

## ROLE OF PUBLIC POLICY IN CHANGES IN POPULATION INCOME

*C.e.s. Assoc.*

**Toraboyeva Kimiyokhan Urazbekovna**

*The head of the digital economy department of  
Denau Institute of Entrepreneurship and Pedagogy*

**Ziyodullaev Navruzбек Botir ugli**

*Teacher of Denau Institute of Entrepreneurship and Pedagogy*

*Phone: +998(97) 171-71-99,*

*navruzbek@dpi.uz*

**Abstract:** *Man has been trying to create comfortable conditions for himself since time immemorial. History also shows that increasing the population's income has always been one of the important issues of state policy. In addition, this article talks about the policy of the new Uzbekistan to increase the income of the population.*

**Key words:** *Income, wealth, standard of living of the population, economic analysis, social policy of the state.*

Enter.

First of all, let's understand the difference and connection between the concepts of "income" and "wealth". Income consists of current monetary wealth and services of the members of the society. Income is the basis of wealth creation. Another difference between it and wealth is that it is determined over a certain period, usually within a year. Household income is defined as cash receipts or cash sums.

The monetary income of the population is wages, income from business activities, all cash receipts in the form of allowances, pensions, scholarships, interest from property, dividends, rents, securities, real estate, agricultural products from the sale of handicrafts, and the provision of various services. are incoming revenues.

The amount of monetary and in-kind (in the form of products) receipts and provided free services for all residents; the population's contribution to national income. The source of the total income of the population consists of wages, pensions, scholarships, allowances, premiums, profits, dividends, bonds, lottery winnings, interest paid by banks, rents, and leases from real estate, insurance coverage, and others. In market conditions, the largest part of the population's income is in the form of money. Residents of the village also receive income from their homestead, and it is part of their natural income. Also, free products and services are provided to the population in need of assistance (free food, clothing, medicine, transport and utility services, etc.); these are natural incomes. Population incomes are divided into nominal and real incomes. Nominal income is the income received by the population in the form of a certain amount of money, and its purchasing power may decrease under the influence of inflation. Real income shows how much consumer goods and services can be purchased with monetary income. The real income per capita is a generalized and integrated indicator of the population's standard of living. In the economy, the income in the hands of

the population after deducting all mandatory and voluntary payments (taxes, loan money, contributions) from the gross monetary income is also important. Taxes have a strong impact on the amount of income that reaches the hands of the population. In developed countries, wages make up 2/3 of income. If the country has a lot of private property priority, rent, and population savings, the interest paid by the bank will be significant. In the conditions of the market economy, the population's income is formed from income from work, entrepreneurship, property, and transfers (allowances and assistance money given to the poor from the budget). Transfers are non-market income, the rest are market income. In the conditions of the transition to the market economy, new types of income typical of the market system (entrepreneurship, property income, etc.) are increasing in the incomes of the population in Uzbekistan.

The main part.

First of all, it should be noted that from the first days when our country entered the period of renewal, it has been a priority to conduct an open, pragmatic, and practical foreign policy, to strengthen close friendships and cooperation with all the developing countries of the world, especially with neighboring countries. we are looking. Today, Uzbekistan has become an active participant in the political processes of our region and the world with its far-sighted policy. Our progress in ensuring human rights and freedoms, freedom of speech and religious beliefs, and gender equality is being steadily strengthened in cooperation with prestigious international organizations. The determination of the PDP of Uzbekistan to protect the interests of people in need of social justice and social protection determines that it will be the left wing of the country's political forces. Comprehensive measures for the development of the social sector, first of all, strengthening the social protection and health care of citizens, providing the population with cheap and high-quality medicines, increasing the employment and real income of citizens, and expanding the construction of low-cost social housing. , is focused on comprehensive support of persons with disabilities. The People's Democratic Party of Uzbekistan is the foundation of its ideology and political activity on national interests such as preserving and strengthening the independence of Uzbekistan, ensuring the prosperity of our homeland, civil and inter-ethnic harmony in the country, social stability, and the well-being of every family and the entire nation. , he knows. Social policy remains one of the most important priorities of state policy in our country. The fact that social support has a specific address makes it possible to assist every person in need, taking into account his real needs. Special importance is attached to the fact that no person belonging to this category is left out of attention. On this basis, the social landscape of our society is completely changing, the effectiveness of effective management is increasing, and most importantly, people's confidence in life, work, their destiny, and tomorrow is increasing. A completely new and unique system of solving social problems has been created in our country. Later on, the "iron register", "women's register", "youth register", "mahalla bay" and "household register" working methods are introduced for this purpose. On this basis, not abstract indicators of the problem, but the issues of every family and citizen, women, and young people who need help and support are studied on the spot, and they are solved in a timely and effective manner. Today, comprehensively improving people's well-being, and

living standards, creating new jobs, and sources of income, reducing poverty, and improving our villages and cities remain some of the most important directions of our economic strategy.

The noble traditions of supporting the elderly, the disabled, and people in dire straits, and showing them love and kindness are being enriched and improved with new meaning and practical actions. In this regard, programs such as "Prosperous Village", "Prosperous Neighborhood", "Five important initiatives", "Every Family is an Entrepreneur", and "Youth are our future" are giving positive results. Within the framework of the "Prosperous Village" and "Prosperous Mahalla" programs alone, in 2021, construction, repair, and beautification works are being carried out in a total of about 8,000 villages and neighborhoods in all cities and districts. It is worth noting that in our national history, such large funds have never been allocated for the improvement of our villages and neighborhoods, and most importantly, such serious attention has not been paid to their development. In the implementation of systematic measures aimed at direct and specific financial support of needy citizens, the main focus is not on subsidizing the poor, but on earning them income. is focused on creating conditions and opportunities. In the next five years, the admission quota for higher education was increased 3 times, and this year, 182 thousand young people have the opportunity to become students. This is a total coverage of 28%. We know that 4 years ago this number was only 9 percent. In this regard, state grants have been increased from 21,000 to 47,000. 2,000 girls from needy families and 2,000 persons with disabilities have been allocated special grants to enter universities this year. By 2030, it is planned to increase the level of coverage of graduates with higher education to 50%. In our country, special attention is paid to the harmonious and balanced development of all stages of the continuous national education system. In the last 5 years, the level of coverage of our children with preschool education has doubled from the previous 27.7% to 60%, and the number of kindergartens has increased 3 times to over 14,000. To ensure the employment of unemployed young people in the villages, land plots from 10 acres to 1 hectare have been allocated to them. Reducing poverty among young people and encouraging them to be self-employed is carried out within the framework of "Yoshlar Daftar" and youth programs. In particular, more than 2,000 students who are children of Temir Daftar families have been paid their contract fees. In our country, supporting children who are separated from their parents and need love, their education, getting a job and home, finding a decent place in society, "Mercy Houses", special boarding schools, and " Serious attention is being paid to strengthening the material and technical base of "Children's Town", personnel potential. A new system was introduced to increase the effectiveness of education in "Mercy Houses" and special boarding schools.

A new system for studying and solving the problems of the students of such educational institutions, and realizing their dreams - "Mehr Daftari" was introduced. Also, the procedure for providing housing to orphans and children deprived of parental care was established. According to it, such children who do not have housing and who are considered as needing accommodation, in the year they turn 18 years old, 1 room with a total area of not less than 25 square meters, adult children in cases of marriage, 2-room apartments of not less than 50 square meters will be allocated. In our country, a comprehensive mechanism for providing

social assistance to the needy is being established. According to the presidential decree, a "Unitary Social Register" is being created, which will allow all types of social assistance to be provided according to the same criteria and the same document. By the end of the year, the system will be gradually introduced in all regions. Systematization of data through this system is carried out taking into account the level of need of each recipient of social assistance. It is determined based on the information available in the relevant databases of various agencies about the incomes, property, bank accounts, loans, and cars of the family members. significantly minimizes the factor and, as a result, eliminates cases of corruption in the distribution of social assistance as much as possible. It should also be noted that the policy of social protection and support of the poorest strata of the population is not limited to aid money given to needy families, but the goal is to create conditions for increasing the level of economic well-being of the population. It is usually more difficult to get out of poverty than to fall into it. Therefore, social assistance from the state is considered to gradually lift people out of poverty - in other words, it is more appropriate to show itself as a means of lifting people out of poverty rather than keeping them there. creation of conditions is defined as a priority task of the state social policy.

#### Conclusions and suggestions.

To conclude our article, our great ancestors also carried out a strong welfare state policy for several centuries. If we take our grandfather Amir Temur, he gave the following orders to keep the people of the country informed and alert: and let me know about the behavior of the foreign troops", "I ordered them to avoid putting them in a difficult situation when collecting wealth from the raiyat or reducing the country to poverty The decline of the treasure will lead to the disintegration of the empire and the weakening of the kingdom. Even now, a lot of work is being done to increase income in our country.

At the 70th session of the UN General Assembly in 2015, 17 goals of sustainable development until 2030 were adopted. The first and most relevant of these goals is called "No Poverty" and based on this, the Cabinet of Ministers of the Republic of Uzbekistan of October 20, 2018 "National goal in the field of sustainable development until 2030 and "On measures to implement the tasks" was adopted. Many works are being carried out in this regard.

Entrepreneurs are given wide opportunities. If we take a small example of this from our Zarbdar district, in the neighborhoods, people's lifestyle and effective use of land, fish, and poultry farming are being carried out, which in turn will lead to an increase in the income of the population and a further improvement in the standard of living of the population.

Also, our district is geographically very convenient, and most of the population earns a lot of income from the land. I would suggest that if greenhouses are established from the unused land in our district, many citizens will be employed and their income will increase. I would like to make another suggestion if we export labor products and not labor migrants, our income will be much better.

In our country, many works and efforts are increasing to increase human dignity. We are happy if the given suggestions and ideas help to increase the income of the population.

A nation whose population is educated and entrepreneurial will be powerful. It will also have its place in the world economy.

#### REFERENCES:

1. International Accounts Federation website <https://www.ifac.org/knowledge-gateway/contributing-global-economy/discussion/cost-financial-illiteracy#:~:text=Higher%20debt%20and%20bankruptcy%20rates,effects%20on%20the%20financial%20system>.
2. Lee Kuan Yew: From the Third World to the First World. History of Singapore (1965-2000) "From third world to first world" <https://asaxiy.uz/uz/product/li-kuan-yu-uchuinchidunedanbirinchi-dunega-singapur-tarihi-1965-2000>
3. Lee Myung-bak: "Miracles don't happen" <https://asaxiy.uz/uz/product/li-myon-bak-muzhizasodirbulmajdi>
4. Adam Smith. Nature and causes of the wealth of nations. London 1989: Printed for A. Strahan ; and T. Cadell, in the Strand. Fifth edition [https://books.googleusercontent.com/books/content?req=AKW5QadRcf2G-2YVILFJTt1r-A-oQ4O8Vzi7c9Y3M5Y1mDYM1QFQ2uKSoFhpkZnnsGkWILTTC7Tk7lqznQKLM2ZxWNUXJcjZilZ5AYd2ii4zxznwouIDeRjLzPNZAhZY29d\\_Y5wyWE--dN302c5-6liYboHbSDAsM6yg5vsbS0mcNnxufQG0AolG3AzBliQz1g-z7RpDWwpqzLYuhobjoeA7wzDZG6hjr7IDXofTjhO6qRf1vOidwE\\_r9mGIPokPXpjwKoliNn-N9H0dJZduxAdDNiCA0oElfrJqOD\\_a3m3WXfz0-x0A](https://books.googleusercontent.com/books/content?req=AKW5QadRcf2G-2YVILFJTt1r-A-oQ4O8Vzi7c9Y3M5Y1mDYM1QFQ2uKSoFhpkZnnsGkWILTTC7Tk7lqznQKLM2ZxWNUXJcjZilZ5AYd2ii4zxznwouIDeRjLzPNZAhZY29d_Y5wyWE--dN302c5-6liYboHbSDAsM6yg5vsbS0mcNnxufQG0AolG3AzBliQz1g-z7RpDWwpqzLYuhobjoeA7wzDZG6hjr7IDXofTjhO6qRf1vOidwE_r9mGIPokPXpjwKoliNn-N9H0dJZduxAdDNiCA0oElfrJqOD_a3m3WXfz0-x0A)
5. Larisa Burakova: "How Georgia achieved success" <https://asaxiy.uz/uz/product/larisa-burakova-gruziya-muvaffakiyatga>
6. Stuart, T.E.; Ding, W.W. When do scientists become entrepreneurs? The social structural antecedents of commercial activity in the academic life sciences. *Am. J. Sociol.* 2006, 112, 97–144. [Google Scholar] [CrossRef]
7. Perkmann, M.; Tartari, V.; McKelvey, M.; Autio, E.; Broström, A.; D'este, P.; Fini, R.; Geuna, A.; Grimaldi, R.; Hughes, A.; et al. Academic engagement and commercialisation: A review of the literature on university–industry relations. *Res. Policy* 2013, 42, 423–442. [Google Scholar] [CrossRef]
8. Jin, P.; Mangla, S.K.; Song, M. The power of innovation diffusion: How patent transfer affects urban innovation quality. *J. Bus. Res.* 2022, 45, 414–425. [Google Scholar] [CrossRef]
9. Sevryukova, S. V., & Korosteleva, O. N. (2017). Formirovaniye denezhnykh dokhodov naseleniya kak sotsial'no-ekonomicheskii aspekt regulirovaniya urovnya zhizni. *Kontsept*, (11), 151-155.
10. Sayakbayeva, A. A., Akylbekova, N. I., & Taalaybek, T. (2020). Dokhody naseleniya kak faktor ekonomicheskogo rosta. *Izvestiya Issyk-Kul'skogo foruma bukhgalterov i auditorov stran Tsentral'noy Azii*, (2), 82-89.
11. Suvorov, A. V. (2008). Problemy otsenki differentsiatsii dokhodov naseleniya v sovremennoy Rossii. *Problemy prognozirovaniya*, (2), 3-18.

12. Abduramanov X.X, Arabov N.U, Xolmuxamedov M.MningAholi daromadlari va turmush sifati "TAFAKKUR BO'STONI""TOSHKENT-2014"
13. Mukhtarov B. A., Ortikov O. YU. Kul'turnoye i ekonomicheskoye razvitiye turizma v Uzbekistane //Molodoy uchenyy. – 2016. – №. 14. – С. 375-378.
14. G'ayratovna, Q. N., Abdujabborovna, I. N., & Usmonbekovich, Y. I. (2023). AHOLINING MOLIVAVIY SAVODXONLIINI OSHIRISH VA JAMG'ARMA USULLARI. OBRAZOVANIYE NAUKA I INNOVATSIONNIYE IDEI V MIRE, 34(2), 134-139.
15. Nazarova S: "Moliyaviy savodxonlik asoslari". Tashkent-2020 <https://altsul.uz/wp-content/uploads/2021/04/Moliyaviy-savodxonlik.pdf>
16. How to check the authenticity of the money? <https://finlit.uz/uz/articles/money/how-to-verify-the-authenticity-of-money/>
17. Savings techniques - informational and educational website of the Central Bank of the Republic of Uzbekistan on financial literacy. <https://finlit.uz/uz/articles/budget/savings-techniques/>
18. Theory: 6 Jars Budgeting Method <https://readinggraphics.com/the-6-jar-wealth-management-system-by-t-harv-eker/>
19. Department of Financial Literacy and Public Awareness <https://cbu.uz/uz/about/central-office/divisions/moliyaviy-savodxonlikni-oshirish-va-bank-mutaxassislarini-qayta-tayyorlash-departamenti/>
20. Informational and educational website of the Central Bank of the Republic of Uzbekistan on financial literacy <https://finlit.uz/uz/>
21. A free Telegram bot designed to improve financial literacy <https://t.me/tdiurobot>
22. "World of Finance". Financial literacy website launched by the Central Bank in cooperation with the VISA payment organization <https://financeworld.uz/>
23. Ziyodullaev, N., & Ziyodullaeva, M. (2023). FINANCIAL LITERACY, INTERRELATIONSHIP OF POPULATION INCOME AND EXPENDITURE. Science and innovation, 2(B12), 881-887.