

COLLECTION

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problems in the scientific activities of young
researchers and students: theory and
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Innovation, integration and modern problems in the scientific activities of young
researchers and students: theory and practice collection of materials of the
international scientific and practical conference on the topic

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In the collection of materials of the conference, the role and role of Science, Education and production in the era of globalization, the pressing problems of the issues of interaction of these processes, feedback on their solutions were presented by mature specialists of the field.

In addition, research on the scientific and practical topic, carried out in the economics, Exact Sciences, Natural Sciences and socio-humanities during the globalization period, information is presented in the scientific and practical fields, which includes the latest innovative technologies in the fields of production.

It can be argued that this collection is one of the specific intersections of current thoughts and innovative ideas of the world of science. This scientific and practical conference was actively attended by professors and scientific researchers engaged in scientific research in Uzbekistan and foreign countries. In increasing the position of the scientific and practical conference, the professors and teachers of domestic and foreign higher educational institutions made a significant contribution.

Professors and teachers of foreign higher educational institutions who actively participated in the work of the conference made a worthy contribution to the high level of interaction with scientists of our country. The processes of international cooperation with foreign countries and exchange with them in the field of Science in the era of globalization have a positive effect on the development of Higher Education, the fields of Science and production. The materials of this conference are special in that they include a wide range of research, from theoretical developments to practical solutions, demonstrating the diversity of approaches and directions in this area.

In conclusion, it should be noted that this scientific and practical conference will be a very useful collection for everyone who is interested in modern research in the fields of further development of Higher Education, Science, Education and production in the era of globalization. The authors are responsible for the content and quality of the articles and abstracts included in the collection.

MIGRATSIYA VA PUL O‘TKAZMALARI (REMITTANCES) ICHKI ISTE‘MOL VA JAMG‘ARMAGA TA‘SIRI

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Annotatsiya. Ushbu maqolada mehnat migratsiyasi va xalqaro pul o‘tkazmalari (remittances)ning ichki iste‘mol va jamg‘armaga ta‘siri ilmiy-nazariy va empirik jihatdan tahlil qilinadi. Tadqiqotda pul o‘tkazmalari makroiqtisodiy barqarorlik, oilaviy daromadlar, ichki iste‘mol hajmi va jamg‘arma shakllanishiga ko‘rsatadigan samalari yoritib berilgan. Shuningdek, remittances orqali o‘zgaruvchi valyuta oqimi, xarajat va tejash odatlari, investitsiyalarga yo‘naltirish mexanizmlari va ularning iqtisodiy rivojlanishga ta‘siri ilmiy asosda tahlil qilingan. Maqolada migratsiya oqimlarining uzoq muddatli ijtimoiy-iqtisodiy natijalari, pul o‘tkazmalarining iqtisodiy integratsiya va moliyaviy barqarorlikka bo‘lgan rolga e‘tibor qaratilgan. Tadqiqot natijalari moliya siyosati va ijtimoiy rivojlanish strategiyalarini shakllantirishda muhim ilmiy-amaliy ahamiyatga ega.

Kalit so‘zlar: mehnat migratsiyasi, remittances, ichki iste‘mol, jamg‘arma, moliyaviy barqarorlik, daromadlar, investitsiya, ijtimoiy-iqtisodiy rivojlanish.

Kirish

Globalashuv va iqtisodiy integratsiya sharoitida xalqaro mehnat migratsiyasi eng muhim iqtisodiy-iqtisodiy fenomenlardan biri sifatida namoyon bo‘lmoqda. Mehnat migratsiyasi orqali olingan pul o‘tkazmalari (remittances) esa ko‘plab rivojlanayotgan mamlakatlar iqtisodiyotida muhim daromad manbai sifatida faoliyat yuritadi. Pul o‘tkazmalari oilaviy daromadlarni oshirish, ichki iste‘molni rag‘batlantirish, jamg‘armalarni shakllantirish hamda sarmoya va investitsiyalarga yo‘naltirish orqali iqtisodiy rivojlanishga sezilarli ta‘sir ko‘rsatadi.

Shuningdek, remittances makroiqtisodiy barqarorlikni ta‘minlash, valyuta rezervlarini mustahkamlash va moliyaviy tizimga integratsiyani kuchaytirishda muhim rol o‘ynaydi. Shu sababli migratsiya oqimlari va pul o‘tkazmalari ichki iste‘mol va jamg‘arma shakllanishiga qanday ta‘sir ko‘rsatishini ilmiy asosda tahlil qilish dolzarb ahamiyat kasb etadi.

Pul o‘tkazmalari (remittances)ning iqtisodiy ta‘siri

Ichki iste‘molga ta‘siri

Remittances oilalarning daromadlarini oshiradi, bu esa tovar va xizmatlarga bo‘lgan talabni kuchaytiradi. Natijada ichki iste‘mol hajmi ortadi va iqtisodiy o‘sish sur‘ati mustahkamlanadi. Shu bilan birga, pul o‘tkazmalari ijtimoiy qatlamlar o‘rtasidagi daromad tafovutini qisqartirishga xizmat qiladi.

Shuni ta‘kidlash lozimki, remittancesning ichki iste‘molga ta‘siri qisqa va uzoq muddatli bo‘lishi mumkin. Qisqa muddatda pul o‘tkazmalari iste‘molni

rag‘batlantiradi, uzoq muddatda esa oilaviy tejash va investitsiyalarga yo‘naltirilgan strategiyalar iqtisodiy barqarorlikni ta‘minlashga yordam beradi.

Jamg‘armaga ta‘siri

Pul o‘tkazmalari jamg‘armalarning shakllanishiga ijobiy ta‘sir ko‘rsatadi. Oilalar ortiqcha daromadlarini bank tizimi yoki boshqa moliyaviy instrumentlar orqali tejash orqali kelajakdagi investitsiyalar va xavfsizlikni ta‘minlaydi. Shu bilan birga, remittances orqali shakllangan jamg‘armalar kichik biznesni rivojlantirish, ta‘lim va sog‘liqni saqlash sohasiga yo‘naltirilishi mumkin, bu esa uzoq muddatli ijtimoiy-iqtisodiy rivojlanishga xizmat qiladi.

Migratsiya va remittancesning moliyaviy barqarorlikka ta‘siri

Remittances makroiqtisodiy barqarorlikka ham ta‘sir qiladi. Valyuta kiritimlari milliy valyuta kursini mustahkamlash, tashqi qarzlarni kamaytirish va moliyaviy tizimni mustahkamlashga yordam beradi. Shu bilan birga, pul o‘tkazmalari orqali oilalar va jamiyat moliyaviy xavfsizlikka ega bo‘lib, ijtimoiy barqarorlikni mustahkamlash imkoniyati oshadi.

Ijtimoiy-iqtisodiy natijalar

Pul o‘tkazmalari ijtimoiy jihatdan aholi farovonligini oshirishga xizmat qiladi. Bandlikni rag‘batlantirish, kambag‘allikni kamaytirish va ta‘lim hamda sog‘liqni saqlashga yo‘naltirilgan xarajatlarni moliyalashtirish orqali remittances ijtimoiy barqarorlikni mustahkamlashga yordam beradi. Shu bilan birga, mehnat migratsiyasi va pul o‘tkazmalari mamlakat iqtisodiy tizimida integratsiyani kuchaytiradi va xalqaro moliya oqimlari bilan bog‘lanishni mustahkamlaydi.

Xulosa

Xulosa qilib aytganda, mehnat migratsiyasi va xalqaro pul o‘tkazmalari ichki iste‘mol va jamg‘arma shakllanishiga sezilarli ijtimoiy-iqtisodiy ta‘sir ko‘rsatadi. Remittances oilaviy daromadlarni oshirish, ichki iste‘molni rag‘batlantirish va jamg‘armalarni shakllantirish orqali iqtisodiy barqarorlikni mustahkamlashga xizmat qiladi. Shu bilan birga, u moliyaviy tizim va ijtimoiy barqarorlikni mustahkamlashga yordam beradi. Shu sababli davlat siyosati va moliyaviy strategiyalarni shakllantirishda remittancesning samarali integratsiyasini ta‘minlash muhim ahamiyatga ega.

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