

Date: 19<sup>th</sup> February-2025

**SAVDO VA BOYLIK**

**Bobojonova Dilnoza Oxunjonovna**  
Osiyo xalqaro universiteti o'qituvchisi

**Annotatsiya:** Mazkur maqolada savdo va boylik tushunchalari, ularning jamiyat taraqqiyotidagi o'rni va o'zaro bog'liqligi tahlil qilinadi. Savdo insoniyat tarixida boylik to'plash va iqtisodiy o'sishning asosiy omillaridan biri bo'lib kelgan. Maqolada savdoning rivojlanishi, zamonaviy iqtisodiyotga ta'siri hamda boylikka erishishning turli yo'llari yoritiladi. Shu bilan birga, savdo axloqi va adolatli iqtisodiy munosabatlar muhimligi ham muhokama qilinadi.

**Kalit so'zlar:** savdo, boylik, iqtisodiyot, tadbirkorlik, kapital, moliya, adolat, biznes, bozor, taraqqiyot.

**Kirish**

Savdo insoniyat tarixining ajralmas qismi bo'lib, ilk jamiyatlardan boshlab iqtisodiy faoliyatning asosiy yo'nalishlaridan biri hisoblanadi. Odamlar tovar va xizmatlar almashinuvi orqali ehtiyojlarini qondirgan, turli mahsulotlarni sotish va sotib olish orqali daromadga ega bo'lishgan. Bugungi kunda esa savdo va boylik tushunchalari global miqyosda o'zaro chambarchas bog'langan bo'lib, zamonaviy iqtisodiyotning harakatlantiruvchi kuchi hisoblanadi. Ushbu maqolada savdoning boylik hosil qilishdagi roli va uning jamiyat taraqqiyotiga ta'siri haqida so'z yuritiladi.

**Asosiy qism**

**Savdoning tarixiy rivojlanishi**

Savdo insoniyatning dastlabki sivilizatsiyalaridan beri mavjud bo'lib, ilk jamiyatlarda barter shaklida olib borilgan. Keyinchalik, tanga va pul muomalaga kiritilishi bilan savdo jarayoni yanada rivojlandi. O'rta asrlarda savdo yo'llari, xususan, Buyuk Ipak yo'li orqali mamlakatlar o'rtasida iqtisodiy aloqalar kengaydi. Bugungi kunda esa elektron savdo va raqamli iqtisodiyot yangi imkoniyatlarni yaratmoqda.

**Boylik tushunchasi va unga erishish yo'llari**

Boylik insonning iqtisodiy resurslari va moliyaviy barqarorligini anglatadi. Unga erishish yo'llari turlicha bo'lib, tadbirkorlik, sarmoya kiritish, mehnat va innovatsiyalar orqali boylik to'plash mumkin. Zamonaviy dunyoda passiv daromad manbalariga ega bo'lish, aktivlarni to'g'ri boshqarish va investitsiya qilish boylik orttirishning asosiy omillaridan sanaladi.

**Savdoning zamonaviy iqtisodiyotga ta'siri**

Zamonaviy iqtisodiyotda savdo iqtisodiy o'sishning muhim tarkibiy qismi bo'lib, u orqali mamlakatlar o'rtasida tovar va xizmatlar almashinuvi amalga oshiriladi. Bozor iqtisodiyoti sharoitida raqobat muhim ahamiyat kasb etib, tadbirkorlik faoliyati rivojlanishiga xizmat qiladi. Shuningdek, xalqaro savdo mamlakatlarning iqtisodiy barqarorligini ta'minlashda muhim rol o'ynaydi.



Date: 19<sup>th</sup> February-2025

### **Savdo axloqi va adolat masalasi**

Savdo jarayonida axloqiy me'yorlarga rioya qilish muhim hisoblanadi. Adolatli savdo – iste'molchilarga sifatli mahsulotlar va xizmatlarni taqdim etish, narxlarni sun'iy oshirmaslik, halol raqobat tamoyillariga rioya qilish deganidir. Korruptsiya, insofsizlik va manipulyatsiya iqtisodiyotning rivojlanishiga salbiy ta'sir ko'rsatadi. Shu boisdan, davlatlar savdo tartibini tartibga soluvchi qonunlar qabul qiladi.

### **Boylik va ijtimoiy tenglik**

Boylik va iqtisodiy farovonlik jamiyat rivojlanishining muhim ko'rsatkichlaridan biri bo'lsa-da, ortiqcha tabaqalanish va ijtimoiy tengsizlik muammolarni keltirib chiqarishi mumkin. Shuning uchun adolatli iqtisodiy siyosat yuritish, boylikni samarali taqsimlash va barcha qatlamlarga imkoniyat yaratish muhimdir. Buning uchun davlatlar ta'lim, sog'liqni saqlash va ijtimoiy dasturlarni qo'llab-quvvatlash orqali teng imkoniyatlarni ta'minlashi lozim.

### **Xulosa**

Savdo va boylik o'zaro bog'liq bo'lib, iqtisodiy taraqqiyot va farovonlikni ta'minlashda muhim rol o'ynaydi. Savdoning rivojlanishi yangi ish o'rinlari yaratish, tadbirkorlikni qo'llab-quvvatlash va iqtisodiy o'sishni rag'batlantirishga xizmat qiladi. Biroq, bu jarayonda adolatli tamoyillarga rioya qilish, halol raqobat va iqtisodiy axloq me'yorlariga amal qilish zarur. Faqat shundagina savdo va boylik jamiyat manfaatlariga xizmat qilib, barqaror rivojlanishga zamin yaratishi mumkin.

### **ADABIYOTLAR:**

1. Oxunjonovna, B. D. (2023). MAHMUD QOSHG'ARIYNING "DEVONU LUGOTIT TURK" DAGI SHAKLINI HAM, MAZMUNINI HAM SAQLAGAN IDIOMALAR TAHLILI.
2. Oxunjonovna, B. D. (2024). BOZCHILIK ASOSIDA SHAKLLANGAN O 'ZBEK XALQ MAQOLLARINING TAHLILI. *PEDAGOGIK TADQIQOTLAR JURNALI*, 2(1), 122-125.
3. Oxunjonovna, B. D. (2024). DAVLAT TILIDA ELEKTRON ISH YURITISH: IMKONIYATLAR VA MUAMMOLAR. *Methods of applying innovative and digital technologies in the educational system*, 1(2), 235-240.
4. Oxunjonovna, B. D. (2024). DAVLAT TILIDA ISH YURITISHNING HUQUQIY ASOSLARI VA AMALIY AHAMIYATI. *Methods of applying innovative and digital technologies in the educational system*, 1(2), 229-234.
5. Oxunjonovna, B. D. (2024). HUJJATLAR BILAN ISHLASHDA O 'ZBEK TILI ME'YORLARINI QO 'LLASHNING DOLZARBLIGI. *Methods of applying innovative and digital technologies in the educational system*, 1(2), 247-252.
6. Oxunjonovna, B. D. (2024). HUJJATLARNI DAVLAT TILIDA YOZISHDA TERMINOLOGIYA VA UNING STANDARTLASHUVI. *Problems and solutions at the stage of innovative development of science, education and technology*, 1(2), 1-7.



Date: 19<sup>th</sup> February-2025

7. Oxunjonovna, B. D. (2024). DAVLAT TILIDA ISH YURITISHNING XALQARO TAJRIBASI VA O 'ZBEKISTONGA MOSLASHUVI. *Methods of applying innovative and digital technologies in the educational system, 1(2)*, 241-246
8. [O 'ZBEK TILIDA ISH YURITISHNING YANGI TEXNOLOGIK IMKONIYATLARI](#)  
BD Oxunjonovna - Problems and solutions at the stage of innovative ..., 2024
9. Oxunjonovna, B. D. (2024). O 'ZBEK TILINING RASMIY ISH YURITISH TILIGA AYLANISH TARIXI. *Problems and solutions at the stage of innovative development of science, education and technology, 1(2)*, 32-37.
10. Bobojonova, D. (2023). ANALYSIS OF IDIOMS THAT PRESERVE BOTH FORM AND CONTENT IN MAHMUD KASHGARI'S" DEVONU LUGOTIT TURK". *Modern Science and Research, 2(9)*, 64-67.
11. Bobojonova, D. (2023). THE IMPORTANCE OF UZBEK FOLK PROVERBS. *Modern Science and Research, 2(10)*, 670-675.
12. Bobojonova, D. (2023). MAHMOUD QOSHGARI'S" DEVONU LEXICOTIT TURK" AND ITS PLACE IN LINGUISTICS. *Modern Science and Research, 2(10)*, 538-540.
13. Oxunjonovna, B. D. (2022). O'ZBEK TILSHUNOSLIGIDA LISSONIY INTERFERENSIYANING KO'RINISHLARI. *PEDAGOGS jurnali, 14(1)*, 22-25.
14. Okhunjonovna, B. D. (2023). A Proverb is a Product of Folk Wisdom. *American Journal of Language, Literacy and Learning in STEM Education (2993-2769), 1(9)*, 333-338.
15. Bobojonova, D. (2023). MAHMUD KASHGARI'S WORK" DEVONU LUG'OTIT TURK" IS AN IMPORTANT SCIENTIFIC HERITAGE. *Modern Science and Research, 2(12)*, 742-748.
16. Bobojonova, D. (2024). TYPES OF OCCUPATIONS RELATED TO THE LIFE OF THE UZBEK PEOPLE (within the profession of blacksmithing). *Modern Science and Research, 3(2)*, 739-746.
17. Bobojonova, D. (2023). THE ROLE OF MAHMUD KASHGARI'S WORK" DEVONU LUG'OTIT TURK" IN THE DEVELOPMENT OF THE UZBEK LANGUAGE. *Modern Science and Research, 2(4)*, 568-5672.
18. khunjonovna, B. D. (2024). Comparative Analysis of Proverbs in" Devonu LugOtit Turk" and Currently Available. *Journal of Higher Education and Academic Advancement, 1(2)*, 194-198.
19. Bobojonova, D. (2024). MANIFESTATION OF LEXEMES RELATED TO THE PROFESSION OF BLACKSMITHING IN FOLK PROVERBS. *Modern Science and Research, 3(1)*, 687-693.
20. Okhunjonovna, B. D. (2024). Analysis of Folk Proverbs Based on Medicine. *EUROPEAN JOURNAL OF INNOVATION IN NONFORMAL EDUCATION, 4(3)*, 125-131.
21. Oxunjonovna, B. D., & Sadriddinovna, F. N. (2024, December). ZAMONAVIY TILSHUNOSLIKDA MAQOLLARNING KONSEPTUAL TAHLIL MUAMMOLARI. In *Uz Conferences (Vol. 2, No. 4, pp. 41-44)*.



Date: 19<sup>th</sup> February-2025

22. Бободжоновна, Д. (2024). IT IS RELATED TO THE LIFE OF THE UZBEK PEOPLE ANALYSIS OF PROVERBS OF THE MUSICAL PROFESSION. Журнал универсальных научных исследований, 2(5), 402-413.
23. Oxunjonovna, B. D. (2024). “SIPOHI”, “JANGCHI” LEKSEMALARI HAMDA “SAVDOGAR”, “SAYYOH” LEKSEMALARI ASOSIDA SHAKLLANGAN XALQ MAQOLLARI. TA'LIM VA RIVOJLANISH TAHLILI ONLAYN ILMIY JURNALI, 4(4), 331-338.
24. Oxunjonovna, B. D. (2024). OZBEK XALQI TURMUSHI BILAN BOGLIQ KASB-KOR TURLARI (Temirchilik kasb-hunari doirasida).
25. Oxunjonovna, B. D. (2024). TEMIRCHILIK KASB-HUNARIGA OID LEKSEMALARINING XALQ MAQOLLARIDA NAMOYON BO'LISHI.
26. Oxunjonovna, B. D. (2023). MAHMUD QOSHG'ARIYNING «DEVONU LUG'OTIT TURK» ASARI-ILMIY AHAMIYATLI ME'ROS.
27. Oxunjonovna, B. D. (2023). O'ZBEK XALQ MAQOLLARINING AHAMIYATI.
28. Oxunjonovna, B. D. (2024). RESPUBLIKAMIZDA DAVLAT TILI SIYOSATINI AMALGA OSHIRISHNING AMALIY TAJRIBALARI. *Problems and solutions at the stage of innovative development of science, education and technology*, 1(2), 44-49.
29. Oxunjonovna, B. D. (2024). ISH YURITISHDA TIL MADANIYATI VA SO 'ZLASHUV ODOBINING AHAMIYATI. *Problems and solutions at the stage of innovative development of science, education and technology*, 1(2), 8-13.
30. Oxunjonovna, B. D. (2024). RASMIY USLUBDA O 'ZBEK TILI: HUJJAT TURLARI VA ULARNING XUSUSIYATLARI. *Problems and solutions at the stage of innovative development of science, education and technology*, 1(2), 38-43.
31. Oxunjonovna, B. D. (2025). DAVLAT TILINING ISH YURITISH JARAYONIDAGI AHAMIYATI VA UNI RIVOJLANTIRISH YO 'NALISHLARI. *Prospects for innovative technologies in science and education*, 2(1), 52-57.
32. Oxunjonovna, B. D. (2025). DAVLAT TILIDA ISH YURITISHNI O 'RGATISH JARAYONIDAGI QIYINCHILIKLAR VA ULARNI HAL ETISH USULLARI. *Prospects for innovative technologies in science and education*, 2(1), 65-71.
33. Oxunjonovna, B. D. (2025). ELEKTRON TIZIMLARDA DAVLAT TILINING QO 'LLANILISHI VA UNING RIVOJI. *Prospects for innovative technologies in science and education*, 2(1), 17-23.
34. Oxunjonovna, B. D. (2025). MAMLAKATNING TURLI HUDUDLARIDA ISH YURITISHDA DAVLAT TILINING O 'ZIGA XOS QO 'LLANISHI. *Prospects for innovative technologies in science and education*, 2(1), 10-16.
35. Oxunjonovna, B. D. (2025). DAVLAT TILIDA ISH YURITISHNI JORIY ETISHNING AMALIY TAJRIBALARI. *Prospects for innovative technologies in science and education*, 2(1), 3-9.
36. Oxunjonovna, B. D. (2025). RASMIY HUJJATLARNI TUZISHDA DAVLAT TILIDAGI ANIQ TALABLAR VA STANDARTLAR. *Prospects for innovative technologies in science and education*, 2(1), 45-51.



Date: 19<sup>th</sup> February-2025

37. Oxunjonovna, B. D. (2025). DAVLAT TILINI RIVOJLANTIRISH BO ‘YICHA OLIB BORILAYOTGAN SIYOSATNING ISH YURITISH TIZIMIDAGI O ‘RNI. *Prospects for innovative technologies in science and education*, 2(1), 24-30.
38. Oxunjonovna, B. D. (2025). DAVLAT TILINI ISH YURITISHDA QO ‘LLASHNI TARTIBGA SOLUVCHI QONUN VA ME‘YORIY HUJJATLAR. *Prospects for innovative technologies in science and education*, 2(1), 31-37.
39. Oxunjonovna, B. D. (2025). DAVLAT TILIDA RASMIY USLUBNING O ‘ZIGA XOSLIGI VA UNING TO ‘G ‘RI QO ‘LLANILISHI. *Prospects for innovative technologies in science and education*, 2(1), 58-64.
40. Oxunjonovna, B. D. (2025). ISH YURITISHDA INNOVATSION TEXNOLOGIYALAR VA DAVLAT TILINING INTEGRATSIYASI. *Prospects for innovative technologies in science and education*, 2(1), 38-44.
41. Oxunjonovna, B. D. (2025). BOYOQCHILIK HAMDA KULOLCHILIK ASOSIDA SHAKLLANGAN O ‘ZBEK XALQ MAQOLLARINING TAHLILI. *PEDAGOGIK TADQIQOTLAR JURNALI*, 2(2), 98-101.
42. Oxunjonovna, B. D. (2024). O ‘ZBEK TILIDA ISH YURITISHNING YANGI TEXNOLOGIK IMKONIYATLARI. *Problems and solutions at the stage of innovative development of science, education and technology*, 1(2), 26-31.
43. Bobojonova, D. (2024). OZBEK XALQI TURMUSHI BILAN BOGLIQ MUSIQACHILIK KASB-HUNAR MAQOLLARI TAHLILI. *Medicine, pedagogy and technology: theory and practice*, 2(9), 553-564.
44. Toymurodov, A. (2023, December). MODERN INTERPRETATION OF PSYCHODIAGNOSTICS AND PSYCHOCORRECTION OF EXTREME SITUATIONS. In INTERNATIONAL SCIENTIFIC CONFERENCE" SCIENTIFIC ADVANCES AND INNOVATIVE APPROACHES" (Vol. 1, No. 5, pp. 71-79).
45. Toymurodov, A. (2023). BASICS OF PROVIDING PSYCHOLOGICAL SERVICES TO MILITARY PERSONNEL. *Академические исследования в современной науке*, 2(24), 148-152.
46. Shuhratovich, T. A. (2025). PSIXOLOGIK TESTLAR TURLARI VA ULARNI QANDAY QO‘LLASH. *Modern digital technologies in education: problems and prospects*, 2(1), 8-15.
47. Abdurahmon, T. (2025). BOLALAR PSIXOLOGIYASINI O ‘RGANISH ULARNING RIVOJLANISH JARAYONLARI. *Modern digital technologies in education: problems and prospects*, 2(1), 16-21.
48. Abdurahmon, T. (2025). STRESSNI EKSPERIMENTAL TAHLIL QILISH. *New modern researchers: modern proposals and solutions*, 2(1), 51-56.
49. Abdurahmon, T. (2025). XOTIRA VA ESLAB QOLISH JARAYONLARINI. *New modern researchers: modern proposals and solutions*, 2(1), 57-62.
50. Abdurahmon, T. (2025). PSIXOLOGIYADA QAROR QABUL QILISH JARAYONLARINI EKSPERIMENTAL TADQIQ QILISH. *New modern researchers: modern proposals and solutions*, 2(1), 1-7.



Date: 19<sup>th</sup> February-2025

51. Abdurahmon, T. (2025). PSIXOLOGIYADA NEYROEKSPERIMENTLARNING AHAMIYATI. *New modern researchers: modern proposals and solutions*, 2(1), 14-20.
52. Abdurahmon, T. (2025). KOGNITIV PSIXOLOGIYA INSONNING ONG JARAYONLARI. *New modern researchers: modern proposals and solutions*, 2(1), 8-13.
53. Ikromova, S. A. (2024). EMOTSIYALAR VA ULARNING PSIXOLOGIK TA'SIRI. Problems and solutions at the stage of innovative development of science, education and technology, 1(2), 105-110.
54. Ikromova, S. A. (2024). PSIXOLOGIK MUAMMOLAR VA ULARNING DAVOLASH USULLARI. Problems and solutions at the stage of innovative development of science, education and technology, 1(2), 75-80.
55. Икромова, С. А. (2024). ЭМОЦИИ И ИХ ПСИХОЛОГИЧЕСКИЕ ЭФФЕКТЫ. *New modern researchers: modern proposals and solutions*, 1(2), 49-55.
56. Ikromova, S. A. (2024). SHAXSIYAT PSIXOLOGIYASI VA UNING SHAKLLANISHI. Problems and solutions at the stage of innovative development of science, education and technology, 1(2), 62-67.
57. Икромова, С. А. (2024). ФРЕЙД И ЕГО ВКЛАД В НАУКУ ПСИХОЛОГИЯ. *New modern researchers: modern proposals and solutions*, 1(2), 43-48.
58. Ikromova, S. A. (2024). KOGNITIV PSIXOLOGIYA: BILISH JARAYONLARI VA XOTIRA. Problems and solutions at the stage of innovative development of science, education and technology, 1(2), 81-86.
59. Икромова, С. А. (2024). ЭМОЦИОНАЛЬНЫЕ ОПЫТЫ ЧЕЛОВЕКА И ПРОЦЕСС НИМИ УПРАВЛЕНИЯ. Introduction of new innovative technologies in education of pedagogy and psychology, 1(3), 14-19.
60. Икромова, С. А. (2024). ПОВЕДЕНИЕ ЧЕЛОВЕКА И ВНУТРЕННЯЯ МОТИВАЦИЯ. Introduction of new innovative technologies in education of pedagogy and psychology, 1(3), 8-13.
61. Икромова, С. А. (2024). ОСНОВЫ ПСИХОЛОГИЧЕСКОГО ЗДОРОВЬЯ. *New modern researchers: modern proposals and solutions*, 1(2), 22-28.
62. Икромова, С. А. (2024). РАЗЛИЧИЯ В МУЖСКОЙ И ЖЕНСКОЙ ПСИХОЛОГИИ. *New modern researchers: modern proposals and solutions*, 1(2), 1-7.
63. Ikromova, S. A. (2024). STRESS VA UNING PSIXOLOGIK TA'SIRI. Problems and solutions at the stage of innovative development of science, education and technology, 1(2), 68-74.
64. Икромова, С. А. (2024). ПСИХОЛОГИЯ РАЗВИТИЯ ОТ ДЕТСТВА ДО ВЗРОСЛОСТИ. Introduction of new innovative technologies in education of pedagogy and psychology, 1(3), 1-7.

