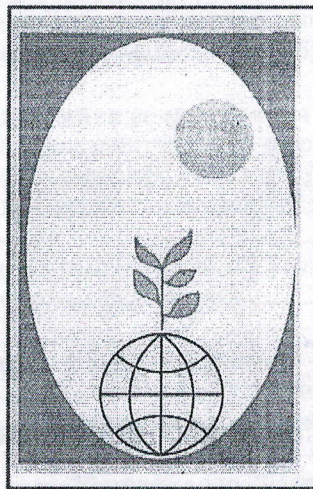


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КИШЛОҚ ХЎЖАЛИГИНИ МЕХАНИЗАЦИЯЛАШТИРИШ ВА
ЭЛЕКТРИФИКАЦИЯЛАШТИРИШ

УДК:336.333

КНОЖИМУНАМЕДОВА Ш. И., ТАШХОДЖАЕВА Г.С.

PROSPECTS OF HOUSHOLD FINANCE DEVELOPMENT.

The article examines the views of scientists on households as economic entities. The author summarizes the views of domestic and foreign experts on the essence of the concept of "household", on household income and expenditure, also proposes to consider household finances from institutional positions.

Keywords: *household, household finances, development, institutional approach, Xenophon, Aristotle, consumption, wealth, economic relations, economic activities, A. Smith.*

INTRODUCTION

In the history of world economic thought, views on the household, the formation and expenditure of its financial and other resources began to take shape from the moment of the emergence of human society.

REVIEW LITERATURE

The first description of an exemplary household presented in the treatise of the famous ancient Greek thinker Xenophon "Homebuilding" (5th-4th centuries B. BC). By the household, the thinker understood the following: "the household ... is all property without exception, and the property of each is that which is useful is all that a person knows how to use." The property Xenophon included "everything that a person has, even if it was not even in the same city with the owners", namely "the house ... and everything that a person has outside the house." However, since this treatise regulates family relations, the author considered one person only as a subject of economic management if he is lonely. The thinker paid the main attention to a family that was full-fledged in the traditional sense: "custom unites a man and a woman into one pair ... and makes them partners in the household" [4, p. 330-335]. Disclosing household management issues, Xenophon considered the basics of forming his income and forming expenses, which allows talks about household finances. Thus, after analyzing the provisions of the treatise, it is possible to identify the following types of household income: income from agriculture in kind and monetary forms; revenues from the sale of goods, the performance of works, the provision of services (incomes of merchants, carpenters, blacksmiths, painters, sculptors, etc.); income from the sale of property. These household incomes could be used for the following purposes: current consumption (housekeeping, food, clothing purchase, payment of taxes); accumulation of savings for future expenses; other goals: "help friends and

strengthen the city". The main share of family expenses was to meet primary needs, but it is worth noting that Xenophon paid quite a lot of attention to the second type of expenses: "... how pitiful people are about whom they say they pour water into a leaky barrel: it is clear that they are working for nothing ... Reasonable husband and wife should act in such a way that they can preserve their property in the best possible condition and add as much as possible to the new." After analyzing and summarizing the main ideas of Xenophon, set forth in the treatise "Homebuilding", one can say that the thinker viewed the household from a reproductive point of view, and not from the position of participants in commodity-money relations. Nevertheless, the provisions on the sources of household income generation and the direction of their spending have retained their relevance to this day and are reflected in the writings of modern authors.

Another Greek thinker, Aristotle, in the treatise Politics, viewed the concept of "household" in three aspects: as a social, economic, and managerial system. If Xenophon identified a family with a couple of men and women, then Aristotle believed that "in a perfect family there are two elements: slaves and free," and more specific "parts of the family are lord and slave, husband and wife, father and children". These paired subjects, according to the philosopher, entered into power, reproduction, commodity-money relations. Aristotle singled out two types of art that an experienced householder should own: "the art of acquisition" and "the art of making a fortune". Under the "art of acquisition" the philosopher understood "the ability to select a specific set of tools necessary for the life and activities of a household. It consists not only in the rational selection of means of consumption, but also in the effective selection of means of consumption, but also in the effective selection of means of production, which, with skillful use, provides the household with an adequate level

of consumption.” And the second art, “the art of making a fortune,” is based on the dual property of a product (as a subject of use and as a subject of exchange). It is in this aspect that households considered as “commodity-money relations” that exchange their surplus. This art fully manifested with the emergence of money, since simple barter, the purpose of which is to fully satisfy primary needs, does not apply to the art of making a fortune. The wealth and art of making a fortune, according to Aristotle, are different phenomena: “The purpose of the household activity is not the accumulation of money. The accumulation of money to infinity is a desire that is inherent in the trade as an art; trade and household are not the same. The first seeks to increase the wealth, the second - to preserve it”. Thus, all household expenses, according to Aristotle, are divided into expenses for the purchase of basic necessities (“necessary” expenses) and unnecessary expenses. The sources of wealth (income) for households Aristotle singled out the following: income from trade (sea, transit, retail); interest earned on the issuance of money in debt (“giving money to growth”); remuneration of labor (“the provision of one’s labor for pay; the latter finds application in part in crafts, and partly in people who are not capable of craft and earning their means solely by physical labor”); “Everything that is related to the land as such and to what grows out of the ground and that, not giving fruits in the proper sense, nevertheless brings benefits, such as cutting wood and all kinds of mining” [1, p. 380-391].

This is a completely different point of view on households, the composition of its income and expenses, than Xenophon's. However, both philosophers were unanimous in the opinion that the household is an undoubted subject of the economic life of society, along with the state. The household acquired such a role of a rather active subject of economic relations due to the fact that in antiquity it was something average between the household and the firm (organization, enterprise) in modern times and its activity had its national importance.

In the era of the Middle Ages that followed the antique period, the household as such was not considered for objective reasons: first, the economy was dominated by the natural rather than the monetary form of management, and secondly, the feudal organization of society assumed the personal dependence of the peasants on the feudal, which excluded him freedom to make independent economic decisions. During this period, the primary link of the society was the peasant community-association by descent of several households of the peasant type with a natural form of management in order to provide for themselves. Over time, the communal system was transformed into a feudal patrimony, which was an independent household of several households that were not in kinship relations.

Among the European scholars of the period of the classical Middle Ages, one can distinguish the Italian political figure N. Machiavelli, who considered the population and its finances the main force of the state. It's impossible to say that the thinker studied the household in detail and its financial support issues, however, in his work

The Sovereign there are recommendations for household (mostly a man as head of the family) to focus on its priority needs, to live economically and indiscriminately. Thus, there is a connection between his views of Aristotle on the “necessary” and on the “unnecessary” expenses of households [5].

RESULTS

Gradually, with the development of production, the growth of needs, new types of economic and social activities of households began to appear; private workshops began to appear, and later manufactories. If earlier the household was the main economic subject, then later this opportunity and began to fulfill the role of resources, labor force. Therefore, economists increasingly devoting their research to new entities.

The greatest interest among domestic thinkers of the Middle Ages, revealing the concept of “household”, was the church and statesman Sylvester (XV century), who in his famous work “Homebuilding” to his descendants. This thinker who clearly pointed out that the economy should be led “according to income and expenditure”, introducing these concepts into the domestic financial science. From a material point of view, the farm is property “in the shop, and in every product, and in the pantry, and in the rooms, and in every yard or villa, and in loans-debts”. The income (income) of the household, according to Sylvestre, was formed from the expense of “crafts and profits, or the state's salary, or legal gain”. What specifically was meant by “legal gain” was not clarified by the author, however, since he attributed loans to household income, then most likely this type of income related to “legal mining”. As for household expenses to the income received, it should and could “keep the household with supplies: eat, drink, dress, serve the sovereign, maintain and serve servants, and communicate with good people” [8, with. 44].

Further enslavement of the peasantry did not contribute to the development of economic labor, therefore did not allow the opportunities of households to manifest themselves. These circumstances did not interest in households and among economists, as a result of which the institution of the household was not considered until the 18th century. At the beginning of the date, the majority of the population (over 90%) were representatives of the peasant class, which necessitated analysis of the behavior of households, as well as their incomes and expenses. Among the scientists of the historical period, I. Pososhkov (1652-1726) drew special attention, investigating the nature of the wealth of the state and the population in the work “On poverty and wealth”. He began his work by saying that the wealth of the state is not measured by the state treasury, but by the state of households to meet their needs, that is, the thinking of the primary importance to the development of any country “... not the royal wealth, in the royal treasury, ... not every thing, if all the people, by their own measures, were the richest in their own riches, by their riches” [13, 14].

non-financial corporations, state and municipal authorities, etc.), in connection with this The NSS system needs to include 2 levels: the finances of public legal entities and the

finances of economic entities that include household finances.

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Ходжимухамедова Ш. И., Ташходжаева Г.С Аспекты развития финансов домашних хозяйств.

В статье рассматриваются взгляды ученых на домохозяйства как на экономические субъекты. Автор обобщает мнения отечественных и зарубежных специалистов о сущности понятия «домашнее хозяйство», о доходах и расходах домохозяйств, а также предлагает рассматривать финансы домашних хозяйств с институциональных позиций.

Ключевые слова: домашнее хозяйство, финансы домашних хозяйств, развитие, институциональный подход.

Ходжимухамедова Ш. И., Ташходжаева Г.С Уй хўжалигини молиявий ривожланиш асослари.

Мақолада уй хўжалигига иктисодий субъект асосида олимларнинг илмий қарашлари ёритилган. Муаллиф мақолада “уй хўжалиги” тушунчасини, унинг даромад ва ҳаражатларини, шунингдек уй хўжалигининг молиявий таъминлашни институционал ёндашган ҳолатда хорижий ва маҳаллий олимларни фикрларини жамлаган.

Калит сўзлар: уй хўжалиги, уй жўжалиги молияси, ривожланиш, институционал ёндашув.

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ХАЛИҚНАЗАРОВ ЎРОЛБОЙ АБДУРАХМАНОВИЧ

ТУТ ИПАК ҚУРТИ ҒУМБАГИНИ ЖОНСИЗЛАНТИРИШДА ВА ҚУРИТИШДА ЎТА ЮҚОРИ ЧАСТОТАЛИ ЭЛЕКТРОМАГНИТ МАЙДОН ТАЪСИРИ

Ўта юқори частотали электромагнит майдон (ЎЮЧ) орқали пиллаларни жонсизлантириш. Бу усулда частотали майдонда, пайдо бўладиган ички иссиқлик алмашинуви натижасида ғумбак жонсизланади. Ғумбакда ички иссиқлик алмашинув жараёни ва қобикнинг хусусиятларини ўзгартириши частота параметрларини танлашга ва электр майдон кучланишига боғлиқ. Пилла ичидаги ҳарорат конвект усули билан ташқарига чиқарилади. 2450 МГц частотали токда 30 секунд ишлов берилди ва ғумбак ўлади ва аста секин қурийд.

Калит сўзлар: тирик пилла, ўта юқори частота, ғумбакни жонсизлантириши қурилмаси, СК-150К қуригич, қуруқ пилла, намлик, технологик хусусиятлар, пилла ипи, чувши, узилиш кучи, хом ипак, самарадорлик.

КИРИШ

Тут ипак қурти ғумбагини жонсизлантириш ва қуритиш жараёнида унга узоқ вақт давомида таъсир

этаётган юқори ҳароратли иссиқ ҳаво пилла қобигининг технологик хусусиятига салбий таъсир этиб, хом ипак чиқиш микдорини камайтирмоқда,