

# COLLECTION

Innovation, integration and modern  
problems in the scientific activities of young  
researchers and students: theory and  
practice

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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.

## RIVOJLANGAN DAVLATLAR TA'LIM TIZIMIDA YOSHLARNING IQTISODIY TAFAKKURINI RIVOJLANTIRISH

**To'ychiyeva Nodira**

*O'zMU Jizzax filiali assistenti*

**Begbutayeva Shahlo Beknazar qizi**

*O'zMU Jizzax filiali 342-25 guruh talabasi*

[oshahlo40@gmail.com](mailto:oshahlo40@gmail.com)

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**Annotatsiya:** Ushbu maqolada rivojlangan xorijiy davlatlar — AQSH, Germaniya va Buyuk Britaniya ta'lim tizimida yosh avlodning iqtisodiy tafakkurini shakllantirishga qaratilgan metodlar hamda ularning samaradorligi tahlil qilinadi. Shuningdek, iqtisodiy savodxonlikni oshirishda qo'llanilayotgan zamonaviy yondashuvlar, xususan, gamifikatsiya va dual ta'lim tizimining ahamiyati yoritiladi. Tadqiqot natijalari asosida O'zbekiston ta'lim tizimiga tatbiq etilishi mumkin bo'lgan amaliy tavsiyalar ishlab chiqilgan.

**Kalit so'zlar:** Iqtisodiy tafakkur, moliyaviy savodxonlik, kapitallashuv, dual ta'lim, gamifikatsiya, inson kapitali, ratsional xulq-atvor.

Jahon iqtisodiyotining jadal o'zgarib borishi yoshlardan nafaqat nazariy bilimlarni, balki amaliy iqtisodiy ko'nikmalarni ham talab etmoqda. Rivojlangan davlatlar tajribasi shuni ko'rsatadiki, iqtisodiy tafakkur — bu shunchaki pul sanash emas, balki cheklangan resurslar sharoitida eng maqbul qarorni qabul qilish san'atidir. Yildan-yilga tabiiy rasurlar kamayib borishi va innavatsiyalarni ko'payib zamonaviylashib borishi bu muammolarni iqtisodiy yo'l bilan hal etishni talab etmoqda. Yoshlarga buni o'rgatilishi esa ularni moslashishi va doimiy hayot tarziga iqtisodiyotni bog'lashga undashdan iboratdir.

Asosiy qism: Xalqaro tajriba tahlili

1. AQSH: Tadbirkorlikka yo'naltirilgan ta'lim.

Ko'pchilik talaba yoshlar va insonlarning fikriga ko'ra dunyodagi eng salohiyatli oliy ta'lim AQSHda ekanligini tan olishadi sababi shundaki ta'lim xizmatlari ayniqsa oliy ta'limniki asosan biznes hisoblanadi. Halol raqobatga asoslangan biznes tizimi orqali ta'lim berishadi. Maktablarida yosh o'quvchilarning iqtisodiy tafakkur oshirish kengroq tushincha hosil qilish uchun "Junior Achievement" dasturini yo'lga qo'yish orqali shakllantiriladi. Yoshlar o'rtasidagi iqtisodiy bilim ko'niklari va kichik raqobat o'yinlari bilan ular katta raqobat usullarini o'rganib borishadi. Bu ta'lim ma'lum bir vaqtda yilda o'tilibgina qolmay kichik paytidan boshlab o'rganishi bu fanga nisbat bo'ladigan qiyinchiliklarini bartaraf etadi, yil sayin bilim salohiyati oshgani sari ularda iqtisodiy qo'rquv, qiyinchiliklar barataf bo'la boshlaydi. Iqtisodni o'z hayot tarziga aylantirgan holda ish ko'rishi esa kelajakda erishiladigan muvaffaqiyat va ko'plar qiyin deb o'ylagan pul topish taktikasini oson yechishni kaliti hisoblanadi. Taffakurni ilmiy narsa bilim va moliyaviy bilim bilan ug'lashrish oson, tez va qiyinchiliklarsiz pul topish

samarasini beradi bu degani AQSH yoshlarida moliyaviy muammolar kam bo'lishidan dalolatdir.

## 2. Germaniya: Dual ta'lim modeli

Germaniya modeli nazariya va amaliyotning uzviyligiga asoslangan. Germaniyada dual ta'lim tizimi mamalakatning professional ta'lim tizimining ajralamas qismi bo'lib unda talabalar nazariy bilimlarni o'qish bilan birga amaliyot orqali ham o'rganish imkoniyatiga ega bo'lishadi. Ko'p yillardan beri kuchli iqtisodiyot va korxonalar majud bu kichik va o'rta biznesning keng sektorlariga shu qatorda ko'plab hunarmandchilik sohalariga ham tegishli, bu esa muvafaqqiyatning eng muhim asoslaridab biridir. Dual ta'lim shuni anglatadiki makatabni tugatgan yoshlar bir vaqting o'zida ikkita ta'lim joyida tahsil olishadi. Ta'lim standartlari asosida talabalar o'zlariga mos kasbni tanalashadi.

Yoshlar haftaning yarmini o'zlari kelajakda ishlagani hohlagan yo'nalish bo'yicha o'quv korxonalarida o'tkazib, ishlab chiqarish iqtisodiyotini ichkaridan o'rganadilar qolgan kunda kasb-hunar makatabida nazariy bilimlarni olishadi. Ular o'z ishlarini nafaqat kasbiy tarzda, balki ko'proq amaliy harakatlar bilan ancha yuqori darajada o'rganishadi. Ta'limga kirish uchun ish beruvchini topishi eng asosiy omil chunki ish beruvchi talabning amaliyot qismini taminlaydi va ko'plab korxonalar shu ta'lim talabari uchun ish taklif qilishadi. Ariza topshirish jarayonida nega aynan shu sohani tanlaganini qiziqish istakalarini aytishi ham kerak chunki ishga oluvchi harakati bo'gan Talabani ishga oladi negaki harakat bilan ishlash ko'proq samara ko'rsatadi. Korxonalar bilan shartnoma qilingan keyin kasb-hunar makatabiga qabul qilinadi. Bu dasturda ishlaganlari uchun ish haqi oladi. Bu ish haqi miqdori kasb va hududiga qarab farq qilish mumkin. Umuman olganda bu mablag' yashash xarajatlarini qoplash uchun yetarli bo'ladi. O'quv jarayoni ancha talabchan bo'ladi chunki talabadan bir vaqtni o'zida o'qish va ishni talab etadi. Ish va o'qishni muvofiqlashtirish uchu vaqtni samarali boshqarish ko'nikmasi va nemis tilini ta'lab etadi bu intizomli bo'lish deganidir.

Ta'lim davomiyligi odatda 2-3,5 yilni tashkil etadi. Bu vaqt mobaynida talaba o'z kasbining to'liq malakali xodimi bo'lib chiqadi. Dual ta'lim afzaliklarining asosiysi "Amaliy tajriba" "Yuqori ishga joylashish imkoniyati" bo'lib bu dasturni yugatgan talaba ish bozorida yuqori talabga ega bo'ladi chunki amaliy ko'nikmaga ega bo'gan hodim nazariy bilimi ko'p bo'lgan hodimdan ustun hisoblanadi. Yuqori ish tajribasiga ega bo'lish nazariy bilimdan ancha yuqori saviyaga ko'tarishi dual ta'limning eng katta yutug'idir. Bundan tashqari korxonalar uchun ish xodim yetishmovchiligini ham oldini olishga yodam berdigan ham talabni ish bilan ta'min bo'lib o'qishi buning yana bir katta yutug'i.

## 3. Skandinaviya davlatlari: Ijtimoiy mas'uliyat

Skandinaviya davlatlari (Shvetsiya, Norvegiya, Daniya, Finlandiya, Islandiya) ijtimoiy mas'uliyat bilan o'rnatilgan hisoblanadi. Bu tizimda davlat, biznes va fuqarolar o'rtasidagi masuliyat o'ta kuchli muvozanatga tayanadi. Shvetsiya va Norvegiyada asosiy urg'u "oqilona iste'mol" (rational consumption) madaniyatiga beriladi. Bu yerda iqtisodiy tafakkur ekologik barqarorlik bilan bog'liq holda

rivojlantiriladi. Modelni yoshlarning iqtisodiy taffakuriga singdirish-bu shunchaki pul topish emas, balki “jamiyat bilan birga boyish” falsafasini o‘rgatish demakdir.

“Hammasi umumiy, hammasi menki” tizimi orqali shaxsiylik bilan emas balki hamma uchun harakata qilishdir yani qilayotgan ishi o‘ziga va jamiyatga ham foyda keltirishini maqsad qilib ishlaydi. Bu davlatlarda soliq yuqori bo‘lishig qaramay axoli bundan noroziliksiz soliqlarni to‘laydilar, chunki ular bu pulni bugun va ertangi kun uchun investitsiya deb qaraydi. Tekin maktab, o‘qish, tibbiy ko‘rik, masuliyati cheklangan jamiyat uchun to‘lanadigan pullar davlat tomonidan qoplanishi ular to‘lagan yuqori soliqni yana qaytaib o‘zlari uchun kelishini bilgan holda to‘lov qilishlari ham ularni iqtisodiy daromadi shaxsiy emas balki hammamizniki deb qarashidandir. Bu yosharga tadbirkorlikni boshlaganda faqat foydani emas keltirgan daromadi jamiyat uchun foydalimi yoki yoq shu haqida o‘ylaashni o‘rgatadi.

Lagom-(na kam, na ko‘p aynan yetarli) tizimi dabdabali iste‘molchilikka qarshi turadi. Ularning nazarida boylik bor narsani ko‘z-ko‘z qilish emas balki, resurslardan oqilona foydalanishdir. Isrofgarchilikka chek qo‘yish ekologik toza va sifatli mahsulotlarni tanlash uzoq mudat xizmat qilishini oylab sarmoya kiritish- bu iqtisodiy madaniyatning bir qismidir.

Inson omili-bu eng katta aktiv rejimdir bunda yoshlar faqat boy yashash bilan bilan yashamasdan balki davlatni qilgan harajatlari tekin oqiganlarini oqlash uchun davlat va jamiyatga foydasi tegishni o‘ylagan holda yaxshi o‘qishadi va foyda keltiradigan investitsiyalar kirish uchun kuchli bilim olishni maqsad qilishadi. Ular diplom olish uchun emas balki muammoni hal qila oladigan qobiliyatga ega bo‘lish iqtisodiy jihatdan foydaliroq ekanini uqtirish. Skandinaviya iqtisodiy rejimi dunyodagi eng samarali tizimlaridan biriga aylantirilgan narsa-bu ishonch. Korrupsiyasiz biznes yuritish va so‘zda turish-bu shunchaki odob emas, balki eng samarali iqtisodiyot strategiyasini samarali bosqichi va halolik, foydali boylikka erishishning kaliti.

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