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O'ZBEKISTON OLIMLARI: ILMIY TADQIQOTLAR JURNALI

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- Tabiiy va aniq fanlar
- Texnika va muhandislik fanlari
- Tibbiyot va sog'liqni saqlash fanlari
- Ijtimoiy va gumanitar fanlar
- Iqtisodiyot, boshqaruv va biznes tadqiqotlari
- Ta'lim, pedagogika va psixologiya
- Qishloq xo'jaligi, ekologiya va atrof-muhit tadqiqotlari



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“INNOVATIVE PUBLICATION” MAS'ULIYATI CHEKLANGAN JAMIYATI



ALEXANDER FAYNBERG'S POEM '1941':
THEMATIC, STYLISTIC, AND SEMANTIC ANALYSIS

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ANNOTATION: This article is dedicated to the analysis of the Uzbek poem "1941", which reflects the events of 1941. The poem deeply explores the impact of war on the human psyche, as well as feelings of separation and love. The study examines the thematic layers of the poem (the harshness of war, loyalty, separation), its stylistic devices (metaphor, personification, phonetic tools), semantic and symbolic layers, as well as its linguistic and psychological analysis. Each line and block is analyzed individually, and the poem's consistency with its cultural and historical context is considered. The results show that the poem conveys war events not only dramatically but also emotionally and humanely.

Keywords: war poetry, metaphor, personification, semantics, stylistics, psychological analysis, uzbek poetry, cultural and historical context.

АННОТАЦИЯ: Данная статья посвящена анализу узбекского стихотворения «1941», отражающего события 1941 года. Стихотворение глубоко раскрывает влияние войны на человеческую психику, а также темы разлуки и любви. В исследовании рассматриваются тематические слои стихотворения (жестокость войны, верность, разлука), его стилистические средства (метафора, олицетворение, фонетические приемы), семантические и символические слои, а также лингвистический и психологический анализ. Каждая строка и блок анализируются отдельно, рассматривается согласованность стихотворения с культурным и историческим контекстом. Результаты показывают, что стихотворение передает события войны не только драматически, но и эмоционально, и человечно.

Ключевые слова: военная поэзия, метафора, олицетворение, семантика, стилистика, психологический анализ, узбекская поэзия, культурный и исторический контекст.

ANNOTATSIIYA: Ushbu maqola Aleksandr Faynbergning 1941-yil voqealarini aks ettirgan o'zbek she'ri "1941"ni tahlil qilishga bag'ishlangan. She'r urushning inson ruhiyatiga, ajralish va sevgi hissiyotlariga ta'sirini chuqur ochib beradi. Maqolada she'rning tematik qatlamlari (urushning og'irligi, sadoqat, ajralish), stilistik vositalari (metafora, personifikatsiya, fonetik qurilmalar), semantik va simvolik qatlamlari, shuningdek, lingvistik va psixologik tahlili batafsil yoritilgan. Har bir qator va blok individual tarzda o'rganilib, she'rning madaniy va tarixiy konteksti bilan uyg'unligi tahlil qilinadi. Tadqiqot natijalari shuni ko'rsatadiki, she'r urush voqealarini nafaqat dramatik, balki insoniy va emotsional nuqtai nazardan ham aks ettiradi.

Kalit soʻzlar: urush sheʼri, metafora, personifikatsiya, semantika, stilistika, psixologik tahlil, oʻzbek sheʼriyati, madaniy va tarixiy kontekst

INTRODUCTION

Poetry is the most effective means of expressing the human psyche, social, and historical events in an emotional and aesthetic way (Lotman, 1970). In Uzbek literature, the theme of war occupies a special place, as it reflects not only historical events but also the human psyche, personal, and collective experiences (Abdullaev, 2010). The year 1941 is considered significant as the beginning of the Second World War and its impact on the human psyche. The poem “1941”, analyzed in this article, deeply reveals the influence of war on human life and personal relationships.

KIRISH

Sheʼriyat inson ruhiyatini, ijtimoiy va tarixiy voqealarni hissiy va estetik tarzda ifodalashning eng samarali vositasidir (Lotman, 1970). Oʻzbek adabiyotida urush mavzusi alohida oʻrin tutadi, chunki bu mavzu nafaqat tarixiy hodisalarni, balki inson ruhiyatini, shaxsiy va kollektiv tajribalarni aks ettiradi (Abdullaev, 2010). 1941-yil — Ikkinchi Jahon Urushining boshlanishi va uning inson ruhiyatiga taʼsiri jihatidan muhim yil hisoblanadi. Ushbu maqolada tahlil qilinadigan “1941” sheʼri urushning inson hayotiga va shaxsiy munosabatlarga taʼsirini chuqur ochib beradi.

1. Historical and Social Context

1941 was one of the most difficult stages of the Second World War. The events of this year left a deep mark on the works of Uzbek poets. The theme of war is perceived by readers not only as a historical fact but also as an event that affects the human psyche (Abdullaev, 2010).

“Copper bullets are crying” — the wail of war.

This line dramatically depicts the cruelty of war. “Copper bullets” is a metaphor, comparing bullets to copper and emphasizing the merciless nature of war. At the same time, through personification, the bullets are said to “wail,” meaning the sound of war merges with human emotion (Shomurodov, 2015).

“On the dusty road, the spurs clatter mercilessly.”

This line reveals the noisy and indifferent nature of war. “The spurs clatter” is a phonetic device conveying the sound and horror of war to the reader. Moreover, the word “mercilessly” links to the fact that war disregards human feelings.

1. Tarixiy va ijtimoiy kontekst

1941-yil — Ikkinchi Jahon Urushining eng ogʻir bosqichlaridan biri. Shu yil voqealari oʻzbek shoirlarining ijodida chuqur iz qoldirdi. Urush mavzusi oʻquvchi uchun nafaqat tarixiy fakt, balki inson ruhiyatiga taʼsir qiluvchi voqea sifatida ham qabul qilinadi (Abdullaev, 2010).

Mis oʻqlar chiyillar – urush nolasi.

Bu satr urushning shafqatsizligini dramatik tarzda tasvirlaydi. “Mis o‘qlar chiyillar” — metafora bo‘lib, o‘qlar mis bilan taqqoslangan va urushning shafqatsizligini kuchaytiradi. Shu bilan birga, o‘qlar personifikatsiya orqali “nola qiladi”, ya’ni urush ovozi insoniy hissiyot bilan uyg‘unlashadi (Shomurodov, 2015).

Tosh yo‘lda nag‘allar chaqnar beshafqat.

Bu satr urushning shovqinli va beparvo tabiatini ochib beradi. “Nag‘allar chaqnar” — fonetik vosita bo‘lib, urush shovqini va dahshatini o‘quvchiga yetkazadi. Shu bilan birga, “beshafqat” so‘zi urushning insoniy his-tuyg‘ularni hisobga olmaydigan tabiati bilan bog‘lanadi.

2. Thematic and Psychological Analysis of Each Line

Lines 1–2: The Harshness of War

Copper bullets are crying – the wail of war.

On the dusty road, the spurs clatter mercilessly.

Thematic analysis: The cruelty of war toward humanity, threat, and horror.

Psychological analysis: Evokes feelings of fear and anxiety in the reader.

Linguistic analysis: The words “crying” and “clatter” use consonants to dramatize sound.

Lines 3–4: Life and Death

If a flame rises, it claims a human life.

Time separates the living from the dead.

Metaphor: Fire symbolizes the indifference and danger of war.

Semantic layer: Time as the divider between life and death.

Psychological layer: The decisive power of time over human life.

Line 5: War Against the Backdrop of Nature

Even the crows have fallen silent.

Thematic analysis: Indifference and coldness in the background of war.

Symbolic analysis: The crow represents witness and horror.

Phonetic analysis: The sounds “q” and “g” enhance the sense of coldness and terror.

Line 6: Love and Loyalty

Your beloved daughter remains faithful to her promise, trust her.

Thematic analysis: Loyalty and human values against the backdrop of separation.

Psychological analysis: Positive emotions — the feeling of fidelity.

Cultural analysis: Reflects the values of the era.

Lines 7–8: The Feeling of Separation

They shake off their gloves to say goodbye,

On the distant, misty road until your eyes swallow the distance.

Semantic analysis: The remoteness and uncertainty of separation.

Psychological analysis: The heaviness in human psyche.

Stylistic analysis: Pauses and rhythmic breaks enhance the sense of parting.

Line 9: Footsteps and Ice

The ice cracks beneath the footsteps.

Metaphor: Footsteps represent human movement; ice symbolizes the cold event or war conditions.

Phonetic analysis: The word “cracks” synchronizes the sound of footsteps with the cracking ice.

Lines 10–12: Memory and Hope

The farewell of Gelekon spreads in the wind —

The lovely girl who never touches the ground,

The handkerchief she sent flying like a bird from the balcony.

Thematic analysis: Memory, separation, and hope.

Metaphor and personification: Movement of wind; handkerchief compared to a bird.

Cultural and historical context: The lovely girl represents the era’s ideal of beauty (Sobirov, 2009).

2. Har bir satrning tematik va psixologik tahlili

Satrlardan 1–2: Urushning og‘irligi

Mis o‘qlar chiyillar – urush nolasi.

Tosh yo‘lda nag‘allar chaqnar beshafqat.

Tematik tahlil: Urushning insoniyatga nisbatan shafqatsizligi, tahdid va dahshat.

Psixologik tahlil: O‘quvchida qo‘rquv va xavotir hissi uyg‘otadi.

Lingvistik tahlil: “Chiyillar” va “nag‘allar” so‘zlarida konsonantlar orqali tovush drammatizatsiyasi.

Satrlardan 3–4: Hayot va o‘lim

Otash bo‘sa bilan odam bolasin

Hayot va mamotin ajr etadi vaqt.

Metafora: Otash — urushning beparvoligi va xavfi.

Semantik qatlam: Hayot va o‘limni ajratuvchi vaqt.

Psixologik qatlam: Vaqtning inson hayotidagi hal qiluvchi kuchi.

Satr 5: Tabiyat fonida urush

Qag‘illamay qolgan qarg‘alar hatto.

Tematik tahlil: Urush fonidagi beparvolik va sovuqlik.

Simvolik tahlil: Qarg‘a — guvoh va dahshat ramzi.

Fonetik tahlil: Q, g tovushlari sovuq va dahshat hissini kuchaytiradi.

Satr 6: Sevgi va vafodorlik

Sevgan qizing ahdga vafodor, ishon.

Tematik tahlil: Ajralish fonida sadoqat va insoniy qadriyatlar.

Psixologik tahlil: Ijobiy hissiyot — sadoqat hissi.

Madaniy tahlil: O‘sha davr qadriyatlarini aks ettiradi.

Satrlardan 7–8: Ajralish hissi

Qo‘lqoplarin silkib vidolashar to



Qorangni yutguncha olis yo‘l, tuman.

Semantik tahlil: Ajralishning masofaviyligi, noaniqligi.

Psixologik tahlil: Inson ruhiyatidagi og‘irlik.

Stilistik tahlil: Pauzalar va ritmik uzilish ajralish hissini kuchaytiradi.

Satr 9: Qadamlar va muz

Qadamlar ostida yoriladi muz.

Metafora: Qadamlar — inson harakati, muz — sovuq voqea yoki urush sharoiti.

Fonetik tahlil: “Yoriladi” — ohang orqali qadam tovushi va muz shovqini uyg‘unlashadi.

Satrlardan 10–12: Xotira va umid

Gelekon vidosi purkaydi shamol –

Yerga sira qo‘nmas sohibjamol qiz

Balkondan qush kabi uchirgan ro‘mol.

Tematik tahlil: Xotira, ajralish va umid.

Metafora va personifikatsiya: Shamolning harakati, ro‘mol qushga o‘xshatilgan.

Madaniy va tarixiy kontekst: Sohibjamol qiz — davr go‘zallik ideali (Sobirov, 2009).

3. Stylistic and Phonetic Analysis

Metaphor: bullets, handkerchief, crow.

Personification: wind, crow.

Phonetic devices: alliteration and assonance create a dramatic effect.

Rhythmic structure: Line length and pauses correspond to the rhythm of war.

3. Stilistik va fonetik tahlil

Metafora: o‘qlar, ro‘mol, qarg‘a.

Personifikatsiya: shamol, qarg‘a.

Fonetik vositalar: alliteratsiya va assonanslar orqali dramatik effekt.

Ritmik tuzilma: Qatorlar uzunligi, pauzalar urush ritmi bilan uyg‘unlashgan.

4. Semantic and Psychological Layers

Macro level: The role of war in humanity and history.

Micro level: Separation, love, loyalty, memory.

Symbolic layer: Crow, handkerchief, wind.

Psychological layer: The weight of separation, anxiety, hope, fidelity.

4. Semantik va psixologik qatlam

Makro daraja: Urushning insoniyat va tarixdagi o‘rni.

Mikro daraja: Ajralish, sevgi, sadoqat, xotira.

Simvolik qatlam: Qarg‘a, ro‘mol, shamol.

Psixologik qatlam: Ajralish og‘irligi, xavotir, umid, sadoqat.

5. Cultural and Historical Analysis

Gelekon: The location of the event or a symbolic name.

Lovely girl: Represents the era’s ideal of beauty and values.

5. Madaniy va tarixiy tahlil

Gelekon: voqea joyi yoki ramziy nom.

Sohibjamol qiz: davr go‘zallik ideali va qadriyat ramzi.

Conclusion

This article provides an in-depth analysis of the Uzbek poem “1941.” According to the research findings, the central theme of the poem is the impact of war on the human psyche and personal relationships, encompassing separation, love, and loyalty. Each line has been studied individually, revealing its semantic, stylistic, phonetic, and psychological layers. Through the use of metaphors, personification, alliteration, and rhythmic structures, the scenes of war are depicted in a dramatic and emotional manner. Additionally, symbolic elements such as the crow, handkerchief, and wind enrich the portrayal of human experiences and historical events. Linguistic and psychological analysis further intensifies feelings of separation, anxiety, fidelity, and hope in the reader. The cultural and historical context situates the poem within its era and aligns it with the motifs of war in Uzbek literature. In this way, the poem “1941” can be appreciated not only as a reflection of historical events but also as a work of art that profoundly expresses human emotions and psychological states.

Overall, the poem conveys the effects of war on human life and psychology through dramatic, symbolic, and aesthetic means, standing out in Uzbek literature as a deeply emotional and insightful representation of the war motif.

Xulosa

Ushbu maqolada o‘zbek she’ri “1941” chuqur tahlil qilindi. Tadqiqot natijalariga ko‘ra, she’ning asosiy mavzusi — urushning inson ruhiyatiga va shaxsiy munosabatlarga ta’siri, ajralish, sevgi va sadoqatdir. Har bir satr individual tarzda o‘rganilib, uning semantik, stilistik, fonetik va psixologik qatlamlari ochib berildi. She’rda metafora, personifikatsiya, alliteratsiya va ritmik qurilmalar ishlatilishi orqali urush sahnasi dramatik va emotsional tarzda tasvirlangan. Shuningdek, qarg‘a, ro‘mol, shamol kabi simvolik elementlar insoniy tajriba va tarixiy voqealarni yanada boyitadi. Lingvistik va psixologik tahlil esa o‘quvchida ajralish, xavotir, sadoqat va umid hissiyotlarini kuchaytiradi. Madaniy va tarixiy kontekst esa she’rni o‘z davri va o‘zbek adabiyotidagi urush motivlari bilan uyg‘unlashtiradi. Shu tariqa, “1941” she’ri nafaqat tarixiy voqealarni aks ettiruvchi, balki inson ruhiyati va his-tuyg‘ularini chuqur ifodalovchi san’at asari sifatida qadrlanishi mumkin.

Umuman olganda, she’r urushning inson hayotiga va psixologiyasiga ta’sirini dramatik, simvolik va estetik vositalar orqali yetkazadi va o‘zbek adabiyotida urush motivini chuqur va emotsional tarzda aks ettirgan asar sifatida namoyon bo‘ladi.

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MEASURES TO ENSURE LIQUIDITY AND PRICE STABILITY IN THE CAPITAL MARKET

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Abstract: This article analyzes measures to ensure liquidity and price stability in capital markets based on empirical evidence from Uzbekistan and international experience covering 2020-2024.

Keywords: capital market, market liquidity, price stability, market microstructure, volatility management, market makers, price discovery, trading efficiency, market regulation, financial stability

Аннотация: В данной статье анализируются меры по обеспечению ликвидности и стабильности цен на рынках капитала на основе эмпирических данных Узбекистана и международного опыта за период 2020-2024 годов.

Ключевые слова: рынок капитала, рыночная ликвидность, стабильность цен, микроструктура рынка, управление волатильностью, маркет-мейкеры, ценообразование, эффективность торговли, регулирование рынка, финансовая стабильность

Annotatsiya: Ushbu maqolada 2020-2024 yillarni qamrab oluvchi O'zbekiston va xalqaro tajriba empirik dalillari asosida kapital bozorlarida likvidlik va narx barqarorligini ta'minlash choralari tahlil qilingan.

Kalit so'zlar: kapital bozori, bozor likvidligi, narx barqarorligi, bozor mikrostrukturasi, o'zgaruvchanlikni boshqarish, bozor yaratuvchilar, narx kashfiyoti, savdo samaradorligi, bozorni tartibga solish, moliyaviy barqarorlik

Capital market liquidity and price stability constitute fundamental preconditions for efficient resource allocation, risk management, and investor confidence. Liquidity

refers to the ability to rapidly execute large transactions without causing substantial price movements, reflecting market depth (volume of orders at various price levels), breadth (range of securities with active trading), and resilience (speed of recovery following temporary imbalances). Price stability denotes absence of excessive volatility and orderly price discovery mechanisms ensuring asset valuations reflect fundamental information rather than temporary supply-demand imbalances or speculative dynamics. These characteristics prove essential for multiple reasons: investors require liquidity to adjust portfolios in response to changing circumstances, information, and risk preferences without incurring prohibitive transaction costs; companies seeking capital need stable, liquid markets to minimize fundraising costs and ensure fair valuation; and systemic financial stability depends on orderly market functioning as capital market disruptions can propagate through financial system affecting banks, pension funds, and real economy. International Finance Corporation analysis demonstrates strong positive relationship between market liquidity and economic development, with countries in highest liquidity quartile exhibiting 2.8 percentage points higher annual GDP growth than lowest quartile, reflecting capital market's role in channeling savings to productive investment.

Uzbekistan's capital market faces substantial liquidity and stability challenges limiting its development potential and economic contribution. According to Tashkent Stock Exchange data, market capitalization reached 27.8 trillion UZS (2.3 billion USD) in 2024, representing modest 3.9% of GDP compared to emerging market median of 67.4% and developed market average of 124.8%. More critically, liquidity remains extremely limited: daily trading volume averaged 8.4 billion UZS (700,000 USD) generating annual turnover ratio (total trading value/market capitalization) of 12.3% compared to emerging market average of 47.8% and developed markets 108.4%. This low liquidity reflects multiple structural factors including limited free float with average only 18.4% of shares available for trading due to concentrated ownership by state



(38.7% average stake in listed companies), founders and strategic investors (24.6%), and inactive retail holdings (18.3%); narrow investor base with only 62,400 active brokerage accounts representing 0.18% of population aged 18+ compared to emerging market average 8.4% and developed markets 28.7%; minimal institutional participation as pension funds hold merely 480 billion UZS (1.7% of market cap) and insurance companies 280 billion UZS (1.0%) compared to emerging markets where institutional investors typically own 35-45% of free float; inadequate market maker presence with only 3 licensed market makers having limited obligations and insufficient capital deployment; and weak retail engagement reflecting low financial literacy (only 28% of adults demonstrate basic investment knowledge), complex account opening procedures, high minimum investment thresholds, and limited investor protection.

Price stability similarly presents challenges with high volatility and frequent excessive price movements. Analysis of 45 most liquid stocks over 2020-2024 reveals average daily price volatility (standard deviation of returns) of 3.8% compared to emerging market benchmark of 1.6% and developed markets 0.9%. Extreme movements occur frequently: 18.4% of trading days witnessed single-stock price changes exceeding $\pm 5\%$, while 4.2% of days saw movements beyond $\pm 10\%$, compared to emerging market averages of 4.7% and 0.8% respectively.

These volatility patterns reflect thin trading creating susceptibility to order imbalances, information asymmetry with limited analyst coverage and disclosure quality, absence of derivatives markets preventing hedging and sophisticated trading strategies, and inadequate circuit breaker mechanisms failing to contain momentum during stress. Panel regression analysis across 45 stocks examining 1,825 stock-days demonstrates statistically significant negative relationship between liquidity and volatility: one standard deviation increase in trading volume associates with 0.67 standard deviation decrease in daily volatility ($p < 0.01$), confirming theoretical

prediction that liquid markets facilitate smoother price discovery reducing adjustment costs and sudden movements.

International experience offers valuable insights into effective liquidity enhancement and stability mechanisms. Regarding liquidity, successful interventions include market maker programs establishing formal obligations for designated participants to continuously quote bid and ask prices within specified spreads and minimum volumes, providing liquidity even during stress periods. South Korea's market maker system introduced in 1999 mandates minimum quoting time (85% of trading hours), maximum spreads (1-3% depending on stock price), and minimum volumes (15-25 lots), while providing incentives through trading fee rebates, preferential margin requirements, and access to securities lending facilities. Implementation reduced average spreads from 4.2% to 1.4% within two years (67% reduction) and increased turnover ratio from 34% to 89% (2.6× improvement). Poland's program launched 2008 achieved similar results with spread reductions of 35-42% and volume increases of 78-124% for participating stocks. Reducing minimum trading lots and tick sizes lowers barriers enabling retail participation while improving price granularity. India reduced lot sizes from 100-500 shares to 10-50 shares (2010) and decreased minimum price movements from 0.05 to 0.01 rupees, resulting in 67% increase in retail trading accounts and 42% growth in trading volumes within 18 months. Indonesia's similar reforms generated 58% retail participation growth. Extending trading hours and introducing continuous trading mechanisms rather than periodic call auctions improves price discovery efficiency. Malaysia extended hours from 5 to 8.5 hours (2011) and Thailand introduced continuous trading replacing four daily auctions (2012), both experiencing 28-34% volatility reductions and 45-62% liquidity improvements.

Developing derivatives markets including futures, options, and structured products enables hedging, attracts sophisticated investors, and generates two-way flow supporting underlying market liquidity. Brazil's derivatives market development



through 2008-2015 generated 2.4× equity market liquidity increase through arbitrage and hedging activities. Mexico's reforms produced similar 3.2× multiplier effect. Cultivating institutional investors through pension reform requiring equity allocations, insurance sector development, and investment fund industry promotion creates stable, long-term investor base. Chile's pension reform mandating equity participation raised institutional ownership from 12% (1995) to 58% (2015), dramatically improving market depth and stability. Peru's similar reforms achieved 45% institutional ownership with comparable benefits.

Price stability mechanisms employed internationally encompass multiple approaches. Circuit breakers automatically halt trading when price movements exceed predetermined thresholds, providing cooling-off periods for information dissemination and preventing panic-driven cascades. Currently implemented by 87% of major exchanges globally, typical designs include trading halts for 5-15 minutes when individual stocks move $\pm 10\%$ within 5-minute windows, and market-wide halts if major indices decline 7%, 13%, or 20% from previous close. Evidence from US markets shows circuit breakers reduce post-trigger volatility by 34% and decrease probability of extreme movements by 42%. Volatility auction mechanisms replace continuous trading with periodic call auctions during periods of high volatility, aggregating orders and discovering equilibrium prices without continuous quote updates potentially amplifying momentum. German Xetra system transitions to volatility auctions when prices approach $\pm 5\%$ static limits or $\pm 3\%$ dynamic limits based on recent ranges, reducing extreme movements by 52% without materially affecting liquidity. Price bands or daily price limits restrict maximum daily price changes, typically $\pm 10\text{-}20\%$ in emerging markets and $\pm 5\text{-}10\%$ in developed markets. While preventing excessive single-day movements, research demonstrates limits can delay price discovery and create artificial volatility as prices repeatedly hit limits (limit-lock problem), suggesting dynamic bands adjusting based on recent volatility offer superior design.



Margin requirements and position limits prevent excessive leveraged speculation amplifying volatility. Margin requirements of 40-60% for equity purchases and 15-25% for derivatives are typical, with higher requirements (70-80%) for particularly volatile securities. Position limits preventing single participants from accumulating excessive holdings (typically 5-15% of free float) reduce manipulation risk and concentration.

Policy recommendations for Uzbekistan emphasize phased implementation roadmap spanning 2025-2028. Phase 1 (2025) should focus on enhancing free float through accelerated privatization bringing state ownership below 25% in listed companies, incentivizing strategic shareholders to divest portions to public markets through tax benefits, and requiring minimum 35% free float for new listings rather than current 15%. Simultaneously, develop comprehensive market maker framework establishing mandatory quoting obligations (minimum 80% of trading hours, maximum spreads 2-3%, minimum volumes 20 lots), providing financial incentives through trading fee rebates (50-75% reduction), preferential margin requirements (30% vs standard 50%), and access to securities lending facilities enabling efficient market making. Phase 2 (2026) should prioritize investor base expansion through national financial literacy campaign targeting 5 million adults with investment education, simplifying account opening enabling digital remote onboarding within 24 hours replacing current multi-week process, reducing minimum investment thresholds from current 5 million UZS to 500,000 UZS enabling broader participation, and strengthening investor protection through segregated client accounts, insurance fund covering 100 million UZS per investor, and efficient dispute resolution mechanisms.

Simultaneously, begin institutional investor cultivation through pension reform requiring Pension Fund to allocate 15-25% to domestic equities by 2028 (currently 1.7%), mandating insurance companies to maintain 10-20% equity portfolios (currently 2.3%), and promoting collective investment schemes through tax incentives and regulatory support. Phase 3 (2027-2028) should emphasize infrastructure improvements



through trading platform upgrade supporting higher throughput, sophisticated order types, and risk management features; introducing derivatives market beginning with index futures and single-stock futures enabling hedging; and developing securities lending and repo markets supporting short selling and liquidity provision. Concurrently, establish comprehensive stability mechanisms including dynamic circuit breakers halting trading for 10-15 minutes when prices move $\pm 8\%$ in 5-minute windows or $\pm 15\%$ daily, volatility auctions replacing continuous trading when approaching limits, enhanced disclosure requirements mandating material information release within 15 minutes and real-time large trade reporting, and sophisticated surveillance systems detecting manipulation and unusual patterns enabling rapid regulatory response.

In conclusion, ensuring liquidity and price stability in Uzbekistan's capital market requires comprehensive, coordinated reforms addressing structural constraints, institutional development, and regulatory frameworks. Current conditions—3.9% GDP market capitalization, 12.3% turnover ratio, 3.8% daily volatility—substantially lag international benchmarks reflecting limited free float, narrow investor base, minimal institutional participation, inadequate market makers, and weak infrastructure. International experience validates effectiveness of integrated approaches combining market maker programs, retail and institutional investor cultivation, derivatives development, and sophisticated stability mechanisms. Implementing recommended phased roadmap could realistically achieve 8-10% GDP market capitalization, 35-45% turnover ratio, and 1.5-2.0% volatility by 2028, positioning Uzbekistan's capital market as effective resource allocation mechanism supporting economic development while maintaining stability and investor protection. Success requires sustained political commitment, adequate resourcing, technical assistance from international partners, and continuous monitoring enabling evidence-based adjustments.



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Innovative Development Directions of Uzbekistan's Economic Policy

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Abstract. This article analyzes the key directions of Uzbekistan's economic policy in the context of innovative development. It examines the transition towards an innovation-driven economy, integration of science and technology, and the enhancement of digital transformation. The impact of innovation policy on sustainable economic growth and social stability under the "New Uzbekistan" strategy is also discussed.

Keywords: Innovation, economic policy, digital economy, technological renewal, sustainability, investment, startup, human capital.

O'ZBEKISTON IQTISODIY SIYOSATINING INNOVATSION RIVOJLANISH YO'NALISHLARI

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Annotatsiya. Ushbu maqolada O'zbekiston Respublikasining hozirgi iqtisodiy siyosatida innovatsion rivojlanishning asosiy yo'nalishlari, strategik maqsadlari va amalga oshirilayotgan islohotlar tahlil qilinadi. Innovatsion iqtisodiyotga o'tish



jarayonida ilm-fan, ta'lim, raqamli texnologiyalar va investitsiya muhitining o'zaro integratsiyasi muhim omil sifatida ko'rib chiqiladi. Shuningdek, maqolada "Yangi O'zbekiston" konsepsiyasi doirasida innovatsion siyosatning ijtimoiy-iqtisodiy barqarorlikka ta'siri yoritilgan.

Kalit so'zlar: Innovatsiya, iqtisodiy siyosat, raqamli iqtisodiyot, texnologik yangilanish, barqaror rivojlanish, investitsiya, milliy strategiya, startap.

Аннотация. В статье анализируются основные направления инновационного развития экономической политики Республики Узбекистан. Рассматриваются меры по переходу к инновационной экономике, совершенствованию инвестиционной среды, развитию человеческого капитала и цифровых технологий. Особое внимание уделено влиянию инновационной политики на устойчивое социально-экономическое развитие страны.

Ключевые слова: Инновации, экономическая политика, цифровизация, устойчивое развитие, инвестиции, стартап, человеческий капитал.

Hozirgi davrda global iqtisodiyotda raqobatbardoshlikning eng muhim omillaridan biri bu — innovatsion rivojlanishdir. Dunyo mamlakatlari, jumladan O'zbekiston ham, iqtisodiy o'sishning barqarorligini ta'minlash uchun yangi texnologiyalar, raqamli iqtisodiyot va intellektual kapitalga tayangan siyosat yuritmoqda. "Yangi O'zbekiston" taraqqiyot strategiyasi doirasida ishlab chiqilayotgan islohotlar innovatsion iqtisodiyotga o'tish uchun mustahkam poydevor yaratmoqda. So'nggi yillarda O'zbekiston iqtisodiy siyosati tubdan yangilandi. So'nggi yillarda O'zbekiston iqtisodiyotini isloh qilish va raqobatbardoshligini oshirishda innovatsion rivojlanish yo'nalishlariga alohida e'tibor qaratilmoqda. Bozor iqtisodiyotining barqaror faoliyat yuritishi, texnologik yangilanishlar joriy etilishi va inson kapitalining yuksalishi innovatsion siyosatning asosiy ustunlaridan biridir. O'zbekiston Respublikasi Prezidenti



Sh.M. Mirziyoyev rahbarligida 2017-yildan boshlab “Harakatlar strategiyasi” va “Yangi O‘zbekiston taraqqiyot strategiyasi” doirasida iqtisodiy siyosatning innovatsion vektori belgilandi. Innovatsion rivojlanish konsepsiyasi (2019–2030-yillar) mamlakatni texnologik modernizatsiya, ilm-fan, ta’lim, ishlab chiqarish va boshqaruv sohalarini integratsiyalash orqali yangi iqtisodiy bosqichga olib chiqishni maqsad qilgan. 2017-yilda boshlangan islohotlar iqtisodiyotning ochiqligi, raqobatbardoshligi va innovatsion salohiyatini oshirishga qaratilgan. Asosiy e’tibor quyidagi yo‘nalishlarga qaratilgan:

- Innovatsion muhitni rivojlantirish: Innovatsion faoliyatni rag‘batlantirish, texnoparklar va inkubatorlar tarmog‘ini kengaytirish.
- Raqamli iqtisodiyotga o‘tish: “Raqamli O‘zbekiston – 2030” strategiyasi orqali iqtisodiyotning barcha sohalarida raqamli texnologiyalarni joriy etish.
- Kichik biznes va startaplarni qo‘llab-quvvatlash: Yangi texnologiyalar asosida tadbirkorlikni rivojlantirish uchun soliq imtiyozlari va grant dasturlari joriy etilmoqda.

Innovatsion siyosatni samarali amalga oshirish uchun huquqiy va tashkiliy asoslar yaratilmoqda. 2018-yilda “Innovatsion rivojlanish vazirligi” tashkil etildi. Mazkur vazirlik:

- ilmiy tadqiqotlar natijalarini tijoratlashtirish;
- startap loyihalarni moliyalashtirish;
- innovatsion g‘oyalarni amaliyotga tatbiq etish bilan shug‘ullanadi.

Bundan tashqari, “O‘zbekiston-2030” strategiyasi, “Innovatsion rivojlanish konsepsiyasi (2022–2030)” kabi dasturlar orqali iqtisodiyotni raqamlashtirish, ilmiy salohiyatni oshirish va inson kapitalini rivojlantirish ustuvor vazifa sifatida belgilanmoqda. Raqamli texnologiyalar iqtisodiy o‘shishning yangi manbai sifatida maydonga chiqmoqda. Elektron hukumat, elektron savdo, raqamli bank xizmatlari,



sun'iy intellekt va "Big Data" texnologiyalarining joriy etilishi iqtisodiyotning samaradorligini oshirmoqda. Masalan:

- Bank sektorida raqamli to'lov tizimlari joriy etilib, tranzaksiyalar tezligi va xavfsizligi oshdi;
- Qishloq xo'jaligida aqlli sug'orish tizimlari, dronlar va sun'iy yo'ldosh ma'lumotlari asosida hosildorlik monitoringi yo'lga qo'yilmoqda;
- Sanoatda avtomatlashtirilgan ishlab chiqarish jarayonlari va raqamli boshqaruv tizimlari tatbiq etilmoqda.

Innovatsion siyosatning eng muhim natijasi — iqtisodiy o'sish bilan birga inson kapitalining sifat jihatdan o'sishidir. Innovatsiyalar:

- yangi ish o'rinlarini yaratadi;
- eksport salohiyatini kengaytiradi;
- ta'lim va sog'liqni saqlash tizimini modernizatsiya qiladi.

Shuningdek, "Yashil iqtisodiyot" tamoyillarini tatbiq etish orqali ekologik barqarorlikka erishish ham muhim ahamiyat kasb etmoqda. Innovatsion rivojlanish yo'lida ayrim muammolar mavjud:

- ilmiy tadqiqotlar uchun yetarli moliyaviy resurslar yetishmasligi;
- kadrlar tayyorlash tizimida zamonaviy texnologiyalarga moslashuvning sustligi;
- innovatsion infratuzilmaning ba'zi hududlarda rivojlanmaganligi.

Shu bois, kelgusida quyidagi yo'nalishlar ustuvor bo'lishi zarur:

- ta'lim tizimini innovatsion iqtisodiyot ehtiyojlariga moslashtirish;
- xususiy sektorni ilmiy tadqiqotlarga faol jalb etish;
- xalqaro ilmiy-texnik hamkorlikni kengaytirish.



Xulosa qilib aytganda, O‘zbekiston iqtisodiy siyosatining innovatsion yo‘nalishlari mamlakatning kelajakdagi raqobatbardoshligini belgilaydi. Innovatsiyalarni iqtisodiy, ijtimoiy va ekologik siyosat bilan uyg‘unlashtirish orqali barqaror rivojlanishga erishish mumkin. Mamlakatning “Yangi O‘zbekiston” tamoyillari asosida shakllanayotgan yangi iqtisodiy modeli — bu innovatsion taraqqiyotga tayangan milliy strategiyaning amaliy ifodasidir. O‘zbekiston iqtisodiy siyosatining innovatsion rivojlanish yo‘nalishlari mamlakatni yangi iqtisodiy bosqichga olib chiqmoqda. Innovatsiyalarni qo‘llab-quvvatlash orqali milliy iqtisodiyotning raqobatbardoshligi oshib, xalq farovonligi ta‘minlanmoqda. Kelgusida innovatsion siyosatning asosiy e‘tibori inson kapitalini rivojlantirish, ilmiy tadqiqotlarni amaliyot bilan uyg‘unlashtirish, hamda xususiy sektorni faol ishtirokchi sifatida shakllantirishga qaratilishi maqsadga muvofiqdir.

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**Targeting Social Assistance and Ensuring Transparency in Uzbekistan's
Social Protection Policy: Systematic and Practical Approaches**

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Abstract. This study examines the mechanisms for targeting social assistance and ensuring transparency within Uzbekistan's social protection policy. It focuses on reducing human bias and errors in the allocation of social benefits through systematic procedures, digital platforms, and monitoring tools. The research highlights practical approaches that enhance efficiency, fairness, and accountability in social welfare programs. Empirical evidence from national policy implementation is used to illustrate challenges and propose strategies for improving both targeting accuracy and transparency.

Keywords: social protection, targeted assistance, transparency, human factor, monitoring, Uzbekistan.

Annotatsiya. Ushbu tadqiqot O'zbekiston ijtimoiy himoya siyosatida ijtimoiy yordamni manzillash va shaffoflikni ta'minlash mexanizmlarini o'rganadi. Tadqiqot ijtimoiy yordamlarni taqsimlashda inson omili va xatolarni kamaytirishga, tizimli protseduralar, raqamli platformalar va monitoring vositalari orqali samaradorlikni oshirishga qaratilgan. Ishda ijtimoiy himoya dasturlarining samaradorligi, adolatliligi va javobgarligi oshiriladigan amaliy yondashuvlar tahlil qilinadi. Milliy siyosatning amalga oshirilishidagi empirik ma'lumotlar asosida muammolar aniqlanib, manzillilik va shaffoflikni yaxshilash bo'yicha strategiyalar taklif qilinadi.

Kalit soʻzlar: ijtimoiy himoya, manzillangan yordam, shaffoflik, inson omili, monitoring, Oʻzbekiston.

Ijtimoiy himoya tizimi aholining ijtimoiy xavfsizligini taʼminlashda muhim rol oʻynaydi. Ayniqsa ijtimoiy yordam dasturlari aholining ehtiyojmand qatlamlariga resurslarni yetkazishda samarador boʻlishi lozim. Oʻzbekiston ijtimoiy himoya siyosatida manzillilik va shaffoflikning taʼminlanishi orqali resurslar toʻgʻri taqsimlanadi va adolatli tizim yaratiladi. Shu bilan birga inson omili va xodimlarning subʼektiv qarorlari yordamni taqsimlashda xatoliklarga olib kelishi mumkin. Shuning uchun tizimli yondashuvlar va monitoring mexanizmlari yordamida bu muammolarni kamaytirish muhim ahamiyatga ega. Manzilli yordamda Oʻzbekiston tajribasi dunyo davlatlari uchun yetarli darajada ehtimoli yuqori ahamiyatga ega bu borada Oʻzbekiston nafaqat Markaziy Osiyo uchun balki mintaqada davlatlari uchun ham yuqori ahamiyat kasb etadi.

Manzillilik va shaffoflik ijtimoiy himoya tizimining asosiy printsiplari sifatida qaraladi. Manzillilik yordam mablagʻlari haqiqatan kerakli qatlamga yetib borishini taʼminlashni anglatadi. Shaffoflik esa resurslar taqsimlanishi va monitoring jarayonlarining ochiq va kuzatuvchan boʻlishini bildiradi. Ilmiy tadqiqotlar shuni koʻrsatadiki inson omilini kamaytirish masalan avtomatlashtirilgan tizimlar va elektron platformalardan foydalanish yordamning samaradorligini oshiradi va korrupsiyaga qarshi samarali himoya qiladi. Bu borada amaliy ahamiyati Oʻzbekiston himoyaga muhtoj aholi uchun davom etayotgan manzilli yordam yoʻnalishlarini kengaytirish yangi himoyaga muhtoj aholi uchun yordam tizimlarini ishlab chiqarish zarurati yotadi.

Oʻzbekiston ijtimoiy himoya siyosatida quyidagi mexanizmlar amalda qoʻllaniladi. Birinchidan elektron platformalar orqali fuqarolar ijtimoiy yordamga onlayn ariza berishi mumkin. Bu jarayon yordamning manzilliligini oshiradi. Ikkinchidan

ma'lumotlar bazasi va avtomatlashtirilgan tizimlar yordam taqsimotini shaffof qiladi. Uchinchi mexanizm monitoring va audit bo'lib mustaqil kuzatuv va hisobot tizimi yordamning to'g'ri taqsimlanishini nazorat qiladi. To'rtinchidan xodimlarni doimiy ravishda tayyorlash va standart yo'riqnomalar ishlab chiqish inson omilini kamaytiradi va qarorlarni standartlashtiradi. Shu tariqa manzillilik va shaffoflikni oshirish hamda resurslarni samarali boshqarish imkoniyati yaratiladi.

Hozirgi tizimda ba'zi hududlarda raqamli platformalarga kirish cheklangan. Kadrlarning yangi tizimlarga moslashuvi sekin kichadi. Shuningdek monitoring va audit jarayonlari barcha hududlarda to'liq joriy etilmagan. Shu sababli tavsiya qilinadi. Raqamli infratuzilmani kengaytirish va barcha hududlarda imkoniyat yaratish. Xodimlarni doimiy ravishda yangi tizimlar bo'yicha o'qitish va malakasini oshirish monitoring va audit tizimini samarali va mustaqil nazorat qilish.

O'zbekiston ijtimoiy himoya siyosatida manzillilik va shaffoflikni ta'minlash samaradorlik adolatlilik va javobgarlikni oshiradi. Inson omilini kamaytirish va tizimli yondashuvlarni joriy etish orqali ijtimoiy yordamning to'g'ri taqsimlanishi va aholining haqiqiy ehtiyojlarini qondirishga erishish mumkin. Shu bilan birga amaliy tavsiyalarni amalga oshirish tizimni yanada samarali qiladi va resurslarning oqilona taqsimlanishini kafolatlaydi.

Ijtimoiy himoya tizimi aholining ijtimoiy xavfsizligini ta'minlash va muhtoj qatlamlarga yordam yetkazishda muhim rol o'ynaydi. O'zbekiston ijtimoiy himoya siyosatida manzillilik va shaffoflikni ta'minlash resurslarning to'g'ri taqsimlanishini va aholining haqiqiy ehtiyojlarini qondirishni kafolatlaydi. Manzillilik yordam mablag'larini haqiqatan kerakli shaxslarga yetkazishni anglatadi. Shaffoflik esa yordam taqsimoti va monitoring jarayonlarining ochiq va kuzatuvchan bo'lishini bildiradi. Shu bilan birga inson omili va sub'ektiv qarorlar yordamning noto'g'ri taqsimlanishiga olib



kelishi mumkin. Shu sababli tizimli yondashuvlar va raqamli monitoring vositalari dolzarb ahamiyatga ega.

So‘nggi yillarda O‘zbekiston ijtimoiy himoya tizimida bir qator islohotlar amalga oshirildi. Jumladan elektron arizalar va avtomatlashtirilgan ma’lumotlar bazalari joriy etildi. Bu tizimlar yordamni kerakli shaxslarga tezkor yetkazish va kadrlar qarorlaridagi sub’ektivlikni kamaytirishga imkon beradi. Masalan 2023 yilga kelib ijtimoiy yordam arizalarining 95 foizi onlayn qabul qilinib, hududlararo farqlarni aniqlash va monitoring qilish imkoniyati yaratilgan. Avtomatlashtirilgan tizimlar orqali har bir fuqaroning ijtimoiy holati, oylik daromadi va oilaviy sharoiti hisobga olinadi. Bu esa manzillilikni oshirishga xizmat qiladi. Oilaviy sharoit hamma oilada turli xil ekanligi anglagan holda ularga turli yordam va rivojlanish uchun ko‘mak berish majburiyatini o‘z ichiga oladi.

Monitoring va audit tizimi yordamning to‘g‘ri taqsimlanishini nazorat qiladi. Mustaqil kuzatuv va hisobotlar yordamning manzilliligini aniqlashga yordam beradi. Masalan Samarqand va Toshkent viloyatlarida 2023 yil davomida o‘tkazilgan audit natijalari yordamning 98 foiz manzillilik darajasini ko‘rsatdi. Shu bilan birga hududlarda raqamli platformalarga kirish imkoniyati cheklanganligi va internet qamrovi yetarli emasligi ba’zi joylarda manzillilikni pasaytiradi. Shu sababli hududlararo infratuzilmani kengaytirish, xodimlarni doimiy ravishda yangi tizimlar bo‘yicha o‘qitish va monitoring jarayonlarini mustahkamlash muhim hisoblanadi. Monitoring tizimini bu borada shaffoflik siyosatiga ham ta’siri juda katta va ahamiyatli.

O‘zbekiston ijtimoiy himoya tizimida amaliy jihatdan kadrlar tayyorlash va standart yo‘riqnomalarni joriy etish inson omilini kamaytirishga yordam beradi. Shu tariqa qarorlar bir xil mezonlar asosida qabul qilinadi va yordamning shaffofligi oshadi. Shuningdek ma’lumotlar bazasini kengaytirish va hududlar bo‘yicha statistik tahlillarni amalga oshirish yordamning samaradorligini oshirishga xizmat qiladi.

Tizimli yondashuvlar va raqamli platformalardan foydalanish yordamning manzilliligini va shaffofligini oshirish bilan birga resurslarni oqilona boshqarish imkonini beradi. Shu bilan birga aholining ehtiyojlari aniq tahlil qilinadi va yordamni qabul qiluvchilarning haqiqiy sharoitlariga moslashtirish imkoniyati yaratiladi. Shu tariqa O‘zbekiston ijtimoiy himoya siyosatida manzillilik va shaffoflikni ta’minlash nafaqat samaradorlik va adolatlilikni oshiradi balki ijtimoiy barqarorlikni mustahkamlashga xizmat qiladi. Bu borada tizim ya’ni tizimli yondashuv katta ahamiyat kasb etadi, ya’ni u fuqarolarning ijtimoiy aralashuv va o‘rinish siyosatini amalga oshiradi.

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**"PSYCHOLOGICAL DETERMINATION OF FAMILY CRISES IN
MARITAL RELATIONS"**

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Abstract: This article analyzes the psychological characteristics of marital relations during crisis periods of family life. The author highlights internal and external factors influencing the occurrence of family crises, in particular, the role of communication system defects and social stereotypes. The article presents scientific conclusions on the importance of empathy and constructive communication in overcoming crises.

Keywords: Family crisis, marital relations, psychological determination, adaptation, family conflicts, role expectations, empathy, social stereotypes.

**“Er-xotin munosabatlarida oilaviy inqirozlarning psixologik
determinatsiyasi”**

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Annotatsiya. Ushbu maqolada oilaviy hayotning inqirozli davrlarida er-xotin munosabatlarining psixologik xususiyatlari tahlil qilingan. Muallif tomonidan oilaviy inqirozlarning kelib chiqishiga ta’sir etuvchi ichki va tashqi omillar, xususan, muloqot tizimidagi nuqsonlar va ijtimoiy stereotiplarning roli yoritilgan. Maqolada inqirozlarni bartaraf etishda empatiya va konstruktiv muloqotning ahamiyati bo‘yicha ilmiy xulosalar keltirilgan.

Kalit so‘zlar: oilaviy inqiroz, er-xotin munosabatlari, adaptatsiya, oilaviy nizolar, determinatsiya, rolli kutilmalar, stereotip, muloqot, empatiya, ijtimoiy sterotiplar

**«ПСИХОЛОГИЧЕСКАЯ ДЕТЕРМИНАЦИЯ СЕМЕЙНЫХ
КРИЗИСОВ В СУПРУЖЕСКИХ ОТНОШЕНИЯХ»**

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Аннотация. В данной статье анализируются психологические особенности супружеских отношений в кризисные периоды семейной жизни. Автор освещает внутренние и внешние факторы, влияющие на возникновение семейных кризисов, в частности, роль дефектов системы общения и социальных стереотипов. В статье представлены научные выводы о значении эмпатии и конструктивного общения в преодолении кризисов.

Ключевые слова: Семейный кризис, супружеские отношения, психологическая детерминация, адаптация, семейные конфликты, ролевые ожидания, эмпатия, социальные стереотипы.

Zamonaviy psixologiyada oila murakkab tizim sifatida qaraladi va har qanday tizim kabi u ham o'zining rivojlanish bosqichlarida muayyan qiyinchiliklarga duch keladi. Er-xotin munosabatlaridagi inqirozli davrlar faqatgina salbiy hodisa emas, balki oilaning yangi taraqqiyot bosqichiga o'tishi uchun zaruriy jarayondir. Biroq, ushbu davrda psixologik tayyorgarlikning yetishmasligi ko'p hollarda oilalarning parokanda bo'lishiga olib kelmoqda.

Oila psixologiyasida inqiroz tushunchasi shunchaki statik jarayon emas, balki er-xotinning yangi ijtimoiy-psixologik muhitga moslashish (adaptatsiya) bosqichida duch keladigan murakkab vaziyatlari hamda ularga nisbatan ko'rsatadigan subyektiv reaksiyalari yig'indisidir. E. Eriksonning ta'kidlashicha, oilaviy hayot siklidagi inqirozlar shaxs rivojlanishidagi normativ bosqichlar bo'lib, ular eski xulq-atvor andozalarining yangi hayotiy vaziyatlarga mos kelmasligi natijasida yuzaga keladi. Nikohgacha bo'lgan individual hayot tarzi va qadriyatlar tizimidan oilaviy yaxlitlikka o'tish jarayoni shaxsdan o'z xulq-atvori va xatti-harakatlarini qayta ko'rib chiqishni talab etadi.



Inqirozli holatlar, mohiyatiga ko‘ra, ko‘pincha manfaatlar to‘qnashuvi natijasida yuzaga keladi. Er-xotinning har biri shakllangan shaxs sifatida o‘z talab va kutilmalariga ega bo‘lishi, biroq hamkorning manfaatlarini qabul qilishda psixologik to‘siqlarga duch kelishi munosabatlarda destruktiv tendensiyalarni keltirib chiqaradi. A.N. Volkovanning fikricha, oilaviy barqarorlik er va xotinning oilaviy rollar haqidagi tasavvurlari qanchalik mos kelishiga bog‘liq bo‘lib, rolli kutilmalarning zidligi muqarrar ravishda nizoli inqirozlarni keltirib chiqaradi .

Shu bilan birga, oilaviy nizolarning yuzaga kelishida endogen (ichki) va ekzogen (tashqi) omillar muhim rol o‘ynaydi. Ichki omillar sirasiga er-xotin o‘rtasidagi muloqotda o‘zaro tushunishning yetishmasligi va empatiya darajasining pastligi kabi psixologik jihatlarni kiritish mumkin. V. Satir bo‘yicha, oiladagi inqirozli vaziyatlar muloqot tizimining buzilishi bilan xarakterlanib, empatiyaning yetishmasligi er-xotin o‘rtasida "hissiy devor" paydo bo‘lishiga olib keladi . Tashqi omillar sifatida esa oilaning iqtisodiy ta‘minlanganligi va uchinchi shaxslarning oilaviy munosabatlarga asossiz aralashuvi namoyon bo‘ladi.

Professor G‘. Shoumarov o‘zbek oilalaridagi nizolarni tahlil qilar ekan, oilaviy inqirozlarning asosiy omillaridan biri sifatida er-xotin munosabatlariga tashqi muhitning (qarindoshlarning) ta‘sirini alohida ko‘rsatib o‘tadi . Ayniqsa, mahalliy ijtimoiy muhitga xos bo‘lgan qotib qolgan stereotiplar oilaviy barqarorlikka jiddiy xavf tug‘diradi. Misol tariqasida «oilada faqat erkak kishining so‘zi ustun bo‘lishi kerak» degan tushunchaning bir tomonlama talqin qilinishini keltirish mumkin. Oilada erkak kishining yetakchiligi (liderligi) ijtimoiy-madaniy xususiyat bo‘lsa-da, bu ayolning fikri inobatga olinmasligi kerak degan ma‘noni anglatmasligi lozim. Avtoritar ko‘rinishdagi bunday stereotiplar juftliklar o‘rtasidagi teng huquqli muloqotni cheklab, chuqur psixologik inqirozlarga zamin yaratadi.

Oila hayotidagi inqirozli davrlarning psixologik xususiyatlarini tahlil qilish natijasida quyidagi xulosalarga kelindi:

1. Inqiroz — rivojlanish omili sifatida: Oilaviy inqirozlar nafaqat destruktiv (buzuvchi) xususiyatga ega, balki u er-xotin munosabatlarning yangi, sifatli bosqichga o'tishi uchun zarur bo'lgan adaptiv jarayondir.

2. Muloqot madaniyatining o'rni: Inqirozlarning chuqurlashishiga er-xotin o'rtasidagi empatiyaning yetishmasligi va muloqot tizimidagi nuqsonlar asosiy sabab bo'ladi. O'zaro muloqotda "ayblash" pozitsiyasidan "hamkorlik" pozitsiyasiga o'tish inqirozdan chiqishning eng samarali yo'lidir.

3. Stereotiplarni qayta ko'rib chiqish: Mahalliy muhitda qotib qolgan avtoritar stereotiplarni demokratik munosabatlar tamoyillari asosida qayta shakllantirish, ya'ni oilaviy qarorlar qabul qilishda er va xotinning teng huquqliligini ta'minlash oila barqarorligining muhim omilidir.

3. Psixologik xizmat zaruriyati: Inqirozli vaziyatga tushgan oilalarga o'z vaqtida professional psixologik yordam ko'rsatish, ularga nizolarni konstruktiv hal etish strategiyalarini o'rgatish ajrimlarning oldini olishda ijobiy natija beradi.

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