

INDIVIDUAL APPROACH TO ECONOMIC LITERACY IN THE UZBEK
LANGUAGE

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Abstract: In this article, we analyzed the role of the Uzbek language and its specific approaches in the process of improving economic literacy in Uzbekistan. Language is an important tool for understanding and transmitting economic knowledge to the general public, and the scientific, popular and understandable nature of this tool is one of the factors determining the effectiveness of economic reforms. The article examines the interpretation of economic terms in the Uzbek language, their use in the education system and the media, as well as their impact on the formation of economic ideas among the population.

Keywords: economic literacy, Uzbek language, economic terminology, economic education, media, economic thinking, public policy, methodological approaches, economic knowledge, Uzbekistan.

Аннотация: В данной статье мы проанализировали роль узбекского языка и его специфические подходы в процессе повышения экономической грамотности в Узбекистане. Язык является важным инструментом понимания и передачи экономических знаний широкой общественности, а научный, популярный и понятный характер этого инструмента является одним из факторов, определяющих эффективность экономических реформ. В статье

рассматриваются вопросы толкования экономических терминов в узбекском языке, их использования в системе образования и средствах массовой информации, а также их влияние на формирование экономических представлений у населения.

Ключевые слова: экономическая грамотность, узбекский язык, экономическая терминология, экономическое образование, средства массовой информации, экономическое мышление, государственная политика, методологические подходы, экономические знания, Узбекистан.

Introduction. In today's era of globalization, digital economy and deepening market relations, increasing the economic literacy of the population is considered an important factor in the sustainable and inclusive development of any society. Especially in the conditions of Uzbekistan, where economic reforms are being implemented on a large scale, the issue of increasing the level of financial and economic knowledge of citizens remains one of the priorities of state policy. The population's understanding of economic processes, a conscious attitude to budget and tax policy, and informed adoption of consumption and investment decisions are one of the guarantees of economic stability and social justice in the country.

The role of the native language - that is, the Uzbek language - is extremely important in this process. Because the dissemination of economic knowledge and concepts to the public, their teaching in the education system, and their coverage in official documents and the media cannot be carried out effectively without the native language. At the same time, there are a number of systemic problems in Uzbekistan in terms of adapting economic terms to the Uzbek language, their understanding by the population, and their implementation in life. This requires specific approaches to the formation of economic literacy, namely, taking into account national mentality, language capabilities, and means of information delivery.

Main part. The process of forming economic literacy in the Uzbek language should be analyzed not only at the intersection of linguistics and economics, but also

at the intersection of social consciousness and institutional approaches. Economic literacy is a set of skills and knowledge of citizens to understand economic relations, analyze them, make economic decisions and assess the consequences of these decisions. In world experience, this concept is considered in a broad sense in combination with financial literacy. However, in the conditions of Uzbekistan, this issue requires a specific approach, based on language, culture and mentality. Because there are linguistic and conceptual problems in expressing economic concepts in the Uzbek language, which can prevent citizens from fully and correctly understanding economic knowledge [1].

Language is one of the main factors determining the level of economic literacy as a means of popularizing knowledge. However, most economic terms are not directly translated into Uzbek, or even when translated, their meaning remains incomprehensible to the general public. For example, terms such as “inflation”, “monetary policy”, “capital circulation” are often preserved in a foreign form without being explained in their Uzbek equivalents. This reduces the public’s confidence in economic processes and limits their active participation [2]. Therefore, reinterpreting economic terms based on the national language, bringing them closer to the people’s mentality, and presenting them to the public in understandable contexts has become an urgent issue.

In addition, the role of the media in the formation of economic literacy is of particular importance. However, analyses show that materials on economic topics on Uzbek television, online publications and social networks are often presented in a formal-bureaucratic style, rather than in a simplified, popular language. As a result, although economic information is addressed to the majority, its acceptance and internalization remain low. In this regard, it is important to create methodological guides, short video tutorials and interactive platforms that explain socio-economic processes in the vernacular in cooperation between the public and private sectors [3].

The education system is crucial in increasing economic literacy. However, economic knowledge is not sufficiently covered in curricula, especially at the school

level. Unfortunately, economic concepts in textbooks and educational literature in the Uzbek language are often explained without taking into account a clear scientific basis and methodology. This forms a superficial approach to the subject among students. Therefore, the gradual introduction of economic literacy, starting from preschool education, while fully utilizing the capabilities of the Uzbek language, remains an urgent task [4].

In this case, the integration of language policy into economic literacy is of great importance. There is a need to update the dictionary of economic terms, adapt them to official language standards, and develop a single terminological base on an agreed basis between state bodies and academic circles. Because the fact that the same term is expressed differently in different documents and sources confuses citizens. For example, different terms such as “income tax” are used instead of “profit tax”, “fund income” instead of “budget income”. This has a negative impact on the formation of a single economic mindset [5]. In conclusion, the strategy for developing economic literacy in the Uzbek language requires a multi-stage, systematic approach. In this regard, the main directions remain the adaptation of economic terms to the national language, their promotion in the education system and the media in a correct and understandable form, and ensuring terminological unity. It is necessary to study international experiences in this regard, but to implement them taking into account the specifics of the Uzbek language.

Conclusions and suggestions. The issue of forming and developing economic literacy in the Uzbek language should be recognized as an important component not only of the language and educational spheres, but also of a broad socio-economic strategy. In the conditions of Uzbekistan, the popularization of economic knowledge on the basis of the national language ensures a conscious approach of citizens to economic processes, adherence to financial discipline, understanding of the state's economic policy and responding to it from an active civic position. During the study, it was revealed that there are many linguistic, methodological and institutional

problems in adapting economic terms to the Uzbek language, and their elimination requires a multifaceted approach.

On this basis, the following suggestions and recommendations can be put forward:

1. Systematization of economic terminology: It is necessary to update the dictionary of economic terms in the Uzbek language, develop a single terminological platform that ensures their uniform use in regulatory documents, textbooks, scientific articles and the media.

2. Phased integration into the education system: It is necessary to include elements of economic literacy in educational programs starting from primary grades, using understandable and modern textbooks in the Uzbek language in this process.

3. The role of the media: Analytical programs, articles and podcasts on economic topics should be prepared in the Uzbek language in a popular, understandable and mentality-friendly way.

4. Use of digital resources: It is important to develop and widely implement online platforms, interactive tests, mobile applications and animated videos aimed at increasing economic literacy.

5. Integrated scientific research in the field of language and economics: It is necessary to increase the number of scientific projects, grant programs and joint research that ensure the integral cooperation of Uzbek linguistics and economics.

6. Reflection in state policy: It is proposed to develop a special state program to increase economic literacy and create a mechanism for its implementation in the regions.

In general, the development of economic literacy in the native language is one of the main guarantees of social stability, economic activity and civic responsibility. The scientific and practical potential of the Uzbek language has sufficient opportunities in this regard, and their proper and systematic mobilization will be one of the important steps towards the sustainable development of modern Uzbekistan.

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