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UNHEALTHY FAMILY ENVIRONMENT AND ITS CAUSES

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Annotation :Mediation is a specific type of activity of social importance and is an active relationship formed on the basis of recognition of basic freedoms. This article talks about the formation and development of tolerant attitude in resolving conflicts among students.

Key word: Meditation, xenophobia, society, conflictology, psychology, antic, method.

The health of the family environment is the first factor in the formation of a child's behavior. As we know, the family environment: parents and their relationship with the child, family peace, mutual trust and respect of adults for each other are important in the formation of a child's behavior. On the contrary, disagreements, conflicts, and inappropriate behavior of parents and adults in the family cannot but negatively affect the child's behavior. Young children brought up in families with constant quarrels and conflicts are afraid and tearful. Later, some of these children show indifference, helplessness, and lack of independent thinking, while others constantly consider themselves unnecessary to others, are shy, unable to adapt, and their sociability decreases. After all, in an unhealthy family, the main focus is on the conflicts between the parents. Child rearing is often neglected by them[105;1]. There are families where parents sometimes take all their pain out on their children. That is, it can be anger, threats, and physical punishment of the child. In short, the child becomes a victim of parental quarrels. In turn, such actions pave the way for the formation of aggressive behavior in children.

Lack of knowledge of child psychology, physiology, and pedagogy among parents. Unfortunately, according to our observations, some parents, especially young parents, lack knowledge of child physiology, psychology, and upbringing.



Therefore, they cannot understand the reason for the negative changes in their child's behavior. For example, a child's capriciousness or stubbornness may be due to some disease or a problem in his physical development. In some cases, children's chronic illnesses also cause them to be capricious and stubborn. Often, such children are pampered by adults in the family. As a result, they develop a certain egoism. In turn, the unhealthy physiological state of the child negatively affects his psyche, including intuition, perception, memory, attention, and thinking. Therefore, parents should be extremely attentive to their children.

Improper organization of the child's daily routine. Improper organization of the child's daily routine leads to negative changes in his behavior. Because the child's daily routine necessarily includes activities such as rest, eating, self-service, participation in classes, sports, and playing games. We know that children raised in preschool educational organizations adhere to the daily routine. However, parents of children raised in the family pay little attention to this issue. Especially in recent years, due to such a negative situation, many children have forgotten what a valuable resource is called time. The fact that such children spend hours and days playing on TV or the phone is a clear proof of our opinion. The lives of such children are chaotic, they do not rest on time and do not eat on time. Later, due to the development of various diseases in such children, they often suffer from anemia, fatigue, a feeling of dissatisfaction with themselves, and gastrointestinal diseases.

Therefore, the earlier we, educators, start teaching children to follow a daily routine, the faster and easier we will achieve our goal. Children develop a habit of following a daily routine. Due to the sequential execution of rest, participation in classes, completing assignments, meals, sports and other activities in a certain order, the child's daily routine is rationally distributed. Completing all the tasks specified in the daily routine on time ensures that the child does not get tired and is always healthy and energetic.

Unfortunately, such a negative situation as a constant violation of the daily routine cannot but affect not only the child's spiritual and mental state, but also his



physical development. Such children are weak-willed, impatient, and do not strive for goals in life, and are surrounded by vices such as risk-taking, laziness, and idleness. A child who follows a routine will grow up to be someone who does everything according to a plan, is meticulous, does not get discouraged in the face of difficulties, is patient, has a strong will, and most importantly, does not waste time on useless things.

Feedback Unplanned childbearing in the family. In today's culture and every family that strives to be at a high level of spirituality, it is necessary to plan for having children. The interval between the birth of children should be 3-5 years. However, most Uzbek families do not pay attention to this ratio. As a result, the age between children is 1-2 years. It goes without saying that this situation creates a number of problems in the family. That is, as a result of pregnancy before the mother's body has fully recovered, the mother develops various diseases, anemia, iodine deficiency, nervous disorders, and other manifestations of deterioration in health. In turn, such diseases and pathological conditions have a negative impact on the development of the fetus. That is, a number of diseases are also observed in the born child. Due to illnesses, children become capricious, tearful, and stubborn. These situations are considered complex psychological processes for the family, and the mother suffers the most. Due to the mother's restlessness and inability to eat on time, she is also nervous. Due to the mother's impatience, irritability, anger, and frustration, problems arise in raising a child. The mother does not have enough time to deal with the first child separately, and the questions of the child who is just beginning to understand the world remain unanswered. Thus, the formation of the child's personality and the enrichment of his worldview develop slowly. Family upbringing is a type of social upbringing, in which all members of the family actively participate in it, teaching each other their knowledge and experience. Family upbringing is a lifelong process. No other social institution can match the love of filial piety, brotherhood, and sisterhood that is formed in the family. These feelings, being a high moral wealth in themselves, serve as a solid foundation for a person's



social relations and the assimilation of the morality of society. National family relations based on equality, friendship, and mutual respect of family members serve as an important school for the formation of moral norms of male and female relations in young people, and for the upbringing of practical skills and qualities necessary for future family life.

Difficult course of the adaptive process in a child towards any community. A child experiences an adaptive process several times throughout his life. As the scientist N. Egamberdiyeva noted, "The birth of a person is the first test of adaptation. Even a newborn baby has adaptation mechanisms"[84;2]. It is during this adaptation process that various problems occur in children. That is, the child is observed to be capricious, capricious, rude, and inhuman. Unfortunately, these negative traits, if not prevented in time, can later become embedded in the child's character and make it difficult for him to adapt to any team. Such children have very few friends, or even none at all. Their character is characterized by negative traits such as constant dissatisfaction with something, dissatisfaction with oneself, disobedience, and hesitation. In particular, it can be seen that the adaptation process in such children is prolonged for a long time. The main reason for these negative aspects is related to the child's temperament, individuality, excessive upbringing, and other aspects.

Adaptation of preschool children is formed more on the basis of adults and their own experience. It is precisely because of the impatience or rudeness of adults during this adaptation process that a child experiences a crisis period. This is especially observed during the adaptation of children to preschool educational organizations. One of the main reasons for this is that the child is very attached to the mother. This process has a very strong impact on the child's psyche. He feels like he is surrounded by absolute "strangers". Constant crying, refusal to eat, rudeness towards peers, insomnia are observed. As a result, not only the child's mental, but also physical health is damaged [70;3]. For this reason, it is important to be extremely careful with the child during the crisis period.



The negative impact of the media. The media is the most powerful tool that affects the psyche and upbringing of children today. Television and mobile communication devices are in the lead in this regard. Through these means, children get acquainted with information that does not correspond to their age and worldview. In particular, various militant films and cartoons shown on television lead to the formation of negative changes in children's behavior. Also, most of the various games loaded on mobile devices have a negative impact on the psyche of children. Unfortunately, today, parents are putting phones in the hands of children even in infancy. Although various noisy sounds and extreme speed of movements attract the attention of children, they cannot but negatively affect the psyche of a young child. In such cases, sleep disorders, decreased appetite, irritability, capriciousness, laziness are observed in young children. In recent years, especially in children under one year old, a situation of addiction to the phone has become noticeable. So, if you take the phone from the hands of children, they start screaming and crying at the top of their voices. This is explained by the manifestation of an aggressive state in them. Or, in order to comfort a baby who does not yet understand anything, mothers make them sit in front of the TV for hours. As a result, the physical and mental development of the child is impaired, and they develop physical defects such as improper growth of the musculoskeletal system, curvature of the spine, and rickets. At the same time, the normal course of the mental state in children, that is, attention, perception, imagination, memory, etc., is disrupted. As a result, such children are insensitive and unkind to the environment, even to people. The most sad thing is that such children grow up far from reality, they believe that everything in life can be achieved quickly and easily. For this reason, a constant mood of discontent reigns in them. In particular, such children are aggressive, lazy, and belligerent[100;3].

Therefore, the negative impact of the media can be distinguished by the following aspects.

Feedback The use of very bright colors to attract children's attention. All modern cartoons produced today are made in very bright colors. The colors are so



bright that they are far from reality and colorful. This has a negative effect on the psyche of children. That is, later the child wants to see everything in reality in such bright colors, and over time, they become dissatisfied with themselves and others, and aggressive.

Various loud and noisy sounds. Modern cartoons are made with loud, wheezing sounds and noisy voices. Although these sounds and sounds attract children's attention, they cannot but have a negative effect on their psyche, that is, they cause children to be noisy, imitative, and belligerent. Especially in young children, they cause a feeling of fear and anxiety. Many children become afraid of being alone, crybaby.

The plot and content are not suitable for the age and mentality of children. The plot of most cartoons today is very complex and does not suit the age of children at all. At the same time, events in them occur quickly and intensively. As a result, children cannot understand the connection between events and their imagination becomes confused. Most importantly, the educational value of cartoons is gradually decreasing due to the complexity of the plot and content. The child cannot understand the difference between a negative and a positive character. They do not have the ability to evaluate and qualify the behavior of the characters. In particular, due to children watching cartoons that are not suitable for their age, an imbalance occurs in their physical and mental development.

Incorrect approach to child upbringing. According to observations, most families have an incorrect approach to child upbringing. That is, in this case, two completely incompatible approaches to child upbringing can be seen by parents.

1. Parents and adults pampering and pampering the child.
2. Excessive strictness towards the child.

In the first wrong approach, the child is pampered, which leads to the emergence of negative vices such as selfishness, arrogance, laziness, laziness, impatience. Observations show that the majority of pampered children have more signs of selfishness. This is because the fact that adults create all the attention and



conditions for the child and unconditional fulfillment of all the child's wishes and desires is explained by the formation of negative vices in his behavior. As a result, such children have a decrease in positive qualities such as independence, diligence, initiative, responsibility, and hard work. Such children have difficulty finding their place in life, especially in difficult situations in relationships with people. This situation is often found in families raising only one child. Because parents fulfill all their child's desires more and faster than he wants. Thus, the child does not have patience and satisfaction. After the child reaches adulthood, various difficulties and worries await him in life. In this process, the mistake in raising a child manifests itself. Another manifestation of the wrong approach to raising a child is excessive severity towards him. Choosing such a path of upbringing, especially without taking into account the age and psychological aspects of preschool children, is an extremely wrong approach. In such cases, serious problems are observed in the child's psyche. That is, as a result of strong fear or aggression, a violation of the emotional state leads to: excitement, depression, memory loss, speech problems, and a number of similar negative situations. Of course, a violation of the mental state, in turn, also affects the physical development of the child. As a result of fear and aggression, sleep disturbances, decreased appetite, rapid fatigue, and a decrease in the immune system are observed. Fear in children leads to a decrease in their self-confidence, restriction of independent thinking, and difficulty in adapting to any team, while aggression leads to the manifestation of such vices as aggression, quarrelsomeness, and fighting in children. It should be remembered that in the process of developing the child's emotional world, its activity can legitimately increase. Usually, at this necessary stage of psychological correction, carried out with the help of adults, the child can master communication that corresponds to the reality surrounding him. The elimination of child aggression should begin by identifying its cause. If aggression is not due to a violation of the emotional world, corrective work should be focused not on eliminating it, but on mitigating aggressive behavior that leads to negative consequences and preventing its manifestation. At the same time, adults



themselves.

In the West, the authors of a number of scientific studies have set themselves the difficult task of studying the system of family and family relations, factors affecting the upbringing of a child in the comprehensive formation of a child's personality, and have sought to solve such an important and complex pedagogical and psychological social task. In these studies, effective general pedagogical, psychoprophylactic and psychological-pedagogical correction and counseling, parent and child training programs that are applicable in real practical life and everyday activities have been developed and recommended. These proposed programs are used as psycho-pedagogical, methodological assistance for the formation of a child's personality and his place in society.

In Western psycho-pedagogical literature, special attention is paid to issues such as the fact that negative changes in a child's behavior occur due to the improper formation of interpersonal relationships between parents and children, as well as the improper development of interpersonal relationships between children. Also, in this regard, researchers analyzed the causes of such differences by comparing the positive impact of children's interpersonal relationships on the formation and development of the child's personality and the cases in which interpersonal relationships inevitably lead to negative changes in the behavior of children raised outside their own family (in orphanages, close relatives). As a result, it became clear that the correct, sincere and fair organization of interpersonal relationships in children's behavior is of great importance.

The issue of developing positive qualities in a child's behavior was expressed in the studies of the American psychologist R.A.Shpits. R. Spitz, studying the characteristics of a child's behavior in the early stages of a child's birth, emphasizes that the child's positive interaction with his parents and loved ones, the sincere treatment of parents and loved ones, the attention given to him in the norm, ensure the child's spiritual, physical, and spiritual maturity, the good development of such qualities as enthusiasm, activity, cheerfulness, curiosity, and the child's early



acquisition of language and the ability to express his speech fluently. According to the researcher, the main factor in negative changes in the child's behavior is the need to be extremely careful when interacting with him, it is necessary to approach this issue correctly and seriously, otherwise it is necessary to pay attention to the difficulty of achieving the expected result from upbringing. Rene Spitz also notes that children growing up without parental love cannot adequately perceive the events happening around them. This behavior sometimes appears together with autoerotic states and as a result causes negative changes in their behavior. These changes are manifested in the child becoming withdrawn, withdrawing from everyone, being in a depressed mood. Another scientist, Anna Freud, bases the formation of positive traits in the child's behavior on the attention and care shown to children in the family, the richness of emotional experiences of family members, and the need to share the child's feelings. In her opinion, children who grow up in such an environment develop qualities in their character such as loving themselves and those around them, helping them, and enjoying the world around them. Children who grow up without such a positive environment in their family and outside the family behave in a way that contradicts moral standards towards themselves and those around them. An indifferent environment leads to the manifestation of rudeness and aggressiveness in them. This, in turn, leads to the emergence of criminal groups in society, the emergence of various conflicts, and unpleasant incidents in families and institutions. In general, due to the above reasons and factors, there are many problems in children's behavior. This, in turn, imposes a number of tasks on members of society, in particular, educators and psychologists, and parents. In particular, in this regard, it is advisable to further increase the effectiveness of preventive work carried out with the family, and to strengthen the provision of knowledge to parents about the psychology, physiology and pedagogy of children.

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COLLAGEN AS A STRUCTURAL COMPONENT OF BONE AND ITS DEGRADATION IN INFLAMMATION

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Abstract: Type I collagen forms the basis of the organic matrix of bone tissue and plays a key role in ensuring its strength, elasticity, and resistance to mechanical stress. In inflammatory processes, such as acute hematogenous osteomyelitis, the degradation of collagen fibers is activated, which disrupts the structural integrity of bone tissue. This article explores the structure and functions of type I collagen in bone tissue, as well as the mechanisms of its degradation during inflammation and the diagnostic significance of its degradation products.

Keywords: type I collagen, bone, osteomyelitis, inflammation, degradation, osteoclasts, markers of bone metabolism.

Introduction

Bone tissue is a unique specialized connective tissue in which organic and inorganic components interact closely to provide strength, elasticity, and regenerative potential. The main protein component of bone is type I collagen, which plays a crucial role in the formation of the organic matrix and contributes to mineralization. Disruptions in collagen metabolism can lead to the development of both congenital and acquired bone diseases. The processes of collagen degradation are particularly significant in inflammatory conditions such as osteomyelitis, where bone resorption is increased.

Collagen is a fibrous protein that forms the basis of connective tissue in humans and animals. It is the most abundant protein in the body, making up up to 25-30% of the total protein content. The function of collagen is to provide strength and elasticity to tissues, structural support to organs, wound regeneration and healing, and is also responsible for bone mineralization.



Today, there are over 28 types of collagen, with types I, II, III, IV, and V being the most significant. Type I collagen consists of three polypeptide chains (two $\alpha 1$ and one $\alpha 2$) that form a stable triple helix. These molecules are secreted by osteoblasts, form fibrils, and then organize into larger fibers, creating a framework for the deposition of mineral salts. In inflammatory bone diseases, including acute or chronic osteomyelitis, bone tissue metabolism is disrupted, the immune response system is activated, and pro-inflammatory cytokines (IL-1 β , IL-6, and TNF- α) are released in high levels, stimulating osteoclastic activity and the production of enzymes that degrade the extracellular matrix. As a result of the action of enzymes (matrix metalloproteinases (MMP-1, MMP-8, MMP-13) and cathepsins (especially cathepsin K), collagen is degraded, which is accompanied by the release of its fragments into the blood or urine. These fragments can be used as markers of the intensity of bone resorption and inflammatory activity. Among them, CTX (C-terminal telopeptide of type I collagen) is the most popular, as it is the most sensitive marker of bone destruction. NTX (N-terminal telopeptide of type I collagen)- N-terminal telopeptide - a fragment from the opposite end of the collagen molecule. DPD (degoxypyridinoline) and PYD (pyridinoline)- stable cross-links between collagen molecules, released when mature collagen is destroyed. Reflects a slow but steady bone degradation. Especially useful in long-term monitoring. β -CrossLaps (β -CTx, Beta-isomerized C-terminal telopeptide of type I collagen) is a bone resorption marker that reflects the activity of osteoclasts. It is formed during the degradation of type I collagen and enters the bloodstream when the bone matrix is destroyed.

Thus, monitoring the levels of these markers allows for non-invasive assessment of the disease phase, bone metabolism activity, and the effectiveness of treatment, making these markers an important component of personalized diagnosis and prognosis of acute hematogenous osteomyelitis in children.

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USE OF BIOMARKERS IN MONITORING OF TREATMENT OF ACUTE HEMATOGENOUS OSTEOMYELITIS IN CHILDREN

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Keywords: biomarkers, bone metabolism, collagen, acute hematogenous osteomyelitis, telopeptides.

Relevance. Today, acute hematogenous osteomyelitis (AHO) remains a serious problem in childhood. According to the WHO, the annual incidence of AHO among children varies from 2 to 13 cases per 100,000 population, depending on the region, age, and level of medical care. Bone collagen biomarkers represent a new and promising tool in the diagnosis and monitoring of bone pathologies in children.

The aim of the study was to determine the levels of bone type I collagen synthesis and degradation biomarkers (PINP and β -CrossLabs) in children with acute hematogenous osteomyelitis.

Materials and methods of the study. The study was conducted on the basis of Samarkand Medical University in the surgical department of the children's multidisciplinary hospital. We examined 60 children with OHSS. These patients were divided into 6 groups, and the concentration of amino-terminal procollagen I type propeptide (PINP) and carboxyl-terminal telopeptide of collagen I type (β -CrossLabs) was determined on the first day after admission, on the 7th day after surgery, and in the long-term follow-up period, which was 6 months. Group 1 included sick children aged 0-28 days, group 2: 1-11 months, group 3: 1-4 years, group 4: 5-9 years, group 5: 10-14 years, and group 6: 15-19 years. Children were taken from each study group to form a control group. The enzyme-linked



immunosorbent assay (ELISA) method and the biochemical method were used for this study.

Results and discussion. The structural and functional integrity of bone tissue is ensured by two opposite processes: bone formation and bone resorption, the intensity of which is determined by the activity of bone cell elements: osteoblasts, osteoclasts, and osteocytes. Osteoblasts are responsible for bone formation, osteoclasts for bone resorption, and osteocytes for maintaining the structural and functional activity of mature bone tissue. The most important biopolymer of osteoid is type 1 collagen, which accounts for more than 90% of the organic matrix of bone and plays a key role in the mineralization of the extracellular matrix of bone tissue, as well as in ensuring the strength of bone. This indicates that changes in the metabolism of bone collagen directly reflect the overall direction of metabolic processes in bone tissue. The balance between the synthesis and degradation of bone collagen is a complex multi-step process that involves both extracellular and intracellular stages. The levels of bone formation or bone degradation can be assessed by analyzing the components of bone collagen that are released into the blood. For example, the amino-terminal propeptide of type 1 procollagen (P1NP) is a marker of type 1 collagen synthesis. Under the influence of catabolic factors, mainly osteoclasts, amino- and carboxyl-terminal telopeptides are cleaved from type 1 collagen molecules, which are known as N-terminal (NTX-1) and C-terminal (CTX-1) telopeptides. At the same time, CTX-1 can have 2 forms: alpha-CTX and beta-CTX. Beta-CTX contains beta-isomerized aspartic acid (beta-CrossLaps, from the English beta- isomerized carboxy-terminal cross-linking region of collagen type 1). This is a beta-isomerized carboxy-terminal fragment of type 1 collagen molecule, which is a specific marker of bone tissue resorption.

Our study showed that on the first day after admission, the PINP level was significantly higher in most patients compared to the control values, indicating an increase in bone tissue synthesis in response to inflammation. PINP values of group 1 -9.58 (control group-6.31) ng/ml, group 2 -13.78 (6.34) ng/ml, group 3-26.92



(2.37) ng/ml, group 4-16.95 (2.62) ng/ml, group 5 -15.21 (4.07) ng/ml, Group 6-13.46 (11.6) ng/ml. The β -CrossLabs values, which indicate collagen destruction, also increased, which confirms the destruction of the bone tissue matrix during the acute inflammatory period. In group 1 - 1,174 (1,115) ng/ml, in group 2 - 1.67 (0.766) ng/ml, in group 3 -1.413 (0.86) ng/ml, in group 4 - 1,321 (1.238)ng/ml, in group 5 - 1,417 (1,138) ng/ml, in 6 group - 1,438 (0.9) ng/ml. On the 7th day after surgical treatment, there was a multidirectional change in the indicators: in some cases, there was a decrease in PINP while β -CrossLabs remained high, indicating ongoing bone resorption processes. The values of PINP and β -CrossLabs on day 7 after surgical treatment were 10.25/1.232 ng/ml in group 1, 16.01/2,878 ng/ml in group 2, 21.91/1,617 ng/ml in group 3, 12.62/1.79 ng/ml in group 4, and 19.47/1,146 ng/ml in group 5. and in group 5, 15.02/3.497 ng/ml.

In the long term (after 6 months) in children with a favorable course of the disease, the PINP and β -CrossLabs indicators corresponded to the age norms. But in patients with a complicated course, there was still an imbalance with a predominance of degradation processes, which indicated the risk of residual deformations.

The PINP and β -CrossLabs values in the long-term period in group 1 were 1.5.77/2.446 ng/ml, in group 2-14.19/1,821 ng/ml, in group 3- 21.91/1.617 ng/ml, in group 4-22.76/6.278 ng/ml, in group 5-22.76/1,701 ng/ml, and in group 6 16.59/9.494 ng/ml.

Conclusions. Thus, as a result of the conducted research, we can conclude that the indicators of bone collagen biomarkers have diagnostic value both in early diagnosis, as well as as a tool in monitoring the treatment and predicting the outcome of acute hematogenous osteomyelitis in children.

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IMPROVING MARKETING MANAGEMENT IN TEXTILE ENTERPRISES BASED ON ASSESSMENT OF EFFECTIVENESS

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Annotation. This article examines the issues of improving the method of evaluating the effectiveness of marketing performance management in textile enterprises and finding opportunities to increase it.

Key words: management, marketing management, efficiency, effectiveness, evaluation.

INTRODUCTION

Currently, serious attention is being paid to the development of the textile industry, which is considered one of the most important sectors in strengthening the export potential of the Republic of Uzbekistan. The issue of improving marketing activities plays an important role in the future development of the industry. As a result of assessing the effectiveness of marketing activities of textile enterprises, it will be possible to identify unused opportunities for achieving the ultimate goals of the enterprise by improving this activity. It should be noted that the effective organization of marketing management in the existing management system of the textile enterprise, the suitability of this activity for the implementation of selected strategic goals, the improvement of the organizational structure, and the issue of the position of the marketing service in this organizational structure play an important role in increasing the effectiveness of marketing activities. The new Uzbekistan Development Strategy for 2022-2026 sets the goal of “doubling the production volume of textile industry products” [1]. To successfully achieve these important goals, one of the pressing issues is to find ways to improve the effectiveness of



marketing management in textile enterprises.

LITERATURE REVIEW

Scientists have conducted research in several areas to assess the effectiveness of marketing management in enterprises [1,2,]. In particular, the issue of marketing management in textile enterprises was addressed by Tursunov N. According to the method developed by B.A. Solovev and improved by V. Pokhomov and I. Ponomarenko, the author evaluated the effectiveness of marketing activity management of textile enterprises. Also, A.Tillakhodjaev studied the state of marketing management in textile enterprises in the process of studying the issue of increasing the competitiveness of textile enterprises.

RESEARCH METHODOLOGY. The research was based on the research results of foreign and domestic researchers on the subject and used methods such as statistical, selective observation, comparison, expert assessment.

ANALYSIS AND RESULTS

Continuous and planned work on the organization of marketing management should be carried out on the basis of a system of interrelated indicators that describe its level. It is necessary to evaluate the measures to be developed in order to improve it and introduce it into the management system, and conduct an analysis of the existing marketing organization. For this, it is necessary to first assess the state of the enterprise's marketing system. Analyzing the level of marketing management efficiency and the marketing potential of textile enterprises; marketing audit and review; The competitiveness of textile enterprises can be evaluated by determining marketing efficiency based on the study of management problems. In addition, there is a set of methods for studying organizational factors that allow indirect assessment of certain aspects of competitiveness and marketing management effectiveness.

In the process of research, we found it necessary to study the method of evaluating the effectiveness of marketing management in enterprises developed by B.A. Solovev and improved by V. Pokhomov and I. Ponomarenko.

The most comprehensive approach to describing the factors of marketing



effectiveness is contained in the concept of the enterprise marketing management system proposed by B.A. Solovyov [3].

As noted above, according to this concept, marketing management (MM) is a subsystem of enterprise management operating at 3 levels: activity management (AM); task management (TM); demand management (DM).

Operations management is a strategically important direction in the marketing management system, to which two other directions are fundamentally related. The concept of marketing operations management is formed at the highest level and integrated into the enterprise management system. Real management processes in a certain area of the organization's activity are carried out using the marketing function management system. Marketing activities carried out by the direct marketing service and aimed at creating demand for goods/services are the subject of demand management in the marketing management system of textile enterprises.

Thus, it is necessary to consider the effectiveness of marketing management as the effectiveness of three levels (indicators) of marketing management:

$$E_{BS} = f(E_{FB}, E_{VB}, E_{TB}) \quad (1)$$

In our opinion, B.A. Solovyov did not sufficiently fully describe the structural structure of the marketing management system, while at the same time not comprehensively structure it and did not propose a methodology for assessing its effectiveness. The methodology for assessing the effectiveness of the marketing management system of an industrial enterprise was developed by V. Pokhabov and I. Ponomarenko based on the above-described structure. At the same time, this proposed method was developed taking into account the conditions of the transition to a market economy and does not allow assessing the state of marketing management of enterprises without taking into account their future development. In market conditions, a number of factors lose their influence on the effectiveness of competitiveness and marketing management, while others, on the contrary, actively



influence the process of competitiveness and marketing management and require further study. For this reason, we found it necessary to include the integral indicator of marketing effectiveness, developed to evaluate the effectiveness of marketing management in textile enterprises, as part of this method. In that case, the effectiveness of marketing management in textile enterprises is evaluated as effective with the following four levels (indicators):

$$E_{BS} = f(E_{FB}, E_{VB}, E_{TB}, E_{MN}) \quad (2)$$

In our opinion, this methodology allows us to solve a number of issues: first, to study the marketing component of the textile enterprise management process; second, to determine the state of marketing management in a comprehensive study of trends in the industry, region, etc.; third, to clearly identify and articulate the problems that need to be solved in competitiveness and marketing management; fourth, to provide results that are clear for all textile enterprise personnel to understand. The research used a factorial approach to studying the effectiveness of marketing management, based on assessing the level of marketing management at a number of enterprises in the textile industry of Uzbekistan. The analysis was carried out for each component of the marketing management system.

When organizing marketing in a textile enterprise, it is important to take into account the psychological climate in the team and the quality of the marketing staff, which can contribute to or hinder effective work.

The assessment of the effectiveness of the marketing management system was carried out at four textile enterprises - "BETLIS TEKSTIL" Limited Liability Company (LLC), "JUITA GULSHANA INVEST" LLC, "REKORD TEX" LLC, "ASAKATEKSTIL" LLC. According to the survey results, it was found that the textile enterprises "BETLIS TEKSTIL" LLC, "ASAKATEKSTIL" LLC have a sufficiently highly developed marketing management system, while this indicator is very low at "JUITA GULSHANA INVEST" LLC, "REKORD TEX" LLC.



CONCLUSION/RECOMMENDATIONS

- based on the results of the research, in order to increase the effectiveness of marketing performance management in textile enterprises, it is necessary to pay attention to the following:
 - the structural structure of management in textile enterprises should be formed in a way that is adaptable to market changes;
 - increasing the status of the marketing service in the structural structure of the management of textile enterprises;
 - organizing constant study of market conditions, effectively using modern methods and tools of marketing research in this process;
 - establishing the “Invest in” business direction in organizing marketing activities, which will ensure the long-term effectiveness of this service.

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ТЕХНОЛОГИИ ПРОИЗВОДСТВА ПОЛИОКСИМЕТИЛЕНА В УЗБЕКИСТАНЕ

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Аннотация. Спрос на полиоксиметилен (ПОМ) стремительно растёт во всём мире, особенно в странах Азии - таких как Китай и Индия, - что связано с активным развитием автомобильной и электронной промышленности. В Европе и США растущая ориентация на экологичность и эффективность материалов способствует широкому применению ПОМ. В Узбекистане, несмотря на пока ещё невысокий уровень спроса, интерес к этому материалу постепенно возрастает на фоне процессов индустриализации, расширения сборки автомобилей, производства электрооборудования и технологических устройств. На сегодняшний день внутренний рынок в значительной степени зависит от импорта. В данной статье рассматриваются виды сырья, необходимых для производства полиоксиметилена в условиях Узбекистана, а также оцениваются перспективы организации его локального производства.

Ключевые слова. Полиоксиметилен, формалин, серная кислота, метанол.

Введение



Полиоксиметилен (ПОМ) — это белый термопластичный полимер с высокой степенью кристалличности, получаемый путём полимеризации формальдегида. Он также известен под названиями «ацеталь», «полиацеталь» или «дельрин». С точки зрения химической структуры, молекула полиоксиметилена представляет собой повторяющееся звено $[-CH_2-O-]_n$. Первым представителем данного класса полимеров является полимеризованная форма формальдегида (метаналь). ПОМ характеризуется высокой термостойкостью: его температура плавления составляет около 180 °С, а плотность находится в пределах 1410–1420 кг/м³. В промышленном производстве в качестве основных исходных веществ, как правило, применяются формалин и триоксан [1–3].

Полиоксиметилен (ПОМ) — это высокоэффективный термопластичный полимер, обладающий рядом уникальных эксплуатационных характеристик. Он отличается низким коэффициентом трения, противоскользящими свойствами, минимальным водопоглощением, высокой твёрдостью и превосходной размерной стабильностью. Благодаря этим качествам ПОМ является идеальным материалом для изготовления деталей, подвергающихся значительным механическим нагрузкам. Рабочий температурный диапазон полиоксиметилена составляет от –40 °С до +100 °С, при этом он способен выдерживать кратковременное воздействие температур до +140 °С. Несмотря на принадлежность к термопластам, ПОМ сочетает в себе эластичность, жёсткость и лёгкость. Он также обладает высокой устойчивостью к воздействию химических веществ, особенно к маслам, смазкам и различным органическим растворителям. Благодаря таким свойствам полиоксиметилен получил широкое распространение в различных отраслях промышленности.

В автомобилестроении из него изготавливаются элементы тормозных систем, рулевых механизмов, клапаны топливных систем, арматура трубопроводов, дверные ручки и компоненты систем вентиляции. В бытовой



технике POM применяется в подвижных частях стиральных машин, блендеров, пылесосов и других приборов. В электронике и электротехнике он используется для производства изоляторов, переключателей, вилок и контактных элементов. В сантехнической отрасли из этого материала изготавливают смесители, клапаны и уплотнительные детали.

Полиоксиметилен (ПОМ) также занимает значимое место в медицинской отрасли. Он активно используется при производстве многоразовых хирургических инструментов, стоматологических компонентов, протезов, а в отдельных случаях — даже искусственных костей и зубов, подлежащих стерилизации. Высокая прочность, биологическая инертность и устойчивость к воздействию стерилизующих агентов делают этот материал надёжным решением для медицинских нужд.

Кроме того, благодаря своей лёгкости, устойчивости к коррозии и относительной экономичности, ПОМ становится всё более востребованной альтернативой металлическим материалам в ряде промышленных применений. Эти свойства обеспечивают ему устойчивое положение на рынке как в высокотехнологичных секторах, так и в массовом производстве [2].

Широкий спектр применения полиоксиметилена обуславливает стабильный рост мирового спроса на этот материал из года в год, особенно в отраслях, где критически важны техническая надёжность и долговечность. В настоящее время глобальный объём потребления ПОМ оценивается в пределах 1,4–1,6 млн тонн в год. Наибольшую долю мирового спроса — около 40 % — формирует азиатский регион, прежде всего Китай. Европа и Северная Америка занимают примерно 25 % и 20 % соответственно. Основными потребителями материала выступают автомобильная, электронная, промышленная и бытовая отрасли, где особенно ценятся высокая механическая прочность, износостойкость и технологичность полиоксиметилена. С учётом активного развития указанных отраслей, прогнозируется, что в ближайшие годы глобальный спрос на ПОМ будет расти



в среднем на 3–4 % ежегодно [4].

В Узбекистане спрос на полиоксиметилен также демонстрирует устойчивый рост на фоне модернизации и технологического развития ключевых отраслей промышленности. В настоящее время среднегодовая потребность в этом материале составляет порядка 5000 тонн. Основными поставщиками полиоксиметилена на внутренний рынок являются Китай и Южная Корея.

Наиболее распространённым сырьём для получения ПОМ служит газообразный формальдегид, получаемый путём окисления метанола. Это связано с тем, что именно газообразный формальдегид легче всего поддаётся полимеризации. Помимо этого, полиоксиметилен может быть синтезирован из водного раствора формальдегида или его циклического тримера — триоксана. В таких случаях используется метод прямой полимеризации. Однако данный метод имеет свои ограничения: он не всегда позволяет получить полиоксиметилен высокого качества, что снижает его привлекательность для производства, ориентированного на прецизионные технические изделия [3,6].

Возможности производства полиоксиметилена в Узбекистане

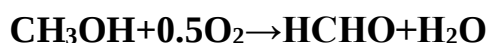
На сегодняшний день в Узбекистане из упомянутых выше видов сырья для производства полиоксиметилена доступны формалин и метанол. Формалин, с концентрацией 37,5 %, в основном производится акционерным обществом «Навои Азот» и может быть использован в процессе получения полиоксиметилена. Однако, учитывая, что формалин является производным метанола, более экономически и технологически целесообразным представляется использование самого метанола, подвергаемого окислению с последующим образованием газообразного формальдегида. Именно данный путь — получение формальдегида из метанола с последующей полимеризацией — считается наиболее оптимальным для производства



полиоксиметилена высокого качества. Кроме того, на предприятии АО «Навои Азот» ежегодно образуется значительное количество метанольных отходов, которые на текущий момент отправляются на переработку. Создание в Узбекистане собственного производства полиформальдегида (ПОМ) позволит не только рационально использовать имеющиеся ресурсы, но и значительно сократить отходы метанола, придавая им промышленную ценность. Это будет иметь не только экономическое, но и важное экологическое значение [7–8].

Технология производства

Производственный процесс получения полиоксиметилена из метанола включает в себя несколько стадий, ключевых для обеспечения качества конечного продукта. В общей сложности технология может быть разделена на пять основных этапов. Первая и одна из наиболее критичных стадий — это получение формальдегида из метанола. Существует два основных метода осуществления этого процесса: каталитическое окисление и дегидрирование. На практике наиболее часто используется первый метод — каталитическое окисление, благодаря его высокой эффективности и приемлемым экономическим показателям. В этом случае в качестве катализатора применяется оксидная смесь железа и молибдена (Fe-Mo), активирующая реакцию в присутствии кислорода. Процесс начинается с испарения жидкого метанола, который затем смешивается с воздухом или чистым кислородом. Полученная газовая смесь подаётся в реактор, где под действием катализатора происходит превращение метанола в формальдегид. Реакция протекает по следующей схеме:

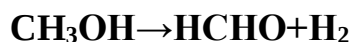


В процессе каталитического окисления температура в реакторе поддерживается в диапазоне 250–400 °С, а рабочее давление составляет 1–3 атмосферы.

Альтернативным методом получения формальдегида является дегидрирование метанола, в котором в качестве катализатора используется

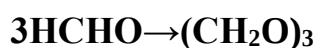


серебро (Ag). В отличие от метода окисления, этот процесс протекает без участия кислорода. В реакторе при этом происходит следующая химическая реакция:



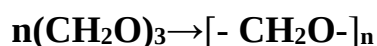
В процессе дегидрирования температура в реакторе достигает 400–650°C, что необходимо для эффективного протекания реакции и стабильной работы серебряного катализатора.

На втором этапе технологического процесса осуществляется выделение триоксана из образовавшегося формальдегида. Триоксан — это циклический тример формальдегида, который представляет собой стабильное вещество, способное храниться в твёрдом кристаллическом состоянии. Он является ключевым промежуточным продуктом и основным сырьём для дальнейшего синтеза полиоксиметилена. Процесс образования триоксана происходит в результате следующей реакции:



Полимеризация триоксана — третий этап производства полиоксиметилена — осуществляется при температуре 60–100°C, под атмосферным давлением, в присутствии кислотных катализаторов. В качестве последних чаще всего применяются серная или соляная кислота, обладающие достаточной кислотностью для инициирования процесса раскрытия циклической структуры триоксана. Поскольку данная реакция является обратимой, особенно важно своевременно и эффективно удалять непрореагировавший триоксан, чтобы сместить равновесие в сторону образования полимера и повысить выход конечного продукта.

На следующем, четвёртом этапе, на основе очищенного триоксана формируется длинноцепочечный полимер — полиоксиметилен. Реакция протекает по следующей схеме:



Процесс полимеризации триоксана осуществляется в закрытом реакторе с мешалкой, что обеспечивает равномерное перемешивание реагентов и стабильные условия реакции. В некоторых случаях в реакционную среду может подаваться инертный газ, для предотвращения нежелательных побочных реакций. Температурный режим процесса сохраняется в пределах 60–100°C, а давление остаётся атмосферным. В качестве катализаторов, помимо минеральных кислот, применяются также более селективные соединения — трифторид бора или кислоты Льюиса. Продолжительность полимеризации может варьироваться от 1 до 4 часов в зависимости от желаемой длины полимерной цепи и специфики конечного продукта. По завершении реакции её необходимо остановить — это достигается добавлением нейтрализующего агента, чаще всего аммиака или этаноламина, которые связывают остатки катализатора.

Полученный полимер направляется на четвёртую стадию — дегазацию и стабилизацию, играющую ключевую роль в обеспечении качества готового продукта. На этом этапе из полимера удаляются остатки триоксана, формальдегида, катализаторов и других летучих веществ. Наличие этих компонентов может запустить процесс деполимеризации, что резко снижает стабильность и долговечность материала. Для предотвращения подобных последствий полимер подвергается плавлению при температуре 150–200°C и пропускается через вакуумный дегазатор. В условиях пониженного давления нежелательные компоненты испаряются, а полимер приобретает чистую и стабильную структуру, готовую к заключительной стадии — гранулированию и упаковке.

Стабилизация — это ключевой этап, на котором полимер приводится в устойчивое и долговечное состояние. В процессе стабилизации в структуру полиоксиметилена вводятся различные добавки — термостабилизаторы, антиоксиданты и другие защитные компоненты. Эти вещества значительно повышают стойкость полимера к термическому разложению, окислению и



воздействию внешней среды, обеспечивая сохранение его свойств в течение длительного времени эксплуатации.

Заключительный этап — грануляция и формование — направлен на придание полиоксиметилену удобной для хранения, транспортировки и дальнейшей переработки формы. На этом этапе стабилизированный полимер переплавляется при температуре 180–210°C и под давлением 50–150 бар. Расплавленный материал подаётся в экструдер, где формируется в виде непрерывной нити. Далее нити охлаждаются в водяной бане, после чего поступают в гранулятор, где разрезаются на гранулы длиной 2–5 мм. Гранулы могут иметь сферическую или цилиндрическую форму, в зависимости от настроек оборудования. После этого продукт считается полностью готовым и направляется на упаковку и отгрузку [10-11].

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DAVLAT VA HUQUQ NAZARIYASINING METODOLOGIYASI

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Huquqshunoslik fani o‘qituvchisi

Annotatsiya. Davlat va huquq nazariyasi o‘z mavzusiga kiruvchi masalalarni tegishli yondashish usullari, ma’lum metodlar yordamida o‘rganadi. «Metod» iborasini fanga qadimgi yunonlar olib kirganlar. Metod (yunoncha «metodos» so‘zidan olingan bo‘lib) – biror narsaga erishish yo‘li, bilish usuli ma’nosini anglatadi.

Kalit so‘zlar. Metod, Dialektik metod, Metofizika, Yuridik metod, F. Bekon.

Metod tabiat va ijtimoiy hayot hodisalarini o‘rganish, bilish, tadqiq etish usulidir. Qadimdan olimlar ilmiy izlanish metodlariga katta e’tibor qaratib kelganlar. Masalan, F. Bekon metodni fonus chiroqqa qiyoslagan, zero, u olimning «yo‘lini» yoritadi, degan edi. Ilmiy izlanishning muvaffaqiyati ko‘p jihatdan foydalaniladigan usullarning samaradorligiga bog‘liq. Tadqiqot olib borishning usullari, vositalari, metodlarini doimo takomillashtirib borish yangi bilimlarga erishishning, taraqqiyot qonuniyatlarini ochishning ishonchli garovidir. Davlat va huquq nazariyasi o‘z predmetini, tadqiqot mavzularini o‘rganish va tahlil etishda qo‘llanadigan metodlar yig‘indisi, hosil qilinadigan bilimlarni umumlashtirish, tizimlashtirish va tasniflash tamoyillari fanning metodologiyasini tashkil etadi. Ba’zi adabiyotlarda fanning metodologiyasini metodlarning oddiy yig‘indisi tarzida izohlashga urinish mavjud. Masalaga bunday yuzaki yondashishni ma’qullab bo‘lmaydi. Fikrimizcha, davlat va huquqning metodologiyasi deganda, davlat-huquqiy voqeliklarning (institutlarning) vujudga kelishi, barqarorlashuvi va rivojlanishining umumiy qonuniyatlarini ochish, ularni mohiyat nuqtayi nazaridan izohlashning maxsus metodlari, tamoyillari, yondashuvlari va vositalarining ilmiy tizimi tushuniladi. Davlat va huquq nazariyasi



bir yoki ikki metod bilan o'z oldiga qo'yilgan vazifalarni ado etolmaydi. Buning uchun barcha metod va uslubiy yondashuvlarning bir butun tizimiga tayanadi. Davlat va huquq nazariyasi metodologiyasining tub mohiyatini anglashda mazkur fan davlat va huquq voqeliklarini tadqiq etishda tahlil tamoyillarining ilmiyligiga va yondashuvlarning falsafiyiligiga tayanish lozim. Falsafaning kategoriya va qonunlari davlat va huquq nazariya metodologiyasining poydevorini tashkil etadi. Aynan falsafiy poydevor tadqiq etilayotgan voqeliklar haqidagi bilimlarning ilmiy asoslantirilganligi, obyektivligi, to'laqonliligi hamda kompleksliligini ta'minlaydi. Davlat va huquq nazariyasining metodi deganda, davlat va huquq masalalarini o'rganish, ularga ilmiy yondashishning usuli, yo'llari, tamoyillari tushuniladi. Fanning metodi amaliyotni, hayotni o'rganuvchi nazariyadir. O'z navbatida, har qanday nazariya, shu jumladan yuridik (huquqiy) nazariya davlat va huquqni talqin etuvchi tegishli yuridik metodning tizimli va tarkibiy ifodasidir; shuningdek nazariya metodning bilim hosil qiluvchi va yaratuvchanlik funksiyasining hosilasidir. Shu bois, har qanday huquqiy nazariya metod funksiyasiga ega va shunday vazifani bevosita yoki bilvosita bajaradi. Yuridik fanning metodi – davlat va huquqiy voqeliklarni anglash, yuridik bilimlar hosil qiluvchi va ularni jamlovchi usullardan iborat yuridik metod. Yuridik metod huquqning tushunchasidan, tabiatidan kelib chiquvchi voqeliklarni yuridik anglash hamda ifodalash usuli hisoblanadi. Yuridik metodning xususiyati shundaki, u o'zining bilish mantig'i va tabiatiga ko'ra, tushunchalarni ifodalovchi huquqiy metod, voqelik haqidagi bilimlarni huquqiy modellashtirish usuli, voqelikni davlat va huquq tushunchalari doirasida hamda nuqtayi nazaridan anglash usuli, voqelikning belgi, xususiyat, jihatlarini aynan huquqiy belgi, xususiyat, jihat sifatida tushunish usuli bo'lib, bunda voqelik huquqiy ta'riflar, huquqiy ifodalar va huquqiy mezonlar tarzida bayon etiladi¹. Boshqa fanlarning metodi kabi davlat va huquq nazariyasining metodlari ham umumiy ilmiy, maxsus va xususiy ilmiy usullarga bo'linadi. Umumiy ilmiy metodlar – tabiat, jamiyat va tafakkur hodisalarini o'rganishda qo'llaniladigan eng umumiy yondashuvlar, usullar, bilishning umumiy prinsiplaridir. Barcha fanlar



uchun eng umumiy universal metod dialektikadir. Dialektika nazariyasi – voqeliklarning umumiy aloqadorligi va doimiy rivojlanish holatida bo‘lishi to‘g‘risidagi ta’limot. Dialektik metod davlat va huquqni o‘zaro aloqada, doimiy rivojlanishda, o‘zgarishda, bir tipdan ikkinchi tipga hamda bir shakldan ikkinchi shaklga o‘tish, mazmunan boyish va takomillashishda, deb tushuntiradi. Dialektik metod davlat va huquq hodisalarini tadqiq qilishda obyektiv haqiqatga erishishning asosiy omilidir. Bu metod davlat va huquqning mohiyatini jamiyatning iqtisodiy tuzumi siyosiy, ijtimoiy, ma’naviy sohalar bilan uzviy bog‘liq, deb qaraydi. Bordini, davlat va huquqni iqtisodiy asosdan ajratib, tegishli tarixiy shart-sharoitdan uzilgan holda talqin etilsa, ularning mohiyatini ham, rivojlanish qonuniyatlarini ham to‘g‘ri tushunib bo‘lmaydi. Dialektik metodning asosiy talablaridan biri davlat va huquqni tarixiy voqealar bilan bog‘lab o‘rganishdir. Davlat va huquqni o‘rganishda dialektik yondashuv talablaridan yana biri ilmiy obyektivlikdir. Ilmiy obyektivlik o‘rganilayotgan mavzuning, ya’ni davlat va huquqning jamiyat taraqqiyotining ma’lum bosqichida obyektiv zaruriyat tarzida vujudga kelganligi, uning rivojlanishi jamiyatning boshqa sohalar bilan o‘zaro bog‘liq va aloqadorlikda ekanligi, o‘z qonuniyatlari asosida rivojlanishini inobatga olishni talab etadi. Davlat va huquq nazariyasi ish ko‘radigan umumiy metodlardan yana biri metafizikadir. «Metafizika» yunoncha so‘z bo‘lib, ma’nosi – «fizika ketidan keladigan narsa» degani. U hozirgi paytda fanda «qotib qolgan fikr yuritish usuli» ma’nosida ishlatiladi. Ushbu metoddan foydalanib ilmiy izlanish olib boruvchilar davlat va huquq ilgaridan mavjud bo‘lgan, bundan keyin ham bo‘ladi, ular abadiy va o‘zgarmasdir, hech qanday boshqa ijtimoiy hodisalar bilan ichki aloqadorlikda emas, ular rivojlanishda emas, qanday bo‘lsa shundayligicha saqlanib qoladi, deb fikrlaydilar. Metafizika sof ilmiy, ijodiy metod emas, u davlat va huquq hodisalarining tub mohiyatini ilmiy ravishda ochib berolmaydi. Davlat va huquq nazariyasining umumiy metodlari bilan bir qatorda uning mavzusini yoritishga yordam beruvchi maxsus va xususiy ilmiy metodlari ham mavjud. Bu metodlar quyidagilardan iborat: mantiqiy metod, tarixiy metod, sistemali – strukturali



o'rganish metodi, qiyosiy-huquqiy metod, aniqsotsiologik metod, statistik-matematik metod, kibernetika metodi, ijtimoiy-tajriba metodi va boshqalar.

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AHOLI ORASIDA HUQUQIY MADANIYATNI YUKSALTIRISH.

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Huquqshunoslik fani o‘qituvchisi

Annotatsiya: Bizning bilishimizcha huquqiy madaniy bir necha turli bo‘ladi. Anashulardan biri jamiyatning ya’ni aholining huquqiy madaniyati yuksaltirish hisoblanadi. Ushbu maqolada ana shu turi ya’ni aholining huquqiy madaniyatini yuksaltirish davlatning huquqiy darajasini yaxshilash masalalari yoritilib o‘tilgan.

Kalit so'zlar: *huquqiy madaniyat, qonun ustuvorligi, oila, jamiyat, mahalla, odob axloq qoidalari, huquqiy ong, huquqiy targ'ibot, demokratik davlat.*

Aholi orasida huquqiy madaniyatni yuksaltirish albatta qonun ustuvorligini ta’minlash va qonuniylikni mustahkamlashning eng muhim shartlaridan biri hisoblanadi.

Huquqiy madaniyatni yuksaltirishda eng avvalo, huquqiy ta’lim va tarbiya borasidagi ishlarni tizimli va davomli olib borish, bunda oila, mahalla va fuqarolik jamiyati va boshqa institutlarning ishtiroki alohida o‘rin tutadi.

Aholi orasida huquqiy madaniyatni rivojlantirishda, avvalo, huquqiy immunitetni shakllantirish har bir shaxsda qonunlarga va odob axloq qoidalariga, milliy qadriyatlarga hurmat tuyg‘usini uyg‘otishdan boshlash lozim, chunki huquqiy ma’daniyatning asosiy tushunchalari shular hisoblanadi. Shu o‘rinda huquqiy madaniyatga ta’rif beradigan bo‘lsak; huquqiy madaniyat - bu kishilarning huquqiy bilim darajasi, huquqqa nisbatan ongli munosabati, huquqni hurmat qilish va unga rioya qilish tushuniladi.

Biz davlatning huquqiy holatini yaxshilash uchun uning birdan bir manbai bo‘lgan xalq ya’ni aholining yashash tarzi, mehnat qilishi, har bir shaxsni ilm olishi bilan bog‘liq huquqiy me’yorlarni bilishini va ularga bu haqida tushuncha,



ma'lumotlar beradigan kadrlarni davlatimizda sonini oshirishga qaratilgan chora tadbirlar amalga oshirilmoqda. Respublika hududida yuridik klinika faoliyat olib borilmoqda va yosh huquqshunoslarni sonini ko'paytirish maqsadida viloyatlar va Toshkent shahrida "Yuridik texnikumlar" tashkil etilgan. Bundan maqsad yosh yuristlar tomonidan yurtimizda huquqiy demokratik davlat barpo etish va fuqarolar jamiyatini shakllantirish borasidagi keng ko'lamli islohotlar amalga oshirish, qonun ustuvorligini ta'minlash va yuksak darajadagi huquqiy ong va huquqiy madaniyatga ega bo'lgan barkamol avlodni tarbiyalash ko'zlangan. Albatta qaysidir ma'noda yosh huquqshunoslar davlatning huquqiy targ'ibotchilari hisoblanadi. Huquqiy targ'ibot ham bir o'rinda huquqiy madaniyatni shakllantirishda alohida o'rin tutadi. Huquqiy targ'ibot - bu jamiyat va davlatning huquqiy siyosatini, strategik maqsadini fuqarolarga, ommaga yetkazishga qaratilgan ma'rifiy va targ'ibot usullaridir. Anglash mumkinki, huquqiy madaniyatni aholi orasida keng yoyilishi uchun huquqiy targ'ibotni ta'sirchanligi va xalqqa tushunarli ekaniga ham bog'liq.

Huquqiy targ'ibotni amalga oshirish mumkin bo'lgan vazifalar sifatida quyidagilarni misol qilib keltirishimiz mumkin:

1) Umumiy o'rta ta'lim, kasb-hunar kolleji, oliy ta'lim muassasalarida huquq sohasidagi ko'rik tanlovlari sonini oshirish

2) Televideniya, radio orqali huquq sohasiga oid ma'lumotlarni keng hamda aholining huquqiy ongi yuzasidan kelib chiqqan holda targ'ibot ishlarini olib borish

3) O'rta ta'lim sohasida o'quvchilarni huquq sohasiga jalb etish chora tadbirlarini ko'rish, shuningdek konstitutsiya va inson huquqlarini o'rganish bo'yicha darslar va darsliklar tashkil qilish, yoshlarning huquqiy bilim va savodxonlik darajasini yuksaltirib borish

Inson o'zini huquqiy jihatdan yetuk, bilimli deb hisoblashi uchun birinchi o'rinda jamiyatda o'rnatilgan huquq normalariga nisbatan hurmat ruhi shakllangan bo'lishi lozim. Aholi orasida huquqiy ong va huquqiy madaniyatni yuksaltirish, mamlakatimiz yoshlari ongida qonunlarga hurmat ruhini singdirish



masalalari juda muhim, chunki Vatanimizning rivojlanishi, yanada demokratik va islohotlarining muvaffaqiyati ko'p jihatdan xalqimizning huquqiy ongi hamda huquqiy madaniyatiga bog'liq.

Yuksak huquqiy madaniyat demokratik jamiyat poydevori hamda huquqiy tizimi yetukligining ifodasi deb ayta olamiz. U jamiyatdagi hayotiy jarayonlariga fa'ol ta'sir ko'rsatuvchi, fuqarolarning, barcha ijtimoiy guruhlarining jipslashuviga ko'maklashuvi, jamiyatning yaxlitligi hamda batartibligini ta'minlovchi omildir.

Aholi orasidagi huquqiy madaniyat yuksalishi natijasida davlat huquqiy me'yorlariga amal qilish va uni himoya qilish ularda ishlab chiqilayotgan yuridik hujjatlarning samarali va adolatli bo'lishida muhim ahamiyat kasb etadi.

Xulosa qilib aytganda, aholi orasida huquqiy madaniyatni yuksalishi natijasida qonunga bo'lgan itoat tuyg'usi rivojlanishiga olib keladi. Davlatni demokratlashtirish maqsadida fuqarolarning huquqiy ongi, huquqiy ma'daniyati, ta'lim –tarbiyasini yanada yuksaltirish, yoshlarning huquq sohasiga bo'lgan qiziqishlarni oshirish, ularni huquqiy jihatdan yetuk va barkamol avlod etib tarbiyalash asosiy maqsadlardan biri.

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**“RAQAMLI HUQUQ” TUSHUNCHASINING VUJUDGA KELISHI,
UNING YURISPRUDENSIYADA TUTGAN O‘RNI**

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Annotatsiya: Ushbu maqolada barcha sohalardagi kabi raqamlashtirish jarayoni huquq sohasida qanday ro‘y berayotgani, “raqamli huquq”ning klassik shakldagi huquqdan qanday farq qilishi, qanday sohalarni qamrab olishi kabi muammolar tahlil etilgan. “Raqamli huquq” shaxs, davlat va jamiyat manfaatlarini, ularning huquq va majburiyatlarni qanday shaklda tartibga solishi haqida fikr yuritilgan.

Kalit so‘zlar: “raqamli huquq”, raqamlashtirish, kibermaydon, data markazlari, huquqiy tartibga solish.

Dunyoning yangi texnologik tartibi nafaqat odamlarning odatiy turmush tarzini, balki huquqiy tartibga solish xususiyatini ham o'zgartiradi. Texnologik inqilob, axborot asrini tizimli huquqiy talqin qilish muammosi paydo bo'ldi. Raqamli makon nafaqat Internetdagi ma'lumotlarni almashish va olish uchun axborot maydoniga aylanib qolmoqda, balki iqtisodiyot, huquq va siyosatni tartibga solish vositasiga aylanib bormoqda. Shunga asoslanib, ular raqamli iqtisodiyot, raqamli huquq va ehtimol, yaqin kelajakda “raqamli siyosat” kabi terminlar keng tarzda qo'llanilishi mumkin. Davom etayotgan ijtimoiy va texnik o'zgarishlarni tizimli huquqiy talqin qilish muammosi tobora dolzarblashib bormoqda. Yangi texnologiyalarning rivojlanishi an'anaviy huquqiy tartibga solishning mexanizm va usullarini o'zgartirish kerakligini namoyon etmoqda. Klassik shakldagi yuridik protseduralar ko'plab sohalarda yangiliklarni joriy etishni qiyin va qimmat jarayonga aylantirdi. Huquqiy tartibga solishda mavjud vaziyatning mohiyati inson munosabatlarining tubdan o'zgaruvchan tabiatida yotadi, inson va jamiyatning



mavjud aloqalarida axborot almashish jarayonining tezlashgani, moddiy dunyoning virtuallashib borayotganligi uni yangi bir shaklda namoyon etadi¹. Raqamli huquq - normalar, huquqiy va texnik tuzilmalar, axborotni huquqiy ta'sir qilish vositalari va davlat tomonidan tan olingan virtual aloqaning boshqa elementlaridir. Huquq subyektlarining o'zaro virtual aloqaga kirishishi orqali raqamli huquq chegaralarini belgilaydilar. Shu ma'noda, raqamli huquq an'anaviy huquq tarmoqlari va ularning qonunchilik kodifikatsiyalarining rasmiy doirasidan chiqib ketadi. Raqamli huquqiy munosabatlar chegaralarini klassik yurisprudentsiya vositalari bilan belgilash qiyin. Raqamli huquq tarmoqlararo va fanlararo texnik va huquqiy o'lchovlarda qurilgan. Aynan raqamli huquqning obyekt bo'lgan data markazlari orqali raqamli huquqni vujudga keltiruvchi jarayonlar yuz beradi. Data markazlari - bu osonlik bilan kirish, boshqarish va yangilashga imkon beradigan tarzda tashkil etilgan ma'lumotlar to'plamidir². Data markazlarida yagona material bu data – ma'lumotdir. Raqamlashtirish qonuniylikning yangi turini yaratadi. Raqamli huquq shu paytgacha huquq uchun tushunarsiz bo'lgan sohalarda, birinchi navbatda, texnik-axborot va tabiiy-texnik sohalarda huquqiy sifatni shakllantiradi. Raqamli huquq yuridik xususiyatga ega. Raqamli huquq, axborot jamiyati sharoitlariga moslashtirilgan insonning universal huquqlari, xususan, shaxsiy hayotga daxldorlik, ma'lumot almashish huquqi, Internetda so'z erkinligi, elektron tarmoqqa kirish huquqi kabi sohalar tushuniladi³. Shunday bo'lsada raqamli huquq haqida turli olimlar turlicha fikr yutitishadi va uning qamrov maydoni haqida turli xil farazlarni ilgari surishadi. Masalan rus olimi Karsxiya A. A. raqamli huquqni quyidagicha ifodalaydi: "Raqamli huquq subyektiv fuqarolik huquqlari toifasiga kiradi va raqamli obyektlarning huquqiy xususiyatiga va raqamli texnologiyalarni qo'llash (ulardan foydalanish) jarayonida yuzaga keladigan mulkiy huquqiy munosabatlarning

¹ Синюков В. Н. Цифровое право и проблемы этапной трансформации российской правовой системы //Lex russica. – 2019. – №. 9 (154).

² <https://searchdatamanagement.techtarget.com/definition/database#:~:>

³ Ситдикова Р. И., Ситдилов Р. Б. Цифровые права как новый вид имущественных прав //Имущественные отношения в Российской Федерации. – 2018. – №. 9 (204).



xususiyatiga qarab korporativ, majburiy, intellektual va boshqa fuqarolik huquqlari sifatida malakali bo'lishi mumkin"⁴. Raqamli huquq qamrov doirasi nisbiy tushunchadir. Bugungi globallashtirish va raqamlashtirilib borilayotgan kunda raqamli huquqning qamrov doirasi ham tobora kengayib bormoqda.

Aynan shularga asoslanib quyidagilarni taklif qilishimiz mumkin :

Birinchidan, raqamli huquqqa berilgan ta'riflarni yagonalashtirish, yangi huquq sohasi sifatida e'tirof etish;

Ikkinchidan, data markazlarini saqlash borasida milliy qonunchilik tizimini shakllantirish;

Uchinchidan, raqamli huquqda jazo choralari mexanizmini ishlab chiqish.

Xulosa o'rnida aytish joizki, bugungi raqamli huquqda aksariyat hollarda axloq normalari ustunlik qilmoqda. Aksariyat hollarda davlatlarning milliy qonunchilik tizimida xalqaro normalarning "raqamli huquq"ga doir normalari implementatsiya qilinmoqda. Shularni hisobga olgan holda O'zbekiston Respublikasida "raqamli huquq" ni joriy etishga doir milliy dastur joriy etish va ilmiy izlanishlar olib borish, mamlakatimizni raqamlashtirish jarayonining murakkab masalalariga tizimli tahlil asosida yechim topish imkonini yaratadi.

Foydalanilgan adabiyotlar :

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2. Ситдикова Р. И., Ситдилов Р. Б. Цифровые права как новый вид имущественных прав //Имущественные отношения в Российской Федерации. – 2018. – №. 9 (204).
3. Карцхия А. А. Цифровые права и правоприменение //Мониторинг правоприменения. – 2019. – №. 2 (31).
4. <https://searchdatamanagement.techtarget.com>

⁴ Карцхия А. А. Цифровые права и правоприменение //Мониторинг правоприменения. – 2019. – №. 2 (31).



“XALQARO TASHKILOTLAR HUQUQI” TUSHUNCHASI, XALQARO TASHKILOTLARNING PAYDO BO’LISHI

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Annotatsiya. XIX asrning yarmidan boshlab dunyo xaritasida birinchi nosiyosiy xalqaro tashkilotlar tuzilgan. Masalan, 1865 yili Xalqaro telegraf ittifoqi, 1874 yili Xalqaro pochta ittifoqi, 1865 yili Yer o‘lchash xalqaro ittifoqi, 1890 yili Bojxona tariflarini nashr qilish xalqaro ittifoqi tuzilgan.

Kalit so‘zlar. Millatlar Ligasi, diplomatik imtiyoz, YUNESKO, Vena konvensiyasi, shartnoma, BMT, Xalqaro Sud.

Birinchi universal siyosiy xalqaro tashkilot - Millatlar Ligasi - 1919 yilda tuzilgan. Uning Statuti Parij tinchlik konferensiyasida qabul qilingan bo‘lib, Versal shartnomasining tarkibiy qismi bo‘lgan. Millatlar Ligasi o‘z faoliyatini amalda 1940 yilda, rasman 1946 yilda tugatgan. 1939 yilda dunyoda 48 ta hukumatlararo xalqaro tashkilot bo‘lgan. Xalqaro tashkilotlar tarraqiyotining tarixida burilish nuqtasi 1945 yili Birlashgan Millatlar Tashkilotining tuzilishi hisoblanadi. XX asrning ikkinchi yarmida xalqaro tashkilotlarning soni juda tez o‘sgan va yangidan-yangi xalqaro tashkilotlar paydo bo‘lgan.

Xalqaro tashkilotlarning o‘ziga xos yuridik xususiyatlari quyidagilardan iborat:

- 1) xalqaro tashkilotni davlatlar ko‘p tomonlama shartnoma negizida tuzadi va shu shartnomalar (ustavlar) asosida faoliyat ko‘rsatadi;
- 2) xalqaro tashkilot ma'lum maqsadlarda tuziladi;
- 3) xalqaro tashkilot muayyan tashkiliy tuzilishga ega bo‘ladi;
- 4) xalqaro tashkilotlar o‘z ustaviga ko‘ra, ma'lum xalqaro huquq layoqatiga, ya'ni mustaqil huquq va majburiyatlarga ega bo‘ladi;
- 5) xalqaro tashkilotlar xalqaro huquq normalariga asosan tuziladi va xalqaro huquqning ikkilamchi sub'yekti hisoblanadi. Ular suverenitetga ega emas;
- 6) davlatlar xalqaro huquqning sub'yekti



sifatida xalqaro tashkilotlar faoliyatida davlatlarning suveren tengligi prinsipi asosida qatnashadilar va xalqaro tashkilotga a'zolikdan ixtiyoriy ravishda chiqish huquqiga ega; 7) xalqaro tashkilotlarning qarorlari tavsiyaviy xususiyatga ega; 8) xalqaro tashkilotlar hudud va aholiga ega emas; 9) xalqaro tashkilotlar BMT Xalqaro sudida tomonlar bo'la olmaydi va ularning vakilligi doimo bir tomonlama bo'ladi; 10) xalqaro tashkilotlar va ularning mansabdor shaxslari diplomatik imtiyoz va immunitetga egadirlar; 11) xalqaro tashkilotlarda ularning a'zolarini doimiy vakillari bo'ladi (BMT, YUNESKO huzurida); 12) xalqaro tashkilotlar xalqaro shartnomalar tuzish huquqiga ega; 13) xalqaro tashkilotlar xalqaro-huquqiy javobgarlikning sub'yekti bo'la oladi. Shunday qilib, xalqaro tashkilot maxsus xalqaro shartnoma (ustav) asosida tuzilgan, xalqaro-huquqiy layoqatga va muayyan tashkiliy tuzilishga ega bo'lgan hamda xalqaro huquq normalari asosida faoliyat ko'rsatadigan xalqaro huquq sub'yektidir. Xalqaro tashkilot a'zo davlatlar shartnomasi asosida ta'sis etilgan va xalqaro tashkilot maqomini olgan tashkilotdir. Davlatlararo tashkilotlar bilan nohukumat xalqaro tashkilotlarni o'rtasida katta farq mavjud bo'lib, nohukumat xalqaro tashkilotlarni turli mamlakatlarning jismoniy va yuridik shaxslari tuzadi va davlat ichki huquqiga muvofiq ravishda bitta yoki bir nechta davlatlarda yuridik shaxs sifatida ro'yxatga olinadi. Bunday tashkilotlar xalqaro huquq sub'yekti hisoblanmaydi. Xalqaro tashkilotlar tashkilot, ittifoq, jamg'arma, bank, agentlik, markaz va shu kabi boshqa nomlar bilan ataladi.

Ma'lumki, BMT ayrim tillarda «Birlashgan Millatlar» deb yuritiladi. Bularning barchasi tashkilot maqomiga ta'sir qilmaydi. Xalqaro tashkilot xalqaro huquqning ikkilamchi sub'yekti hisoblanadi, ya'ni u mustaqil ravishda yuzaga kelmaydi va shu bois uning xalqaro munosabatlardagi maqomi va ichki huquqiy tartiboti to'lig'icha tashkil etuvchi davlatlar ixtiyorida bo'ladi. Ta'kidlash joizki, xalqaro tashkilotlar davlatlardan butunlay farq qiladi. Xalqaro tashkilotlarning huquqiy asosi «tashkilotlar to'g'risidagi qoidalar»dan iboratdir. 1986 yil 21 martdagi Davlatlar va xalqaro tashkilotlar yoki xalqaro tashkilotlar o'rtasidagi shartnomalar to'g'risidagi Vena konvensiyasining 2-moddasiga muvofiq, ular, xususan, tashkilotning ta'sis



hujjatlari (ustavi), shu asosda qabul qilingan qarorlar va rezolyutsiyalar, shuningdek tashkilotning tegishli amaliyotidan tashkil topadi. Xalqaro tashkilotlarning ta'sis hujjatlari ham aslida shartnomalar hisoblanadi, ammo ular o'ziga xosligi bilan farqlanib turadi. Bu, avvalo, shartnomada ishtirok etish va ishtirok etishni to'xtatish bo'yicha belgilangan alohida tartibga taalluqlidir. Masalan, xalqaro tashkilotga faqat qabul qilish protsedurasi asosidagina a'zo bo'lish mumkin. Xalqaro tashkilot qarori bo'yicha a'zolik to'xtatilishi ham mumkin. Ularning ustavlari boshqa shartnomalarga nisbatan mazmunan anchagina o'zgaruvchan bo'ladi.

Xalqaro tashkilot ustavi uning o'z vazifasini bajarish borasidagi talablardan kelib chiqib kengayib boradi. O'zgarishlar a'zo davlatlar e'tirof etadigan amaliyot asosida kiritib boriladi. Shunday yo'l bilan yuzaga keladigan odatiy normalar har bir tashkilot huquqining uzviy qismini tashkil etadi. Misol uchun BMT Xavfsizlik Kengashi 1994 yili BMT Ustavining «Tinchlikka tahdid, tinchlik-osoyishtalikning buzilishi va agressiya aktlariga nisbatan harakatlar» nomli VII bobini asos qilib, o'zining 955-rezolyutsiyasi bilan Ruanda uchun xalqaro jinoiy tribunalni ta'sis etdi. Ammo aslida ushbu bobda bunday xalqaro tashkilot ta'sis etish mumkinligi haqida ishorat ham qilinmagan. Shunga qaramay, BMT Xavfsizlik Kengashi qarori davlatlarning qo'llab-quvatlashi yoki sukut saqlab tan olishi natijasida huquqiy normativ mazmun kasb etdi. Xalqaro tashkilotlarning vazifalari va vakolatlari ularning ustavlarida mustahkamlab qo'yiladi.

Shu bilan birga, ustav bu holatlarni tegishli ko'lamlarda va xalqaro hayotning barcha rang-barangliklarini to'lig'icha qamrab ololmasligi mumkin. Shu bois, «anglashiladigan vakolatlar» nazariyasini e'tirof etishga to'g'ri keldi. 1996 yili Xalqaro Sud joriy xalqaro amaliyotga tayangan holda belgilab qo'yganki: «Xalqaro hayot talablari tashkilotlar o'z maqsadlariga erishishi borasida ularning faoliyatini tartibga solib turadigan asosiy hujjatlarda bevosita nazarda tutilmagan qo'shimcha vakolatlarga ham ega bo'lishi zarurligini taqozo etishi mumkin».



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6. www.ziyouz.com



**ZARAR – YURIDIK SHAXS ISHTIROKCHILARI VA BOSHQARUV
ORGANLARI FUQAROLIK-HUQUQIY JAVOBGARLIGINING
ZARURIY SHARTI SIFATIDA**

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Annotatsiya: Ushbu maqolada yuridik shaxs ishtirokchilari va boshqaruv organlari a’zolarining fuqarolik-huquqiy javobgarlik sharti sifatida yuridik shaxsda yuzaga keladigan zarar bilan bog‘liq munosabatlar ko‘rib chiqiladi. Shuningdek, O‘zbekiston Respublikasi fuqarolik huquqida uni takomillashtirishga oid fikr-mulohazalar ilgari suriladi.

Kalit so‘zlar: yuridik shaxs, qarzdor, zarar, boy berilgan foyda, neustoyka, adolatlilik va mutanosiblik prinsipi.

O‘zbekiston Respublikasining Fuqarolik kodeksi (keyingi o‘rinlarda – FK) 324-moddasiga[1] binoan qarzdor majburiyatni bajarmaganligi yoki lozim darajada bajarmaganligi tufayli kreditorga yetkazilgan zararni to‘lashi shart. Ushbu Kodeksning 985-moddasida esa g‘ayriqonuniy harakat (harakatsizlik) tufayli fuqaroning shaxsiga yoki mol-mulkiga yetkazilgan zarar, shuningdek yuridik shaxsga yetkazilgan zarar, shu jumladan boy berilgan foyda zararni yetkazgan shaxs tomonidan to‘liq hajmda qoplanishi lozimligi nazarda tutilgan.

Fuqarolik huquqida zarar deganda moddiy va nomoddiy ne‘matlarga daxl qilinishi natijasida yuzaga keladigan salbiy oqibat tushiniladi. Shu asosda mulkiy zarar va nomulkiy ziyon farqlandi[2].

Moddiy zarar mulkiy yo‘qotishlardan – jabrlanuvchi huquqbuzarlik oqibatlarini bartaraf etish uchun amalga oshirgan yoki amalga oshirishi kerak bo‘lgan xarajatlardan; jabrlanuvchining yo‘qotilgan yoki shikast yetkazilgan mol-



mulki qiymatidan; jabrlanuvchi shaxs olishi mumkin bo'lgan, lekin huquqbuzarlik sodir etilishi natijasida ololmay qolgan daromadlardan. Bunda birinchi va ikkinchi bandda ko'rsatilganlar haqiqiy zarar, uchinchi bandda ko'rsatilganlar boy berilgan foyda deb nomlanadi. Boy berilgan daromadlar hajmini aniqlashda "fuqarolik muomalasining odatdagi sharoitlari" va uni olish uchun amalga oshirilgan haqiqiy choralar va tayyorgarlik hisobga olinadi.

Moddiy zarar naturada qoplanishi mumkin (shikast yetkazilgan shyoning ta'mirlab berilishi, ashyo o'rniga o'sha turdagi va sifatdagi boshqa ashyo taqdim etilishi) yoki pulda qiymati to'lab berilishi mumkin. Zararni qoplash shartnomaviy munosabatlarda ham, shartnomadan tashqari munosabatlarda ham qo'llanishi mumkin bo'lgan fuqarolik-huquqiy javobgarlik chorasi hisoblanadi.

Fuqarolik huquqida zararni to'liq qoplash prinsipi amal qiladi. Ya'ni, agar qonun yoki shartnomada zararni kamroq miqdorda to'lash nazarda tutilmagan bo'lsa, huquqi buzilgan shaxs o'ziga yetkazilgan zararining to'la qoplanishini talab qilishi mumkin (FK 14-m.). Shuningdek qonunlarda yoki shartnomada ko'rsatilgan hollarda to'liq javobgarlikdan chekinishga yo'l qo'yiladi (FK 332-m.). Inflatsiya sharoitida zarar miqdorini hisoblash asosi bo'lgan narxlarda o'zgarishlar bo'lishi mumkin. Shu boisdan FKning 324-moddasida belgilanadiki, agar qonun hujjatlarida yoki shartnomada o'zgacha tartib nazarda tutilgan bo'lmasa, zararni aniqlashda majburiyat bajarilishi kerak bo'lgan joyda, qarzdor kreditorning talablarini ixtiyoriy qanoatlantirgan kunda, bordi-yu, talab ixtiyoriy qanoatlantirilgan bo'lmasa, - da'vo qo'zg'atilgan kunda mavjud bo'lgan narxlar e'tiborga olinadi. Sud vaziyatga qarab, zararni to'lash haqidagi talabni qaror chiqarilgan kunda mavjud bo'lgan narxlarni e'tiborga olgan holda qanoatlantirishi mumkin.

Sud amaliyotida ba'zi holatlarda zararining aniq miqdorini isbotlash qiyinchilik tug'diradi va ayrim hollarda zarar miqdori aniq ko'rsatilmaganligi da'voni qanoatlantirishni rad etishga sabab bo'lishi mumkin. Shu munosabat bilan FKga zararining aniq miqdori isbotlanmagan bo'lsa-da, da'voni qanoatlantirishni rad etmay sud tomonidan oqilona darajada ishonchlilik bilan javobgarlikning adolatlilik va



mutanosiblik prinsiplariga amal qilgan holda javobgarlik hajmini belgilashga imkon beradigan qoidalarni kiritish taklif etiladi[3].

Fuqarolik huquqida zarar mavjud-mavjud emasligidan qat'iy nazar fuqarolik-huquqiy javobgarlik yuzaga kelishi mumkin bo'lgan holatlar ham mavjud. Xususan, majburiyat bajarilmagan yoki lozim darajada bajarilmagan hollarda to'lanadigan neustoyka bo'yicha kreditor o'ziga yetkazilgan zararni isbotlashi shart emas.

Biroq fuqarolik huquqida javobgarlik, asosan, kompensatsion (tiklash) funksiya bajarganligi uchun zarar yetish holati javobgarlikning asosiy shartlaridan hisoblanadi. Zararni qoplashdan qat'iy nazar qo'llanadigan qo'shimcha sanksiyalar esa fuqarolik muomalasi ishtirokchilarini majburiyatlarni lozim darajada bajarishga undab jazolovchi funksiya bajaradi.

Nomoddiy zarar esa jismoniy va yuridik shaxslarga tegishli nomoddiy ne'matlarga daxl qilinganda vujudga keladi va jismoniy shaxslarning hayoti va sog'lig'i, shaxsi, sha'ni va qadr-qimmati, jismoniy va yuridik shaxslarning ishchanlik obro'siga putur yetkazish natijasi hisoblanadi. Nomoddiy ziyon moddiy shaklda kompensatsiya qilish, raddiya berish kabi choralar bilan himoya qilinishi mumkin. O.V. Bogdanov tomonidan yuridik shaxs ishchanlik obro'siga yetkazilgan zararni undirishga oid maxsus qoida kiritishni taklif qiladi. Hozirda bunday ishlarni FKning 100-moddasi qoidalari asosida ko'rib chiqilishi mumkin.

Shuningdek fuqarolik-huquqiy javobgarlik bo'yicha zarar miqdorini aniqlashda aralash ayblilik(смешанная виновность) bilan zarar yetkazilganda, ya'ni zarar yetkazilishi hamda uning hajmi ortishida qarzdor (zarar yetkazuvchi) bilan birga kreditor (jabrlanuvchi)ning ham aybi bo'lgan hollarda qarzdor (zarar yetkazuvchi)ning fuqarolik-huquqiy javobgarligi hajmini cheklashga yo'l qo'yilishi mumkin[6].

Keltirilgan tahlillar asosida yuridik shaxs boshqaruv organlari va ishtirokchilarining huquqqa xilof xulq-atvori natijasida yetkaziladigan zararni ko'rib chiqadigan bo'lsak, Y.N. Nazarova yuridik shaxsga yetkazilgan zarar bo'yicha quyidagicha ta'rif keltiradi: "boshqaruv organlarining fuqarolik-huquqiy



javobgarligi nuqtayi nazaridan zarar deganda – yuridik shaxsda odatdagi bozor narxlari bo'yicha teng qiymatli muqobil ijroga ega bo'lmagan majburiyatlar yuzaga kelishi; o'xshash holatlarda amalga oshiriladigan xarajatlarga qaraganda ortiqcha sarf-xarajatlar amalga oshirilishi; yuridik shaxs mol-mulkining yo'qotilishi yoki uning qiymati kamayishida ifodalanadigan mulkiy yo'qotishlarni tushunish kerak[7].” Fikrimizcha, boshqaruv organlarining huquqqa xilof faoliyati natijasida yuridik shaxsga yetkaziladigan zarar yuqoridagilar bilan cheklanmaydi. Garchi nomulkiy tusda bo'lsa ham yuridik shaxsning ishchanlik obro'siga (gudvill) putur yetishini, natijada tadbirkorlik subyektning kontragentlari yoki mijozlari kamayib ketishini, ulushlarning real qiymati, aksiyalarning bozor qiymatining pasayib ketishini ham ziyon sifatida e'tirof etish mumkin.

Yuridik shaxs ishtirokchilari tomonidan belgilangan majburiyatlarga amal qilmaslik, yuridik shaxs boshqaruv organlari a'zolarining yuridik shaxs manfaatlari yo'lida halol va oqilona ish olib borishdan iborat majburiyatlarga rioya etmaslik natijasida yuridik shaxsga yetkazilgan zarar to'la hajmda qoplanishi kerak. Shuningdek, yuridik shaxs ishtirokchilari o'rtasida tuziladigan shartnomaga (ta'sis shartnomasi) hamda ijro organlari a'zolari bilan yuridik shaxs o'rtasida tuziladigan shartnomada majburiyatlar buzilganligi uchun neustoyka to'lash majburiyati ham nazarda tutilishi mumkin. Neustoyka yuridik shaxsga yetkazilgan zarar tarkibiga kirmasa-da, oshirilgan javobgarlik nuqtayi nazaridan ahamiyatga ega.

Qolaversa, yuridik shaxs ishtirokchilari va boshqaruv organlari a'zolarining huquqqa xilof xulq-atvorining salbiy oqibati sifatida yuridik shaxsning bankrotligi yuzaga kelishini ham e'tirof etish mumkin. Bankrotlik shaklidagi salbiy oqibat yuridik shaxs ishtirokchilari va boshqaruv organlarining tashqi, ya'ni kreditorlar oldidagi javobgarligi sharti hisoblanadi.

Shu bilan birga boshqaruv organlari a'zolariga zararni qoplash haqida talab qo'yish yuridik shaxsga yetkazilgan zararni fuqarolik huquqlarini himoya qilishning boshqa usullari, jumladan, bitimlarni haqiqiy emas deb topish, haqiqiy bo'lmagan bitimlar oqibatlarini qo'llash, asossiz orttirilgan boylikni qaytarish, zararni bevosita



kontragentlardan yoki yuridik shaxs xodimlaridan undirish orqali qoplash imkoniyatiga bog'liq bo'lmasligi kerak. Biroq agar yuridik shaxsga yetkazilgan zarar fuqarolik huquqlarini himoya qilishning boshqa usullari orqali qoplangan holatlarda ushbu zarar bo'yicha boshqaruv organlari a'zolarining yuridik shaxs oldidagi fuqarolik-huquqiy javobgarligi istisno etilishi kerak. Chunki bunday hollarda ayni bir zararni ikki marta undirish holati yuzaga kelib yuridik shaxsda asossiz orttirilgan boylik yuzaga kelishi mumkin. Qolaversa, fuqarolik huquqlarini himoya qilishning boshqa usullarini qo'llash orqali zarar qoplanishi bilan boshqaruv organlari a'zolarining javobgarlikdan ozod etilishi ularga qilgan xatolarini o'z tashabbuslari bilan (masalan, bitimni haqiqiy emas deb topish, zararni kontragentlardan undirish haqida da'vo talablari bilan murojaat etish) tuzatish imkoniyatini bergan bo'lar edi.

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ДИНАМИКА ВНЕШНЕЙ СРЕДЫ СЕТЕВОЙ КОМПАНИИ БЫСТРОГО ПИТАНИЯ

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Аннотация. Сети ресторанов быстрого питания испытывают влияние сотен внешних факторов геополитического, экономического, технологического характера. Высокая подвижность среды вынуждает компании отрасли создавать специальные механизмы адаптации, связанные с внутренними управляемыми переменными, с концентрацией и распределением ресурсов. Сетевые компании отрасли, широко использующие франчайзинговую модель, имеют ряд особенностей. Результатом проведенного SWOT-анализа стали выявленные позитивные и негативные моменты в развитии компании «Yum! Brands», ее риски, вызванные изменением факторов внешней среды. Это позволило разработать конкретные предложения по корректировке корпоративной стратегии, а также бизнес-модели компании, с целью укрепления ее конкурентных преимуществ.

Ключевые слова: внешняя среда, быстрое питание, сети, франчайзинг, компания Yum! Brands, SWOT-анализ, маркетинговое планирование.

DYNAMICS OF THE EXTERNAL ENVIRONMENT OF A FAST FOOD CHAIN COMPANY

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Abstract. Fast food restaurant chains are influenced by hundreds of external factors of geopolitical, economic, and technological nature. High environmental volatility forces companies in the industry to create special adaptation mechanisms related to internal controllable variables, with the concentration and distribution of



resources. Network companies in the industry that widely use the franchising model have a number of features. The result of the SWOT analysis was the identification of positive and negative aspects in the development of the company "Yum! Brands", its risks caused by changes in environmental factors. This allowed us to develop specific proposals for adjusting the corporate strategy, as well as the company's business model, in order to strengthen its competitive advantages.

Стратегии развития сетей быстрого питания в XXI веке становятся все более актуальным объектом интереса практиков и теоретиков. Предметом многих исследований является стратегический анализ, его инструменты и методы, их применение в контексте маркетингового планирования. Так, Ф.Е. Караева исследовала проблемы использования SWOT-анализа, рассмотрела «..изучение возможностей и угроз, выявление сильных и слабых сторон с позиций стратегического управления организацией». При этом автор оценивает внутреннюю среду «..с помощью пяти функциональных областей: бизнес-администрирование; критерии найма сотрудников; качество продукции; маркетинговая деятельность; сбытовая политика» [6].

М.Э. Власов рассматривает стратегическое маркетинговое планирование как «..процесс разработки стратегий, которые способствуют достижению целей, поставленных перед руководством фирмы на основе поддержания стратегического соответствия между ними и потенциальными возможностями предприятия». И далее: «Определение маркетинговых стратегий необходимо производить с учетом влияния стратегических перспектив. SWOT-анализ направлен на выявление разнообразных возможностей и угроз, которые могут возникнуть во внешней маркетинговой среде; сильных и слабых сторон, которые определяются состоянием внутренней маркетинговой среды предприятия» [3].

М.Н. Шевченко детально исследовала макро- и микросреду предприятий, экономические, политико-правовые, природные, демографические, научно-технические, социально-культурные факторы «..с позиций практического



применения таких стратегических инструментов, как PEST-анализ и SWOT-анализ». Такой подход, по мнению М.Н. Шевченко, позволяет «..минимизировать слабости за счет максимизации благоприятных возможностей внешней среды». Последнее утверждение нам представляется дискуссионным [10].

Т.А. Дудник, А.А. Кулешова сопоставляют возможности PEST-анализа, расширенного PESTLE-анализа, сценарного планирования, SWOT-анализа, с позиций их значения для маркетингового планирования [4].

Б.Ю. Сербиновский, А.А. Сербиновская, М.А. Белоус акцентируют необходимость «..прикладной разработки системы коммуникаций и сбыта продукции и услуг ресторанной сети с использованием современных IT технологий, на многофункциональном основе моделирования веб-сайта, который и проектирования позволяет расширить производственные и экономические возможности ресторанной сети, его интеграции в систему управления и бизнес-процессы сети ресторанов» [8].

Н.М. Сурай, И.М. Таточенко, Н.В. Пономарева, исследуя тенденции развития ресторанного комплекса г. Москвы, выявили «..способность экономических показателей к быстрому восстановлению после прекращения возмущающих воздействий». Авторы применили корреляционную матрицу и уравнения регрессии, количественно оценили эффект роста оборота. Н.М. Сурай, И.М. Таточенко, Н.В. Пономарева убеждены, что такие методы «..могут быть использованы для прогнозирования значений рассмотренных переменных на горизонте два-три года» [9].

П.В. Бочков рассматривал «стратегический анализ деятельности предприятия общественного питания с позиций эффективного управления в условиях современного рынка, в условиях высокой конкуренции и быстро меняющейся рыночной среды. Особенно – на высококонкурентном рынке общественного питания, где успех зависит от способности оперативно реагировать на изменения внешних условий и внутренних возможностей» [2].



А.В. Шутяк исследовал отраслевую специфику быстрого питания, и «..ответную реакцию предпринимателей на динамику внешней среды» [11].

М.С. Зуева, А.А. Ярыгина связывают проведение SWOT-анализа предприятия с разработкой «программы повышения эффективности деятельности ресторана на базе стратегической карты» [5].

Рассмотренные подходы позволяют определить диапазон методов и сферу применения эмпирического анализа внешних и внутренних факторов развития сетей предприятий отрасли быстрого питания. Объект анализа в данной статье – компания Yum! Brands, Inc. – собственник дорогих, известных брендов быстрого питания, таких как KFC, Pizza Hut, Taco Bell и The Habit Burger Grill. «Yum! Brands, Inc.» – один из мировых лидеров в сфере фаст-фуд, ресторанов быстрого обслуживания. Компания, основанная в 1997 г., осуществляет коммерческую деятельность во многих странах мира через сеть собственных и франчайзинговых предприятий – всего более шестидесяти тысяч ресторанов в полутора сотнях стран, развивая и укрепляя имидж соответствующих брендов. Более девяноста процентов всех ресторанов сети работают по франшизе (2024 г.). Компанию отличает сильное присутствие в том числе в Китае и Индии. Общий оборот ресторанов всех брендов компании в 2024 г. составил более 67 млрд долларов, сумма прибыли – более миллиарда долларов [7]. Рыночная капитализация компании (стоимость акций, обращающихся на фондовом рынке) составляет более тридцати пяти млрд долларов (май 2025 г.)

Стратегия развития Yum! Brands опирается на модель франчайзинга, которая позволяет масштабировать операции и, одновременно – минимизировать инвестиционный риск. Обширная сеть предприятий позволяет Yum! Brands использовать положительный эффект «от масштаба», добиваться снижения уровня фиксированных затрат, оптимизировать цепочки поставок. Компания развивает оптовые поставки сырья и полуфабрикатов не только в собственные рестораны, но и своим франчайзи – это увеличивает



«входной» денежный поток компании, создает дополнительный доход за счет маржи. Другая часть дохода компании – плата за франшизу: сначала первоначальный взнос, затем – ежеквартальные роялти (процент от оборота франчайзи). Компания одновременно реализует ряд так называемых «базовых» (по И. Ансоффу) стратегий [1].

Открытие новых ресторанов в существующих локациях, интенсификация и расширение деятельности существующих предприятий отражают стратегию «глубокого проникновения на рынок». Выход на новые географические рынки, особенно в странах с развивающейся экономикой, олицетворяет стратегию «развития рынков» (прежние товары на новых рынках). Развитие онлайн-продаж, цифровых услуг, расширение продуктовой линейки ресторанов компании соответствует базовой стратегии «развития товаров».

Результаты проведенного анализа позволяют обосновать ряд выводов. Компания Yum! Brands располагает устойчивым конкурентным преимуществом за счет масштабов бизнеса, портфеля сильных брендов, широкого охвата рынков на разных континентах, опыта использования удачной модели франчайзинга. Перед компанией открываются возможности дальнейшего развития «вширь» и «вглубь». Однако целый ряд внешних и внутренних проблем, вызовов ставит под угрозу долгосрочное существование компании, среди них: относительно низкая финансовая устойчивость; отставание темпов роста отдельных брендов от конкурентов; тенденции перехода значительной части потребителей к модели «здорового питания». Особую обеспокоенность компании должно вызвать появление новых, современных конкурентов, быстро повышающих свою рыночную долю за счет новых технологий взаимодействия с потребителями.

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TIJORAT BANKLARINING ZAMONAVIY XIZMATLARI EKO TIZIMI
TAKOMILLASHTIRISH

TDIU “BANK ISHI” kafedrası dotsent, PhD

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Annontatsiya: Ushbu kichik maqolamda hozirgi kunda O'zbekistondagi tijorat banklarining faoliyatini takomillashtirish, ularning barqarorligini ta'minlash, mijozlarga sifatli bank xizmat ko'rsatishi va zamonaviy xizmatlar eko tizimi takomillashtirishni sifatini oshirish maqsadida ilmiy va amaliy nazariyalar keltirilgan.

Annotation: This short article presents scientific and practical theories to improve the activities of commercial banks in Uzbekistan today, ensure their stability, provide quality banking services to customers, and improve the modern services ecosystem.

Kalit so'zlar: tijorat banki, xususiy bank, strategiya, pul, depozit, kredit, ekspert, texnologiya, mijoz, eko tizim, Uzcard, Humo, to'lov, robot maslahatchi, moliya.

Keywords: commercial bank, private bank, strategy, money, deposit, credit, expert, technology, client, ecosystem, Uzcard, Humo, payment, robo-advisor, finance.

Bugungi kunda globallashuv jarayonlari, tijorat banklar sohasida amalga oshirilayotgan faoliyatdan kelib chiqadigan muammolar o'rganilmoqda. Bank sohasidagi muammolarni bartaraf etish, xizmat ko'rsatish sohasini yanada rivojlantirish va takomillashtirish doimo dolzarb bo'lib qoladi. Respublikamiz hududidagi tijorat banklari 2022-yil 1-mart holatiga ko'ra tahlil qilsam, 33ta bank faoliyat



yuritib kelmoqda. Ulardan 12tasi davlat ulushi mavjud banklar va 19tasi xususiy bank yoki chet el kapitali ishtirokidagi banklar hisoblanadi.

Bankning strategiyasi va siyosati bank mahsulotlarini tayyorlash, yetkazib berish va sotish nuqtai nazaridan aniq shakllantirilishi kerak. Har bir bank xodimlari yangi tizimni o'rganish asosida o'z ish rejalarini ishlab chiqishi kerak. Zamonaviy tahlil va monitoring shuni ko'rsatadiki, pul-kredit siyosatidan kelib chiqadigan institutsional iqtisodiy muammolarni kredit qo'yilmalari darajasi, bank kapitalining kontsentratsiyasi, kredit va depozitlar bo'yicha o'rtacha foiz stavkasi, resurslarni jalb qilish imkoniyati va boshqa ko'plab omillar orqali hal qilish mumkin. Yangi iqtisodiy munosabatlar sharoitida banklarning xatti-harakatlari stsensariysini ishlab chiqishda modellashtirish, matematik, statistik usullar va ekspert xulosalaridan foydalanish kerak. Zamonaviy bank faoliyatini ko'rsatilayotgan xizmatlar sifatini oshiruvchi va ularning ro'yxatini kengaytiruvchi ilg'or axborot texnologiyalaridan foydalanmasdan amalga oshirib bo'lmaydi. Amaliyot shuni ko'rsatadiki, kredit tashkilotlari tomonidan yangi bank texnologiyalarini joriy etish ular faoliyati samaradorligini sezilarli darajada oshirishni ta'minlaydi. So'nggi yillarda kredit tashkilotlarida bank avtomatlashtirilgan tizimlari va masofaviy bank texnologiyalarini joriy etish bilan bog'liq holda bank faoliyatini jadal texnologik modernizatsiya qilish jarayoni amalga oshirilmoqda, bu esa kredit tashkilotlarining mijozlar bazasini va bank xizmatlari taklifini sezilarli darajada kengaytirish imkonini beradi. Axborot texnologiyalarining afzalliklarini ro'yobga chiqarish uchun to'lov infratuzilmasining operativ muvofiqligini oshirish, yagona qoidalar va standartlar asosida kliring va hisob-kitob xizmatlarini markazlashtirish zarur. Yangi texnologiyalar va yangi bank mahsulotlarini joriy etish kredit tashkilotlariga bank operatsiyalari tezligi va sifatini sezilarli darajada oshirish, aholi uchun hisob-kitoblarni soddalashtirish, bank hisobvaraqlaridan naqd pul olish uchun keng imkoniyatlar yaratish va fuqarolarning mulkiy manfaatlarini qalbakilashtirishdan himoya qilish imkonini beradi. Bank xizmatlari rivojlanishi past bo'lgan chekka



hududlarga, shuningdek, kredit tashkilotlari, ularning filiallari yoki ichki tarkibiy bo'linmalari mavjud bo'lmagan hududlarga bank mahsulotlari va xizmatlarini ilgari surish hamda chekka hududlarda istiqomat qiluvchi aholining bank xizmatlari bo'yicha ehtiyojini shahar markazlariga yoki bank ofislariga tashrifisiz masofaviy qondirish orqali mijozlarga sifatli xizmat ko'rsatish texnologiyalarini ishlab chiqish va qo'llash zaruriyati qanchalik muhimligi pandemiya sharoitida o'z aksini topdi. Bugungi kunga kelib Respublikamizdagi barcha tijorat banklari moliyaviy xizmatlarni taqdim etadigan raqamli bank standartlarini joriy qilishga intilmoqdalar. Tijorat banklari moliyaviy texnologiyalarga investisiya kiritib, moliyaviy xizmatlarning innovasion loyihalarini faol ravishda amalga oshirmoqdalar. To'la qonli raqamli transformasiyani amalga oshirish orqali ular xaridorlarga o'zlarining moliyaviy va hatto moliyaviy bo'lmagan ekotizimlari doirasida keng ko'lamli xizmatlarni taqdim etishlari mumkin. Bir qator raqamli platformalarni yaratish allaqachon yirik banklar bazasida amalga oshirilmoqda, bu ularga sezilarli raqobatbardosh ustunliklarni beradi. Respublika tijorat banklari o'z faoliyatiga tatbiq etish uchun informasion texnologiyalarni faol ravishda sotib olishmoqda. Tijorat bank xizmatlar sohasida yangi texnologiyalar rivojlantirish, tijorat banklarida raqamli transformasiya jarayonlarini boshqarish bog'liq yondashuvlar bo'lib, banklarda raqamli ekotizimni shakllantirish bo'yicha ilmiy xulosalar va takliflar ishlab chiqilgan.

Ko'pgina banklar allaqachon tadbirkorlar uchun o'zlarining bozor maydonchalarini qurishgan, ammo bu etarli emas edi. Shu sababli, bugungi kunda nostandart moliyaviy xizmatlar ko'rsatish orqali daromadingizni haqiqatan ham oshirish imkoniyati alohida dolzarblikka ega. Moliyaviy ekotizimni yaratish moliya-kredit tashkilotlarining raqobatbardoshligini va shu bilan birga mijoz uchun kurash usulini oshirishda muhim bosqichga aylanmoqda.

Masofadan turib ko'plab bank yangi xizmatlari shaklanmoqda. 2020 yilda tijorat banklari tomonidan bazaviy bank xizmatlarini ko'rsatuvchi 409 ta yangi



bank xizmatlari ofislari tashkil etilib, ularning soni 866 taga etdi. Banklar tomonidan 691 ta 24/7 rejimida ishlovchi o'ziga-o'zi bank xizmatlarini ko'rsatish markazlari tashkil etilib, ularning soni 1452 taga etkazildi Markaziy bank faoliyatining yana bir asosiy yo'nalishi –to'lov tizimlarining uzluksiz hamda barqaror ishlashini ta'minlash, to'lov tizimlari infratuzilmasiniyanada kengaytirish borasida ham tegishli ishlar amalga oshirildi. 2020 yilda tezkor to'lovlar tizimi orqali jami 128,3 trln. so'mlik qariyb 5,4 mln. tatranzaksiyalar, jumladan, g'aznachilikka 232 mingdan ortiq 2 trln. so'mlik byudjet to'lovlari o'tkazildi. To'lov infratuzilmasini yanada kengaytirish maqsadida, 2021 yilning 1 martiga kelib bankomat va infokiosklarning umumiy soni 12289 donaga, terminallarning umumiy soni 440,3 ming donaga etkazildi. Jahon moliya bozoridagi muhit hamda respublikamizda amalga oshirilayotgan moliyaviy islohotlar banklar uchun mijozlar uchun raqobat jarayonini yanada kuchayishiga olib keldi. Mutaxassislarning fikriga ko'ra, tijorat banklarida raqamli ekotizimning rivojlanishi bank xizmatlarning axborot dasturlarining so'nggi yillardagi asosiy tendensiyalardan biriga aylandi.

Zamonaviy xizmatlar eko tizimi-bu mijoz uchun qiymat zanjirini (yaxlit mahsulotlar, xizmatlar va xizmatlar) yaratish uchun bir-biri bilan o'zaro aloqada bo'lgan ishtirokchilar (sherik kompaniyalar) to'plamidir.

Zamonaviy xizmatlar eko tizimi yagona raqamli platformada turli xil mahsulotlar, xizmatlar va xizmatlarning keng assortimentini, mijozlar bilan moslashuvchan (uzluksiz) integrasiya imkoniyatlarini ta'minlaydigan yagona raqamli platformani, bir nechta mahsulot, xizmatlardan bir vaqtning o'zida foydalanishni qamrab qoladi. Respublikamiz tijorat banklari ekotizimlarni yaratish uchun zarur infratuzilma yaratish uchun mijozlarning keng ko'lamli bazasiga ega, maksimal foyda olish uchun zamonaviy biznes chorlovlariga moslashishga tayyor, mijozlar (daromad darajasi, oilaviy ahvoli) to'g'risida keng ma'lumotga ega.

Dunyo taraqqiyotida raqamli texnologiyalarning o'rni va ahamiyati yil sayin



yuridik shaxslar va yakka tartibdagi tadbirkorlar jismoniy shaxslar ortib bormoqda. Ayniqsa, texnik transformasion jarayonlarning moliyaviy sektorlarga keng tatbiq etilishi bank tizimlari, to'lov operatsiyalari, kreditlash va boshqa shu turdagi xizmatlar samaradorligini yanada oshirmoqda. Respublika Markaziy banki tijorat banklari tizimini xizmatlar eko tizimi aktivlashtirilmoqda: tezkor to'lovlar tizimi yaratildi, bu to'lovlarni real vaqtda tunu-kun, shu jumladan banklar o'rtasidagi dam olish va ta'til kunlari, milliy to'lov tizimi orqali amalga oshirishga imkon berdi. "Uzcard" va "Humo" milliy to'lov vositalarini qabul qilish uchun infratuzilma yaratildi. Va shunga qaramay, respublikamizda moliyaviy texnologiyalarni rivojlantirishning asosiy harakatlantiruvchi kuchlari tijorat banklari bo'lib, ular an'anaviy kredit tashkilotlari bo'lib, texnologik modernizatsiyaga katta mablag' sarflaydilar va o'zlarining auditoriyalarini faol ravishda ko'paytirmoqdalar. Zamonaviy bank tizimida an'anaviy banklar mijozlar bilan ishlashda yangi texnologik yechimlardan -mobil ilovalar, chatlar va robo-edvayzerlardan(robot maslahatchi) foydalanadigan neobanklarbilan raqobatlashadi. So'nggi bir necha yil ichida Internet tarmog'ining qamrab olinishi, uning sifati va respublikamizda smartfonlar sonining ko'payishi, aholining moliyaviy va kompyuter savodxonligi oshdi. Banklar riskini kamaytirish uchun bank mijozlarini identifikatsiyalash va autentifikatsiya qilishning yagona tizimini yaratish rejalashtirilgan bo'lib, keyinchalik biometrik parametrlar bilan to'ldiriladi.

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TA'LIM KREDITINI MOLIYALASHTIRISH JAMG'ARMASI
FAOLIYATINI TAKOMILLASHTIRISH

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Davlat moliyasi va xalqaro moliya 24-11 guruh talabasi

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Annontatsiya: Ushbu kichik maqolamda tijorat banklarida ta'lim kredit iolish amaliyotini takomillashtirish yo'llari va ta'lim kreditining bank-moliya tizimidagi o'rni oliy ta'limda bilim olishlari maqsadida ta'lim krediti zaruriyati haqida ilmiy nazaryalar yaratilgan.

Annotation: In this short article, I have created scientific theories about the need for educational loans in order to improve the practice of providing educational loans in commercial banks and the role of educational loans in the banking and financial system.

Kalit so'zlar: raqamli, drayver, global, raqobat, ta'lim krediti, foiz, kadr, kontrakt.

Kirish

Respublikamiz iqtisodiyotning yuksalishiga asosiy vositasi bu- kichik biznes va tadbirkorlik faoliyatini rivojlantirishdir. Hozirgi kunga kelib zamonaviy bilimlar iqtisodiyoti va raqamli transformatsiya sharoitida oliy ta'lim tizimi nafaqat kadrlar tayyorlovchi muassasa, balki milliy iqtisodiyotning raqobatbardoshligini ta'minlovchi drayver sifatida qaralmoqda. 2030-yilga qadar O'zbekiston Oliy ta'lim konsepsiyasida aynan moliyalashtirish modelini takomillashtirish, universitetlar avtonomiyasini oshirish va ko'p manbali moliyalashtirishni rivojlantirish muhim vazifa etib belgilangan.

Zamoaviy universitetlar nafaqat ta'lim yoki kadrlar tayyorlash tizimini, balki



milliy iqtisodiyotni yaxlit barqarorligi va uning raqobatbardoshligini ta'minlovchi drayver muassasa vazifasini ham bajarmoqda. 2030-yilga qadar oliy ta'limni rivojlantirish konsepsiyasida belgilangan vazifalar mavjud universitetlarni nafaqat milliy masshtabdagi, balki global masshtabdagi raqobat pozitsiyasini mustahkamlashga qaratilgan faoliyat spektrlarini rivojlantirishni taqozo qiladi.

Ta'lim krediti *O'zbekiston Respublikasi Prezidentining PQ-5203 qarori bo'yicha* 2024-2025 o'quv yilidan boshlab tijorat banklari tomonidan bakalavr hamda magistraturaning kunduzgi, sirtqi va kechki ta'lim shaklida to'lov-kontrakt asosida o'qishga qabul qilingan yoki tavsiya etilgan O'zbekiston Respublikasi fuqarosi bo'lgan talabalarga berilishi "Oliy, o'rta maxsus va professional ta'lim tashkilotlarida to'lov-kontrakt asosida o'qish uchun ta'lim kreditini moliyalashtirish jamg'armasi hisobidan tijorat banklari orqali oliy, o'rta maxsus va professional ta'lim tashkilotlarida to'lov-kontrakt asosida o'qish uchun ta'lim kreditlarini ajratish tartibi to'g'risida"gi Nizomga o'zgartirishlar kiritish orqali belgilab berildi.

Hozirgi kunda ta'lim krediti 14% berish tartibi bilan belgilangan, xotin-qizlar uchun 0% etib belgilangan. Ta'lim kreditini berish tartibi 7 yil muddatgacha beriladi, hech qanday to'lovni amalga oshirilmaydi va 7 oydan boshlab kredit foizlariga to'lov qilinishi boshlanadi.

- Ta'lim krediti uchun kerakli hujjatlar

- ID karta yoki pasport;

- talaba va ta'lim tashkiloti o'rtasidagi to'lov-kontrakt asosida o'qish haqida belgilangan tartibda rasmiylashtirilgan shartnoma (kontrakt) va unga ilova qilinadigan hisob varaqasi/fakturasi (mavjud bo'lganda). (shartnoma (kontrakt)da o'qishni tamomlashning belgilangan muddati va bir yil uchun to'lov miqdori ko'rsatilgan bo'lishi lozim);

- qonunchilikda ko'rsatilgan boshqa tegishli hujjatlar ham talab qilinishi mumkin.



Kredit ta'minoti uchun:

- uchinchi shaxs kafilligi;
- sug'urta polislari;
- Qonun hujjatlari doirasidagi boshqa ta'minot turlari.

• Ta'lim krediti bir yildan ortiq ta'lim shakliga ega bo'lgan oliy ta'limga talabalari uchun beriladi va oliy ta'lim tashkilotlarining ikkinchi va undan yuqori kurs talabalari uchun fanlarni o'zlashtirishning o'rtacha ko'rsatkichi "3" dan past bo'lgan taqdirda to'lov kontrakt summasining ko'pi bilan 80 foizi miqdorida ajratiladi.

Ta'lim krediti online va tijorat banklaridan offline ariza beriladi quyidagi tijorat banklari kredit ajratadi

Mikrokredit bank

Turon bank

Asaka bank

Orient Finans Bank;

Agrobank

Milliy bank

Xalq banki

O'zsanoatqurilishbank

Ipoteka bank

Hamkorbank

Biznesni rivojlantirish banki (QQB)

Tijorat banklarida ta'lim kreditlarni berish tartibi O'zbekiston Respublikasi Adliya vazirligida 2004 yil 13 avgust 773-17-son bilan ro'yxatdan o'tkazilgan, O'zbekiston Respublikasi Markaziy banki Boshqaruvining 2004 yil 17 iyuldagi № 578 qarori bilan tasdiqlangan va 17-30-son o'zgartirish va qo'shimchalar bilan birga "O'zbekiston Respublikasi tijorat banklarida buxgalteriya hisobi hisobvaraqlari rejas"ida keltirilgan hisobvaraqlardan foydalaniladi. Shuningdek, O'zbekiston Respublikasi Markaziy banki tomonidan bank operatsiyalarini hisobga olish



bo'yicha chiqarilgan me'yoriy hujjatlar asosida olib boriladi.

Ta'lim krediti tizimining yaratilishi o'quvchi-yoshlarga quyidagicha imkoniyatlar berdi:

1. O'qishni sharoitga qarab tashkil qilish;
2. Muammolar yechimi;
3. O'qish zaruratini qondirdi;
4. Talabalarga shaxsiy rivojlanish ko'nikmasini berdi;
5. Mustaqil ishlashga ko'mak yaratdi;
6. Mablag'ni to'plab so'ng sarf qilish ijrosini ta'minladi.

Oliy ta'limda o'qish imkoniyati bo'lmagan xotin-qizlar uchun ham mana shunday 0 foizda ta'lim kreditini olib bilim olishlari mumkin va talim olishlari uchun shart-sharoitlar yaratilgan. Ta'lim olish jarayonida o'qiyatgan oliy ta'lim muassasasida ish faoliyatini ham olib borishi mumkin. Xotin-qizlar uchun magistratura ta'lim yo'nalishda ta'lim olish uchun bepul ya'ni 2 yil mobaynida hech qanday to'lov qilmasdan o'qishlari mumkin. Hozirgi kunda oliy ta'limda bilim olish maqsadi bo'lgan abudurentga shart –sharoitlar yaratilgan.

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