security is an integral part of the policy of each country.

The measures taken by Uzbekistan to ensure food security are recognized internationally. After all, everything in our country is aimed at ensuring a person, his prosperous life. One of the main conditions in which the population lives a healthy life is also to provide it with quality food.

Traditional food is considered the source of human livelihood and means of subsistence, it determines the fullness of people jismonan, mentally and spiritually, after all, traditional food has been formed on the basis of nutrients necessary for man for centuries, in accordance with the climate.
Traditional food is considered the source of human livelihood and means of subsistence, it determines the fullness of people jismonan, mentally and spiritually, after all, traditional food has been formed on the basis of nutrients necessary for man for centuries, in accordance with the climate.

Khorezm Oasis, one of the Northern ethnographic regions of Uzbekistan, is famous for its ancient history, unique culture, Rare Finds, Ancient Monuments, as well as its unique cooking culture. Thanks to this, the interest in the history of Khorezm's intangible culture on a global scale is also very strong. We can also see this from numerous studies, brochures and monographs published on Internet sites and abroad. International cooperation is of great importance in studying and preserving the Intangible Cultural Heritage. Uzbekistan's cooperation with UNESCO is particularly important in this regard. In this regard, the International Convention "on the conservation of Intangible Cultural Heritage", adopted by UNESCO in 2003, serves as the legal basis at the international level in Uzbekistan. This convention was ratified in Uzbekistan in December 2007, since April 29, 2008, The Republic of Uzbekistan has become a participant-state of this convention.

As a result, in 2016 "palov culture and traditions" was included in the UNESCO Representative List of intangible cultural heritage of humanity.

MAIN PART

In this regard, within the framework of international cooperation, cooperation with the International Information and Cooperation Center in the field of intangible cultural heritage in Asia and the Pacific region (ICHKAP), established under the leadership of UNESCO in the Republic of Korea, in particular, Khorezm region, and the International Institute for Central Asian Studies has been continuing since 2010. As a result of the cooperation, the dishes "egg Barak" and "lamb Barak" from the intangible cultural heritage elements in the Khorezm Oasis are now included in the UNESCO representative list.

Proceeding from the above, now the Khorezm Oasis plays an important role in the in-depth study of the traditional culture of Uzbek cuisine, its peculiarities and the current state of traditional culture of nutrition, the degree of their transformation, the peculiarities of national dishes, dishes of Khorezm and their place in the development of gastronomic business and tourism, ethnographic and religious.

MATERIALS AND METHODS

Historical background of Khorezm on the theme of traditional Uzbek cooking – ethnological studies and scientific research in the leading scientific centers and higher educational institutions of the world, including the Institute of Ethnology and anthropology of the Russian Academy of Sciences (Russia, Moscow), the Institute of Central Asia under the University of Blumington in the United States (Blumington, USA), the Central Asian and Caucasian institute under the University of John Hopkins (Baltimore, USA), the University Institute of Anthropology (Galle-zaale, Germany), Gerda Henkel Foundation (Germany), the Academy of Sciences of Uzbekistan is conducted by the Institutes of history and Oriental Studies.

The culture, traditions and history of Uzbek cuisine in the Khorezm Oasis, as well as the processes of modern transformation of the peoples of Central Asia, including the inhabitants of the Khorezm Oasis, the importance of eating culture in social processes were revealed (Gerda Henkel Foundation, Germany);
On the basis of ethnographic sources collected during the activities of the Khorezm archaeological-ethnographic expedition, an album reflecting the traditions of traditional cooking of Khorezm uzbeks was prepared (RFA, Museum of Anthropology and Ethnography, St. Petersburg);

Among the intangible cultural heritage elements in the Khorezm Oasis, the dishes "egg Barak" and "lamb Barak" are included in the UNESCO representative list (UNESCO International Centre for information and cooperation in the field of intangible cultural heritage in Asia and Pacific region (IHKAP), South Korea);

Historical, religious and scientific basis of nutrition Khorezm Oasis is reflected in the example of the culture and traditions of Uzbek Nutrition (Institute of social anthropology named after Max Plank, Germany);

The features of the formation of gastronomic tourism in the Khorezm Oasis were analyzed and the nutritional system, status and importance in the development of tourism were determined (Central Asian Institute of Anthropological Research, Galle-Zurich, Germany-Switzerland).

LITERATURE REVIEW

Traditional nutrition has a specific history, like other manifestations of material culture. In a full-fledged study of the history of traditional national dishes and their associated rituals, historical written sources, archival documents, historical-scientific literature, archaeological finds and ethnographic field data serve as a valuable resource.

Data on how Khorezm dishes were in primitive times have not been preserved. However, a number of remains of food, found as a result of archaeological excavations, bring the epaulettes of our ancestors to our eyes. In particular, the checked tombstones are the remains of bones of animals, plants, grains of Willow and ceramic dishes, that is, the remains of grapes and wine from fine art samples, that is, how our ancient ancestors ate.

Although archaeological items give us a little information about the foods, from the almost absence of written sources, what was the culture of nutrition of the people of antiquity abstract. Only in the Bible "Avesta"of Zoroastrianism's city there is some information about the ration and culture of nutrition, traditions and rituals associated with it. In particular, it is not surprising that in Avesta, too, The Sun, the moon, the Earth, the fire, the water-like bread, ozocabop plants and milk and dairy products are glorified.

Exactly three of the most preliminary information about the culture and history of nutrition in the book" Avesta "raydi. In"Avesta", the dishes that people need to introduce are divided into two types: possible (good) or impossible (bad) dishes. In this book, meals are considered to be the most useful and best food for the human body: bread, porridge or other cereal food. In Khorezm, as in the whole of Central Asia, bread and bread have been revered much earlier. Even, in the pages of Avesta, the image is represented as follows:

- When the grain sprouts, the Demons sweat,
- When wheezing cools, they cough.
- When the grain crumbles, they grow and cry,
- When baking bread close, they are repelled.

The second group entered into the sentence of useful food, dairy and sour-milk products, and the third group entered into useful food, vegetables and fruits. Meat products are included in the
sentence of harmful or forbidden products in the "Avesta", in which it is possible to eat only meat of birds and fish [1].

In the grow finding of Khorezm cooking, not only folk experience, but also the contribution of medical scientists is great. In the works of medieval authors, too, there is a lot of information about the culture of nutrition. In many works, in particular, there is a lot of information about Khorezm cuisine in Abu Rayhon Beruni's “Saydana”, Abu Ali ibn Sina's “Medical Law”, Abulghozi Bahodirhan's "Manofi'āl-Insan" treatise and others [2]. In particular, Abu Ali ibn Sina if you can not eat without thinking about food, then one day he will also eat you; eaten-drinkganga neglect is primarily in a state of health; his thoughts about how, when and how much he should eat is very important in the perfection of all aspects of man, mentally and mentally perfect.

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tasted it. Through the information in the diary, written by the Russian author, we have witnessed that today many useful foods are coming out of consumption, and some are completely forgotten, and a lot of new dishes are entering.

In the memoirs of the famous Hungarian traveler Arminius Vamberi, the inhabitants of the both Khiva Khanate were partially touched on nutrition. In particular, he criticizes the fact that even in the Khiva Khanate the Khan's cuisine was much poorer, the Khan's table was much poorer than the table of the Russian emperors, the Sultans of Turkey and the Kings of Iran, there was almost no diversity in the ration of everyday food, only the pilaf was given a very wide place. Noting that the nutrition of the people of the emirate of Arminius Wamberin Bukhara also does not differ much from the Khiva Khanate, the culture of the nutrition of the inhabitants of both khanates is sometimes analyzed comparatively[15].

The Iranian ambassador and the military have also left important information about the culture of the Khorezm Uzbek diet and the types of dishes in the period from the beginning of the century. In particular, the Iranian Ambassador Mohammed Alixon Ghofur, who came to Khiva in 1842 to liberate Iranian slaves, recalls in his memoirs: "the food of Khan is mainly made from horse meat, Khan ate the stillness and lust of the horse. Wherever they breed a horse or a Yabu, their durkuni as well as the soul is the gentleman of ul. No one has the right to eat it, only it is harvested only for the sake of His Holiness. Hon cleans them with his own hands, grind and cook and eat. This is his best and tasty dish...I'm sorry. In his diary, Alixon Gafur also mentioned several types of food of the Khiva Khanate population[16].

Another Iranian ambassador to the Khanate in 1851, in Rizokulikhan's work "Safarotnomai Khorezm", is considered a more comprehensive source of information about the traditions and culture of the Khanate population, which also surpasses Russian sources in this regard. In his memories, information about our subject is often encountered. In particular, he describes what was given to him by the Khan officials: "they came to the table, I grabbed from one end of the bread and put it in my mouth according to their law. Then they brought tea. After that, the food was tightened. About the dishes, too, let's say: the rice is brewed with sesame oil and then they rest. Sheep meat, cooked in the same cauldron, is also served separately to the table. The head of the scavenger picks up the dishes on the table. With a hanging knife, the maid puts the meat on the dish, separating it from the bone, until it connects to the left side of the waist. The hoof puts its bones in front of the host. If a person is very dear in sitting, then he puts before him. Fried and boiled carrots are also put on the same dish. They put the boiled sheep's head in a separate bowl with an ostrich stem. They cook soup with the addition of a little milk to the rice. Sesame oil on the cake, while inside it is put dried apricots and Bukhara olusi and similar things. Minced meat is also cooked. No matter which ripe fruit, such as melons, grapes or figs, plums, goho will put their ham, that is, dovuchchas, too, at the table. Large-large Russian candies, White bakers and goulash cut into one large bar and put it in the middle of the table. When they fry the meat mixed with onions, they call it chalov, and this is their best dish. Well, I ate with apple jam, breaking a little from the melon, which is the best melons fruit of the ul province, and also a slice of bread. Another Iranian military officer, Ismail Mirpanjiy, who was in captivity in Khiva and lived for ten years in Khiva, also mentioned a lot of information about the culture of the Khorezm uzbeks at that time[17].

Since the twentieth century, a number of scientific works have been published on the study of the ethnography of the oasis, in particular on traditional dishes and traditions associated with them. Directly in this period, the dishes and food of the inhabitants of the Oasis, which we studied, we
will touch on the studied literature, including K.L.Zadikhina’s studies, the Amudarya Basin is described about Uzbek dishes and their kitchen appliances[18], G.P.Snesarev, on the other hand, provides information about the rituals and customs associated with food products used in the daily life of Khorezm uzbeans, dishes prepared at various ceremonies and weddings[19].

Since the second half of the XX century, scientific research on the study of the ethnography of Khorezm voxasi has become richer. Since ancient times in the Oasis along with the Uzbeks lived Turkmen, Karakalpak, Kazakhs, their customs were also close to each other. The commonality and similarity of Turkmen, Karakalpak, Kazakh dishes to Turkmen and Karakalpak dishes and Kazakh dishes of Khorezm Oasis can be seen in a number of works[20].

Some information on the problem studied in the works, brochures and scientific articles devoted to the ethnography of Central Asia and Kazakhstan about the traditional dishes of the peoples of Tajik[21] and Kyrgyz[22], who lived side by side with the Uzbek people in Central Asia from ancient times.

Speaking about the scientific literature of the second half of the XX century, I.M.Jabbarov research is noteworthy. In his works, the scientist gives short, but valuable information about the national dishes of the Uzbek people, the equipment related to the technology of cooking and their types[23].

N.P.Lobacheva, on the other hand, provides information about the celebration of Navruz and the dishes cooked in it by the inhabitants of the Middle East[24]. On this place it should be said that S.A.Tokarev's research on the origins of the ancient Turkic peoples is also remarkable[25].

O some data for comparative analysis on the subject under study. From the work of S.A.Sukhareva devoted to the history of Bukhara[26], the ethnographic analysis of some dishes and kitchen utensils can be obtained from the work dedicated to the Tashkent region[27].

Well-known scientist K.Shoniyozov in his works dedicated to Uzbek ethnography gave information about Uzbek Karluk dishes[28]. In addition, a number of aspects of the national cuisine of the Uzbek people The material culture of the Uzbeks in the Babotagva Kafirnikhon Valley was demonstrated by N.G. Borozna[29].

RESULTS

The secrets of Uzbek cooking are lit K.Mahmudov's works are devoted to the methods and hospitality of preparation of Uzbek dishes. He described the methods of preparation and restoration of local dishes, which are prepared according to the four seasons of the year in "Uzbek delicacies" and which are cooked only in certain regions, when there have been occasions of weddings and holidays, and now many dishes that have been forgotten[30]. The book "Uzbek loaves", which was written together by G.M.Mahkamov and other co-authors, also describes the use of ingredients for Uzbek loaves, the methods of preparing dough and baking [31]. However, while the methods of preparing dishes in these books are widely covered in detail, the traditional dishes of the Khorezm Oasis and the traditions and rituals associated with them are not ethnologically scientifically analyzed. In addition, these books serve in a certain sense in the context of Uzbek cuisine, in the absence of scientific literature, in the coverage of one or another aspect of the problem.

In some places, studies devoted to the dishes and traditions of other peoples around the world were used for the purpose of comparative study and comprehensive coverage of the subject[32]. In
particular, the ethnographer scientist N.M.Listova was able to shed light on the traditions and rituals associated with dishes on the example of European peoples in her work[33]. Famous British scientist of theology J.Frezer has done a thorough analysis of the yield on grain and bread in foreign countries. From his work, one can see the similarities and commonalities of traditions associated with the dishes of other European peoples, even if they do not meet the dishes characteristic of the Oasis[34]. It can also be seen that a large number of articles related to the topic were published in the collections and journals of the historical-ethnographic direction created in Soviet times[35]. In the literature reviewed, this topic has been studied to a certain extent and from the point of view of that period it is possible to observe that the issue is often approached unilaterally. The literature and articles, whose names are mentioned above, are of a mostly descriptive nature, in which the authors are limited to describing the dishes and customs of the population living in a particular region. There are also works of archaeologists[36], linguists[37] and folklorists[38], who have served in the social life of the OASIS to study in detail the traditions and rituals associated with food, as well as to clarify the reasons for their origin.

In the period of independence, a wide Way was opened to study national values and traditions, a number of scientific works on the subject were created and are being created. In Particular, when I.M.Jabbarov views the national cuisine and cooking of the Uzbek people as part of spiritual culture[39], Mahmud Sattor touches on the hospitality, the custom of the Uzbek people and similar beautiful traditions[40]. The peoples of Central Asia, including Uzbekistan, have been involved in tea-drinking practices it is quoted in the works of V. V. Khokhlachev and S. N. Abashin[41]. In addition, brochures and monographs dedicated to the traditional ceremonies of the Uzbek people also occupy an important place[42].

Also in this period, much more effective work was carried out on the study of the material and spiritual culture of our people, and a number of works were created on the subject that interested us. Including, Z. H. Arifkhanova, G. Sh. Zununova in the works of, traditional customs and rituals of Uzbek origin of the city of Tashkent have been analyzed on the basis of ethnographic studies on the example of the districts of the city of Tashkent[43].

U. S. When Abdullaev in his study allocated a separate section on the meals and preparation of the population of the Fergana Valley[44], A. A. Ashirov's book "Ancient Rituals and rituals of the Uzbek people", along with ancient rituals and rituals, he also touched on ceremonial dishes, in which he described a number of noteworthy comments on folk traditions, customs and their historical foundations, mainly related to ceremonial dishes[45]. Dedicated to the traditional dishes of the inhabitants of the surkhon Oasis, M. In the monograph of fayzullaeva, the history of Uzbek national dishes, ceremonial dishes and many traditions and traditions associated with them are studied on a scientific basis.

M. Jumaniyazova, U. Abdullaeva the monograph "from the history of traditional dishes of Khorezm", published by Abdullaevs, is devoted to covering the Ethnology of Khorezm in the XIX-XX centuries, which reflected the names, history, cooking process of dishes consumed and made by the inhabitants of the OASIS, the traditions and superstitions associated with them. In it, mainly the Russian researcher materials collected by A. N. Samoylovich in 1908-ies were included in detail, errors and omissions in the manual were corrected by the authors and the work was enriched with new information[46].
As can be seen from the above analysis, the subject of the traditions and rituals, traditional and proper nutrition of the population of the Oasis, whose ethnic composition and customs are specific, has not been studied as a separate scientific research topic.

CONCLUSION

In conclusion, it should be noted that the issue of traces of zardoştiylik in the traditional Uzbek life on the basis of Khorezm Oasis materials has not been fully covered in terms of historiography as a special scientific research. This research work requires further research, especially comparative study with ethnographic source data, in case there is insufficient available written source data on the subject matter.

Although there is very little information on the subject in the researches made in different directions at the end of the XIX – early XX centuries, the information presented in them is also significant as it gives an opportunity to analyze the processes of transformation of Customs and rituals, which reflect the traditions of Zarathustra existing in the Khorezm Oasis.

Even in Soviet-era studies, the topic of the culture of nutrition of the inhabitants of the Khorezm Oasis and the traditions associated with it has not been thoroughly and adequately analyzed. After all, although during this period the employees of the Khorezm archaeological-ethnographic expedition conducted a wide range of ethnographic research, the subject of this study was not given special attention.

Thanks to independence, there was an opportunity to study on a large scale the issue of the culture of nutrition, which is an integral part of the history of traditions, traditions and rituals, which is considered an important direction of the restored cultural and national values, and in this regard, a lot of work was carried out during the quarter century. However, after independence on the subject of this study, the analysis of scientific research and research carried out in our country and abroad shows that the general conclusions drawn from these studies can not fully meet the requirements of a rapidly developing society. After all, the processes of globalization, as well as the very rapid development of Science and technology, are reflected in the social lifestyle of Nations and peoples, leading to the emergence of many changes. In particular, the political, economic and socio-cultural processes taking place in society lead to the modernization or transformation of traditions and Customs in our lifestyle.

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TEACHING ENGLISH TO CHILDREN WITH DISABILITIES: METHODS AND PROPOSALS

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ABSTRACT

This article highlights the current problems and shortcomings of teaching English to children with disabilities, and the mental state of children and their solutions during the language learning process. The author provides examples of the most effective methods of teaching English to children with disabilities.

KEYWORDS: Blind, Habit, Motivation, Mental Condition, Positive Transfer, Negative Transfer, Visual Aids.

INTRODUCTION

Information technology and knowledge of foreign languages are a key criterion for anyone today who is on the move. This is evidenced by the perfection of system of teaching foreign languages and the growing demand for foreign languages. For this reason, many researchers have done research on the foreign language teaching methods. Including: J.J. Jalolov, professor L.T. Ahmedova, associate professor SH.S. Alimov (and so on). Especially with regard to teaching English languages to children with disabilities. However, there are not enough manuals in the area. This poses a number of challenges for English language teachers and children with disabilities who want to learn. It is natural that disabled children will have more difficulty learning a foreign language than healthy children. However using these child-friendly methods in teaching foreign languages can eliminate any problems that may arise. For this purpose children with disabilities are separated into special groups[1].

- Low vision or blindness;
- Hearing loss;
- Physically disabled;
- Chronic disease;
- Loss of speaking ability.

The next task is to apply methods appropriate to the above groups.

Their mentality is primary importance in dealing with such children. Therefore, motivating children each group before they start teaching English will have a positive effect on the future lesson.

Requirements for motivation:

- To arouse interest in learning English for children;
- Spiritual preparation for future challenges;
- Increasing the love for life and live;
- The main purpose of learning foreign languages is to have full understanding of the purpose.
Motivation methods can be used as follows:

- Motivational video, audio (they should be in English then in Uzbek);
- Providing pupils with detailed information about the benefits of learning English and experts from their peers who can speak English freely;
- to encourage them to read and understand the next most popular fiction books written in English, or to give them the opportunity to comprehend and understand the most popular British songs.

In this method, pupils will have idea of the possibilities provided by this language, even if they do not understand English sentences, and identify the main objectives of their study. When the main objective is defined, there is desire to learn this language.

At the next level, they should have the skills. There is a wealth of data on both positive and negative behavioral skills in psychology [2]. The language experience may impede or facilitate a newly acquired phenomenon. In order to facilitate the same language experience, it is best to use words that are easy to understand during the first lessons, words and rules that are close to the mother tongue. The language units studied are classified into two major and easy categories, from the methodological point of view. Easy units include the commonality (similarity) of linguistic phenomena in the language experience of students [3]. For example, an international foreign language vocabulary may be displayed with words in the mother tongue or in a second language: tennis-tennis, dollar-dollar, business -business. Grammatical fronts are also easy enough to find. If we account the pupils of learning English who are blind, we should use the methods which are “audio lingual method” (by speaker, by the lecture), “Total physical response method” (to learn language by movements and sounds), we know blind pupils can write and read by Brille alphabets. So it is useful for them to learn English by “Grammar translation method” (to learn English by grammatical ways, do exercise belongs to grammar rules). Audio lingual method - in this method for using to learn by heart new vocabularies and rules of pronunciation. Also it is important for listening and speaking. Because, after pupils listen some new topics, they have some information about this. As a result, their listening skills improve. In working with children who has disabilities, create English atmosphere. Vocabulary is one of the main idea skills of English. Because without vocabulary learners cannot speak, listen, write or use grammar. According to psychologists, human beings learn the life experiences by words, because thoughts are made by words. Word is a central unit of a language: language first of all is the system of words without of sufficient vocabulary. Students cannot communicate effectively and express ideas. Having a limited vocabulary is also a barrier that prevents students from learning a foreign language. If learners do not know how to expand their vocabulary, they gradually lose interest in learning. In this theme most methodists made lots of work. They are E. Antony, J.C. Richards, Th. S. Rodgers and others. Especially E. Antony identified three levels of conceptualization and organization, which he named approach, method and technique. According to his model: approach is the level at which assumptions and beliefs about language and language learning are specified; method is the level at which theory is put into practice and at which choices are made about particular skills to be taught, the content to be taught, and the order in which the content will be presented; technique is a level at which classroom procedures are described [4].

Stages and ways of teaching vocabulary:
The process of development of vocabulary sub skills in the English classrooms proposes three stages.

Stage is related to the presentation of a new vocabulary. The aim is to introduce a new word and disclose the meaning of each word. Ways and techniques to convey the meaning of a word are:

**Direct way.** Dictionaries - used in conveying the meaning of a word;

- Synonyms – items that mean the same, or nearly the same; for example clever, smart may serve as synonyms of intelligent[5];
- Antonyms – items that mean the opposite; rich is an antonym of poor;
- Hyponyms – items that serve as specific examples of a general concept; dog, mouse are hypononyms of animal;
- Morphological analysis (word building) – you may wish to teach the common prefixes and suffixes: for example, it learners know the meaning of words like substandard, ungrateful and untranslatable.

**Visual.** Demonstration of school paraphernalia a drawing on the black board(realia);

**Illustration material** – picture/objects;

**Models** - Demonstration of movements, mime, body language; Pictograms, pictures, schemes.

Speaking as a skill of oral communication is considered one of the speech activities. Psychological content of speaking is expressing ideas[6]. In a simpler way speaking as a methodological concept envelops: 1) the process of expressing idea; 2) utterance; 3) oral speech; 4) statement. Answering a question or even a whole monologue can be the expression of idea. So speaking is an integral part of oral conversation. Speaking is the use of a certain lexical, grammatical or phonetic phenomena in the aim of expressing the idea. The proverb “First think, then speak” proves this idea. So verbalization of ideas is speaking skills. The way of creating English atmosphere is respecting every pupils by their classmates and their teachers. Teacher should pay attention every positive and negative things which effect pupils’ mood. Even though, in a small details. Pupils of all abilities and backgrounds want classrooms that are inclusive and convey respect. For those pupils with disabilities, the classroom setting may present certain challenges that need accommodation and consideration. In order to create an inclusive classroom where all students are respected, it is important to use language that prioritizes the pupil over his or her disability. Pupils with learning disabilities may struggle in a language classroom, but ultimately reap the same benefits as others. According to Ann Sax Mabbott, who has provided case studies of several students with LDs, many achieve success as language learners and even become foreign language teachers[7]..

The conclusion is that every teacher working with children with disabilities should have sufficient psychological qualifications in addition to being a teacher. It is clear that minor actions can have a negative impact on the character of the child in the future. In addition to profound knowledge of the English language, the use of effective, well-rounded techniques is the key to achieving good results.

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THE IMPORTANCE OF INSURANCE COMPANIES IN ELIMINATING FINANCIAL LOSSES IN THE WORLD ECONOMY

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ABSTRACT

It is known that insurance companies are an important economic sector for the stability of financial systems. The reason why they are the largest investors in the financial market and are now playing an increasingly important role in the global economy. Especially, economic relations between insurers and banks are becoming stronger, and the insured are protecting the financial stability of households and firms by insuring their risks to the insurance companies. Thus, this article discusses the investment activities of today's insurance companies and their role in the global financial markets. In the end, suggestions and general conclusions are given based on the research.


INTRODUCTION

Insurance is one of the oldest sectors of the economy. The first activity, such as insurance, appeared about 4,000 years ago. Both in the past and in the present, the main purpose of insurance is to protect people’s health and financial assets. Insurance is a key element in the functioning of developed national economies around the world today. In particular, insurance encourages businesses to operate cost-effectively through risk management by third parties. In the current process of globalization, the innovative development of the insurance market is undergoing rapid changes, which makes it important to pay special attention to these processes and take them seriously. The insurance market is a key segment of the economy of any developed and developing country, but also directly contributes to its development. At the same time, it should be noted that insurance activity is a uniquely formed and widely used social phenomenon, which is a factor of stability. The activities of insurance companies play an important role in the formation of insurance activities and their growth in the world economy. Insurance companies are very important players in the global financial market as institutional investors, especially in the capital market.

They play a vital role in implementing strong corporate governance, allocating financial market resources internationally, contributing to strong competition in the financial market, and balancing market levels at key times. The role of insurance companies in capital markets is characterized by the following investment principles and available sources of funding in the modern financial
market as follows. Globalized, integrated, regulatory and emerging institutions. [1] Over the past five years, as a result of capital turnover and globalization in the insurance market, the following cases have been observed:

- increase in the concentration of insurance capitalization, in the process of which in the event of merger of insurers and reinsurers due to the merger or merger of multinational insurance companies in the global insurance market coverage was observed to be expanding;
- integrated systematization and cooperation of insurance, banking and financial capital at the international level, contributed to the formation of transnational insurance companies;
- increased focus on risk research as an important factor in insurance risk management;
- a new mechanism for selling insurance services to consumers in an unstable market environment - the growing role of the Internet; [2]

Today, as a result of natural disasters and pandemics, various acts of sabotage, and the inability to find a place in today's competitive market, the demand for insurance companies is growing. As a result, as the share of insurance companies in the global financial market increases, they are taking market leadership and have every opportunity to win over other industries. As people's self-insurance reflex grows, insurance companies are accumulating billions of dollars in financial resources. Thus, they are becoming major players in the global capital market and have a major impact on price changes in these markets.

ANALYSIS OF THE USED LITERATURE

The insurance industry is very important for the development of the economy, because insurance companies serve as institutional investors in the stock markets, as well as accumulate large financial resources and ensure the efficiency of additional income. Insurance companies, which act as investors, remain one of the most stable sources of income for individuals and legal entities as they act as intermediaries in attracting funds to the stock market. Sangyong Hana, Gene C. Lai, and Chia-Ling Hoc have analyzed the practice of placing insurance reserves in the United States, including: A conservative approach to the placement of insurance reserves in the United States is important. This is due to the fact that the insurance reserves invested must adhere to the principles of transparency. Otherwise, regulators will consider these investments harmful to shareholders and policyholders. With this in mind, the investment activities of insurance companies are strictly regulated [3].

Chrysovalantis Gaganisa, Iftekhar Hasanb, Panagiota Papadimitrie, Menelaos Tasioueilmli conducted research on the state of the insurance market after the financial and economic crisis, which showed that the demand for insurance showed high growth trends. This, in turn, determines the level of risk in the investment portfolios of insurance companies. Properly organized investment policies by insurance companies play an important role in this. Also, in recent years, in many developed countries, the policy of insurance companies to place reserves is supported by the state and creates new investment facilities [4]. The role of the insurance market in the financial system in AMGodin's research work, as well as providing insurance protection to various financial institutions, insurance companies are becoming one of the major players in the financial market through their investment activities and potential. [5].

L.K.Ulibina's scientific article on the liberalization of the insurance market states that the main condition for the liberalization of the insurance market in the medium term is the development of long-term life insurance tools (types of insurance) that constitute domestic investment resources. consists of. In the context of international integration and financial globalization of the insurance
market, it is necessary to develop processes (mechanisms) to counteract the outflow of cash flows from national markets and integrate into the domestic market. Free liberalization of the insurance market. Shennaev Khujayor Musurmanovich, an Uzbek scholar, wrote in his textbook “Insurance Case” that “Insurers convert passive funds received from various policy holders into active capital operating in the financial market.” [6] expressed his views. In her research, A.A.Kazakova discusses the problem of attracting individuals to the investment and insurance markets in the national financial markets. The integration of insurance and stock markets will lead to the development of investment insurance products. The development of such a product segment of the general market will lead to the development of this financial market, as the stock market will attract deposits of the population and will be characterized by the development of long-term life insurance. Such a development will lead to the development of the national stock market in general [7].

ANALYSIS AND RESULTS

Insurance companies invest the proceeds of their activities in various sectors of the economy. Insurers are not only one-sided, they can not only generate investment and capital inflows into the financial market, but also directly work to improve the living conditions of the population. Here are some of them:

✓ Insurance ensures financial stability and reduces uncertainty by covering damages to all victims. In this way, economic bankruptcy, economic employment, industrial accidents, the state reduces the fluctuations in the tax process.

✓ Voluntary pension insurance, as one of the most important types of insurance, ensures the security of the conditions under which these funds enter the financial markets. The society will retain its ability to pay for future retirees by providing them with a stable monthly income for the rest of their lives based on their insurance premiums.

✓ By accumulating a small amount of money collected in the form of insurance premiums, insurance companies are able to finance large investment projects and thus have a positive impact on the country's economic growth.

✓ Insurance maximizes the risk of effective risk management and assessment. When investing, insurance companies carefully check the creditworthiness of lenders, and the borrower's information allows other investors in the market to get information as well. In general, careful monitoring of the level of risk by insurance companies ensures that the market is accurate.

✓ It can develop international trade among business representatives who do not have sufficient financial resources. That is, large insurance companies can invest the financial resources they receive from large businesses as an investment in a company anywhere in the developing world. Thus, it contributes to the development of international trade between companies.

✓ Insurance companies try to keep the insured objects under regular control in an effort to maintain the safety of insurance premiums and maximize their profits. For example, for a fire-insured facility, insurance increases fire safety measures, which further reduces the level of risk that can occur and reduces the amount of losses in the community.

It is important that funds generated from insurance funds reach different segments of society in different ways. The real potential of an insurance company to participate in investment activities depends on its potential. Potential, in turn, is a combination of financial resources located in a
temporarily free state and used by investors in solving a task such as making a profit. The process of realization of potential in investments of the considered organizations is insurance of private capital and activity of the insurance fund. The potential of the investment target is the area of the financial reserve, which remains after the reduction of costs, borrowings and insurance targets. In the case of an increase in the amount of the above payments, the investment potential may decrease with the growth of financial performance due to the increase in the size of the fund and private capital of the insurance organization. The investment activity of insurance companies is an additional source of income for the insurer, excluding the income from the insurance company. It is safe to invest in government securities for many newly established and non-positioned insurance companies.

In recent years, insurance companies have accounted for almost half of all investments worldwide. At a time when there are no wars or political games, the amount of money raised in the insurance process is growing rapidly. Another factor that can be added to this is that insurance is done in cash, and money is the fastest growing financial instrument. Having such a large amount of financial resources, of course, not only increased the prestige of insurance companies, but also gave them a certain degree of dominance. According to statistics, in 27 of the 100 largest industrial enterprises in the United States, the industry is represented by a board of directors. With this indicator, insurance companies are second only to banks and investment organizations. But it is not surprising that in the next 10 years, insurance companies will own a large part of the industry. Most of the largest insurance companies today are located in the Asian region and their capitalization exceeds the annual GDP of the average developed country. Below are examples of such large companies.

1. AIA was founded in 1919 in Singapore. Headquartered in Hong Kong. Its main activities are life insurance and other financial services. As of December 31, 2019, AIA’s assets were $ 284 billion and as of February 5, 2020, its market capitalization was $ 126.2 billion.

2. The Allianz was founded in 1890 in Germany. A leading financial services company providing products and services from insurance to asset management. Allianz serves customers in more than 70 countries. Insurance products range from property and accidents to health and life insurance products for corporate and individual clients. Allianz has a market capitalization of $ 104.4 billion.

3. Berkshire Hathaway (BRK.A) was founded in 1889 and is associated with Warren Buffett, who turned medium business into one of the largest companies in the world. Berkshire Hathaway is now a conglomerate of leading investment managers dealing in insurance through its affiliates, among other sectors such as rail transport, finance, utilities and energy, manufacturing, services and retail. The company's market capitalization reached a record $ 554 billion and its assets exceeded $ 817 billion. [8]

In comparison, these figures are higher than the GDP of the average developed Asian countries. For example, in 2019, Thailand produced $ 529.177 million, Malaysia $ 365.303 million, the Philippines $ 356.814 million, Vietnam $ 261.637 million, and Singapore $ 362.818 million. [9]

Of course, this large amount of money can support high investment processes. The level of development of countries also plays an important role in attracting insurance funds. For example, large investments are made in and out of Europe and the United States.
CONCLUSION

As a result of all the above analysis and research, we can conclude that the role of the stock market, including the stock market, is to mobilize available funds of the population, government and institutional investors to various sectors of the national economy, using them as the most important source of funding to stabilize the economy, improve money supply and increase the income of the population and businesses. In this regard, the importance of insurance companies acting as institutional investors influencing the activity of the financial market, including the stock market, is important. The successful investment activities of insurance companies are important in two ways. First, it is the basis for ensuring the financial stability of insurers. Second, the sources of investment, that is, the money collected by insurers, are one of the sources of economic growth in the state. With this in mind, we consider it expedient for insurance companies to do the following in order to establish a good investment policy:

- First, to provide insurance companies with more opportunities to avoid mergers, thereby increasing investment activity and achieving overall well-being;
- Second, the expansion of the insurance industry by creating new types of insurance activities, covering vacant funds and directing them to high-income sectors;
- Third, to further improve the insurance business, to participate in credit relations not only as insurance and investment programs, but also as a bank, and to change the insurance functions in accordance with modern requirements;
- Fourth, the use of digital platforms in the insurance industry, thereby saving money on insurance agents and employees, resulting in more efficient, affordable insurance services;

If the above recommendations are applied to insurance companies and organizations, we believe that their activities will change and they will be able to protect their losses from further risks in the life of society.

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STATE POLICY ON IMPROVING LEGAL EDUCATION OF YOUTH OF UZBEKISTAN

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ABSTRACT

In this article, a philosophical analysis of the implementation of public policy in raising the legal knowledge of the youth of Uzbekistan was made. Also, the laws adopted in the years of independence on youth, the essence of the measures are revealed. In this regard, the Decree of the President of the Republic of Uzbekistan "On increasing the effectiveness of state youth policy and supporting the activities of the Youth Union of Uzbekistan" further increases the interest of young people in reading scientific and artistic books, including electronic works, legal, environmental, medical and informational. It should be noted that in recent years it can be observed that the social activity of young people is growing. In this regard, the importance of the social and ideological concepts and ideas that are formed in them is great.

KEYWORDS: Youth, Public Policy, Uzbekistan, Law, Reform

INTRODUCTION

The future of Uzbekistan depends, first of all, on the youth, their practical activity, moral perfection, ideological, political, legal maturity, deep and perfect understanding of national identity. It is impossible to imagine without ideology the development of society, the mobilization of the masses to perform the enormous tasks associated with raising the legal culture of the population. In particular, the address of the President of the Republic of Uzbekistan Sh. Mirziyoyev to the Oliy Majlis reads: “There is a wise saying among our people: “Education and upbringing begins in the cradle”. Only enlightenment leads man to perfection and society to progress. Therefore, the state policy in the field of education should be based on the principle of a system of continuous education, that is, education should begin in kindergarten and last a lifetime.[1]

MAIN PART

In particular, the Constitution of the Republic of Uzbekistan, in addition to the norms that apply to all citizens, also contains provisions for raising the legal awareness of young people. Including, Article 29: “Everyone has the right to freedom of thought, speech and religion. Everyone has the right to seek, receive and impart information of his choice, with the exception of information directed against the existing constitutional order and other restrictions established by law.”[2]
MATERIALS AND METHODS

It should also be noted that on September 14, 2016, the Republic of Uzbekistan adopted the Law "On State Youth Policy".

This legal document outlined the ways to consistently and systematically implement the strategic directions of the state, which is the main reformer, on youth issues. State youth policy is a system of socio-economic, organizational and legal measures implemented by the state and providing for the social formation of young people and the creation of conditions for the development of their intellectual, creative and other potential. Therefore, the law is a legal guarantee of raising the legal culture of our youth, the normative legal act is to educate young people in the spirit of patriotism, citizenship, tolerance, respect for the law, national and universal values, resilience to harmful influences and currents. Defined [3].

According to this law, when the state implements youth policy, first of all, regardless of nationality, race, language, religion, social status, gender, education and political beliefs, care for young people, their legal and social protection, national-cultural traditions to ensure the spiritual connection of generations, to support youth initiatives, to ensure the free choice of ways to pursue their interests in accordance with the Constitution and laws of the Republic of Uzbekistan, the life of society and youth the development and implementation of policies and programs concerning young people's direct participation in the task of ensuring that the established.

It should be noted that in recent years it can be observed that the social activity of young people is growing. In this regard, the importance of the social and ideological concepts and ideas that are formed in them is great.

In this regard, the Action Strategy provides for the support and realization of the creative and intellectual potential of the younger generation, the organization of effective activities of public authorities, educational institutions, youth and other organizations in the implementation of state youth policy [4].

RESULTS

Today, one can see how dangerous Uzbekistan is in contact with the world. One of the reasons for the need to ensure the spiritual security of young people in our region is that the market economy, along with foreign investment, modern equipment and technology, methods of market formation, brings to our country its culture, lifestyle, worldview and imagination. The global ideological threat and the threat of aggression is their open entry into our country. In this regard, the Decree of the President of the Republic of Uzbekistan "On increasing the effectiveness of state youth policy and supporting the activities of the Youth Union of Uzbekistan" further increases the interest of young people in reading scientific and artistic books, including electronic works, legal, environmental, medical and informational. By raising the culture of using communication technologies, they will be able to withstand various ideological threats, in particular, religious extremism, terrorism, "popular culture" and other alien ideas. The importance of the formation of immunity recorded.

In his address to the OliyMajlis, President Sh.M.Mirziyoev said: “We need to intensify efforts to create equal opportunities for higher education. In the past, the coverage of graduates of higher and secondary special education institutions in Uzbekistan with higher education was at the level of 9-10%. Thanks to the measures taken in the last two years, we have managed to increase this figure by more than 15 percent.[5]
But that is still not enough. Because if we look at the experience of developed countries in the world, this figure is 60-70%.

It is also necessary to form immunity against factors that negatively affect the legal education of our youth, including the development of information technology, the involvement of our youth in virtual networks, debates on "impossible" topics, "diseases" such as virtual jihad. In this regard, it is no exaggeration to say that the Decree of the President of the Republic of Uzbekistan "On radical improvement of the system of raising legal awareness and legal culture in society" today is a program to ensure information security of youth. In particular, the decree emphasizes the importance of systematic and integrated education in raising legal awareness and legal culture in society, the deepening of legal consciousness and legal culture in all segments of the population, starting from preschool education, the balance between personal interests and public interests. Extensive promotion of conservation ideas is defined[7]. Therefore, we must make our young people aware of the fact that the principles of responsibility for the above "diseases" have been established in our country.

CONCLUSION

Liberal policies in relation to the activities of young people in social life undermine their upbringing. From time immemorial, the activities of young people have always been under the control of parents, neighbours, neighbourhoods and the general public. In raising the legal culture of young people, we think it would be appropriate to focus on:

**First**, to arouse a sense of belonging on the basis of the concept of "person - family - community - educational institution - organization - society";

**Second**, to take drastic measures to combat corruption in all levels of education. To do this, organize and encourage various briefings, master classes, competitions among potential, educated youth. Incentives for educators and students in the minimum amount of monthly work for each academic work. After all, when investments are focused on knowledge and ideas, our young people take a creative approach to all issues.

**Third**, to strengthen healthy competition in educational institutions. For example, organizing competitions such as "Presidential Scholar", "Legal Scholar", "If I were a Deputy", "If I were a Senator", "If I were a Governor". The requirements for contestants are simple, “If so, what laws would you have passed first? Develop your concept? What laws need to be changed, and why? Justify. And so on.

**Fourth**, the establishment of a "Legal Clinic" at each educational institution, a group of volunteers will acquaint various segments of the population with the normative legal acts adopted in our country, of course, once a month according to the plan. They carry out propaganda work. As the President said: "Establishing a spirit of respect for the law in society is the key to building a democratic state governed by the rule of law!"

**Fifth**, we recommend the establishment of various scholarships, awards.

Sixth, the organization of competitions for essays, paintings, albums, videos, audio shows, poems, bills under the motto "Young Lawmaker".

If we inculcate these goals in the minds of every young generation in our country, give them new modern knowledge and bring them up in the spirit of our national idea, we will surely see the fruits of our labour tomorrow.
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ROLE OF PUBLIC SECTOR BANKS IN THE GROWTH OF COMMERCIAL BANKING IN INDIA

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ABSTRACT

Economic reforms in India brought a drastic change in the functioning of all spheres of economy. The liberalization, privatization and globalization have given rise for private participation, free trade, etc. Privatization, which has taken its roots from the economic reforms, has spread in all most all sectors of the economy. Indian banking system too has caught into the hands of privatization, but due to the strong fundamentals and the policies of the regulatory authorities the public sector banks in India has maintained its dominance in the Indian banking system. The private sector has grown by leaps and bounds in many sectors of India, but the participation of public sector banks in a developing economy like India is crucial, as it is trusted by the public at large. The public sector banks have a key role in the wide spread of commercial banking in India, especially in the rural areas.

KEYWORDS: Drastic, Privatization, Dominance, Leaps

INTRODUCTION:

One of the major objectives of banking sector reforms has been to enhance efficiency in total earnings, interest earnings and net interest earnings. The position of public sector banks continues to play a predominant role as these banks account for nearly three-fourths of assets and income. It is important to note that public sector banks have responded positively to the new challenges and competitions that came into play due to reforms introduced in the banking sector.

The predominance of public sector banks in India’s financial sector is reflected in the increase in share of these banks in the overall profit of the banking sector. From the position of net loss in the mid 1990s, in recent years the share of public sector banks in the profit of the commercial banking system has become broadly commensurate with their share of assets, indicating a broad convergence of profitability across various bank groups. Public sector banks are competing effectively with private sector and foreign banks. The market discipline imposed by the listing of most public sector banks has also probably contributed to this improved performance. Public sector banks managements are now probably more attuned to the market consequences of their activities.

OBJECTIVES OF THE STUDY:

The broad objective of the study is to examine the role of the public sector banks in the growth of the commercial banking in India. However, the following are the basic objectives of the study:
To study the break-up of bank branches of different sectors, examine the growth of branches and their share in the total commercial banks of India.

To analyze the share of various sources of financial savings by household sector in India.

To examine the group-wise share of deposits of scheduled commercial banks.

To study the bank wise share of CASA Deposits in total deposits.

To compare the actual and statutory requirements of SLR investments of scheduled commercial banks, and

To compare the SLR and Non-SLR investments of commercial banks.

1. Public sector banks make up the largest category of the Indian banking system. There are 27 public sector banks in India; it includes the SBI and its 6 associate banks, 19 nationalized banks and IDBI bank ltd.

<table>
<thead>
<tr>
<th>TABLE I: BREAK-UP OF BANK BRANCHES (AS ON JUNE 30, 2009)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Bank</td>
</tr>
<tr>
<td>SBI &amp; Associates</td>
</tr>
<tr>
<td>Nationalized Banks</td>
</tr>
<tr>
<td>Regional Rural Banks</td>
</tr>
<tr>
<td><strong>Total Public Sector Banks</strong></td>
</tr>
<tr>
<td>Other Scheduled Commercial Banks</td>
</tr>
<tr>
<td>Foreign Banks</td>
</tr>
<tr>
<td>Non-scheduled Commercial Banks</td>
</tr>
<tr>
<td><strong>Total (All Commercial Banks)</strong></td>
</tr>
</tbody>
</table>

*Figures in the brackets are percentage to totals.

From Table-I it can be seen that public sector banks have taken a lead role in branch expansion, especially in the rural areas. During 1969 public sector banks have 85 per cent of branches and the percentage has gone up to 91 per cent in the year 2004. These banks account for bulk of the branches in India with 88 per cent in 2009. The presence of public sector banks in rural areas is overwhelming in 2009, 96 per cent of the rural bank branches belongs to the public sector. SBI with its associates and national banks has one third of its branches in rural areas. Private sector banks and foreign banks have limited progress in the branch expansion and their presence in the rural areas is limited. Among all commercial bank branches around 40 per cent are in rural areas, which is a good sign for the balanced growth.
2. Financial savings of the household sector forms a major source of finance in the developing countries like India, because the participation of institutional investors in the financial markets is very low in developing economies, when compared to the developed economies.

**TABLE II: FINANCIAL SAVINGS OF THE HOUSEHOLD SECTOR (GROSS)**

<table>
<thead>
<tr>
<th>Source of Savings</th>
<th>Percent to Total Financial Savings of Household Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2006-07</td>
</tr>
<tr>
<td>1. Currency</td>
<td>10.2</td>
</tr>
<tr>
<td>2. Deposits</td>
<td>49.1</td>
</tr>
<tr>
<td>a. With Banks</td>
<td>47.8</td>
</tr>
<tr>
<td>b. Non-banking Cos</td>
<td>0.2</td>
</tr>
<tr>
<td>c. Co-operative banks/societies</td>
<td>0.0</td>
</tr>
<tr>
<td>3. Shares &amp; Debentures</td>
<td>9.0</td>
</tr>
<tr>
<td>4. Claims on Government</td>
<td>3.0</td>
</tr>
<tr>
<td>5. Insurance Funds</td>
<td>17.7</td>
</tr>
<tr>
<td>6. Provident &amp; Pension Funds</td>
<td>11.1</td>
</tr>
<tr>
<td><strong>Financial Savings</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source:** RBI Annual Report, 2008-09

Table-II presents the different sources of financial savings of household sector during 2006-07 to 2008-09. Among different sources of savings the households preferred the deposits, as its share in the total savings is almost 50 per cent during the period 2006-09. Banks has a major role in attracting the deposits from the household sector, it accounts for 55 per cent in the total financial savings of household sector in 2008-09. The share of the shares and debentures in the total financial savings of household sector has shown an increasing trend from 2006-07 to 2007-08, but in the year 2008-09 there is a drastic decrease in the share, this is the result of the global financial crisis, which made the household to shift their savings from the shares and debentures to other sources of savings. It is also evident from the table that the insurance sector is able to attract the households due to which the share in the insurance funds has increased year after year.

3. One of the most important functions of any commercial bank is to accept deposits from the public, basically for the purpose of lending. Deposits from the public are the principal source of funds for banks.

**TABLE III: SHARE OF DEPOSITS OF SCHEDULED COMMERCIAL BANKS – GROUP-WISE**

<table>
<thead>
<tr>
<th>Bank Group</th>
<th>At the End of March (in per cent)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2003</td>
</tr>
<tr>
<td>Public Sector Banks</td>
<td>79.6</td>
</tr>
<tr>
<td>a. Nationalized Banks</td>
<td>50.8</td>
</tr>
<tr>
<td>b. State Bank Group</td>
<td>28.8</td>
</tr>
<tr>
<td>c. Other Public Sector Banks</td>
<td>--</td>
</tr>
<tr>
<td>Private Sector Banks</td>
<td>15.3</td>
</tr>
<tr>
<td>a. Old Private Sector Banks</td>
<td>6.7</td>
</tr>
<tr>
<td>b. New Private Sector Banks</td>
<td>8.5</td>
</tr>
<tr>
<td>Foreign Banks</td>
<td>5.1</td>
</tr>
<tr>
<td><strong>Total Scheduled Commercial Banks</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
Source: Report on Trend and Progress of Banking in India 2003-04 & 2008-09, RBI

Table-III provides the share of deposits of different classes of scheduled commercial banks. It can be seen that the public sector banks continue to dominate in the total share of deposits with 79.6 per cent in 2003 and 76.7 per cent in 2009. Among the public sector banks the nationalized banks have a major share in the total deposits when compared to SBI group. Private sector banks has 15.3 per cent share of deposits in 2003, out of which the new private sector banks have more share than the old private sector banks. The share of private sector banks in the deposits have increase in the year 2009 as the share of the new private sector banks has been rising at the expense of the public sector banks. Foreign banks have a five per cent share in the deposits in both 2003 and 2009.

4. Current Account and Savings Account deposits are low cost deposits as compared to other types of deposits from a banker’s viewpoint, because the current account is non-interest bearing, while interest payable on savings account is very low. In order to control the cost of raising deposits and lend at more competitive rates it is important for banks to garner as much low-cost deposits as possible. Banks uses different methods to mobilize CASA deposits such as offering salary accounts to companies, encourage merchants to open current accounts and use their cash management facilities, etc.

**TABLE IV: BANK-WISE SHARE OF CASA DEPOSITS IN TOTAL DEPOSITS (IN PER CENT)**

<table>
<thead>
<tr>
<th>Bank Group</th>
<th>March End</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2006</td>
</tr>
<tr>
<td>State Bank Group</td>
<td>43.4</td>
</tr>
<tr>
<td>Nationalised Banks</td>
<td>38.2</td>
</tr>
<tr>
<td>Private Banks</td>
<td>30.4</td>
</tr>
<tr>
<td>Foreign Banks</td>
<td>50.5</td>
</tr>
<tr>
<td>Total SCBs</td>
<td>38.6</td>
</tr>
</tbody>
</table>

Source: Report on Trend and Progress of Banking in India 2008-09, RBI

Table-IV shows the share of CASA deposits in total deposits. Banks with low CASA ratios (CASA deposits as per cent of total deposits) are more dependent on term deposits for their funding, and are exposed to interest rate shocks in the economy. From the table it is clear that the foreign banks has majority of their deposits in CASA deposits, but its share is decreasing year after year. SBI group has the next highest share of CASA deposits in its total deposits and the share of these deposits tends to decrease every year. It can also be observed that the share of CASA deposits in total deposits of the scheduled commercial banks as a whole has been declining, indicating that the cost of deposit mobilization of the commercial banks is rising, which is a challenging task for the banking sector in the coming years.

5. As per the Banking Regulation Act, 1949, the RBI prescribes the minimum SLR for the Scheduled Commercial Banks in India in specified assets as percentage of the bank’s NDTL. The actual percentage i.e., the value of such assets of an SCB as a percentage of its NDTL must not be less than such stipulated percentage. The RBI may change the stipulated percentage from time to time. Over the years, the SLR ratio has changed a lot, it was 38.5 percent in 1990’s and came down to 25 percent by October 1997, with the financial sector reforms giving banks a greater flexibility to determine their respective asset mix. The SLR was further reduced to 24 percent in November 2008, but has been raised back to 25 percent level since October 2009.
TABLE V: SLR INVESTMENTS OF SCBS: ACTUAL VS. STATUTORY REQUIREMENT

<table>
<thead>
<tr>
<th>Year (End March)</th>
<th>Actual SLR Investment as % of NDTL</th>
<th>Statutory SLR required as % of NDTL</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>31.3</td>
<td>25</td>
</tr>
<tr>
<td>2007</td>
<td>27.9</td>
<td>25</td>
</tr>
<tr>
<td>2008</td>
<td>27.8</td>
<td>25</td>
</tr>
<tr>
<td>2009</td>
<td>28.1</td>
<td>24</td>
</tr>
</tbody>
</table>

Source: Report on Trend and Progress of Banking in India 2008-09, RBI

Table-V shows the comparison of actual SLR investments and statutory SLR requirement as percentage of NDTL. It is seen from the table that during the period of study the banks have maintained more than the required SLR investments and the percentage of SLR investments as percentage of NDTL is highest in 2006 with 31.3 per cent. This indicates that the banks have good amount of investments in the RBI approved securities and has high liquidity position and are strong enough to meet the statutory requirements.

6. The RBI has prescribed that all SCB’s should maintain their SLR in the instruments which will be referred to as “Statutory Liquidity Ratio (SLR) securities”, such as:
   - Dated securities as notified by RBI;
   - Treasury Bills of the Government of India;
   - Dated securities of the Government of India issued from time to time under the market borrowing programme and the Market Stabilization Scheme;
   - State Development Loans (SDLs) of the State Government issued from time to time under their market borrowing programme; and
   - Any other instrument as may be notified by RBI.

TABLE VI: INVESTMENTS BY COMMERCIAL BANKS (RUPEES IN CRORES)

<table>
<thead>
<tr>
<th>Year (End March)</th>
<th>SLR Investments</th>
<th>Total SLR Investments (c+d)=e</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Government Securities (a)</td>
<td>Other Approved Securities (b)</td>
</tr>
<tr>
<td>2006</td>
<td>700,742 (82)</td>
<td>16,712 (2)</td>
</tr>
<tr>
<td>2007</td>
<td>776,058 (83)</td>
<td>15,458 (2)</td>
</tr>
<tr>
<td>2008</td>
<td>958,661 (84)</td>
<td>13,053 (1)</td>
</tr>
<tr>
<td>2009</td>
<td>1,155,786 (84)</td>
<td>10,624 (1)</td>
</tr>
</tbody>
</table>


* Figures in brackets show the investments as a percent to the total investment
The composition of investments by commercial banks is given in the Table-VI. It can be seen that with 85 per cent, the total SLR investments of commercial banks forms the major portion in the total investments during 2007-09. With almost 95 per cent in the total SLR investments, Government securities form the bulk of total SLR investments. Non-SLR investments form a relatively small part of banks’ total investments. There is an increasing trend in the total investments by the commercial banks.

CONCLUSIONS:

The position of public sector banks continues to play a predominant role and these banks has responded positively to the reforms introduced in the banking sector. By expanding the branches all over the country, especially in the rural areas the public sector banks acts as a key driver in the growth of commercial banking in India and aids in balanced growth. Deposits form the major source for financial savings by the household sector in India, the public sector banks are the most preferred platform for the deposits by the public and accounts for the three-fourth share in the deposits of scheduled commercial banks.

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SCRIPT (SCENARIO) – AS THE BASIS OF A TV PRODUCT

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ABSTRACT

This article explains the role of the author and editor in the process of preparation of the TV programme. Moreover, the important sides of choosing a suitable topic, creating rules to clarify the factors theme, and preparing scenarios and scripts are written briefly in it.

KEYWORDS: Author, Editor, TV Product, Theme, Landscape, Script Or Scenario, Background, Photo, Image, Actors, Expressive Reading, Visual Solution.

INTRODUCTION

In the process of preparing TV programme, the activity and cooperation of the author and editor are of particular importance. Because these two creators are responsible for the material content and artistic quality of the TV product. Especially, these two experts are responsible for the broadcast as the programme’s author. The interaction between the author and the editor begins with the process of choosing a topic for the programme. Choosing a suitable topic is also important for the creative team because it is a more complex and responsible job.

MAIN PART

In choosing a topic, the author and editor consult with each other and work on the basis of a clear concept. The theme chosen by the author, the idea should be clear, it should take into account both the high purpose of the director and the rules of the small screen. Some default themes will be defined based on the plan. The topic is also selected based on its relevance, necessity, and presentation direction. For example, upcoming holidays, international holidays and dates, birthdays of great scientists and thinkers, and so on. Choosing the topic of the period, the shortcomings and negative situations in the society as a topic also gives good results. When choosing a topic, the author and editor should also clearly define the form and content of the TV product of the topic. Because the chosen topic must find its artistic, artistic publicist, informational expression in the form of television. The availability of television resources on the topic, materials, and additional opportunities to cover the topic will also need to be considered. The relevance and importance of the topic is one-sided, but preparing it based on the characteristics of television is the main task of the editor and the author. The author should study any subject while touching it, aiming to reveal to the viewers the aspects that have not yet been revealed. To do this, the script must be written appropriately. In order to make the chosen topic understandable, easy and pleasant for the reader, listener and viewer, the program must first be carefully thought out. In a TV product, it requires the appropriate use of words in the text. “The screenwriter must be sensitive in his choice of words, not to waste words. The word is required to hit the target as clearly as a bow and arrow. Then the heart of the spectator rejoices, or trembles. With this in mind, the screenwriter will be able to achieve his ideological and artistic goal.” [1] If we turn to scientific dictionaries, we can learn the following about the scenario: the
script is an Italian word, the plays, the program of public performances, the plan, the plot, the scheme, the state of the exit at the time of entry are staged in theaters and on television. The word "script", was created and applied in Persian navisanda - the term "scriptwriter" was added by adding the word "writer". If we look at the history of screenwriting, we see the history of writing. We have reason to say that when literary genres — poetry, prose, drama, and epics — appeared, so did screenwriting, and so did the script. Because the scripts reflect epic breadth, dramatic sharp contrasts, prose images, poetic subtlety. The script differs sharply from other literary genres in its proximity to dramaturgy as a literary genre. Because the script, the dramatic work, along with the solo reading, is screened, staged. The script will be screened and edited for movies, TV and other screens in the form of films, TV films, video films, TV series.

If we look at the history of literature, we can see that in the XIII-V centuries BC, world literature, especially Greek literature, developed. The immortal geniuses of Greek literature such as Homer, Sophocles, Aeschylus, and Aristophanes were born in that years. The works of art they created have been the spiritual masterpieces of the peoples of the world for almost three thousand years. The period that followed was a period of growth in Roman literature. In the sixteenth century, the emergence of European writers in English literature, such as Shakespeare and Marlowe, became a bright color in the development of world culture. In the 18th century, Goethe and the Schillers brought glory to the culture of the German people. In the nineteenth century, Hugo, Dumas, Stenda I, Flaubert, and Mopassans emerged as immortal geniuses of French literature. During this period, Russian literature also came to the world with its famous writers such as Pushkin, Turgenev, Chekhov, Gogol.

Uzbek literature has been also published for almost a thousand years with the help of folk epics such as "Alpomish", "Tahir and Zuhra" and the works of dozens of genius writers such as Mahmud Kashgari, Yassavi, Navoi, Babur, Ogahi, Nodira. In the twentieth century, Uzbek literature was enriched with Abdullah Qadiri's prose and novels. Together with it, dramaturgy was founded. Talented writers such as Oybek, Abdulla Qahhor, Said Ahmad, Mirmukhsin, Odil Yakubov, Pirimqul Kadyrov, Olmas Umarbekov, Utqir Hoshimov have contributed to the great treasury of our national literature by developing prose works. Even today, artists such as Sharof Boshbekov and Nazar Eshanqul are emerging and contributing to the development of screenwriting with their immortal works. A screenwriter must also write with full artistic imagery in order to read his or her screenplay as a work of art. The script should be published in book form and communicated to readers. It is necessary to ensure that it is sent to libraries. Once discarded, dropping it in the archive box will deprive future generations of access to ready-made works of art. In the future, directors will be able to create stage-visual audiovisual works with a new content, a new look, using previously set scripts. Over the years, in publishing stage productions, some publishers have supported the idea that dramatic works are “disposable” and that “scripts are written for screens, and there is no need to waste paper by publishing them”. However, history has proved that Shakespeare, Moller, Ostrovsky, Cholpon, Uygun, A. The publication of Qahhor and M. Shaykhzoda's dramas in the form of books, first of all, satisfies the needs of students interested in stage works and decorates the library, and secondly, theater, film and television directors repeatedly apply for screening. To this day, the development of technology is bound to be flawed without books that contain scripts in the global promotion of art and literature. It is worthwhile to publish TV series, movies, all kinds of screenplays in book form as they develop. It would have enriched our national spirituality with a set of scenarios created for the screen. All the rules of literature, especially dramaturgy, are followed in screenwriting. Screenwriting - writing. But it’s a
kind of writing. If the scenario is successful, the intended effect will also be successful. Screenwriting is the first step in the process of creating works of art or journalism, videos, movies, series, and broadcasting small or large video and radio programs. A TV script is a written statement of a future screenplay. The word "scenario" was formed from the phrase "scenario", which first appeared in the theater. “Scenario” refers to a person who, from behind the scenes, programmes the actors which way to go and how to move, as well as oversees the timely delivery of various stage effects. In the first scenario, only behaviors were defined. However, later a description of the future film was also included in the script. Writing the text of the TV plot is more complicated, because in this case, in addition to the text of the reporter, a video series (frame order) is also displayed. Currently, various programs are used for personal computers that make it easy to create a TV script and an editing sheet. Research is still underway to create beautiful and perfect scenarios.

It is well known that where there is work, mistakes are made. However, it is more important to prevent it than to correct it. In the course of the research, it would be useful if the members of the creative team studied in the preparation and transmission of television follow the following recommendations to address the shortcomings of the editor and director:

- First, the quality of blind sales depends in many respects on the interaction of director, editor and cameraman. The operator must have a good understanding of what the editor means and the director’s purpose.

- Second, the level of TV production is affected by the fact that each creative search on the chosen topic, not only relying on the author's script, but also enriching it by the director himself, allowing the editor to use television resources, taking into account television features.

- Third, TV practice requires a comprehensive study and scientific coverage of the paradigms of television art, theoretical problems. Fundamental research also serves to improve the theoretical thinking, to cover the issues of teleesthetics, to cultivate the taste of the audience.

CONCLUSION

TV-community art. In the creation of television programs, a television work is created not only with the participation of the director, but also with the participation of the author, editor, illustrator, artist, composer, sound director, lighting, video and technical engineers. Unity of profession, ideological and artistic direction, closeness of creative style, discipline play an important role in the preparation of a TV programme. It is very important to move from one side to the other.

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Using the Views of Eastern Thinkers in the Spiritual and Moral Education of Future Teachers

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Abstract

The main emphasis in this article is on moral education and upbringing, and the thoughts of the great thinker Farobi are analyzed in detail. Moreover, moral behavior, stand arts of morality, moral qualities are written briefly. In this way, by teaching our young people, these qualities will be identified and nurtured until they grow up. It should also be noted that the basic principle that unites people in relation to them is humanity, so people should live in mutual peace because they belong to the category of humanity. In addition, we will include the following points. A person who wants to acquire good qualities should strive to eradicate his vices that oppose good qualities, because virtues are difficult to attain, and a person can attain good qualities only after he is free from vices.

Keywords: Educational Activities, Spirituality, Written Monuments, Spiritual Qualities, Democratic Legal Society

Introduction

It is known that the essence of the development of society in all countries depends on its speed, the level of morality, education, behavior and spiritual maturity of people. Where spiritual and cultural, moral maturity is high, enlightenment - It is known from history that the criteria of social justice in society have developed rapidly if educational activities are carried out rationally. There are three important aspects of a democratic legal society in independent Uzbekistan; economic, political and spiritual. The stronger and stronger these aspects are, the stronger our future will be, the faster society will develop.

Main Part

High moral standards are not something invented yesterday or today. They have been formed over the millennial history of mankind, through the experience of several generations of our ancestors. Etiquette, morality, pride, honor and shame have been instilled in young people through mother's milk, father's example and ancestral teachings.

Our independent Republic wants to see our youth today in a way that is able to behave in all respects spiritually and intellectually, to protect their honor and pride. Our national way of life and spiritual and moral it is also a breath with our traditions. Spirituality and enlightenment are in the blood of our people, our nation. According to our traditional Eastern views, spirituality and enlightenment means not only knowledge and skills, but also culture and good morals.

It is known that a strong, powerful state is created on the basis of spirituality. The people of such a powerful state must also be people who are able to protect their pride, honor and dignity. We must teach young people to protect, protect and protect their dignity, shame and dignity, and make it our main goal.
Indeed, the main purpose of education in the education system today is to instill in the minds of young people our national spirituality, the enlightenment of our people. Today's youth, as the true masters of their destiny, the creators of their history, the owners of their own national values, act on the basis of our morals. Therefore, our people are increasingly strengthening their self-awareness and independence. In turn, along with the spiritual and moral progress, there are a number of problems that need to be addressed. The future of any country, the well-being of its people, peace depends on the younger generation, the hopeful sons and daughters, because tomorrow. That is why when our first President IAKarimov said that the future of Uzbekistan is a great country, first of all, focusing on the youth, our children will be happier, stronger, smarter, more honorable and proud than us. have repeatedly stated that

No society can imagine its future without developing and strengthening the spiritual potential, the spiritual and moral values in the minds of the people. We make extensive use of verses.

The oldest written monuments of our ancestors, their first ideas about education appeared in the VI-IX centuries BC. Our oldest cultural treasures rely on three main sources in the study of ideas about education.

1. Folklore
2. The creative heritage of great writers and scholars
3. Artifacts found as a result of archeological excavations.

In ancient times, we find valuable information about education and morality in the examples of folklore.

Through folklore, we can see the spiritual and moral education of future teachers in the following sources (customs, etiquette, values, customs, ideas of thinkers on ethics). Created by our ancestors. The rich use of our rich cultural heritage, national values, spiritual and moral traditions in all spheres of the education system, in the educational process has become a modern requirement.

When we talk about spiritual and moral education (the perfect man), we think that our ancestors, the scholars of the East, have always strived for perfection, and the image of the perfect man that they created, their uniqueness.

When it comes to the education of spiritual qualities, conscience, intellect and thought, attention is paid to the examples of the personal and moral qualities of our ancestors, great figures, life. He was one of the great scientists of Central Asia, who made a great contribution to the science and culture of the middle Ages. Farobi gives some information about spiritual and moral education in his works.

He explains that as long as human beings have natural qualities, they cause them to behave and behave (Faroobi). The owner of the law must envisage these qualities, correct them, make laws that correct these qualities, because in this way the owner of the law also corrects the behavior of the citizen.

A person who wants to acquire good qualities should strive to eradicate his vices that oppose good qualities, because virtues are difficult to attain, and a person can attain good qualities only after he is free from vices. Abu Nasr al-Farabi also provides information on how traditions are passed on to children. If this process leads to a perception of unity, then it will force people of different lifestyles, fathers and children of great prestige families to create laws that unite them in a way that
brings them rest. Farobi explains how to acquire more moral qualities. Such good habits will change temporarily, because in societies and in all people, habits change over time. The habit of being fair, clean, and courageous, at the same time, can give up bad deeds. If a person does not have innate feelings of pride, then that person should train his soul with exercise, because it is an innate quality of the person he loves. Therefore, in order not to allow the soul to do things that lead to destruction, it is necessary to be able to use anger in such cases and to teach the soul not to be dissatisfied with oneself. He says that he does not pay attention to many things and hates them. (Farobi)

CONCLUSION

It should be noted that the above-mentioned ideas in the spiritual and moral education of future teachers; once they have the profession, work experience, diligence and zeal, and have absorbed these things into their bodies, they gradually acquire them, and the identification of the above-mentioned qualities, the logical thinking in all ministerial knowledge, or are accustomed to using. In this way, by teaching our young people, these qualities will be identified and nurtured until they grow up. It should also be noted that the basic principle that unites people in relation to them is humanity, so people should live in mutual peace because they belong to the category of humanity. In addition, we will include the following points.

We divide all moral qualities into two types, good and evil: it teaches goodness, cooperation, labor and professionalism, and the pursuit of purity and beauty as signs of morality.

In the spiritual and moral education of future teachers, we will repeatedly mention the most beautiful people in the world. That is why we cite them as examples of people with good morals, decency, and good manners: Hussein Waz Kashifi said that a person's dignity is not measured by his wealth or social background, but by his spiritual image and moral qualities. emphasizes the measurement.

Abu Ali ibn Sina says that moral education should start from childhood: in his opinion, the most important moral wealth is justice.

From the point of view of our great scholars, we use it a lot in the spiritual and moral education of future teachers, first of all, in the development of their behavior, manners, character, spirituality.

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PROSPECTS FOR STRENGTHENING THE MORAL VIEWS OF YOUNG PEOPLE THROUGH THE HERITAGE OF SOHFI ALLAHYAR

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ABSTRACT

In this article, the work of Sufi Allahyar is overthrown. We study his works as a means of forming the spiritual worldview of young people by Islamic rules, moral norms. The concept of morality is interpreted from the religious and socio-philosophical side. The works of Sufi Allahyar were briefly analyzed. It talks about the measures to educate a perfect person, show and eliminate the negative and positive aspects of a person. In the minds of young people, such qualities as humanism, tolerance and patriotism are thought about the importance of the sharp edges of the Sufi Allahyar heritage in finding a decision. The analysis of Sufi Allahyar as a major manifestation of the sect of Sufism and Naqshbandia has been made.

KEYWORDS: Sufi Allahyar, Morality, Tolerance, Patriotism, Humanism.

INTRODUCTION

At the present stage of world development, mankind is facing new risks and threats that many have not found their solution. This has become an important constructive issue today izlash the Prevention of global problems and their solution. In particular, the protection of young people in the world from such vices as “Spiritual poverty”, “moral inferiority” has a universal character and is in the interests of the peoples of the whole world. The scientific and educational heritage of the great thinkers has an important educational place in the spiritual and moral perfection of the population, in particular, young people. In particular, it is important for them to educate and lead them to enlightenment by bringing to the younger generation the ideas of patriotism, Patriotism, humanism, freedom and tolerance, which are considered sacred to man. After all, their spiritual heritage is of humanistic importance in order to normalize the process of today's changes, to preserve universal values.

MATERIALS AND METHODS

Mysticism was a common religious philosophical direction in the Eastern countries. Mysticism arose in the Islamic world in the middle of the VIII century. The emergence of this religious mystical current was caused by such factors as instability in political life, the complexity of religious life, the influence of other religions. [1.277]

To solve the problems facing each current generation, we turn directly to the past, after all, knowledge is obtained from the past, not from the future, from the present time is summarized. The upbringing of today's young son in the spirit of humanism, tolerance and patriotism is one of the tasks that lie ahead of us. In order to form these qualities in the minds of young people, we turn to the instruction of one of our ancestors, the poet or Sufi sheikh of tariqat, the great faqih, the
scholar and propagandist of Sharia science, Sufi Allahyar. All the works of the Ul-zat are aimed at explaining to people the true Islam, starting the religion of dinu, teaching decency and taking the path of pure mysticism.

In the history of Uzbek literature, boborahim is not only a poet, but also a great scientist, along with faragiy. Adib's “Murodu-l-orifin” work says that he inherited many lyrical poems, such as “Maslak-l-muttaqin” (the profession of the pious), “Sabotul ojizin” (saboti of the weak), “Makhzanu-l-mute”, “Murodu-l-orifin” and “Kiyomatname ” (Doomsday), blessed pilgrimage. One of the important aspects of Olloyor's creativity for the history of our education is that it was necessary to teach four books: "Haftiyak", "Chahor Kitab", "Sufi Allahyar " and "Hofiz" in the old schools. According to the memory of the elderly, at the beginning of the 20th century in different parts of the Republic, specific "Alliances" were held.

In order to preserve any morality, spirituality and culture, it is necessary to first formulate it in the minds of man, and then to establish a system of "feeding" so that it can resist alien ideas. The fundamental meaning of our research is to examine the results of our analysis of the works “Maslak ul-muttaqiyn”, “Mahzan ul-muti’in”, “Sabot ul-ojizin”, “Murad ul-orifin” devoted to the coverage of the Islamic moral rules of Soh, and on this basis to reveal their socio - philosophical ideas and thereby show the philosophical significance of the thinker's heritage.

However, in Soviet times, the creation of the Sufi Allahyar was banned under the stamp of religious-mystical literature. Thanks to the restructuring, transparency, especially the independence of the Russian republic, the work of Sofi Allahyar began to be widely disseminated. Some of his works have been published. Life and creativity were introduced into scientific circulation.[2.6]

In addition to the extensive reforms carried out in all spheres of life in our country, special attention was paid to studying and promoting the scientific and spiritual heritage of great scientists from a scientific point of view. "We will follow the traditions of wisdom of our ancestors and, having understood their ideas deeply, will carry out decisive reforms, will follow the path of forming a new image of our country."[2] in this regard, it is necessary to systematically research the essence of the scientific heritage of the young generation of the Sufi Godhead aimed at raising the spiritual heritage of our people, respect for the values of our native land, patriotism.

RESULTS

The most striking of the qualities that glorify a person is his morality. There is a different approach to the issue of morality, one of which in particular is described as follows: :

Morality means a state of mind, acquired from life or by studying-learning and family education. In their words, a person who is honest in his affairs in different situations and actions is called a moral person.

The Prophet said in one hadith: "a Muslim whose behavior is good is the most perfect Muslim in terms of faith."[3.2]

Every person who dies in the hope of good will have to start this business from self-reform. Those who have not spent the day besamar always in search and study will win. The prophet says:"he who has spent two days the same will suffer." A true Muslim is a person who moves forward every day and constantly pursues his own perfection. A person who has read a lot, worked more and
sought more will be useful to himself, his nationality and religion. A well-educated person is a person who has fulfilled his duty before him.[4.3]

All are equally responsible for the perfection of man as a person, as all sources influence in the growth of the rod. As the first president of our country insists, "we want to see the happiness, talent and perfection of our children, we need to constantly think about how the actions of people not only in the family but also in the neighborhood affect the pure heart and consciousness that is being formed by the child, not to forget about the enormous responsibility[5.94]

In his work, which he wrote in the style of Sufi Allahyar masnawi, he calls people to honesty and purity, contentment, forgiveness and kindness.[6]

Sufi Allahyar’s work "sabot ul-ojizin" is one of the best examples of philosophical-didactic literature. In it, the relationship between pir and the disciples thought about. In his opinion, a person must have a certain belief. Without effect, without a clear goal, his life will be wasted. This work of his has served as the main textbook of schoolchildren for many years in the Bukhara Khanate.

The thinker, who enriched the so-called Sea of Science and purity with his Sherry descriptions, was not even indifferent to the science of mysticism. He widely propagated the moral issues of Sufism in his works. It was only in this way that he developed a philosophical idea that truth and perfection could be achieved. So what was the idea of mysticism instruction, which had thousands of promoters and followers?

Prophet Muhammad (s.a.s) those who expressed the idea of their treatise as the last prophet by saying "I was sent to fulfill the beautiful morality". The idea of mysticism is also to achieve the rank of perfection of morality in every field of the messenger of Allah (s.a.s) the to go along the path shown is to show the way of becoming his true successor in terms of botany and apparent maturity.

The idea of mysticism is to purify the soul and strive to have a beautiful morality in order to achieve the approval of the truth, that is, morality by the behavior of Allah and the Messenger. [7. 19]

CONCLUSION

Proceeding from the above, we come to the following summaries:

**First:** it is necessary to apply as a means of forming a spiritual imunitet from the heritage of our ancestors, which was refined in the tests of the past, did not leave its significance and meaning even under any pressure, at a time when the era of the present globalisation had a negative impact on the weakened spiritual worldview of some people.

**Secondly:** the study of the moral views of Sufi Allahyar, the illumination of his works, which reveals his moral qualities, in a way that is suitable for the study of students and young people, ensures the achievement of human perfection.

**Third:** the path of educating young people who want only good, constantly striving for innovation, seeking and creative thinking, taking humanistic ideas as their motto, is detailed in the instruction of mysticism. Proceeding from this, the study of the attributes of the heritage of the Sufi Allahyar enriched with mysticism is a period requirement.
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YOUNG LABOR EXTERMINATION IN SOCIETY AND ITS SOCIAL PHILOSOPHICAL ASPECTS

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ABSTRACT

This article reflects the factors of alienation of youth from labour in the society. In the world, the distance that is happening, the alienation between generations, the abandonment of people's own mentalities, traditions and customs are taking a dangerous toll today. In addition to attracting the younger generation to useful labor, meaningful leisure time, full-fledged education, it is important to understand the changes in his psyche in a timely manner, to take the right direction. The fact that a person finds his own happiness because of honest labor is the key to the achievement of happiness in labor.

KEYWORDS: Alienation, Youth Policy, Tradition, Customs, Values, Virtual World, Dependence, Globalization.

INTRODUCTION

Since the first years of independence in Uzbekistan, special importance has been attached to the comprehensive development of youth and protection of their interests. Basically, the normative-legal foundation for the education and development of young people was created, in November 1991, that is, at a time when the country was full of social problems, the law "on the basis of the state policy of the Republic of Uzbekistan on youth" was adopted. The Constitution of the country includes provisions protecting the rights and interests of young people in all respects. The reason for such an attitude to the problems of young people is associated with such cases as their specific role in the social structure of the country and the fact that they make up more than half of their share in the population. At the same time, the fact that young people are the most active layer in society, the high level of their social mobilization has shown the need to develop a "Youth policy" in the country.

MAIN PART

The distancing that is happening in the world, in our lives, in our side-by-side, alienation between generations, the abandonment of people's own mentality, traditions and customs are taking a dangerous toll today. The fact that a person moves away from his family and community, his desire and other factors affect his social alienation.

MATERIALS AND METHODS

Alienation is a socio-philosophical concept, a social process that implies the exclusion of a person from society, from the relations created by him and from what he is objective. So, on the basis of alienation, factors related to the social environment lie. It is the perception that a person can move away from himself, from the essence, not be able to understand himself or not to recognize it. Bunda occurs between a person and his role in society, his status, position, the task he performs.
Even caring about parents, children, loved ones, thinking weighs on him. In the process, age and sex do not matter. At the same time, the alienation of man from humanity also begins with negative vices from behind him. [1.47]

Alienation brings out such mental states as fear, dependence in a person. Such negative situations are clearly manifested in misunderstandings between generations. The fact that people do not understand each other, the distance of the soul and the mind, the violation of the norm in their relationship, the inability to find its place in society constitute the root of alienation from Labor. This concept is considered natural in some situations in the Western world. And the peoples of the East are more in favor of communion, trying to ensure unity, harmony in their own problems, thinking, way of life. These principles are reflected mainly in the traditions and customs of the Uzbek people.

But in recent years, some cases in the process of globalisation-the widespread spread of the Internet system, various negative habits entering from the outside-have caused alienation in young people mainly from Labor. This alienation is manifested mainly in such forms as the occurrence of social inactivity in a person, that is, laziness, the disappearance of a sense of inviolability, indifference, the inability to bring any soul to society. More precisely, in young people, cases of selfishness, thinking only of oneself, giving priority to the position of self-interest are developing. While these problems are not clearly seen in our country, they are noticeable in the general relationship in different groups in social networks.

In addition, it is a pity that we also meet those who, looking at someone else's life, neutral and indifferent to the events happening around them, live simply as an observer, look at the fate of their people and homeland as a sad stranger. In some young people, the occurrence of alienation from labor becomes a natural phenomenon due to the strong influence of this social environment, family life, the surrounding world.

German philosopher Fridix Nisshe said, "The spirit in man is becoming increasingly extinct. And when the soul is slowed down, the person goes into a stupor, "He put forward his thoughts. It is worth noting that today's factors of globalization are generating cases of alienation from domestic violence, alienation and labour in human and state relations. In particular, the Family Institute, which is the primary and solid linkage of people, traditionally love, loyalty, a climate of mutual solidarity between spouses, brothers, sisters, close relatives is being absorbed in the family. [2. 112]

American researcher M.Porter noted in his research that "the economic competitiveness of any state and the quality of the stability of the socio-political environment in the country are directly related to the level of development of representatives of different social strata in society, professional activity and, most importantly, social cohesion, solidarity, fairness in their mutual activities and the state of spiritual attachment of people to each other". [3. 448]

The monotony in the views on labor for years during the former Union did not give a result. In people, the attitude of social ownership to the means of production, the basis of labor activity, the main motivator of all social ills - the wrong view of private ownership did not justify itself. Denial of individuality, active work only for the community and society, subordination of the economy to ideological goals, the introduction of a false competition instead of labor competition led to the formation of alienation from Labor, self-and society, an indomitable mood. This accelerated the crisis of society. [4. 56]
To create an effective production management system, to increase labor productivity, to increase production efficiency, to produce competitive and quality products that meet the requirements of the world market, to further improve the moral and mental environment in the production team, to prevent such situations as alienation from Labor, which adversely affects the psyche and mood of workers, to form a sense of confidence [4. 299]

At the same time, the content of social relations in the Republic of Uzbekistan is being radically renewed, on the one hand, it is considered as a social necessity to carry out the work of educating the growing younger generation in the spirit of Labor on the other hand, on the basis of our national values, on the other hand, taking advantage of the Because Labor is not only the main form of human activity, the meaning of a person's life, the task of every member of society, but also the source of socio – economic development of the country, the main condition for satisfying all material and spiritual needs.

In fact, as defined in the"strategy of action on the five priority directions of development of Uzbekistan in 2017-2021"," jismonan is healthy, mentally and spiritually developed, has an independent thinking, a decisive Life point, the issue of educating young people loyal to the motherland, deepening democratic reforms and increasing their social activity in the process of development of civil society " is becoming a [6. 5]

It is known from the experience of our ancestors that Labor is an important factor in the perfection of a person. Labor has long been a material basis for human life and its prosperous existence. It also serves not only as a source of material life, but also to increase the prosperity of the land, its prosperity and strength. "Through Labor, people achieve their dream hopes, provide for their lives, gain prestige among the El-yurt, educate their children with love and affection. Mehnat loves a loved life. Any person who is trained will be diligent. Among those who do not love labor, no one has ever seen people who are brought up and who are decent."

And our people, realizing that Labor is a material and spiritual need of Man, have paid special attention to the preparation of the younger generation for independent life for centuries. As the folk saying goes, "the four seasons of human life are inextricably linked with each other. If the life expectancy is spent spring in idleness, summer season in idleness, then the harvest in autumn will be attang, and the end of life – autumn season will consist of sadness. If the hardships and hardships that a person suffers in the spring of his life turn into a harvest holiday in the autumn of his life, he is the happiest person." This is the same truth . [9. 41-45]

It is also worth noting that national traditions also make it possible to study their role and importance in the social life of society – to identify various characteristics associated with educational factors. That is, reforming the sphere of Education, enriching the educational process with content, bringing the relations of the individual closer to the national character.

RESULTS

In general, such concepts as" tradition"," tradition"," value", look at their meaning as a holistic system-serve to ensure the unity of modernity with historical experience.

People are accustomed to providing unbiased, sincere, gratuitous assistance to each other in the process of Labor. In such cases, no one demanded a fee for their labor. In particular, helping as a team has made people more attractive in the form of "hashar" as a high example of national values. To this process, Aries-Aries, yoru-Biradar and relatives come to the aid of an organized, in the process of insurrection, young people are not only labored, but also laid the groundwork for the
formation of a mutually social warm environment. Also, in youth, people's interests are distinguished from personal interests, such as Unity, duty, respect, human qualities are formed. Unfortunately, now the relationship between people to "hashar"has radically changed, the place of providing unbiased, unbiased assistance is occupied by "Asking for a fee for Labor", "Demanding a salary". This is what causes the alienation of young people from national traditions in labor education.

A second factor in the alienation of young people from Labor is the result of the overabundance of the geographic territory of Labor. The enthusiasm of the ilinji and secular dreams of living well, entering the foreign labor market in search of work, is developing cases of alienation from national traditions in the labor education of our young people. In our National Labor Education, honesty is strictly adhered to such criteria as fairness, correctness, interest in the majority. In the process of external labor, a cold-blooded attitude to such issues as protection of health, maintenance of labor safety, rest is shaping the change in the attitude to labor in the education of young people. Unfortunately, the fact that some young people become victims of "Human trafficking" and their rights are being felt is evidence of the existence of global problems in labor education. [7. 185]

The third factor of alienation from Labor is the increasing dependence of young people on modern information and communication tools-the virtual world. It is enough to imagine how young people who spend their time wasting virtual activity in permanent social networks react to Labor, national values, traditions. It is also the same fact that the high moods of young people who imagine that labor training is a heavy physical exertion. This also has a serious impact on their moral qualities, leading to alienation from spiritual qualities. At the same time, sub-factors in the society are also strongly influenced by the level of youth unorganization or alienation from Labor to find content. Among the sub-factors, the family, close friends, neighborhood and the environment that surrounds it, which directly affects the growing younger generation, also play an important role.

In order to prevent the alienation of young people from Labour, it is desirable to organize round tables and conferences on raising awareness, honesty and social awareness by parents in the family, educators in educational institutions on the glorification of Labour. The role of our sons in preventing the alienation of the younger generation from Labour and praising the Labour created by our people in labor education is invaluable. The idea that a person can find his own happiness because of honest labor, that Labor is the key to achieving happiness is in the sentence. [8. 14]

The Uzbek people have national traditions and customs that have been tested and experienced for centuries. The educational significance of our national traditions in this regard in relation to labor education and attitude to Labor is also very relevant.

It is known that according to our ancient customs, the age, power of the boy and the girl child, depending on the mind, is valued as a duty and tradition, to involve in household affairs, to teach Economic Conduct, to dress in the national spirit as much as possible, to work in order, to form good manners, to direct to masterful deeds. But the light-elpi life, the thing is that as a result of the hard work in the creation of the workpiece, the lack of patience, such qualities as the view of the younger generation as a social duty to Labor, the sense of responsibility in the performance of certain activities, the admiration of Labor and its result, the full manifestation of one's [10. 68]

CONCLUSION

In our opinion, in the positive solution of the threat of alienation in relation to such national traditions, the right work in the system of family and educational institutions and public
cooperation is the decision-making of strong and practical relations, the fact that representatives of the older generation themselves are an example and a model for the Prevention of alienation of young people.

In conclusion, we can say that in order to prevent the alienation of young people from Labor, and in the era of labor education, there are enormous tasks. Labor education is a continuous activity that determines the maturity of a person in a broad sense. Labor efficiency is seen as a result of the consistent hard work carried out by people, organizations involved in it, in cooperation. Again, it is gratifying that our young national cadres are working in responsible positions in the leading companies of the world, many of them look with admiration at our values, which are reflected in their relationship to Labor. But in many countries of the world, disgusting manifestations of Labor and attitude to it are becoming popular. Hidden, Gooho is developing forced labor, without open. This in turn threatens to prevent the alienation of young people from Labour in the society and to educate young people as labourers. The same processes provoke hatred of labor in young people, a sense of alienation from Labor, which makes young people prone to violence, abuse of labor of other people. Therefore, of course, reforming labor relations in our country, giving creative tone to Labor, stimulating labor and increasing attention to the labor education of young people is not an exaggeration if we say one of the actual requirements of today's era.

It is a misconception to understand that Labor is only physical work. Reading books and independent research are also considered Labor. Proper analysis of the achievements and shortcomings of young people on the basis of the tradition of "teacher-student" will prevent their alienation from Labor, open a wide way for them to learn additional professions, participate in sports competitions, show their interests and opportunities. It is only then that spiritual alienation from the labor in the education of young people does not take root.

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VIBRATION DIAGNOSTICS TO PREVENT THE BREAKAGE OF ROTARY EQUIPMENT

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ABSTRACT

This article focuses on the automatic service diagnostics of technical condition assessment and detailed recommendations for maintenance of production and processing equipment, the goal of which is to optimize business processes and costs within the framework of Industry 4.0 and industrial Internet of things (IIoT).

KEYWORDS: Vibration Diagnostics Of Rotor Equipment, Telemetry, Calibration, "Digital Double".

INTRODUCTION

Failure to detect equipment problems (such as missing or contaminated lubrication, excessive load on the mechanism) contribute to the emergence and rapid development of defects. This leads to sudden breakdowns, major losses of time, and often disaster. Correct and timely response to the issue significantly increases the reliability and safety of equipment, thereby reducing risks and capital investments in the business.

WHY HAVE MANDATORY SERVICE?

Prescribing service (Prescriptive Maintenance, RxM) is a concept for efficient management of production equipment by issuing regulations on their operation and maintenance.

The technology of automatic preventive industrial maintenance is a service prescribing service (Prescriptive Maintenance, RxM) for industrial equipment. Based on the continuous analysis of the technical condition of equipment by combining the vibration signals and telemetry data is constantly coming in from the hardware with its virtual parametric model (also called "digital double"). The use of this service significantly streamlines many business processes, both large and small businesses.

Gives customers comprehensive information about the technical condition of their equipment and instructions for its use and maintenance. It is available in the user's personal account from any Internet-connected device.
The best results are achieved by integrating with the systems of production asset management (CMMS, MES, ERP). The most effective way to this integration through global platforms for the industrial Internet of things (IoT) and Industry 4.0. The biggest of these is Predix, SAP Cloud Platform for the Internet of Things or Intel IoT Platform.

He works as a cloud service that uses a proprietary basis functions, wavelet analysis and other algorithms for digital signal processing (DSP), machine learning based on neural networks (Machine Learning, ML) and algorithms of fuzzy logic (Fuzzy Logic).

Tested on engines, rolling mills, compressors, turbines and other equipment of various enterprises.

The key benefits of vibrodiagnostic service:

• diagnostics and maintenance management of the equipment fully automatic. All algorithms operate in the cloud and do not require the involvement of human experts.

• service operates with the current state of equipment, its modes and technological risks at the level of specific parts (wear of the outer ring of the bearing or gear, the fight of the shaft, the shell on the rolling elements, etc.);

• service scales easily;

• application of mathematical modeling in which "digital double" of the equipment is parameterized with real data telemetry;

• work with virtually any rotary and reciprocating equipment without the need for lengthy preliminary "training" of the service;

• work with a wide range of industrial sensors and other sources of telemetry data;

• the possibility of efficient integration with automated systems of assets management.

We are working on unique algorithms for feature extraction of analyzed signals of various nature (for example, acoustic echo heart murmur, ECG, EEG, speech sounds, etc.). These algorithms will help in the future to create a universal cloud classification of signals and significantly increasing the effectiveness of existing frameworks of artificial intelligence (Artificial Intelligence) like Google Cloud Machine Learning Services or Microsoft Azure Batch AI Training.

THE MODERN PRACTICE OF TECHNICAL MANAGEMENT OF INDUSTRIAL ASSETS

It is impossible to effectively control the production processes without the knowledge of the relevant information about their technical condition and operational modes of specific hardware units. There are two practical approaches to the assessment of technical condition of industrial equipment, which are sometimes combined or used separately: monitoring and diagnosis.

Condition monitoring involves the continuous tracking of a number of parameters of the industrial equipment (temperature nodes, the overall vibration level, crest factor, etc.) and response system (or operator) on output these parameters are within the permissible limits. The response may include a stop of technological process, conducting detailed diagnostics of the problem of equipment shutdown for repair.

Diagnostics of industrial equipment — is a complex of measures, involving in-depth analysis of equipment, its parts and their mode of functioning. The purpose of this analysis is to identify the defects and the formation of regulations for the operation and maintenance of equipment.
Depending on the degree of participation of experts in evaluation of technical condition of equipment, there are expert-based and automated systems.

The company employs a team of experts, equipped with means of removal and analysis of vibration signal — monitoring unit and diagnostics. With the help of special instruments they record the vibration of the equipment, record and process it. Then, analyzing the parameters of these signals (often spectral methods), they are trying to assess technical condition of equipment and to identify defects specific nodes.

Future systems of evaluation of technical condition of equipment — a fully automatic solution, and manufacturers of diagnostic systems are making steps in this direction. There are a number of systems of vibrodiagnostics (often stationary) that is able to automatically diagnose a particular instance of equipment in specific operating regimes. The introduction of such a system involves a long phase of research work by the same team of experts, formed on the basis of diagnostics or in terms of outsourcing. They build a mathematical model of the equipment, collect informative signs and create a specialized software. As a result, this software is able to diagnose a specific unit of the industrial equipment under specific conditions. It is not so much a decision as trying to train the diagnostic system, projecting her limited experience team of experts.

To solve the problem of vibration diagnostics in this way is extremely costly and organizationally, and financially. Training, motivation of personnel, control of its work and the continuity of experience, the purchase of expensive vibrodiagnostic equipment is only part of the problem. This solution is not the scales, forcing the company to repeat previously completed stages of implementation when changing production processes. The cost of the organization and support of vibrodiagnostics become unreasonably high.

Thus, the main problems of the modern vibration diagnostics:

- High barrier to entry — both organizational and financial;
- Expensive training, motivation, control, and low continuity of experience of the team of experts;
- Expensive acquisition and support means of vibration diagnostics;
- Technical and organizational obstacles to scaling systems.

The service solves the problem of automation RxM for industrial equipment on a qualitatively new level. This is achieved without creating a niche of stationary systems and without carrying out preliminary research work by a team of experts "on the ground". It actually makes the monitoring easy, scalable service that is automatically enrolled in the actual every day data sets taken from a wide spectrum connected to the service equipment.

PLACE OF DIAGNOSTICS IN THE FRAMEWORK OF THE IIOT AND INDUSTRIE 4.0

Industry 4.0 (Industry 4.0) — initiative mass adoption of cyber-physical systems in production processes and management systems by enterprises. According to the initiators, this should lead the industry to the fourth industrial revolution.

The initiative industry 4.0 was launched in 2010 by the German government and subsequently received the support of the European Union. USA in 2014 followed the example and created a non-profit consortium Industrial Internet of Things (IIoT), run by industry leaders such as General Electric, AT&T, IBM and Intel.
The diagnostic systems within the framework of these concepts play an important role. The equipment should at the expense of built-in systems are completely automatic diagnostics to be able to evaluate their technical condition and to report any issues to the asset management system of the enterprise. Risk identification of equipment defects (down to its individual nodes), assessment of residual life, the formation of regulations for operation and maintenance should be carried out without the participation of the people.

It is clear that the decision-making system, is able to solve such problems and to constantly learn on the continuously accumulated data can surely only function as a cloud service. Also the cloud will be seamless integration in the management systems of enterprises.

Automatic control of technical condition of equipment with full integration in the asset management system is a prerequisite for the survival of the concepts of IIoT and Industrie 4.0.

Moreover, the problem of automation of control of technical condition shifts to the manufacturer's production equipment. This encouraged him to create equipment already built-in automatic systems. On the automatic factories of the future is no place for the departments of diagnosis.

On the automatic factories of the future is no place for the departments of diagnosis.

That wins business?

I. improving the reliability of equipment: prevention of accident, a significant increase in equipment life extension service and overhaul intervals.

II. Exemption of industrial processes from redundancy: exception of preventive maintenance, the release of resources previously employed in excessive maintenance of equipment.

III. Full integration of workflow management systems of enterprises. Getting closer the technology fully automatic production.

**HOW DOES VIBRODIAGNOSTIKA ROTARY EQUIPMENTS?**

Service versatile, scalable technology for implementation of a prescriptive maintenance of production equipment.

Decision-making service based on:

• Deep Analytics of the current state of the equipment, which is possible by combining the received vibration signals and telemetry data with a virtual hardware model (also called "digital double")

• Subsequent forecasting of a condition of the equipment.

Based on cloud technologies implements modern methods of signal analysis such as wavelet analysis (Wavelet Analysis), creation of own bases, machine learning (Machine Learning), algorithms of fuzzy logic (Fuzzy Logic), etc.

Can significantly reduce the cost of operation and maintenance of equipment, including:

• Significantly extend the life of equipment through proper and timely ongoing maintenance;

• exclude emergency and unplanned downtime;

• increase production by moving from service equipment "regulations" maintenance "as";
• To optimise business processes by integrating prescriptive service to the enterprise management system (CMMS, MES, ERP);

• To develop automatic manufacture in which all the operations of monitoring, forecasting and decision-making are performed without human intervention;

• To free up resources formerly employed in the redundant operating control and maintenance of equipment.

THE CONCEPT OF SERVICE

Sources of vibration signals and other telemetry data transmit primary information. This is a vibrational or acoustic signal, temperature and other data.

The information processing system is engaged in processing of incoming information, assessment of technical condition of equipment and the formation of regulations for its operation and maintenance. This part of the system includes newly developed algorithms and traditional methods.

The task of information processing:

• Formation of the space of informative features, including:

• Automatic analysis of the kinematic scheme of the equipment;

• Refinement of the rotation speeds of the rotary components of the equipment;

• Calculation of the metrics;

• Evaluation of the signal spectrum and the spectrum of the envelope signal;

• Valletta the processing of the vibration signal;

• Classification of defects in the space of informative features, comprising the steps of:

• The actual classification of defects;

• Subsequent validation of defects;

• Development of operating procedures and equipment maintenance.

Classification of equipment defects in the formed multi-dimensional space of informative features is performed by algorithms based on neural network (Neural Network) and fuzzy logic (Fuzzy Logic). The results of the classification are the results of the operation of the service, representing the assessment of the technical condition of the equipment and instructions for its use and maintenance.

Detailed results are displayed in the user's personal account and can be automatically transferred to the enterprise management system (CMMS, MES, ERP).

CONCLUSION

Today the whole team is working for sustainable functioning of the system without pre-specify the type of equipment being diagnosed and its kinematic scheme. The accumulation of the required amount of telemetry data will solve the problem of automatic determination of the type and the creation of a mathematical model (a "digital double") of the mechanism taken on the vibration or acoustic signals.
Conducted successful experiments on the analysis of the audio signal and the widespread use of smart phones and tablets as a simple tool for rapid diagnosis.


Actively exploring not only the industry but also other industries where the introduction of automatic systems of diagnostics and control services will reduce risks and will bring clear benefits.

REFERENCES


SMALL BUSINESS AND PRIVATE ENTREPRENEURSHIP THE ROLE OF WOMEN

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ABSTRACT

Small business and private entrepreneurship in Uzbekistan development is taking place on a large scale. It is necessary to take into account the work of women. Today, the share of women in this sector is growing. But the problems are not gone. In the article some issues are discussed.

KEYWORDS: Economy, Small Business And Private Entrepreneurship, Women's Labor, Home-Based Work, Industry.

INTRODUCTION

Today, 0.5% of women in the world live in Uzbekistan. More than 15,377.8 people in the country are women, which is 50.2% of the total population. According to other statistics, 50.3% of those aged 15-65 in our country are women. Therefore, women play a significant role in the development of our society. More precisely, women are contributing to the development of various sectors of the economy by participating in the market entities through their labor.

Modernization and renewal of the women's national economy is a clear fact that women's labor is becoming increasingly popular, especially in the development of small business and private entrepreneurship, while actively participating in the activities of according to current statistics, there are more than 120,000 women in small business and private entrepreneurship, and more than 4,550 women on farms. For example, in 2018 itself 1255 billion for women entrepreneurs soums were allocated. This is 130% more than in 2016[1].

The development of various sectors of the national economy will there be a farming movement and home-based work, small business and private entrepreneurship. We are very proud and pleased to note that our women are successfully fulfilling such complex tasks. In 2018, more than 230,000 girls graduated from various vocational colleges of the country were employed, more than 6,000 young women starting their own businesses received 51 billion sums. The allocation of loans in excess of UZS also supports women's labor and one of the weighty works in securing their interests. In our opinion, today there is employment of women in almost all sectors of the national economy. In particular, women employed in agriculture make up 27.8%. In the field of arts, science and scientific services, 19.9% of women are employed[2].

Also, 13.1% of women work in trade, catering, training and supply, 12.6% in health, physical education and social security, and 10.9% in industry. The analysis shows that the employment of
women in the above-mentioned sectors is 84.3%, while in all other sectors of the economy, women's employment is around 15.7%.

MAIN PART

These analyzes are accurate when taking the overall state of the national economy. If we combine small business and private entrepreneurship, the employment potential of women will increase even more. Women between the ages of 18 and 40 are particularly active in the small business and private entrepreneurship sectors[3].

For example, 40% of the total number of operating entrepreneurs women. In particular, women living in rural areas are more involved in agriculture, while women living in urban areas are more involved in crafts, sewing, confectionery, cosmetology, education (tutoring), health care and various household services. Currently, such areas are developing to some extent in rural areas.

Therefore, the aspirations of women in the field of small business and private entrepreneurship and crafts, to revive our national traditions.

It should be noted that at a time of ongoing globalization, the development of small business and private entrepreneurship and the role of women's labor in this sector of our state. Plays a special role in the overall growth of the economy. In recent years, a number of normative documents have been adopted for the use of women's labor and the effective implementation of such labor[4].

The most modern methods and conveniences of the new organization of economic management on the basis of normative documents are being achieved. Nevertheless, as noted by President Sh. Mirziyoyev, the important issue of creating permanent jobs for women is not fully resolved. In this context, the role of women in society, their contribution to the development of small business and private entrepreneurship feedback remains particularly relevant today. The dynamics of specific indicators of the labor mediation system shows that the trend of positive changes in it is that the share of those who applied to the employment centers corresponds to the share of those employed by the employment service in the number of people employed in the economy.

The number of vacancies corresponding to the unemployed has decreased. The system of vocational guidance and vocational training is private among the indicators, the share of those who received career guidance services from citizens who applied to the employment service on the issue of employment has decreased by 25% in recent years. The share of employed graduates of vocational training organized by the employment service increased by 1.6% during this period, and the share of citizens who applied to the employment service for employment increased by 13.3%. The share of persons receiving financial assistance from the total unemployed in the country under the system of social and psychological support in 2015-2018 was 1.6%, from the total number of registered unemployed the share of people participating in resilience measures increased by 11.4%, the number of employed youth by 13.4% and the number of people in need of social protection in employment by 7.6%. The analysis also shows that the number of citizens who applied to the employment service on the issue of employment in public works in 2019 compared to 2015 was 16.1%.

All measures in the direction of the financial system have an upward trend in comparative analysis over the period under review. For example, in 2015-2019, the share of active employment programs in the total expenditures of the state employment service in the country will be 8.4%, the cost of vocational training for each officially registered unemployed will be 53.0%, per unemployed person. Expenditures of the state employment service on social support of
unemployed citizens increased by 57.5%. During the period under review in our country, the efficiency of the development of the labor market infrastructure has a tendency to grow overall in all its components.

Based on the above comments:

1. The labor market in the context of modernization of the economy assessment of the development efficiency of the infrastructure, its composition the key to shaping the methodological approach that creates systems we must recognize it as an issue.

2. A variety of activities of the State Employment Service on a comprehensive assessment of the effectiveness of the directions development and implementation of a system of indicators, its economy allows you to draw clear conclusions in the evaluation of their activities. To assess the effectiveness of the labor market infrastructure, we use it representing the social and economic efficiency of development we suggest the use of complex indicators.

3. Labor market infrastructure development efficiency The assessment depends on the quantitative value of the complex indicator. The practical significance of this indicator is the labor market infrastructure assessment of the dynamic efficiency of development and its individual the ability to determine the proportion of changes that occur in the components gives

4. Labor market infrastructure development efficiency The evaluation focuses on the quantitative value of the complex indicator If we focus on the infrastructure of the labor market in our country that is, the effect of individual systems on development efficiency shows that in 2015, the development of integrated infrastructure 100.2 points, and in 2019 it was 108.9 points.

CONCLUSION

There is positive experience in enhancing the role of women's labor in the development of small business and private entrepreneurship and the legal aspects of its widespread use, but it is necessary to strengthen the scope of tasks to further improve women's employment and, most importantly, expand government support[5].

REFERENCES


THE IMPORTANCE OF QUALITY MANAGEMENT IN INNOVATIVE-INVESTMENT DEVELOPMENT OF INDUSTRIAL ENTERPRISES OF UZBEKISTAN (ON THE EXAMPLE OF ANDIZHAN AUTOMOBILE INDUSTRY)

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ABSTRACT

This article describes the volume of the automotive industry, the role and impact of high-tech production in the structure of total industrial production, which is a factor influencing the growth of GDP in the country, the rational use of quality management in the automotive industry.


INTRODUCTION

The globalization of the world economy is leading to an increase in consumer demand for products and services. Therefore, the high cost of eliminating it due to the low quality of the product poses serious problems for the industry of countries around the world. According to the analysis, in 2018, 20-25 percent of costs in U.S. businesses were spent on identifying and correcting product defects. However, according to the UN Industrial Development Organization in 2018, “industrial production plays an important role, the share of industry in world GDP is 16.4%, 23.1% in industrialized countries, 26.6% in industrialized countries, low industrial development, in countries with a level of 15.3%. In this regard, improving the quality management system is important in increasing the competitiveness of industrial products. A number of scientific studies have been conducted on the introduction of international standards in improving the quality management system to increase the competitiveness of industrial products in the world. In particular, certain results have been achieved in the development of product quality management systems and increase the competitiveness of industrial enterprises. However, important priorities have been identified, such as identifying and assessing the factors affecting the competitiveness of industrial products, the use of innovative technologies in expanding the structure of industry, creating new products, introducing cost-effective technologies in industrial production, improving quality management systems. Effective implementation of these tasks requires the acceleration of work to improve the quality and competitiveness of products produced by industrial enterprises in our country.

The Decree of the President of the Republic of Uzbekistan dated February 7, 2017 No PF-4947 "On the Strategy of further development of the Republic of Uzbekistan" also pays special attention to this issue.

Although the research conducted by foreign and domestic scientists is an important theoretical and methodological source, some problems related to increasing the competitiveness of products based on the development of quality management systems in industrial enterprises have not been fully explored in the economic literature. This does not allow to fully use the concept of quality
management system in the process of developing and making effective management decisions in industrial enterprises, and requires research on the adaptation of foreign experience to the activities of domestic industrial enterprises.

MAIN PART

Uzstandard Agency IATF 16949: 2019 “Quality Management Systems. Requirements of the quality management system for enterprises of the automotive industry and its components. This standard replaces the international ISO / TS 16949: 2009 and is compliant with ISO 9001: 2015. The main purpose of developing this standard as a draft state standard is to improve the management of the automotive industry through certification, to establish a continuous production of quality and competitive products in the country and to certify all enterprises of Uzavtosanoat on the basis of this standard.

Once this new standard is put into practice, it will be important for any manufacturer and consumer. In particular, the high quality of car components is ensured by the technical level of the manufacturer and the high level of safety of the quality management system applied to it.

The introduction of management system standards in the automotive industry provides the following advantages:

• the risk of defects and alterations is reduced by the application of risk prevention measures;
• Achieve efficiency through continuous improvement and reduce overhead costs from the product supply chain;
• reduced second-party inspections;
• product quality improves;
• Increases the export potential of the product.

Analysis of the state of implementation of financial indicators of the executive body of JSC "Uzavtosanoat" in 2017

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<tr>
<td></td>
<td>Prognosis</td>
<td>Fact</td>
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<tr>
<td>Income from operating activities (other) (allocations of enterprises, disposal of assets, operating leases, etc.)</td>
<td>38 109,6</td>
<td>45 336,8</td>
<td>7 227,2</td>
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<tr>
<td>Period costs - total including:</td>
<td>73 035,8</td>
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<td>Profit (loss) from operating activities</td>
<td>-34 926,2</td>
<td>-11 459,2</td>
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<tr>
<td>Total income from financial activities (dividends, interest, exchange rate difference, etc.)</td>
<td>166 758,6</td>
<td>168 642,3</td>
<td>1 883,7</td>
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<td>24 748,6</td>
<td>26 296,6</td>
<td>1 548,1</td>
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<tr>
<td>Profit (loss) before income tax</td>
<td>107 083,9</td>
<td>130 886,5</td>
<td>335,6</td>
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<td>(Profit) tax</td>
<td>1 850,0</td>
<td>525,9</td>
<td>-1 324,1</td>
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<td>Net profit (loss) for the reporting period</td>
<td>105 233,9</td>
<td>130 360,6</td>
<td>1 659,7</td>
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<tr>
<td></td>
<td>Prognosis</td>
<td>Fact</td>
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<tr>
<td>Income from operating activities (other) (allocations of enterprises, disposal of assets, operating leases, etc.)</td>
<td>98 778,8</td>
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<td>57 949,2</td>
<td>69 672,3</td>
</tr>
<tr>
<td>Profit (loss) from operating activities</td>
<td>40 829,6</td>
<td>60 822,8</td>
</tr>
<tr>
<td>Total income from financial activities (dividends, interest, exchange rate difference, etc.)</td>
<td>45 424,0</td>
<td>64 776,1</td>
</tr>
<tr>
<td>Financial expenses (interest, etc.)</td>
<td>8 827,1</td>
<td>20 937,7</td>
</tr>
<tr>
<td>Profit (loss) before income tax</td>
<td>77 426,5</td>
<td>104 661,2</td>
</tr>
<tr>
<td>(Profit) tax</td>
<td>5 286,6</td>
<td>7 982,2</td>
</tr>
<tr>
<td>Net profit (loss) for the reporting period</td>
<td>72 140,0</td>
<td>96 679,0</td>
</tr>
</tbody>
</table>

Trends and necessary conditions of socio-economic development of the region include state policy in the field of quality, powers of territorial authorities, regulation of the regional quality management system, local (territorial) management policy in the field of quality, industrial complex structure, competitiveness of the regional economy.

The basis of the concept of regional quality management system is the level of SBT development of the region and the infrastructure of the quality sector, the mechanism of the region's quality management system, the main directions of improving the quality management system in the region.

Good performance of organizational-economic, methodological, technical-technological directions increases the efficiency of the quality management system at enterprises in the region.

In the process of analyzing the trends and necessary conditions of socio-economic development, the impact of socio-economic development trends on regional policy in the field of quality is assessed. When developing a regional policy in the field of quality, it is necessary to take into account the structure of the industrial complex in the region and its level of competitiveness. As part of the regional quality management policy, the concept of quality management system in the region is defined, based on the level of development of the quality management system and its infrastructure.

Territorial principles of quality assurance are taken into account. In order to evaluate the quality management system in the region on the basis of the above indicators, it is necessary to develop structural indicators that determine the level of development of the quality management system, in accordance with systemic principles. It is proposed to determine the level of infrastructure in the quality sector of the region by the ratio of the number of enterprises and organizations representing the infrastructure of the quality sector to the total number of enterprises. The proposed coefficients
will allow a more complete assessment of the effectiveness of the quality management system of the region and further identify priorities for its improvement.

It is a mechanism of the quality management system in the region, and the functioning of this mechanism and its improvement serve as a basis for increasing the competitiveness of the regional economy.

In our opinion, it is expedient to improve the system of state regulation of quality management at the regional level in the following areas:

- Improving the legislative and regulatory framework for quality management;
- development of a competitive environment in the field of quality consulting services;
- Ensuring the harmony of interests of government agencies and regional quality management;
- joint implementation of financial and non-financial measures within the framework of state support;
- Attracting extra-budgetary sources to finance programs for the development of regional quality management systems.

The proposed general indicators for assessing the effectiveness of the regional quality management system include:

1. Depreciation rate of fixed assets of enterprises and organizations in the region. This indicator is determined by the ratio (in percent) of the depreciation of existing fixed assets in the accumulated area up to a certain date (the difference between the book value of fixed assets and the residual carrying amount) to the full book value of these fixed assets up to that date.

2. An indicator representing import substitution opportunities and related to export potential. This indicator is determined by the ratio of the specific volume of import substitution capacity to the total volume of the three best foreign exporters similar (analog) by industry.

3. An indicator that allows you to see the dynamics of the involvement of economically active population in quality management in the region. This indicator is determined by the ratio of the total number of specialists with knowledge in the field of quality (senior managers, engineers, workers) to the total number of people employed in the regional economy.

4. Growth rate of gross regional product per capita of the region. Gross regional product is a generalized indicator of the economic activity of the region, and it is an important indicator for assessing the effectiveness of the quality management system in the region.

5. Indicators of the development of the infrastructure of the quality sector of the region. This indicator characterizes the structural completeness of the quality management system and its diversity and completeness, and is determined by the ratio of the number of enterprises and organizations representing the infrastructure of the quality sector to the total number of enterprises.

**CONCLUSION**

The following conclusions were drawn from the observations:

1. In ensuring the quality and safety of products manufactured at industrial enterprises in Uzbekistan, the management of these enterprises requires a completely different approach to the current management system. According to the results of our research, the issue of ensuring the
quality of products produced by industrial enterprises and their compliance with international standards in ensuring their compliance with international standards is not fully resolved at all enterprises.

2. An important goal of integrated product quality management should be to ensure the sustainability of the planned product quality level and increase its competitiveness while minimizing costs. The criteria for achieving this goal are:
   a) recognition of product quality by consumers;
   b) reduction of product defects in the production process;
   c) ensuring the growth of financial results by improving product quality and competitiveness.

3. In accordance with the concept proposed in the dissertation, the management of product quality on the basis of a complex approach involves its creation and operation as a specific system.

4. The results of the analysis of the state of product quality management in industrial enterprises and directly at GM Uzbekistan JSC, UzDongJuPeintKo JV, Auto Fortis LLC, Sing Lida LLC and Togo Glass LLC showed inconsistency with strengthening trends.

5. The wide range and priority of integrated product quality management functions leads to the growing role of specialized product quality management services in the enterprise. In this regard, it is expedient to gradually strengthen the "quality block", to expand the number of departments responsible for quality, which are indirectly subordinate to the management of the enterprise.

6. This conclusion and analysis of the role and place of the quality management system in the regional economy allowed to identify a number of priorities for future development:
   - increase the competitiveness of the region;
   - Improving the quality of life of the population of the region;
   - resource saving;
   - innovative development of quality system;
   - Improving information management in the region.

7. In Andijan region in 2018, 549 industrial enterprises were introduced quality management systems in accordance with international standards, 86.6% of which correspond to the international standard ISO 9001. In 2020, there is a need to introduce quality management systems in 513 industrial enterprises in the region. If we take into account that 10.9% of industrial enterprises in the region are certified by quality management systems, Andijan region requires the implementation of a consistent regional policy in the field of quality management.

8. It is possible to create this systematic mechanism based on the use of the basic principles of quality management system at the regional level.

The mechanism of the regional quality management system and its improvement is the basis for increasing the competitiveness of the region and is a key element of the logical-structural model of improving the quality management system in the region.

It is expedient to introduce a cluster mechanism in the form of scientific and technological zones to accelerate the innovative and investment development of the industrial sector. Measures to support the implementation of technological platforms by the state and the process of harmonization of
financial conditions between scientific institutions and universities, universities and industrial enterprises; effective through the development of partnerships between different industrial enterprises.

It should be noted that the main indicator of GDP growth is the change in technology in production. Modernization of industrial technologies will contribute to the growth of industrial production. If by 2023 there is an exponential growth in technological production, the country's GDP will double. Taking this into account, the modernization of technologies in the structure of industrial production will ensure the maximum growth of GDP in our country.

LIST OF USED LITERATURE:

1. Data of the State Statistics Committee of the Republic of Uzbekistan
THE PREVIOUS CONDITION AND EARLY RESEARCHES OF THE ARAL SEA
IMPORTANCE OF THE SOUTH ARAL SEA OR AMUDARYA AND
SIRDARYA WATERWAYS

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ABSTRACT

In this article the history of the Aral Sea flotilla and the importance of waterways of Amudarya and Syrdarya are represented. The expedition caravan arrived in Raim on June 19th, 1848. In Raim, the schooner "Constantine" was collected and launched into the Aral Sea. On the schooner Shevchenko made many drawings and watercolors.

KEYWORDS: Ferry Services, Aral Flotilla, Flora And Fauna, Ecological Disaster, Raim Fortification.

INTRODUCTION

Recently, the eyes of civilized mankind have been focused on the Aral Sea - the only sea on the globe that was first plotted on maps in 1849, and now, a century and a half later, can even disappear from the face of the earth.

The Aral Sea has recently attracted the attention of many experts. On the one hand, Ecological disaster of Aral sea has probably become the most widespread technological disaster of our time, and on the other, the upcoming construction of a trans-Asian transport corridor is likely to exacerbate the problems of the region. In this regard, critical rethinking of all historical experience of economic activity in the river basins of the Syr Darya, Amu Darya and the Aral Sea is of great importance.

At the beginning of 1848, a scientific expedition was undertaken to study the Aral Sea. The head of the expedition was Captain Lieutenant A. I. Butakov. The mission included the study of the nature of the Aral Sea, the flora and fauna of its shores, and the conduct of meteorological and anthropological observations. Butakov included T. Shevchenko as part of his expedition to sketch views of the Aral Sea.

The Ukrainian poet Taras Grigorievich Shevchenko (1814-1861) was exiled to the Orsk fortress with the prohibition of writing or drawing anything. Thus, after spending about 11 months in the Orsk fortress, Shevchenko on May 11, 1848, went on an expedition with a company of Cossacks from the Orsk fortress.


The expedition caravan arrived in Raim on June 19th, 1848. In Raim, the schooner "Constantine" was collected and launched into the Aral Sea. On the schooner Shevchenko made many drawings and watercolors. At the end of September, the schooner dropped anchor in the fort of Kos-Aral on the northeastern shore of the Aral Sea.
It was the site of the wintering expedition. In addition to drawing, for which he had official permission from the head of the expedition, Shevchenko also wrote many verses.

Since Butakov’s expedition to the Aral Sea, Shevchenko made many household and landscape drawings. Here Shevchenko first became closely acquainted with the local population.

On November 6, 1849, the expedition returned to Orenburg and brought rich material about the nature and characteristics of the Aral Sea, Shevchenko’s album, which gave an accurate picture of the north-eastern shores of the Aral Sea, was also extremely valuable.

The chief of the Orenburg Territory, General Obruchev, was very pleased with the views of the Aral Sea made by Shevchenko.

The expedition spent the winter of 1848-49 on the island of Kos-Aral. Butakov’s days took place in the processing of astronomical observations, in the analysis and systematization of geological and botanical collections gathered during the voyage.

Taras Shevchenko, having taken out a lot of fresh impressions from a journey across the unknown sea, which enriched the poet with new knowledge and poetic images, painted and wrote poetry. On Kos-Aral, Shevchenko created a cycle of poems called "Kings." More than fifty poems were written by Taras Shevchenko during the wintering in Kos-Aral.

In the national library of Uzbekistan named after A. Navoi, the manuscript of one of the diaries of the first researcher of the Aral Sea A.I. Butakov is preserved. It contains both the forged notes of his voyage on this reservoir in 1849 from the day the campaign was opened on May 6 and until its end on September 22, and drafts of the report, official documents and letters relating to the Aral expedition and projects for the construction of the shipping company in the Aral Sea and flowing into it the rivers. Here we find besides papers, our own album and several copies from T.G. Shevchenko. [1, p 23]

**Main part**

The scrutiny of the Aral sea by Butakov

Butakov’s diary began on March 13, 1848 in Orenburg and contains many interesting notes and observations, including several places dedicated to T.G. Shevchenko.

Probably, the history of the Aral military flotilla remains one of the least studied episodes, although, in fairness, it should be noted that it is considered in the works of a number of specialists. First of all, historians inevitably mention it, dealing with the problems of Central Asia, in particular Kazakhstan and Uzbekistan, of which, probably, the most significant are the works of B.V. Lunin.

Secondly, the Aral flotilla is inevitably mentioned by historians involved in the Russian colonization of Central Asia, since it was for these purposes that the flotilla was created. But it should be noted that they all mention the Aral flotilla, as a rule, fragmentary, since the flotilla itself was not the object of their research and served only as a background for describing the corresponding historical processes.

In connection with the advance of Russia to Central Asia in the middle of the nineteenth century, the need arose to study the Syr Darya basin and the Aral Sea with a view to the formation of shipping.
In the second half of the 19th century, the Aral Flotilla, led by A.I. Butakov, was created to explore the Aral Sea. The study and development of the Aral Sea and the largest rivers of Central Asia of the Amu Darya and Syr Darya was the main business of the whole life of Alexei Ivanovich Butakov, which brought him well-deserved world recognition.

In July 1847, the chief of the Orenburg Territory, General V. A. Obruchev, founded the Raim fortification in the lower reaches of the Syr Darya, which marked the beginning of the spread of Russian influence on the Syr Darya basin. In the spring of 1848, in Orenburg, under the supervision of Lieutenant A. I. Butakov, a two-gun schooner “Konstantin” was built 16 meters long. On July 20 it was delivered to Syrdarya, to the Raim fortification, 64 km from the mouth, and was lowered to the hearth. The expedition for shooting and measuring the Aral Sea, except for its chief, Lieutenant A.I. Butakov, consisted of the navigator corps of ensign KE Pospelov, seconded to participate in the expedition of the headquarters captain of the General Staff A.I. Maksheev, corps of topographers of the ensign army A.A. Akishev, senior paramedic A.Istomin, three non-commissioned officers, fifteen sailors, two veteran and rank-and-file battalions Tomash Werner and Taras Shevchenko.

Thomas Werner, a Polish political exile, a former student at the Warsaw Institute of Technology, was taken by Butakov on an expedition to carry out geological research.

Taras Grigorievich Shevchenko, an artist and poet, at the request of Butakov, was placed at the disposal of the expedition to sketch coastal views of the Aral Sea.

The 1848 campaign lasted almost two months. Its result was a general reconnaissance of the whole sea, measurement of depths, determination of latitudes, discovery of a group of islands of Nikolai [Renaissance]. The largest of them, the island of Renaissance, was discovered by Butakov on September 8, 1848. Prior to that, no human foot had stepped here, and nothing was known about the island, since it is not visible from the sea. This island used to have many saigas. When Butakov first landed on the island of Renaissance, saigas looked at people in surprise, allowed them to come very close to them and did not scatter even after a shot. At the beginning of the 20th century, saigas were finally knocked out here. Once the Renaissance island was completely covered with thickets of saxaul, which provides excellent fuel. [2, p 47]

The expedition made a general reconnaissance of the Aral Sea, discovered and explored several islands, created a network of astronomical points. At the same time, meteorological observations were made, an inventory of the ice situation was made, and magnetic declination was determined. The sailors quite reasonably concluded that the Aral Sea is one of the most stormy and hectic. As a result of these works, the first sea map of the Aral Sea was published and its detailed navigational and hydrographic description was compiled. In subsequent years, A.I. Butakov put a lot of effort into establishing a shipping company on the Aral Sea. In his reports, he repeatedly emphasized that navigation on the Aral Sea can only be successful with the use of steamboats.

On his initiative, in 1852 the ships “Perovsky” and “Obruchev” were delivered to Raim, which laid the foundation for the creation of the Aral Flotilla. A.I. Butakov was appointed its commander. In the following years, the flotilla was replenished with new vessels, and a port was created in Fort Kazalinsk. In 1862, Alexei Ivanovich conducted a study of the Syr Darya, on the basis of which the first map of this river was compiled. Thus, Russia for the first time opened Europe a safe line of communication with China through western Turkestan. This study was also of great importance for strengthening trade relations between Russia and the countries of the East.
The communication lines in the Amudarya department are divided into land and water. By land include the postal and caravan routes along which the goods travel on camels or pack horses. The main caravan routes go from Khiva through the Peter and Alexander Fortification and port No. 1 (Kazalinsk) to European Russia. The main route of communication from the center of the Turkestan district to the Amu Darya department is accompanied by almost half its length, by water along the Amu Darya. Aral flotilla established on the Aral Sea and Amu Darya plays a huge role for the delivery of military loads and supplies to Petro-Aleksandrovsk. [3, p 17]

CONCLUSION
The Ferry services and their decline. In 1878, urgent shipping flights were made between Kazalinsk and Nukus by the Samarkand steamboat with barge No. 9. The flight schedule was as follows: the ship left Kazalinsk on May 15, came to Nukus on May 29, parking for 5 days, left on June 4, etc., i.e. made a flight there in 15 days. And back at 7-8 days., And with a stop in Nukus, he stayed on the flight for 28 days [4, p. 17].

In 1878, the composition of the Aral Sea flotilla was as follows: 6 towing ships, 9 metal barges, 10 longboats, 16 other rowing vessels, 8 metal ferries and 1 floating dock. Steamboats and barges continued to carry artillery weapons. The following vessels were part of the Aral flotilla: Samarkand, Aral, Tashkent, Syrdarya, and Obruchev steam boat. Ten barges No. 1 of 10 inclusive, five ferries, a plankout of 2 iron boxes and ten longboats [5, p. 18].

Adjutant General Rosenbach had to rebuild again the Aral flotilla abolished by general Cherniyaev in 1884, since the steamers for the Amu Darya flotilla had not yet been ordered.

In the fall of 1884, the steam hull Obruchev was launched, which sailed between Kazalinsk and Perovsky. But the Syr Darya was significantly shallowed, as a mass of water broke into Yanydarya, and therefore in 1884 Obruchev made only one flight to Perovsk and back. In the following years, the steamships of the Aral Flotilla sailed annually until 1888, until a new Amu-Darya flotilla appeared.

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