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YOSH OILALARDA NIZOLARNI KELITIRIB CHIQUARUVCHI OMILLAR

Magistrant

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Annotatsiya

Mazkur tezisdagi yosh oilalarda nizolarni keltirib chiqaruvchi ijtimoiy-psixologik omillar ilmiy jihatdan tahlil qilinadi.

Kalit soʻzlar: *yosh oilalar, oilaviy nizolar, psixologik muhit, kommunikativ kompetensiya, oilaviy munosabatlar, stress, rashk, ijtimoiy moslashuv, oilaviy qadriyatlar, psixoprofilaktika.*

Annotation

This thesis scientifically analyzes the socio-psychological factors causing conflicts in young families. The study examines the influence of psychological environment, communication skills, social adaptation, and family values on the emergence of family conflicts among young couples.

Keywords: *young families, family conflicts, psychological environment, communicative competence, family relationships, stress, jealousy, social adaptation, family values, psychoprophylaxis.*

Аннотация

В данной тезисной работе научно анализируются социально-психологические факторы, вызывающие конфликты в молодых семьях. В исследовании рассматривается влияние психологической атмосферы, коммуникативных навыков, социальной адаптации и семейных ценностей на возникновение семейных конфликтов у молодых супругов.

Ключевые слова: *молодые семьи, семейные конфликты, психологическая среда, коммуникативная компетентность, семейные отношения, стресс, ревность, социальная адаптация, семейные ценности, психопрофилактика.*

Kirish

Hozirgi kunda yosh oilalarda uchrayotgan nizolar jamiyatning dolzarb ijtimoiy-psixologik muammolaridan biri hisoblanadi. Oila jamiyatning eng muhim ijtimoiy instituti boʻlib, undagi sogʻlom psixologik muhit shaxs kamoloti va farzand tarbiyasiga bevosita taʼsir koʻrsatadi. Shu sababli oiladagi nizolar nafaqat er-xotin munosabatlariga, balki butun jamiyatning maʼnaviy va ijtimoiy barqarorligiga ham salbiy taʼsir koʻrsatishi mumkin.

So‘nggi yillarda yosh oilalar o‘rtasida ajrimlar sonining ortib borayotgani oilaviy nizolarni chuqur ilmiy o‘rganishni talab etmoqda. Ayniqsa iqtisodiy qiyinchiliklar, psixologik tayyorgarlikning yetarli emasligi, o‘zaro muloqot madaniyatining sustligi va zamonaviy hayot tarzi bilan bog‘liq stress omillari yosh oilalarda nizolarning kuchayishiga sabab bo‘lmoqda[1].

Oilaviy hayotning dastlabki bosqichida er-xotinlarning xarakteri, dunyoqarashi, qadriyatlari va oilaviy mas’uliyatga bo‘lgan munosabatidagi farqlar turli ziddiyatlarni yuzaga keltiradi. Agar ushbu muammolar o‘z vaqtida psixologik jihatdan bartaraf etilmasa, oilaviy munosabatlarning buzilishiga olib kelishi mumkin.

Material va metodlar

Tadqiqotga 20 nafar yosh oilalar vakillari jalb qilindi. Respondentlarning yoshi 22–30 yosh oralig‘ini tashkil etdi. Tadqiqot davomida oilaviy nizolarni keltirib chiqaruvchi omillarni aniqlash maqsadida suhbat, kuzatish va psixodagnostik metodlardan foydalanildi.

Respondentlarning oilaviy qoniqish darajasi, o‘zaro kommunikativ munosabatlari, emotsional yaqinligi hamda stress darajasi maxsus psixologik so‘rovnomalar asosida baholandi. Shuningdek, oiladagi nizolar chastotasi, iqtisodiy muammolar, rashk va oilaviy mas’uliyat taqsimoti bilan bog‘liq holatlar ham o‘rganildi.

Olingan ma’lumotlar statistik jihatdan tahlil qilinib, nizolarni yuzaga keltiruvchi asosiy omillar aniqlashtirildi.

Natijalar va muhokama

Tadqiqot natijalari yosh oilalarda nizolarni yuzaga keltiruvchi omillar turlicha ekanligini ko‘rsatdi. Respondentlarning aksariyati oiladagi kelishmovchiliklarning asosiy sabablarini iqtisodiy qiyinchiliklar va o‘zaro tushunmovchilik bilan bog‘lagan. Tadqiqot davomida respondentlarning 68 foizida moddiy yetishmovchilik va moliyaviy barqarorlikning sustligi oilaviy nizolarni kuchaytiruvchi asosiy omil sifatida qayd etildi. Ayniqsa uy-joy bilan bog‘liq muammolar, doimiy daromadning yo‘qligi va oilaviy xarajatlarning ortishi er-xotinlar o‘rtasida stress va ziddiyatlarning kuchayishiga sabab bo‘lgan[2].

Shuningdek, respondentlarning 57 foizida kommunikativ kompetensiyaning pastligi kuzatildi. Oiladagi muammolarni ochiq muloqot orqali hal qila olmaslik, bir-birini tinglamaslik va emotsiyalarni nazorat qila olmaslik oilaviy nizolarning kuchayishiga olib kelgan.

Respondentlarning 49 foizida rashk va ishonchsizlik hissi oilaviy munosabatlarga salbiy ta’sir qilgani aniqlandi. Ayniqsa ijtimoiy tarmoqlardan noto‘g‘ri foydalanish, virtual muloqotlarning ko‘payishi va shaxsiy hududga haddan tashqari aralashish oiladagi psixologik muhitni izdan chiqargan[3].

Tadqiqot davomida yosh oilalarning 52 foizida oilaviy hayotga psixologik tayyorgarlikning yetarli emasligi kuzatildi. Ayrim respondentlarda oilaviy mas'uliyatni to'liq anglamaslik, muammolarni muvofiqlik hal qila olmaslik hamda individualistik qarashlarning ustunligi nizolarning ko'payishiga sabab bo'lgan.

Bundan tashqari, respondentlarning 46 foizida qaynata-qaynana yoki boshqa qarindoshlarning oilaviy hayotga ortiqcha aralashuvi kelishmovchiliklarni kuchaytiruvchi omil sifatida baholandi. Yosh oilalarning mustaqil qaror qabul qila olmasligi oiladagi emotsional bosimning oshishiga olib kelgan[4].

Natijalar shuni ko'rsatdiki, oiladagi doimiy stress va psixologik bosim respondentlarning ruhiy holatiga ham salbiy ta'sir qilgan. Ayrim hollarda xavotirlik, depressiv holatlar va emotsional sovuqlikning rivojlanishi kuzatilgan.

Xulosa

Tadqiqot natijalari yosh oilalarda nizolarni keltirib chiqaruvchi omillar asosan iqtisodiy qiyinchiliklar, o'zaro tushunmovchilik, kommunikativ kompetensiyaning sustligi, rashk, oilaviy mas'uliyatning yetarli darajada shakllanmaganligi va qarindoshlarning ortiqcha aralashuvi bilan bog'liq ekanligini ko'rsatdi. Shuningdek, oiladagi sog'lom psixologik muhitni shakllantirishda o'zaro hurmat, ochiq muloqot va emotsional qo'llab-quvvatlash muhim ahamiyatga ega ekanligi aniqlandi. Yosh oilalarni oilaviy hayotga psixologik jihatdan tayyorlash, oilaviy psixologik xizmatlarni rivojlantirish hamda psixoprofilaktik treninglarni tashkil etish oilaviy nizolarni kamaytirishda samarali vosita bo'lib xizmat qiladi.

Shu sababli yosh oilalarda mustahkam oilaviy munosabatlarni shakllantirish uchun nafaqat moddiy barqarorlikni ta'minlash, balki psixologik madaniyat va oilaviy kommunikatsiya ko'nikmalarini rivojlantirish ham muhim hisoblanadi.

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YOSH OILALARDA OILAVIY NIZOLARNING PSIXOLOGIK TA'SIRI

Magistrant Yusupaliyeva Dilnavoz

Ilmiy rahbar: Turayeva Dilafroz

Annotatsiya

Mazkur tezisda yosh oilalarda yuzaga keladigan oilaviy nizolarning psixologik ta'siri ilmiy jihatdan tahlil qilinadi.

Kalit so'zlar: yosh oilalar, oilaviy nizolar, psixologik ta'sir, stress, depressiya, xavotirlik, kommunikativ muammolar, psixo-emotsional holat, oilaviy munosabatlar, psixoprofilaktika.

Annotation

This thesis scientifically analyzes the psychological impact of family conflicts occurring in young families.

Keywords: young families, family conflicts, psychological impact, stress, depression, anxiety, communication problems, psycho-emotional state, family relationships, psychoprophylaxis.

Аннотация

В данной тезисной работе научно анализируется психологическое влияние семейных конфликтов, возникающих в молодых семьях.

Ключевые слова: молодые семьи, семейные конфликты, психологическое воздействие, стресс, депрессия, тревожность, коммуникативные проблемы, психоэмоциональное состояние, семейные отношения, психопрофилактика.

Kirish

Hozirgi kunda yosh oilalarda uchrayotgan oilaviy nizolar jamiyatning dolzarb ijtimoiy-psixologik muammolaridan biri hisoblanadi. Oila inson hayotidagi eng muhim ijtimoiy institut bo'lib, undagi psixologik muhit shaxsning ruhiy holati va ijtimoiy rivojlanishiga bevosita ta'sir ko'rsatadi. Ayniqsa oiladagi doimiy kelishmovchiliklar va ziddiyatlar er-xotinlarning psixo-emotsional holatida salbiy o'zgarishlarni yuzaga keltiradi.

So'nggi yillarda yosh oilalarda ajrimlar sonining ortib borayotgani oilaviy munosabatlarni chuqur psixologik tahlil qilish zaruratini yuzaga chiqarmoqda. Oilaviy nizolar nafaqat er-xotin o'rtasidagi munosabatlarga, balki farzandlar tarbiyasi, oiladagi emotsional muhit va jamiyatdagi ijtimoiy barqarorlikka ham salbiy ta'sir ko'rsatadi[2]. Ayniqsa yosh oilalarda oilaviy hayotga psixologik tayyorgarlikning yetarli emasligi, iqtisodiy qiyinchiliklar, kommunikativ kompetensiyaning sustligi va o'zaro tushunmovchiliklar turli nizolarni yuzaga keltiradi. Agar ushbu nizolar o'z vaqtida

bartaraf etilmasa, psixologik zo'riqish, depressiv holatlar va emotsional sovuqlik rivojlanishi mumkin.

Material va metodlar

Tadqiqotga 22–30 yosh oralig'idagi 18 nafar yosh oilalar vakillari jalb qilindi. Tadqiqot davomida oilaviy nizolarning psixologik ta'sirini aniqlash maqsadida suhbat, kuzatish va psixodiagnostik metodlardan foydalanildi.

Respondentlarning stress va xavotirlik darajasi STAI metodikasi yordamida, depressiv holatlar esa BDI testi asosida baholandi. Shuningdek, oilaviy qoniqish darajasi, kommunikativ munosabatlar va emotsional yaqinlik ko'rsatkichlari maxsus psixologik so'rovnomalar orqali o'rganildi[3].

Olingan ma'lumotlar statistik jihatdan tahlil qilinib, oilaviy nizolarning respondentlar psixologik holatiga ta'siri baholandi.

Natijalar va muhokama

Tadqiqot natijalari yosh oilalarda oilaviy nizolarning psixologik holatga sezilarli salbiy ta'sir ko'rsatishini aniqladi. Respondentlarning aksariyatida oiladagi doimiy kelishmovchiliklar stress va emotsional zo'riqishni kuchaytirgan.

STAI metodikasi natijalariga ko'ra respondentlarning 67 foizida xavotirlik darajasi yuqori ekanligi aniqlandi. Ayniqsa o'zaro tushunmovchilik va doimiy tortishuvlar respondentlarda ruhiy beqarorlikni kuchaytirgan[4].

BDI testi natijalari oilaviy nizolar kuchli bo'lgan respondentlarda depressiv holatlar o'rtacha 21.3 ± 5.1 ballni tashkil qilganligini ko'rsatdi. Bu esa oiladagi nizolar psixo-emotsional buzilishlarning rivojlanishiga olib kelishini tasdiqlaydi.

Tadqiqot davomida respondentlarning 58 foizida emotsional sovuqlik va o'zaro ishonchning pasayishi kuzatildi. Ayrim hollarda respondentlar oilaviy muammolarni ochiq muhokama qila olmasligi sababli ichki ziddiyatlarning kuchayishi qayd etildi.

Shuningdek, oiladagi nizolar respondentlarning ijtimoiy faolligiga ham salbiy ta'sir qilgani aniqlandi. Respondentlarning 46 foizida ijtimoiy yakkalanish va yaqin insonlar bilan muloqotning kamayishi kuzatildi.

Natijalar shuni ko'rsatdiki, oilaviy nizolar uzoq davom etgan hollarda psixosomatik buzilishlar ham rivojlanishi mumkin. Ayrim respondentlarda uyqusizlik, tez jahldorlik, bosh og'rig'i va doimiy charchoq holatlari kuzatildi[5].

Psixologik maslahat va psixoprofilaktik suhbatlardan keyin respondentlarning emotsional holatida ijobiy o'zgarishlar kuzatildi. Oiladagi o'zaro muloqotni yaxshilash va konfliktlarni konstruktiv hal qilish bo'yicha treninglar respondentlarning psixologik holatini barqarorlashtirishda samarali natija bergan.

Xulosa

Tadqiqot natijalari yosh oilalarda oilaviy nizolar psixo-emotsional holatga salbiy ta'sir ko'rsatishini aniqladi. Ayniqsa stress, xavotirlik, depressiv holatlar, emotsional

sovuqlik va kommunikativ muammolar oilaviy nizolar natijasida kuchayishi qayd etildi. Shuningdek, oiladagi sog'lom psixologik muhitni shakllantirishda o'zaro hurmat, ochiq muloqot va psixologik qo'llab-quvvatlash muhim omil ekanligi aniqlandi. Yosh oilalarni oilaviy hayotga psixologik jihatdan tayyorlash va oilaviy psixologik xizmatlarni rivojlantirish oilaviy nizolarni kamaytirishda muhim ahamiyat kasb etadi. Shu sababli oilaviy nizolarning oldini olishda nafaqat ijtimoiy va iqtisodiy barqarorlikni ta'minlash, balki psixologik madaniyat va konfliktologik kompetensiyalarni rivojlantirish ham zarur hisoblanadi.

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THE ROLE OF FAMILY GUESTHOUSES IN THE DEVELOPMENT OF THE TOURISM INDUSTRY

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Abstract. This article examines the role of family guesthouses in the development of the tourism industry. The study analyzes the economic, social, and cultural significance of family guesthouses, their contribution to tourism infrastructure, and their importance in promoting sustainable tourism development. The research also evaluates the impact of family guesthouses on rural tourism, eco-tourism, employment generation, and regional economic growth. Furthermore, the study identifies major challenges related to service quality, management practices, digital technologies, and marketing activities. Based on the research findings, practical recommendations for improving the effectiveness and competitiveness of family guesthouses in the tourism industry are proposed.

Keywords: Family guesthouse, tourism industry, hospitality, rural tourism, eco-tourism, sustainable tourism, tourism infrastructure, service quality, tourism marketing, regional development.

Introduction. Today, the tourism industry is considered one of the fastest-growing sectors of the global economy and plays a significant role in ensuring economic growth, increasing employment, and improving the welfare of the population. In the structure of tourism services, hospitality infrastructure occupies a special place, and family guesthouses are becoming an important component of modern tourism development. In recent years, the growing interest of tourists in authentic experiences, national traditions, and local lifestyles has increased the importance of family guesthouses within the tourism industry.

Family guesthouses are small-scale accommodation facilities usually operated by local families and aimed at providing tourists with comfortable lodging, traditional food, and a friendly environment. Unlike large hotels, family guesthouses offer visitors the opportunity to experience local culture, customs, and everyday life more closely. Therefore, they play an important role in the development of rural tourism, eco-tourism, and cultural tourism.

The development of family guesthouses contributes significantly to the expansion of tourism infrastructure, especially in rural and historical regions. In many countries, family guesthouses have become an effective tool for attracting domestic and international tourists, increasing local incomes, and supporting small businesses. Their

activities help create new jobs, reduce unemployment, and stimulate regional economic growth. Moreover, family guesthouses support the preservation of national traditions, handicrafts, and cultural heritage by integrating them into tourism services.

In Uzbekistan, the tourism sector has been rapidly developing in recent years due to state reforms and programs aimed at improving tourism infrastructure and increasing the country's tourism potential. Historical cities such as Samarkand, Bukhara, Khiva, and Shahrisabz attract a large number of tourists every year. In these regions, family guesthouses are becoming increasingly popular because they provide tourists with affordable accommodation and a unique national atmosphere. As a result, the role of family guesthouses in strengthening the competitiveness of the tourism industry is growing.

Despite their advantages, family guesthouses also face several challenges. In some regions, the quality of service, professional management skills, marketing activities, and digital technologies are not sufficiently developed. Limited financial resources and lack of qualified personnel may also negatively affect the effectiveness of family guesthouses. Therefore, studying the role of family guesthouses in tourism development and identifying effective ways to improve their activities remains an important scientific and practical issue.

The relevance of this topic is explained by the growing importance of family guesthouses in modern tourism, their contribution to regional economic development, and the need to improve hospitality services in accordance with international standards. In this regard, analyzing the role of family guesthouses in tourism development and developing scientific recommendations for their effective operation is of great importance.

The main purpose of this study is to examine the role of family guesthouses in the development of the tourism industry, analyze their economic and social significance, and propose practical recommendations for improving their activities and increasing their contribution to tourism development.

Literature review. The role of family guesthouses in tourism development has been widely discussed within the fields of tourism economics, hospitality management, service marketing, and regional development. Scientific studies show that family guesthouses are not only accommodation facilities but also important instruments for promoting local culture, supporting small business, and increasing the attractiveness of tourist destinations.

According to Philip Kotler's service marketing approach, tourism services should be designed according to the needs and expectations of consumers. From this perspective, family guesthouses are important because they provide tourists with personalized

service, a friendly atmosphere, and direct interaction with local communities. This creates a stronger emotional connection between the tourist and the destination.

John Swarbrooke emphasizes the importance of sustainable tourism and argues that tourism development should support local communities while preserving natural and cultural resources. Family guesthouses fully correspond to this approach because they are usually based on local resources, family labor, traditional lifestyle, and regional identity. Their development helps reduce the negative effects of mass tourism and supports more balanced territorial development.

Susan Horner and John Swarbrooke also note that modern tourists increasingly seek authentic experiences rather than only standard accommodation services. In this context, family guesthouses create opportunities for tourists to learn about national cuisine, customs, traditions, handicrafts, and everyday life. Therefore, they are especially important for the development of rural tourism, cultural tourism, and eco-tourism.

In hospitality management literature, family guesthouses are often viewed as a form of small and medium-sized tourism enterprise. Researchers argue that such enterprises contribute to regional employment, income generation, and entrepreneurship development. Unlike large hotels, family guesthouses require relatively small investment and can be established in areas where large hotel infrastructure is not economically feasible.

Studies on rural tourism show that family guesthouses play an important role in involving local residents in tourism activities. Through family guesthouses, rural households can use their homes, local products, traditional cooking skills, and cultural knowledge as economic resources. This creates additional income opportunities and increases the socio-economic value of tourism for local communities.

The literature also highlights several challenges related to family guesthouses. These include insufficient service quality, weak marketing skills, limited use of digital technologies, lack of professional training, and difficulties in meeting international hospitality standards. Many researchers emphasize that without proper training, financial support, and marketing assistance, family guesthouses may not fully realize their potential in the tourism industry.

In the context of developing countries, family guesthouses are considered an effective mechanism for inclusive tourism growth. They support local entrepreneurship, encourage women and youth employment, and contribute to poverty reduction in rural areas. At the same time, their successful development requires cooperation between the government, private sector, tourism organizations, and local communities.

Overall, the literature review shows that family guesthouses are an important component of the tourism industry. They contribute to accommodation capacity,

cultural promotion, regional development, employment, and sustainable tourism. Existing scientific approaches confirm that improving service quality, strengthening marketing activities, introducing digital technologies, and supporting family entrepreneurship are key factors for increasing the role of family guesthouses in tourism development.

Research methodology. This study is based on scientific and methodological approaches aimed at examining the role of family guesthouses in the development of the tourism industry. The research focuses on analyzing the economic, social, and cultural significance of family guesthouses, as well as identifying the main factors influencing their development and effectiveness within the tourism sector.

Analysis and results. The analysis conducted in this study shows that family guesthouses play an increasingly important role in the development of the tourism industry. In recent years, the growing demand for authentic tourism experiences, local culture, and personalized hospitality services has significantly increased the popularity of family guesthouses among both domestic and international tourists. Unlike large hotels, family guesthouses provide a unique opportunity for visitors to experience local traditions, customs, cuisine, and daily life, which has become one of the main attractions in modern tourism.

The research results indicate that family guesthouses contribute greatly to the expansion of tourism infrastructure, especially in rural and historical regions where large hotel investments are limited. In many tourist destinations, family guesthouses serve as an effective accommodation alternative by offering affordable prices and culturally rich experiences. This helps increase the accommodation capacity of tourism regions and supports the growth of tourist flows throughout the year.

The analysis also revealed that family guesthouses have a significant economic impact on local communities. Their development creates new employment opportunities, supports family entrepreneurship, and increases household incomes. In rural areas, family guesthouses provide local residents with an opportunity to participate directly in tourism activities without requiring large-scale investments. As a result, tourism revenues are distributed more widely among the local population, contributing to regional economic development and poverty reduction.

Another important result of the study is the role of family guesthouses in preserving cultural heritage and national traditions. Many family guesthouses incorporate traditional architecture, local handicrafts, national cuisine, and cultural practices into their services. This not only enriches the tourist experience but also encourages local communities to preserve and promote their cultural identity. Therefore, family guesthouses contribute not only to economic development but also to cultural sustainability.

The findings show that family guesthouses are particularly important for the development of rural tourism, eco-tourism, and cultural tourism. Tourists increasingly prefer destinations that offer environmentally friendly services and authentic local experiences. Family guesthouses meet these expectations by providing a natural environment, local interaction, and traditional hospitality. In this regard, they play a key role in diversifying tourism products and increasing the attractiveness of tourism destinations.

However, the analysis also identified several problems affecting the efficiency and competitiveness of family guesthouses. In some regions, service quality remains below international standards due to insufficient professional training, limited foreign language skills, and lack of management experience. In addition, many family guesthouses face difficulties related to marketing activities, digital technologies, and access to online booking systems. These limitations reduce their visibility in the tourism market and restrict their ability to attract more tourists.

The research further demonstrates that government support and cooperation with tourism organizations are essential for the sustainable development of family guesthouses. Countries with successful tourism industries often provide financial assistance, tax incentives, training programs, and marketing support for small hospitality businesses. The study shows that similar support mechanisms could significantly improve the operational efficiency and competitiveness of family guesthouses in developing tourism destinations.

The analysis of foreign experience indicates that countries such as Turkey, Italy, and Germany have successfully integrated family guesthouses into their tourism systems through regional branding, rural tourism programs, and digital tourism platforms. These countries have demonstrated that family guesthouses can become an important part of national tourism strategies when supported by effective policies and infrastructure development.

Overall, the research results confirm that family guesthouses are an important component of the tourism industry. They contribute to tourism infrastructure development, regional economic growth, cultural preservation, and sustainable tourism. At the same time, improving service quality, introducing digital technologies, strengthening marketing activities, and enhancing professional training remain necessary for increasing their competitiveness and effectiveness in the tourism market.

Conclusion and suggestions. The conducted research demonstrates that family guesthouses play an important role in the development of the tourism industry by contributing to tourism infrastructure, regional economic growth, cultural preservation, and sustainable tourism development. In modern tourism, travelers increasingly seek authentic experiences, local traditions, and personalized hospitality services. Family

guesthouses successfully meet these expectations by offering tourists a unique opportunity to experience local culture, traditional lifestyles, and national hospitality. The study confirms that family guesthouses are especially significant for the development of rural tourism, eco-tourism, and cultural tourism. Their activities help diversify tourism products, increase accommodation capacity, and attract both domestic and international tourists. In addition, family guesthouses create employment opportunities, support family entrepreneurship, and increase local household incomes. As a result, they contribute positively to regional socio-economic development and improve the welfare of local communities.

The analysis also shows that family guesthouses have an important cultural function. By integrating traditional architecture, national cuisine, handicrafts, and local customs into tourism services, they support the preservation and promotion of cultural heritage. This strengthens the identity of tourism destinations and increases their attractiveness in the competitive tourism market.

Despite these advantages, several challenges affecting the effective development of family guesthouses were identified during the research. In some regions, the quality of services remains insufficient due to limited professional skills, lack of foreign language knowledge, and weak management practices. Furthermore, inadequate marketing activities, poor digitalization, and limited access to online booking platforms reduce the competitiveness of family guesthouses in the tourism industry.

Based on the research findings, several practical suggestions can be proposed to improve the effectiveness and sustainability of family guesthouses. First, it is necessary to improve service quality through professional training programs focused on hospitality management, customer service, and foreign language skills. Qualified personnel can significantly increase tourist satisfaction and strengthen the reputation of family guesthouses.

Second, digital technologies should be widely introduced into the activities of family guesthouses. The use of online booking systems, digital payment methods, social media marketing, and tourism mobile applications can improve communication with tourists and increase market visibility. Digitalization will also help family guesthouses compete more effectively in the modern tourism environment.

Third, government support mechanisms should be strengthened to encourage the development of family guesthouses. Financial assistance, tax incentives, soft loans, and infrastructure support can help small hospitality businesses improve their operational capacity and service quality. Cooperation between tourism authorities, local governments, and private sector organizations is essential for creating favorable conditions for family-based tourism enterprises.

Fourth, marketing and regional branding activities should be expanded to promote family guesthouses more effectively. Tourism campaigns should highlight authentic local experiences, traditional hospitality, and cultural attractions offered by family guesthouses. Participation in tourism exhibitions, online tourism platforms, and international tourism networks can also increase tourist flows.

Finally, sustainable tourism principles should be integrated into the management of family guesthouses. Environmental protection, efficient use of local resources, and preservation of cultural heritage should become important components of tourism development strategies. This approach will ensure the long-term sustainability and competitiveness of family guesthouses within the tourism industry.

In conclusion, family guesthouses represent an important and promising segment of the tourism industry. Their development not only improves tourism infrastructure but also supports local entrepreneurship, preserves cultural identity, and contributes to sustainable regional development. Strengthening service quality, digital transformation, marketing strategies, and institutional support will further increase the contribution of family guesthouses to the development of the tourism industry.

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THE INVOLVEMENT OF NORTH AFRICA IN THE FRONT LINES AND INDUSTRIAL ENTERPRISES DURING THE 20TH CENTURY

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Abstract: This text analyzes the strategic and economic significance of the North African region during the First and Second World Wars of the 20th century. It examines the mobilization of the local population into military service by colonial powers (France, Great Britain, Italy) and the allocation of regional resources toward metropolitan industries and frontline requirements. Furthermore, it highlights the establishment of industrial enterprises in the region during the war years and the subsequent impact of these processes on national liberation movements.

Keywords: North Africa, 20th century, world wars, mobilization, metropolis, colonialism, military industry, logistics, raw material base, national liberation movement.

France's new migration strategy, alongside restricting the flow of labor resources, was directed toward two primary objectives: first, reducing the number of foreigners in the country and curbing illegal immigration; second, integrating the permanently settled population into national socio-economic life. In an effort to decrease the foreign population, the French government (similar to other Western European nations) implemented complex mechanisms to encourage repatriation. Within this system, methods such as providing one-time large-scale financial compensation to migrants who voluntarily decided to return to their homelands, as well as organizing vocational retraining courses to ensure their employment in their native countries, were widely utilized.

Simultaneously, a package of administrative and economic measures was introduced to prevent the expansion of foreign elements, consisting of the following:

Imposing special levies (taxes) on business entities for hiring foreign employees;

Maximizing the complexity of the stages involved in processing and extending permits that grant the right to reside and work;

Applying rigorous punitive measures, such as heavy fines and criminal liability, against employers who engage undocumented migrants in labor activities.

Mana, matnning davomi uchun akademik va ilmiy uslubdagi inglizcha tarjima:

However, the financial support instruments for voluntary repatriation failed to generate the anticipated mass outflow. Practice demonstrated that these incentives were primarily utilized by individuals who had already planned to return to their homeland

and were merely awaiting a favorable opportunity. The low efficiency of these state-mandated measures confirmed that the re-emigration process is intrinsically linked to the economic conditions within the migrant's country of origin. On one hand, the severity of the unemployment problem in the Maghreb region persisted; on the other hand, the majority of immigrants preferred to remain in France for the sake of their children's future. By providing their children with quality education, they sought to ensure that the next generation would not replicate the socio-economic hardships experienced by the parents. This trend facilitated the permanent settlement of the North African labor force within French industrial enterprises and the lower strata of society. Formulating precise and comprehensive statistical data regarding the scale of repatriation processes in France remains an exceptionally complex task. The primary reason for this is that not all migrants departing the country notify the relevant administrative authorities or surrender their documentation. In particular, the near impossibility of monitoring and accounting for the movement of undocumented migrants further widens the statistical gap. Simultaneously, distinguishing between repatriates returning of their own volition and individuals being forcibly deported creates additional methodological difficulties. For repatriation to assume a mass character, essential prerequisites included narrowing the disparity in quality of life and wage levels between France and North African states, as well as ensuring socio-economic stability within Maghreb countries.

The radical shift in French migration policy and the prohibition placed on the entry of new labor forces acted as a catalyst for the rapid growth of other forms of international migration, specifically "family immigration." By the 1980s and 1990s, the proportion of family members within the migrant population reached unprecedented levels. As experts (notably A. Perotti) emphasized at a prestigious conference held in Geneva in 1988, approximately 85% of foreigners arriving in Western Europe between 1978 and 1988 entered specifically under the principle of family reunification.

Whereas previously only single male laborers essential for industrial enterprises arrived from North Africa, the migration of entire families now became a common occurrence. This trend led to a sharp increase in the proportion of children within migrant communities, accounting for one-third of the total figure. Statistical analyses clearly demonstrate this transformation: while the ratio of Moroccan workers to their family members was 4:1 in 1970, by 1976, this figure shifted to a 10:1 ratio—meaning ten family members for every single worker. A similar dynamic is evident in the case of Algerian families; the 66,000 households recorded in 1975 rose to 82,000 by 1981. This situation illustrates that North Africans had evolved from being merely a temporary labor resource into a permanently settled demographic stratum within the socio-economic structure of France.

The primary catalyst for the family-based migration from North African countries—former colonies of France—was, first and foremost, the significantly higher standard of living in the metropolis. The well-established social protection system, along with family allowances and extensive opportunities for childcare and education, acted as major pull factors for migrants. For instance, within the framework of the French social support system, guaranteed assistance (RMI) of 405 euros was provided to single individuals without means of subsistence, while families with at least two children received over 850 euros. The minimum wage (SMIC) was set at approximately 1,000 euros, which appeared as immense wealth against the backdrop of the bitter reality where 2 billion people worldwide lived on a mere 20 dollars a month. According to statistical data, in 1985, 439 Moroccan workers arrived in France accompanied by as many as 8,613 family members, implying an average of nearly 20 relatives for every worker. Among Tunisians, this ratio was also high, with 2,339 family members following 153 workers. However, by the early 1990s, a slight decline in the family-based influx from the Maghreb countries could be observed. It should not be forgotten that the integration process of the North African population into France initially began with their recruitment into military service on the front lines and heavy labor in large industrial enterprises, later evolving into this family-oriented economic migration. In conclusion, the two major global conflicts of the 20th century transformed North Africa from a mere peripheral colony into a vital military-strategic arena and industrial base. The participation of the local population on the front lines and the mobilization of the region's resources for supply purposes served as a catalyst for infrastructure development while simultaneously fostering the growth of socio-political consciousness. Ultimately, the large-scale involvement of North Africa in war and industrial processes accelerated the crisis of the colonial system and laid the foundation for the region's nations to achieve independence.

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MINTAQAVIY IQTISODIY RIVOJLANISHDA KREATIV IQTISODIYOTNING ROLI

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Annotatsiya. Ushbu maqolada kreativ iqtisodiyotning mintaqaviy iqtisodiy rivojlanishdagi o'рни va ahamiyati ilmiy jihatdan tahlil qilinadi. Tadqiqotda kreativ sanoat tarmoqlarining mahalliy iqtisodiyotga ta'siri, innovatsion ekotizimlarning shakllanishi, inson kapitalining rivojlanishi va raqobatbardoshlikning oshishi masalalari ko'rib chiqiladi. Jahon tajribasi va O'zbekiston sharoitida kreativ klasterlarni shakllantirish imkoniyatlari o'rganiladi. Maqolada kreativ iqtisodiyotni mintaqaviy darajada rivojlantirish uchun amaliy tavsiyalar ishlab chiqilgan.

Kalit so'zlar. Kreativ iqtisodiyot, mintaqaviy rivojlanish, innovatsiya, kreativ klaster, inson kapitali, raqamli iqtisodiyot, madaniy sanoat, iqtisodiy diversifikatsiya.

Kirish. XXI asrning ikkinchi o'n yilligida global iqtisodiyotda tub o'zgarishlar sodir bo'lmoqda. An'anaviy ishlab chiqarish omillari kapital, er va mehnat bilan bir qatorda bilim, ijodkorlik va madaniy salohiyat asosiy raqobat ustunliklariga aylanib bormoqda. Ushbu jarayon iqtisodiy rivojlanishning yangi paradigmasini kreativ iqtisodiyotni vujudga keltirdi, u mintaqaviy o'sish dvigateli sifatida tobora katta e'tibor qozonmoqda.

Kreativ iqtisodiyot tushunchasi birinchi marta 2001 yilda Jon Xokinsning "Kreativ iqtisodiyot" asarida atroflicha bayon qilingan bo'lsa-da, uning ilmiy asoslari iqtisodchilar, sotsiologlar va geograf olimlarning ko'p yillik tadqiqotlari natijasida shakllangan. Bugungi kunda BMT Savdo va rivojlanish konferentsiyasi) YUNESKO va boshqa xalqaro tashkilotlar kreativ iqtisodiyotni barqaror rivojlanishning muhim omili sifatida tan olmoqda.

O'zbekistonda iqtisodiyotni diversifikatsiya qilish va raqobatbardoshlikni oshirish bo'yicha amalga oshirilayotgan islohotlar sharoitida kreativ iqtisodiyotni mintaqaviy rivojlanish strategiyasiga integratsiya qilish alohida dolzarblik kasb etadi. Mamlakatimizning boy tarixiy-madaniy merosi, yosh va ta'limli aholisi hamda tobora

rivojlanayotgan raqamli infratuzilmasi kreativ klasterlarni shakllantirishning mustahkam asosini tashkil etadi.

Adabiyotlar tahlili. Kreativ iqtisodiyot nazariyasi bir necha ilmiy yo‘nalishlarning kesishmasida rivojlangan. Richard Florida (2002) “kreativ sinf” kontseptsiyasini ishlab chiqib, iqtisodiy rivojlangan shaharlar va mintaqalarda ijodkor mutaxassislar to‘plashini ta‘minlovchi uch T omilini Texnologiya, Talent va Tolerantlikni asoslab berdi. Uning tadqiqotlari mintaqaviy iqtisodiy o‘rish va kreativ kapital o‘rtasidagi bog‘liqlikni miqdoriy baholash imkonini yaratdi. Xalqaro Mehnat Tashkiloti va UNCTADning qo‘shma tadqiqotlariga ko‘ra, kreativ sanoat tarmoqlari rivojlangan mamlakatlarda YAIMning 3-6 foizini tashkil etib, eksport daromadlarining muhim manbaiga aylangan. Xususan, Buyuk Britaniyada kreativ sanoat 2019 yilda 111,7 mlrd funt sterling qiymatini yaratgan va mamlakatning eng tez rivojlanayotgan iqtisodiy sektori bo‘lgan. Mahalliy tadqiqotchilar orasida N. Tursunov, Sh. Mustafaqulov va boshqalarning asarlari O‘zbekiston mintaqalarida kreativ salohiyatni baholash metodologiyasini ishlab chiqishga qaratilgan. Biroq mintaqaviy darajada kreativ klasterlarni shakllantirishning institutsional mexanizmlari va ularning iqtisodiy samardorligini baholash masalalari hali yetarlicha o‘rganilmagan, bu esa mazkur tadqiqotning ilmiy yangiligini belgilaydi.

Tadqiqotlar metodologiyasi. Tadqiqotda quyidagi usullar qo‘llanilgan. Qiyosiy tahlil xorijiy davlatlarning kreativ iqtisodiyotni rivojlantirishdagi tajribasini o‘rganish maqsadida. klaster tahlili mintaqalarning kreativ salohiyatini guruhlash va tipologiyalash uchun SWOT-tahlil O‘zbekiston mintaqalarida kreativ iqtisodiyotni rivojlantirishning kuchli va zaif tomonlarini aniqlash maqsadida ekspert baholash metodi amaliy tavsiyalarni ishlab chiqishda statistik modellashtirish kreativ iqtisodiyot ko‘rsatkichlari va mintaqaviy o‘rish o‘rtasidagi korrelyatsiyani baholash uchun. Tadqiqotning axborot bazasini UNCTAD, YUNESKO, O‘zbekiston Respublikasi Statistika agentligi, mintaqaviy statistika boshqarmalari ma’lumotlari, shuningdek, xorijiy va mahalliy ilmiy jurnallarning nashriyot materiallar tashkil etadi.

Natijalar. Kreativ iqtisodiyotning nazariy asoslari va tarkibiy tuzilishi. Kreativ iqtisodiyot bu insonning ijodiy, madaniy va intellektual salohiyatidan iqtisodiy qiymat yaratish maqsadida foydalanishga asoslangan iqtisodiy tizim. UNCTAD tasniflashiga ko‘ra, kreativ sanoat quyidagi to‘rtta asosiy yo‘nalishni o‘z ichiga oladi.

Yo‘nalish	Tarkibiy qismlar	Global ulush, %
Madaniy meros	San‘at, hunarmandchilik, arxiv, muzeylar	18,5
San'at	Vizual san'at, sahna san'ati, musiqa, kitob nashriyoti	29,3

Ijodiy media	Kino, televizion dasturlar, reklama, kompyuter o'yinlari	31,7
Funksional ijod	Dizayn, arxitektura, moda, IT-soha	20,5

1-jadval. Kreativ sanoatning tarkibiy tuzilishi (UNCTAD, 2022 ma'lumotlari asosida)

Kreativ iqtisodiyot an'anaviy ishlab chiqarish iqtisodiyotidan bir qancha muhim jihatlari bilan farqlanadi. Birinchidan, uning asosiy resursi bilim va ijodkorlik cheksiz resurs bo'lib, foydalanish jarayonida kamayib ketmaydi. Ikkinchidan, kreativ mahsulot ko'pincha birgalikda ishlashdan sinergiya hosil qiladi. Uchinchidan, bu tarmoqda miqyos iqtisodi qonuni standart shakllarda emas, balki tarmoq effektlari orqali namoyon bo'ladi. Kreativ iqtisodiyot va mintaqaviy rivojlanish: nazariy aloqalar Kreativ iqtisodiyot mintaqaviy rivojlanishga bir necha mexanizmlar orqali ta'sir ko'rsatadi. Ushbu mexanizmlarni to'rtta asosiy kanal bo'yicha tizimlashtirish mumkin. Iqtisodiy diversifikatsiya kanali Kreativ sanoat tarmoqlari resurslarga bog'liq bo'lmagan va konjunktura o'zgarishlariga nisbatan barqarorroq bo'lgan iqtisodiy faoliyat turlarini vujudga keltiradi. Bu esa xom ashyo eksportiga qaram mintaqalar uchun ayniqsa muhimdir. Masalan, Koreya Respublikasida 1997-1998 yillar moliyaviy inqirozidan so'ng hukumat tomonidan kreativ sanoatni rivojlantirishga qaratilgan strategik sarmoyalar bugungi kunda "Koreya to'liqini" (Hallyu) deb nomlanuvchi global madaniy va iqtisodiy hodisaga asos soldi.

Inson kapitali va talant jalb qilish kanali. Tadqiqotlar shuni ko'rsatadiki, yuqori malakali mutaxassislar yashash va ishlash uchun joy tanlashda iqtisodiy imkoniyatlar bilan bir qatorda madaniy infrastruktura, ijodiy muhit va hayot sifatini ham inobatga oladi. Shu bois kreativ sanoati rivojlangan mintaqalar boshqa sohalarida ham inson kapitalini jalb qilish bo'yicha raqobat ustunligiga ega bo'ladi bu esa mintaqaviy multiplikator effektini kuchaytiradigan o'zaro ta'sir mexanizmini hosil qiladi. Innovatsion ekotizim kanali kreativ klasterlar odatda turli soha mutaxassislarini, tadbirkorlarni, ta'lim muassasalarini va moliyaviy institutlarni o'z ichiga oluvchi innovatsion ekotizimlarni shakllantiradi. Ushbu ekotizimlarda bilim almashinuvi, kooperatsiya va raqobat bir-birini to'ldirib, yangi g'oyalar, texnologiyalar va tadbirkorlik tashabbuslarining paydo bo'lishiga zamin yaratadi. Silicon Valley, Londonning Shoreditch tumani yoki Berlindagi Start-up ekotizimi buning yorqin namunalari hisoblanadi.

Madaniy turizm va brending kanali Kreativ sanoat tarmoqlari mintaqaviy brendni mustahkamlaydi va madaniy turizmni rivojlantiradi. Bu esa nafaqat bevosita turistik daromadlarni, balki mintaqaga investitsiyalar jalb qilish uchun qulay imidjni ham

shakllantiradi. Barselona, Amsterdam, Dubay kabi shaharlarning kreativ iqtisodiyot asosida global brendga aylanganligi mintaqaviy raqobatbardoshlikni oshirishda ushbu kanalning samaradorligini tasdiqlaydi.

Xorijiy tajriba tahlili. Muvaffaqiyatli mintaqaviy modellar. Jahon amaliyotida kreativ iqtisodiyotni mintaqaviy rivojlanish strategiyasiga integratsiya qilishning bir necha muvaffaqiyatli modeli shakllangan. Singapur modeli. Singapur hukumati 2000 yildan boshlab “Renaissance City” (Uygʻonish Shahri) strategiyasini amalga oshirdi. Mazkur strategiya doirasida sanʼat va madaniyat infratuzilmasiga investitsiyalar keskin koʻpaytirildi, ijodiy sanoatlar uchun maxsus vergi imtiyozlari joriy etildi va xorijiy kreativ talantlarni jalb qilish dasturlari ishga tushirildi. Natijada Singapur bugun Osiyo-Tinch okeani mintaqasida ijodiy dizayn, reklama va media sohasida yetakchi markazga aylangan. Janubiy Koreya modeli. “Kontent sanoati” strategiyasi asosida Seul hukumati 1999 yildan boshlab kino, animatsiya, kompyuter oʻyinlari va musiqa sohalariga davlat sarmoyasini oshira bordi. Bugungi kunda K-pop, K-drama va koreys kinosi global raqobatdosh mahsulotlarga aylangan boʻlib, ularning eksport qiymati 2022 yilda 12,4 mlrd AQSH dollarini tashkil etdi.

Buyuk Britaniya modeli. 1997 yilda tashkil etilgan Kreativ Sanoatlar Departamenti kreativ tarmoqlarni iqtisodiy siyosatning ustuvor yoʻnalishiga aylantirdi. Hukumat “Kreativ Britaniya” strategiyasi doirasida taʼlim islohotlarini, sarmoya fondlarini va xalqaro hamkorlikni muvofiqlashtirdi. Natijada Buyuk Britaniya kreativ sanoati bugun mamlakatning eng tez oʻsuvchi va eksport salmogʻi yuqori sektori hisoblanadi.

Oʻzbekiston mintaqalarida kreativ iqtisodiyotni rivojlantirish. Imkoniyatlar va toʻsiqlar Oʻzbekiston kreativ iqtisodiyotni rivojlantirish uchun bir qancha muhim ustunliklarga ega. Birinchidan, respublikamiz asrlik hunarmandchilik anʼanalari, boy arxitekturaviy meros va noyob madaniy muhitga ega boʻlib, ular kreativ sanoat uchun betakror resurs bazasini tashkil etadi. Samarqand, Buxoro va Xivaning YUNESKO Jahon merosi roʻyxatiga kiritilgan obidalar majmualari madaniy turizm va kreativ sanoat klasterlarini shakllantirish uchun kuchli boshlanqich nuqtadir. Ikkinchidan, Oʻzbekiston aholisining 60 foizdan koʻprogʻi 30 yoshdan kichik boʻlib, bu demografik kapital raqamli kreativ iqtisodiyot uchun muhim manba hisoblanadi. Yillik 600 mingdan ortiq bitiruvchi chiqaradigan oliy oʻquv yurtlari tizimi va jadal rivojlanayotgan IT-soha ushbu potentsialni amalga oshirishning institutsional zaminini yaratmoqda. Uchinchidan, Oʻzbekistonda 2017 yildan boshlab amalga oshirilayotgan keng qamrovli islohotlar iqtisodiy liberalizatsiya, tadbirkorlikni qoʻllab-quvvatlash, raqamli iqtisodiyotni rivojlantirish kreativ tadbirkorlikni kengaytirishning qulay institutsional muhitini vujudga keltirdi. Biroq bir qancha toʻsiqlar ham mavjud. SWOT-tahlil natijalariga koʻra asosiy muammolar quyidagilardan iborat kreativ sanoat mahsulotlarini tijoratlashtirish va xalqaro bozorlarga olib chiqish mexanizmlarining yetarlicha

rivojlanmaganligi kreativ tadbirkorlikni moliyalashtirish uchun ixtisoslashgan venchur kapital va investitsiya fondlarining yetishmasligi mintaqaviy darajada kreativ klasterlarni boshqarish va koordinatsiya qiluvchi institutlarning zaifligi; kreativ sanoat statistikasining to'liq va yaxlit shaklda yuritilmasligi, bu esa sektoral siyosat samaradorligini baholashni qiyinlashtiradi intellektual mulk huquqlarini himoya qilish tizimining takomillashtirish zarurati.

Mintaqaviy kreativ iqtisodiyotni rivojlantirish. Siyosat tavsiyalari o'tkazilgan tahlillar asosida mintaqaviy darajada kreativ iqtisodiyotni rivojlantirishning quyidagi strategik yo'nalishlarini tavsiya etish mumkin: Birinchi yo'nalish Kreativ klasterlarni mintaqaviy xususiyatlar asosida shakllantirish. Har bir viloyat o'zining noyob kreativ ixtisoslashuvi tamoyili asosida klaster yaratishi maqsadga muvofiq. Masalan, Samarqand viloyatida hunarmandchilik va madaniy meros asosidagi kreativ klaster, Toshkent shahrida IT va reklama sanoati klasteri, Farg'ona vodiysi viloyatlarida to'qimachilik dizayni va moda sanoati klasteri. Ushbu klasterlar bir-biri bilan hamkorlik qiluvchi, ammo o'ziga xos ixtisoslashuvni saqlab qoluvchi mintaqaviy kreativ ekotizim tashkil etadi. Ikkinchi yo'nalish Kreativ sanoatni moliyalashtirish mexanizmlarini kengaytirish. Hukumat-xususiy sheriklik asosida kreativ sanoat uchun ixtisoslashgan sarmoya fondi tashkil etish, kreativ tadbirkorlarga mo'ljallangan kafolat fondi mexanizmini joriy etish va xorijiy sarmoyadorlar uchun soliq imtiyozlari berish tavsiya etiladi. Bundan tashqari, ijodkorlarni loyiha moliyalashtirishga ulashning yangi vositasi kraudfanding platformalarini qo'llab-quvvatlash ham muhim ahamiyatga ega. Uchinchi yo'nalish Ta'lim tizimini kreativ iqtisodiyot talablariga moslash. Oliy va o'rta maxsus ta'lim muassasalarida kreativ iqtisodiyot, kreativ tadbirkorlik va ijodiy menejment sohasidagi ta'lim dasturlarini joriy etish, hunarmandchilik maktablarida zamonaviy biznes va marketing ko'nikmalari o'qitilishini ta'minlash lozim. Shuningdek, universitetlar va kreativ sanoat o'rtasida amaliyot dasturlari va hamkorlik loyihalarini rivojlantirish zarur. To'rtinchi yo'nalish Raqamli platforma va infratuzilmani rivojlantirish. O'zbek kreativ mahsulotlarini xalqaro bozorlarga olib chiqish uchun milliy raqamli platforma yaratish, mavjud global platformalar (Etsy, Behance, Spotify, Amazon) bilan integratsiyani ta'minlash va hukumat tomonidan "Made in Uzbekistan" brendini targ'ib qilish dasturlarini ishga tushirish tavsiya etiladi.

Xulosa. Kreativ iqtisodiyot mintaqaviy rivojlanishning an'anaviy omillarini tabiiy resurslar va kapital insonning ijodiy va intellektual salohiyati bilan to'ldiruvchi, yangi iqtisodiy qiymat yaratishning zamonaviy mexanizmidir. Ushbu tadqiqot shuni ko'rsatdiki, kreativ iqtisodiyot diversifikatsiya, inson kapitalini jalb qilish, innovatsion ekotizimlar shakllantirish va mintaqaviy brendni mustahkamlash kabi ko'p kanallar orqali mintaqaviy iqtisodiy o'sishga kuchli multiplikativ ta'sir ko'rsata oladi.

O'zbekiston o'zining boy madaniy merosi, yosh va ta'limli aholisi hamda jadal rivojlanayotgan raqamli ekotizimi bilan kreativ iqtisodiyotni mintaqaviy rivojlanish strategiyasining markaziga qo'yish uchun zarur salohiyatga ega. Buning uchun mintaqaviy xususiyatlarga asoslangan klaster siyosati, ixtisoslashgan moliyalashtirish mexanizmlari, ta'lim islohotlari va raqamli infratuzilmani rivojlantirish bo'yicha izchil va muvofiqlashtirilgan strategik harakatlar talab etiladi. Kelajakdagi tadqiqotlar mintaqaviy kreativ indekslarni ishlab chiqish, kreativ klasterlarning bandlik va iqtisodiy o'sishga ta'sirini miqdoriy baholash va kreativ sanoat statistikasini milliy hisobdorlik tizimiga integratsiya qilish masalalariga qaratilishi maqsadga muvofiq.

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МЕТАБОЛИЧЕСКИЙ КОЭФФИЦИЕНТ ПРИ ПОДАГРЕ: КЛИНИЧЕСКАЯ ВАЛИДИЗАЦИЯ И ПРОГНОСТИЧЕСКОЕ ЗНАЧЕНИЕ ДЛЯ ЧАСТЫХ АТАК

Хаджиметова О.И.

Введение. Подагра у значительной части пациентов протекает как метаболично-воспалительный фенотип, при котором частота атак и тяжесть клинического течения усиливаются на фоне ожирения, метаболического синдрома, СД2, артериальной гипертензии и дислипидемии. Для практической стратификации риска целесообразен простой интегральный показатель — метаболический коэффициент (МК), отражающий суммарную метаболическую «нагрузку».

Ключевые слова: подагра, метаболический синдром, ожирение, метаболический коэффициент, частые атаки, SII, CRP, ROC-анализ.

Материал и методы. Проведено одноцентровое контролируемое исследование (2021–2025 гг.). В анализ включены пациенты с подагрой ($n=210$) и контрольная группа ($n=150$), сопоставимые по возрасту и полу. МК рассчитывали по 5 компонентам (ожирение, МС, СД2, АГ, дислипидемия; 0–5 баллов) с категоризацией: 0–1, 2–3, 4–5. Оценивали SUA, eGFR, CRP, SII, частоту атак, наличие тофусов и EQ-5D. Использовали межгрупповые сравнения, корреляционный анализ, логистическую регрессию и ROC-анализ ($p<0,05$).

Результаты. У пациентов с подагрой частота компонентов метаболической перегрузки была значительно выше, чем в контроле: ожирение 64,3% vs 28,0%, МС 57,1% vs 18,0%, СД2 26,7% vs 8,7%, АГ 65,7% vs 22,0%, дислипидемия 61,4% vs 24,0% (во всех случаях $p<0,001$).

Среднее значение МК составило $3,2\pm 1,1$ у больных подагрой против $1,5\pm 0,9$ в контроле ($p<0,001$), при этом доля пациентов с МК 4–5 была существенно выше при подагре (42,9% vs 12,0%).

Внутри группы подагры увеличение МК сопровождалось градиентным ухудшением клинико-лабораторного профиля: рост SUA ($476\pm 70 \rightarrow 512\pm 75 \rightarrow 564\pm 78$ мкмоль/л), снижение eGFR ($89\pm 15 \rightarrow 81\pm 16 \rightarrow 72\pm 17$ мл/мин/1,73 м²), повышение CRP ($4,1 [2,0;7,9] \rightarrow 6,8 [3,5;12,4] \rightarrow 9,6 [4,8;16,7]$ мг/л) и SII ($640 [460;820] \rightarrow 820 [610;1040] \rightarrow 1020 [760;1340]$) при росте частоты атак ($2 [1;4] \rightarrow 4 [2;6] \rightarrow 6 [4;8]$) и частоты тофусов ($4,0\% \rightarrow 16,0\% \rightarrow 34,4\%$) ($p<0,001$).

Корреляционный анализ подтвердил значимую связь МК с частотой атак ($r=0,62$; $p<0,001$), CRP ($r=0,55$; $p<0,001$), SII ($r=0,51$; $p<0,001$) и обратную связь с eGFR ($r=-0,41$; $p<0,001$) и EQ-5D ($r=-0,48$; $p<0,001$).

В многофакторной логистической регрессии исход «частые атаки» (≥ 3 /год) МК оставался независимым предиктором: OR=1,86 на +1 балл (95% ДИ 1,49–2,32; $p<0,001$) с дополнительным вкладом eGFR, SUA и SII.

ROC-анализ показал хорошую прогностическую способность МК для выявления часторецидивирующего течения: AUC=0,79 (95% ДИ 0,73–0,85), оптимальный cut-off ≥ 3 баллов (Se 77%, Sp 72%).

Выводы.

- 1) У больных подагрой доминирует выраженная метаболическая перегрузка, а метаболический коэффициент достоверно выше, чем у контроля, что подтверждает системный метаболично-воспалительный характер заболевания.
- 2) Рост МК ассоциирован с учащением атак, повышением системного воспаления (CRP, SII) и ухудшением почечной функции (eGFR), формируя клинически неблагоприятный фенотип подагры.
- 3) МК является независимым предиктором часторецидивирующего течения (≥ 3 атак/год) и имеет клинически применимый порог ≥ 3 баллов, что позволяет использовать показатель для стратификации риска и выбора более интенсивной стратегии контроля болезни.

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ИСКУССТВО МЕЖКУЛЬТУРНОЙ КОММУНИКАЦИИ ЧЕРЕЗ ИЗУЧЕНИЕ РУССКОГО ЯЗЫКА

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Аннотация: В данной работе рассматривается роль русского языка как иностранного в процессе формирования навыков межкультурной коммуникации. Особое внимание уделяется взаимосвязи языка и культуры, а также значению культурного контекста при интерпретации речевого поведения. Анализируются особенности русской коммуникативной традиции, влияние литературы и искусства на формирование культурной компетенции, а также современные методы обучения, способствующие развитию межкультурного диалога.

Ключевые слова: межкультурная коммуникация, русский язык как иностранный, диалог культур, культурная компетенция, коммуникативное поведение, языковая адаптация, толерантность, эмпатия, цифровое обучение, культурные различия

В современном мире, характеризующемся глобализацией и активным взаимодействием представителей различных культур, особую значимость приобретает межкультурная коммуникация. Она выступает не просто как обмен информацией, но и как сложный процесс взаимопонимания, включающий осознание культурных различий, уважение к ним и способность находить общие точки соприкосновения. В этом контексте изучение русского языка как иностранного становится важным инструментом, способствующим не только овладению языковыми навыками, но и глубокому погружению в культурное пространство России [1, 84]. Развитие межкультурной коммуникации напрямую связано с формированием у обучающихся так называемой межкультурной компетенции, которая включает знание культурных норм, ценностей, моделей поведения и коммуникативных стратегий, характерных для носителей языка. Без этого языковое общение может оставаться формальным и не всегда эффективным, поскольку даже при высоком уровне владения грамматикой и лексикой возможны недопонимания, обусловленные различиями в культурных кодах. Особую роль в данном процессе играет образовательная среда, в которой

изучение языка сопровождается знакомством с традициями, историей, литературой и повседневной жизнью народа. Это позволяет обучающимся не только расширить кругозор, но и развить эмпатию, толерантность и готовность к конструктивному диалогу. В результате язык становится не просто средством общения, а инструментом межкультурного посредничества. К тому же в условиях цифровизации и развития международных коммуникационных платформ возможности для межкультурного взаимодействия значительно расширяются. Онлайн-образование, социальные сети и международные проекты создают пространство для практического применения языковых навыков и непосредственного общения с представителями других культур. Это способствует более глубокому усвоению как языковых, так и культурных аспектов.

Таким образом, изучение русского языка как иностранного следует рассматривать как комплексный процесс, направленный не только на формирование языковой компетенции, но и на развитие способности к эффективному межкультурному взаимодействию, что является необходимым условием успешной интеграции личности в глобальное сообщество.[1, 84].

Русский язык представляет собой уникальную систему, в которой отражаются исторические, социальные и культурные особенности народа. Осваивая его, иностранные студенты сталкиваются с такими аспектами, как традиции, менталитет, ценностные ориентиры и нормы поведения. Язык в данном случае выступает не просто средством общения, а своеобразным проводником в мир другой культуры, позволяющим лучше понять её внутреннюю логику и специфику. При этом важно учитывать, что языковая система тесно связана с национальной картиной мира: особенности лексики, фразеологии и грамматики нередко отражают специфические способы восприятия действительности. Так, наличие в русском языке богатой системы уменьшительно-ласкательных форм, разнообразие средств выражения эмоциональности и оттенков значения свидетельствуют о высокой роли экспрессивности и личностного отношения в коммуникации. Одним из ключевых элементов межкультурной коммуникации является способность правильно интерпретировать высказывания собеседника с учетом культурного контекста. В русском языке существует множество речевых формул, обладающих скрытой эмоциональной окраской или культурно обусловленным значением. Например, прямота высказывания, характерная для русской речи, может восприниматься представителями других культур как резкость, хотя на самом деле она часто отражает искренность и открытость общения. Аналогично, такие явления, как использование обращения по имени-отчеству или выбор формы вежливости «ты»/«вы», требуют понимания

социальных норм и дистанции в общении. Особое значение в процессе изучения русского языка имеет знакомство с культурным наследием: литературой, искусством, фольклором. Через произведения классиков и современных авторов учащиеся получают возможность глубже понять мировоззрение носителей языка, их ценности и эмоциональный опыт. Важным является и сопоставление культур, позволяющее выявить как сходства, так и различия, что способствует развитию аналитического мышления и межкультурной чувствительности. Следовательно, изучение русского языка выходит за рамки освоения лексико-грамматических норм и превращается в процесс формирования целостного представления о культуре, способствующий успешной коммуникации и взаимопониманию в условиях многообразия современного мира.

Следует отметить, что межкультурная коммуникация требует учета различий в нормах и правилах общения. Так, в одних культурах принято избегать прямого выражения несогласия, тогда как в русской коммуникативной традиции допускается более открытое выражение мнения. Подобные различия могут приводить к недопониманию или коммуникативным сбоям, если участники общения не обладают достаточным уровнем культурной осведомленности. Важную роль в формировании навыков межкультурной коммуникации играют современные методы обучения. Интерактивные технологии, такие как ролевые игры, дискуссии, кейс-методы и моделирование реальных ситуаций, позволяют студентам не только закреплять языковые знания, но и применять их в условиях, максимально приближенных к реальному общению. Это способствует развитию гибкости мышления и умения адаптироваться к различным коммуникативным ситуациям [6, 91]. Кроме того, изучение русского языка как иностранного способствует развитию эмпатии и толерантности. В процессе обучения студенты учатся воспринимать иную культуру без предубеждений, уважать её особенности и находить точки соприкосновения с собственной культурой. Это особенно важно в условиях современного многонационального общества, где эффективное взаимодействие зависит от уровня взаимопонимания между людьми. Значительное влияние на процесс межкультурной коммуникации оказывают цифровые технологии. Использование онлайн-ресурсов, образовательных платформ и социальных сетей расширяет возможности изучения языка и общения с носителями. Это делает процесс обучения более динамичным, интерактивным и практико-ориентированным, а также способствует формированию реального опыта межкультурного взаимодействия [8, 120]. Несмотря на широкие возможности, межкультурная коммуникация остается сложным процессом, требующим не только знаний языка, но и готовности к постоянному саморазвитию. Важно уметь преодолевать

стереотипы, быть открытым к новому опыту и учитывать культурные особенности партнера по общению. Это предполагает развитие критического мышления, способности анализировать собственные установки и корректировать поведение в зависимости от коммуникативной ситуации. Кроме того, значимым аспектом является умение воспринимать культурные различия не как барьер, а как ресурс для обогащения собственного опыта. В процессе общения человек учится гибкости, терпимости и уважению к иным точкам зрения, что способствует более глубокому взаимопониманию и снижению вероятности конфликтов. В этом смысле изучение русского языка становится не просто образовательной задачей, а важным этапом личностного роста, поскольку оно формирует не только языковую, но и социокультурную компетенцию, расширяет мировоззрение и способствует развитию личности в условиях многокультурного мира.

Таким образом, искусство межкультурной коммуникации через изучение русского языка заключается в гармоничном сочетании языковой компетенции и глубокого культурного понимания. Язык выступает как средство взаимодействия, а культура — как его содержательная основа, определяющая смысл, интонацию и способы выражения мыслей. Только при их единстве становится возможным полноценное и эффективное общение. Осваивая русский язык, иностранные студенты не только приобретают новые знания, но и развивают способность к интерпретации культурных смыслов, учатся учитывать контекст общения и адаптировать собственное поведение в зависимости от ситуации. Это способствует формированию межкультурной гибкости и коммуникативной осознанности. В результате обучающиеся становятся не просто носителями определённого уровня языковой подготовки, но и активными участниками глобального культурного диалога, способствуя укреплению взаимопонимания между народами. Такой подход подчеркивает значимость изучения языка как средства сближения культур и формирования уважительного отношения к многообразию современного мира. [10, 73].

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TIJORAT BANKLARI FAOLIYATIDA MARKAZIY BANK TOMONIDAN LOYIHALARNI RAQAMLASHTIRISH HAMDA UNI MONITORING QILISH ASOSLARI

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Annotatsiya: Ushbu tezis tijorat banklar faoliyatida raqamlashtirish loyihalarini qo'llab- quvvatlashning ahamiyatini tahlil qilishga bag'ishlangan. Mijozlar ehtiyojlarini yanada to'liq qondirish hamda bank tizimining samaradorligini oshirishda muhim rol o'ynaydi. Tadqiqot davomida O'zbekiston tijorat banklarining raqamlashtirish jarayonlari tahlil qilinadi, bu jarayonlarning bank operatsiyalari, mijozlar sadoqati va xavfsizlik choralari bilan bog'liq natijalari o'rganildi. Shuningdek, xalqaro tajribalar asosida raqamlashtirish loyihalarini muvaffaqiyatli amalga oshirish bo'yicha tavsiyalar ishlab chiqiladi. Ushbu tezisdan keltirilgan natijalar va tavsiyalar O'zbekiston bank tizimining raqamli transformatsiyasini tezlashtirish va raqobatbardoshligini oshirishga qaratilgan.

Kalit so'zlar: Markaziy bank, asosiy stavka, kredit tizimi, raqamli bank, samaradorlik, kredit imtiyoz, tijorat banki.

Abstract: This thesis is devoted to the analysis of the importance of supporting digitization projects in the activities of commercial banks in the Republic of Uzbekistan. Digital technologies and innovative solutions play an important role in improving banking services, meeting customer needs more fully, and increasing the efficiency of the banking system. During the research, the digitization processes of commercial banks of Uzbekistan were analyzed, the results of these processes related to bank operations, customer loyalty and security measures were studied. Recommendations for the successful implementation of digitization projects were also developed based on international experiences. The results and recommendations presented in this thesis are aimed at accelerating the digital transformation of the banking system of Uzbekistan and increasing its competitiveness.

Key words: Central Bank, main rate, credit system, digital bank, efficiency, credit concession, commercial bank.

Raqamlashtirish XXI asrning eng muhim texnologik trendlaridan biri bo'lib, moliya sektori kabi ko'plab sohalarda muhim o'zgarishlarni keltirib chiqarmoqda.

O‘zbekiston Respublikasi bank tizimida raqamli transformatsiya jarayonlari rivojlanib, moliyaviy xizmatlar ko‘rsatishda, yangi imkoniyatlar va samaradorlik darajasini oshirishda muhim rol o‘ynaydi. Raqamlashtirish orqali banklar nafaqat xizmat ko‘rsatish sifatini yaxshilash, balki mijozlar ehtiyojlarini tez va samarali qondirish, shuningdek, operatsion xarajatlarni kamaytirish imkoniyatiga ega bo‘lmoqdalar. O‘zbekiston Respublikasida tijorat banklar faoliyatida raqamlashtirish jarayonlari so‘nggi yillarda bank tizimini modernizatsiya qilish, xalqaro standartlarga moslashtirish va moliyaviy xizmatlarni kengaytirishga qaratilgan dasturlar doirasida amalga oshirilmoqda. Raqamli texnologiyalar yordamida banklar mijozlarga qulay, xavfsiz va tezkor xizmatlar taqdim etish imkoniyatiga ega bo‘lib, bu, o‘z navbatida, banklarning raqobatbardoshligini oshirishga yordam beradi. Ushbu tezis O‘zbekiston Respublikasida tijorat banklar faoliyatida raqamlashtirish loyihalarini qo‘llab-quvvatlashning strategik ahamiyatini va amaliy natijalarini tahlil qilishga qaratilgan. Tadqiqotda raqamli texnologiyalarning bank operatsiyalariga, mijozlar sadoqatiga va xavfsizlik choralari samaradorligiga ta’siri o‘rganiladi. Shuningdek, xalqaro tajribalar asosida O‘zbekiston bank tizimida raqamlashtirish jarayonlarini muvaffaqiyatli amalga oshirish uchun zarur tavsiyalar ishlab chiqiladi.

Tezisning maqsadi O‘zbekiston bank tizimidagi raqamlashtirish loyihalarining samaradorligini tahlil qilish, mavjud muammolarni aniqlash va ularga yechimlar taklif qilishdir. Tadqiqot, shuningdek, raqamli transformatsiya jarayonlarini tezlashtirish va banklarning xalqaro moliyaviy bozorlar bilan integratsiyasini ta’minlash uchun zarur strategik choralarni belgilashga yordam beradi. Bu kirish qismini yozishda bank tizimining raqamlashtirish jarayonining dolzarbligi va uning ahamiyati bilan tanishtirish, shuningdek, tadqiqotning maqsad va vazifalarini aniq ko‘rsatish muhimdir. Shuningdek, tadqiqotning ilmiy ahamiyati va amaliy natijalariga e’tibor qaratish orqali bank tizimining raqamlashtirish jarayonlarida qanday muhim yutuqlarga erishish mumkinligini ko‘rsatish lozim.

Tadqiqot natijalari shuni ko‘rsatdiki, O‘zbekiston Respublikasida tijorat banklar faoliyatida raqamlashtirish jarayonlari moliyaviy xizmatlarni takomillashtirish va mijozlar ehtiyojlarini qondirishda sezilarli yutuqlarga olib kelmoqda. Xususan, raqamli texnologiyalarni keng joriy etgan banklar operatsion samaradorlikni oshirishga, xarajatlarni qisqartirishga va xizmat ko‘rsatish tezkorligini yaxshilashga muvaffaq bo‘lishdi. Misol uchun, so‘nggi yillarda raqamli xizmatlardan foydalanuvchi mijozlar sonining o‘sishi 60% dan oshgan bo‘lib, bu raqamlashtirish jarayonlarining samaradorligini tasdiqlaydi. Shuningdek, tadqiqot natijalari tijorat banklari tomonidan joriy qilingan raqamli xavfsizlik choralari tufayli ma’lumotlar himoyasining kuchayganini ko‘rsatdi. Ammo raqamlashtirish jarayonlarida kiberxavfsizlik

masalalari dolzarb bo'lib qolmoqda, chunki kiberhujumlar xavfi yuqori darajada saqlanib qolmoqda. Bu, o'z navbatida, raqamli xavfsizlik strategiyalarini kuchaytirishni talab qiladi.

Xalqaro tajribalar asosida amalga oshirilgan tahlillar O'zbekiston bank tizimi uchun raqamlashtirish loyihalarini muvaffaqiyatli joriy qilishda qo'llaniladigan eng yaxshi amaliyotlarni o'rganish imkonini berdi. Xususan, rivojlangan mamlakatlar tajribasini milliy sharoitlarga moslashtirish orqali banklarning raqamli transformatsiya jarayonlarini tezlashtirish mumkin. Natijalar, shuningdek, raqamlashtirish jarayonlarining tijorat banklarining raqobatbardoshligini oshirishda qanday muhim rol o'ynashini ko'rsatadi. Tadqiqotda keltirilgan natijalar tijorat banklariga raqamli texnologiyalarni yanada kengroq joriy etish va raqamli xavfsizlik choralarini kuchaytirish bo'yicha strategik qarorlar qabul qilish uchun asos bo'lib xizmat qiladi.

O'zbekiston Respublikasida tijorat banklar faoliyatida raqamlashtirish loyihalarining qanday samaradorlikka erishganini va ularning iqtisodiy ko'rsatkichlarga ta'sirini raqamlar bilan batafsil ko'rsatadi.

1. *Raqamli xizmatlardan foydalanishning o'sishi*

So'nggi ikki yil ichida O'zbekistonning yetakchi tijorat banklarida raqamli xizmatlardan foydalanish sezilarli darajada o'sdi. Masalan: Xalq banki mobil ilovasi orqali xizmatlardan foydalanuvchilar soni 2022-yildan 2024-yilning birinchi choragiga qadar 120 mingdan 200 minggacha oshdi, bu esa 66% o'sishni anglatadi. Milliy bank tomonidan taqdim etilgan onlayn banking xizmatlari foydalanuvchilari soni 2021-yildan 2024-yil boshiga qadar 30% ga oshdi, hozirda ular soni 250 mingdan ortiq.

2. *Operatsion xarajatlarning qisqarishi*

Raqamlashtirish jarayonlari banklarning operatsion xarajatlarini qisqartirishga yordam berdi. Milliy bank raqamli texnologiyalarni joriy etish orqali operatsion xarajatlarini yiliga 5 milliard so'mga qisqartirdi, bu 25% kamayishni anglatadi.

Asaka bank blockchain texnologiyalarini qo'llash orqali moliyaviy operatsiyalarning vaqtini 30% ga qisqartirdi, bu esa bankning umumiy xarajatlarini 15% ga kamaytirishga olib keldi.

3. *Mijozlar sadoqati va qoniqishi*

Raqamli xizmatlarning joriy etilishi mijozlar sadoqatini oshirishda muhim rol o'ynadi. Xalq banki tomonidan o'tkazilgan so'rovnomalar natijalariga ko'ra, mijozlarning 85% raqamli xizmatlardan foydalanishni qulay deb hisoblaydi.

Asaka banki mobil ilovalar orqali xizmat ko'rsatilgan mijozlarning qoniqishi darajasi 70% ga yetdi va mijozlar sadoqatining o'sishi 50% ga oshdi.

4. *Kiberxavfsizlik masalalari*

Raqamlashtirish jarayonlarida kiberxavfsizlik muammolari dolzarb bo'lib qolmoqda. Banklar 2023- yilda kiberhujumlar sonining 10% ga oshganini qayd etdilar. Bu kiberxavfsizlik choralari va texnologiyalarini yanada kuchaytirishni talab qilmoqda.

Milliy bank tomonidan qo'llaniladigan yangi xavfsizlik tizimlari kiberhujumlar sonini 15% ga qisqartirishga yordam berdi, ammo xavfsizlikni yanada kuchaytirish zarurati saqlanmoqda.

5. *Xalqaro tajribalar va milliy sharoitga moslashtirish*

Xalqaro tajribalar O'zbekiston bank tizimida raqamlashtirish loyihalarini muvaffaqiyatli amalga oshirishda o'rnak bo'lishi mumkin. Janubiy Koreyadagi Kakaobank tajribasi raqamli xizmatlardan foydalanuvchi sonining 18 millionga yetishi bilan muvaffaqiyatli bo'ldi. O'zbekiston banklari bu tajribalarni milliy sharoitga moslashtirish orqali raqamli transformatsiyani tezlashtirish imkoniyatiga ega.

Biroq tadqiqot kiberxavfsizlik masalalarining dolzarbligini ta'kidlaydi. Kiberhujumlar sonining oshishi va xavfsizlik muammolari banklarning raqamli transformatsiyasida yanada kuchli xavfsizlik choralari talab qiladi.

Bu muammolarni hal qilish uchun banklar xalqaro tajribalarni o'rganish va milliy sharoitga moslashtirish orqali raqamli xavfsizlikni kuchaytirishga e'tibor qaratishlari zarur.

Xalqaro tajribalar asosida O'zbekiston bank tizimi raqamlashtirish jarayonlarini muvaffaqiyatli amalga oshirish uchun strategik tavsiyalarni ishlab chiqdi. Bular qatorida texnologik innovatsiyalarni joriy etish, raqamli xavfsizlikni mustahkamlash va xalqaro tajribalarni o'zlashtirish mavjud. Shu bilan birga, davlat tomonidan raqamli iqtisodiyotni rivojlantirishga qaratilgan islohotlar va qo'llab-quvvatlash choralari izchil amalga oshirish banklarning raqamli transformatsiyasini tezlashtirishga xizmat qiladi.

Xulosa qilib aytganda, raqamlashtirish loyihalari O'zbekiston banklarining moliyaviy barqarorligini, operatsion samaradorligini va mijozlarga xizmat ko'rsatish sifatini oshirishda muhim rol o'ynaydi. Raqamli transformatsiya jarayonlarini muvaffaqiyatli amalga oshirish uchun banklar texnologik yangiliklarni joriy etishga, xavfsizlik choralari va xalqaro tajribalarni moslashtirishga e'tibor qaratishlari lozim. Ushbu tezisda keltirilgan tavsiyalar va natijalar O'zbekiston bank tizimining raqamli transformatsiyasini yanada samarali amalga oshirishda qo'llaniladigan asosiy yo'nalishlarni belgilaydi.

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DEVELOPING STUDENTS' CREATIVITY USING ARTIFICIAL INTELLIGENCE IN THE PROCESS OF TEACHING DESIGN PROBLEMS (On the Example of Construction Drawing)

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ABSTRACT

This article highlights the pedagogical capabilities of using artificial intelligence technologies in the process of teaching design problems in construction drawing. Furthermore, it analyzes the methodology for developing students' creative thinking, visual imagination, and professional competencies through AI.
Keywords: artificial intelligence, construction drawing, design, creativity, pedagogical technologies, digital model, visual representation.

INTRODUCTION. In the current era of rapid development in the construction sector, introducing modern information-communication and artificial intelligence technologies into engineering education is one of the most pressing issues. Specifically, in accordance with the Decree of the President of the Republic of Uzbekistan No. PQ-358 "On Approval of the Strategy for the Development of Artificial Intelligence Technologies until 2030," the goals, tasks, and priority directions for the widespread implementation and rapid development of artificial intelligence in our country are defined, taking into account the current state of AI technology development and advanced foreign experiences. This decree pays special attention to the wide implementation of digital technologies in the education system and developing young people's skills in using modern information technologies effectively. This further increases the relevance of using artificial intelligence in higher education institutions, especially in engineering and construction fields.

Integrating artificial intelligence (AI) technologies—which are already becoming a modern requirement in construction drawing education—transforms students' design activities from mechanical drawing into intellectual creativity. Artificial intelligence algorithms allow students to experiment with complex geometric shapes and structural solutions. In this process, the teacher's task is not to provide a ready-made solution, but rather to guide the student toward creating the most creative

and cost-effective project in collaboration with artificial intelligence. Artificial intelligence is an integral part of information and communication technologies, enabling information processing and analysis within the educational process. The utilization of artificial intelligence technologies holds significant importance in teaching the science of drawing, particularly in mastering construction drawing. Additionally, it enhances the quality of education, ensuring that students acquire professional competencies that meet the demands of modern production.

Benefits of Artificial Intelligence (AI). Artificial intelligence assists humanity in numerous fields: it increases efficiency, solves complex problems, and creates new opportunities.

Efficienncy	Problem solving	Innovatsion
Automation and acceleration of work processes	Analyzing complex tasks and finding solutions	Creating new technologies and opportunities

Methodology for Developing Creativity Through AI in Construction Drawing

Essence of the Methodology: Utilizing AI technologies in teaching design within construction drawing is a process that elevates a student's basic graphic imagination into high-level visual and creative solutions. In other words, the thinking capacity expands through the sequence of: Hand-drawn sketch \rightarrow Digital model \rightarrow Realistic rendering.

Stages of Application in the lesson process:

Stage 1: Sketch (Traditional Approach). The student draws an interior or object sketch by hand (Figure 1, a).

Stage 2: Transformation via AI. The sketch is uploaded into an AI program (Flow, ArchiVinci, Midjourney, etc.), a prompt is written, and the result is generated (Figure 1,b).

Stage 3: Analysis and Comparison. Students compare their sketches with the AI results, identify deficiencies, and generate new ideas.

Stage 4: Redesign (Creative Stage). Inspired by the AI results, the student modifies the design and adds new elements, thereby creating an alternative variant.

Methodological Recommendations for the Teacher:

Do not give the student a ready-made result; instead, provide guidance. Present AI strictly as an auxiliary tool. Discuss and evaluate each result thoroughly.



a)



b)

Figure 1.

Now, let us examine several works completed with the help of AI. Students draw a clauzura (sketch-design) in the construction drawing course. A clauzura is an independently executed, rapid sketch-design project composition. By utilizing AI, a render (visual representation) and animation of this student-drawn clauzura can be generated within just 5–6 minutes (Figure 2).



Figure 2

By approaching the lesson process in a more interesting and creative manner, the educator can also stylize details drawn either by hand or within CAD software using

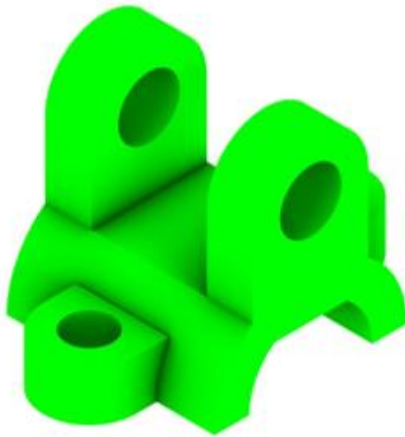
various

AI

tools

(Figure

3).



Rhino



SI



Figure 3

In addition, Archimedean solids studied in modeling and descriptive geometry classes can also be stylized using AI (Figure 4).

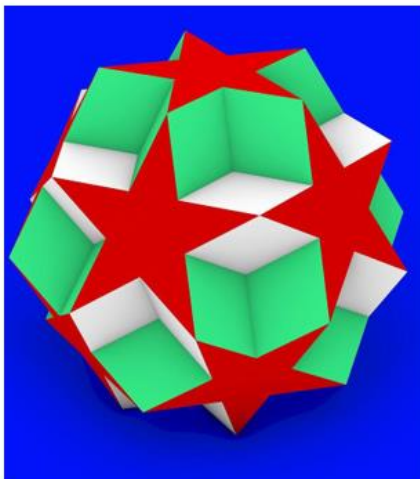


Figure 4

Complex drawings and models can be created in a short period of time using AI. For instance, drawings created in software such as AutoCAD, SolidWorks, or Rhino can be transformed into 3D visual representations using AI. This significantly increases the overall efficiency of the lesson process (Figure 5).



Figure 5

CONCLUSION. The use of artificial intelligence in teaching construction drawing elevates traditional drafting to a modern level and significantly enhances students' creative thinking. Furthermore, it accelerates the design process and increases productivity. As a result, the innovative thinking capacity of future specialists is developed, achieving the preparation of competitive personnel tailored for the modern construction sector.

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English Language Skills Teaching Requirements for EFL Teachers in Modern Education

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Abstract

Teaching English language skills in EFL contexts requires teachers to have strong language knowledge, professional teaching skills, and modern pedagogical competence. In today's education system, EFL teachers are expected to teach listening, speaking, reading, and writing in an integrated and communicative way. This article explores the main requirements for EFL teachers in teaching English language skills effectively. The study focuses on linguistic competence, pedagogical knowledge, classroom interaction skills, technology integration, and assessment practices. The findings show that effective EFL teachers must combine strong English proficiency with communicative teaching methods and learner-centered approaches to develop students' real-life communication skills.

Keywords: EFL teachers, language skills, teaching requirements, communicative competence, teacher development

Introduction

English has become a global language used in education, business, science, and international communication. Because of this, EFL teachers play an important role in helping learners develop four main language skills: listening, speaking, reading, and writing. These skills are essential for students' academic success and professional development.

However, teaching English language skills is not simple. Teachers must have specific knowledge, skills, and professional competence to teach effectively. Traditional teaching methods focused mainly on grammar and translation, but modern approaches emphasize communication and real-life language use.

According to H. Douglas Brown, a good language teacher must understand both language systems and how learners acquire language. This means teachers are not only instructors but also facilitators of communication and learning.

In modern EFL classrooms, teachers are expected to create interactive and student-centered environments where learners actively use English for communication rather

than memorization. Therefore, understanding teacher requirements is essential for improving the quality of English language education.

Methods

This article uses a qualitative document analysis method. It is based on international academic books, peer-reviewed journal articles, and applied linguistics research on English language teaching.

The study analyzes five key areas of EFL teacher requirements:

- ✓ *Language proficiency*
- ✓ *Teaching methodology knowledge*
- ✓ *Classroom interaction skills*
- ✓ *Technology integration*
- ✓ *Assessment and feedback skills*

The analysis is based on modern language teaching theories such as Communicative Language Teaching (CLT) and Task-Based Language Teaching (TBLT). These approaches are widely used in current EFL education systems to develop communicative competence (Richards, 2008; Harmer, 2007).

Results and Discussion

Language Proficiency as a Core Requirement

One of the most important requirements for EFL teachers is strong English proficiency. Teachers must have good knowledge of grammar, vocabulary, pronunciation, and fluency. They also need to understand how language works in real communication. According to Jack C. Richards, teachers require specialized language competence to effectively teach English through English in the classroom. Weak language ability can negatively affect students' learning outcomes because teachers serve as language models.

Research also shows that teacher language proficiency directly influences students' achievement in speaking and listening skills. Therefore, continuous language development is essential for EFL teachers.

Knowledge of Teaching Methodology

Modern EFL teachers must understand different teaching methods. Two of the most important approaches are Communicative Language Teaching (CLT) and Task-Based Language Teaching (TBLT).

David Nunan explains that CLT focuses on meaningful communication and encourages learners to use language in real-life situations rather than memorizing grammar rules. Teachers using CLT design activities such as discussions, interviews, and role plays. TBLT is another important method where learners complete real-world tasks using English. These tasks may include problem-solving, group projects, or presentations. According to Willis and Willis (2007), TBLT improves fluency, motivation, and interaction skills.

Therefore, EFL teachers must be familiar with modern methodologies to teach language skills effectively.

Classroom Interaction and Communication Skills

EFL teachers must be able to create interactive classrooms. Language learning happens best when students actively participate in communication.

Jeremy Harmer states that students learn language more effectively when they are involved in meaningful communication activities such as pair work, group discussions, and role plays.

Teachers must also manage classroom interaction by:

- ✓ *Encouraging shy students*
- ✓ *Balancing student participation*
- ✓ *Giving clear instructions*
- ✓ *Providing supportive feedback*

Interaction skills help teachers create a positive learning environment where students feel confident to use English.

Technology Integration in Language Teaching

Technology is now an essential part of EFL teaching. Teachers must be able to use digital tools to improve language learning. According to Michael Rost, technology provides learners with access to authentic language input, which improves listening and speaking skills.

Modern EFL teachers use:

- ✓ *Online learning platforms (Google Classroom, Moodle)*
- ✓ *Video tools (YouTube, TED Talks)*

- ✓ *Language learning apps*
- ✓ *Virtual communication tools (Zoom, Teams)*

Technology increases student engagement and allows learners to practice English outside the classroom.

Assessment and Feedback Skills

Another important requirement is the ability to assess students' language skills effectively. Assessment should include all four skills: listening, speaking, reading, and writing. Modern assessment is not only about grammar accuracy but also about communication ability, fluency, and comprehension.

Teachers should:

- ✓ *Use formative assessment (continuous feedback)*
- ✓ *Use performance-based tasks (presentations, discussions)*
- ✓ *Give clear and supportive feedback*

Effective feedback helps students improve their performance and build confidence in using English.

Conclusion

In conclusion, teaching English language skills in EFL contexts requires teachers to have a combination of linguistic knowledge, pedagogical competence, communication skills, and technological literacy. Modern EFL teachers must go beyond traditional grammar-based teaching and adopt communicative and learner-centered approaches.

The study shows that effective EFL teachers are those who can:

- ✓ *Use English fluently and accurately*
- ✓ *Apply modern teaching methods*
- ✓ *Encourage student interaction*
- ✓ *Integrate technology into lessons*
- ✓ *Provide meaningful assessment and feedback*

Therefore, continuous professional development is essential for EFL teachers to meet modern teaching requirements and improve students' English language proficiency. Today's teachers must help students use English in real communication. For this reason, they need strong English ability, modern teaching methods, and good classroom skills.

The study shows that teachers who are fluent in English can better support students and give correct language models. Also, using modern methods like Communicative

Language Teaching (CLT) and Task-Based Language Teaching (TBLT) helps students learn language through real communication, not only memorization.

Another important point is that classroom interaction is very important. When students work in pairs or groups, they become more active and confident in using English. This improves all language skills, especially speaking and listening.

Technology also plays an important role in modern teaching. Videos, online tools, and language apps help students learn English in an easier and more interesting way. It also gives them more practice outside the classroom.

Finally, teachers must use fair assessment and give helpful feedback so students know their mistakes and improve step by step.

Overall, a good EFL teacher must be flexible, creative, and always ready to improve. Modern teaching requires continuous learning so that teachers can prepare students for real-life English communication in study, work, and daily life.

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METHODS OF INTEGRATED TEACHING OF MATHEMATICS BASED ON STEAM EDUCATION

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Abstract. This article discusses modern methods of integrated teaching of mathematics based on STEAM education. The article analyzes the importance of teaching mathematics based on interdisciplinary integration, practical exercises, innovative technologies and project-based education. It also reveals the possibilities of developing students' creative thinking, solving problem situations and connecting mathematical knowledge with practice.

Keywords: STEAM education, mathematics, integrated approach, innovative technology, creative thinking, project-based education, interdisciplinary integration, algorithm, problem-based education, practical exercise.

The STEAM education model serves to connect students' theoretical knowledge with practice. Teaching mathematics based on an integrated approach develops students' logical and creative thinking.

Today, the use of innovative approaches in the education system is gaining importance. In particular, integrated teaching of mathematics based on the STEAM education model serves to connect students' theoretical knowledge with practical activities.

The STEAM approach combines science, technology, engineering, art and mathematics as a single system, forming students' logical thinking, creativity and problem-solving skills. By integrating mathematics with other subjects, the effectiveness of lessons increases and students' interest in science increases. Integrative teaching methods also allow students to conduct independent research, work in teams and effectively use modern technologies[3].

The use of various projects, experiments and interactive methods in STEAM-based lessons helps to connect mathematical concepts with life processes. As a result, students not only acquire mathematical knowledge, but also acquire the skills to apply them in real life.

STEAM is a modern educational model based on the integration of Science, Technology, Engineering, Art and Mathematics. Through this approach, students learn to solve real-life problems. For example, teaching the subject of geometry by linking it to architecture develops students' spatial imagination[4].

The use of project-based learning, practical experiments, virtual laboratories and interactive platforms is important in mathematics lessons. For example, by linking the subject of interest to economics, bank loans and savings accounts can be analyzed. Or

explaining the speed formula in physics using mathematical equations is an example of integrated education.

Example:

If a car travels 120 km in 2 hours, its speed is:

$$v = s / t = 120 / 2 = 60 \text{ km/h.}$$

This example demonstrates the integration of mathematics and physics.[2]

The STEAM approach develops students' independent and creative thinking skills. Students apply mathematical knowledge in practice while working with robotics, graphic design, and programming elements[3].

GeoGebra, Desmos, Kahoot, and other platforms help organize mathematics education interactively. Artificial intelligence-based programs analyze students' knowledge levels and provide individual tasks.

In conclusion, integrated teaching of mathematics based on STEAM education is important for consolidating students' knowledge and developing creative thinking. Interdisciplinary integration and innovative technologies increase educational efficiency and form modern competencies.

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THE ROLE OF GEOMETRY IN DEVELOPING STUDENTS' LOGICAL THINKING

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Abstract. This article examines the important role of geometry in the development of students' logical thinking skills. Geometry is one of the fundamental branches of mathematics that helps learners improve reasoning, analytical thinking, problem-solving abilities, and spatial imagination. Through geometric concepts, theorems, and practical tasks, students learn to analyze information, compare shapes, draw conclusions, and justify their ideas logically.

Keywords: Geometry, logical thinking, mathematics education, reasoning skills, problem-solving, spatial imagination, critical thinking, geometric shapes, innovative teaching methods, analytical skills.

In the modern educational process, developing students' logical thinking abilities has become one of the most important goals of teaching mathematics. Logical thinking enables learners to analyze situations, solve problems independently, and make reasonable conclusions based on evidence. Among all mathematical disciplines, geometry occupies a special place because it combines abstract reasoning with visual imagination and practical application. Geometry teaches students not only to calculate measurements and identify shapes but also to think systematically and logically.

The importance of geometry can be observed in many areas of human activity. Architecture, engineering, computer graphics, navigation, and design are all based on geometric principles. Therefore, learning geometry at school contributes not only to academic achievement but also to the development of intellectual and practical skills necessary for modern society. By working with lines, angles, figures, and theorems, students improve their ability to reason, compare, analyze, and justify their conclusions.

Geometry differs from other branches of mathematics because it often requires visual reasoning and proof-based thinking. When students solve geometric problems, they must follow a sequence of logical steps. This process strengthens memory, concentration, creativity, and analytical thinking. In addition, geometry encourages students to observe relationships between objects and identify patterns in real-life situations[1].

Today, innovative teaching methods and digital technologies are widely used in geometry education. Interactive tools, computer simulations, and practical activities

make geometry more engaging and understandable for learners. As a result, students become more interested in mathematics and more confident in solving complex tasks. This article discusses the role of geometry in developing logical thinking, presents practical examples, and analyzes modern approaches to geometry teaching.

Geometry plays a crucial role in shaping students' logical and analytical thinking abilities. From the earliest stages of education, children encounter geometric objects such as circles, squares, triangles, and rectangles. These simple shapes help learners understand the properties of objects and develop the ability to classify and compare them. As students progress in their studies, geometry becomes more complex and introduces concepts such as congruence, symmetry, transformations, and proofs.

One of the main characteristics of geometry is deductive reasoning. Students learn to use axioms, definitions, and theorems to prove mathematical statements. This process trains the mind to think logically and systematically. For example, when proving that the angles of a triangle sum to 180 degrees, students follow a sequence of logical arguments. They begin with known facts and gradually arrive at a conclusion through reasoning. Such activities improve students' ability to think critically and make justified decisions.

Geometry also develops spatial imagination. Students learn to visualize objects, imagine transformations, and understand relationships between figures. Spatial thinking is essential not only in mathematics but also in engineering, architecture, and technology. For instance, when students study three-dimensional shapes such as cubes, cylinders, and pyramids, they improve their ability to imagine objects from different perspectives.

Practical examples show how geometry contributes to logical thinking. Consider the following example:

Example 1:

A triangle has two equal sides. Students are asked to prove that the angles opposite these sides are also equal. To solve this problem, learners must use the properties of isosceles triangles and apply deductive reasoning. Through this process, students understand how mathematical arguments are constructed logically.

Another example involves the use of geometric patterns.

Example 2:

Students are given a sequence of geometric shapes and asked to identify the pattern. By analyzing similarities and differences between figures, they develop observation and reasoning skills. Such tasks encourage learners to think independently and recognize relationships between objects.

Geometry also improves problem-solving abilities. Many geometric problems require students to combine several concepts and apply them in unfamiliar situations. For

instance, finding the area of a complex figure may require dividing it into simpler shapes such as rectangles and triangles. This process develops strategic thinking and creativity.

Modern teaching methods have significantly increased the effectiveness of geometry education. Teachers use interactive boards, computer software, and digital applications to explain geometric concepts visually. Programs such as GeoGebra allow students to explore geometric relationships dynamically. By moving points and changing figures on the screen, learners can observe how geometric properties remain constant. This interactive approach makes abstract concepts easier to understand and increases student motivation[2].

Collaborative learning is another effective method in geometry education. Group activities encourage students to discuss ideas, explain their reasoning, and evaluate different solutions. Through communication and cooperation, learners improve both logical thinking and social skills. For example, students can work together to solve construction problems using rulers and compasses. Such practical tasks increase engagement and deepen understanding.

Games and puzzles also play an important role in developing logical thinking through geometry. Tangram puzzles, geometric riddles, and construction games stimulate curiosity and creativity. When students solve puzzles, they practice analyzing shapes, identifying patterns, and making logical connections. These activities make learning enjoyable while strengthening intellectual abilities.

In addition, geometry supports interdisciplinary learning. Geometric concepts are connected with art, physics, geography, and computer science. For example, symmetry is widely used in art and design, while coordinate geometry is essential in navigation and computer graphics. By understanding these connections, students realize the practical importance of geometry in everyday life.

Teachers have a significant responsibility in developing students' logical thinking through geometry. Effective geometry instruction should encourage inquiry, experimentation, and independent reasoning. Instead of memorizing formulas mechanically, students should understand the meaning behind geometric relationships. Teachers can achieve this by asking open-ended questions, organizing investigations, and providing real-life applications.

Assessment methods should also focus on reasoning and problem-solving rather than simple memorization. Tasks that require explanations, proofs, and analysis help teachers evaluate students' logical thinking abilities more accurately. Moreover, feedback and encouragement increase students' confidence and motivation in learning geometry.

Another important aspect of geometry education is the development of perseverance and patience. Geometric proofs and complex problems often require time and effort. Through practice, students learn to overcome difficulties and continue searching for solutions. This persistence is valuable not only in mathematics but also in daily life and professional activities.

Research in mathematics education shows that students who study geometry effectively demonstrate stronger reasoning skills than those who focus only on arithmetic calculations. Geometry encourages learners to connect ideas, evaluate evidence, and think critically. These abilities are essential in the information age, where individuals must analyze large amounts of information and make informed decisions. Furthermore, geometry contributes to creativity. While geometry is based on logical structures, it also allows students to explore different approaches and create original solutions. For instance, there may be several ways to prove the same theorem or construct a geometric figure. Such flexibility encourages innovative thinking and intellectual independence[3].

Technology continues to transform geometry education. Virtual reality, augmented reality, and artificial intelligence are increasingly being integrated into mathematics classrooms. These technologies provide immersive learning experiences and allow students to explore geometric concepts in new ways. For example, virtual models of three-dimensional objects help learners understand spatial relationships more effectively.

Despite these advantages, some students experience difficulties in learning geometry. Abstract concepts, unfamiliar terminology, and proof-based tasks may create challenges. Therefore, teachers should provide step-by-step explanations, visual aids, and practical examples. A supportive learning environment helps students overcome anxiety and develop confidence in their abilities.

In conclusion, geometry is one of the most effective tools for developing logical thinking among students. It teaches learners to reason systematically, analyze relationships, and solve problems creatively. Through geometric proofs, practical tasks, interactive technologies, and collaborative learning, students acquire valuable intellectual skills that extend beyond mathematics. As education continues to evolve, geometry will remain an essential subject for preparing students to think critically and succeed in modern society.

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ISSUES OF THE GRADUAL INTRODUCTION OF ISLAMIC FINANCE INTO THE BANKING SYSTEM OF UZBEKISTAN

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Annotation. This article discusses Islamic finance, a system that emerged in the global financial landscape nearly 14 centuries ago but is only now being introduced into the financial market of Uzbekistan. Islamic finance differs from the conventional financial system due to its emphasis on fairness, adherence to “halal” principles, and equitable risk-sharing. The article examines the challenges, shortcomings, and ongoing efforts related to the implementation of this system in Uzbekistan’s financial sector.

Keywords: Murabaha, Mudaraba, Sukuk, Murabaha, risk, riba, gharar, Islamophobia, “Islamic banking window,” Islamic Development Bank.

The issue of implementing the Islamic banking system is considered one of the long-awaited tasks that entrepreneurs in our country have been expecting to be resolved for many years. The reason is that the Islamic banking system has been recognized in other countries of the world as an alternative to the conventional banking system. Unlike commercial banks, Islamic banks have attracted entrepreneurs and businesspeople by distributing profits and losses equally. This system, due to its fairness and lower susceptibility to financial crises, has attracted not only Muslims but also representatives of other religions.

Today, Islamic finance, Islamic banking, Islamic insurance, and Islamic stock exchanges are successfully operating worldwide. Since the foundation of finance is the banking system, I believe that the time has come to introduce new products and practices into the banking services system, to increase public trust in the banking system, to promote the principles of justice and honesty, and, in particular, to abandon interest (riba) in the use of banking services by representatives of the Muslim faith.

Issues related to the introduction of Islamic banking services in commercial banks and the transformation of commercial banks into Islamic banks have been studied in the scientific works of Abu Hamid Ghazali, Sayyid Manazir Gilani, Muhammad Umar Chapra, Yusuf Qaradawi, Taqi Usmani, Alexander Walters, Lone A., Al Shehri, Muhammad Tariq Majeed, Noor Ahmed Memon, Baydaulet Yelan, Renat Bekkin, and others. In Uzbekistan, our scholars such as Sheikh Muhammad Sodiq Muhammad Yusuf have provided information related to Islamic banking services in works like “Debt and Related Issues,” “Tafsiri Hilol,” and “Market and Related Issues.”

Currently, young researchers and specialists such as H. Hasanov, H. Nusratkhojaev, K. Turayev, and M. Husniddinov—who have studied in international organizations in the field of Islamic finance and gained practical experience—are providing information to the public through seminars, training sessions, and social media about Islamic finance instruments such as murabaha, musharaka, salam, ijara, gharar, SPV, mudaraba, riba, and sukuk.

In writing this article, studies were also conducted based on the scientific works of I. Amanbayev and A. Tursunov on Islamic finance published in recent years. Since scientific research and studies in this field are still insufficient in our country, the terminology of Islamic finance remains relatively new for many of us. However, in recent years, interest in Islamic finance has been growing.

In his Address to the Oliy Majlis on December 29, 2020, the President of Uzbekistan, Shavkat Mirziyoyev, stated: “The time has come to create a legal framework for the introduction of Islamic financial services in our country. The Islamic Development Bank and other financial institutions will be involved in this process.” These words indicate that opportunities are being created to introduce Islamic finance into the banking and financial system of Uzbekistan.

According to the Ministry of Investments and Foreign Trade, the introduction of Islamic finance could bring an additional 100 million US dollars in revenue to the state budget. However, weak infrastructure, insufficient regulatory and legal frameworks, underdeveloped deposit protection systems, and obstacles related to fiscal, tax, and other mandatory payments hinder the implementation of Islamic finance in Uzbekistan. Nevertheless, initial steps have already been taken, which can be seen from the increasing number of agreements signed with the Islamic Development Bank Group:

Ministry of Finance – 100 million USD

JSCB “Qishloqqurilishbank” – 10 million USD

JSCB “Mikrokreditbank” – 30 million USD

JSCB “Turon Bank” – 35 million USD

JSCB “Aloqa Bank” – 15 million USD

JSCB “Ipak Yuli Bank” – 15 million USD

JSCB “Trastbank” signed an agreement with the Jordanian company ICS Financial Systems Ltd. to install software for providing Islamic financial services.

The history of the Islamic finance system dates back nearly 15 centuries. Islamic finance has gone through seven stages up to the present day. Since the time of our Prophet Muhammad (peace be upon him), great importance has been attached to honesty and justice in monetary relations. Indeed, the saying “there is blessing in trade” is not without reason. However, over time and with the development of civilization,

the currently practiced conventional banking and financial system has advanced significantly.

Nevertheless, in a country like Uzbekistan, where more than 90% of the population is Muslim, the demand for Islamic banking services has not yet been fully satisfied. This can be explained by several reasons:

The lack of sufficient legislation for organizing Islamic finance. Although both Islamic finance and conventional banking provide services related to money circulation, some practices are rejected in Islamic finance, such as *riba* (interest) and *gharar* (uncertainty: -Islamophobia, meaning the existence of incorrect and negative perceptions that associate this financial system with terrorism and extremism.

-The shortage of sufficiently qualified specialists in Islamic finance.

-The risk of fraud, including the possibility that fake financing schemes may emerge with the introduction of Islamic finance, potentially undermining public trust.

Since the majority of Uzbekistan's population consists of Muslims, the introduction of Islamic financial services in the country is expected to be successful. This would lead to several positive changes:

-Money currently kept "under pillows" (informal savings) would enter circulation;

-It would become possible to conduct business activities without involving interest (*riba*), fostering a sense of avoiding sin;

-Profits and losses would be shared equally, motivating commercial banks to support entrepreneurs more actively, increasing banks' net profits and the number of entrepreneurs.

In the conventional banking system, an entrepreneur who takes a loan and goes bankrupt is still required by the bank to repay the debt regardless of their financial condition. Moreover, penalties are charged for each day of delay. This situation places entrepreneurs—who may not yet have earned any profit—into an even more difficult position. Such practices contradict Sharia principles, as taking advantage of someone's hardship is considered sinful and unacceptable.

In fact, Islamic finance principles are explained quite simply. For example:

-Sukuk are certificates of equal nominal value representing ownership rights in tangible assets of a specific project;

-Murabaha is a trade-based financing method that is often more advantageous than credit when purchasing goods on deferred payment terms;

-Mudaraba is a partnership agreement between the capital provider (*rab-ul-mal*) and the entrepreneur (*mudarib*), where one party provides capital and the other provides labor. Losses are shared (capital loss by the investor, effort loss by the entrepreneur), while profits are distributed according to a pre-agreed ratio (e.g., 50/50, 70/30, 20/80).

Services such as mudaraba, musharaka, murabaha, and others are based on principles of honesty and fairness, emphasizing that economic activities should be grounded in real assets and real economic processes. The introduction of Islamic finance also facilitates cooperation with countries where such systems are already established.

In conclusion, for the Islamic finance system to become an integral part of the economy and compete with the conventional financial system, a number of measures still need to be implemented, including:

- Developing legislation in Uzbekistan that meets the requirements of Islamic finance, introducing amendments and updates to regulatory and legal documents, and reforming the tax, insurance, and banking systems;
- Attracting specialists in Islamic finance and improving the qualifications of existing professionals;
- Ensuring that the population develops an understanding of Islamic banking. This can be effectively achieved by preparing television programs, organizing radio broadcasts, using social media and newspapers, conducting training sessions in financial institutions, and introducing it as an academic subject in relevant higher education institutions.

It is possible to gradually introduce Islamic banking services into the banking system of Uzbekistan by requiring all existing banks in the country to establish an “Islamic Banking Services Window” and, as a pilot initiative, opening the first bank that provides exclusively Islamic banking and financial services.

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VECTORS AND OPERATIONS ON THEM

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Abstract. This article discusses the concept of vectors, their types, and the basic mathematical operations performed on vectors.

Keywords: Vector, coordinate, modulus, addition, subtraction, scalar product, vector product, unit vector, direction, space.

Vectors are one of the most important concepts in mathematics and physics. They are widely used in engineering, computer science, mechanics, navigation, astronomy, and many other scientific fields. Unlike ordinary numbers, vectors possess both magnitude and direction. This unique property makes vectors essential for describing motion, force, velocity, acceleration, and spatial relationships.

The development of vector theory significantly influenced modern science and technology. Today, vectors are fundamental in linear algebra, geometry, calculus, robotics, machine learning, and computer graphics. Understanding vectors and operations performed on them allows students and researchers to solve complex mathematical and physical problems effectively.

Definition of a Vector

A vector is a quantity that has both magnitude and direction. It is usually represented by a directed line segment or written using boldface letters such as $\mathbf{v}$ or arrows such as $\vec{v}$ [2].

For example, if a person walks 5 meters east, the movement can be represented as a vector because it includes both distance and direction.

In contrast, scalar quantities have only magnitude. Examples of scalars include mass, temperature, time, and energy.

Representation of Vectors

Vectors may be represented in different forms.

Geometric Representation

Geometrically, a vector is shown as an arrow. The length of the arrow represents the magnitude, while the arrowhead indicates direction.

Coordinate Representation

In coordinate form, vectors are written as ordered pairs or triples.

For example:

$$\mathbf{v} = (3, 4)$$

This vector means 3 units in the x-direction and 4 units in the y-direction.

In three-dimensional space:

$$\mathbf{v} = (2, -1, 5)$$

This vector has components along the x, y, and z axes.

Magnitude of a Vector

The magnitude or length of a vector measures its size.

For a two-dimensional vector:

$$\mathbf{v} = (a, b)$$

the magnitude is:

$$|\mathbf{v}| = \sqrt{a^2 + b^2}$$

For example:

$$\mathbf{v} = (3, 4)$$

Then:

$$|\mathbf{v}| = \sqrt{3^2 + 4^2} = \sqrt{25} = 5$$

In three dimensions:

$$|\mathbf{v}| = \sqrt{a^2 + b^2 + c^2}$$

The magnitude is always nonnegative.

Unit Vectors

A unit vector is a vector whose magnitude equals 1. Unit vectors indicate direction only.

The standard unit vectors are:

$$\mathbf{i} = (1, 0)$$

$$\mathbf{j} = (0, 1)$$

$$\mathbf{k} = (0, 0, 1)$$

Any vector in three-dimensional space can be expressed using these unit vectors.

For example:

$$\mathbf{v} = 2\mathbf{i} + 3\mathbf{j} - \mathbf{k}$$

Equality of Vectors

Two vectors are equal if they have the same magnitude and direction, regardless of their position in space.

For example:

$$\mathbf{a} = (2, 5)$$

$$\mathbf{b} = (2, 5)$$

These vectors are equal because their components are identical.

Types of Vectors

There are several important types of vectors.

Zero Vector

A zero vector has magnitude zero and no specific direction[1].

Negative Vector

A negative vector has the same magnitude as the original vector but opposite direction.

Parallel Vectors

Parallel vectors have the same or opposite directions.

Orthogonal Vectors

Orthogonal vectors are perpendicular to each other.

Position Vector

A position vector describes the location of a point relative to the origin.

Addition of Vectors

Vector addition combines two or more vectors into a single resultant vector.

Graphical Method

Using the triangle rule, the second vector is placed at the end of the first vector. The resultant vector extends from the start of the first vector to the end of the second.

Coordinate Method

If:

$$a = (a_1, a_2)$$

$$b = (b_1, b_2)$$

Then:

$$a + b = (a_1 + b_1, a_2 + b_2)$$

Example:

$$(2, 3) + (4, 1) = (6, 4)$$

Vector addition is commutative:

$$a + b = b + a$$

It is also associative:

$$(a + b) + c = a + (b + c)$$

Subtraction of Vectors

Vector subtraction involves adding the negative vector.

$$a - b = a + (-b)$$

Example:

$$(5, 7) - (2, 3) = (3, 4)$$

Graphically, subtraction corresponds to reversing the direction of the vector being subtracted.

Scalar Multiplication

Multiplying a vector by a scalar changes its magnitude.

If:

$$v = (a, b)$$

Then:

$$kv = (ka, kb)$$

Example:

$$3(2, -1) = (6, -3)$$

If the scalar is positive, the direction remains unchanged. If negative, the direction reverses[1].

Dot Product of Vectors

The dot product, also called the scalar product, combines two vectors and produces a scalar.

For vectors:

$$\mathbf{a} = (a_1, a_2)$$

$$\mathbf{b} = (b_1, b_2)$$

the dot product is:

$$\mathbf{a} \cdot \mathbf{b} = a_1b_1 + a_2b_2$$

Example:

$$(2, 3) \cdot (4, 5) = 8 + 15 = 23$$

The dot product can also be written as:

$$\mathbf{a} \cdot \mathbf{b} = |\mathbf{a}||\mathbf{b}|\cos\theta$$

where θ is the angle between the vectors.

Applications of the Dot Product

The dot product is used to:

Determine angles between vectors

Check orthogonality

Calculate projections

Solve physics problems involving work and force

Orthogonal Vectors

If:

$$\mathbf{a} \cdot \mathbf{b} = 0$$

then the vectors are perpendicular.

Example:

$$(1, 2) \cdot (2, -1) = 2 - 2 = 0$$

Therefore, the vectors are orthogonal.

Cross Product of Vectors

The cross product applies only in three-dimensional space.

For vectors:

$$\mathbf{a} = (a_1, a_2, a_3)$$

$$\mathbf{b} = (b_1, b_2, b_3)$$

the cross product is another vector perpendicular to both.

The formula is:

$$\mathbf{a} \times \mathbf{b} = (a_2b_3 - a_3b_2, a_3b_1 - a_1b_3, a_1b_2 - a_2b_1)$$

Applications of the Cross Product

The cross product is used in:

Physics

Engineering

Computer graphics

Rotational mechanics

Electromagnetism

Angle Between Two Vectors

The angle between vectors can be found using the dot product formula:

$$\cos\theta = (\mathbf{a} \cdot \mathbf{b}) / (|\mathbf{a}||\mathbf{b}|)$$

This formula is important in geometry and physics.

Projection of Vectors

The projection of one vector onto another describes the component of one vector in the direction of another.

Projection formulas are widely used in mechanics and engineering.

Linear Combination of Vectors

A vector can be expressed as a combination of other vectors.

For example:

$$\mathbf{v} = 2\mathbf{a} + 3\mathbf{b}$$

Linear combinations are fundamental in linear algebra.

Vector Equations of Lines

Vectors are used to represent lines in geometry.

The vector equation of a line is:

$$\mathbf{r} = \mathbf{a} + t\mathbf{v}$$

where:

$\mathbf{a}$ is a point on the line

$\mathbf{v}$ is the direction vector

t is a scalar parameter

This representation simplifies geometric analysis[3].

Vectors and operations performed on them form one of the most important foundations of mathematics and science. Their ability to represent quantities with both magnitude and direction makes them indispensable in geometry, physics, engineering, computer science, and many other disciplines.

Operations such as addition, subtraction, scalar multiplication, dot products, and cross products allow researchers and students to analyze motion, forces, spatial relationships, and complex systems. Vectors simplify calculations and provide clear visual representations of physical and mathematical concepts.

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FARG‘ONA VODIYSIDA ROSSIYA IMPERIYASI MUSTAMLAKACHILIK SIYOSATINING IJTIMOYIY-DEMOGRAFIK OQIBATLARI (XIX ASRNING IKKINCHI YARMI – XX ASR BOSHLARI)

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Annotatsiya. Mazkur maqolada Farg‘ona vodiysining geografik xususiyatlari, Qo‘qon xonligining Rossiya imperiyasi tomonidan bosib olinishi va Farg‘ona viloyatining tashkil etilishi jarayonlari tahlil qilingan. Shuningdek, chor hukumatining ko‘chirish siyosati, rus aholisining o‘lkaga joylashtirilishi, yer-suv munosabatlaridagi o‘zgarishlar hamda mahalliy aholi ijtimoiy-iqtisodiy hayotiga ko‘rsatgan ta’siri ilmiy manbalar asosida yoritilgan. Tadqiqot natijalari mustamlakachilik siyosatining mintaqaning etnik tarkibi, demografik rivojlanishi va ijtimoiy munosabatlariga sezilarli ta’sir ko‘rsatganligini tasdiqlaydi.

Kalit so‘zlar: Farg‘ona vodiysi, Qo‘qon xonligi, Rossiya imperiyasi, mustamlakachilik siyosati, ko‘chirish siyosati, rus qishloqlari, demografik jarayonlar, yer-suv munosabatlari, Kaufman, Turkiston general-gubernatorligi.

Аннотация. В статье анализируются географические особенности Ферганской долины, процесс завоевания Кокандского ханства Российской империей и образование Ферганской области. Особое внимание уделяется переселенческой политике царского правительства, размещению русского населения в регионе, изменениям в земельно-водных отношениях и их влиянию на социально-экономическую жизнь местного населения. Исследование показывает, что колониальная политика Российской империи оказала существенное влияние на этнодемографические процессы и общественные отношения в регионе.

Ключевые слова: Ферганская долина, Кокандское ханство, Российская империя, колониальная политика, переселенческая политика, русские поселения, демографические процессы, земельно-водные отношения, Кауфман, Туркестанское генерал-губернаторство.

Abstract. This article analyzes the geographical features of the Fergana Valley, the conquest of the Kokand Khanate by the Russian Empire, and the establishment of the Fergana Region. Particular attention is paid to the Tsarist resettlement policy, the settlement of Russian populations in the region, changes in land and water relations, and their impact on the socio-economic life of the local population. The study demonstrates that Russian colonial policy significantly influenced the ethnic composition, demographic development, and social relations of the region.

Keywords: Fergana Valley, Kokand Khanate, Russian Empire, colonial policy, resettlement policy, Russian settlements, demographic processes, land and water relations, Kaufman, Turkestan Governor-Generalship.

Rossiya 1847-1866-yillarda Qo‘qon va Buxoro xonliklariga qarashli bir necha shahar, qishloq va cho‘llarni bosib oldi. 1865-yilda Toshkent shahri bosib olindi va u mintaqa markaziga aylandi. Endi general Chernyayev boshchiligida tuzilgan Turkiston o‘lkasi bosqinchilarning mintaqada yuritmoqchi bo‘lgan mustamlakachilik siyosati talablariga javob bera olmay qoldi. Ayniqsa, bu o‘lkaning uzoq masofadagi Orenburg general-gubernatorligiga bo‘ysundirilishi bir qancha qiyinchiliklarga sabab bo‘ldi. Rus davlatiga o‘z bosqinchilik urushlarini davom ettirib, mustamlakachilik siyosatini hayotga izchillik bilan tatbiq etish uchun mustahkam va takomillashgan ma‘muriy tizim zarur edi.

1867-yil 2-iyuldan boshlab alohida Turkiston general-gubernatorligi tuzilib, general-adyutant K. P. Kaufman boshliq etib tayinlandi, Toshkent uning poytaxti bo‘ldi. Shundan so‘ng butun urush harakatlari Toshkent orqali amalga oshiriladigan bo‘ldi. Kaufman Podsho Rossiyasining bosqinchilik siyosatini davom ettirib, 1868-yilda Buxoro va 1873-yilda Xiva xonliklarini bosib olib, ularni rus davlatining vassaliga aylantirdi. Shu tariqa, O‘rta Osiyoning asosiy qismi Rossiya tomonidan bosib olinib, navbatda Qo‘qon xonligini tugatish masalasi Podsho Rossiyasi hukumati oldida ko‘ndalang bo‘lib turardi¹.

1868-yilning 13-fevral kuni Turkiston general-gubernatorligi bilan Qo‘qon xonligi o‘rtasida shartnoma imzolandi². Unga ko‘ra, xonlikning barcha shahar va qishloqlarida Rossiya savdogarlari uchun bemalol savdo-sotiq bilan shug‘ullanish imkoni berildi. Garchand mazkur bitimda asosan savdoga doir masalalar nazarda tutilgan bo‘lsa-da, lekin uning qabul etilishi Qo‘qon xonligining siyosiy jihatdan ham Rus davlatiga qaramligini ta‘minladi.

1875-yilning 22-iyulida Xudoyorxon Qo‘qonni tark etadi. Rus qo‘shinlari himoyasida Xo‘jandga yetib boradi. So‘ngra Toshkentga kelgach, xalq hisobiga to‘plagan xazinasini tortib olinadi va o‘zi 11 kishi bilan Orenburgga surgun qilinadi³.

Qo‘qon xonligidagi xalq harakatlari va Xudoyorxonning qochishi orqasida yuzaga kelgan og‘ir vaziyat rus hukumatiga qo‘l keldi. Bu vaqtda Yettisuvda turgan Kaufman darhol Toshkentga qaytib, xonlikni bosib olish choralari ko‘rdi.

¹ Sharafiddinov A., Alimova N. Farg‘ona vodiysi chor Rossiyasi mustamlakachiligi davrida (o‘quv-uslubiy ko‘rsatma). Farg‘ona, Super-Print, 2011.13-bet.

² Turkiston chor Rossiyasi mustamlakachiligi davrida. O‘zbekistonning yangi tarixi. Birinchi kitob. Toshkent, Sharq, 2000.146-bet.

³ Turkiston chor Rossiyasi mustamlakachiligi davrida. O‘zbekistonning yangi tarixi. Birinchi kitob. Toshkent, Sharq, 2000.154-155-betlar.

1875-yil 20-avgustda Kaufman o'sha qo'shin bilan Xo'janddan chiqib, Qo'qon yo'li bo'ylab yurdi, 40 chaqirim yo'l bosgandan keyin Mahram istehkomiga duch kelib, uni bosib olishga kirishdi. 1875-yil 22-avgustda shaxsan Kaufman qo'mondonligida qo'shin Mahramning orqa tomonidan hujum boshladi, bu jangda qo'zg'olonchilar mag'lubiyatga uchradi.

Mahramdagi mag'lubiyat xonlik taqdirini uzil-kesil hal qilgan omillardan biri hisoblanadi⁴.

1876-yilning fevralida Podsho Rossiyasi hukumati Qo'qon xonligini butunlay tugatib Qo'qon xonligi hududida Farg'ona viloyatini tashkil etadi.

Rossiya imperiyasi boshqaruv apparati Turkiston o'lkasini bosib olgach, mustamlakachilik siyosatlarida o'z oldilariga bosh maqsad qilib ruslashtirish siyosatini qo'ydilar. Bu boradagi eng muhim va boshlang'ich qadam Rossiya hududlaridagi xalqlarni Turkiston yerlariga ko'chirishdan iborat bo'ladi. Chorizmning ko'chirish siyosatining mohiyati shundan iborat ediki ko'chirma xo'jaliklar uchun yer fondi mahalliy xalqning yerga bo'lgan huquqlarini o'taketgan darajada buzish yo'li bilan tuzilgan Rossiyadan dehqonlarni u yerga ko'chirish esa, chekka o'lkalarni ruslashtirish maqsadini ko'zlab millatchilik tamoyili asosida amalga oshirilgan⁵. Shuning uchun ham 1886-yildagi "Nizom"da rus manzilgohlari qurishga alohida e'tibor qaratilgandi. Nizomda aytilishicha, hukumat tasarrufida qolayotgan bo'sh turgan davlat yerlariga "ularga rus aholisini joylashtirishda muhim ahamiyatga" ega bo'lgan. O'lkaning ular kelib joylashishi mumkin bo'lgan joylarini belgilab berish esa general-gubernator ixtiyorida qoldirilgan edi⁶.

Rossiya imperiyasi generallari ham, siyosatchilari ham shuni yaxshi bilar edilarki, faqat harbiy kuch, Markaziy boshqaruv apparatini joriy qilish bilan o'lkani uzoq muddat va ishonchli holda qo'lda ushlab bo'lmaydi. Shuning uchun ularda o'z millati, ya'ni rus millatiga mansub aholini mahalliy xalq orasida aralashtirib yuborish, Turkistonda doimiy yashaydigan rus va slavyan aholini tarkib toptirish kerak edi. Ular bu muammoni O'rta Osiyoga rus xalqining turli tabaqalariga mansub bo'lgan aholining bir qismini ko'chirish yo'li bilan hal qilmoqchi bo'ldilar. Shuningdek, mahalliy xalqning mustamlakachilar hokimiyatiga nisbatan xatti-harakatlarini kuzatib, zarur paytda ahvoldan darhol xabardor qilishlari ham lozim edi. Xullas, rus millatiga mansub bu kishilar chorizm uchun ijtimoiy tayanch qatlam bo'lishi kerak edi.

Shuning uchun ko'chirish siyosatini amalga oshirish Turkiston general-gubernatorligi tashkil etilgan 1867-yildayoq boshlab yuborildi. Rossiya imperiyasi ko'chirish

⁴ Sharafiddinov A., Alimova N. Farg'ona vodiysi chor Rossiyasi mustamlakachiligi davrida (o'quv-uslubiy ko'rsatma). Farg'ona, Super-Print, 2011.22-bet.

⁵ Shamsutdinov R. Karimov Sh., Ubaydullayev O'. Vatan tarixi (XVI-XX asr boshlari). Ikkinchi kitob. Toshkent, Sharq, 2010.202-2023-betlar.

⁶ Turkiston chor Rossiyasi mustamlakachiligi davrida. O'zbekistonning yangi tarixi. Birinchi kitob. Toshkent, Sharq, 2000.219-bet.

bo'yicha uch yarim asrlilik tajribaga ega edi. U Boltiq bo'yi xalqlarini va Qozon, Sibir, Qrim, Astraxan xonliklarini bosib olib, ko'chirishning har xil shakl va uslublarini mukammal egallab olgan edi. Natijada faqatgina maxsus farmoyishlar bilan ko'chirilgan rus qishloqlari aholisiga emas, balki erkin suratda ko'chib boruvchilarga ham katta-katta shart-sharoitlar, pul va boshqa moddiy-ma'naviy yordamlar berildi.

Istilo qilingan hududlarga rus aholisini ko'chirish tashkilotchilarining eng tashabbuskori fon Kaufman edi. U 1875-yilda Avliyoota tumanida dastlabki rus qishlog'ini barpo etdi. Kaufman rus qishlog'ini tashkil etish, uni muhofazaga olish qoidalarini ishlab chiqdi, o'lkaga ruslar kelishini har tomonlama rag'batlantirdi. Uning hukmronligi davrida 8 ta rus qishlog'i vujudga keldi⁷.

1886-yilgi «Nizom» rus aholisini ko'chirib keltirish yo'li bilan o'lkani ruslashtirish harakatini qonuniy mustahkamlab, unga siyosiy tus berdi. Ko'chib keluvchilarga 10 desyatinadan kam bo'lmagan yer ajratish belgilandi. Turkistonga kelib o'rnatish va yer-mulkka ega bo'lish huquqi faqat nasroniy dinining pravoslav mazhabidagilargagina berildi. 1886-yilgi Qonunga ko'ra, o'lkaga ko'chib keluvchilarni tanlash va joylashtirish tartiblari belgilandi. «Bo'sh davlat yerlari»ga birinchi navbatda xizmatdan bo'shagan zaxiradagi zobitlar, quyi unvondagi harbiy xizmatchilarning joylashtirilishi alohida ko'rsatildi. Ammo Qonunda «Bo'sh davlat yerlari» deyilganda qanday yerlar nazarda tutilishiga izoh berilmadi. Holbuki, ana shu masala o'lkadagi yer-suv munosabatlariga bevosita aloqador bo'lib, u keyinchalik muammoga aylandi, mahalliy xalqning qat'iy noroziligiga sabab bo'ldi.

Dehqonlar imperiyaning qora tuproqli markaziy hududlaridan yer taqchilligidan qutulish va mustamlaka Turkistonda boyish uchun ham Rossiyadan beto'xtov oqib kela boshladilar. Ular ma'muriyatning ijozatisiz ham o'lkaga kelib o'zboshimchalik bilan tub aholiga qarashli yerlarni egallay boshladilar. 15 yil davomida, ya'ni 1875-1890-yillar ichida Turkistonda 1300 ta oila joylashib, 19 ta rus qishlog'ini tashkil qildi. 1891-1892-yillarda Rossiyada ocharchilik boshlanganda esa Turkistonga ko'chib keluvchilarning soni nihoyatda ko'payib ketdi. Ana shu ikki yil davomida 25 ta rus qishlog'i paydo bo'lib, rus dehqonlarining soni ikki barobar ko'paydi. 1890-yilda Farg'ona viloyatida 5 ta rus qishloqlari mavjud edi. Ularning manzillari ulardagi xonadonlar va istiqomat qiluvchilar haqida quyidagi jadval ma'lumotlar beradi⁸.

Shuni alohida ta'kidlash joizki, mahalliy aholi bilan rus dehqonlari o'rtasida yer-suv masalasida sug'orish inshootlaridan foydalanish bobida o'zaro to'qnashuvlar kuchaydi. Bu janjallar va to'qnashuvlarning asosiy sababchisi rus dehqonlari edi. Bunday ko'ngilsiz voqeani odilona, tinch bartaraf qilishga uringan ayrim ilg'or

⁷ Ilhomov Z., Xo'jamov M. O'zbekiston tarixi (XVI-XX-asr boshlari) ma'ruza matnlari. Toshkent, 2002.25-bet.

⁸ Turkiston chor Rossiyasi mustamlakachiligi davrida. O'zbekistonning yangi tarixi. Birinchi kitob. Toshkent, Sharq, 2000.219-bet.

kayfiyatdagi rus amaldorlari quvg'inga uchratildi. Ko'chib keluvchi ruslar ularni o'lkadan siqib chiqarishi yoki butkul qirib tashlashi darkor». Xuddi ana shunday ruhda ishlab chiqilgan 1889-yil 13-iyuldagi Qonun ko'chib kelgan rus aholisiga imtiyozlar va moddiy yordam berishni belgiladi.

1892-yilda ruslashtirish siyosatida tub burilish boshlandi. Xuddi shu yildan boshlab Rossiyadan o'zboshimcha ko'chib kelgan minglab «kelgindi»larning ma'muriyat ijazati bilan kelganlar qatorida ularga berilgan huquqlardan foydalanishlari mumkinligi e'lon qilindi.

O'z yerlaridan dehqonlarning ketib qolishiga qarshilik qilgan rus pomeschiklari mamlakatda kuchayib borayotgan dehqonlar harakatidan xavotirlanib, «to'polonchi unsurlar» ning Turkistonga ketishiga endi rasman xayrixohlik ko'rsata boshladilar. Mustamlaka o'lkaga ruslarni yuborish masalasi bilan shug'ullanuvchi maxsus idora – «Ko'chirib keltirish boshqarmasi» tashkil qilindi. Podsho Rossiyasi hukumati 90 yillar oxirida rus dehqonlarining kam yerli va yersizlariga «Osiyo Rossiyasida bo'sh yotgan yerlardan» foydalanishga keng imkoniyat yaratdi. Shunday qilib, Podsho hukumati Rossiya dvoryan-pomeschiklari manfaatini ko'zlab, ularni «ichki balo» – kambag'al dehqonlar xurujlaridan saqlash uchun Turkiston yerlarini ularga qurbon qildi. Ichki norozilikni mustamlaka xalq hisobidan hal qilishga urindi.

Xulosa. XIX asrning ikkinchi yarmida Rossiya imperiyasining Turkistonni bosib olishi natijasida Farg'ona vodiysi mustamlakachilik siyosatining muhim obyektiga aylandi. Qo'qon xonligining tugatilishi va Farg'ona viloyatining tashkil etilishi bilan mintaqada yangi ma'muriy-boshqaruv tizimi joriy qilindi. Rossiya imperiyasi tomonidan amalga oshirilgan ko'chirish siyosati iqtisodiy va siyosiy maqsadlarga xizmat qilib, mahalliy aholi manfaatlarini cheklash hisobiga olib borildi.

Natijada mintaqaning etnik-demografik tarkibi o'zgardi, yer-suv munosabatlarida keskin ziddiyatlar yuzaga keldi va mahalliy aholi bilan ko'chirib keltirilgan aholi o'rtasidagi ijtimoiy qarama-qarshiliklar kuchaydi. Shu bilan birga, temir yo'l qurilishi, sanoat korxonalarining paydo bo'lishi va savdo aloqalarining rivojlanishi shaharlashuv jarayonlarini jadallashtirdi. Biroq mazkur o'zgarishlar, avvalo, Rossiya imperiyasining strategik manfaatlariga xizmat qilgan.

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ORTODONTIK DAVOLASHDAN OLDIN GNATOLOGIK SKRININGNING AHAMIYATI

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Annotatsiya: Ushbu tezisda ortodontik davolashdan oldin gnatologik skrining o'tkazishning klinik ahamiyati yoritilgan. Temporomandibulyar bo'g'im (TMJ) holati, chaynash mushaklari faoliyati va okklyuzion munosabatlarni baholash ortodontik davolashning samaradorligini oshirishga xizmat qiladi. Gnatologik skrining yordamida yashirin funktsional buzilishlar, bruksizm va temporomandibulyar disfunktsiyalar erta aniqlanib, individual davolash rejasini tuzish imkoniyati yaratiladi. Bu esa davolash natijalarining barqarorligini ta'minlash va relapslar xavfini kamaytirishga yordam beradi.

Kalit so'zlar: gnatologik skrining, ortodontik davolash, temporomandibulyar bo'g'im, TMJ disfunktsiyasi, bruksizm, okklyuziya, diagnostika, relaps, chaynash mushaklari.

Kirish

So'nggi yillarda ortodontik davolashga murojaat qilayotgan bemorlar soni dunyo miqyosida sezilarli darajada ortib bormoqda. Bunga estetik talablarning oshishi, diagnostika usullarining takomillashuvi hamda ortodontik davolash imkoniyatlarining kengayishi sabab bo'lmoqda. Shu bilan birga, temporomandibulyar bo'g'im (TMJ) disfunktsiyalari, chaynash mushaklari faoliyatining buzilishlari va okklyuzion nomutanosibliklar kabi funktsional muammolar ham stomatologik amaliyotda tobora ko'proq uchramoqda. Tadqiqotlar shuni ko'rsatadiki, temporomandibulyar bo'g'im disfunktsiyasi belgilari aholining 40–70 % ida uchrashi mumkin, biroq ularning aksariyati yashirin yoki yengil shaklda kechadi.

An'anaviy ortodontik diagnostika asosan tish qatorlari holati va jag'larning o'zaro munosabatini baholashga qaratilgan. Biroq zamonaviy ortodontiya stomatognatik tizimni yagona funktsional kompleks sifatida ko'rib chiqadi. Ushbu tizim tarkibiga tishlar, jag' suyaklari, temporomandibulyar bo'g'im, chaynash mushaklari va nerv-mushak apparati kiradi. Ortodontik davolashdan oldin gnatologik skrining o'tkazish bo'g'imdagi shovqinlar, og'riq sindromlari, diskning siljishi, jag' harakatlarining cheklanishi hamda bruksizm kabi yashirin funktsional buzilishlarni aniqlash imkonini beradi. Ushbu omillar e'tibordan chetda qolgan hollarda davolash natijalari barqaror bo'lmasligi yoki relapslar rivojlanishi mumkin.

Bugungi kunda CBCT, raqamli okklyuzion tahlil, elektromiografiya va 3D diagnostika texnologiyalarining amaliyotga joriy etilishi gnatologik tekshiruv aniqligini sezilarli

darajada oshirdi. Shu sababli ortodontik davolashdan oldingi gnatologik skrining davolash samaradorligini oshirish va uzoq muddatli natijalarni ta'minlashning muhim omillaridan biri hisoblanadi.

Asosiy qism

Ortodontik davolashning muvaffaqiyati nafaqat tishlarning to'g'ri joylashuviga, balki stomatognatik tizimning funktsional holatiga ham bog'liq. Shu sababli ortodontik davolashdan oldin gnatologik skrining o'tkazish zamonaviy diagnostikaning muhim bosqichi hisoblanadi. Gnatologik skrining temporomandibulyar bo'g'im (TMJ), chaynash mushaklari va okklyuzion munosabatlarni baholash orqali yashirin patologiyalarni aniqlash imkonini beradi. Ilmiy ma'lumotlarga ko'ra, temporomandibulyar bo'g'im disfunktsiyasi belgilari kattalar aholisining 40–70 % ida uchrashi mumkin, klinik jihatdan yaqqol namoyon bo'ladigan shakllari esa taxminan 5–12 % holatlarda kuzatiladi. Eng ko'p uchraydigan belgilar qatoriga bo'g'imda shovqin (klik), og'riq, og'iz ochilishining cheklanishi va chaynash mushaklarining zo'riqishi kiradi. Ushbu belgilar ortodontik davolash boshlanishidan oldin aniqlanmasa, davolash davomida bemorda noqulayliklar paydo bo'lishi yoki mavjud disfunktsiya kuchayishi mumkin.

Bruksizm ham ortodontik davolash natijalariga salbiy ta'sir ko'rsatuvchi muhim omillardan biridir. Tadqiqotlarga ko'ra, uyqudagi bruksizm kattalar orasida o'rtacha 8–13 %, bolalar va o'smirlarda esa 14–20 % gacha uchraydi. Tishlarni siqish va g'ijirlatish natijasida ortodontik apparatlarga ortiqcha yuk tushadi, bu esa tishlarning rejalashtirilgan harakatini o'zgartirishi va davolash muddatini uzaytirishi mumkin.

Gnatologik skrining davomida jag'larning markaziy munosabati, okklyuzion kontaktlar, mandibulaning harakat trayektoriyasi va mushaklar faoliyati baholanadi. Ayniqsa, skelet anomaliyalari mavjud bo'lgan bemorlarda funktsional tekshiruv natijalari davolash taktikasini tanlashda muhim ahamiyatga ega. Ayrim hollarda ortodontik davolashni boshlashdan oldin splint-terapiya yoki TMJ bilan bog'liq muolajalar tavsiya etiladi. So'nggi yillarda raqamli texnologiyalar gnatologik diagnostika imkoniyatlarini kengaytirdi. Konus-nurli kompyuter tomografiyasi (CBCT) yordamida temporomandibulyar bo'g'imning suyak tuzilmalari yuqori aniqlikda baholanadi. Elektromiografiya (EMG) chaynash mushaklarining bioelektrik faolligini tahlil qilish imkonini beradi, T-Scan tizimi esa okklyuzion kontaktlarning kuchi va taqsimlanishini real vaqt rejimida aniqlaydi. Ushbu usullar yordamida ortodontik davolash rejasi yanada individual va aniq tuziladi.

Klinik kuzatuvlar shuni ko'rsatadiki, gnatologik skrining asosida rejalashtirilgan ortodontik davolashda relapslar soni kamayadi, bemorlarning funktsional moslashuvi yaxshilanadi va davolash natijalarining uzoq muddatli barqarorligi ta'minlanadi. Shu

sababli ortodontik davolashdan oldingi gnatologik tekshiruv zamonaviy stomatologiyada zarur diagnostik bosqich sifatida qaralmoqda.

Xulosa

Ortodontik davolashdan oldin gnatologik skrining o'tkazish stomatognatik tizimning funktsional holatini kompleks baholash, temporomandibulyar bo'g'im va chaynash mushaklari bilan bog'liq yashirin patologiyalarni erta aniqlash imkonini beradi. Gnatologik tekshiruv natijalari asosida individual davolash rejasini tuzish, asoratlari va relapslar xavfini kamaytirish hamda ortodontik davolashning uzoq muddatli barqaror natijalariga erishish mumkin. Shuningdek, skrining bemorda mavjud bo'lishi mumkin bo'lgan parafunktsional odatlar va okklyuzion nomutanosibliklarni erta bosqichda aniqlashga yordam beradi. Bu esa davolash jarayonida kutilmagan asoratlarning oldini olish va klinik natijalarni yaxshilash imkonini beradi. Shu sababli gnatologik skrining zamonaviy ortodontik diagnostikaning ajralmas va muhim bosqichi hisoblanadi.

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**Kichik yoshdagi maktab o'quvchilarining nutqiy etiket(muomala madaniyati)
ko'nikmalarini shakllantirish mexanizmlari.**

**Mechanisms for Shaping Speech Etiquette (Culture of Communication) Skills in
Young School-Age Children**

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Annotatsiya: Ushbu maqolada boshlang'ich sinf o'quvchilarida nutqiy etiket va muloqot madaniyatini shakllantirishning pedagogik-psixologik xususiyatlari yoritilgan. Maqolada kichik yoshdagi maktab o'quvchilarining nutqiy o'sish qonuniyatlari, muomala madaniyatini shakllantirishning samarali mexanizmlari, interaktiv metodlar va hayotiy vaziyatli (keys) yondashuvlar tahlil qilingan. Shuningdek, ona tili darslarida nutqiy etiket normalarini o'rgatish bo'yicha amaliy tavsiyalar keltirilgan.

Abstract: This article highlights the pedagogical and psychological characteristics of forming speech etiquette and communication culture in primary school students. It analyzes the regularities of speech development in young school-age children, effective mechanisms for shaping the culture of communication, interactive methods, and situational (case-based) approaches. Furthermore, practical recommendations for teaching speech etiquette norms in mother tongue classes are provided.

Kalit so'zlar: nutqiy etiket, muomala madaniyati, boshlang'ich sinf, muloqot, mexanizm, pedagogik yondashuv, modellashtirish, ijtimoiy moslashuv.

Keywords: speech etiquette, culture of communication, primary school, communication, mechanism, pedagogical approach, modeling, social adaptation.

Kirish:

Shaxsning ma'naviy qiyofasi, uning dunyoqarashi va jamiyatda o'zini tutishi birinchi navbatda uning muloqotida, ya'ni nutqida namoyon bo'ladi. Kichik maktab yoshi bolaning ijtimoiy muhitga faol kirishishi, do'stlar orttirishi va yangi jamoaga moslashish davridir. Aynan shu bosqichda bolada nutqiy etiket (muomala madaniyati) ko'nikmalarini shakllantirish poydevor vazifasini o'taydi. Inson shaxsiyatining

shakllanishi va uning jamiyatda ijtimoiy moslashuvi (sotsializatsiyasi) to'g'ridan-to'g'ri uning muloqot madaniyatiga bog'liq. Shuning uchun ham boshlang'ich ta'lim tizimining, xususan, ona tili fanining bosh strategik vazifasi — o'quvchilarga shunchaki grammatik qoidalarini yodlatish emas, balki ularda tizimli va madaniy nutq faoliyatini shakllantirishdan iboratdir.

Asosiy qism:

Nutqiy etiket — bu har bir millatning madaniyati, urf-odatlar bilan bog'liq holda shakllangan, jamiyat tomonidan qabul qilingan muloqot qoidalarini tizimidir. Uni o'quvchilar ongiga singdirish nafaqat til o'rgatish, balki tarbiya jarayonining ham eng muhim tarkibiy qismidir. Kichik maktab yoshi (6-10 yosh) bolaning oila bag'ridan chiqib, kengroq ijtimoiy muhitga — maktab jamoasiga qo'shilish davridir. Bu davrda bola nutqiy etiket qoidalarini ongli ravishda o'zlashtira boshlaydi.

Bugungi raqamli texnologiyalar asrida bolalarning real (jonli) muloqot vaqti sezilarli darajada kamaydi. Smartfonlar, kompyuter o'yinlari va virtual dunyo ta'sirida kichik yoshdagi o'quvchilarda quyidagi muammolar kuzatilmoqda:

- 1) Kattalar va tengdoshlar bilan muloqotda masofani (subordinatsiyani) bilmaslik;
- 2) Iltimos, uzr, rahmat kabi "sehrli so'zlar"dan joyida foydalana olmaslik;
- 3) O'zgarlar fikrini oxirigacha tinglash ko'nikmasining (auditiv madaniyat) sustligi.

Ushbu muammolarni bartaraf etish ona tili va o'qish savodxonligi darslarida shunchaki nazariy qoidalarini yodlatish bilan hal bo'lmaydi. Buning uchun aniq va tizimli mexanizmlar zarur. Kichik yoshdagi o'quvchilarda muomala madaniyatini shakllantirish bir necha muhim pedagogik mexanizmlarga tayanadi.

O'yin orqali bola o'zini erkin his qiladi:

"Do'konda", "Kasalxonada", "Mehmonda", "Telefonda gaplashish" kabi rol o'yinlari orqali turli ijtimoiy rollardagi nutqiy etiket normalari (salomlashish, xayrlashish, minnatdorchilik bildirish, rad etish) o'rgatiladi.

Matn ustida ishlash va badiiy tahlil:

O'qish darslaridagi ertak, hikoya va she'rlardagi qahramonlarning xatti-harakatlari hamda nutqini tahlil qilish. Masalan, "Egoist qushcha" yoki "Odobli bola" obrazlari misolida salbiy va ijobiy nutqiy xulq-atvor qiyoslanadi.

Xulosa

Kichik yoshdagi maktab o'quvchilarining nutqiy etiket normalarini o'zlashtirishi ularning kelajakda jamiyatda munosib o'rin topishi, ijtimoiy intellektining yuqori bo'lishi va komil inson bo'lib yetishishini ta'minlaydi. Yuqorida qayd etilgan tizimli mexanizmlar — rol o'yinlari, keyslar va eng muhimi o'qituvchining shaxsiy namunasi ona tili darslari samaradorligini oshiruvchi asosiy omillardir. Nutqiy etiketni o'rgatish — til qoidalarini o'rgatish bilan barobar olib borilgandagina kutilgan natijani beradi. Zero, mashhur psixolog L.S.Vygotskiy ta'kidlaganidek, bolaning nutqi dastlab tashqi

ijtimoiy muloqot shaklida namoyon bo‘ladi, so‘ngra uning ichki madaniyatiga aylanadi

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