

## POPULATION INCOME AND SOURCES OF ITS FORMATION

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**Abstract.** This article analyzes the incomes of the population and the sources of their formation, the development of the household as a separate sector, the incomes of the population, their occurrence, or the distribution of income in various economic conditions, and the reforms being carried out to increase the well-being of the population, and makes proposals and recommendations.

**Аннотация.** В статье анализируются доходы населения и источники их формирования, развитие домохозяйств как отдельной отрасли, доходы населения, их возникновение или распределение доходов в различных экономических условиях, проводимые реформы по повышению благосостояния населения, даются предложения и рекомендации.

**Annotatsiya.** Ushbu maqolada aholi daromadlari va ularning shakllanish manbalari, uy xo'jaligi alohida sektor sifatida rivojlanishi, aholi daromadlari uning yuzaga kelishi yoki xo'jalikning turli sharoitlarida daromadlarning taqsimlanishi asosida aholi farovonligini oshirish bo'yicha olib borilayotgan islohotlar tahlil qilinib, taklif va tavsiyalar keltirilgan.

**Key words:** household, everyday activities, welfare of the population, economic resource, economic subject, need, human capital, reproduction.

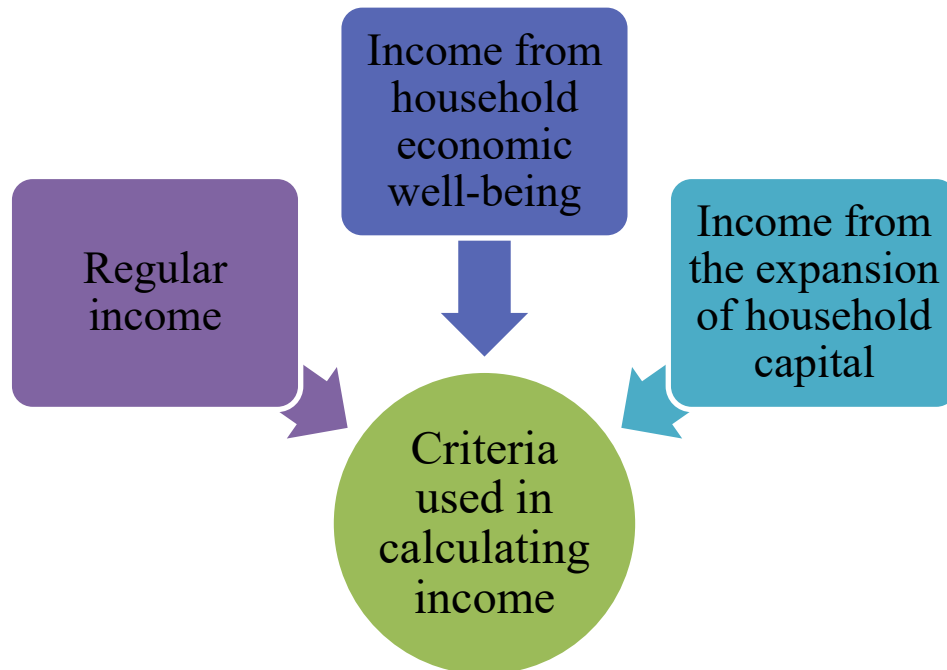
**Ключевые слова:** домохозяйство, бытовая деятельность, благосостояние населения, экономический ресурс, экономический субъект, потребность, человеческий капитал, воспроизводство.

**Kalit so'zlar:** uy xo'jaligi, uy xo'jaligi faolligi, aholi farovonligi, iqtisodiy resurs, iqtisodiy subyekt, ehtiyoj, inson kapitali, takror ishlab chiqarish.

A market economy requires a theoretical re-understanding of the processes taking place in the sphere of distribution relations. First of all, the definition of the concept of "population income" requires consideration of its stratification and the resulting population stratification, tracking the trends in changes in the living

standards of the population, and considering the issues of the emergence and growth of incomes based on the implementation of a uniform income policy. In research, population incomes are considered from the point of view of their emergence or distribution of incomes in different economic conditions. Often this issue is examined only in connection with poverty, deprivation, and social protection of the population. The quantitative and qualitative changes in the dimensions of income and the change in the principles of distribution should be studied in connection with the field of economics in general, the theory of income. In this regard, it is important to note the relationship between the concepts of "income" and "wealth". In our opinion, the concept of "wealth" is broader. Income is composed of the current reserves of money, wealth and services of members of society and is not always associated with their use through consumption. Income is the basis for the emergence of wealth and is determined by some time period, usually a year. The growth of income and the increase in wealth do not always follow the same direction. However, the income and wealth of the population are the basis for satisfying the material and spiritual needs of people and are the most important factor in increasing the well-being of society. In the economic literature, there are various approaches to determining the nature of the income of the population, and they are interpreted differently depending on the level of research. Summarizing these approaches, it can be noted that their research was conducted in two main directions. Within the framework of the first direction, reflected in economics, quantitative relationships are considered, that is, the income of the population is defined as "cash receipts or cash sums per unit of time." The essence of the study here is to study the quantitative characteristics of income, which are perceived as the amount of money that affects supply and demand and, in turn, is determined by the ratio of supply and demand to the factors of production. Total income of the population includes both cash income and income in kind, and consists of receipts that accrue to a household or its individual members on a regular basis, with a recurring nature, over a period of one year or less. According

to this tariff, receipts must meet a number of criteria to be considered "income" (Figure 1).



**Figure 1. Criteria used in calculating income<sup>1</sup>**

Income of the population as an economic category shows the general relations arising, on the one hand, between economic entities and the state, and on the other hand, between households and individuals in the process of appropriation, distribution and redistribution of the newly created part of the value. The essence of all economic relations occurring in the family is characterized by their functions. In the process of economic activity by family members, it performs production and non-production functions as an economic unit, and redistribution, regulatory and control functions as a subject of the financial system.

In the conditions of a market economy, a number of changes have occurred in the structure of the population's income: firstly, the forms of income have changed, that is, income from entrepreneurial activity, property, real estate, securities, foreign currency has been added to the traditional ones (salary, pension, allowance, scholarship); - secondly, the quantitative and qualitative components of income have changed, such characteristics as actual owned income, the

<sup>1</sup> Developed by the author during the research process

coefficient of accumulation and separation, income deficit, subsistence minimum, poverty level, purchasing power of monetary income of the population have appeared; thirdly, new areas of income use have been added: mandatory payments and contributions, expenses for the purchase of foreign currency, securities, personal property, investments in commercial banks. At the same time, the structure of the population's income has also changed significantly. A radical change in property relations, the emergence of new forms of economic activity and the labor market, as well as investment, have led to corresponding changes in the composition of the population's income. For a detailed analysis of the population's income, it is necessary to classify it according to certain characteristics in order to more fully assess its existing types.

In our opinion, since ensuring household activity plays an important role in further improving the well-being of the population, the state is allocating preferential financial resources for household sectors to increase their income through self-employment, family entrepreneurship, and further increase their income. This indicates the need to continuously improve the business environment and increase the volume of investments in order to increase the income of the population from independent employment.

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