

ANALYSIS OF THE SOURCES AND DYNAMICS OF POPULATION INCOME FORMATION IN OUR REPUBLIC

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Abstract

This article is aimed at studying indicators of the level of sources of formation of the real income of the population of our country. Scientific-theoretical recommendations and practical proposals have been developed to study the monetary incomes and expenses of the population of our country using the methods of economic indices, and to analyze the factors influencing the increase of the population's well-being and real income of the population.

Keywords: real income of the population, standard of living of the population, income from capital, material assistance, allowance, debt income, mandatory payments, salary, dividend, housing purchase.

Introduction

One of the main principles of market relations is strong social protection of the population of the republic. In the conditions of a socially oriented market economy, it is a vital necessity to ensure the priority of human interests even at the stage of development. At the heart of the main priority of Uzbekistan's model of renewal and development are human interests, and strong social policy occupies a central place. At the same time, in the context of the global financial crisis, the protection of different layers of the population in our republic is considered a priority. As the President of the Republic of Uzbekistan Sh.M. Mirziyoyev noted: "In order to improve the well-being of the population, the amount of wages, pensions, scholarships and social allowances has been significantly increased this year compared to previous years."

Our statistical analysis shows that the per capita consumption of the most important food commodities has been growing steadily in recent years, whereas the amount of expenses paid for the purchase of non-food products and services is also increasing significantly.

The situation of providing families in our country with goods intended for long-term use has also changed radically. The level of providing apartments with refrigerators, air conditioners, personal computers, televisions, mobile phones and other modern household appliances is increasing. In the conditions of globalization of the world economy, there is shaping a need to assess the standard of living of the population with the use of statistical methods.

Especially today, study of economic-statistical analysis of the standard of living of the population based on objective statistical data, the classification of sources of income and expenses of the population using special statistical methods, statistical assessment of factors affecting monetary income and expenditure and statistical analysis of expenditure classification, and truthful interpretation of the level of satisfaction of consumption and consumer demands based on statistical data is considered an urgent matter.

Analysis of Literature on the Topic.

Assessment of the standard of living of the population and research on it began in the 20s of the 20th century, in this regard V.N.Salin, V.I. Rutgeiser, V.F. Mayer, N.I. Buzlyakov and others conducted scientific research. In their scientific research, the standard of living of the population was scientifically researched, taking into account the lifestyle of the inhabitants of their countries, the location and development of productive forces. All this had a positive effect on the pace of research in the field of studying the standard of living of the population, and on the development of the system of indicators.

Local scientists such as K. Abdurahmonov, Yo. Abdullayev, K. Abulkosimov, A.Vahobov, G.Saidova, S.Gulomov, B.Goyibnazarov, E.Akramov, H.Mukhitdinov, A.Olmasov, R.Khasanov, Sh.Shodmonov, M.Khakimova, D.Rahimova and N.Zokirova have widely described problems of estimation of standard of living of the population in their works.

V.N. Salin describes the standard of living of the population as the material possibilities of satisfying the consumption of the population. It includes various social aspects of social life: working conditions, the level and structure of income and expenses of the population, the use of free time, the level of development of health care, culture, art and etc.

Quantitative description of these social aspects of social life is carried out with the help of socio-economic indicators and is the subject of a statistical study of the standard of living and social development of the population[1].

According to V. I. Rutgeiser, the analysis of the population's monetary income implies a correlation between the level of their use of material goods and services and the indicators of monetary savings, and requires a statistical study of their expenses. The task to perfect the analysis requires a reasonable scientific study of the expenses made by the population or family for various purposes [2].

As Yo.Abdullayev noted, the income of the population represents the sum of money and in-kind funds received by family members in a certain period. The level and composition of needs always increase in demand and directly affect the amount of the income[3].

K.Kh. Abdurahmanov defined the standard of living of the population as follows: "Standard of living means the level of provision of the population with necessary material and immaterial benefits and services, as well as the level of their consumption." [4].

Foreign and domestic economists have developed various definitions of the concept of "living standard of the population" in many economic literatures. For example, in the book "Course of Socio-Economic Statistics" edited by M.G. Nazarov, it is defined as follows: "The standard of living of the population, first of all, is a complex and multifaceted category that represents the sum of real social and economic conditions of people's life activities in the field of consumption, and is an important description of social development" [5].

As noted by I.I. Eliseyeva, the level of monetary income of the population of the regions of Uzbekistan is estimated by the presence of significant stratification in the socio-economic development of the regions. This is due to several reasons. One of them is the uneven location of deposits of strategically important natural resources: Usually, a processing plant is built near each such mine [6].

According to N. Zokirova, it is possible to calculate the elasticity coefficient of the population's income from the increase in consumer prices based on the data on the population's monetary income and the change in consumer prices. In our opinion, we can talk about both elasticities: on the one hand, an

increase in income leads to an increase in consumer prices, an increase in wages, benefits and receipts [7].

In the textbook "Fundamentals of Statistics" published under the editorship of Prof. N.M. Soatov, which served as a scientific-methodical source in the formation of Uzbek national statistics from both the theoretical and practical sides, it is described as "The standard of living of the population is a socio-economic category, which includes concepts such as the satisfaction of material, cultural and household needs of people and the improvement of social living conditions" [8].

K.Kh. Abdurahmanov and others defined in the textbook "Population Statistics" that "the standard of living is the level of provision of necessary material and immaterial benefits and services of the population and their consumption." [9].

The following are the main sources of income of the population in our republic today:

- salary;
- receipts in the form of wages received from enterprises based on different ownership (material support, payments given upon leaving the enterprise, etc.);
- allowances, scholarships;
- income from property (interest, rent, dividend, income from renting housing, real estate, land and other assets);
- income from foreign countries (salaries, allowances, scholarships, grants, donations, humanitarian aid, etc.).

Research Methodology

In the course of research, general methods of scientific analysis, as well as special statistical methods: selective observation, questionnaire survey, statistical grouping, economic indices, dynamic series, correlation-regression analysis and other methods are widely used.

Analysis and Results

It consists in the development of practical suggestions and recommendations for statistical methods of analysis and evaluation of ways to increase the standard of living of the population in our republic. To achieve this goal, the following tasks were defined and resolved:

development of new scientifically based content of this concept on the basis of generalization, comparative study and analysis of the scientific definitions given by foreign and local scientists and experts to the concept of "living standard of the population";

- defining the main directions for assessing the standard of living of the population in our republic;
- study and statistical analysis of the system of statistical indicators representing the standard of living of the population;
- statistical analysis of monetary incomes of the population in our republic and its territories, sources of their formation;
- statistical analysis of money expenses and savings of the population in our republic;
- Specific characteristics of the difference in the standard of living of the population of the Republic of Uzbekistan are disclosed and theoretically studied;
- Systematization of the factors affecting the increase in the income of the population of the Republic of Uzbekistan from business activities;

- Statistical study of the dynamics and level of current incomes, expenses of the population of the Republic of Uzbekistan;
- To determine the main directions of measures aimed at creating new jobs in order to ensure the employment of the population of the Republic of Uzbekistan;
- Development of proposals and recommendations to increase the income and quality of life of the population of the Republic of Uzbekistan.

In our opinion, the income of the population is not only an important indicator of the standard of living, but also a factor determining the level of employment of the population, the movement and supply of the labor force.

All types of monetary and in-kind incomes, regardless of their sources, are included in the population income indicators.

Table 1

Types of income	2018	2019	2020	2021
Total income of the population	119,7	127,0	121,6	114,9
Real total income of the population	109,3	108,1	106,1	101,8
Total income per capita	117,7	124,8	119,3	112,7
Real total income per capita	107,5	106,2	104,2	99,8

As shown in Table 1, the growth rate of the total income of the population of Uzbekistan was 119.7% in 2018, while in 2021 this indicator reached to 114.9% after decreasing. Also, the total real income of the population decreased from 109.3 percent in 2018 to 101.8 percent in 2021. Other remaining indicators also had a downward trend.

According to the literature on the economy of the social sector, the total income of the population can be determined in nominal and real terms, just like wages. Nominal total incomes are current in-kind and monetary incomes expressed in value. Real total incomes are represented by the sum of material wealth and services that these incomes can buy (that is, nominal incomes adjusted to consumer price indices).

When the total income is generated, a certain part of it is used for voluntary and mandatory payments. In January-December 2021 (for twelve months), the total income per capita in Tashkent city (30232.0 thousand soums) and Navoi (24156.2 thousand soums), Bukhara (17847.1 thousand soums) Soums), Tashkent (16,331.7 thousand soums) and Khorezm (15,484.5 thousand soums) regions recorded higher indicators than the average national level. In January-December 2021 (for twelve months), the lowest indicators of total income per capita were in Fergana (10929.8 thousand soms), Namangan (11329.1 thousand soms) and It was registered in the Republic of Karakalpakstan (11391.6 thousand soums) and Surkhandarya (11884.7 thousand soums) regions. The difference between general income and voluntary, mandatory payments is expressed in the form of an income indicator in discretionary income. Income in the hands of the population represents the total amount of demand able to pay, which must be provided by the corresponding goods and services. Income in the hands of the population can be used either for final consumption or savings. If the value of free and preferential services received by the population is deducted from the total amount of income in the hands of the population, the indicator of real income in the hands of the population is obtained. One of the methods of studying the stratification of the population according to the level of material well-being is the distribution according

to the level of monetary income per capita. In this case, the average monetary income per capita is determined by dividing the total amount of monetary income during the reporting period by the number of the existing population.

Different types of income and statistical indicators are used to analyze, measure and estimate the level of income. We will consider the most common types of them.

Table 2 Population income groups and their elements

№	Income group	Source of income
1	Salary	Income from the main job; Income from a non-main job; Military servicemen's funds; Seasonal income; Others
2	Income from the sale of labor results	Farm income; Income from personal estate; Household income; Fee; Others
3	Income from business activities	Income from business activities; Others
4	Return on capital	Dividends from shares; Rent; Capital gain; Interest from deposits; Others
5	Income from risk	Insurance risk payment; Advances in bonds; Lottery winnings; Achievements from sports competitions; Achievements in games; Achievements from various competitions; Others
6	Deferred income	Heritage; Gift; Sponsorship assistance; Alimony; Income left to the heirs of the author; Others
7	Social income	Payment for temporary disability; Pregnancy and postpartum payment; Childbirth payment; Disability benefits; Others
8	Debt income	Bank loans; Enterprise loans; Amounts borrowed from individuals; Others
9	Other income	Others

Part of the population's income is spent on ensuring material well-being, and the other part is spent on using services. The composition of needs is affected not only by the increase in monetary income, but also by the change in the composition of the population and the growth of its scientific and cultural level. In the economic literature, the income of the population is divided into nominal, discretionary and real income depending on the level of use. Nominal income describes the amount of money income without taking into account taxes and prices. Discretionary income is nominal income after deduction of taxes and other mandatory payments. Personal household economy plays an important role in the formation of personal and family income. In the complex socio-economic period of the development of the society, the private farm remains the main source of income for some groups of the population.

When analyzing the family's total income, the following indicators are calculated: food expenses; non-food purchase expenses; costs of household services, taxes, fees, payments; increase in cash, deposits in savings banks, livestock, poultry and other natural increase in savings. Also, subsidies for education, medical care and housing, as well as the amount of added total income, are calculated. These indicators are usually used in international comparisons.

Conclusions and Suggestions

The social living conditions of the population include work, recreation, all-round physical and cultural development, as well as the improvement of working conditions, guaranteeing the preservation of people's health and ability to work, social security for those who have temporarily lost their ability to

work and the provision of benefits representing the social protection of relatively low-income families. The standard of living is determined by a system of indicators that give an idea of a certain aspect of the life activity of the population. In order to get detailed information about the standard of living, it is necessary to study in depth the income and needs of the population, the level and composition of consumption, the level of provision of housing, property, cultural and household goods and other opportunities. One of the methods of studying the stratification of the population according to the level of material well-being is the distribution according to the level of monetary income per capita. In this case, the average monetary income per capita is determined by dividing the total amount of monetary income during the reporting period by the number of the existing population.

In our opinion, in the future, in order to increase the standard of living of the population and strengthen social protection, it is necessary to work in the following directions:

1. In the context of the transition to the market economy, measures have been developed for the social support of low-income families with adult children. It is necessary to strengthen the clear provision of social assistance to low-income families and families with children, and to increase the role and responsibility of citizens' self-government bodies in the implementation of measures for social protection of the population.
2. Provision of social benefits and services determined by the enterprise: providing financial assistance to employees and their families, free meals, selling products at preferential prices, providing medical services, providing housing, organizing recreation, retraining and upgrading the skills of employees and so on.

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