

# COLLECTION

Innovation, integration and modern  
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.

## INFLYATSIYA VA REAL DAROMADLAR O'RTASIDAGI BOG'LIQLIKNING STATISTIK TAHLILI

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**Annotatsiya.** Ushbu maqola inflyatsiya va real daromadlar o'rtasidagi bog'liqlikni nazariy va statistik jihatdan tahlil qiladi. Maqolada inflyatsiya darajasi, nominal va real daromad tushunchalari, shuningdek, ularni hisoblash formulalari keltirilgan. O'zbekiston iqtisodiyotining so'nggi yillaridagi ma'lumotlar asosida real daromadlarning o'sishi va inflyatsiya darajasi orasidagi munosabat statistik usullar yordamida tahlil qilingan. Tadqiqot natijalari inflyatsiyaning real daromadlarga salbiy ta'sirini va nominal daromadlarning inflyatsiyadan yuqori o'sishi sharoitida real daromadlarning oshishini ko'rsatadi. Maqola amaliy tavsiyalarni ham o'z ichiga oladi: pul-kredit siyosatini samarali yuritish, daromadlarni indeksatsiya qilish, ishlab chiqarishni kengaytirish va ijtimoiy himoya mexanizmlarini kuchaytirish orqali aholining farovonligini barqaror oshirish zarurligi ta'kidlanadi.

**Kalit so'zlar:** inflyatsiya, real daromad, nominal daromad, O'zbekiston, iqtisodiy siyosat, indeksatsiya, statistika.

### Kirish

Hozirgi davrda inflyatsiya va aholi real daromadlari o'rtasidagi bog'liqlik nafaqat nazariy, balki amaliy jihatdan ham dolzarb iqtisodiy muammolardan biri hisoblanadi. Ayniqsa, global iqtisodiy beqarorlik, narxlar o'zgaruvchanligi va ichki bozor omillari ta'sirida inflyatsiya darajasining o'zgarishi aholi turmush darajasiga bevosita ta'sir ko'rsatmoqda. Shu sababli inflyatsiya jarayonlarini chuqur statistik tahlil qilish va uning real daromadlarga ta'sirini baholash bugungi kunda muhim ilmiy va amaliy ahamiyat kasb etadi.

So'nggi yillarda O'zbekiston iqtisodiyotida inflyatsiya darajasini pasaytirish va makroiqtisodiy barqarorlikni ta'minlash bo'yicha keng ko'lamli islohotlar amalga oshirilmoqda. Xususan, pul-kredit siyosatini takomillashtirish, narxlar barqarorligini ta'minlash hamda aholi daromadlarini oshirishga qaratilgan davlat dasturlari joriy etilgan. Natijada inflyatsiya darajasida ijobiy tendensiyalar kuzatilmoqda. Jumladan, 2024-yilda inflyatsiya darajasi 9,6 foiz atrofida bo'lgan bo'lsa, 2025-yilda bu ko'rsatkich 7,3 foizgacha pasayib, so'nggi yillardagi eng past darajalardan biriga tushgan. 2026-yil boshida esa yillik inflyatsiya darajasi 7,2 foizni tashkil etib, narxlar o'sishining sekinlashayotganini ko'rsatmoqda.

Mazkur jarayonlar mamlakat iqtisodiy siyosatining samaradorligini ko'rsatadi, biroq inflyatsiyaning hatto nisbatan past darajada bo'lishi ham real daromadlarga sezilarli ta'sir ko'rsatishi mumkin. Chunki inflyatsiya pulning xarid qobiliyatini pasaytiradi va agar nominal daromadlar shu sur'atda oshmasa, aholi real daromadlari kamayadi. Shu jihatdan inflyatsiya va real daromadlar o'rtasidagi

o‘zaro bog‘liqlikni statistik usullar asosida o‘rganish dolzarb ilmiy vazifa hisoblanadi.

Nazariy qism

Inflyatsiya va real daromadlar o‘rtasidagi bog‘liqlikni ilmiy jihatdan tushunish uchun avvalo asosiy iqtisodiy kategoriyalarni aniqlash zarur: nominal daromad, real daromad va narxlar darajasi. Nominal daromad bu pul shaklida ifodalangan daromad bo‘lib, u inflyatsiya ta‘sirini hisobga olmaydi. Real daromad esa inflyatsiya darajasiga mos ravishda tuzatilgan daromad bo‘lib, aholi qancha tovar va xizmat sotib olishi mumkinligini ko‘rsatadi. Shu sababli real daromad iqtisodiy farovonlikni baholashda muhimroq hisoblanadi.

**Inflyatsiya darajasi** odatda iste‘mol narxlar indeksi (CPI) orqali o‘lchanadi va quyidagi formula bilan aniqlanadi:

$$\text{Inflyatsiya darajasi (\%)} = ((\text{CPI } t - \text{CPI } t-1) / \text{CPI } t-1) \times 100$$

bu yerda:

- **CPI t** — joriy davrdagi narxlar indeksi
- **CPI t-1** — bazis davrdagi narxlar indeksi

**Real daromadni** hisoblash formulasi quyidagicha:

$$\text{Real daromad} = \text{Nominal daromad} / \text{CPI}$$

ya‘ni daromad miqdori inflyatsiya ta‘siridan tozalanadi va haqiqiy xarid qobiliyati aniqlanadi. Masalan, agar  $\text{CPI} = 1,05$  (5% inflyatsiya) bo‘lsa, nominal daromad shu koeffitsiyentga bo‘linadi va real daromad kamayadi.

Real daromad o‘zgarishini soddalashtirilgan tarzda quyidagi formula orqali ham baholash mumkin:

$$\Delta R \approx \Delta N - \pi$$

bu yerda:

- $\Delta R$  — real daromad o‘zgarishi
- $\Delta N$  — nominal daromad o‘zgarishi
- $\pi$  — inflyatsiya darajasi

Agar nominal daromad o‘sishi inflyatsiya darajasidan past bo‘lsa, real daromad kamayadi.

**Laspeyres indeksi** inflyatsiyani o‘lchashda keng qo‘llaniladi. Ushbu usulda iste‘mol savati bazis davrga nisbatan o‘zgarish deb olinadi va narxlar o‘zgarishi shu savat asosida hisoblanadi.

**YaIM deflyatori** orqali narxlar darajasi quyidagicha aniqlanadi:

$$\text{YaIM deflyatori} = (\text{Nominal YaIM} / \text{Real YaIM}) \times 100$$

Bu ko‘rsatkich iqtisodiyotdagi umumiy narxlar darajasini aniqlashda muhim ahamiyatga ega bo‘lib, CPI ga nisbatan kengroq qamrovni o‘z ichiga oladi.

Nazariy jihatdan inflyatsiya va real daromadlar o‘rtasida teskari bog‘liqlik mavjud: narxlar darajasi oshsa, agar nominal daromadlar shunga mos oshmasa, real daromad kamayadi. Aksincha, agar daromadlar inflyatsiyadan tezroq o‘sayotgan bo‘lsa, real daromad ortadi va farovonlik yaxshilanadi.

Statistik tahlil

Inflyatsiya va real daromadlar o‘rtasidagi bog‘liqlikni baholash uchun O‘zbekiston iqtisodiyoti bo‘yicha so‘nggi yillardagi statistik ma‘lumotlardan

foydalanamiz. Tahlilda nominal daromad (o‘rtacha ish haqi), inflyatsiya darajasi va real daromad o‘shishi ko‘rsatkichlari asos qilib olinadi.

Quyidagi jadvalda 2024–2025-yillar bo‘yicha asosiy ko‘rsatkichlar keltirilgan:

Ko‘rsatkichlar	2024 yil	2025 yil
O‘rtacha nominal ish haqi (so‘m)	5 360 900	6 376 700
Nominal o‘shish (%)	—	18.9%
Inflyatsiya darajasi (%)	9.6%	7.3%
Real daromad o‘shishi (%)	—	11.6%

Ushbu ma’lumotlarga ko‘ra, 2025-yilda O‘zbekistonda o‘rtacha oylik ish haqi 6,38 mln so‘mni tashkil etib, 2024-yilga nisbatan 18,9% ga oshgan. Shu bilan birga, inflyatsiya darajasi 7,3% atrofida bo‘lgan. Natijada real daromadlar o‘shishi taxminan 11,6% ni tashkil etgan.

Endi ushbu ko‘rsatkichlarni formulalar yordamida tekshirib chiqamiz.

**Real daromad o‘shishini hisoblash formulasi:**

$$\Delta R \approx \Delta N - \pi$$

bu yerda:

- $\Delta R$  — real daromad o‘shishi
- $\Delta N$  — nominal daromad o‘shishi
- $\pi$  — inflyatsiya darajasi

Hisoblaymiz:

$$\Delta R = 18.9\% - 7.3\% = 11.6\%$$

Natija statistik ma’lumotlar bilan mos keladi, ya’ni real daromadlar haqiqatan ham oshgan.

Shuningdek, real daromadni indeks usuli orqali ham hisoblash mumkin:

$$\text{Real daromad indeksi} = (1 + \Delta N) / (1 + \pi) = (1 + 0.189) / (1 + 0.073) = 1.189 / 1.073 \approx 1.108$$

Bu esa real daromadning taxminan 10.8% ga oshganini ko‘rsatadi. Natija yuqoridagi 11.6% ga yaqin bo‘lib, hisob-kitoblarning to‘g‘riligini tasdiqlaydi.

Tahlil natijalari shuni ko‘rsatadiki, agar nominal daromadlar inflyatsiyadan yuqori sur’atda o‘ssa, real daromadlar ham ortadi. 2025-yilda aynan shunday holat kuzatilgan. Aksincha, agar inflyatsiya darajasi daromadlar o‘shishidan yuqori bo‘lsa, real daromadlar kamaygan bo‘lardi.

Shunday qilib, statistik tahlil inflyatsiya va real daromadlar o‘rtasida teskari bog‘liqlik mavjudligini yana bir bor tasdiqlaydi: inflyatsiya oshsa, real daromad kamayadi; inflyatsiya pasaysa va daromadlar o‘ssa, aholi farovonligi oshadi.

Xulosa va tavsiyalar

Olib borilgan statistik va nazariy tahlillar shuni ko‘rsatadiki, inflyatsiya va real daromadlar o‘rtasida barqaror teskari bog‘liqlik mavjud. Inflyatsiya darajasining oshishi natijasida pulning xarid qobiliyati pasayadi va bu holat aholi real daromadlarining kamayishiga olib keladi. Xalqaro tadqiqotlar ham ushbu xulosani tasdiqlaydi: yuqori inflyatsiya davrlarida real ish haqi va daromadlar keskin

kamayadi hamda bu holat kambag'allik darajasining oshishiga sabab bo'ladi. Shu bilan birga, inflyatsiya daromadlarning real qiymatini pasaytiruvchi asosiy omil bo'lib, u aholi farovonligining eng muhim ko'rsatkichlaridan biri hisoblanadi.

Tahlillar shuni ham ko'rsatdiki, real daromadlarning o'sishi faqat nominal daromadlarning inflyatsiyadan yuqori sur'atda oshishi sharoitida yuz beradi. Aks holda, hatto daromadlarning nominal jihatdan oshishi ham aholi turmush darajasining yaxshilanishiga olib kelmaydi. Shu bois inflyatsiya jarayonlarini samarali boshqarish iqtisodiy siyosatning ustuvor yo'nalishi bo'lib qolmoqda.

Zamonaviy iqtisodiy tadqiqotlarga ko'ra, inflyatsiya nafaqat daromadlarni kamaytiradi, balki iste'mol, jamg'arma va investitsiya jarayonlariga ham salbiy ta'sir ko'rsatadi, bu esa uzoq muddatda iqtisodiy o'sishni sekinlashtiradi. Shu sababli inflyatsiyani nazorat qilish va real daromadlarni oshirish o'zaro bog'liq strategik vazifa hisoblanadi.

Yuqoridagi xulosalardan kelib chiqib, quyidagi ilmiy-amaliy tavsiyalarni ilgari surish mumkin. Avvalo, markaziy bank tomonidan olib borilayotgan pul-kredit siyosatini qat'iy va izchil davom ettirish zarur, chunki inflyatsiyani pasaytirish orqali real daromadlarni barqaror oshirish mumkin. Xalqaro tajriba shuni ko'rsatadiki, inflyatsiyani jilovlash uchun monetar siyosatni ehtiyotkorlik bilan yuritish va inflyatsion kutilmalarni nazorat qilish muhim ahamiyatga ega.

Ikkinchidan, aholi daromadlarini indeksatsiya qilish tizimini takomillashtirish lozim. Ya'ni ish haqi, pensiya va ijtimoiy to'lovlar inflyatsiya darajasiga mos ravishda oshirib borilishi real daromadlarning keskin pasayib ketishini oldini oladi. Ilmiy adabiyotlarda ham ish haqi va narxlar o'rtasidagi muvozanatni ta'minlash real daromadlarni himoya qilishning muhim vositasi sifatida e'tirof etiladi.

Uchinchidan, iqtisodiyotda ishlab chiqarish samaradorligini oshirish va taklifni kengaytirish orqali inflyatsion bosimni kamaytirish zarur. Bunda ayniqsa oziq-ovqat va energiya sektorlarida ishlab chiqarishni rivojlantirish muhim, chunki ushbu sohalar inflyatsiya darajasiga eng katta ta'sir ko'rsatadi.

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